

DOES JOB EXPERIENCE AND CUSTOMER ORIENTATIONS CONTRIBUTES TOWARDS SALES PERFORMANCE? CASE OF LIFE INSURANCE

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Abstract---*The purpose of this study is evaluate the role of job experience and customer orientations towards the sales performance in insurance industry. Job experience can only be gained over time but it must also come from the employee that willing to explore and take up the challenging works in order to get more knowledge and exposure. Customer orientation at the same time is related on how organization put priority to their customer. Customer orientation is best to be practiced in a service based product. Customer orientation will consider customer needs and wants on top of their marketing and sales strategy. The study is using a sample of 200 life insurance salespersons from selected cities in Indonesia. The results suggested that experience works with customer-oriented selling in making the more experienced salespersons better performers. It was found that more experienced salespersons' performance is better explained using customer oriented selling. The study contributes by explaining the mechanism for the above relationships. The study also contributes to knowledge by showing that more experience may not be always good for sales performance. The managerial implications of this study lie in explaining those situations where experience can make salespersons more productive.*

Keywords---*Sales force, Customer orientation, Life insurance, Job experience, Sales performance, Indonesia*

I. Introduction

As at 2019 there are 60 life insurance companies in Indonesia. The number of life insurance companies increased from only 49 companies in 2013 to additional of 11 companies by the 2019. The increased in numbers of industry players lead to a stiff competition among them in the same industry. As at 2019 there are more than 500,000 insurance agent in Indonesia. The huge numbers may reflect the competition scenario although not all of them may involve directly in promoting life insurance. Promoting life insurance may require special skills as they may go through long process in creating the awareness and explaining the product benefits to convinced customer. After all the life insurance is related to a long term commitment that may require the customer to put aside some portion of their household income for the future benefits. As a result, sales agents may need to have a good experienced in handling customer and know how to create the networking. Some of the skills can be acquired over experienced but same can just be a straight forward element. Insurance company at the same time may need to focused more on customer. Customer orientation is one of the important elements that may help the insurance

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company to serve the customer better by understanding their needs and wants. Designing a flexible policy that may suit potential customer financial capacity may help the sales people to compete in the market.

II. Literature Review

Sales Performance

Sales performance is the output of sales effort by an individual, team or group that can be evaluated from the number of sales whether in dollar or quantity. Sales performance is referring to the sales result of an individual, unit, department or organization (Bachrach, Mullins, & Rapp, 2017; Jantan, Honeycutt, Thelen, & Attia, 2004). The sales performance is directly associated to the organization revenue and profitability. Sales performance is also can be considered as the performance goals of selected individual based on their portfolio or task given (Gómez, McLaughlin, & Wittink, 2004; Park, Kim, Dubinsky, & Lee, 2010; Zang, Liu, Zheng, & Chen, 2020).

Past research indicates that sales performance can only be achieved if the organization increase the value of each order. The value should be in incremental pattern consistently. Organization should improve the way they are doing marketing such as emphasis more on the awareness (Mohd Farid Shamsudin, Esa, & Ali, 2019). Awareness is one of the important activities in marketing to inform or communicate with potential customer about the product or services. Customer should know the availability of the product in the market before they can go to the next level which is interest followed by desire and action (Mohd Farid Shamsudin, Ishak, et al., 2019). Organization or individual need to looks at the sales prospecting process. (Bachrach et al., 2017; Jantan et al., 2004; Troilo, De Luca, & Guenzi, 2009) stressed that sales organization need to identify who is their actual target market and what is their needs or want. Organizational should be able to recognize their market segment. (Itani, Goad, & Jaramillo, 2019; Wihler, Meurs, Momm, John, & Blickle, 2017) stated that market segment is a group of people who share the same needs and wants. Besides that, according to (Gómez et al., 2004; Zang et al., 2020), sales people should have qualified their potential customer based on their needs, wants and demand. (Itani et al., 2019; Lussier & Hartmann, 2017) stated that there is high tendency that customer would like or admired certain products or services but organization should also consider their ability to pay as the benchmark. (Ramos, Santos, & Rebelo, 2015; Schweizer & Szech, 2019) stated that customer demand is reflecting the customer ability to pay as an exchange of the product or services.

In order to achieve success in sales (Panagopoulos & Avlonitis, 2010) emphasis that individual or organization to focused in knowledge, skills and habits. (Gaiardelli, Saccani, & Songini, 2007) stated that the knowledge is important in sales for the salesman to understand the current pattern, style or fashioned. The product or services must be among the sort after products to avoid it being left without buyer.

One of the common suggestion in sales is to make more calls or generate more contact events (Groza, Locander, & Howlett, 2016; Liozu, 2015; Nguyen & Rugman, 2015). Salesman need to identify the actual target market and identify them correctly. The purpose of making calls is to inform about the product or services and attract them to buy from the salesman. Product or services should be attractive enough in order to create the desire among the potential customer to purchase (Razak & Shamsudin, 2019).

One of the way to achieved high sales is to sell more products or services to customers. A good salesman would be able to create a situation where customer may buy the product or services with a sudden decision making between the duration of sales talk (Mohd Farid Shamsudin, Esa, et al., 2019). Salesman is very good in creating the change of feeling that may persuade customer to buy the products sells. Salesman on the other hand can also sell to more customer (M. F. Shamsudin, Nurana, Aesya, & Nabi, 2018). This means that the salesman widened the areas of sales and thus have high chance of getting more sales.

(M. F. Shamsudin, Razak, & Salem, 2018) recommended that sales organization to keep their current customer because it can be a source to increase sales. Current customer is important as they care the one who will help the organization to increase sales by the cross selling or upselling. (Javalgi, Hall, & Cavusgil, 2014; Jelinek, 2013; Panagopoulos & Ogilvie, 2015) stated that current customer is important in contributing profit as they are less sensitive and willing to support the organization or brand name.

(Itani et al., 2019) indicates that sales performance can be increased based on the prospect scoring chart or message calls. A manager in sales department can improved their sales performance by properly conducting the sales strategy. (Lussier & Hartmann, 2017) sales strategy can be in terms of discount, early birds, or promotional. According to (M. F. Shamsudin, Shabi, & Salem, 2018), manager can also increase sales by designing or allocating proper territorial assignments so that they can divide and focused based on territorial or zone. There are however, applications or software designed to helps sales organization to achieve their targets. Sales tools such as CRM, training and coaching and sales process can help the organization to closed more deals.

Sales performance can be divided into fewer categories. According to (Mohd Farid Shamsudin, Ali, Nadzri, & Wahid, 2019) sales may derived from new customers, or new markets. New customers mean the new segment when the customers decided to register or subscribed as a member. Increased in sales can also be achieved through new market. (Fang, Evans, & Zou, 2005; Guenzi, Sajtos, & Troilo, 2016; Ohiomah, Andreev, Benyoucef, & Hood, 2019) suggested sales organization to explore new areas or market that may not have chance to enjoy the services due to many other reason.

Past research (M. F. Shamsudin, Nurana, et al., 2018) highlighted that sales performance can be increased through the new innovations of products or solutions. The products or solutions should be the one that can solve customer problem (Mohd Farid Shamsudin, Ali, Wahid, & Nadzri, 2019). (Aakvik, Hansen, & Torsvik, 2017; Groza & Groza, 2018) however recommended organization to keep customer as customer retention is important in order to achieve target. (Jang & Nemeh, 2017; Sullivan, Peterson, & Krishnan, 2012; Wachner, Plouffe, & Grégoire, 2009) recommended that organization to understanding the pattern and trend of customers. Sales should also have based on performance indicators such as percentage of closing, sales cycle or size of margin.

Sales performance depending on the support of many other people especially from top to bottom. The attitude of getting higher sales should be developed and motivate across the organization. In order to achieve high sales, the individual may need to evaluate the situation by conducting analysis. The sales person at the same times may needs to conduct consulting session in order to understand project planning towards implementation plans. Organization at the same time should consider to provide a continuous training systems. A regular effort according to (Goh & Eldridge, 2019; Mariadoss, Milewicz, Lee, & Sahaym, 2014) can guarantee high performance sales. (Groza et al., 2016) suggested training as the key elements of getting skills and knowledge.

(Charoensukmongkol & Sasatanun, 2017) emphasis that organization need to consolidate their sales performance team by introducing joint evaluation and project report. Sales force need to be motivate and in the top form before they can achieve high performance in sales. Overall it can be concluded that sales performance is the outcome of the overall activities and effort conducted with the aims to achieve target. Sales performance according to (Mohd Farid Shamsudin, Ali, Nadzri, et al., 2019) is closely related to people, resources, tools, outcomes and business goals.

Customer orientation

(D. J. Lee & Ahn, 2007) define customer orientation by increasing the customer benefit. On the other side (Herhausen, Kleinlercher, Verhoef, Emrich, & Rudolph, 2019)stated that customer orientation is the act of organization that focused more on customer. Both can be considering as part and parcel of customer orientation action as giving priority to customer means

that the organization is increasing the benefits to customer. There is many past research related to customer orientation. (Javalgi et al., 2014; Kadic-Maglajlic, Micevski, Arslanagic-Kalajdzic, & Lee, 2017) stated that organization should increase the quality of a product or services in order to get customer support and giving extra benefits to customer. Focusing on customer according to (Feng, Wang, Lawton, & Luo, 2019) is putting more efforts in terms of quality and accountability. Customer will have enjoyed getting a product or services that they wish to buy.

(Feng et al., 2019; Smirnova, Rebiazina, & Frösén, 2018) claimed that organization should increase the know-how of what customer would like to have. Product or services was designed and made based on the needs and wants of customer. The design of the products was according to the customers' requirements. (Matsuo, 2006) stated that in order to achieved customer orientation, organization may need to have a manufacturing expertise who is understand exactly how the products can be make used by the customer at the maximum satisfaction. Organization should also ready with a skilled manpower that can customized a products based on what customer intend to have (Smirnova et al., 2018). In order to reach to that level, organization should be able to understand what exactly that customer is looking forward to have and how it can bring benefit to customer. Customer orientation is more focused on customer demand instead of profitability. (Chen & Yang, 2015) stated that costing may come later upon understanding the actual customer demand and the segment that they can penetrated in order to achieve high sales and revenues.

Organization can understand customer more by conducting survey, conferences, or participate in the trade fair and asked people around on how they wanted the product or services to be alike. (Peterson & Crittenden, 2018) stated that a good business development and business process is required in order to achieve customer orientation level. Organization will produce the products or services according to customer needs and want without losing focus on quality. Customer orientation organization may continuously have focused on research and development. The research and development activities is to find more ways maximizing customer benefits by adding more features that will make customer happy.

Customer orientation organization will clearly have designed their products or services based on innovation that can create more satisfaction to customer. (Arndt & Karande, 2012; Terho, Eggert, Haas, & Ulaga, 2015; Zang et al., 2020) suggested that the customer orientation organization to be more focused on what customer needs and wants. Organization should make an attempt to produce a product that can add more values to customer. (Zang et al., 2020) stated that customers buy products because of benefits and therefore it is important for the organization to focused on what they want and how the organization can come out with a solution to meet those demands. One of the way to achieved customer orientation level is by having efficient and effective staff (Arndt & Karande, 2012). A strong character of customer orientation sales people for example is important in service industry. Sales people is the first contact point that customer communicate and provide feedbacks. (Dabrowski, Brzozowska-Woś, Gołąb-Andrzejak, & Firgolska, 2019) claims that sales people have more opportunity to create a long term relationship with customer and thus retain customer in the customer lifecycle. Service oriented product highly depends on the skill and knowledge of the front liners in order to attract customers.

Customer orientation may help organization to achieve cost efficiencies (Hamzah, Othman, & Hassan, 2016; Li Sa, Choon-Yin, Chai, & Aik Joo, 2019). The product or services was designed according to the needs of customer. Knowing exactly what customer wants may help organization to focused in those areas that bring more advantage to the potential users or customers (C. M. J. Lee, Che-Ha, & Syed Alwi, 2020). As a result of customization, customer orientation organization may stand a chance to produce a premium product that required by a certain market segment. The price of certain products or services could be high compared to others due to the benefits, feature and advantages to the end user. Some products that customize to certain group of people can be sell at high prices due to the special benefits and features. Certain market segment appreciates high value to selected products compared the one offered in mass market.

(Adams, Bodas Freitas, & Fontana, 2019; Rapp, Beitelspacher, Schillewaert, & Baker, 2012) indicates that customer orientation product or services prevent the organization from crisis. The product is highly demanded and it will not get affected due to competition or price war good products may result in word of mouth. Customer will help the customer orientation organization to promote and talk the good things about the product or services. (Gligor, Gligor, & Maloni, 2019) stated that satisfied customer will help to promote the organization by telling their family and friends. Organization may have enjoyed the spread word of mouth and gain more sales. (O'Dwyer & Gilmore, 2018) claims that satisfied customer may stay loyal to the organization and may buy more other products as one stop shopping Centre. Satisfied customer according to (Rapp et al., 2012) will helps the organization to know their ideas and feedback of the products that can be used for future development and research.

(Adams et al., 2019) stated that customer orientation organization not only satisfied customer but increase the morale of employee. Employee will feel happy to serve customer and they know that customer is important for the organization to gain more revenue and profit. (Hamzah et al., 2016; C. M. J. Lee et al., 2020; Miao & Wang, 2016) suggested that customer orientation organization to remain customer focused leadership. Indirectly customer focused leadership involved the whole organization from top to down. Senior management of the organization may show positive example and encourage employees to give priority to customer (Dabrowski et al., 2019; Li Sa et al., 2019). Top management encourages employee to be more focused on customer by listening to their needs and wants. (Razak & Shamsudin, 2019) recommended that customer orientation organization to asked around what customer think about the organization and how they feel about the products or services offered. (Mohd Farid Shamsudin, Esa, et al., 2019) suggested that customer orientation organization should not missed the opportunity building relationship with customer for a long term sustainability.

(Mohd Farid Shamsudin, Ali, Wahid, et al., 2019) suggested that customer orientation organization to design a positive customer experience throughout customer lifecycle. The organization should think of how they can provide a netter services at any customer touch point. Customer experiences according to (Arndt & Karande, 2012) identified from the moment customer interested to know about the product or services. (Hassan & Shamsudin, 2019) also highlighted the important of customer orientation organization to empower their frontline for a better servicing. Customer normally required urgent and fast approval and answer. Organization can only have achieved that by extending certain power to customer services or sales personnel to be used on certain permissible situation. The fact is customer like to be entertained and served fast (Adams et al., 2019; Rapp et al., 2012).

(Javalgi et al., 2014) emphasized that customer orientation organization should also align their back office process to be more creative, innovative and friendly to customer. Employee to be made understand how the simple process can bring high impact towards positive customer experiences. (Matsuo, 2006) suggested that organization to focused on getting feedback of their services to customer. The feedback can be used as a tools to improve the customer services elements. It also can be used to set a benchmark for the staff to followed and deliver the service to customer.

Customer orientation should not be focused at organization level only but towards employee especially sales staff (Chen & Yang, 2015). A good customer orientation employee will try to understand their customer better. Sales force for example may have more empathy during their efforts to closed deal. It will make customer more loyal and put high trust to the employee. Sales staff should also provide a positive customer experiences during the sales process (Zang et al., 2020). Employee should make sure that customer go through a smooth sales process that reflect a reliable and responsiveness towards customers. Customer would also see that they are dealing with someone who can make decision once the customer orientation organization implements empowerment to their staff (Panagopoulos & Ogilvie, 2015). Staff will be getting happy because they know that the organization trust them and such situation will lead to employee satisfaction that may result to high performance and productivity.

Job experiences

Job experience especially in sales is reflecting the amount of exposure that the employee has gone through overtime. It reflects the experience of encounter many type of customers, situation and problems. Job experience according to (Rangarajan, Peasley, Paesbrughe, Srivastava, & Stewart, 2020) improve the employee to be more mature. Experience sales people can overcome many problems based on their personal experience and exposure. They should know how to overcome various type of customers. Some of the situation may not being revealed in any training or coaching but what the sales people gained is very much valuable especially for guidance purposes in the future (R.M, Sivakumaran, & Jacob, 2019).

(Lai & Gelb, 2019) stated that experienced sales people acquired variables skills that is benefit to them in doing sales. Experienced employee knows when is the best time to take action and solve problems. Most of the technique delivered during training may not be real when the sales people did not experience it by themselves. Experienced employee at the same time according to (Hur, Han, Yoo, & Moon, 2015) have their own networking that can helps them to perform better. Job experienced provides the ability for the employee to engaged with various type of people without fear.

(Singh & Das, 2013) indicates that job experienced can helps to improve the sales performance. Job experienced enables the sales people to make used of their past experienced to solve problems based on previous situation or scenario. Sale performance can be increased should the sales people have relevant job experienced. (Purohit, 2018) stated that job experienced have positive relationship towards sales performance. At the same time a study on job experience as moderation by (Kraft, Maity, & Porter, 2019) proofed that it lead to significant result to boost the sales performance. Past research (Purani & Sahadev, 2008) indicates that experienced employee is more focus to customer. They are more appreciate the customer and prone to build relationship for future business. Job experienced also enables the employee to maintains the quality of workers. They understand the important of service quality in order to satisfied customers. It is also highlighted by (Pousa, Mathieu, & Trépanier, 2017) that experienced employee is more efficient and effective compared to a newly joint employee. Organization may get the advantage of getting experienced staff in terms of training and networking (Lai & Gelb, 2019). Overall the job experienced is important towards leading to sales performance based on past research (Lussier & Hartmann, 2017; Park et al., 2010; Zang et al., 2020).

III. Data analysis and findings

Table 1: Respondent analysis

No	Details		Frequency	Percentage
1	Gender	Male	114	57%
		Female	86	43%
		Total	200	100%
		21 - 30	68	34%
		31 - 40	73	37%
		41 - 50	41	21%
		More than 50	18	9%
		Total	200	100%
3	Education	Secondary School	18	9%
		Diploma	62	31%

		Bachelor	70	35%
		Master	36	18%
		Others	14	7%
		Total	200	100%
4	Marital status	Single	167	84%
		Married	33	17%
		Total	200	100%
5	Length of service	1 - 5 years	24	12%
		5 - 10 years	81	41%
		10 - 15 years	32	16%
		15 - 20 years	37	19%
		More than 20 years	26	13%
		Total	200	100%

Table 2: Summary of statistics of questionnaire survey

Constructs	Number of Items	Mean	Sd
Job experience	5	5.696	1.874
Customer orientation	6	6.324	1.650
Sales performance	4	5.785	1.328

Table 2 above indicates the details of items according to the constructs together with the mean value. Mean value for job experience is 5.696, customer orientation is 6.324 and sales performance is 5.785.

Table 3: 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 3: Result of factor analysis

No	Job experience	Customer orientation	Sales performance
JE 1	0.871		
JE 2	0.832		
JE 3	0.843		
JE 4	0.817		
JE 5	0.932		
SP 1		0.743	
CO 2		0.766	
CO 3		0.875	
CO 4		0.882	
CO 5		0.936	
CO 6		0.815	
SP 1			0.818

SP 2			0.735
SP 3			0.771
SP 4			0.856
Eigenvalue	6.114	3.202	1.743
Cumulative percentage of explained variance	34.365	54.391	71.785
Cronbach alpha	0.770	0.723	0.812

Table 4 below the AVE values for constructs ranged in between 0.62 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 4: Measurement model results

Constructs	Standardized loadings	t statistics	CR	AVE
JE 1	0.961	22.246**	0.86	0.72
JE 2	0.935	22.357**		
JE 3	0.972	21.463**		
JE 4	0.930	22.258**		
JE 5	0.742	17.567**		
CO 1	0.843	20.586**	0.80	0.79
CO 2	0.836	20.674**		
CO 3	0.795	17.212**		
CO 4	0.902	22.668**		
CO 5	0.776	17.388**		
CO 6	0.905	22.265**		
SP 1	0.798	17.256**	0.81	0.62
SP 2	0.895	18.321**		
SP 3	0.881	18.799**		
SP 4	0.906	22.133**		

** indicates significant at $p < 0.01$ level

Table 5: Correlations between constructs+

	Job experience	Customer orientation	Sales performance
Job experience	0.72*		
Customer orientation	0.09	0.79*	
Sales performance	0.28	0.35	0.62*

The AVE value for customer orientation is 0.79 while the squared inter-construct correlations estimates value is 0.35. AVE for job experience is 0.72 and the squared inter-construct correlations estimates value is 0.09 for price and 0.28 for customer satisfaction. Table 6 is the final results of the path analysis. Both hypothesis is supported

Table 6: Path analysis of structural model

Casual path	Hypothesis	Path coefficient	t-stat	Results
Job experience → Sales performance	H1	0.365**	3.85	Supported
Customer orientation → Sales performance	H2	0.345**	5.451	Supported

** indicates significance at P<0.01 level

IV. Discussion and conclusion

The results indicate that both job experience and customer orientation play important role towards sales performance. Job experience not only reflecting seniority but the knowledge and exposure that the individual employee have experienced and exposed. Job experience can contribute to the organization in terms of knowledge and problem solving. Experience employee know how to handle problems especially related to customer. Experienced employee is also mature and committed. Industry should have focused on developing employee either by trainings or knowledge sharing so that they can have a pool of experienced employee. Customer orientation on the other side reflecting the effort of organization to placed customer as a center. In any organization, the customer orientation should be the best to start from top. Management should have focused on the customer orientation as it will contribute towards the success of the organization.

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