THE INFLUENCE OF PERSONAL FACTORS ON SALES PERFORMANCE AMONG SALESPERSONS IN THE MALAYSIAN BANKING INDUSTRY

KOAY HUEY SIAN

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By

KOAY HUEY SIAN

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Tajuk Tesis / Disertasi *(Title of the Thesis / Dissertation)*	:		
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ABSTRACT

Sales performance is essential in any business-oriented organisation because it helps generate revenue and gain business growth. Salespersons are pivotal in the sales division to ensure the organisation's success. They provide valuable insights into customer preferences and competitive landscapes, create customer value, manage customer relationships, and gather information for their firms. However, nearly half of them can still not fulfil their yearly target. This is very detrimental to their key performance indicator achievement. Hence, this study aims to investigate the personal factors that influence the sales performance of salespersons in the banking industry. The study examines the relationship between improvisational behaviour, adaptive selling, self-efficacy, and sales effort on sales performance with the mediating role of customer orientation among salespersons working in seven local commercial banks in Malaysia. Social Exchange Theory was employed to explain the relationship between the studied variables. Six hundred seventy salespersons from the seven commercial banks were obtained using cluster random sampling. The data collected was analysed using Partial Least Square Structural Equation Modelling (PLS-SEM). The empirical result revealed that improvisational behaviour, adaptive selling, self-efficacy, and sales effort have significant positive relationships with sales performance. Meanwhile, customer orientation mediates the relationship between improvisational behaviour and adaptive selling with sales performance. However, no mediating effect is found between self-efficacy and sales effort and sales performance. The findings from this study support Social Exchange Theory. The results contribute new knowledge on the factors influencing salespersons' sales performance to meet their targets. This study also provides scholars and practitioners with recommendations on strategies to improve salespersons' efficiency and customer service quality.

Keywords: sales performance, customer orientation, improvisational behaviour, adaptive selling, self-efficacy.

ABSTRAK

Prestasi jualan adalah penting dalam mana-mana organisasi berorientasikan perniagaan kerana ia membantu menjana pendapatan dan memperoleh pertumbuhan perniagaan. Jurujual memainkan peranan penting dalam bahagian jualan untuk memastikan kejayaan organisasi. Mereka memberikan pandangan yang berharga tentang keutamaan pelanggan dan landskap kompetitif, mencipta nilai pelanggan, mengurus perhubungan pelanggan dan mengumpulkan maklumat untuk firma mereka. Bagaimanapun, hampir separuh daripada mereka masih tidak dapat memenuhi sasaran tahunan mereka. Ini sangat merugikan pencapaian penunjuk prestasi utama mereka. Oleh itu, kajian ini bertujuan untuk mengkaji faktor peribadi yang mempengaruhi prestasi jualan jurujual dalam industri perbankan. Kajian ini mengkaji hubungan antara tingkah laku improvisasi, jualan adaptif, efikasi kendiri, dan usaha jualan terhadap prestasi jualan dengan peranan pengantara orientasi pelanggan dalam kalangan jurujual yang bekerja di tujuh bank perdagangan tempatan di Malaysia. Teori Pertukaran Sosial digunakan untuk menerangkan hubungan antara pembolehubah yang dikaji. Enam ratus tujuh puluh jurujual daripada tujuh bank perdagangan telah diperoleh menggunakan pensampelan rawak berkelompok. Data yang dikumpul dianalisis menggunakan Pemodelan Persamaan Struktur Kuasa Dua Terkecil Separa (PLS-SEM). Keputusan empirikal menunjukkan bahawa tingkah laku improvisasi, penjualan adaptif, efikasi kendiri, dan usaha jualan mempunyai hubungan positif yang signifikan dengan prestasi jualan. Sementara itu, orientasi pelanggan mengantara hubungan antara tingkah laku improvisasi dan penjualan adaptif dengan prestasi jualan. Walau bagaimanapun, tiada kesan pengantara ditemui antara keberkesanan diri dan usaha jualan dan prestasi jualan. Dapatan daripada kajian ini menyokong Teori Pertukaran Sosial. Hasilnya menyumbang pengetahuan baharu tentang faktor yang mempengaruhi prestasi jualan jurujual untuk mencapai sasaran mereka. Kajian ini juga menyediakan strategi kepada para sarjana dan pengamal cadangan untuk meningkatkan kecekapan jurujual dan kualiti perkhidmatan pelanggan.

Kata kunci: prestasi jualan, orientasi pelanggan, tingkah laku improvisasi, jualan adaptif, efikasi kendiri.

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TABLE OF CONTENTS

CHAPTER FIVE DISCUSSION AND CONCLUSION

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

SP	Sales Performance
IB	Improvisational Behaviour
AS	Adaptive Selling
SEF	Self-Efficacy
SE	Sales Effort
CO	Customer Orientation
SET	Social Exchange Theory
BNM	Bank Negara Malaysia

CHAPTER ONE

INTRODUCTION

1.0 Chapter Introduction

There are nine parts in this chapter. It begins with the background of the study, as well as explaining the banking industry in Malaysia especially the functions of the sales department that is related to this research. The problem statement that leads this study is also being discussed, followed by the research questions, research objectives, significance of the study, and scope of the study. Finally, this chapter will also explain the definition of key terms used.

1.1 Background of Study

In any business organization, the sales department plays a pivotal role in the success of the business. Hence, salespersons in the sales department are important in the banking industry. A salesperson is defined as an individual who oversees individual sales as well as who communicates, promotes, convinces, and arouses desire from customers or prospective customers in order to make the purchase of goods or services successfully (Srinivasan, Srivastava & Iyer, 2020). They play a very significant role in supporting their organization in understanding and react quickly towards customers' request (Kaynak, Kara, Chow & Laukkanen, 2016). Excellent salespersons are those that not only make sales but create a long-lasting relationship with the customers. Long term customer relationships lead to repeat purchase, referrals and increase the brand's reputation through word-of-mouth communication. Previously, salespersons mainly focussed on engaging sales activities in order to meet their sales targets (Rapp et al., 2017). However, as the market demand changes, customers want more than simply the items they purchase. Recently, to boost sales productivity, salespersons are now being constantly pressured to perform various service tasks in addition to the traditional sales task (Agnihotri et al., 2017). Hence, the role of salespersons is highly important in this modern and digital competitive world and the importance of a salesperson's role has much increased today (Abeysekera & Wickramasinghe, 2013).

A good salesperson can understand clearly their customers' needs and wants. Meeting the needs and wants of their customers will certainly make these customers satisfied, and their satisfaction may increase the number of purchases that will affect the salesperson's performance (Udayana, 2022). Thus, a skilful salesperson will result in an increase of purchases from their customers (Agnihotri et al., 2016; Sekaran, 1984; Udayana, 2022). Besides, the ability of these salesperson who can understand their customers' needs and wants and make the right decision to meet the demand of the customers can help organizations to enhance their organizations performance (Charoensukmongkol & Suthatorn, 2018). Since salesperson interact directly with potential customers, they have the advantage of being able to glean personal knowledge that will aid them in delivering their sales pitch and tailoring their offerings to their audience. This is often an attractive aspect for customers, as they may view the salesperson as the expert, that builds credibility and therefore trust.

Today, banks are no longer focussing only on selling banking related products to their customers. More emphasis is now given in understanding the needs and wants of the targeted customers, match them with suitable products, then only deliver their service to customers. Hence, through the salesperson, banks will be able to deliver more quality products and services to their customers. According to Grewal et al. (2015), a salesperson who knows the demands of customers and provides high value services to customers has fulfilled one of their critical tasks in improving the organization's sales performance. They are extremely influential, due to the reach and power of social media and online media. During sales interactions, encouraging the customers to recommend a friend or give positive feedbacks can have an impact on the growth of the banks through increased brand awareness and sales.

However, nearly 50% of salesperson still failed to fulfil their yearly performance targets despite the increasing significance of sales performance and significance investment by organizations (Atefi et al., 2018; Tran & Nguyen, 2020). In these relations, it is important that salespersons should have the right behaviour to recognize the unique desires of every customer and then change their selling practices suitably to optimize their effectiveness in closing a deal (Charoensukmongkol & Suthatorn, 2018). The reasons behind why salespersons fail is many and debatable, but this not only ends up affecting the morale and confidence of the salespersons themselves, but it also affects the overall performance of the banks. Therefore, as sales managers, they should be able to solve all these reasons because only then would the salespersons be able to achieve their goals and further your company.

Furthermore, improving sales performance in today's market has become more difficult and demands a new strategic focus. This is because selling scenarios are becoming more complicated, with competitive conditions and customer desire for tailored solutions. Thus, creating a strong long-term customer relationship is crucial to the business's successful (Evans et al., 2012). Moreover, organizations must strengthen their market position in this challenging and volatile market environment. They must go above and beyond what their competitors are offering to satisfy customers' needs and wants to remain relevant and significant in the market. This applies to banking industry as well.

The banking industry is an important part of the financial sector in a country. This is due to the banks supporting financial and monetary stability, that is required for the country's economy growth in the long run. It makes a substantial contribution to the growth of a progressive and diverse financial sector, which is required to always sustain the fundamental views of financial stability. This is to ensure that financial intermediation is effective and efficient and to contribute to economic growth and development. During this digital world, banking industry had undergone numerous changes. All these evolutions had an impact not just on the operations of the bank, but also on the whole performance of banks worldwide. Hence, any bank who performed better compare their competitors will gain more profit to expand their organization. In gaining a competitive advantage, salespersons are the main crucial element and play the important role in banking industry to maintain the bank's profit. Therefore, this study examined the personal factors of salespersons that influence sales performance in the Malaysian banking industry.

1.2 Overview of the Banking Industry in Malaysia

The financial services industry is the most important industry that promotes a country's monetary and financial stability. This includes banking sectors, insurance sector and other financial sectors. In Malaysia, the banking sector is divided into different division which are under Commercial, Islamic, International Islamic, Investment, other financial institutions, and licensed insurance companies, and takaful operators. These are the listed financial-services companies.

Banking industry in Malaysia is one of the main industries that drive the country's economy. The industry contributed 3.6% to the Malaysia gross domestic product (GDP) in the year of 2021 (Department of Statistics Malaysia, 2022). Commercial banks are the major players in the banking system in Malaysia. Most of the customers perform their banking activities at commercial bank headquarters or branches or via online. Commercial banks are referred as financial institutions that accepts deposits, provide checking account services, offers different types of loans, and provide basic financial products such as certificates of deposit and savings accounts to individuals and small firms. They are the financial system's largest and most essential source of funds.

Malaysia banking industry runs on a dual-banking system. The dual-banking system refers to two coexisting systems that work together but fulfil different purposes in banking jobs. These two systems are the commercial financial system and Islamic financial system. Malaysia's banking system consist of the Central Bank of Malaysia also known as *Bank Negara Malaysia* (BNM), licensed commercial and Islamic financial institutions, the representative offices of foreign banks and the offshore banks in the International Offshore Financial Centre of Labuan, discount houses and money brokers. Malaysian banking industry is regulated by the Government and the Central Bank of Malaysia. Promoting financial and monetary stability is main role of *Bank Negara Malaysia*. Furthermore, *Bank Negara Malaysia* oversees the country's credit system, monetary policy, and financial institutions. This is intended to provide a favourable climate for the Malaysian economy's long-term growth.

Banks generate revenues in a variety of ways. Some banks use typical banking practises, such as soliciting household deposits in return for transaction services and interest payment and then lending those money to commercial customers at higher rates of interest. Besides, some financial institution used non-typical strategies, such as credit card banks, or mortgage banks, offering additional deposit services, earning profit by selling off most of their loans, and earning profit from the fees charges they collected for securitizing, originating, and servicing those loans. In addition, banks also generate income through fee-based income. Fee-based income is also referred as non-interest income. Non-interest revenue generated from non-traditional banking operations such insurance, fund management, advisory services, financial market products, transaction services, and in-house trading. Commercial banks gain profit by lending loans such as mortgages, auto loans, business loan and personal loans and charging interest on those loans.

Banks now deploy their staff to promote and sell these loans to their customers. These staff are banking executives who are trained in marketing skills to find customers in need of such loans and closing the deals when the customers agree to take the loans and apply them. These staff or bank executives are known as salespersons. Each salesperson is given sales target by his respective bank (either at branch or at headquarters) to achieve by month and by year. Achievement of the salespersons' target measures the salesperson's key performance indicator (KPI), which translate into the branch's profit performance. When all the sales of the loans at bank branches and at the headquarters are consolidated, they become the bank's revenue from which banks will earn interest income on the loans. The more sales the salesperson make, the higher will be the income for the bank.

Hence, it justifies that sales activities is an important component of banking activities and a key competitive strategy for banks (Fortado & Fadil, 2014; Cook & Hababou, 2001). Previously, salespersons focussed mainly on sales activities such as personal selling and cross-selling activities to achieve their sales targets set by the organization (Rapp et al., 2017; Sok, Bin & Sok 2022). However, customers are expecting more than just selling these products, but they also require other services such as customer services and others service tasks in order to close the sales successfully. As such, the salespersons task has become more sophisticated (Herjanto & Gaur, 2011). They not only have to sell and promote credit cards, investment products, insurances products, loan sales such as mortgage loans, auto loans and personal loans and deposits accounts but importantly, they need to understand the requests and preferences of the customers and meet their expectations to close the sales successfully. In this relation, salesperson need to have quality personal factors besides product knowledge in order for them to perform well. Different salespersons may achieve different sales level mostly depending on their personal qualities.

The justification of this study is premised on the great importance of identifying quality personal factors of the salespersons selling bank loans and the relationship between these factors on sales performance. As highlighted above, the sales performance achieved by the salespersons will ultimately influence the overall bank's income and its profitability. Despite this importance, studies especially pertaining to salespersons' personal factors and their influence on sales performance in the Malaysian banking sector have not been well covered to provide empirical evidence to bank management as inputs for their strategies.

Another justification for this study is provided by Herjanto and Franklin (2019). They claimed that personal factors are the most regularly studied topic in salesperson performance studies, but they are also viewed as a crucial component in creating excellent relationships with buyers, co-workers, and other stakeholders (Muir, 2007).

1.3 Problem Statement

The banking sector plays a pivotal role in the economic development of any country It is considered the backbone of global economies. This sector provides financial stability to an economy. It also offers safe and secure financial services to help people. It affects the country's economy by providing investment, credit, and infrastructure. The banking sector plays a significant role in the economic growth and development of any country. It includes trade, finance, insurance, and investment activities of banks. The introduction of the banking industry highlights the importance of the banking sector in developing countries, especially rural areas where traditional financial institutions are less developed, and there is a need for change. In Malaysia, the commercial banking industry is highly competitive, with various banks varying for market share by offering an array of financial products and services. A crucial metric of performance for these banks is net interest income, which represents the difference between the income generated from interest on loans and the expenses incurred on deposits or borrowings. This income is significantly influenced by the activities of the bank's salespersons, who are responsible for driving the sales of various banking products such as loans, mortgages, deposits, and investment services.

Over the years, the sales performance of bank salespersons has become increasingly important, as banks aim to meet both their revenue and growth targets. To make banks successful in all these sectors, sales play a major role in the banking industry. In this industry, sales consist of building trust with the customer, providing help in financial matters, and solving customers' problems. Salespeople are responsible for connecting financial institutions with their customers and providing value-added services. They work with existing clients to identify their needs and provide products that will be beneficial for them. Hence, strong sales teams are key to helping banks earn more interest income, as they bridge the gap between the bank's offerings and the customers' financial needs. In this competitive industry, salespersons need both good product knowledge and strong interpersonal skills to engage with customer, build trust and successfully close sales. Due to a highly competitive market, it is important to drive good sales to stay ahead of the competitors. Banking organisations should prepare a good strategy and sales ideas to drive their business and growth.

However, between 2017 and 2023, this period has presented various challenges for the banking sector, particularly during the years of the COVID-19 pandemic. During this period, significant fluctuations in the net interest income of many commercial banks in Malaysia created a ripple effect on the sales performance of bank sales teams. The global economic slowdown, combined with changes in consumers behaviour and government-imposed lockdowns, created an unpredictable environment for salespersons. Despite these challenges, it was clear that certain salesperson managed to adapt and continue achieving high sales, often due to their personal qualities and ability to build trust with customers. As shown in Figure 1.1 below, net interest income trend of each commercial banks in Malaysia from 2017 until 2023 from the individual banks annual report. This figure shows that the income of these banks was not growing but remain similar throughout the period, indicating a slow growth in sales performance of banks salesperson. Hence, it is important for the banks employer to identify and access its salespersons' performance, if deteriorating in sales performance found could jeopardize the productivity of the bank.

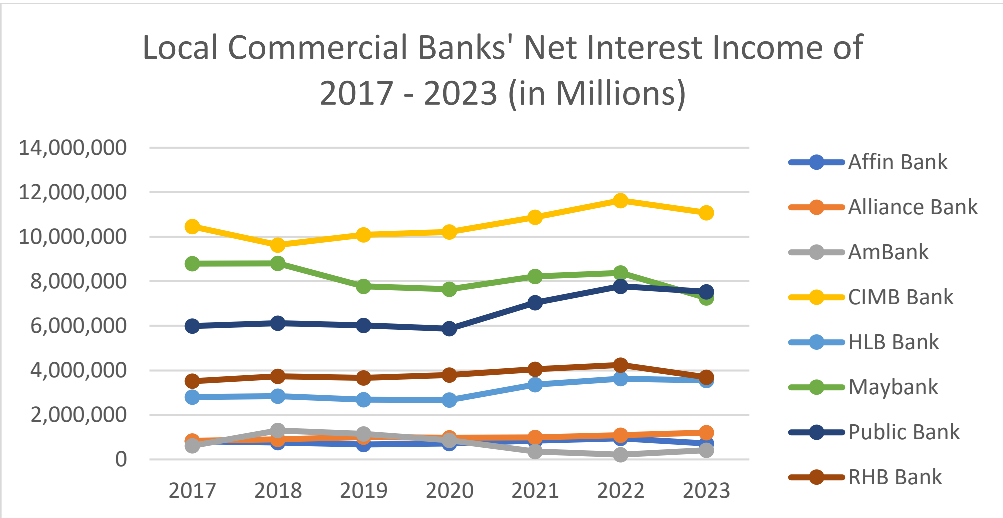

Figure 1.1
Net interest income by local commercial banks 2017 – 2023
Source: Writer (2024)
(Based on individual annual report from each commercial banks' data)

A major challenge faced by banks in Malaysia is the underperformance of their sales teams, despite significant investments in recruitment, training, and development. Salespersons are expected to play a key role in driving the bank's revenue by meeting sales targets and contributing to the overall financial success of the institution. However, research has shown that a large proportion of salespersons consistently fail to meet their annual sales goals, leading to suboptimal sales and profit outcomes. This issue is particularly concerning for bank management, as they allocate substantial resources in the hop of boosting sales performance and achieving higher profitability. For instance, studies have revealed that only about 53.3% of salespersons in the banking sector were able to achieve their sales targets, resulting in poor sales and profit performance (Kosim, Ahmad, & Choo, 2016). Similarly, research conducted by Atefi et al. (2018) and Tran and Nguyen (2020) found that roughly 50% of salespersons still failed to meet their annual performance targets. This underachievement represents a significant gap between the goals set by bank management and the actual outcomes. The practical gap here is the unavailability of information relating to personal factors of the salespersons which could make good sales. Such gap is important for their selection and human resource policies to hire salespersons capable to achieve the banks' sales targets and profit.

Systematic review show that marketing researchers have been working hard to explain the variability determinants of sales performance, including aptitude, external and internal environment, motivation, personal factors, job-related psychological factors, salesperson skills, and strategic and non-strategic activities (Chawla et al., 2020). However, the results were inconclusive. In contrast, there are no one element or set of factors has been shown to have a substantial impact on salesperson sales performance (Evans et al., 2021; Singh & Koshy, 2010; Jaramillo et al., 2007; Churchill et al., 1985). These results suggest inconclusive findings leading to an empirical gap which warrant more sales performance research. Sales literature recognizes the importance of knowing the elements that impact salesperson productivity and how those elements change in various situations, both for managers, sales and marketing people (Verbeke, Dietz, Verwaal, 2011; Krishnan, Netemeyer, Boles, 2020). However, these studies also provide no conclusive results related to salespersons' performance.

Although many researchers have concentrated on discovering a wide range of factors that influence salesperson performance (Evan et al., 2012), Herjanto and Franklin, (2019) argued that despite past efforts, they believed that existing typologies are incoherent and far from complete and some of these empirical gaps are intended to be fulfilled by this study. Another empirical gap is motivated by a study of Charoensukmongkol & Sutharorn (2021). This research found the role of improvisational behaviour on selling behaviour and salesperson performance is still in its early stages, and there is room for further investigation into the contribution of improvisational behaviour of salesperson in different contexts. Improvisation is a skill that might help people perform better in dynamic and unexpected circumstances (Adomako et al*.,* 2018; Vera *et al.,*2016; Nemkova et al*.,* 2015; Hadida et al*.,* 2015; Hmieleski et al*.,* 2013). According to Banin et al. (2016), improvisation can relate to abilities that improve salesperson's performance by allowing them to adapt to urgent and unexpected market situations. However, the past study has paid less attention to the importance of improvisational behaviour in salesperson (Charoensukmongkol and

Suthatorn, 2021). Therefore, it is crucial to explore how improvisational behaviour can influence on sales performance in the context of banking industry in developing economy like Malaysia.

Pousa, Liu, and Aman (2020), suggested that one of the most important that salespersons can use to achieve short-term and long-term performance with their customers is adaptive selling. In addition, according to Altintas et al. (2017), adaptive selling plays a critical role in sales performance. Over the last two decades, empirical data has accumulated to support the concept that high-performing salesperson can adapt to varied selling situations (Goad & Jaramillo, 2014; Kadic-Maglajlic et al., 2016; Román & Iacobucci, 2010). Moreover, Verbeke, Dietz, & Verwaal (2011) rank adaptive selling as an important component of sales performance. However, Keillor, Parker, and Pettijohn (2000) claimed that adaptive selling has almost no influence on sales performance. On the other hand, Limbu, Jayachandran, Babin, and Peterson (2016), found adaptive selling improves customer relationship quality but does not improve salesperson outcome performance. This highlighted the discrepancies in the relationship between adaptive selling and sales performance. Therefore, further research is required to explain these contradictory findings (Itani, Agnihotri, & Dingus, 2017). According Pousa, Liu and Aman (2020), there is currently a scarcity of studies that cover adaptive selling.

In addition, is the relationship between self-efficacy and sales performance has not been empirically investigated within banking industry in past studies. The findings by Fu et. al. (2010); Suhonen (2019) that self-efficacy has positive impact on sales performance has yet to be verified. These variables; self-efficacy and adaptive selling have limited findings in terms of their influence in the context of banking industry, in particular the Malaysian banking industry using salespersons' data in Malaysian banking industry. On the same note, sales effort is another important factor connected with sales performance. It may be defined as a salesperson who work longer hours, meeting a high number of customers and putting more efforts which have positive impact on his sales (Mulki et al., 2015). In contrast, Harindranath and Sivakumaran (2021), discovered that selling effort is not a factor of sales performance. Again, due to conflicting result in past studies, this factor is to be tested in a new setting (i.e; sales of personal loans). The most recent data of Malaysian banks' salespersons was conducted in 2023. Hence, this research would provide new findings which will support the existing result and expand literature in this area of research.

Another research gap for this study is theoretical gap. Theory of Planned Behaviour is often used in human behavioural studies. This study postulates that a person's intention (derived from personal factors such as attitude, subjective norms and perceived behaviour control) influences his behaviour or outcome. In this study, Social Exchange Theory (SET) is used. SET is perceived as a more suitable theory to explain the relationship between personal factors of bank salespersons and their sales performance than TPB. This is a new approach. The possible explanation for this approach is that SET basically explains that any civilization, community, or group should be seen as a social system. The theory conceptualizes that a person's social behaviour is performed in exchange of material and non-material goods such as time, money, effort, approval, status, authority. For instance, a salesperson put efforts to get his customers to apply for bank loan products anticipating in exchange for the rewards when the sales targets are achieved. To the best of the researcher, SET has not been applied in bank sales performance studies. Hence, the application of SET in this study is intended to fill this theoretical gap.

As deliberated earlier, personal factors such as improvisational behaviour, adaptive selling, self-efficacy and sales efforts are the factors in which their influence on bank salespersons' performance involving sales of personal loans have not been widely documented and published especially in Malaysia local banks' context. As the problem of more than 50% of the salespersons were unable to meet their sales targets, a deliberate effort would be to find a factor which could be an intermediary to spur the salespersons' performance. Customer orientation is one factor identified as significant mediator between many antecedent factors and sales performance (Zablah et al., 2012; Lussier & Hartmann, 2017). In this study, customer orientation is taken as a mediator following the theoretical framework of ElSamen and Akroush (2018). Their study found customer orientation fully mediated the effect of fellow salespersons' characteristics and adaptive selling on sales performance in takaful industry. Although this study adopted the researcher's theoretical framework, it would be a new contribution because the antecedents in this study are different whereby customer orientation acts as a mediator between improvisational behaviour, adaptive selling, self-efficacy, sales efforts and sales performance in the banking industry. Conceptually, a salesperson needs to have close customer orientation because to own high performance, he has to focus on selling to customers, building more personal interactions and earn customers' trust.

1.4 Research Questions

Based on the problem statements, there are four research questions that have been derived for this research. The research questions are as follows:

RQ1. What is the relationship between improvisational behaviour and sales performance?

RQ2. What is the relationship between adaptive selling and sales performance?

RQ3. What is the relationship between self-efficacy and sales performance?

RQ4. What is the relationship between sales effort and sales performance?

RQ5. Does customer orientation mediate the relationship between salespersons' personal factors (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) and sales performance?

1.5 Research Objectives

The specific objectives of this research are as follows:

RO1. To examine the relationship between improvisational behaviour and sales performance.

RO2. To examine the relationship between adaptive selling and sales performance.

RO3. To examine the relationship between self-efficacy and sales performance.

RO4. To examine the relationship between sales effort and sales performance.

RO5. To examine the mediating effect of customer orientation on the relationship of salespersons' personal factors (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) and sales performance.

1.6 Significance of The Study

This study is predictable to contribute towards the theoretical and practical perspective, especially for the sales departments in the Malaysia banking industry which will be further discussed below.

From the theoretical perspective, this research hopes to contribute to the body of knowledge and social exchange theory on the role of personal factors in predicting salespersons sales performance, with the mediating influence of customer orientation in the local commercial banks. Social Exchange Theory by Blau (1964) is used as the underpinning theory of this research. Social Exchange Theory is essential to understand the relationship and exchanges between two parties. This theory also helps to describe the nature of interaction between salespersons and customers, highlighting reciprocity, reliability, and the relationship of cost-reward balance in sales performance. This study offers theoretical insight, especially into sales decision and obtain mutual benefits by salespersons and the bank. Thus, in this study, empirical evidence of novel relations between improvisational behaviour, adaptive selling, self-efficacy, sales effort, customer orientation, and sales performance will be presented. Moreover, this study also focusses on the mediating role of customer orientation. The outcome of this study could provide an understanding on customer orientation as a mediating variable that links the personal factors to salespersons' sales performance.

Moreover, the findings of this research will also add to the Social Exchange Theory between bank's salespersons and the bank in terms on how the salespersons sales performance is impacted to the profit of banks in Malaysia. This study is expected to extend the understanding of the relationship between personal factors (improvisational behaviour, adaptive selling, self-efficacy, sales efforts, and customer orientation) and sales performance, at the individual level of analysis within the local commercial banking industry. There are various of antecedents in sales performance have been examined to understand how to improve salespersons sales performance. However, limited studies have been investigated the relationship between improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation to salespersons' sales performance in banking industry. Therefore, this study contributes to the knowledges of the personal factors that influence salespersons' sales performance for service industry in banking. Moreover, this underpinning theory help to improve the understanding of the importance of using the right decision from salespersons and the importance of fair exchange between two parties to gain mutual benefits. This theory shapes the salespersons to enhance the sales performance in Malaysia banking industry.

Furthermore, from the practical perspective, the findings in this study are important for sales managers and salespersons. The finding of this study aims to improve the sales performance of salespersons in the Malaysia banking industry. Firstly, the sales activities performed by the salespersons should be evaluated precisely to obtain the highest of sales performance in the bank. This study aims to contribute knowledge to all stakeholders and policymaker, particularly sales managers in the banking sectors to better understand of how to increase the salespersons' sales performance. In addition, understanding what constitutes personal factors will lead to productive salespersons in achieving greater sales performance.

Besides, this study suggested that sales managers need to come up with strategies in preparing their salespersons to be effective in dynamic business environments and volatile sales environments. It is important for managers to figure out which characteristic of salespersons should be hire in the department to achieve the target that has been set by the bank. Therefore, this study allows managers to identify the important factors that could help salespersons in achieving their sales performance. It is important for salespersons to develop strong selling skills when facing dynamic selling situations to achieve greater sales performance in banking industry. These skills are believed to help salespersons to adapt to the new era of business system and be more efficient salespersons. Thus, the Malaysian banking industry is expected to transform into an efficient and effective customer-focused banking industry.

To salespersons, this study provides personal guidelines on how they can improve and balance their social intelligence and social competence to better serve their customers and employees in various selling circumstances. The results of this study will also help the bank management to improve the salespersons' sales performance through the implementation of improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation.

To customers, they can benefit new information about the behaviour of the salespersons and from thereon, they can interact with the salespersons better and getting information timely. These will benefit them in their decision making. On the other hand, the regulators can develop new policy to improve the ethical sides of bank's product selling.

1.7 Scope of The Study

The focus of this study is on sales performance of salesperson who promote and sells personal loan products in local commercial banks in Malaysia. Banking industry play an important role in contributing toward Malaysia economic (Department of Statistics Malaysia, 2022). Hence, sales performance is crucial for the growth as well as the longevity of the banks. This study focuses on five elements that influence salespersons sales performance. These five elements are improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation.

The target respondents in this study are salespersons from local commercial banks in Malaysia. The contribution of commercial banking is higher in Malaysia which consist of 58% compare to 42% from Islamic banking (RAM, 2024). Therefore, this study focuses on local commercial bank's salespersons. The local commercial banks are Affin Bank, Alliance Bank, AmBank, CIMB Bank, Hong Leong Bank, Maybank, and RHB Bank. The lists of the local commercial banks are obtained from the directory of banks in the Bank Negara website. In addition, the list of salespersons was obtained from the sales managers from each local commercial bank.

1.8 Definitions of Key Terms

There are various important concepts in this research that required to be defined for a clear understanding. All variables in this research have the following operational definitions, as shown in Table 1.1 below.

Table 1.1
The Definition of Variables

Variables	Definition
Sales Performance	Sales performance refers as the perception of the salesperson's ability to produce sales and achieve sales targets in comparison to other salespersons (Atuahene-Gima, 1998).
Improvisational Behaviour	Improvisational behaviour is defined as behaviour that is not scripted, but rather created and executed spontaneously without rehearsal. It refers to the ability to make analysis individuals and circumstances quickly and use heuristics and instinct to provide context-relevant solutions (Banin *et al*., 2016).
Adaptive Selling	Adaptive selling is a personal selling method in which selling behaviours are altered throughout the sales contact or across customer interactions depending on knowledge about the customer and the nature of the selling circumstance (Rapp *et al.,* 2008).

Self-Efficacy	Self-efficacy refers to a person who belief in their abilities to plan and act to the course of action required to achieve specific goals (Bandura, 1997).
Sales Efforts	Sales effort refers to the tenacity demonstrated by salesperson in completing their sales responsibilities. The amount of time and energy committed to employment tasks is often referred to as sales effort (Brown & Peterson, 1994).
Customer Orientation	Customer orientation is the behaviours which ensure long-term customer satisfaction through knowing and meeting the customer's interests and demands (Homburg et al., 2011).

1.9 Organization of the Study

This study is divided into five main chapters. Each chapter covers a main topic which is related to the study. The organization of this study is as follows:

Chapter One: Research Overview

Chapter One is the background of the banking sector in Malaysia. In addition, this chapter explains a brief overview of background of the study, the overview of the Malaysia banking industry, problem statement, research questions and objectives, the significance of the study, the scope of the study, operational definitions of the key terms and the organization of the study.

Chapter Two: Literature Review

Chapter Two illustrates about the past research literature related to the topic. This chapter starts with a discussion on dependent variables, every of the independent variables and lastly mediator variable. Next, theoretical framework of this research also discussed in this chapter as well. The relevant literatures are crucial to the development of research framework and hypotheses of the study.

Chapter Three: Research Methodology

Chapter Three discusses about the research methodology that will be employed in this research. It begins with research design, sampling procedures, data collection methods, research instruments, measurements, and scales. Furthermore, the statistical techniques and the statistics used to test the hypotheses are also emphasized in this chapter.

Chapter Four: Data Analysis and Findings

Chapter Four points out the results of the study. The data analysis and findings that answer the research questions and objectives are discussed in this chapter. The data was then analysed using partial least squares (PLS-SEM) version 4.0 to determine the reliability and correlation of all variables.

Chapter Five: Discussions and Conclusion

This chapter discussed the comparison of the current finding of the study with the previous studies and make a conclusion. The implications, contribution and limitations of the study as well as providing recommendations for future research are also discussed in this final chapter.

CHAPTER TWO

LITERATURE REVIEW

2.0 Chapter Introduction

This chapter discusses the relevant literature pertaining to the relationships between the independent variables (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) and the dependent variable (sales performance). Furthermore, this study also highlights the significance of customer orientation in mediating the relationship between improvisational behaviour, adaptive selling, self-efficacy, sales effort, and sales performance. This will lead to the identification of literary gaps and the subsequent selections and discussions of variables outlined in this study. This chapter will conclude with a review on the theoretical framework and research hypotheses developed for this study.

2.1 Sales Performance

It is difficult to establish a consistent definition for job performance due to the multidimensional nature of job performance. However, in general, job performance is a notion of how the task has been effectively done by the employees successfully in the organization. According to previous research, researchers had related job performance of the salesperson through a variety of variables (Rodríguez et al., 2022). These variables may be divided into two categories; sales performance (an output-based performance focused on sales outcomes) and organisational performance (an action-oriented performance focused on sales behaviour).

Sales performance has several definitions. According to Atuahene-Gima (1998), sales performance is the perception of the salesperson's capability to generate sales, achieving sales targets in compared to another salesperson in the same organization. Besides, Sallee and Flaherty (2003) also argued that sales performance refers to a manager's overall assessment of a salesperson's achievement of sales targets using objective indicators such as units sold, revenue earned, and profitability. In addition, sales performance is also defined as the salesperson's sales outcomes, profits made by salesperson's sales, achievement of goals, and satisfaction with the results acquired and work performed (Donassolo & De Matos, 2014). Despite many different definitions by scholars, sales performance is commonly characterised as effectiveness, referring to the measurement of objective outcomes such as sales volume, market share, percentage of quota to achieve, and number of new customers acquired (Chawla et al., 2020).

There are 116 published papers investigated by Churchill et al., (1985) on sales performance between 1920 and 1984. They had found out that there are six components responsible on enhancing the salesperson performance. These variables include a basic organizational component as well as a few personal and motivating characteristics. They are aptitude, skill level, personality, motivation, and role perception. In addition, Moncrief (1986) followed Churchill et al., (1985) who interviewed 1393 salespersons, found out that ten critical sales activities that might improve sales performance effectiveness. These variables differ from the previous studies, which shows that personal traits are less important than functional responsibilities. The variables are sales effectiveness, working with orders, channel relationships, product/account servicing, information management, and conference participation, training, and entertainment.

Another research has been conducted by Verbeke et al. (2011) which investigated 268 of published papers between year of 1982 and 2008. According to this study, Churchill et al., (1985) six hypothesized components of salespersons' performance was still valid and relevant in year of 2011. Also, Herjanto and Franklin (2019) has investigated thousands of articles were published between 1986 and 2017 which found that personal, organizational, co-worker, buyer and situational factors contributed to salesperson efficiency. The findings shows that personal dimension is the most investigated of these dimensions, most likely due to its complexity and dynamic nature (Herjanto & Franklin, 2019).

Salesperson's sales performance is widely recognised as an important study area that is vital to the success of practically any organization. (Edwards et al., 2022; Verbeke et al., 2011). On the other hand, sales researchers have had various degrees of success in researching the characteristic that influence sales performance (Edwards et al., 2022). Even though variables such as the underlying role, motivation, competence and ability, individual characteristics, organisational elements, internal and external environments, skill levels, salesperson behaviours, sales technology, personality, interorganizational relationships, attitude, and knowledge all have an impact on sales performance (Edwards et al., 2022). However, the previous studies' findings found that there is still unknown of which factors have driven the salesperson's sales performance.

Many scholars are researching why and how salespersons are driven to achieve outstanding sales performance to help them overcome the challenges in sales management (Steenburgh & Ahearne, 2012). Salespersons are responsible to understand their customers' needs and obtaining purchase commitments. They typically generate their performance strategically through customer-focused behaviours in an environment where customers are subjected to continual attempts to influence their decisions (Grewal & Sridhar, 2021). Hence, what are the main influences of salespersons' sales performance, and how are the salespersons' sales performance should be assessed are the areas on which there is little consensus among the scholars (Donassolo & Matos, 2014). The purpose of this study is to fill the literature on sales performance by investigating the mediating effect of customer orientation on the relationship between improvisational behaviour, adaptive selling, self-efficacy, sales effort, and sales performance.

2.2 Previous Research on Sales Performance

An analysis on the literature showed that there has lately been an increase in the number of sales performance research in various settings recently. This is shown in Table 2.1 below. Cho and Nam (2024) examined the direct relationship between job satisfaction and sales performance in South Korea. This research surveyed 223 industrial salespeople from pharmaceutical industry and found that job satisfaction boots sales performance. Besides, Mhmood et al. (2024) also conducted research to investigate the relationship between soft skills and sales performance. This study conducted personal interviews with managers in tourism companies and using questionnaire to collect data from tourism salespersons. The result shows that there is a significant relationship between soft skills and sales performance.

Charoensukmongkol and Pandey (2023) examined the effect of salesperson's functional flexibility on sales performance during the COVID-19 pandemic. This study collected 227 salespersons in 120 of sales organizations in Bangkok, Thailand and found that there is a significant positive relationship between salesperson's functional flexibility and sales performance. Besides, Herjanto, Amin and Fatimah (2024) also investigated the relationship of knowledge collecting, salesperson intimacy, salespersons satisfaction on sales performance. By using snowball technique, there are 300 online questionnaires were collected from commercial banks and found that knowledge collecting, salespersons intimacy and salesperson satisfaction affects sales performance positively.

Banerjee and Bag (2022) examined the direct relationship between salesperson's creativity and adaptive selling on sales performance of salespersons. This survey has included 120 of salesperson and their supervisor from diverse industries in India and found that creativity played a vital role in improving the performance of salesperson. Anees et al. (2021) also examined the influence of emotional intelligence and market orientation in predicting sales performance in Pakistan's pharmaceutical companies. Their survey on 285 of top, middle and low-level executives found that emotional intelligence and market orientation as well as self-efficacy can enhance the salespersons' sales performance. In addition, the findings of Anees et al. (2019) are similar with Anees et al. (2021), who observed that regulatory knowledge and emotional intelligence are the elements that enhance sales performance in Pakistan's beverage industry.

A survey of 147 salespeople selling insurance products to medical professionals in Germany conducted by Küeckelhaus et al. (2020) discovered that the higher the educational level of the salesperson, the more social contact may develop on equal terms with the medical professionals. As a result, the self-presentation approach may boost sales performance in general. The scholars recommended that future studies look at the same phenomenon on a more episodic level. Moreover, Idoko, Nebo, and Ukenna (2020) examined the predictors of field salespersons' sales target performance in Nigerian DMBs. This survey included 334 field salespersons from 17 DMBs in South-eastern Nigeria who completed a self-administered questionnaire. According to the data, there is a strong and positive relationship between motivation, aptitude, and job satisfaction on sales performance. However, role perceptions and the work environment have been demonstrated to have a negative and significant impact on sales goal actualization. Furthermore, there is no statistical support for the variable of skill set. Finally, organisational commitment as a mediator demonstrated that a complementary partial mediation had an influence on determinants and sales performance.

Table 2.1 shows previous studies of sales performance in various context. From the Table 2.1, we conclude that the research of sales performance in banking industry is lesser explored. Even though there is research on Malaysian banking industry, but scholars focused on "Relationship Managers" whose selling various type of banking products under business-to-business salespeople. However, in this study, researcher is focusing on business-to-customer salespersons who selling only personal loan in local commercial banks. Therefore, this study intended to investigate the personal factors (i.e., improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation) of salesperson influencing sales performance in the Malaysian context.

Table 2.1
Previous studies of Sales Performance

	Author, Year	Predictors of Sales Performance	DV	Context, Country	Respondents
1	Yeonjin Cho, Hyunjeong Nam (2024)	• Job satisfaction	• Sales Performance	Pharmaceutical companies South Korea	Industrial salespeople
2	Mohmmed Raoof Mhmood, Mohsen Alizadeh Sani, Mohammad Safari, Meysam Shirkhodaie, Reyath Thea Azeez (2024)	• Soft skill	• Sales Performance	Tourism industry Iraq	Tourism Salespersons
3	Peerayuth Charoensukmongkol, Arti Pandey (2023)	• Salespeople's functional flexibility • Management team flexibility	• Sales Performance	120 sales organizations Thailand	Salespeople
4	Halimin Herjanto, Muslim Amin, Cut Erika Fatimah (2023)	• Knowledge collecting • Salesperson intimacy • Salesperson satisfaction	• Sales Performance	Commercial banking industry Indonesia	Personal bankers
5	Keo Mony Sok, Devin Bin, Phyra Sok (2022)	• Sales-service ambidexterity • Role overload • Information exchange	• Sales Performance	Pharmaceutical companies Southeast Asian	Frontline sales employees
6	Bidisha Banerjee, Sudin Bag (2022)	• Creativity • Adaptive Selling • Job Satisfaction	• Sales Performance	Diverse industries (Pharmaceuticals, Information Technology, Banking,	Salesperson and supervisor

				Insurance, Automobiles, Consumer Durables, FMCG, and Media) India	
7	Omar S. Itani, Ashish Kalra, Jen Riley (2022)	• Social media • CRM technology • Social CRM • Salesperson Knowledge • Value Co-creation • Job autonomy • Sales quota ease • Inclusion of customer in the self	• Sales Performance	Various industries (Basic materials, manufacturing, healthcare, hospitality, financial, and information technology) USA	B2B Sales representative
8	Eunji Kim, Jongkun Jun, Jae Hoon Hyun (2022)	• Self-control skills • Trust-building skills • Social interaction skills • Knowledge and technical skills • Innovative sales activities	• Sales Performance	E-commerce sector Korea	Sellers
9	Rao Tahir Anees, Temoor Anjum, AzadehAmoozegar, Valliappan Raju, Petra Heidler (2021)	• Emotional Intelligence • Self-Efficacy • Market orientation	• Sales Performance	Pharmaceutical Pakistan	Top, middle, and low-level managers
10	Muhammad Iskandar Hamzah, Abdul Kadir Othman, Faridah Hassan (2020)	• Information acquisition • Information dissemination • Coordination of strategic response • Proactive service behaviour	• Sales Performance	Banking industry Malaysia	Salespeople

		• Hierarchical culture • Adhocracy culture • Group culture • Rational culture			
11	Edwin Chukwuemeka Idoko, Gerald Nwora Nebo, Stephen Ikechukwu Ukenna (2020)	• Motivation • Aptitudes • Skills • Role perception • Job satisfaction • Work environment • Organizational commitment	• Sales Performance	Banking industry Nigeria	Field salespersons
12	Michael Rodriguez, Stefanie Boyer (2020)	• Mobile CRM • Collaboration • Sales business process • CRM utilization	• Relationship performance with customers	Utilizing industry United States	Sales professionals
13	Bastian P. Kuckelhaus, Gerhard Blickle, Julia L. Titze, Andreas Wihler (2020)	• Self-discipline • Protective self-presentation style • Educational level	• Sales Performance	Insurance industry Germany	Salespeople
14	Valerie Good, Douglas E. Hughes, Alexander C. LaBrecque (2021)	• Extrinsic Motivation • Intrinsic Motivation • Resilience • Effort	• Salesperson Performance	Call centre United States	Salespeople
15	Debbie Isobel Keeling, David Cox, Ko de Ruyter (2020)	• Exploitative Learning Orientation • Explorative Learning Orientation • Deliberate Sales Learning • Deliberate Sales Practice • Preferred Learning Format	• Sales Performance	IT industry	Individual

16	Mai Dong Tran, Phong Nguyen Nguyen (2020)	• Obsessive passion • Harmonious passion • Avoiding strategy • Dominating strategy • Integrating strategy • Obliging strategy	• Sales Performance	B2B industrial selling Vietnam	Sales Professionals
17	Rao Tahir Anees, Dr. Valliappan Raju, Muhammad Sadam bin Tayyab (2019)	• Regulatory knowledge • Emotional Intelligence	• Sales Performance	Soft drink industry Pakistan	Sales Forces
18	Aniefre Eddie Inyang, Fernando Jaramillo (2020)	• Outcome Control • Behaviour Control • Salesperson Market & Technical Knowledge • Sales Experience • Salesperson Implementation of Sales Strategy	• Sales Performance	Various industries United States	Salespeople
19	Muhammad Sabbir Rahman, Mahmud Habib Zaman, Md Afnan Hossain, Mahafuz Mannan, Hasliza Hassan (2019)	• Team sense of community • Alignment between organizational and individual values • The sense of contribution to the community • The sense of enjoyment at work • Opportunities for inner life • Workplace spirituality • Sales executive's commitment	• Sales Performance	MBA students, who are presently working in full-time positions Bangladesh	Sales professionals

20	Duk-Woon Yoon, Bo-Young Kim (2019)	• Self-Esteem • Self-Efficacy • Locus of control • Neuroticism • Job Satisfaction • Organizational Commitment	• Sales Performance	Health food and cosmetics industries Korea	Female door-to-door salespersons
21	Ramendra Singh, Rakesh K. Singh, Diptiman Banerji (2018)	• Emotional Regulation • Natural Rewards Strategies • Salesmanship skills	• Sales Performance	Large media organization India	Salespersons
22	Vinita Sangtani, Feisal Murshed (2017)	• Product and brand knowledge • Competitor product and brand knowledge • Optimism	• Salesperson Performance	Automobile dealership Southern USA	Salespeople

2.3 The Underlying Theory of Sales Performance

There are several theories are related to sales performance that may be applied to further explain the relationship between sales performance and its factors. Social Exchange Theory (Blau, 1964), Norms of Reciprocity (Gouldner, 1960) and Social Identity Theory (Tajfel, 1970) are a few examples. However, Social Exchange Theory (Blau, 1964) is more relevant to this study and hence this theory has been employed to explain sales performance and its related factors.

2.3.1 Social Exchange Theory

One of the most significant conceptual models for explaining workplace behaviour is Social Exchange Theory (SET). Its illustrious history may be traced back to the 1920s, when it bridged disciplines like as anthropology, social psychology, and sociology.

Even though numerous perspectives on social exchange have arisen, scholars agree that social exchange consists of a sequence of encounters that produce responsibilities (Emerson, 1976). These interactions are typically viewed as interdependent and rely on the activities of another person inside SET. SET also highlights that these interdependent transactions could build high-quality relationships, however this will only happen in certain conditions.

Sociologist George Homans established social exchange theory. It initially appeared in his 1958 article "Social Behaviour as Exchange." Homans examined tiny groups and at first thought that any civilization, community, or group should be seen as a social system. To understand that social system, it was required to first examine an individual's behaviour rather than the social structures that individuals constructed. Homans proposed various hypotheses that conceptualise social behaviour as an exchange of material and non - material goods such as time, money, effort, approval, status, authority, and so on. Everyone offers benefits and pays costs. People anticipate obtaining the same amount of benefit as they give to others and will select actions that will deliver the greatest reward.

The main definition of social exchange theory is that individuals make decisions by consciously or unconsciously weighing the costs and benefits of a relationship or activity, with the goal of maximising their reward. This theory focuses on interpersonal interactions and is not intended to quantify behaviour or change at the societal level. A person will measure the cost of a social engagement (negative outcome) against with the reward of that social connection (positive outcome) according to SET. These expenses and benefits might be monetary, in the form of money, time, or a service. They can also be intangibles items include effort, social approval, love, pride, humiliation, respect, opportunity, and power.

Everyone wants to receive more out of an interaction or relationship than they offer. When a person's relationship costs them more than it pays them, they end it. However, when a relationship gives enough advantages, they will maintain it. What is and isn't enough is determined by a variety of factors, including a person's expectations and comparisons to other prospective interactions and relationships. People are expecting equity in exchange, which is another component of social exchange theory. People expect to be compensated equally for incurring the same expenditures, and they are disappointed when they are not.

According to Social Exchange Theory, there is a reciprocity norm among the parties involved (Blau, 1964; Cropanzano et al., 2017). Partners rely on each other and collaborate to share resources (such as money, products, and knowledge) for mutual long-term gain which are consistent with the norm of reciprocity (Luo & Donthu, 2007; Chang et al., 2015; Cropanzano et al., 2017). This theory also highlights that reciprocal interdependence as crucial to developing good partner relationships (Luo & Donthu, 2007; Chang et al., 2015).

Within current management research, the concept of workplace relationships has received by far the greatest study attention (Cropanzano & Mitchel, 2005). According to this SET model, some workplace antecedents lead to interpersonal interactions, also known as social exchange relationships (Cropanzano, Byrne, Bobocel, & Rupp, 2001). When companies take care of their employees, social exchange bonds develop, which has a positive impact. In other words, the social exchange relationship serves as a mediator or intermediate variable: beneficial and equitable transactions between strong relationships support effective job behaviour and excellent employee attitudes. This line of thought has garnered a lot of attention, with the majority of it employing Blau's (1964) framework to define social exchange relationships.

Social exchange theory, according to Blau (1964), explains why employees would adopt behaviours based on norms of reciprocity to demonstrate their gratitude to the organization. Sales professionals at an organisation would assume the responsibility and obligation that serve and meet varied consumer wants and offer services beyond their work duties to express their thanks for the organization's equitable treatment (Blau, 1964; Gouldner, 1960).

Social exchange theory describes how individuals behave while trading something. Social exchange happens when (1) a person, such as a manager or individual employee, impulsively provides something of benefit to another person (2) and the recipient of the gift feels obligated to return the action (Blau, 1964). Nonetheless, at the time of receiving the gift, it is uncertain what, when, or how the reciprocation will actually occur. Furthermore, the impulse for social exchange may occur from top management, managers, or individual workers (Organ et al. 2006). When an employee perceives and believes his or her manager as the most helpful person in the workplace, he or she will want to reciprocate it with a contribution in some kind of good behaviour that goes above and beyond what is mentioned in the employment contract.

The Social Exchange Theory is the underpinning theory for this study. How it relates to the conceptual framework of this study is explained in subsequent paragraph. In the framework of this study, the determinants of sales performance in Malaysian banking industry are improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation. The unit of analysis of this study is salesperson. He or she is responsible to market personal loans and each salesperson is given a sales target. It becomes an important task for the salespersons to understand that each sales performance requires considerable effort from them. Social exchange theory postulates that salespersons engage in selling activities anticipate that they will obtain the same amount of benefit as they give to others. As such, the salesperson will select the action such as improvisational behaviour, adaptive selling, self-efficacy, sales effort and customer orientation to close their selling in expectation for receiving greatest reward. In other words, the more sales they made, the greater the rewards (e.g. Married bonus, overseas trips incentives, perks, promotions) they will receive from the banks. Salespersons should develop engagements in which the customers receive benefit from their services. When salespersons are rewarded for specific actions, they are more likely to repeat them.

Many salespersons work hard to assist their customers in improving their personal relationships, whether they be between spouses, parents and children, other relatives, friends, or co-workers. Salespersons might discuss with their customers how and why they chose to communicate with others. Salespersons can assist customers in taking a deeper look at their behaviour, such as why they seek or terminate relationships. People make comparisons, often unintentionally, according to Social Exchange Theory. They compared their relationship with their expectations, prior comparable relationships, and alternatives. The purpose of the comparison is to assist a person in determining whether they are obtaining a sufficient net benefit. However, if a person does not have good relationship to compare to, they may continue to pursue dysfunctional or unsafe relationships. In their desire for safe, healthy, and happy relationships, social employees can assist customers in navigating their expectations and comparisons.

Salesperson may also utilize Social Exchange Theory to better understand their relationships with customers. They find motivation to continue their job by understanding the intrinsic advantages they obtain from assisting their clients. Because they are organisational boundary spanners, they frequently spend more time directly communicating with customers than with their employers. Salespersons establish a strong mutual reliance with the shop for exchanges (Singh & Venugopal, 2015). However, because of their deep relationships with the company customers, salesperson may participate in various sorts of passive opportunism towards to the employing organization as an indication of favour, such as failing to report a customer's misbehaviour (Moisuc & Brauer, 2019).

In Social Exchange Theory, there are two primary essential properties: self-interest and dependency. When two people exchange goods or services, they are looking out for their own economic and psychological demands or rewards. They want to feel satisfied that their wants are being met. And wherever there is a social exchange, there is some degree of dependency. For any type of social exchange, two parties are mutually dependent on one another. If this dependency results in a favourable conclusion, the connection will be maintained, but if the outcome is unfavourable, the two parties will not work together. In the context of this study, the salespersons are based on SET also show these two properties self-interest and dependency. The self-interest would refer to the salesperson motivation to achieve his or her personal sales target. On the other hand, he or she also need to depends on the cooperation from others salesperson in the team to achieve the team's target. In conclusion, salesperson needs to pay attention to their personal factors as well as team work to achieve good sales performance.

2.4 Variables of The Study

In the research of Herjanto and Franklin (2019), the researchers had extended Verbeke et al.'s framework with newer categories and subcategories that influence sales performance. They thematically categorised the factors influencing sales performance into Personal Factors, Organizational Factors, Co-Worker Factors, Buyer Factors and Situational Factors. Furthermore, this study has enlivened the area of sales performance research and provided the scope for comprehensive managerial action by considering relevant contemporary influences on sales performance.

Among these factors, personal factors are the most extensively researched category. Personal factors can be divided into two categories which are social intelligence and social competence. Social intelligence includes role and self-identity factors, psychological and personal value factors where social competences are included cognitive ability, affective ability, and conative ability. These factors are the combination of salespersons' personality, role and self-identity, perceptions, motivation and needs and personal values generate an ability to be socially aware and socially skilful. This is very important to a salesperson nowadays because the behaviour of the salespersons will have direct impact on the individual sales achievement. In order to achieve optimal of sales performance, a salesperson must act in accordance with the demands of the new business environment.

However, there are another four factors that are under non-personal factors which included organizational factors, co-worker factors, buyer factors and situational factors. These factors are also responsible for increasing salespersons' performance from other parties such as organization, managers, colleagues, customers, and external environment aspect. These factors are uncontrollable and exist in any selling situation. In order to perform well in achieving highest sales performance, salespersons are still relying on themselves which they are able to control the selling ways. Therefore, this study is to identify which personal factors has influence salespersons' sales performance.

Salesperson's personal factors are not only the most widely investigated category in salesperson performance research but are also considered a key ingredient in building a good relationship with buyers, co-workers, and other stakeholders (Muir, 2007). Furthermore, this dimension has likely received the most attention because it is the most complex and dynamic (Herjanto & Franklin, 2019). Also, most of the prior empirical research has focused on long-term personal characteristics as the factors of sales performance. These factors are to help salesperson to achieve their best performance. In order to perform their job effectively, a salesperson must ensure they can manage their social intelligence and social competency effectively (Huitt & Dawson, 2011). Hence, in this study, the focus is on the effect of a salesperson's personal factors on their sales performance.

The following subtitles will explain the factors of this study. These factors are the salesperson personal factors (improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation). Furthermore, the relationship of these factors with sales performance will also be discussed.

2.4.1 Improvisational Behaviour

The term "improvisation" comes from the word "proviso," that indicates to a provision before to the event that occurs (Weick, 1998). The prefix 'im' eliminates the systematic direction of 'proviso' to produce the inverse, 'improvise.' Thus, improvisation refers to behaviours that occur when there is no without pre-set of rules. According to Kamoche and e-Cunha (2001), it evolved from the music sector, where it was utilized to record impromptu artistic creation and performance. However, improvisation is now commonly used in organisational analysis.

Improvisational behaviour refers to the salesperson's improvisation. There is various definition of improvisation. Salesperson improvisation is described as non-scripted salesperson behaviours in sales circumstances that are created and implemented concurrently (Banin et al., 2016). Furthermore, Vera et al. (2016) describes improvisational behaviour as just an individual's intuition that directs them to perform in a spontaneous manner. According to Tabesh and Vera (2020), improvisational behaviour occurs when salespersons are confronted with unexpected circumstances, such as when customer make unexpected demands requiring immediate action. Improvisational behaviour is one of the fundamental skills that enable salespersons perform well in highly unpredictable and unexpected environment (Tabesh & Vera, 2020; Vera et al., 2016; Hmieleski et al., 2013). Under such circumstances, the element of unexpected implies that salespersons lack agreed-upon behavioural blueprints. Additionally, given the urgency of the circumstances, salespersons unable to convene a planning session. Rather than that, they are prompted to think as they act. The time gap between idea and action in improvisation is short and difficult to separate (Moorman & Miner, 1998). Salesperson that displays improvisational behaviour are also tenacious in finishing task and creative under time and resource constraints (Hmieleski et al., 2013).

Moreover, Moorman and Miner (1998) argued that deliberate extemporaneous creation and execution of novel activity is also referred to as improvisational behaviour. It is also defined as a spontaneous, non-scripted behaviour that is conceptualized and performed without prior rehearsal (Banin et al., 2016). According to Banin et al. (2016), improvisational behaviour also describes as the capacity to make quick judgement of individuals and situation while creating alternatives that are appropriate for the given situation. As a result, improvisational behaviour is defined as spontaneous activity driven by intuition, developed, or carried out during the spur of the moment rather than going through systematic thought and assessment procedures (Vera et al., 2016).

In addition, Hmieleski et al. (2013) define improvisational behaviour as a multidimensional entity with three main characteristics. The first characteristic refers to creativity or bricolage. It is defined as the extent to which individuals can produce novel solutions under constrained conditions by recombining available resources (Charoensukmongkol & Pandey, 2023; Hmieleski & Corbett, 2006). Secondly, the ability to manage pressure or stress in the sales environment. This is referring to the ability to function and excel under pressure-filled and stressful environments (Charoensukmongkol & Pandey, 2023; Hmieleski & Corbett, 2006). Lastly, action and persistence, which refers to the action orientation and determination of individuals towards achieving goals and solving problems at the moment (Charoensukmongkol & Pandey, 2023; Hmieleski & Corbett, 2006). These features of improvisational behaviour are congruent with Duxbury (2014), who sees it as an action-oriented behaviour requiring confidence, commitment, and uncertainty tolerance.

According to Charoensukmongkol and Suthatorn (2021), improvisational behaviour is still lacking adequate empirical support in sales context especially in banking industry. Scholars claimed that the investigation on the role of improvisational behaviour in selling context and sales performance of salesperson is still in its early stages, there is room for studies to investigate the contribution of improvisational behaviour of salespeople in different context (Charoensukmongkol & Suthatorn, 2021).

Based on the scholars' suggestion, it is clear that improvisational behaviour is crucial to further examined.

Although the majority of previous studies on improvisational behaviour have been conducted in the context of business entrepreneurs (Charoensukmongkol, 2022; Arshad et al., 2018; Hmieleski et al., 2013), some researchers have begun to investigate the role of improvisational behaviour in the sales context. They found evidence that supports the benefits of improvisational behaviour on salespersons' sales performance (Charoensukmongkol & Suthatorn, 2021; Hultman et al., 2019; Hill et al., 2017). Despite the evidence in previous studies on the advantages of improvisational behaviour, there are still certain gaps in the body of knowledge in the banking context that require further study proof. Therefore, this study focuses on the role of improvisational behaviour influencing salespersons behaviour to increase their sales performance in the context of banking industry.

2.4.1.1 Relationship Between Improvisational Behaviour and Sales Performance

According to recent study, improvisation is an ability that might help salespersons perform better in dynamic and unexpected circumstances (Charoensukmongkol & Pandey, 2023; Adomako et al., 2018; Vera et al., 2016). Charoensukmongkol and Pandey (2023) has investigated the effectiveness of improvisational behaviour of salespeople on their sales performance by moderating role of functional customer orientation of 227 salespeople in Thailand during the pandemic of COVID-19. This study obtains the results indicate that the link between improvisational behaviour and sales performance is highly dependent on the level of functional customer orientation that salespeople exhibit. This study has proven that salespeople with high functional customer orientation and improvisational behaviour clearly shows a positive association with sales performance. In contrary, improvisational behaviour appears to be correlated negatively with sales performance among salespeople with poor functional customer orientation.

Charoensukmongkol (2022) also conducted another study to examine the effect of entrepreneurs' improvisational behaviour on firm performance of small and medium enterprises (SMEs) in Thailand amid the economic crisis following the COVID-19 pandemic. The research of 312 SMEs in Thailand discovered a significant relationship between entrepreneurs' improvisational behaviour and business performance. Furthermore, the moderating effect analysis reveals that the positive influence of improvisational behaviour on firm performance is bigger for firms that faced a higher degree of competitive intensity and had a higher level of financial and human resources. This study also suggests improvisation as a vital entrepreneurial behaviour for improving their capacity to deal with obstacles and plan for contingencies during a crisis.

Correspondingly, Charoensukmongkol and Suthatorn (2021) investigated the relationship between improvisational behaviour and direct seller sales performance in Bangkok, Thailand. A survey of 172 sellers from a multinational corporation's subsidiary discovered a significant relationship between improvisational behaviour and sales performance. The research has indicated that improvisational behaviour is an essential for a sales organization is to ensure that their salesperson has appropriate improvisational behaviour to manage sales adaptations efficiently amid unexpected sales scenarios. Additionally, the researchers also emphasized that sales firms may provide some training to the salesperson to build these critical improvisational behaviour abilities.

Adomako et al. (2018) conducted research on the moderating influence of financial resource capabilities and institutional support on the link between entrepreneurs' improvisational behaviour and new venture performance in 395 Ghanaian entrepreneurs' new enterprises. This study discovered that financial resource capability has a positive and substantial moderating influence on the relationship between entrepreneurs' improvisational and new venture performance. Additionally, the data indicate that the efficiency of improvisation behaviour in driving a firm's performance is dependent on the extent of institutional support.

On contrary, Banin et al. (2016) reported an insignificant relationship of improvisational behaviour and sales performance. The study examined how conceptions of resource availability and client demandingness influence salesperson improvisation and its implications on sales performance. This study gathered information from 219 sales experts with an average of six years of industrial selling experience working in Ghanaian enterprises. The findings of this study indicate that there is no significant relationship between salesperson improvisation and sales performance. The data, however, reveal that as resource availability increases, the relationship between salesperson improvisation and sales performance becomes positive and significant. Thus, there is substantial evidence in this study that salesperson improvisation is positively and significantly associated to sales performance as resource availability grows in scale.

Table 2.2
The Relationship between Improvisational Behaviour and Sales Performance

Author, Year	IV	DV	Context	Country	Respondent	Results
Peerayuth Charoensukmongkol, Arti Pandey (2023)	Improvisational behaviour	Sales Performance	Clothing and accessories, cosmetics, personal stationeries, and home decorations	Thailand	Salespeople	Significant
Peerayuth Charoensukmongkol (2022)	Improvisational behaviour	Firm Performance	Manufacturing industry	Thailand	SME firms	Significant
Peerayuth Charoensukmongkol, Pornprom Suthatorn (2021)	Improvisational behaviour	Sales Performance	Direct selling in beauty, health and home-care products	Thailand	Salespeople	Significant
Peerayuth Charoensukmongkol (2019)	Improvisational Behaviour	Business Performance	Small retain shop	Thailand	Owners of shops	Significant
Samuel Adomako, Robert A. Opoku, Kwabena Frimpong (2018)	Improvisational behaviour	New Venture Performance	Manufacturing industry	Ghana	Entrepreneurs	Significant
Abena Yeboah Banin, Nathaniel Boso, Magnus Hultman, Anne L. Souchon, Paul Hughes, Ekaterina	Salesperson Improvisation	Sales Performance	Industrial firms	Ghana	Sales Professionals	Insignificant

Nemkova (2016)						
Keith M. Hmieleski, Andrew C. Corbett, Robert A. Baron (2013)	Improvisational behaviour	Firm Performance	Various industries	USA	Entrepreneurs	Significant

According to Table 2.2, not only were a few researches undertaken to examine the relationship between improvisational behaviour and sales performance, but the results were also inconsistent. This indicates that further research on this topic is needed. In addition, according to scholars, exploring on the role of improvisational behaviour on sales performance of salesperson is still in early stages (Charoensukmongkol and Suthatorn 2021). Furthermore, most of the research was conducted in the context of non-financial industries. Therefore, it is important to explore how improvisational behaviour can influence on salespersons performance in the Malaysian banking industry.

2.4.2 Adaptive Selling

Adaptive selling has played a vital role in sales context for over two decades (Banerjee and Bag, 2022; Spiro & Weitz, 1990; Sujan, Weitz, & Sujan, 1988; Weitz, 1981). Adaptive selling refers to the process of interacting with customers based on perceived information about the nature of the sales situation. However, adaptive selling behaviour refers to the altering of sales behaviours during a customer interaction based on perceived information about the nature of the situation (Homburg et al., 2024). Generally, salesperson who engage in adaptive selling behaviour are less likely to apply a uniform set of selling techniques (Chang & Lin, 2024). Instead, they perceive that different customer tend to have unique needs, which motivates them to adjust and personalize their selling technique to satisfy the unique needs of that customer (Gabler et al., 2019). Also, salesperson who engage in adaptive selling behaviour tend to understand client needs and expectations in any given situation (Limbu et al., 2016). They are desire to meet the diverse needs of potential customer and improve customer interaction in a more productive manner (Chang & Lin, 2024).

Banks and other financial institutions may enjoy the significant benefits from frontline salespersons who routinely practice relationship behaviours such as adaptive selling behaviour. It will lead to increase not only customer satisfaction but also retention on customers (Lu-Ming, 2019), customers' trust in the banking institution (van Esterik-Plasmeijer & van Raaij, 2017), customer loyalty (Bhat & Darzi, 2016) and sales performance (Pousa et al., 2018; Sengupta et al., 2015). Besides, adaptive selling usually relies on the signals from customer during the sales encounters. According to Locander et al. (2014), signals may not always visible in an obvious way. However, it may take the form of body language or simple facial gestures that adaptive salesperson interprets as informational cues and adjust their selling strategies accordingly.

Scholars have argued that there are five steps in the adaptive nature of selling. Firstly, salesperson must gather the customer's information. After that, based on the information collected, build a sales strategy that match with customer's information. Thirdly, transmitting a modified message with implement the strategy to the customer. Fourth, salesperson evaluate the impact of the message and lastly, based on the evaluation, salesperson adjust accordingly. As a result, a salesperson who has the adaptive ability can tailor their services according to the customer needs during the sales encounters (Pousa, Liu & Aman, 2020).

The successful implementation of adaptive selling behaviour requires that a salesperson senses customers' personality, moods, information needs, risk aversion and the modifies selling strategies to match the needs of customers (Porter, Wiener, & Frankwick, 2003). Adaptive selling behaviour has changed the sales strategy according to the customer's needs and sales situation. The salesperson who is oriented towards adaptive selling skills uses various sales techniques to meet the needs of customers. Adaptive selling behaviour emphasizes the important of satisfying customers' needs with such sales techniques, as a salesperson must gain trust and commitment from customers to increase sales performance. In general, if the sales situations are diverse and the appropriate sales behaviour is needed in each situation, the adaptive selling level becomes high, and if the sales situations are usually the same and the predictable sales behaviour occurs, the adaptive selling level becomes low.

In demonstrating adaptive selling behaviours effectively, salesperson need to perceive signals from the buyer, which include verbal expressions as well as non-verbal cues, such as facial expressions, body language, or voice inflections (Charoensukmongkol & Suthatorn, 2021). Salesperson then use these signals as informational inputs to make appropriate adjustments in their sales presentation that align with the expectations of the buyers (Gabler et al., 2019). Based on previous research, salesperson who demonstrate adaptive selling behaviours tend to be more effective in building good relationships with customers, creating customer satisfaction, and achieving a higher sales performance as a result (Charoensukmongkol & Suthatorn, 2021; Singh et al., 2017).

Previous studies suggest that salespersons' adaptive selling can enhance customers' attraction and trustworthiness, which are effective at increasing sales performance (Chang & Lin, 2024). According to similarity-attraction theory, customers find salespersons who can make adaptations and thus display high similarities (e.g., communication style, attitude, and personality) more attractive (Pornpitakpan, 2002), trustworthy (Pornpitakpan, 2005) and successful at sales team's presentation (Pornpitakpan, 2003). Therefore, the previous results conclude that salespersons who perform adaptive selling achieve better sales performance.

2.4.2.1 Relationship Between Adaptive Selling Behaviour and Sales Performance

Past research that studied on the relationship between adaptive selling and sales performance has suggested that adaptive selling increases the sales performance of the salesperson in any sales situation. This is because adaptive selling rooted in individualism and performance theory, suggesting a product or service that meets customer needs in an adaptive selling process can be seen to place a customer's order. However, inconsistent of result has still exist as displayed in Table 2.3. Chang and Lin (2024) examined the relationship between adaptive selling behaviour and sales performance among salespersons from high-tech industries in Taiwan. The study shows that adaptive selling behaviour positively associated with sales performance.

Zhang et al. (2023) also investigated adaptive selling behaviour on sales performance among 391 salespersons from manufacturing industry located in an eastern province in China. This study revealed that adaptive selling behaviour positively and significantly influenced sales performance. According to Amenuvor et al. (2022a), the study gathered both 704 salespeople and customers from various of industries in Ghana which including manufacturing, service, construction, and automotive industries revealed that customer-directed problem solving and adaptive selling behaviours both improve sales performance.

Meanwhile, Nguyen, Hoang, Lien, Pham and Pham (2022) conducted a study of adaptive selling behaviour in Asia-Pacific Region among the salespeople and account managers from top multinational publishing. They reported that the study founds adaptive selling behaviour increased salesperson performance. Another research on 219 of door-to-door salespeople from cosmetics companies in South Korea by Amenuvor et al. (2022b) found that adaptive selling behaviour positively affects sales performance. In addition, Zhou, and Charoensukmongkol (2020) provided evidence that adaptive selling behaviour had a statistically significant positive association with outcome performance and relationship performance in the wide range of industries which including textiles, food, toys, electronics, machinery, and chemicals in China. Similarly, Pousa, Liu and Aman (2020) had also reported that their research found that adaptive selling behaviour positively affects sales performance among the frontline employee who works in a large commercial bank in Dalian, China.

In contrast, there are some other studies that failed to support the relationship between adaptive selling and sales performance. Kuo et al. (2023) investigated the relationship of adaptive selling and sales performance among 288 potential respondents from international maritime logistic industry. However, the results shows that adaptive selling had nonsignificant effect on sales performance. Also, Udayana (2022) conducted a study to investigate the relationship of adaptive selling and salesperson's performance towards salesperson in small and medium enterprises in Indonesia and found an insignificant result on adaptive selling and sales performance. Limbu et al. (2016) also failed to support the relationship between adaptive selling and sales performance in pharmaceutical industry in India. They had found that adaptive selling increased relationship quality with customers but does not improve salesperson outcome performance.

Table 2.3
The Relationship between Adaptive Selling and Sales Performance

Author, Year	IV	DV	Context	Country	Respondent	Results
Chia-Chi Chang, Chia-Hua Lin (2024)	Adaptive Selling Behaviour	Sales Performance	High-tech industries	Taiwan	Salespeople	Significant
Yaqin Zheng, Hsin-Yi Liao, Wyatt A. Schrock, Yi Zheng, Zhimei Zang (2023)	Adaptive Selling Behaviour	Sales Performance	Manufacturing Industry	China	Salesperson and Sales Managers	Significant
Slamet Ahmadi, Susanti Widhiastuti, Irfan Helmy, Jayadi, Atika Nur Aini (2023)	Adaptive Selling Capability	Sales Performance	Microfinance Institutions	Indonesia	Salespeople	Significant
Szu-Yu Kuo, Ya-Ling Kao, Jia-Wei Tang, Pei-Hsuan Tsai (2022)	Adaptive Selling	Sales Performance	International maritime logistics industry	Taiwan	Top 100 logistics companies	Insignificant

Fortune Edem Amenuvor, Richard Basilisco, Henry Boateng, Kwan Soo Shin, Dohyun Im, Kwasi Owusu-Antwi (2022a)	Adaptive Selling Behaviour	Sales Performance	Varity of industries (manufacturing, service, construction, and automotive industries)	Ghana	Salespeople and customers	Significant
Bidisha Banerjee, Sudin Bag (2022)	Adaptive Selling Behaviour	Sales Performance	Diverse industries (Pharmaceuticals, Information Technology, Banking, Insurance, Automobiles, Consumer Durables, FMCG, and Media)	India	Salesperson and supervisor	Significant
Thi-Thuy-Linh Nguyen, Xuan-Quynh Hoang, Pham Thi Lien, Thanh-Hang Pham, Hiep-Hung Pham (2022)	Adaptive Selling Behaviour	Sales Performance	Top multinational publishing	Asia-Pacific region	Salespeople and account manager	Significant
Fortune Edem Amenuvor, Ho-Taek Yi, Henry Boateng (2022b)	Adaptive Selling Behaviour	Sales Performance	Cosmetic Companies	South Korea	Door-to-door salespeople	Significant
Harindranath R.M., Bharadhwaj Sivakumaran (2021)	Adaptive Selling	Sales Performance	Pharmaceutical Companies	India	Pharmaceutical salespeople	Significant
Ida Bagus Nyoman Udayana (2022)	Adaptive selling capability	Sales Performance	SME	Indonesia	SME Salesperson	Insignificant

Peerayuth Charoensukmongkol, Pornprom Suthatorn (2021)	Adaptive selling behaviour	Sales Performance	Direct selling in beauty, health and home-care products	Thailand	Salespeople	Significant
Jihong Zhou, Peerayuth Charoensukmongkol (2020)	Adaptive selling behaviour	Sales Performance	Wide range of industries (Textiles, food, toys, electronics, machinery and chemicals)	China	Export Salespeople	Significant
Claudio Pousa, Yunling Liu, Asad Aman (2020)	Adaptive selling	Sales Performance	Banking industry	China	Frontline bank employees	Significant
Chankoo Yeo, Chung Hur, Seonggoo Ji (2019)	Adaptive selling	Sales Performance	Various service industries	South Korea	Salesperson	Significant
Alhassan Ohiomah, Pavel Andreev, Morad Benyoucef, David Hood (2019)	Adaptive selling behaviour	Sales Performance	Inside sales organizations	North America, Australia, New Zealand, the United Kingdom, Brazil	Sales Managers, Supervisors, Top-level executive	Significant
Yam B. Limbu, C. Jayachandran, Barry J. Babin, Robin T. Peterson (2016)	Adaptive selling behaviour	Outcome Performance	Pharmaceutical industry	India	Sales representative	Insignificant
Ramendra Singh, Gopal Das (2013)	Adaptive Selling behaviour	Salesperson Performance	Insurance industry	India	Salesperson	Significant

There is a need of further investigation on the relationship between adaptive selling and sales performance due to the inconsistent results as shown in Table 2.3. According to Giacobbe, Jackson, Crosby, and Bridges (2006); Verbeke, Dietz, and Verwaal (2011), adaptive selling behaviour has rank as important driver of sales performance. Therefore, it is important to discover on how adaptive selling can impact the salespersons' sales performance in the Malaysian banking industry.

2.4.3 Self-Efficacy

Self-efficacy is one of the antecedents that has consistently been and continues to be an extensively researched as an important variable concept in the personal selling literature. It is the core concept of Bandura's social-cognitive theory (Bandura, 1977). Self-efficacy is defined as a person's confidence in his or her ability to carry out the actions required to achieve specific performance goals (Arshad et al., 2023). According to research by Bandura (1997), those who believe in their own abilities are more confident and capable of accomplishing their goals. Nevertheless, previous studies have supported that individuals with higher self-efficacy will achieve higher sales performance (Bari and Arshad, 2020). People with low self-efficacy tend to avoid challenges they perceive as difficult, whereas those with strong self-efficacy tend to perform better (Maheshwari and Kha, 2022).

Self-efficacious salesperson who are more able to concentrate their attention and enthusiasm on the needed task and activities to obtain better performance level and resilience when confronted with problems. Therefore, salespersons with strong self-efficacy are more likely to increase their efforts and insist upon reaching their objectives

(Maheshwari and Kha, 2022). Furthermore, self-efficacy is a component of self-control which is an endeavour for voluntary employee tendencies (Fallah et al., 2018).

Existing research in the field of sales indicates that self-efficacy is indeed an individual-level attribute that plays a critical impact in sales performance (Arshad et al., 2023; Peterson, 2020). Those salespersons with high self-efficacy believe they are capable of performing a specific task well. In contrary, salespersons with low self-efficacy will doubt their ability to complete a specific task (Maheshwari and Kha, 2022; Griffin and Moorhead, 2014). According to Maddux (2002), self-efficacy is not something you want, but rather what you think you can achieve under certain conditions.

Stajkovic and Luthans (1998) argued that the evidenced by meta-analytic findings had shown that self-efficacy has been frequently presented as a primary factor of employee performance. Generally, prior research has shown a significant relationship between self-efficacy and performance. It is expected that self-efficacy will be positively related to sales performance. Thus, there is crucial to analyse how self-efficacy influences sales performance within Malaysia's banking business.

2.4.3.1 Relationship Between Self-Efficacy and Sales Performance

According to Peterson (2020), self-efficacy is one of the predictors of sales performance. Several studies have found that self-efficacy is a key contributor to sales performance among a variety of workplace circumstances (Suhonen, 2019). Arshad et al., (2023) investigated the relationship of self-efficacy and sales performance among 249 female sales agents in Malaysia. The result shows that self-efficacy had significant positive effects on sales performance. Also, Shamsudheen, Mahomed & Muneeza (2023) examined the relationship of self-efficacy and sales performance. They collected 311 surveys from the sales professionals of the Malaysian Takaful industry by purposive sampling technique. The findings showed that there is a significant relationship among self-efficacy and sales performance. Similarly, Oh, Johnston and Curasi (2022) has also found a positive relationship between self-efficacy and salesperson job performance on salespersons whose work in variety of industries in the United States of America.

Moreover, Rayburn et al. (2021) had investigated the relationships among sales-efficacy and sales performance among 134 salespeople from United States and Canada. They found that there is a positive relationship between sales-efficacy and sales performance. Fallah, Jafariyan and Savabieh (2018) also found that self-efficacy has effects on sales performance among insurance agents in Iran. Another research from Cetin and Askun (2018) also found that occupational self-efficacy has positively impact in work performance. This study was conducted among blue-collar employees working in a Turkish manufacturing industry.

Table 2.4
The Relationship between Self-Efficacy and Sales Performance

Author, Year	IV	DV	Context	Country	Respondent	Results
Darwina Arshad, Ian R. Hodgkinson, Munirah Khamarudin ,Muhammad Zulqarnain Arshad, Adibah Bari (2023)	Self-Efficacy	Sales Performance	Cosmoz products	Malaysia	Female Sales Agents	Significant

Shinaj Valangattil Shamsudheen, Ziyaad Mahomed and Aishath Muneeza (2023)	Self-Efficacy	Sales Performance	Takaful Companies	Malaysia	Sales Professional	Significant
Joon-Hee Oh, Wesley J. Johnson and Carolyn Folkman Curasi (2022)	Self-Efficacy	Salesperson Job Performance	Variety of industries	USA	Salespeople	Significant
Steven W. Rayburn, Vishag Badrinarayanan, Sidney T. Anderson, Aditya Gupta (2021)	Sales-Efficacy	Sales Performance	Commercial vehicle industry	United States and Canada	B2B Salespeople	Significant
Hamed Fallah, Haniyeh Jafariyan and Shiva Savabieh (2018)	Self-Efficacy	Sales Performance	Insurance Industry	Iran	Insurance Agents	Significant
Fatin Cetin and Duysal Askun (2018)	Occupational Self-Efficacy	Work Performance	Manufacturing Industry	Turkey	Blue-collar employees	Significant

A salesperson's self-efficacy is an important factor in creating beliefs among salesperson to achieve better sales performance. Previous research summarize as Table 2.4 has shown that self-efficacy has significant relationship between performance. However, it is lack of adequate research on Malaysian banking industry context. Thus, it is crucial to further study on how self-efficacy impact on sales performance among Malaysian salespersons especially in banking industry.

2.4.4 Sales Effort

Job effort is an important concept in organizational behaviour. According to Lusch and Serpkenci (1990), job effort is one of the components of job performance. However, job effort and job performance are two different concepts from employee perceptions. Job effort is the input of job performance and job performance is the output of job effort. Applied to the marketing literature, the effort of salesperson in their job will enhance their performance. Therefore, sales effort is defined as the persistence shown by the salesperson to achieve their sales tasks (Harindranath & Sivakumaran, 2021; Sujan et. al., 1994). Sales effort is also the quantity of time as well as energy assigned to job tasks (Harindranath & Sivakumaran, 2021). Sales effort is critical in dynamic retail management and may have an important impact on a retail business's overall success (Datta et al. 2024). The major purpose of sales effort is revenue generation (Datta et al. 2024). In the retail business, an effective sales effort may create a competitive advantage.

According to Harindranath and Sivakumaran (2021), a salesperson working for long hours, and in the process, meeting many potentials client who are interested in managing their wealth can be termed as "effort". Effort can also be defined as being the amount of time and energy from the salesperson invests in sales activities (Rayburn et al., 2021) when compared to other salesperson and this effort directly affects his performance (Krishnan, Netemeyer, Bole., 2002). Moreover, Ingram, Lee, and Skinner

(1989) also state that the effort is under the control of the salesperson, but the result of effort is not. Coherently, Sujan, Weitz, and Kumar (1994) identify that salesperson oriented towards result work with higher effort.

The 'effort' can be manifest into two dimensions; the working hard and working smart dimension. In the working hard dimension, it is related to the persistency and intensity of the energy used (Harindranath & Sivakumaran, 2021), being the measurement of time dedicated to the sales work (Harindranath & Sivakumaran, 2021). On the other hand, the working smart dimension refers to the efficiency in allocating their energy. For example, knowing to identify which activities are aligned with the goals (Sujan, Weitz, Kumar, 1994). Therefore, the effort of salesperson can be clearly seen in their work by the efficiency and efficacy of using his or her time and resources. Moreover, salespersons' effort plays a crucial role in generating customer interest and turning their needs and wants into purchases by emphasizing customers desires and concerns (Murshed & Sangtani, 2016).

2.4.4.1 Relationship Between Sales Effort and Sales Performance

Sales performance can improve when salespersons put forward added efforts toward their job and this can be explained using the input-output framework: effort as input and sales performance as output. Furthermore, output (sales performance) will be higher when the effort is directed to a high potential customer. Although sales performance is inevitably influenced by many factors, sales effort is unquestionably one of its reliable predictors. Peesker et al. (2022) conducted a study of sales effort in ten different industries of Canada among the salespeople. They reported that there is a relationship between sales effort and sales performance. In another study, Donassolo and Matos (2014) examined a model that consolidates several factors that influence sales performance of salespeople by conducted a survey with 301 external salespeople of wholesale companies located in Brazil. The results of this research also found that effort has a positive and significant influence on the seller's performance. Furthermore, Nguyen, Nguyen, and Tran (2014) investigated the relationship among job effort and job performance of marketers. They collected 696 marketers working for various types of firms in Ho Chih Minh City, Vietnam and found that there is a positive relationship between job effort and job performance.

Krishnan, Netemeyer, and Boles (2002) studied a model of the individual characteristic of self-efficacy, competitiveness, and effort as potential antecedents of salesperson performance. There are two studied had been conducted in this research. The first study had collected data from 115 salespeople from a cellular phone company selling message services to business and individuals in United States. The second study had collected data from 182 real estate salespeople in United States as well. Both studies found that there is a relationship between effort and performance. In another study, Brown and Peterson (1994) investigated the relationship between effort and sales performance as well among salesperson who worked for a company that sells durable product line by door-to-door in United States. The finding found that effort had a strong positive on sales performance.

On the contrary, Harindranath and Sivakumaran (2021) found that sales effort has no relationship with sales performance among pharmaceutical industry in India.

Scholars have found that selling effort is not a driver of sales performance which different from the results from prior research (Atuahene-Gima, 1998; Brown and Peterson, 1994).

Table 2.5
The Relationship between Sales Effort and Sales Performance

Author, Year	IV	DV	Context	Country	Respondent	Results
Karen M. Peesker, Peter D. Kerr, Willy Bolander, Lynette J. Ryals, Jonathan A. Lister, Howard F. Dover (2022)	Sales Effort	Sales Performance	10 different industries	Canada	Salespeople	Significant
Harindranath R. M., Bharadhwaj Sivakumaran (2021)	Sales Effort	Sales Performance	Pharmaceutical industry	India	Sales Representatives	Insignificant
Paulo Henrique Donassolo, Celso Augusto de Matos (2014)	Effort	Sales Performance	Wholesale companies	Brazil	External Seller	Significant
Nguyen Dinh Tho, Nguyen Dong Phong, Tran Ha Minh Quan (2014)	Job effort	Job Performance	Service industry Manufacturing industry	Vietnam	Marketers	Significant
Balaji C Krishnan, Richard G. Netemeyer, James	Effort	Performance	Study 1 Cellular phone company Study 2	Southern Eastern United States	Salespeople	Significant

Boles (2002)			Real estate			
Steven P. Brown, Robert A. Peterson (1994)	Effort	Sales Performance	Durable goods	United States	Salespeople	Significant

Based on the above discussion, although it seems little more than common sense to suggest that the more salesperson put effort, the better they will perform. However, the research on sales effort of salesperson in sales performance is very scarce. Furthermore, the discussion above also shows that findings of sales effort in sales performance is still inconsistent and only a few studies were conducted in different countries. Nevertheless, Krishnan et al. (2002) argued that the salespersons' effort toward their work is an important predictor of sales performance. Thus, it is important to further examined on how sales effort can impact the frontline salesperson's sales performance in the Malaysian banking industry.

2.4.5 Customer Orientation

Customer orientation refers to how committed organisations and their employees able to achieve customer needs and improving customer well-being (Kiffin-Petersen & Soutar, 2020). Saxe and Weitz (1982) firstly introduced the concept of sales orientation customer orientation (SOCO). They defined customer orientation as the extent to which salespeople apply marketing concepts by attempting to assist their customers in selecting the product that will satisfy and fulfil the customer's needs. Customer orientation refers to the degree to which a salesperson is willing to adapt his or her behaviour to help the customer make better buying decisions that will satisfy his or her needs (Coimbra & Proenca, 2023).

According to Yi and Amenuvor (2022), customer orientation is the most effective and efficient way to create the necessary action to create the organisational culture. Additionally, Coimbra and Proenca (2023) also defines customer orientation as the behaviours of understanding and satisfying the customer's interests and needs to ensure building a long-term customer satisfaction. Therefore, a salesperson with high customer orientation tends to take actions that increase customer satisfaction in the long run and avoid actions that can cause dissatisfaction even if they could increase sales in the short term. According to individual basis customer orientation research, salesperson with a stronger customer orientation achieve better than those with a weaker customer orientation (Habel et al., 2020).

The crucial role of customer orientation has been demonstrated without controversy, both at the business level and the individual salesperson (Singh et al., 2021). At the business level, customer orientation combined with competitor orientation basically characterize as a company's market orientation. However, in personal selling circumstance, the customer orientation of the organization is reflected in the customer orientation of the salespersons who represented the organization. There are several studies have examined the beneficial impact of a salesperson's customer orientation on sales performance (Coimbra & Proenca, 2023; Yi & Amenuvor, 2022; Singh et al., 2021).

Customer service is a major aspect that defines business performance and customer satisfaction is the basis of corporate success in retail. Customer-oriented salespersons are more interested in learning on how to understand and build relationship with customer. They tend to understand the needs of customer and provide solution rather than just making sales. This is because their main goal is to satisfy customer's needs to maximize the benefits and minimize the costs (Charoensukmongkol & Pandey, 2023; Kemp et al., 2013). Hence, the role of salesperson's customer orientation is an important antecedent which has already been established in sales literature (Habel et al., 2020; Jobber, Lancaster & Meunier-FitzHugh, 2019).

2.4.5.1 Relationship Between Customer Orientation and Sales Performance

Customer orientation is one of the major concerns to maintain a long-term relationship with customers. Salesperson not only focus on customers' needs and desires and deliver relevant services but also can acquire customer information and knowledge, deliver the needed services to satisfy customers' needs and wants. Several previous studies found that customer orientation affected performance of salesperson in a significant way. However, there are previous studies shown insignificant as well in that relationship. Pan et al. (2023) examined the relationship on customer orientation and sales performance among 572 of insurance marketers from medium-sized digital insurance brokerage company in China. The result shows that there was a significant positive correlation between customer orientation and sales performance. Also, Yi and Amenuvor (2022) investigated the relationship on customer orientation and sales performance in the context of door-to-door personal selling channels in South Korea. The finding shows that there was a significant positive relationship between customer-oriented selling behaviour and sales performance. Similarly, Nguyen, Hoang, Pham,

Pham and Pham (2022) conducted a study among 204 salespeople in the Asia-Pacific region information service industry and found that there is positive effect of customer-oriented selling on sales performance. Singh, Singh and Mishra (2021) also supported the significant relationship of salespersons' customer orientation on customer-oriented performance in India among 224 salesforces of several firms.

In contrast, mixed findings were also reported. Pousa, Liu and Aman (2020) examined the relationship between customer orientation and sales performance. This study collected 242 frontline employees working at a large commercial bank in Dalian, China. However, the findings found that customer orientation is not positively correlated with sales performance in this study. In another study, Terho et al. (2015) also found that there is no significant direct relationship between customer-oriented selling and salesperson performance among the sales directors and salespersons in Finland.

Table 2.6
The Relationship between Customer Orientation and Sales Performance

Author, Year	IV	DV	Context	Country	Respondent	Results
Peerayuth Charoensuk mongkol, Arti Pandey (2023)	Functional customer orientation	Sales Performance	Sales Organizations	Thailand	Salespeople	Significant
Guochen Pan, Mengqi Liu, Lu-Ming Tseng, Zhixiang Geng (2023)	Customer Orientation	Sales Performance	Medium-Sized Digital Insurance Brokerage Company	China	Insurance Marketers	Significant

Ho-Taek Yi, Fortune Edem Amenuvor (2022)	Customer Orientation	Sales Performance	Cosmetic market	South Korea	Salespeople	Significant
Thi-Thuy-Linh Nguyen, Xuan-Quynh Hoang, Pham Thi Lien, Thanh-Hang Pham, Hiep-Hung Pham (2022)	Customer Orientation	Sales Performance	Top multinational publishing	Asia-Pacific region	Salespeople and account manager	Significant
Ramendra Pratap Singh, Ramendra Singh, Prashant Mishra (2021)	Customer Orientation	Sales Performance	Product and service industries	India	Sales Executive	Significant
Zhimei Zang, Xiaoyan Wang, Hairu Yang, Chuanming Chen (2020b)	Functional Customer Orientation Relational Customer Orientation	Sales Performance	Manufacturing Industry	China	Sales Staff	Significant
Claudio Pousa, Yunling Liu, Asad Aman (2020)	Customer Orientation	Sales Performance	Banking industry	China	Frontline bank employees	Insignificant
Chankoo Yeo, Chung Hur, Seonggoo Ji (2019)	Customer Orientation	Sales Performance	Various Industries	South Korea	Salesperson	Significant
Zhimei Zang, Dong Liu, Yaqin Zheng, Chuanming	Functional Customer Orientation	Sales Performance	Manufacturing Industry	China	Salesperson	Significant

Chen (2020a)	Relational Customer Orientation					
Bruno Lussier, Nathaniel N. Hartmann (2017)	Customer Oriented Behaviour	Sales Performance	Pharmaceutical, food and beverage, industrial, financial	North America	Salesperson-customer dyads	Significant
Rakesh Singh, Pingali Venugopal (2015)	Customer Orientation	Sales Performance	Print Media Company	India	Salespeople	Significant
Verónica Rosendo-Ríos, Miguel Martín-Dávila (2015)	Customer Orientation	Sales Performance	Banking industry	Spain	Sales Managers	Significant
Harri Terho, Andreas Eggert, Alexander Haas, Wolfgang Ulaga (2015)	Customer Orientation	Sales Performance	International business firms	Finland	Sales director Salesperson	Insignificant

Customer orientation is a prerequisite for long-term relationships with customers. Although some argue that if it takes a long time to analyse and resolve customer problems, it does not affect or negatively impacts sales performance. There are many studies has also found that customer orientation positively affects sales performance. However, according to Franke & Park (2006); Terho, Eggert, Haas and Ulaga (2015) have found that there is no relationship between a salesperson's customer-oriented behaviour and their sales performance. Furthermore, the findings of the relationship between customer orientation in sales performance was still inconsistent. Due to the conflicting results, it is important to carry out further studies to identify on how customer orientation mediate the relationship of personal factors and sales performance of banking industry in Malaysia.

2.4.5.2 The Mediating Effect of Customer Orientation

A mediator variable, also named as "intervening or process variable", refer as the variable that causes mediation in the interaction between dependent variable and independent variable (Namazi & Namazi, 2016). In this study, customer orientation has been included as a mediator between improvisational behaviour, adaptive selling, self-efficacy, sales effort, and sales performance. This is because the behaviour of customer orientation is a broad set of actions undertaken with the aim of increasing customer satisfaction and establishing mutually beneficial and long-term relationships (Lussier & Hartmann, 2017).

Customer orientation has been identified to mediates the relationship of salespersons' personal factor and salesperson sales performance. Customer orientation is a term that first appeared in the literature in the early 1980s to describe the implementation of the marketing idea at the customer-seller interaction (Saxe and Weitz, 1982). Customer orientation refers to the degree to which salespeople practice the marketing concept by trying to help their customer make purchase decisions that will satisfy customer needs (Saxe & Weitz, 1982), demonstrating the salesperson's interest in the customer. Furthermore, more customer-oriented salespersons actively exchange information with customers and carefully listen to them to creatively figure out mutually beneficial solutions (Pan et al., 2023). Salesperson who used more customer-oriented behaviours are more likely to put effort in better understanding their customers and adopt behaviours that deepen the customer connection (Charoensukmongkol & Pandey, 2023).

In the study of Yang, Jaramillo, Liu, Ye and Huang (2021), these scholars had conducted two times survey in different country. The first study had collected 129 valid surveys of the retailer in China whereas the second study had collected 679 participants from United States retails salespersons. Both studies have found that the results are consistently revealed that the mediating role of customer orientation in the relationship between abusive supervision and job performance. From this study, scholars have uncovered that customer orientation is a critical mechanism through which abusive supervision undermines salesperson's sales performance.

Another research from Pousa, Liu and Aman (2020) who investigated the mediating effect of employee's relationship behaviours in a Chinese banking environment. The employee's relationship behaviours included customer orientation and adaptive selling. The survey data were collected from 242 of frontline salesperson from a large commercial bank is Dalian, China. In this study, scholars had tested customer orientation mediates the relationship between managerial coaching and adaptive selling and customer orientation mediates the relationship between managerial coaching and sales performance. However, the findings found that customer orientation has mediated the relationship between managerial coaching and adaptive selling, but customer orientation is not mediated the relationship between managerial coaching and sales performance.

Furthermore, Lussier and Hartmann (2017) had examined the relationships among psychological resourcefulness, customer-oriented behaviours, sales performance, and customer satisfaction. The survey data had collected 175 of salesperson-customer dyads from various industries within the B2B setting from North America. The sectors included pharmaceutical, food and beverages, industrial and financial sectors. The survey results found that customer-oriented behaviours completely mediated the positive influences between psychological resourcefulness on objective sales performance and customer satisfaction. Therefore, based on the above argument, it is clearly showing that customer orientation is crucial in influence positive to salesperson's sales performance. However, the past studies had shown limited research that link simultaneously the relationship between the factors (i.e. improvisational behaviour, adaptive selling, self-efficacy, and sales effort) in understanding sales performance in the banking industry context. Therefore, this study investigating the mediating effect of customer orientation in the relationship between improvisational behaviour, adaptive selling, self-efficacy, sales effort, and sales performance.

2.4.5.2.1 Improvisational Behaviour and Customer Orientation

A salesperson can occur in an improvisational episode in any time. The previous studies are mostly focus on entrepreneurs who owned their own business in various industries according to the Table 2.7. Most of the studies has found that there is a relationship between improvisational behaviour and performance. There is a positive relationship between improvisational behaviour of entrepreneurs and firm performance reported by Charoensukmongkol (2022). Similarly, Charoensukmongkol (2019) also found that there is positive and significant association between improvisational behaviour and business performance. Both surveys are investigated at Thailand. Meanwhile, Adomako et al. (2018) conducted a study investigated the relationship between entrepreneurs' improvisational behaviour and new venture performance in Ghana. They reported there is a positive and significant moderating effect of financial resource capability on the relationship between entrepreneurs' improvisational and new venture performance.

There are many studies that has investigated the relationship between improvisational behaviour and firm performance in the context of SME entrepreneurs. However, there is a scarce investigation on the factors that influence the relationship of improvisational behaviour and customer orientation as improvisational behaviour are still lacks adequate empirical support in personal selling context (Charoensukmongkol & Suthatorn, 2021). Customer orientation played a vital role since it can assist customer to makes a satisfied purchase decision in selling by salesperson. To fill this gap, the current research examines the mediating effect of customer orientation between improvisational behaviour and sales performance.

Table 2.7
Previous studies of Improvisational Behaviour

Author, Year	IV	DV	Context	Country	Respondent
Peerayuth Charoensukmong kol (2022)	Improvisational behaviour	Firm Performance	Manufacturing industry	Thailand	SME firms
Peerayuth Charoensukmong kol, Pornprom Suthatorn (2021)	Improvisational behaviour	Sales Performance	Direct selling in beauty, health and home-care products	Thailand	Salespeople

Mikael Hilmersson, Martin Johanson, Heléne Lundberg, Stylianos Papaioannou (2021)	Improvisation	Network adaptation Network novelty	Manufacturing industry	Sweden	SME firms
Magnus Hultman, Abena Animwaa Yeboah-Banin, Nathaniel Boso (2019)	Salesperson Improvisation	Customer Satisfaction	Industrial firms	Ghana	Dyadic salesperson–customer
Peerayuth Charoensukmongkol (2019)	Improvisational Behaviour	Business Performance	Small retail shop	Thailand	Owners of shops
Samuel Adomako, Robert A. Opoku, Kwabena Frimpong (2018)	Improvisational behaviour	New Venture Performance	Manufacturing industry	Ghana	Entrepreneurs
Abena Yeboah Banin, Nathaniel Boso, Magnus Hultman, Anne L. Souchon, Paul Hughes, Ekaterina Nemkova (2016)	Salesperson Improvisation	Sales Performance	Industrial firms	Ghana	Sales Professionals
Keith M. Hmieleski, Andrew C. Corbett, Robert A. Baron (2013)	Improvisational behaviour	Firm Performance	Various industries	USA	Entrepreneurs
Keith M. Hmieleski, Andrew C. Corbett (2008)	Entrepreneur improvisational behavior	Performance	Various industries	USA	Entrepreneurs

2.4.5.2.2 Adaptive Selling and Customer Orientation

Adaptive selling behaviour focuses on the needs and preference of each customer at the point of sales. According to Yeo, Hur, and Ji (2019), it can be referring as a customer-oriented problem-solving and individual behaviour of the salesperson. Also, an emphatic relationship can be formed between the salesperson and customer through adaptive selling. This is because adaptive selling refers to the strategy of listening to customers' needs and wants. Indirectly, the rapport between salesperson and customer built and formed as an organization culture. According to Yeo et al. (2019), a survey among various industries included service industry, wholesaling and retailing, financial and insurance, communication, manufacturing and others in South Korea also found that adaptive selling has a positive relationship with sales performance.

In another study by Pousa, Liu and Aman (2020) conducted a study among of frontline employee of banking industry in China and found that customer orientation has a positive and significant impact on adaptive selling. However, this study found that customer orientation has not mediated the relationship between managerial coaching and sales performance.

Furthermore, Singh and Das (2013) investigated 380 Business-to Business insurance salespersons in India and found that adaptive selling behaviours increase customer-oriented selling. Researchers also found that partially mediated relationship between adaptive selling and sales performance is stronger than the direct relationship between adaptive selling and sales performance. Thus, this shows that adaptive selling is a main factor for building customer orientation. However, there is paucity research that link the relationship between adaptive selling and customer orientation.

2.4.5.2.3 Self-Efficacy and Customer Orientation

Self-efficacy is an individual's assessment of his or her own ability to perform a job in terms of personal factors (Sousa et al., 2023). Scholars claimed that in order for employees to perform well, they must have confidence and skills (Pimpakorn & Patterson, 2010). This is agreed by Raub and Liao (2012) as they asserted that self-efficacy is an important factor that influence employees' performance. According to Sousa et al. (2023), the research has shown a direct relationship between self-efficacy and customer orientation among the frontline employees working in branches in the centre of Portugal. In another study, Oh & Wee (2016) has also examined the relationship between self-efficacy and customer orientation among nurses in local public hospital in South Korea. The findings show there is a positive correlation among self-efficacy and customer orientation.

Noor, Kasim, Scarlat, and Muhamad (2010) has also found that self-efficacy is positively related to customer orientation behaviour among the frontliners working at four stars hotels in Kuala Lumpur. However, there is still paucity of study that are link directly the relationship between self-efficacy and customer orientation in sales context.

2.4.5.2.4 Sales Effort and Customer Orientation

Sales effort is important in sales context because the higher the salesperson effort, the better sales performance of salesperson. Zhang, Jiang, Zhou, and Pan (2023) examined the relationship of customer orientation moderates between knowledge-seeking intentions and knowledge-seeking effort among 331 employees of high-tech and knowledge-based industries in China. The result reveals that knowledge-seeking intentions and customer orientation were positively related to knowledge-seeking effort.

In contrast, another study failed to support both constructs. Kelley (1992) investigated the relationship between motivational effort and customer orientation among 249 customer-contact employees of financial institutions of midwestern cities in United States. However, the study found that the relationship between motivational effort and customer orientation was insignificant. There is still paucity of research that directly dealing the relationship between sales effort and customer orientation in sales context.

2.5 Theoretical Framework

Based on the above discussion, the theoretical framework for the current study is presented in Figure 2.1 below. The research model developed that shows the purported association between independent variables (improvisational behaviour, adaptive selling, self-efficacy and sales effort), the mediating variable (customer orientation) and the dependent variable (sales performance).

This theoretical framework is developed by using Social Exchange Theory because it considers relationships as trades that bring mutually beneficial economic and or non-economic advantages to the people involved (Briggs and Grisaffe, 2010; Nowlin et al., 2018). This theory is generally used to compare interpersonal relationships and the workplace environment. The theory is based on economic, psychological, and sociological studies. However, in business and management, it is also generally used to describe a two-sided, equally conditional and rewarding process that includes transactions or simply an exchange. Therefore, Social Exchange Theory is being used to develop this theoretical framework. As a summary from the theoretical framework of this study, this study suggested that improvisational behaviour, adaptive selling, self-efficacy, and sales effort likely to commit with customer orientation and engage in sales performance.

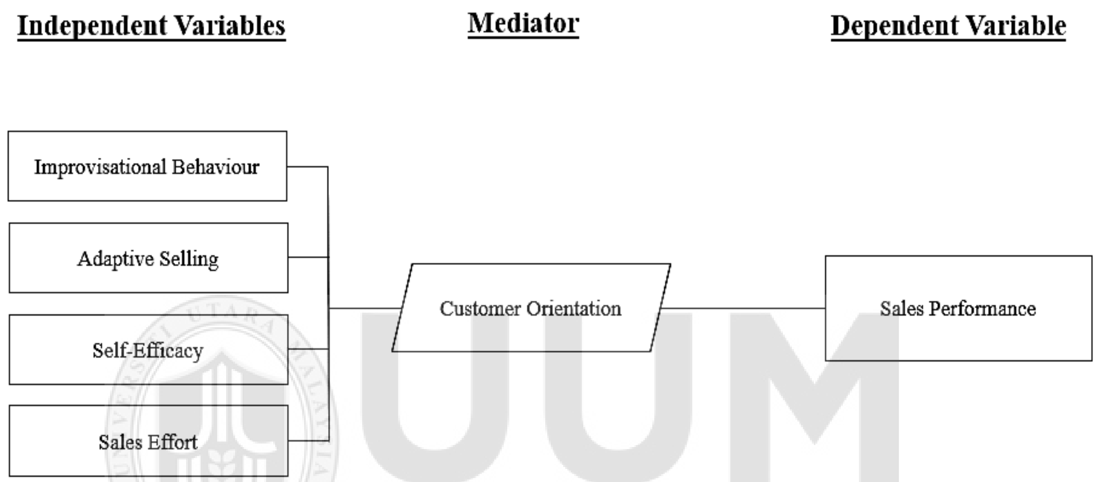

Figure 2.1
Theoretical Framework of this study

2.6 Hypothesis Development

This section discusses how sales performance is related to their predictors, namely improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation. The hypotheses of the present study were formulated based on the research framework.

2.6.1 Relationship between Improvisational Behaviour and Sales Performance

The first is the relationship between improvisational behaviour and sales performance. Charoensukmongkol (2022) had defined improvisational behaviour as a person's ability to direct themselves to perform in a spontaneous manner. Moreover, Tabesh and Vera (2020) also describe improvisational behaviour as the ability to develop fresh concepts and solutions. These literatures have shown that improvisational behaviour has positive effect on sales performance. Supporting arguments on this view was provided by Charoensukmongkol & Pandey (2023). Adomako et al. (2018) has also argued that improvisational behaviour has a positive relationship on sales performance. Charoensukmongkol and Pandey (2023) has demonstrated that improvisational behaviour was positively related to their sales performance in Thailand. Besides, Charoensukmongkol (2022) also conducted another study to examine the effect of entrepreneurs' improvisational behaviour on firm performance of small and medium enterprises (SMEs) in Thailand during pandemic of COVID-19. The research of 312 SMEs in Thailand found a significant relationship between entrepreneurs' improvisational behaviour and business performance.

Past studies have claimed that improvisational behaviour is still lacking in terms of sufficient empirical support in sales context especially in banking industry (Charoensukmongkol & Pandey, 2023; Charoensukmongkol & Suthatorn, 2021). Thus, based on past evidence and the discussion above, the following hypothesis is proposed.

H1: Improvisational behaviour has a significant positive relationship with sales performance.

2.6.2 Relationship between Adaptive Selling and Sales Performance

The second hypothesis is related to the relationship between adaptive selling and sales performance. Adaptive selling refers to altering selling behaviours based on information about a customer and the scenario (Shafique et al., 2022). Past studies show the benefit of adaptive selling behaviour where it allows salespersons to increase sales performance (Charoensukmongkol & Suthatorn, 2021; Agnihotri et al., 2017)). Limbu et al. (2016) also argued that salespersons who engage in adaptive selling behaviour are more likely to have better sales performance, because they are able to provide presentations that are both persuasive and tailored to the particular needs and wants of customers that are likely to be effective at closing sales. Studies by Amenuvor et al. (2022a) has also found positive relationship between adaptive selling and sales performance in various industries. In this study, salespersons who use adaptive selling in the Malaysian banking industry expected to have better sales performance similar to past studies. Thus, the hypothesis is proposed as follows:

H2: Adaptive selling behaviour has a significant positive relationship with sales performance.

2.6.3 Relationship between Self-Efficacy and Sales Performance

The third variable in this study is self-efficacy. Self-efficacy refers to a person's belief in own's ability to organize and implement actions to manage specific situations (Sharma & Kumra, 2024). According to Namono, Hojops and Tanui (2024), it is the employee's belief in the self-ability which enables him to execute a task successfully. Bandura's social cognitive theory posits that self-efficacy is critical in determining human behaviour and performance. Bandura (2023) contends that employees who are confident in their capacity to successfully execute innovative tasks exhibit innovative behaviour. Previous research has also emphasized that self-efficacy is a judgment regarding task competence and its evaluation must be domain specific (Namono et al., 2024). Many past studies have found a positive relationship between salespersons' self-efficacy and their sales performance. Shamsudheen, Mahomed and Muneeza (2023) found that there is a significant relationship between self-efficacy and sales performance in Malaysian Takaful industry. Fallah, Jafariyan and Savabieh (2018) conducted a study on insurance company in Iran also found that self-efficacy has effect on sales performance among insurance agents. Thus, based on the evidence and discussion above, the third hypothesis is proposed as follows:

H3: Self-Efficacy has a significant positive relationship with sales performance.

2.6.4 Relationship between Sales Effort and Sales Performance

Peesker et al. (2022) conducted a study in Canada among salespeople and reported that there is a relationship between sales effort and sales performance in ten different industries. Another study done by Nguyen, Nguyen, and Tran (2014) also found that there is a positive relationship between job effort and job performance among 696 of marketers whose working for various types of firms in Ho Chih Minh City, Vietnam. Therefore, based on the discussion above, the fourth hypothesis is proposed as follows:

H4: Sales effort has a significant positive relationship with sales performance.

2.6.5 Customer Orientation as a Mediator between Personal Factors and Sales Performance

Customer orientation was being used as a mediator in this study to explain improvisational behaviour, adaptive selling, self-efficacy, sales effort, and sales performance. This is because customer-oriented behaviour comprises a wide range of actions conducted with the goal of enhancing customer satisfaction and developing mutually beneficial and long-term relationship (Saxe & Weitz, 1982; Lussier & Hartmann, 2017). Yang et al., (2021) has conducted two surveys in different country and revealed that the mediating role of customer orientation in the relationship between abusive supervision and job performance. Lussier and Hartmann (2017) also found that customer-oriented behaviours completely mediated the positive influences between psychological resourcefulness and sales performance among 175 of salesperson-customer dyads from various industries within the B2B setting from North America.

Based on the literature reviews, it is evident that customer orientation is crucial since it has positive influence on salesperson's sales performance. However, the past studies had shown limited research that test the relationship between the personal factors (i.e. improvisational behaviour, adaptive selling, self-efficacy, and sales effort), mediating effect of customer orientation and sales performance in the banking industry context. Therefore, this study proposed the following hypothesis:

H5: Customer orientation mediates the relationship between improvisational behaviour and sales performance.

H6: Customer orientation mediates the relationship between adaptive selling and sales performance.

H7: Customer orientation mediates the relationship between self-efficacy and sales performance.

H8: Customer orientation mediates the relationship between sales effort and sale performance.

2.7 Summary of Research Objectives and Hypotheses

Based on previous literature, the study's objective, conceptual framework, and the hypotheses are developed. Refer to Table 2.8, which displayed the summarized of objectives and hypotheses of the study.

Table 2.8
Summary of Research Objectives and Hypotheses

Research Objectives	Hypotheses Statement
RO1: To examine the relationship between improvisational behaviour and sales performance.	H1: Improvisational behaviour has a significant positive relationship with sales performance.
RO2: To examine the relationship between adaptive selling and sales performance.	H2: Adaptive selling has a significant positive relationship with sales performance.
RO3: To examine the relationship between self-efficacy and sales performance.	H3: Self-efficacy has a significant positive relationship with sales performance.
RO4: To examine the relationship between sales effort and sales performance.	H4: Sales effort has a significant positive relationship with sales performance.
RO5. To examine the mediating effect of customer orientation on the relationship of salespersons' personal factors (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) and sales performance.	H5: Customer orientation mediates the relationship between improvisational behaviour and sales performance. H6: Customer orientation mediates the relationship between adaptive selling and sales performance. H7: Customer orientation mediates the relationship between self-efficacy and sales performance. H8: Customer orientation mediates the relationship between sales effort and sales performance.

2.8 Chapter Summary

This chapter examined the literature on the main variables selected in this study. It started with an introduction and conceptualization of the dependent variable (sales performance). Then, it proceeded towards explaining underpinning theories and the independent variables of the study (improvisational behaviour, adaptive selling, self-efficacy, and sales effort). It continues with a detailed explanation was provided on the mediating variables relationship (customer orientation) and the relationship with antecedents (improvisational behaviour, adaptive selling, self-efficacy, and sales effort). Lastly, theoretical framework and hypotheses development also discussed at the end of this chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Chapter Introduction

This chapter focuses on the procedures and methodology that is being used for data collection and analysis to complete this study. This chapter discusses the research design, population and sampling frame, data collection procedures as well as the research instruments. Next, a further discussion focuses on the data analysis technique for this study.

3.1 Research Philosophy

Research philosophy is the underlying belief system that influences how a researcher sees the world and engage with it. It is essentially the lens through which researchers interpret reality, generate knowledge, use theory to support the research methodology. Saunders et al. (2019) claim that the research philosophy one adopts contains the vital assumptions that one holds towards the world. The assumptions in turn influence the research methods and strategies that one adopts in other parts of the study. The term research philosophy, which is an over-arching one, relates to the nature of knowledge and development of it. Therefore, it is important at this stage because it relates to the motivation behind the current study in terms of answering the specific research questions and developing new knowledge out of those questions. To some extent, the philosophy that a researcher adopts is influenced by practical considerations and the view on holds concerning the link between knowledge and processes followed to develop it (Spaulding, Lodico & Voegtle, 2013). In this respect, it would be worth noting that a researcher who is concerned about facts as they relate to natural environment may hold a different view of the world from the one held by another researcher who evaluates employees' feelings and attitudes towards their immediate managers. Accordingly, their research strategies and methods may differ significantly in terms of approaches.

The above simply means that research philosophies may differ from each other, but it should not give an impression that one philosophy is better than other(s). Instead, it should help one to understand that a particular philosophy might be appropriate in one area, but inappropriate in another one because different philosophies are suited for different things (Saunders et al., 2019). This should help the reader to understand that the philosophy that was adopted in the current study was dictated largely by research questions that the researcher sought to answer.

Apart from the above, it would be important to appreciate that research philosophy can be approached from two different viewpoints namely epistemology and ontology. Each of these viewpoints consists of vital differences that influence the way one approaches research process. The epistemology on its part concerns itself with acceptable knowledge within an area of study whereas the ontology, on the other hand, is concerned about the nature of reality, which relates to the way world operates and the commitment one holds towards a particular worldview (Spaulding, Lodico & Voegtle, 2013). The most notable aspects of ontology in business and management research are subjectivism and objectivism. The objectivism aspect asserts that social entities exist in reality outside of social actors that evaluate their existence. Accordingly, a researcher who holds such a worldview in management would view management as an objective entity and adopt an objectivistic stance to evaluate a particular area of management.

In line with the current study, a researcher who holds such a worldview would claim that senior management teams have job descriptions that define their duties. In addition, he/she would argue that corporate governance structures in the Malaysian banking industry have formal structures that require senior management teams to report to boards of directors. In so doing, the researcher would conclude that the sales performance of the salespersons would be influenced largely by existing structures other than the way those people understand management at personal levels. Such a worldview puts much of its emphasis on structural aspects of management thereby assumes that management is similar in all organizations. In spite of this, it is rather obvious that even if formal structures in different firms resemble one another, management tends to be different in different firms (Qasim, 2014).

In contrast to the above, another researcher in management may take a different view from the objective one thereby argues that the formal structures in corporate governance are less important than the way senior management teams attach individual meanings to their respective jobs. This would result to a subjectivist worldview that asserts that social phenomena are created by social actors out of their consequent actions and perceptions. Under such a case, social phenomena would be in a constant state of changing; hence, it would be important to evaluate the details of a situation to understand the reality behind it. This introduces an element of social constructionism that is associated with interpretive philosophy. The philosophy emphasizes the need for exploring subjective meanings behind the courses of actions of the social actors (Saunders et al., 2019).

3.1.1 Positivism

Positivism: takes a realist ontological stance, believing that reality is objective and independent of human perception. From an epistemological perspective, knowledge is gained through observation and measurement. Positivist researchers typically favour quantitative methods such as experiments, surveys, and statistical analysis because they believe reality can be captured and understood through numbers and observable facts. A researcher who adopts a positivist worldview claims that reality is objective; hence, independent of the person observing it. The implication is that the quantifiable data obtained via this method is not influenced in any way by unpredictable human behaviours (Biggam, 2008). Accordingly, it can be relied upon to provide accurate results because it can be predicted and measured. These types of research are normally common in science and less prevalent in art-based researches that are largely influenced by observations and human participation (Saunders et al., 2019). The underlying assumptions and beliefs revolve around the viewpoint that knowledge and insight can be obtained through carefully controlling the environment, manipulating variables and analyzing the resulting numerical data. Therefore, this sort of study would adopt a positivistic research philosophy. This is quite common for studies within the hard sciences – so much so that research philosophy is often just assumed to be positivistic and there's no discussion of it within the methodology section of a dissertation or thesis. However, the researcher appreciates the fact that such a worldview would be important in testing theories and even drawing inferences from information obtained from data sample.

3.1.2 Realism

This type of research philosophy is also related to scientific inquiry. It presumes that reality is perceived through senses; hence, considers everything that comes from senses as truthful implying that reality is independent of human mind. In this respect, a researcher who holds this type of worldview opposes idealism that bases its arguments on human mind and their contexts. By presuming the above, the philosophy supports the processes of collecting and analyzing data to understand reality. Nonetheless, it links the importance of conducting research to comparing and contrasting different forms of realism (Saunders et al., 2019). This results to two different forms of realism; critical realism and direct realism. The direct realism asserts that people understand world through experiences whereas critical realism views experiences as sensational implying that they are images of things that exist in real world as opposed to direct things.

Critical realism asserts that reality is perceived through two separate steps. It claims that during the first step, people perceive the real things and the sensations they convey to them. Then during the second step, they process them mentally once sensations meet their senses. In contrast, direct realism acknowledges that reality is perceived during the first step only; hence, does not see the need for processing information mentally (Mertens, 2010).

While the above is the case, management researches are concerned about the social world that people live in. accordingly, they would to a large extent agree with critical realists who acknowledge that social world can only be understood through social structures that give rise to phenomena of interest implying that the things that are not perceived can only be perceived through theoretical and practical progressions of social sciences. In addition, it would be important to acknowledge the fact that social world is ever changing; as such, it can only be understood from different perspectives rather than from one specific perspective. As a consequence, it would be important to evaluate the way banks perform from different perspectives be it at individual, group or organizational level. Each of these levels would obviously contribute to a better understanding of the way salespersons in the banking sector perform.

In spite of the above, it would be important to acknowledge the fact that realism is largely applied in science inquiry, which the current study does not qualify to be even though it bases some of its theoretical processes on science. More importantly, it would be important to appreciate the fact that researchers with critical worldview view reality as based on history. In addition, they claim that people are normally influenced consciously and subconsciously by political, cultural and social circumstances and that it is the responsibility of researchers to address such constraints with a view of removing them (Biggam, 2008). The current study appreciates the fact that the world has many restricting and conflicting forces that are largely historically-based and that those aspects may overlap with study's focus. However, it does not focus its attention to freeing research participants from such forces, but understanding the effect of such practices from banking viewpoint. As a result of the above, realism philosophy was not adopted to evaluate the effects of corporate governance on the performance of banks in Malaysia.

3.1.3 Interpretivism

Interpretivism: is rooted in social constructionism and takes a subjectivist ontological stance, positing that reality is constructed by humans through social interaction. From an epistemological perspective, interpretivists believe that knowledge is subjective, evolving through interpretation and contextual understanding. They tend to favour qualitative methods like interviews, case studies, and ethnography because these methods allow them to understand the complex, subjective experiences of participants. This research philosophy holds a different worldview from the one held by positivist researchers because it claims that reality exists in different forms. It goes ahead to claim that the interpretation of those realities depends on the contexts they are made implying that they depend on time and context (Biggam, 2008). In this respect, a researcher who holds such a worldview would prefer to conduct a qualitative study rather than a quantitative one to understand the different constructs that people hold in different contexts.

This philosophy acknowledges the need for understanding the differences that human beings introduce to studies as social actors. Accordingly, it emphasizes the differences between studies conducted on people who are social actors and those conducted on non-living objects that are not social in any way (Mertens, 2010). The current study focuses much of its attention on boards of directors and senior management teams who are social beings. For this reason, it embraces an interpretative philosophy (even though it is not wholly qualitative in nature) to understand the different perspectives that these people hold towards the effects of corporate governance on the performance of an organization.

The interpretative philosophy is largely based on symbolic interactionism and phenomenology. The phenomenology relates to the way people make sense of the world around them whereas symbolic interactionism relates to the way people interpret social world around them on a continuous basis. Crucial to this philosophy is the fact that a researcher is forced to espouse an empathetic stand, but the challenge is always related to understanding the social world of research participants from their own viewpoints (Saunders et al, 2019). Based on the above, some researchers might be tempted to think that interpretivist perspective would be the best philosophy for studies conducted in management field of study. However, it would be important to acknowledge the fact that business processes are normally unique and complex; as such, mixed method would be the best procedure for conducting management research.

3.1.4 Pragmatism

As the name suggests, pragmatism takes a more practical and flexible approach, focusing on the usefulness and applicability of research findings, rather than an all-or-nothing, mutually exclusive philosophical position. This allows you, as the researcher, to explorer research aims that crosses philosophical boundaries, using different perspectives for different aspects of the study.

With a pragmatic research paradigm, both quantitative and qualitative methods can play a part, depending on the research questions and the context of the study. This often manifests in studies that adopt a mixed-method approach, utilizing a combination of different data types and analysis methods. Ultimately, the pragmatist adopts a problem-solving mindset, seeking practical ways to achieve diverse research aims. Due to the complexities associated with each of the above research philosophies a researcher who finds difficulties in adopting a single position would embrace the pragmatism research philosophy. This philosophy unlike the others argues that research questions tend to be the determinants for study's axiology, ontology and epistemology (Mertens, 2010). It goes ahead to appreciate the fact that one philosophy may be appropriate for answering certain research questions than others; hence, acknowledges the likelihood of combining interpretivist philosophy with positivist one. Therefore, the pragmatist's approach can incorporate both quantitative and qualitative data. This allows the researcher to develop a more holistic, comprehensive understanding of the teaching method's efficacy and practical implications, with a synthesis of both types of data.

As a concluding remark, after considering all different views on the research philosophy as described above, the current study adopted the positivism philosophy implying that the performance of salespersons in the banking industry in Malaysia depended on social phenomena that salespersons developed with one another in line with banking business practices. This study which used quantitative method involving questionnaires, and statistical analysis are aligned with the positivism approach. The findings to be obtained from the analysis of the data are believed to capture the reality and facts of the influence of personal factors of salespersons on their sales performance in the banking industry.

3.2 Research Design

Research design refers to the framework to conduct in any research (Zikmund et al., 2010). It clearly defined the procedures that are required in gaining the needed information and solves the research questions. It is important to select an appropriate research methodology to achieve the goal of a research (Sekaran & Bougie, 2010). This study attempts to examine the relationship between improvisational behaviour, adaptive selling, self-efficacy, sales effort, customer orientation, and sales performance among banking industry in Malaysia. According to Salkin (2006), this type of study is correlational research in nature. Correlation research could examine the causal relationship between the variables (Zikmund et al., 2010). Therefore, it is consistent with the objectives of this study.

Moreover, this study adopts quantitative research approach to examine the proposed relationships. Quantitative approach permits the researcher to make a generalization about the population of the study (Sekaran, 2000). Data collection through self-administered questionnaire has been used in this study. Then, the data has been analysed and interpreted statistically.

Regardless of the benefits of longitudinal studies, this current study employed a cross-sectional strategy. This approach has the advantage of allowing researchers to compare multiple variables at the same time. Furthermore, cross-sectional strategy was deemed suitable in view of the reality that the major purpose of the study was to validate the suggested model, as well as in consideration of the researcher's resource restrictions, which included time and money (Sekaran & Bougie, 2010).

3.3 Population and Sampling Frame

According to Zikmund et al. (2010), population is defined as the feature of objects that researchers are interested to be studied upon. Researchers are unable to obtain inputs from all the population. Hence, researchers used the population sampling to analysis the study. Population sampling is a process of selecting a smaller group from the big population for the primary purpose of statistical analysis.

In this study, the population of this research are all the salespersons from the Personal Loan Department of all local commercial banks in Malaysia. All personal loan salespersons from all banks are stationed in each respective bank headquarters in Kuala Lumpur. This implies that these salespersons represent the total number of salespersons in the Malaysian banking sector. The local commercial banks involve are Affin Bank, Alliance Bank, AmBank, CIMB Bank, Hong Leong Bank, Maybank, Public Bank and RHB Bank. However, Public Bank has been excluded in this study because it does not offer personal financing. In this study, the salespersons are chosen because they are directly interacting with the bank's customers. Figure 3.1 detailed the breakdown of number of salespersons by banks

Table 3.1
Population of the Study

Local Commercial Banks	Number of Salespersons
Affin Bank	146
Alliance Bank	1523
AmBank	205
CIMB Bank	198
Hong Leong Bank	51
Maybank	175
RHB Bank	161
Total	**2459**

Source: Writer (2022)

3.3.1 Samples and Unit of Analysis

Based on the population above, the samples of this study are the bank employees that provides information and benefits of personal loans to customers, explain how the personal loan works, and collect the relevant documents from customer then submit to the bank. Their position in the bank usually named as sales executive, financial services consultant, and personal bankers. Besides that, these salespersons promote, explain, and guide the potential customer in applying personal loans from these local commercial banks. Therefore, they are chosen as the unit of analysis of this study.

3.3.2 Sampling Techniques

The process of choosing enough samples from a study population to fulfil the research objectives is known as sampling (Sekaran & Bougie, 2010). In this study the sampling technique used was Multistage Sampling. Multistage sampling is a form of complex sampling. This approach involves three stages. Stage one is where the researcher constructs the cluster in the sample where in stage two, all elements going to be used are decided. In stage three, the researcher selects some of the sample respondents. This method makes it unnecessary to create a list of every respondent in the sample and necessary only for selected sample. With respect to this study, the three stages were executed as follow.

In stage one, the researcher constructing the cluster whereby three to four weeks is allocated to obtained data from the salespersons in one bank. In total, seven banks' salespersons required approximately five months to complete the data collections. As stated before, the seven banks were Affin Bank, Alliance Bank, AmBank, CIMB Bank, Hong Leong Bank, Maybank, and RHB Bank.

In stage two, the researcher decided the elements as describe in the questionnaire. These elements refer to sales performance (dependent variable), improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation. The respondents were required to respond to these items.

In stage three, an official letter attached together with the questionnaire were given personally by the researcher to bank managers. Respondents were randomly selected from the seven banks which are Affin Bank, Alliance Bank, AmBank, CIMB Bank, Hong Leong Bank, Maybank and RHB Bank.

3.3.3 Sample Size

The sample size is a term used in market research for defining the number of subjects included in a sample size. By sample size, we understand a group of subjects that are selected from the general population and is considered a representative of the real population for that specific study. For example, if we want to predict how the population in a specific age group will react to a new product, we can first test it on a sample size that is representative of the targeted population. The sample size, in this case, will be given by the number of people in that age group that will be surveyed.

Sample size selection refers to the method or procedure chosen to select the sample from the population (Salant & Dillman, 1994). For determination of appropriate sample size for both groups of the respondent population, there were three sample size formulas reviewed. These were based on formula of Krejcie and Morgan (1970), Cochran (1977), and Cohen (1988). Each of these authors have proposed a number of statistical features for determining the sample size, particularly for survey methods.

Each of these formulas implies a different sample population size. However, in this study, the formula from Krejcie and Morgan (1970) was selected. This is because Krejcie and Morgan's table is a straightforward method for calculating sample size when the variance of the community and the percentage of error are unknown. In fact, most researchers, particularly in the field of management, have used Krejcie and Morgan's (1970) formula.

Krejcie and Morgan (1970) stated that research needs to decide the correct sample size to ensure that the result from the sample of the population can be generalised. To simplify the sample size, Krejcie and Morgan (1970) provided a table by applying the formula of sample size for a finite population. From the table proposed by Krejcie and Morgan (1970), for a population of 2459 salespersons, the sample size is 335. The population and it corresponding sample stated by Krejcie and Morgan (1970) is shown in Table 3.2 below.

Table 3.2
Table for determining Sample Size

Population Size	Number of Sample
2200	327
2400	331
2600	335
2800	338
3000	341
1000000	384

Source: Krejcie and Morgan (1970)

When seeking to provide more current estimates, an earlier measurement of the variable of interest can be utilised as an auxiliary variable in some circumstances (Sekaran & Bougie, 2009). Firstly, the total of salespersons is identified based on every local commercial bank in Malaysia. According to the table of Krejcie and Morgan (1970), the sample number of respondents in this study is 335. Thus, to achieve the requirement number of sample size, the actual number of respondents was calculated by dividing the number of salespersons of each local commercial banks with the total number of salespersons of seven local commercial banks (2459). The calculated number of samples for each local commercial banks is shown in Table 3.3 below.

Table 3.3
Determining the Number of Samples for each local commercial bank

Local Commercial Banks	No. of Salespersons	Calculations (%)	No. of Respondent
Affin Bank	146	146/2459 x 100 = 5.9%	335 x 5.9% = 20
Alliance Bank	1523	1523/2459 x 100 = 61.9%	335 x 61.9% =207
AmBank	205	205/2459 x 100 = 8.3%	335 x 8.3% = 28
CIMB Bank	198	198/2459 x 100 = 8.1%	335 x 8.1% = 27
Hong Leong Bank	51	51/2459 x 100 = 2.1%	335 x 2.1% = 7
Maybank	175	175/2459 x 100 = 7.1%	335 x 7.1% = 24
RHB Bank	161	161/2459 x 100 = 6.6%	335 x 6.6% = 22
Total	**2459**	**100%**	**335**

However, as suggested by Hair et al. (2021), the total number of respondents should be doubled to reduce nonresponse error. Therefore, the number of respondents will be doubled from 335 to 670. Hence, the new number of samples size for this study is as shown in Table 3.4.

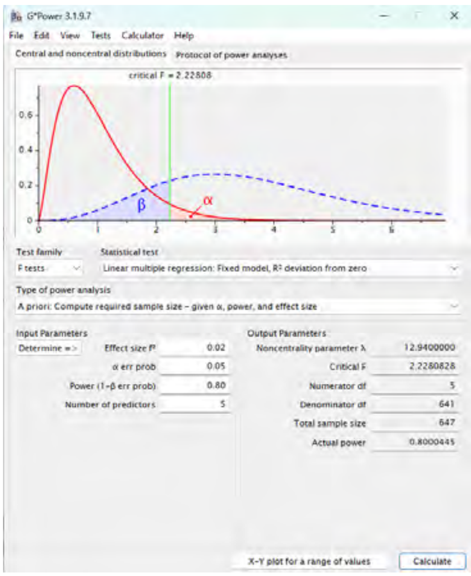

Figure 3.1
*Sample Size determined by G*Power*

Although the sample size determination criteria were used follow by Krejcie and Morgan (1970) to collect data, a post hoc power analysis was carried out through G*Power 3.1.9.7 software (Faul, Erdfelder, Buchner, & Lang, 2009; Faul, Erdfelder, Lang, & Buchner, 2007) as to ascertain that the minimum sample size has been executed for the present survey as shown in Figure 3.1 (Bartlett, Kotrlik, & Higgins, 2001; Cohen, 1988; Faul et al., 2007). Researchers concur that the bigger the sample size, the higher the power of a statistical test (Borenstein, Cohen, & Rothstein, 2001; Kelley & Maxwell, 2003). To this effect, in this study, the power analysis was carries out applying the parameters of power (1-β err prob; 0.80), an alpha significance level (α err prob; 0.05), minimum effect size f^2 (0.02) along with the five predictor variables, namely improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation. The result shows that a minimum sample of 647 was required for hypothesis testing.

Table 3.4
The Final Sample Size for this study

Local Commercial Banks	No. of Sample
Affin Bank	40
Alliance Bank	414
AmBank	56
CIMB Bank	54
Hong Leong Bank	14
Maybank	48
RHB Bank	44
Total	**670**

The minimum sample size obtained through the power analysis is 647 and the sample size of 670 already executed in this study using the Krejcie and Morgan (1970) sample size determination criteria and recommendation by Hair et al. (2021) are within the same range. The G*Power analysis has validated the sample size that executed in the study as met the minimum sample size needed in survey research. Thus, the number of respondents is 670 as the final number of samples size for this study.

3.4 Data Collection Procedures

In this study, data collected from salespersons whom from the Personal Loan Department of the local commercial banks. There is an official letter issued to each Sales Managers of the banks to seek for permission on the data collection. Thereafter, there were some discussions by email and phone calls to clearly discussed on the objective of study, procedure of questionnaires distribution by randomly distributed. Due to the high confidentiality in the banking industry, the researcher is not allowed to expose the name list of the salespersons. However, the Sales Managers from each bank had assisted the researcher in collecting the data. The technique used in the data collection procedure is a cluster random sampling. The procedures for data collection are shown in Figure 3.2 below.

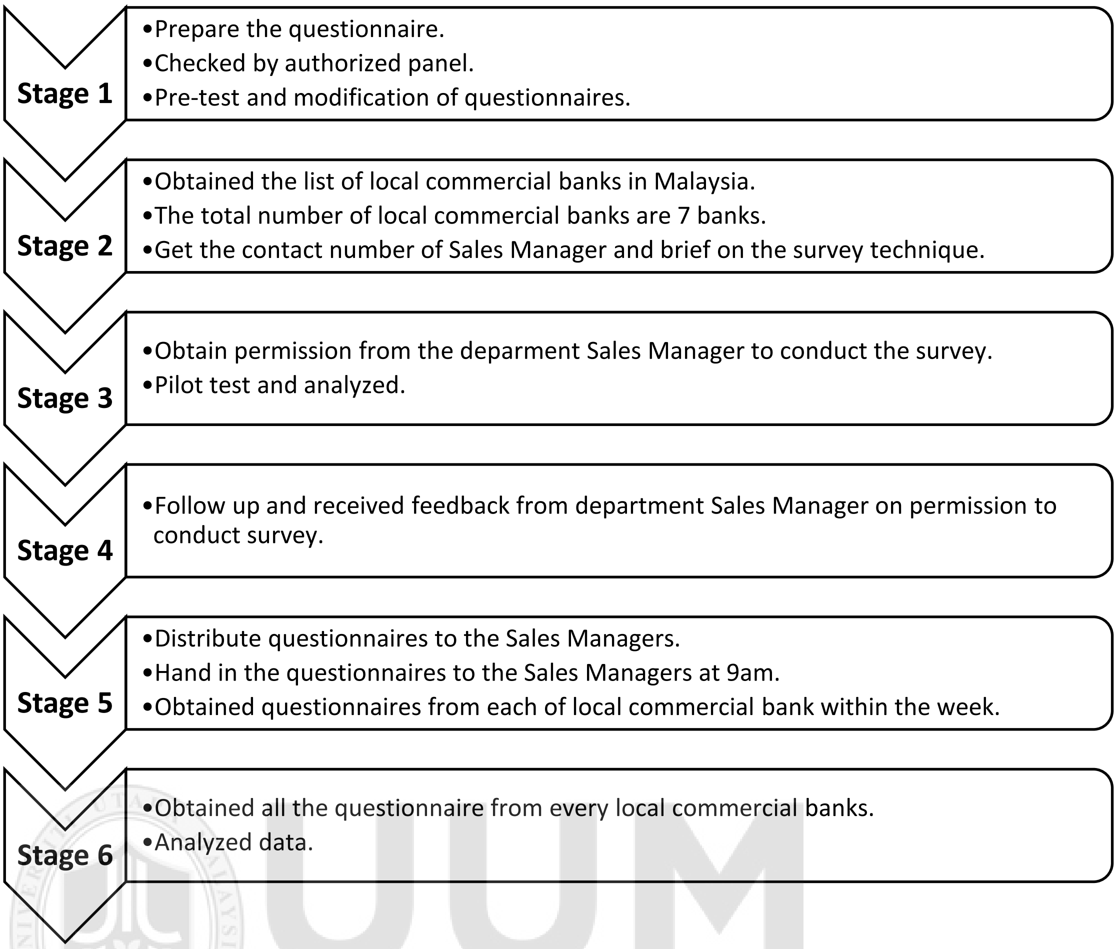

Figure 3.2
Procedures for Data Collection

Data collection conducted for a period of five months, starting from January 2023 until May 2023. Data was started collect only after approval was granted by the supervisory committee and after completing the pilot test. Self-collecting the completed questionnaires from the banks within the same day has higher chances to obtain high level of response rate.

3.5 Research Instruments

A structured questionnaire used in this study. The questionnaire comprised of two sections. This is shown in Table 3.5 below. Section A consists of eight demographic questions while Section B consists of forty-four questions which are related to the dependent, independent, and mediating variables. In Section A, the questions are related to gender, age, ethnic group, marital status, highest educational level, years of working in current organization, years of working in other organizations, and years of working in banking sales of the respondents. Section B aims to collect the information from respondents regarding Sales Performance, Improvisational Behaviour, Adaptive Selling, Self-Efficacy, Sales Effort and Customer Orientation.

Table 3.5
Summary of the Questionnaire

Variable	No. of Items	Items
Section A:		
Demographic Data	8	Section A: Item 1 – 8
Section B:		
Sales Performance	5	Section B: Item 1 – 5
Improvisational Behaviour	12	Section B: Item 6 – 17
Adaptive Selling	5	Section B: Item 18 – 22
Self-Efficacy	7	Section B: Item 23 – 29
Sales Effort	10	Section B: Item 30 – 39
Customer Orientation	5	Section B: Item 40 – 44

3.5.1 Measurement Scale

A scale is a tool or mechanism by which individuals are distinguished as to how they differ from one another on the variable of interest to the research. One of the issues in instrumentation or measurement is the scaling used. In quantitative research, there are four types of scaling are often used. These scaling are nominal, ordinal, interval, and ratio scales. However, this study only applied nominal, interval, and ratio scales. The nominal scales were used in Section A to collect personal information of the respondents. The purpose of a nominal scale is to allow the researcher to assign subjects to certain categories or groups. However, only a few questions such as age, years of working in current organization, years of working in other organizations, and position held in current organization were asked using a ratio scale.

On the other hand, interval scale was used to measure personality or behaviour such as attitudes, perception, and belief, as it allows researchers to measure the magnitude of the differences in preference between individuals (Sekaran & Bougie, 2010). The interval scales were used in Section B are based on a six-point Likert scale, ranging from '1' "Strongly Disagree" to '6' "Strongly Agree". Each scale used in measuring the variables of the study is discussed as follow.

3.5.2 Scaling Type Used

Six-point Likert scale used in this study. Likert scale is measurement approach, and manner that is used to empower the respondent to give rate based on how extremely nor strongly they agree or disagree with fully regarding the constructed statement (Zikmund et al., 2010). For each statement, respondents are required to indicate the level of agreement of the statement. The six-point Likert scale has been chosen because it was to ensure that respondents did not simply check the "indifference" choice, as commonly happen with a five-point scale. According to Garland (1991), the presence of a five-point Likert scale with a middle point of '3' "neither agree nor disagree" will interfere with the findings of the study due to social desirability bias. He further argued that the respondents will answer based on the content of the questions were given an even number of a response scale. Furthermore, participants from Asian countries tend to choose the middle category response than those from Western countries (Mitchell, 1999; Si & Cullen, 1998). Besides, it was also found that the validity and reliability of the findings tend to be higher for the even number response scale compared to the odd number response scale (Birkett, 1986; Coelho & Esteves, 2007). The score ranges for the six-point Likert scale used in this study is shown in Table 3.6 below.

Table 3.6
Measurement Scale

Scale	Score
Strongly Disagree	1
Disagree	2
Slightly Disagree	3
Slightly Agree	4
Agree	5
Strongly Agree	6

Source: Gadermann, Guhn & Zumbo (2012)

3.6 The Questionnaire Design

There are two sections in the questionnaire for this study. These sections are explained as follows.

3.6.1 Section A

This section consists of 8 questions related to the respondent's background such as gender, age, ethnic group, marital status, highest educational level, years of working in current organization, years of working in other organizations and years of working in banking sales.

3.6.2 Section B

There are 44 questions in this questionnaire. Section B aims to collect the information from respondents regarding Improvisational Behaviour, Adaptive Selling, Self-Efficacy, Sales Effort and Customer Orientation. Table 3.7 shows the variables and source of questionnaires.

Table 3.7
The Sources of the Measurement of the Construct

Construct	No. of Items	Source and Year
Sales Performance	5	Kock (2017)
Improvisational Behaviour	12	Hmieleski & Corbett (2006)
Adaptive Selling	5	Robinson et al. (2002)
Self-Efficacy	7	Sujan, Weitz and Kumar (1994)
Sales Effort	10	De Cooman et al. (2009)
Customer Orientation	5	Thomas et al. (2001)

3.6.2.1 Sales Performance

Sales Performance is defined as effectiveness, referring to the evaluation of objective outcomes such as sales volume, market share, percentage of quota achieved and number of new customers added (Chawla et al., 2020). Therefore, this variable is measure by self-rated scales to measure the salesperson's sales performance because salespersons reluctance to report their actual financial performance due to private and confidential issues. Despite criticism for subjective bias in self-evaluation of job performance, evidence of a correlation between subjective and objective job performance appears in the research (Kock, 2017; Muckler & Seven, 1992). The scale of sales performance has been widely used in prior studies (Tarsakoo & Charoensukmongkol, 2020; Adomako et al., 2018; Charoensukmongkol, 2016).

In particular, Kock (2017) discovered that self-reported performance measurement not only had excellent psychometric properties, however it was also a good way to evaluate salespersons performance than official annual performance evaluation scores received from direct superior. Hence, it was modified based on previous research measurements to make it applicable to the current respondents chosen for this study. Furthermore, the past studies have reported high internal consistency and validity of this measure (e.g., Charoensukmongkol & Suthatorn, 2021 reported a Cronbach's alpha of 0.915). Hence, due to the above justifications, this study uses the Sales Performance items adapted from Kock (2017). These items are as shown in Table 3.8 below.

Table 3.8
Measurement Construct of Sales Performance

1. I am successful in meeting sales target.
2. I am successful in creating sales revenue.
3. I am successful in expanding network of customers.
4. I am successful in creating trust from customers.
5. Overall, I am successful in selling bank's product.

Source: Kock (2017)

3.6.2.2 Improvisational Behaviour

Previous study has developed a 27-items instrument to measure one's proclivity for improvisational behaviour (Hmieleski & Corbett, 2006). The instrument contains three scales, each comprised of nine items. The first dimension relates to creativity and bricolage, and was partly adapted from Tierney, Farmer, and Graen (1999) following the work of Vera (2004). This dimension represents the extent to which individuals are able to produce novel solutions under constrained conditions by recombining available resources. Individuals high in this dimension are likely to seek out opportunities to display their ingenuity. The second dimension relates to the ability to function and excel under pressure-filled and stressful environments. This dimension represents the ability of individuals to excel in uncertain and rapidly changing environments. Individuals who are high in this dimension tend to rise to the occasion and perform best under pressure. The final dimension relates to spontaneity and persistence, and was partly adapted from Unger and Kernan (1983) and Moorman and Miner (1998) following the work of Vera (2004). This dimension represents the action orientation and determination of individuals toward achieving goals and solving problems in the moment. Individuals who are high in this dimension tend to prefer action rather than analysis and are highly focused on the problem at hand. These individuals are opportunistic and act with a killer instinct. These dimensions are aggregated to form a total score representing an individual's overall proclivity for improvisation. Thus, a high score represents a preference toward improvisational action. However, Adomako et al. (2018) and Hmieleski et al. (2013), in their research have reduced these 27 items to 12 items to suit to their research area. They claimed that, although the items are reduced to 12 items, but these 12 items still measure improvisational behaviour. Hence, this study adapted these 12 items from Adomako et al. (2018) and Hmieleski et al. (2013).

In this study, Improvisational behaviour is referring to a behaviour that is not pre-scripted, but rather conceived and implemented extemporaneously without rehearsal (Banin et al. 2016). There are twelve of items and were adapted accordingly in this study. The items responses were averaged to generate an overall score for respondents' proclivity to engage in improvisational behaviour while performing their job duties. Moreover, prior study has reported a Cronbach's alpha of 0.86 for this measurement. It is considered high internal consistency and validity of this measurement. Therefore, due to the above justifications, this study uses the Improvisational Behaviour items adapted from Hmieleski and Corbett (2006). These items are as shown in Table 3.9 below.

Table 3.9
Measurement Construct of Improvisational Behaviour

1. I demonstrate originality in my work.
2. I am creative when asked to work with limited resources.
3. I identify ways in which resources can be recombined to produce innovative products.
4. I take risks in terms of producing new ideas in completing projects.
5. I need pressure to focus on my job.
6. I seek out pressure-filled environments.
7. I do not wait until the last moment to complete my tasks.
8. I am able to make a quick decision when carrying out actions.
9. I respond to problems in a spontaneous way.
10. I am not easily distracted.
11. Nothing is more important than the achievement of my goals.
12. During an urgent situation, I am likely to adopt a leadership role.

Source: Hmieleski and Corbett (2006)

3.6.2.3 Adaptive Selling

The most commonly used measure of adaptive selling is the ADAPTS scale created by Spiro and Weitz (1990). Roman and Iacobucci (2010) proposed adding adaptive selling confidence as an additional dimension. In addition, Robinson et al. (2002) showed support for a single factor unidimensional scale, and that version was confirmed by Chakrabarty et al. (2004). Chakrabarty et al. (2004) also re-evaluated the content validity of the items using a panel of judges and the results supported the scale items. Therefore, adaptive selling is measured as a single factor construct.

Adaptive selling is defined as the altering of sales behaviours during a customer interaction or across customer interactions. It based on perceived information about the nature of the situation. Salesperson who engages in adaptive selling behaviour are less likely to apply a uniform set of selling techniques. Instead, they perceive that different customer tend to have unique needs, which motivates them to adjust and personalize their selling technique to satisfy the unique needs of that customer (Weitz et al., 1986). Hence, due to the above justifications, in this study, adaptive selling items were adapted from Robinson et al. (2002). Adaptive selling has five items as shown in Table 3.10 below.

Table 3.10
Measurement Construct of Adaptive Selling

1. When I feel that my sales approach is not working, I can easily change to another approach.
2. I like to experiment with different sales approaches.
3. I am very flexible in the selling approach I use.
4. I can easily use a wide range of selling approaches.
5. I try to understand how one customer differs from another.

Source: Robinson et al. (2002)

3.6.2.4 Self-Efficacy

Self-efficacy is the belief that a person has control over their own motivation, behaviour, and sociocultural (Bandura, 1997). In the area of personal selling studies, there are two general methods to measure self-efficacy. The first method is followed on the two-stage system which established and favoured by Bandura (2006). Another method is to evaluate self-efficacy in personal selling context using multicategory rating scales, wherein research participants are asked to express the degree to which they feel they can successfully do specific sales-related activities. This method is less complicated and more widely used than the Bandura method.

In this study, self-efficacy items were adapted from Sujan, Weitz and Kumar (1994). Sujan, Weitz, and Kumar (1994) developed the self-efficacy scale by "modifying Chowdhury's (1993) measure of self-efficacy in negotiations". The Sujan, Weitz, and Kumar (1994) scale consisted of seven items and possessed a reliability coefficient of 0.77. The both of the Chowdhury (1993) scale items and the Sujan, Weitz, and Kumar (1994) scale items revealed little conceptual congruence except for the respective items "I am very good at negotiating tasks" and "I am good at selling." The remaining items in the Sujan, Weitz, and Kumar (1994) scale should probably be described as "derived" from the Chowdhury self-efficacy scale. Moreover, Sujan, Weitz, and Kumar (1994) scale is the most popular cited adaptation of the Chowdhury (1993).

Therefore, due to the above justifications, in this study, self-efficacy items were adapted from Sujan, Weitz, and Kumar (1994). There are seven items that related to self-efficacy as shown in Table 3.11 below.

Table 3.11
Measurement Construct of Self-Efficacy

1. I am good at selling.
2. It is easy for me to put pressure on a customer.
3. I know the right thing to do in selling situations.
4. I find it easy to convince a customer that has a different viewpoint than mine.
5. My personality is well-suited for selling.
6. I am good at finding out what customers want.
7. It is easy for me to get customers to see my point of view.

Source: Sujan, Weitz, and Kumar (1994)

3.6.2.5 Sales Effort

Sales effort refer as the persistence shown by the salesperson to achieve their sales tasks. Moreover, sales effort is also the quantity of time as well as energy assigned to job task (Brown & Peterson, 1994). Hence, sales effort is the input of sales performance and sales performance is the output of sales effort. There are a few different measurement techniques exist for measuring effort. Firstly, objective measures of effort expenditure, such as number of hours worked, number of appointments made, number of calls made, and dismissal rates (Brown & Peterson, 1994; Cappelli & Chauvin, 1991; Mengüc, 1996; Mughal, Walsh, &Wilding, 1996). Secondly, subjective effort ratings by supervisors (Christen, Iyer & Soberman, 2006) as well as by customers (Mohr & Bitner, 1995). Finally, using self-rating scales of effort by Work Effort Scale (WESC) (De Cooman, De Gieter, Pepermans, Jegers, and Van Acker, 2009).

In this study, ten items scale of self-report measure of effort are adapted from De Cooman et al., (2009). This measure has some distinct advantages compared to others effort measures because it as an all-embracing, parsimonious instrument which covered the content domain. Furthermore, prior study has reported a Cronbach's alpha of 0.89 for this measurement. It is considered high consistency and validity of this measurement.

Therefore, due to the above justifications, in this study, sales effort items were adapted from De Cooman et al., (2009). There are ten items that related to sales effort as shown in Table 3.12 below.

Table 3.12
Measurement Construct of Sales Effort

1. I do not give up quickly when something does not work well.
2. I really do my best to get my sales task done, regardless of potential difficulties.
3. When I start an assignment, I pursue it to the end
4. I do my best to do what is expected of me.
5. I am trustworthy in the execution of the sales tasks that are assigned to me.
6. I really do my best to achieve the sales objectives of the organization.
7. I think of myself as a hard salesperson.
8. I really do my best in achieving my sales target.
9. I put a lot of energy into the sales activities that I commence.
10. I always exert equally hard during the execution of my sales task.

Source: De Cooman et al. (2009)

3.6.2.6 Customer Orientation

Selling orientation-customer orientation (SOCO) is one of the most widely used measures for customer orientation in sales research. It is developed by Saxe and Weitz (1982) which consist of 24 items. There are 12 items of positively worded and 12 items of negatively worded in this scale. However, this measure has been criticized for its generalizability and inadequacy for capturing the multidimensionality of the construct. Additionally, the length of the scale of 24 items and the cognitive load experienced by the respondents has been a major concern (Wachner et al., 2009). Hence, there is a modified version which is shorten version of SOCO has been developed by Thomas et al. (2001).

In this study, five items scale from Thomas et al. (2001) has been adapted. This scale has been empirically validated and shows sufficient reliability (Schwepker, 2003). Besides, this measurement has also cross-validated by Periatt et al. (2004) in a business-to-business setting which shown supported the generalizability.

Hence, due to the above justifications, customer orientation items were adapted from Thomas et al. (2001) in this study. There are five items that are related to customer orientation as shown in Table 3.13 below.

Table 3.13
Measurement Construct of Customer Orientation

1. I try to figure out customer's needs.
2. I have the customers' best interests in my mind.
3. I take a problem-solving approach in selling product to customers.
4. I recommend the type of product that is best suited to solving the customers' needs.
5. I try to find out which kinds of product would be most helpful to customers.

Source: Thomas et al. (2001)

3.7 Pre-Test Procedures

According to Sekaran and Bougie (2010) and Babbie (2013), researchers are encouraged to pre-test their questionnaire because it is to ensure that there is no problem with any wording or scales used in the questionnaire. Hence, in this study, a pre-test has conducted to determine the reliability and validity of the final questionnaire. In the first pre-testing stage, the questionnaire has distributed to two academicians from the School Business Management, Universiti Utara Malaysia and three managers from RHB, Hong Leong Bank, and Alliance Bank. The purpose of doing the first pre-test is to evaluate the design of the questionnaire which include the spelling, grammar, layout, sequences, and languages used. This process focusses on face validity as well as the content validity in the questionnaire. These participants are selected according to their proficiency and knowledge in this field.

3.8 Pilot Study

The pilot test has completed from respondents that are similar to the real study. The main purpose of a pilot test is to examine the reliability of the items in a research instrumentation before the collection of the main study. According to Zikmund et al., (2010), pilot test assembles the respondents which like the real study. Therefore, a pilot test has been conducted among the salesperson in the local commercial banks in Malaysia. When estimating the sample size for the pilot trial, the simplest methods to apply are sample size rules of thumb. Browne (1995) cites a general flat rule to 'use at least 30 subjects or greater to estimate a parameter', whereas Julious (2005) suggests a minimum sample size of 12 subjects. Teare et al., (2014) recommended a pilot trial sample size of 70 to reduce the imprecision around the estimate of the standard deviation. All these rules have limitations, however, as they are applied regardless of the size of the main trial being designed. In this study, there are 70 salespersons to be selected to participate in this pilot test to ensure the respondents are understand the questions in the questionnaire. Moreover, potential errors such as spelling, and grammar has been checked in this pilot test too. After the pilot test, the risk of any mistakes in the real study as well as to improve the research survey before implementing it on a large scale can be avoid. The respondents who have participated in the pilot test were removed from the list of respondents for the real study.

The Cronbach's alpha test has employed in this study is to measure the internal consistency of the instrument. The Cronbach's alpha value less than 0.6 are considered as poor, 0.70 is acceptable and over 0.80 is considered as good (Sekaran & Bougie, 2010).

3.9 Techniques of Data Analysis

This study employed Partial Least Squares Structural Equation Modelling (PLS-SEM) version 4.0 in analysis the data. The purpose of using PLS-SEM is to predict the main target construct or identify the main drivers that influence the endogenous variable (Hair, Hult, Ringle, Sarstedt, Danks, & Ray, 2021). According to Gustafsson & Johnson (2004), PLS-SEM techniques is also a structural equation model that contains latent variables and series of cause-and-effect relationship. Specifically, this study will employ PLS technique is because of the following reasons: -

i. Structural equation models have been demonstrated to be superior models that perform estimations better than regression for assessing mediation (Preacher & Hayes, 2004).

ii. PLS-SEM accounts for measurement error and can provide more accurate estimates of the mediating effects (Wynne, 1998).

iii. PLS path modelling becomes more appropriate for real world application, and more advantageous to use when models are complex (Fornell & Bookstein, 1982; Hulland, 1999).

iv. The soft modelling assumption of PLS techniques also can flexibly develop and validate complex models, and has advantages of estimating large, complex models (Akter, Ambra, & Ray, 2011).

v. In most social science studies, data tend to have normality problems (Osborne, 2010) and PLS path modelling does not necessarily require data to be normal (Wynne, 1998). In other words, PLS treat non-normal data relatively well. Therefore, PLS path modelling important to avoid any normality problem in this study.

vi. PLS-SEM also is one of the most powerful statistical tools in social and behaviour sciences that have the ability to test several relationships simultaneously (Tabachnick & Fidel, 2007).

Hair et al. (2021) proposed a systematic two steps procedure for applying PLS-SEM in data analysis. The first step is the assessment of the measurement model while the second step is the assessment of the structural model. This study will follow these steps. These two steps procedure is illustrated in Figure 3.3 below.

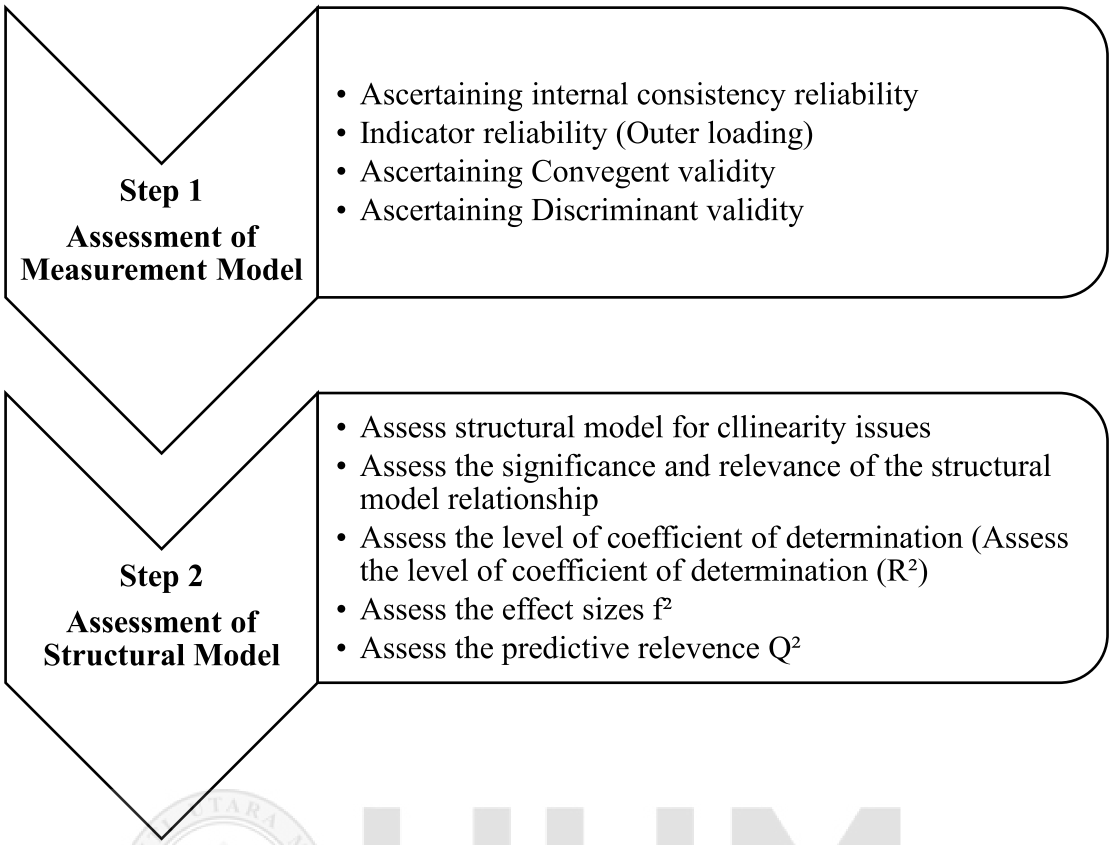

Figure 3.3
The Two Steps Procedure of PLS-SEM
Source: Hair et al. 2021

3.10 Conclusion

This chapter discussed the methodology applied for this research. It emphasises the introduction of the chapter, followed by the explanation about research design, samples and unit of analysis, sample size, sampling techniques, data collection procedures, instruments, and measurements of variables, and as well as the data analyses method used in this study. The results of the analyses are presented in chapter four.

CHAPTER FOUR

DATA ANALYSIS AND FINDINGS

4.0 Chapter Introduction

Based on the data analysis process described in Chapter Three, this chapter elaborates on the study's findings. It began by outlining the response rate and participation, data screening and missing values, response bias test, and descriptive analysis for each of the study's variables. Partial Least Squares (PLS-SEM) version 4.0 was then used to evaluated the data. Initially, the measuring model was evaluated for internal consistency reliability, indicator reliability, convergent validity, and discriminant validity. The structural model's findings, including collinearity problems, an evaluation of the relationship between the structural model and its importance, the coefficient of determination (R^2), effect sizes (f^2), and predictive relevance (Q^2), are also presented in the second section. Lastly, a summary of the hypothesis testing, the direct effect, and the mediating effect results are also presented.

4.1 Participation and Response Rate

The data collection was carried out from January 2023 until May 2023 in this research. There were 670 questionnaires sent out to respondents within five months. Only 346 questionnaires were collected at the conclusion of the data collecting period, and only 315 of the replies could be used for data analysis. The rest of the questionnaires have been eliminated due to missing or incomplete responses. This resulted in a 51.64% valid response rate, which is deemed satisfactory for the analysis. According to Frank (2012), a response rate of at least 30% to 50% is appropriate for the survey. Table 4.1 displays the response rate for this study.

Table 4.1
Response Rate of the Study

Response	Frequency/Rate
Number of questionnaires distributed	670
Returned questionnaires	346
Returned questionnaires rate	51.64%
Questionnaires eliminated (incomplete)	31
Usable questionnaires	315
Usable response rate	47%

The data for this study is obtained from seven local commercial banks in Malaysia. Table 4.2 summarizes the sample size and overall questionnaire distribution among the selected local commercial bank salespersons.

Table 4.2
Summary of Local commercial banks and Sample size

No	Local Commercial Banks	Total No. of salespersons	Questionnaires Distributed	Questionnaires Returned	Questionnaires Usable
1	Affin Bank	146	40	24	20
2	Alliance Bank	1523	414	197	187
3	AmBank	205	56	30	28
4	CIMB Bank	198	54	30	27

5	Hong Leong Bank Berhad	51	14	10	7
6	Maybank	175	48	30	24
7	RHB Bank	161	44	25	22
	Total	2459	670	346	315

4.2 Data Screening and Missing Values

A data screening procedure was done in this study to identify for any mistakes in the dataset. To find data input mistakes and missing values, descriptive statistics were performed, including means, standard deviation, and minimum and maximum values. It was discovered that the data set for this study has no missing data after missing values were checked and data screening was completed.

4.3 Non-Response Bias

Non-response bias refers to the discrepancies in responses between non-respondents and respondents (Lambert & Harrington, 1990). Armstrong and Overton (1977) presented the extrapolation approach as one way to measure non-response bias. This approach makes the assumption that respondents who provided unprepared responses (e.g., needed more convincing to respond) were more likely to be non-respondents. The term “unprepared condition” in this study refers to individuals who arrived after the deadline for data collection (Armstrong & Overtone, 1977). In order to examine the mean score differences between both early and late participants, they also recommended as independent t-test based on the assumptions of equal and unequal group variances.

The questionnaires received between January 2023 and March 2023 were considered early replies, whereas those returned between April 2023 and May 2023 were considered late responses. To see if the mean score of the two batches differed, the 204 replies from the earlier batch and the 111 responses from the latter batch were compared. All of the construct's variables, including improvisational behaviour (IB), adaptive selling (AS), self-efficacy (SE), sales effort (SEF), customer orientation (CO), and sales performance (SP), are shown in Table 4.3.

Table 4.3
Non-Response Bias Test (n= 315)

		Levene's Test for Equality of Variance		t-test for Equality of Means		
		F	**Sig.**	**t**	**df**	**Sig. (2-tailed)**
IB	Early response	0.012	0.913	0.557	313.000	0.578
	Late response			0.565	235.094	0.573
AS	Early response	0.748	0.388	0.763	313.000	0.446
	Late response			0.766	228.726	0.444
SE	Early response	0.084	0.773	1.366	313.000	0.173
	Late response			1.369	227.622	0.172
SEF	Early response	0.184	0.668	0.919	313.000	0.359
	Late response			0.940	241.340	0.348
CO	Early response	0.398	0.528	1.261	313.000	0.208
	Late response			1.289	240.755	0.198
SP	Early response	0.008	0.930	0.139	313.000	0.889
	Late response			0.139	226.215	0.889

Table 4.3 also reveals that the significant values of each six primary variables (improvisational behaviour, adaptive selling, self-efficacy, sales effort, customer orientation, and sales performance) exceeded 0.05. As a result, there is no significant difference between early and late respondents, and non-response bias did not exist in this study.

4.4 Descriptive Analysis

A descriptive statistical analysis was carried out in this study to examine improvisational behaviour, adaptive selling, self-efficacy, sales effort, customer orientation, and sales performance. In order to find data input mistakes and to get statistical values like frequencies, mean, and standard deviation, descriptive statistics were used (Sekaran & Bougie, 2010). Table 4.4 shows the variables' means and standard deviations.

Table 4.4
Mean score and Standard Deviation of Variables

Variables	Number of Items	Mean	Standard Deviation
Improvisational Behaviour	12	4.64	.569
Adaptive Selling	5	4.51	.712
Self-Efficacy	7	4.55	.766
Sales Effort	10	4.67	.687
Customer Orientation	5	4.67	.709
Sales Performance	5	4.61	.770

Table 4.4 indicates that improvisational behaviour has a mean of 4.64 and a standard deviation of 0.569. The mean and standard deviation for adaptive selling is 4.51 and 0.712 respectively. Furthermore, self-efficacy has a mean of 4.55 with a standard deviation of 0.766, while sales effort has a mean of 4.67 with a standard deviation of 0.687, customer orientation has a mean of 4.67 with standard deviation 0.709, and sales performance has a mean of 4.61 with a standard deviation of 0.770.

4.5 Demographic Profile of Respondents

The respondents' demographic profile is described in this section. The demographic profile is summarized as in Table 4.5 below.

Table 4.5
Demographic Profile of Respondents

No	Characteristics	N	Percentage (%)
1	**Gender**		
	Male	155	49.2
	Female	**160**	**50.8**
2	**Age**		
	21-25 years old	48	15.2
	26-30 years old	**141**	**44.8**
	31-35 years old	98	31.1
	36-40 years old	26	8.3
	41-45 years old	1	0.3
	46-50 years old	1	0.3
3	**Ethnic Group**		
	Malay	113	35.9
	Chinese	**143**	**45.4**
	Indian	46	14.6
	Others	13	4.1
4	**Marital Status**		
	Single	**211**	**67.0**
	Married	98	31.1
	Divorced	6	1.9
5	**Highest Educational Level**		
	SPM/STPM	17	5.4
	Diploma	128	40.6
	Bachelor Degree	**165**	**52.4**
	Master/PhD	5	1.6
6	**Years of working in current organization**		
	1-5 years	**262**	**83.2**
	6-10 years	50	15.9
	11-15 years	2	0.6
	16-20 years	1	0.3

7	**Years of working in other organizations**		
	0 years	74	23.5
	1-5 years	**182**	**57.8**
	6-10 years	49	15.6
	11-15 years	7	2.2
	16-20 years	3	1.0
8	**Years of working in banking sales**		
	1-5 years	**182**	**57.8**
	6-10 years	93	29.5
	11-15 years	36	11.4
	16-20 years	4	1.3

Note: Bold letters indicate the highest group for each category of the demographic variable

The demographic profile of respondents in this study is shown in Table 4.5. All participants in this study were Malaysian. According to Table 4.5, out of 315 respondents, 160 respondents (50.8%) are female and 155 respondents (49.2%) are male. This result reflects that the female salespersons is majority in banking sales department. Next, the respondents' age is divided into six groups. The majority of the sample was made up of those aged 26 to 30 (44.8%) and 31 to 35 (31.1%), followed by those aged 21 to 25 (15.2%). This result indicates that the representative sample of age of respondents ranges from 21 years old and younger than 40 years old.

With the regards of ethnic groups, Table 4.5 shows that majority of the respondents were Chinese with 143 respondents (45.4%), followed by Malay with 113 respondents (35.9%), Indian with 46 respondents (14.6%) and finally, others ethnic with 13 respondents (4.1%). The marital status is divided into three categories which are single status, married status, and divorced status. 211 respondents (67%) are single, 98 respondents (31.1%) are married and 6 respondents (1.9%) are divorced.

Regarding educational background of the respondents, the majority of respondents held a Bachelor’s Degree, which represented for 165 respondents (52.4%), while 128 respondents (40.6%) obtained a Diploma. In addition, 17 respondents (5.4%) have Sijil Pelajaran Malaysia (SPM)/ Sijil Tinggi Pelajaran Malaysia (STPM) certificates; while 5 respondents (1.6%) have Master/PhD certificates. The figure shows that majority respondents have Diploma and Bachelor Degree certificates were explained by most of the vacancies offered by the sales department which are required at least of tertiary education.

With regards to the years of working in current organization, majority of the respondents are working less than 5 years in current organization. There are 262 respondents (83.2%) who are working within 1 – 5 years in their current organizations. The figure shows that it is consistent with previous study which found that there is highest turnover rate with 18.3% in financial and banking industry (Letchumanan, Apadore & Ramasamy, 2017). However, there are 161 salespersons (51.1%) working in banking sales department for about 10 years. The results indicates that majority of the respondents have about 10 years working experience which shows that these respondents have sufficient knowledge and able to answer the survey on factors that may improve their individual of sales performance.

4.6 Partial Least Square (PLS) Structural Equation Modelling Approach

Reflective measurement is the foundation of our investigation. The measurement model and the structural model are assessed in two steps in order to evaluate and report on the results of the PLS-SEM route.

4.6.1 Step 1: Assessment of Measurement Model

The initial step that underwent composite reliability evaluation for internal consistency reliability was the measurement model. By taking into account the average variance extracted (AVE) and outer loading, the convergent validity of the model was assessed. Following that, the Heterotrait Monotrait ratio of correlations (HTMT) was used to assess the discriminant validity.

4.6.1.1 Internal Consistency Reliability

A test to determine whether there are strong correlations between items is called internal consistency reliability. Internal consistency was mostly measured using Cronbach's Alpha. Nevertheless, there is a disadvantage by using Cronbach's Alpha. The disadvantage of Cronbach's Alpha assuming that each indication has an equal outer loading on the construct (Hair et al., 2021). In SEM, it is incorrect to believe that all indicators will provide the same loading. Furthermore, it generally underestimates the internal consistency reliability and is sensitive to the number of items in the construct. Due to these disadvantages, it is preferable to use an alternative measure of internal consistency dependability, known as composite reliability. The range of the composite reliability values is 0 to 1. The degrees of dependability will increase with increasing values. It is commonly understood to be equivalent to Cronbach's Alpha. Particularly, composite reliability levels in the range of 0.70 to 0.90 are considered good (Hair et al., 2021). As a result, in this investigation, composite reliability ratings are based on the rules of thumb proposed by Hair et al. (2021). Table 4.6 displays the internal consistency reliability result.

4.6.1.2 Indicator Reliability (Outer Loadings)

The goal of examining indicator reliability is to determine the degree to which an indicator, or a group of indications, is consistent with the intended outcome (Urbach & Ahlemann, 2010). The indicator reliability refers to the percentage of indicator variation that can be determined by the latent variable. There are some general guidelines for acceptable indicator reliability levels. According to Byrne (2010), loading values that total up to a high loading score and contribute to average variance extracted (AVE) scores higher than 0.50 are considered appropriate loading values. Table 4.6 displays the indication reliability result.

4.6.1.3 Convergent Validity

According to Hair et al. (2021), convergent validity refers to how well one measure corresponds with another measure of the same construct. Researchers take into consideration both the average variance extracted (AVE) and the outer loadings of the indicators in order to demonstrate convergent validity. AVE precisely refers to how well a latent concept explains the variation of its indicators. To have sufficient convergent validity, every construct must explain a minimum of 50% of the variation of the designated indicators (AVE≥0.50) (Hair et al., 2021). Table 4.6 displays the convergent validity result.

Table 4.6
Item, Loading, Composite Reliability (CR), and Average Variance Extracted (AVE)

Constructs	Items	Loadings	(CR)	(AVE)	Convergent Validity (AVE≥0.50)
Improvisational Behaviour	IB1	0.733	0.928	0.525	Yes
	IB2	0.708			
	IB3	0.826			
	IB4	0.628			
	IB5	0.596			
	IB6	0.581			
	IB7	0.729			
	IB8	0.821			
	IB9	0.870			
	IB10	0.530			
	IB11	0.840			
	IB12	0.735			
Adaptive Selling	AS1	0.885	0.931	0.730	Yes
	AS2	0.848			
	AS3	0.826			
	AS4	0.952			
	AS5	0.746			
Self-Efficacy	SE1	0.700	0.927	0.646	Yes
	SE2	0.829			
	SE3	0.783			
	SE4	0.698			
	SE5	0.817			
	SE6	0.901			
	SE7	0.874			
Sales Effort	SEF1	0.888	0.977	0.812	Yes
	SEF2	0.910			
	SEF3	0.898			
	SEF4	0.917			
	SEF5	0.873			
	SEF6	0.905			
	SEF7	0.889			
	SEF8	0.888			
	SEF9	0.934			
	SEF10	0.912			
Customer Orientation	CO1	0.863	0.959	0.826	Yes
	CO2	0.908			
	CO3	0.872			
	CO4	0.947			
	CO5	0.949			

Sales Performance	SP1	0.940	0.954	0.805	Yes
	SP2	0.913			
	SP3	0.833			
	SP4	0.895			
	SP5	0.902			

Table 4.6 displays the model's convergent validity assessment. Byrne (2010) states that all constructions obtain adequate factor loading, with all indicators attaining loading greater than 0.50, leading to an ideal Average Variance Extracted (AVE). According to Hair et al. (2021)'s recommended guidelines, each construct's composite reliability (CR) rating is good. Table 4.6 shows that the composite reliability varied from 0.927 to 0.977, which exceeds the required limit of 0.70 (Gefen et al., 2000; Hair et al., 2010). As a result, the measurement model analysis met the aforementioned requirement, resulting in sufficient composite reliability and convergent validity.

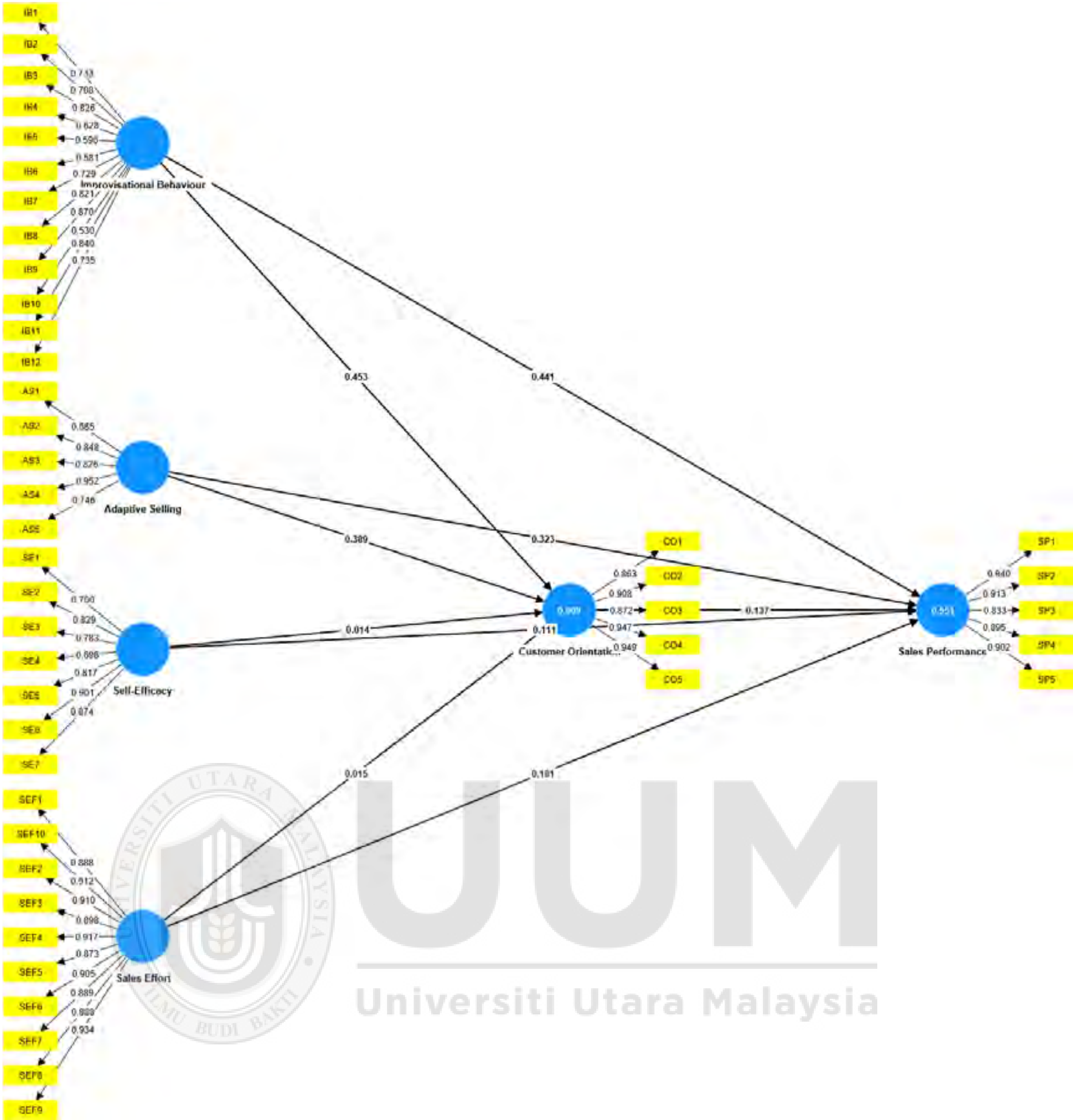

Figure 4.1
Measurement Model

4.6.1.4 Discriminant Validity

The degree to which the constructs under consideration are genuinely different from one another is known as discriminant validity. The traditional metric was introduced by Fornell and Larcker (1981), who recommended that all other reflectively assessed constructs should not be bigger than their AVEs and that each construct's AVE should be compared to the squared inter-construct correlation of that same construct. Nevertheless, recent studies demonstrate that this measure is unsuitable for evaluating discriminant validity (Hair et al., 2021). The performance of the Fornell-Larcker criteria is demonstrated by Henseler, Ringle, and Sarstedt (2015), especially when the indicator loadings on a construct differ just slightly. Therefore, this study used the heterotrait-monotrait ratio (HTMT) of correlations (Henseler et al., 2015) as a better option, based on suggestions made by Hair et al., (2021), to obtain discriminant validity.

a) Heterotrait- Monotrait Ratio of Correlations (HTMT)

The goal of HTMT is to determine the genuine correlation between two constructs, regardless of how well they are assessed (Hair et al., 2021). A problem with discriminant validity is indicated if the HTMT value is higher than 0.90 (Gold, Malhotra, & Segars, 2001).

Table 4.7
Heterotrait- Monotrait (HTMT)

	AS	CS	IB	SP	SEF	SE
Adaptive Selling						
Customer Orientation	0.753					
Improvisational Behaviour	0.703	0.755				
Sales Performance	0.667	0.530	0.685			
Sales Effort	0.630	0.562	0.667	0.614		
Self-Efficacy	0.087	0.073	0.148	0.110	0.069	

As seen by Table 4.7, none of the HTMT values in this research are greater than 0.90. This shows that the validity of the discriminant has been determined.

4.6.2 Step 2: Assessment of Structural Model

This section describes the five structural model assessments: assessment of collinearity value (VIF), significance and relevance of the structural model relationship, level of variance explained (R^2), effect sizes (f^2), and predictive relevance (Q^2).

4.6.2.1 Assessment of Collinearity Value (VIF)

It is crucial to deal with the lateral collinearity problem from the very beginning of structural model assessment. The lateral collinearity problem can occasionally stealthily mislead the results even when the discriminant validity requirements are satisfied as it might conceal the significant causal influence in the model (Kock & Lynn, 2012). This arises when two variables that are believed to be causally connected measure the same concept. According to the rules of thumb, a possible collinearity issue is indicated by a VIF value of 3.3 or higher (Diamantopoulos & Sigouw, 2006) and a VIF value of 5 or higher (Hair et al., 2021).

Table 4.8
Collinearity Value (VIF)

Sales Performance	Customer Orientation	2.556
	Improvisational Behaviour	2.740
	Adaptive Selling	2.357
	Self-Efficacy	1.019
	Sales Effort	1.925
Customer Orientation	Improvisational Behaviour	2.215
	Adaptive Selling	1.970
	Self-Efficacy	1.018
	Sales Effort	1.925

As shown in Table 4.8, this study does not have a collinearity issue since, the VIF values for the exogenous and endogenous variables are 1.018 to 2.740, which is less than 3.3.

4.6.2.2 Significance and Relevance of the Structural Model Relationship

a) Assessment of Direct Relationship

As suggested by Streukens and Leroi-Werelds (2016), this study uses the standard PLS bootstrapping approach with a large number of sub-samples, 10,000, to obtain the significant path of the coefficient. If the t-value is greater than 1.645, the path coefficient is significant. The path of coefficient findings for the direct relationship between the endogenous variable (sales performance) and the exogenous variables (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) is displayed in Table 4.9.

Table 4.9
Assessment of Direct Relationship

Hypothesis	Relationship	Beta	Standard Deviation	t-Value	P-Values	Findings
H1	IB → SP	0.441	0.055	7.963	0.000	Supported
H2	AS → SP	0.323	0.068	4.777	0.000	Supported
H3	SE → SP	0.111	0.050	2.248	0.025	Supported
H4	SEF → SP	0.181	0.062	2.917	0.004	Supported

Every hypothesis about the direct relationship was found to be supported, as indicated by the results given in Table 4.9. Particularly, the Hypothesis 1 is supported, which improvisational behaviour is positively related to sales performance, with ($\beta = 0.441$, $t = 7.963$, $p < 0.01$). Furthermore, the next hypothesis is the relationship between adaptive selling and sales performance is significant ($\beta = 0.323$, $t =4.777$, $p < 0.01$), hence, Hypothesis 2 also supported. Moreover, the relationship between self-efficacy and sales performance were also found to have significant relationship with ($\beta = 0.111$, $t = 2.248$, $p < 0.01$), therefore, Hypothesis 3 is supported as well. Likewise, sales effort was also found to have a positive relationship with sales performance with ($\beta = 0.181$, $t = 2.917$, $p < 0.01$). Hence, Hypothesis 4 is supported.

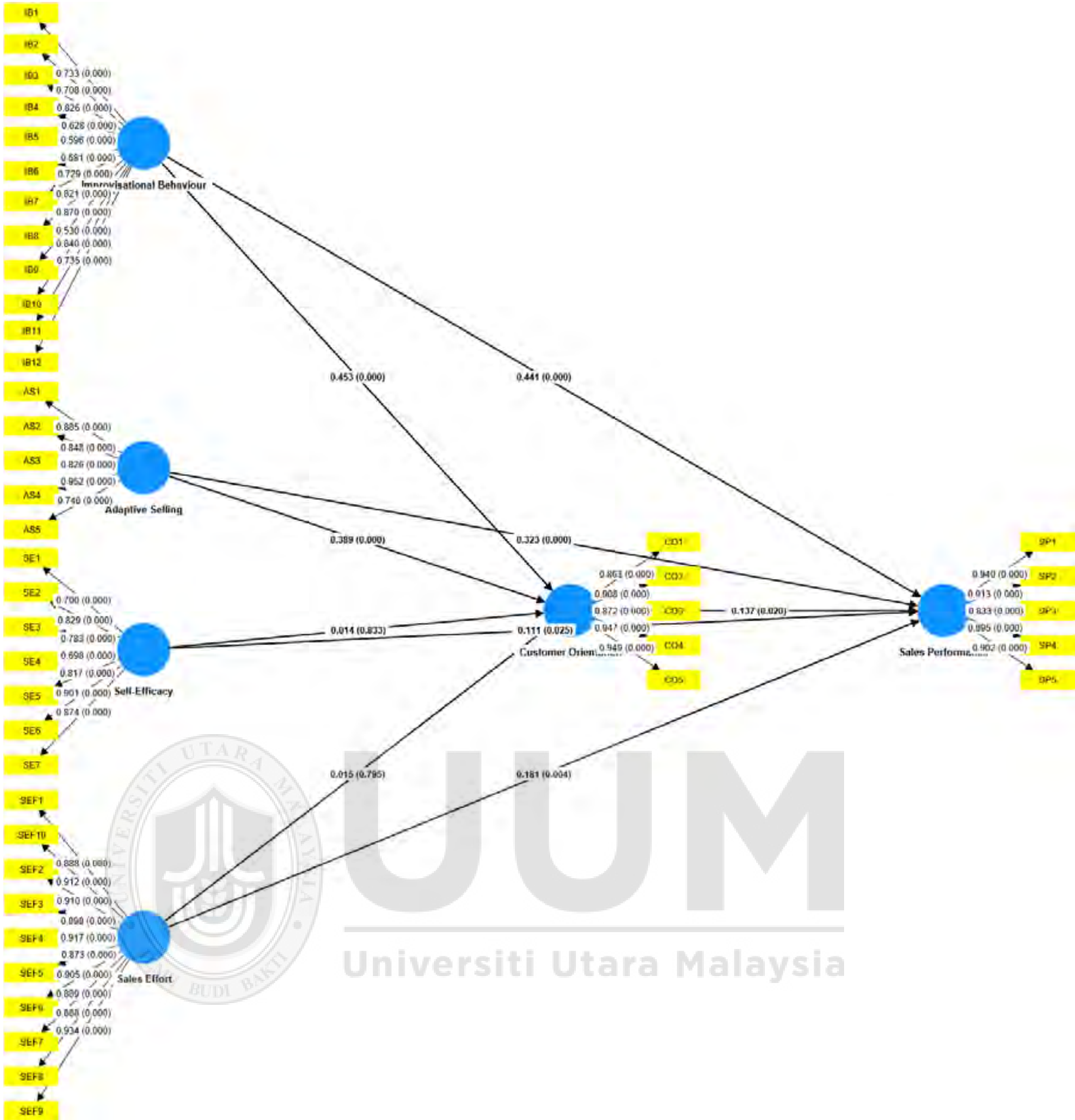

Figure 4.2
Structural Model

b) Assessment of Indirect Relationship

A mediation test is used to determine if a mediator variable has a substantial impact on the independent variable to a dependent variable (Ramayah, Lee, & In, 2011). There are two most popular mediation analysis methods which are the bootstrapping method and the classic Baron and Kenny (1986) approach. These are typically selected by researchers to evaluate the mediation impact. According to Baron and Kenny (1986), in order to estimate the mediation effect, each path must be estimated. Once a set of statistical requirements is satisfied, the variables that have been identified are considered mediators. This strategy involves the inclusion of a mediator or mediators to significantly reduce the influence of the independent variable on the dependent variable (often designated as path c). But this strategy has drawn significant criticism for several of reasons. This technique to the mediation research demonstrates the lesser power, according to simulation studies that use this strategy (Fritz & MacKinnon, 2007). When compared to other available mediation testing methods, the goal of this methodology is to determine the effect of the added mediator on path ‘c’. Provided that these pathways are not zero, the indirect impact must logically exist. This study employs bootstrapping, a novel method for mediation analysis, in support this argument. According to simulation studies, one of the most reliable and effective ways to examine the mediation effect is by bootstrapping (Williams & MacKinnon, 2008). One way that bootstrapping differs from the Baron and Kenny causal method is that it does not require path ‘c’ to be observable in order to demonstrate the mediation effect.

As a result, the bootstrapping method with J=10,000 and n=315 was used in this study as suggested by Hair et al. (2021). The bootstrapping approach bases its judgment on the t-value of a*b. Mediation exists if the t-value of a*b is more than 1.96; otherwise, it does not. Table 4.10 displays the mediation effect's outcome.

Table 4.10
Mediating Effect of Customer Orientation

Relationship	Beta	Standard Deviation	t Values	P Values	Confidence Interval		Findings
					95% Lower	95% Upper	
H5 IB → CO → SP	0.062	0.028	2.212	0.027	0.120	0.008	Supported
H6 AS → CO → SP	0.053	0.024	2.191	0.028	0.102	0.006	Supported
H7 SE → CO → SP	0.002	0.011	0.185	0.853	0.015	0.029	Not Supported
H8 SEF → CO → SP	0.002	0.009	0.242	0.809	0.021	0.015	Not Supported

The results of the four mediating roles of the mediator (customer orientation) are displayed in Table 4.10 above. Mediation analysis was performed to assess the mediating role of customer orientation in the relationship between improvisational behaviour and sales performance. The results (refer Table 10) revealed a significant indirect effect of improvisational behaviour on sales performance through customer orientation ($\beta = 0.062$, $t = 2.212$). The total effect of improvisational behaviour on sales performance was significant ($\beta = 0.379$, $t = 6.487$), with the inclusion of the mediator the effect of improvisational behaviour on sales performance was still significant (β = 0.441, t = 7.963). This shows a competitive partial mediating role of customer orientation in the relationship between improvisational behaviour and sales performance. Hence, H5 was supported.

Similarly, based on the evaluation of the indirect effect of customer orientation to the relationship between adaptive selling and sales performance, mediation has been shown (β = 0.053, t = 2.191). Also, the total effect of adaptive selling on sales performance showed significant (β = 0.269, t = 4.359), with the inclusion of the mediator the effect of adaptive selling on sales performance was also significant (β = 0.323, t = 4.777). This results also showed a competitive partial mediating role of customer orientation in the relationship between adaptive selling and sales performance. Hence, H6 was supported.

Next, another mediation analysis performed on the mediating role of customer orientation in the relationship between self-efficacy and sales performance. The result showed that there is no significant indirect effect of self-efficacy on sales performance through customer orientation (β = 0.002, t = 0.185). However, the total effect of self-efficacy on sales performance was significant (β = 0.109, t = 2.099), with the exclusion of the mediator, the effect of self-efficacy on sales performance was still significant (β = 0.111, t = 2.248). This show that the relationship between self-efficacy and sales performance does not need customer orientation as a mediating factor. Hence, H7 was not supported.

Likewise, there is another mediation analysis performed on the mediating role of customer orientation in the relationship between sales effort and sales performance. There is no significant indirect effect as well for sales effort on sales performance through customer orientation (β = 0.002, t = 0.242). However, the total effect of sales effort on sales performance was significant (β = 0.179, t = 2.821), with the exclusion of the mediator, the effect of sales effort on sales performance was also showed significant (β = 0.181, t = 2.917). This result shows that there is no mediating role of customer orientation in the relationship between sales effort and sales performance. Therefore, H8 was not supported.

4.6.2.3 Level of Variance Explained (R^2)

The prediction accuracy of a given model in PLS analysis is measured by its coefficient of determination score, or R^2, which may be thought of as the combined impact of the exogenous variable on the endogenous variable constructs (Hair et al., 2021). Greater values of the effect, which range from 0 to 1, indicate better degrees of predicting accuracy. According to the rule of thumbs for acceptable R^2, in many social scientific fields, values of 0.75, 0.50, and 0.25 indicate large, moderate, or weak relationships, respectively (Hair et al., 2021). The R^2 value for the mediating variable (customer orientation) and endogenous variable (sales performance) is shown in Table 4.11 below.

Table 4.11
Variance Explained (R^2) of Mediator and Endogenous Variables

Latent Variables	**Variance Explained (R^2)**
Sales Performance	0.551
Customer Orientation	0.609

Table 4.11 above demonstrates that the research model explains 55.1% of the total variance in sales performance and 60.9% of total variance in customer orientation. This shows that the independent variable (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) and mediating variable (customer orientation) collectively explain 55.1% in sales performance. Also, the four independent variable (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) collectively explain 60.9% of the variance of sales performance. As a result, the mediator and dependent variables had acceptable R^2 value, which Hair et al. (2021) suggested were moderate.

4.6.2.4 Effect Size (f^2)

The proportional influence of a predictive construct on an endogenous construct is evaluated using the effect size (f^2) (Cohen, 1988). In terms of R^2, it can specifically evaluate the degree to which one exogenous construct contributes to the explanation of a given endogenous construct. Cohen (1988) define high, medium, and small effect sizes as f^2 values of 0.35, 0.15, and 0.02, respectively. Table 4.12 below displays the impact size for the study between the exogenous variable and the endogenous latent variable, including the mediator, based on the results provided by SmartPLS 4.0.

Table 4.12
Effect Size of the Predictive Variables

Endogenous Variables	**Exogenous Variables**	**Effect Size (f^2)**	**Effect Size Rating**
Sales Performance	Customer Orientation	0.016	None
	Improvisational Behaviour	0.158	Medium
	Adaptive Selling	0.098	Small
	Self-Efficacy	0.027	Small
	Sales Effort	0.038	Small

Customer Orientation	Improvisational Behaviour	0.237	Medium
	Adaptive Selling	0.197	Medium
	Self-Efficacy	0.001	None
	Sales Effort	0.000	None

As shown in Table 4.12, the effect size (f^2) value of the customer orientation, improvisational behaviour, adaptive selling, self-efficacy, and sales effort on the sales performance are 0.016, 0.158, 0.098, 0.027, and 0.038 respectively. The effect sizes of customer orientation, improvisational behaviour, adaptive selling, self-efficacy, and sales effort on the sales performance were determined, in accordance with Cohen (1988) guidelines, to be 0.016 (none effect size), 0.158 (medium effect size), 0.098 (small effect size), 0.027 (small effect size) and 0.038 (small effect size) respectively.

In contrast, the effect size of improvisational behaviour, adaptive selling, self-efficacy, and sales effort on customer orientation were 0.237 (medium effect size), 0.197 (medium effect size), 0.001 (none effect size), and 0.000 (none effect size). This shows there is no impact size difference between the four exogenous latent variables on customer orientation.

4.6.2.5 Predictive Relevance (Q^2)

The predictive significance of this research model was tested in this study by using Stone-Geisser employing the blindfolding process (Stone, 1974; Geisser, 1975). In the endogenous construct reflecting measurement model, the blindfolding operation is a resampling strategy that systematically deletes and forecasts each data point of the indicators (Hair et al., 2021). This technique applies to both endogenous constructs with a reflecting measurement model specification and endogenous single-item constructs (Hair et al., 2021). Furthermore, the anticipated values and the original values are compared using this procedure. The exogenous construct has predictive importance for the endogenous construct under study if the final Q^2 value is greater than 0 (Hair et al., 2021). The result for predictive relevance (Q^2) is shown in Table 4.13.

Table 4.13
Predictive Relevance (Q^2 value) for Endogenous Variable

Construct	**Q^2 value**
Sales Performance	0.530
Customer Orientation	0.592

The cross-validated redundancies for the endogenous variables are 0.530 and 0.592, as can be shown in Table 4.13 above. As a result, the study's model has predictive relevance. Based on the requirements set out by Fornell and Cha (1994), this required that the Q^2 be greater than zero.

4.7 Summary of the Findings

The results of the eight hypotheses examined in the current study are compiled in Table 4.14.

Table 4.14
Summary of the Hypotheses Tested

Research Objectives	Hypotheses	Result
RO1: To examine the relationship between improvisational behaviour and sales performance.	H1: Improvisational behaviour has a significant relationship to sales performance.	Supported
RO2: To examine the relationship between adaptive selling and sales performance.	H2: Adaptive selling has a significant relationship to sales performance.	Supported
RO3: To examine the relationship between self-efficacy and sales performance.	H3: Self-efficacy has a significant relationship to sales performance.	Supported
RO4: To examine the relationship between sales effort and sales performance.	H4: Sales effort has a significant relationship to sales performance.	Supported
RO5. To examine the mediating effect of customer orientation on the relationship of salespersons' personal factors (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) and sales performance.	H5: Customer orientation mediates the relationship between improvisational behaviour and sales performance.	Supported
	H6: Customer orientation mediates the relationship between adaptive selling and sales performance.	Supported
	H7: Customer orientation mediates the relationship between self-efficacy and sales performance.	Not Supported
	H8: Customer orientation mediates the relationship between sales effort and sales performance.	Not Supported

4.8 Conclusion

The initial phases in the data analysis process were determining the response rate and identifying non-response bias. The mean difference analysis revealed no indication of response bias in the collected data. Thereafter, a two-phase analysis was carried out. The measurement model evaluation is the first step, and the structural model assessment is the second. The outcomes of this chapter will be covered in more detail in the next chapter. In addition, chapter five discusses the implications of the findings for practitioners and academics as well as potential directions for further study.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.0 Introduction

This section discussed the results and conclusions of the study. This study's main objective is to determine how, in the context of Malaysia's banking sector, improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation influence sales performance. In addition, the study evaluated at how customer orientation mediated the relationship between improvisational behaviour, adaptive selling, self-efficacy, sales effort, and sales performance. A quantitative technique was used, and all data were obtained from each of salespersons who working in local commercial banks in Malaysia. The chapter begins with a recapitulation of the study, then proceeds to a discussion of the findings, theoretical and practical implications, limitation, future research, and study conclusion.

5.1 Recapitulation of the Findings

This study was performed to examine the relationship between improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation on sales performance in Malaysia. Questionnaire were distributed to respondents via face to face through managers. Partial least squares (SmartPLS) version 4.0 was then used to analyse the collected data. Then, based on the study framework, the analysis was conducted accordingly. The dependent variable is sales performance, the independent variables are included improvisational behaviour, adaptive selling, self-efficacy, and sales effort, and lastly, customer orientation is the mediating variable. The research objectives are noted as follows:

RO1. To examine the relationship between improvisational behaviour and sales performance.

RO2. To examine the relationship between adaptive selling and sales performance.

RO3. To examine the relationship between self-efficacy and sales performance.

RO4. To examine the relationship between sales effort and sales performance.

RO5. To examine the mediating effect of customer orientation on the relationship of salespersons' personal factors (improvisational behaviour, adaptive selling, self-efficacy, and sales effort) and sales performance.

5.2 Discussion of the Findings

This part discusses the findings of the research. The five research objectives that were listed in the preceding section serve as the foundation for the discussion.

5.2.1 Direct Effect of the Determining Variables on Sales Performance

This section will discuss the findings of the determining variables consisting of improvisational behaviour, adaptive selling, self-efficacy, and sales effort on sales performance. In addition, the findings were supported by underlying reasons and confirm with past studies and relevant theory.

5.2.1.1 Improvisational Behaviour and Sales Performance

The first research objective was to study the relationship between improvisational behaviour and sales performance. In this study, the PLS path modelling result indicates that improvisational behaviour has positive and significant on sales performance. This finding indicates that salespersons who can improvise their behaviour can increase their sales performance. The current study provides evidence on the importance of improvisational behaviour on sales performance. This result pertaining to Malaysian banking industry is consistent with earlier studies such as Charoensukmongkol and Pandey (2023) and Charoensukmongkol and Suthatorn (2021) in Thailand where Adomako et al. (2018) in Ghana.

The positive and significant relationships between improvisational behaviour and sales performance of this study is in line with Social Exchange Theory, which claimed that everyone is searching for benefits inside a relationship to improve their sales performance. Salespersons develop improvisational behaviour which may gain better understand the needs of their customer. In return, customers are more willing to close the deals with salesperson when their needs have fulfilled. Thereafter, salesperson will gain greater sales performance as reward.

The results of this study show that improvisational behaviour is the strong significant predictor of sales performance. According to the finding of this study, a salesperson with a strong proclivity to improvise has greater probability of closing the deal with target customers. The finding also contributes to the marketing literature in term of a significant link with sales performance in the banking industry. Previous studies reported findings that are more towards to the sales performance of salespersons in manufacturing industry (Charoensukmongkol, 2022; Adomako et al., 2018; Banin et al., 2016; and Hmieleski et al., 2013). Hence, this study has helped to understand the importance of improvisational behaviour in enhancing salesperson sales performance in the Malaysian commercial banking industry.

5.2.1.2 Adaptive Selling and Sales Performance

The result of this study indicates a significant positive relationship between adaptive selling and sales performance. The purpose of this study was to investigate how adaptive selling improve salesperson sales performance in varying selling context. This finding suggests that salesperson modifying their sales approach to meet customer needs and wants will increase their sales performance. This means that salesperson who demonstrated higher degree of adaptability in modify their sales approach, they are getting more sales deals in order to increase their sales performance in banking industry.

This finding shows that it is consistent with result Amenuvor et al. (2022a) who found that adaptive selling has a positive and significant impact on sales performance among salespeople in Ghana. Besides, the findings of the current study are also consistent with the research by Banerjee and Bag (2022), Nguyen et al. (2022), Charoensukmongkol and Suthatorn (2021), and Zhou and Charoensukmongkol (2020). These findings are consistent with earlier studies that adaptive selling improves sales performance by allowing salespersons to enhance customer service with altering their selling strategies to specific type of customers or selling scenario. Therefore, it is believed that the more salespersons understand and adjust their selling strategy to fit customer's needs, the better sales performance could be achieved by the salespersons. This finding has fulfilled the second research objective which was to examine the relationship between adaptive selling and sales performance.

The significant result has also contributed to the marketing literature by examining adaptive selling in service context. It is believed that salespersons who adapt adaptive selling skills would improve their sales performance. In other words, a salesperson who altering his or her actions to meet the needs and wants of customer in selling scenarios is more crucial than being just fulfil with what does on the job. The higher sales performance they achieve, the better profit the banks earn. Hence, the results suggest that bank managers must take note of the importance of having adaptive selling skills in their salespersons. This is one of the important actions to increase the profit of the banks.

Moreover, the result support Social Exchange Theory which claimed that the more salesperson changes their selling strategies to suit their customers' needs, the more likely they can improve their sales performance as a reward for their efforts. Hence, the result of this study has gained a greater understanding and application of Social Exchange Theory (SET) in Malaysian banking industry. In this regard, it is proposed that sales managers should encourage salespersons to apply adaptive selling behaviour in conducting their daily communications with customers in order to obtain customers' confidence and close more sales.

5.2.1.3 Self-Efficacy and Sales Performance

The third research objective of this study is to examine the relationship between self-efficacy and sales performance. This study found that self-efficacy has a significant positive relationship with sales performance. This result suggest that salesperson should have high confidence in themselves to be able to convince and gain the customers' trust. The results of the present study align with the previous studies conducted by Shamsudheen, Mahomed and Muneeza (2023), Oh, Johnston and Curasi (2022), Rayburn et al. (2021), Fallah, Jafariyan and Savabieh (2018), and Cetin and Askun (2018).

The new element added to the theoretical model on sales performance is how self-efficacy effects on sales performance of salespersons in the banking industry. The result of this study shows that salespersons with greater self-efficacy consistently attained greater sales performance in Malaysian banking industry. This finding is similar with the previous research suggesting that salesperson who believe they can successfully complete specific tasks are more likely to take action to lead to success.

Hence, the relationship between self-efficacy and sales performance in this study is consistent with SET. The salesperson who has high self-confidence level can achieve better sales and meeting their sales targets are their initial reward. This study extends the knowledge of sales performance through establishing the relationship between self-efficacy and sales performance in the banking industry. Using the sample from this study, self-efficacy could explain further about sales performance in the context Malaysian bank industry.

5.2.1.4 Sales Effort and Sales Performance

In the present research, this finding revealed a positive and significant relationship between sales effort and sales performance. Sales effort includes activities such as prospecting, customer follow-up, and closing techniques were shown to have a strong correlation with higher sales results. This suggest that the greater effort a salesperson puts into their sales activities, the better their performance is expected to be. The finding is consistent with previous research conducted by Peesker et al. (2022), Nguyen, Nguyen and Tran (2014), Krishnan, Netemeyer, and Boles (2002) and Brown and Peterson (1994). This result is also consistent with SET (Blau, 1964).

The finding has provided additional support for meta-analytic findings that emphasize the importance of sales effort as predictor of salesperson sales performance. Consistent with this study, the finding posits that sales effort directly effects on salesperson sales performance in Malaysian commercial banking. Hence, this finding has fulfilled the fourth research objective which is to examine the relationship between sales effort and sales performance.

5.2.2 Direct Effect of the Mediating Variable on the Dependent Variable

Customer orientation is defined as a salesperson is willing to adapt his or her behaviour to help their customer make better buying decision that will satisfy his or her needs, intending to avoid behaviours that result in customer dissatisfaction and increase long-term customer satisfaction (Coimbra & Proenca, 2023). Customer orientation is one of the important factors to helps salesperson to achieve better sales performance (Kuo et al., 2023). The direct effect of the mediating variable (customer orientation) on the dependent variable (sales performance) will be covered in the next section.

5.2.2.1 Customer Orientation and Sales Performance

A salesperson with customer orientation behaviour involves a salesperson's selling approach and perception of their own performance. They can instantly explain the advantages of their services to prospective customers and their corresponding belief in their capability to sell will most certainly influence their sales performance. According to Zang et al., (2020a), customer orientation known as an important predictor of sales performance.

This study found that customer orientation in the Malaysian banking industry improve salesperson sales performance which suggesting that salesperson can perform greater customer orientation behaviour to improve their sales performance. Customer-oriented salespersons always go beyond transactional selling. They understand and responds to their customer needs, as well as ensure that customers satisfied with the purchase and the overall experience. This leads to increased customer loyalty, which leads to customer repeat to purchasing and create long-term profitability. The study's findings are consistent with prior finding such as Yi and Amenuvor (2022); Nguyen et al. (2022); Singh, Singh, and Mishra (2021) and Zang, et al. (2020).

The findings shows that salespersons in the Malaysian commercial banking industry can perform better with greater customer orientation. Thus, this research support Social Exchange Theory whereby when salespersons show genuine care to their customer needs, customers are more likely to engage in reciprocal behaviours such as purchasing products, returning for future purchase, and even recommending the salesperson to others. Hence, this reciprocal exchange enhances salesperson's sales performance. Therefore, to attain improved sales performance in the banking industry, salesperson must be trained to be customer-oriented.

5.2.3 The Mediating effect of Customer Orientation on the Relationship between the Independent Variables and Dependent Variable

The last research objective of the study is to investigate how customer orientation influences the relationship between improvisational behaviour, adaptive selling, self-efficacy, and sales effort on sales performance. The results are expanded upon in the next section.

5.2.3.1 The Mediating effect of Customer Orientation on the Relationship between Improvisational Behaviour and Sales Performance

The finding shows that customer orientation mediates the relationship between improvisational behaviour and sales performance. Specifically, with customer orientation, salesperson who demonstrate higher improvisational behaviour are more likely to achieve better sales performance. Improvisational behaviour encourages salespersons to think creatively and adapt to customer's unique needs. Real-time interaction with the customers and demonstrate a customer-focused approach help them to understand what customers want better and how they can offer value to satisfy their customers. As a result, salespersons are able to strengthen their relationship with customers, improve customer satisfaction and increase loyalty, which eventually turn into greater sales performance. Customers are more likely to buy from salesperson who are knowledgeable, high flexibility, and responsive to their needs, even in uncertain situations.

The mediating effect of customer orientation on the relationship between improvisational behaviour and sales performance can be effectively explained through the lens of Social Exchange Theory. Salesperson who exhibits improvisational behaviour are able to adapt to customers' needs, thereby making valuable contributions to the relationship between them. When this improvisation is coupled with a customer orientation approach, it leads to trust, reciprocity, and long-term relationships, which are central to Social Exchange Theory. Trust and reciprocity are enhanced by customer orientation, while improvisational behaviour strengthens these dynamics by providing timely, adaptive solutions. The social exchange happened between a salesperson and customers, and the mutual benefits enjoyed by both the salesperson and the customer will contribute to a long-term business relationship. These factors combine to increase sales performance, showing that when salesperson blend improvisational behaviour with customer orientation, they create a strong foundation for effective and sustained sales performance.

5.2.3.2 The Mediating effect of Customer Orientation on the Relationship between Adaptive Selling and Sales Performance

This study examines the mediating effect of customer orientation on the relationship between adaptive selling and sales performance. Adaptive selling is an approach to facilitating salesperson in thoroughly understanding a customer's wants. In order to satisfy the wants of customers, salesperson should prepare some knowledge about financial products and engage in adaptive selling. Salesperson can demonstrate customer orientation with adaptive selling to produce positive outcome. Providing services that are focused on the needs of the customer is the aim of the banking sector. The results of the study showed that customer orientation mediates this relationship, significantly enhance the effect of adaptive selling on sales performance.

Adaptive selling requires the ability to engage in dynamic communication with customers. A customer-oriented salesperson is particularly effective in this area, as they understand how to communicate effectively with their customer. By adapting their communication style, addressing customer concerns, and offering tailored solutions, the salesperson can solve problems effectively, resulting in better sales performance. This increased ability to meet customer needs through personalised communication is a main reason why customer orientation enhances the benefits of adaptive selling.

This finding supports Social Exchange Theory (SET) which explains how a salesperson has fulfilled customer's need accordingly and enhance reciprocity between the salesperson and customers. In SET, mutual benefit is central to the success of any exchange. Adaptive selling provides immediate value to the customer by offering solutions that are specifically tailored to their needs, while customer orientation ensures that the salesperson's efforts are genuinely focused on helping the customer rather than pushing for the sale. This combination fosters a high-quality exchange for both parties. Therefore, the relationship that are reciprocal tend to be more successful over time. In the context of banking sales, when customers feel valued and understood through customer-oriented adaptive selling, they are more likely to make repeat purchases, referrals, and engage with the salesperson long-term. This reciprocal exchange enhances sales performance, showing how customer orientation mediates the positive effects of adaptive selling on sales performance in banking industry.

5.2.3.3 The Mediating effect of Customer Orientation on the Relationship between Self-Efficacy and Sales Performance

Customer orientation was also tested as a mediator in the relationship between self-efficacy and sales performance. Surprisingly, the finding indicate that customer orientation does not mediate the relationship between self-efficacy and sales performance. The finding implies that self-efficacy does not has an indirect influence on sales performance via customer orientation. However, this study shows that salesperson's self-efficacy has only direct effect on sales performance in banking sector.

The study found that customer orientation did not serve as a mediator in improving the relationship between self-efficacy and sales performance, suggesting that self-efficacy directly influence sales performance without being contingent upon customer-oriented behaviour. Self-efficacy boosts a salesperson's confidence, persistence, and resilience, which directly translates into higher sales performance. At the same time, customer orientation is an independent factor that contributes to sales performance by fostering better customer relationship. A plausible explanation is the nature of banking industry, in which salespersons should spend most of their time communicate with customers and meeting their needs. This requires them to be a self-confident salesperson to communicate, understand and fulfil the customers' needs and wants. Fulfilling the customers' needs and wants will leads to customer satisfaction and generate higher performance of salespersons. Thus, this empirical research has added to the body of knowledge that self-efficacy positively influences sales performance directly with less dependency on customer orientation.

5.2.3.4 The Mediating effect of Customer Orientation on the Relationship between Sales Effort and Sales Performance

In testing for the mediating role of customer orientation on the relationship between sales effort and sales performance, this study found that customer orientation does not mediates the relationship between sales effort and sales performance.

The insignificant result on the mediating effect of customer orientation on the relationship between sales effort and sales performance could be explained by the nature of task being performed by the salespersons from banks. In the banking industry, sales performance is often a result of increased activity levels (e.g. the volume of calls made, the number of products offered). Since these activities generate direct results, the level of customer orientation may not significantly alter the effectiveness of sales effort. In many banking products, sales effort may simply need to be high enough to generate leads and convert them into sales, making customer orientation less influential in mediating this process. Thus, this insignificant finding about the mediating role of customer orientation on the relationship between sales effort and sales performance is contrary to validate the model underpinned by the social exchange theory.

5.4 Implication of the Study

The study's theoretical and managerial implications were examined in the next section.

5.4.1 Theoretical Implications

This research provides novel insights into how the Social Exchange Theory is being applied in Malaysia's banking sector. In general, the outcomes of this study support the underpinning theory in that satisfied the salesperson's personal factors such as improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation will tend to reciprocate by greater sales performance (Blau, 1964). Social Exchange Theory emphasis the mutual benefits of both parties in a sales interaction which leads to better outcomes. The findings show theoretical insight, especially into salesperson's sales decision and obtain mutual benefits by salespersons and the bank. This implies that salespersons whoever has better personal factors in dealing with their customers will achieve higher sales performance in return. As a result, the salespersons' sales performance is impacted to the profit of banks in Malaysia.

Although prior research on sales performance has been undertaken in various Asian nations, previous studies have had less concentration in the banking context. As a result, the outcomes of this study are comparable to those obtained in prior research. Giving empirical evidence for the relevance of personal factors of salesperson in the context of the banking industry. In order to attain increased sales performance in banks, this study theoretically offers a new set of personal factors such as improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation of salesperson. According to the findings of this study, these characteristics had a substantial impact on sales performance. More specifically, this study indicates that higher levels of sales performance can be achieved when salespersons engaged in good individual personal factors.

Another contribution addresses to the influence of the customer orientation on sales performance through mediation. Through identifying their antecedents, a number of studies in the field of business research have demonstrated the direct (Lussier & Hartmann, 2017; Zang et al., 2020a) or indirect (Franke & Park, 2006; Terho et al., 2015) effect of customer orientation on sales performance. This research has offered further insight into the impact of customer orientation in mediating the relationship between improvisational behaviour, adaptive selling, self-efficacy, and sales effort on sales performance in the banking industry. According to this study, the relationship between improvisational behaviour and adaptive selling on sales performance is mediated by customer orientation. In service sectors, satisfying demands from customer has been found to be significantly impacted by customer-oriented behaviour. This study extends the banking literature by identifying the critical component for improving sales performance by evaluating sales performance from a perspective of customer orientation behaviour.

5.4.2 Managerial Implications

The findings of this study have several managerial implications for practitioners and policy-makers for banking industries. Firstly, the outcomes of this study convey valuable information that might assist top management to understand the factors that influencing salespersons' sales performance. The intangible nature of banking services makes salesperson's actions very crucial. It will both directly and indirectly impact the sales performance of the salesperson. The study found that improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation are significant factors in influencing sales performance. Furthermore, in order to get a greater competitive advantage in the banking sector, managers need to embrace an integrated perspective about the qualities of an excellent customer-service provider.

This study's findings suggest that improvisational behaviour is the most important predictor of sales performance. Managers should continuously help and encourage salesperson to improve their characteristic to achieve higher sales performance. Furthermore, it's important that salespersons behave improvisational behaviour while encountering unforeseen sales scenarios. According to the findings of this study, salesperson with great personal factors could lead to better sales performance. Therefore, organization should always seek ways to improve salesperson soft skills and hard skills to strengthen their selling approach. Furthermore, organizations can also think about helping its salespersons develop improvisational behaviour in order to maximize their ability to deal with unforeseen circumstances. Moreover, improvisational behaviour should be considered as a qualification of salesperson during recruitment process. To ensure that salesperson is capable of using improvisational behaviour in an approach that will increase their sales.

Moreover, this study offers empirical support for the notion that a salesperson's performance is impacted by adaptive selling. In order to properly evaluate the actual needs of their customers, salesperson need modify their behaviour. Hence, salesperson effective sales skills and salesperson's adaptive selling behaviour improve their sales performance. It is recommended that managers support their salespersons in developing a wide range of skills, including the ability to adjust to a multitude of difficult sales scenarios and many types of sales strategies.

In addition, the organization's image is vital in increasing the self-efficacy and sales performance of the salespersons. Sales and marketing managers play a critical role in establishing that image in the minds of their salespersons. It is crucial for the organization to provide their salespersons with all the information about the organization. This research has significant practical implications for Human Resource management strategies, managerial practice, and subordinates' individual growth plans. In terms of Human Resources recruiting approaches, it may be necessary to seek for applicants with strong self-efficacy traits in addition to their relevant education and background. It may be beneficial for training and development programs to include activities that promote self-efficacy growth and nurturing. It may even be more beneficial to implement those programs before addressing any motivation-related concerns with any employee.

Additionally, this study implies that acknowledging of salesperson effort may beneficially effects on sales performance. Managerial emphasis on effort is also expected to be useful in encouraging senior salesperson. Honor clubs are considered to be a great method of motivating outstanding performers to maintain their high effort level. Recognizing consistency in meeting sales targets is likely to be useful in maintaining the efforts of successful salesperson. The recognition might imply that contests, incentives, and recognition based at least partially on effort (e.g., number of contacts or calls made, number of hours spent) could be extremely useful.

The significance findings of customer orientation as the mediator between personal factors and sales performance implies that managers and salespersons should meet the needs and expectations of their customers. This is because the customers would help to meet their sales performance. Managers shall concentrate on fostering a customer-oriented mindset in salesperson who are responsible for establishing and maintaining enduring connections with their customers. The integrated strategy is believed to assist managers efficiently handling these challenges.

5.5 Limitations and Suggestions for Future Research

There are several limitations to this study that may offer an opportunity for further study. This study's first limitation is that it solely aimed in Malaysia as its geographical scope. The surveys were only distributed to salespersons in Malaysia. Future studies should extend to greater geographical region which is include the banks from others country as well. The difference of geographical region has difference of lifestyle, culture, and economic conditions which could lead to a difference result. Secondly, this study only looks at the influence of the personal factors on the banking salespersons. Future research may explore other aspects that are significant in increasing salespersons' sales performance, which include organisational factors, co-worker factors, buyer factors or situational factors. Because these factors may also affect the banking salespersons' in creating higher sales performance in the banks (Herjanto & Franklin, 2019).

Furthermore, most of the respondents in this study who had only one to five years working experience in banking industry. The salespersons are still lack of work experience working in the banking sales departments. In future research, researcher can be expanded to survey the salespersons who has more experience in banking industry. Lastly, future research not only limited to local commercial banks, researchers can also include international commercial bank's as well. Different type of banking entity with different working culture could also lead to different findings.

5.6 Conclusion

The key objective of this study was to investigate the impact of improvisational behaviour, adaptive selling, self-efficacy, sales effort, and customer orientation on the sales performance in Malaysian commercial banks. The study's findings successfully validate the significant influence of salespersons' personal factors on their sales performance. From the results, all salespersons are important as they are the main factor to contribute profits to the bank.

In conclusion, this study added to our understanding of salesperson's sales performance in the banking industry. Nevertheless, because of its limitation, no research is perfect. The novel knowledge for this study was solely collected only from commercial banking in Malaysia. Moreover, there are numerous additional approaches that might be employed while conducting the survey. Therefore, considering the significance of sales performance in an organization, the researcher expects that more studies will be provided to explore, especially in different industry context and different territory to gain rigorous and comprehensive approach.

Reference

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APPENDICES

APPENDIX 1

THE INFLUENCE OF PERSONAL FACTORS ON SALES PERFORMANCE AMONG SALESPERSONS IN THE MALAYSIAN BANKING INDUSTRY

Dear Respondents,

I recognize that your time is valuable, and many demands are made upon it by your tight schedule. However, your participation in this survey is vital to the success of my PhD journey.

The general purpose of this research is to examine the factors to improve Sales Performance among Salespersons in the Banking industry.

Please complete the questionnaire based on your honest opinion. There is no right or wrong answer. We will ensure complete anonymity and confidentiality of the information provided by you. All return questionnaires will be treated as confidential and it will only be used for academic purposes only.

Should you have any queries or if you are interested to know the outcomes of the research kindly contact me at +6012-6296833. I thank all of you for taking a short time from off your busy schedule to complete this survey.

Yours sincerely

Koay Huey Sian (904772)
PhD Candidate,
School of Business Management,
Universiti Utara Malaysia
06010 UUM Sintok.
Email: koay_huey_sian2@oyagsb.uum.edu.my

Section A: Respondent's Background

Instruction: Please tick (/) or fill in the appropriate selection.

1. Gender:

☐ Male ☐ Female

2. Age: _______ years

3. Ethnic Group:

☐ Malay ☐ Chinese ☐ Indian ☐ Others___________

4. Marital Status:

☐ Single ☐ Married ☐ Divorced ☐ Others__________

5. Highest Educational Level:

☐ Primary School ☐ Secondary School

☐ College (Certificate/ Diploma/ Advanced Diploma)

☐ Bachelor Degree ☐ Postgraduate Degree (Master/ PhD)

6. Years of working in current organization: ______ years

7. Years of working in other organizations: _______ years

8. Years of working in banking sales: ________ years

Section B: Please indicate (/) your response to the following statement, according to the scale below.

1 Strongly Disagree	2 Disagree	3 Slightly Disagree	4 Slightly Agree	5 Agree	6 Strongly Agree

	Sales Performance						
1	I am successful in meeting sales target.	1	2	3	4	5	6
2	I am successful in creating sales revenue.	1	2	3	4	5	6
3	I am successful in expanding network of customers.	1	2	3	4	5	6
4	I am successful in creating trust from customers.	1	2	3	4	5	6
5	Overall, I am successful in selling bank's product.	1	2	3	4	5	6
	Improvisational Behaviour						
6	I demonstrate originality in my work.	1	2	3	4	5	6
7	I am creative when asked to work with limited resources.	1	2	3	4	5	6
8	I identify ways in which resources can be recombined to produce innovative products.	1	2	3	4	5	6
9	I take risks in terms of producing new ideas in completing projects.	1	2	3	4	5	6
10	I need pressure to focus on my job.	1	2	3	4	5	6
11	I seek out pressure-filled environments.						
12	I do not wait until the last moment to complete my tasks.	1	2	3	4	5	6
13	I am able to make a quick decision when carrying out actions.	1	2	3	4	5	6
14	I respond to problems in a spontaneous way.	1	2	3	4	5	6
15	I am not easily distracted.	1	2	3	4	5	6
16	Nothing is more important than the achievement of my goals.	1	2	3	4	5	6
17	During an urgent situation, I am likely to adopt a leadership role.	1	2	3	4	5	6
	Adaptive Selling						
18	When I feel that my sales approach is not working, I can easily change to another approach.	1	2	3	4	5	6
19	I like to experiment with different sales approaches.	1	2	3	4	5	6
20	I am very flexible in the selling approach I use.	1	2	3	4	5	6
21	I can easily use a wide range of selling approaches.	1	2	3	4	5	6
22	I try to understand how one customer differs from another.	1	2	3	4	5	6
	Self-Efficacy						
23	I am good at selling.	1	2	3	4	5	6
24	It is easy for me to put pressure on a customer.	1	2	3	4	5	6

25	I know the right thing to do in selling situations.	1	2	3	4	5	6
26	I find it easy to convince a customer that has a different viewpoint than mine.	1	2	3	4	5	6
27	My personality is well-suited for selling.	1	2	3	4	5	6
28	I am good at finding out what customers want.	1	2	3	4	5	6
29	It is easy for me to get customers to see my point of view.	1	2	3	4	5	6
	Sales Effort						
30	I do not give up quickly when something does not work well.	1	2	3	4	5	6
31	I really do my best to get my sales task done, regardless of potential difficulties.	1	2	3	4	5	6
32	When I start a task, I pursue it to the end.	1	2	3	4	5	6
33	I do my best to do what is expected of me.	1	2	3	4	5	6
34	I am trustworthy in the accomplishment of the sales tasks that are assigned to me.	1	2	3	4	5	6
35	I really do my best to achieve the sales objectives of the organization.	1	2	3	4	5	6
36	I think of myself as a hardworking salesperson.	1	2	3	4	5	6
37	I really do my best in achieving my sales target.	1	2	3	4	5	6
38	I put a lot of energy into the sales activities that I started.	1	2	3	4	5	6
39	I always exert effort equally during the implementation of my sales task.	1	2	3	4	5	6
	Customer Orientation						
40	I try to figure out customer's needs.	1	2	3	4	5	6
41	I have the customers' best interests in my mind.	1	2	3	4	5	6
42	I take a problem-solving approach in selling product to customers.	1	2	3	4	5	6
43	I recommend the type of product that is best suited to solving the customers' needs.	1	2	3	4	5	6
44	I try to find out which kinds of product would be most helpful to customers.	1	2	3	4	5	6