

The Influence of Sales Orientation and Customer Orientation in Personal Selling Toward Customer Purchase Intention in Digital Banking (Pilot Study of Jenius)

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ABSTRACT

In 2016, Jenius Digital Bank was established by BTPN and Jenius is already familiar since it has several booths as its marketing strategy to implement personal selling to attract and approach new potential customers directly. Lately, Jenius behaves in an undesired manner in applying its personal selling to new potential customers which is often considered unethical behavior since it is more Sales-Oriented than Customer-Oriented (SOCO). This research aims to identify the influence of Sales-Orientation and Customer-Orientation on Customer Purchase Intention by assessing Customer Experience and Customer Satisfaction. This research used a quantitative approach with a minimum number of sample sizes used is 200 samples and used descriptive statistics with PLS-SEM to analyze the data. The result showed that Sales-Orientation does not have a positive influence on Customer Experience, Customer-Orientation has a positive influence on Customer Experience, Customer Experience has a positive influence on Customer Satisfaction, and Customer Satisfaction has a positive influence on Customer Purchase Intention. The finding of this research is expected to give insight into Sales-Oriented and Customer-Oriented Selling Behavior in digital banking brand industries in Indonesia, as well as assist them by providing insights such as factors that have a significant influence.

Keywords : Consumer Buying Tendency, Consumer Experience, Consumer Satisfaction, Face-to-Face Marketing, Selling Behavior

1. INTRODUCTION

1.1 Research Background

Personal selling is the marketing of things to individuals and involves salespeople showing their wares to customers in person. It is often considered unethical behavior as it is more sales-oriented than customer-oriented (SOCO). Customers prefer to buy from salespeople as they believe it is trustworthy. Salespeople who prioritize sales more than the welfare of their customers are known as sales-oriented (SO). Customer-oriented (CO) refers to the extent to which salespeople use the marketing concept to assist customers in making buying decisions that meet their needs.

Strong (1925) proposed that personal selling methods should prioritize customer satisfaction while also bringing in purchase orders. Research findings suggest that excellent salespeople are more capable of recognizing customer needs and adjusting their presentation to those needs, enhancing overall customer satisfaction. Consumer satisfaction with the purchase experience and future purchase intentions may be influenced by emotional reactions to a sales engagement. PwC (2011) suggests that personal selling of financial services has a tremendous possibility to develop. Jenius is the most popular digital bank in Indonesia in 2021 due to its well-implemented marketing strategy.

Jenius is a banking reinvented from BTPN that aims to help users manage life and finances in a simpler, smarter, and safer way. It has implemented personal selling as its marketing strategy to attract and approach new potential customers directly. A preliminary survey conducted in November 2022 found that 88.6% of respondents found Jenius' marketing activities in shopping centers. Personal selling is a two-way communication and a more persuasive form of marketing, which can be used to build rapport and increase the chances of closing a deal. Jenius has been using booths in malls to promote its products and services.

However, not all individuals in society respond positively to Jenius' personal selling. A Twitter user expressed his feelings and suggested that Jenius should not force, be rude, or be impolite when offering the product to customers. However, there was also a positive response from a Twitter user who thanked the salespeople of Jenius for offering her a free subscription to Apple Music.

Eventually, this research declares that sales-oriented and customer-oriented (SOCO) selling behavior in personal selling has a pretty huge impact on the customers' purchase intentions. This study proposes an appropriate SOCO in personal selling to be then implemented by Jenius itself with various approaches. It is hoped that the results will contribute to the advancement of the theory and to overcoming the potential issues that can arise from the use of SOCO selling behavior.

1.2 Problem Statement

Jenius was first introduced in August 2016 and continues to receive a warm welcome from the digital-savvy community in Indonesia. Jenius realizes that an offline presence is still needed to educate more digital-savvy people regarding digital banking and life-finance solutions (Detik, 2022). Jenius then officially launched its booths in several cities

in Indonesia and implemented personal selling as its marketing strategy, unfortunately, most of Jenius's salespeople implement it in an inappropriate way.

Despite the warm welcome they gained at first, it turned out that most people actually gave negative responses regarding Jenius' personal selling, in which they implemented an undesired manner or behave unethically. These negative responses continue until now when people give their statements and feelings about their experiences when faced with Jenius' salespeople in its booths. Suara.com (2020) brought up an incident between Jenius' salespeople and a visitor at one of the malls in Indonesia where Jenius' salespeople out of nowhere suddenly embraced the visitor, even strangling her neck when the visitor was right past Jenius' booth. This undesired manner of Jenius' salespeople resulted in the discomfort of that visitor and it turned out that the visitor was Ayu Rahmawati, an Indonesian karate athlete. Ayu suddenly felt that the salespeople's treatment was disrespectful and she ended up uploading this incident to her personal Instagram account by expressing all the contents of her complaint about Jenius' salespeople. The other responses also can be found on social media, such as Twitter and TikTok. For instance, several users on Twitter expressed their annoyance with Jenius regarding its personal selling through their personal accounts. They felt that Jenius behaved undesirably since they have been aggressive and forced in offering its products and services. The same thing was also found on TikTok where several users made content regarding Jenius's personal selling.

Those users felt that they needed to avoid Jenius' salespeople if they met in big malls, one of them even told TikTok's audiences about the tips & tricks to avoid Jenius' salespeople. This viewpoint is also evident in the preliminary survey already conducted in November 2022. Based on the open question regarding the feelings they experience when faced with Jenius' personal selling, most respondents said that they were annoyed because even though they had politely refused, the salespeople of Jenius still insisted. It is strengthened by 83.8% of the respondents felt that the personal selling implemented by Jenius digital banking is aggressive while the rest felt the opposite, which is they thought that the implemented personal selling is not categorized as aggressive since they believe that what has been done by Jenius' salespeople is normal. All of the responses above help to validate the fact that if Jenius' salespeople doing personal selling is prone to be sales-oriented (SO) rather than customer-oriented (CO), it may dissatisfy the customers which may affect their purchase intentions. Whereas most customers are actually interested in Jenius since they believe that Jenius' products have their own quality, but unfortunately they often feel uncomfortable and kind of dislike the service of Jenius' salespeople itself.

2. LITERATURE REVIEW

In this study, the researcher uses the framework (Figure 2.1) that includes a few variables mainly generated from related studies from Kerr & and Franco-Santos (2023), Adusei, Tweneboah-Koduah, & Agyapong (2020), Dang & Pham (2020), Rahaman et al. (2023), Li et al. (2019), Ha (2021), Pandey & Chawla (2018), Pradeep, Vadakepat, & Rajasenana (2020), Dash & Chakraborty (2021), and Dash, Kiefer, & Paul (2021). Since this study's main purpose is to analyze how the variable predicted by SOCO (Sales-Oriented and Customer-Oriented) influences customer's purchase intention towards Jenius digital banking and which variable predicted by SO and CO significantly influences the customer purchase intention towards the brand, the researcher wants to highlight that the predicted variable in this question indicates to Customer Experience and Customer Satisfaction. The researcher would like to examine the relation of variables predicted by SO and CO toward customer purchase intention and find out which variable significantly influences SO and CO to customer purchase intention towards the brand by applying the model and also developing it. The research framework is designed using some hypotheses mentioned below and the framework will be the base of data collection in this study.

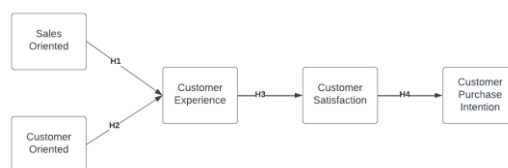


Figure 2.1 Theoretical Framework

3. RESEARCH METHODOLOGY

3.1 Research Design

The flowchart of this research paper begins with Problem Identification, where there is a gap that occurred by examining SOCO in personal selling towards customers' purchase intention of Jenius Digital Banking. Literature review issues discussions and comparisons from prior studies and papers regarding this. Hypothesis Development is then presented where variables and the theories and framework that assist them are defined and studied. After constructing the foundation of the research, this paper will then provide Data Collection, Findings, Data Analysis, Discussion regarding findings, and eventually Conclusion and Recommendation.

3.2 Quantitative Research Approach

This study uses a quantitative research approach to data collection. To collect data for this study, both Preliminary Survey and Main Survey as quantitative approaches were used. Quantitative research is typically characterized by the systematic and empirical study of phenomena using statistics and mathematics, as well as the processing of numerical data. In quantitative research, the process of estimating numbers serves as the basic connection between empirical observation

and the mathematical expression of quantitative relationships. Data in quantitative research is usually selected and analyzed numerically (Singh, 2006; Goertz & Mahoney, 2012).

3.2.1 Data Collection

a. Population and Sample for Quantitative Research

The main focus for the respondent criteria is those who live in Bandung and Jakarta area and had direct experience of Jenius personal selling. According to a study in marketing research by Malhotra (2010), the minimum number of sample sizes used is 200 samples. The age range for this study is determined using preliminary data and previous studies. Since Jenius booths are mostly located in Bandung and Jakarta, these regions have been chosen as the study's target locations.

b. Sampling Technique

In this study, a sampling method known as a non-probability sampling method was used. As a result, the instances that comprise the sample are selected based on the researcher's perceptions (Saunders et al., 2016). According to Sugiyono (2017: 122), non-probability sampling is a sampling method in which each population element is not given the same chance or opportunity to be selected as a sample. The researcher used purposive sampling in this study because not all samples fit the criteria that the researcher specified. The technique is applied for this study because it has data from the respondents with the age range will be divided into 2 generations, such as Generation Z (18 - 25 years old) and Generation Y/Millennials (26 - 40 years old). These respondent targets chosen refer to Aninda on Kalimantan.bisnis.com (2018), the Jenius user segment consists of a digitally savvy population and emerging wealthy groups (upper-middle class). The digital savvy generation, which includes the millennial generation, ranges in age from 17 - 50 years. It was also divided based on preliminary questions conducted before that Gen Z is the largest respondent while Gen Y is the second largest. These respondents are also those who had badly experienced Jenius' Personal Selling in its booth(s) directly. Respondents who fell into that segment have met the criteria.

c. Research Questionnaire

Research questionnaires measure sales-oriented (SO) and customer-oriented (CO) selling behavior to customer experience which lead to customer satisfaction and eventually to customer purchase intention measurement. The study measured with Likert Scale provides the options of strong disagreement for number (1) and strong agreement for number (5). Questions from prior studies with similar topics are adopted for this research. Questions were also translated into Bahasa Indonesia to help respondents comprehend the questions better. The scale used to measure sales-oriented (SO) was adopted from Vannucci et al. (2023), Ho-Taek, Young-Bong, & Fortune (2021), customer-oriented (CO) measurement from Arndt & Karande (2012), Vannucci et al. (2023), customer experience measurement from Ha (2021), Hossein and Rostamzadeh (2018), Setiawan et al. (2021), Banik and Gao (2023), customer satisfaction measurement from Moliner-Tena et al. (2023), Özkan et al. (2020), Setiawan et al. (2021), Li (2019), Fleck and Quester (2007), and customer purchase intention measurement from Hong, Choi, and Joung (2023), Qin et al. (2022), Masri, Ruangkanjanases, & Shih-Chih Chen (2021), Chatterjee et al. (2022). This questionnaire will be spread through several platforms, such as Line broadcast, Instagram story and direct messages, WhatsApp, and Twitter.

3.2.1 Data Analysis

In this study, descriptive statistics and PLS-SEM will be used to examine the data obtained from respondents. PLS is a prediction-oriented method that focuses on variances and always assumes non-parametric predictors. When the sample size acquired is relatively small or larger, PLS is considered a reliable technique (Hair et al., 2011; Majchrzak et al., 2005). The PLS approach can also be used to validate theories, identify how one is related to another, and propose hypotheses for further research (Chin, 1998). Since this is exploratory research, which means it has never been studied previously and is useful in researching new theories (Lowry and Gaskin, 2014).

4. RESULT AND DISCUSSION

a. H1: Sales-Oriented Selling Behavior has a positive influence on Customer Experience in Personal Selling Activity

Hypothesis 1 stated that Sales-Oriented Selling Behavior has a negative influence on Customer Experience in Personal Selling Activity. Data analysis done in this research rejected this hypothesis, as it was proven that T-value appeared to be less than 1.96 at a significance point of 0.05 (5%). This result is align with the prior research that has been done by Thomas, Soutar, & Ryan (2001) who stated that sales-oriented behaviors are motivated by the desire to maximize immediate selling prospects, despite whether they are the most advantageous for the customer. When salespeople act in a sales-oriented approach, they might exaggerate the truth about product benefits and promote products that can be sold fast rather than products that satisfy consumers' needs more efficiently (Saxe & Weitz, 1982). According to a study conducted by Adusei, Tweneboah-Koduah, & Agyapong (2020), it is stated that in the majority of marketing literature, if a company has a sales orientation, it devotes the majority of its efforts to developing powerful selling strategies rather than product development or determining customer needs. Huang (2008) also proposed that service employees that use a customer-oriented approach improve customer relationships, but those who take a sales-oriented approach deteriorate them. While in this case, a study by Adel (2019) stated that banks must strive for great customer relationships and unforgettable positive experiences that can result in exceptional emotional connections with customers.

- b. H2: Customer-Oriented Selling Behavior has a positive influence on Customer Experience in Personal Selling Activity in Personal Selling Activity

Hypothesis 2 stated that Customer-Oriented Selling Behavior has a positive influence on Customer Experience in Personal Selling Activity. Data analysis done in this research accepted this hypothesis, proven by the T-value of this hypothesis is 23.599, which is greater than 1.96 at a significance point of 0.05 (5%). This result is align with the prior research that has been done by Dang & Pham (2020) who proposed that customer-oriented selling behavior has positively influenced customer experience. Since some customer relationships may be carried out through the virtual exchange environment without direct interaction or occurrence, customer-oriented methods have become an important part of ensuring excellent customer experience, which further strengthens customers' positive views on service quality (Hoffman and Ingram, 1992). Rahaman et al. (2023) proposed that employees who are more customer-oriented are likely to have a higher level of customer-oriented and voice behaviors than those who are less customer-oriented.

- c. H3: Customer Experience has a positive influence on Customer Satisfaction in Personal Selling Activity

Hypothesis 3 stated that Customer Experience has a positive influence on Customer Satisfaction in Personal Selling Activity. Data analysis done in this research accepted this hypothesis, proven by the T-value of this hypothesis is 33.013, which is greater than 1.96 at a significance point of 0.05 (5%). This result is align with the prior research that has been done by Johnston & Kong (2011) who stated that a positive experience will leave the customer satisfied and loyal. In other words, a pleasant experience will elicit the customer's loyalty and satisfaction; thus excellent experiences can strengthen the customer's relationship with the company, whilst poor experiences might sever it. As a result, it is critical to offer the customer an experience that exceeds their expectations. In the retail purchasing setting, researchers have highlighted the relevance of customer experience in influencing critical business outcomes such as customer satisfaction and loyalty (Klaus, 2013; Palmer, 2010; Verhoef et al., 2009; Tynan and McKechnie, 2009; Gentile et al., 2007). Product-specificity is required for customer experience dimensions because some dimensions, such as perceived risk, may change between items and hence have diverse effects on customer satisfaction and loyalty (Srinivasan, 2015; Dai et al., 2014; Workman and Cho, 2013; Chiang and Dholakia, 2003).

- d. H4: Customer Satisfaction has a positive influence on Customer Purchase Intention in Personal Selling Activity

Hypothesis 4 stated that Customer Satisfaction has a positive influence on Customer Purchase Intention in Personal Selling Activity. Data analysis done in this research accepted this hypothesis, proven by the T-value of this hypothesis is 20.991, which is greater than 1.96 at a significance point of 0.05 (5%). This result is align with the prior research that has been done by Dash & Chakraborty (2021) who showed that customer satisfaction has a significant impact on purchase intentions for any type of goods or service. Customer satisfaction and customer involvement can play a significant role in influencing purchase intention when a solid digital marketing strategy is in place. Additionally, customer satisfaction has been shown as a reliable predictor of purchase intention (Reichheld & Teal, 1996) since purchase intentions are stimulated by customer satisfaction (Kuo et al., 2009). In brief, if the perceived value surpasses the cost of purchasing, buyers are satisfied and more likely to buy. If, on the other hand, the perceived value does not reach or surpass the costs of the consumer, the consumer is dissatisfied and will decide not to make the purchase.

5. CONCLUSION

The researcher will summarize the findings of the study in this chapter. Recommendations will be made for digital banking industries to employ selling behavior methods, as well as for future researchers to conduct better upcoming study. This chapter also contains an explanation of the implications of the research's findings.

5.1 Conclusion

The purpose of this study is to assess the influence of sales-oriented selling behavior towards customer experience in Jenius' personal selling, customer-oriented selling behavior towards customer experience in Jenius' personal selling, customer experience towards customer satisfaction in Jenius' personal selling, and customer satisfaction towards customer purchase intention in Jenius' personal selling. The data for this study was gathered through online surveys administered to those who at least know Jenius well and are users of Jenius while also having experienced Jenius' personal selling directly. The quantitative data in this study is analyzed using descriptive analysis and PLS-SEM analysis. In conclusion, all the answers that were stated in the first chapter were answered. The findings of this study examine how sales-oriented selling behavior influences customer experience in Jenius' personal selling, customer-oriented selling behavior influences customer experience in Jenius' personal selling, customer experience influences customer satisfaction in Jenius' personal selling, and customer satisfaction influences customer purchase intention in Jenius' personal selling. Sales-Oriented Selling Behavior and Customer-Oriented Selling Behavior influences Customer Purchase Intention towards Jenius Digital Bank, and it also provides recommendations for Jenius Digital Bank to implement the appropriate selling behavior from Jenius' salespeople towards the customers. This study concludes the result by answering the research question in Chapter 1 and discussing the research findings and discussion in Chapter 4.

5.2 Recommendation

For digital banking industries, the researcher recommends that they have to be able to have a balanced selling behavior between sales-oriented selling behavior and customer-oriented selling behavior so that in other words, the digital banking industries remain focused on sales and customers at the same time. It is also advised to use both PLS-SEM and SPSS methods in order to come up with a more detailed data analysis

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