

**BUKTI KORESPONDENSI
PUBLIKASI PADA JURNAL INTERNASIONAL
BEREPUTASI**

Judul	Examining the Antecedents and Consequences of Adaptive Selling Capability: Study from Microfinance Institutions in Indonesia
Peneliti	Slamet Ahmadi, Susanti Widhiastuti, Irfan Helmy, Jayadi, Atika Nur Aini
Nama Jurnal	ABAC Journal
Tahun	2023
Vol (No)	43 (3)
Link Artikel	http://www.assumptionjournal.au.edu/index.php/abacjournal/article/view/7024
Link Scopus	https://www.scopus.com/sourceid/21100870382
Link SJR	https://www.scimagojr.com/journalsearch.php?q=21100870382&tip=sid&clean=0

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PROFIL JURNAL DI SCOPUS

Source details

ABAC Journal

Scopus coverage years: from 2018 to Present

Publisher: Assumption University

ISSN: 0858-0855

Subject area: [Arts and Humanities: Literature and Literary Theory](#) [Social Sciences: Social Sciences \(miscellaneous\)](#)[Economics, Econometrics and Finance: General Economics, Econometrics and Finance](#) [Social Sciences: Education](#)[Business, Management and Accounting: General Business, Management and Accounting](#) [View less ^](#)

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Tahap 1. Artikel submit awal

EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA

Slamet Ahmadi^{1*}, Susanti Widhiastuti², Irfan Helmy³, Jayadi⁴, Atika Nur Aini⁵

Abstract

To survive in the heated financial services business competition, small conventional banks such as microfinance institutions (MFIs) must maintain superior salespeople with adaptive selling capabilities to increase sales performance. Therefore, it is critical to investigate the causes and consequences of salespeople's adaptive selling capability. This study proposes to examine the effect of psychological empowerment dimensions on adaptive selling capability. In addition, this research also scrutinizes the influence of adaptive selling capability on sales performance through innovative selling behavior as a mediating variable. A total of 205 salespeople from 34 MFIs in Central Java, Indonesia, participated in the survey. Based on the hypothesis testing conducted using partial least square structural equation modelling (PLS-SEM), this study found that psychological empowerment dimensions, consisting of meaning, competence, self-determination, and impact, significantly affect adaptive selling capability. On the other hand, this study also found that adaptive selling capability positively influences innovative selling behaviour. Finally, the result revealed that innovative selling behaviour mediates the relationship between adaptive selling capability and sales performance. Given the importance of adaptive selling capability, the current study offers MFI managers an insight into empowering

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salespeople and increasing adaptive selling capability that encourages innovative selling behavior and sales performance.

Keywords: psychological empowerment, adaptive selling capability, innovative selling behavior, sales performance

INTRODUCTION

In the post-COVID-19 era, business competition in the financial services sector is increasing. Online banks have posed a challenge to financial service providers, particularly small-sized banks such as microfinance institutions (MFIs). Virtual-based banks offer flexible peer-to-peer lending without complicated requirements, gaining immense popularity among customers. Some scholars also suggest that customers in the banking sector require more flexibility and convenience in product services (Gautam & Sharma, 2022). Contrastingly, most conventional MFI's salespeople still use traditional seller-customer interactions that tend to be obsolete in personal selling (Siwale & Godfroid, 2022). Thus, to survive, MFIs require salespeople to improve their adaptive capability to anticipate unpredictable customer demands, nurture their satisfaction, and in turn increasing sales performance. According to personal selling theory, adaptive selling reflects the ability of salespeople to be adapt in dynamic sales conditions (Alavi et al., 2019). Adaptive salespeople can quickly analyze consumer preferences and develop the appropriate sales strategy to fulfil their needs. Previous studies demonstrated that adaptive selling could improve customer orientation (Yeo et al., 2019), encourage purchase intention (Park & Tran, 2018), maintain relationship commitment and product satisfaction (Kim Jae Hun & Jongkuk Shin, 2019).

Many studies have investigated the connection between adaptive selling and sales performance (Alnakhli et al., 2021; Amenuvor et al., 2022; Charoensukmongkol & Suthatorn, 2020). They believe adaptive selling capability is essential for salespeople to increase sales

performance. However, several previous studies demonstrated conflicting results that indicate inconsistent findings. For example, Limbu et al. (2016) concluded that adaptive selling behavior does not affect job performance. Udayana et al. (2019) also found an insignificant effect between adaptive selling and sales performance relationships. They argued that because adaptive selling is risky, a lack of support and inexperienced salespeople become barriers to performing adaptive selling. Furthermore, Maden-Eyiusta (2021) conclude that further study is required to investigate the effect of adaptive selling in the job, social, and organizational contexts, that improve sales performance.

This study examines the potential antecedents and consequences of adaptive selling capability in the MFIs context. Psychological empowerment posits an essential factor as a determinant factor of adaptive selling capability. Psychological empowerment is intrinsic task motivation reflecting a sense of self-control and active involvement in work roles (Seibert et al., 2011). Numerous studies revealed that empowered employees display higher work enthusiasm and job performance (Ružić & Benazić, 2018; Shruti et al., 2016). According to the self-determination theory (Ryan & Deci, 2000), this study suggests that a sense of empowerment perceived by salespeople can boost positive work ability, including adaptive selling. Empowered salespeople feel they have the authority to take the initiative and demonstrate various approach to addressing customers' needs. This study also investigates the linkage between adaptive selling capability on sales performance through innovative selling behavior as a mediating variable. Past studies conclude that salespeople's innovative selling behavior is critical for the performance of a new product or service (Groza et al., 2021). The success of sales performance depends not only on the adaptability of salespeople but also on how they act differently to develop a new strategy for product and service delivery (Alavi et al., 2020). This research assumes that adaptive salespeople display a higher level of innovative selling behavior, which will improve sales performance.

MFIs in Indonesia are specifically established to provide business development services and community empowerment. Several MFIs services include loans for micro-scale businesses, savings management, and the provision of business development consulting services. Based on data from the Financial Services Authority of the Republic of Indonesia in 2022, it is known that there are 234 registered MFIs in the form of cooperatives and microcredit. This number increased by 15.5% compared to 2020, with total assets reaching Rp 1.38 trillion. On the other hand, the competition faced by MFIs is fierce by the growth of online-based banks, which reached 103 entities. The data showed that online-based banks released a credit service amount of Rp 19.21 trillion. This fact pinpoints that MFIs management should provide superior employees capable of adapting and performing innovative services to survive in the microfinancing business. Specifically, salespeople in MFIs are challenged to develop novel approaches rather than traditional procedures to deal with consumer demands.

This present study provides several contributions to the personal selling literature and managerial practice: First, this study has developed a new model that investigates adaptive selling capability's potential antecedents and consequences. Second, innovative selling behaviour has been employed as a mediating variable to scrutinize the inconsistent findings on the relationship between adaptive selling capability and sales performance. Third, practically, this present study sheds insight for the MFIs' managers regarding how to increase sales performance by enhancing salespeople's psychological empowerment, adaptive selling capability, and innovative selling behaviour.

1. LITERATURE AND HYPOTHESIS DEVELOPMENT

1.1. Psychological Empowerment and Adaptive Selling Capability

Psychological empowerment is conceptualized as an intrinsic task motivation reflecting employees' feeling of self-control and active involvement in the work role (Seibert et al., 2011).

Psychological empowerment manifested into four cognitions: meaning, competence, self-determination, and impact (Thomas dan Velthouse (1990). Existing Literature on personal selling has emphasized that a salesperson who feels empowered relates to an increase in new product selling, sales innovativeness (Ružić & Benazić, 2018), and job performance (Simintiras et al., 2013). Recent studies revealed that adaptive selling is significantly affected by how salespeople perceive their work (Rigolizzo et al., 2022). Psychological empowerment is critical in encouraging salespeople to perform positive behaviors like adaptive selling (Ružić & Benazić, 2018). This study assumes that the dimensions of psychological empowerment, namely meaning, competence, self-determination, and impact, affect sales adaptability. Sense of meaning reflects the extent to which work values are congruent with employees' values (Seibert et al., 2011). Salespeople who perceive selling activities as meaningful tend to demonstrate adaptability in various sales conditions (Wong & Tan, 2018). In order to improve salesperson's performance, a willingness of managers to increase employees' meaningful work will build a sense of adaptability. This study proposed the hypothesis:

H1: Meaning has a significant effect on adaptive selling capability.

Competence basically refers to the extent to which an employee can complete a task or job with his skills. In other words, employees with high competence believe they can accomplish the sales target set by the managers . According to Kwak et al. (2019), employees who believe they are competent at their jobs are more likely to be adaptable. Perceived competence increases a salesperson's capacity to employ various sales approaches and modify the message in response to the customer's responses. Similarly, Wong & Tan (2018) discovered that salespeople with high competence perform well in adaptive behavior. They think that their sales skills will help them deal with the uncertain sales situation. This study proposed the hypothesis:

H2: Competence has significant effect on adaptive selling capability.

Self-determination refers to the degree to which an employee has autonomy and independence in carrying out job duties (Liu et al., 2021). Employees who only do what their managers or superiors tell them will view themselves as powerless at work. The perception of independence in work will impact the desire to perform adaptive behavior (Wong & Tan, 2018). The uncertainty of interaction with customers requires alternative ways that are even outside routine procedures. Therefore, employees need to have freedom and flexibility on the execution of the strategy (Good et al., 2022). The interaction with customers often requires alternative ways that are even outside standard procedures. The higher degree of self-determination will have an impact on the adaptability of the salespeople (Rigolizzo et al., 2022). Therefore, this study formulated the following hypotheses:

H3: Self-determination has a significant effect on adaptive selling capability.

Impact indicates employees' perception of how their work can significantly affect the firm's condition (Seibert et al., 2011). Empowered employees believe they can significantly influence the company's performance, including organizational operating, administrative, or strategic outcomes (Al-Omari et al., 2020). Previous research has shown that salespeople who perceive their work as essential and significantly impact firm performance exhibit high adaptive selling capability (Wong & Tan, 2018). Employees who have a strong influence on the company are more likely to be able to instantly change their sales methods to the customer needs as the circumstances warrant (Rigolizzo et al., 2022). Therefore, this study formulated the following hypotheses:

H4: Impact has a significant effect on adaptive selling capability.

1.2. Adaptive Selling Capability and Innovative Selling Behavior

Personal selling literature emphasized adaptability as a critical resource to improve individual selling performance (Charoensukmongkol & Suthatorn, 2020; Yeo et al., 2019). Adaptive selling is frequently defined as altering salespeople's selling strategies, etiquette, social mannerisms, verbal communication, and physical presentation based on the customer (Alavi et al., 2019). As a result, salespeople who engage in adaptive selling techniques generally display better performance and have higher levels of customer satisfaction (Kim Jae Hun & Jongkuk Shin, 2019; Kwak et al., 2019). Adaptive selling is needed depending on the situation when meeting customers. The need for adaptive behavior becomes high if the situation tends to be diverse and uncertain. Conversely, in a stable situation and accordance with predictions, the level of adaptive behavior required is low. However, experts reveal that not all sales situations can be predicted, so their ability to obtain information is needed to determine and adjust customer demands (Kimura et al., 2019).

Innovative behavior is an action taken to create and adopt new ideas, thoughts, or ways to be applied in the implementation and completion of work (Wang & Miao, 2015). Innovative selling behaviour is demonstrated in personal selling when the salespeople produces and analyzes new solutions for existing sales problems, considering problems from a different perspective, defines and solves a new challenge, or identifies a neglected one (Locander et al., 2018). These issues could be related to customer relationship management, logistics, training, or internal coordination. Salespeople engages in innovative selling by making presentations, overcoming objections, convincing, establishing rapport with customers, and using knowledge and skills from other disciplines to sales challenges (Wang & Miao, 2015). Innovative problem-solving approach provides the foundation for long-term relationships with clients and other business partners (Migdadi, 2021).

Adaptive selling capability is vital to innovative selling performance. Salespeople who can absorb as much information as possible from customers can transform it into new ideas according to customer requests (Mammadbayov et al., 2021). When dealing with customers, MFI's salespeople often facing different client characteristics, such as gender, age, business scale, and occupation (Yeboah et al., 2022). Therefore, to implement an innovative sales strategy, good adaptability is required. Salespeople who have good adaptability will try to adapt to the conditions of customer interaction and apply new approaches as needed (Alavi et al., 2019). Therefore, the higher the adaptive selling ability, the salesperson will display innovative selling behavior. This study proposes a hypothesis:

H5: Adaptive selling capability has a significant effect on innovative selling behavior.

1.3. Innovative Selling Behavior and Sales Performance

Sales performance can be interpreted as achieving targets the salespeople can complete (Yi et al., 2021). The role of the salespeople in the sales organization is the spearhead of the company's sustainability. However, in chaotic market conditions, it is not enough to apply standard procedures in the strategy to achieve sales. It takes a salesperson who can provide something different that can create customer loyalty (Thukral, 2021). Past studies revealed that salespeople performance is often associated with a company's success or failure in achieving its key sales objectives, such as generating a profit, increasing the number of sales, or ensuring continued viability and competitive advantage (Groza et al., 2021; Inyang & Jaramillo, 2020). In line, Wisker & Poulis (2015) revealed that a salesperson plays a vital role in customer relationship management and in recognizing, generating, communicating, and delivering value to clients, enhancing the organization's sales performance. Although the company has a high-quality product, it would be ineffective without appropriate marketing and salespeople (Herjanto & Franklin, 2019).

Previous research reveals that innovative sales behavior positively impacts sales performance (Demirel & Yayla, 2022; Groza et al., 2021). Salespeople who have a variety of weapons in dealing with consumers are proven to be able to achieve better targets (Amenuvor et al., 2022). Innovative behavior can be demonstrated in various ways, for example, prospecting customers through convenient interactions, creatively gathering information and performing customer penetration, dealing with the product, and post-sales service to achieve customer loyalty (Alavi et al., 2019). Those activities are considered a way which creates and develop sales. Thus, this study proposed hypothesis:

H6: Innovative selling behavior has a significant effect on sales performance.

1.4. Mediating Role of Innovative Selling Behavior

In this study, innovative selling behavior becomes a channel that connects adaptive selling capability with sales performance. This assumes that salespeople with high adaptive abilities will demonstrate innovative behavior in dealing with consumers and capable to improve sales performance. The success of sales innovation depends on how a salesperson understands customer needs (Amenuvor et al., 2022). In order to perform innovative selling, the salesperson must have complete information about consumers, including what they like and do not like (Ahmad et al., 2021). The adaptive selling capability of salespeople helps them to dig up in-depth information about consumers' backgrounds (Alnakhli et al., 2021; Simintiras et al., 2013). This study believe that salespeople selling capability encourages innovative selling behavior and increases the sales performance. Thus, this study proposed hypothesis:

H7: Innovative selling behavior mediates the relationship between adaptive selling capability and innovative selling behavior.

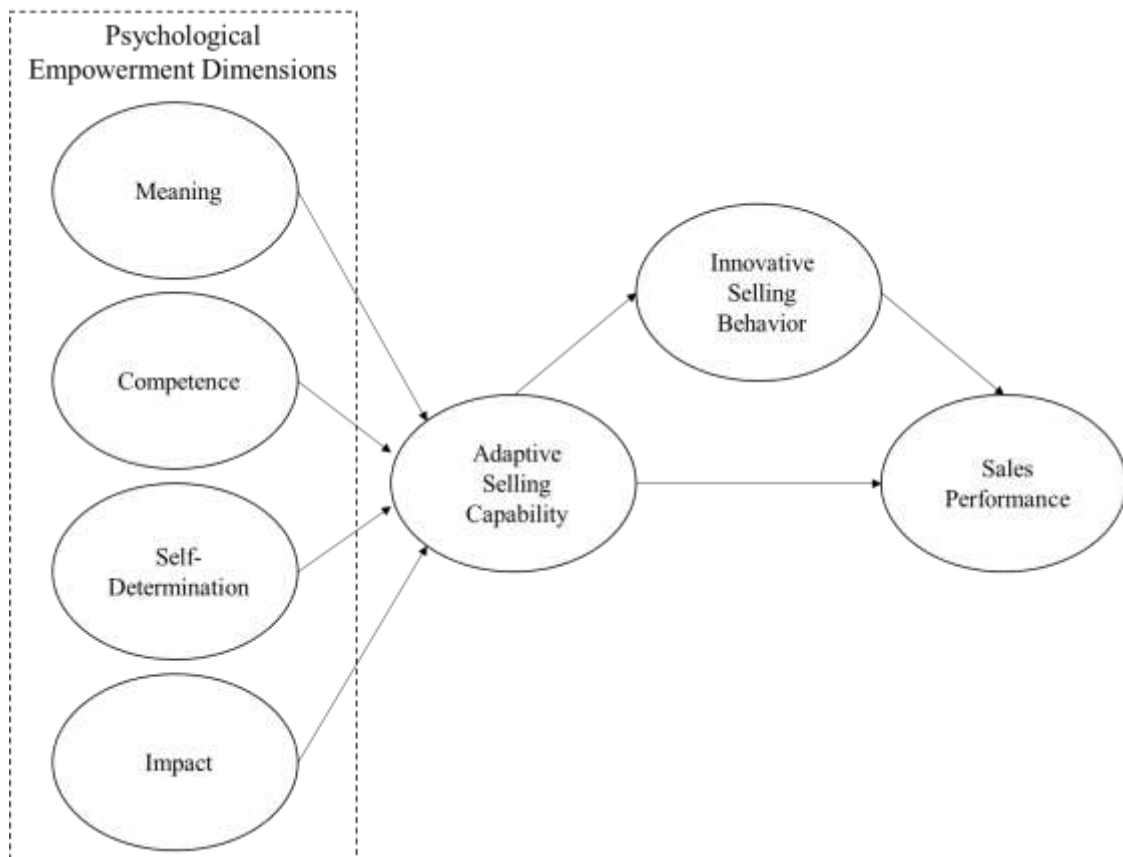


Figure 1. Conceptual Model

2. METHODOLOGY

This quantitative study was conducted in Barlingmascakeb, the most highly developed of MFI in Indonesia. The MFIs involved in the survey are those legally registered with the Indonesian Financial Services Authority (OJK). From July to September 2022, 256 salespeople from 34 MFIs participated in the survey. Before starting the survey, the researchers first coordinated with the economic section of the Central Java province to obtain initial data and survey permits. Next, the researcher contacted the manager of MFIs to get data on marketing employees. Closed surveys are distributed via WhatsApp and email given by managers to salespeople. A total of 205 questionnaires were filled out and returned, showing a response rate of 80.07%. The characteristics of the respondents are presented in table 2.

Table 2. Respondent Characteristic

Characteristic	Category	Frequency	%
Gender	Male	127	61,95%
	Female	78	38,05%
Age	18-29	121	59,02%
	30-40	75	36,59%
	41-55	9	4,39%
Work Experience	< 2 years	80	39,02%
	3-5 years	92	44,88%
	6-8 years	25	12,20%
	8-10 years	6	2,93%
	>10 years	2	0,98%
Education	High School	26	12,68%
	College/ Diploma	56	27,32%
	First Degree	121	59,02%
	Master Degree	2	0,98%

2.1. Measurement

All the items in the questionnaire were assessed using a 7-point Likert scale, with 1 = "strongly disagree" and 7 = "strongly agree." Psychological empowerment dimensions measurement were adopted from Spreitzer (1995), which consists of 12 items divided into four dimensions, meaning (4 items), competence (4 items), self-determination (4 items), and impact (4 items). Adaptive selling capability measurements in this study were adopted from the study of Robinson et al. (2002), consisting of 5 items. Innovative selling behavior measured using 6 items adopted from (Ahmad et al., 2021; Kim & Lee, 2013). Sales performance measurement were 3 items adopted from (Helmy & Wiwoho, 2020).

2.2. Data Analyses

The data analysis used the SEM Partial Least Square 3 (PLS) approach in this study. PLS is a component-based or variant-based Structural Equation Modeling (SEM) that shifts from a covariance-based SEM approach to a variance-based approach (Hair et al., 2019). Covariance-based SEM generally tests causality, while PLS is more of a predictive model. PLS

is a powerful analytical method because it is not based on normally distributed assumptions and appropriate in small sample sizes (Hair et al., 2019).

3. RESULT

3.1. Measurement Model Analyses

The discriminant validity, convergent validity, and reliability values were tested in the measurement model test, which showed the quality of the items used as variable indicators. The results in table 1 show that the loading factor of all items is > 0.7 , which indicates reliability. The AVE value exceeds 0.5, which supports convergent validity. Furthermore, this study's measurement of convergent validity is characterized by the value of composite reliability (CR). The test results show that the CR value ranged from 0.882 to 0.921 (Table 1), which exceeded the cut-off value of 0.7. In addition, according to Cronbach's alpha coefficient, all construct items are between 70-90 indicating an acceptable level of reliability (Hair et al., 2019). The Fornell and Larcker (1981) criterion is demonstrated in Table 2. The square root of the AVE of the construct variables is depicted on the diagonal. None of the inter-construct correlations exceed the square root of the AVEs, thus supporting discriminant validity.

Table 1. Assessment of Factor Loadings, Cronbach's Alpha, Composite Reliability, and Convergent Validity

Variables		Loading	CA	CR	AVE
Psychological Empowerment					
Meaning					
ME1	The work I do is very important to me	0.838	0.765	0.910	0.679
ME2	My job activities are personally meaningful to me	0.828			
ME3	The work I do is meaningful to me	0.806			
Competence					
CO1	I am confident about my ability to do my job	0.865	0.823	0.897	0.737
CO2	I am self-assured about my capabilities to perform my work activities	0.850			
CO3	I have mastered the skills necessary for my job	0.861			
Impact					
IM1	My impact on what happens in my department is large	0.810	0.819	0.921	0.729
IM2	I have a great deal of control over what happens in my organization	0.861			

IM3	I have significant influence over what happens in my organization	0.889			
Self-Determination					
SD1	I have significant autonomy in determining how I do my job	0.914	0.892	0.882	0.823
SD2	I can decide on my own how to go about doing my work	0.880			
SD3	I have considerable opportunity for independence and freedom in how I do my job	0.926			
Adaptive Selling Capability					
AS1	When I feel that my sales approach is not working, I can easily change to another approach	0.778	0.897	0.911	0.768
AS2	I like to experiment with different sales approaches	0.938			
AS3	I am very flexible in the sales approach I use	0.851			
AS4	I can easily use a wide variety of sales approaches	0.928			
AS5	I try to understand how one customer differs from another	0.738			
Innovative Selling Behavior					
ISB1	I come up with innovative and creative notions for satisfying customer needs	0.726	0.891	0.914	0.649
ISB2	I carry out sales tasks in ways that are resourceful.	0.832			
ISB3	I seek new service techniques, methods, or techniques to solve customer problems.	0.848			
ISB4	I provide a suitable plan for developing new ideas .	0.829			
ISB5	I try to secure the funding and resources needed to implement innovations.	0.796			
ISB6	Overall, I consider myself a innovative salespeople.	0.798			
Sales Performance					
SP1	I always generate higher levels of sales, when compared with my colleagues.	0.910	0.824	0.883	0.740
SP2	I have always exceeded the sales targets set by the company	0.883			
SP3	I have always been able to increase company profit	0.782			

Table 2
Mean, Standard Deviation, and Discriminant Validity

Constructs	<i>M</i>	<i>SD</i>	ASC	CO	IM	ISB	ME	SP	SD
Adaptive Selling Capability (ASC)	5.61	1.21	.876						
Competence (CO)	5.29	0.83	.654	.859					
Impact (IM)	6.01	1.31	.613	.616	.854				
Innovative Selling Behavior (ISB)	5.72	0.88	.770	.688	.729	.806			
Meaning (ME)	5.12	1.31	.469	.426	.532	.617	.824		
Sales Performance (SP)	6.34	1.68	.664	.550	.616	.856	.632	.860	
Self-Determination (SD)	5.13	0.91	.712	.724	.618	.632	.534	.517	.907

Note. Diagonal values are the square root of AVE, off-diagonal values are the correlation between constructs, *M*=Mean, *SD*=Standard Deviation.

Table 3
Structural Model Assessment

Variables	Path Coefficient	SD	t-Statistics	P-Values	Hypothesis
Meaning → ASC	0.655	0.115	5.696	0.000	H1: Supported
Competence → ASC	0.414	0.201	2.060	0.040	H2: Supported
Self-Determination → ASC	0.403	0.145	2.779	0.006	H3: Supported
Impact → ASC	0.203	0.092	2.207	0.028	H4: Supported
ASC → ISB	0.770	0.135	5.704	0.000	H5: Supported
ISB → Sales Performance	0.847	0.109	7.771	0.000	H6: Supported
ASC → Sales Performance	0.412	0.118	3.492	0.001	H7: Supported
<i>Specific Indirect Effect</i>					
ASC → ISB → Sales Performance	0.652	0.119	5.479	0.000	H8: Supported

3.2. Structural Model Analyses

Structural model analyses focuses on assessing the inter-relationship between the variables. The hypothesis testing result in table 3 revealed that all psychological empowerment dimensions were significantly associated with adaptive selling capability. This study found that meaning ($\beta = 0.655$; $p < 0.00$), competence ($\beta = 0.414$; $p < 0.05$), self-determination ($\beta = 0.403$; $p < 0.01$), and impact ($\beta = 0.203$; $p < 0.05$) shared positive influence on adaptive selling capability. Therefore, H1, H2, H3 and H4 were accepted. Additionally, hypothesis H5 examines the direct effect of adaptive selling capability on sales performance. This study empirically found that adaptive selling capability significantly affects sales performance ($\beta = 0.412$; $p < 0.01$), thus confirming the acceptance of H5. Adaptive selling capability was also found to have a significant relationship with innovative selling behavior ($\beta = 0.770$; $p < 0.00$) and supported for H6. Furthermore, this study investigates the mediating role of innovative selling behavior in the relationship between adaptive selling capability and sales performance. According to specific indirect effect results, this study confirmed that innovative sales behavior mediates the connection between adaptive selling capability and sales performance ($\beta = 0.652$; $p < 0.00$).

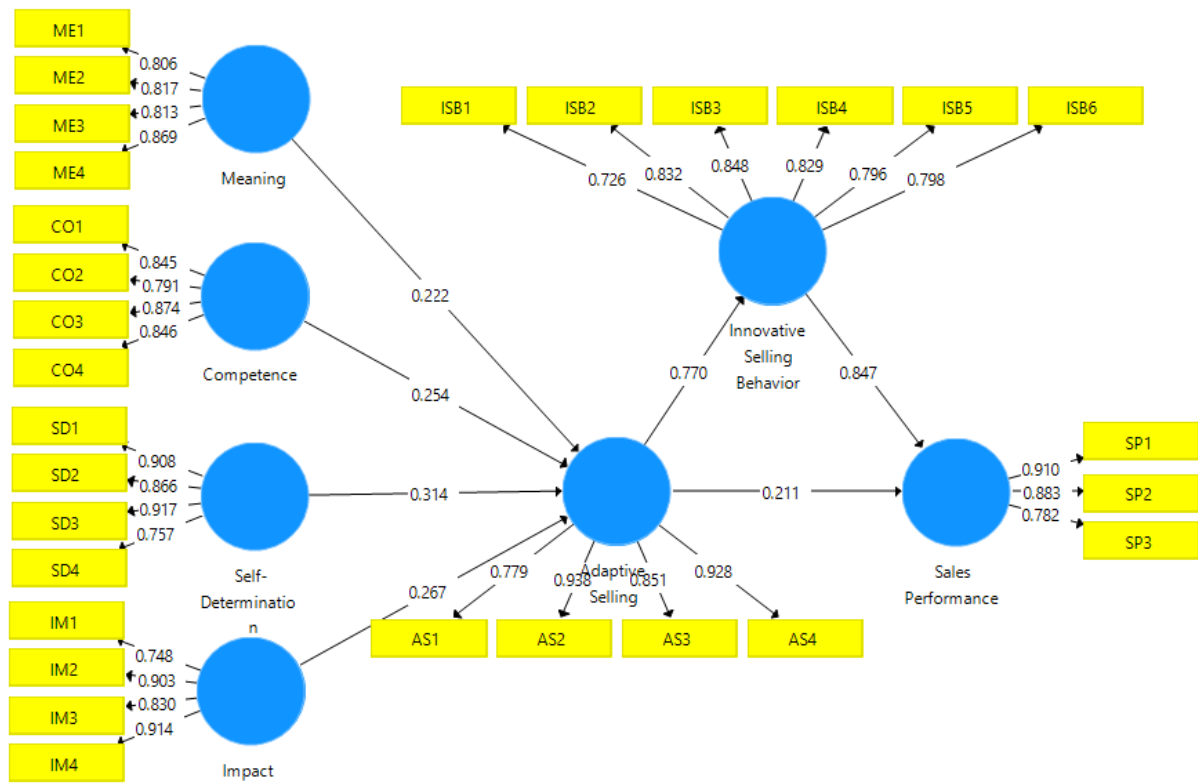


Figure 2. SEM-PLS Evaluation

4. CONCLUSION

This study investigated the connection between psychological empowerment and adaptive selling capability. The effect of adaptive selling capability on sales performance was also empirically examined through innovative selling behavior as a mediating variable. As a result, this study confirmed that psychological empowerment (meaning, competence, self-determination, and impact) positively affects adaptive selling capability. This study also empirically found that adaptive selling capability significantly affects sales performance. On the other hand, innovative selling behavior shares a mediating effect on the connection between adaptive selling capability and sales performance.

The dimension of psychological empowerment demonstrates a positive influence on adaptive selling capability. The salesperson who feels the job is meaningful demonstrated higher adaptive selling capability. A sense of meaningfulness encourages salespeople to develop skills beyond typical tasks, such as adaptive sales skills. Perceive competence indicates

how employees believe their competencies can complete the job. The results proved that salespeople who feel confident in their selling competencies would be more willing to change their work approach according to sales conditions with consumers. Self-determination shares a positive effect on adaptive capability. Feelings of freedom and autonomy of work could enhance the salesperson's ability to improve their work. Adaptive behavior involves relatively high risk, and self-determination plays a vital role in the successful adaptability of salespeople. The final dimension, impact, significantly influences the sales force's adaptability. This research proves that employees who feel their work significantly impacted the company demonstrated higher sales adaptability. The feeling of impact gives suggestions to salespeople to always strive optimally for their work, for example, by developing adaptive skills in selling.

This study revealed a link between salespeople's adaptable selling capability and increased sales performance. Adjusting and modifying the selling approach to the customer's needs is crucial to achieving sales goals. In adaptive selling, salespeople focus on establishing a positive experience for the consumer and maintaining their satisfaction. In addition, salespeople who engage in adaptable selling behavior are more likely to understand the demands and expectations of customers in any circumstance. In addition, they seek to meet the diverse needs of prospective clients and improve customer engagement. This study also indicated that the degree of adaptive selling enables salespeople to interpret customer signals and make sales adjustments based on this information.

Furthermore, the result supported the mediating roles of innovative selling behaviour on the adaptive selling capability and sales performance relationship. Innovative salespeople demonstrate a novel approach in personal selling, for example, seeking a new technique to nurture interaction with customers and giving the advice to solve customer problems. Micro and small-scale customers usually lack sufficient knowledge about financial products. They also sometimes have limited resources to access financing. Therefore, it takes a salesperson's

ability to exploit information, capture customers' conditions, and practice innovative ways to attract customers. This study concluded that adaptive selling capability plays a central role in promoting innovative selling behaviour and increasing sales performance.

5. IMPLICATION

This research provides several contributions to both theoretical and practical management in the personal selling context. Theoretically, the fundamental purpose of this study is to fill the research gap found in the previous adaptive selling literature (Limbu et al., 2016; Maden-Eyiusta et al., 2022; Udayana et al., 2019). This study claimed that innovative selling behavior had channeled the link between adaptive selling capability and sales performance. In addition, this research also developed a research model by examining the effect of psychological empowerment on adaptive selling capability. Psychological empowerment dimension was confirmed to have a positive influence on enhancing salespeople's adaptive selling capability.

These empirical studies also shed light on managerial practices to improve sales performance. The result showed that psychological empowerment positively influences adaptive selling capability. This study suggests that MFI managers should consider maintaining a supporting work environment as an important factor that can boost salespeople's psychological empowerment. MFI must nurture a feeling of empowerment among employees to promote salespeople's adaptive selling capability. Furthermore, this study also revealed that adaptive selling capability significantly impacts sales performance through innovative selling behavior. According to the research findings, MFIs need to give more appreciation to salespeople with adaptive selling capabilities and innovative behavior in the salesforce. In particular, MFIs managers need to initiate training programs for salespeople to exacerbate the

personal selling techniques and salesmanship skills needed to help salespeople cope with sales demands and succeed in service innovation.

6. LIMITATION AND SUGGESTION FOR FUTURE RESEARCH

This research contains some limitations that should be considered for future research. First, this research was conducted in the context of MFIs, where salespeople face the characteristics of customers, most of whom come from small businesses. These results require more effort to generalize to a wider business context, for example, in larger sales companies such as real estate, pharmaceuticals, etc. Second, this research was conducted using a survey technique with a cross-sectional approach, so it is impossible to determine the temporal interaction between variables. This research suggests a longitudinal approach to establishing a true cause-and-effect relationship. Third, this research needs to see how customers perceive effective adaptive selling. For more research, the dyadic model can be used to look at how salespeople- customers interact and to capture customer perception regarding adaptive selling.

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Result of the screening process

4 pesan

ABAC Journal-Assumption University <abacjournal@au.edu>
Kepada: ahmadi slamet <slametaahmadiriset@gmail.com>

15 Februari 2023 pukul 14.46

Dear Slamet Ahmadi,

We are happy to inform you that your manuscript "EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA" submitted to ABAC Journal **has passed the screening process**.

Before we send to the reviewers, kindly revise according to the screening team's comment as below.

There are mistakes in writing hypotheses 5, 7, and 8 both in Literature review and Results.

When you are done, please highlight the revision parts and send to abacjournal@au.edu.

Thank you for your cooperation on this matter.

Sincerely yours,
ABAC Journal Team

ahmadi slamet <slametaahmadiriset@gmail.com>

17 Februari 2023 pukul 06.48

Kepada: ABAC Journal-Assumption University <abacjournal@au.edu>

Dear
ABAC Journal Team

Thank you for accepting our article at the screening stage. We have corrected the paper according to screening team suggestions (we marked the text in yellow).

I look forward to your suggestions regarding the following step process. I would be glad to respond to any further questions and comments.

Best regards
Assoc.Prof. Dr. Slamet Ahamdi, S.E., M.M.

[Kutipan teks disembunyikan]



SLAMET AHAMADI SCREENING CORRECTION.docx

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BAGIAN 3

TAHAP 3	BUKTI KOMENTAR REVIEWER 1
TAHAP 3.1	BUKTI BALASAN KEPADA REVIEWER 1
TAHAP 3.2	BUKTI ARTIKEL DENGAN TRACK-CHANGES
TAHAP 3.3	BUKTI ARTIKEL SETELAH REVIEWER 1

Tahap 3. Bukti Komentar Reviewer 1



ahmadi slamet <slametahmadiriset@gmail.com>

First reviewer's comments

ABAC Journal-Assumption University <abacjournal@au.edu>

17 Mei 2023 pukul 11.05

Kepada: ahmadi slamet <slametahmadiriset@gmail.com>

Dear Slamet Ahmadi,

We are sending you the **first reviewer's comments on your manuscript** "EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA" as attached. Please revise accordingly and highlight the revision parts. In a separate file, respond to the first reviewer's comments point by point.

Additional notes from the editorial team:

There are two "Table 2" on the revised article. You need to rename the Tables. The first Table has a comma "," that should be decimal points. Please use decimal "." instead of comma "," for all the decimal points in the Tables.

When you are done revising, please send both files to abacjournal@au.edu in not more than 2 weeks time.

Sincerely yours,
ABAC Journal Team



First reviewer comments-Examining The Antecedents And Consequences.doc

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Tahap 3. Komentar Reviewer 1

Article Review for ABAC Journal

Article Title: EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA

Please tick ✓ or highlight YELLOW in the box(es).

1. Does the paper make a valuable contribution to the body of current knowledge in terms of:

YES	NO	N/A	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Theory?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	New Data?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Analysis?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Results?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Application of theory to practice?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Summarizing the state of knowledge?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Methodology?

2. Is the paper competently written and presented to a publishable standard?

YES	NO	N/A	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are the concepts adequately designed?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the style clear and concise?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the argument coherent and the paper well integrated?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are statistics, tables, diagrams clear?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is it well structured?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Should any part of the paper be cut, re-structured, or developed?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does the title accurately reflect the contents of the paper?

3. Is the referencing appropriate?

YES	NO	N/A	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is adequate credit given to other contributors in the field?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Are there major omissions?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Are the references complete?

4. Recommendation

- ☐ Be accepted without amendments
- ☒ Be accepted subject to minor or major changes (please provide some guidance to the author(s) on what you think is needed)
- ☐ Be returned to the author(s) for major re-work with a recommendation for future re-submission (please provide some guidance to the author(s) on what you think is needed)
- ☐ Be rejected

(
Reviewer

**Article Title: EXAMINING THE ANTECEDENTS AND
CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY
FROM MICROFINANCE INSTITUTIONS IN INDONESIA**

Recommendation for Change

1. Topic is interesting and article is very well written.
2. H7 should be H8 and H7 (Adaptive Selling Capability vs Sales Performance section) is missing according to Table 3.
3. Putting Hypothesis number on Conceptual Model in Figure 1 may help seeing the picture clearer.
4. In Table 2, it may be better to put “.” Instead of “,” for the decimal points.
5. “Cronbach's alpha coefficient, all construct items are between 70-90” – should it be less than 1?
6. In statistical hypothesis testing, normally the null and alternative hypotheses are written and the result shows whether the null hypothesis is rejected or not rejected at a certain percentage of significance level. Saying “Accept the hypothesis” or “hypothesis is supported” may not be normal practice statistically.
7. In “3.2 Structural Model Analyses Section”,
 - p-values are not less than 0.0000 for Meaning, Innovative Selling Behavior and the Specific Indirect Effect.
 - H5 and H6 in the analysis are not cited correctly.
8. Table 3 should report significance level at each coefficient and put in the Note under the table, i.e. *** stands for 99% significance level.

9. Some of the path coefficients in Figure 2 are not correct.

10. In References Section

- Some references are not written correctly.
 - Missing references for
 - (Alavi et al., 2020),
 - Maden-Eyiusta (2021)
 - Thomas dan Velthouse (1990)
-

Tahap 3.1 Bukti Balasan Untuk Reviewer 1



ahmadi slamet <slametahmadiriset@gmail.com>

First reviewer's comments

ahmadi slamet <slametahmadiriset@gmail.com>

24 Mei 2023 pukul 14.12

Kepada: ABAC Journal-Assumption University <abacjournal@au.edu>

Dear,
Editorial Teams
ABAC Journal

We would like to extend my appreciation for giving the opportunity to re-submit a revised manuscript. The manuscript has been revised according to the valuable suggestions recommended by Editor and Reviewer. We have also carefully referred to the ABAC journal submission guidelines and ensured that all of their requirements have been fulfilled. For the following step in the resending manuscript process, We have attached the following documents:

1. Clean Paper
2. Paper with track changed
3. Author response for reviewers comments
4. Author response for Editor notes.

We hope that the above documents have fulfilled all the requirements suggested by ABAC Journal. We are very happy to receive responses and corrections if there are deficiencies. Thank you for your support and consideration.

Best Regards,

Prof. Dr. Slamet Ahmadi, M.M.

Pada tanggal Rab, 17 Mei 2023 pukul 11.06 ABAC Journal-Assumption University <abacjournal@au.edu> menulis:

[Kutipan teks disembunyikan]

4 lampiran



1. CLEAN PAPER.docx
256K



3. AUTHOR RESONSE FOR FIRST REVIEWER.docx
21K



2. PAPER WITH TRACKC CHANGES.docx
315K



4. RESPONSE TO EDITORIAL TEAM NOTES.docx
13K

AUTHOR RESPONSE FOR FIRST REVIEWER

NO	Reviewer Comments	Author Response
1.	<i>Topic is interesting and article is very well written.</i>	Firstly, We would like to thank you for the reviewer comments and valuable suggestions. The reviewer has identified the paper's weaknesses and allowed us to strengthen some critical points. I have improved the research paper according to the reviewer's suggestions.
2.	<i>H7 should be H8 and H7 (Adaptive Selling Capability vs Sales Performance section) is missing according to Table 3.</i>	Thank you for your valuable comments. We apologize for the inaccuracy of writing the hypothesis development section. We have added the paragraph about the relationship between adaptive selling capability and sales performance as hypothesis 7.
3.	<i>Putting Hypothesis number on Conceptual Model in Figure 1 may help seeing the picture clearer.</i>	Thank you for your valuable comments. We have changed the writing of decimal points in Table 2.
4.	<i>In Table 2, it may be better to put “.” Instead of “;” for the decimal points.</i>	Thank you for your valuable comments. We have changed the writing of decimal points in the table 2.
5.	<i>“Cronbach's alpha coefficient, all construct items are between 70-90” – should it be less than 1?</i>	<p>Thank you for pointing this out. The result of the reliability test should be between 0 and 1. Based on the statement written by Hair et al. in the published article:</p> <p>Hair, J.F., Risher, J.J., Sarstedt, M. and Ringle, C.M. (2019), "When to use and how to report the results of PLS-SEM", <i>European Business Review</i>, Vol. 31 No. 1, pp. 2-24. https://doi.org/10.1108/EBR-11-2018-0203</p> <p>They argue that Reliability values between 0.60 and 0.70 are considered "acceptable in exploratory research," and values between 0.70 and 0.90 range from "satisfactory to good.</p>
6.	<i>In statistical hypothesis testing, normally the null and alternative hypotheses are written and the result shows whether the null hypothesis is rejected or not rejected at a certain percentage of significance level. Saying “Accept the hypothesis” or “hypothesis is supported” may not be normal practice statistically.</i>	We appreciate your valuable comments. We have improved the hypothesis testing section based on the reviewer's comments. We have also added a hypothesis statement in Table 4 (structural model assessment).

NO	Reviewer Comments	Author Response
7.	<p><i>In “3.2 Structural Model Analyses Section”,</i></p> <ul style="list-style-type: none"> ✓ <i>p-values are not less than 0.0000 for Meaning, Innovative Selling Behavior and the Specific Indirect Effect.</i> ✓ <i>H5 and H6 in the analysis are not cited correctly.</i> 	<p>Thank you for your valuable comments.</p> <ul style="list-style-type: none"> ✓ We have corrected the writing of the p-value and Hypothesis according to the reviewer's suggestions. ✓ We have revised table 3 and added more information about the significant level for all coefficients.
8.	<p><i>Table 3 should report significance level at each coefficient and put in the Note under the table, i.e. *** stands for 99% significance level.</i></p>	
9.	<p><i>Some of the path coefficients in Figure 2 are not correct.</i></p>	<p>We sincerely apologize for the error that occurred in Figure 2. The incorrect figure was inadvertently included due to an oversight during the writing process. We have already updated the correct figure in the revised paper to address this issue. We are sorry for any confusion or inconvenience during the review process.</p>
10.	<p><i>In References Section</i></p> <ul style="list-style-type: none"> ✓ <i>Some references are not written correctly.</i> ✓ <i>Missing references for</i> <ul style="list-style-type: none"> - <i>(Alavi et al., 2020),</i> - <i>Maden-Eyiusta (2021)</i> - <i>Thomas dan Velthouse (1990)</i> 	<p>Thank you. We appreciate reviewer corrections in the reference. We have improved some references according to APA style 7th Edition.</p> <ul style="list-style-type: none"> - It should be written Alavi et al., (2019) - It should be written Maden-Eyiusta (2022) <p>We have added:</p> <p>Thomas, K. W., & Velthouse, B. A. (1990). Cognitive elements of empowerment: An “interpretive” model of intrinsic task motivation. <i>The Academy of Management Review</i>, 15, 666–681. https://doi.org/10.2307/258687</p>

RESPONSE TO EDITORIAL TEAM NOTES

Editors Comment:

There are two "Table 2" on the revised article. You need to rename the Tables.

Authors response:

Thanks for the correction. We have fixed the writing of the table according to the order of the numbers on the paper. We apologize for our inaccuracy.

Editors Comment:

The first Table has a comma "," that should be decimal points. Please use decimal "." instead of comma "," for all the decimal points in the Tables.

Authors response:

We appreciate your attention to detail. We apologize for the oversight in using commas instead of decimal points in the first table. We have corrected the comma in the table.

EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA

Slamet Ahmadi^{1*}, Susanti Widhiastuti², Irfan Helmy³, Jayadi⁴, Atika Nur Aini⁵

Abstract

In today's heated financial services sector business competition, small conventional banks such as microfinance institutions (MFIs) must maintain superior salespeople with adaptive selling capabilities to increase sales performance. Therefore, it is critical to investigate the determinant factor and consequences of salespeople's adaptive selling capability. This study proposed to examine the effect of psychological empowerment dimensions, namely: meaning, competence, self-determination, and impact, on the adaptive selling capability. In addition, this research also scrutinises the link between adaptive selling capability and sales performance by examining innovative selling behavior as a mediating variable. A total of 205 salespeople from 34 MFIs in Central Java, Indonesia, participated in the survey. Based on the structural equation modelling (PLS-SEM) analyses, this study found that psychological empowerment dimensions significantly affect adaptive selling capability. Findings also demonstrate that adaptive selling capability positively influences innovative selling behaviour. Finally, the results revealed that innovative selling behaviour mediates the relationship between adaptive selling capability and sales performance. This research provides insight for MFIs managers in improving sales performance by cultivating employee psychological empowerment, which impacts adaptive selling capability and innovative selling behavior.

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Keywords: psychological empowerment, adaptive selling capability, innovative selling behavior, sales performance

INTRODUCTION

In the post-COVID-19 era, business competition in the financial services sector is increasing. Online banks have posed a challenge to financial service providers, particularly small-sized banks such as microfinance institutions (MFIs). Virtual-based banks offer flexible peer-to-peer lending without complicated requirements, gaining immense popularity among customers. Some scholars also suggest that customers in the banking sector require more flexibility and convenience in product services (Gautam & Sharma, 2022). Contrastingly, most conventional MFI's salespeople still use traditional seller-customer interactions that tend to be obsolete in personal selling (Siwale & Godfroid, 2022). Thus, to survive, MFIs require salespeople to improve their adaptive capability to anticipate unpredictable customer demands, nurture their satisfaction, and in turn increasing sales performance. According to personal selling theory, adaptive selling reflects the ability of salespeople to be adapt in dynamic sales conditions (Alavi et al., 2019). Adaptive salespeople can quickly analyze consumer preferences and develop the appropriate sales strategy to fulfil their needs. Previous studies demonstrated that adaptive selling could improve customer orientation (Yeo et al., 2019), encourage purchase intention (Park & Tran, 2018), maintain relationship commitment and product satisfaction (Kim Jae Hun & Jongkuk Shin, 2019).

Past studies have investigated the connection between adaptive selling and sales performance (Alnakhli et al., 2021; Amenuvor et al., 2022; Charoensukmongkol & Suthatorn, 2020). They believe adaptive selling capability is essential for salespeople to increase sales performance. However, several previous studies demonstrated conflicting results that indicate inconsistent findings. For example, Limbu et al. (2016) concluded that adaptive selling behavior does not affect job performance. Udayana et al. (2019) also found an insignificant

effect between adaptive selling and sales performance relationships. They argued that because adaptive selling is risky, a lack of support and inexperienced salespeople become barriers to performing adaptive selling. Furthermore, Maden-Eyiusta (2022)~~(2021)~~ conclude that further study is required to investigate the effect of adaptive selling in the job, social, and organizational contexts, that improve sales performance.

This study examines the potential antecedents and consequences of adaptive selling capability in the MFIs context. Psychological empowerment posits an essential factor as a determinant factor of adaptive selling capability. Psychological empowerment is intrinsic task motivation reflecting a sense of self-control and active involvement in work roles (Seibert et al., 2011). Numerous studies revealed that empowered employees display higher work enthusiasm and job performance (Ružić & Benazić, 2018; Shruti et al., 2016). According to the self-determination theory (Ryan & Deci, 2000), this study suggests that a sense of empowerment perceived by salespeople can boost positive work ability, including adaptive selling. Empowered salespeople feel they have the authority to take the initiative and demonstrate various approach to addressing customers' needs. This study also investigates the linkage between adaptive selling capability on sales performance through innovative selling behavior as a mediating variable. Past studies conclude that salespeople's innovative selling behavior is critical for the performance of a new product or service (Groza et al., 2021). The success of sales performance depends not only on the adaptability of salespeople but also on how they act differently to develop a new strategy for product and service delivery ((Alavi et al., 2019)~~Alavi et al., 2020~~). This research assumes that adaptive salespeople display a higher level of innovative selling behavior, which will improve sales performance.

MFIs in Indonesia are specifically established to provide business development services and community empowerment. Several MFIs services include loans for micro-scale businesses, savings management, and the provision of business development consulting services. Based on

data from the Financial Services Authority of the Republic of Indonesia in 2022, it is known that there are 234 registered MFIs in the form of cooperatives and microcredit. This number increased by 15.5% compared to 2020, with total assets reaching Rp 1.38 trillion. On the other hand, the competition faced by MFIs is fierce by the growth of online-based banks, which reached 103 entities. The data showed that online-based banks released a credit service amount of Rp 19.21 trillion. This fact pinpoints that MFIs management should provide superior employees capable of adapting and performing innovative services to survive in the microfinancing business. Specifically, salespeople in MFIs are challenged to develop novel approaches rather than traditional procedures to deal with consumer demands.

This present study provides several contributions to the personal selling literature and managerial practice: First, this study has developed a new model that investigates adaptive selling capability's potential antecedents and consequences. Second, innovative selling behaviour has been employed as a mediating variable to scrutinize the inconsistent findings on the relationship between adaptive selling capability and sales performance. Third, practically, this present study sheds insight for the MFIs' managers regarding how to increase sales performance by enhancing salespeople's psychological empowerment, adaptive selling capability, and innovative selling behaviour.

1. LITERATURE AND HYPOTHESIS DEVELOPMENT

1.1. Psychological Empowerment and Adaptive Selling Capability

Psychological empowerment is conceptualized as an intrinsic task motivation reflecting employees' feeling of self-control and active involvement in the work role (Seibert et al., 2011). Psychological empowerment manifested into four cognitions: meaning, competence, self-determination, and impact (Thomas & Velthouse, 1990)(~~Thomas dan Velthouse (1990).~~ Existing Literature on personal selling has emphasized that a salesperson who feels empowered

relates to an increase in new product selling, sales innovativeness (Ružić & Benazić, 2018), and job performance (Simintiras et al., 2013). Recent studies revealed that adaptive selling is significantly affected by how salespeople perceive their work (Rigolizzo et al., 2022). Psychological empowerment is critical in encouraging salespeople to perform positive behaviors like adaptive selling (Ružić & Benazić, 2018). This study assumes that the dimensions of psychological empowerment, namely meaning, competence, self-determination, and impact, affect sales adaptability. Sense of meaning reflects the extent to which work values are congruent with employees' values (Seibert et al., 2011). Salespeople who perceive selling activities as meaningful tend to demonstrate adaptability in various sales conditions (Wong & Tan, 2018). In order to improve salesperson's performance, a willingness of managers to increase employees' meaningful work will build a sense of adaptability. This study proposed the hypothesis:

H1: Meaning has a significant effect on adaptive selling capability.

Competence basically refers to the extent to which an employee can complete a task or job with his skills. In other words, employees with high competence believe they can accomplish the sales target set by the managers. According to Kwak et al. (2019), employees who believe they are competent at their jobs are more likely to be adaptable. Perceived competence increases a salesperson's capacity to employ various sales approaches and modify the message in response to the customer's responses. Similarly, Wong & Tan (2018) discovered that salespeople with high competence perform well in adaptive behavior. They think that their sales skills will help them deal with the uncertain sales situation. This study proposed the hypothesis:

H2: Competence has significant effect on adaptive selling capability.

Self-determination refers to the degree to which an employee has autonomy and independence in carrying out job duties (Liu et al., 2021). Employees who only do what their managers or superiors tell them will view themselves as powerless at work. The perception of independence in work will impact the desire to perform adaptive behavior (Wong & Tan, 2018). The uncertainty of interaction with customers requires alternative ways that are even outside routine procedures. Therefore, employees need to have freedom and flexibility on the execution of the strategy (Good et al., 2022). The interaction with customers often requires alternative ways that are even outside standard procedures. The higher degree of self-determination will have an impact on the adaptability of the salespeople (Rigolizzo et al., 2022). Therefore, this study formulated the following hypotheses:

H3: Self-determination has a significant effect on adaptive selling capability.

Impact indicates employees' perception of how their work can significantly affect the firm's condition (Seibert et al., 2011). Empowered employees believe they can significantly influence the company's performance, including organizational operating, administrative, or strategic outcomes (Al-Omari et al., 2020). Previous research has shown that salespeople who perceive their work as essential and significantly impact firm performance exhibit high adaptive selling capability (Wong & Tan, 2018). Employees who have a strong influence on the company are more likely to be able to instantly change their sales methods to the customer needs as the circumstances warrant (Rigolizzo et al., 2022). Therefore, this study formulated the following hypotheses:

H4: Impact has a significant effect on adaptive selling capability.

1.2. Adaptive Selling Capability and Innovative Selling Behavior

Personal selling literature emphasized adaptability as a critical resource to improve individual selling performance (Charoensukmongkol & Suthatorn, 2020; Wening & Moertono,

2023; Yeo et al., 2019). Adaptive selling is frequently defined as altering salespeople's selling strategies, etiquette, social mannerisms, verbal communication, and physical presentation based on the customer (Alavi et al., 2019). As a result, salespeople who engage in adaptive selling techniques generally display better performance and have higher levels of customer satisfaction (Kim Jae Hun & Jongkuk Shin, 2019; Kwak et al., 2019). Adaptive selling is needed depending on the situation when meeting customers. The need for adaptive behavior becomes high if the situation tends to be diverse and uncertain. Conversely, in a stable situation and accordance with predictions, the level of adaptive behavior required is low. However, experts reveal that not all sales situations can be predicted, so their ability to obtain information is needed to determine and adjust customer demands (Kimura et al., 2019).

Innovative behavior is an action taken to create and adopt new ideas, thoughts, or ways to be applied in the implementation and completion of work (Wang & Miao, 2015). Innovative selling behaviour is demonstrated in personal selling when the salespeople produces and analyzes new solutions for existing sales problems, considering problems from a different perspective, defines and solves a new challenge, or identifies a neglected one (Locander et al., 2018). These issues could be related to customer relationship management, logistics, training, or internal coordination. Salespeople engages in innovative selling by making presentations, overcoming objections, convincing, establishing rapport with customers, and using knowledge and skills from other disciplines to sales challenges (Wang & Miao, 2015). Innovative problem-solving approach provides the foundation for long-term relationships with clients and other business partners (Migdadi, 2021).

Adaptive selling capability is vital to innovative selling performance. Salespeople who can absorb as much information as possible from customers can transform it into new ideas according to customer requests (Mammadbayov et al., 2021). When dealing with customers, MFI's salespepole often facing different client characteristics, such as gender, age, business

scale, and occupation (Yeboah et al., 2022). Therefore, to implement an innovative sales strategy, good adaptability is required. Salespeople who have good adaptability will try to adapt to the conditions of customer interaction and apply new approaches as needed (Alavi et al., 2019). Therefore, the higher the adaptive selling ability, the salesperson will display innovative selling behavior. This study proposes a hypothesis:

H5: Adaptive selling capability has a significant effect on innovative selling behavior.

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1.3. Innovative Selling Behavior and Sales Performance

Sales performance can be interpreted as achieving targets the salespeople can complete (Yi et al., 2021). The role of the salespeople in the sales organization is the spearhead of the company's sustainability. However, in chaotic market conditions, it is not enough to apply standard procedures in the strategy to achieve sales. It takes a salesperson who can provide something different that can create customer loyalty (Thukral, 2021). Past studies revealed that salespeople performance is often associated with a company's success or failure in achieving its key sales objectives, such as generating a profit, increasing the number of sales, or ensuring continued viability and competitive advantage (Groza et al., 2021; Inyang & Jaramillo, 2020). In line, Wisker & Poulis (2015) revealed that a salesperson plays a vital role in customer relationship management and in recognizing, generating, communicating, and delivering value to clients, enhancing the organization's sales performance. Although the company has a high-quality product, it would be ineffective without appropriate marketing and salespeople (Herjanto & Franklin, 2019).

Previous research reveals that innovative sales behavior positively impacts sales performance (Demirel & Yayla, 2022; Groza et al., 2021). Salespeople who have a variety of weapons in dealing with consumers are proven to be able to achieve better targets (Amenuvor et al., 2022). Innovative behavior can be demonstrated in various ways, for example,

prospecting customers through convenient interactions, creatively gathering information and performing customer penetration, dealing with the product, and post-sales service to achieve customer loyalty (Alavi et al., 2019). Those activities are considered a way which creates and develop sales. Thus, this study proposed hypothesis:

H6: Innovative selling behavior has a significant effect on sales performance.

1.4. Adaptive Selling Capability and Sales Performance

In the world of sales, no one approach fits every situation. Every potential customer has unique preferences, communication styles, and challenges. Salespeople with adaptive selling capability can adapt quickly to different situations and adjust their strategy accordingly. This capability allows them to respond more effectively to changes and challenges, which in turn can improve sales performance (Ahmad et al., 2021; Wisker & Poulis, 2015). An excellent adaptive salesperson can recognize customers' unique needs and adapt their offerings accordingly. By understanding customers' preferences and problems, they can offer the most relevant and valuable solutions. This can increase sales conversion rates and customer satisfaction (Alavi et al., 2019; Alnakhli et al., 2021; Jitsoonthornchaikul, 2022). Past research reveals that salesperson adaptivity can identify effective communication styles for each customer, and salespeople can communicate better (Rigolizzo et al., 2022). Customers who feel heard and understood tend to be more satisfied with the buying experience, which leads to more loyal customers and increased long-term sales performance (Kwak et al., 2019).

H7: Adaptive selling capability has a significant effect on sales performance.

1.4.1.5. Mediating Role of Innovative Selling Behavior

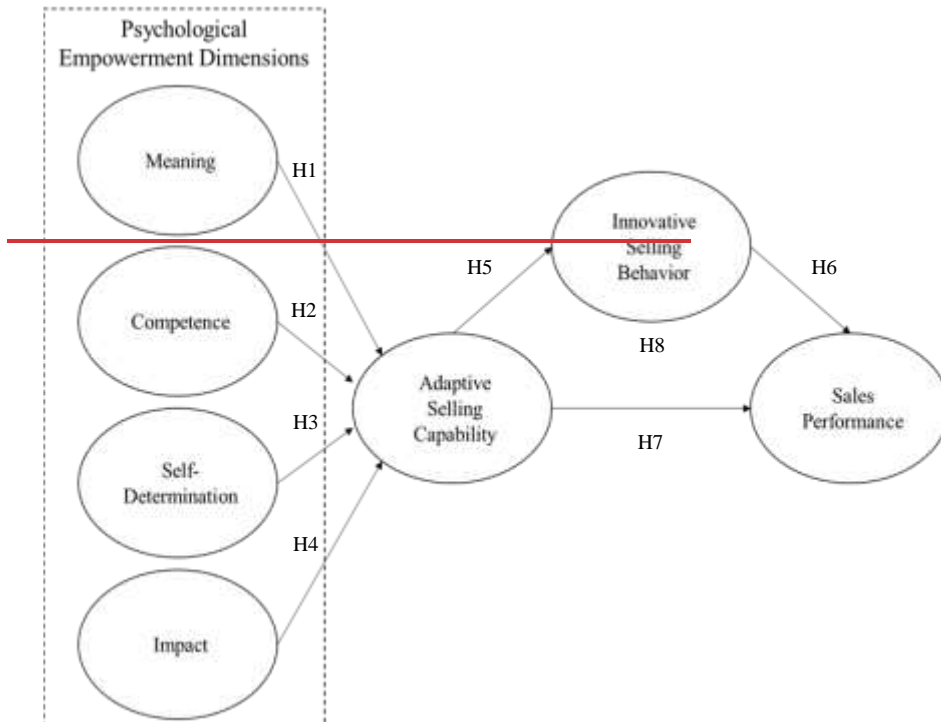
In this study, innovative selling behavior becomes a channel that connects adaptive selling capability with sales performance. This assumes that salespeople with high adaptive abilities will demonstrate innovative behavior in dealing with consumers and capable to improve sales performance. The success of sales innovation depends on how a salesperson

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understands customer needs (Amenuvor et al., 2022). In order to perform innovative selling, the salesperson must have complete information about consumers, including what they like and do not like (Ahmad et al., 2021). The adaptive selling capability of salespeople helps them to dig up in-depth information about consumers' backgrounds (Alnakhli et al., 2021; Simintiras et al., 2013). This study believe that salespeople selling capability encourages innovative selling behavior and increases the sales performance. Thus, this study proposed hypothesis:

H₈₇: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.



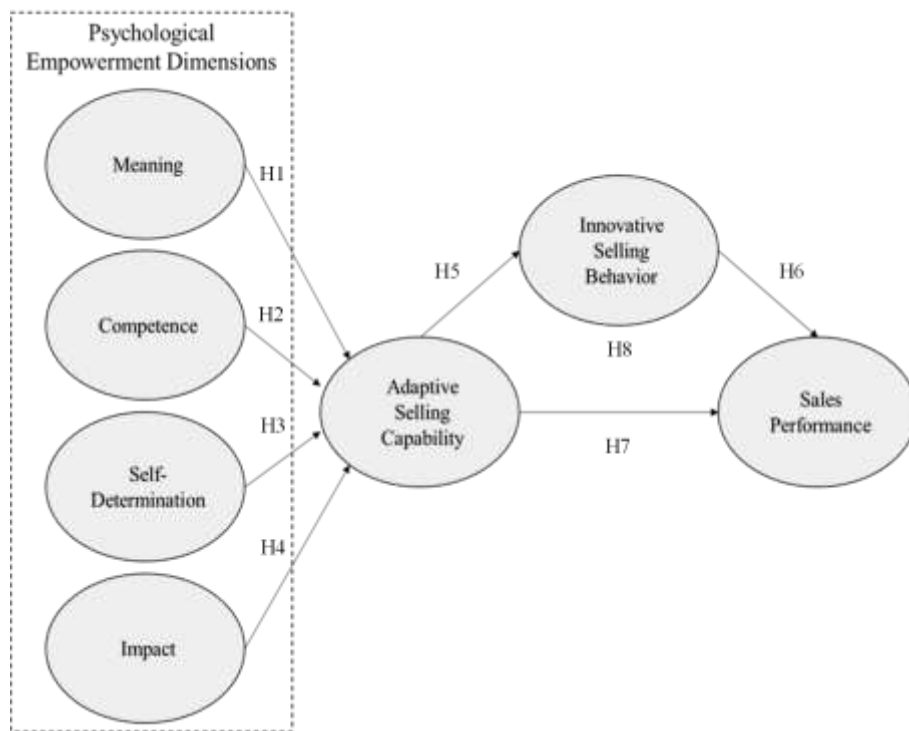


Figure 1. Conceptual Model

2. METHODOLOGY

This quantitative study was conducted in Barlingmascakeb, the most highly developed of MFI in Indonesia. The MFIs involved in the survey are those legally registered with the Indonesian Financial Services Authority (OJK). From July to September 2022, 256 salespeople from 34 MFIs participated in the survey. Before starting the survey, the researchers first coordinated with the economic section of the Central Java province to obtain initial data and survey permits. Next, the researcher contacted the manager of MFIs to get data on marketing employees. Closed surveys are distributed via WhatsApp and email given by managers to salespeople. A total of 205 questionnaires were filled out and returned, showing a response rate of 80.07%. The characteristics of the respondents are presented in table [12](#).

Table 12. Respondent Characteristic

Characteristic	Category	Frequency	%
Gender	Male	127	61.95%
	Female	78	38.05%
Age	18-29	121	59.02%
	30-40	75	36.59%
	41-55	9	4.39%
Work Experience	< 2 years	80	39.02%
	3-5 years	92	44.88%
	6-8 years	25	12.20%
	8-10 years	6	2.93%
	>10 years	2	0.98%
Education	High School	26	12.68%
	College/ Diploma	56	27.32%
	First Degree	121	59.02%
	Master Degree	2	0.98%

2.1. Measurement

All the items in the questionnaire were assessed using a 7-point Likert scale, with 1 = "strongly disagree" and 7 = "strongly agree." Psychological empowerment dimensions measurement were adopted from Spreitzer (1995), which consists of 12 items divided into four dimensions, meaning (4 items), competence (4 items), self-determination (4 items), and impact (4 items). Adaptive selling capability measurements in this study were adopted from the study of Robinson et al. (2002), consisting of 5 items. Innovative selling behavior measured using 6 items adopted from (Ahmad et al., 2021; Kim & Lee, 2013). Sales performance measurement were 3 items adopted from (Helmy & Wiwoho, 2020).

2.2. Data Analyses

The data analysis used the SEM Partial Least Square 3 (PLS) approach in this study. PLS is a component-based or variant-based Structural Equation Modeling (SEM) that shifts from a covariance-based SEM approach to a variance-based approach (Hair et al., 2019). Covariance-based SEM generally tests causality, while PLS is more of a predictive model. PLS

is a powerful analytical method because it is not based on normally distributed assumptions and appropriate in small sample sizes (Hair et al., 2019).

3. RESULT

3.1. Measurement Model Analyses

The discriminant validity, convergent validity, and reliability values were tested in the measurement model test, which showed the quality of the items used as variable indicators. The results in table 24 show that the loading factor of all items is > 0.7 , which indicates reliability. The AVE value exceeds 0.5, which supports convergent validity. Furthermore, this study's measurement of convergent validity is characterized by the value of composite reliability (CR). The test results show that the CR value ranged from 0.882 to 0.921 (Table 1), which exceeded the cut-off value of 0.7. In addition, according to Cronbach's alpha coefficient, all construct items are between 70-90 indicating an acceptable level of reliability (Hair et al., 2019). The Fornell and Larcker (1981) criterion is demonstrated in Table 32. The square root of the AVE of the construct variables is depicted on the diagonal. None of the inter-construct correlations exceed the square root of the AVEs, thus supporting discriminant validity.

Table 24. Assessment of Factor Loadings, Cronbach's Alpha, Composite Reliability, and Convergent Validity

Variables		Loading	CA	CR	AVE
Psychological Empowerment					
Meaning					
ME1	The work I do is very important to me	0.838	0.765	0.910	0.679
ME2	My job activities are personally meaningful to me	0.828			
ME3	The work I do is meaningful to me	0.806			
Competence					
CO1	I am confident about my ability to do my job	0.865	0.823	0.897	0.737
CO2	I am self-assured about my capabilities to perform my work activities	0.850			
CO3	I have mastered the skills necessary for my job	0.861			
Impact					
IM1	My impact on what happens in my department is large	0.810	0.819	0.921	0.729
IM2	I have a great deal of control over what happens in my organization	0.861			

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	Variables	Loading	CA	CR	AVE
IM3	I have significant influence over what happens in my organization	0.889			
Self-Determination					
SD1	I have significant autonomy in determining how I do my job	0.914	0.892	0.882	0.823
SD2	I can decide on my own how to go about doing my work	0.880			
SD3	I have considerable opportunity for independence and freedom in how I do my job	0.926			
Adaptive Selling Capability					
AS1	When I feel that my sales approach is not working, I can easily change to another approach	0.778	0.897	0.911	0.768
AS2	I like to experiment with different sales approaches	0.938			
AS3	I am very flexible in the sales approach I use	0.851			
AS4	I can easily use a wide variety of sales approaches	0.928			
AS5	I try to understand how one customer differs from another	0.738			
Innovative Selling Behavior					
ISB1	I come up with innovative and creative notions for satisfying customer needs	0.726	0.891	0.914	0.649
ISB2	I carry out sales tasks in ways that are resourceful.	0.832			
ISB3	I seek new service techniques, methods, or techniques to solve customer problems.	0.848			
ISB4	I provide a suitable plan for developing new ideas .	0.829			
ISB5	I try to secure the funding and resources needed to implement innovations.	0.796			
ISB6	Overall, I consider myself a innovative salespeople.	0.798			
Sales Performance					
SP1	I always generate higher levels of sales, when compared with my colleagues.	0.910	0.824	0.883	0.740
SP2	I have always exceeded the sales targets set by the company	0.883			
SP3	I have always been able to increase company profit	0.782			

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Table 32

Mean, Standard Deviation, and Discriminant Validity

Constructs	M	SD	ASC	CO	IM	ISB	ME	SP	SD
Adaptive Selling Capability (ASC)	5.61	1.21	.876						
Competence (CO)	5.29	0.83	.654	.859					
Impact (IM)	6.01	1.31	.613	.616	.854				
Innovative Selling Behavior (ISB)	5.72	0.88	.770	.688	.729	.806			
Meaning (ME)	5.12	1.31	.469	.426	.532	.617	.824		
Sales Performance (SP)	6.34	1.68	.664	.550	.616	.856	.632	.860	
Self-Determination (SD)	5.13	0.91	.712	.724	.618	.632	.534	.517	.907

Note. Diagonal values are the square root of AVE, off-diagonal values are the correlation between constructs, *M*=Mean, *SD*=Standard Deviation.

Table 43

Structural Model Assessment

Hypothesis	Variables	β Path Coefficient	SD	t-Statistics	p-Values	Result Hypothesis
H1: Meaning has a significant effect on adaptive selling capability	Meaning \rightarrow ASC	0.655	0.115	5.696	0.000***	H1: Supported
H2: Competence has significant effect on adaptive selling capability	Competence \rightarrow ASC	0.414	0.201	2.060	0.040*	H2: Supported
H3: Self-determination has a significant effect on adaptive selling capability	Self-Determination \rightarrow ASC	0.403	0.145	2.779	0.006**	H3: Supported
H4: Impact has a significant effect on adaptive selling capability	Impact \rightarrow ASC	0.203	0.092	2.207	0.028*	H4: Supported
H5: Adaptive selling capability has a significant effect on innovative selling behavior	ASC \rightarrow ISB	0.770	0.135	5.704	0.000***	H5: Supported
H6: Innovative selling behavior has a significant effect on sales performance	ISB \rightarrow Sales Performance	0.847	0.109	7.771	0.000***	H6: Supported
H7: Adaptive selling capability has a significant effect on sales performance	ASC \rightarrow Sales Performance	0.412	0.118	3.492	0.001**	H7: Supported
<i>Specific Indirect Effect</i>						
H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance	ASC \rightarrow ISB \rightarrow Sales Performance	0.652	0.119	5.479	0.000***	H8: Supported
Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$						

3.2. Structural Model Analyses

Structural model analyses focuses on assessing the inter-relationship between the variables. The hypothesis testing result in table 43 revealed that all psychological empowerment dimensions were significantly associated with adaptive selling capability. This study found that meaning (H1: $\beta = 0.655$; $p \leq 0.001$), competence (H2: $\beta = 0.414$; $p < 0.05$), self-determination (H3: $\beta = 0.403$; $p < 0.01$), and impact (H4: $\beta = 0.203$; $p < 0.05$) shared positive influence on adaptive selling capability. Therefore, H1, H2, H3 and H4 were

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~~accepted.~~ Additionally, hypothesis H5 examines the direct effect of adaptive selling capability on sales performance. This study empirically found that adaptive selling capability significantly affects sales performance (H5: $\beta = 0.412$; $p < 0.01$), ~~thus confirming the acceptance of H5.~~ Adaptive selling capability was also found to have a significant relationship with innovative selling behavior (H6: $\beta = 0.770$; $p \leq 0.001$) and sales performance (H7: $\beta = 0.412$; $p < 0.01$) ~~supported for H6.~~ Furthermore, this study investigates the mediating role of innovative selling behavior in the relationship between adaptive selling capability and sales performance. According to specific indirect effect results, this study confirmed that innovative sales behavior mediates the connection between adaptive selling capability and sales performance (H8: $\beta = 0.652$; $p \leq 0.001$).

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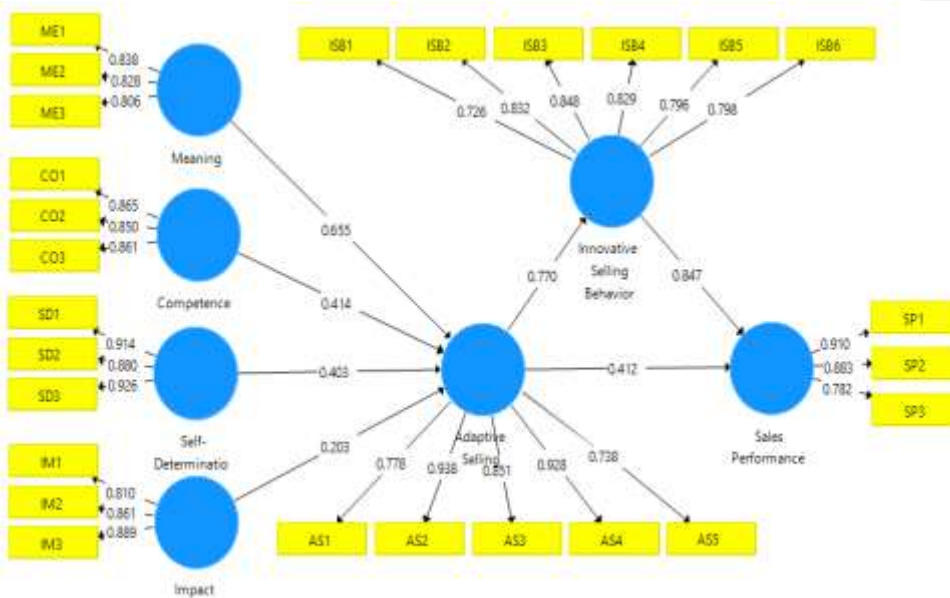
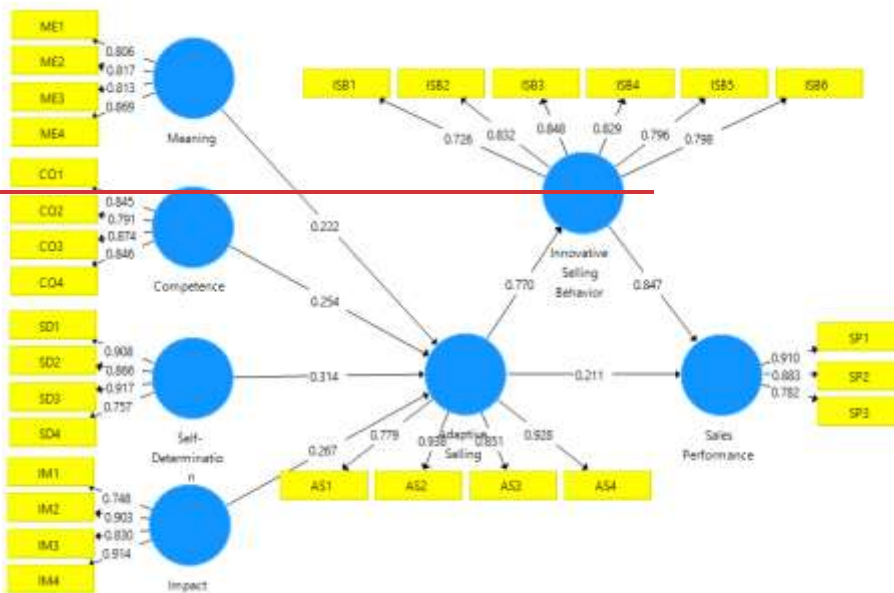


Figure 2. SEM-PLS Evaluation

4. CONCLUSION

This study investigated the connection between psychological empowerment and adaptive selling capability. The effect of adaptive selling capability on sales performance was also empirically examined through innovative selling behavior as a mediating variable. As a result, this study confirmed that psychological empowerment (meaning, competence, self-determination, and impact) positively affects adaptive selling capability. This study also empirically found that adaptive selling capability significantly affects sales performance. On the other hand, innovative selling behavior shares a mediating effect on the connection between adaptive selling capability and sales performance.

The dimension of psychological empowerment demonstrates a positive influence on adaptive selling capability. The salesperson who feels the job is meaningful demonstrated higher adaptive selling capability. A sense of meaningfulness encourages salespeople to develop skills beyond typical tasks, such as adaptive sales skills. Perceive competence indicates how employees believe their competencies can complete the job. The results proved that salespeople who feel confident in their selling competencies would be more willing to change their work approach according to sales conditions with consumers. Self-determination shares a positive effect on adaptive capability. Feelings of freedom and autonomy of work could enhance the salesperson's ability to improve their work. Adaptive behavior involves relatively high risk, and self-determination plays a vital role in the successful adaptability of salespeople. The final dimension, impact, significantly influences the sales force's adaptability. This research proves that employees who feel their work significantly impacted the company demonstrated higher sales adaptability. The feeling of impact gives suggestions to salespeople to always strive optimally for their work, for example, by developing adaptive skills in selling.

This study revealed a link between salespeople's adaptable selling capability and increased sales performance. Adjusting and modifying the selling approach to the customer's needs is crucial to achieving sales goals. In adaptive selling, salespeople focus on establishing a positive experience for the consumer and maintaining their satisfaction. In addition, salespeople who engage in adaptable selling behavior are more likely to understand the demands and expectations of customers in any circumstance. In addition, they seek to meet the diverse needs of prospective clients and improve customer engagement. This study also indicated that the degree of adaptive selling enables salespeople to interpret customer signals and make sales adjustments based on this information.

Furthermore, the result supported the mediating roles of innovative selling behaviour on the adaptive selling capability and sales performance relationship. Innovative salespeople demonstrate a novel approach in personal selling, for example, seeking a new technique to nurture interaction with customers and giving the advice to solve customer problems. Micro and small-scale customers usually lack sufficient knowledge about financial products. They also sometimes have limited resources to access financing. Therefore, it takes a salesperson's ability to exploit information, capture customers' conditions, and practice innovative ways to attract customers. This study concluded that adaptive selling capability plays a central role in promoting innovative selling behaviour and increasing sales performance.

5. IMPLICATION

This research provides several contributions to both theoretical and practical management in the personal selling context. Theoretically, the fundamental purpose of this study is to fill the research gap found in the previous adaptive selling literature (Limbu et al., 2016; Maden-Eyiusta et al., 2022; Udayana et al., 2019). This study claimed that innovative selling behavior had channeled the link between adaptive selling capability and sales

performance. In addition, this research also developed a research model by examining the effect of psychological empowerment on adaptive selling capability. Psychological empowerment dimension was confirmed to have a positive influence on enhancing salespeople's adaptive selling capability.

These empirical studies also shed light on managerial practices to improve sales performance. The result showed that psychological empowerment positively influences adaptive selling capability. This study suggests that MFI managers should consider maintaining a supporting work environment as an important factor that can boost salespeople's psychological empowerment. MFI must nurture a feeling of empowerment among employees to promote salespeople's adaptive selling capability. Furthermore, this study also revealed that adaptive selling capability significantly impacts sales performance through innovative selling behavior. According to the research findings, MFIs need to give more appreciation to salespeople with adaptive selling capabilities and innovative behavior in the salesforce. In particular, MFIs managers need to initiate training programs for salespeople to exacerbate the personal selling techniques and salesmanship skills needed to help salespeople cope with sales demands and succeed in service innovation.

6. LIMITATION AND SUGGESTION FOR FUTURE RESEARCH

This research contains some limitations that should be considered for future research. First, this research was conducted in the context of MFIs, where salespeople face the characteristics of customers, most of whom come from small businesses. These results require more effort to generalize to a wider business context, for example, in larger sales companies such as real estate, pharmaceuticals, etc. Second, this research was conducted using a survey technique with a cross-sectional approach, so it is impossible to determine the temporal interaction between variables. This research suggests a longitudinal approach to establishing a

true cause-and-effect relationship. Third, this research needs to see how customers perceive effective adaptive selling. For more research, the dyadic model can be used to look at how salespeople- customers interact and to capture customer perception regarding adaptive selling.

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BAGIAN 4

TAHAP 4	BUKTI KOMENTAR REVIEWER 2
TAHAP 4.1	BUKTI BALASAN KEPADA REVIEWER 2
TAHAP 4.2	BUKTI ARTIKEL DENGAN HIGHLIGHT
TAHAP 4.3	BUKTI ARTIKEL SETELAH REVIEWER 2

Tahap 4. Bukti Korespondensi Reviewer 2



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Second reviewer comments

5 pesan

ABAC Journal-Assumption University <abacjournal@au.edu>

4 Juli 2023 pukul 09.52

Kepada: ahmadi slamet <slametahmadiriset@gmail.com>

Dear Dr. Slamet Ahmadi,

We are sending you the **second reviewer's comments on your manuscript** "EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA."

Please address the raised concern and revise accordingly. Highlight the revision parts and in a separate file, respond to the reviewer's comments point by point. When you are done, kindly send both files to abacjournal@au.edu.

If you can send the revision as soon as possible, we can publish your article in our July issue because the first reviewer already accepted your revised manuscript.

Sincerely yours,
ABAC Journal Team



Second reviewer comments-Examining the Antecedents and Consequences of Adaptive Selling.doc

47K

ahmadi slamet <slametahmadiriset@gmail.com>

5 Juli 2023 pukul 03.03

Kepada: ABAC Journal-Assumption University <abacjournal@au.edu>

ABAC Journal Team

Thank you for forwarding the second reviewer's comments on our manuscript. We appreciate the constructive feedback provided by the reviewer. We will immediately send the revised paper according to the comments.

Prof. Dr. Slamet Ahamadi

[Kutipan teks disembunyikan]

Tahap 4.1 Bukti Komentar Reviewer 2

Article Review for ABAC Journal

Article Title: Examining the Antecedents and Consequences of Adaptive Selling Capability: Study from Microfinance Institutions in Indonesia

Please tick ✓ or highlight YELLOW in the box(es).

1. Does the paper make a valuable contribution to the body of current knowledge in terms of:

YES	NO	N/A	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Theory?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	New Data?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Analysis?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Results?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Application of theory to practice?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Summarizing the state of knowledge?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Methodology?

2. Is the paper competently written and presented to a publishable standard?

YES	NO	N/A	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are the concepts adequately designed?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the style clear and concise?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the argument coherent and the paper well integrated?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are statistics, tables, diagrams clear?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is it well structured?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Should any part of the paper be cut, re-structured, or developed?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does the title accurately reflect the contents of the paper?

3. Is the referencing appropriate?

YES	NO	N/A	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is adequate credit given to other contributors in the field?
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Are there major omissions?
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are the references complete?

4. Recommendation

- ☐ Be accepted without amendments
- ☒ Be accepted subject to minor or major changes (please provide some guidance to the author(s) on what you think is needed)
- ☐ Be returned to the author(s) for major re-work with a recommendation for future re-submission (please provide some guidance to the author(s) on what you think is needed)
- ☐ Be rejected

()

Reviewer

**Article Title: Examining the Antecedents And Consequences of
Adaptive Selling Capability: Study from Microfinance
Institutions in Indonesia**

Recommendation for Change

Please write some suggestions that the writer should follow. (Note the areas that you think should be revised or improved)

Overall research shows the hard work of the author. However, there is some room for improvement.

In the introduction part, the author should provide citation for claiming that in the post-COVID-19 era, business competition in the financial services sector is increasing.

In the methodology part, the author should explain why the filled 205 questionnaires is appropriate for the investigation by mentioning some statistical techniques or citing the suggestion source. In

addition, the author should add some more explanation for the use of PLS-SEM on this study.

The author should recheck the word spelling, For example, in the last paragraph, “This study suggests that MFI managers should consider maintaining a supporting work enviroenment...”.

In part 6, the author should mention about the limitation on the research sampling which was conducted only in Barlingmascakeb. Therefore, the samples might not truly reflect the whole population (Microfinance Institutions in Indonesia). Hence, the further research should be done to solve this problem.

Tahap 3.1 Bukti Balasan Untuk Reviewer 2

AUTHOR RESPONSE FOR SECOND REVIEWER

Firstly, We would like to thank you for the reviewer comments and valuable suggestions. The reviewer has identified the paper's weaknesses and allowed us to strengthen some critical points. We have improved the research paper according to the reviewer's suggestions.

NO	Reviewer Comments	Author Response
1.	<i>In the introduction part, the author should provide citation for claiming that in the post-COVID-19 era, business competition in the financial services sector is increasing.</i>	<p>Thank you for your valuable comments. We have added citations from previous studies that state that there is increasing competition in the financial services business. The research Banna & Alam, 2021 and Xie et al., 2022 stated that this competition was caused by the rise of FinTech, the increasing demand for digital financial services, and the growing need for financial services tailored to the specific needs of different customer segments.</p> <p>Reference Added:</p> <p>Banna, H., & Alam, M. R. (2021). Impact of digital financial inclusion on ASEAN banking stability: implications for the post-Covid-19 era. <i>Studies in Economics and Finance</i>, 38(2), 504–523. https://doi.org/10.1108/SEF-09-2020-0388</p> <p>Xie, H., Chang, H.-L., Hafeez, M., & Saliba, C. (2022). COVID-19 post-implications for sustainable banking sector performance: evidence from emerging Asian economies. <i>Economic Research-Ekonomska Istraživanja</i>, 35(1), 4801–4816. https://doi.org/10.1080/1331677X.2021.2018619</p>
2.	In the methodology part, the author should explain why the filled 205 questionnaires is appropriate for the investigation by mentioning some statistical techniques or citing the suggestion source.	<p>Thank you for pointing this out. We have added an explanation about the sampling technique. This study used convenience sampling because not all MFIs give an access to the survey due to their confidential policy. Convenient sampling is among the least chosen method due to its deficiency in support studies that seek to generalize the findings. However, Landers & Behrend (2015) that suggest the limitations of convenience sampling can be mitigated by providing detailed information about the sample and the setting of the study.</p> <p>Reference Added:</p>

NO	Reviewer Comments	Author Response
		Landers, R. N., & Behrend, T. S. (2015). An Inconvenient Truth: Arbitrary Distinctions Between Organizational, Mechanical Turk, and Other Convenience Samples. <i>Industrial and Organizational Psychology</i> , 8(2), 142–164. https://doi.org/DOI: 10.1017/iop.2015.13
	In addition, the author should add some more explanation for the use of PLS-SEM on this study.	Thank you for your valuable comments. We have added more explanation about PLS-SEM in the “data analyses” section. For example, PLS is used as a powerful analytical method because it is not based on normally distributed assumptions and appropriate in small sample sizes (Hair et al., 2019).
3.	<i>The author should recheck the word spelling, for example, in the last paragraph, “This study suggests that MFI managers should consider maintaining a supporting work enviroenment ...”.</i>	Thank you for your comments. We sincerely apologize for the clerical error. We have corrected the error in writing.
4.	<i>In part 6, the author should mention about the limitation on the research sampling which was conducted only in Barlingmascakeb. Therefore, the samples might not truly reflect the whole population (Microfinance Institutions in Indonesia). Hence, the further research should be done to solve this problem..</i>	Thank you for your valuable comments. We have added research limitations related to the limited number of participants in the Barlingmascakeb area in section 6.

Tahap 4.3 Bukti Artikel dengan Highlite

EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA

Slamet Ahmadi^{1*}, Susanti Widhiastuti², Irfan Helmy³, Jayadi⁴, Atika Nur Aini⁵

Abstract

In today's heated financial services sector business competition, small conventional banks such as microfinance institutions (MFIs) must maintain superior salespeople with adaptive selling capabilities to increase sales performance. Therefore, it is critical to investigate the determinant factor and consequences of salespeople's adaptive selling capability. This study proposed to examine the effect of psychological empowerment dimensions, namely: meaning, competence, self-determination, and impact, on the adaptive selling capability. In addition, this research also scrutinises the link between adaptive selling capability and sales performance by examining innovative selling behavior as a mediating variable. A total of 205 salespeople from 34 MFIs in Central Java, Indonesia, participated in the survey. Based on the structural equation modelling (PLS-SEM) analyses, this study found that psychological empowerment dimensions significantly affect adaptive selling capability. Findings also demonstrate that adaptive selling capability positively influences innovative selling behaviour. Finally, the results revealed that innovative selling behaviour mediates the relationship between adaptive selling capability and sales performance. This research provides insight for MFIs managers in improving sales performance by cultivating employee psychological empowerment, which impacts adaptive selling capability and innovative selling behavior.

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Keywords: psychological empowerment, adaptive selling capability, innovative selling behavior, sales performance

INTRODUCTION

In the post-COVID-19 era, business competition in the financial services sector is increasing. This is due to several factors, including the rise of FinTech, the increasing demand for digital financial services, and the growing need for financial services tailored to the specific needs of different customer segments (Banna & Alam, 2021; Xie et al., 2022). Online banks have posed a challenge to financial service providers, particularly small-sized banks such as microfinance institutions (MFIs). Virtual-based banks offer flexible peer-to-peer lending without complicated requirements, gaining immense popularity among customers. Some scholars also suggest that customers in the banking sector require more flexibility and convenience in product services (Gautam & Sharma, 2022). Contrastingly, most conventional MFI's salespeople still use traditional seller-customer interactions that tend to be obsolete in personal selling (Siwale & Godfroid, 2022). Thus, to survive, MFIs require salespeople to improve their adaptive capability to anticipate unpredictable customer demands, nurture their satisfaction, and in turn increasing sales performance. According to personal selling theory, adaptive selling reflects the ability of salespeople to be adapt in dynamic sales conditions (Alavi et al., 2019). Adaptive salespeople can quickly analyze consumer preferences and develop the appropriate sales strategy to fulfil their needs. Previous studies demonstrated that adaptive selling could improve customer orientation (Yeo et al., 2019), encourage purchase intention (Park & Tran, 2018), maintain relationship commitment and product satisfaction (Kim Jae Hun & Jongkuk Shin, 2019).

Past studies have investigated the connection between adaptive selling and sales performance (Alnakhli et al., 2021; Amenuvor et al., 2022; Charoensukmongkol & Suthatorn, 2020). They believe adaptive selling capability is essential for salespeople to increase sales

performance. However, several previous studies demonstrated conflicting results that indicate inconsistent findings. For example, Limbu et al. (2016) concluded that adaptive selling behavior does not affect job performance. Udayana et al. (2019) also found an insignificant effect between adaptive selling and sales performance relationships. They argued that because adaptive selling is risky, a lack of support and inexperienced salespeople become barriers to performing adaptive selling. Furthermore, Maden-Eyiusta (2022) conclude that further study is required to investigate the effect of adaptive selling in the job, social, and organizational contexts, that improve sales performance.

This study examines the potential antecedents and consequences of adaptive selling capability in the MFIs context. Psychological empowerment posits an essential factor as a determinant factor of adaptive selling capability. Psychological empowerment is intrinsic task motivation reflecting a sense of self-control and active involvement in work roles (Seibert et al., 2011). Numerous studies revealed that empowered employees display higher work enthusiasm and job performance (Ružić & Benazić, 2018; Shruti et al., 2016). According to the self-determination theory (Ryan & Deci, 2000), this study suggests that a sense of empowerment perceived by salespeople can boost positive work ability, including adaptive selling. Empowered salespeople feel they have the authority to take the initiative and demonstrate various approach to addressing customers' needs. This study also investigates the linkage between adaptive selling capability on sales performance through innovative selling behavior as a mediating variable. Past studies conclude that salespeople's innovative selling behavior is critical for the performance of a new product or service (Groza et al., 2021). The success of sales performance depends not only on the adaptability of salespeople but also on how they act differently to develop a new strategy for product and service delivery (Alavi et al., 2019). This research assumes that adaptive salespeople display a higher level of innovative selling behavior, which will improve sales performance.

MFIs in Indonesia are specifically established to provide business development services and community empowerment. Several MFIs services include loans for micro-scale businesses, savings management, and the provision of business development consulting services. Based on data from the Financial Services Authority of the Republic of Indonesia in 2022, it is known that there are 234 registered MFIs in the form of cooperatives and microcredit. This number increased by 15.5% compared to 2020, with total assets reaching Rp 1.38 trillion. On the other hand, the competition faced by MFIs is fierce by the growth of online-based banks, which reached 103 entities. The data showed that online-based banks released a credit service amount of Rp 19.21 trillion. This fact pinpoints that MFIs management should provide superior employees capable of adapting and performing innovative services to survive in the microfinancing business. Specifically, salespeople in MFIs are challenged to develop novel approaches rather than traditional procedures to deal with consumer demands.

This present study provides several contributions to the personal selling literature and managerial practice: First, this study has developed a new model that investigates adaptive selling capability's potential antecedents and consequences. Second, innovative selling behaviour has been employed as a mediating variable to scrutinize the inconsistent findings on the relationship between adaptive selling capability and sales performance. Third, practically, this present study sheds insight for the MFIs' managers regarding how to increase sales performance by enhancing salespeople's psychological empowerment, adaptive selling capability, and innovative selling behaviour.

1. LITERATURE AND HYPOTHESIS DEVELOPMENT

1.1. Psychological Empowerment and Adaptive Selling Capability

Psychological empowerment is conceptualized as an intrinsic task motivation reflecting employees' feeling of self-control and active involvement in the work role (Seibert et al., 2011).

Psychological empowerment manifested into four cognitions: meaning, competence, self-determination, and impact (Thomas & Velthouse, 1990). Existing Literature on personal selling has emphasized that a salesperson who feels empowered relates to an increase in new product selling, sales innovativeness (Ružić & Benazić, 2018), and job performance (Simintiras et al., 2013). Recent studies revealed that adaptive selling is significantly affected by how salespeople perceive their work (Rigolizzo et al., 2022). Psychological empowerment is critical in encouraging salespeople to perform positive behavior like adaptive selling (Ružić & Benazić, 2018). This study assumes that the dimensions of psychological empowerment, namely meaning, competence, self-determination, and impact, affect sales adaptability. Sense of meaning reflects the extent to which work values are congruent with employees' values (Seibert et al., 2011). Salespeople who perceive selling activities as meaningful tend to demonstrate adaptability in various sales conditions (Wong & Tan, 2018). In order to improve salesperson's performance, a willingness of managers to increase employees' meaningful work will build a sense of adaptability. This study proposed the hypothesis:

H1: Meaning has a significant effect on adaptive selling capability.

Competence basically refers to the extent to which an employee can complete a task or job with his skills. In other words, employees with high competence believe they can accomplish the sales target set by the managers. According to Kwak et al. (2019), employees who believe they are competent at their jobs are more likely to be adaptable. Perceived competence increases a salesperson's capacity to employ various sales approaches and modify the message in response to the customer's responses. Similarly, Wong & Tan (2018) discovered that salespeople with high competence perform well in adaptive behavior. They think that their sales skills will help them deal with the uncertain sales situation. This study proposed the hypothesis:

H2: Competence has significant effect on adaptive selling capability.

Self-determination refers to the degree to which an employee has autonomy and independence in carrying out job duties (Liu et al., 2021). Employees who only do what their managers or superiors tell them will view themselves as powerless at work. The perception of independence in work will impact the desire to perform adaptive behavior (Wong & Tan, 2018). The uncertainty of interaction with customers requires alternative ways that are even outside routine procedures. Therefore, employees need to have freedom and flexibility on the execution of the strategy (Good et al., 2022). The interaction with customers often requires alternative ways that are even outside standard procedures. The higher degree of self-determination will have an impact on the adaptability of the salespeople (Rigolizzo et al., 2022). Therefore, this study formulated the following hypotheses:

H3: Self-determination has a significant effect on adaptive selling capability.

Impact indicates employees' perception of how their work can significantly affect the firm's condition (Seibert et al., 2011). Empowered employees believe they can significantly influence the company's performance, including organizational operating, administrative, or strategic outcomes (Al-Omari et al., 2020). Previous research has shown that salespeople who perceive their work as essential and significantly impact firm performance exhibit high adaptive selling capability (Wong & Tan, 2018). Employees who have a strong influence on the company are more likely to be able to instantly change their sales methods to the customer needs as the circumstances warrant (Rigolizzo et al., 2022). Therefore, this study formulated the following hypotheses:

H4: Impact has a significant effect on adaptive selling capability.

1.2. Adaptive Selling Capability and Innovative Selling Behavior

Personal selling literature emphasized adaptability as a critical resource to improve individual selling performance (Charoensukmongkol & Suthatorn, 2020; Wening & Moertono, 2023; Yeo et al., 2019). Adaptive selling is frequently defined as altering salespeople's selling strategies, etiquette, social mannerisms, verbal communication, and physical presentation based on the customer (Alavi et al., 2019). As a result, salespeople who engage in adaptive selling techniques generally display better performance and have higher levels of customer satisfaction (Kim Jae Hun & Jongkuk Shin, 2019; Kwak et al., 2019). Adaptive selling is needed depending on the situation when meeting customers. The need for adaptive behavior becomes high if the situation tends to be diverse and uncertain. Conversely, in a stable situation and accordance with predictions, the level of adaptive behavior required is low. However, experts reveal that not all sales situations can be predicted, so their ability to obtain information is needed to determine and adjust customer demands (Kimura et al., 2019).

Innovative behavior is an action taken to create and adopt new ideas, thoughts, or ways to be applied in the implementation and completion of work (Wang & Miao, 2015). Innovative selling behaviour is demonstrated in personal selling when the salespeople produces and analyzes new solutions for existing sales problems, considering problems from a different perspective, defines and solves a new challenge, or identifies a neglected one (Locander et al., 2018). These issues could be related to customer relationship management, logistics, training, or internal coordination. Salespeople engages in innovative selling by making presentations, overcoming objections, convincing, establishing rapport with customers, and using knowledge and skills from other disciplines to sales challenges (Wang & Miao, 2015). Innovative problem-solving approach provides the foundation for long-term relationships with clients and other business partners (Migdadi, 2021).

Adaptive selling capability is vital to innovative selling performance. Salespeople who can absorb as much information as possible from customers can transform it into new ideas according to customer requests (Mammadbayov et al., 2021). When dealing with customers, MFI's salespeople often facing different client characteristics, such as gender, age, business scale, and occupation (Yeboah et al., 2022). Therefore, to implement an innovative sales strategy, good adaptability is required. Salespeople who have good adaptability will try to adapt to the conditions of customer interaction and apply new approaches as needed (Alavi et al., 2019). Therefore, the higher the adaptive selling ability, the salesperson will display innovative selling behavior. This study proposes a hypothesis:

H5: Adaptive selling capability has a significant effect on innovative selling behavior.

1.3. Innovative Selling Behavior and Sales Performance

Sales performance can be interpreted as achieving targets the salespeople can complete (Yi et al., 2021). The role of the salespeople in the sales organization is the spearhead of the company's sustainability. However, in chaotic market conditions, it is not enough to apply standard procedures in the strategy to achieve sales. It takes a salesperson who can provide something different that can create customer loyalty (Thukral, 2021). Past studies revealed that salespeople performance is often associated with a company's success or failure in achieving its key sales objectives, such as generating a profit, increasing the number of sales, or ensuring continued viability and competitive advantage (Groza et al., 2021; Inyang & Jaramillo, 2020). In line, Wisker & Poulis (2015) revealed that a salesperson plays a vital role in customer relationship management and in recognizing, generating, communicating, and delivering value to clients, enhancing the organization's sales performance. Although the company has a high-quality product, it would be ineffective without appropriate marketing and salespeople (Herjanto & Franklin, 2019).

Previous research reveals that innovative sales behavior positively impacts sales performance (Demirel & Yayla, 2022; Groza et al., 2021). Salespeople who have a variety of weapons in dealing with consumers are proven to be able to achieve better targets (Amenuvor et al., 2022). Innovative behavior can be demonstrated in various ways, for example, prospecting customers through convenient interactions, creatively gathering information and performing customer penetration, dealing with the product, and post-sales service to achieve customer loyalty (Alavi et al., 2019). Those activities are considered a way which creates and develop sales. Thus, this study proposed hypothesis:

H6: Innovative selling behavior has a significant effect on sales performance.

1.4. Adaptive Selling Capability and Sales Performance

In the world of sales, no one approach fits every situation. Every potential customer has unique preferences, communication styles, and challenges. Salespeople with adaptive selling capability can adapt quickly to different situations and adjust their strategy accordingly. This capability allows them to respond more effectively to changes and challenges, which in turn can improve sales performance (Ahmad et al., 2021; Wisker & Poulis, 2015). An excellent adaptive salesperson can recognize customers' unique needs and adapt their offerings accordingly. By understanding customers' preferences and problems, they can offer the most relevant and valuable solutions. This can increase sales conversion rates and customer satisfaction (Alavi et al., 2019; Alnakhli et al., 2021; Jitsoonthornchaikul, 2022). Past research reveals that salesperson adaptivity can identify effective communication styles for each customer, and salespeople can communicate better (Rigolizzo et al., 2022). Customers who feel heard and understood tend to be more satisfied with the buying experience, which leads to more loyal customers and increased long-term sales performance (Kwak et al., 2019).

H7: Adaptive selling capability has a significant effect on sales performance.

1.5. Mediating Role of Innovative Selling Behavior

In this study, innovative selling behavior becomes a channel that connects adaptive selling capability with sales performance. This assumes that salespeople with high adaptive abilities will demonstrate innovative behavior in dealing with consumers and capable to improve sales performance. The success of sales innovation depends on how a salesperson understands customer needs (Amenuvor et al., 2022). In order to perform innovative selling, the salesperson must have complete information about consumers, including what they like and do not like (Ahmad et al., 2021). The adaptive selling capability of salespeople helps them to dig up in-depth information about consumers' backgrounds (Alnakhli et al., 2021; Simintiras et al., 2013). This study believe that salespeople selling capability encourages innovative selling behavior and increases the sales performance. Thus, this study proposed hypothesis:

H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.

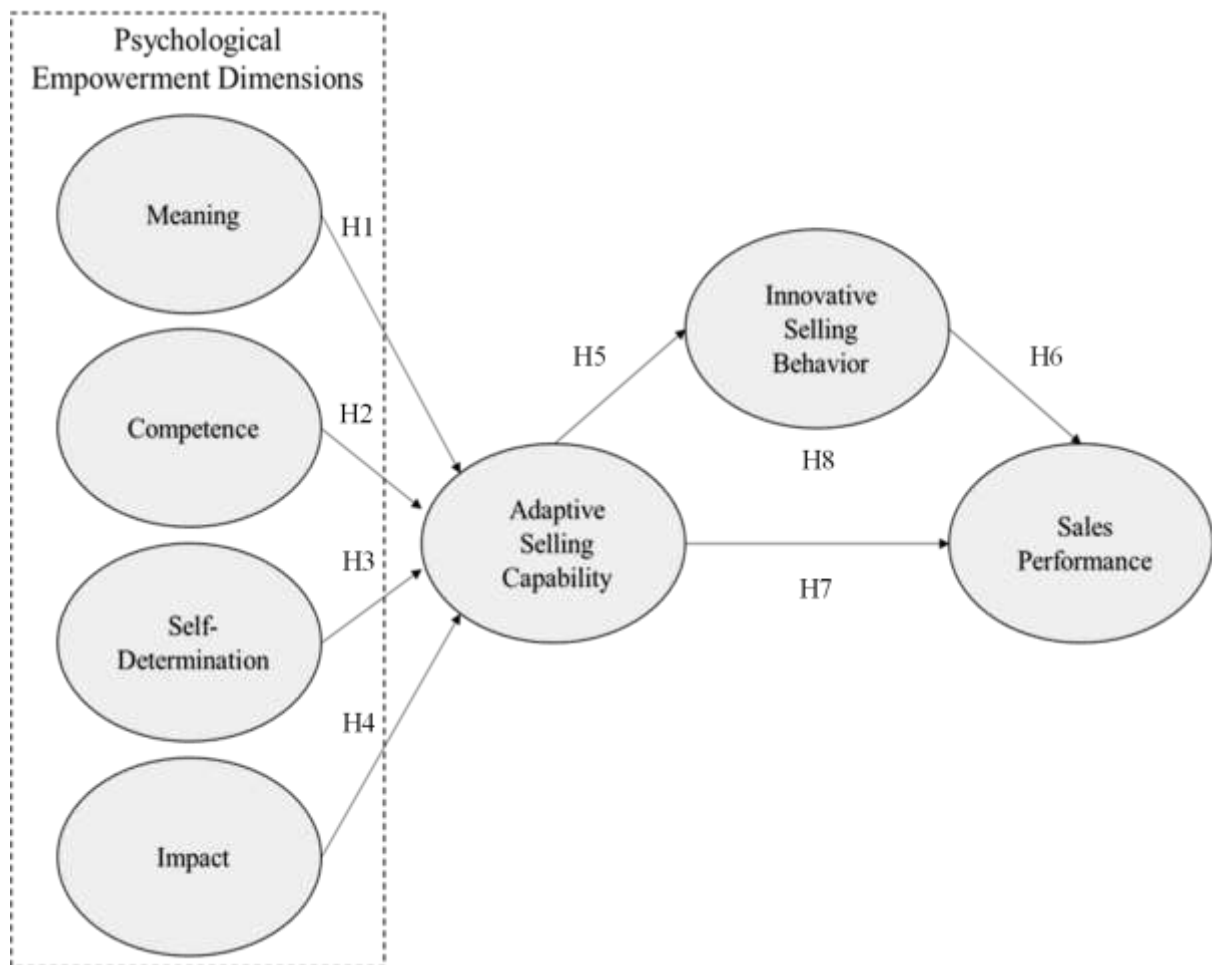


Figure 1. Conceptual Model

2. METHODOLOGY

This quantitative study was conducted in Barlingmascakeb, regencies with the most highly developed of MFI in Indonesia. The MFIs involved in the survey are those legally registered with the Indonesian Financial Services Authority (OJK). From July to September 2022, 256 salespeople from 34 MFIs participated in the survey. Before starting the survey, the researchers first coordinated with the economic section of the Central Java province to obtain initial data and survey permits. Next, the researcher contacted the manager of MFIs to get data on marketing employees. Closed surveys are distributed via WhatsApp and email given by managers to salespeople. A total of 205 questionnaires were filled out and returned, showing a response rate of 80.07%. This study used convenience sampling because not all MFIs could be

accessed for surveys due to their confidentiality policy. Convenience sampling is a less common method because it can lead to biased results. However, Landers & Behrend (2015) suggest that the limitations of convenience sampling can be mitigated by providing detailed information about the sample and the setting of the study. In this study, we have provided the respondents' demographic data in Table 1.

Table 1. Respondent Characteristic

Characteristic	Category	Frequency	%
Gender	Male	127	61.95%
	Female	78	38.05%
Age	18-29	121	59.02%
	30-40	75	36.59%
	41-55	9	4.39%
Work Experience	< 2 years	80	39.02%
	3-5 years	92	44.88%
	6-8 years	25	12.20%
	8-10 years	6	2.93%
	>10 years	2	0.98%
Education	High School	26	12.68%
	College/ Diploma	56	27.32%
	First Degree	121	59.02%
	Master Degree	2	0.98%

2.1. Measurement

All the items in the questionnaire were assessed using a 7-point Likert scale, with 1 = "strongly disagree" and 7 = "strongly agree." Psychological empowerment dimensions measurement were adopted from Spreitzer (1995), which consists of 12 items divided into four dimensions, meaning (4 items), competence (4 items), self-determination (4 items), and impact (4 items). Adaptive selling capability measurements in this study were adopted from the study of Robinson et al. (2002), consisting of 5 items. Innovative selling behavior measured using 6 items adopted from (Ahmad et al., 2021; Kim & Lee, 2013). Sales performance measurement were 3 items adopted from (Helmy & Wiwoho, 2020).

2.2. Data Analyses

The data analysis used the SEM Partial Least Square 3 (PLS) approach in this study. This study used Smart PLS to analyze the hypotheses and test the proposed model. Smart PLS was chosen because it is a powerful statistical method that can be used with relatively small samples. Additionally, Smart PLS is proper for building causal models, which can be used to test the proposed relationships in future studies (Hair et al., 2019). PLS is a component-based or variant-based Structural Equation Modelling (SEM) that shifts from a covariance-based SEM approach to a variance-based approach. Covariance-based SEM generally tests causality, while PLS is more of a predictive model. PLS is a powerful analytical method because it is not based on normally distributed assumptions and appropriate in small sample sizes (Hair et al., 2019).

3. RESULT

3.1. Measurement Model Analyses

The discriminant validity, convergent validity, and reliability values were tested in the measurement model test, which showed the quality of the items used as variable indicators. The results in table 2 show that the loading factor of all items is > 0.7 , which indicates reliability. The AVE value exceeds 0.5, which supports convergent validity. Furthermore, this study's measurement of convergent validity is characterized by the value of composite reliability (CR). The test results show that the CR value ranged from 0.882 to 0.921 (Table 1), which exceeded the cut-off value of 0.7. In addition, according to Cronbach's alpha coefficient, all construct items are between 70-90 indicating an acceptable level of reliability (Hair et al., 2019). The Fornell and Larcker (1981) criterion is demonstrated in Table 3. The square root of the AVE of the construct variables is depicted on the diagonal. None of the inter-construct correlations exceed the square root of the AVEs, thus supporting discriminant validity.

Table 2. Assessment of Factor Loadings, Cronbach's Alpha, Composite Reliability, and Convergent Validity

Variables		Loading	CA	CR	AVE
Psychological Empowerment					
Meaning					
ME1	The work I do is very important to me	0.838	0.765	0.910	0.679
ME2	My job activities are personally meaningful to me	0.828			
ME3	The work I do is meaningful to me	0.806			
Competence					
CO1	I am confident about my ability to do my job	0.865	0.823	0.897	0.737
CO2	I am self-assured about my capabilities to perform my work activities	0.850			
CO3	I have mastered the skills necessary for my job	0.861			
Impact					
IM1	My impact on what happens in my department is large	0.810	0.819	0.921	0.729
IM2	I have a great deal of control over what happens in my organization	0.861			
IM3	I have significant influence over what happens in my organization	0.889			
Self-Determination					
SD1	I have significant autonomy in determining how I do my job	0.914	0.892	0.882	0.823
SD2	I can decide on my own how to go about doing my work	0.880			
SD3	I have considerable opportunity for independence and freedom in how I do my job	0.926			
Adaptive Selling Capability					
AS1	When I feel that my sales approach is not working, I can easily change to another approach	0.778	0.897	0.911	0.768
AS2	I like to experiment with different sales approaches	0.938			
AS3	I am very flexible in the sales approach I use	0.851			
AS4	I can easily use a wide variety of sales approaches	0.928			
AS5	I try to understand how one customer differs from another	0.738			
Innovative Selling Behavior					
ISB1	I come up with innovative and creative notions for satisfying customer needs	0.726	0.891	0.914	0.649
ISB2	I carry out sales tasks in ways that are resourceful.	0.832			
ISB3	I seek new service techniques, methods, or techniques to solve customer problems.	0.848			
ISB4	I provide a suitable plan for developing new ideas \.	0.829			
ISB5	I try to secure the funding and resources needed to implement innovations.	0.796			
ISB6	Overall, I consider myself an innovative' salespeople.	0.798			
Sales Performance					
SP1	I always generate higher levels of sales, when compared with my colleagues.	0.910	0.824	0.883	0.740
SP2	I have always exceeded the sales targets set by the company	0.883			
SP3	I have always been able to increase company profit	0.782			

Table 3

Mean, Standard Deviation, and Discriminant Validity

Constructs	<i>M</i>	<i>SD</i>	ASC	CO	IM	ISB	ME	SP	SD
Adaptive Selling Capability (ASC)	5.61	1.21	.876						
Competence (CO)	5.29	0.83	.654	.859					
Impact (IM)	6.01	1.31	.613	.616	.854				
Innovative Selling Behavior (ISB)	5.72	0.88	.770	.688	.729	.806			
Meaning (ME)	5.12	1.31	.469	.426	.532	.617	.824		
Sales Performance (SP)	6.34	1.68	.664	.550	.616	.856	.632	.860	
Self-Determination (SD)	5.13	0.91	.712	.724	.618	.632	.534	.517	.907

Note. Diagonal values are the square root of AVE, off-diagonal values are the correlation between constructs, *M*=Mean, *SD*=Standard Deviation.

Table 4

Structural Model Assessment

Hypothesis	β	<i>SD</i>	<i>t</i> -stat	<i>p</i> -Values	Result
H1: Meaning has a significant effect on adaptive selling capability	0.655	0.115	5.696	0.000***	Supported
H2: Competence has significant effect on adaptive selling capability	0.414	0.201	2.060	0.040*	Supported
H3: Self-determination has a significant effect on adaptive selling capability	0.403	0.145	2.779	0.006**	Supported
H4: Impact has a significant effect on adaptive selling capability.	0.203	0.092	2.207	0.028*	Supported
H5: Adaptive selling capability has a significant effect on innovative selling behavior	0.770	0.135	5.704	0.000***	Supported
H6: Innovative selling behavior has a significant effect on sales performance	0.847	0.109	7.771	0.000***	Supported
H7: Adaptive selling capability has a significant effect on sales performance.	0.412	0.118	3.492	0.001**	Supported
<i>Specific Indirect Effect</i>					
H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.	0.652	0.119	5.479	0.000***	Supported

Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

3.2. Structural Model Analyses

Structural model analyses focus on assessing the inter-relationship between the variables. The hypothesis testing result in table 4 revealed that all psychological empowerment dimensions were significantly associated with adaptive selling capability. This study found that

meaning (H1; $\beta = 0.655$; $p < 0.001$), competence (H2; $\beta = 0.414$; $p < 0.05$), self-determination (H3; $\beta = 0.403$; $p < 0.01$), and impact (H4; $\beta = 0.203$; $p < 0.05$) shared positive influence on adaptive selling capability. Additionally, hypothesis H5 examines the direct effect of adaptive selling capability on sales performance. This study empirically found that adaptive selling capability significantly affects sales performance (H5; $\beta = 0.412$; $p < 0.01$). Adaptive selling capability was also found to have a significant relationship with innovative selling behavior (H6; $\beta = 0.770$; $p < 0.001$) and sales performance (H7; $\beta = 0.412$; $p < 0.01$). Furthermore, this study investigates the mediating role of innovative selling behavior in the relationship between adaptive selling capability and sales performance. According to specific indirect effect results, this study confirmed that innovative sales behavior mediates the connection between adaptive selling capability and sales performance (H8; $\beta = 0.652$; $p < 0.001$).

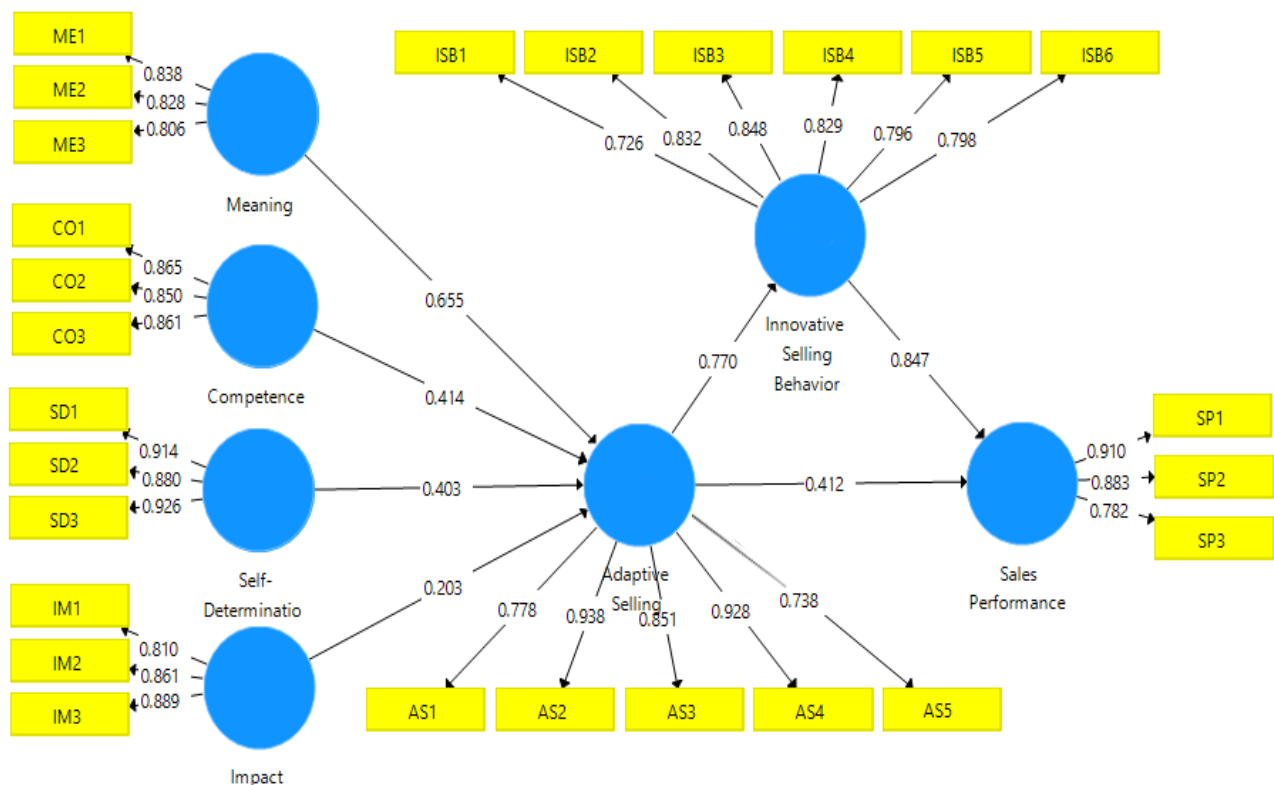


Figure 2. SEM-PLS Evaluation

4. CONCLUSION

This study investigated the connection between psychological empowerment and adaptive selling capability. The effect of adaptive selling capability on sales performance was also empirically examined through innovative selling behavior as a mediating variable. As a result, this study confirmed that psychological empowerment (meaning, competence, self-determination, and impact) positively affects adaptive selling capability. This study also empirically found that adaptive selling capability significantly affects sales performance. On the other hand, innovative selling behavior shares a mediating effect on the connection between adaptive selling capability and sales performance.

The dimension of psychological empowerment demonstrates a positive influence on adaptive selling capability. The salesperson who feels the job is meaningful demonstrated higher adaptive selling capability. A sense of meaningfulness encourages salespeople to develop skills beyond typical tasks, such as adaptive sales skills. Perceive competence indicates how employees believe their competencies can complete the job. The results proved that salespeople who feel confident in their selling competencies would be more willing to change their work approach according to sales conditions with consumers. Self-determination shares a positive effect on adaptive capability. Feelings of freedom and autonomy of work could enhance the salesperson's ability to improve their work. Adaptive behavior involves relatively high risk, and self-determination plays a vital role in the successful adaptability of salespeople. The final dimension, impact, significantly influences the sales force's adaptability. This research proves that employees who feel their work significantly impacted the company demonstrated higher sales adaptability. The feeling of impact gives suggestions to salespeople to always strive optimally for their work, for example, by developing adaptive skills in selling.

This study revealed a link between salespeople's adaptable selling capability and increased sales performance. Adjusting and modifying the selling approach to the customer's needs is crucial to achieving sales goals. In adaptive selling, salespeople focus on establishing a positive experience for the consumer and maintaining their satisfaction. In addition, salespeople who engage in adaptable selling behavior are more likely to understand the demands and expectations of customers in any circumstance. In addition, they seek to meet the diverse needs of prospective clients and improve customer engagement. This study also indicated that the degree of adaptive selling enables salespeople to interpret customer signals and adjust based on this information.

Furthermore, the result supported the mediating roles of innovative selling behaviour on the adaptive selling capability and sales performance relationship. Innovative salespeople demonstrate a novel approach in personal selling, for example, seeking a new technique to nurture interaction with customers and giving the advice to solve customer problems. Micro and small-scale customers usually lack sufficient knowledge about financial products. They also sometimes have limited resources to access financing. Therefore, it takes a salesperson's ability to exploit information, capture customers' conditions, and practice innovative ways to attract customers. This study concluded that adaptive selling capability plays a central role in promoting innovative selling behaviour and increasing sales performance.

5. IMPLICATION

This research provides several contributions to both theoretical and practical management in the personal selling context. Theoretically, the fundamental purpose of this study is to fill the research gap found in the previous adaptive selling literature (Limbu et al., 2016; Maden-Eyiusta et al., 2022; Udayana et al., 2019). This study claimed that innovative selling behavior had channelled the link between adaptive selling capability and sales

performance. In addition, this research also developed a research model by examining the effect of psychological empowerment on adaptive selling capability. Psychological empowerment dimension was confirmed to have a positive influence on enhancing salespeople's adaptive selling capability.

These empirical studies also shed light on managerial practices to improve sales performance. The result showed that psychological empowerment positively influences adaptive selling capability. This study suggests that MFI managers should consider maintaining a supporting work **environment** as an important factor that can boost salespeople's psychological empowerment. MFI must nurture a feeling of empowerment among employees to promote salespeople's adaptive selling capability. Furthermore, this study also revealed that adaptive selling capability significantly impacts sales performance through innovative selling behavior. According to the research findings, MFIs need to give more appreciation to salespeople with adaptive selling capabilities and innovative behavior in the salesforce. MFIs managers need to initiate training programs for salespeople to exacerbate the personal selling techniques and salesmanship skills needed to help salespeople cope with sales demands and succeed in service innovation.

6. LIMITATION AND SUGGESTION FOR FUTURE RESEARCH

This research contains some limitations that should be considered for future research. First, this research was conducted in the context of MFIs, where salespeople face the characteristics of customers, most of whom come from small businesses. These results require more effort to the wider business context, for example, in larger sales companies such as real estate, pharmaceuticals, etc. **Second, the study is limited by the number of participants, which were only drawn from Barlingmascakeb. Although these regencies are areas with high MFI growth, further research with a broader scope is needed to increase the generalizability of the**

findings. Third, this research was conducted using a survey technique with a cross-sectional approach, so it is impossible to determine the temporal interaction between variables. This research suggests a longitudinal approach to establishing a true cause-and-effect relationship. Fourth, this research needs to see how customers perceive effective adaptive selling. For more research, the dyadic model can be used to look at how salespeople- customers interact and to capture customer perception regarding adaptive selling.

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4.3. Bukti Artikel Submit Setelah Review 1 dan 2

EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA

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Abstract

In today's heated financial services sector business competition, small conventional banks such as microfinance institutions (MFIs) must maintain superior salespeople with adaptive selling capabilities to increase sales performance. Therefore, it is critical to investigate the determinant factor and consequences of salespeople's adaptive selling capability. This study proposed to examine the effect of psychological empowerment dimensions, namely: meaning, competence, self-determination, and impact, on the adaptive selling capability. In addition, this research also scrutinises the link between adaptive selling capability and sales performance by examining innovative selling behavior as a mediating variable. A total of 205 salespeople from 34 MFIs in Central Java, Indonesia, participated in the survey. Based on the structural equation modelling (PLS-SEM) analyses, this study found that psychological empowerment dimensions significantly affect adaptive selling capability. Findings also demonstrate that adaptive selling capability positively influences innovative selling behaviour. Finally, the results revealed that innovative selling behaviour mediates the relationship between adaptive selling capability and sales performance. This research provides insight for MFIs managers in improving sales performance by cultivating employee psychological empowerment, which impacts adaptive selling capability and innovative selling behavior.

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Keywords: psychological empowerment, adaptive selling capability, innovative selling behavior, sales performance

INTRODUCTION

In the post-COVID-19 era, business competition in the financial services sector is increasing. This is due to several factors, including the rise of FinTech, the increasing demand for digital financial services, and the growing need for financial services tailored to the specific needs of different customer segments (Banna & Alam, 2021; Xie et al., 2022). Online banks have posed a challenge to financial service providers, particularly small-sized banks such as microfinance institutions (MFIs). Virtual-based banks offer flexible peer-to-peer lending without complicated requirements, gaining immense popularity among customers. Some scholars also suggest that customers in the banking sector require more flexibility and convenience in product services (Gautam & Sharma, 2022). Contrastingly, most conventional MFI's salespeople still use traditional seller-customer interactions that tend to be obsolete in personal selling (Siwale & Godfroid, 2022). Thus, to survive, MFIs require salespeople to improve their adaptive capability to anticipate unpredictable customer demands, nurture their satisfaction, and in turn increasing sales performance. According to personal selling theory, adaptive selling reflects the ability of salespeople to be adapt in dynamic sales conditions (Alavi et al., 2019). Adaptive salespeople can quickly analyze consumer preferences and develop the appropriate sales strategy to fulfil their needs. Previous studies demonstrated that adaptive selling could improve customer orientation (Yeo et al., 2019), encourage purchase intention (Park & Tran, 2018), maintain relationship commitment and product satisfaction (Kim Jae Hun & Jongkuk Shin, 2019).

Past studies have investigated the connection between adaptive selling and sales performance (Alnakhli et al., 2021; Amenuvor et al., 2022; Charoensukmongkol & Suthatorn, 2020). They believe adaptive selling capability is essential for salespeople to increase sales

performance. However, several previous studies demonstrated conflicting results that indicate inconsistent findings. For example, Limbu et al. (2016) concluded that adaptive selling behavior does not affect job performance. Udayana et al. (2019) also found an insignificant effect between adaptive selling and sales performance relationships. They argued that because adaptive selling is risky, a lack of support and inexperienced salespeople become barriers to performing adaptive selling. Furthermore, Maden-Eyiusta (2022) conclude that further study is required to investigate the effect of adaptive selling in the job, social, and organizational contexts, that improve sales performance.

This study examines the potential antecedents and consequences of adaptive selling capability in the MFIs context. Psychological empowerment posits an essential factor as a determinant factor of adaptive selling capability. Psychological empowerment is intrinsic task motivation reflecting a sense of self-control and active involvement in work roles (Seibert et al., 2011). Numerous studies revealed that empowered employees display higher work enthusiasm and job performance (Ružić & Benazić, 2018; Shruti et al., 2016). According to the self-determination theory (Ryan & Deci, 2000), this study suggests that a sense of empowerment perceived by salespeople can boost positive work ability, including adaptive selling. Empowered salespeople feel they have the authority to take the initiative and demonstrate various approach to addressing customers' needs. This study also investigates the linkage between adaptive selling capability on sales performance through innovative selling behavior as a mediating variable. Past studies conclude that salespeople's innovative selling behavior is critical for the performance of a new product or service (Groza et al., 2021). The success of sales performance depends not only on the adaptability of salespeople but also on how they act differently to develop a new strategy for product and service delivery (Alavi et al., 2019). This research assumes that adaptive salespeople display a higher level of innovative selling behavior, which will improve sales performance.

MFIs in Indonesia are specifically established to provide business development services and community empowerment. Several MFIs services include loans for micro-scale businesses, savings management, and the provision of business development consulting services. Based on data from the Financial Services Authority of the Republic of Indonesia in 2022, it is known that there are 234 registered MFIs in the form of cooperatives and microcredit. This number increased by 15.5% compared to 2020, with total assets reaching Rp 1.38 trillion. On the other hand, the competition faced by MFIs is fierce by the growth of online-based banks, which reached 103 entities. The data showed that online-based banks released a credit service amount of Rp 19.21 trillion. This fact pinpoints that MFIs management should provide superior employees capable of adapting and performing innovative services to survive in the microfinancing business. Specifically, salespeople in MFIs are challenged to develop novel approaches rather than traditional procedures to deal with consumer demands.

This present study provides several contributions to the personal selling literature and managerial practice: First, this study has developed a new model that investigates adaptive selling capability's potential antecedents and consequences. Second, innovative selling behaviour has been employed as a mediating variable to scrutinize the inconsistent findings on the relationship between adaptive selling capability and sales performance. Third, practically, this present study sheds insight for the MFIs' managers regarding how to increase sales performance by enhancing salespeople's psychological empowerment, adaptive selling capability, and innovative selling behaviour.

1. LITERATURE AND HYPOTHESIS DEVELOPMENT

1.1. Psychological Empowerment and Adaptive Selling Capability

Psychological empowerment is conceptualized as an intrinsic task motivation reflecting employees' feeling of self-control and active involvement in the work role (Seibert et al., 2011).

Psychological empowerment manifested into four cognitions: meaning, competence, self-determination, and impact (Thomas & Velthouse, 1990). Existing Literature on personal selling has emphasized that a salesperson who feels empowered relates to an increase in new product selling, sales innovativeness (Ružić & Benazić, 2018), and job performance (Simintiras et al., 2013). Recent studies revealed that adaptive selling is significantly affected by how salespeople perceive their work (Rigolizzo et al., 2022). Psychological empowerment is critical in encouraging salespeople to perform positive behavior like adaptive selling (Ružić & Benazić, 2018). This study assumes that the dimensions of psychological empowerment, namely meaning, competence, self-determination, and impact, affect sales adaptability. Sense of meaning reflects the extent to which work values are congruent with employees' values (Seibert et al., 2011). Salespeople who perceive selling activities as meaningful tend to demonstrate adaptability in various sales conditions (Wong & Tan, 2018). In order to improve salesperson's performance, a willingness of managers to increase employees' meaningful work will build a sense of adaptability. This study proposed the hypothesis:

H1: Meaning has a significant effect on adaptive selling capability.

Competence basically refers to the extent to which an employee can complete a task or job with his skills. In other words, employees with high competence believe they can accomplish the sales target set by the managers. According to Kwak et al. (2019), employees who believe they are competent at their jobs are more likely to be adaptable. Perceived competence increases a salesperson's capacity to employ various sales approaches and modify the message in response to the customer's responses. Similarly, Wong & Tan (2018) discovered that salespeople with high competence perform well in adaptive behavior. They think that their sales skills will help them deal with the uncertain sales situation. This study proposed the hypothesis:

H2: Competence has significant effect on adaptive selling capability.

Self-determination refers to the degree to which an employee has autonomy and independence in carrying out job duties (Liu et al., 2021). Employees who only do what their managers or superiors tell them will view themselves as powerless at work. The perception of independence in work will impact the desire to perform adaptive behavior (Wong & Tan, 2018). The uncertainty of interaction with customers requires alternative ways that are even outside routine procedures. Therefore, employees need to have freedom and flexibility on the execution of the strategy (Good et al., 2022). The interaction with customers often requires alternative ways that are even outside standard procedures. The higher degree of self-determination will have an impact on the adaptability of the salespeople (Rigolizzo et al., 2022). Therefore, this study formulated the following hypotheses:

H3: Self-determination has a significant effect on adaptive selling capability.

Impact indicates employees' perception of how their work can significantly affect the firm's condition (Seibert et al., 2011). Empowered employees believe they can significantly influence the company's performance, including organizational operating, administrative, or strategic outcomes (Al-Omari et al., 2020). Previous research has shown that salespeople who perceive their work as essential and significantly impact firm performance exhibit high adaptive selling capability (Wong & Tan, 2018). Employees who have a strong influence on the company are more likely to be able to instantly change their sales methods to the customer needs as the circumstances warrant (Rigolizzo et al., 2022). Therefore, this study formulated the following hypotheses:

H4: Impact has a significant effect on adaptive selling capability.

1.2. Adaptive Selling Capability and Innovative Selling Behavior

Personal selling literature emphasized adaptability as a critical resource to improve individual selling performance (Charoensukmongkol & Suthatorn, 2020; Wening & Moertono, 2023; Yeo et al., 2019). Adaptive selling is frequently defined as altering salespeople's selling strategies, etiquette, social mannerisms, verbal communication, and physical presentation based on the customer (Alavi et al., 2019). As a result, salespeople who engage in adaptive selling techniques generally display better performance and have higher levels of customer satisfaction (Kim Jae Hun & Jongkuk Shin, 2019; Kwak et al., 2019). Adaptive selling is needed depending on the situation when meeting customers. The need for adaptive behavior becomes high if the situation tends to be diverse and uncertain. Conversely, in a stable situation and accordance with predictions, the level of adaptive behavior required is low. However, experts reveal that not all sales situations can be predicted, so their ability to obtain information is needed to determine and adjust customer demands (Kimura et al., 2019).

Innovative behavior is an action taken to create and adopt new ideas, thoughts, or ways to be applied in the implementation and completion of work (Wang & Miao, 2015). Innovative selling behaviour is demonstrated in personal selling when the salespeople produces and analyzes new solutions for existing sales problems, considering problems from a different perspective, defines and solves a new challenge, or identifies a neglected one (Locander et al., 2018). These issues could be related to customer relationship management, logistics, training, or internal coordination. Salespeople engages in innovative selling by making presentations, overcoming objections, convincing, establishing rapport with customers, and using knowledge and skills from other disciplines to sales challenges (Wang & Miao, 2015). Innovative problem-solving approach provides the foundation for long-term relationships with clients and other business partners (Migdadi, 2021).

Adaptive selling capability is vital to innovative selling performance. Salespeople who can absorb as much information as possible from customers can transform it into new ideas according to customer requests (Mammadbayov et al., 2021). When dealing with customers, MFI's salespeople often facing different client characteristics, such as gender, age, business scale, and occupation (Yeboah et al., 2022). Therefore, to implement an innovative sales strategy, good adaptability is required. Salespeople who have good adaptability will try to adapt to the conditions of customer interaction and apply new approaches as needed (Alavi et al., 2019). Therefore, the higher the adaptive selling ability, the salesperson will display innovative selling behavior. This study proposes a hypothesis:

H5: Adaptive selling capability has a significant effect on innovative selling behavior.

1.3. Innovative Selling Behavior and Sales Performance

Sales performance can be interpreted as achieving targets the salespeople can complete (Yi et al., 2021). The role of the salespeople in the sales organization is the spearhead of the company's sustainability. However, in chaotic market conditions, it is not enough to apply standard procedures in the strategy to achieve sales. It takes a salesperson who can provide something different that can create customer loyalty (Thukral, 2021). Past studies revealed that salespeople performance is often associated with a company's success or failure in achieving its key sales objectives, such as generating a profit, increasing the number of sales, or ensuring continued viability and competitive advantage (Groza et al., 2021; Inyang & Jaramillo, 2020). In line, Wisker & Poulis (2015) revealed that a salesperson plays a vital role in customer relationship management and in recognizing, generating, communicating, and delivering value to clients, enhancing the organization's sales performance. Although the company has a high-quality product, it would be ineffective without appropriate marketing and salespeople (Herjanto & Franklin, 2019).

Previous research reveals that innovative sales behavior positively impacts sales performance (Demirel & Yayla, 2022; Groza et al., 2021). Salespeople who have a variety of weapons in dealing with consumers are proven to be able to achieve better targets (Amenuvor et al., 2022). Innovative behavior can be demonstrated in various ways, for example, prospecting customers through convenient interactions, creatively gathering information and performing customer penetration, dealing with the product, and post-sales service to achieve customer loyalty (Alavi et al., 2019). Those activities are considered a way which creates and develop sales. Thus, this study proposed hypothesis:

H6: Innovative selling behavior has a significant effect on sales performance.

1.4. Adaptive Selling Capability and Sales Performance

In the world of sales, no one approach fits every situation. Every potential customer has unique preferences, communication styles, and challenges. Salespeople with adaptive selling capability can adapt quickly to different situations and adjust their strategy accordingly. This capability allows them to respond more effectively to changes and challenges, which in turn can improve sales performance (Ahmad et al., 2021; Wisker & Poulis, 2015). An excellent adaptive salesperson can recognize customers' unique needs and adapt their offerings accordingly. By understanding customers' preferences and problems, they can offer the most relevant and valuable solutions. This can increase sales conversion rates and customer satisfaction (Alavi et al., 2019; Alnakhli et al., 2021; Jitsoonthornchaikul, 2022). Past research reveals that salesperson adaptivity can identify effective communication styles for each customer, and salespeople can communicate better (Rigolizzo et al., 2022). Customers who feel heard and understood tend to be more satisfied with the buying experience, which leads to more loyal customers and increased long-term sales performance (Kwak et al., 2019).

H7: Adaptive selling capability has a significant effect on sales performance.

1.5. Mediating Role of Innovative Selling Behavior

In this study, innovative selling behavior becomes a channel that connects adaptive selling capability with sales performance. This assumes that salespeople with high adaptive abilities will demonstrate innovative behavior in dealing with consumers and capable to improve sales performance. The success of sales innovation depends on how a salesperson understands customer needs (Amenuvor et al., 2022). In order to perform innovative selling, the salesperson must have complete information about consumers, including what they like and do not like (Ahmad et al., 2021). The adaptive selling capability of salespeople helps them to dig up in-depth information about consumers' backgrounds (Alnakhli et al., 2021; Simintiras et al., 2013). This study believe that salespeople selling capability encourages innovative selling behavior and increases the sales performance. Thus, this study proposed hypothesis:

H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.

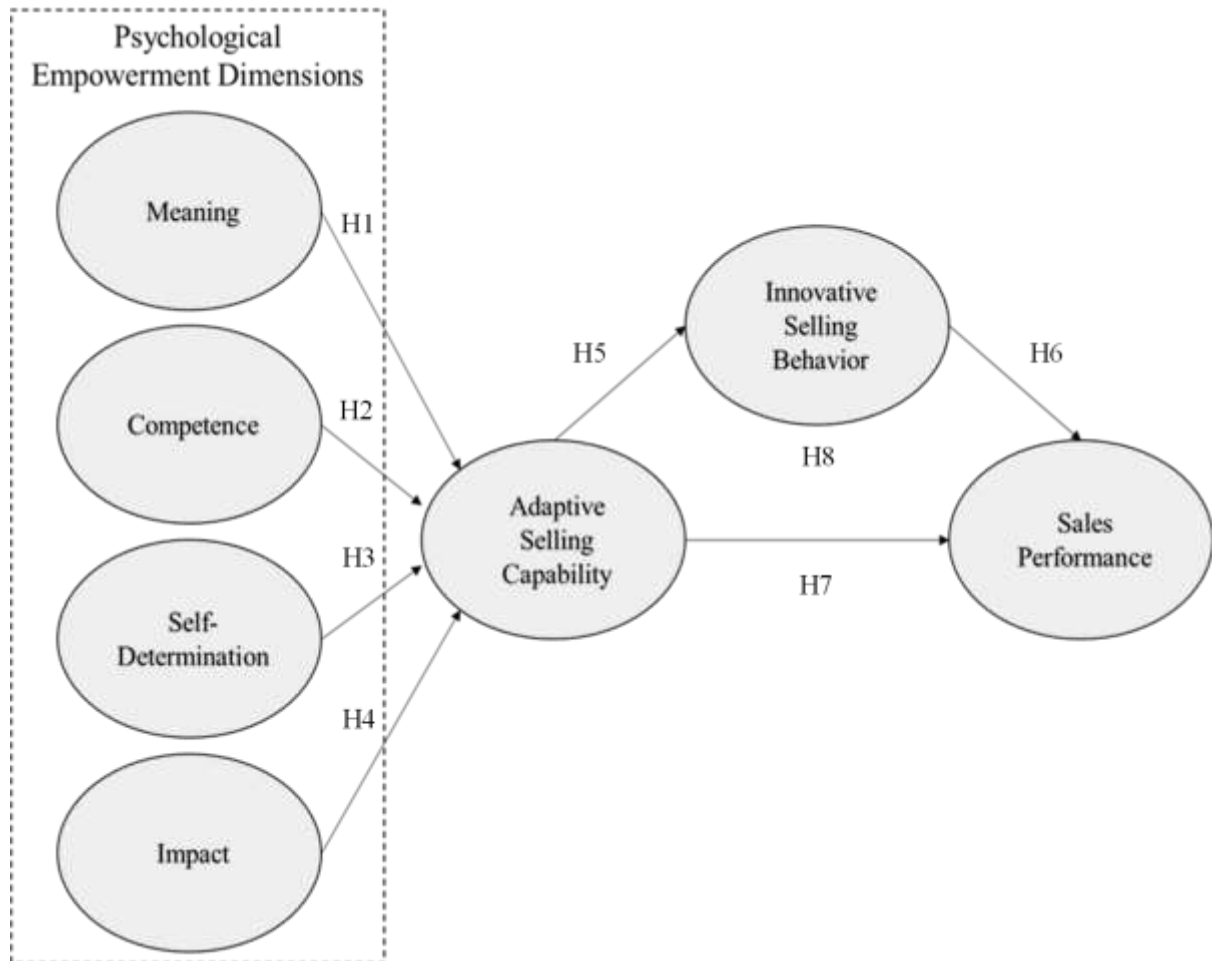


Figure 1. Conceptual Model

2. METHODOLOGY

This quantitative study was conducted in Barlingmascakeb, regencies with the most highly developed of MFI in Indonesia. The MFIs involved in the survey are those legally registered with the Indonesian Financial Services Authority (OJK). From July to September 2022, 256 salespeople from 34 MFIs participated in the survey. Before starting the survey, the researchers first coordinated with the economic section of the Central Java province to obtain initial data and survey permits. Next, the researcher contacted the manager of MFIs to get data on marketing employees. Closed surveys are distributed via WhatsApp and email given by managers to salespeople. A total of 205 questionnaires were filled out and returned, showing a response rate of 80.07%. This study used convenience sampling because not all MFIs could be

accessed for surveys due to their confidentiality policy. Convenience sampling is a less common method because it can lead to biased results. However, Landers & Behrend (2015) suggest that the limitations of convenience sampling can be mitigated by providing detailed information about the sample and the setting of the study. In this study, we have provided the respondents' demographic data in Table 1.

Table 1. Respondent Characteristic

Characteristic	Category	Frequency	%
Gender	Male	127	61.95%
	Female	78	38.05%
Age	18-29	121	59.02%
	30-40	75	36.59%
	41-55	9	4.39%
Work Experience	< 2 years	80	39.02%
	3-5 years	92	44.88%
	6-8 years	25	12.20%
	8-10 years	6	2.93%
	>10 years	2	0.98%
Education	High School	26	12.68%
	College/ Diploma	56	27.32%
	First Degree	121	59.02%
	Master Degree	2	0.98%

2.1. Measurement

All the items in the questionnaire were assessed using a 7-point Likert scale, with 1 = "strongly disagree" and 7 = "strongly agree." Psychological empowerment dimensions measurement were adopted from Spreitzer (1995), which consists of 12 items divided into four dimensions, meaning (4 items), competence (4 items), self-determination (4 items), and impact (4 items). Adaptive selling capability measurements in this study were adopted from the study of Robinson et al. (2002), consisting of 5 items. Innovative selling behavior measured using 6 items adopted from (Ahmad et al., 2021; Kim & Lee, 2013). Sales performance measurement were 3 items adopted from (Helmy & Wiwoho, 2020).

2.2. Data Analyses

The data analysis used the SEM Partial Least Square 3 (PLS) approach in this study. This study used Smart PLS to analyze the hypotheses and test the proposed model. Smart PLS was chosen because it is a powerful statistical method that can be used with relatively small samples. Additionally, Smart PLS is proper for building causal models, which can be used to test the proposed relationships in future studies (Hair et al., 2019). PLS is a component-based or variant-based Structural Equation Modelling (SEM) that shifts from a covariance-based SEM approach to a variance-based approach. Covariance-based SEM generally tests causality, while PLS is more of a predictive model. PLS is a powerful analytical method because it is not based on normally distributed assumptions and appropriate in small sample sizes (Hair et al., 2019).

3. RESULT

3.1. Measurement Model Analyses

The discriminant validity, convergent validity, and reliability values were tested in the measurement model test, which showed the quality of the items used as variable indicators. The results in table 2 show that the loading factor of all items is > 0.7 , which indicates reliability. The AVE value exceeds 0.5, which supports convergent validity. Furthermore, this study's measurement of convergent validity is characterized by the value of composite reliability (CR). The test results show that the CR value ranged from 0.882 to 0.921 (Table 1), which exceeded the cut-off value of 0.7. In addition, according to Cronbach's alpha coefficient, all construct items are between 70-90 indicating an acceptable level of reliability (Hair et al., 2019). The Fornell and Larcker (1981) criterion is demonstrated in Table 3. The square root of the AVE of the construct variables is depicted on the diagonal. None of the inter-construct correlations exceed the square root of the AVEs, thus supporting discriminant validity.

Table 2. Assessment of Factor Loadings, Cronbach's Alpha, Composite Reliability, and Convergent Validity

Variables		Loading	CA	CR	AVE
Psychological Empowerment					
Meaning					
ME1	The work I do is very important to me	0.838	0.765	0.910	0.679
ME2	My job activities are personally meaningful to me	0.828			
ME3	The work I do is meaningful to me	0.806			
Competence					
CO1	I am confident about my ability to do my job	0.865	0.823	0.897	0.737
CO2	I am self-assured about my capabilities to perform my work activities	0.850			
CO3	I have mastered the skills necessary for my job	0.861			
Impact					
IM1	My impact on what happens in my department is large	0.810	0.819	0.921	0.729
IM2	I have a great deal of control over what happens in my organization	0.861			
IM3	I have significant influence over what happens in my organization	0.889			
Self-Determination					
SD1	I have significant autonomy in determining how I do my job	0.914	0.892	0.882	0.823
SD2	I can decide on my own how to go about doing my work	0.880			
SD3	I have considerable opportunity for independence and freedom in how I do my job	0.926			
Adaptive Selling Capability					
AS1	When I feel that my sales approach is not working, I can easily change to another approach	0.778	0.897	0.911	0.768
AS2	I like to experiment with different sales approaches	0.938			
AS3	I am very flexible in the sales approach I use	0.851			
AS4	I can easily use a wide variety of sales approaches	0.928			
AS5	I try to understand how one customer differs from another	0.738			
Innovative Selling Behavior					
ISB1	I come up with innovative and creative notions for satisfying customer needs	0.726	0.891	0.914	0.649
ISB2	I carry out sales tasks in ways that are resourceful.	0.832			
ISB3	I seek new service techniques, methods, or techniques to solve customer problems.	0.848			
ISB4	I provide a suitable plan for developing new ideas \.	0.829			
ISB5	I try to secure the funding and resources needed to implement innovations.	0.796			
ISB6	Overall, I consider myself an innovative' salespeople.	0.798			
Sales Performance					
SP1	I always generate higher levels of sales, when compared with my colleagues.	0.910	0.824	0.883	0.740
SP2	I have always exceeded the sales targets set by the company	0.883			
SP3	I have always been able to increase company profit	0.782			

Table 3

Mean, Standard Deviation, and Discriminant Validity

Constructs	<i>M</i>	<i>SD</i>	ASC	CO	IM	ISB	ME	SP	SD
Adaptive Selling Capability (ASC)	5.61	1.21	.876						
Competence (CO)	5.29	0.83	.654	.859					
Impact (IM)	6.01	1.31	.613	.616	.854				
Innovative Selling Behavior (ISB)	5.72	0.88	.770	.688	.729	.806			
Meaning (ME)	5.12	1.31	.469	.426	.532	.617	.824		
Sales Performance (SP)	6.34	1.68	.664	.550	.616	.856	.632	.860	
Self-Determination (SD)	5.13	0.91	.712	.724	.618	.632	.534	.517	.907

Note. Diagonal values are the square root of AVE, off-diagonal values are the correlation between constructs, *M*=Mean, *SD*=Standard Deviation.

Table 4

Structural Model Assessment

Hypothesis	β	<i>SD</i>	<i>t</i> -stat	<i>p</i> -Values	Result
H1: Meaning has a significant effect on adaptive selling capability	0.655	0.115	5.696	0.000***	Supported
H2: Competence has significant effect on adaptive selling capability	0.414	0.201	2.060	0.040*	Supported
H3: Self-determination has a significant effect on adaptive selling capability	0.403	0.145	2.779	0.006**	Supported
H4: Impact has a significant effect on adaptive selling capability.	0.203	0.092	2.207	0.028*	Supported
H5: Adaptive selling capability has a significant effect on innovative selling behavior	0.770	0.135	5.704	0.000***	Supported
H6: Innovative selling behavior has a significant effect on sales performance	0.847	0.109	7.771	0.000***	Supported
H7: Adaptive selling capability has a significant effect on sales performance.	0.412	0.118	3.492	0.001**	Supported
<i>Specific Indirect Effect</i>					
H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.	0.652	0.119	5.479	0.000***	Supported

Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

3.2. Structural Model Analyses

Structural model analyses focus on assessing the inter-relationship between the variables. The hypothesis testing result in table 4 revealed that all psychological empowerment dimensions were significantly associated with adaptive selling capability. This study found that

meaning (H1; $\beta = 0.655$; $p < 0.001$), competence (H2; $\beta = 0.414$; $p < 0.05$), self-determination (H3; $\beta = 0.403$; $p < 0.01$), and impact (H4; $\beta = 0.203$; $p < 0.05$) shared positive influence on adaptive selling capability. Additionally, hypothesis H5 examines the direct effect of adaptive selling capability on sales performance. This study empirically found that adaptive selling capability significantly affects sales performance (H5; $\beta = 0.412$; $p < 0.01$). Adaptive selling capability was also found to have a significant relationship with innovative selling behavior (H6; $\beta = 0.770$; $p < 0.001$) and sales performance (H7; $\beta = 0.412$; $p < 0.01$). Furthermore, this study investigates the mediating role of innovative selling behavior in the relationship between adaptive selling capability and sales performance. According to specific indirect effect results, this study confirmed that innovative sales behavior mediates the connection between adaptive selling capability and sales performance (H8; $\beta = 0.652$; $p < 0.001$).

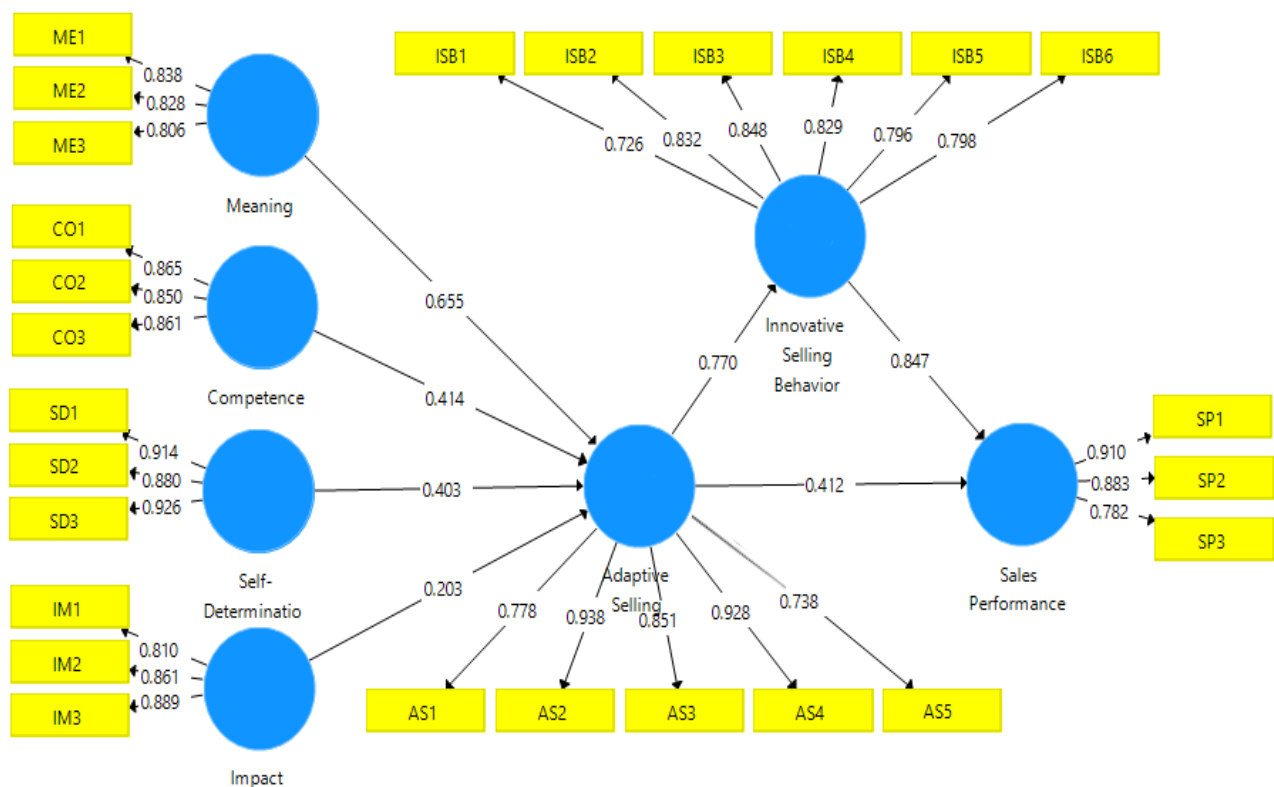


Figure 2. SEM-PLS Evaluation

4. CONCLUSION

This study investigated the connection between psychological empowerment and adaptive selling capability. The effect of adaptive selling capability on sales performance was also empirically examined through innovative selling behavior as a mediating variable. As a result, this study confirmed that psychological empowerment (meaning, competence, self-determination, and impact) positively affects adaptive selling capability. This study also empirically found that adaptive selling capability significantly affects sales performance. On the other hand, innovative selling behavior shares a mediating effect on the connection between adaptive selling capability and sales performance.

The dimension of psychological empowerment demonstrates a positive influence on adaptive selling capability. The salesperson who feels the job is meaningful demonstrated higher adaptive selling capability. A sense of meaningfulness encourages salespeople to develop skills beyond typical tasks, such as adaptive sales skills. Perceive competence indicates how employees believe their competencies can complete the job. The results proved that salespeople who feel confident in their selling competencies would be more willing to change their work approach according to sales conditions with consumers. Self-determination shares a positive effect on adaptive capability. Feelings of freedom and autonomy of work could enhance the salesperson's ability to improve their work. Adaptive behavior involves relatively high risk, and self-determination plays a vital role in the successful adaptability of salespeople. The final dimension, impact, significantly influences the sales force's adaptability. This research proves that employees who feel their work significantly impacted the company demonstrated higher sales adaptability. The feeling of impact gives suggestions to salespeople to always strive optimally for their work, for example, by developing adaptive skills in selling.

This study revealed a link between salespeople's adaptable selling capability and increased sales performance. Adjusting and modifying the selling approach to the customer's needs is crucial to achieving sales goals. In adaptive selling, salespeople focus on establishing a positive experience for the consumer and maintaining their satisfaction. In addition, salespeople who engage in adaptable selling behavior are more likely to understand the demands and expectations of customers in any circumstance. In addition, they seek to meet the diverse needs of prospective clients and improve customer engagement. This study also indicated that the degree of adaptive selling enables salespeople to interpret customer signals and adjust based on this information.

Furthermore, the result supported the mediating roles of innovative selling behaviour on the adaptive selling capability and sales performance relationship. Innovative salespeople demonstrate a novel approach in personal selling, for example, seeking a new technique to nurture interaction with customers and giving the advice to solve customer problems. Micro and small-scale customers usually lack sufficient knowledge about financial products. They also sometimes have limited resources to access financing. Therefore, it takes a salesperson's ability to exploit information, capture customers' conditions, and practice innovative ways to attract customers. This study concluded that adaptive selling capability plays a central role in promoting innovative selling behaviour and increasing sales performance.

5. IMPLICATION

This research provides several contributions to both theoretical and practical management in the personal selling context. Theoretically, the fundamental purpose of this study is to fill the research gap found in the previous adaptive selling literature (Limbu et al., 2016; Maden-Eyiusta et al., 2022; Udayana et al., 2019). This study claimed that innovative selling behavior had channelled the link between adaptive selling capability and sales

performance. In addition, this research also developed a research model by examining the effect of psychological empowerment on adaptive selling capability. Psychological empowerment dimension was confirmed to have a positive influence on enhancing salespeople's adaptive selling capability.

These empirical studies also shed light on managerial practices to improve sales performance. The result showed that psychological empowerment positively influences adaptive selling capability. This study suggests that MFI managers should consider maintaining a supporting work environment as an important factor that can boost salespeople's psychological empowerment. MFI must nurture a feeling of empowerment among employees to promote salespeople's adaptive selling capability. Furthermore, this study also revealed that adaptive selling capability significantly impacts sales performance through innovative selling behavior. According to the research findings, MFIs need to give more appreciation to salespeople with adaptive selling capabilities and innovative behavior in the salesforce. MFIs managers need to initiate training programs for salespeople to exacerbate the personal selling techniques and salesmanship skills needed to help salespeople cope with sales demands and succeed in service innovation.

6. LIMITATION AND SUGGESTION FOR FUTURE RESEARCH

This research contains some limitations that should be considered for future research. First, this research was conducted in the context of MFIs, where salespeople face the characteristics of customers, most of whom come from small businesses. These results require more effort to the wider business context, for example, in larger sales companies such as real estate, pharmaceuticals, etc. Second, the study is limited by the number of participants, which were only drawn from Barlingmascakeb. Although these regencies are areas with high MFI growth, further research with a broader scope is needed to increase the generalizability of the

findings. Third, this research was conducted using a survey technique with a cross-sectional approach, so it is impossible to determine the temporal interaction between variables. This research suggests a longitudinal approach to establishing a true cause-and-effect relationship. Fourth, this research needs to see how customers perceive effective adaptive selling. For more research, the dyadic model can be used to look at how salespeople- customers interact and to capture customer perception regarding adaptive selling.

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TAHAP 5 - 9

TAHAP 5	BUKTI ACCEPTENCE DARI EDITOR DAN PROOFREAD
TAHAP 6	BUKTI PEMBAYARAN SUBMISSION FEE
TAHAP 7	PENERBITAN ACCEPTENCE LETTER
TAHAP 8	ARTIKEL PUBLISH ONLINE
TAHAP 9	BUKTI ARTIKEL PUBLISHED ONLINE

Tahap 5. Bukti Accepted dan Proofread Editor



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Article accepted to be published in July 2023 issue

ABAC Journal-Assumption University <abacjournal@au.edu>

26 Juli 2023 pukul 15.48

Kepada: ahmadi slamet <slametahmadiriset@gmail.com>

Dear Prof. Dr. Slamet Ahmadi,

We are happy to inform you that your article "**EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA**" **has been accepted to be published in ABAC Journal July 2023 issue.**

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Dear,
Editor Team
ABAC Journal

We are writing to express our sincere gratitude for the acceptance of the paper. We are honored to have the work published in such a prestigious journal, and We look forward to sharing it with a wider audience. We would like to thank the editorial team and the other reviewers for the careful consideration of our paper. Your feedback was helpful in improving the quality of our work, and We are grateful for your insights. In addition, We have sent the publication fee of 12.000 baht to the ABAC Journal account. I have also attached the author biographies for all of the authors on the paper. Please let me know if you have any further questions and requirements.

Sincerely,
Prof. Dr. Slamet Ahmadi, M.M.

[Kutipan teks disembunyikan]

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Tahap 7. Penerbitan Acceptance Letter



ahmadi slamet <slametahmadiriset@gmail.com>

Acceptance Letter

2 pesan

ABAC Journal-Assumption University <abacjournal@au.edu>
Kepada: ahmadi slamet <slametahmadiriset@gmail.com>

27 Juli 2023 pukul 17.18

Dear Prof. Dr. Slamet Ahmadi,

We are happy to send you the attached acceptance letter for your article "**EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA**" that has been accepted to be published in ABAC Journal, July 2023 issue.

Thank you for your cooperation during the whole review process.

Sincerely yours,
ABAC Journal Team

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ahmadi slamet <slametahmadiriset@gmail.com>
Kepada: ABAC Journal-Assumption University <abacjournal@au.edu>

27 Juli 2023 pukul 17.53

Dear
ABAC Journal Team

Thank you again for your acceptance of our manuscript. We look forward to reading the published version of the paper.

Sincerely
Prof. Dr. Slamet Ahmadi



มหาวิทยาลัยอัสสัมชัญ
ASSUMPTION UNIVERSITY

To: Prof. Dr. Slamet Ahmadi
Universitas IPWIJA Jakarta
Indonesia

27 July 2023

Subject: Letter of Acceptance

Dear Prof. Dr. Slamet Ahmadi,

I am pleased to inform you that your article titled "Examining the Antecedents and Consequences of Adaptive Selling Capability: Study from Microfinance Institutions in Indonesia," co-authored with Assoc. Prof. Dr. Susanti Widhiastuti, Asst. Prof. Dr. Irfan Helmy, Assoc. Prof. Jayadi, M.M., and Atika Nur Aini, has been accepted by the Editorial Board of the ABAC Journal and it is on the schedule for publication in the ABAC Journal Vol.43 No.3 (July-September, 2023) issue.

Please accept my appreciation of your contribution in publishing your article in the ABAC Journal.

Yours Sincerely,

A handwritten signature in blue ink, appearing to read "Absorn Meesing".

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EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA

Slamet Ahmadi ^{1*}, Susanti Widhiastuti², Irfan Helmy³, Jayadi⁴, and Atika Nur Aini⁵

Abstract

In the heated business competition of today's financial services sector, small conventional banks such as microfinance institutions (MFIs) must maintain superior salespeople with adaptive selling capabilities to increase sales performance. Therefore, it is critical to investigate the determinant factor and consequences of salespeople's adaptive selling capability. This study proposed to examine the effect of psychological empowerment dimensions, namely: meaning, competence, self-determination, and impact, on adaptive selling capability. In addition, this research also scrutinises the link between adaptive selling capability and sales performance by examining innovative selling behavior as a mediating variable. A total of 205 salespeople from 34 MFIs in Central Java, Indonesia, participated in the survey. Based on structural equation modelling (PLS-SEM) analyses, this study found that psychological empowerment dimensions significantly affect adaptive selling capability. Findings also demonstrate that adaptive selling capability positively influences innovative selling behaviour. Finally, the results revealed that innovative selling behaviour mediates the relationship between adaptive selling capability and sales performance. This research provides insight for MFI managers to improve sales performance by cultivating employee psychological empowerment, which impacts adaptive selling capability and innovative selling behavior.

Keywords: psychological empowerment, adaptive selling capability, innovative selling behavior, sales performance

INTRODUCTION

In the post-COVID-19 era, business competition in the financial services sector is increasing. This is due to several factors, including the rise of FinTech, an increasing

demand for digital financial services, and the growing need for financial services tailored to the specific needs of different customer segments (Banna & Alam, 2021; Xie et al., 2022). Online banks have posed a challenge to financial service providers, particularly

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small-sized banks such as microfinance institutions (MFIs). Virtual-based banks offer flexible peer-to-peer lending without complicated requirements, gaining immense popularity among customers. Some scholars also suggest that customers in the banking sector require more flexibility and convenience in product services (Gautam & Sharma, 2022). In contrast, most conventional MFI salespeople still use traditional seller-customer interactions that tend to be obsolete in personal sales (Siwale & Godfroid, 2022). Thus, to survive, MFIs require salespeople to improve their adaptive capability to anticipate unpredictable customer demands, nurture their satisfaction, and in turn increase sales performance. According to personal selling theory, adaptive selling reflects the ability of salespeople to be adaptive under dynamic sales conditions (Alavi et al., 2019). Adaptive salespeople can quickly analyze consumer preferences and develop an appropriate sales strategy to fulfil their needs. Previous studies have demonstrated that adaptive selling could improve customer orientation (Yeo et al., 2019), encourage purchase intentions (Park & Tran, 2018), and maintain relationship commitment and product satisfaction (Kim Jae Hun & Jongkuk Shin, 2019).

Prior studies have investigated the connection between adaptive selling and sales performance (Alnakhli et al., 2021; Amenuvor et al., 2022; Charoensukmongkol & Suthatorn, 2020). These studies showed that adaptive selling capability is essential for salespeople to increase sales performance. However, several previous studies have demonstrated conflicting results that indicate inconsistent findings. For example, Limbu et al. (2016) concluded that adaptive selling behavior does not affect job performance. Udayana et al. (2019) also found an insignificant effect of the relationship between adaptive selling and sales performance. They argued that because adaptive selling is risky, a lack of support and inexperienced salespeople become barriers to high performance in adaptive selling. Furthermore, Maden-Eyiusta (2022) concluded that further study is required to

investigate the effect of adaptive selling in the job, social, and organizational contexts, for improving sales performance.

This study examines the potential antecedents and consequences of adaptive selling capability in the MFI context. Psychological empowerment posits an essential factor as a determinant factor of adaptive selling capability. Psychological empowerment is an intrinsic task motivation reflecting a sense of self-control and active involvement in work roles (Seibert et al., 2011). Numerous studies have revealed that empowered employees display greater work enthusiasm and job performance (Ružić & Benazić, 2018; Shruti et al., 2016). According to the self-determination theory (Ryan & Deci, 2000), this study suggests that a sense of empowerment perceived by salespeople can boost positive work ability, including adaptive selling. Empowered salespeople feel they have the authority to take the initiative and demonstrate various approaches to addressing customer needs. This study also investigates the linkage between adaptive selling capability and sales performance through innovative selling behavior as a mediating variable. Past studies conclude that salespeople's innovative selling behavior is critical for the performance of a new product or service (Groza et al., 2021). Successful sales performance depends not only on the adaptability of salespeople but also on how they can change their actions to develop a new strategy for product and service delivery (Alavi et al., 2019). This research assumes that adaptive salespeople display a higher level of innovative selling behavior, which improves sales performance.

MFIs in Indonesia are specifically established to provide business development services and community empowerment. Several MFIs services include loans for micro-scale businesses, savings management, and the provision of business development consulting services. Based on data from the Financial Services Authority of the Republic of Indonesia in 2022, it is known that there are 234 registered MFIs in the form of cooperatives and microcredit. This number

increased by 15.5% compared to 2020, with total assets reaching Rp 1.38 trillion. On the other hand, the competition faced by MFIs is fierce, when assessed by the growth of online-based banks, which has reached 103 entities. The data showed that online-based banks released a credit service amount of Rp 19.21 trillion. This fact pinpoints that MFI management should provide superior employees capable of adapting and performing innovative services to survive in the microfinancing business. Specifically, salespeople in MFIs are challenged to develop novel approaches rather than traditional procedures to deal with consumer demands.

The present study provides several contributions to the personal selling literature and managerial practice: First, this study has developed a new model that investigates adaptive selling capability's potential antecedents and consequences. Second, innovative selling behavior has been employed as a mediating variable to scrutinize the inconsistent findings on the relationship between adaptive selling capability and sales performance. Third, in a practical context, the present study provides insight for MFI managers regarding how to increase sales performance by enhancing salespeople's psychological empowerment, adaptive selling capability, and innovative selling behaviour.

1. LITERATURE AND HYPOTHESIS DEVELOPMENT

1.1. Psychological Empowerment and Adaptive Selling Capability

Psychological empowerment is conceptualized as an intrinsic task motivation reflecting employees' feeling of self-control and active involvement in the work role (Seibert et al., 2011). Psychological empowerment manifested into four cognitions: meaning, competence, self-determination, and impact (Thomas & Velthouse, 1990). Existing literature on personal selling has emphasized that a salesperson who feels empowered relates to

an increase in new product selling, sales innovativeness (Ružić & Benazić, 2018), and job performance (Simintiras et al., 2013). Recent studies revealed that adaptive selling is significantly affected by how salespeople perceive their work (Rigolizzo et al., 2022). Psychological empowerment is critical in encouraging salespeople to perform positive behavior, such as adaptive selling (Ružić & Benazić, 2018). This study assumes that the dimensions of psychological empowerment, namely meaning, competence, self-determination, and impact, affect sales adaptability. Sense of meaning reflects the extent to which work values are congruent with employees' values (Seibert et al., 2011). Salespeople who perceive selling activities as meaningful tend to demonstrate adaptability in various sales conditions (Wong & Tan, 2018). In order to improve a salesperson's performance, there must be a willingness of managers to increase employees' meaningful work, which will build a sense of adaptability. The following hypothesis is proposed accordingly:

H1: Meaning has a significant effect on adaptive selling capability.

Competence basically refers to the extent to which an employee can complete a task or job with his skills. In other words, employees with high competence believe they can accomplish the sales target set by the managers. According to Kwak et al. (2019), employees who believe they are competent at their jobs are more likely to be adaptable. Perceived competence increases a salesperson's capacity to employ various sales approaches and modify the message in response to the customer's responses. Similarly, Wong & Tan (2018) discovered that salespeople with high competence perform well in adaptive behavior, as they believe that their sales skills will help them deal with uncertain sales situations. The following hypothesis is proposed accordingly:

H2: Competence has a significant effect on adaptive selling capability.

Self-determination refers to the degree to which an employee has autonomy and independence in carrying out job duties (Liu et al., 2021). Employees who only do what their managers or superiors tell them will view themselves as powerless at work. The perception of independence in work will impact the desire to perform adaptive behavior (Wong & Tan, 2018). The uncertainty of interaction with customers requires alternative ways that are outside of routine procedures. Therefore, employees must have freedom and flexibility on the execution of the strategy (Good et al., 2022). Interaction with customers often requires alternative ways that are outside of standard procedures. The higher the degree of self-determination the greater the impact on the adaptability of salespeople (Rigolizzo et al., 2022). Therefore, the following hypothesis was formulated accordingly:

H3: Self-determination has a significant effect on adaptive selling capability.

Impact indicates employees' perception of how their work can significantly affect the firm's condition (Seibert et al., 2011). Empowered employees believe they can significantly influence the company's performance, including organizational operations, administrative, or strategic outcomes (Al-Omari et al., 2020). Previous research has shown that salespeople who perceive their work as essential and significantly impact firm performance exhibit high adaptive selling capability (Wong & Tan, 2018). Employees who have a strong influence on the company are more likely to be able to instantly change their sales methods to the customer needs as the circumstances warrant (Rigolizzo et al., 2022). Therefore, this study formulated the following hypothesis:

H4: Impact has a significant effect on adaptive selling capability.

1.2. Adaptive Selling Capability and Innovative Selling Behavior

Personal selling literature emphasizes

adaptability as a critical resource for improving individual selling performance (Charoensukmongkol & Suthatorn, 2020; Wening & Moertono, 2023; Yeo et al., 2019). Adaptive selling is frequently defined as altering salespeople's selling strategies, etiquette, social mannerisms, verbal communication, and physical presentation based on the customer (Alavi et al., 2019). As a result, salespeople who engage in adaptive selling techniques generally display better performance and have higher levels of customer satisfaction (Kim Jae Hun & Jongkuk Shin, 2019; Kwak et al., 2019). Adaptive selling is necessary depending on the situation when meeting customers. The need for adaptive behavior becomes high if the situation tends to be diverse and uncertain. Conversely, in a stable situation and in accordance with predictions, the level of adaptive behavior required is low. However, experts reveal that not all sales situations can be predicted, so salespeople's ability to obtain information is necessary to determine and adjust to customer demands (Kimura et al., 2019).

Innovative behavior is an action taken to create and adopt new ideas, thoughts, or ways, for application in the implementation and completion of work (Wang & Miao, 2015). Innovative selling behavior is demonstrated in personal selling when salespeople produce and analyze new solutions for existing sales problems, considering problems from a different perspective, and is defined as solving a new challenge, or identifying a neglected one (Locander et al., 2018). These issues could be related to customer relationship management, logistics, training, or internal coordination. Salespeople engage in innovative selling by making presentations, overcoming objections, convincing, establishing rapport with customers, and applying knowledge and skills from other disciplines to sales challenges (Wang & Miao, 2015). An innovative problem-solving approach provides the foundation for long-term relationships with clients and other business partners (Migdadi, 2021).

Adaptive selling capability is vital to

innovative selling performance. Salespeople who can absorb as much information as possible from customers can transform this information into new ideas according to customer requests (Mammadbayov et al., 2021). When dealing with customers, MFI salespeople often face different client characteristics, such as gender, age, business scale, and occupation (Yeboah et al., 2022). Therefore, to implement an innovative sales strategy, good adaptability is required. Salespeople who have good adaptability will try to adapt to the conditions of customer interactions and apply new approaches as needed (Alavi et al., 2019). Therefore, the greater the adaptive selling ability, the more innovative the selling behavior displayed by the salesperson. The following hypothesis is proposed accordingly:

H5: Adaptive selling capability has a significant effect on innovative selling behavior.

1.3. Innovative Selling Behavior and Sales Performance

Sales performance can be interpreted as achieving targets through completion by salespeople (Yi et al., 2021). The role of salespeople in a sales organization is as the spearhead of the company's sustainability. However, in chaotic market conditions, it is not enough to apply standard procedures in the strategy to achieve sales. It takes a salesperson who can provide something different to create customer loyalty (Thukral, 2021). Past studies revealed that salespeople performance is often associated with a company's success or failure in achieving its key sales objectives, such as generating a profit, increasing the number of sales, or ensuring continued viability and a competitive advantage (Groza et al., 2021; Inyang & Jaramillo, 2020). In line with this, Wisker & Poulis (2015) revealed that a salesperson plays a vital role in customer relationship management and in recognizing, generating, communicating, and delivering value, to clients, enhancing the organization's sales performance. Even when a company has

a high-quality product, it will be ineffective without appropriate marketing and salespeople (Herjanto & Franklin, 2019).

Previous research reveals that innovative sales behavior positively impacts sales performance (Demirel & Yayla, 2022; Groza et al., 2021). Salespeople who have a variety of tactics for dealing with consumers are proven to be able to achieve better targets (Amenuvor et al., 2022). Innovative behavior can be demonstrated in various ways, for example, prospecting customers through convenient interactions, creatively gathering information and increasing customer penetration, dealing with the product, and post-sales service to achieve customer loyalty (Alavi et al., 2019). Such activities are considered ways to create and develop sales. Thus, the following hypothesis is proposed accordingly:

H6: Innovative selling behavior has a significant effect on sales performance.

1.4. Adaptive Selling Capability and Sales Performance

In the world of sales, no one approach fits every situation. Every potential customer has unique preferences, communication styles, and challenges. Salespeople with an adaptive selling capability can adapt quickly to different situations, adjusting their strategy accordingly. This capability allows them to respond more effectively to changes and challenges, which in turn can improve sales performance (Ahmad et al., 2021; Wisker & Poulis, 2015). An excellent adaptive salesperson can recognize customers' unique needs and adapt their offerings accordingly. By understanding customers' preferences and problems, they can offer the most relevant and valuable solutions. This can increase sales conversion rates and customer satisfaction (Alavi et al., 2019; Alnakhli et al., 2021; Jitsoonthornchaikul, 2022). Past research reveals that salesperson adaptivity allows salespeople to identify effective communication styles for each customer, leading to more effective communication (Rigolizzo et al., 2022). Customers who feel

heard and understood tend to be more satisfied with their buying experience, which leads to more loyal customers and increased long-term sales performance (Kwak et al., 2019).

H7: Adaptive selling capability has a significant effect on sales performance.

1.5. Mediating Role of Innovative Selling Behavior

In this study, innovative selling behavior becomes a channel connecting adaptive selling capability with sales performance. This assumes that salespeople with high adaptive abilities will demonstrate innovative behavior in dealing with consumers and will therefore be capable of improving sales performance. The success of sales innovation depends on how a salesperson understands customer needs (Amenuvor et al., 2022). In order to perform innovative selling, the

salesperson must have complete information about consumers, including what they like and do not like (Ahmad et al., 2021). The adaptive selling capability of salespeople helps them to dig up in-depth information about consumers' backgrounds (Alnakhli et al., 2021; Simintiras et al., 2013). It is proposed that the selling capability of salespeople encourages innovative selling behavior and increases sales performance, as stated in the following hypothesis:

H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.

2. METHODOLOGY

This quantitative study was conducted in Barlingmascakeb regencies, the area with the most highly developed MFI in Indonesia. The MFIs involved in the survey were those legally registered with the Indonesian Finan-

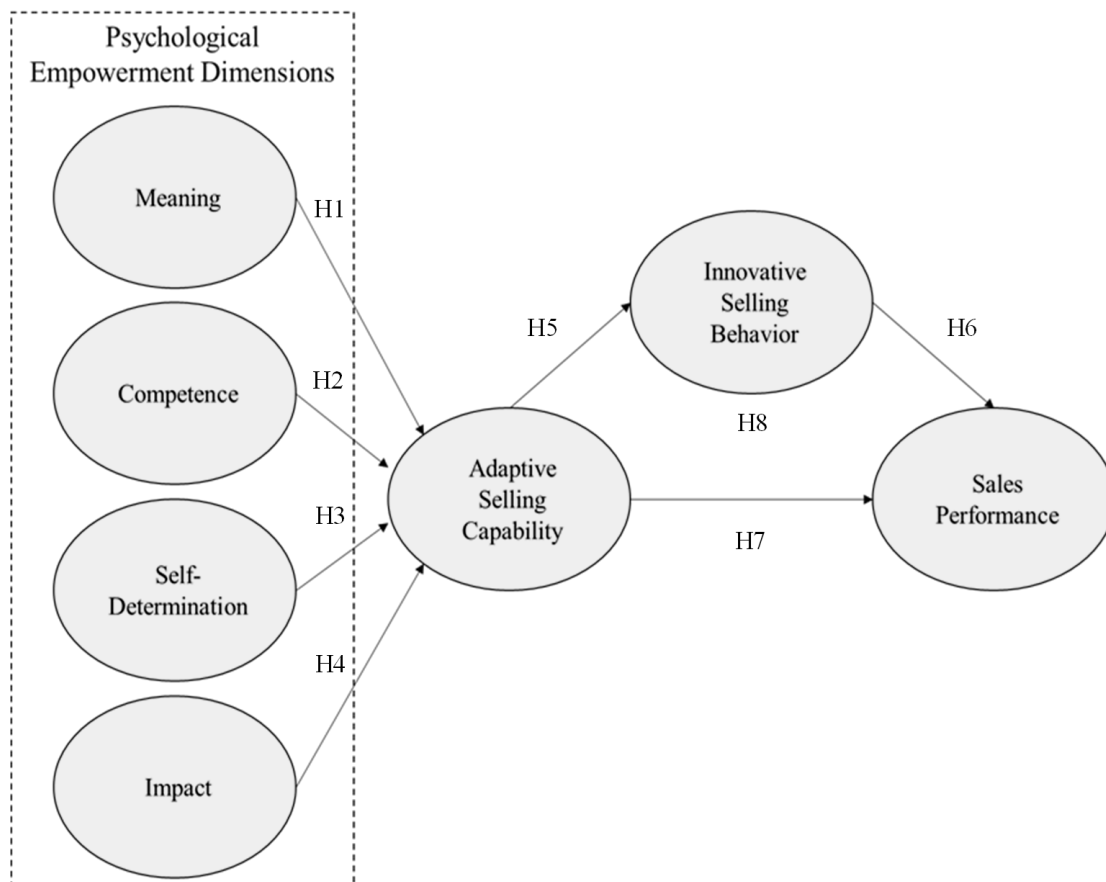


Figure 1 Conceptual Model

cial Services Authority (OJK). From July to September 2022, 256 salespeople from 34 MFIs participated in the survey. Before starting the survey, the researchers first coordinated with the economic section of Central Java province to obtain initial data and survey permits. The managers of the MFIs were then contacted to get data on marketing employees. Closed surveys were distributed via WhatsApp and email given by managers to salespeople. A total of 205 questionnaires were filled out and returned, showing a response rate of 80.07%. This study used convenience sampling as not all MFIs could be accessed for surveys due to their confidentiality policy. Convenience sampling is a less common method as it can lead to biased results. However, Landers & Behrend (2015) suggest that the limitations of convenience sampling can be mitigated by providing detailed information about the sample and the setting of the study. The demographic data for the respondents in this study are provided in Table 1.

2.1. Measurement

All the items in the questionnaire were assessed using a 7-point Likert scale, with 1 = “strongly disagree” and 7 = “strongly agree.” Psychological empowerment dimension

measurements were adopted from Spreitzer (1995), consisting of 12 items divided into four dimensions, including meaning (4 items), competence (4 items), self-determination (4 items), and impact (4 items). Adaptive selling capability measurements in this study were adopted from the study of Robinson et al. (2002), consisting of 5 items. Innovative selling behavior was measured using 6 items adopted from Ahmad et al. (2021); and Kim & Lee (2013). Sales performance measurement consisted of 3 items adopted from Helmy & Wiwoho (2020).

2.2. Data Analyses

Data analysis utilized the SEM Partial Least Square 3 (PLS) approach. Smart PLS was used to analyze the hypotheses and test the proposed model. Smart PLS was chosen as it is a powerful statistical method that can be used with relatively small samples. Additionally, Smart PLS is proper for building causal models, which can be used to test the proposed relationships in future studies (Hair et al., 2019). PLS is a component-based or variant-based Structural Equation Modelling (SEM) that shifts from a covariance-based SEM approach to a variance-based approach. Covariance-based

Table 1 Respondent Characteristics

Characteristic	Category	Frequency	%
Gender	Male	127	61.95%
	Female	78	38.05%
Age	18-29	121	59.02%
	30-40	75	36.59%
	41-55	9	4.39%
	>55	0	0.00%
Work Experience	< 2 years	80	39.02%
	3-5 years	92	44.88%
	6-8 years	25	12.20%
	8-10 years	6	2.93%
	>10 years	2	0.98%
Education	High School	26	12.68%
	College/ Diploma	56	27.32%
	First Degree	121	59.02%
	Master Degree	2	0.98%

SEM generally tests causality, while PLS is more of a predictive model. PLS is a powerful analytical method as it is not based on assumptions of normal distribution and is appropriate for small sample sizes (Hair et al., 2019).

3. RESULTS

3.1. Measurement Model Analyses

The discriminant validity, convergent validity, and reliability values were tested in the measurement model testing, which showed the quality of the items used as variable indicators. The results in Table 2 show that the factor loading of all items was > 0.7 , indicating adequate reliability. The AVE values exceeded 0.5, supporting convergent validity. Furthermore, the measurement of convergent validity is characterized by the value of composite reliability (CR). The test results show that the CR values ranged from 0.882 to 0.921 (Table 1), all of which exceed the cut-off value of 0.7. In addition, according to the Cronbach's alpha coefficients, all construct items were between 70 and 90, indicating an acceptable level of reliability (Hair et al., 2019). The

Fornell and Larcker (1981) criterion is shown in Table 3. The square root of the AVE of the construct variables is depicted on the diagonal. None of the inter-construct correlations exceed the square root of the AVEs, thus supporting discriminant validity.

3.2. Structural Model Analyses

Structural model analyses focus on assessing the inter-relationships between variables. The hypothesis testing results in Table 4 reveal that all psychological empowerment dimensions were significantly associated with adaptive selling capability. It was found that meaning (H1; $\beta = 0.655$; $p < 0.001$), competence (H2; $\beta = 0.414$; $p < 0.05$), self-determination (H3; $\beta = 0.403$; $p < 0.01$), and impact (H4; $\beta = 0.203$; $p < 0.05$) had a shared positive influence on adaptive selling capability. Additionally, hypothesis H5 examines the direct effect of adaptive selling capability on sales performance. Empirically analysis indicates that adaptive selling capability significantly affects sales performance (H5; $\beta = 0.412$; $p < 0.01$). Adaptive selling capability was also found to have a significant positive relationship with innovative selling behavior (H6; $\beta = 0.770$;

Table 2 Assessment of Factor Loadings, Cronbach's Alpha, Composite Reliability, and Convergent Validity

	Variables	Loading	CA	CR	AVE
Psychological Empowerment					
Meaning					
ME1	The work I do is very important to me	0.838	0.765	0.910	0.679
ME2	My job activities are personally meaningful to me	0.828			
ME3	The work I do is meaningful to me	0.806			
Competence					
CO1	I am confident about my ability to do my job	0.865	0.823	0.897	0.737
CO2	I am self-assured about my capabilities to perform my work activities	0.850			
CO3	I have mastered the skills necessary for my job	0.861			
Impact					
IM1	My impact on what happens in my department is large	0.810	0.819	0.921	0.729
IM2	I have a great deal of control over what happens in my organization	0.861			
IM3	I have significant influence over what happens in my	0.889			

Table 2 (Continued)

	Variables	Loading	CA	CR	AVE
	organization				
	Self-Determination				
SD1	I have significant autonomy in determining how I do my job	0.914	0.892	0.882	0.823
SD2	I can decide on my own how to go about doing my work	0.880			
SD3	I have considerable opportunities for independence and freedom in how I do my job	0.926			
	Adaptive Selling Capability				
AS1	When I feel that my sales approach is not working, I can easily change to another approach	0.778	0.897	0.911	0.768
AS2	I like to experiment with different sales approaches	0.938			
AS3	I am very flexible in the sales approach I use	0.851			
AS4	I can easily use a wide variety of sales approaches	0.928			
AS5	I try to understand how one customer differs from another	0.738			
	Innovative Selling Behavior				
ISB1	I come up with innovative and creative notions for satisfying customer needs	0.726	0.891	0.914	0.649
ISB2	I carry out sales tasks in ways that are resourceful.	0.832			
ISB3	I seek new service techniques, methods, or techniques to solve customer problems.	0.848			
ISB4	I provide a suitable plan for developing new ideas.	0.829			
ISB5	I try to secure the funding and resources needed to implement innovations.	0.796			
ISB6	Overall, I consider myself an innovative' salesperson.	0.798			
	Sales Performance				
SP1	I always generate higher levels of sales, when compared with my colleagues.	0.910	0.824	0.883	0.740
SP2	I have always exceeded the sales targets set by the company	0.883			
SP3	I have always been able to increase company profit	0.782			

Table 3 Mean, Standard Deviation, and Discriminant Validity

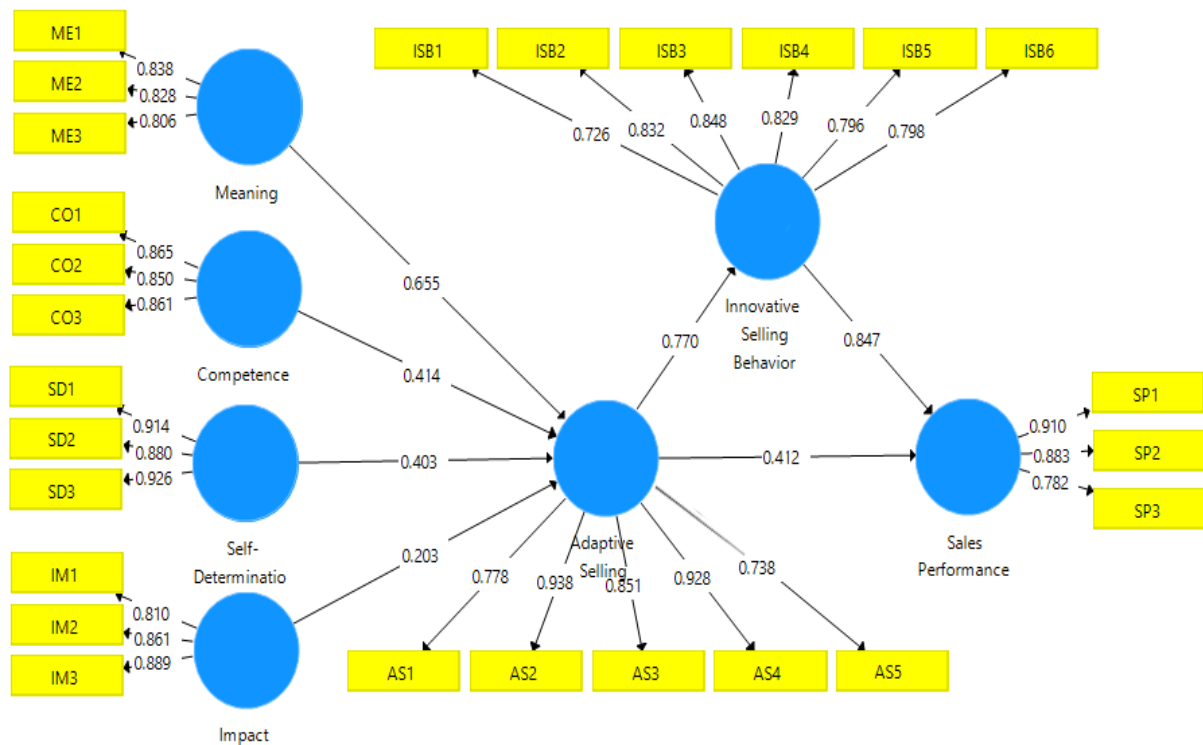
Constructs	<i>M</i>	<i>SD</i>	ASC	CO	IM	ISB	ME	SP	SD
Adaptive Selling Capability (ASC)	5.61	1.21	.876						
Competence (CO)	5.29	0.83	.654	.859					
Impact (IM)	6.01	1.31	.613	.616	.854				
Innovative Selling Behavior (ISB)	5.72	0.88	.770	.688	.729	.806			
Meaning (ME)	5.12	1.31	.469	.426	.532	.617	.824		
Sales Performance (SP)	6.34	1.68	.664	.550	.616	.856	.632	.860	
Self-Determination (SD)	5.13	0.91	.712	.724	.618	.632	.534	.517	.907

Note. Diagonal values are the square root of AVE, off-diagonal values are the correlation between constructs, *M*=Mean, *SD*=Standard Deviation.

Table 4 Structural Model Assessment

Hypothesis	β	SD	t -stat	p -Values	Result
H1: Meaning has a significant effect on adaptive selling capability	0.655	0.115	5.696	0.000***	Supported
H2: Competence has significant effect on adaptive selling capability	0.414	0.201	2.060	0.040*	Supported
H3: Self-determination has a significant effect on adaptive selling capability	0.403	0.145	2.779	0.006**	Supported
H4: Impact has a significant effect on adaptive selling capability.	0.203	0.092	2.207	0.028*	Supported
H5: Adaptive selling capability has a significant effect on innovative selling behavior	0.770	0.135	5.704	0.000***	Supported
H6: Innovative selling behavior has a significant effect on sales performance	0.847	0.109	7.771	0.000***	Supported
H7: Adaptive selling capability has a significant effect on sales performance.	0.412	0.118	3.492	0.001**	Supported
<i>Specific Indirect Effect</i>					
H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.	0.652	0.119	5.479	0.000***	Supported

Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

**Figure 2** SEM-PLS Evaluation

$p < 0.001$) and sales performance (H7; $\beta = 0.412$; $p < 0.01$). Furthermore, the mediating role of innovative selling behavior in the relationship between adaptive selling capability and sales performance was investigated. The specific indirect effect results confirmed that innovative sales behavior mediates the connection between adaptive selling capability and sales performance (H8; $\beta = 0.652$; $p < 0.001$).

4. CONCLUSION

This study investigated the connection between psychological empowerment and adaptive selling capability. The effect of adaptive selling capability on sales performance was also empirically examined through innovative selling behavior as a mediating variable. As a result, this study confirmed that psychological empowerment (meaning, competence, self-determination, and impact) positively affects adaptive selling capability. This study also empirically found that adaptive selling capability significantly affects sales performance. Additionally, innovative selling behavior has a mediating effect on the connection between adaptive selling capability and sales performance.

The dimension of psychological empowerment demonstrates a positive influence on adaptive selling capability. The salesperson who feels the job is meaningful demonstrates a higher adaptive selling capability. A sense of meaningfulness encourages salespeople to develop skills beyond typical tasks, such as adaptive sales skills. Perceived competence indicates how employees believe their competencies can help to complete the job. The results proved that salespeople who feel confident in their selling competencies are more willing to change their work approach according to sales conditions with individual consumers. Self-determination shares a positive effect on adaptive capability. Feelings of freedom and autonomy of work can enhance a salesperson's ability to improve their work. Adaptive behavior involves relatively high risk, with self-determination playing a vital

role in the successful adaptability of salespeople. The final dimension, impact, significantly influences the salespeople's adaptability. This study proves that employees who feel their work significantly impacts the company demonstrate higher sales adaptability. The feeling of impact gives suggestions to salespeople to always strive optimally for their work, for example, by developing adaptive skills in selling.

This study revealed a link between salespeople's adaptable selling capability and increased sales performance. Adjusting and modifying the selling approach to each customer's needs is crucial to achieving sales goals. In adaptive selling, salespeople focus on establishing a positive experience for the consumer and maintaining their satisfaction. In addition, salespeople who engage in adaptable selling behavior are more likely to understand the demands and expectations of customers in any circumstance. In addition, they seek to meet the diverse needs of prospective clients and improve customer engagement. The results of this study also indicated that the degree of adaptive selling enables salespeople to interpret customer signals and make adjustments based on this information.

Furthermore, the results supported the mediating role of innovative selling behaviour on the adaptive selling capability and sales performance relationship. Innovative salespeople demonstrate a novel approach in personal selling, for example, seeking a new technique to nurture the interaction with customers and giving the advice to solve customer problems. Micro and small-scale customers usually lack sufficient knowledge about financial products. They also sometimes have limited resources to access financing. Therefore, it takes a salesperson's ability to exploit information, capture customers' conditions, and practice innovative ways to attract customers. It is concluded that adaptive selling capability plays a central role in promoting innovative selling behaviour and increasing sales performance.

5. IMPLICATION

This study provides several contributions to both theoretical and practical management in the personal selling context. Theoretically, the fundamental purpose of this study is to fill a research gap found in the prior adaptive selling literature (Limbu et al., 2016; Maden-Eyiusta et al., 2022; Udayana et al., 2019). This study claimed that innovative selling behavior had channelled the link between adaptive selling capability and sales performance. Additionally, a research model was also developed by examining the effect of psychological empowerment on adaptive selling capability. The psychological empowerment dimension was confirmed to have a positive influence on enhancing salespeople's adaptive selling capability.

These empirical studies also shed light on managerial practices to improve sales performance. The result showed that psychological empowerment positively influences adaptive selling capability. It is suggested that MFI managers should consider maintaining a supporting work environment as an important factor that can boost salespeople's psychological empowerment. MFI must nurture a feeling of empowerment among employees to promote salespeople's adaptive selling capability. Furthermore, this study also revealed that adaptive selling capability significantly impacts sales performance through innovative selling behavior. According to the research findings, MFIs should give more appreciation to salespeople with adaptive selling capabilities and innovative behavior in the salesforce. MFI managers should initiate training programs for salespeople, to develop the personal selling techniques and salesmanship skills necessary to help salespeople cope with sales demands and succeed in service innovation.

6. LIMITATION AND SUGGESTION FOR FUTURE RESEARCH

This research contains some limitations that should be considered for future research.

First, this research was conducted in the context of MFIs, where salespeople face the characteristics of customers, most of whom come from small businesses. More effort is required to generalize these results to the wider business context, for example, in larger sales companies such as real estate, pharmaceuticals, etc. Second, the study is limited by the number of participants, which were only drawn from Barlingmascakeb. Although this regencies are areas with high MFI growth, further research with a broader scope is necessary in order to increase the generalizability of the findings. Third, this research was conducted using a survey technique with a cross-sectional approach, so it is impossible to determine the temporal interaction between variables. It is suggested that future research take a longitudinal approach to establish a true cause-and-effect relationship. Fourth, further research is required to see how customers perceive effective adaptive selling. For future research, the dyadic model can be used to look at the salespeople-customer interaction and to capture customer perception regarding adaptive selling.

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Tahap 9. Bukti Cek Turnitin (23%)

EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA

by Irfan Helmy

Submission date: 28-Jul-2023 12:20AM (UTC-0700)

Submission ID: 2137951169

File name: 7024-Article_Text-25792-1-10-20230727.docx (493.02K)

Word count: 6771

Character count: 42188

EXAMINING THE ANTECEDENTS AND CONSEQUENCES OF ADAPTIVE SELLING CAPABILITY: STUDY FROM MICROFINANCE INSTITUTIONS IN INDONESIA

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Abstract

In the heated business competition of today's financial services sector, small conventional banks such as microfinance institutions (MFIs) must maintain superior salespeople with adaptive selling capabilities to increase sales performance. Therefore, it is critical to investigate the determinant factor and consequences of salespeople's adaptive selling capability. This study proposed to examine the effect of psychological empowerment dimensions, namely: meaning, competence, self-determination, and impact, on adaptive selling capability. In addition, this research also scrutinises the link between adaptive selling capability and sales performance by examining innovative selling behavior as a mediating variable. A total of 205 salespeople from 34 MFIs in Central Java, Indonesia, participated in the survey. Based on structural equation modelling (PLS-SEM) analyses, this study found that psychological empowerment dimensions significantly affect adaptive selling capability. Findings also demonstrate that adaptive selling capability positively influences innovative selling behaviour. Finally, the results revealed that innovative selling behaviour mediates the relationship between adaptive selling capability and sales performance. This research provides insight for MFI managers to improve sales performance by cultivating employee psychological empowerment, which impacts adaptive selling capability and innovative selling behavior.

Keywords: psychological empowerment, adaptive selling capability, innovative selling behavior, sales performance

INTRODUCTION

In the post-COVID-19 era, business competition in the financial services sector is increasing. This is due to several factors, including the rise of FinTech, an increasing demand for digital financial services, and the growing need for financial services tailored to the specific needs of different customer segments (Banna & Alam, 2021; Xie et al., 2022). Online banks have posed a challenge to financial service providers, particularly

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small-sized banks such as microfinance institutions (MFIs). Virtual-based banks offer flexible peer-to-peer lending without complicated requirements, gaining immense popularity among customers. Some scholars also suggest that customers in the banking sector require more flexibility and convenience in product services (Gautam & Sharma, 2022). In contrast, most conventional MFI salespeople still use traditional seller-customer interactions that tend to be obsolete in personal sales (Siwale & Godfroid, 2022). Thus, to survive, MFIs require salespeople to improve their adaptive capability to anticipate unpredictable customer demands, nurture their satisfaction, and in turn increase sales performance. According to personal selling theory, adaptive selling reflects the ability of salespeople to be adaptive under dynamic sales conditions (Alavi et al., 2019). Adaptive salespeople can quickly analyze consumer preferences and develop an appropriate sales strategy to fulfil their needs. Previous studies have demonstrated that adaptive selling could improve customer orientation (Yeo et al., 2019), encourage purchase intentions (Park & Tran, 2018), and maintain relationship commitment and product satisfaction (Kim Jae Hun & Jongkuk Shin, 2019).

Prior studies have investigated the connection between adaptive selling and sales performance (Alnakhli et al., 2021; Amenuvor et al., 2022; Charoensukmongkol & Suthatorn, 2020). These studies showed that adaptive selling capability is essential for salespeople to increase sales performance. However, several previous studies have demonstrated conflicting results that indicate inconsistent findings. For example, Limbu et al. (2016) concluded that adaptive selling behavior does not affect job performance. Udayana et al. (2019) also found an insignificant effect of the relationship between adaptive selling and sales performance. They argued that because adaptive selling is risky, a lack of support and inexperienced salespeople become barriers to high performance in adaptive selling. Furthermore, Maden-Eyiusta (2022) concluded that further study is required to

investigate the effect of adaptive selling in the job, social, and organizational contexts, for improving sales performance.

⁶⁵ This study examines the potential antecedents and consequences of adaptive selling capability in the MFI context. Psychological empowerment posits an essential factor as a determinant factor of adaptive selling capability. Psychological empowerment is an intrinsic task motivation reflecting a sense of self-control and active involvement in work roles (Seibert et al., 2011). Numerous studies have revealed that empowered employees display greater work enthusiasm and job performance (Ružić & Benazić, 2018; Shruti et al., 2016). According to the self-determination theory (Ryan & Deci, 2000), this study suggests that a sense of empowerment perceived by salespeople can boost positive work ability, including adaptive selling. Empowered salespeople feel they have the authority to take the initiative and demonstrate various approaches to addressing customer needs. This study also investigates the linkage between adaptive selling capability and sales performance through innovative selling behavior as a mediating variable. Past studies conclude that salespeople's innovative selling behavior is critical for the performance of a new product or service (Groza et al., 2021). Successful sales performance depends not only on the adaptability of salespeople but also on how they can change their actions to develop a new strategy for product and service delivery (Alavi et al., 2019). This research assumes that adaptive salespeople display a higher level of innovative selling behavior, which improves sales performance.⁴⁴

MFIs in Indonesia are specifically established to provide business development services and community empowerment. Several MFIs services include loans for micro-scale businesses, savings management, and the provision of business development consulting services. Based on data from the Financial Services Authority of the Republic of Indonesia in 2022, it is known that there are 234 registered MFIs in the form of cooperatives and microcredit. This number

increased by 15.5% compared to 2020, with total assets reaching Rp 1.38 trillion. On the other hand, the competition faced by MFIs is fierce, when assessed by the growth of online-based banks, which has reached 103 entities. The data showed that online-based banks released a credit service amount of Rp 19.21 trillion. This fact pinpoints that MFI management should provide superior employees capable of adapting and performing innovative services to survive in the microfinancing business. Specifically, salespeople in MFIs are challenged to develop novel approaches rather than traditional procedures to deal with consumer demands.

The present study provides several contributions to the personal selling literature and managerial practice: First, this study has developed a new model that investigates adaptive selling capability's potential antecedents and consequences. Second, innovative selling behavior has been employed as a mediating variable to scrutinize the inconsistent findings on the relationship between adaptive selling capability and sales performance. Third, in a practical context, the present study provides insight for MFI managers regarding how to increase sales performance by enhancing salespeople's psychological empowerment, adaptive selling capability, and innovative selling behaviour.

61 1. LITERATURE AND HYPOTHESIS DEVELOPMENT

1.1. Psychological Empowerment and Adaptive Selling Capability

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Psychological empowerment is conceptualized as an intrinsic task motivation reflecting employees' feeling of self-control and active involvement in the work role (Seibert et al., 2011). Psychological empowerment manifested into four cognitions: meaning, competence, self-determination, and impact (Thomas & Velthouse, 1990). Existing literature on personal selling has emphasized that a salesperson who feels empowered relates to

an increase in new product selling, sales innovativeness (Ružić & Benazić, 2018), and job performance (Simintiras et al., 2013). Recent studies revealed that adaptive selling is significantly affected by how salespeople perceive their work (Rigolizzo et al., 2022). Psychological empowerment is critical in encouraging salespeople to perform positive behavior, such as adaptive selling (Ružić & Benazić, 2018). This study assumes that the dimensions of psychological empowerment, namely meaning, competence, self-determination, and impact, affect sales adaptability. Sense of meaning reflects the extent to which work values are congruent with employees' values (Seibert et al., 2011). Salespeople who perceive selling activities as meaningful tend to demonstrate adaptability in various sales conditions (Wong & Tan, 2018). In order to improve a salesperson's performance, there must be a willingness of managers to increase employees' meaningful work, which will build a sense of adaptability. The following hypothesis is proposed accordingly:

H1: Meaning has a significant effect on adaptive selling capability.

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Competence basically refers to the extent to which an employee can complete a task or job with his skills. In other words, employees with high competence believe they can accomplish the sales target set by the managers. According to Kwak et al. (2019), employees who believe they are competent at their jobs are more likely to be adaptable. Perceived competence increases a salesperson's capacity to employ various sales approaches and modify the message in response to the customer's responses. Similarly, Wong & Tan (2018) discovered that salespeople with high competence perform well in adaptive behavior, as they believe that their sales skills will help them deal with uncertain sales situations. The following hypothesis is proposed accordingly:

H2: Competence has a significant effect on adaptive selling capability.

Self-determination refers to the degree to which an employee has autonomy and independence in carrying out job duties (Liu et al., 2021). Employees who only do what their managers or superiors tell them will view themselves as powerless at work. The perception of independence in work will impact the desire to perform adaptive behavior (Wong & Tan, 2018). The uncertainty of interaction with customers requires alternative ways that are outside of routine procedures. Therefore, employees must have freedom and flexibility on the execution of the strategy (Good et al., 2022). Interaction with customers often requires alternative ways that are outside of standard procedures. The higher the degree of self-determination the greater the impact on the adaptability of salespeople (Rigolizzo et al., 2022). Therefore, the following hypothesis was formulated accordingly:

H3: Self-determination has a significant effect on adaptive selling capability.

Impact indicates employees' perception of how their work can significantly affect the firm's condition (Seibert et al., 2011). Empowered employees believe they can significantly influence the company's performance, including organizational operations, administrative, or strategic outcomes (Al-Omari et al., 2020). Previous research has shown that salespeople who perceive their work as essential and significantly impact firm performance exhibit high adaptive selling capability (Wong & Tan, 2018). Employees who have a strong influence on the company are more likely to be able to instantly change their sales methods to the customer needs as the circumstances warrant (Rigolizzo et al., 2022). Therefore, this study formulated the following hypothesis:

H4: Impact has a significant effect on adaptive selling capability.

1.2. Adaptive Selling Capability and Innovative Selling Behavior

Personal selling literature emphasizes

adaptability as a critical resource for improving individual selling performance (Charoensukmongkol & Suthatorn, 2020; Wening & Moertono, 2023; Yeo et al., 2019). Adaptive selling is frequently defined as altering salespeople's selling strategies, etiquette, social mannerisms, verbal communication, and physical presentation based on the customer (Alavi et al., 2019). As a result, salespeople who engage in adaptive selling techniques generally display better performance and have higher levels of customer satisfaction (Kim Jae Hun & Jongkuk Shin, 2019; Kwak et al., 2019). Adaptive selling is necessary depending on the situation when meeting customers. The need for adaptive behavior becomes high if the situation tends to be diverse and uncertain. Conversely, in a stable situation and in accordance with predictions, the level of adaptive behavior required is low. However, experts reveal that not all sales situations can be predicted, so salespeople's ability to obtain information is necessary to determine and adjust to customer demands (Kimura et al., 2019).

Innovative behavior is an action taken to create and adopt new ideas, thoughts, or ways, for application in the implementation and completion of work (Wang & Miao, 2015). Innovative selling behavior is demonstrated in personal selling when salespeople produce and analyze new solutions for existing sales problems, considering problems from a different perspective, and is defined as solving a new challenge, or identifying a neglected one (Locander et al., 2018). These issues could be related to customer relationship management, logistics, training, or internal coordination. Salespeople engage in innovative selling by making presentations, overcoming objections, convincing, establishing rapport with customers, and applying knowledge and skills from other disciplines to sales challenges (Wang & Miao, 2015). An innovative problem-solving approach provides the foundation for long-term relationships with clients and other business partners (Migdadi, 2021).

Adaptive selling capability is vital to

innovative selling performance. Salespeople who can absorb as much information as possible from customers can transform this information into new ideas according to customer requests (Mammadbayov et al., 2021). When dealing with customers, MFI salespeople often face different client characteristics, such as gender, age, business scale, and occupation (Yeboah et al., 2022). Therefore, to implement an innovative sales strategy, good adaptability is required. Salespeople who have good adaptability will try to adapt to the conditions of customer interactions and apply new approaches as needed (Alavi et al., 2019). Therefore, the greater the adaptive selling ability, the more innovative the selling behavior displayed by the salesperson. The following hypothesis is proposed accordingly:

H5: Adaptive selling capability has a significant effect on innovative selling behavior.

1.3. Innovative Selling Behavior and Sales Performance

Sales performance can be interpreted as achieving targets through completion by salespeople (Yi et al., 2021). The role of salespeople in a sales organization is as the spearhead of the company's sustainability. However, in chaotic market conditions, it is not enough to apply standard procedures in the strategy to achieve sales. It takes a salesperson who can provide something different to create customer loyalty (Thukral, 2021). Past studies revealed that salespeople performance is often associated with a company's success or failure in achieving its key sales objectives, such as generating a profit, increasing the number of sales, or ensuring continued viability and a competitive advantage (Groza et al., 2021; Inyang & Jaramillo, 2020). In line with this, Wisker & Poulis (2015) revealed that a salesperson plays a vital role in customer relationship management and in recognizing, generating, communicating, and delivering value, to clients, enhancing the organization's sales performance. Even when a company has

a high-quality product, it will be ineffective without appropriate marketing and salespeople (Herjanto & Franklin, 2019).

Previous research reveals that innovative sales behavior positively impacts sales performance (Demirel & Yayla, 2022; Groza et al., 2021). Salespeople who have a variety of tactics for dealing with consumers are proven to be able to achieve better targets (Amenuvor et al., 2022). Innovative behavior can be demonstrated in various ways, for example, prospecting customers through convenient interactions, creatively gathering information and increasing customer penetration, dealing with the product, and post-sales service to achieve customer loyalty (Alavi et al., 2019). Such activities are considered ways to create and develop sales. Thus, the following hypothesis is proposed accordingly:

H6: Innovative selling behavior has a significant effect on sales performance.

1.4. Adaptive Selling Capability and Sales Performance

In the world of sales, no one approach fits every situation. Every potential customer has unique preferences, communication styles, and challenges. Salespeople with an adaptive selling capability can adapt quickly to different situations, adjusting their strategy accordingly. This capability allows them to respond more effectively to changes and challenges, which in turn can improve sales performance (Ahmad et al., 2021; Wisker & Poulis, 2015). An excellent adaptive salesperson can recognize customers' unique needs and adapt their offerings accordingly. By understanding customers' preferences and problems, they can offer the most relevant and valuable solutions. This can increase sales conversion rates and customer satisfaction (Alavi et al., 2019; Alnakhli et al., 2021; Jitsoonthornchaikul, 2022). Past research reveals that salesperson adaptivity allows salespeople to identify effective communication styles for each customer, leading to more effective communication (Rigolizzo et al., 2022). Customers who feel

heard and understood tend to be more satisfied with their buying experience, which leads to more loyal customers and increased long-term sales performance (Kwak et al., 2019).¹³

H7: Adaptive selling capability has a significant effect on sales performance.

1.5. Mediating Role of Innovative Selling Behavior

In this study, innovative selling behavior becomes a channel connecting adaptive selling capability with sales performance. This assumes that salespeople with high adaptive abilities will demonstrate innovative behavior in dealing with consumers and will therefore be capable of improving sales performance. The success of sales innovation depends on how a salesperson understands customer needs (Amenuvor et al., 2022). In order to perform innovative selling, the

salesperson must have complete information about consumers, including what they like and do not like (Ahmad et al., 2021). The adaptive selling capability of salespeople helps them to dig up in-depth information about consumers' backgrounds (Alnakhli et al., 2021; Simintiras et al., 2013). It is proposed that the selling capability of salespeople encourages innovative selling behavior and increases sales performance, as stated in the following hypothesis:

H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.

2. METHODOLOGY

This quantitative study was conducted in Barlingmascakeb regencies, the area with the most highly developed MFI in Indonesia. The MFIs involved in the survey were those legally registered with the Indonesian Finan-

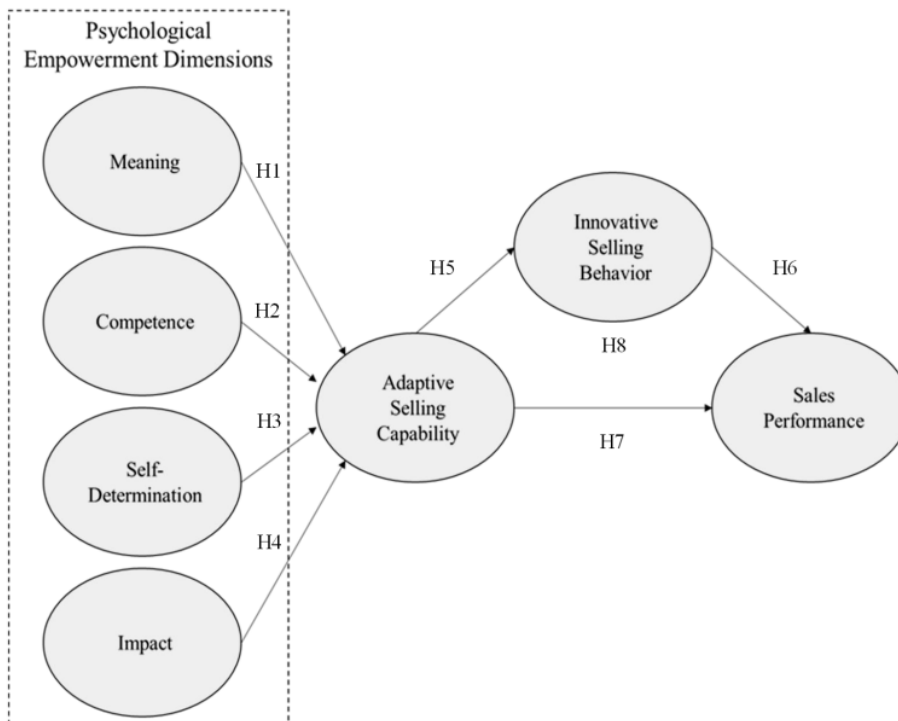


Figure 1 Conceptual Model

cial Services Authority (OJK). From July to September 2022, 256 salespeople from 34 MFIs participated in the survey. Before starting the survey, the researchers first coordinated with the economic section of Central Java province to obtain initial data and survey permits. The managers of the MFIs were then contacted to get data on marketing employees. Closed surveys were distributed via WhatsApp and email given by managers to salespeople. A total of 205 questionnaires were filled out and returned, showing a response rate of 80.07%. This study used convenience sampling as not all MFIs could be accessed for surveys due to their confidentiality policy. Convenience sampling is a less common method as it can lead to biased results. However, Landers & Behrend (2015) suggest that the limitations of convenience sampling can be mitigated by providing detailed information about the sample and the setting of the study. The demographic data for the respondents in this study are provided in Table 1.

2.1. Measurement

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All the items in the questionnaire were assessed using a 7-point Likert scale, with 1 = "strongly disagree" and 7 = "strongly agree." Psychological empowerment dimension

measurements were adopted from Spreitzer (1995), consisting of 12 items divided into four dimensions, including meaning (4 items), competence (4 items), self-determination (4 items), and impact (4 items). Adaptive selling capability measurements in this study were adopted from the study of Robinson et al. (2002), consisting of 5 items. Innovative selling behavior was measured using 6 items adopted from Ahmad et al. (2021); and Kim & Lee (2013). Sales performance measurement consisted of 3 items adopted from Helmy & Wiwoho (2020).

2.2. Data Analyses

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Data analysis utilized the SEM Partial Least Square 3 (PLS) approach. Smart PLS was used to analyze the hypotheses and test the proposed model. Smart PLS was chosen as it is a powerful statistical method that can be used with relatively small samples. Additionally, Smart PLS is proper for building causal models, which can be used to test the proposed relationships in future studies (Hair et al., 2019). PLS is a component-based or variant-based Structural Equation Modelling (SEM) that shifts from a covariance-based SEM approach to a variance-based approach. Covariance-based

Table 1 Respondent Characteristics

Characteristic	Category	Frequency	%
Gender	Male	127	61.95%
	Female	78	38.05%
Age	18-29	121	59.02%
	30-40	75	36.59%
	41-55	9	4.39%
	>55	0	0.00%
Work Experience	< 2 years	80	39.02%
	3-5 years	92	44.88%
	6-8 years	25	12.20%
	8-10 years	6	2.93%
	>10 years	2	0.98%
Education	High School	26	12.68%
	College/ Diploma	56	27.32%
	First Degree	121	59.02%
	Master Degree	2	0.98%

SEM generally tests causality, while PLS is more of a predictive model. PLS is a powerful analytical method as it is not based on assumptions of normal distribution and is appropriate for small sample sizes (Hair et al., 2019).

3. RESULTS

3.1. Measurement Model Analyses

The discriminant validity, convergent validity, and reliability values were tested in the measurement model testing, which showed the quality of the items used as variable indicators. The results in Table 2 show that the factor loading of all items was > 0.7 , indicating adequate reliability. The AVE values exceeded 0.5, supporting convergent validity. Furthermore, the measurement of convergent validity is characterized by the value of composite reliability (CR). The test results show that the CR values ranged from 0.882 to 0.921 (Table 1), all of which exceed the cut-off value of 0.7. In addition, according to the Cronbach's alpha coefficients, all construct items were between 70 and 90, indicating an acceptable level of reliability (Hair et al., 2019). The

Fornell and Larcker (1981) criterion is shown in Table 3. The square root of the AVE of the construct variables is depicted on the diagonal. None of the inter-construct correlations exceed the square root of the AVEs, thus supporting discriminant validity.

3.2. Structural Model Analyses

Structural model analyses focus on assessing the inter-relationships between variables. The hypothesis testing results in Table 4 reveal that all psychological empowerment dimensions were significantly associated with adaptive selling capability. It was found that meaning (H1; $\beta = 0.655$; $p < 0.001$), competence (H2; $\beta = 0.414$; $p < 0.05$), self-determination (H3; $\beta = 0.403$; $p < 0.01$), and impact (H4; $\beta = 0.203$; $p < 0.05$) had a shared positive influence on adaptive selling capability. Additionally, hypothesis H5 examines the direct effect of adaptive selling capability on sales performance. Empirically analysis indicates that adaptive selling capability significantly affects sales performance (H5; $\beta = 0.412$; $p < 0.01$). Adaptive selling capability was also found to have a significant positive relationship with innovative selling behavior (H6; $\beta = 0.770$;

Table 2 Assessment of Factor Loadings, Cronbach's Alpha, Composite Reliability, and Convergent Validity

Variables	Loading	CA	CR	AVE
Psychological Empowerment				
Meaning				
ME1 "The work I do is very important to me"	0.838	0.765	0.910	0.679
ME2 "My job activities are personally meaningful to"	0.828			
ME3 "The work I do is meaningful to me"	0.806			
Competence				
CO1 "I am confident about my ability to do my job"	0.865	0.823	0.897	0.737
CO2 "I am self-assured about my capabilities to perform my work activities"	0.850			
CO3 "I have mastered the skills necessary for my job"	0.861			
Impact				
IM1 "My impact on what happens in my department is large"	0.810	0.819	0.921	0.729
IM2 "I have a great deal of control over what happens in my organization"	0.861			
IM3 "I have significant influence over what happens in my"	0.889			

Table 2 (Continued)

Variables	Loading	CA	CR	AVE
Organization”				
Self-Determination				
SD1 “I have significant autonomy in determining how I do my job”	0.914	0.892	0.882	0.823
SD2 “I can decide on my own how to go about doing my Work”	0.880			
SD3 “I have considerable opportunities for independence and freedom in how I do my job”	0.926			
Adaptive Selling Capability				
AS1 “When I feel that my sales approach is not working, I can easily change to another approach”	0.778	0.897	0.911	0.768
AS2 “I like to experiment with different sales approaches”	0.938			
AS3 “I am very flexible in the sales approach I use”	0.851			
AS4 “I can easily use a wide variety of sales approaches”	0.928			
AS5 “I try to understand how one customer differs from Another”	0.738			
Innovative Selling Behavior				
ISB1 “I come up with innovative and creative notions for satisfying customer needs”	0.726	0.891	0.914	0.649
ISB2 “I carry out sales tasks in ways that are resourceful.”	0.832			
ISB3 “I seek new service techniques, methods, or techniques to solve customer problems.”	0.848			
ISB4 “I provide a suitable plan for developing new ideas.”	0.829			
ISB5 “I try to secure the funding and resources needed to implement innovations.”	0.796			
ISB6 “Overall, I consider myself an innovative’ salesperson.”	0.798			
Sales Performance				
SP1 “I always generate higher levels of sales, when compared with my colleagues.”	0.910	0.824	0.883	0.740
SP2 “I have always exceeded the sales targets set by the Company”	0.883			
SP3 “I have always been able to increase company profit”	0.782			

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Table 3 Mean, Standard Deviation, and Discriminant Validity

Constructs	M	SD	ASC	CO	IM	ISB	ME	SP	SD
Adaptive Selling Capability (ASC)	5.61	1.21	.876						
Competence (CO)	5.29	0.83	.654	.859					
Impact (IM)	6.01	1.31	.613	.616	.854				
Innovative Selling Behavior (ISB)	5.72	0.88	.770	.688	.729	.806			
Meaning (ME)	5.12	1.31	.469	.426	.532	.617	.824		
Sales Performance (SP)	6.34	1.68	.664	.550	.616	.856	.632	.860	
Self-Determination (SD)	5.13	0.91	.712	.724	.618	.632	.534	.517	.907

Note. Diagonal values are the square root of AVE, off-diagonal values are the correlation between constructs, M=Mean, SD=Standard Deviation.

Table 4 Structural Model Assessment

Hypothesis	β	SD	t-stat	p-Values	Result
H1: Meaning has a significant effect on adaptive selling capability	0.655	0.115	5.696	0.000***	Supported
H2: Competence has significant effect on adaptive selling capability	0.414	0.201	2.060	0.040*	Supported
H3: Self-determination has a significant effect on adaptive selling capability	0.403	0.145	2.779	0.006**	Supported
H4: Impact has a significant effect on adaptive selling capability.	0.203	0.092	2.207	0.028*	Supported
H5: Adaptive selling capability has a significant effect on innovative selling behavior	0.770	0.135	5.704	0.000***	Supported
H6: Innovative selling behavior has a significant effect on sales performance	0.847	0.109	7.771	0.000***	Supported
H7: Adaptive selling capability has a significant effect on sales performance.	0.412	0.118	3.492	0.001**	Supported
<i>Specific Indirect Effect</i>					
H8: Innovative selling behavior mediates the relationship between adaptive selling capability and sales performance.	0.652	0.119	5.479	0.000***	Supported

Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

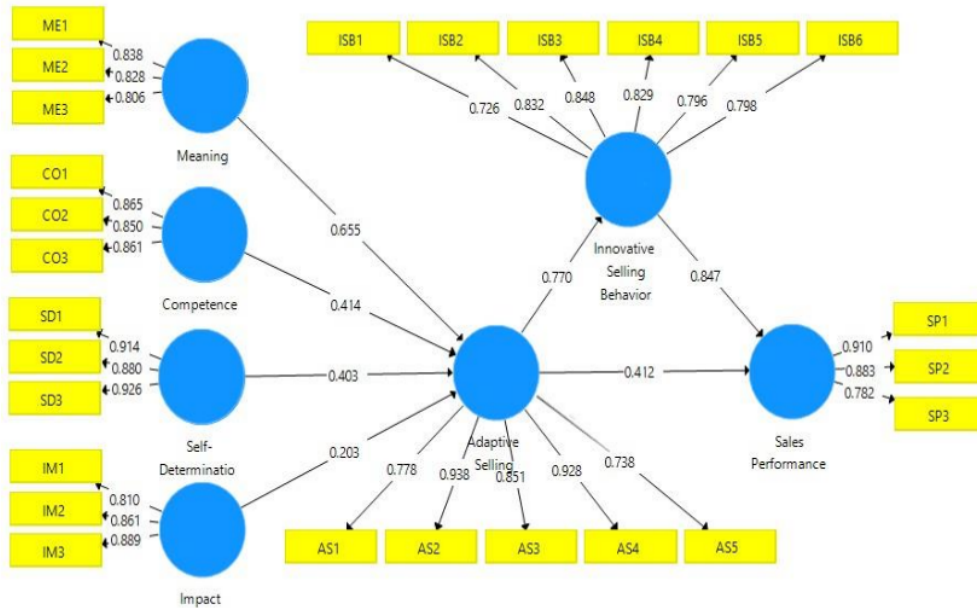


Figure 2 SEM-PLS Evaluation

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 $p < 0.001$) and sales performance (H7; $\beta = 0.412$; $p < 0.01$). Furthermore, the mediating role of innovative selling behavior in the relationship between adaptive selling capability and sales performance was investigated. The specific indirect effect results confirmed that innovative sales behavior mediates the connection between adaptive selling capability and sales performance (H8; $\beta = 0.652$; $p < 0.001$).

4. CONCLUSION

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This study investigated the connection between psychological empowerment and adaptive selling capability. The effect of adaptive selling capability on sales performance was also empirically examined through innovative selling behavior as a mediating variable. As a result, this study confirmed that psychological empowerment (meaning, competence, self-determination, and impact) positively affects adaptive selling capability. This study also empirically found that adaptive selling capability significantly affects sales performance. Additionally, innovative selling behavior has a mediating effect on the connection between adaptive selling capability and sales performance.

The dimension of psychological empowerment demonstrates a positive influence on adaptive selling capability. The salesperson who feels the job is meaningful demonstrates a higher adaptive selling capability. A sense of meaningfulness encourages salespeople to develop skills beyond typical tasks, such as adaptive sales skills. Perceived competence indicates how employees believe their competencies can help to complete the job. The results proved that salespeople who feel confident in their selling competencies are more willing to change their work approach according to sales conditions with individual consumers. Self-determination shares a positive effect on adaptive capability. Feelings of freedom and autonomy of work can enhance a salesperson's ability to improve their work. Adaptive behavior involves relatively high risk, with self-determination playing a vital

role in the successful adaptability of salespeople. The final dimension, impact, significantly influences the salespeople's adaptability. This study proves that employees who feel their work significantly impacts the company demonstrate higher sales adaptability. The feeling of impact gives suggestions to salespeople to always strive optimally for their work, for example, by developing adaptive skills in selling.

This study revealed a link between salespeople's adaptable selling capability and increased sales performance. Adjusting and modifying the selling approach to each customer's needs is crucial to achieving sales goals. In adaptive selling, salespeople focus on establishing a positive experience for the consumer and maintaining their satisfaction. In addition, salespeople who engage in adaptable selling behavior are more likely to understand the demands and expectations of customers in any circumstance. In addition, they seek to meet the diverse needs of prospective clients and improve customer engagement. The results of this study also indicated that the degree of adaptive selling enables salespeople to interpret customer signals and make adjustments based on this information.

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Furthermore, the results supported the mediating role of innovative selling behaviour on the adaptive selling capability and sales performance relationship. Innovative salespeople demonstrate a novel approach in personal selling, for example, seeking a new technique to nurture the interaction with customers and giving the advice to solve customer problems. Micro and small-scale customers usually lack sufficient knowledge about financial products. They also sometimes have limited resources to access financing. Therefore, it takes a salesperson's ability to exploit information, capture customers' conditions, and practice innovative ways to attract customers. It is concluded that adaptive selling capability plays a central role in promoting innovative selling behaviour and increasing sales performance.

5. IMPLICATION

This study provides several contributions to both theoretical and practical management in the personal selling context. Theoretically, the fundamental purpose of this study is to fill a research gap found in the prior adaptive selling literature (Limbu et al., 2016; Maden-Eyiusta et al., 2022; Udayana et al., 2019). This study claimed that innovative selling behavior had channelled the link between adaptive selling capability and sales performance. Additionally, a research model was also developed by examining the effect of psychological empowerment on adaptive selling capability. The psychological empowerment dimension was confirmed to have a positive influence on enhancing salespeople's adaptive selling capability.

These empirical studies also shed light on managerial practices to improve sales performance. The result showed that psychological empowerment positively influences adaptive selling capability. It is suggested that MFI managers should consider maintaining a supporting work environment as an important factor that can boost salespeople's psychological empowerment. MFI must nurture a feeling of empowerment among employees to promote salespeople's adaptive selling capability. Furthermore, this study also revealed that adaptive selling capability significantly impacts sales performance through innovative selling behavior. According to the research findings, MFIs should give more appreciation to salespeople with adaptive selling capabilities and innovative behavior in the salesforce. MFI managers should initiate training programs for salespeople, to develop the personal selling techniques and salesmanship skills necessary to help salespeople cope with sales demands and succeed in service innovation.

6. LIMITATION AND SUGGESTION FOR FUTURE RESEARCH

This research contains some limitations that should be considered for future research.

First, this research was conducted in the context of MFIs, where salespeople face the characteristics of customers, most of whom come from small businesses. More effort is required to generalize these results to the wider business context, for example, in larger sales companies such as real estate, pharmaceuticals, etc. Second, the study is limited by the number of participants, which were only drawn from Barlingmascakeb. Although this regencies are areas with high MFI growth, further research with a broader scope is necessary in order to increase the generalizability of the findings. Third, this research was conducted using a survey technique with a cross-sectional approach, so it is impossible to determine the temporal interaction between variables. It is suggested that future research take a longitudinal approach to establish a true cause-and-effect relationship. Fourth, further research is required to see how customers perceive effective adaptive selling. For future research, the dyadic model can be used to look at the salespeople-customer interaction and to capture customer perception regarding adaptive selling.

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