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by Irfan Helmy

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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

¹, *Prof. Dr. Slamet Ahmadi is currently working as a lecturer in the Universitas IPWJIA Jakarta, Indonesia. He obtained a Ph.D in Marketing Management from Universitas Trisakti, Indonesia. Email: slametahamdiriset@gmail.com.

² Assoc. Prof. Dr. Susanti Widhiastuti is currently working as a lecturer in the Universitas IPWJIA Jakarta, Indonesia. She obtained a Ph.D in Financial Management from Universitas Trisakti, Indonesia. Email: santiwidhiastuti@gmail.com

³ Asst. Prof. Dr. Irfan Helmy is currently working as a lecturer in the Universitas Putra Bangsa, Kebumen, He obtained a Ph.D in Human Resource Management from Universitas Jenderal Soedirman, Indonesia. Email: risetirfan@gmail.com

⁴ Assoc. Prof. Jayadi, M.M. is currently working as a lecturer in the Universitas IPWJIA Jakarta, Indonesia. He obtained a master's degree in Marketing Management from STIE IPWI Jakarta, Indonesia. Email: djayadi.ipwija@gmail.com

⁵ Atika Nur Aini obtained a Master of Business Administration (MBA) in 2023 from Faculty of Economics and Business, Universitas Gadjah Mada, Indonesia. Email: atikanm@gmail.com

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-

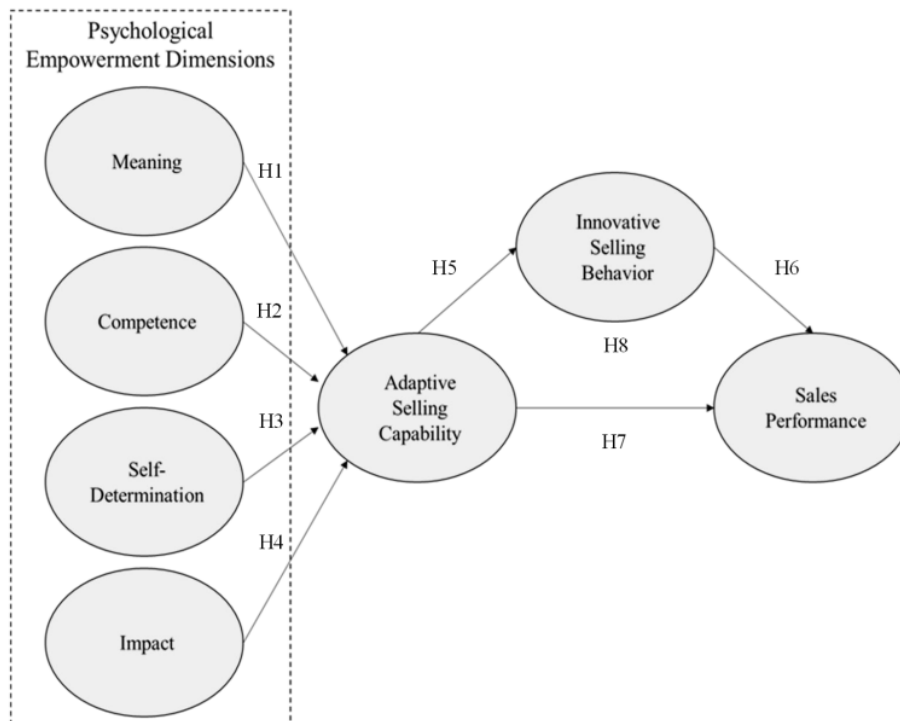


Figure 1 Conceptual Model

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

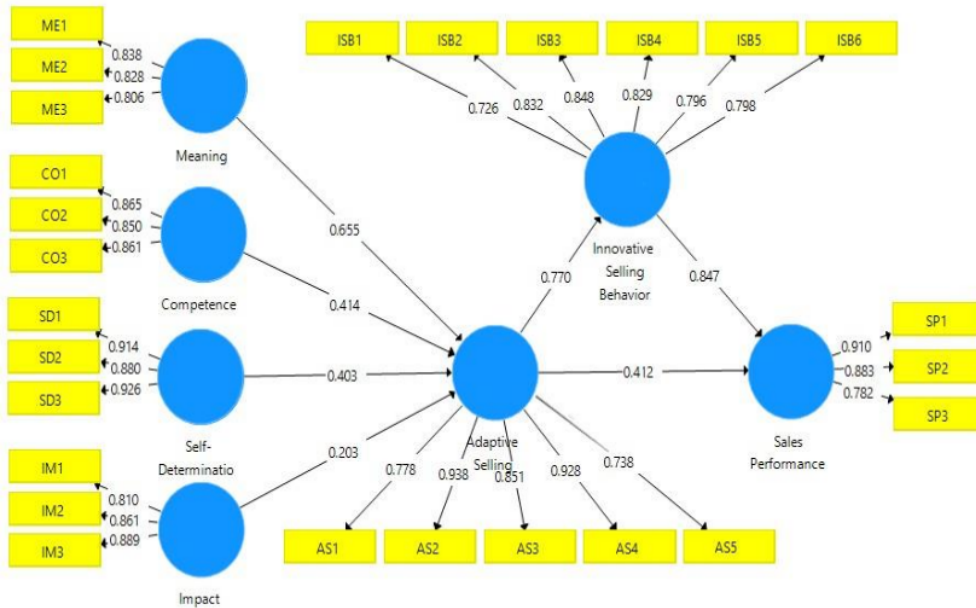


Figure 2 SEM-PLS Evaluation

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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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