THE INFLUENCE OF SALES TRAINING QUALITY, SALES EXPERIENCE, AND SMART WORKING ON SALESMAN PERFORMANCE

(A Case Study on Consumptive Loans at PT. Bank Pembangunan Daerah Jawa Tengah Semarang Branch Office)

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ABSTRACT

The purpose of this research is to examine the influences of sales training quality, sales experience, and smart working on salesman performance. The research problem is how to increase salesman performance through sales training quality, sales experience, and smart working?

The sample of this research is the salesman from PT. Bank Pembangunan Daerah Jawa Tengah Semarang branch office, which amounted to 87 respondents. Data analysis using regression method that runs with SPSS (Statistical Package Social Science) software. The results show that the sales training quality, sales experience and smart working effects on the salesman performance.

The result of these research indicates that the influence of sales training quality significant on salesman performance; selling experience significant on salesman performance; and smart working significant on salesman performance.

Keywords: sales training quality, sales experience, smart working, and salesman performance.

INTRODUCTION

The main key to the banking competition success is greatly influenced by how much the company manages and coordinates its human resources, therefore, the Department of Education and Training (Diklat Bank Jateng) has a very important role to produce a reliable salesman with a variety of work programs they have. Research results from Chung and Narayandas, (2017) and Bennet et al.

(2017) shows that there is an influence of the quality of sales training on salesperson performance.

The salesman performance is influenced by how smart works are learned and used by salesman implementing their resources effectively and efficiently (Sujan, et al., 1994). Research by Williams, (2017); and Waheed et al., (2017) show the influence of sales experience on salesman performance.

Another important element to success is sales experience. Kohli, et al (1998), says that sales activities of a product will be much more effective if the salesman has experienced sales activity. Research by Franke and Park 2006; Yee Ng et al, (2009), explains that experience is very useful for the salesman because the experience will lead the salesman to work more intelligently to facing various conditions or situations encountered. Supported by research from Friebel et al (2015); and Murshed and Sangtani, (2015) show the influence of smart working on the salesman performance.

This research was held at PT. Bank Pembangunan Daerah Jawa Tengah also called Bank Jateng which has a similar competition pattern of the salesman in getting the customer.

The research problem is the fluctuate of consumptive loans realization and not reaching the target from the year 2014 until 2017 at Bank Jateng Semarang branch office which oversees 13 Sub Branch. It can be seen in the data of the plan and the realization of consumptive loans in some Bank Jateng Semarang branch offices on the following Table:

Table 1
Consumptive Loans Achievement Data of Bank Jateng Semarang Branch Office (Millions Rp.)

Period	Budget plan	Loans Realization	Achievement Target	Sales growth
31-Aug-14	249.275	267.890	107,47%	-
30-Sep-14	247.325	271.856	109,92%	1,48%
31-Oct-14	245.375	273.292	111,38%	0,53%
30-Nov-14	243.425	275.508	113,18%	0,81%
31-Dec-14	243.028	277.325	114,11%	0,66%
31-Jan-15	259.201	278.932	107,61%	0,58%
28-Feb-15	257.825	284.045	110,17%	1,83%
31-Mar-15	256.450	287.530	112,12%	1,23%
30-Apr-15	255.074	291.977	114,47%	1,55%
31-May-15	253.699	295.740	116,57%	1,29%
30-Jun-15	252.323	299.282	118,61%	1,20%
31-Jul-15	319.137	299.204	93,75%	(0,03%)
31-Aug-15	327.886	303.832	92,66%	1,55%
30-Sep-15	324.344	320.756	98,89%	5,57%

Period	Budget plan	Loans Realization	Achievement Target	Sales growth
31-Oct-15	330.802	329.698	99,67%	2,79%
30-Nov-15	338.787	331.245	97,77%	0,47%
31-Dec-15	281.000	337.371	120,06%	1,85%
31-Jan-16	327.400	340.117	103,88%	0,81%
29-Feb-16	295.400	343.468	116,27%	0,99%
31-Mar-16	299.400	349.980	116,89%	1,90%
30-Apr-16	297.100	360.425	121,31%	2,98%
31-May-16	301.100	370.626	123,09%	2,83%
30-Jun-16	309.100	376.256	121,73%	1,52%
31-Jul-16	288.197	376.601	130,67%	0,09%
31-Aug-16	279.661	381.399	136,38%	1,27%
30-Sep-16	279.931	385.709	137,79%	1,13%
31-Oct-16	290.352	387.143	133,34%	0,37%
30-Nov-16	280.434	389.072	138,74%	0,50%
31-Des-16	254.855	391.741	153,71%	0,69%
31-Jan-17	365.050	393.019	107,66%	0,33%
28-Feb-17	365.100	393.239	107,71%	0,06%
31-Mar-17	387.050	395.972	102,31%	0,70%
30-Apr-17	391.600	397.928	101,62%	0,49%

Data source: Bank Jateng core banking (2017)

Can be seen on the data of consumptive loans disbursement from the year 2014 until 2017 are fluctuating.

Based on the previous discussion problems above, then the purpose of this study is to:

- 1. Analyze the influence of sales training quality on salesman performance.
- 2. Analyze the influence of sales experience on salesman performance.
- 3. Analyze the influence of smart working on salesman performance.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Basic Concept

To construct a conceptual model in this study, identification of prior research is required where there is a research gap which is then used as a relevant literature to assist the researcher in testing and identifying factors affecting the salesman performance.

Sales Training Quality

Sales training by training department of Bank Jateng is basically aimed at continuously improving the ability and skill of the training participants as the

salesman, such as channeling the products and services of the bank to the customers need, improving the ability of adaptation to the market situation and build a good relationship or commitment with the customers. The work program of sales training materials effectiveness continues to be held regularly by the training department, aims to improve the ability and salesman skills in conducting sales activities will increase continuously (Indriani, 2005).

Based on the research results by Pettijohn (2010), sales training for a salesman is one factor of success in personal selling. Sales training has many advantages such as improving good relationships with customers, overcoming problems or failures in frequent sales processes, reducing turnover, improving employee productivity, improving morale, and improving timing and handle sales territory.

Chung and Narayandas, (2017) and Bennet et al. (2017) explains the influence of quality sales training on sales performance Ural (2008) did not indicate the influence of quality sales training on salesperson performance.

Sales Experience

The experience makes the salesperson not only works hard but can also work smarter in facing all the conditions and situation (Franke and Parki 2006; Yee Ng et al, 2009). Discussions by sales management experts lead to a conclusion that salesman who always prioritizes experience as an essential ingredient in any sales activity will tend to behave and work smarter (Massey and Dawes, 2007).

According to Fang et al (2004), the changing trends during the sales process as well as the current tight competitive situation is a difficult condition to avoid. The company's sales target as high as any should not matter if the company's sales force is able to work hard and also work smart. On the other hand, Eckert (2006) has an opinion that the achievement of salesman performance results from using sales experience, so that salesman can know how to approach to customers with the most appropriate and will be done continuously to achieve the targets.

The conclusion research from Williams's, (2017); and Waheed et al., (2017) indicate that the influence of the sales experience on salesman performance, while research from Choe, (2001) does not indicate the effect of the selling experience on salesperson performance.

Smart Working

The concept of smart working is also used as a basic science or development strategy for improving the performance of salesman and can provide new insight into the process of developing strategies undertaken, so can produce an effective and efficient sales strategy.

Sujan, et al. (1994) in his research explains that smart work and hard work can lead to great sales force performance. The conclusion that smart working practices did when the sales process can adapt demonstratively and proven to improve sales performance.

The ability and skill of a salesperson in managing herself, interacting, and having an effective selling ability will lead to great sales performance. The conclusion in the discussion is that the higher the orientation to smart working then the salesman performance are also increasing.

The adaptation process used by the salesman of the smart working orientation pattern will guide the salesman to think more creatively and get great results from their job. In the end, a well-adapted salesman can ease sales in the future and can make a closer relationship with customers continuously. In addition, research by Friebel et al (2015); and Murshed and Sangtani, (2015) shows the influence of smart working on the salesman performance, Arnold et al., (2009) does not show the effect of intelligent work on the performance of salesman.

Salesman Performance

A salesman who lacks sales skills or skills in self-management in selling activity cannot reach sales target effectively (Kahn et al., 1990). Sales performance is the result of applying a strategy by the salesman when they run a certain work with attitude, behavior, and culture. This is reflected in smart work and salesman aggressiveness when providing great service to their customers. So the success rate of sales performance is greatly influenced by how much aggressive the salesperson (Shapiro & Weitz, 1990). While the ability of a salesperson when interacting and working with others will provide a high level of sales success (Curtis et al. 2000).

The discussion above can be concluded if the salesman performance in a bank can be seen from the outstanding credit, collectivity and profit levels obtained which is the result of the bank marketing process that is influenced by the salesman attitude.

Influence of Variables

The relationship between variables mentioned above need to be studied to know and see how inter variables can influence each other, which will be described as follows:

The Influence of Sales Training Quality on Salesman Performance

Sales training quality is closely linked from the ability to transfer knowledge to the participants so that a trainer becomes an important element at the beginning in upgrading salesman performance in the future. Chung and Narayandas, (2017) mentioned that there is an effect of sales training quality on salesman performance. Sales training assessments can be obtained from variables including sales training, customer orientation, salesman performance, and effectiveness. The result of the research shows that there is a positive influence on the sales training and the salesman quality, the research also shows the positive effect of the salesman performance on the effectiveness of the salesman. The conclusion is that sales training can improve the knowledge and skills of a salesman, and lead to maximum sales force performance. Bennet et al. (2017) show the effect of sales training quality on the salesman performance, so it can be drawn a hypothesis:

H1: The better of the quality of sales training, results in better salesman performance.

The Influence of Sales Experience on Salesman Performance

Sales activity will be much more effective if done by a salesman who has more ability and sales experience. One that a salesman can do to improve his performance is to learn from experience. Sales experience is very important to know how to solve certain problems more quickly because salesman has faced the problem before. Steps that can be done to improve the salesman performance is to discussing and share the solving problems experience that often occurs when the sales process on focus group discussion. In the end, a salesman can have complete expertise developed through a mix of experience and sales training.

Salesman use their experience as a set of knowledge to understand the causalities they have experienced, so that experienced salesman have better self-confidence and be more motivated to find new ways to achieve their goals. The research results by Waheed et al. (2017) indicate that there is an influence of sales experience on salesman performance.

The more experienced salesman is considered to have better skills than inexperienced ones, so experienced salesman is expected to work better to achieve company goals. Research by Williams, (2017); and Waheed et al., (2017) mentioned that there is an influence of sales experience on the salesman performance, experience helps improve a salesman's ability to generate sales, where the ability to sell positively affects salesman performance. From the description of the literature above, obtained the next hypothesis:

H2: The better of the sales experience, results in better salesman performance.

The Influence of Smart Working on Salesman Performance

Whether or not the salesman performance can be known from how well they doing the job, that is what is done during sales activity. Smart working activities and behaviors should be sought so that salesman can achieve optimal performance (Friebel et al, 2015).

A salesman who works smart will get short-term profits generated from each sales transaction earned, as well as long-term profits of good relationships with customers that will facilitate the resale of those customers in the future. The effect of smart working on the salesman performance is explained in a research by Murshed and Sangtani, (2015).

From the discussion of the results study, it can be drawn a hypothesis as follows:

H3: The better of smart working, results in better salesman performance.

Theoretical Framework

Based on literature review and hypothesis from the previous discussion, then developed a theoretical framework for this research, can be seen in Figure 1 below:

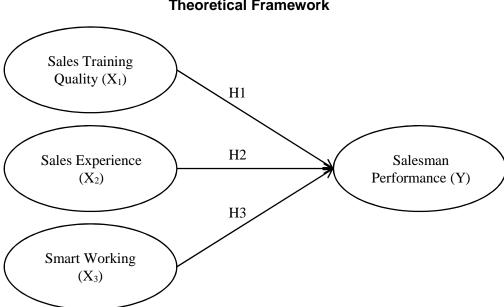


Figure 1
Theoretical Framework

Source: Friebel et al (2015); Murshed and Sangtani, (2015); Chung and Narayandas, (2017); Bennet et al. (2017); Williams, (2017); and Waheed et al., (2017), developed for this study, (2017)

RESEARCH METHOD

The population determination for this study is restricted to Bank Jateng Semarang and branches which includes a total of 229 employees, does not include clerk, cleaning service, security, drivers and other employees who are not directly related to the sales of Bank Jateng consumptive loans.

Based on the Slovin formula with a sample of 100 salesmen conducted the data dissemination by using the census, based on the results obtained from the field there are 87 respondents who returned the questionnaire well. This has fulfilled the minimum sample of regression for 30 respondents.

DATA ANALYSIS AND DISCUSSION

This research uses regression analysis technique with path analysis model. Then proceed with regression analysis with path analysis model. Furthermore, the classical assumption test consisting of multicollinearity test and heteroskedasticity test.

Hypothesis analysis and test along with the model developed for this research are using Regression Analysis tool which is statistical software product from Statistical Package Social Science (SPSS).

Validity Test

Factor Analysis Method is used to test the validity of the prepared questionnaire. Corrected value item-total correlation that is above r table valued at 0.3961 can be regarded as a valid item. The validity test results can be seen in Table 2 below.

Table 2 Validity Test Results

Varia	able	s / Indicator	r count	r table	Explanation
STQ				0,3961	
	-	STQ 1	0,717		Valid
	-	STQ 2	0,777		Valid
	-	STQ 3	0,652		Valid
	-	STQ 4	0,735		Valid
SE				0,3961	
	-	SE 1	0,734		Valid
	-	SE 2	0,755		Valid
	-	SE 3	0,738		Valid
SW				0,3961	
	-	SW 1	0,816		Valid
	-	SW 2	0,715		Valid
	-	SW 3	0,742		Valid

Var	iables	s / Indicator	r count	r table	Explanation
SP				0,3961	
	-	SP 1	0,743		Valid
	-	SP 2	0,598		Valid
	-	SP 3	0,554		Valid

Source: Processed primary data, 2017

From Table 2 above, the data shows all indicators used to measure the variables in this study has a loading factor greater than 0.3961. Then all these indicators can be regarded as a valid item.

Reliability Test

To measure the trustworthiness of reliable instruments in this research, therefore it is necessary to do Reliability Test. Instruments used in each variable can be said to be reliable if it results in the Cronbach alpha value more than 0,6. The data processing results of all variables can be seen in Table 3 below:

Table 3
Reliability Test

Variables	Cronbach alpha	Explanation
STQ	0,868	Reliable
SE	0,864	Reliable
SW	0,873	Reliable
SP	0,761	Reliable

Source: Processed primary data, 2017

Based on Table 3 can be seen the value of Cronbach alpha STQ 0.868, the value of Cronbach alpha SE 0.864, the value of Cronbach alpha SW of 0.873, and the value of Cronbach alpha SP 0.761, it can be concluded that all indicators have Cronbach alpha value > 0.6 which can be regarded as a reliable criteria.

Classical Assumption Test

Before testing the hypothesis, classical assumption testing should be done first, which include: data normality, multicollinearity, and heteroskedasticity which can be explained in the following stages:

Data Normality

To test the data normality of this research using Kolmogorov Smirnov, which is described in Table 4 below:

Table 4
Data Normality Test

One-Sample Kolmogorov-Smirnov Test

		STQ	SE	SW	SP
N		87	87	87	87
Normal	Mean	7.9397	8.0077	7.8391	7.9119
Parameters ^{a,b}	Std. Deviation	1.06269	1.12979	1.12737	1.01724
Most Extreme	Absolute	.087	.122	.152	.144
Differences	Positive	.063	.093	.115	.079
	Negative	087	122	152	144
Test Statistic		.087	.122	.152	.144
Asymp. Sig. (2-ta	iled)	.097°	.073°	.052°	.058°

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Processed primary data, 2017

Table 4 above explains the Kolmogorov Smirnov test that the significance value of all variables prepared in this study above 0.05, it can be concluded that the data obtained in this study has been distributed normally.

In addition, the classical normality assumption test can be assessed from graph analysis by looking at the histogram graph to compare the observed data and the distribution near the normal distribution line.

After analyzing the histogram data, it can be concluded that the graph of the histogram shows a near-normal distribution pattern. The splitting points are seen on the normal probability plot around the diagonal line and close to the direction of the diagonal line. Then the data shows that the data obtained in this study approach the assumption of normality so that the regression model is feasibly used in this study.

The sample in this study has been qualified because of the normality test results of data distributed normally.

Multicollinearity Test

Variance Inflation Factor (VIF) is used to determine whether there is multicollinearity problem between independent variables. Based on the research results from SPSS output, data shows the VIF value of each independent variable described in Table 5 below:

Table 5
Multicollinearity Test Results

Coefficients	
Collinearity	Statistics
Tolerance	VIF
.261	3.837
.260	3.852
.803	1.246
	.261 .260

Source: Processed primary data, 2017

The relationship between the independent variables has multicollinearity problems when the VIF value > 5. Table 5 above explains that none of the independent variables has VIF > 5, it can be concluded that the three independent variables used in this study have no multicollinearity problems.

Heteroscedasticity Test

To test whether there is any influence of independent variable to residual variable, it is necessary to test heteroskedasticity first. Which is named as a residual variable is another variable besides the salesman performance.

Glejser test is used to detect the presence or absence of heteroscedasticity. Glejser recommends regressing the absolute value of e_i against variable X (independent variable) which is estimated to have a close relationship with i2 by using the following calculation formula.

$$[e_i] = {}_1X_i + v_I$$

 $[e_i]$ is a residual aberration, and Xi is an independent variable.

Processing data results using SPSS obtain heteroscedasticity test output which can be seen in Table 6 below:

Table 6
Heteroscedasticity Test Results

Coefficients^a

Model		dardized cients	Standardized Coefficients	t	Sig.
	В	Std. Error	Beta		
1 (Constant)	.621	.268		2.320	.023
STQ	042	.057	155	730	.467
SE	010	.054	040	187	.852
SW	.024	.031	.094	.775	.440

a. Dependent Variable: AbsRes

Source: Processed primary data, 2017

The result shown in Table 6 shows that none of the independent variables has a probability value of significantly higher than 5%. If the probability value of significance is lower than the level of confidence used (=5%) which significantly affects absolute residual, it can be concluded that the regression model prepared in this study does not have heteroscedasticity problem on the independent variable to residual variable.

Regression Analysis

The most important step to test whether there is the influence of independent variable to dependent variable, data analysis in this research using regression method with SPSS tool, regression output result can be seen in Table 7 below:

Table 7
Regression Analysis

No	Dependent variable	Independent variable	В	t count	Sign	Explanation
1	Salesman Performance	Sales Training Quality	.288	2.778	.007	Ha accepted
2	Salesman Performance	Sales Experience	.110	2.003	.049	Ha accepted
3	Salesman Performance	Smart Working	.771	13.063	.000	Ha accepted

Source: Processed primary data, 2017

Based on Table 7 above, it can be determined the regression equation for the model in this study are as follows:

$$SP = 0.288 STQ + 0.110 SE + 0.771 SW$$

From the regression equation above, can be described the correlation value between the dependent variable and independent variable. Variables STQ, SE, and KC have a positive sign, it means that if there is an increase in the variable then the dependent variable STQ will also increase equal to the resulting index.

Discussions

Hypothesis 1 Testing Results Discussion

At the partial test stage on variable X_1 (sales training quality), the coefficient value of regression analysis results of 0.288 with the significance of 0.007. Which is a significance value smaller than 0.05, it can be concluded if **H1 accepted**, then

the value indicates that sales training quality variables have a significant influence on salesman performance.

Hypothesis 2 Testing Results Discussion

At the partial test phase on variable X_2 (selling experience), the coefficient value of regression analysis results of 0.110 with the significance of 0.049. Which is a significance value smaller than 0.05, it can be concluded if **H2 accepted**, then the value indicates that the sales experience variables have a significant influence on salesman performance.

Hypothesis 3 Testing Results Discussion

At the partial test stage on the variable X_3 (smart working), the coefficient value of regression analysis results of 0.771 with a significance of 0.000. Which significance value smaller than 0.05, can be concluded if **H3 accepted**, then the results of these values indicate that the smart working variable has a significant influence on salesman performance.

Coefficient of Determination

Evaluation of the structural model in this study used R-square (R²) on the dependent construct, and t-test along with the significance of the structural path parameter coefficient.

Usability of R² itself to assess how the independent variables substantive on the latent dependent variable. The constraints of the R² value criteria are divided into three assessments at the values of 0.75, 0.5, and 0.25, which conclude whether the model in this study has a strong, moderate or weak effect.

Table 8 R² Measurement Model

No	Dependent Variables	Independent Variables	R ²
1	Salesman Performance	Sales Training Quality, Sales Experience, and Smart Working	0,759

Source: Processed primary data, 2017

Regression output results in Table 8 above shows the value of R-Square for each dependent variable calculated on the salesman performance variable obtained value of 0.759. This value indicates that the variable of SP is influenced by STQ, SE, and SW equal to 75,9% and the rest of 24,1% influenced by another variable not examined in this study.

R-Square value of 75.9% indicates that the model compiled in this study is relatively strong.

CONCLUSIONS AND IMPLICATIONS

Conclusions of The Study

The conclusion obtained after examined the three hypotheses prepared in this study then made the decision of the hypotheses. Then can be obtained the conclusion of research based on the previous discussion is as follows:

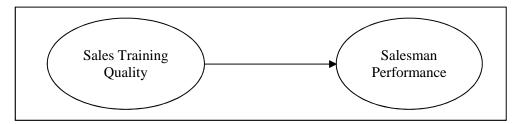
- 1. The calculated value obtained from t arithmetic variable sales training quality to salesman performance of 2,778 with a significance value of 0.007. Probability value = 0,007 < 0,05, indicating that sales training quality has an influence on salesman performance. Then it can be concluded that H1 is accepted. Therefore, the managerial management of Bank Jateng needs to do more training related to the completeness of the material in detail, so that the salesman can improve the ability to making detailed sales report.
- 2. The calculated value obtained from t arithmetic variable sales experience on salesman performance is 2,003 with a significance value of 0.049. Probability value = 0.049 < 0.05, indicating that sales experience has an influence on the salesman performance. Then it can be concluded that H2 is accepted. Therefore, the managerial management of Bank Jateng needs to do more soft skill training related to negotiation skills of the salesman to be more enhanced great business speaking.
- 3. The calculated value obtained from t arithmetic smart working variables on the salesman performance is 13,063 with a significance value of 0.000. Probability value = 0,000 < 0.05, indicating that smart working has an influence on the salesman performance. Then it can be concluded that H3 is accepted. Therefore, the managerial management of Bank Jateng needs to hold brainstorming more frequently to improve the capability, capacity, and knowledge of the salesman.

Conclusions of Research Problems

The purpose of this study is to find the answers to research problems discussed at the beginning of this study, that is: "how to improve the salesman performance?". Until this research can prove and give a conclusion to answer research problem briefly in three (3) basic process how to improve the performance of salesman, that is:

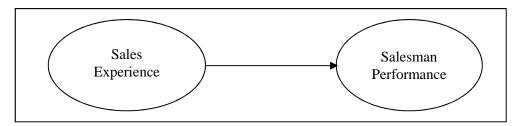
First, to gain the salesman performance is by looking at the sales training quality. The process of achieving salesman performance is presented in Figure 2 below:

Figure 2
Salesman Performance - Process 1



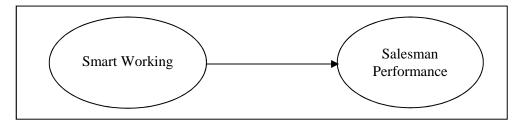
Second, to gain the salesman performance is by looking at the degree of sales experience. The process of achieving salesman performance is presented in Figure 3 below:

Figure 3
Salesman Performance - Process 2



Third, to gain the salesman performance is by looking at the goodness of smart working. The process of achieving salesman performance is presented in Figure 4 below:

Figure 4
Salesman Performance - Process 3



Theoretical Implications

The theoretical implications of this study is that salesman performance is strongly influenced by smart working (Friebel et al., 2015; and Murshed, and Sangtani, 2015), sales experience (Williams, 2017, and Waheed et al., 2017) and sales training quality (Chung and Narayandas, 2017; Bennet et al., 2017). The results of this study reinforce the results of previous research conducted by Friebel

et al (2015); Murshed, and Sangtani, (2015); Chung, and Narayandas, (2017); Bennet et al. (2017); Williams, (2017); and Waheed et al., (2017) which result that smart working, sales experience, and sales training quality influence the salesman performance. The theoretical implications are presented in Table 9 below:

Table 9
Theoretical Implications

Previous Research	Current Research	Theoretical Implications
Williams, (2017); and	Sales experience	This study strengthens Williams's
Waheed et al., (2017) in	has a significant	research studies, (2017); and
their study stated that the	positive influence	Waheed et al., (2017) which
sales experience has a	the salesman	stated that the sales experience
significant influence on	performance	has a significant influence on the
the salesman		salesman performance
performance		
Friebel et al (2015);	Smart working has	This study strengthens research
Murshed and Sangtani,	a significant	studies by Friebel et al (2015);
(2015) in their study	positive effect on	Murshed and Sangtani, (2015)
stated that smart working	the salesman	which stated that smart working
has a significant	performance	has a significant influence on the
influence on the		salesman performance
salesman performance		
Chung and Narayandas,	Sales training	This study strengthens research
(2017); Bennet et al.	quality has a	studies by Chung and
(2017) in their study	significant positive	Narayandas, (2017); Bennet et al.
stated that the sales	effect on the	(2017) which stated that the sales
training quality has a	salesman	training quality has a significant
significant influence on	performance	influence on the salesman
the		performance

Managerial Implications

Managerial implications for open questions, on the assessment of research results, discussed earlier, it can be suggested to the Bank Jateng management is as follows:

- Management of Bank Jateng needs to conduct sales training more frequently with the suitability of material required given by experienced trainers, so that salesman can practice the material and can improve salesman quality.
- 2. Management of Bank Jateng needs to encourage salesman to improve the ability to arrange and evaluate sales plan, as well as receive the latest

- information related to sales activities in order to work more effectively and efficiently with brainstorming or soft skill training to the salesman.
- Management of Bank Jateng needs to emphasize experienced salesman to put forward the ability related to good relationship with customers, negotiation skills and can determine the proper way of selling to the customers
- 4. Management of Bank Jateng needs to develop work programs related to efforts to achieve the target of increasing sales volume and the number of customers

Research Limitations

Some limitations that can be concluded from this research is the limitation of this research model derived from the adjusted R square shows the amount of 0.759 for the salesman performance. This indicates less optimal antecedent variables of these independent variables. In addition, the results of this study cannot be generalized in other cases outside the object of this study are employees of PT. Bank Pembangunan Daerah Jawa Tengah.

Future Research Agenda

Based on the results of this study and the limitations found can be used as a racecourse for the future development of this research, for which the research-extension can be suggested by adding another independent variable that may affect salesman performance. Suggested variables include hard work orientation, learning orientation, and so forth. This is because salesman who work harder and have a great learning orientation allegedly affect salesman performance.

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