

THE EFFECT OF SALESPERSON STRESS FACTORS ON JOB PERFORMANCE

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ABSTRAK

Tenaga penjual pada perusahaan jasa memiliki peran yang sangat penting karena mereka dituntut untuk dapat memenuhi target penjualan sekaligus membangun relationship dan citra perusahaan melalui pelayanan yang mereka berikan pada konsumen. Peran membangun citra dan relationship seringkali bertentangan dengan tugasnya untuk mencapai target penjualan. Peran tersebut juga seringkali dirasa berat dan membingungkan sehingga berpotensi menimbulkan stress yang dapat memberi pengaruh negatif pada kinerjanya. Studi ini menguji model struktural yang menggambarkan pengaruh stress factors (role stress dan burnout) pada job performance (behavioral dan sales performance) tenaga penjual jasa. Dalam model struktural, pengaruh stress factors pada job performance dimediasi oleh internal states (adaptability dan self-efficacy). Responden adalah 223 tenaga penjual asuransi jiwa dari 12 perusahaan asuransi jiwa yang beroperasi di Indonesia. Model diuji dengan menggunakan two-step approach to structural equation modeling.

Kata kunci: *role stress, burnout, adaptability, self efficacy, relational selling intention, sales performance, dan two-step approach to structural equation modeling.*

INTRODUCTION

In a service firm, a salesperson is the primary contact point for the customer both before and after the purchase. Under these conditions, the salesperson controls the level of service quality delivered and is overwhelmed with enormous responsibilities in conveying service offerings. Ironically, customer-contact service employees, especially the salespersons, are typically the very last link in the chain of service production and are often the least-valued member of the service organization in terms of pay and social status.

Because a salesperson occupies a position close to the customer, he or she is expected to perform the role of a relationship manager (Crosby, Evans, and Cowles 1990). However, as a boundary spanner, a salesperson is highly

vulnerable to role stress (Singh 1993). Various studies have recognized role stress as an antecedent of several dependent variables such as job satisfaction (Brown and Peterson 1993), self-efficacy (Jex and Gudanowski 1992), and adaptability (Scott and Bruce 1994).

This study is to show how salesperson **stress factors** influence **internal states**, and **job performance**. This study examines a model that captures structural relationships among these variables that are relevant to management of customer-contact employees. Specifically, this study focuses on the following:

- Examining the effect of salespersons' stress factors on their internal states.
- Examining the effect of salespersons' internal states on their job performance.

THEORETICAL BACKGROUND

Stress Factors

Role stress

The breakdown of role development may result in role stress (Wright and Noe 1996). In marketing, role stress consists of three constructs, which are role conflict, role ambiguity, and role overload (Singh, Goolsby, and Rhoads 1994). Role conflict is the degree of incompatibility of expectations associated with a role. Weatherly and Tansik (1993) define role conflict as the incompatibility between one or more roles within an employee's role set such that fulfilling one role would make fulfilling the others more difficult.

Role conflict may take form of person-role conflict, intra-role conflict, and inter-role conflict (Wright and Noe 1996). Person-role conflict means the requirements of a person's role violate her or his personal values, needs, and attitudes. Intra-role conflict arises when different people's expectations for a role are incompatible. Inter-role conflict occurs when the multiple roles performed by a person involve incompatible expectations.

Role ambiguity is the degree to which clear information is lacking about the expectations associated with a role, methods for fulfilling known role expectations, and/or the consequences of role performance. Whether a group is formal or informal, many of the group's role expectations typically have not been put into writing, nor are they explicitly communicated. In new situations or under changing conditions, there may not even be implicit roles because no one in the group is sure of appropriate roles in certain group situations. Even when roles are explicit, barriers to effective communication may make the message about the role unclear to the receiver. When a role is unclear or incomplete, the result is role ambiguity, or uncertainty about the content of an expected role.

Role overload exists when role expectations are far greater than the individual's abilities and motivation to perform a task (Singh, Goolsby, and Rhoads 1994) and involves expectations that are excessive relative to a person's abilities (Wright and Noe 1996). Often, role overload arises not from the nature of a particular role but from the number of roles a person takes on.

The consequences of role stress

Singh (1993) reports that customer-contact employees who are given job autonomy experience significantly less role ambiguity. Furthermore, decreased employee role stress has been associated with task autonomy (Brown and Peterson 1993) and decision-making latitude.

Role stress can act as a stimulus. On the other hand, it can also be dysfunctional. The relationship between role stress and job outcomes is described by an inverted *U* curve. Therefore, role stress can be hypothesized to have either positive or negative influence (Singh, Goolsby, and Rhoads 1994). Role stress also has been shown to reduce employee's job satisfaction (Brown and Peterson 1993), self-efficacy (Jex and Gudanowski 1992), and adaptability (Scott and Bruce 1994). Michaels, Cron, Dubinski, and Joachimsthaler (1988) found that role ambiguity and role conflict have negative impact on organizational commitment, and are positively correlated with work alienation.

Furthermore, Singh, Goolsby, and Rhoads (1994) also find that role stress has a significant, positive relationship with burnout. Burnout arises when employees, specifically customer-contact employees or salespersons (a) are unable to reconcile incongruent expectations of their roles, (b) lack clarity about their performance expectations, and (c) are required to perform tasks that are exceed their abilities and resources.

Burnout

Persistent stress with insufficient sources of satisfaction can lead to a condition called burnout (Wright and Noe 1996). This is a general feeling of exhaustion, frustration, and helplessness. Before an employee becomes burned out, he or she follows a pattern of behavior that begins with intense involvement in the job. Then the employee stagnates, feeling that she or he really is not accomplishing much. The employee becomes detached and exhibits withdrawal behaviors, followed by the physical and behavioral symptoms of burnout. Maslach and Jackson (1981) define burnout as a psychological condition or syndrome that is characterized by three distinct but interrelated symptoms or dimensions: (1) emotional exhaustion, (2) reduced personal accomplishment, and (3) depersonalization.

Emotional exhaustion reflects feelings of being depleted of energy and drained of sensation due to excessive psychological demands. Emotional exhaustion primarily occurs in intensive and people-oriented occupations that involve charged interpersonal interactions. Reduced personal accomplishment is characterized by attribution of inefficacy, reduced motivation, and low-self esteem. People who experience extreme burnout do not believe their actions make a difference, and consequently they quit trying. Depersonalization represents the tendency to deindividuate and dehumanize others. Depersonalization manifests in a cynical, callous, uncaring, and negative attitude toward others and detached references to clients as objects.

In their research, Singh, Goolsby, and Rhoads (1994) found that burnout is an important partial mediator of the effects of role stress on job outcomes and a more potent predictor of various job outcomes - job satisfaction, turnover intention, organization commitment - than one or more types of role stress. The findings are consistent with the emerging view of burnout in occupational

psychology (Bacharach, Bamberger, and Conley 1991).

Salespersons' Internal States

Internal state can be defined as *subjective* mode or condition of being, as opposed to objective or behavioral mode (Chaplin 1985). It is related to the inner being or consciousness existing within the mind. Managerial orientation, as viewed from the salesperson's perspective, affects the salesperson's internal states, for example the salesperson's orientation and job related attitudes (Siguaw, Brown, and Widing 1994; Loh, Shankar, and Yeong 1995). In this study, salespersons' internal states consist of perceived ability to perform adaptive selling and self-efficacy.

Adaptability

Adaptability can be defined as a person's ability to alter his or her behaviors based on his or her perceived information about the nature of the situation (Weitz, Sujan, and Sujan 1986). Hartline and Ferrell (1996), in the service-selling context, define adaptability as the ability of contact employees to adjust their behavior to the interpersonal demands of the service encounter. Adaptability can be described as a continuum ranging from conformity to an established script, in which employees approach each customer in the same way, to perceived personalization, in which employees must adapt to serve individual customers (Solomon, Surprenant, Czepiel, and Gutman 1985; Surprenant and Solomon 1987).

Personal selling allows a marketing message adapted to the specific needs and beliefs of each customer (Spiro and Weitz 1990). The adaptive nature of the selling process consists of collecting information about prospective customers, developing a sales strategy based on this information, transmitting messages to implement strategy, evaluating the impact of these messages, and

making adjustments based on this evaluation. Weitz, Sujan, and Sujan (1986) define the practice of adaptive selling as “the altering of sales behaviors during a customer interaction or across customer interactions based on perceived information about the nature of the selling situation.”

Several researchers have recognized factors, which influence employee adaptability. Competence and confidence increased employee adaptability (Jones 1986). Furthermore, Scott and Bruce (1994) also found that empowerment would increase employee adaptability. Spiro and Weitz (1990) found that employee adaptability was increased when employees perceived that rewards were tied to innovative behavioral performance. Salesperson performance is positively correlated with the practice of adaptive selling (Spiro and Weitz 1990). Bitner, Booms, and Tetreault (1990) show that customers evaluate the service encounter more favorably when employees are able to adapt to meet their special needs and requests. Based on these findings it is reasonable to expect that employee adaptability can lead to employee behavioral performance, as well as outcome performance.

Self-efficacy

Self-efficacy refers to an employee’s belief in his or her ability to perform job-related tasks. Wright and Noe (1996) define self-efficacy as a person’s judgment whether she or he can successfully carry out courses of action. Self-efficacy grows stronger over time as the employee successfully performs tasks and builds the confidence necessary to fulfill her/his role in the organization (Gist and Mitchell 1992). Gist and Mitchell argue that employees’ levels of self-efficacy increase as employees gain more discretion over how their jobs are performed, because they can decide the best way to perform a given task. Self-efficacy can be enhanced through experience of success, modeling oneself after successful

performers, verbal persuasion, and training. Employee’s self-efficacy also increases when management empowers employees (Conger and Kanungo 1988), and when management emphasizes behavioral criteria for evaluating the employees (Gist and Mitchell 1992).

Furthermore, Gist and Mitchell (1992) state that a person with high self-efficacy will put forth more effort and is more likely to persist when encountering obstacles or negative experiences. On the other hand, a person with low self-efficacy is apt to give up, believing the difficulties merely prove that he or she was unable to do the job. Contact employees who possess strong self-efficacy beliefs are more likely to provide favorable service encounters than those who do not.

Contact employees often are required to meet the idiosyncratic needs of the consumer. Their performance during a service encounter typically involves responding to customer needs, handling special requests, and performing under adverse circumstances (Surprenant and Solomon 1987; Bitner, Booms, and Tetreault 1990). Highly self-efficacious employees are willing to exert more effort to provide quality service. This will lead to increasing customers’ perceptions of service quality. Furthermore, self-efficacy has a significant positive correlation with job satisfaction (McDonald and Siegall 1992). Employees’ job satisfaction increases because the feelings of competence and confidence that accompany self-efficacy make the job more enjoyable. Increased competence and confidence also will increase employee adaptability, because the employee becomes more able and willing to adapt to customer requests (Jones 1986).

Job Performance

Relational selling intentions

The extent to which the development of ongoing relationships represents a desirable marketing strategy is dependent upon a

number of factors. Where services are complex and involve a high degree of uncertainty on the part of the buyer, the likelihood of customers seeking a relationship is increased (Lovell 1983). Relationships are often a necessity where the stream of service benefits is produced and consumed over a long period – a life insurance policy, for example. It has been suggested that both suppliers and customers seek the security of relationships where the market environment is turbulent.

To suppliers of services, the development of strong relationships helps to develop loyalty from customers whose loyalty is challenged by competing brands. By developing relationships with their customers, suppliers add to the differentiation of their products and give customers a reason to remain loyal (Day and Wensley 1983). In highly competitive markets, suppliers may only be able to attract new customers at a high cost in terms of promotional activity and price incentives. Hence, maintaining and retaining customers will increase the efficiency of the company. Research in a number of sectors has shown that customers only become profitable after a relationship has been developed (Reicheld 1993). Furthermore, a more formalized relationship with customers can facilitate suppliers' task of collecting feedback from its customers.

Relational selling behaviors refer to a behavioral tendency exhibited by some sales representatives to cultivate the buyer-seller relationship and see to its maintenance and growth (Crosby, Evans, and Cowles 1990). Among behaviors often noted as important in establishing interpersonal relationships is mutual disclosure (Derlega, Winstead, Wong, and Greenspan 1987). In relational sales setting, customer disclosure is critical for the salesperson that is often called upon to solve complex and ill-structured problems. Reluctance on the part of the customer to reveal critical personal and/or business-related information may block or severely delay

satisfactory problem resolution (Crosby, Evans, and Cowles 1990)

Cooperative versus competitive behavior has been linked to perceptions of trust and satisfaction in negotiation contexts. The extent to which another party is expected to behave cooperatively in part reflects the rules for problem/conflict resolution. In a negotiation setting, cooperative versus competitive intention has been found to be linked to satisfactory problem resolution (Evans and Beltramini 1987). Therefore, the salesperson's cooperative intention is hypothesized to be a dimension of relational selling behaviors of the salesperson.

In a relational selling context, contact intensity is the frequency with which the salesperson communicates with the customer either for personal or business purposes (Crosby, Evans, and Cowles 1990). Contact intensity reflects an effort on the part of salesperson to keep the communication channels open with the customer and exhibit a commitment to the relationship. The study of Crosby, Evans, and Cowles (1990) find that relational sellers appear to seek out their customers on a relatively frequent basis through simply staying in touch, periodic need reassessment, purchase reinforcement, and personal touches such as cards and gifts. They are more likely to be successful at soliciting customer disclosure of personal and need-related information and to be perceived by the customer as reciprocating in kind. Relational sellers are prone to express to the customer their cooperative intentions.

Sales performance

Several studies have investigated the determinants of salespersons' performance. The results of the study conducted by Churchill, Ford, Hartley, and Walker (1985) indicate role variables, skill, motivation, personal factors, aptitude, and organizational/environmental factors as the

determinants of salespersons' performance. The study suggests that no single determinant or factor – or even several factors within a single category of predictors (e.g. personality tests measuring several traits) can accurately predict salespersons' future sales performance. The findings of the study also support the conventional wisdom that the determinants of sales performance are job specific.

The framework of Weitz, Sujan, and Sujan (1986) suggests the influence of practice of adaptive selling, capabilities of salespersons, and environmental conditions on salespersons' performance. More specifically, Weitz, Sujan, and Sujan (1986) emphasize the importance of adaptive selling in personal selling situation. Because personal selling is inherently a dynamic influence process, effective salespersons need to alter their sales approaches both within and across sales interactions. In the study of Crosby, Evans, and Cowles (1990), relationship quality is not found to affect sales effectiveness significantly. While relational selling behaviors have significant effect on relationship quality. The findings of the study suggest that relationship quality serves as an indicator of the health and future well being of long-term service sales relationships. Furthermore, relationship quality and relational selling provide continuity of interaction. Continuity of interaction creates for the seller ongoing opportunities to identify the customers' unmet needs and propose new business. The salespersons' attractiveness and competence will determine the salespersons' ability to close on these sales opportunities.

Working smart and hard will increase performance (Sujan, Weitz, and Kumar 1994). A performance orientation motivates hard work only for high self-efficacious salespersons. Low self-efficacious salespersons

appear to feel helpless about their goal to demonstrate their ability. Challagalla and Shervani (1996) found that performance might be indirectly influenced by controls. They suggest by lowering supervisor and customer role ambiguity, output, activity, and capability information indirectly enhance salesperson performance, which underscores that goal-setting, monitoring, and feedback of all types lead to higher performance. Supervisor/customer role ambiguity is the extent to which a person is uncertain about the expectations of her/his supervisor/customer. By lowering ambiguity, activity and capability rewards also indirectly enhance performance. On the other hand, activity punishment may bring negative emotional reactions. Furthermore, capability punishment lowers customer role ambiguity, thereby indirectly increasing performance.

The study of Brown, Cron, and Slocum (1998) shows that the interaction between trait competitiveness and competitive psychological climate influences salespersons' self-set goals. The combination of high trait competitiveness and highly competitive organization climate leads salespersons to set high goal. Setting specific, challenging goals is instrumental in achieving high performance. Salespersons who set goals that are more ambitious perform better. Furthermore, the study also found that self-efficacy is related to both goal level and performance. High self-efficacy salespersons set higher goals and perform better.

THE HYPOTHESIZED MODEL

Based on the literature review, this study proposed a structural model that delineates the relationship between salesperson role stress, burnout, internal states, and performance. Figure 1 depicts the notion of the relationship.

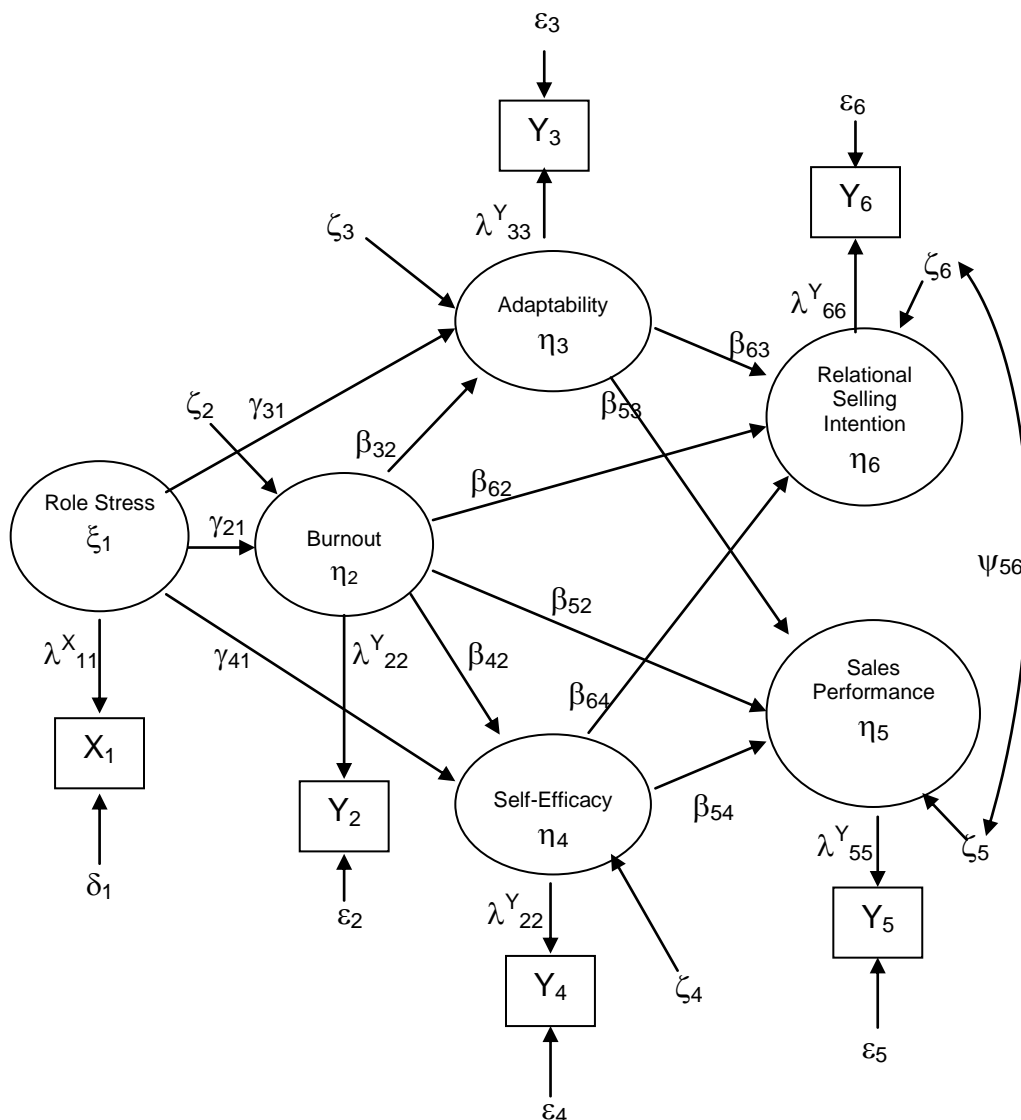


Figure 1: A Hypothesized Structural Relationship among Salesperson Role Stress, Burnout, Internal States, and Performance in LISREL Notation

RESEARCH METHODS

Sample Selection and Data Collection

The respondents were salespersons of life insurance companies operating in Indonesia. In determining the sample, three steps were taken. First, the study obtained the profile of life insurance companies operating in

Indonesia. The data was obtained from Insurance Council of Indonesia. The companies were then categorized by size, from big to small companies. Following Rue and Byars (1995), this study categorized the companies' size based on sales (annual premium income). Second, companies from each category were contacted to obtain their

willingness to participate in the study. Third, respondents were obtained from each participating company. In 1997, there were 53 life insurance companies operating in Indonesia and in 1998, the number of life insurance companies became 59 (Proteksi, 1999). Twelve companies participated in the study.

The survey began in October 1999 and was completed by March 2000. The data were collected as follows. First, an introductory letter, questionnaires, and self-addressed stamped envelopes were sent to each participating company. The participating companies distributed the questionnaires to their personnel. Follow-up letters were mailed to the companies not responding within two weeks after the initial mailing. Personal visits to several agency offices were also conducted to encourage their participation.

One thousand and two hundred (1200) questionnaires were distributed to the participating companies. Each company was sent 100 questionnaires and was instructed to distribute the questionnaire to salespersons that have been working with the company for at least one year. The survey got 368 responses. Only responses that answered completely on items for the latent constructs and objective sales performance were used. Two hundred and twenty two (223) respondents thus qualified for analysis.

Questionnaire Development

This study used Likert scaling method to measure employees' perceptions of stress factors, internal states, and relational selling intentions. Although measures of the constructs of this study had been developed and tested in previous studies, several measures were modified to suit this research context. Therefore, this study followed two steps to refine the measures.

First, an initial version of questionnaire was developed based on an existing

questionnaire that had been used in previous studies. Some modifications were made to suit this research context. Second, in-depth interviews of two branch managers of two life insurance companies, two branch managers of two property and casualty insurance companies, 5 agents of life insurance companies, and 2 agents of property and casualty insurance companies were conducted. They were asked to respond to the initial version of the questionnaire before the interviews were conducted. Although later salespersons from property and casualty insurance companies were not included as respondents of the research; the comments and suggestions of the two branch managers and the two salespersons from property and casualty insurance companies helped the researcher refine the questionnaire. The initial version of the questionnaire was improved based on the results of the interviews. Improvement was made through selecting and adding items in order to obtain appropriateness, uniqueness, and ability to convey relevant meanings of personal selling context.

Back-translation was performed to maintain the consistency of meaning of the original items borrowed from the previous studies. Reliability and convergent validity assessment were performed after the survey had been accomplished by examining item-to-total correlation and employing confirmatory factor analysis, where several items were dropped for further analysis (see e.g. Hartline and Ferrell 1996; Settoon, Bennett, and Liden 1996). The second version of the questionnaire in Indonesian language was used in the survey.

Measurement and Operationalization of the Constructs

All constructs were measured from the salespersons' perspective using a self-administered questionnaire. This study is concerned with five latent constructs and one observed variables (sales performance). By using latent constructs one is able to assess simultaneously

both the empirical implications of underlying correspondence rules for relating observable variables to theoretic constructs and the structural relationships among constructs disattenuated for random measurement error (Dubinsky, Howell, Ingram, and Bellenger 1986). Each latent construct in the model was represented with a single multi-item indicator. Composite scores obtained from factor score coefficients were used for each latent construct.

There were several reasons for using composite scores as indicators rather than individual items as indicators of the latent variables. First, there were software computing limitations and difficulties fitting models with too many manifest indicators. Second, composite scores enabled the researcher to represent several variables by a single indicator that reduced the difficulties of dealing with complex data. Finally, when dealing with moderate sample size, as the case of the study, a parsimonious estimation strategy was necessary. Utilization of composite scores reduced the number of parameters to be estimated and yielded an acceptable variable-to-sample size ratio (Garbarino and Johnson 1999; Hair, Anderson, Tatham, and Black 1998).

The constructs of this study were operationalized as follows. All five constructs are measured with five-point Likert scales. **Role Stress** was operationalized as the extent to which a salesperson experiences conflict, ambiguity, and overload in his/her role. The measure was developed based on the Wright and Noe's (1996) definition of role stress. The role stress measure consists of 23 items. **Burnout** was operationalized as the extent to which a salesperson experiences symptom of emotional exhaustion, reduced personal accomplishment, and depersonalization. The scale was adapted from Singh, et al. (1994). The scale consists of eighteen items, six items for each dimension. **Self-efficacy** was operationalized as the extent to which a

salesperson feels confident about her/his job skills and abilities. The measure was adapted from Jones (1986). The measure consists of five items. **Adaptability** was operationalized as the ability of salespersons to adjust their behavior to the interpersonal demands of the service encounter. The scale was adapted from Hartline and Ferrell (1996). The scale consisted of seven items. **Relational selling behavior** consists of three dimensions, which are interaction intensity, agent disclosure, customer disclosure, and cooperative intentions. The measure was adapted from Crosby, Evans, and Cowles (1990). Relational selling behavior was adapted into relational selling intentions. Customer disclosure dimension was not used because the respondents were salespersons. Interaction intensity, agent disclosure, and cooperative intention dimensions consisted of 6, 4, and 8 items respectively. **Sales Performance** was measured by average number of policy sold per year during the last three years

Data – Model Fit Assessment

Two-Step Approach to Structural Equation Model (SEM) was used to test the proposed model presented in Figure 1. SEM is an extension of several multivariate techniques, most notably multiple regression and factor analysis. It was employed to deal with the relationships of the constructs in the proposed model. The attractiveness of SEM stems from the following: (1) it provides a straightforward method of dealing with multiple relationships simultaneously while providing statistical efficiency; (2) it has the ability to assess the relationships among latent variables; and (3) it has the ability to assess the relationship comprehensively and provides a transition from exploratory to confirmatory analysis.

In a two-step approach to SEM, the measurement model is first estimated and then fixed in the second stage when the structural model is estimated (Anderson and Gerbing, 1988). The measurement model in conjunction

with the structural model enables a comprehensive, confirmatory assessment of construct validity. A two-step approach allows tests of the significance for all pattern coefficients. Convergent validity can be assessed from the measurement model by determining whether each indicator's estimated pattern coefficient on its posited underlying construct factor is significant, that is greater than twice its standard error.

A theoretical rationale is used as a basis in making causal assertions. Nevertheless, the use of theory to justify an inference of causality is problematic, because often there are competing theories that offer different accounts of the association among two or more variables (Hoyle 1995). Thus, while in SEM the term causal relationship is used, it does not refer to *cause* → *effect* relationship.

In this study, maximum likelihood (ML) estimation was used to estimate model parameters with weight-averaged raw data as data input. The ML estimation method has been described as being well suited to theory testing and development (Anderson and Gerbing 1988). Furthermore, the maximum likelihood method is reasonably robust to modest violations of the normality assumption. That is, the estimates are good estimates even when the data are not normally distributed (Chou and Bentler 1995). Hence, it has helped curb earlier criticisms about the appropriateness of SEM for typical social and behavioral science data.

Data-model fit assessments were based on multiple indices, selected from: (a) the plausibility of individual parameter estimates and associated statistics, (b) the chi-square value and chi-square over degree of freedoms (normed Chi-square), (c) the Goodness-of-Fit Index (GFI), (d) the Adjusted Goodness-of-Fit Index (AGFI), (d) the Root Mean Square Residual (RMR), and (e) the Root Mean Square Error of Approximation (RMSEA) (Mueller, 1996). Modifications to improve the fit results was justified by (a) a very large chi-

square value – as compared to the degrees of freedom – that indicated overall data-model misfit and (b) large modification indices (MI). However, the modification was not guided exclusively by the modification indices. The modification was considered if it made theoretical sense.

When using a **single composite indicator** (in this case, a single composite indicator was obtained through weight-averaged using factor-scores) for a latent construct, the indicator is not likely to perfectly estimate the construct. A conservative value for an error term (θ_ϵ and θ_δ) has been fixed at $0.1 s_x^2$ and its associated lambda has been set at $0.95 s_x$ (Anderson and Gerbing, 1988). However, Howell (1987) recommended measurement error terms, θ_ϵ and θ_δ , be calculated based on construct reliability (α). Therefore, θ_ϵ and θ_δ should be fixed at $(1-\alpha) \sigma^2$.

RESULTS

Measurement Model

Seventy one (71) questionnaire items of salespersons' perceptions represented five latent constructs for this study. After reversed scores were adjusted, items representing the constructs and dimensions were subjected to reliability and validity tests.

Reliability of measures

Cronbach's alpha coefficients were computed to estimate the reliability of each scale (observed variable or indicator). Item to total correlation was used to refine the measures and eliminate items whose inclusion resulted in lower alpha coefficients. Items with item to total correlation coefficients less than 0.50 were eliminated. However, items with item to total correlation coefficients less than 0.50 were retained if eliminating those items would result in lower Cronbach's alpha coefficient of the related scale (Boorum, Goolsby, and Ramsey, 1998; Hair, Anderson, Tatham, and Black, 1998). The Cronbach's

alphas of the measures are ranging from 0.7848 to 0.8979, which, according to DeVellis (1991), are respectable to very good. Table 1 shows the reliability of the measures.

Validity of measures

After the scales had met the necessary levels of reliability, the scales were assessed for validity. Confirmatory factor analysis was used to assess the validity of each scale, which consisted of the retained items or manifest indicators. All loadings (path coefficients or regression weights) from a latent construct to their corresponding manifest indicators were significant (t statistic > 2). Thus provided

evidence of **convergent validity** (see e.g. Boorum, Goolsby, and Ramsey, 1998; Challagalla and Shervani, 1996; Sujan, Weitz, and Kumar, 1994).

This study also assessed the **discriminant validity** of the latent constructs. Discriminant validity is the degree to which two conceptually similar constructs are distinct. According to Anderson and Gerbing (1988), when the confidence interval of \pm two standard errors around a correlation estimate between two factors (constructs) does not include the value 1, that is evidence of discriminant validity for the two constructs. None of the confidence intervals in this study includes one.

Table 1: Reliability Coefficients (Cronbach's Alpha) of the Constructs

Construct	Number of items in the questionnaire	Number of items retained	Cronbach's alpha
Role Stress	23 items	16 items	0.8593
Burnout	18 items	16 items	0.8834
Adaptability	7 items	5 items	0.8038
Self-Efficacy	5 items	5 items	0.7848
Relational Selling Intention	18 items	12 items	0.8979

Summed-scale indicator

Because the final sample was small and retaining each item as an indicator of its construct would result in identification problem, this study combined the items measuring each construct into a single indicator measure (see Sujan, Weitz, and Kumar, 1994; Hartline and Ferrell, 1996). Factor score weights obtained from confirmatory factor analysis were used to create composite measures (indicators) of the corresponding latent constructs.

Construct reliability (α)

The composite reliability of each latent construct (α) measures the internal consistency of the construct indicators, depicting the degree to which they indicate the common latent (unobserved) construct. High reliability

of measures provides the researcher with greater confidence that the individual indicators consistently measure the same measurements (see Table 2). The threshold value for acceptable reliability is 0.70 (Hair, Anderson, Tatham, and Black, 1998).

Fixing the error terms and the lambdas

Single indicators measured latent constructs of this study; however, in each case, the indicator was a multiple-item scale. It is unlikely that a single indicator perfectly measures a construct; therefore, this study estimated the measurement error terms. The measurement error terms were fixed at $(1-\alpha)\sigma^2$ and the corresponding lambdas – the loading from a latent construct to its corresponding indicator – were fixed at $\alpha^{1/2}\sigma$ (Howell, 1987). For the non-latent (observed)

variables, the error terms were fixed at **0** and the corresponding lambdas were fixed at **1**.

The measure of this study consists of indicators five latent variables measured on a 5-point scale and sales performance variables measured in units (for number of policy sold). Therefore, before fixing the error terms and the lambdas for the two sub-samples, the study converted those latent variables into standard scores (Z scores) by subtracting the mean and

dividing by the standard deviation for each variable. Using standardized variables eliminates the effects due to scale differences (Hair, Anderson, Tatham, and Black, 1998). Table 2 provides the reliability of the constructs, lambdas, and error terms.

Structural Model

Table 3 and Figure 2 provide the results of testing the hypothesized model.

Table 2: Construct Reliability, Lambda, and Error Term of the Indicators

Construct	Indicator of the Construct	α	λ	ε
Role Stress	RS	0.8633	0.929	0.1367
Burnout	BURN	0.8853	0.941	0.1147
Adaptability	ADAP	0.8128	0.902	0.1872
Self-Efficacy	EFFIC	0.7916	0.889	0.2084
Relational Selling Intention	REL	0.9011	0.949	0.0989
Number of Policy Sold ^{b)}	NUMPOL	NA ^{c)}	1	0

a) The data were standardized, therefore $\sigma = 1$ and $\sigma^2 = 1$

b) The lambdas and error terms for observed variables were fixed at 1 and 0, respectively

c) Construct Reliability (α) is not applicable for the observed variable

Table 3: SEM Results^{a)}

Structural Relation	Standardized Regression Weight
Burnout ← Role Stress	0.385
Adaptability ← Role Stress	-0.149
Adaptability ← Burnout	-.604
Self-Efficacy ← Role Stress	-0.244
Self-Efficacy ← Burnout	-0.464
Sales-Performance ← Self-Efficacy	0.187
Relational Selling Intention ← Burnout	-0.296
Relational Selling Intention ← Adaptability	0.424
Adaptability ↔ Self-Efficacy	0.3848 ^{b)}
Sales-Performance ↔ Relational Selling Intention	-0.160 ^{b)}
Goodness of Fit Measures	
Chi-Square Statistic	7.638
Degree of Freedom	5
Normed Chi-Square	1.528
GFI	0.989
AGFI	0.953
RMR	0.028
RMSEA	0.049

a) Only significant paths are presented

b) Correlation

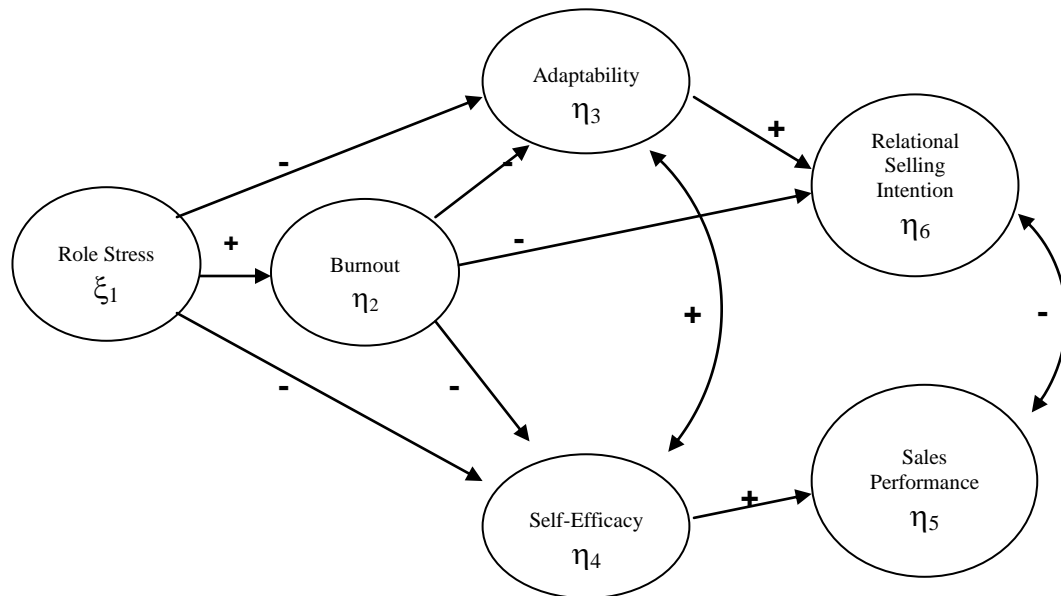


Figure 2: The Result of SEM

Stress factors

Within stress factors, role stress appears to have a direct positive impact on burnout. Salespersons are usually caught in a difficult position between meeting the sales target and satisfying client demands. Often, salespersons have to deal with time pressure and deadlines, inadequate resources and support, and lack of knowledge and skill to meet the sales target and to satisfy client demands. Such a situation causes role stress. The persistent and cumulative effect of the stress leads to burnout.

Stress factors and salespersons' internal states

Previous studies showed that role stress influences job performance and job outcome/job satisfaction (e.g. Michaels and Dixon 1994; Singh, Goolsby, and Rhoads 1994; Sager 1994). However, the result reveals that the relationship between role stress and job performance is mediated by adaptability, self-efficacy, and burnout. Tests performed on

the model confirm the hypotheses that role stress has a direct effect on adaptability and self-efficacy. The higher the role stress experienced by salespersons, the lower the adaptability and self-efficacy of the salespersons.

To practice adaptive selling, a salesperson needs information about the expectations associated with her/his role, information about the sales situations, and access to sales strategies appropriate for each situation. When information is lacking, a salesperson is confused regarding the practices and priorities of the job itself. Conflict might also arise concerning what the sales manager believes is best for the company and what the salesperson believes is best for the customer. Under this condition, the salesperson experiences role stress thereby her ability to practice adaptive selling becomes low. Furthermore, self-efficacious salespersons have confidence and can motivate themselves to learn how to do their job better. However, persistent confusion regarding the practices and priorities of the job

has a negative effect on a salesperson's self-efficacy. The results also support the hypothesis that burnout mediates the effect of role stress on internal states.

Stress factors, relational selling intention, and sales performance

The study found no direct relationship between constructs in stress factors and sales performance. However, burnout has a direct effect on relational selling intention.

The results show that burnout is related directly in a negative way to relational selling intentions. When a salesperson is caught in a burnout syndrome, he generally views his environment (e.g. customers) in adversarial terms and tends to withdraw psychologically from it. Thus, an emotionally exhausted salesperson views his customers in a detached and callous manner. Consequently, the salesperson is likely to be less committed to his customers.

Internal states, relational selling, and sales performance

Tests performed on the proposed model suggest no direct path from adaptability to sales performance. There is also no direct path from self-efficacy to relational selling intentions although the indicator of self-efficacy correlates significantly with the indicator of relational selling intentions. On the other hand, the results of testing the proposed model show that self-efficacy is the only variable that directly influences sales performance (number of policy sold). There is no significant path from adaptability to sales performance. This finding seems to suggest that adaptability and burnout are more related to behavioral performance (e.g. relational selling), whereas self-efficacy is more related to output or sales performance (e.g. number of policy sold and coverage value).

In support of this findings, a correlation matrix among composite indicators shows that the correlation coefficient between the indicator of adaptability and the indicator of relational selling (0.5358) is higher than that between the indicator of self-efficacy and the indicator of relational selling (0.4087). Furthermore, the indicator of sales performance (number of policy sold) does not correlate significantly with both the indicator of adaptability and the indicator of burnout; whereas, the indicator of self-efficacy correlates significantly with the indicator of sales performance (number of policy sold).

As further explanation of these relationships, it may be that ability to use a variety of different sales approaches and to alter the sales approach during a customer interaction aid the salesperson in satisfying customers' needs. However, in her efforts to satisfy customers' needs, the salesperson may exert less pressure on the customers, thereby postponing or precluding the possibility of closing the sale. Thus, while the salesperson can develop positive relationships with her prospects and customers, she may not be able to achieve her sales target (low output/sales performance). On the other hand, a more self-efficacious salesperson, although employing relational selling orientation, is better able to convince her customers of the benefits of the products than the less self-efficacious salesperson. Consequently, the more self-efficacious salesperson is likely to have higher number of sales closings (number of policy sold) than the less self-efficacious salesperson.

Relational selling intentions and sales performance

Contrary to the proposed model, relational selling intentions is not found to co-vary positively with sales performance. Two plausible explanations for the negative covariance are offered. First, managers evaluate salespersons' performance primarily based on their ability to meet sales target

(number of policy sold, coverage value, and premium income). Usually, every month managers evaluate salespersons' progress in meeting their sales targets. If after three months a salesperson cannot meet his sales target, his fixed salary (*operational allowance*) will be cut. Thus, although the managers are perceived to promote behavior-based evaluation, they still emphasize outcome-based evaluation system to deal with short-term target. The emphasis on outcome-based evaluation system discourages salespersons to adopt relational selling orientation (customer-focused). Therefore, salespersons' sales performance is likely the result of selling orientation (seller-focused) practices rather than relational selling practices.

Second, relational selling is a long-term orientation; and it should be related to long-term sales performance. However, this study used number of policy sold and coverage value in one year only to measure sales performance of a salesperson, this do not reflect long-term sales performance. This study did not consider other indicators of sales performance, such as number of policy active, persistence rate, and percentage of renewal that might improve the prediction of long-term sales performance. A salesperson adopting selling orientation might have sold many policies and registered a large coverage value in one year but might have low persistence rate in the following years, thus, resulting in low accumulated number of policy active in the long run. On the other hand, a salesperson adopting relational selling may have sold fewer policies and obtained a lower coverage value in one year but with high persistence rate in the following years, could have had a high accumulated number of policy active in the long run. High-accumulated number of policy active and persistence rate may reflect customer long-term satisfaction toward the product and the service and may thus be more indicative.

In addition, this study was conducted in Indonesia during the economic crisis.

Therefore, the market might not be conducive to selling life insurance products and might be highly uncontrollable by the salespersons. Under such circumstances, behavioral performance may not guarantee outcome or sales performance. This may also serve to explain why some hypothesized relationships, especially the relationship between relational selling and sales performance, are not supported in this study.

CONCLUSIONS AND RECOMMENDATIONS

This study examined a model that defines structural relationships among constructs that are relevant to management of customer-contact employees. The variables are salespersons' *internal states* (salesperson adaptability, self-efficacy, and job satisfaction), *stress factors* (role stress and burnout), and *relational selling intentions*. The model is developed based on findings and conceptualizations of previous studies.

The results support the hypotheses that role stress has direct effects on burnout, adaptability, and self-efficacy. Burnout apparently has a direct effect on relational selling intention. The hypothesized relationship between adaptability and relational selling intentions is supported. However, the hypothesized relationship between self-efficacy and relational selling intentions is not supported. The findings seem to suggest that the effects of adaptability and burnout on relational selling intentions are stronger than that of self-efficacy on relational selling intentions.

Recommendations

The significance of self-efficacy in influencing sales performance has been shown by this study. Consequently, managers must find ways to increase the self-efficacy of salespersons. Based on Gist and Mitchell (1992), ways of increasing self-efficacy can be

suggested. When low self-efficacy results from an accurate assessment of low capability, self-efficacy is best increased through an alteration in task and personal factors that are directly related to performance levels (e.g. skill level).

When a salesperson's low self-efficacy results primarily from lack of technical knowledge, training and providing task knowledge may increase self-efficacy. On the other hand, when a salesperson's low self-efficacy results primarily from psychological coping effort, interventions designed to increase intentions to expend effort (e.g. goal setting, incentives) may increase self-efficacy. Furthermore, management should provide training for salespersons to improve their control over the environment. Information that gives salespersons a more thorough understanding of the task attributes, complexity, task environment and the way in which these factors can be best controlled can also increase self-efficacy.

Adaptability has a significant influence on relational selling and is an important determinant of burnout. Moreover, adaptability is likely to be an important component of a service encounter. Accordingly, sales managers should foster adaptive selling practices and find ways of improving salesperson adaptive selling. Adaptive selling can be improved by providing salespersons with market research information and actively involving expert people in training (Sujan, Weitz, and Kumar 1994).

Enhancing adaptability and other customer-oriented behaviors can also be achieved by tying the behaviors to salesperson evaluation and compensation system (Cravens, Ingram, LaForge, and Young 1993; Hartline and Ferrell 1996). A compensation system plays an important role in the motivation and control of salespersons. In the development of a compensation plan, a manager has to choose whether he/she should put emphasis on salary or incentive compensation (outcome control system). Outcome control system provides a

criterion for performance evaluations. However, the emphasis on incentive compensation (outcome control) may reduce the motivation to practice adaptive selling (Weitz, Sujan, and Sujan 1986). Outcome control is also reactive. It does not provide mechanism for preventing mistakes. Further, outcome control can elicit myopic behavior, whereby salespersons may pursue short-term targets and activities with immediate payoffs to the exclusion of long-term results, such as minimizing service on established accounts (Stathakopoulos 1996).

Finally, This study revealed that stress factors have significant effect on internal states (adaptability and self-efficacy). Role stressors have either a positive or negative influence. A moderate level of stress, such as challenging but achievable goals, can energize and motivate salespersons. However, if stress goes beyond the moderate level, it will be dysfunctional. Therefore, it is critical for sales managers to assist their salespersons in handling ambiguous and conflicting demands.

Suggestions for Further Study

It is suggested that the further study employs longitudinal data and uses such measures as customer retention and repeat-purchase as indicators of long-term sales performance. Considering the findings of Palmer and Bejou (1994) that buyer-seller relationship progress through some form of life cycle; longitudinal studies may help researchers understand the long-term effect of relational selling on sales performance.

Future studies may investigate customers' responses to salespersons' relational selling behaviors and to compare the information with that provided by the salespersons. Furthermore, future studies may also investigate a dyadic interaction between a service provider and a customer since this is an important determinant of the customer's global satisfaction with the service. This would serve

to validate and/or confirm the salespersons' perceptions regarding their relational selling intentions. Accordingly, the studies can also measure the effect of the perceived relational selling discrepancies on buyer-seller relationship quality and long-term sales performance.

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