THE INFLUENCE OF CUSTOMER ORIENTATION AND SERVICE ORIENTATION ON SALESPERSON PERFORMANCE AT PT ASURANSI TAKAFUL KELUARGA

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Abstract

This research was premised on the observation of customers who seemed to fluctuate in their numbers due to the assumption that the salespersons were not performing well. The study seeks to explore how customer orientation and service orientation affects the performance of salespersons at the PT Asuransi Takaful Keluarga Bandung Marketing Office, adjusting for both factors and individually. A quantitative research method was used in this study with an associative approach as the focus for the performance of the salespersons. The data for the study was collected through observations, interviews, literature review, and questionnaires. A sample of 34 was studied where saturated sampling was used in the population under study. The findings indicated that customer orientation had a positive significant effect on salesperson performance as 68.2% of the respondents agreed; service orientation on the other hand had a significant impact on salesperson performance as 55.7% of the respondents agreed, and lastly, customer and service orientation positively influenced the performance of the salespersons at PT Asuransi Takaful Keluarga Bandung Marketing Office at 71.2%.

Keyword**:** *Salesperson Performance; Customer Orientation; Service Orientation*

A.   INTRODUCTION

Islam as a comprehensive and universal religion shows that humans need faith, morals and sharia because Islamic sharia is comprehensive and universal. Accordingly Muslims throughout the world, especially Indonesia, need a system that pays attention to and applies Islamic law, including in its economic actions (D. Wirdyaningsih, 2014).

Non-bank financial institutions in Indonesia have shown rapid development in the last few decades. This development was triggered by the public's need for financial services that are more varied and flexible than those offered by conventional banking. Non-bank financial institutions cover various sectors, such as insurance, savings, investment and loans, all of which play an important role in supporting national economic growth (Ramadhani, 2015).

The public's need for financial institutions is increasing, in this modern era the existence of financial institutions is felt to be able to help meet the need for funds. In the society, both banking and non-banking institutions are pivotal in fulfilling people's demand (Nur'aeni et al., 2021), Of the various non-bank institutions available, sharia insurance is one of them that complies with the principles of Islamic law. Sharia insurance whose function is adapted to Islamic sharia law which must be adhered to in all business matters, including financial management procedures, company operations, company culture which refers to Islamic sharia and product development (A, 2016).

PT Asuransi Takaful Keluarga is focused on providing shariah-compliant insurance solutions in a country where until 1994 such options were non existent. Since the establishment of Takaful Keluarga in 1994, a number of products were rolled out to cater for the shariah compliant insurance market such as life, health and children education planning, pension schemes, and investment plans, thus, it became a credible partner in the world of finance (*Asuransi Takaful Keluarga*, n.d.). PT Asuransi Takaful Keluarga is customer-oriented in an effort to find out what customers want. This can be achieved by collecting information about customer needs and having a high commitment to providing the best service, being able to resolve customer complaints and knowing how to provide customer satisfaction. By customer orientation, salesperson performance will increase (Fatonah et al., 2021).

Customer dissatisfaction stems from limited human resources. One of the factors that influences service companies is the service provided by salesperson as part of the human resource department who offer products directly to customers (Wildan & Albari, 2023). On the other hand, the lack of service orientation provided by salesperson to customers can be a serious problem for Family Takaful Insurance

companies. Negative impacts resulting from a lack of service orientation include loss of customers, lack of customer loyalty and a bad company reputation due to poor service (Indriyani et al., 2023).

Good service orientation in insurance companies has become mandatory and obligatory for insurance companies to remain competitive and maintain the number of customers. The services provided by salesperson to their customers are services in the service sector in the form of convenience, responsiveness, ability, relationships and friendliness which are applied through attitudes and traits in providing good service (Lestari & Rakhman, 2022). With maximum quality salesperson performance, the company will experience various significant benefits. First, sales will increase because salespeople are able to attract and retain more customers through satisfactory and professional service. Second, the high quality of service of a salesperson results in sound performance and reinforces the relationship of the insurance company with its clientele. (Tamami & Nur'aeni, 2023). The following is the number of customers of PT Asuransi Takaful Keluarga Bandung Marketing Office in 2019-2023.
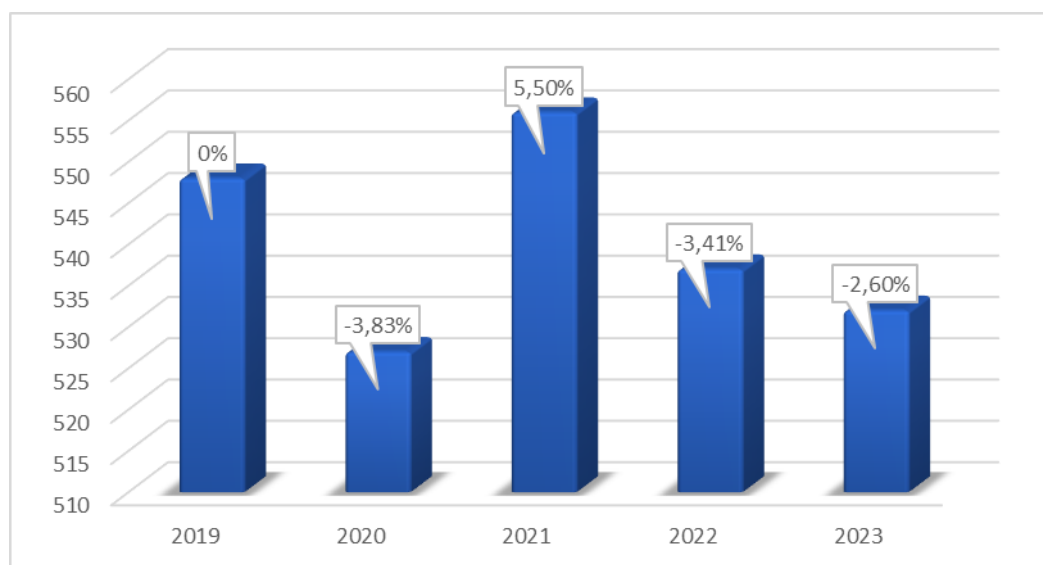
Picture 1. Number of Customers at PT Asuransi Takaful Keluarga Bandung Marketing Office 2019-2023
Source: PT Asuransi Takaful Keluarga Bandung Marketing Office (2024)

Table 1 shows that the number of customers at PT Asuransi Takaful Keluarga's Bandung Marketing Office has fluctuated, with a declining trend of 3.41% over the past two years. Observations and interviews revealed that this decrease is attributed to several factors, including customers' limited understanding and knowledge of the products offered. This issue arose because the company's salesperson training sessions were conducted online via Zoom, which proved less effective in clearly delivering information. Additionally, customer dissatisfaction with delays in processing claims or insurance documents has negatively impacted service quality. For PT Asuransi Takaful Keluarga, delivering top-quality service is a priority, as it plays a key role in ensuring customer satisfaction. Achieving this satisfaction fosters harmonious relationships with customers and establishes a strong foundation for the company's growth and long-term sustainability. (Riyanto, 2018).

Based on previous research according to Heni Intan Darmika (2019), research results showed that customer orientation and service orientation of sharia insurance salesperson in Bandar Lampung had a significant effect on salesperson performance (H. I. Damaika, 2019). According to M. Adi Surya Anwar (2017), found that customer orientation, sales orientation, experience, and the likeability of sharia insurance salespeople in Surabaya significantly impacted their performance (Anwar & Ratnasari, 2017). Similarly, M. Roby Jatmiko (2015), revealed that perceptions of customer orientation and company reputation influenced strategic service orientation, which, in turn, affected customer satisfaction (M. R. Jatmiko, 2015). Given the importance of customer orientation and service in enhancing employee performance, these factors are expected to positively contribute to the performance of PT Asuransi Takaful Keluarga.

B. LITERATURE REVIEW

Customer orientation involves a salesperson's commitment to understanding and meeting customer needs, fostering long-term relationships, and offering suitable solutions. A customer-oriented salesperson will actively listen, identify customer problems, and offer relevant products or services. Research shows that customer orientation has a positive correlation with customer trust (Darmika, 2019) (Anwar & Ratnasari, 2016). This trust is important because it can increase loyalty and repeat purchases, which ultimately contributes to salesforce performance. In other words, salespeople who can build good relationships and are trusted by customers tend to achieve higher sales targets.

In addition to customer orientation, service orientation also plays an important role in salesforce performance. Service orientation emphasizes providing excellent, responsive, and proactive service to customers. This includes the salesperson's ability to provide clear information, handle complaints effectively, and provide satisfactory after-sales support. A salesperson with a high service orientation will strive to create a positive experience for customers at every point of interaction. indicates that a salesperson's service orientation significantly influences customer trust. This trust serves as the foundation for building long-term relationships between salespeople and customers, ultimately enhancing the performance of the salesforce.

The combination of customer orientation and service orientation creates a strong synergy in improving salesforce performance. Salespeople who not only focus on sales but also strive to understand customer needs and provide satisfactory service will be able to build stronger and more sustainable relationships. This is in line with research showing that customer orientation and salesperson likeability have a positive influence on customer trust (Anwar & Ratnasari, 2016). In conclusion, customer orientation and service orientation are essential and mutually reinforcing factors in enhancing salesforce performance.

C. METHOD

The research method used is quantitative methods with an associative approach. Quantitative research methods are methods that aim to test hypotheses that have been established using statistical data analysis, namely by examining a certain population or sample (Sugiyono, 2017). Meanwhile, associative research is an approach to finding answers to research questions that connect two or more variables (Abd.Mukhid, 2021). This research utilizes primary data, collected through observation, questionnaires, interviews, and literature review. Primary data is data obtained from initial or primary sources. This information cannot be accessed in the structure that is collected or in this research important information will be obtained from the results of meetings with someone through witnesses or in special terms respondents (N. Pratiwi, 2017). The population in this study was 34 salesperson, because the population was small, the entire population was used as a sample so a saturated sample was used (Sugiyono, 2017). The data analysis and hypothesis testing methods employed include coefficient of determination analysis, multiple correlation analysis, multiple regression analysis, t tests, and F tests.

D. RESULT AND DISCUSSION

1. The Influence of Customer Orientation on Salesperson Performance

The impact of customer orientation on salesperson performance at PT Asuransi Takaful Keluarga Bandung Marketing Office can be observed through the results of the coefficient of determination analysis and t test shown in the table below.

Table 2. Results of Coefficient of Determination Analysis

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.682[a]	.682	.671	2.382

a. Predictors: (Constant), Customer Orientation

Table 3. t Test Results

Coeficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	4.490	2.996		3.533	.000
	Reputasi	8.62	.108	.826	8.013	.000

a. Dependent Variable: Salesperson Performance

The table above indicates an R Square value of 0.682, with a t-value of tcount > ttable (8.103 > 2.03951), meaning H0 is rejected and H1 is accepted. This suggests that customer orientation has a significant impact on salesperson performance at PT Asuransi Takaful Keluarga Bandung Marketing Office, accounting for 68.2%.

2. **The Influence of Service Orientation on Salesperson Performance**

The impact of service orientation on salesperson performance at PT Asuransi Takaful Keluarga Bandung Marketing Office can be observed through the results of the coefficient of determination analysis and t-test, as shown in the table below.

Table 4. Results of Coefficient of Determination Analysis
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.746[a]	.557	.542	2.696

a. Predictors: (Constant), Salesperson Service Orientation

Table 5. t Test Result
Coeficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.290	3.407		2.140	.000
	Inovasi	9.83	.126	.764	6.139	.000

a. Dependent Variable: Saleperson Performance

The table above shows an R Square value of 0.557, with a t-value of tcount > ttable (6.139 > 2.03951), indicating that H0 is rejected and H1 is accepted. Therefore, it can be concluded that service orientation significantly influences salesperson performance at PT Asuransi Takaful Keluarga Bandung Marketing Office, accounting for 55.7%.

3. **The Influence of Customer Orientation and Service Orientation on Salesperson Performance**

To determine the influence of customer orientation and service orientation on the performance of salesperson at PT Asuransi Takaful Keluarga Bandung Marketing Office, you can see the calculation results of multiple correlation analysis, multiple regression analysis, coefficient of determination analysis and F test which can be seen in the table below.

Table 6. Results of Multiple Correlation Analysis
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df 1	df 2	Sig. F Change
1	.712[a]	.506	.471	2.889	.506	14369	2	29	.000

a. Predictors: (Constant), Customer Orientation, Salesperson Service Orientation

Based on table 6, it can be seen that the correlation coefficient value is 0.712, meaning there is a strong relationship between customer orientation and service orientation on salesperson performance.

Table 7. Results of Multiple Regression Analysis
Coefficients[a]

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Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.354	4.285		.651	.220
	Orientasi Pelanggan	.234	.129	.259	3.816	.000
	Orientasi Pelayanan Wiraniaga	.589	.146	.575	4.027	.000

a. Dependent Variable: Salesperson Performance

Based on Table 7, the multiple regression equation model is as follows: Y = 4.354 + 0.234X1 + 0.589X2. This equation indicates that the constant value, a, is 4.354, meaning that if all independent variables are zero, the salesperson's performance will be 4.354. The coefficient b1X1 of 0.234 means that for each unit increase in customer orientation, the salesperson's performance will increase by 0.234, assuming all other independent variables remain constant. Similarly, the coefficient b2X2 of 0.589 suggests that for each unit increase in service orientation, the salesperson's performance will rise by 0.589, assuming all other independent variables stay constant.

Table 8. Results of Coefficient of Determination Analysis
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.712[a]	.506	.471	2.889

a. Predictors: (Constant), Customer Orientation, Salespeople Service Orientation

According to Table 8, the obtained R square value is 0.506, or 50.6%. This indicates that the combined effect of customer orientation and service orientation significantly influences salesperson performance by 50.6%, with the remaining 49.4% being influenced by other variables not examined in this study.

Table 9. F Test Results ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	239.818	2	119.909	14.369	.000[b]
	Residual	233.666	28	8345		
	Total	473.484	30			

a. Dependent Variable: Salesperson Performance
b. Predictors: (Constant), Customer Orientation, Salesperson Service Orientation

Based on Table 9, the F-value of Fcount > Ftable (14.369 > 3.2) and a significance level of (0.000 < 0.5) indicate that H0 is rejected and H1 is accepted. Therefore, it can be concluded that customer orientation and service orientation, taken together, have a significant impact on salesperson performance at PT Asuransi Takaful Keluarga Bandung Marketing Office.

E.   CONCLUSION

Based on the research findings, it can be concluded that customer orientation has a significant impact on salesperson performance by 68.2% when considered separately, service orientation influences salesperson performance by 55.7% on its own, and together, customer orientation and service orientation have a combined significant effect of 50.6% on salesperson performance at PT Asuransi Takaful Keluarga Bandung Marketing Office.

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