

Adaptive Selling Behavior Based on Psychological Capital, Transformational Leadership and Job Satisfaction

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Abstract

The aim of this study is to describe adaptive selling of life insurance agents that are in charge of marketing their products directly to the customers. Adaptive selling behavior will be assessed according to their association with individual and organizational factors. Organizational factors in question are job satisfaction and transformational leadership, whereas individual factors in question is psychological capital. Data were collected through self-report questionnaires to 205 life insurance agents of several insurance companies in Jakarta. Further data were processed statistically using ANOVA and regression techniques SPSS to examine the effect of transformational leadership, job satisfaction, and psychological capital on adaptive selling behavior. The results showed that all three independent variables significantly influenced adaptive selling behavior ($F = 76.483$, $p < 0.01$), with a score of $R^2 = 0.533$, mean contribution of these three variables jointly by 53.3%. The partial correlation proved that psychological capital showed a significant relationship and tended to be strong connection with adaptive selling behavior, whereas transformational leadership and job satisfaction showed no significant relationship with adaptive selling behavior. From these findings it can be argued that adaptive selling behavior is more influenced by individual factors rather than organizational factors.

Keywords

Adaptive Selling, Psychological Capital, Transformational Leadership, Job Satisfaction

1. Introduction

With the increasingly intense competition in the era of globalization, every organization therefore depends greatly on the reliability of human resources that they have. One of the tasks that usually uses as the spearhead of the organization is the sales. The sales department requires qualified human resources because those people are not only to work hard but also able to work smart in order to win the competition. This notion also applies for the life insurance company. The insurance company in Indonesia has shown a considerable progress in the

period of last ten years (Abdullah, 2003) [1]. However, the number of insurance policy holders in Indonesia is still relative small when compared with other countries. In regards to this view, Udika (2011) [2] reveals that there is only 0.7% of the total population in Indonesia who own the insurance policy, while in Malaysia and Singapore reach to 0.44% and 2.31% of the population respectively. In relation to this phenomenon, Purwanto and Djumena (2012) [3] argue that the causes of the low policy insurance holder is that the lack of recognition of such product to the public. Both authors further claim that the life insurance penetration is still lacking, resulting that the role and benefits of the life insurance are not yet fully known by some of the members of the public. This notion is related to the role of life insurance agents who are in charge of marketing, offering a wide range of insurance products, taking care of the insurance policy and providing good service before and after the policy is sold (Supriyatna, 2012) [4].

Selling a life insurance policy considers a specific task; it usually adopts “door to door” and requires face to face practice because the insurance agents need to present material that related to the coverage of an insurance policy that is being offered. This task requires a communication skill that is flexible, adaptive and effective (Abdullah, 2003) [1]. Spiro and Weitz (1990) [5] refer such skill as adaptive selling. Grewal and Sharma (1991) [6] prove that adaptive selling is able to improve the performance of the salesperson and customer satisfaction. Hence, it is necessary to find out what factors are related to the adaptive selling so that the function of the selling behaviour could be optimized.

The fact that work behaviour is influenced both by individuals/personalities and organizations, therefore the study of adaptive selling behaviours needs to be reviewed from these two factors. From the individual perspective, adaptive selling behaviours would be associated with psychological capital (PsyCap). In relation to the PsyCap, Luthans, Luthans, and Luthans (2004) [7] claim that the success in managing the business made possible because human have the potential psychological aspect and that is psychological capital. The concept of PsyCap could be said to be new because it was only introduced by Luthans *et al.* in 2004, and thus the study regarding this concept is limited. However, it could be said that PsyCap is required by any person to complete his or her work which is full of challenges in this era of globalisation. Luthans *et al.* (2007) [8] have shown that psychological capital has proved to be a strong predictor of the job performance and satisfaction in America. Likewise, Luthans, Avolio, Walumbwa, and Li (2005) [9] proved that PsyCap affected employee performance in China. Both of these studies show that PsyCap has a noteworthy role in predicting the employment behaviour, including the adaptive selling behaviour. Hence, this study focuses on whether PsyCap could be one of the predictors of adaptive selling behaviour.

Moreover, Spiro and Weitz (1990) [5] claim that one of the organizational factors that affect the adaptive selling is management style, including leadership. However, Spiro and Weitz do not specify what type of leadership is intended. In relation to the leadership style that is proposed by Bass which is transactional-transformational, it is evident that transformational style affects the performance of subordinates (Bass & Reggio, 2006) [10]. Furthermore, Spiro and Weitz (1990) [5] suggest that adaptive selling behaviour requires tolerance for freedom, in which it could provide opportunities for subordinates to develop their own way. This tolerance for freedom is basically covered in one of the dimensions of transformational leadership and that is inspirational motivation. Based on these considerations, this study aims to find out whether transformational leadership affects the behaviour of adaptive selling of life insurance agent.

In addition to leadership, the other variable that could influence the adaptive selling behaviour is job satisfaction. In general, one understands when a person is satisfied with his or her work; he or she will perform better. However, when one is dissatisfied with his or her work, he or she will not perform well. Tanner and Castleberry (1990) [11] reveal that job satisfaction is a predictor for turnover of salespeople. On the other hand, Park and George (2006) [12] observe that the relationship between adaptive selling behaviours and job satisfaction is mediated by the quality of the working relationship between the salesperson. Both of these studies indicate that job satisfaction could be attributed to the adaptive selling behaviour. In relation to this notion, it is essential to know how much the contribution of job satisfaction is on adaptive selling behaviour.

Based on the information above, the objective of this study is as follow: Do psychological capital, job satisfaction, and transformational leadership behaviours influence the adaptive selling of life insurance agent? In short, this study aims to obtain an overview of adaptive selling behaviour, job satisfaction, transformational leadership and psychological capital for life insurance agent. Specifically, this study aims to determine whether organizational factors or individual factors that more influence the adaptive selling behaviour for life insurance agent.

2. Literature Review

2.1. Adaptive Selling

Adaptive selling behaviour refers to the condition of the interaction between the salesperson with the customers. In this case, the power or the salesperson's ability to adapt to situations reflect sales selling adaptive possessed by the salesperson (Spiro & Weitz, 1990) [5]. This fact suggests that there is no appropriate technique to be applied in every sales situation (Omar, Jusoff & Moh Ali, 2009) [13], thus each salesperson is required to analyse each sales situation that he or she is facing. According to Roman & Iacobucci (2010) [14] salespeople must be able to behave adaptively and confident, they have to adapt their strategy to customer's communication style (McFarland *et al.*, 2006) [15], more detail, Spiro and Weitz (1990) [5] explain that the salesperson who has a high adaptive selling would perform different types of sales style and able to adjust to the conditions that he or she is encountering. On the other hand, if salesperson who lacks the adaptive selling would only fixated on the sales styles that he or she knows and apply it on any situation that he or she is encountering.

Salesperson who implements adaptive selling behaviour could improve customer satisfaction and performance (Grewal & Sharma, 1991) [6]. Moreover, Spiro and Weitz (1990) [5] explain that the adaptive selling behaviour has the following characteristics: 1) recognizing the sales situation as to apply different approach, 2) feeling confident as to apply a variety of approaches to different customers, 3) feeling confident for changing the type of approach that is appropriate for that specific situation, 4) possessing relevant knowledge as to deal different situations, 5) having abundant information that supports the implementation of the strategy that is being implemented, 6) performing actual activity in carrying out the strategy. To do the sales process effectively, every salesperson has to have interpersonal skill, salesmanship skill and technical skill and apply those skill from the initial phase to closing (Rents *et al.*, 2002; Sendra, 2002; Bensi, 2006) [16]-[18]

2.2. Job Satisfaction

Spektor (1997) [19] defines job satisfaction as individual feelings and aspect towards or related to his or her job. Job satisfaction describes the extent to which employees are satisfied or not satisfy with their work. If Spector only associates job satisfaction with affective aspects, Greenberg and Baron (2003) [20] reveal that job satisfaction is the result of an individual evaluation of both cognitive and affective to work. Furthermore, Spector also mentions that job satisfaction is measured based on the number of employee evaluation aspects, such as: 1) working conditions, 2) supervision, 3) supervisor, 4) co-worker support, 5) careers, and 6) salaries.

Job satisfaction depends on two factors and they are 1) intrinsic/input and 2) extrinsic/output. The balance between these two factors will result in a feeling of satisfaction or otherwise, imbalances will result in dissatisfaction (Sousa-Poza & Sousa-Poza, 2000; Rose, 2001) [21]-[22]. Furthermore, these three authors explained that the intrinsic factor includes capabilities, skills, education, personality characteristics. On the other hand, extrinsic factor includes salary, benefits, promotion/career, working time, working conditions, relationships with superiors and co-workers. Greenberg and Baron (2003) [20] believe that if employees satisfied with their work, they would show better performance. In relation to adaptive selling behaviours that are part of the working behaviour of life insurance agents, it could be said that if the insurance agents are satisfied with their job, then it is assumed that they will be compelled to treat prospective customers better. For that matter, adaptive selling behaviour is expected to be better.

2.3. Psychological Capital

Luthans, Youssef and Avolio (2007) [23] define psychological capital or PsyCap as a positive development on the psychological condition of the individual. PsyCap is a state or characteristic that is influenced by the environment, and therefore it could be studied and its consequences could be developed by the individuals (Feist & Feist, 2006) [24]. Luthans, Avolio, Avey and Norman (2007) [8] state that PsyCap has four components: 1) self-efficacy, 2) optimism, 3) hope and 4) resiliency. Self-efficacy is a development of a motivational concept that was originally introduced by Bandura. Furthermore, Bandura (Shahnawaz & Japri, 2009) [25] states that self-efficacy plays an important role to set targets and take advantage of opportunities that are available in order to achieve performance targets. Luthans, Youssef, and Avolio (2007) [23] reveal that an individual who with low self-efficacy will be reactive to external challenges, and hence Bandura and Locke (Luthans, Avolio, Avey, & Norman, 2007) [8] remind that low self-efficacy would lead to despair and easily giving up and even lose confidence when given negative feedback. The second component of PsyCap is hope. Luthans *et al.* (2004) [7]

use the concept of hope from Snyder (Snyder, Rand, & Sigmon, 2005) [26] who defines hope as a general perception of goal attainment. Specifically, hope is interpreted as internal conditions that positively motivate individuals which contain the interaction between the agency and pathways. In this case, agency refers to the physical and mental energy that direct individual to achieve his or her goals, whereas pathways define as to identify opportunities to achieve business goals. The third dimension of PsyCap is optimism, which is used by Luthans that based on theory from Seligman (Avey, Luthans, Smith, & Palmer, 2010) [27]. In this case, optimism that proposed by Seligman refers to the process of attribution and style of explanation in response to an event. In relation to this notion, Carver and Scheier (2005) [28] explain that people who are optimistic hope something good would happen to him, whereas the pessimists expect negative event will occur. The fourth dimension of PsyCap is resiliency. Coutu (Luthans *et al.*, 2004) [7] found that resilience people are those who portray these characteristics: 1) able to face reality, 2) has a belief that based on the life value in which life is meaningful, 3) having a remarkable ability to adapt and manage change in life.

The four dimensions of PsyCap are assumed to affect the strong-weak adaptive behaviour of the life insurance agent. In this case, self-efficacy would enable an agent to make an offer or a presentation because he or she is confident of his or her ability to influence others. This capability will be strengthened by a sense of optimism and as a result an insurance agent will be able to use a variety of ways to influence prospective customers without easily feeling hopeless (resilience) because the expectation (hope) is strong.

2.4. Transformational Leadership

The concept of transformational leadership was first introduced by Burns in 1978 by using the term transformation leadership (Bass & Riggio, 2006) [10], which refers that transformational leadership is a process that describes the mutual relationship between leaders and followers as to improve morale and motivation in completing a task. In a further development, Dubrin, Dalgish and Miller (2006) [29] state that transformational leadership focuses on achieving the vision, and thus it is necessary for individuals to be creative and innovative in order to run a successful transformation; Luthans *et al.* (2008) [30] emphasizes on the exchange of values and beliefs as well as meeting the needs of followers by leaders. Furthermore, Dubrin *et al.* (2006) [29] equates the transformational leadership with charismatic leaders. This notion is refuted by Luthans *et al.* (2008) [30] who states that they differ in terms of treating his followers. A charismatic leader will rely heavily on the charm of his personality in order to approach the subordinates and make them depend on their employer. On the other hand, transformational leaders will empower subordinates to inspire them intellectually and bind them using a personal approach.

Moreover, Bass and Riggio (2006) [10] mention that transformational leadership has four dimensions and they are: 1) Intellectual Stimulation. Transformational leaders are actively encourage the emergence of creativity in followers by stimulating the new ideas or ways to resolve any problems; 2) Individual Consideration. Transformational leaders treat their subordinates individually, meaning that they perform a variety of approaches in accordance with the conditions of their subordinates. 3) Inspirational Motivation. Transformational leaders have a clear vision and are able to convey clearly so that their subordinates understand the designated vision. 4) Idealized Influence. Transformational leaders establish themselves as a role model to their followers. This is because their subordinates feel the trust and respect their superiors and as a result those subordinates will listen and internalize ideas or thoughts of their leader.

If the superior of life insurance is perceived to have characteristics as described above, it is assumed that the life insurance agents would be compelled to perform the adaptive selling behaviour. In this case, the life insurance agents would feel there is a presence of support from the superior because superior treats them individually, meaning that they feel valued. Additionally, that transformational supervisor would motivate subordinates with intellectual challenges which could stimulate creativity and innovation of subordinates. As a result, this allows subordinates not to give up quickly when there is rejection from customers and provide alternatives that could be applied when dealing with various customers. It is assumed that transformational leadership style would affect the behaviour of adaptive selling. Based on the notion above, the hypothesis has to be tested is job satisfaction, transformational leadership, psychological capital influenced adaptive selling behaviour.

3. Research Methods

3.1. Participants

The research design was a quantitative correlational study, involving participants from several life insurance

companies in Jakarta. The total number of participants was 205 life insurance agents who affiliated from three life insurance companies in Jakarta. Most participants had an undergraduate degree from various fields of study (47.8%), and were high school completers (38.05%). All of them have been working as a life insurance agent for one to four years in which 37.07% of those have been working as a life insurance agent for three years.

3.2. Research Instrument

The research instrument that used in this study was questionnaire which consisted of several parts. 1) job satisfaction variables, 2) transformational leadership, 3) psychological capital and 4) adaptive selling behaviour. The instrument that used to assess the psychological capital has a reliability level (as seen through Cronbach Alpha scores) as follow: dimension of self-efficacy = 0.809; dimension of hope = 0.721; dimension of resilience = 0.672; dimension of optimism = 0.624. The instrument that adopted to measure the adaptive selling behaviour (unidimensional) has a reliability of 0.795. Furthermore, the reliability of transformational leadership was as follow: dimension of intellectual stimulation = 0.760; dimension of individualized consideration = 0.838; dimension of idealized influence = 0.766; dimension attribute charisma = 0.688 and reliability scores for job satisfaction were 0.812. Job satisfaction = 0.794. Data processing techniques that were adopted in this study were correlation and regression. They were used to describe the adaptive selling behaviour in terms of transformational leadership style, job satisfaction and psychological capital.

4. Result

4.1. Research Overview

Below is shown a correlation matrix that illustrates the relationship between the four variables in this study. Based on these correlations, one could see the strong or weak relationship between the variables of transformational leadership, job satisfaction; psychological capital and adaptive selling behaviour (see **Table 1**).

The table above shows that the correlations among the four variables are significant. The correlation between psychological capital and adaptive selling behaviour is the largest ($r = 0.725$), followed by the correlation between psychological capital and job satisfaction ($r = 0.610$). This fact indicates that the greater psychological capital owned by the life insurance agent, the better the adaptive selling behaviours of the life insurance agent, as well as their work satisfaction. The smallest correlation is the correlation between job satisfaction and adaptive selling behaviour ($r = 0.441$). Judging from its value, the relationship between the two variables was not so weak, therefore it could be said that the greater the job satisfaction that owned by the life insurance agent, their adaptive selling behaviour have also increased. In other word, the greater the ability of adaptive selling, job satisfaction tends to be higher.

The significant correlations of all the variables suggest that the relationship between those variables could be studied further. Thus, the effect of the three independent variables (transformational leadership, job satisfaction and psychological capital) on the dependent variable (adaptive selling behaviour) could be determined using an ANOVA. Its result showed a score of $F = 76.483$, $p < 0.01$; with a score of $R^2 = 0.533$. This result indicates that the transformational leadership, job satisfaction and psychological capital have a significant influence on the adaptive selling behaviour. The contribution of these three variables (as a whole) was 53.3%, and hence it could

Table 1. Mean, standard deviation, and correlation among transformational leadership, PsyCap, job satisfaction and adaptive selling behaviour.

	Mean	Standard Deviation	Transformational Leadership	Psycap	Job Satisfaction	Adaptive Selling Behaviour
Transformational Leadership	3.4556	0.3644	1	0.557	0.582	0.468
Psycap	3.0366	0.3566	0.557	1	0.610	0.725
Job Satisfaction	3.3275	0.5275	0.582	0.610	1	0.441
Adaptive Selling Behaviour	2.2006	0.2542	0.468	0.725	0.441	1

Note: All correlations were significant at the level of 0.01.

be stated that 53.3% of adaptive selling behaviour could be explained by the role of transformational leadership, job satisfaction and psychological capital.

However, if one could look further by looking at the partial correlation of the three independent variables, psychological capital apparently contributes most to the adaptive selling behaviour (partial $r = 0.606$, $p < 0.01$), whereas the variable transformational leadership and job satisfaction showed a little effect and not significant (partial r between transformational leadership and adaptive selling behaviour = 0.12 , $p = 0.087 > 0.05$, and the partial r between job satisfaction and adaptive selling behaviour = -0.047 , $p = 0.506 > 0.05$). These results indicate that if three independent variables were combined, their contributions to adaptive selling behaviour are large. However, if it was investigated further, psychological capital has more dominant role. With these findings, it could be stated that the adaptive selling behaviour is influenced more by individual factors rather than organizational factors.

Since psychological capital has more dominant role than the other two independent variables, one needs to know which dimension has a stronger relationship to the adaptive selling behaviour. The backward regression suggests the following order: The first order is the dimension of hope that shows a stronger relationship (partial $r = 0.336$, $p < 0.01$) with adaptive selling behaviour; The second sequence is the dimension of optimism (partial $r = 0.293$, $p < 0.01$); The third one is resilience (partial $r = 0.172$, $p < 0.05$); Lastly, it is the dimension of self-efficacy (partial $r = 0.157$, $p < 0.05$). Based on these findings, it could be concluded that the adaptive selling behaviour is greater when a life insurance agent has high in hope and optimism.

4.2. Discussion

The results of this study suggest that adaptive selling ability is more influenced by individual factor that is psychological capital. Moreover, it could be explained conceptually why individual factor plays a bigger role than organizational factor. The ability of adaptive selling has the basic characteristics which are flexible and able to adapt to different situations. In relation to psychological capital, it is empirically proved that the dimension of hope and optimism plays a bigger role in determining how much a life insurance agent is able to sell the products to their customers adaptively. In this case, those agents who have dimension of optimism would hope for the best, resulting in evoking the dimension of optimism to find opportunities in order to achieve the target (waypower) and direct energy (willpower) to accomplish the target (customers purchase the insurance product that is being offered by the agents). The presence of these two dimensions is able to keep searching for customers and would not give up when their offer is being rejected. However, the analysis of adaptive selling behaviour in this study still needs to be consider because the mean score for such behaviour of those agents is relatively low [$2.2006 < 3$ (middle value measurement scale with a range 1 - 5)]. This indicates that those agents are not able to use the adaptive selling optimally to support their performance.

Based on these findings, there are some matters that could be discussed. First, the findings suggest that individual factor has more significant role than organization factor and this means that there is a need to assess the psychological capital of life insurance agents during their recruitment/selection. As a result, psychological capital should be used as one of the criteria for the acceptance and placement of the prospective employees, especially as a life insurance agent. Second, given the fact that psychological capital is state characteristics (could be learned), therefore training is necessary to improve the employee performance especially in improving adaptive selling behaviour. Even though organizational factor is proven not to be significant in adaptive selling behaviour, the correlation score between psychological capital and transformational leadership ($r = 0.557$); and job satisfaction ($r = 0.610$) are quite large. This suggests that organisational factors still need to be taken into consideration in the management of employee performance, especially in the psychological capital training.

4.3. Suggestions

Based on the fact that work performance is influenced by both individual and organizational factors, in this study, however, organizational factor does not significantly influence the work performance of employee. This does not indicate that organization factor is not a factor to be considered when discussing adaptive selling behaviour, but it is necessary to search for other variables or approaches/other theories which could assume affecting the adaptive selling behaviour. In the case of transformational leadership, for instance, there is a need to be reassessed based on a different approach to see its effect on the adaptive selling behaviour. In this case, it is

advisable to measure directly how much support a supervisor provide to adaptive selling behaviour. This means that it is not measured by the type of leadership. Other organizational variables that could affect the adaptive selling behaviour include working climate as it could be assumed that it affects the performance of employees, including selling of products.

In addition, the measurement of adaptive selling behaviour could be suggested by conducting a direct observation so it could be seen how much flexibility and adaptation to different conditions that an individual has. Such assessment could be performed by a direct supervisor or prospective customers, thereby obtaining an overview of the implementation of such behaviour in a real situation. In relation to the problems that have been mentioned in the introduction, it stated that the number of life insurance holders in Indonesia is still relatively low and the findings of this study are the answer into it. In this study, it shows that the adaptive selling behaviours of the life insurance agents are still low and therefore it is necessary to improve such behaviours on an ongoing basis by the management of the insurance company.

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