

SALESPERSON PERFORMANCE IN THE BANKING INDUSTRY: THE ROLE OF PRODUCT KNOWLEDGE, COMMUNICATION SKILLS, AND CUSTOMER VISIT

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ABSTRACT

This research aims to analyse the influence of product knowledge, communication skills, and customer visits on salesperson performance at PT. Bank Rakyat Indonesia (Persero) Tbk., Singaraja Branch Office. The study employed a quantitative causal research design to examine the relationships between these variables. A census sampling technique was utilized, involving the entire population of 111 salespersons, which includes Relationship Managers and Mantri. Data were collected through structured questionnaires using a 5-point Likert scale and analysed using multiple linear regression, partial t-tests, and simultaneous F-test. The results demonstrate that product knowledge, communication skills, and customer visits each have a positive and significant partial effect on salesperson performance. Simultaneously, these three variables significantly influence performance with an F-value of 40.816 ($p < 0.05$), accounting for 53.4% of the performance variance. This study provides a significant contribution by validating the "Model of Salesperson Performance" within the Indonesian micro-banking context, proving that the integration of cognitive competence, behavioural skills, and tactical field effort is a more dominant predictor of success than innate traits. Furthermore, it highlights the salesperson's evolving role as a "knowledge broker" essential for mitigating risks and building long-term trust in a competitive market. The study concludes that product knowledge, communication skills, and customer visits serve as vital predictors of salesperson success in the banking sector. These findings suggest that management should prioritize periodic product refreshment and structured monitoring of visit quality to maintain performance stability and competitive advantage.

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INTRODUCTION

In the increasingly competitive banking era, a bank's success is no longer solely determined by technological advancements but relies heavily on the optimal performance of its sales force (Mulatsih, 2011; Wirawan *et al.*, 2019).

In the Singaraja region, competition involves not only commercial banks but also highly aggressive microfinance institutions (Arnawa and Heryanda, 2021; Yulianthini *et al.*, 2021; Pratiwi and Dewanti, 2024). Salespersons act as organizational ambassadors who build the image and trust necessary for customers to entrust their financial transactions. Consequently, the marketing paradigm has shifted from transactional marketing toward relationship marketing, which emphasizes building long-term relationships through trust and commitment (Morgan and Hunt, 1998).

However, initial observations at the Bank Rakyat Indonesia (BRI) Singaraja Branch Office reveal a significant performance gap among individual salespersons. Reports from 2025 show a wide disparity in achievements; while some Relationship Managers (RM) reach achievement levels of 102.69%, others remain below 20% during the same period. Similar conditions are observed among *Mantri* (micro-loan officers) regarding the distribution of People's Business Credit (*Kredit Usaha Rakyat*) and total performance scores. This indicates that despite operating within the same work ecosystem, internal individual factors lead to uneven performance results (Verbeke *et al.*, 2011).

High salesperson performance is the result of a synergistic interaction between individual competence and relationship management strategies. This aligns with the Model of Salesperson Performance, which suggests that skill level has a stronger and more consistent correlation with performance than talent or motivation. Within this framework, two critical sub-categories of skill level are communication skills and product knowledge (Churchill *et al.*, 1985; Verbeke *et al.*, 2011).

Deep product knowledge allows salespersons to act as knowledge brokers, providing accurate financial solutions. This involves more than just knowing product names; it requires understanding technical details (*know-what*), the logic behind solutions (*know-why*), and implementation mechanisms (*know-how*) (Verbeke *et al.*, 2011). Technical knowledge is a primary driver of performance, showing the highest correlation compared to other factors like cognitive aptitude. Conversely, an inability to explain these aspects can diminish a salesperson's credibility in the eyes of increasingly critical customers.

Furthermore, effective communication skills serve as an emotional bridge to prevent misleading information or procedural miscommunications that could damage customer trust (Hulu, 2023). Beyond cognitive knowledge, individual performance is significantly influenced by the intensity of communication skills. High-quality, transparent, and timely communication is a prerequisite for building trust and minimizing a customer's perception of risk in long-term financial transactions (Morgan and Hunt, 1998). However, the influence of communication skills on performance remains situational and requires deeper study due to inconsistencies in previous research findings (Verbeke *et al.*, 2011).

Finally, customer visits represent a vital job-related effort. According to Expectancy Theory, motivation arises when individuals believe their efforts, such as field visits, will lead to specific performance levels (Mulatsih, 2011). Visits are tactical customer services that stimulate product adoption and assist in decision-making. Data from the Singaraja Branch in 2025 shows a high success rate for visits (93.71%), confirming that face-to-face interaction is a crucial instrument for converting work plans into product realization.

Despite the theoretical importance of these factors, a critical research gap remains that necessitates this empirical study. Theoretically, there is a notable inconsistency in previous literature regarding the influence of communication skills on performance; while some studies show significant positive impacts, others find these effects to be merely situational or non-significant in certain organizational contexts. This theoretical ambiguity suggests that the role of communication in the banking sector is not yet fully understood and requires deeper investigation. Practically, a significant "activity-performance gap" is evident at the BRI Singaraja Branch Office. Operational data from 2025 reveals that while field activities are exceptionally massive, averaging over 1,300 customer visits daily with a success rate of 93.71%—this high level of physical effort has failed to generate uniform performance across the sales force. The persistence of a wide achievement disparity, where some personnel exceed 100% while others remain below 20%, indicates a fundamental lack of synergy between individual competencies (product knowledge and communication) and field efforts. There is currently a lack of empirical evidence explaining why high-intensity visits do not consistently translate into high performance for all individuals at BRI Singaraja. This study explicitly

addresses this gap by examining how product knowledge and communication skills act as vital catalysts that determine the effectiveness of physical customer visits. Therefore, this research aims to empirically analyze the integrated influence of Product Knowledge, Communication Skills, and Customer Visit on Salesperson Performance at the BRI Singaraja Branch Office

METHOD

This research utilizes a quantitative causal approach to analyze the relationships between the independent and dependent variables (Maharta *et al.*, 2019; Sugiyono, 2024). The study aims to objectively measure the influence of product knowledge, communication skills, and customer visits on sales force performance through statistical analysis. Primary data were obtained directly from respondents via structured questionnaires.

The population of this study consists all active salespersons at the Bank Rakyat Indonesia (BRI) Singaraja Branch Office, totaling 111 individuals. This population includes *Relationship Managers* (RM) and *Mantri* (micro-loan officers). Due to the relatively small and accessible population size, a census sampling technique (saturation sampling) was applied, wherein all 111 members of the population were designated as research respondents (Sugiyono, 2018).

The research instrument employed a structured questionnaire designed to measure four primary variables. Salesperson Performance (Y) was measured through behavioural and outcome performance indicators based on Baldauf and Cravens (2002). Product Knowledge (X1) was operationalized using indicators from Verbeke *et al.*, (2011), covering technical knowledge, customer knowledge, and solution-based expertise. Communication Skill (X2) utilized indicators from Morgan and Hunt, (1998), focusing on information exchange and relationship building. Finally, Customer Visit (X3) was measured using the seven-phase *Customer Visit Planning* (CVP) model by Delahay, (2011). Each item was measured on a 5-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5) (Sugiyono, 2018).

Data analysis was performed using IBM SPSS Statistics version 25. Prior to the main analysis, the instrument underwent validity and reliability testing (Ghozali, 2011). All items were declared valid since $r_{\text{calculated}} > r_{\text{table}}$ (0.361), and the instrument was found reliable with a Cronbach's Alpha above 0.60 for all variables.

Furthermore, classic assumption tests—including normality (Kolmogorov-Smirnov), multicollinearity (VIF and Tolerance), and heteroscedasticity (Glejser test)—were conducted to ensure the regression met the requirements of the Best Linear Unbiased Estimator (BLUE). The hypothesis testing was executed through Multiple Linear Regression Analysis using the following model: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$. Partial effects were tested using t-tests, while simultaneous effects were evaluated using F-tests with a significance level of 0.05 (Sugiyono, 2024).

RESULT AND DISCUSSION

Result

The empirical investigation involved 111 salespersons at the BRI Singaraja Branch Office, comprising Relationship Managers and *Mantri*. The demographic analysis reveals that the workforce is predominantly male, accounting for 70.27% of the total participants, while females represent 29.73%. In terms of age distribution, a significant majority (65.77%) falls within the 35–44 age range, indicating that the branch is supported by a mature and professionally stable workforce. This age group is often associated with the "career maintenance" phase, where individuals possess the emotional stability and procedural depth necessary for complex financial decision-making and risk management. Furthermore, the data regarding tenure shows that 78.38% of respondents have served for more than 6 years. The high percentage of personnel with extensive tenure (78.38%) suggests a significant accumulation of tacit knowledge, which provides a stable foundation for the implementation of relationship marketing strategies in the Singaraja region. The majority of respondents (72.07%) hold the position of *Mantri*, operating primarily in micro-units, which underscores the bank's strategic focus on the agricultural and rural sectors of the Buleleng Regency.

Statistical Validation and Regression Results: Before executing the hypothesis testing, several classic assumption tests were conducted to ensure the regression model was the Best Linear Unbiased Estimator (BLUE).

The normality test using the Kolmogorov-Smirnov method yielded significance values for all variables ($X_1=0.112$, $X_2=0.099$, $X_3=0.107$, $Y=0.119$) well above the 0.05 threshold, confirming that the data followed a normal distribution. The multicollinearity test showed that all Tolerance values were above 0.10 and Variance Inflation Factor (VIF) values were below 10 (e.g., X_1 VIF = 1.652), proving that the independent variables are distinct and not redundant. Lastly, the Glejser test for heteroscedasticity confirmed that variances were constant across observations (Sig. > 0.05). The multiple linear regression analysis resulted in the following mathematical equation: $Y = 10.952 + 0.132 X_1 + 0.278 X_2 + 0.195 X_3 + e$. This equation suggests that if all independent variables were zero, the performance score would remain at a constant 10.952. The regression coefficients indicate that Communication Skills ($\beta=0.278$) exert the most substantial impact on performance, followed by Customer Visit ($\beta=0.195$) and Product Knowledge ($\beta=0.132$), all of which are statistically significant at $p < 0.05$.

Partial hypothesis testing (t-test) for Product Knowledge (X_1) yielded a t of 6.652 with a significance level of 0.000, confirming a statistically significant positive impact on salesperson performance. The regression coefficient of 0.132 indicates that every unit increase in technical mastery contributes to a corresponding enhancement in performance outcomes. These results validate the initial hypothesis that cognitive competence is a critical determinant of success within the BRI Singaraja Branch Office.

The partial hypothesis testing (t-test) for Communication Skills (X_2) yielded a t of 8.557 with a significance level of 0.000, confirming its status as a critical driver of salesperson performance. The multiple linear regression analysis further reveals a positive regression coefficient of 0.278, indicating that for every unit increase in communication competence, salesperson performance is projected to increase by 0.278 units, assuming other variables remain constant. Among the three independent variables analyzed, Communication Skills exerted the most substantial individual influence on the performance of the sales force at the BRI Singaraja Branch Office.

The partial evaluation (t-test) for Customer Visit demonstrates a statistically significant positive influence on salesperson performance, yielding a t of 6.072 with a significance value of 0.000. The regression analysis identifies a positive coefficient of 0.195, indicating that for every unit increase in the intensity and quality of customer interactions, performance outcomes are projected to rise correspondingly. These results validate the third hypothesis, positioning proactive field activities as a critical determinant of performance within the PT. Bank Rakyat Indonesia (Persero) Tbk., Singaraja Branch Office. The high value (6.072) is empirically substantiated by operational reporting data from December 2025, which reflects a high execution rate of proactive outreach. Out of 1,351 planned customer interactions, 1,266 visits were successfully realized, resulting in a calculated Success Rate of 93.71%. This quantified data-driven evidence confirms that the sales force at BRI Singaraja prioritizes physical presence as a primary mechanism for business realization. Furthermore, the stability of this success rate indicates that field efforts are a consistent operational motor rather than a sporadic administrative routine.

The simultaneous test (F-test) with an F-value of 40.816 (Sig. 0.000) confirms that peak performance is a result of the synergistic integration of all three factors. Cognitive competence (*Product Knowledge*), behavioral skill (*Communication*), and physical effort (*Customer Visit*) must work in tandem (Verbeke *et al.*, 2011). A salesperson who is diligent in visiting but lacks product mastery will face inefficiency, while one who possesses knowledge but lacks communication skills will struggle to close deals persuasively. Thus, management must view these variables as a unified strategy for human resource development to ensure sustainable growth at the BRI Singaraja Branch Office.

Discussion

Product Knowledge as a Strategic Driver

Quantitative validation from secondary organizational data demonstrates a progressive upward trajectory in average Product Knowledge Test (TPK) scores, rising from 90.83 in October to 92.56 in December 2025. This empirical trend directly correlates with performance classifications; personnel categorized within "Quadrant 1" (high-performance) consistently exhibit TPK scores exceeding the organizational mean. Conversely, lower TPK scores are statistically associated with difficulties in resolving customer objections, thereby inhibiting the sales closing process regardless of visit frequency.

The significant positive influence of product knowledge aligns with established meta-analytical findings that position selling-related knowledge as the primary driver of salesperson performance. In a knowledge-intensive banking environment, salespersons function as "knowledge brokers" responsible for translating technical information into causal financial solutions (*know-why*) and specific implementation strategies (*know-how*) (Mulatsih, 2011; Verbeke *et al.*, 2011; Africa, 2016; Irawan, 2024). Technical mastery serves as the foundation for "working smart," enabling Relationship Managers to select optimal sales strategies based on a prospect's specific risk profile. Furthermore, deep technical competence acts as a critical antecedent for professional authority, allowing personnel to handle objections effectively and build the institutional trust necessary for long-term relationship marketing (Schwartz *et al.*, 2001; Mulatsih, 2011; Yulianthini *et al.*, 2021; Dahlis *et al.*, 2024).

Communication as a Relational Antecedent

Data-driven analysis suggests that the high significance of communication skills is substantiated by the demographic stability of the respondents, where 65.77% of the workforce falls within the mature 35–44 age range. This professional maturity facilitates the execution of complex communication tasks required in banking. Furthermore, the coefficient of determination of 0.534 implies that communication skills, in synergy with product knowledge and customer visits, account for 53.4% of the performance variance. The statistical robustness of the (8.557) validates that interpersonal proficiency is not merely a supplementary trait but a primary predictor of goal attainment within the organization.

The empirical results identify communication skills as a primary antecedent for building trust and commitment, which are the cornerstones of relationship marketing (Morgan and Hunt, 1998; Aurelia and Hidayat, 2023; Hulu, 2023). Effective communication in this context is characterized by active listening and adaptive styles that prioritize the accurate exchange of information to mitigate the dissemination of "misleading information" (Morgan and Hunt, 1998; Verbeke *et al.*, 2011). In the high-risk banking sector, such interpersonal competence is vital for reducing customer uncertainty regarding complex financial transactions and ensuring that performance expectations are clearly articulated (Gunawan, 2023; Othman *et al.*, 2025).

Furthermore, the study confirms that transparent and timely dialogue acts as a mechanism to transform standard transactional interactions into sustainable long-term relational assets (Morgan and Hunt, 1998; Hulu, 2023). By minimizing procedural errors and miscommunications through professional discourse, salespersons at BRI Singaraja maintain portfolio stability and professional credibility. This finding reinforces the Commitment-Trust Theory, suggesting that the ability to navigate customer scepticism through clear and persuasive communication is an essential requirement for optimizing individual and organizational performance in a competitive landscape.

The Tactical Role of Customer Interaction

The significant impact of Customer Visit confirms its role as the tactical "driving motor" required to transform institutional work plans into tangible business volume. Consistent with Vroom's Expectancy Theory, the performance of Relationship Managers (RM) is a direct consequence of the belief that intensive physical effort, in the form of field visits, will yield specific performance achievements (Vroom and Victor H., 1964; Delahay, 2011; Lunenburg, 2011; Mulatsih, 2011). This variable represents the job-related effort necessary to capture "latent needs" that are frequently unidentifiable through digital or secondary communication channels alone.

Moreover, the effectiveness of these activities is contingent upon the disciplined application of the Customer Visit Planning (CVP) framework. High-performing personnel at BRI Singaraja utilize a "working smart" strategy by prioritizing targets with high urgency levels (e.g., prospects ready for contract signing) over random outreach. The empirical evidence emphasizes that the seventh phase of the CVP model, the follow-up is the definitive catalyst for closing sales (McQuarrie, 1991; Akkus *et al.*, 2026). Without timely post-visit engagement (ideally within 7 days), massive field activities risk remaining transactional without achieving the long-term commitment required for portfolio stability. Thus, optimal performance is achieved when physical effort is synergized with strategic prioritization and rigorous follow-up procedures. This face-to-face interaction is indispensable for capturing "latent needs" that cannot be identified through digital channels alone (Churchill *et al.*, 1985; Grant *et al.*, 2020).

Research Implications

The findings of this study have significant theoretical and practical implications for the field of sales management and the banking industry.

Theoretical Implications: This research reinforces the Model of Salesperson Performance developed by Churchill *et al.*, (2000), which posits that skill levels are more dominant and consistent predictors of performance than innate talent or motivation alone. By identifying product knowledge and communication skills as critical macro-skills, this study confirms their validity in the context of Indonesian micro-banking. Furthermore, the study validates the Customer Visit Planning (CVP) model by Delahay (2011), proving that systematic planning and disciplined follow-up are essential for tactical sales success.

Practical Implications: For the management of BRI Singaraja, these results provide a data-driven basis for standardizing operational monitoring. The strong correlation between TPK scores and performance suggests that technical testing should be a permanent fixture in performance evaluations. Similarly, the reliance on field visits for business volume growth implies that management must transition from monitoring visit quantity to evaluating visit quality, specifically tracking the conversion rate of visits to actual product realization.

CONCLUSION

The research at the Bank Rakyat Indonesia (BRI) Singaraja Branch Office concludes that product knowledge, communication skills, and customer visits are synergistic determinants of professional success for Relationship Managers and Mantri. First, product knowledge serves as a "primary weapon"; the increase in average Product Knowledge Test (TPK) scores from 90.83 to 92.56 validates that salespersons acting as "knowledge brokers" achieve higher performance by providing causal solutions rather than just descriptive info. Second, communication skills act as an "emotional bridge," fostering the trust and commitment necessary to transform transactional interactions into sustainable relationships while preventing misleading information. Third, customer visits represent the "driving motor" of performance, with an exceptionally high 93.71% success rate proving that face-to-face interaction remains the most effective tool for capturing latent needs when supported by the Customer Visit Planning (CVP) framework and disciplined follow-up. Ultimately, the simultaneous integration of these three factors explains 53.4% of performance variance, proving that a balance of cognitive mastery, behavioral skill, and physical effort is essential to sustain competitive advantage.

Recommendations:

Based on the conclusions, the following specific and actionable recommendations are proposed:

1. For the Management of BRI Singaraja Branch Office

Optimal TPK Maintenance: Given that product knowledge is the most dominant predictor (t_{count} 6.652), management should implement a mandatory product refreshment program at least once per quarter. The focus should remain on maintaining average TPK scores above 92%, particularly for new digital products and complex lending features, to ensure that salespersons remain authoritative in front of customers.

Quality-Centric Visit Monitoring: Management should utilize digital monitoring tools not only to track GPS locations but to ensure the implementation of the 7-day follow-up rule. Units with lower visit intensities should be audited to identify whether administrative burdens are hindering their field presence.

Mentoring for Underperformers: Personnel currently categorized in "Quadrant 4" (low achievement) should undergo a structured mentoring program. This program should specifically focus on improving Communication Skills, such as handling objections and active listening and teaching strategic time management to prioritize high-urgency prospects.

2. For Salespersons (RM and Mantri)

Strategic Time Management: Salespersons must move from random visits to prioritized scheduling based on the "urgency level" of the customer. Focus should be given to customers ready for contract signing to increase the "hit rate" and overall efficiency.

Self-Driven Development: Beyond formal training, salespersons should independently update their knowledge of competitor products. Understanding the alternative options available to customers is crucial for effectively positioning BRI products and building long-term trust.

3. For Future Researchers

Exploration of New Variables: Future studies should consider adding variables relevant to the modern banking transformation, such as Digital Literacy or Work-Life Balance, which may affect the mobility and stamina required for intense customer visits.

Qualitative Depth: It is recommended to use qualitative methods, such as in-depth interviews, to explore the psychological or internal organizational barriers that prevent some personnel from achieving targets despite having high product knowledge.

Cross-Regional Studies: Future research should extend this model to other bank branches or commercial banking sectors to test the generalizability of these findings across different organizational cultures and market characteristics.

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