Antecedents of Sales Performance in the Malaysian Commercial Banking Industry

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Abstract: Sales performance is important to every salesperson as a key performance indicator for their yearly performance. However, nearly half of them are still unable to fulfill it. Hence, this study aims to investigate the personal factors that influence the sales performance of salespersons in the banking industry. The study examines the direct relationship between improvisational behavior, adaptive selling, and self-efficacy in relation to sales performance among salespersons working in various local commercial banks in Malaysia. In these banks, despite the increasing importance of sales performance, almost half of the salespeople still fail to meet their annual performance target. A survey design with clustered random samples was utilised for this study. Questionnaires were used to collect data from salespersons in Malaysian commercial banks in the Klang Valley. The data was then analyzed using Structural Equation Modelling (SEM) with SmartPLS 4.0. In this study, three hypotheses were developed and tested through a two-stage evaluation. The results show that improvisational behavior is the most significant predictor of sales performance, followed by adaptive selling and self-efficacy. The results of the study provide managers with novel concepts to understand the factors that influence a salesperson's sales performance in the Malaysian banking sector.

Keywords: Improvisational behavior, adaptive selling, self-efficacy, sales performance.

1. Introduction

Sales divisions in business organisations are consistently recognised as a crucial component in the achievement of business success within various types of organisations. Therefore, the sales personnel within the sales departments play a crucial role in the banking sector. According to Kaynak et al. (2016), they play a crucial role in facilitating their organisation's comprehension and prompt response to customer requests. Outstanding salespersons are characterized by their ability to not only generate sales, but also establish enduring impressions on their clientele. Establishing and maintaining long-term customer relationships can result in recurring purchases, referrals, and the enhancement of a brand's reputation through word-of-mouth communication.

According to Srinivasan et al. (2020), a salesperson is an individual responsible for managing individual sales and engaging in communication, promotion, persuasion, and stimulation of customer interest or desire, with the ultimate goal of facilitating successful transactions involving the purchase of goods or services. A proficient salesperson possesses the ability to comprehensively grasp the needs and desires of their clientele. Satisfying the needs and desires of customers is likely to result in their contentment, potentially leading to an increase in purchase frequency. This, in turn, can have an impact on the performance of the salesperson (Udayana, 2022). Therefore, it can be argued that a proficient salesperson has the potential to generate a rise in customer purchases (Agnihotri et al., 2016; Sekaran & Bougie, 2016; Udayana, 2022). There are five main factors that influence a salesperson's sales performance (Herjanto & Franklin, 2019). These factors are categorized as personal, organisational, co-worker, buyer, and situational factors. According to past studies, personal factors are the most regularly studied topic in salesperson performance studies

because they are the most difficult and dynamic compared to other factors. Hence, this research will focus on the salespersons' personal factors that influence their sales performance.

Within the service industry, particularly in sectors such as banking, the sales personnel who act as representatives for the bank hold a crucial responsibility in upholding the bank's esteemed reputation. The success of a bank's service delivery is largely determined by its employees, particularly salespersons. The evaluation of service quality by customers was influenced by the behavior exhibited by salespersons during the contact made during service delivery. Furthermore, it is crucial for salespersons in the banking industry to exceed customers' expectations when engaging in service delivery activities. In contemporary times, financial institutions have expanded their scope beyond the mere provision of banking products, thereby diversifying their customer-centric strategies. There is a greater emphasis placed on comprehending the needs and desires of the intended clientele, aligning them with appropriate products, and subsequently providing services to customers. Therefore, by utilizing sales personnel, banks can enhance the delivery of high-quality products and services to their clientele.

However, nearly 50% of salespersons still failed to fulfill their yearly performance targets, despite the increasing significance of sales performance and significant investment by organisations (Atefi et al., 2018; Tran & Nguyen, 2020). It is important that salespersons have the right behavior to recognize the unique desires of every customer and then change their selling practices suitably to optimize their effectiveness in closing a deal (Charoensukmongkol & Suthatorn, 2018). Hence, this research aims to address the following research question: Do personal factors such as improvisational behavior, adaptive selling, and self-efficacy, predict salespersons' sales performance? The next section of this paper will discuss the literature review and hypothesis development.

2. Theoretical Background and Hypothesis Development

2.1 Sales Performance

The establishment of a consistent definition for job performance is challenging owing to the multifaceted nature of this construct. However, in a broader sense, it pertains to the concept of employees effectively and successfully completing tasks within an organisation. Previous studies have examined the relationship between the job performance of salespersons and a range of variables. The variables can be classified into two distinct categories: sales performance, which is centered on sales outcomes, and organisational performance, which emphasizes sales behavior. This study centered on the evaluation of sales performance, specifically focusing on the output-based performance of salespersons.

According to the research conducted by Atuahene-Gima in 1998, sales performance refers to the evaluation of a salesperson's ability to generate sales and meet sales targets relative to another salesperson within the same organisation. Additionally, Sallee & Flaherty (2003) posited that sales performance pertains to the comprehensive evaluation conducted by a manager regarding a salesperson's attainment of sales objectives, utilizing objective metrics such as the quantity of units sold, revenue generated, and profitability. In addition, sales performance encompasses various aspects, including the salesperson's sales outcomes, the profits generated through their sales efforts, the attainment of set goals, and the level of satisfaction derived from the achieved results and work conducted (Donassolo & De Matos, 2014). Sales performance is a concept that has been subject to varying interpretations among scholars. However, it is generally understood as the degree of effectiveness in achieving desired outcomes, which are typically quantifiable metrics including sales volume, market share, percentage of quota attainment, and the acquisition of new customers.

Churchill et al. (1985) conducted an extensive analysis of 116 published papers pertaining to sales performance within the time frame of 1920 to 1984. It has been determined that there are six components that contribute to the enhancement of salesperson performance. The variables encompass a fundamental organisational element alongside several individual and motivational attributes. The factors that influence an individual's performance in each role include aptitude, skill level, personality traits, motivation, and their perception of their role. Furthermore, Moncrief (1986) conducted a study that built upon the research conducted by Churchill et al. (1985). The latter researchers interviewed a sample of 1393 salespersons and identified ten key sales activities that have the potential to enhance sales performance effectiveness. The variables under consideration in this study exhibit disparities when compared to prior research, indicating that the significance of personal traits is diminished in relation to functional responsibilities. The variables under consideration encompass sales effectiveness, order management, channel relationships, product and account servicing, information management, and engagement in conferences, training, and entertainment activities.

Verbeke et al. (2011) conducted a separate study in which they examined a total of 268 published papers spanning the years 1982 to 2008. Based on the findings of the study conducted by Churchill et al. (1985), it can be concluded that the six hypothesized components of salespersons' performance remain valid and relevant even in the year 2011. In their study, Herjanto & Franklin (2019) conducted an extensive analysis of numerous articles published from 1986 to 2017. Their findings revealed that various factors, including personal attributes, organisational aspects, co-worker dynamics, buyer characteristics, and situational elements, significantly influenced the efficiency of salespersons. Additionally, this study offers practical recommendations for salespersons to enhance and harmonize their social intelligence and social competence, enabling them to effectively cater to the needs of both customers and employees in diverse selling situations.

The examination of a salesperson's sales performance is widely acknowledged as a crucial field of study that holds significant importance for the success of virtually any organisation. In contrast, scholars in the field of sales have achieved varying levels of success in investigating the factors that impact sales performance (Evans et al., 2012; Verbeke et al., 2011; Edwards et al., 2022). Although numerous variables, including underlying role, motivation, competence and ability, individual characteristics, organisational elements, internal and external environments, skill levels, salesperson behaviors, sales technology, personality, interorganisational relationships, attitude, and knowledge, have been identified as influencing sales performance (Evans et al., 2012; Zallocco et al., 2009; Edwards et al., 2022), previous research has yet to determine the specific factors that drive salesperson sales performance. Therefore, there exists a lack of consensus among scholars regarding the primary factors that influence the sales performance of salespersons, as well as the appropriate methods for assessing their sales performance (Donassolo & Matos, 2014).

2.2 Improvisational Behavior

The term "improvisational behavior" pertains to the practice of salesperson improvisation. There are multiple definitions of improvisation. Salesperson improvisation refers to the spontaneous and unscripted behaviors shown by salespersons in the context of sales interactions, which are developed and executed in real-time (Banin et al., 2016). Moreover, Vera et al. (2016) characterizes improvisational behavior as an inbuilt preference that encourages people to engage in spontaneous behaviors. Vera & Crossan (2005) posit that improvisational behavior manifests when salespersons are faced with unforeseen circumstances, such as instances where customers present unexpected demands necessitating an immediate response. In such given circumstances, the presence of unforeseen factors suggests that salespersons do not possess established and mutually agreed-upon frameworks for their behavior. Furthermore, considering the pressing nature of the situation, sales representatives are unable to arrange a planning session. Instead of that, individuals are encouraged to engage in critical thinking while performing actions. According to Moorman and Miner (1998), the temporal interval between conceptualization and execution in improvisation is brief and challenging to distinguish. Charoensukmongkol & Suthatorn (2021) argue that there is a dearth of sufficient empirical evidence supporting the application of improvisational behavior within the sales domain. According to Charoensukmongkol & Suthatorn (2021), researchers have posited that the examination of improvisational behavior within the selling context and its impact on salesperson performance is still in its nascent phase. Consequently, there exists an opportunity for further investigation into the role of a salesperson's improvisational behavior in various contexts. The scholars have suggested that there is a need for further examination of improvisational behavior. Hence, the objective of this study is to investigate the impact of improvisational behavior on salespersons' behavior with the aim of enhancing their sales performance within the banking industry. Therefore, drawing from the preceding discourse, the formulation of Hypothesis 1 is presented as follows:

H1: Improvisational behavior has a positive relationship on sales performance.

2.3 Adaptive Selling

The concept of "adaptive selling" refers to the practice of customizing interactions with customers based on the unique characteristics and requirements of each sales situation. The concept of adaptive selling behavior refers to the practice of altering sales behaviors based on perceived information regarding the unique circumstances of a customer interaction, as described by Weitz et al. (1986). Typically, a salesperson who demonstrates adaptive selling behavior is less inclined to utilize a standardized set of selling techniques. Contrarily, it has been observed that diverse customers display unique demands, necessitating the salesperson to adjust and personalize their selling strategies to cater to the specific requirements of individual customers (Spiro & Weitz, 1990). In the study conducted by Limbu et al. (2016), it was found that a salesperson who displays adaptive selling behavior has an enhanced capacity to understand and fulfill the requirements and anticipations of customers across different circumstances. Simintiras et al. (2013) argue that there exists a significant propensity to cater to the diverse needs of prospective customers and improve customer engagement in a more effective manner. Furthermore, the practice of adaptive selling often relies on the cues that customers provide during sales interactions. According to Locander et al. (2014), it is suggested that signals may not always be readily apparent. However, it is likely that non-verbal communication, encompassing body language and facial expressions, can function as informative cues that astute salespersons interpret and subsequently adapt their selling strategies accordingly. The significance of adaptive selling behavior in determining sales performance has been established in the research conducted by Giacobbe et al. (2006) and Verbeke et al. (2011). Therefore, it is imperative to examine the impact of adaptive selling on sales performance within the banking sector of Malaysia. Thus, based on the aforementioned discourse, Hypothesis 2 is postulated in the following manner:

H_2: Adaptive selling has a positive relationship on sales performance.

2.4 Self-Efficacy

In the realm of personal selling, the idea of self-efficacy has been a focal point of extensive and consistent research. Originating from Bandura's social-cognitive theory, which was further clarified by Bandura in 1977b, self-efficacy is

defined as a person's confidence in their own ability to carry out required actions to achieve specific performance goals (Bandura, 1997; Wang & Netemeyer, 2002). This is particularly relevant for a salesperson who has high self-efficacy, as it equips them to concentrate their zeal and attention on essential activities and tasks, thereby enhancing their performance and resilience when encountering obstacles (Brown et al., 2005). As a result, those in sales positions with elevated levels of self-efficacy are more likely to put in extra effort and show steadfastness in goal achievement (Houghton et al., 2003). Self-efficacy also serves as an element of self-control relevant to employees' voluntary behavior patterns (Fallah et al., 2018). Stajkovic & Luthans (1998) argued that meta-analytic evidence consistently backs the view that self-efficacy is a crucial factor in determining employee output. Existing research has routinely shown a strong link between self-efficacy and performance outcomes. A positive relationship between self-efficacy and sales performance is expected. Hence, it becomes critical to examine the influence of self-efficacy on sales performance, specifically in Malaysia's banking sector. Nonetheless, there is a noticeable lack of comprehensive research in this specific industry context in Malaysia. Building on the above discussion, we thus propose Hypothesis 3 accordingly:

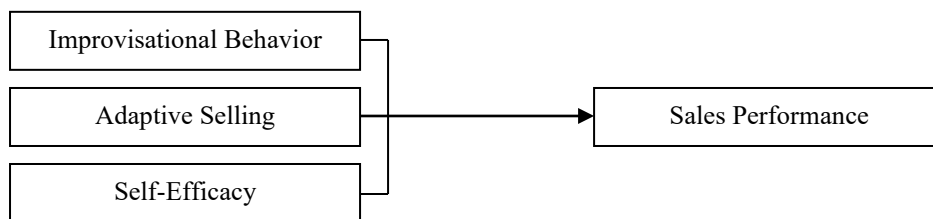H_3: Self-efficacy has a positive relationship on sales performance.

Fig. 1 - The proposed research framework

3. Methodology

A quantitative method was employed for this research. The target respondent's data were collected from salespersons who work in the personal loan department of local commercial banks. There are seven headquarters of local commercial banks in Klang Valley, Malaysia, which are Affin Bank, Alliance Bank, AmBank, CIMB Bank, Hong Leong Bank, Maybank, and RHB Bank. These salespersons are also known as "Sales Executives" within the industry, whose responsibilities include selling conventional personal loans to customers of each bank.

In this research, the sampling technique applied was cluster random sampling. Cluster random sampling refers to groups of elements that are preferably natural aggregates of elements from the population. Seven local commercial banks were selected and divided into a cluster. Hence, the respondents were randomly selected from each cluster. Due to the high level of confidentiality in the banking industry, sales managers assisted the researcher in collecting the data. Prior to data collection, the researcher had a discussion with the sales managers of each bank by email and phone call to clearly discuss the objective of the study, the population of the study, as well as the procedure for the questionnaire distribution so that it meets the random distribution criterion. Then, these questionnaires were conveyed to the randomly selected salespersons through their sales managers' assistance.

According to the table by Krejcie & Morgan (1970), for a population of 2459 salespersons, the sample number of respondents in this study is 335. However, the number of respondents doubled from 335 to 670 in order to reduce nonresponse errors, as suggested by Hair et al. (2006). Thus, to achieve the required sample size, the actual number of respondents was calculated by dividing the number of salespersons in each local commercial bank by the total number of salespersons from seven local commercial banks. A total of 670 questionnaires were sent out, and only 346 questionnaires were collected. However, only 315 questionnaires were usable. There were 31 questionnaires that were rejected due to missing answers or being incomplete. A usable response rate of 47 percent was achieved, which is considered adequate for the analysis.

3.1 Measurement of Variables

The questionnaire consists of two sections. The first section is related to the respondent's background, such as gender, age, ethnic group, marital status, highest educational level, and years of working in the current organisation. The second section comprises measurements for sales performance, improvisational behavior, adaptive selling, and self-efficacy.

The items used to measure the constructs in this study were adapted from a previous study to ensure content validity. In this study, self-evaluation questions were used to assess sales performance. Self-evaluation questionnaires were employed because the organisation's objective assessment of sales performance could not be obtained from the organisation due to privacy limitations. Moreover, Kock (2017) revealed that not only did a self-evaluation performance assessment have great psychometric qualities, but it was also a better tool to evaluate a salesperson's work

than the official yearly performance review rating acquired from their direct superiors. As a result, it was changed based on prior research measures to be suitable for the respondents selected for this study. There were five items used to measure sales performance, which were adapted from Kock (2017), such as "success in meeting sales target," "success in creating sales revenue," "success in expanding network of customers," "success in creating trust from customers," and "overall success in direct selling." These items were measured using a six-point Likert scale, ranging from 1 (strongly disagree) to 6 (strongly agree).

In measuring improvisational behavior, a twelve-item scale was adapted from Hmieleski & Corbett (2006). The responses to the questions were averaged to get an overall score for the respondents' inclination to participate in improvisational behavior while completing their job responsibilities. Furthermore, a previous study found a Cronbach's alpha of 0.86 for this scale measurement. Hence, this assessment was expected to have excellent internal consistency and validity. The sample items are "I demonstrate originality in my work," "I am creative when asked to work with limited resources," "I am not easily distracted," and "Nothing is more important than the achievement of my goals." These items were measured using a six-point Likert scale, ranging from 1 (strongly disagree) to 6 (strongly agree).

Adaptive selling was measured using Robinson et al.'s (2002) scale, which was a shortened version of Spiro and Weitz's (1990) ADAPTS scale. Robinson et al. (2002) found evidence for a single component unidimensional scale, which was validated by Chakrabarty et al. (2004). Chakrabarty et al. (2004) also used a panel of judges to re-evaluate the content validity of the questions, and the results validated the scale items. As a result, adaptive selling was assessed as a single component construct. There were five items used to measure adaptive selling. These items are "When I feel that my sales approach is not working, I can easily change to another approach," "I like to experiment with different sales approaches," "I am very flexible in the selling approach I use," "I can easily use a wide range of selling approaches," and "I try to understand how one customer differs from another." These items were measured using a six-point Likert scale, ranging from 1 (strongly disagree) to 6 (strongly agree).

Self-efficacy was adapted from a salesperson's measure of self-efficacy by Sujan et al. (1994). This scale was designed as a first-order reflective construct with seven items. Sample items included "I am good at selling," "It is easy for me to put pressure on a customer," "I know the right thing to do in selling situations," and "I am good at finding out what customers want." These items were measured using a six-point Likert scale, ranging from 1 (strongly disagree) to 6 (strongly agree).

4. Analysis and Results

4.1 Descriptive Statistics

The demographic profiles of respondents for this study are shown in Table 1 below. It was found that 49.2% are male and 50.8% are female. The respondents are between 26 and 30 years old, and most respondents are Chinese (45.4%). In terms of marital status, 67.0% are single, 52.4% of the respondents graduated with a bachelor's degree, and 83.2% of respondents have been working in their current organisations for a duration of five years.

Table 1 - Respondents' demographic profiles (n=315)

Category	Frequency	Percentage (%)
Gender		
Male	155	49.2
Female	160	50.8
Age		
21-25 years old	48	15.2
26-30 years old	141	44.8
31-35 years old	98	31.1
36-40 years old	26	8.3
41-45 years old	1	0.3
46-50 years old	1	0.3
Ethnic Group		
Malay	113	35.9
Chinese	143	45.4
Indian	46	14.6
Others	13	4.1
Marital Status		
Single	211	67.0
Married	98	31.1
Divorced	6	1.9

Highest Educational Level		
Secondary School	17	5.4
College	128	40.6
Bachelor Degree	165	52.4
Postgraduate Degree	5	1.6
Years of working in current organisation		
1-5 years	262	83.2
6-10 years	50	15.9
11-15 years	2	0.6
16-20 years	1	0.3

4.2 Statistical Analysis

The assessment and reporting of findings from the PLS-SEM path involve a two-step process. The initial phase of the assessment process involves the measurement model, while the subsequent phase entails the structural model. The purpose of the measurement model is to establish the validity and reliability of the items used in a study, while the structural model is employed to evaluate the connections between the underlying constructs and to test hypotheses.

4.2.1 Measurement Model

The first stage of structural equation modelling entails the evaluation of the measurement model, which was examined with regards to its reliability and validity. According to Hair et al. (2021), during the assessment of a measurement model, it is crucial to examine two forms of validity: convergent validity and discriminant validity. The assessment of the model's convergent validity included an examination of the outer loading and average variance extracted (AVE), while the evaluation of discriminant validity was performed using the Heterotrait-Monotrait ratio of correlations (HTMT). According to Radomir & Moisescu (2020), the Fornell-Larcker criterion often proves inadequate in accurately identifying concerns pertaining to discriminant validity. Consequently, the researchers opted to exclude the Fornell-Larcker criterion from the scope of this study.

Table 2 displays the assessment of convergent validity with regards to the construct incorporated in the model. In accordance with the guideline put forth by Hair et al. (2021), composite reliability values that fall within the range of 0.70 to 0.90 are acceptable. Therefore, the composite reliability (CR) value for each construct is considered acceptable. Furthermore, it is important to acknowledge that all the constructs examined in the study exhibited satisfactory factor loading. This is evidenced by each indicator attaining a loading value exceeding 0.50, as stated by Byrne (2010). This result contributes to the achievement of an optimal Average Variance Extracted (AVE).

The Heterotrait-Monotrait (HTMT) approach is employed to evaluate the precise correlation between two constructs, even when they are measured with the utmost accuracy (Hair et al., 2021). Henseler et al. (2015) propose that when the HTMT value surpasses 0.90, it indicates the existence of concerns regarding discriminant validity. The current study provides evidence that all HTMT values, as shown in Table 3, have values that are below the threshold of 0.90. This observation suggests that discriminant validity has been successfully demonstrated.

Table 2 - Composite reliability (CR) and average variance extracted (AVE)

Constructs	Composite Reliability	(AVE)
Improvisational Behaviour	0.928	0.525
Adaptive Selling	0.931	0.730
Self-Efficacy	0.969	0.815
Sales Performance	0.954	0.806

Table 3 - Heterotrait-monotrait (HTMT)

	AS	IB	SP	SE
Adaptive Selling (AS)				
Improvisational Behaviour (IB)	0.703			
Sales Performance (SP)	0.667	0.685		
Self-Efficacy (SE)	0.604	0.657	0.630	

4.2.2 Structural Model

The second step in structural equation modelling is the assessment of the structural model results. All hypotheses are tested at this stage. This study applied the standard bootstrapping procedure with many subsamples (10,000) to assess the significant path of the coefficient as recommended by Streukens & Leroi-Werelds (2016). The results are shown in Table 4.

Table 4 - Path coefficients and hypotheses testing

Hypothesis	Relationship	Path Coefficient	t-value	p-value	Decision
H1	IB → SP	0.358	6.667	0.000	Supported
H2	AS → SP	0.259	4.351	0.000	Supported
H3	SE → SP	0.237	3.974	0.000	Supported

Note: p<0.001

The analysis of Table 4 reveals that all the hypotheses demonstrate statistical significance. There is a statistically significant relationship between improvisational behavior and sales performance, as evidenced by the beta coefficient of 0.358, t-value of 6.667, and p-value less than 0.001. Therefore, the evidence supports hypothesis H1. Furthermore, a significant association was observed between adaptive selling and sales performance ($\beta = 0.259$, $t = 4.351$, $p < 0.001$). Thus, H2 is also corroborated. In a similar vein, it was discovered that self-efficacy exhibited a positive correlation with sales performance, as evidenced by a significant beta coefficient of 0.237 ($t = 3.974$, $p < 0.001$). Therefore, the support for H3 is also evident.

Table 5 - Variance explained (R^2)

Latent Variables	Variance Explained (R^2)
Sales Performance	0.554

The R^2 coefficient, as defined by Shmueli & Koppius (2011), measures the amount of variance explained by the endogenous constructs and serves as a metric for assessing the model's explanatory power. The R^2 values can be classified into three categories: substantial (0.75), moderate (0.50), and weak (0.25). This study's coefficient of determination (R^2) is 0.554, as indicated by the data presented in Table 5. The research model demonstrated significant explanatory power, accounting for 55.4 percent of the total variance in sales performance. Hence, the dependent variable showed R^2 values that were considered satisfactory, suggesting a moderate degree of explanatory capability, as posited by Hair et al. (2021).

5. Discussion and Conclusion

This study investigated the relationship between a salesperson's improvisational behavior, adaptive selling, self-efficacy, and sales performance. The findings of this study demonstrate a statistically significant and positive correlation between the constructs of improvisational behavior, adaptive selling, self-efficacy, and sales performance. Improvisational behavior refers to a salesperson who develops a new concept or approach that has not been attempted or tried before. The results of this study show that a salesperson with a high tendency to improvise has a greater potential for success in closing sales with target customers. This is in line with previous research findings that improvisation is a unique skill that could help a salesperson act successfully in a dynamic context. (Hmieleski et al., 2013; Vera et al., 2016; Charoensukmongkol, 2019; Adomako et al, 2018; Hultman, 2019).

In addition, this study shows that adaptive selling significantly improves sales performance. A salesperson with adaptive selling behavior is likely to adapt his sales presentation to the customer's needs and preferences regarding suitable banking products in order to achieve higher sales performance. This finding is consistent with previous literature showing that the implementation of adaptive selling increases sales performance because the salesperson can provide better service to the customer by tailoring the sales technique to the specific type of customer or sales circumstance (Amenuvor et al., 2021b).

Furthermore, this study shows that self-efficacy correlates positively with sales performance. A salesperson who has self-efficacy always believes in his or her own ability to fulfill a task. This result shows that an increase in self-efficacy in salespeople can lead to higher sales performance. Terho et al. (2017) and Wang & Netemeyer (2002) also found similar results. Bandura (1997) discovered that those who exhibit higher self-efficacy have more confidence in fulfilling their goals and perform better than others who do not exhibit self-efficacy.

The influence of improvisational behavior is more pronounced compared to adaptive selling and self-efficacy in terms of their respective significant values. When a salesperson has improvisational behavior, they are able to think and act quickly and not get into a state of stress when unplanned circumstances arise, which means they have to improvise. The aforementioned factors are of considerable importance and relevance for the efficient management of service

organisations, specifically in the banking sector. This research study provides important insights that can help senior banking executives better understand the various factors that influence the sales performance of salespersons. In order to strengthen their competitive advantage in the banking sector, managers should take a broader view when assessing the qualities of an effective service provider. From a theoretical point of view, this study provides important empirical evidence for the existing state of knowledge in the fields of service marketing and relationship marketing. The proposed hypothesis provides a thorough framework for improving sales performance in the banking sector through an analysis of the relationship between improvisational behavior, adaptive selling, and self-efficacy. This study provides a significant contribution to the current corpus of scholarly research by extending the service literature and deepening our comprehension of the diverse elements that influence the sales performance of salespersons.

There are several limitations to this study. The first limitation is that the study focuses exclusively on the direct effects on sales performance. Future research should investigate the indirect effects by including moderators or mediators in the framework. The second limitation relates to the geographical scope of the study. The questionnaires were only distributed to bank employees in the Klang Valley region. Future studies should therefore be extended to other geographical areas. Differences in lifestyle, economic conditions, culture, and level of development of bankers in different areas could potentially influence the results. In addition, the majority of respondents in this study, who had only one to five years of work experience, were between 26 and 30 years old. Future research can be expanded to include salespeople who are older and have more experience.

Author Contributions

Koay, H.S: Writing – original draft, conceptualization, data collection, methodology, data analysis, and writing. **Mokhtar, SSM** : Supervision, guiding, writing – review and editing, validation. **Adam, MZA**: Supervision, guiding, writing – review and editing, validation.

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