

## Salesperson Capability on Co-Creation Value

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### Info Article

#### History Article:

Received Juni 2017

Approved August 2017

Published September 2017

#### Keywords:

Co-Creation; Collaboration values;  
Distinctive-Value; Salesperson  
Capability.

### Abstract

This research focuses on the study of customer engagement in planning and deciding on products and services to be purchased through the salesperson. This is a study of the relationships between firms and customers based on collaboration theory, customer value, relationship marketing and resource-base view (RbV). The development of information technology causes the company to change the paradigm to become customer-centric. Customers are actively involved in creating value that suits the desired and customer experience. Financial services such as insurance is required to establish cooperation or strong collaboration so that both companies and customers get the expected benefits. The method used to analyze the model is multiple regression with a sample of 100 respondents in the life insurance company customers in Semarang. Sampling technique using purposive sampling. The co-creation value formed from collaborative values, customer perceptions and customer participation with the salesperson capability mediated generates unique co-creation values in accordance with customer wants and needs.

## Kapabilitas Sales Person pada Nilai Co-Creation

### Abstrak

Penelitian ini menitikberatkan studi pada keterlibatan pelanggan dalam merencanakan dan memutuskan produk dan jasa yang akan dibeli melalui tenaga penjualan. Studi ini tentang hubungan antar perusahaan dan pelanggan yang berbasis pada teori relationship marketing, teori kolaborasi, nilai pelanggan, resource-base view (RbV). Perkembangan teknologi informasi menyebabkan perusahaan merubah paradigma tersebut menjadi customer-centric. Pelanggan aktif dilibatkan pada penciptaan nilai yang sesuai dengan yang diinginkan dan pengalaman pelanggan. Jasa keuangan seperti asuransi diwajibkan untuk menjalin kerjasama atau kolaborasi yang kuat sehingga kedua perusahaan dan pelanggan mendapatkan manfaat yang diharapkan. Metode yang digunakan regresi berganda dengan responden pada nasabah perusahaan asuransi jiwa di Semarang sejumlah sampel 100 responden. Teknik pengambilan sampel menggunakan purposive sampling. Nilai co-creation yang terbentuk dari nilai-nilai kolaborasi, persepsi pelanggan, dan partisipasi nasabah dengan dimediasi kapabilitas salesperson menghasilkan nilai-nilai co-creation yang unik sesuai dengan keinginan dan kebutuhan nasabah.

JEL Classification: M3, M31

**How to Cite:** Marlien, R. A., Alimaskur & Setiawan, M. 2017. Salesperson Capability on Co-Creation Value. *Jurnal Dinamika Manajemen*. 8 (2): 143-151.

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## INTRODUCTION

Salesperson capability is the ability to obtain information from buyers or customers by asking and listening to the buyers, then using the information to explain their products to buyers and also get important information in relation to the products offered. According to (Baker, 1999), that what needs to be observed to make profits is that salesperson are able to communicate about the benefits of products to customers. This is in accordance with the notion given by (Teas, 1979) that company salespersons are the spearhead to bring in profits. The activity of serving the customers they do is to make good marketing performance (Sayekti & Soliha, 2016).

The technical competence aspects of the salesperson in the sales activity reflect the competencies of the salesperson. Relevance with goods or service transactions activities that are often shown to customers in the form of information (knowledge of products, markets and logistics) provided by the salesperson. The ability of salespersons to explain, persuade and convince customers is the key to the success of sales performance. Good and intense cooperation between salespersons and potential customers (prospects), will have an impact on salesperson performance. Financial services such as insurance is required to establish cooperation or strong collaboration so that both companies and customers get the expected benefits. The active involvement of customers and salespersons in the process of understanding product and investment knowledge will make superior and unique co-creation in accordance with customer's ability.

Marketing concepts that involve companies, competitors and active consumers in producing products and services are called collaborative marketing. The collaboration will make a unique co-creation making its own excellence for the company. Co-creation gives space to customers or end users actively involved in pre and post purchase. In this activity customers are trying to use the influence of their innovation

ideas on business systems. These influences are in certain stages of design, process or service side or inform activities (Pralhad & Ramasmamy, 2004; Chesbrough, 2007). From some empirical research and case studies that information technology through web and social media enable exploration strategies that make development of new products and services by involving customers. The cooperation is conducted with the aim of reducing risks, costs, capturing sharing of creative ideas, sharing knowledge and technology (Chesbrough, 2003; Ophof, 2013; Filieri, 2013).

However, research on the participation of customers involved in their product development lacks sufficient technical knowledge and poorly understands their needs articulation in producing innovative products so that co-creation value is less successful (Leonard & Rayport, 1997; Bogers & West, 2010; Christensen, 2013). Below are some studies that support and do not support the success of co-creation value in Table 1.

**Table 1.** Research Gap

Model	Support	Reject
Co-Creation Value	Chesbrough (2003)	Christensen (2013)
	Pralhad and Ramaswany (2004)	Leonard and Rayport (1997)
	Chesbrough (2007)	Bogers (2010)
	Ophof (2013)	
	Filieri (2013)	

The phenomenon of the insurance industry in Indonesia is still a huge opportunity, because the potential population of 254.9 million people (Central Bureau of Statistic/ CBS, 2015). The total overview of insurance customers in 2015 is 57.02 million people (22.37%) of the total population compared to 2014 with the current population of 252 million people, the total number of insured 46.41 million

people (18.42%) (Life Insurance Association of Indonesia/ LIAI, 2015). This condition shows that there is an increasing awareness of the Indonesian people towards the importance of future financial planning and the preparation of protection for themselves and their families.

Life insurance products are less interested to the public in Indonesia due to many things such as research conducted by (Rochma 2007), where the low level of people's income causing insurance has not become a top priority. Another cause, lack of education by insurance companies so that customers are not getting the right information. According to research conducted by (Khair, 2014), poor corporate image leads to a lack of public trust in insurance. The company needs a mediator or agent/ salesperson to deliver and knowledge inform about product to customers. The role of salesperson for life insurance companies is very important in educating, introducing, influencing and persuading customers to buy life insurance products. As a value creator, A salesperson is required to have communication skills, competence, skill, hard work and smart work.

However, there is not much research done on life insurance companies that focus on the value of co-creation. This research seeks to bridge the research gap with the research problem is how the sales force collaboration in this case the insurance agent with the consumer (the customer).

### **Hypothesis Development Co-Creation Value**

Customer participation involves voluntary action from consumers to ensure that the service is not only delivered in a way with their needs (co-production) but also to improve the quality and benefits of the process. In the service industry, customers are required to provide production resources in the form of information or effort before service transactions can be delivered. In financial services, in this case, life insurance services, customer are involved in providing information to professional financial

advisers and jointly make decisions on the agreed investment. Decisions taken by customers to engage in the purchase of insurance and investment as well, is an intensive cooperation and produce synergy for both parties.

Corporates as service providers offering value-propositions reflected in the products must be in accordance with customer's perceived values in terms of benefits and sacrifices (take/ benefit and give/ sacrifice) (Graf & Maas 2008). Qualitative research conducted by (Parasuraman et al., 1988; Woodall, 2003; Kotler & Keller, 2012) includes benefits, sacrifices, rationale and product attributes perceptions offered. The researchers found the concept of customer-value perception is a corporate strategy to determine the needs and desires according to customer expectations. In the service environment, the influence of customer engagement, the company and employees in delivering the product becomes the service provider's challenge to understand customer's perceived value.

However, research by Chang and Wang Shin-Wai (2011) shows a weak effect on customer's perceived value in on-line purchasing behavior. Customer participation in the company from the pre and post-purchase stages will result high co-creation, resulting in a synergy effect for both parties. The results of this co-creation will be different when compared to work separately or partially by utilizing resource integration, competence and knowledge sharing on an ongoing basis (Vargo et al., 2008; Gronroos, 2011; Heinola, 2012). The study was supported by Thomke and Von (2002), Prahalad and Ramasmamy (2004), who said customer participation can be done through product innovation, innovation-process and interactive activities. According to Kotabe and Scott (1995), Hsiuju et al. (2004), however, that not all customer participation with the company can run successfully. Failure in cooperation causes a negative effect on product development innovation due to resource differences and information disclosure.

Customer participation aims to create co-creation through resource integration and the competencies application on both sides capable of generating synergistic effects on co-creation. This is collaborated research by Vargo (2008), Gronroos (2011), Heinola (2012) who said that corporate and customer collaboration will result in high co-creation when compared to work separately by utilizing resource integration, competence and knowledge application. In the financial business, especially life insurance, customer participation in interacting with salesperson is very high. The more customers trust to the salesperson, in accordance with the theory of reasoned action (TRA) by Fishbein and Ajzen (1977), the customer participation is higher in providing the required information in insurance. Based on the description above it can be formulated the following hypothesis:

H1: Customer Participation has a positive and significant impact on Salesperson Capability.

#### **The Linked between Customer Value Perceptions and Salesperson Capability**

According to Graf and Maas (2008) the company as a service provider center means that the value that the firm offers to the product it generates must match the customer's perceived value with the benefits and sacrifices. A customer value proposition is an explicit promise made by the company to the customer that it will provide a number of useful value creations (Buttle, 2009). Customers who feel they are getting bigger profits than cost they will feel more satisfied, more comfortable believing in doing transaction. The life insurance customers value perception will increase their believe if the benefits they received are greater than the costs by (Mardikawati & Farida, 2012). Based on the description above the following hypothesis can be formulated:

H2: Customer Value Perception has a positive and significant effect on Salesperson Capability.

#### **The Linked between Collaboration Value and Salesperson Capability**

Collaboration can be used to produce a together vision, build an agreement on an issue or problem, create a solution to the problem and put forward shared values to produce decisions that benefit all parties (Simatupang & Sridharan, 2004). So collaboration is an interactive process that involves two or more participants working together to get results that cannot be solved independently.

While Covey (2000) asserted that an important element in generating cooperation is the high emotional involvement between the parties that work together. To materialize the results to be achieved, must be based on proactive efforts by understanding co-partners and not to be understood, be wide opened to get the best alternatives in cooperation and use principled approaches on the mutual win-win pattern. Strong cooperation between the organizations according to Craig and Eric (2005), Sawler (2005), Muthusamy (2007), means that all parties are believed that cooperation will result in something bigger and better and do not attempt to do opportunist act that would undermine such cooperation. Based on the description above the following hypothesis can be formulated:

H3: Collaboration Values have a positive and significant effect on Salesperson Capability.

#### **The Linked between Salesperson Capability and Co-Creation Value**

The presence of salespersons in the service system is undertaken as resource integrators and value facilitators between firms and customers through the process of value creation and delivery value, it plays an important role (Maglio & Spohrer, 2008; Spohrer, 2008; Vargo et al., 2008). The ability of the salesperson to provide an understanding of the product becomes a distinctive force, in which a salesperson must possess intelligence, extensive knowledge (products, company values) and good experience to

provide understanding and trust to the customer. This is in line with the research of Yamoah (2013), which shows that the capability of salesperson can improve the customer knowledge which ultimately can increase sales.

Beside that the salesperson must have competence and motivation they must also have a high capability, in the ability to plan, determine the target customers and communicate. Salesperson as value creator and integrator between company and customer, so he must have competence, capability, motivation and high communication in order to persuade and convince customers about the products offered. Based on the description above the hypothesis can be formulated as follows:

H4: Salesperson Capability has a positive and significant effect on Co-Creation Value

## METHOD

The type of research is quantitative research, location in Semarang and surrounding areas. Data source is primary which covers customers of private life insurance companies, Manager, Agent. Secondary data is theory, journal. Analysis unit is customers of private life insurance with purposive sampling as a sampling technique. The research used questionnaire as data collection with 100 person respondents. Technique analysis used multiple regression.

## RESULT AND DISCUSSION

### Sample and Respondents Profile

The respondents in this study were 100 people of private life insurance customers. The sampling technique used was purposive sampling with the private life insurance customers in Central Java as the criteria.

Respondents' profiles were researched as follows: Female respondents were more 51.0% (52 persons) than male respondents of 48.0% (48 persons). This shows that females are more aware of the importance of taking insurance than males. In addition, females who hold household finances know the family financial strength better.

The highest customer age distribution—those who were 31-40 years old was 32.0% (32 persons) and 41-50 years old was 36% (36 people). The rest were spread over the age of less than 30 years and above 51 years. This shows that respondents who were aware and need insurance are among the productive age. Because the younger to follow insurance, the premium fee to be paid is cheaper. The rest of the aged above 50 years

The consumers who were aware of joining insurance whose salary range between 1-10 million of 89.0% (89 people). This is interesting for the study because the percentage of consumers with higher income was smaller. The most common reason was that the younger the customers, the cheaper the premium to be paid. In addition, the respondents who were targeted the most were the well educated group whose salary range recorded were 5-10 million rupiahs. While there were some levels of the respondents who worked in private sectors whose salary range above 10 million rupiah and posited as junior and senior managers.

### Validity and Reliability

The validity test to measure whether the indicator was a reflection of the observed change using the Barlett test < 5% of all indicators have met, KMO, MSA and loading factor are all above 50%, indicating the indicator is valid. Reliability test results show all indicators are above 0.7 (Ghozali, 2016) thus all indicators are reliable.

Multiple Regression:

Model 1:

$$Y1 = 0.101 X1 + 0.515 X2 + 0.256 X3$$

Model 2:

$$Y2 = 0.848 Y1$$

where:

Y1 = Salesperson Capability,

Y2 = Co-Creation Value,

X1 = Customer participation;

X2 = Customer's Perception Value and

X3 = Collaboration Values.

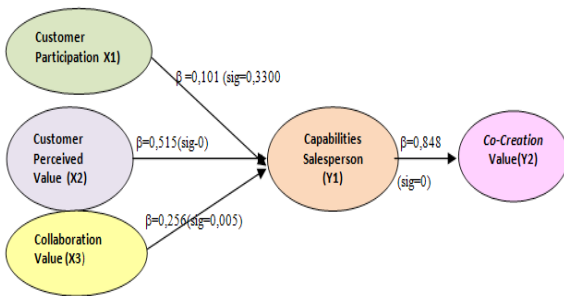


Figure 1. Research Model

Table 2. Model Regression 1

Variable	Standardized Coefficients	t	Sig.
	Beta		
(Constant)		2.743	0.007
X1	0.101	0.977	0.330
X2	0.515	5.293	0.000
X3	0.256	2.855	0.005

Dependent Variable: Y1

Table 3. Model Regression 2

Variable	Standardized Coefficients	t	Sig.
	Beta		
(Constant)		2.16	0.032
Y1	0.848	18.81	0.000

Dependent Variable: Y2

### Feasibility Test Model

The feasibility of the model was tested by F test and R<sup>2</sup> adjusted. Both models 1 and model 2 are significant, it is clear that the independent variables can explain the effect on the dependent variables. Model 1 variables of customer participation (X1), customer perception value (X2) and collaboration values (X3) on salesperson capability (Y1) have a proportion of influence of 67.4% while the remaining 32.6% is influenced by other variable that is not in model. Model 2 influence salesperson capability (Y1) to co-creation value (Y2) had a proportion of influence 71.8% while the remaining 28.9% is influenced by other variables that were not in model.

From Figure 1, Table 2 and Table 3, it can be seen that customer participation (X1) has no effect on salesperson capability (Y1) due to significant alpha > 5%. This proves that Hypothesis 1 is rejected. In accordance with research conducted Kotabe and Scott (1995) Hsiuju et al. (2004) that not all customer participation with the company can run successfully.

Failure in cooperation poses a negative effect on product development innovation due to resource differences and information disclosure. In this research, customer participation when collaborating with salespeople to provide ideas, information and share customer resources play a proactive role, but there are customers who are not proactive to the education given salesperson. Many things that cause customers are not proactive like less understood to the terms of insurance, less understood to the problem of investment, things that so may cause the results of customer participation is not optimal.

The value of customer perception (X2), Collaboration Values (X1) has a positive and significant effect on salesperson capability (Y1) due to significant alpha < 5 this proves that Hypothesis 2 and Hypothesis 3 are accepted. The results of this empirical test in accordance with research conducted Muthusamy et al. (2007); Mardikawati and Farida (2013) cooperation will produce something better, stronger, more useful in accordance with the costs or sacrifices that have been issued. The ability of the sales force to educate the prospect influences the customer's perception of the insurance product offered. The higher the customer perception of the benefits to be received because the insurance product in demand will provide added value with the value of invested investments the higher the level of collaboration undertaken.

Salesperson capability (Y1) has a positive and significant effect on the value of co-creation (Y2) due to significant alpha < 5, which means higher salesperson capability in educating and explaining to prospective customers the more unique co-creation values are generated as according to the individual capability of

the prospective customer. This also proves Hypothesis 4 accepted.

This empirical test is in line with the research of Yamoah (2013), which shows that the capability of salesperson can improve the knowledge of the customer which ultimately can increase sales. Prahalad and Ramaswamy (2004) co-creation is formed by elements of dialog, access, risk-benefit and transparency. In this study, the co-creation value formed from collaborative values, customer perceptions and customer participation with the salesperson-mediated capability resulted in co-creation values that were in accordance with the wants and needs of the customers. These values are unique because they match the experience of each customer. Unique value is a distinctive value for the company of this value needs to continue to be constructed and informed in order to increase customer confidence.

## CONCLUSION AND RECOMMENDATION

The empirical model is able to explain that the capability of the sales force as a mediator of the value-creator plays a very important role in the value of Co-Creation. Co-creation will be created if there is a synergy cooperation between customer and sales person in the pre and post transaction processes. Considering the insurance is a product that can be enjoyed or perceived benefits if there is an accident or has been maturing in the long term so that customers perceived value perception affect how the sales person capability in educating customers.

Co-creation values formed from collaboration values, customer perceptions and customer participation with mediated salesperson capabilities generate unique co-creation values according to customer needs and needs. Unique value is a distinctive value for the company of this value need to be continuously built and informed to be the values of the company. The role of customer participation in the transaction process of purchasing life insurance products has no effect on the sales person capability, this can be due to the indicator of customer parti-

cipation is reflected in the collaboration values created by the company.

The results of this study can not be generalized because the unit of analysis used only one company. the modifiers indicator of customer participation is still growing in accordance with the object of research, there is no standard agreement from the previous researchers. Although Salesperson Capability proves to be a mediating modifiers, for further research the Salesperson Capability modifiers is used as the Moderator modifiers. This is because the company in offering insurance products cannot only use passive methods but must establish interaction and cooperation between salesperson and prospective customers. The power of salesperson depends on their relational capabilities.

Customer Participation Modifiers do not affect Salesperson Capability, for further research it is necessary to find the indicator which is really the indicator of customer participation modifiers. The respondents used are extended to several insurance companies that simultaneously sell insurance and investment products at the same period.

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