



## SALESFORCE CHARACTERISTIC AND TRAINING IMPACT ON SALES ORGANIZATION AT THE BANKING INDUSTRY

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### Abstract

Integrating technology with human talent is increasingly vital for staying competitive in banking. This study investigates the impact of salesforce characteristics and training on sales organization effectiveness in West Java banks, testing Salesforce Automation (SA) as a moderating variable. Utilizing a quantitative cross-sectional design, PLS-SEM was employed to analyze survey data from 200 sales managers across three state-owned institutions. The results demonstrate that salesforce characteristics and continuous training significantly drive organization effectiveness. Surprisingly, SA does not significantly moderate these relationships; rather, it functions as an operational enabler that improves process efficiency without altering relationship intensities. Consequently, banking institutions should prioritize core human asset development while seamlessly integrating automated digital workflows to enhance sales performance and sustain long-term market competitiveness.

**Keywords:** Salesforce characteristics, Salesforce training, Salesforce automation, Sales organization effectiveness

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## INTRODUCTION

In the competitive banking industry, sales organization effectiveness is a critical element. This effectiveness is conceptually defined as the overall capability of a sales unit to achieve strategic organizational outcomes, which include sales volume, market share, profitability, and customer satisfaction. Internal execution mechanisms heavily drive this performance. Extensive empirical research establishes that salesforce characteristics are critical predictors of individual sales performance (Gani et al., 2021). These characteristics include inherent traits like empathy, adaptability, and motivation (Yi et al., 2021). Personal attributes directly determine how effectively frontline staff connect with clients to secure long-term customer trust (Ibrahim and Obuba, 2023; Treen and Yu, 2022). Concurrently, previous literature demonstrates that the quality and continuity of structured salesforce training act as a key strategic enabler (Sinha and Mukherjee, 2020). Continuous training programs significantly improve workforce capabilities, refine technical skills, and increase staff motivation to handle complex financial products (O'Donnell and Marsh, 2022).

However, the independent contribution of the nature of these salespeople and training programs now faces new challenges in Indonesia's digital banking ecosystem. The adoption of CRM systems, mobile banking

platforms, and automated sales tools has changed the traditional roles and competencies required of frontline salespeople. CRM implementations transform the role of sales from mere transactions to relationship management powered by customer analytics data. According to Hendriyani and Raharja (2018), the integration of e-CRM in the digital banking era in Indonesia is very important to build customer engagement. On the other hand, mobile banking has reduced face-to-face interaction. This forces salespeople to shift their focus to digital support and customer experience management (Pratama et al., 2021; Purnamasari and Thaha, 2025). This rapid technological change demands new AI proficiency, while exposing a digital skills gap of 40%, especially in senior banking staff (Lydiana et al., 2026). Unfortunately, previous research has not fully explained how this human resource components operate together under such technological interventions. The role of Salesforce Automation (SA) as a boundary condition is often overlooked because previous studies in the banking sector have evaluated this technology more only as a direct operational driver (Ene et al., 2019; Wengler et al., 2020). Therefore, it is still unclear whether the integration of digital tools strengthens or changes the impact of traditional training on total effectiveness. This study directly answers this empirical gap by positioning SA as a moderation variable in Indonesia's digitalized banking sector.

The context of the research in Bandung, West Java, became particularly relevant to test this model as the region faced real external market pressures. Market influences such as interest rate fluctuations directly squeeze banks' profit margins. This economic pressure forces local banks to accelerate digital transformation to maintain customer retention. Empirically, Bandung is the economic epicenter of West Java which is the focal point of digital banking innovation. The city's digital transformation is driven by the post-pandemic economic recovery and competitive market forces (Miftah et al., 2023). Fierce competition pressure from fintech companies and digital banks is forcing conventional banks in Bandung to continue to re-engineer their staff engagement strategies (Thuda et al., 2023). However, this high adoption of technology often creates operational friction, technological stress, and psychological bottlenecks if frontline staff are unable to adapt quickly (Basrul et al., 2025). This condition of economic uncertainty demands the existence of effective internal mechanisms through agile leadership and continuous digital training (Lydiana et al., 2025). A well-defined digital transformation strategy has been proven to improve bank performance and accelerate the productivity of sales teams (Ayu Virnanda and Kartika Oktaviana, 2023; Wijayanti et al., 2024). Finally, the attributes of frontline staff are the determining factor for success in utilizing these digital tools to achieve better financial results (Oktaviyani and Munandar, 2017).

Although previous empirical studies provide valuable insights, the existing literature still has clear limitations. Previous research has mostly treated digital transformation and salesforce characteristics as separate parallel paths (Gani et al., 2021; Yi et al., 2021). Most studies have also focused on the broader Indonesian context, so integrated research linking regional economic pressures to frontliner performance in West Java is still very limited (Tribuana et al., 2025). This structural separation leaves a huge gap regarding the combined effects of technology and staff readiness. To overcome these limitations, the study introduces a new integrative model. Our key conceptual contribution is not simply the combination of salesperson, training, and organizational effectiveness characteristics. More so, we introduced Salesforce Automation (SA) as a critical moderation bridge. This variable will explain when and under what conditions the influence of human resource factors becomes stronger or weaker during the active digital transformation process taking place in the banking industry.

The effectiveness of sales organizations in the banking sector depends on dual forces. It is shaped by external market dynamics and internal human capital assets (Dang et al., 2020; Koay et al., 2023). Within these internal drivers, salesforce performance plays a foundational role. Individual competencies, high motivation, and strategic alignment are critical to achieve superior sales outcomes (Yi et al., 2021). According to Churchill et al. (1985), salesforce effectiveness refers to the extent to which salespeople contribute to organizational goals. This classic definition establishes that effectiveness is driven by salesperson ability, motivation, and role clarity.

In the current digital banking era, this classic conceptualization requires critical adaptation. Role clarity is no longer limited to traditional product knowledge. Instead, modern role clarity demands tech-savviness and digital proficiency to operate omnichannel banking platforms (Muduli and Choudhury, 2024). Frontline abilities must now include digital competencies to enhance task performance and innovative behavior (Arora et al., 2026; Dao et al., 2025). High staff digital skills also correlate directly with improved customer satisfaction and long-term loyalty (Mamboundou and Konan, 2026). Therefore, strategic control by sales managers must evolve to integrate automated workflows with traditional personal attributes (Karić et al., 2024).

Theoretically, technology integration does not automatically improve the effectiveness of banking organizations. This relationship can be explained through the perspective of Dynamic Capabilities and the

Technology-Organization-Environment (TOE) framework in digital adoption (Religia et al., 2024). Automation technology serves as a supporting infrastructure that strengthens the utilization of internal competencies and sales force training. According to Hamid and Eledum (2026), digital technology investment will be more effective in improving organizational performance when mediated by organizational agility. Sales automation acts as a dynamic capability that bridges human resource readiness with market demands. When banks have good digital environment readiness, automation systems will amplify the positive impact of employee training and adaptive nature (Hamid and Eledum, 2026; Winasis et al., 2020)).

Previous empirical studies offer valuable insights into general human capital, but they contain distinct limitations. Conventional banking sales models are increasingly misaligned with digital customer expectations and competitive realities (Sánchez-Camacho et al., 2021). Previous research focuses heavily on traditional brick-and-mortar sales environments, leaving sales topics severely underexplored in banking literature (Sánchez-Camacho et al., 2021). Most literature overlooks the negative side effects of digitalization, such as increased employee technostress which can reduce job performance (Khalequzzaman et al., 2025). Furthermore, cross-cultural and regional adoption patterns under rapid technological shifts remain significantly underexamined in emerging markets like Indonesia (Gui et al., 2025). Salesforce Automation (SA) tools enhance salesforce potential by streamlining repetitive administrative tasks (Mamadiyarov et al., 2025). This study addresses these empirical gaps. We examine how salesforce characteristics and training quality drive total sales organization effectiveness. Crucially, we position SA as a moderating variable to test these human capital dynamics within the highly digitalized Indonesian banking landscape, specifically in Bandung.

According to (Koay et al., 2023; Schwepker and Good, 2022), salesforce characteristics represent the unique qualities, abilities, and traits of a sales unit. These characteristics directly affect staff motivation, job performance, and strategic organizational alignment. In modern sales management literature, these attributes are conceptually linked to integrated behavior-based control systems. These systems include core dimensions such as staff affect, intrinsic motivation, technical cognitions, and adaptive behavioral strategies (Badrinarayanan et al., 2022). Behavioral control mechanisms assist salespeople in developing the necessary drive and psychological disposition to achieve organizational objectives.

Comprehending these frontline traits is crucial in the banking sector. Salesperson attributes have a direct empirical impact on how well employees adapt to digital automation and supervisory control. Well-developed traits like empathy and interactive professionalism drive measurable improvements in bank staff productivity (Arora et al., 2026; Moon et al., 2024).

However, existing literature focuses heavily on traditional behavioral traits like conventional communication and basic product knowledge. A significant research gap exists regarding the specific digital competencies of the salesforce. Modern bank salespeople face aggressive fintech competition and alternative finance platforms (Sánchez-Camacho et al., 2021). Traditional characteristics are no longer sufficient to secure digital customer engagement. Frontline attributes must now integrate tech-savviness and digital agility to successfully navigate digital marketing frameworks (Muduli and Choudhury, 2024).

Ultimately, these advanced salesforce traits directly determine critical organizational metrics. High digital proficiency and expert selling skills lead to higher sales volume and increased market share (Dao et al., 2025). Furthermore, strong interpersonal characteristics like reliability and data-driven personalization significantly improve customer relationship outcomes. These superior behaviors foster long-term customer satisfaction and brand loyalty in the digital banking space (Mamboundou and Konan, 2026).

Salesforce Training refers to a systematic process through which salespeople develop knowledge, skills, and attitudes. This process is essential to enhance individual and organizational sales effectiveness (Wahyuningsih, 2019). In this research, the evaluated dimensions of training strictly focus on the structural stages of the training lifecycle. These dimensions include sales training needs assessment, sales training objectives setting, training program design and implementation, training program evaluation, perceived importance or adequacy of training, and subsequent salesforce performance improvement. Training can be delivered through various methods, including on-the-job experiences like mentoring and coaching. Companies also utilize off-the-job methods such as workshops and simulation exercises.

In the banking sector, these practical methods must be tailored to specific institutional needs. On-the-job coaching is vital to reinforce strict sales compliance and baseline risk awareness during financial transactions. Concurrently, structured workshops are necessary to educate staff on complex digital banking products and advanced customer relationship management platforms. These integrated training modules endow salespeople with critical competencies. Well-trained staff can effectively manage complex product information and adapt to evolving customer demands.

Theoretically, training programs should not be seen as mere basic skills development activities. Through the perspective of Human Capital Theory and Learning Organization Theory, structured training is an important form of strategic investment to build human resource efficiency and work productivity (Nguyen et al., 2026; Serenko et al., 2024). According to empirical studies, organizational learning acts as the strongest mediator in improving individuals' adaptability to face technological changes (Ha, 2026; Prabumenang et al., 2025). Continuous *learning* also allows banking frontliners to adapt quickly to a fierce competitive landscape (Juliana et al., 2023; Rani et al., 2025). Periodic investments in employee competency development have been proven to be able to build a sustainable competitive advantage for banks (Saroso and Ridwan, 2020; Thuda et al., 2023). Therefore, a commitment to organizational learning will strengthen the adaptive capacity of staff in achieving higher sales effectiveness.

Furthermore, this theoretical foundation explains that structured training builds specific human capital to handle complex banking sales environments (Thyagaraju et al., 2023). When banks facilitate a sustainable learning culture, salespeople become more agile in the face of market volatility and disruption (Rani et al., 2025; Yaseen and Al-Samhour, 2023). Learning combined with transformational leadership has been shown to amplify the effectiveness of training transfer and employee work engagement (Otoo, 2024; Singh, 2008). Employees who receive comprehensive training show not only short-term sales improvements, but also long-term dynamic capabilities such as better business network management (Al-Kharabsheh, 2026).

In a competitive sector like banking, particularly in urban areas such as Bandung, regular and comprehensive training programs are important. Regular training is essential to enhance a salesperson's motivation, confidence, and adaptability in a market that relies heavily on customer trust. Gani et al. (2021) highlighted the vital role of structured training in boosting sales effectiveness. They illustrated how utilizing automation tools and mastering sales funnel management significantly improve customer engagement (Gani et al., 2021). Proper training also streamlines lead management to foster a successful business environment. Furthermore, Treen and Yu (2022) emphasize the role of emotional feelings, specifically empathy and self-efficacy. These psychological elements are highly influenced by training quality and directly impact on job satisfaction and sales performance.

Research shows that well-trained salespeople are better equipped to adapt to customer needs and perform effectively. Highly trained staff contribute significantly to the effectiveness of sales organizations. O'Donnell and Marsh (2022) show that organizations investing in training report higher salesforce effectiveness and better performance outcomes. As a result, companies prioritizing organized training programs typically see gains in important organizational metrics, which include customer satisfaction, profitability, and market expansion. In conclusion, training is essential not only for daily tasks but also as a key strategic priority. As banks face growing competition, investing in comprehensive training programs is crucial to maintain sales effectiveness and achieve wider organizational goals.

Salesforce Automation is a vital tool for improving efficiency and effectiveness in sales processes. Studies show that adopting SA enhances customer value, productivity, and profitability by optimizing information management and supporting relationship-building strategies (Wengler et al., 2020). Investment in information technology also increases efficiency and organizational success (Prayogi et al., 2025). Moreover, combining structured training with technology use improves performance outcomes. Traits such as grit and adaptability, developed through training, reduce unethical behavior and improve job satisfaction (Schwepker and Good, 2022). Supervisory support enhances the effectiveness of SA when paired with training initiatives (Zubair et al., 2023).

The moderation mechanism of this automation can be understood in depth through the TOE framework and Dynamic Capabilities theory. Based on the TOE perspective, the adoption of sales automation technology creates a digital environment infrastructure that affects the operational readiness of banks (Religia et al., 2024). This technology does not automatically increase the effectiveness of banking organizations directly without the readiness of human capital. Instead, automation functions as a dynamic capability that triggers organizational agility in response to market volatility (Hamid and Eledum, 2026; Yaseen and Al-Samhour, 2023). Through this integration, automation tools act as reinforcements or boundary conditions that maximize the utilization of employee work competencies. When banks have a mature automation system, the positive impact of intensive training and the adaptive nature of staff will be optimally amplified (Hamid and Eledum, 2026; Winasis et al., 2020). Sales automation aligns an organization's technology readiness with salespeople's interpersonal skills to generate a competitive advantage (Otoo, 2024).

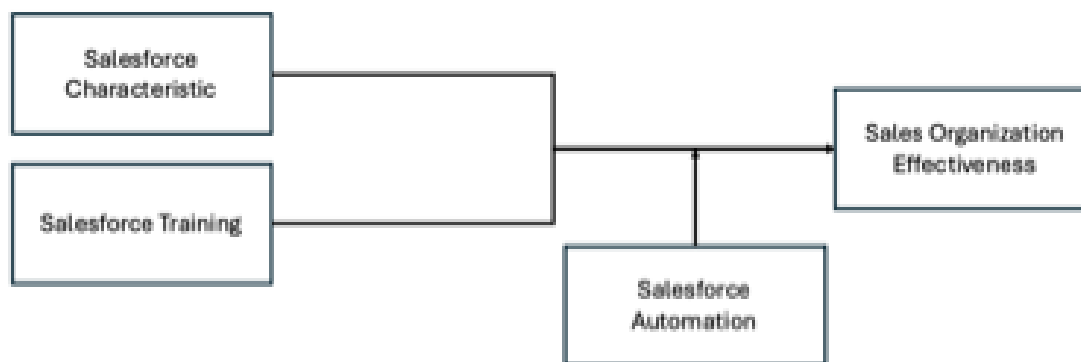
Researchers proposed SA as a moderating variable that influences the impact of salesforce characteristics and training on performance. Its effectiveness depends on context, sector, and the user's ability to leverage

technology well (Giovannetti et al., 2020; Singh et al., 2023). SA serves as both a technological enabler and a performance booster, helping salespeople use their skills more effectively. This study explores how SA influences the relationship between salesforce characteristics, training, and sales organization effectiveness in Indonesian banking.

According to the preceding description, the following is the research's hypothesis:

- H1: Salesforce characteristics have a positive effect on sales organization effectiveness in banks in Bandung.
- H2: Salesforce training has a positive effect on sales organization effectiveness in banks in Bandung.
- H3: Salesforce Automation moderates the effect of Salesforce characteristics on sales organization effectiveness.
- H4: Salesforce Automation moderates the effect of Salesforce training on sales organization effectiveness.

Accordingly, the conceptual framework in Figure 1 highlights how SA moderates the connection between salesforce characteristics, salesforce training and the overall performance of the sales organization.



Figur 1. Conceptual Model

## METHOD

This research employed a quantitative methodology to examine the relationships between SC (salesforce characteristics), ST (salesforce training), and SOE (sales organization effectiveness). We strictly position SA as a moderating variable within this structural model. The research design was correlational and cross-sectional in nature. A cross-sectional design was selected because it allows for the simultaneous evaluation of multiple variables under natural work conditions without manipulating the environment. We utilized survey methods to collect primary data from respondents in their natural work environment.

The unit of analysis was individual sales managers employed at the three largest state-owned banking companies in Indonesia: PT Bank Mandiri (Persero) Tbk, PT Bank Rakyat Indonesia (Persero) Tbk, and PT Bank Negara Indonesia (Persero) Tbk (Putri et al., 2022). These three specific state-owned banks were selected because they heavily dominate the regional financial sector. West Java represents the most populated province in Indonesia (Anwar et al., 2021). According to the Bank Indonesia Representative Office, West Java serves as the locomotive for national economic growth (Syarif, 2025). More specifically, the City of Bandung operates as the primary economic growth epicenter in this region (Sutrisno, 2025). Sales managers were deliberately chosen as the unit of analysis instead of frontline staff. Managers possess a comprehensive, bird's-eye view of total team characteristics and systematic training execution. Their managerial position enables an objective, high-level evaluation of overall SOE. Limiting the study to these three BUMN banks in Bandung defines the boundary condition for generalizability, focusing strictly on high-density urban state-owned banking networks.

From a total population of 537 sales managers, a sample size of 200 respondents was determined. The sample size was distributed across the three institutions using stratified random sampling to ensure proportional representation from each bank's branch network. The stratification process was calculated proportionally based on the total active managers within each specific bank stratum. Respondents within each individual stratum

were then drawn via simple random sampling guided by random number tables. A final sample size of 200 respondents is highly adequate for Partial Least Squares Structural Equation Modeling (PLS-SEM). According to Hair et al. (2022), this sample size comfortably exceeds the minimum requirement needed to achieve a statistical power of 80%. Based on the structural model complexity, which includes one reflective higher-order construct and two interaction terms, a sample of 200 provides sufficient statistical power to detect complex moderation effects without risking model instability or convergence failures.

Primary data acquisition was conducted via standardized questionnaires adapted from established scales. To measure the broad scope of SC, this variable was operationalized as a multidimensional, reflective higher-order construct. This approach effectively captures staff attitudes, capabilities, intrinsic motivation, recognition motivation, and behavioral strategies within a unified concept. Furthermore, SA is theoretically positioned as a moderator rather than an independent variable. Based on technology acceptance frameworks, SA acts as a digital infrastructure boundary condition. It tests whether digital tool adoption alters or reinforces the existing impacts of human capital traits on organization effectiveness. To preserve linguistic accuracy, the instrument underwent a rigorous double-translation process (English-Indonesian-English).

Data evaluation was carried out strictly using PLS-SEM via SmartPLS 4 to avoid covariance-based constraints. The analysis followed a rigid two-stage approach. First, we assessed the measurement model (outer model) to verify convergent validity through Average Variance Extracted (AVE). Internal consistency was verified using Composite Reliability ( $\rho_a$ ) and Cronbach's alpha, while discriminant validity was tested via the Heterotrait-Monotrait (HTMT) ratio. Second, we assessed the structural model (inner model) to execute hypothesis testing. Inferential statistics were generated using a bootstrapping procedure with 5,000 resamples. Hypothesis testing reported bootstrapped path coefficients, t-values, and p-values at a significance level of 0.05. The model's predictive power and moderation strength were evaluated using the Coefficient of Determination ( $R^2$ ) and Effect Size ( $f^2$ ).

The following are the measurement variables used in this research:

**Table 1. Variable Measurement**

| No | Variable                               | Indicators                                                                                                                                                                 | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Source                                                                                                               |
|----|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 1  | Sales<br>Organization<br>Effectiveness | As a sales manager, I think....:<br>Sales Volume<br>SOE1<br>SOE2<br>Market Share<br>SOE3<br>SOE4<br>Profitability<br>SOE5<br>SOE6<br>Customer Satisfaction<br>SOE7<br>SOE8 | My company's sales volume is more than major competitor<br>My company's sales volume is more than company sales objectives<br>My company's market share is more than major competitor<br>My company's market share is more than company sales company objectives<br>My company's profitability is more than major competitor<br>My company's profitability more is than company sales objectives<br>My company's customer satisfaction is more than major competitor<br>My company's customer satisfaction is more than company sales objectives | (Mamadiyarov et al. (2025); Eshov et al. (2025); Babakus et al., 1996; D. W. Cravens et al., 1993)                   |
| 2  | Salesforce<br>Characteristics          | As a sales manager, I know that my salespeople...:<br>Affects/Attitudes<br>SC1<br>SC2<br>SC3<br>Cognitions/Capabilities<br>SC4<br>SC5                                      | Are willing to accept direction from their field sales manager<br>Cooperate as part of a team.<br>Align with the sales manager's lead<br>Have expert selling skills<br>Have detailed product/service knowledge                                                                                                                                                                                                                                                                                                                                   | (Anderson and Oliver, 1987; Arora et al., 2026; Badrinarayanan et al., 2022; Cravens et al., 1993; Dao et al., 2025) |

| No | Variable              | Indicators                                            | Description                                                                                               | Source                                                                    |
|----|-----------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| 3  | Salesforce Training   | Intrinsic motivation                                  |                                                                                                           | (Attia et al., 2008; Singh et al., 2015)                                  |
|    |                       | SC6                                                   | Gaining a sense of accomplishment from their work                                                         |                                                                           |
|    |                       | SC7                                                   | Experience personal growth and development in their work.                                                 |                                                                           |
|    |                       | SC8                                                   | Experience stimulation and challenge in their work.                                                       |                                                                           |
|    |                       | Recognition Motivation                                |                                                                                                           |                                                                           |
|    |                       | SC9                                                   | Have high respect from supervisors                                                                        |                                                                           |
|    |                       | SC10                                                  | Have high respect from fellow workers                                                                     |                                                                           |
|    |                       | Behavioral Strategy                                   |                                                                                                           |                                                                           |
|    |                       | SC11                                                  | Conduct non-sales activities effectively                                                                  |                                                                           |
|    |                       | SC12                                                  | Do sales support activities                                                                               |                                                                           |
|    |                       | SC13                                                  | Focus on meeting customer needs                                                                           |                                                                           |
|    |                       | SC14                                                  | adjust the sales approach to our customer needs                                                           |                                                                           |
|    |                       | As a sales manager....:                               |                                                                                                           |                                                                           |
|    |                       | Sales Training Needs Assessment                       |                                                                                                           |                                                                           |
| 4  | Salesforce Automation | ST1                                                   | I believe the sales training needs of our sales force are systematically assessed to identify skill gaps. | (Parveen et al., 2026; Rodriguez et al., 2023; Venkatesh and Davis, 2000) |
|    |                       | ST2                                                   | The needs assessment aligns with our organizational goals and local market conditions.                    |                                                                           |
|    |                       | Sales Training Objectives Setting                     |                                                                                                           |                                                                           |
|    |                       | ST3                                                   | Sales training objectives are clearly defined and aligned with our company's strategic objectives.        |                                                                           |
|    |                       | ST4                                                   | Training objectives address key competencies like negotiation, customer relations, and product knowledge. |                                                                           |
|    |                       | Training Program Design & Implementation              |                                                                                                           |                                                                           |
|    |                       | ST5                                                   | Our sales training programs are adapted to local cultural and market conditions.                          |                                                                           |
|    |                       | ST6                                                   | Training delivery methods (e.g., demonstrations, on-the-job training) are effective and appropriate.      |                                                                           |
|    |                       | Training Program Evaluation                           |                                                                                                           |                                                                           |
|    |                       | ST7                                                   | Sales training programs are evaluated at multiple levels (reaction, learning, attitude, results).         |                                                                           |
|    |                       | ST8                                                   | Evaluation results are used to improve future sales training initiatives.                                 |                                                                           |
|    |                       | Perceived Importance/Adequacy of Training             |                                                                                                           |                                                                           |
|    |                       | ST9                                                   | I perceive the sales training content and methods to be important and adequate for success in our market. |                                                                           |
|    |                       | ST10                                                  | Cultural factors influence how I perceive the adequacy of the sales training program.                     |                                                                           |
|    |                       | Sales Force Performance Improvement                   |                                                                                                           |                                                                           |
|    |                       | ST11                                                  | After training, I observe an increase in sales volume and market share compared to competitors.           |                                                                           |
|    |                       | ST12                                                  | Training has led to improved profitability and customer satisfaction in our sales operations.             |                                                                           |
|    |                       | As a sales manager, I think that my salespeople ....: |                                                                                                           |                                                                           |
|    |                       | Perceived of Usefulness                               |                                                                                                           |                                                                           |
|    |                       | SA1                                                   | would benefit from the SA system as it drives efficiency in both time allocation and daily expenditures.  |                                                                           |
|    |                       | SA2                                                   | can eliminate physical documentation by leveraging the system's full automation capabilities.             |                                                                           |
|    |                       | SA3                                                   | can accelerate their daily processes and reduce wasted hours by leveraging the SA system                  |                                                                           |
|    |                       | SA4                                                   | can improve how effectively they perform by using the SA system                                           |                                                                           |
|    |                       | SA5                                                   | can simplify their operations and work on-the-go, as long as they stay connected online                   |                                                                           |

| No | Variable | Indicators            | Description                                                                                                       | Source                                           |
|----|----------|-----------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
|    |          | SA6                   | could significantly boost their productivity levels by utilizing the SA system                                    | (Moore and Benbasat, 1991; Parveen et al., 2026) |
|    |          | SA7                   | could significantly enhance customer service standards, as the system ensures all data is accessible in real-time |                                                  |
|    |          | Perceived Ease of Use |                                                                                                                   |                                                  |
|    |          | SA8                   | will find the SA interface intuitive and easy to navigate                                                         |                                                  |
|    |          | SA9                   | Easy to use SA system                                                                                             |                                                  |
|    |          | SA10                  | will find it simple to adopt the SA tools and apply them to their desired activities                              |                                                  |

The adaptation of measurement scales in Table 1 balances foundational literature with contemporary empirical validation. In modern retail banking, conventional performance metrics must evolve to address fierce fintech competition (Sánchez-Camacho et al., 2021). SC are no longer evaluated purely on traditional selling behaviors. Instead, recent studies re-validate these intrinsic traits under the scope of digital workforce agility and frontline task performance (Arora et al., 2026; Dao et al., 2025). Furthermore, the scales for SA extend beyond basic legacy systems. Modern structural frameworks evaluate SA through the lenses of fintech servitization and automated workflow efficiency (Parveen et al., 2026; Rodriguez et al., 2023). This integration guarantees that the research instrument captures active operational realities within the digitalized Indonesian financial landscape.

## RESULTS

Following the distribution of the survey instrument, responses were obtained from a total of 200 participants. Table 2 outlines the respondent demographics. The gender composition was relatively even, consisting of 52.2% identifying as male and 47.8% as female. The age profile indicated that the primary cluster of respondents was 31-35 years (23.3%), trailed by those in the 36-40 years (21.1%) and 26-30 years (18.1%). This suggests that the majority of participants were in the early to mid-stages of their professional careers. Most respondents reported working in full-time positions (70.7%), reflecting a predominantly active and engaged workforce.

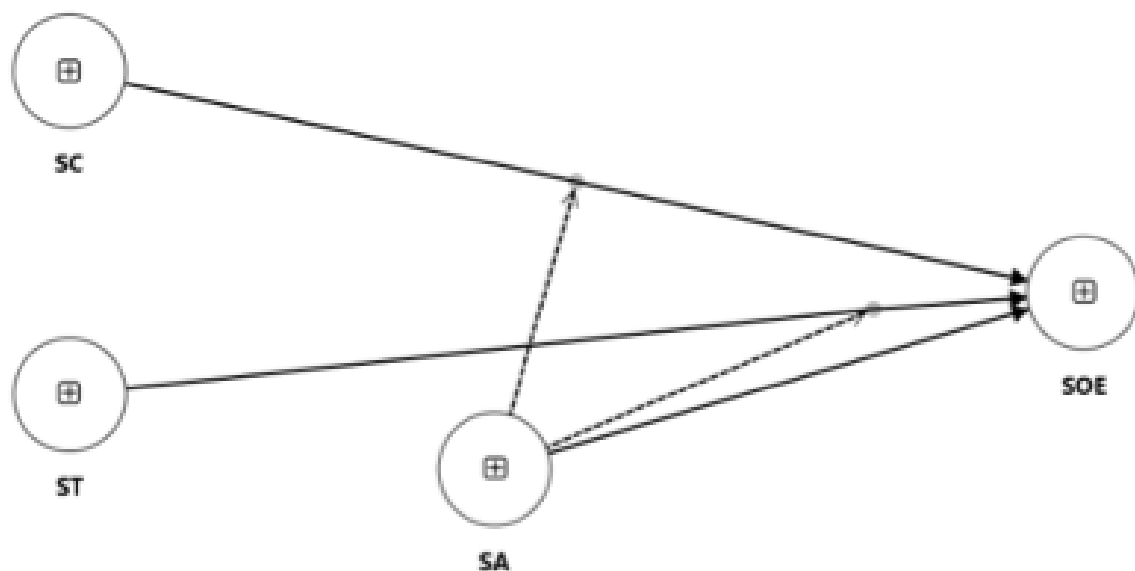
Educationally, a substantial proportion of participants held an undergraduate degree (45.2%), with others reporting diploma (22.2%) and master's qualifications (20.7%). This indicates a generally well-educated sample. Regarding tenure, nearly half (48.1%) had been with their current company for 2 to 5 years, while 32.6% reported 6 to 10 years of experience. Similar trends were observed in their experience within the banking sector, where 40% had been employed for 6 to 10 years. In relation to their role as sales managers, the majority (64.4%) had served in that capacity for 2 to 5 years, and 19.3% had less than one year of experience. Collectively, these figures suggest that the respondent group consisted of individuals with a solid foundation of industry experience, lending credibility to the data collected and supporting the validity of subsequent analysis.

**Table 2. Respondent's Profile**

| Demographic Characteristics | Category      | Frequency | Percentage (%) |
|-----------------------------|---------------|-----------|----------------|
| Gender                      | Male          | 141       | 52.2%          |
|                             | Female        | 129       | 47.8%          |
| Age                         | 20-25 years   | 7         | 2.6%           |
|                             | 26-30 years   | 49        | 18.1%          |
|                             | 31-35 years   | 63        | 23.3%          |
|                             | 36-40 years   | 57        | 21.1%          |
|                             | 41-45 years   | 45        | 16.7%          |
|                             | Over 45 years | 49        | 18.1%          |
|                             |               |           |                |
| Job Status                  | Part-time     | 79        | 29.3%          |
|                             | Full-time     | 191       | 70.7%          |
| Academic Qualification      | High School   | 32        | 11.9%          |
|                             | Diploma       | 60        | 22.2%          |
|                             | Undergraduate | 122       | 45.2%          |
|                             | Master        | 56        | 20.7%          |

|                            |                    |     |       |
|----------------------------|--------------------|-----|-------|
| Working in Company         | Up to 1 year       | 9   | 3.3%  |
|                            | 2 to 5 years       | 130 | 48.1% |
|                            | 6 to 10 years      | 88  | 32.6% |
|                            | 11 to 15 years     | 39  | 14.4% |
|                            | More than 15 years | 4   | 1.5%  |
| Working in Banking Company | Up to 1 year       | 4   | 1.5%  |
|                            | 2-5 years          | 88  | 32.6% |
|                            | 6-10 years         | 108 | 40.0% |
|                            | 11-15 years        | 48  | 17.8% |

In PLS-SEM, the measurement model is utilized to analyze the correlation between latent constructs and their specific indicators. This evaluation ensures that each indicator is both valid and reliable in representing the research variables. The measurement model's validity is evaluated via convergent and discriminant validity, whereas internal consistency is measured using composite reliability and Cronbach's alpha (Hair et al., 2022). In this study, the outer model was analyzed using SmartPLS 4 to verify whether the selected indicators effectively measured the latent constructs. Indicators with an outer loading value of  $\geq 0.70$  are considered to have a strong contribution in explaining the variable they represent.



Figur 2. Outer Model

Table 3 displays the outer loading values, which illustrate the association between individual items and their corresponding constructs.

| Table 3. Average Variance Extracted (AVE) Result |       |                  |
|--------------------------------------------------|-------|------------------|
| Variable                                         | AVE   | Model Evaluation |
| SC                                               | 0.683 | VALID            |
| SOE                                              | 0.749 | VALID            |
| SA                                               | 0.683 | VALID            |
| ST                                               | 0.757 | VALID            |

Table 4 displays the AVE values, which reflect the amount of variance explained by the latent variable compared to the variance attributed to measurement error. According to Hair et al. (2022), an AVE value exceeding 0.50 signifies that the construct possesses adequate convergent validity, meaning the indicators consistently and accurately measure the intended construct.

**Table 4. HTMT Result**

| Indicators | CM    | H     | KK    | KP    | KK X CM | KK X KP |
|------------|-------|-------|-------|-------|---------|---------|
| SC         |       |       |       |       |         |         |
| SOE        | 0.941 |       |       |       |         |         |
| SA         | 0.539 | 0.601 |       |       |         |         |
| ST         | 0.733 | 0.748 | 0.757 |       |         |         |
| SA X SC    | 0.248 | 0.206 | 0.162 | 0.286 |         |         |
| SA X ST    | 0.301 | 0.299 | 0.202 | 0.298 | 0.714   |         |

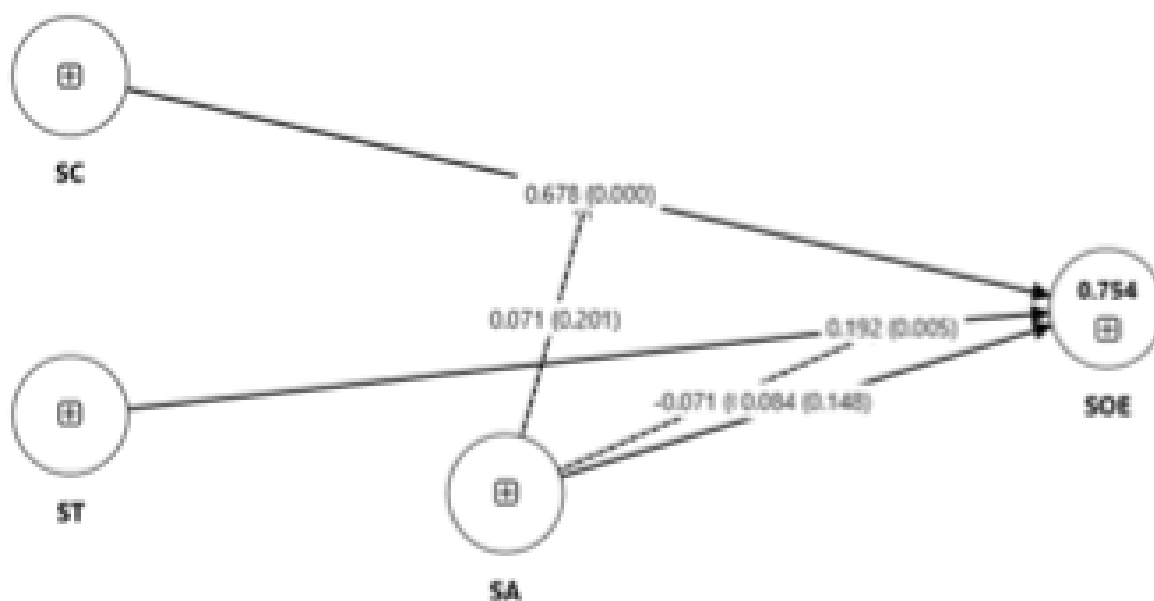
Discriminant validity in this study was assessed to ensure that each construct could be distinctly differentiated from the others. As shown in Table 4, the indicators for each construct exhibit the highest loading factor within their assigned factors relative to the cross-loading coefficients on different constructs. This indicates that the indicators accurately represent their intended constructs without substantial overlap with others. Following the criteria proposed by Hair et al. (2022), validity of the discriminant is achieved when the loading factor in the target construct exceeds the cross-loading values in all other constructs. These findings confirm that all constructs in this study are mutually independent and clearly distinguishable.

**Table 5. Validity dan Reliability Constructs**

| Indicators | Cronbach's alpha | Composite reliability (rho_a) | AVE   | Conclusion |
|------------|------------------|-------------------------------|-------|------------|
| SC         | 0.777            | 0.831                         | 0.683 | VALID      |
| SOE        | 0.888            | 0.894                         | 0.749 | VALID      |
| SA         | 0.883            | 0.886                         | 0.683 | VALID      |
| ST         | 0.920            | 0.925                         | 0.757 | VALID      |

Based on Table 5, all constructs demonstrate composite reliability (CR) reflects strong internal consistency because the values exceeding 0.70. Similarly, the Cronbach's alpha values for each construct are also above 0.70, confirming satisfactory reliability. Validity for the convergent is supported by the AVE results, where each records a value above 0.50. This indicates that more than 50% of the variance in the indicators is accounted for by the respective constructs, in line with the criteria outlined by Hair et al. (2022).

According to Hair et al. (2022), internal model analysis assesses the causal relationship between latent constructs in a research model that examines the relationship between SC, ST, SA on SOE, with SA as a moderating variable. Figure 3 shows the evaluation using a bootstrapping process for key tests, including R-Square (R<sup>2</sup>), f-Square (F<sup>2</sup>), Q-Square (Q<sup>2</sup>), path coefficient estimation, and significance tests (t-value and p-value).



**Figur 3. Outer Model**

**Table 6. Collinearity Statistics (VIF) Result**

| Relationship  | VIF   | Decision |
|---------------|-------|----------|
| SA → SOE      | 1.749 | Accepted |
| SC → SOE      | 2.897 | Accepted |
| ST → SOE      | 2.997 | Accepted |
| SA × ST → SOE | 4.054 | Accepted |
| SA × SC → SOE | 3.971 | Accepted |

Table 6 presents the inner Variance Inflation Factor (VIF) values used to assess collinearity among the predictor constructs in the structural model. According to Hair et al. (2022), VIF values below 5 indicate that collinearity is not a concern. As shown in Table 6, all predictor constructs record VIF values ranging from 1.749 to 4.054, which are below the recommended threshold. These findings indicate that the structural model is free from multicollinearity issues.

**Table 7. Model Fit Result**

| Criteria   | Estimated Model | Decision |
|------------|-----------------|----------|
| SRMR       | 0.065           | 0.065    |
| d_ULS      | 4.202           | 4.189    |
| d_G        | 2.165           | 2.169    |
| Chi-square | 2172.918        | 2171.365 |
| NFI        | 0.765           | 0.765    |

Table 7 shows the Standardized Root Mean Square Residual (SRMR) value used to evaluate the overall model fit in the PLS-SEM analysis. According to Hair et al. (2022), an SRMR value below 0.08 indicates that the model has an acceptable fit. As shown in Table 7, the estimated model records an SRMR value of 0.065, which is below the recommended threshold. This result indicates that the proposed structural model demonstrates a good level of fit and is appropriate for evaluating the relationships among the latent constructs.

**Table 8. R- Square Result**

| Variable | Original sample<br>(O) | Sample mean<br>(M) | Standard deviation<br>(STDEV) | T statistics<br>( O/STDEV ) | P<br>values |
|----------|------------------------|--------------------|-------------------------------|-----------------------------|-------------|
| SOE      | 0.754                  | 0.763              | 0.030                         | 24.835                      | 0.000       |

Table 8 shows the R-Square ( $R^2$ ) value, which reflects the variance of the dependent variable explained by the independent variables in the PLS-SEM model Hair et al. (2022). The  $R^2$  value for SOE is 0.754, indicating that 75.4% of the SOE variance is explained by SC, ST, and SA.

According to Hair et al. (2022) an  $R^2$  value above 0.75 indicates substantial predictive power, suggesting that the model has a strong explanatory ability. This value substantively proves that the combination of internal characteristics, structured training, and technological support is an important pillar in predicting the effectiveness of banking sales as it occurs in research by Muharini et al. (2025). This supports the research goal of mapping the determinants of organizational performance in the digital era of banking.

**Table 9. F- Square Result**

| Variable         | Original<br>sample (O) | Sample mean<br>(M) | Standard deviation<br>(STDEV) | T statistics<br>( O/STDEV ) | P<br>values |
|------------------|------------------------|--------------------|-------------------------------|-----------------------------|-------------|
| SC → SOE         | 1.094                  | 1.118              | 0.246                         | 4.444                       | 0.000       |
| SA → SOE         | 0.015                  | 0.025              | 0.024                         | 0.636                       | 0.525       |
| SA X SC →<br>SOE | 0.013                  | 0.020              | 0.024                         | 0.538                       | 0.591       |
| SA X ST →<br>SOE | 0.013                  | 0.020              | 0.024                         | 0.546                       | 0.585       |
| ST → SOE         | 0.059                  | 0.069              | 0.049                         | 1.218                       | 0.224       |

Table 9 shows the f-Square ( $f^2$ ) results, which measure the effect size of each independent variable on the dependent variable in the PLS-SEM model (Hair et al., 2022). According to Hair et al. (2022), an  $f^2$  value greater than 0.35 indicates a large effect, 0.15–0.35 a medium effect, 0.02–0.15 a small effect, and values below 0.02 a very weak effect.

As shown in the table, SC has an  $f^2$  value of 1.094, indicating a significant impact on SOE. This indicates that SC contribute most significantly to improving sales performance. Mark et al. (2025) and Das et al. (2013) mentioned that this very massive contribution value shows the intrinsic nature of employees such as empathy and motivation, which is the main engine of successful banking sales, especially in Bandung. The human aspect remains the main determinant in building long-term relationships and customer trust.

ST shows a small effect ( $f^2 = 0.059$ ), indicating that training has a positive effect on SOE, but to a lesser extent. These findings provide managerial implications that the training programs carried out by banks today tend to be short-term. The benefits of conventional training risk shrinking over time if not aligned with an ongoing digital strategy. Meanwhile, SA and its interactions recorded values below 0.02, which means the effect is practically weak. Theoretically, automation technology cannot directly multiply an organization's profits without the mental readiness of its users. Putra et al. (2025) and Basrul et al. (2025) mentioning that aggressive changes in sales automation platforms in the banking sector often trigger psychological barriers in the form of technostress in senior banking staff, so that their direct contribution to organizational effectiveness is very minimal in this model.

**Table 10. Q- Square Result**

| Variable | RMSE  | MAE   | Q <sup>2</sup> (=1SSE/SSO) |
|----------|-------|-------|----------------------------|
| SOE      | 0.521 | 0.378 | 0.734                      |

Table 10 shows the Q<sup>2</sup> (predictive relevance) result, evaluating the model's ability to predict the dependent variable in the PLS-SEM framework (Hair et al., 2022). A Q<sup>2</sup> value over 0.35 shows high predictive relevance, indicating strong predictive accuracy for the construct. It also shows that SOE has a Q<sup>2</sup> value of 0.734, surpassing the threshold for high predictive relevance. This high value provides strong theoretical confirmation that the proposed integrative model has a very stable level of prediction accuracy. These findings substantively prove that the research framework successfully maps the performance dynamics of sales teams in the midst of a digital banking transformation climate.

**Table 11. PLS predict (MV Prediction Summary) Result**

| Variable | RMSE  | MAE   | Q <sup>2</sup> (=1SSE/SSO) |
|----------|-------|-------|----------------------------|
| SOE1     | 0.223 | 0.6   | 0.666                      |
| SOE2     | 0.307 | 0.566 | 0.647                      |
| SOE3     | 0.255 | 0.604 | 0.684                      |
| SOE4     | 0.249 | 0.545 | 0.628                      |
| SOE5     | 0.532 | 0.39  | 0.428                      |
| SOE6     | 0.375 | 0.525 | 0.617                      |
| SOE7     | 0.474 | 0.402 | 0.430                      |
| SOE8     | 0.390 | 0.451 | 0.468                      |

Table 11 shows the PLS prediction (MV Prediction Summary) results used to evaluate the predictive performance of the proposed structural model. As shown in Table 11, all indicators of Sales Organization Effectiveness (SOE) generate positive Q<sup>2</sup> predict values ranging from 0.223 to 0.532. Furthermore, the PLS-SEM model consistently produces lower RMSE values than the benchmark linear model (LM) across all SOE indicators. According to Hair et al. (2022), positive Q<sup>2</sup> predict values together with lower prediction errors of the PLS-SEM model compared to the linear benchmark indicate that the model has high predictive power.

**Table 12. Path Coefficients Result**

| Hypothesis | Relationship | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values | Decision      |
|------------|--------------|---------------------|-----------------|----------------------------|--------------------------|----------|---------------|
| H1         | SC → SOE     | 0.678               | 0.675           | 0.049                      | 13.826                   | 0.000    | Support       |
| H2         | SA → SOE     | 0.084               | 0.091           | 0.058                      | 1.449                    | 0.148    | Not Supported |
| H3         | ST → SOE     | 0.192               | 0.191           | 0.068                      | 2.816                    | 0.005    | Support       |

Table 12 shows path coefficient analysis, assessing the strength and significance of relationships between constructs in the structural model (Hair et al., 2022). Results indicate that SC significantly positively impacts SOE ( $\beta = 0.678$ ,  $t = 13.826$ ,  $p < 0.001$ ), confirming H1. This finding indicates that motivation, competence, and

adaptability in the sales force significantly boost SOE. ST positively impacts SC ( $\beta = 0.192$ ,  $t = 2.816$ ,  $p = 0.005$ ), confirming H3. Structured and ongoing training programs enhance sales force skills and boost sales performance. In contrast, SA has a positive but insignificant effect on SOE ( $\beta = 0.084$ ,  $t = 1.449$ ,  $p = 0.148$ ), indicating that technology alone does not directly influence SOE without the support of human and training factors. Therefore, H2 is not supported.

Table 13. Moderating Effect

| Hypothesis | Relationship              | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values | Decision      |
|------------|---------------------------|---------------------|-----------------|----------------------------|--------------------------|----------|---------------|
| H4         | SA X SC $\rightarrow$ SOE | 0.071               | 0.070           | 0.055                      | 1.280                    | 0.201    | Not Supported |
| H5         | SA X ST $\rightarrow$ SOE | -0.071              | -0.069          | 0.055                      | 1.294                    | 0.196    | Support       |

Table 13 displays the moderating effects of SA on the relationships between the independent variables (SC and ST) and SOE. The interactions between SA  $\times$  SC on SOE ( $\beta = 0.071$ ,  $t = 1.280$ ,  $p = 0.201$ ) and SA  $\times$  ST on SOE ( $\beta = -0.071$ ,  $t = 1.294$ ,  $p = 0.196$ ) are statistically significant, indicating that SA does not significantly moderate these relationships. Although the moderating effect is weak, the direction of the coefficients suggests that automation may still play a supporting role by improving efficiency and coordination, although its statistical contribution is limited. This implies that SA functions more as an enabler that complements, rather than strengthens, the direct effects of SC and ST on SOE.

This study confirms that SC and ST positively impact SOE directly and indirectly through SA. SA integration boosts efficiency, coordination, and data-driven decision-making in the sales process. Banking institutions that enhance salesforce capabilities, implement strong control strategies, offer thorough training, and utilize SA technology are more likely to achieve better SOE, resulting in improved sales outcomes and lasting competitive advantage.

## DISCUSSION

This research highlights that the SOE, particularly in banking, is significantly influenced by key SC. Traits such as motivation, communication skills, and adaptability enable salespeople to build stronger relationships with customers. These characteristics enhance their ability to adapt to changing market demands, leading to improved sales performance (Dang et al., 2020; Koay et al., 2023). Motivated and adaptable salespeople are more likely to achieve superior results in their roles (Koay et al., 2023; Schwepker and Good, 2022). Therefore, banks must prioritize these characteristics in recruitment and development to build a resilient workforce (Attia et al., 2008).

This study also finds that the ST variable has a positive impact on SOE. Continuous delivery of core training dimensions refines frontline performance and innovative behavior (Arora et al., 2026; Dao et al., 2025). To maximize outcomes in modern banking ecosystems, banks must shift away from generic programs and prioritize highly specific modules. These modules include product knowledge, digital banking platforms, customer relationship management (CRM) systems, regulatory compliance, and targeted customer relationship training. This specific implementation expands the work of Wahyuningsih (2019) by demonstrating that training frameworks must explicitly integrate digital compliance to remain effective.

These findings are in line with several previous studies. O'Donnell and Marsh (2022) confirm that investments in structured banking salesperson training consistently improve the productivity, profit, and performance outcomes of sales units. Likewise, the findings of Gani et al. (2021) show that sales funnel management training contributes significantly to organizational effectiveness. However, the study also identified a unique variation in results in the literature. Mark et al. (2025) reveal the limitation that the effectiveness of conventional CRM training does not always have a constant impact but rather can decay or shrink in significance over time if organizational alignment weakens. This difference in impact reinforces our finding that banking training in Bandung has a positive influence, but its practical contribution remains small ( $f^2 = 0.059$ ) due to the short-term nature of the program.

To provide a deeper analytical nuance, this study evaluates both the statistical significance (path coefficients) and the actual impact size ( $f^2$ ) of each variable. PLS-SEM evaluation reveals a fascinating divergence between mere statistical significance and actual organizational impact. First, SC demonstrates an

exceptionally powerful dual status, where it is highly significant ( $\beta = 0.678$ ,  $p < 0.001$ ) and commands a massive effect size ( $f^2 = 1.094$ ). According to Hair et al. (2022), an effect size above 0.35 represents a large effect. Through the lens of Human Capital Theory and Resource-Based View (RBV), this enormous contribution proves that the intrinsic nature of banking employees is the main internal asset to create a sustainable competitive advantage (Saroso and Ridwan, 2020). Personality aspects such as empathy and motivation are the main drivers in winning customer trust in regional markets.

In stark contrast, ST presents a unique phenomenon where a variable is statistically significant but yields a small practical effect. The direct path from ST to SOE is statistically supported ( $\beta = 0.192$ ,  $p = 0.005$ ). However, its actual contribution to explaining SOE is remarkably small ( $f^2 = 0.059$ ). Hair et al. (2022) categorize effect size values between 0.02 and 0.15 as a small effect. This low effect size indicates that while training programs are proven to work, their current implementation in banks only provides a minor incremental benefit to overall performance. Generic training models fail to generate substantial competitive advantages unless they are heavily integrated with specialized digital competencies (Arora et al., 2026; Muduli and Choudhury, 2024). These findings also confirm the empirical limitation that the benefits of conventional CRM training programs tend to shrink or decay over time if not updated (Das et al., 2013; Mark et al., 2025). Existing training programs are still dominated by short-term materials, making them less effective in building the long-term dynamic capabilities of sales teams.

Regarding technological integration, the statistical results show that SA does not significantly moderate the relationships between SC, ST, and SOE. The interaction paths for SA x SC ( $p = 0.201$ ) and SA x ST ( $p = 0.196$ ) both fail to reach statistical significance. This nuance indicates that SA does not strengthen the direct effects of human capital on effectiveness. Instead, SA functions strictly as an operational enabler and a baseline complement. Furthermore, SA and its interaction terms produce almost zero practical effects ( $f^2 < 0.02$ ). These near-zero values confirm that digital tools function purely as passive infrastructure rather than active multipliers of human capital capabilities within this specific banking framework. This finding directly answers the research gap proposed in the introduction. The integration of digital automation tools has been shown to not automatically act as a multiplier of human capital capabilities (Wengler et al., 2020). This moderation failure phenomenon is strongly supported by the theoretical arguments of the TOE framework and Dynamic Capabilities (Religia et al., 2024).

Sales automation fails to strengthen organizational effectiveness because high technology adoption is not balanced with digital readiness and maturity of banks' internal systems (Lydiana et al., 2026; Setiawan et al., 2025). In the Indonesian banking sector, rapid automation can trigger unexpected employee technostress, which temporarily disrupts job performance (Basrul et al., 2025; Khalequzzaman et al., 2025). Furthermore, banks in Bandung still face obstacles of low organizational support in designing relevant technology literacy training (Putra et al., 2025; Yasin et al., 2025). This places SA only as a passive operational infrastructure, not as an active driver of competitive advantage. The results of this study are in line with previous research that found that technological efficiency will be optimal only if it is supported by a mature organizational learning culture and change management (Hamid and Eledum, 2026; Religia et al., 2024). Therefore, the synergy between technology and skills requires a long stabilization period. The primary novelty and contribution of this study lies in this integrative evaluation, as we successfully bridge the gap between human capital assets and digital sales technology within a single structural framework to prove that the ultimate driver of banking SOE remains the inherent quality of human capital execution.

## CONCLUSION

The findings of this study highlight the important role of SC and ST in increasing the SOE within banking institutions in Bandung. Among these factors, SC operate as the most dominant empirical dimension driving organizational success. Continuous and sustainable salesforce training equips sales personnel with the skills needed to meet effectively developing market demand. Crucially, based on our statistical testing, SA is not proven to moderate the relationships between SC, ST, and SOE, as the interaction effects fail to reach statistical significance. Therefore, instead of strengthening the intensity of these relationships, SA functions strictly as an operational enabler and a passive baseline infrastructure that complements the direct effects by accelerating process efficiency. The synergy between human capabilities and technology underlines the need for banks to invest strategically in the development of labor and technological tools. The primary novelty of this study lies in demonstrating this critical integration of human capital factors and SA within the digitalized Indonesian banking sector. Theoretically, this research expands the salesforce effectiveness and digital sales transformation

literature. We prove that rapid technology adoption cannot replace core human assets but must be balanced to reduce frontline operational friction. Banking managers can take advantage of this insight to design an integrated strategy that optimizes salesforce potential, improving operational efficiency, and maintaining the success of long-term organizations.

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