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Analysis of Factors Influencing Sales Organization Effectiveness in State-Owned Banks in Bandung, West Java

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Abstract

Introduction/Main Objectives: This study analyzes the impact of sales management control strategies (SMCS), salesforce training (ST), and salesforce performance (SP) on the effectiveness of sales organizations (SOEs) in state-owned banks in Bandung, West Java. This study addresses the critical need to understand how digital technologies interact with the unique bureaucratic structures of the state-owned banking sector. **Novelty:** The novelty lies in the empirical testing of Salesforce Automation (SFA) as a moderation variable that bridges human resource development and strategic control. This research makes a theoretical contribution by examining whether automation improves the well-established managerial systems in traditional banking. **Research Methods:** Using quantitative methodology, data were collected from 350 sales managers at 3 state-owned banking institutions. Data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test for immediate effects and moderation. **Findings/Results:** Findings show that SMCS, ST, and SP significantly and positively affect SOE, with ST emerging as the most dominant driver. Regarding moderation, SFA statistically strengthens the relationship between SMCS and ST and SOE. However, the effect of this interaction is modest in practical significance. Notably, SFA does not significantly moderate the relationship between SP and SOE. **Conclusion:** In the highly regulated banking sector, investing in human resources through systematic training remains more important to the success of an organization than technology adoption alone. SFA serves as a complementary and gradual tool that redefines the boundaries of efficiency without replacing the basic competencies of the salesforce.

KEYWORDS

sales organization effectiveness, salesforce training, sales management control strategies, salesforce performance, salesforce automation.

Introduction

In the banking sector, a combination of internal factors plays a critical role in enhancing sales organization effectiveness (SOE), especially in fast-changing and competitive markets. Among these factors, salesforce performance (SP), sales management control strategies (SMCS), and salesforce training (ST) are fundamental. These elements interact closely, shaping how organizations pursue and achieve their strategic goals in sales-driven contexts.

SP is a key driver of a bank's ability to meet sales targets and maintain customer engagement. This performance depends not only on individual capabilities but also on team collaboration and synergy. Recent research reflects the growing nature of the banking industry, with a growing emphasis on sales competencies over traditional service-oriented skills (Dang et al., 2020). Managers increasingly value persuasive selling abilities, while performance metrics serve both as indicators of success and as tools to enhance productivity (Koay et al., 2023).

SMCS are equally important in improving sales results. These strategies include the

policies and processes that guide how the salesforce is directed, assessed, and rewarded. Evidence shows that well-structured management strategies improve sales performance by promoting accountability and enabling managers to guide teams toward clear objectives (O'Donnell & Marsh, 2022; Reid et al., 2017). When supported by performance monitoring systems, incentive schemes, and structured feedback, such strategies can optimize both effort and output (Fernando, 2022).

The quality and continuity of ST also play a central role. Ongoing professional development helps refine selling techniques, respond to market changes, and integrate new tools into daily operations. Studies indicate that structured training programs improve competence and motivation, enabling sales staff to adapt to changing customer expectations and complex sales situations (Sinha & Mukherjee, 2020). In fast-paced banking environments, continuous investment in workforce training contributes to long-term adaptability and strengthens organizational goals (Jha et al., 2017).

Banking conditions in Bandung are currently affected by interest rate fluctuations and a shift towards digital. Therefore, a strong internal mechanism is needed. This strategy is vital to maximize sales results in the field. Previous research has extensively confirmed that SFA tools contribute directly to operational efficiency and the quality of customer engagement (Ene et al., 2019; Wengler et al., 2020). However, the effectiveness of this technology has proven to be non-uniform and is greatly influenced by contextual factors and organizational support (Jelinek et al., 2006). As found in longitudinal studies, the use of SFA can even be counterproductive and degrade performance if not accompanied by adequate training and user support (Ahearne et al., 2005). This inconsistency indicates the existence of crucial boundary conditions, so instead of being treated as a direct predictor, SFA needs to be tested as a moderation variable to uncover the complex interactions between management control systems and salesperson behavior (Jelinek et al., 2006). In the context of state-owned banking, the role of SFA as a catalyst is crucial to strengthen SMCS and improve training outcomes to ensure sustainable organizational effectiveness (Giebe & Schulz, 2021).

The novelty of this study lies in the empirical testing of SFA as a moderation variable in the context of state-owned banking that has unique structural characteristics. In contrast to previous research which focused more on the direct influence of SFA on the performance of its salesforce (Franck & Dampérat, 2022). This study fills a gap in the literature by evaluating whether automation can strengthen the effectiveness of existing human control and training strategies. This contribution is theoretical-contextual, suggesting that the effectiveness of automation is highly dependent on alignment with human capital development, an aspect that is often overlooked in the study of sales automation in the traditional banking sector.

Given these dynamics, banking institutions in Bandung need a comprehensive approach that integrates performance management, skills training, and technology adoption. This study examines the connection among SP, SMCS, and ST on SOE, with SFA as a moderating factor.

Literature Review

Sales Organization Effectiveness

In the banking sector, SOE is an important piece that reflects how well a sales organization achieves its objectives, which is commonly determined not only by external market conditions but also by the strength of its internal benchmarks (Cravens, 2011). The study challenges conventional views on SOE by proposing that effectiveness no longer depends solely on the power of traditional internal benchmarks, but rather on

synergistic integration between human control systems and SFAs. This concept can be applied at various levels, from the entire sales force down to detailing the workforce in a particular region or district. Among the internal drivers, the performance of the salesforce is central. Individual competence, motivation, and alignment with organizational goals in a sales force are widely recognized as key elements in achieving superior sales results (Andrea, 2011; Cravens, 2011).

According to G. A. Churchill et al. (1985), salesperson's performance is determined by the extent to which individuals produce behaviors that contribute to task achievement. However, it is important to distinguish between individual performance and SOE. Cravens (2011) asserts that SOE is a broader organizational construct, reflecting the results of the entire sales entity, including market position, sales volume, profitability, and customer satisfaction compared to competitors and internal benchmarks. In addition, a low turnover rate coupled with high organizational commitment is positively correlated with SOEs, which emphasizes the importance of retention strategies (Piercy et al., 2011). For the state-owned banking sector in the Bandung area, the separation between these various concepts is very fundamental. Bank performance can no longer be relied solely on individual skills in pursuing product sales targets alone. Management needs to take a greater role to integrate strategic supervision, planned training schemes, and personal character of staff into a solid and sustainable performance ecosystem.

During the rampant discussion about bank interest and digitalization in the banking sector in Bandung, there is one aspect that is often overlooked. Internal factors related to sales management are still very rarely critically studied. In fact, a deep understanding of the internal side is very important to complement existing external strategies. Current literature reviews tend to highlight more macroeconomic influences or how consumers adopt technology (Wengler et al., 2020). This focus results in the emergence of blind spots in the understanding of the company's operational aspects. Specifically, research still rarely discusses how the quality of training and internal control systems interact with the use of technology in the organization directly. Data shows inconsistencies in the benefits of using technology for organizations. Often, new systems fail to provide maximum benefits due to the lack of balance with human capital capacity. Referring to the study of Ahearne et al. (2005), work performance is at risk of declining if the company's internal support is not adequately available when the technology is implemented. Wahyuningsih (2019) explained that SFA devices can significantly improve performance by cutting administrative burdens. However, these benefits are not automatically obtained by every organization. The success of this technology in the field is highly dependent on moderation variables that affect the effectiveness of its implementation. Based on this perspective, this SP, SMCS, and ST affect SOE with SFA positioned as a moderation factor in the banking context in Bandung.

Salesforce Performance

Walker et al. (1977) states that the effectiveness of their salesforce depends not only on individual dedication but also on how strategically salespeople carry out their responsibilities. Sales agents are required to be proficient to estimate the amount of time to compensate for which tasks to accomplish overall performance. Thus, accomplishment seems to weigh on self-confidence, their perception of practicality, learnt on the business circumstances, task-specific perception and precise role belief (had awareness what is needed from what to do). While motivation remains an important influence on performance, evidence from various fields of sales contexts shows that effective sales management practices can

significantly enhance salesforce outcomes (G. a Churchill et al., 1993).

G. a Churchill et al. (1993) define SP as the evaluation of salesperson behaviors, particularly the work-related efforts that directly contribute to achieving organizational objectives. (Anderson & Oliver, 1987) expand this definition by incorporating both behavioral elements, such as sales planning, and outcome-based measures, such as actual sales results. This perspective provides a more complete understanding of a salesperson's effectiveness.

Sales Management Control Strategies

Sales management control strategies refer to the frameworks and processes that organizations use to guide, monitor, and assess salesforce activities so that they align with broader business goals. Sales management activities such as monitoring, rewarding, and territory design are important factors that support sales force motivation and commitment (Andrea, 2011; Piercy et al., 2004).

Control approaches are generally divided into two key types: control over outcome and behavior-based (Anderson & Oliver, 1987; Oliver & Anderson, 1994). Behavior-based influence involves close supervision, regular feedback, and qualitative assessments that focus on the inputs of a salesperson's work, such as effort, sales techniques, and product knowledge. Outcome-based control, in contrast, places greater emphasis on measurable results, such as sales volume or revenue, with less direct managerial oversight.

Evidence shows that the choice and application of control strategies have a straight influence on salesperson feat and the complete efficiency of the sales association. A well-designed control system can strengthen motivation, provide clear expectations, and improve performance at the team level (Saputra et al., 2023). By integrating both behavioral and outcome measures, organizations can build a more adaptable and accountable salesforce, leading to higher productivity, improved customer satisfaction, and stronger long-term competitive positioning.

Salesforce Training

ST refers to a structured process within which salespeople attain the skills, knowledge, and attitudes necessary to enhance both individual and organizational sales effectiveness (Wahyuningsih, 2019). This training can be delivered through various methods, including on-the-job approaches such as mentoring and coaching, as well as off-the-job formats like workshops and simulations. Such programs aim to equip sales personnel with the competencies needed to manage complex product information and respond effectively to evolving customer demands.

In competitive sectors such as life insurance and banking, particularly in urban markets like Bandung, regular and comprehensive training is essential. An effective training program characterized by clear objectives, motivational elements, and evaluative mechanisms will play a vital part in perfecting sales performance (Chase, 2004; Kodwani & Prashar, 2019). Consistent training improves a salesperson's motivation, confidence, and adaptability in a market that depends heavily on customer trust. Gani et al. (2021) underline the major role of structured training in improving sales effectiveness, demonstrating that mastery of automation tools and sales funnel management can strengthen customer engagement and streamline lead management. Similarly, Treen & Yu (2022) highlight the influence of emotional factors, particularly empathy and self-efficacy, which are shaped through training and have a straight influence on job fulfillment and sales performance.

Research indicates that well-trained salespeople are more capable of meeting customer needs and achieving higher performance levels, thereby contributing to overall SOE. O'Donnell & Marsh (2022) note that organizations investing in training typically report stronger SP and better organizational outcomes. Consequently, companies that prioritize structured training often see improvements in key performance indicators such as profitability, market share growth and customer satisfaction.

In summary, ST serves not only as a means of improving daily operations but also as a strategic imperative. As competition intensifies in industries like banking and insurance, investing in robust training programs is critical for sustaining sales effectiveness and achieving long-term organizational goals.

Salesforce Automation

Salesforce Automation (SFA) has been widely considered as a critical factor in improving efficiency and effectiveness within sales processes. Several studies have shown that adopting SFA technology can enhance customer value and productivity, with evidence indicating that strategic technology implementation leads to greater profitability and operational efficiency (Wengler et al., 2020). Effective information management through SFA is essential for strengthening customer relationships and optimizing sales strategies.

Despite its possibility, exploration on the impact of SFA on SP has produced mixed results. Some studies report major constructive results of SFA on performance metrics (Jha et al., 2017), while others find limited or inconsistent outcomes (Yi et al., 2021). This inconsistency has prompted researchers to explore SFA as a moderating variable that may influence the connection between SP, SMCS, and ST. Prayogi et al. (2025) emphasize that investment in information technology is an important driver of sales process efficiency and

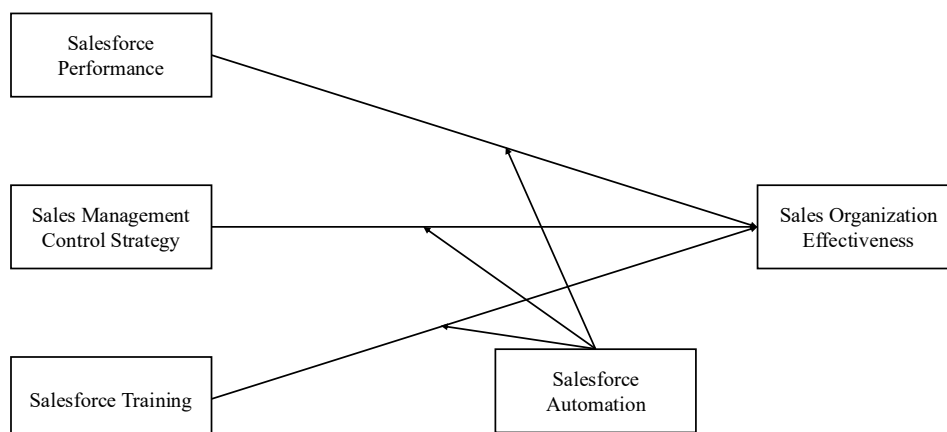


Figure 1. Theoretical Model

effectiveness, supporting the idea that well-integrated sales technology can strengthen overall organizational performance. On the other hand, Pullins et al. (2020) note that the effectiveness of SFA can be influenced by factors such as technostress and employee acceptance.

The integration of training with technological tools such as SFA is also an important consideration. Zhou & Charoensukmongkol (2024) highlight the importance of aligning training programs with technology use to enhance user experience and ultimately improve sales performance. In competitive and rapidly changing environments, this alignment helps sales teams respond more efficiently to customer needs and market shifts. However, the relationship between training and SP remains complex. Schwepker & Good (2022) point out that traits such as grit, which can be developed through training, not only reduce unethical behavior but also enhance job satisfaction. At the same time, personal characteristics of salespeople can influence how well training outcomes translate into effective use of SFA.

Furthermore, Zubair et al. (2023) highlight the role of supervisory assistance and coaching in boosting sales productivity when training is paired with SFA. This suggests that managerial involvement can significantly enhance the benefits of training and technology adoption. Given these findings, researchers have proposed SFA as a moderating factor that can strengthen the effects of SP, SMCS, and ST on SOE.

The effectiveness of SFA also varies across industries and contexts (Giovannetti et al., 2020). Attributes such as self-efficacy and product knowledge further determine effectively salespeople can leverage SFA tools, highlighting the need for comprehensive training to maximize the value of these technologies (Prasanthi et al., 2023). This research makes a unique theoretical contribution by exploring the role of SFA moderation in a state-owned banking environment that has bureaucratic characteristics and rigid managerial controls. Previous literature reviews have tended to limit discussion to the direct effects of SFA in dynamic commercial environments (Giovannetti et al., 2020). As a differentiator, this research contributes new insights by positioning SFA as a systemic catalyst. The presence of this technology has been proven to be able to strengthen the synergy between control strategies and human capital development in realizing higher organizational effectiveness. This provides a new perspective that in highly organized organizations, automation technology acts as an integrative mechanism that redefines the boundaries of organizational effectiveness.

According to the preceding description, the following is the research's hypothesis and the conceptual framework depicted in figure 1:

- H1:** Salesforce performance has a constructive effect on sales organization effectiveness in banks in Bandung.
- H2:** Sales management control strategies have a constructive effect on sales organization effectiveness in banks in Bandung.
- H3:** Salesforce training has a constructive effect on sales organization effectiveness in banks in Bandung.

Table 1. Variable Measurement

No	Variable	Indicators	Description	Source	
1	Sales Organization Effectiveness	As a sales leader, I think:			(Babakus et al., 1996; Cravens et al., 1993)
		Sales Volume			
		SOE1	Our organization's total sales yield surpasses that of our primary rivals		
		SOE2	The realized sales volume has exceeded the initial targets set by the firm		
		Market Share			

- H4:** Salesforce Automation (SFA) moderates the effect of salesforce performance on sales organization effectiveness.
- H5:** Salesforce Automation (SFA) moderates the effect of Sales management control strategies on sales organization effectiveness.
- H6:** Salesforce Automation (SFA) moderates the effect of Salesforce training on sales organization effectiveness.

Methods

The analysis used a quantitative method to assess the relationships among SP, SMCS, ST, and SOE, with SFA as a moderating variable. The research design was correlational and cross-sectional, employing survey methods to collect data from respondents in their natural work settings.

The unit of analysis was individual sales managers employed at three state-owned banking companies in Indonesia: Mandiri (PT Bank Mandiri (Persero) Tbk), BRI (PT Bank Rakyat Indonesia (Persero) Tbk) dan BNI (PT Bank Negara Indonesia (Persero) Tbk). These 3 banks are identified as the 3 largest state-owned banks in Indonesia (Putri et al., 2022). West Java is the province with the most population in Indonesia (Anwar et al., 2021). According to the Bank Indonesia (BI) Representative Office, West Java is the epicenter of Indonesian investment which has played a crucial role as a locomotive for national economic growth in recent years (Syarif, 2025). More specifically, the City of Bandung has transformed into a major economic growth center in West Java (Sutrisno, 2025).

From a total population of 537 sales managers, a sample of 350 respondents was selected using stratified random sampling to ensure proportional representation across companies and branches. This sample size exceeds the minimum requirements for PLS-SEM, providing high statistical power to detect complex interaction effects and ensure the stability of the model.

The research instrument was a structured questionnaire adapted from established scales in the literature to ensure content validity. Detailed information regarding the original sources, dimensions, and item counts is presented in Table 1. All items were measured on a 5-point Likert scale. To preserve linguistic accuracy, the instrument underwent a double-translation process (English-Indonesian-English).

Data evaluation was carried out using PLS-SEM. The analysis followed a two-stage approach: (1) assessment of the measurement model (outer model) to verify convergent and discriminant validity, as well as internal consistency; and (2) assessment of the structural model (inner model) to test the hypotheses. Inferential statistics were generated using a bootstrapping procedure with 5,000 resamples. Hypothesis testing was conducted at a significance level of 0.05, reporting bootstrapped path coefficients, t-values, and p-values. Furthermore, the model's predictive power and the strength of the moderation were evaluated using R^2 (coefficient of determination) and f^2 (effect size), ensuring the results match standard PLS-SEM reporting requirements.

The following are the measurement variables applied in this research:

No	Variable	Indicators	Description	Source
		SOE3	Our enterprise maintains a larger portion of the market compared to leading competitors	
		SOE4	The company's current market penetration is performing above our established strategic goals	
		Profitability		
		SOE5	We demonstrate superior profit margins in comparison to the industry's major players	
		SOE6	The business's financial returns have outpaced the projected profitability benchmarks	
		Customer Satisfaction		
		SOE7	Our client satisfaction ratings are significantly higher than those of our main competitors	
		SOE8	The level of consumer contentment has surpassed the internal standards set by the organization	
2	Salesforce Performance	As a sales leader, I see that my subordinate:		(Behrman & Perreault, 1982; Cravens et al., 1993)
Practical Expertise				
SP1	comprehend product designs, specifications, functions, and keep abreast of technological developments.			
Adaptive Selling		(Spiro & Weitz, 1990)		
SP2	are flexible and adapt their selling approaches and styles to different customers and situations.			
Teamwork		(John & Weitz, 1989)		
SP3	build strong relationships and coordinate closely with other departments to close sales and handle service.			
Sales Presentation		(Behrman & Perreault, 1982; Cravens et al., 1993)		
SP4	listen to concerns, communicate clearly, and work out solutions to customer objections.			
Sales Planning		(Babakus et al., 1996)		
		SP5	plan daily activities, each sales call, and the coverage of appointed areas or customers.	
		Sales Support		
		SP6	provide after-sales service, handle complaints, and analyze product use to recognize new ideas.	
		As a sales leader, I:		(Cravens et al., 1993)
		Monitoring		
		SMCS1	monitor daily activities, review call reports, and observe the field performance of salespeople.	
		Directing		
		SMCS2	coach, train, and discuss performance evaluations to help my subordinate to develop their capability.	
Evaluating				
SMCS3	appraise sales results, profit contributions, the number of sales calls, and professional development.			
Rewarding				
SMCS4	provide feedback and use incentive compensation (financial and non-financial) based on results and quality of activity.			
4	Salesforce Training	As a sales manager....:		(Attia et al., 2008)
Sales Training Needs Assessment				
ST1	Training needs are systematically assessed to identify skill gaps and align with organizational goals.			
Sales Training Objectives Setting				
ST2	Training objectives are clearly defined to address competencies like negotiation, customer relations, and product knowledge.			
Training Program Design & Implementation				
ST3	Training programs are adapted to local market conditions and use effective delivery methods like on-the-job training.			
Training Program Evaluation				
ST4	Programs are evaluated at multiple levels (reaction, learning, results) to improve future initiatives.			
Perceived Importance/Adequacy of Training				
ST5	Content and methods are perceived as adequate for market success, influenced by cultural factors.			
Sales Force Performance Improvement				

No	Variable	Indicators	Description	Source
5	Salesforce Automation	ST6	Training leads to an increase in units sold, industry footprint, fiscal returns, and overall client contentment.	(Venkatesh & Davis, 2000)
		As a sales leader, I think that my subordinate:		
		Sensed of Usefulness		
		SFA1	Using the SFA practice improves the proficiency of time and the cost of day-to-day practices.	
		Performance Effectiveness		
		SFA2	Using the SFA practice improves the proficiency of sales accomplishment.	
		Productivity		
		SFA3	Using the SFA practice improves overall productivity performance.	
		Customer Service		
		SFA4	The SFA system improves service to customers by providing actual information.	
		Ease of Use		(Moore & Benbasat, 1991)
		SFA5	The SFA practice is easy to use and interact with.	

Result and Discussion

Following the distribution of the survey instrument, a sum of 350 valid responses was acquired. Table 2 depicts the respondents demographic characteristics who occupy managerial positions within the industry. The gender allocation was somewhat balanced, with 53% identifying as male and 47% as female, ensuring a diverse perspective from both groups in the management level. In terms of age, the largest proportion of respondents was aged 31-35 years (25%), followed by those aged 36-40 years (23%) and over 45 years (21%). These figures indicate that the participants are predominantly in the established and senior stages of their professional careers, which is consistent with the requirements for managerial roles. From an educational perspective, the sample was highly qualified, with a substantial majority holding higher education degrees. Undergraduate degree holders accounted for 47% of the sample, while a significant 36% possessed a master's qualification. This composition suggests that the respondents are well-educated and possess the necessary academic background to lead sales organizations effectively. Regarding tenure, most respondents demonstrated significant institutional stability, with 41% having been with their current firm for 2-5 years and 37% reporting six to ten years of experience. A similar pattern emerged in their tenure within the financial and insurance sector, where 43% had been employed for 6-10 years.

Overall, these demographic trends suggest that the respondents possess a solid foundation of professional seniority and deep industry experience. This professional maturity develops the reliability of the data obtained and encourage the validity of the subsequent analysis regarding SOE.

In PLS-SEM, the outer model is utilized to assess the link between latent constructs and their respective values. This evaluation ensures that each indicator is both valid and reliable in representing the research variables. The validity of the outer model is examined over convergent validity and discriminant validity, whereas trustworthiness is evaluated using composite reliability and Cronbach's alpha (Hair et al., 2022). 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 ≥ 0.70 are considered to have a strong contribution in explaining the variable they represent. Figure 2 depicted the Outer Model.

The relationship between each observed indicator and its underlying latent variable is illustrated in Table 3, where the

outer loadings are presented. As illustrated in Table 4, the AVE values reflect the extent to which each latent variable accounts for the variance in its indicators, effectively distinguishing substantive variance from that attributed to measurement error. According to (Hair et al., 2022), an AVE value more than 0.50 signifies that the construct possesses adequate convergent validity, meaning the indicators consistently and accurately measure the intended construct. Table 4 also showed that all constructs demonstrate composite reliability (CR) values exceeding 0.70, which reflects strong internal consistency. Similarly, the Cronbach's alpha values for every single construct are also over 0.700, confirming satisfactory reliability. Convergent validity is supported by the AVE results, where each construct records a value above 0.500. This specifies that above half of the variance in the statistics is described by the respective constructs, in line with the standards defined by (Hair et al., 2022).

The validity of the discriminant in this study was evaluated using the Heterotrait-Monotrait Ratio (HTMT) criteria. Hair et al. (2022) stated that HTMT is superior to the classical criterion in detecting the lack of discrimination between constructs. Based on Table 5, all HTMT values are below the threshold of 0.90. This value means that discriminant validity has been established between two reflectively measured constructs (Hair et al., 2022).

Table 2. Respondent's Profile

Demographic Attributes	Classification	Quantity	Percentage (%)
Gender	Male	185	53%
	Female	165	47%
Age (years)	20 to 25	3	1%
	26 to 30	40	11%
	31 to 35	88	25%
	36 to 40	82	23%
	41 to 45	65	19%
	Over 45	72	21%
Academic Qualification	High School	8	2%
	Diploma	52	15%
	Undergraduate	165	47%
	Master	125	36%
Working in Company (years)	Under 1	9	3%
	2 to 5	145	41%
	6 to 10	130	37%
	11 to 15	54	15%
	More than 15 years	12	3%

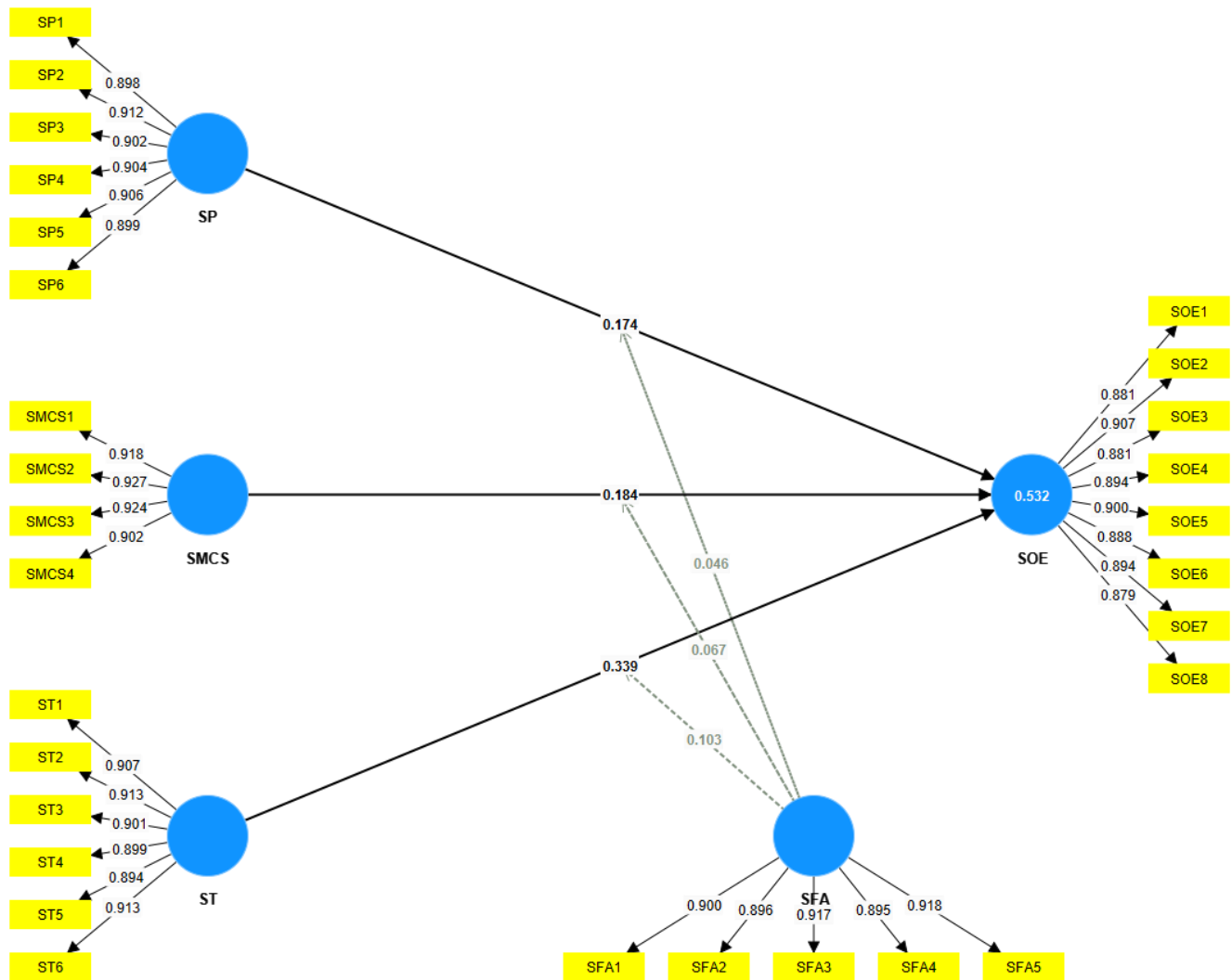


Figure 2. Outer Model

Table 3. Outer Loadings

Variable	SFA	SMCS	SOE	SP	ST	SFA x SP	SFA x ST	SFA x SMCS
SFA1	0.900							
SFA2	0.896							
SFA3	0.917							
SFA4	0.895							
SFA5	0.918							
SMCS1		0.918						
SMCS2		0.927						
SMCS3		0.924						
SMCS4		0.902						
SOE 1.			0.881					
SOE 2.			0.907					
SOE 3.			0.881					
SOE 4.			0.894					
SOE 5.			0.900					
SOE 6.			0.888					
SOE 7.			0.894					
SOE 8.			0.879					
SP1				0.898				
SP2				0.912				
SP3				0.902				
SP4				0.904				
SP5				0.906				
SP6				0.899				
ST1					0.907			
ST2					0.913			
ST3					0.901			

Variable	SFA	SMCS	SOE	SP	ST	SFA x SP	SFA x ST	SFA x SMCS
ST4					0.899			
ST5					0.894			
ST6					0.913			
SFA x SP						1.000		
SFA x SMCS								1.000
SFA x ST							1.000	

Table 4. Validity dan Reliability Constructs

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
SFA	0.945	0.946	0.958	0.819
SMCS	0.938	0.942	0.955	0.842
SOE	0.963	0.963	0.968	0.793
SP	0.955	0.957	0.964	0.816
ST	0.956	0.957	0.964	0.818

Table 5. HTMT Result

Variable	SFA	SMCS	SOE	SP	ST	SFA x SP	SFA x ST	SFA x SMCS
SFA								
SMCS	0.367							
SOE	0.616	0.402						
SP	0.333	0.186	0.406					
ST	0.490	0.204	0.579	0.276				
SFA x SP	0.101	0.014	0.021	0.153	0.063			
SFA x ST	0.078	0.047	0.045	0.061	0.146	0.303		
SFA x SMCS	0.200	0.144	0.028	0.038	0.047	0.220	0.188	

Table 6. R² Result

Variable	R ²	R ² adjusted
SOE	0.532	0.523

In accordance with the guidelines established by Hair et al. (2022), the structural (inner) model was evaluated to assess the hypothesized causal paths between the latent constructs. This evaluation involves a bootstrapping process to perform several key tests, including R-Square (R²), f-Square (F²), estimated path coefficients, and statistical significance tests (t-values and p-values).

Table 6 presents the R-Square (R²) values, which describe the proportion of variance in every endogenous variable clarified by the predictors in the PLS-SEM model (Hair et al., 2022). The results show that SOE has an R² rate of 0.532, which falls into the medium predictive power category ($0.50 \leq R^2 < 0.75$). These findings indicate that the model can explain variations in SOE.

Table 7 summarizes the results of the testing of the direct relationship hypothesis (H1, H2, and H3) showing significant path coefficients with t-values above 1.96. However, for the moderation effect, table 8 summarizing the results of the moderation hypothesis testing found mixed results: SFA significantly amplifies the influence of control strategies (H5) and training (H6) on organizational effectiveness, but no empirical evidence was found that SFA moderates the relationship between individual performance and organizational effectiveness (H4 rejected, $p = 0.183$).

Table 7 depicted that the results of the hypothesis test for the research on the of SOE in banks in Bandung show that the dominant results were accepted, with the following details. H1 was accepted, where the T-statistic was 4.638 (> 1.96) and the P-value was 0.000 (< 0.05). This means that the better performance of the salesperson will significantly increase the effectiveness of the organization. H2 was accepted, where the T-statistic was 4.619 and the P-value was 0.000. SMCS are found to positively and meaningfully enhance the overall effectiveness of the organization. H3 was accepted and recorded as the strongest influence in this model with an original sample coefficient of 0.339 ($p = 0.000$). The finding that salesforce training is the most dominant factor in improving organizational effectiveness makes an important

theoretical contribution. In the context of highly regulated SOE banking, human competence through systematic training has proven to be more crucial than just managerial supervision. Among these, salesforce training (H3) emerged as the most substantial driver with a medium effect size ($f^2 = 0.185$), while SP and SMCS exhibited significant but smaller practical impacts (f^2 of 0.055 and 0.063, respectively).

The results in Table 8 provide a nuanced understanding of SFA's moderating role. H4 was rejected ($T = 1.333$, $p = 0.183$, $f^2 = 0.004$), confirming that automation technology does not significantly strengthen the link between individual salesperson performance and organizational effectiveness. For H5, although the hypothesis was statistically supported ($T = 1.981$, $p = 0.048$), the practical significance remains limited, as indicated by a very small effect size ($f^2 = 0.010$). This suggests that while SFA can statistically moderate the relationship between management control strategies and effectiveness, its real-world contribution in this specific context is modest rather than substantial. Similarly, H6 was supported ($T = 2.426$, $p = 0.015$), indicating that SFA strengthens the impact of training on effectiveness. However, with an effect size of $f^2 = 0.022$, the synergy between training and SFA is considered small. These findings imply that while SFA serves as a complementary tool, its role as a catalyst for managerial strategies is incremental, requiring careful integration to yield observable organizational benefits.

In conclusion, while most variables and interactions are statistically significant, the effect size analysis reveals that ST remains the primary driver of organizational effectiveness, whereas the moderating role of SFA, although present in some paths, contributes a relatively minor practical impact on the overall model.

The outcomes of the study prove that SP has a confirmed and major influence on SOE in banks in Bandung, so H1 is accepted. These findings indicate that the better the individual salespeople perform, the effectiveness of the banking organization will increase significantly. This finding is in line with Kurniawati (2018) which states that employee performance significantly affects the effectiveness of banking services through improving the quality-of-service delivery. These results also strengthen the claim from Gani et al. (2021)

and Yi et al. (2021) that superior salesperson performance is closely related to increased sales volume and customer satisfaction, which are key to achieving a competitive advantage in the banking sector. Further, O'Donnell & Marsh (2022) and Sinha & Mukherjee (2020) emphasize that effective customer engagement and strong sales practices are the key drivers of organizational success. This effectiveness is also supported by the ability of salespeople to adopt digital technology that allows banks to better manage customer relationships (Hanaysha & Mehmood, 2022; Thuda et al., 2024). Overall, banking institutions in Bandung that prioritize the development of their sales force capabilities and performance will tend to achieve higher levels of organizational effectiveness and a stronger market position.

Based on the results of statistical testing, SMCS has proven to have a confirmed and major influence on SOE in the banking sector in Bandung, so H2 is accepted. These results indicate that the implementation of proper control mechanisms directly increases the productivity and accountability of salespeople. These discoveries are in line with research by Reid et al. (2017) and Yi et al. (2021) who stated that a consistent control strategy is essential to achieve superior sales performance. In Indonesia, Saputra et al. (2023) also emphasized that the management control system has a major impact on sustainable banking evaluation and overall organizational stability. In addition, Piercy et al. (2004) also confirm that sales management control practices are a significant predictor of organizational efficiency in various developing countries. The implementation of this strategy not only improves performance metrics but also fosters positive work behavior within the sales team (O'Donnell & Marsh, 2022). The success of SMCS in improving organizational effectiveness also depends on the competence of sales managers in implementing behavior-based control, which has been revealed to be more impactful than the level of control itself (Piercy et al., 2009). By aligning control mechanisms with broader organizational goals, banks in Bandung can ensure their sales strategies remain adaptive and competitive to market dynamics (Sinha & Mukherjee, 2020).

The results of the data analysis showed that ST had a strong and large influence on SOEs in banks in Bandung, so H3 was accepted. Interestingly, this variable was found to be the most dominant factor in increasing organizational effectiveness compared to other variables, with the highest original sample value of 0.339, T-statistic 7.960, and P value 0.000. These findings confirm that training investment is the main cause of the success of sales organizations in the banking sector. The results of the study also show that ST is the strongest driver of organizational effectiveness ($f^2 = 0.185$). In the context of state-owned banks in Indonesia, this

dominance can be attributed to the high complexity of financial products and a strict regulatory environment. In contrast to general retail sales, banking services require salespeople to have in-depth technical literacy and adaptive communication skills to navigate bureaucratic barriers (Dang et al., 2020; Darwich, 2025). These results reinforce the findings of Wahyuningsih (2019) who stated that regular training strengthens the capabilities of salespeople, which in turn improves individual performance and overall organizational results. In line with that, Hapsari et al. (2024) also found that training significantly improves the skills and effectiveness of sales personnel in various industries, including in building relationships with customers. Comprehensive training is considered a critical component to maintain a high level of sales effectiveness amid market changes (Reid et al., 2017). Furthermore, this discussion highlighted the importance of training that is oriented towards the adaptation of technology and customer needs. Zahra (2025) notes that training that focuses on sales automation tools and AI-based systems can significantly improve team productivity. This is proved by Yi et al. (2021) who stated that customer-oriented sales behaviors honed through training result in higher customer satisfaction. In addition to the technical aspects, training also plays a role in the psychological aspect of salespeople by fostering intrinsic motivation and reducing emotional fatigue, which ultimately prevents a decline in performance (Hancock et al., 2022). Overall, banking institutions in Bandung must prioritize training initiatives that are sustainable and in line with market dynamics to remain competitive and effective (Madhani, 2015; Yi et al., 2021).

Interestingly, SFA failed to moderate the relationship between SP and SOE ($T = 1.333$, $p = 0.183$, $f^2 = 0.004$). This suggests a ceiling effect where the impact of individual performance on SOE has been optimized by KPI targets and rigid standard operating procedures (SOPs) (Prakash et al., 2025). This is reflected in the phenomenon of the *Productivity Paradox* where technology investment is not always directly proportional to increased efficiency or profitability (Prakash et al., 2025). In a highly structured environment, organizational governance greatly determines the effectiveness of technology (Prakash et al., 2025). Automation tools may help with administrative efficiency, but they fail to replace the emotional connection and trust that remain the main drivers in banking relationships (Bataneh et al., 2025; Rigopoulos et al., 2025). Research by Jelinek (2013) also states that simply adopting an SFA tool is not enough to improve performance if it is not deeply integrated with the sales process. In addition, Moutot & Bascoul (2008) note that the use of SFA sometimes has a negative impact due to the additional administrative burden

Table 7. Results of Direct Hypotheses Testing

Hypothesis	Variable	Original sample (O)	Sample mean (M)	STDEV	T-stat	P values	Hypothetical Deduction	F ² Result
H 1	SP → SOE	0.174	0.173	0.037	4.638	0.000	Accepted	0.055
H 2	SMCS → SOE	0.184	0.185	0.040	4.619	0.000	Accepted	0.063
H3	ST → SOE	0.339	0.341	0.043	7.960	0.000	Accepted	0.185

Table 8. Results of Moderation Hypotheses Testing

Hypothesis	Variable	Original sample (O)	Sample mean (M)	STDEV	T-stat	P values	Hypothetical Deduction	F ² Result
H4	SFA x SP → SOE	0.046	0.043	0.034	1.333	0.183	Rejected	0.004
H5	SFA x SMCS → SOE	0.067	0.066	0.034	1.981	0.048	Accepted	0.010
H6	SFA x ST → SOE	0.103	0.104	0.043	2.426	0.015	Accepted	0.022

(such as routine reporting) which can distract salespeople from their core activities. This explains why in Bandung banks, automation technology is not necessarily able to strengthen the relationship between individual performance and overall organizational effectiveness if management or technical support is still inadequate (Buehrer et al., 2005).

The test results showed that SFA significantly moderated the relationship of management control strategies to organizational effectiveness, so H5 was accepted. SFA allows sales managers to monitor and control sales activities more effectively, so that they are aligned with organizational goals (Wahyuningsih, 2019). These findings are supported by Singh Shanmugam (2025) who states that the strategic implementation of Customer Relationship Management (CRM) (such as Salesforce) supported by smart analytics is positively correlated with improved financial performance and operational stability through a more measurable control system. In other words, a management strategy in a bank will be much more effective if it is supported by an automation system that provides accurate data for decision-making.

The results showed that SFA amplified the influence of salesperson training on organizational effectiveness, so H6 was accepted. This hypothesis has the strongest moderation significance with a T-statistic of 2.426 and P-value of 0.015 (< 0.05). These results strengthen the argument for the synergy between technology and human development. Attia et al. (2008) and Wahyuningsih (2019) highlight that an integrated framework between training and technology can significantly improve sales outcomes. The training provided to employees will provide more optimal results if they are also equipped with SFA technology to practice these new skills efficiently. Ahearne et al. (2005) also affirmed that training and technical support are key moderation factors that ensure the adoption of SFA truly improves the effectiveness of sales teams.

Although SFA statistically moderated pathways for management control (H5) and training (H6), the very small effect size ($f^2 = 0.010$ and 0.022) suggests that its contribution is incremental rather than transformative. This is in line with the finding that SFA implementations often fail to deliver significant productivity impacts independently, with high rates of failure or non-productivity post-implementation (Simamora et al., 2016). The low size of this effect also confirms that technology in the service industry tends to be technology-enabled rather than technology-driven (Larpsiri & Speece, 2004). In traditional banking structures, SFA acts as if its existence is often perceived as an administrative burden or a means of supervision (micromanagement) that can disrupt the established routine of salespeople (Barker et al., 2009). Therefore, banking institutions should prioritize human capital development, given that the benefits of SFA are highly dependent on customer orientation and other organizational factors rather than simply the adoption of the technology itself (Holloway et al., 2013).

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Conclusion

This study concludes that SP, SMCS, and ST are significant determinants in state-owned banks in Bandung. Among them, ST emerged as the main and most dominant driver of organizational success, showing a moderate measure of effect ($f^2 = 0.185$). In contrast, SFA's role as a moderator is selective and simple. While SFA statistically amplifies the impact of training and control strategies on effectiveness, the effect of these interactions is practically weak (f^2 each 0.022 and 0.010). Notably, SFA does not significantly moderate the relationship between SP and SOE, suggesting that technology adoption alone cannot strengthen individual output in this bureaucratic context. Theoretically, this study proves that in highly regulated industries, human capital through training is more crucial than technological devices. These findings also challenge the assumption of technology as a technological booster, suggesting the existence of a ceiling effect in bureaucratic structures that limits the extent to which automation can enhance individual-based success.

Banking managers should prioritize workforce development (training) as the main strategy for increasing effectiveness. SFA should be positioned as an incremental support tool, not a standalone solution. Technology integration should be done carefully while still focusing on strengthening basic human competencies to achieve more optimal operational profits. This research is limited to a cross-sectional design and focuses on state-owned banks in Bandung. Future research is suggested using a longitudinal approach and expanding the scope of private or international banks. In addition, exploration of other variables such as organizational culture or digital literacy is needed to better understand the synergy between technology and sales management.

Author contributions

Syahputra: Conceptualization, methodology, data collection, formal analysis (PLS-SEM), and writing original draft. Yogi Suprayogi: Methodology validation, supervision, and review & editing. Rajiv Dharma Mangruwa: Theoretical framework development, data curation, and critical revision of the manuscript. All authors have read and agreed to the published version of the manuscript.

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