

## The link between individual factors and salesperson performance in microfinance institutions

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ABSTRACT

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This study extends the existing research on the relationship between individual factors and salesperson performance by developing a moderated mediation model. The research model posits work engagement as a mediating variable between individual factors (CSE and proactive personality) and job performance. This mediation process is moderated by perceived organization support. A self-administrated questionnaire is distributed to 215 salespersons from microfinance institutions, located in Central Java, Indonesia. The results demonstrate that both CSE and proactive personality associated with work engagement. In addition, work engagement was significantly related to job performance. This study also reveals that CSE had a direct effect on job performance. Conversely, a proactive personality, is not related to job performance. In the case of the mediation effect test, work engagement has a significant partial mediation effect on the link between SCE and job performance. On the other hand, the relationship between proactive personality and job performance has fully mediated by work engagement. The moderating effect of perceived organizational support has strengthened the link between work engagement and job performance. In sum, the theoretical and managerial practice consequences are also discussed based on the result study.

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### 1. Introduction

Indonesia's microfinance institutions (MFIs) have grown steadily and become a fundamental element of micro-scale business development. Financial Services Authority has reported the growth of microfinance that rapidly increased at 5,6% in 2019. The main factor influencing the growth of MFIs in Indonesia is the mushrooming of small businesses that become potential markets for the financial service sector. However, with the growth of industry and markets, competition in the financial institutions' sector is inevitably fierce. Therefore, superior resources are needed for MFIs in order to survive in the business competition. Recent studies have considered salesperson as a spearhead for MFIs on nurturing competitive advantage. Hence, it has become imperative for organizations to formulate a strategy that encourages employees to consistently gaining superior performance. Management literature has massively linked individual factors as a critical element of job performance. For instance, there was evidence that personality (Judge & Zapata, 2015; Zeigher-Hill et al., 2015), self-esteem (Ferrish et al., 2015), psychological capital (Bouckenoghe et al., 2015; Chen, 2015), adaptability (Sony & Mekoth, 2016) and personal initiative (Glaser, Stam, et al., 2015; Whihler et al., 2017) were positively associated with employee performance. However, previous studies also reported a call for further research to scrutinize the underlying mechanism between individual factors and performance relationships (Krishnan et al., 2002; Herjanto & Franklin, 2019). In addition, previous research also pinpointed the need for research on different business contexts, which is critical to gain a broader understanding of the linkage between individual factor and job performance (Widari et al., 2019). This study has primary goals to examine the influence of proactive personality and core self-evaluation on salesperson performance via employee engagement. Also, in the connection between employee engagement and salesperson performance, perceived organization support (POS) was employed as moderating variables. The main contributions of this present study are 1) to consider CSE and proactive personality as the predictor of salesperson performance, 2) to examine moderated mediation of employee engagement and POS in the model.

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Also, as suggested by prior research, this study was conducted in the context of microfinance institutions, which specifically provide service for small-medium enterprises. In sum, this present study provides managerial practice in the case of nurturing individual factors that lead to employee engagement and, in turn, increasing salesperson performance.

## 2. Literature Review

### 2.1 Core Self-Evaluation and Work engagement

CSE is a dispositional construct that expresses an individual ability to evaluate his/her self and also the environment. Judge et al. (1997) stated that CSE as a personal trait explains a basic assumption or evaluation that individuals know about themselves that influence judgment, attitude, and behavior in certain situations (Kacmar et al., 2004). For instance, employees who positively perceived about their competencies will face the situation (for example, work) positively and behave consistently in every situation. Judge, Locke, and Durham (1997) proposed four distinctive elements of CSE; namely *locus of control*, *neuroticism*, *general self-efficacy* and *self-esteem*. Schaufeli et al. (2002) considered conceptualize work engagement as individual positive related task-motivation that characterized by vigor, absorption, and dedication. Previous research revealed that CSE shared positive influence toward work engagement (Lee, 2015; Yan et al., 2019). Employees may feel energetic, positive connection to the work, and happy to the work role when they feel competence to fulfill the work demand (Karatepe & Demir's, 2014). Based on previous literature, this study proposes the following hypothesis:

*H<sub>1</sub>: CSE is significantly associated with work engagement.*

### 2.2 Core Self Evaluation and Job Performance

Core self-evaluation motivated employees to accomplish higher job performance (Judge, Erez, and Bono, 1998). Individuals who have self-positive-view are more likely to perform their best, due to the higher level of confidence. Recent studies revealed that CSE has a positive association with job performance (Chen et al., 2016; Henson, & Beehr, T. (2018). Individuals with higher CSE would be more effective in coping with obstacles provided by a problem-solving strategy that overcoming the stress level. Individuals with this CSE trait will have higher motivation in achieving better job performance. Thus, we propose the following hypothesis:

*H<sub>2</sub>: CSE is significantly associated with and Job Performance.*

### 2.3 Proactive personality and Work engagement

Proactive personality was found to be a predictor of work engagement (Bakker, 2011). Individual characteristics, such as proactive personality, encouraged employees to develop themselves more than others. Employee engagement will contribute to employees' work initiation and their motivation to develop change (Albrecht, 2010; Helmy, Adawiyah, & Banani, 2019). Furthermore, Schultz and Schultz (2010) suggested that employees who have proactive personality more likely to build social support that leads to job satisfaction and, in turn, promoting employee performance. Thus, we propose the following hypothesis:

*H<sub>3</sub>: Proactive personality is associated with job performance.*

### 2.4 Proactive personality and Job Performance

Proactive personality is defined as characteristics of someone who identifies opportunities and acts on their own volition shows initiative, takes action, and survives until meaningful change occurred (Crant, 2000). Therefore, employees who have a proactive personality determine the influence to intentionally change the work for a better environment (Bakker, Tims, & Derks, 2012). Previous studies revealed that proactive personality fostering job performance by exploring organizational resources in order to develop a problem-solving solution and to create a new opportunity (Caniëls, Semeijn, & Renders, 2018). Based on prior research, we propose the following hypothesis:

*H<sub>4</sub>: Proactive personality is significantly associated with job performance.*

### 2.5 Mediating role of work engagement

There are two primary factors that encourage work engagement; namely job resources and personal resources (Bakker, 2011). This research focuses on personal factors that influence the employees' work engagement. Personal resources are positive self-evaluations related to resilience and refer to the ability of individuals to control and influence success in their work environment (Bakker et al., 2008). When employees feel an attachment to their work, they will feel compelled to try to achieve challenging goals, want to succeed, and have a personal commitment to achieve organizational goals. Past studies revealed have recognized work engagement as mediating variable that bridging individual factor and several organizational outcomes. Memon et al. (2018) indicated work engagement has mediated the association between person organization fit and turn over intention. Another study, Paek et al. (2015) found that work engagement partially mediates the effect of PsyCap on job satisfaction and affective organizational commitment. Based on previous research, this study proposed the following hypotheses:

$H_{5a}$ : Work engagement is significantly associated with job performance.

$H_{5b}$ : Work engagement has mediating effect on the association between CSE and job performance.

$H_{5c}$ : Work engagement has mediating effect on the association between proactive personality and job performance.

## 2.6 Moderating role of person organization support

POS is defined as employee's perception regarding the extent to which organization valued their contributions, fulfills socio-emotional needs and cares about their well-being (Eisenberg et al., 1986). POS is also considered as reciprocal relationship between employees and organization that is related to rewards and other organizational treatments (Eisenberg et al., 2001). Previous research indicated that when employees feel the support from the organization, there will be positive feelings that affect a variety of positive work attitudes (Li, Bonn, & Ye, 2019; Wang & Xu, 2019). Organizational support theory stated that POS can create a sense of responsibility to help organizations achieve their goals and increase employee commitment to gain job performance (Kurtessis et al., 2017; Rhoades & Eisenberger, 2002). The present study investigates the possible interaction between POS and work engagement toward job performance. Thus, the study proposes the following hypothesis:

$H_6$ : POS moderates the relationship between work engagement and job performance.

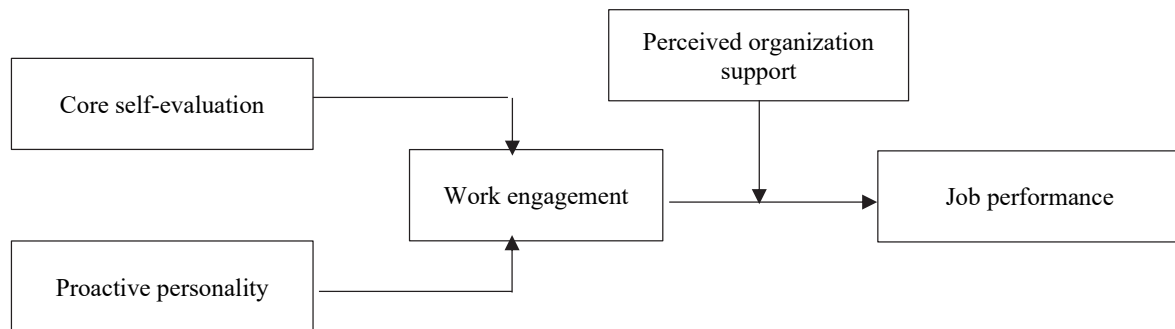


Fig. 1. Research Model

## 3. Method

### 3.1 Sample and Procedure

A self-reported questionnaire was employed to survey salesperson working in MFIs that located in Central Java, Indonesia. Firstly, we sent a survey invitation to 25 MFIs via marketing managers. However, three MFIs declined the invitation, and 22 have accepted to participate in the survey. Approximately three months, from November 2019 until February 2020, a total of 250 questionnaires were distributed. Only 215 questionnaires have adequately filled, which indicates a 86% response rate. The majority of participants' ages (58%) ranged from 30–40 years, and employment length ranged from 5 to 10 years (42%). All participants had obtained a college degree, and as the vast majority of the participants were male (90%).

### 3.2 Measurement

In the present study, to measure CSE, we adopted 12 items scale developed by Judge et al. (2003). Five-point Likert scale includes 1 = "strongly disagree," and 5 = "strongly agree" was employed for measurement. Sample items are "I am confident I get the success I deserve in life," and "when I try, I generally succeed." Proactive personality was measured using 10 items scales adopted from (Seibert, Crant, and Kraimer's, 1999).

**Table 1**  
Convergent, Divergent Validity, and Reliability

| Instrument                     | CA    | CR    | AVE   | Instrument   |              |              |              |              |
|--------------------------------|-------|-------|-------|--------------|--------------|--------------|--------------|--------------|
|                                |       |       |       | 1            | 2            | 3            | 4            | 5            |
| Core self-evaluation           | 0,908 | 0,923 | 0,650 | <b>0,831</b> |              |              |              |              |
| Proactive personality          | 0,823 | 0,936 | 0,695 | 0,802        | <b>0,833</b> |              |              |              |
| Work engagement                | 0,940 | 0,950 | 0,678 | 0,743        | 0,825        | <b>0,823</b> |              |              |
| Perceived organization support | 0,816 | 0,926 | 0,628 | 0,785        | 0,812        | 0,354        | <b>0,792</b> |              |
| Job performance                | 0,826 | 0,834 | 0,746 | 0,713        | 0,795        | 0,500        | 0,486        | <b>0,863</b> |

Note: CR, composite reliability; AVE, average variance extracted; CA, cronbach's alpha; Values above the diagonal in bold are squared inter-construct correlations for Fornell–Larcker criterion.

The measurement used a five-point Likert scale includes 1 = "strongly disagree" and 5 = "strongly agree". Sample items include 'If I see something I don't like, I fix it' and 'I love being a champion for my ideas, even against others' opposition'. Employee engagement in this study was measured using a 9-items scale of the Utrecht Work Engagement Scale (Schaufeli, Bakker & Salanova, 2006), including "At work, I feel that I am bursting with energy" "At my job, I feel strong and vigorous". Perceived organization support is a moderator variable in the study model. We adopted Eisenberger et al.'s (1986) scale comprising of 8 items in measuring perceived organizational support. For both scales, a 5-point Likert scale where 1 =

“strongly disagree” and 5 = “strongly agree” was used for measurement. Job performance measured using 3 items adapted from Abed and Haghighi (2009), Schwepker and Schultzb (2015), for example, “I have exceeded the sales targets set by the company.” “I have exceeded the sales targets set by the company”.

**Table 2**

## Measurement Model Evaluation Result

| Factor                               | Measurement Items | Mean | Standard Deviation | Factor Loading |
|--------------------------------------|-------------------|------|--------------------|----------------|
| Core Self-evaluation (CSE)           | CSE1              | 3.85 | 0.62               | 0.732          |
|                                      | CSE2              | 3.81 | 0.76               | 0.737          |
|                                      | CSE3              | 3.83 | 0.68               | 0.794          |
|                                      | CSE4              | 3.34 | 0.77               | 0.720          |
|                                      | CSE5              | 3.45 | 1.06               | 0.755          |
|                                      | CSE6              | 3.33 | 1.11               | 0.716          |
|                                      | CSE7              | 3.46 | 0.81               | 0.821          |
|                                      | CSE8              | 3.59 | 0.94               | 0.744          |
|                                      | CSE9              | 3.34 | 0.89               | 0.844          |
|                                      | CSE10             | 3.27 | 0.88               | 0.756          |
|                                      | CSE11             | 3.94 | 0.74               | 0.805          |
|                                      | CSE12             | 3.68 | 0.75               | 0.734          |
| Proactive Personality (PP)           | PP1               | 3.59 | 0.70               | 0.737          |
|                                      | PP2               | 3.41 | 0.87               | 0.823          |
|                                      | PP3               | 3.73 | 0.75               | 0.725          |
|                                      | PP4               | 3.46 | 0.80               | 0.785          |
|                                      | PP5               | 3.45 | 0.68               | 0.770          |
|                                      | PP6               | 3.68 | 0.65               | 0.842          |
|                                      | PP7               | 3.29 | 0.76               | 0.789          |
|                                      | PP8               | 3.42 | 0.84               | 0.816          |
|                                      | PP9               | 3.85 | 0.82               | 0.786          |
|                                      | PP10              | 3.81 | 0.86               | 0.829          |
| Work Engagement (WE)                 | WE1               | 3.83 | 0.18               | 0.823          |
|                                      | WE2               | 3.34 | 0.17               | 0.813          |
|                                      | WE3               | 3.45 | 0.26               | 0.840          |
|                                      | WE4               | 3.33 | 0.31               | 0.760          |
|                                      | WE5               | 3.46 | 0.51               | 0.891          |
|                                      | WE6               | 3.59 | 0.44               | 0.837          |
|                                      | WE7               | 3.34 | 0.39               | 0.704          |
|                                      | WE8               | 3.27 | 0.38               | 0.874          |
|                                      | WE9               | 3.94 | 0.24               | 0.852          |
| Perceived Organization Support (POS) | POS1              | 3.68 | 1.15               | 0.808          |
|                                      | POS2              | 3.59 | 0.80               | 0.749          |
|                                      | POS3              | 3.41 | 0.97               | 0.779          |
|                                      | POS4              | 3.73 | 1.25               | 0.792          |
|                                      | POS5              | 3.46 | 1.12               | 0.829          |
|                                      | POS6              | 3.45 | 1.05               | 0.846          |
|                                      | POS7              | 3.68 | 0.96               | 0.839          |
|                                      | POS8              | 3.29 | 0.98               | 0.785          |
| Job Performance (JP)                 | JP1               | 3.42 | 0.64               | 0.733          |
|                                      | JP2               | 3.33 | 0.71               | 0.903          |
|                                      | JP3               | 3.58 | 0.47               | 0.908          |

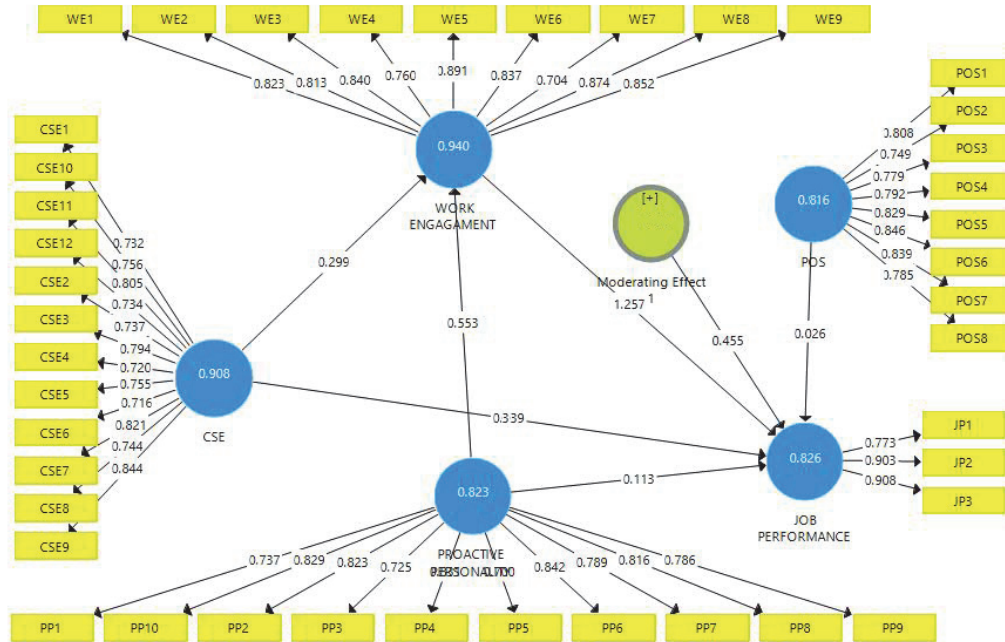


Fig. 2. Structural Model

4. Results

4.1 Measurement Model Evaluation

The present study used Smart PLS version 3 to analyze data and to test the hypotheses. In the outer model evaluation, three components must be considered to provide the goodness of fit, namely convergent validity, discriminant validity, and composite reliability. First, Convergent validity is used to find out which instrument items can be used as indicators of all latent variables. Convergent validity measured based on the value of the outer loading factor of the construct. Table 1 showed that the loading factor for all items was above cut-off value 0.7 that indicates that all items are valid. Also, all extracted mean values (AVE) exceeded the 0.50 threshold, supporting the convergent validity of the construct step. Second, discriminant validity is to assess the differentiation of the construct. A variable construct provides discriminant validity when the construct has the strongest relationships with its own indicators. Thus, by comparing the square root of the AVE to each variable relation (Fornell & Larcker, 1981). The result showed that discriminant validity is established between two constructs association among indicators and greater than that between a construct and any other construct. Third steps, composite reliability (CR) precisely explains the convergence and internal consistency of the developed measures. CR estimates the degree to which the respective indicators signal the latent construct. The CR estimates of the latent variables of the present study ranged from 0.834 to 0.950, which exceeded the cut-off value of 0.7. Cronbach’s alpha coefficients for the item core self-evaluation= 0.908, proactive personality= 0.823, work engagement= 0.940, perceived organization support= 0.816 and job performance= 0.826, respectively, indicating an acceptable level of reliability.

Table 3  
Structural Model Assessment

| Variable                 | Original Samples | STDEV | t-Statistics | p-Values | Hypothesis                  |
|--------------------------|------------------|-------|--------------|----------|-----------------------------|
| CSE → WE                 | 0.299            | 0.101 | 2.960        | 0.021    | H <sub>1</sub> : Supported  |
| PP → WE                  | 0.553            | 0.087 | 6.356        | 0.000    | H <sub>2</sub> : Supported  |
| CSE → JP                 | 0.339            | 0.102 | 3.324        | 0.002    | H <sub>3</sub> : Supported  |
| PP → JP                  | 0.113            | 0.107 | 1.056        | 0.295    | H <sub>4</sub> : Rejected   |
| WE → JP                  | 1.275            | 0.127 | 10.039       | 0.000    | H <sub>5a</sub> : Supported |
| <i>Mediating effect</i>  |                  |       |              |          |                             |
| CSE → WE → JP            | 0.381            | 0.127 | 3.002        | 0.005    | H <sub>5b</sub> : Supported |
| PP → WE → JP             | 0.705            | 0.15  | 4.701        | 0.000    | H <sub>5c</sub> : Supported |
| <i>Moderating effect</i> |                  |       |              |          |                             |
| WE*POS → JP              | 0.394            | 0.146 | 2.699        | 0.038    | H <sub>6</sub> : Supported  |

Note: CSE: core self-evaluation; WE: work engagement; PP: proactive personality; JP: job performance; POS: perceived organization support.

## 5. Findings

Table 3. indicates that CSE ( $t=2.960$ ;  $\alpha=0.021$ ) and proactive personality ( $t=6.356$ ;  $\alpha=0.000$ ) have significant effects on work engagement. These findings support H1 and H2. By investigating the antecedents of job performance, the study found that CSE ( $t=3.324$ ;  $\alpha=0.002$ ) and work engagement ( $t=10.039$ ;  $\alpha=0.000$ ) were significantly related to job performance. Therefore, H3 and H5a were supported. However, H4 was rejected due to the insignificant relationship between proactive personality and job performance ( $t=1.056$ ;  $\alpha=0.295$ ). Furthermore, this study also examined the role of work engagement as mediating variables. The result indicated that work engagement has a significant mediating effect on the relationship between CSE and Job performance ( $t=3.002$ ;  $\alpha=0.005$ ). Also, the connection between proactive personality and job performance has significantly mediated by work engagement ( $t=4.701$ ;  $\alpha=0.000$ ). Thus, these results provide support for H5b and H5c. In the case of the moderating role of POS, the finding revealed that the relationship between work engagement and job performance is stronger by the moderating effect of POS. These findings support for H6.

## 6. Discussion and Implication

This study revealed that CSE was significantly related to salesperson performance. CSE has become a trigger for salesperson to accomplish the sales target. Salesperson who perceived their competence can exceed the company's target charged, they will achieve better sales performance. Conversely, proactive personality has not had any significant relationship with salesperson performance. These findings are consistent with findings of Gerhardt et al. (2009) work which indicated insignificant effect of proactive personality on job performance. They stated that employees who have a proactive personality tend to waste more energy to change the environment, rather than completing the task or target that has been charged. Furthermore, in the case of a mediating mechanism, work engagement has performed a mediation effect in the relationship between both CSE and proactive personality with job performance. However, work engagement plays a full mediation effect on the proactive personality- job performance relationship.

This study has revealed that positive individual characteristics were fostering salespeople to be more engaging in their jobs and, in turn, increasing sales performance. In addition, POS has a moderating effect on the relationship between work engagement and job performance. These findings have revealed that the work engagement-job performance relationship was stronger when the employee perceived the organization cares about their work-life and wellbeing. The present study has provided implications toward managerial practices. First, MFI's managers should consider CSE as critical element for salesperson performance. Hence, as a trait, MFIs' managers are required to nurture employees who have positive self-evaluation, through an advance employee selection and personality development. Second, according to the essential influence of POS, managers should provide employees with several beneficial organization treatments, such as development of employee-supervisor relationship, providing rewards, recognition and incentives, which are critical to motivate employee to gain sales performance. In sum, this study has presented broader understanding of underlying mechanism in the individual factor-salesperson performance relationship. The findings have provided evidence that both proactive personality and CSE share positive influence on salesperson performance through work engagement process. POS also found to be trigger for employee to be engaged and strive to achieve the best performance. However, this study only surveyed salespeople in the microfinance sector. Thus, we suggest further research to investigate in the different business contexts in order to obtain a more comprehensive view regarding personality factor-salesperson performance relationship.

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