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The effect of service quality and salesperson performance on company saled performance mediated by relationship marketing at WOM finance Cibinong branch

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ABSTRACT

This study aims to analyze the effect of service quality and salesperson performance on company sales performance with relationship marketing as a mediating variable at PT WOM Finance Cibinong Branch. This study employed a quantitative approach involving 85 customers as respondents. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results show that service quality has a positive and significant effect on company sales performance with p-values 0.000 < 0.05 and t-statistics 3.777 > 1.664. Salesperson performance does not have a significant effect on company sales performance with p-values 0.107 > 0.05 and t-statistics 1.610 < 1.664. Relationship marketing has a positive and significant effect on company sales performance with p-values 0.005 < 0.05 and t-statistics 2.820 > 1.664. Service quality does not have a significant effect on relationship marketing with p-values 0.099 > 0.05 and t-statistics 1.651 < 1.664. Salesperson performance has a positive and significant effect on relationship marketing with p-values 0.000 < 0.05 and t-statistics 13.461 > 1.664. In the indirect effect testing, relationship marketing does not mediate the effect of service quality on company sales performance with p-values 0.237 > 0.05 and t-statistics 1.183 < 1.664, whereas relationship marketing mediates the effect of salesperson performance on company sales performance with p-values 0.003 < 0.05 and t-statistics 2.980 > 1.664. These findings indicate that improving company sales performance at PT WOM Finance Cibinong Branch is more strongly influenced by service quality and relationship marketing, while salesperson performance becomes more effective in improving sales performance when it first strengthens relationship marketing.

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INTRODUCTION

Sales performance is a crucial measure for finance companies because it reflects the branch's ability to maintain productive receivables growth, attract market share, and maintain business continuity in the literature on services marketing and financial services. A company's market performance is also understood as a key outcome of the quality of its relationships with customers and its ability to create value in the market (Rebiazina et al., 2024; Keiningham et al., 2024).

For PT WOM Finance, the Cibinong Branch, sales performance is becoming increasingly important because the national finance industry is still growing, albeit at a slower pace and amidst increasingly intense competition. The Financial Services Authority (OJK) noted that finance company receivables grew 5.92% annually in February 2025, but by June 2025, this growth had slowed to 1.96%. This situation demonstrates that finance companies are required not only to grow but also to maintain the quality of their business processes and customer relationships to remain competitive (Keiningham et al., 2024).

Based on the company's cash financing data, the composition of cash sales shows that financing contributions are still dominated by Aggregator and MA Retail channels, while MA Priority contributes relatively less. This situation indicates that branch sales growth has not been supported equally by all marketing agents. From a marketing performance perspective, this condition is important because a company's sales performance is measured not only by total final results but also by its ability to expand the market and maintain the continuity of sales contributions between segments (Wahyudin et al., 2022; Keiningham et al., 2024; Rebiazina et al., 2024).

Based on the Cibinong Branch's ENR Table for 2025, ENR realization remained above the company's target each month. However, its movement pattern indicates that the branch's ability to maintain productive receivables growth was unstable until the end of the year. ENR increased from IDR 53,579,780,435 in January to IDR 58,650,549,913 in June, but then weakened and fell to IDR 55,662,745,870 in December.This situation indicates that the branch's sales performance is not yet fully robust in maintaining sustainable business growth, as consistently exceeding targets does not necessarily indicate healthy performance if the eventual trend is downward (Wahyudin et al., 2022). In marketing literature, company performance is not only measured by the ability to achieve immediate targets, but also by the ability to sustain growth, strengthen market position, and maintain the sustainability of business results over time (Keiningham et al., 2024; Rebiazina et al., 2024).

This occurs because slow, uncertain, and inconsistent service can lower customers' assessment of a company's reliability and reduce their likelihood of continuing the business relationship (Redda and Van Deventer 2023). This aligns with the findings of Rusydi et al. (2024), who confirmed that service quality is related to customer loyalty through satisfaction, and Rebiazina et al. (2024), who demonstrated that company-customer relationships impact market and financial performance. Therefore, the weakening ENR at the Cibinong Branch not only reflects a decline in sales performance but also indicates the need to examine whether the company's service quality is sufficient to support sustainable business growth.

The multifinance industry in Indonesia plays a strategic role in supporting economic growth, particularly by providing fast and flexible access to financing outside the banking system. However, in recent years, this sector has faced significant challenges, including declining purchasing power due to the pandemic, the increasing risk of credit crunches, and intense competition from other financial institutions. Based on the SLA data from PT. WOM Finance Cibinong Branch in Table 1.2, it was found that service completion is still dominated by the category of more than 8 hours, the highest in February at 53.33%. The high proportion of completions above 8 hours indicates that the service is not yet fully capable of providing certainty of a fast and consistent process, thus potentially reducing customer comfort and weakening confidence in the company's professionalism.

Data shows that sales achievement throughout the year was supported more by repeat orders than new orders. In aggregate, the value of repeat orders reached Rp22,433,048,417, while new orders only amounted to Rp15,680,750,176. Therefore, branch sales growth depended more on existing customers than on the success of acquiring new ones. From a salesperson performance perspective, this condition indicates that sales agents' performance is not yet fully strong in the prospecting and conversion functions, namely finding new prospects and converting those prospects into actual customers (Yeo & Jan, 2022).

Therefore, relationship marketing can be used as a mediating variable between service quality and salesperson performance on company sales performance, because in finance companies, good service and strong sales agent performance do not automatically result in sustainable sales without first establishing positive relationships with customers. Yeo and Jan (2022) showed that customer-oriented selling behavior and adaptive selling behavior have a positive effect on sales performance, while research by Chang and Lin (2024) showed that adaptive selling behavior is also positively related to relational performance, meaning that sales agent performance contributes not only to sales results but also to relationship quality.

Thus, there is still a gap in the context and research model, because there are not many studies that simultaneously test service quality and salesperson performance on company sales performance with relationship marketing as a mediating variable, especially in the context of branch-level financing companies such as WOM Finance Cibinong Branch. Therefore, the researcher raised the title "The Effect of Service Quality and Salesperson Performance on Company Sales Performance Mediated by Relationship Marketing at WOM Finance Cibinong Branch". This research is expected to be an empirical reference for companies in optimizing corporate governance, while analyzing the moderating role of customer satisfaction in the financing industry.

RESEARCH METHOD

This research employed quantitative analysis. Quantitative research methods require a systematic, organized, and structured design from the outset. This approach emphasizes the use of numbers, statistics, and numerical measurements to gain an objective understanding of the phenomena being studied. The primary objective of quantitative research is to measure and analyze how variables interact with each other using statistical methods. In this study, data was collected through questionnaires using a Likert scale to quantify the extent to which a person agrees or disagrees with a statement (Ghozali, 2016).

This study aims to analyze the influence of service quality and salesperson performance on company sales performance, with relationship marketing as a mediating variable at PT WOM Finance, Cibinong Branch. The object of this study is company sales performance, influenced by service quality and salesperson performance, and mediated by relationship marketing. The subjects were active customers of WOM Finance, using Dana Tunai Mobilku at the Cibinong branch, during the 2025 period.

Based on these calculations, the minimum sample size used in this study was 85 respondents. This number meets the minimum requirements according to Hair's approach and is within the scope of the study population of 279 customers. Therefore, the sample size for this study was 85 customers of WOM Finance's Cibinong Branch. The study used a quantitative approach with 85 customers as respondents. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of the SmartPLS 4 application.

RESULT AND DISSCUSSION

Outer Model

This study employed path analysis because it is capable of theoretically testing causal relationships between variables. Through a combination of correlation and regression analysis, researchers can identify whether the influence on the dependent variable occurs directly or through intervening variables. The relationship model between variables is visualized as a pie chart and arrows, where a single arrow indicates the direction of the causal relationship (Widia Astuti, 2022).

Data were processed and presented using the partial least squares structural equation modeling (SEM-PLS) method, supported by SmartPLS software. Furthermore, measurement model testing was conducted to ensure that the research instrument met the criteria for measurement eligibility, particularly validity and reliability.

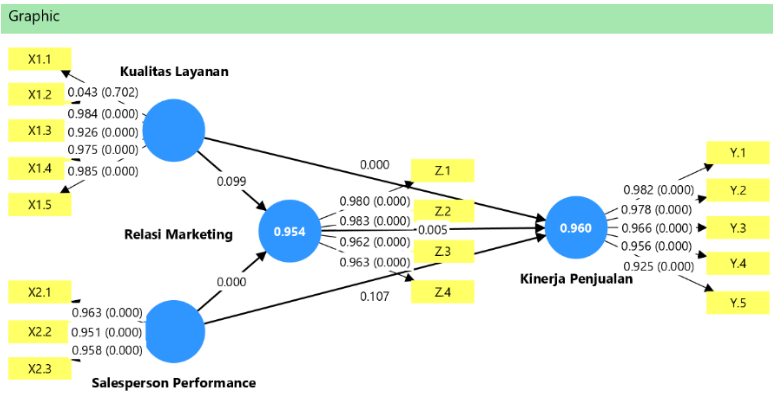

Figure 1. Outer Model *Structural Equation Modeling* (SEM-PLS)

Based on Figure 4.1 showing the initial research model construct, based on the research construct there are 4 constructs, namely the service quality variable (X1) with 5 measurement indicators, the sales force performance variable (X2) with 3 measurement indicators, the sales performance variable (Y) with 5 measurement indicators and the relational marketing variable (Z) with 4 measurement indicators.

Validity Test Results

Convergent validity is an indicator measured using the correlation between component scores or item scores and their construct values. Convergent validity is met if the outer loading value is above 0.5 (Hair et al., 2010). An indicator is considered to meet the discriminant validity test if the indicator's cross-loading value on its variable is the largest compared to other variables (Sarstedt et al., 2020). Below is a picture of the results of the SEM PLS model calculation:

Table 1 Validity test

Outer Loadings – Matrix				
	KL	KP	RM	SP
X1.2	0.984			
X1.3	0.926			
X1.4	0.975			
X1.5	0.98			
X2.1				0.963
X2.2				0.951
X2.3				0.958
Y.1		0.982		
Y.2		0.978		
Y.3		0.966		
Y.4		0.956		
Y.5		0.925	0.980	
Z.1			0.983	
Z.2			0.962	
Z.3			0.963	
Z.4				

X1.1	0.984

Based on the outer loading results in the measurement model, all research indicators show very high loading values, ranging from 0.925 to 0.985 for the main research variables. Therefore, all indicators have met the convergent validity criteria because their values are above the minimum limit of 0.70. Thus, it can be concluded that all indicators in this research model are valid and suitable for further analysis at the inner model stage.

Reliability Test

Reliability testing can be measured using Cronbach's Alpha and Composite Reliability (CR) values, where the Cronbach's Alpha value is considered adequate if ≥ 0.6 and CR is considered good if ≥ 0.7. In addition to the cross-loading value, another approach is to compare the square root of the Average Variance Extracted (AVE), which must be greater than 0.5. The data from the Cronbach's Alpha, CR, and AVE tests are shown as follows:

Table 2. Reliability test

Construct reliability and validity – Overview				
Variable	Cronbach' alpha	Composite reliability	Composite reliability	Average Variance Extracted (AVE)
KL	0.863	0.977	0.924	0.749
KP	0.979	0.980	0.984	0.925
RM	0.981	0.981	0.986	0.945
SP	0.954	0.955	0.970	0.916

The table above shows that all variable constructs have a Cronbach's alpha ≥ 0.6, and a composite reliability ≥ 0.7 and an Average Variance Extracted (AVE) ≥ 0.5. This indicates that the indicators for each variable have met the requirements for reliability testing. After conducting validity and reliability tests, the results showed that the data used in this study were valid and reliable.

Inner Model Testing

Therefore, to determine the level of explanatory ability of the model in this study, determination testing is carried out by looking at the R-square value as follows:

Table 3. Determinasi Test (R2)

R-square - Overview		
	R-square	R-square adjusted
KP	0.960	0.958
RM	0.954	0.953

Based on the R-square test results, the Sales Performance variable obtained an R-square value of 0.960 and an adjusted R-square of 0.958. These values indicate that 96% of the variation in Sales Performance can be explained by the variables that influence it in the research model, while the remaining 4% is explained by other factors outside the model. Meanwhile, the Marketing Relationship (RM) variable obtained an R-square value of 0.954 and an adjusted R-square of 0.953, which means that 95.4% of the variation in Marketing Relationship can be explained by the independent variables in the model, while the remaining 4.6% is influenced by other variables outside the research. Referring to Ghozali's criteria (2016), both R-square values are in the strong category, so it can be concluded that the structural model in this study has very good explanatory power.

Effect Size (F2) Test Results

Therefore, to determine the contribution of each variable in this research model, the f-square test is presented as follows:

Table 4. Effect size test result

f-square- Matrix	KL	KP	RM	SP
KL		0.903	0.050	
KP				
RM		0.163		
SP		0.034	3.042	

Based on the results of the f-square test, it can be seen that Service Quality (KL) has a large influence on Sales Performance (KP) with a value of 0.903, while its influence on Relationship Marketing (RM) is relatively small with a value of 0.050. The Relationship Marketing variable has a small influence on Sales Performance (KP) with a value of 0.034, while Salesperson Performance (SP) shows a very large influence on Relationship Marketing with a value of 3.042, but does not provide a significant influence directly on Sales Performance because the f-square value is 0.000.

Goodness of Fit (GoF) Test Results

The Goodness of Fit (GOF) index is used to evaluate the suitability of a model in research. Decisions are made based on the Standardized Root Mean Square Residual (SRMR) value. If the SRMR value is less than 0.10, the model is accepted. If it is less than 0.08, the model is considered to have a very good level of fit (perfect fit).

Table 5. Goodness of Fit

Model fit	Saturated model	Estimated Model
SRMR	0.044	0.044
d_ULS	0.293	0.291
d_G	2.740	2.783
Chi-square	874.051	875.865
NFI	0.758	0.758

Based on the results of the model fit test (GoF value), the SRMR value for the saturated model and the estimated model were each 0.044. This value indicates that the research model has a good level of fit, because the SRMR value is below the general limit of 0.08, so the difference between the observed and predicted correlation matrices by the model is relatively low. Thus, the structural model developed in this study can be declared to have met the good fit criteria, making it suitable for further hypothesis testing.

Results of Direct Hypothesis Testing

Hypothesis testing in this study is based on the evaluation results of the inner model or structural model, which refers to the path coefficient, t-statistics, and p-values. The t-statistics and p-values are used as the basis for determining whether the research hypothesis can be accepted or rejected. The testing process was carried out using the SmartPLS version 4 application through a bootstrapping procedure, thus obtaining the significance value of each relationship between variables in the research model. The decision to test the hypothesis refers to a significance level of p-value of 5% (0.05) with a t-table value of 1.664.

Table 6. Path coefficients

Path coefficients – Mean. STDEV, T values, p values	Original sample (O)	Sample maean (M)	Standard deviation	T statistics(lo/stdevl)	P value

KL -> KP	0..456	0.456	0.121	3.777	0.000
KL -> RM	0.112	0.115	0.068	1.651	0.099
RM -> KP	0.377	0.375	0.134	2.820	0.005
SP -> KP	0.173	0.175	0.107	1.610	0.107
SP -> RM	0.874	0.871	0.065	12.461	0.000

The first hypothesis tested the variable of Service Quality on Company Sales Performance, with a t-statistic of 3.777 > 1.664 and a p-value of 0.000 < 0.05. These results indicate that the effect of Service Quality on Company Sales Performance is statistically significant. Therefore, H1 was accepted, indicating that Service Quality has a proven effect on Company Sales Performance.

The second hypothesis tested the variable of Service Quality on Relationship Marketing, with a t-statistic of 1.651 < 1.664, and a p-value of 0.099 > 0.05. These results indicate that the effect of Service Quality on Relationship Marketing is not statistically significant. Therefore, based on the criterion of p-values < 0.05, H4 was rejected, indicating that Service Quality has no effect on Relationship Marketing at the 5% significance level.

The third hypothesis tests the relationship between Relationship Marketing and Company Sales Performance, with a t-statistic of 2.820 > 1.664 and a p-value of 0.005 < 0.05. These results indicate that the influence of Relationship Marketing on Company Sales Performance is statistically significant. Thus, H3 is accepted, indicating that Relationship Marketing has a proven effect on Company Sales Performance.

The fourth hypothesis tests the relationship between Salesperson Performance and Company Sales Performance, with a t-statistic of 1.610 < 1.664 and a p-value of 0.107 > 0.05. These results indicate that the effect of Salesperson Performance on Company Sales Performance is not statistically significant. Therefore, H4 is rejected, indicating that Salesperson Performance does not have an effect on Company Sales Performance.

The fifth hypothesis tests the relationship between Salesperson Performance and Relationship Marketing, with a t-statistic of 13.461 > 1.664 and a p-value of 0.000 < 0.10. These results indicate that the influence of Salesperson Performance on Relationship Marketing is statistically significant. Thus, H5 is accepted, indicating that Salesperson Performance has a proven effect on Relationship Marketing.

Mediation Test Results

Table 7. Mediation test results

Specific indirect effect – Mean, STDEV, T values, p value					
	Original sample (O)	Sample ean (M)	Standard deviation	T statistics	P value
SP -> RM -> KP	0.329	0.324	0.111	2.980	0.003
KL -> RM -> KP	0.042	0.046	0.036	1.183	0.237

The sixth hypothesis examines the influence of Service Quality on Company Sales Performance through Relationship Marketing as a mediator. The results of the specific indirect effects test indicate that the indirect influence of Service Quality on Company Sales Performance through Relationship Marketing has a t-statistic of 1.183 < 1.664 and a p-value of 0.237 > 0.10. These results indicate that the mediation effect is not statistically significant. Therefore, H6 is rejected, indicating that Relationship Marketing does not mediate the influence of Service Quality on Company Sales Performance.

The seventh hypothesis examines the variable Salesperson Performance on Company Sales Performance through Relationship Marketing as a mediator. The results of the specific indirect effects test indicate that the indirect influence of Salesperson Performance on Company Sales Performance through Relationship Marketing has a t-statistic of 2.980 > 1.664 and a p-value of 0.003 < 0.10. These results indicate that the mediation effect is statistically significant. Therefore, H7 is accepted, indicating that Relationship Marketing mediates the influence of Salesperson Performance on Company Sales Performance.

Effective marketing is the backbone of any successful business. In the ever-evolving digital era, the right marketing strategy can mean the difference between a company's success and failure. Therefore, it is crucial for every organization to identify and implement effective marketing strategies to achieve their business goals.

CONCLUSION

A research model is a conceptual framework that guides how research is conducted, from problem formulation to analysis of results. Based on the data analysis and discussion, this study concludes that: Service Quality has a positive and significant effect on Company Sales Performance. This finding indicates that the better the service quality provided by PT WOM Finance Cibinong Branch, the higher the company's sales performance.

Salesperson Performance does not have a significant effect on Company Sales Performance. This result indicates that sales agent performance is not yet able to directly drive increased company sales performance. Relationship Marketing has a positive and significant effect on Company Sales Performance. This finding indicates that the stronger the company's relationship with customers, the higher the company's sales performance. Service Quality does not have a significant effect on Relationship Marketing. This result indicates that the quality of service provided by the company is not yet strong enough to directly build long-term relationships with customers. Salesperson Performance has a positive and significant effect on Relationship Marketing. This finding indicates that the better the sales agent performance, the stronger the marketing relationship built between the company and customers. Service Quality does not have a significant effect on Company Sales Performance through the mediation of Relationship Marketing. These results indicate that relationship marketing is not yet able to mediate the effect of service quality on company sales performance. Salesperson Performance has a positive and significant effect on Company Sales Performance through the mediation of Relationship Marketing. This finding indicates that relationship marketing can act as a mediating variable in channeling the influence of salesperson performance on company sales performance. In general, the results of this study indicate that company sales performance at PT WOM Finance Cibinong Branch is more strongly influenced by service quality and relationship marketing. While salesperson performance has not been shown to directly influence sales performance, it is effective when relationship marketing is first strengthened. Thus, this study confirms that improving company sales performance does not solely depend on the sales agent's ability to sell, but is also highly determined by the company's ability to build long-term relationships with customers and maintain the quality of service provided.

This study shows that service quality and relationship marketing play a significant role in explaining a company's sales performance, while salesperson performance does not directly influence sales performance but does influence it through relationship marketing. Based on these results, further research is recommended to expand the model by adding other variables that theoretically have the potential to influence a company's sales performance, such as customer satisfaction, customer loyalty, customer trust, customer experience, or company image, so that the model can explain customer behavior and company outcomes more comprehensively. In addition, further research can also use a broader object, for example, several branches of a finance company or comparing between multifinance companies, in order to obtain a stronger picture of the consistency of the relationship between variables in the context of the finance industry.

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