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Religiosity Competitiveness on Knowledge Conversion: A New Approach to Boost Adaptive Selling Capability

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Abstract. A very dynamic market conditions and the diversity of customers' character in the financial services industry requires companies to be able to adjust selling methods according to the conditions encountered. In the knowledge management perspective, the wealth and variety of knowledge possessed by salespersons are determinants of adaptive selling capability which will ultimately contribute to the growth of the financial services industry. Various studies have tried to explore the leverage factors of adaptive selling, but not much studies who used perspective of knowledge conversion activities based on personal values as approach. Thus, this study offers a new concept, namely Religiosity Competitiveness on Knowledge Conversion (RCKC) and examines its impact on adaptive selling capability. The study was conducted on 157 Sharia insurance salespersons by taking samples using purposive sampling technique. The test results show that RCKC which compose of religiosity competitiveness on socialization, religiosity competitiveness on externalization, religiosity competitiveness on combination and religiosity competitiveness on internalization can increase adaptive selling capability. Thus, the ability to convert knowledge about good sales techniques as a result of the religiosity competitiveness will increase adaptive selling capability. This in-depth study is expected to contribute to knowledge management practices and policies, especially in knowledge conversion.

Keywords: religiosity competitiveness, knowledge conversion, adaptive selling capability

Abstrak. Kondisi pasar yang sangat dinamis dan karakter pelanggan yang sangat bervariasi pada industri jasa keuangan mengharuskan perusahaan mampu menyesuaikan metode penjualan sesuai kondisi yang dihadapi. Pada perspektif knowledge management, kekayaan dan variasi pengetahuan yang dimiliki oleh salesperson menjadi penentu adaptive selling capability yang pada akhirnya akan berkontribusi pada pertumbuhan industri jasa keuangan. Berbagai studi telah mencoba mengeksplorasi faktor-faktor pengungkit adaptive selling, namun masih sangat jarang yang melihat sisi aktivitas knowledge conversion berbasis personal values. Untuk itulah, studi ini menawarkan sebuah konsep baru yaitu Religiosity Competitiveness on Knowledge Conversion (RCKC) dan menguji dampaknya pada adaptive selling capability. Penelitian dilakukan terhadap 157 salesperson asuransi Syariah dengan pengambilan sample menggunakan teknik purposive sampling. Hasil pengujian menunjukkan bahwa RCKC yaitu, religiosity competitiveness on socialization, religiosity competitiveness on externalization, religiosity competitiveness on combination dan religiosity competitiveness on internalization mampu meningkatkan adaptive selling capability. Sehingga, kemampuan mengkonversi pengetahuan tentang teknik penjualan yang semakin baik karena adanya semangat membantu dalam kebaikan (religiosity competitiveness) akan membuat adaptive selling capability meningkat. Kajian mendalam dari studi ini diharapkan dapat berkontribusi dalam pengembangan praktek dan kebijakan knowledge management, khususnya knowledge conversion.

Kata kunci: perjuangan yang religius, konversi pengetahuan, kemampuan penjualan adaptif

INTRODUCTION

The financial services industry is one of the pillars of Indonesia's economic development. Several types of financial services from the banking sector, capital market and non-bank financial services sectors such as pension funds, financial institutions, fintech (financial technology), and insurance, have developed very rapidly in line with the needs of the community in the financial sector. Insurance is an agreement between an insurance company and a policyholder that forms the basis for receiving premiums by insurance companies in return (OJK, 2018). As a service company, salesperson's role is very dominant in improving sales performance. Salesperson job specifications make their activities different from other employees because they do not only represent the company to

customers but also represent customers to the company (Ferreira, 2017). As a company representation, salespersons are very instrumental in meeting customer expectations (Wang & Wang, 2016). They also often face various "moments of truth" that demand adaptive selling. Adaptive selling is defined as the ability of salespersons to adjust their selling methods based on the information they receive as a result of interactions with customers (Spiro & Weitz, 1990). A salesperson who has high adaptability is better able to serve customers effectively. Conversely, low adaptability has a negative impact, such as customer disappointment, unequal satisfaction and the emergence of negative word of mouth. All of these have a negative effect on marketing performance such as declining sales, unreachable profits, and the number of customers moving to competitors (Blut, Beatty,

Evanschitzky, & Brock, 2014). Thus, many studies try to explore the leverage factors of adaptive selling such as commitment, empowerment, selling skill (Simintiras, Ifie, Watkins, & Georgakas, 2013), experience (Franke & Park, 2006); customer orientation (Kaynak, Kara, Chow, & Laukkanen, 2016a); emotional (Wang, Wang, & Hou, 2016); demography (Chakrabarty, Brown, & Widing II, 2010); experience (Kara, Andaleeb, Turan, & Cabuk, 2013); service leadership (Wong, Liu, & Tjosvold, 2015a); experience (Wong et al., 2015a), but not much of them who used the perspective of religious motivation, especially Islamic values as an approach.

Adaptive selling capability is determined by the wealth of knowledge, the salesperson's wealth of knowledge becomes the output of knowledge management practices carried out in a team. Some knowledge management practices according to Liebowitz (1999) are knowledge creation, knowledge sharing and knowledge implementing. To create knowledge, knowledge conversion through the process of SECI (Socialization, Externalization, Combination, and Internalization) by Nonaka (2000) is often used as a reference.

In the existing literature, it has proved that knowledge conversion is not that easy, especially the conversion of tacit knowledge. Research results by Delphi Group show that organizational knowledge, 42% is stored and structured in the brains of employees, 26% in paper documents, 20% in electronic documents, and 12% in the form of knowledge based electronic (Setiarso, 2009). Therefore, tacit knowledge inherent in each salesperson (how to communicate with customers and how to use several selling methods) must be converted to explicit knowledge so that it has broader benefits, both for team and organization.

There are many studies that have explored this knowledge conversion, such as (Luu, 2014); (Ashok, Narula, & Martinez-Noya, 2016); (Gururajan & Fink, 2010); (Rutten, Blaas-Franken, & Martin, 2016); (Nonaka & von Krogh, 2009); (Fachrunnis, Adhiatma, & Tjahjono, 2018), but very rarely studies that relate to motivations based on Islamic values, especially in order to compete in goodness. Knowledge conversion activities are still limited to routine, there has been no attempt to do the best in conducting knowledge conversion activities that are followed by continuous efforts to improve it for the better. In addition, the existing studies still observed it from an individual perspective (Staman, Timmermans, & Visscher, 2017); (Khan, Breitenacker, & Schwarz, 2015) and only focus on themselves (Polley & Ribbens, 1998), there is no mutual effort invites to move forward together and help each other in doing knowledge conversion. In other words, not many people use the team spirit to improve performance.

The team spirit is related to relationships that are established among fellow team members because the existence of relational relationships within the team will create cooperative norms. Cooperative norms

are defined as a willingness to appreciate diversity, openness to critical thinking, the hope of reciprocity, and cooperation (Yu, Hao, Dong, & Khalifa, 2013). The power of this teamwork spirit is very powerful in increasing performance. This statement is supported by the Word of God in the Holy Qur'an: "O you who have believed, fear Allah as He should be feared and do not die except as Muslims [in submission to Him]. And hold firmly to the rope of Allah all together and do not become divided. And remember the favor of Allah upon you - when you were enemies and He brought your hearts together and you became, by His favor, brothers. And you were on the edge of a pit of the Fire, and He saved you from it. Thus, does Allah make clear to you His verses that you may be guided" (Holy Qur'an. Ali Imran: 102-103). Hence, Allah SWT affirmed and instructed the people of faith and devotion to hold to the pillars of the religion of Allah and live in a group and forbid strictly to make divorce.

Therefore, this study tries to fill this gap and fine tuning an existing theory by offering a new concept termed Religiosity Competitiveness on Knowledge Conversion (RCKC) which is defined as spirit of the salesperson to do their best, make continuous improvements while inviting and helping each other in conducting knowledge conversion. The 4 dimensions of RCKC concept are religiosity competitiveness on socialization, religiosity competitiveness on externalization, religiosity competitiveness on the combination and religiosity competitiveness on internalization. This concept is unique and comprehensive. This uniqueness is reflected, first, from the time dimension namely in the world and hereafter. A salesperson who has the spirit of RCKC is eager to do their best in doing knowledge conversion because of the intention to worship. They believe that the knowledge they get in the world is only as a referee for their lives in the afterlife. In the Holy Qur'an (2:148), Allah said: "For each [religious following] is a direction toward which it faces. Thus, race to [all that is] good. Wherever you may be, Allah will bring you forth [for judgment] all together. Indeed, Allah is over all things competent". Based on the commentators, the verse implies: (1) the command to be submissive at God's command, (2) the command to compete in goodness, which means to give the best, (3) the spirit to do the best in anything, not stop at achievement of a goal, continue to make continuous improvement (4) in doing good, it is not only intended for himself but also social purposes.

Therefore, this study aims to analyze and find out the effect of RCKC on adaptive selling capability of Sharia insurance salesperson. In the existing literature, knowledge conversion process will involve tacit knowledge and explicit knowledge. In term of sales management, tacit knowledge about how to deal with customers who have different characteristics, which initially resides in the mind of salespersons will be explored optimally. This process continues to increase the ability of sales team members to experiment and modify several different selling methods responsively

and flexibly according to the situation and conditions encountered. High adaptive selling ability will increase the performance of Islamic insurance salespersons. The results of this study are expected to enrich the treasury of knowledge in the field of sales management, especially those related to Motivation Theory and Social Capital Theory.

Knowledge Conversion

In uncertain economic conditions, the most robust resource is knowledge (Nonaka & Von Krogh, 2009). Companies that implement knowledge management have better performance (Pathirage, Amaratunga, & Haigh, 2007). Knowledge management involves two forms, namely knowledge management objective and knowledge management process. KM objective emphasizes the exchange of knowledge, while the knowledge management process emphasizes the conversion of tacit to explicit knowledge. Through the KM process, personal knowledge can be transformed into organizational knowledge.

There are several measurements for KM process, one of which is knowledge conversion. There have been many studies that recognize the role of knowledge creation in organizational success (Nonaka, Byosiore, & Borucki, 1994). Organizations that carry out knowledge creation process well are better able to combine knowledge in different ways and provide value to consumers (Lee & Choi, 2003). In the process of knowledge conversion, individuals with different knowledge interact with each other to create new knowledge by developing the quality and quantity of tacit and explicit knowledge. Knowledge conversion is very necessary because the knowledge gained from various sources needs to be transformed into organizational knowledge for greater benefit and business success. Knowledge creation can be done through the process of SECI, namely Socialization, Externalization, Combination, and Internalization.

Socialization is the process of changing the tacit knowledge possessed by individuals through sharing experiences. In this process, employees exchange knowledge related to their task of solving problems together. Through this socialization process, organizations can unite and add tacit knowledge that hinders inter-individuals (Nonaka et al., 1994). Socialization occurs through brainstorming, informal meetings, dialogues, discussions, observations, monitoring, and learning groups.

Externalization is the process of articulating tacit to explicit knowledge. When tacit is transformed into explicit, it will be easier to understand and share with others and become the basis for the emergence of new knowledge (Janhonen & Johanson, 2011). The externalization process can use analogs, drawings, diagrams, sketches, workshops, illustrations, etc. which in essence help to articulate tacit knowledge that is hidden in the minds of each individual and is difficult to communicate both in oral and written (King, 2009).

The combination process of changing existing

explicit knowledge becomes more complex and systematic. This new explicit knowledge is integrated and disseminated at the organizational level which can ultimately be used to generate and apply new knowledge. New knowledge can increase a company's ability to produce new products and services or improve the existing ones more efficiently. This process is facilitated by data-based and network using computerized communication. Reconfiguration of existing information through the process of sorting, adding, combining and categorizing with computer-based database support can lead to new knowledge (Nonaka & von Krogh, 2009).

Internalization is the process of adding explicit knowledge to tacit knowledge. Hence, from the combination process, knowledge is renewed, expanded, transformed and then shared by individuals in the organization into their tacit knowledge, according to their style and then starting again with a new cycle and new levels (Kaur, 2015). King (2009) states that the internalization process occurs through facilitation skills, knowledge zones, and customer feedback reviews. Those are very related to the process of learning by doing.

The knowledge created through the SECI model encourages the emergence of a new spiral of knowledge creation which adds new knowledge that can be used to create new products more efficiently and faster than competitors. Companies that can implement knowledge creation more efficiently and productively will perform better (Li, U, Huang, & U, 2008). Thus, the SECI model transforms knowledge into business value and results in organizational effectiveness, empowerment, and innovation (Lee & Choi, 2003).

Based on these explanations, how important the role of knowledge is. Its intangible nature makes knowledge resources become a unique, rare and not easily imitated asset. The knowledge that is in the minds of each employee needs to be explored and created into a more explicit form so that the benefits are wider for the organization. Creating this knowledge is very important because the knowledge inherent in the individual will disappear along with the transfer of the employee to another organization.

Religiosity and Religiosity Competitiveness

The concept of religiosity is derived from the Divine Command Theory. This theory explains that basically, right and wrong are based on religious beliefs. Ethics and religion always go together (Al-Aidaros, Shamsudin, & Idris, 2013). In the western concept and the understanding of ethics, it does not fully explain what is right and what is wrong. But in Islam, the issue of ethics is comprehensively explained where Allah SWT is the lawgiver for all systems including the ethical system where Allah SWT knows everything that is best for humans. Good and bad standards in Islam are based on Islamic principles (Al-Qur'an and Al-Hadith) (Al-Aidaros et al., 2013).

Religiosity, in general, can be associated with

religion, so the notion of religiosity can be referred to the understanding of religion. Very religious people tend to internalize their religious teachings in daily life. They believe that religion can guide someone to achieve life goals and define ideals for life, thus affecting personal and social life (Bakar, 2013). High religiosity will improve performance (Pfeffer & Veiga, 2009).

For a Muslim, work is worship (Pfeffer & Veiga, 1999). This is stated in the Holy Qur'an in Ad-Dhariyat verse 56 which means: "I did not create the jinn and mankind except to worship Me". Islam teaches that at work, mankind only wants the pleasure of Allah (Sharabi, 2012). A Muslim believes that what they do is under God's supervision so they must do their best (Zahrah, Norasyikin, Hamid, Huda, & Rani, 2016). Islamic teachings play an important role in human life, both at the level of individuals, families, and work. A good Muslim is those who can carry out their work by not merely seeking appreciation but more than that, namely to worship Allah (Zahrah et al., 2016). (Sudarti & Zulfa, 2020) explains that there is the relationship between a person's level of religiosity and performance. The higher the level of one's religiosity, the better the performance (Zahrah et al., 2016)(Yousef, 2001). In the Holy Qur'an (53:39), Allah said: "And that there is not for man except that [good] for which he strives". In Islam, there is also an order for achievement, which is always eager to achieve the best performance known as *fastabiqul khoirat*. This concept is unique and comprehensive in Islam. This concept also contains 2 dimensions of time, namely in the world and the hereafter. In the concept of *fastabiqul khairat*, an individual wants to always stay ahead and keep pace. However, the spirit to always be the foremost is followed by the spirit of mutual assistance among individuals and the spirit for being ahead (Sudarti & Zulfa, 2020).

Adaptive Selling Capability

In general, adaptive capability concerns the company's ability to adapt to the scope of the market aimed at responding to external opportunities, scanning the market, monitoring customers and competitors and allocating resources. Adaptive capability in the field of sales is called as adaptive selling. (Spiro & Weitz, 1990) defines adaptive selling as a change in sales behavior during interactions with customers based on information about the sales situation. The salesperson shows a high level of adaptive selling when they use different sales presentations throughout sales meetings and when they make adjustments during this meeting (Spiro & Weitz, 1990). However, the effectiveness of adaptive selling is greatly influenced by consumer behavior and the nature of the products sold. The results of the study by (Yurova, Rippé, Weisfeld-Spolter, Sussan, & Arndt, 2017) state that salesperson who can adapt the information content from their sales presentations to OCC (Omni Channel Customer) needs are more effective than if they present the same information to all consumers. Interactive

adaptive selling behavior is more effective for sales of hedonic products than utilitarian products because salespersons can provide a more pleasant shopping experience. Salesperson's influence depends on product type and salesperson's adaptive selling behavior (Itani, Agnihotri, & Dingus, 2017)

Many indicators are used by researchers to measure the adaptive selling capability of salesperson. The indicators used by (Kaynak, Kara, Chow, & Laukkanen, 2016b) are: believe that each customer is unique so that it requires a unique sales approach as well, easy to change the sales approach if the sales approach that was previously used is not successful, happy to experiment with various sales approaches, very flexible in applying the sales approach used, easy to use a variety of sales approaches, easy to change sales presentations when the situation requires it, very sensitive to customer needs, understand that one customer is different from other customers, confident when having to change presentations that had been planned before when needed. (Limbu, Jayachandran, Babin, & Peterson, 2016) use several indicators such as: like to experiment with various sales approaches, flexible in using the sales approach used, and understanding the differences between one and another customer.

From the results of explorations about previous study about adaptive selling measurement, it can be concluded that most researchers put more emphasis on the method and not on their interactions. (Wong, Liu, & Tjosvold, 2015b) measured adaptive selling by several indicators such as: when the sales approach used is not successful, easily change with other approaches, like to experiment with different sales approaches, very flexible in using sales approaches, easy to use a variety of sales approaches, trying to understand the differences between one and another customer.

Based on several indicators of previous studies, this study measures adaptive selling capability with 4 items which are: (1) conducting experiments using several different approaches, (2) very flexible in using selling methods, (3) responsive in changing selling methods, (4) easily modify selling methods.

Religiosity Competitiveness on Knowledge Conversion (RCKC) and Adaptive Selling Capability

RCKC is defined as the desire to be better, to make continuous improvements while inviting and helping sales team members in knowledge conversion. The dimensions of RCKC consist of religiosity competitiveness on socialization, religiosity competitiveness on externalization, religiosity competitiveness on combination, and religiosity competitiveness on internalization.

Socialization is the first process in SECI. This process is carried out to convert the tacit knowledge possessed by salesperson through sharing experiences of sales activities. In this process, members of Sales team exchange knowledge related to their sales activities in solving customer problems together. Through

this socialization process, individuals can unite and add tacit knowledge that blocks them (Nonaka et al., 1994). Socialization occurs through brainstorming, informal meetings, dialogues, discussions, observations, monitoring, and learning groups.

This socialization process can be interpreted as a part of knowledge sharing, especially tacit knowledge sharing. Tacit knowledge is knowledge inherent in individuals, one of which is gained from experience. The intangible nature of tacit knowledge makes it a unique, rare and not an easily replicable asset. Thus, tacit knowledge in the minds of each salesperson needs to be transferred to sales team members through knowledge sharing activities to ensure that valuable knowledge remains in the organization even though the salesperson is not in the organization.

Sharing is defined as the process of getting feedback, asking and telling sales team members what is needed, asking for help to do something in a certain way, and asking why they do it, why they think like that and so forth. Thus, sharing here is not just about sharing information but the process of wanting to know how and why (Wamitu, 2015). This process involves two parties, those who share and those who are exposed to new knowledge. Therefore, this process cannot be carried out alone, it must use the strength of a team. Also, this socialization process will run well, if the parties who want to share or socialize their knowledge have the motivation to strengthen their team members, have the motivation that team members will have a significant-good impact with the distribution of new knowledge.

Religiosity Competitiveness on Socialization is the spirit of salespersons to do the best in each of their sales activities and improve it continuously while inviting and helping sales team members in the process of changing their tacit knowledge through sharing experiences and knowledge. In this process, salesperson sincerely conducts brainstorming, informal meetings, dialogues, discussions, observations, monitoring and learning groups with enthusiasm to provide the best performance for the organization while helping sales team members to achieve the same things including how to do adaptive selling properly.

In the context of a sales team, a salesperson who realizes that his ability to experiment and modify selling methods flexibly and responsively is determined by the sales team members' skills, so he will be willing to help his team achieve the best results. In other words, in the context of knowledge socialization, a salesperson voluntarily helps create new knowledge about how to do adaptive selling.

H1: The stronger the spirit of a salesperson to do their best continuously while helping sales team members in the process of knowledge socialization, the adaptive selling capability will be better.

The second process of SECI is externalization. Externalization is the process of articulating tacit to explicit knowledge. When tacit is transformed into

explicit, it will be easier to understand and share with others and become the basis for the emergence of new knowledge (Janhonen & Johanson, 2011). The externalization process can use analogs, drawings, diagrams, sketches, workshops, illustrations and more which in essence helps to articulate tacit knowledge that is hidden in the minds of each salesperson and is difficult to communicate both in oral and written (King, 2009).

Religiosity Competitiveness on Externalization is the spirit to do the best while inviting and helping sales team members in the process of articulating tacit to explicit knowledge. In this process, the salesperson willingly makes analogs, drawings, diagrams, sketches, illustrations on how to experiment and modify selling methods to clarify the articulation of tacit knowledge hidden in his mind so that it is easier to communicate and can be understood by sales team members.

In this process, a salesperson who has the motivation to do the best for the company where he works will have a high spirit in converting from tacit to explicit knowledge. This salesperson will do everything in his power to illustrate the tacit knowledge he has with a variety of props to understand this tacit knowledge to sales team members. This is based on the spirit that when he masters a unique knowledge about how to deal with customers who have various characteristics, then what he thinks is that members in his team must also master the same knowledge. In the long run, the accumulation of this knowledge mastery will become a provision for sales team members when faced with similar conditions.

H2: The stronger the spirit of a salesperson to do their best continuously while helping sales team members in the process of knowledge externalization, the better the adaptive selling capability will be.

The third process of SECI is a combination of changing explicit knowledge that has become more complex and systematic. New explicit knowledge about sales is integrated and disseminated at the team level which can ultimately be used to generate and apply new knowledge. New knowledge can improve the team's ability to produce new selling methods or improve existing selling methods more efficiently. This process is facilitated by a database and network using computerized communication. Reconfiguring existing information through the process of sorting, adding, combining and categorizing with the support of a computer-based database can bring new sales knowledge (Nonaka & von Krogh, 2009).

Religiosity Competitiveness on Combination is the spirit to do the best and improve it continuously while inviting and assisting sales team members in the process of integrating and disseminating explicit knowledge. In this process, the salesperson is sincerely involved in the process of sorting, adding, combining and categorizing to reconfigure existing sales knowledge so that new knowledge that is useful

for improving sales performance arises.

In this process, a salesperson who has the passion to provide the best results for the achievements of his team will carry out a combination of various techniques and applications to apply explicit knowledge generated from the externalization process. When explicit knowledge is applied, new ideas and creations about how to modify the selling method will emerge so that new tacit knowledge will also emerge. This is done continuously to improve the knowledge possessed by a sales team in the context of goodness or achievements. In the long run, this behavior will benefit the organization.

H3: The stronger the salesperson's enthusiasm to do their best and improve it continuously while helping sales team members to combine knowledge, the better their adaptive selling capability will be.

The last process of SECI is internalization, which is the process of adding explicit knowledge to tacit knowledge. Hence, from the combination process, knowledge is renewed, expanded, transformed and then shared by individuals in the organization into their tacit knowledge, according to their style and then starting again with a new cycle and a new level (Kaur, 2015). King (2009) states that the internalization process occurs through facilitation skills, knowledge zones, and customer feedback reviews. Those are related to the process of learning by doing.

Religiosity Competitiveness in the internalization process is the spirit of the salesperson to do their best

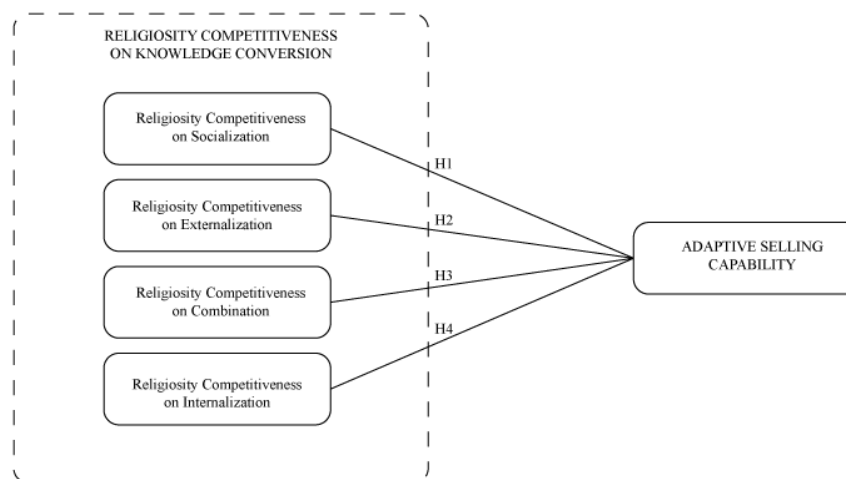
and improve it continuously while helping sales team members in the process of adding explicit knowledge to their salesperson's tacit knowledge. In this process, salesperson willingly renews their sales knowledge, expand and transform it into their tacit knowledge and according to their style by learning by doing so that their sales performance can improve.

A salesperson who has the passion to provide the best for the sales team where he joins will do his best so that all team members can internalize the knowledge he has mastered and he believes to be most effective in managing the market. This individual has the spirit that the ownership of knowledge in himself must be disseminated to team members so that the process of creating knowledge in the team occurs within the framework of cooperation, advancing other members and in the long run will produce superior team performance.

H4: The stronger the spirit of a salesperson to give the best results continuously while helping Sales team in the process of knowledge internalization, the better the adaptive selling capability will be.

The knowledge created through the SECI model encourages the emergence of a new spiral of knowledge creation which further adds new knowledge that can be used to create new ways in a selling strategy more efficiently and faster than competitors. Companies that can implement knowledge creation more efficiently and productively will perform better (Li et al., 2008). Thus, the SECI model transforms

Figure 1. Empirical Model



knowledge into business value and results in organizational effectiveness, empowerment, and innovation (Lee & Choi, 2003).

RESEARCH METHOD

Population, Sample and Data Collection

This study used quantitative method. A survey methodology is used in this study to collect primary

data for empirical analysis. The samples used in this study are sharia insurance salespersons from various companies in Central Java who have experience in their fields for at least 1-year and obtained by using non-probability sampling technique. Java was chosen as sample because there are many Sharia insurance salespersons spread across this region.

There are some data collection processes. To compiling primary data, the questionnaires were

distributed by research assistants who had been trained previously. The questionnaire contains detailed literature review on measurement scales and some questions that address religiosity competitiveness on knowledge conversion and adaptive selling capability with open-ended questions to get more complete information. The questionnaire is also completed with letter that requests to salesperson to complete the questionnaire. Before doing the survey, we conduct in depth discussion with 5 senior salespersons who have mature organizational tenure. Personal interviews conducted rigorously and the questionnaire is validated first. These interviews aim to improve the quality of items and correct wording issues. Finally, after 3 months, from 200 questionnaires distributed by Research Assistants, the 157 questionnaires returned (response rate 78.5%). The return rate of the questionnaire was not as expected, one of which was caused by the busyness of the salesperson and the demand for mutual assistance to get new customers. Descriptions of respondents consisted of 76% men and 24% women aged between 22 years and 55 years. The education level of respondents consisted of high school graduates (38%) and Undergraduate (62%).

Measurement

RCKC is defined as the spirit of the salesperson to do the best continuously while helping sales team members in the knowledge conversion. We measure this variable by using 15 items which consist 4 items for RC on Socialization (measured by 4 items), RC on externalization (measured by 4 items), RC on combination (measured by 3 items) and RC on internalization (measured by 4 items). Measurement of this variable is an adaptation of items developed by Mc Clelland (1987); (Khan et al., 2015); (Yu et al., 2013) and Islamic values. Adaptive selling capability is defined as the ability of salesperson to adjust selling strategies based on different situations and different customers (Kaynak et al., 2016); (Limbu et al., 2016); (Leischnig and Kasper-Brauer, 2015); (Kara et al., 2013). There are 4 items used to measure the adaptive selling capability (see table 1).

Analysis Technique

Regression analysis is used to test the empirical research model. The analysis of the goodness of fit model is determined to know whether variations in the independent variables can explain the variation of the dependent variable. A model has good goodness of fit model if the F-test produces a p-value that does not exceed 0.05. The coefficient of determination is then determined to decide the percentage of variation in the independent variable that can explain the variation in the dependent variable. In addition, the variance inflation factor (VIF) test in multiple regression analysis is also used to explain that there is no multicollinearity in the decided regression model. The test results show that VIF exceeds 10 so that no multicollinearity is considered in the regression model. Regression analysis was conducted by using

SPSS software version 16.00.

RESULT AND DISCUSSION

Finding

Reliability and validity

Investigation of the internal consistency of latent variables using Cronbach alpha requires that all variables in the model exceed the minimum limit of 0.6 suggested by Nunally (1970). To test the validity of

Table 1. Measurement

Variable, Dimension, and Indicator
RELIGIOSITY COMPETITIVENESS ON KNOWLEDGE CONVERSION Religiosity Competitiveness on Socialization. <ul style="list-style-type: none"> Provides understanding that making the best-selling is part of worship Tells how to become a professional salesperson. Tells how to use resources efficiently Provides understanding that fellow Sales team members are partners
Religiosity Competitiveness on Externalization <ul style="list-style-type: none"> Give a concrete example of how to develop the best-selling capability continuously Give a concrete example of how to be "better" but not "the best" Give a concrete example of how to take lessons from previous sales experience. Give a concrete example of how to use previous sales experience as learning material.
Religiosity Competitiveness on Combination <ul style="list-style-type: none"> Invite to practice the best-selling activities. Use the good language when inviting the best-selling practices. Give an example first before inviting to practice the best selling
Religiosity Competitiveness on Internalization <ul style="list-style-type: none"> Help how to apply the best-selling knowledge. Help apply the best-selling knowledge without being asked. Helps apply the best-selling knowledge without expecting anything in return Help apply the best-selling knowledge even if it has nothing to do with the main task.
Adaptive Selling Capability <ul style="list-style-type: none"> Being able to experiment with a variety of different selling methods. Being able to modify several selling methods easily. Being able to change selling methods responsively. Being able to use several selling methods flexibly

the indicators carried out by calculating the p-value in the t-test towards the correlation coefficient of the score of the indicator items with the total score. The p-value produces a value of less than 0.05 indicating high validity. The results of data analysis showed that Cronbach alpha of all constructs ranging from 0.650 to 0.948 showed good reliability.

Hypothesis Test Results

Regression analysis shows the goodness of fit model that is good because the Anova test produces a value of $F = 17,341$ and a p-value of 0,000. The assumption of normality test with Kolmogorov-Smirnov $Z = 1,063$, p-value = 0.11 indicates abnormal data, but with a sample of 157 or more than 100, this does not become meaningful. VIF values less than 10 indicate there is no multicollinearity. The coefficient of determination for this model is shown by $R^2 0.32$. This means that 32 percent of data variation in Adaptive Selling Capability can be explained by data variations in Religiosity Competitiveness on Socialization, Religiosity Competitiveness on Externalization, Religiosity Competitiveness on Combination and Religiosity Competitiveness on Internalization, while the remaining 68 percent

explained variations on other variables outside the model.

Related to hypothesis testing, the regression model confirms the regression of Religiosity Competitiveness on Socialization to Adaptive Selling

Capability ($\beta = -0.941$, $p\text{-value} = 0.348$ or > 0.01) indicating Religiosity Competitiveness on Socialization has no direct effect on Adaptive Selling Capability. That means, this research rejects H1. Furthermore, the research findings confirm the regression of Religiosity

Table 2. Regression Analysis

Hypothesis	Regression	Std β	Unstd β	SE	p-value	VIF	Sign.
H1	RConS \rightarrow ASC	-0.941	-0.128	0.136	0.348	3.319	Rejected
H2	RConE \rightarrow ASC	0.354	0.360	0.139	0.011*	3.630	Accepted
H3	RConC \rightarrow ASC	0.254	0.341	0.174	0.052**	3.433	Accepted
H4	RConI \rightarrow ASC	0.160	0.174	0.103	0.093**	1.834	Accepted

Note:

* Sig. at 0.05

** sig at 0.10

Competitiveness on Externalization to Adaptive Selling Capability ($\beta = 0.354$, $p\text{-value} = 0.011$ or < 0.05), Religiosity Competitiveness on Combination on Adaptive Selling Capability ($\beta = 0.254$, $p\text{-value} = 0.052$ or < 0.10) and Religiosity Competitiveness on Internalization towards Adaptive Selling Capability ($\beta = 0.160$, $p\text{-value} = 0.093$ or < 0.10). These results support H2, H3 and H4.

Discussion

This study aims to investigate the relationship between Religiosity Competitiveness on Knowledge Conversion (RCKC) and adaptive selling capability. By using a sample of 157 Sharia insurance salespersons, this study has proven the role of RCKC to ASC. The spirit of doing the best based on Islamic values is able to increase the adaptive selling capability. The results of this study complement the previous studies of achievement motivation by internalizing Islamic values in the practice of knowledge conversion. In addition, the results of this study also provide new references on how to improve the adaptive selling capability of salespersons. The spirit to do the best continuously while inviting and helping sales team members to do their best in converting their sales knowledge is proven to be able to increase salesperson's ability to experiment and modify their selling methods responsively and flexibly according to the conditions encountered. This is based on the awareness that each customer is unique and thus requires a unique sales approach (Kaynak et al., 2016b).

The first objective of this study is to analyze the effect of Religiosity Competitiveness on Socialization (RConS) on Adaptive Selling Capability. The test results of hypothesis 1 were unable to prove the relationship between the two variables. That means, the activeness of salesperson in conducting knowledge dissemination of their sales team members in the form of discussions and informal meetings has not been able to improve their ability to modify their selling methods. A salesperson who actively preaches communication that work is part of worship and encourages his team to work professionally and

efficiently is still considered as an ordinary activity, not really attached to his mind. Informal meetings and discussions are only considered as daily activities that should exist. This is supported by the informal meeting atmosphere between salespersons which usually takes place in public areas and is held on the sidelines of the visit activities, not seriously responded by members of the sales team. The invitation to act professionally and efficiently is only considered as a basic clue that every salesperson should have.

Hence, even though in this socialization process salespersons share stories about their experiences with customers, the teammate has not been considered as "serious" information, deserves to be recorded, and used as an enrichment of tacit knowledge. This process is very important to add new ideas because the experiences in the diverse fields can be exchanged. Weitz, Sujan, and Sujan's (1986) state that adaptive selling behavior increases with experience. If the diversity of forms of sales experience in a team is socialized through brainstorming, informal meetings, dialogues, discussions, observations, monitoring, and learning groups, it should be a place for exchanging sales knowledge to solve customer problems together. This socialization process will unite and add tacit knowledge that hinders between individuals (Nonaka et al., 1994).

After conducting the socialization process, the next process in knowledge conversion is externalization. The test results of hypothesis 2 prove that Religiosity Competitiveness on Externalization (RConE) can improve salesperson's ability to experiment using a variety of different methods according to different customer characters. In this stage, the salesperson seeks to provide a concrete example of how to develop sales capabilities on an ongoing basis. Concrete examples can be realized in the form of videos, making a list of keywords that can be used as a standard in handling complaints and making special notes about sales achievements. Through all these illustrations, the knowledge transferred becomes more real and easier to understand (King, 2009).. Efforts to document all experiences of sales team members

are also a source of knowledge that is neatly stored and can be learned repeatedly so that salesperson is more responsive and flexible in dealing with changing customer demands. This ability will be better if the salesperson can take lessons on the successes and failures made by himself and his teammate to be used as provisions in continuous improvement (Fryling, Johnston and Hayes, 2011).

The next process in knowledge conversion is a combination. The results of the third hypothesis testing prove that Religiosity Competitiveness on Combination (RConC) can increase the ability of salespersons to adapt to different situations in each of their sales activities. At this stage, each sales team member exchanged his best documents and communicated to his teammate with good body language and spoken language. They are also involved in classifying customer characters and how to deal with them. In the process of sorting, adding, and combining, each salesperson gets new knowledge about the customer so that he understands some of the main characters of the customer (Nonaka & von Krogh, 2009). This new knowledge can be used as provisions in preparing new ways that are better suited to customer demands so that the ability to respond to changes in the sales environment will be better.

The last process in knowledge conversion is internalization. The test results of the third hypothesis indicate the influence of Religiosity Competitiveness on Internalization (RConI) with the responsiveness of salespersons in dealing with changing situations and conditions in each of their sales activities. At this stage, each sales team member helps each other (without being asked) to understand the results of the dissemination document. The passion to help sincerely causes salesperson members to be more motivated to understand very diverse and complicated documents. If each sales team member is willing and able to do this activity sincerely, then the new tacit knowledge will increase his ability to modify several different selling methods. The ability to produce new services and think of new ways in communicating to customers is a key factor for company success (Moreira, Jacinta; Silva, Maria Jose; Simões, Jorge and Sousa, 2012).

CONCLUSION

Knowledge conversion has been proven to be able to increase the adaptive selling capability of Sharia insurance salesperson. The results of this study further convinced the efficacy of the knowledge conversion process in creating new knowledge that is more perfect. Sharing the experience gained by salespersons about how to deal with different customers, is a very valuable tacit knowledge. Through the process of SECI which is based on the spirit of religiosity competitiveness will be more powerful in increasing the adaptive selling capability because there is sincerity in the frame of the strength of worshipers. These two forces were transformed into very powerful leverage

for a team.

Therefore, an organization needs to foster a situation where employees are motivated to convert their tacit knowledge through one of SECI's practices. Conditioning this situation can be done by facilitating regular discussions between salespersons and giving rewards to those who are active in it. After that, there is a need for documentation of the results of these discussions to create new and better standards. In this way, the tacit knowledge that is in the minds of each individual can be more exploited so that it has broader benefits, both for sales team and organization.

The results of this study are also expected to be able to enrich studies on knowledge management and motivation theory within the framework of Islamic values. Opportunities to conduct on similar studies are still very possible because this study only use Sharia insurance salesperson as respondents and only relates it to adaptive selling capability. Further testing of this concept on religion values other than Islam needs to be done to strengthen the RCKC. In addition, the role of team leaders becomes very important, so the concept of team-oriented leadership is very likely to be considered.

However, this research has the following aspects of limitations. First, the research design of this study is cross-sectional, and is incapable of ensuring that the causal relationships set out in the hypotheses; even the results are consistent with theoretical reasoning. Further researcher could solve this issue by applying a longitudinal design. Second, the study analyzes KM practice characteristics which is knowledge creation. Nevertheless, approaches that are more specific may be needed to take full advantage of each process so as to obtain distinct results when firms find themselves in different contexts (e.g., environment and time stage) (Rosing et al. 2011). In this regard, future studies could try to analyze another type of conversion in KM with different environmental or temporal settings. Third, self-report data is used by this study. It may suffer from the effects of general method variance. There are still issues that exist; even the Harman test implies this phenomenon in the current study. Future research could be useful from independently achieving and using objective measures of knowledge conversion. Fourth, the t-test to verify that non-response bias is applied in this study. The low response rate from respondents shows a potential limitation. Future research could focus on a wider range of financial industries in order to validate the results and increase the sample size of the study. Fifth, the respondents are Indonesian companies which have potential cultural limitations. Therefore, different cultural contexts—countries or geographical areas—can be targeted by future research in order to validate the results for a wider spectrum of cultures and geographies. For future research, building a scale of religious work motivation will be very promising in order to analyze the direct effect of the salesperson's religiosity level on adaptive selling capability. Moreover, RCKC measurements need to be retested

on different objects to ensure that the measurements used can be generalized. Sixth, R square of 31% is still considered logical for social research that only relates one dependent variable with 4 dimensions to single independent variable. However, research opportunities are still very open and it is possible to add other variables that can trigger adaptive selling capability, for example the effect of leadership and customer orientation.

In conclusion, this paper shows the effect of knowledge conversion in KM practices for further innovation. The empirical evidence has important implications for managers and marks progress in the research of the involvement of religious values in the effect of adaptive selling capability. Thus, to increase adaptive selling capability, salespersons do not need to conduct formal training that often costs a lot. They can increase their knowledge through the strengthen of internal team and peer support. Besides, selling experience of the salespersons can be shared through team spirit.

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