

## SALES PERFORMANCE IMPROVEMENT MODEL BASED ON INTRINSIC RELIGION, HALAL PRODUCT KNOWLEDGE, AND SERVICE VALUE CAPABILITY

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### Abstract

This study aims to identify the effect of intrinsic religiosity, halal product knowledge, and service value capability on the sales performance value of sharia insurance products. The population of this study was all sharia insurance agents from Prudential insurance in Semarang city. The population in this study was unknown exactly, so the number of samples was calculated using Slovin formula and 150 people were obtained as the sample through the snowball sampling method. Multiple linear regression used analytical tool in analysing the value of the research quantitative data. This study has succeeded in proving that sales performance of sharia insurance salesmen can be realized through service value capability, intrinsic religiosity and Halal Product Knowledge. The results of this study are very useful for strengthening the halal ecosystem by strengthening "people" who are very important in-service companies including sharia insurance services. Furthermore, the capability of salesmen in delivering service value will be a solid basis of differentiation for strengthening the competitive advantage of sharia insurance.

**Keywords:** *Intrinsic Religiosity, Halal Product Knowledge, Service Value Capability, Sales Performance*

### Introduction

Insurance has an important role in creating safety for a person and avoiding worry about unexpected things that can happen in the future. Insurance provides protection

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guarantees in the form of financing that will be provided to the customer. This can be in the form of education financing, health financing, old age financing or financing in crucial situations such as accidents, disasters or various other things that result in large losses for the customer. The insurance service that offers various aspects of the guarantee then encourages many people from various circles to follow the procedure to register themselves as customers of the insurance agency, especially in conventional institutions where the value of a financial guarantee offering tends to be high.

Sharia insurance according to Amron *et al* (2018) is a *ta'awun* concept or mutual help action. Amron *et al* (2018) further explain that sharia insurance is a concept established by sharia institutions whose operating systems are following Islamic values and aiming for the mutual benefit of both providing institutions and customers. One of the fundamental differences in Islamic insurance compared to conventional insurance is the recognition of *takafala-yatafakalu* values which mean a guarantee of togetherness for all parties. It means that the concept of sharia insurance is intended to provide a security guarantee value for all members. The realisation of sharia insurance also increases the value of *muamalah* implementation to be more optimally by customers, especially Muslim customers (Istiqomah & Gati, 2020). In addition, referring to data on the Islamic financial assets value in Indonesia from 2015 to 2019, it is known that the value of the financial asset that consists of Islamic banking, Islamic capital markets, and the Non-Bank Financial Industry always increases every year. In 2019, the total assets reached 1,468.07 trillion rupiahs, consisting of sharia banking assets of 538.32 trillion rupiahs, a sharia capital market of 824.19 trillion rupiahs, and a sharia Non-Bank Financial Industry with the lowest value of 105.56 trillion rupiahs.

The explanation of this graph is an important parameter that the Indonesian people's interest, especially those who are Muslim, to take part in the sharia insurance program is quite high. However, in terms of the sharia Non-Bank Financial Industry, the number of assets obtained is still relatively smaller than the increased value in banking assets and the sharia capital market. Even though the potential for sharia insurance companies which is summarized in the Non-Bank Financial Industry value has strong potential to obtain the sales of services value in order to increase higher assets. Therefore, based on this phenomenon, researchers will conduct a study on potential factors that have the potential to increase the service sales performance value in sharia insurance companies or institutions. Factors that were analysed include an important variable, namely service value capability which has the

potential to be influenced by intrinsic religiosity factors and religious products knowledge.

The existence of a high intrinsic religiosity value has the opportunity to provide a strong motivation for an employee of a sharia insurance agency, especially those in the sales department or salesmen to carry out the duties and responsibilities of the work to the maximum. Their duties are not only based on material values but also based on the intention of worship so that the service value capability or superior service value capability can improve.

This explanation is reinforced by the analysis results of previous research conducted by Awaja & Raju (2018); Hamid (2014) and Normawati (2013) who concluded that intrinsic religiosity has a significant positive effect on increasing the service value capability. However, there is another result by (Daws & Hampshire, 2017) which stated that intrinsic religiosity does not have a significant impact on the value of superior service quality or service value capability.

Another research by Fitriana (2019); Isnaini (2018) and Rouhomaa *et al* (2018) concluded that intrinsic religiosity had a positive and significant effect on sales performance. Meanwhile, Li & Liu (2021) concluded that intrinsic religiosity had no significant effect on product sales performance. In addition to the intrinsic religiosity factor, there are other factors in the form of halal product knowledge. Based on the 2019 Islamic Finance Development Indicator, Indonesia excelled in the halal product knowledge aspect and occupied the 2nd position after Malaysia. Halal product knowledge is a more in-depth description of the definition of product knowledge.

Product knowledge is defined by Ashari (2019) as the knowledge that a person has in assessing a product, including the consequences that will be obtained after using it, including feeling satisfied or vice versa. Meanwhile, halal product knowledge is defined by Vristiyana (2019) as the value of knowledge possessed by a consumer or marketer of products that meet the elements of halal according to Islamic law. The high level of knowledge related to halal products to be purchased and halal products to be marketed encourages the ability of marketers to explain in detail the halal value and advantages regarding the benefits that buyers can get if they decide to buy the products offered (Ahmad *et al.*, 2015).

This explanation is reinforced by Ahmad *et al* (2015); Bian & Moutinho (2011); Moorman *et al* (2016) that halal product knowledge has a significant positive effect on service value capability. However, there is another analysis results by Awaja & Raju (2018)

which stated that halal product knowledge did not have a significant impact on the service superior quality value or service value capability. The service value capability factor itself is an important thing that has a strong opportunity to provide a strong influence on increasing the sales performance of insurance products by marketers or salesmen of the relevant sharia insurance program provider agency.

The implementation of a high service value capability factor has an impact on the formation of long-term relationship values. It has a strong potential to increase sales value and the sustainability of insurance agencies to be more consistent in providing the best service to customers and potential customers. This explanation is strengthened by Eugene *et al* (2016); Morgan & Hunt (2014) and Sadhana (2012) stated that service value capability has a significant positive effect on sales performance. With the gap phenomenon and the research gap that has been explained, the researchers are interested in further research on how the role of intrinsic religiosity and halal product knowledge on service value capability and the role of service value capability itself on the sales performance of sharia-based insurance products.

## **Literature Review**

### ***Intrinsic Religiosity***

Intrinsic religiosity refers to the religiosity value that leads to the emergence of a person's behaviour or actions in everyday life. The relationship between intrinsic religiosity and the behaviour of an individual is based on the application of the planned behaviour theory. This planned behaviour theory explains that a person will act in accordance with his own self-confidence value. In this context, the value of one's self-confidence is based on the level of intrinsic religiosity.

Based on the intrinsic religiosity value, a person decides to take an action (Sniehotta *et al.*, 2014). Based on these understandings, it can be concluded that intrinsic religiosity is the value of understanding, belief, and religious beliefs that come from oneself to consume or use products categorised as halal. Intrinsic religiosity according to Hamid (2014); Ancok *et al* (2017) and Setiawan & Hussein (2013) can be measured using four indicators, including:

1. Understanding the benefits of halal products
2. Believe that using non-halal products will result in disadvantages
3. Trust in the use of halal products
4. Consistency value of someone in using halal products

## **Halal Product Knowledge**

Halal product knowledge is defined by Sandari (2020) as knowledge about various kinds of information that a person has regarding the criteria for products that are classified as halal. Vristiyana (2019) describes halal product knowledge as the level of understanding that a consumer or marketer has in assessing products that meet the halal element and products that do not meet the halal element according to Islamic law.

Halal product knowledge according to Ahmad et al (2015) is the mastery of knowledge possessed by an individual regarding the law and the benefits of using halal products as well as the laws and disadvantages of using haram products indicated by individual behaviour. Based on these explanations, it can be concluded that halal product knowledge is how high the value of knowledge, understanding and mastery of concepts regarding criteria for halal products, sharia rules that command the use of halal products and laws that explain the use of halal products and avoid haram products. According to Ahmad et al (2015); Sandari (2020) dan Vristiyana (2019) halal product knowledge can be measured using four indicators, including:

1. Having knowledge about halal product criteria
2. Understanding in detail the sharia rules for the use of halal products
3. Mastering the halal and haram products knowledge laws.
4. Understanding the importance of halal products for the survival of the people

## **Service Value Capability**

Service value capability is defined by Anjani (2018) as the capability value of a marketer or producer in providing the best service to consumers, thus consumers feel that they are getting a superior service value compared to the value of services provided by competitors. Santouridis & Veraki (2017) explain that service value capability is related to the process of giving and receiving experienced by customers.

If the salesman ability to convince consumers is proven to be good and reliable, the service value perceived by consumers will be higher. Based on these explanations, it can be concluded that service value capability is the capability of salesman in providing the best service, being able to convince consumers of the product benefit, and being honest and communicative when answering various consumer questions regarding the advantages of the products offered. According to Sheth *et al* (1991), service value capability can be measured

using five indicators, including:

1. Functional value
2. Social value
3. Emotional value
4. Epistemic value
5. Conditional value

### **Sales Performance**

Purnamasari *et al* (2015) explain that sales performance is an evaluation of the sales force's contribution to achieving organizational goals. To obtain sales results, a salesperson is involved in various kinds of job responsibilities in the form of activities that must be done. Salesperson activities related to behavioural performance such as understanding the product, building effective relationships, making effective presentations, and retaining customers, can enhance performance results which are a consequence of the effort and expertise possessed. Based on these explanations, it can be concluded that sales performance are sales activities carried out by salesmen who are integrated with each other and are intended to obtain profit values, achieve product sales targets and retain existing customers according to the related agency. According to Ogilvie *et al* (2018), sales performance carried out by salesman can be measured using four indicators, including:

1. Achieving sales target
2. Increasing number of new customers
3. Maintaining existing customers
4. Expansion of product marketing scope

### **Intrinsic Religiosity and Service Value Capability**

The intrinsic religiosity value owned by a sharia insurance salesman or agent has a strong opportunity to increase the service value capability that will be felt by customers, especially in the sharia insurance field. A salesman who has a high understanding of halal products which in this study is a sharia insurance product will help salesmen to provide a detailed explanation of the halal insurance products benefit precisely and according to reality (Ashari, 2019). Salesmen or agents who believe in the use of non-halal products such as conventional insurance containing elements of *ribawi*, *maisir* and *gharar* can help salesman

to convince customers or prospective customers to use sharia insurance products that are proven to be halal and free from non-halal elements. This results in a higher social and emotional value for the agent.

Salesmen who have a strong belief that the use of halal products will bring blessings and help them to be more honest, communicative, and respond quickly to various respondents' questions about the advantages of sharia insurance products (Arshad & Arshad, 2019). The results of previous research conducted by Arshad & Arshad, (2019); Hamid (2014) dan Sadhana (2012) concluded that intrinsic religiosity has a significant positive effect on increasing the service value capability.

H1: If intrinsic religiosity increases, Service Value Capability will increase.

### **Halal Products and Service Value Capability**

Halal product knowledge owned by a salesman of sharia insurance products has the potential to increase the service value capability possessed. Having high knowledge about sharia insurance products that do meet the criteria as halal insurance products will help salesmen to provide complete explanations to customers and prospective customers about how the criteria for insurance products that meet the elements of halal and insurance products are classified as non-halal (Ahmad *et al*, 2015).

By understanding in detail about sharia rules that discuss the importance of using halal products, especially in the insurance sector, the salesman can be more helpful in convincing customers about the benefits in terms of morals and materials that can be obtained if customers use halal insurance products. By mastering legal knowledge regarding the use of halal products and haram products, salesman can be more honest, communicative and able to answer correctly about various customer questions regarding the halal insurance products offered. The analysis results by Ahmad *et al* (2015); Bian & Moutinho (2011) and Moorman *et al* (2016) concluded that halal product knowledge has a significant positive effect on service value capability.

H2: If Halal product knowledge increases, Service Value Capability will increase.

### **Service Value Capability and Sales Performance**

Service value capability or high service value capability owned by a salesman has a strong potential to increase the sales performance value of insurance products obtained by

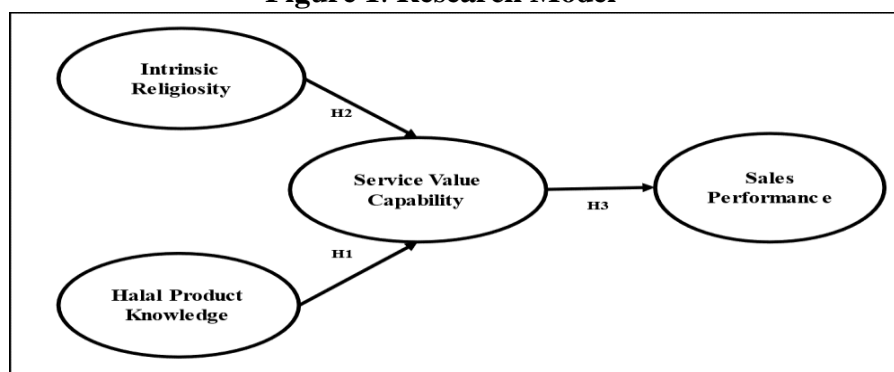
the salesman. The salesman's ability to provide an accurate explanation of the various benefits of halal products will have a strong influence on customers and prospective customers. Thus, they are interested in using the offered sharia insurance products which has an impact on achieving sales targets for sharia insurance products set by the agency.

The salesman's strong ability to convince customers about the various benefits of sharia insurance products which are certainly proven to be halal has an impact on the increasing number of new customers obtained by the agency. Salesmen who are honest and communicative in answering customer questions about halal products will help agencies to maintain customer trust. Therefore, the potential for customers to remain loyal to the sharia insurance program can be maintained. The analysis results by Arshad & Arshad (2019); Eugene *et al* (2016) and Morgan & Hunt (2014) stated that service value capability has a significant positive effect on sales performance.

### Empirical Model

Based on the variables above, an empirical research model can be made as follows:

**Figure 1. Research Model**



### Research Method

#### *Population, Sample, and Data Collection*

The population in this study were all sharia insurance agents from the Prudential insurance company in Semarang city. The population is the total number consisting of objects or subjects that have certain characteristics and qualities determined by the researcher and then draw conclusions (Ghozali, 2013). The sampling technique used in this study was the snowball sampling technique. To complete the sample rounding, the researchers rounded up to 150 sharia insurance agents from the Prudential insurance company in Semarang city to minimize the possibility of errors in filling out questionnaire data by respondents.

## ***Measurements***

### ***Intrinsic Religiosity***

Intrinsic religiosity is the value of understanding, beliefs, and religious beliefs that come from oneself to consume or use products categorised as halal. Intrinsic religiosity according to Hamid (2014); Ancok et al (2017) and Setiawan & Hussein (2013) can be measured using four indicators, including:

1. Understand the benefits of halal products
2. Believe that using non-halal products will result in disadvantages
3. Trust in the use of halal products
4. Value consistency of someone in using halal products

### ***Halal Product Knowledge***

Halal product knowledge is how high the value of knowledge, understanding, and mastery of concepts regarding halal product criteria, sharia rules that instruct the use of halal products, and laws that explain the use of halal products and avoid haram products. According to Ahmad *et al* (2015); Sandari (2020) and Vristiyana (2019) halal product knowledge can be measured using four indicators, including:

1. Having knowledge about halal product criteria
2. Understanding in detail the sharia rules for the use of halal products
3. Mastering the legal knowledge of the use of halal and haram products
4. Understanding the importance of halal products for the survival of the people

### ***Service Value Capability***

Service value capability is the capability of a salesman in providing the best service, being able to convince consumers of the product benefits, and being honest and communicative when answering various consumer questions about the advantages of the products offered. According to Sheth *et al* (1991), service value capability can be measured using five indicators, including:

1. Functional value
2. Social value
3. Emotional value
4. Epistemic value
5. Conditional value

### ***Sales Performance***

Sales performance are sales activities carried out by salesmen who are integrated with each other and are intended to obtain profit value, achieve product sales targets and maintain existing customers in accordance with the wishes of the relevant agency. According to Ogilvie *et al* (2018), sales performance carried out by salesman can be measured using four indicators, including:

1. Achievement of sales target
2. Increasing number of new customers
3. Maintaining existing customers
4. Expansion of product marketing scope

### ***Analysis Technique***

Multiple linear regression analysis aims to determine the relationship between the dependent and the independent variable, and whether each variable is positively or negatively related. There are two regression models in this research. First, multiple linear regression to determine the direct effect of intrinsic religiosity (IR) on service value capability (SVC). Second, multiple linear regression to determine the direct effect of halal product knowledge (HPK) on service value capability (SVC). Third, multiple linear regression to determine the direct effect of service value capability (SVC) on sales performance (SP). A good regression model is seen from the larger t-test and F-test and the p-value does not exceed 0.05 (Ghozali, 2016).

This study used a classic assumption test to determine whether or not there are data deviations. The normality test was used to explain that the residual value was normally distributed by using the Kolmogorov-Smirnov Test statistical test. Tolerance values that were less than 0.1 and Value Inflation Factor (VIF) of less than 10 were used to explain that there is no multicollinearity between independent variables. Meanwhile, to find out the variance inequality of the residuals, this research used the glacier test with a reference p-value of not more than 0.05. This research also used the Sobel test to determine the indirect effect between the independent variables on the dependent variable.

## Research results

### *Validity and Reliability*

A validity test is used to determine whether or not the distributed instrument (questionnaire) is valid. The reliability test aims to test the consistency of the measuring instrument, and whether the results remain consistent or not when the measurement is repeated. This research instrument used Cronbach Alpha with a value greater than 0.60. The test technique was to correlate each item's score with a total score. The results of this research showed that the p-value of each indicator was less than 0.05. It indicated that the research instrument was valid. Meanwhile, the Cronbach Alpha value for each variable ranged from 0.608 to 0.769 which indicated that this research was reliable or consistent.

**Table 1.** Validity Test Results and Reliability Test

Variable	<i>R</i>	<i>p-value</i>	<i>CA (α)</i>
<b>Intrinsic Religiosity (IR)</b>			
Understanding the benefits of halal products	0.710**	0.000	0.757
Believe that using non-halal products will result in disadvantages	0.640**	0.000	
Trust in the use of halal products	0.637**	0.000	
Consistency in using halal products	0.646**	0.000	
<b>Halal Product Knowledge (HPK))</b>			
Understanding the halal product criteria	0.595**	0.000	0,737
Understanding the sharia rules for the use of halal products	0.575**	0.000	
Mastering the legal knowledge for the use of halal and haram products	0.708**	0.000	
Understanding the importance of halal products for the survival of the people	0.621**	0.000	
<b>Service Value Capability (SVC)</b>			
Functional Value	0.741**	0.000	0.779
Social Value	0.731**	0.000	
Emotional Value	0.741**	0.000	
Epistemic Value	0.788**	0.000	
Conditional Value	0.508**	0.000	
<b>Sales Performance (SP)</b>			
Achievement of sales target	0.746**	0.000	0.805
Increasing number of new customers	0.859**	0.000	
Maintaining existing customers	0.731**	0.000	
Expansion of product marketing scope	0.730**	0.000	

### **Hypothesis testing**

The results of the normality test showed that the first and second regression models had normal distribution because they have significant values of 0.548 and 0.881 which were more than 0.05. In the first regression model and the second regression model, there was also no relationship or correlation between independent variables. Thus, there is no

multicollinearity because the VIF is less than 10 and the Tolerance value is more than 0.1. Each regression model had a significance value of more than 0.05. Therefore, there is no similarity between variables.

This means that there was no heteroscedasticity and further testing can be carried out. The results of the first regression model test obtained a calculated F value of 23,573 with a p-value of 0.000. Meanwhile, in the second regression model, the calculated F value was 52.118 with a p-value of 0.000. It can be concluded that in each model the independent variable is able to explain the dependent variable. Based on the results of hypothesis testing in the first regression, it showed that RI – SVC ( $\beta = 0.259$ , p-value < 0.003); PPH – SVC ( $\beta = 0.299$ , p-value < 0.001); SVC-KP ( $\beta = 0.510$ , p-value < 0.000), it can be concluded that H1, H2, H3 are acceptable.

**Table 2.** Parameters for direct effect

Hypothesis	Path	t	Beta	SE	P-Value	Results
H <sub>1</sub>	RI → SVC	2,989	0,259	0.127	0.003	Accepted
H <sub>2</sub>	PPH → SVC	3,451	0,130	0.130	0.001	Accepted
H <sub>3</sub>	SVC → KP	7,219	0,510	0.065	0.000	Accepted

Note:  
 IR : Intrinsic Religiosity  
 HPK : Halal product knowledge  
 SVC : Service Value Capability

## Discussion

The analysis results showed that intrinsic religiosity (X1) was able to have a positive influence on service value capability (Y1). Therefore, the higher the intrinsic religiosity value owned by a sharia insurance agent in Semarang city has an impact on the higher value of service value capability that is applied when serving customers or offering insurance products to prospective customers. Strong intrinsic religiosity will encourage the agent's religious attitude in behaving such as using halal products in daily life, being more patient in dealing with a problem, speaking politely and including in doing work as an insurance agent so that the service value capability or the ability of agents to provide the best service is getting higher. Intrinsic religiosity reflected in insurance agents analysed in this research is measured by indicators that include understanding the benefits of halal products, believing there are disadvantages from using haram products, trust in the use of halal products, and consistency in using halal products.

In addition, the results showed that halal product knowledge (X2) could positively influence service value capability (Y1). Thus, the higher the knowledge value of halal products owned by a sharia insurance agent in Semarang City, the higher the value of service value capability applied when serving customers or offering insurance products to prospective customers. Halal product knowledge owned by insurance agents analysed in this study is measured using indicators that include understanding the criteria for halal products, understanding sharia rules regarding the use of halal products, mastering the legal knowledge of using halal products and haram products and understanding the importance of using halal products for the survival of the people. Meanwhile, service value capability is measured using indicators that include functional value, social value, emotional value, epistemic value, and conditional value. These explanations support the analysis results from previous research conducted by Ahmad *et al* (2015); Bian & Moutinho (2011) serta Moorman *et al* (2016) who concluded that halal product knowledge had a significant positive effect on service value capability.

The analysis results also proved that service value capability (Y1) was able to have a positive influence on sales performance (Y2) of sharia insurance agents in Semarang City. Thus, the higher the service value capability, the higher the sales performance value of sharia insurance agents in Semarang city. Service value capability owned by insurance agents that were analysed in this research was measured by using indicators that include functional value, social value, emotional value, epistemic value, and conditional value. Meanwhile, sales performance was measured using indicators that included achieving sales targets, increasing the number of new customers, maintaining existing customers, and expanding product marketing scope. This explanation supports the results of the analysis in previous research conducted by Arshad & Arshad (2019); Eugene *et al* (2016) and Morgan & Hunt (2014) which state that service value capability has a significant positive effect on sales performance.

### **Managerial Implications**

The service value capability of sharia insurance agents will increase if the related sharia insurance agent has a strong understanding of the benefits of the halal product, has a strong belief in the disadvantages of the use of haram products, has high confidence in the use of halal products, especially sharia insurance products, and has a high level of consistency in using halal products sustainably.

The service value capability of sharia insurance agents will also increase if the sharia insurance agent has a high understanding of the halal products criteria, understanding various sharia rules regarding the use of halal products, mastering the legal knowledge of the use of halal products and haram products and understanding the importance of using halal products for the survival of Muslims. The sales performance value of an insurance agent will increase if the sharia insurance agent has a high capability value in terms of functional value, social value, emotional value, epistemic value, and conditional value.

### **Limitation and Future Research**

The research model used as a basic analysis still does not use moderating variables or variables that can strengthen or weaken the influence value given. Therefore, it is hoped that future researchers will add moderating variables for marketing management such as digital marketing due to digitalization in this era, digital insurance marketing is widely used.

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