

Research Article

The Key Drivers of Salesperson Performance: The Role of Sales Antecedents and Moderating Effect of Customer Directed Extra Role Behavior of Asialink Finance Corporation in Calabarzon Region

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Article History	Abstract
<p>Received: March 15, 2026 Accepted: April 07, 2026 Published: April 13, 2026</p>	<p>This study investigates the key drivers of salesperson performance within Asialink Finance Corporation in the CALABARZON region, emphasizing the role of sales antecedents and the moderating effect of customer-directed extra-role behavior, where branch-level reports show that most sales teams achieve only 50–69 percent of their monthly targets. Anchored in the job demands-resources (JD-R) model and adaptive selling theory, the research adopts a quantitative-explanatory design to develop a profile-oriented structural equation model that explains performance variability across demographic segments. Data were collected from salespersons occupying roles such as branch sales officer, product specialist, dealership coordinator, and real estate finance officer. Constructs measured include salesperson creativity, sales experience, adaptive selling behavior, and customer-directed extra-role behavior, with demographic variables (age, sex, civil status, educational attainment, and tenure) used for multi-group invariance testing. Confirmatory factor analysis (CFA) and structural equation modeling (SEM) were employed to validate the measurement model and estimate direct, mediated, and moderated effects. Findings reveal that salesperson creativity and experience significantly influence performance through the mediating role of adaptive selling behavior. Moreover, customer-directed extra-role behavior amplifies the strength of these relationships, serving as a behavioral moderator that enhances the translation of skills into performance outcomes. As a direct output, the study proposes a comprehensive Capacity Development Program (CDP) that transforms the model's empirical findings into actionable organizational strategies. The CDP consists of a multi-component, profile-responsive framework that integrates six major strategy pillars: market assessment and opportunity mapping, performance calibration and target alignment, client qualification and documentation support, sales strategy and product positioning, client engagement and relationship management, and digital prospecting and lead optimization. Designed to operationalize the behavioral pathways validated in the SEM, the program addresses the documented underperformance of CALABARZON branches by strengthening loan conversion practices, enhancing client handling, and improving the consistency of selling approaches across varying salesperson profiles. In general, the study provides a data-driven foundation for capability enhancement and performance management within financial sales organization.</p> <p>Keywords: Sales Performance, Sales Antecedents, Customer-Directed Extra Role Behavior, Adaptive Selling Behavior, Salesperson Creativity.</p>

Introduction

Salesperson performance is the core driver of loan production in Asialink Finance Corporation. The company depends on its sales force to generate steady releases of vehicle, truck, and real estate collateral loans, which are essential to maintaining its operations and reputation as a fast and accessible non-bank financing institution. Because the company processes a large volume of clients with different financial capacities, the work of salespersons extends beyond completing applications. They are expected to discuss loan products clearly, verify financial information, and guide borrowers through transactions that often involve significant personal and financial decisions. In recent years, Asialink branches in the CALABARZON region have shown consistent difficulty in meeting their release targets. Despite stable market demand for collateral loans, the majority of salespersons produce only 50 to 70 percent of their required quota. Since every salesperson is assigned the same target of 2.5 million pesos per month, this performance issue directly affects the incentives they receive. Based on the company's incentive structure, only those who reach at least half of their monthly quota qualify for commission. This raises the question of how many salespersons regularly fall below this threshold and therefore do not receive any incentives at all. This situation highlights a deeper concern about the behavioral, experiential, and structural factors influencing their performance.

The need to explore these factors becomes more urgent when considering the challenges that salespersons encounter across branches. Although the quota is standardized, the market conditions of each branch differ. Some operate in areas with strong client traffic, while others serve markets with limited borrower activity. This creates concerns regarding whether the uniform quota reflects actual market potential. In addition, salespersons report challenges such as inaccurate market assessment, unrealistic target setting, and uneven distribution of potential clients. These issues create performance barriers even before behavioral competencies are considered. Given this environment, three behavioral characteristics appear to be central to effective performance in Asialink. Salesperson creativity is important because many clients require flexible solutions or alternative pathways to approval. Adaptive selling behavior is equally necessary because borrowers differ widely in background, financial capability, and familiarity with the loan process. Sales experience also plays a vital role, since seasoned personnel are often better equipped to handle documentation, credit evaluation, and unexpected complications during the loan cycle. These three characteristics serve as antecedents that explain why some salespersons manage to succeed despite challenging market conditions, while others struggle even under the same quota system.

Customer-directed extra role behavior also contributes to performance outcomes. Salespersons who provide extra assistance, maintain clear follow-up, and extend support beyond basic requirements often build stronger relationships with clients. These efforts influence satisfaction, repeat applications, and future referrals, all of which contribute to higher loan production within Asialink's operational environment. Considering these conditions, this study analyzed how creativity, adaptive selling behavior, sales experience, and customer-directed extra role behavior shape the performance of Asialink salespersons in the CALABARZON region. The goal is to understand why many sales officers fail to meet the quota required for incentives, to identify the behavioral competencies that support consistent performance, and to provide insights that can guide Asialink in developing a more accurate, capability-based, and context-sensitive development program for its sales force.

Background of the Study

Asialink Finance Corporation, established in 1997, is one of the leading non-bank lending institutions in the Philippines, serving a wide range of borrowers across the CALABARZON region (Asialink Finance Corporation, n.d.). CALABARZON remains one of the country's most economically active regions, with an increasing population, expanding commercial activity, and sustained demand for both consumer and enterprise financing (Philippine Statistics Authority [PSA], 2024). These conditions create strong potential for loan generation, making the effectiveness of Asialink's sales force critical in supporting branch productivity and maintaining competitive market presence. However, despite this favorable economic environment, branch-level performance data indicate that CALABARZON branches consistently fall short of the 2.5-million-peso monthly quota assigned to each sales officer. Consolidated reports show that most branches achieve only 50–69% of their targets, and a small portion even falls below 50%, resulting in zero incentive qualification. Only 6.45% of branches reach the 80–89% range, and none achieve 90% or above. These trends reveal a persistent performance gap that limits the region's loan release volume and prevents many salespersons from progressing to higher incentive tiers.

Statement of the Problem

This study aims to determine the key drivers of salesperson performance: the role of sales antecedents and the moderating effect of customer-directed extra-role behavior of Asialink Finance Corporation in the

CALABARZON region.

Specifically, it answered the following questions:

1. What is the profile of the respondents in terms of:
 - 1.1 age (PSA);
 - 1.2 sex;
 - 1.3 civil status;
 - 1.4 educational attainment; and
 - 1.5 sales tenure?
2. How may the sales performance of the respondents be described?
3. How do the respondents be characterized in terms of:
 - 3.1 extent of posing salesperson creativity;
 - 3.2 extent of posing adaptive selling behavior;
 - 3.3 level of sales person experience; and
 - 3.4 extent of posing customer directed extra behavior?
4. What profile oriented structural equation model can be developed explaining the sales performance of salespersons in Asialink Finance Corporation?
5. Based on findings, what capacity development program may be developed?

Hypotheses of the Study

- H₀₁: Salesperson creativity has no significant effect on salesperson performance.
- H₀₂: Sales experience has no significant effect on salesperson performance.
- H₀₃: Adaptive selling behavior has no significant effect on salesperson performance.
- H₀₄: Adaptive selling behavior does not significantly mediate the relationship between salesperson creativity and salesperson performance.
- H₀₅: Adaptive selling behavior does not significantly mediate the relationship between sales experience and salesperson performance.
- H₀₆: Customer-directed extra-role behavior does not significantly moderate the relationship between salesperson creativity and salesperson performance.
- H₀₇: Customer-directed extra-role behavior does not significantly moderate the relationship between sales experience and salesperson performance.
- H₀₈: Customer-directed extra-role behavior does not significantly moderate the relationship between adaptive selling behavior and salesperson performance.
- H₀₉: The profile oriented structural equation model does not significantly differ across profile groups (age, sex, civil status, educational attainment, and sales tenure).

Scope, Delimitation, and Limitation of the Study

This study focuses on the development and empirical testing of a Structural Equation Model (SEM) to explain the objective sales performance of financial salespersons in Asialink Finance Corporation in the CALABARZON region. The primary objective of the research is to identify, characterize, and quantify the predictive effects of the salesperson's profile and four key behavioral and experiential variables—salesperson creativity (SC), adaptive selling behavior (ASB), sales experience (SE), and customer-directed extra-role behavior (CDEB) on salesperson performance, operationalized as the ratio of actual sales to target sales. This investigation is motivated by documented and persistent underperformance within the sales team, as collective sales achievements have consistently fallen below established targets. Such a systemic performance gap highlights the necessity of empirically identifying the key drivers of salesperson performance. The results of this study are intended to provide an evidence-based foundation for the development of a targeted capacity development program aimed at improving sales effectiveness and overall organizational performance.

The investigation was geographically bounded to the sales force of Asialink Finance Corporation operating within the CALABARZON region. The respondents consisted of the 149 salespersons selected via proportionate stratified random sampling from the total population of 244 to ensure statistical representation. The study utilized a descriptive-correlational research design and was conducted by the researcher over a concentrated period of approximately four weeks from May to June 2025 using a validated, researcher-made questionnaire and the company's official sales records.

Despite its rigorous methodology, the study is subject to several unavoidable limitations that affect the generalizability of the findings. First, the use of a cross-sectional survey means data was captured at a single point in time, thereby establishing associations rather than definitive long-term causal links between the

variables. Second, the reliance on self-reported data for the measurement of the behavioral variables (SC, ASB, CDEB, and SE) introduces a susceptibility to social desirability bias, where respondents might overrate their own positive traits.

Finally, the findings are inherently limited to the specific corporate environment, sales culture, and market conditions of Asialink Finance Corporation in the CALABARZON region, meaning direct generalization to other financial institutions or dissimilar sales industries requires caution. Furthermore, the model is narrowly focused on individual-level factors and does not account for powerful organizational variables such as management leadership, training quality, or competitive compensation, which are known to influence sales performance and may contribute to the model's unexplained variance.

Significance of the Study

This study is significant as it provides empirical insights into the behavioral and psychological drivers of salesperson performance in high-stakes financial environments. The findings are expected to inform strategic interventions and capacity-building programs tailored to demographic profiles and behavioral competencies. To *sales managers and performance strategists of Asialink Finance Corporation*, the first and foremost beneficiary, this study will offer a validated, profile-sensitive structural equation model that identifies key behavioral antecedents and moderating factors influencing sales outcomes. This will enable more precise performance diagnostics and targeted development programs for underperforming segments.

To *human resource and training officers*, this study will provide actionable insights into the behavioral competencies, such as creativity, adaptive selling, and extra-role behavior, that should be prioritized in recruitment, onboarding, and continuous training frameworks. To *regional executives and strategic planners*, this study will serve as a decision-support tool for aligning sales force development with regional market dynamics, regulatory constraints, and evolving customer expectations in CALABARZON's financial sector. To *behavioral researchers and organizational psychologists*, this study will contribute to the literature by integrating the job demands-resources model and adaptive selling theory into a composite framework applicable to financial sales contexts in emerging economies. To *policymakers and financial industry regulators*, this study will highlight the importance of behavioral adaptability and customer-directed discretionary effort in achieving compliance and ethical sales practices without compromising performance. To *future researchers*, this study will serve as a methodological and conceptual reference for conducting profile-oriented modeling using structural equation techniques, especially in contexts where behavioral moderation and mediation are critical to understanding performance variability.

Review of Related Literature

Conceptual Literature

This research aims to evaluate the primary factors that influence salesperson performance at Asialink Finance Corporation, specifically examining the effects of sales antecedents and the moderating role of customer-oriented extra-role behavior within the financing sector in the CALABARZON region. The objective is to address an existing gap in the literature and propose potential solutions for any adverse impacts on sales performance that may affect Asialink Finance Corporation.

Sales Performance

Salesperson performance is the primary driver of organizational success at Asialink Finance Corporation, where branch productivity and portfolio growth depend on meeting a ₱2.5 million monthly quota and managing complex collateral-based documentation. This performance is a blend of individual competencies and operational structures (Cespedes, 2014; Rapp *et al.*, 2018), requiring goal clarity and role alignment to ensure efficiency in strict verification environments (Anderson *et al.*, 2014). In the diverse CALABARZON market, performance is multidimensional. It relies heavily on relationship-building and customer-oriented selling, which support higher loan conversions and client satisfaction (Yim *et al.*, 2017). Beyond technical tasks, performance is fueled by motivation—both intrinsic and extrinsic—and leadership support (Deci and Ryan, 2017; Locke and Latham, 2019). Transformational leadership and active coaching by managers are essential for guiding field execution and sustaining effort in high-pressure environments (Jaramillo *et al.*, 2015; Rapp *et al.*, 2018).

Modern performance at Asialink also integrates technology and extra-role behaviors. CRM tools and digital lead sources streamline productivity (Rapp *et al.*, 2020), while voluntary "extra-role" assistance helps clients navigate financial uncertainty, ultimately strengthening loyalty and service quality (Zahra *et al.*, 2022; Karim *et al.*, 2024). However, performance evaluation must remain contextual; rigid systems may overlook regional

market variations in client volume and economic activity (Jayachandran *et al.*, 2022). Ultimately, Asialink's sales success is an interconnected result of behavioral traits, leadership, and adaptive customer-centered practices.

Sales Antecedents

Sales antecedents are the foundational internal and external resources that enable salespersons to meet Asialink's operational demands, such as the ₱2.5 million monthly quota and complex collateral processing. In a documentation-heavy environment, these factors determine how effectively salespersons manage client interactions and branch productivity. Individual capabilities, including cognitive flexibility, interpersonal communication, and problem-solving, are critical for navigating Asialink's requirements (Rapp *et al.*, 2018). These skills allow salespersons to assist clients with incomplete documentation or unclear financial histories. Furthermore, adaptability, creative thinking, and experience-based judgment ensure sustained performance in challenging market conditions (Ferguson *et al.*, 2021; Claro *et al.*, 2024).

Organizational support and leadership behavior provide the structural clarity necessary for efficiency (Anderson *et al.*, 2014). At Asialink, branch and area managers act as essential antecedents by providing supervision, overseeing documentation flow, and offering coaching that strengthens salesperson adaptability (Jaramillo *et al.*, 2015; Rapp *et al.*, 2018). These elements, combined with motivational factors like intrinsic drive and external incentives, reinforce the persistence needed for daily prospecting and client follow-ups (Venkatesh *et al.*, 2020).

Emerging antecedents include digital readiness and customer-focused discretionary behavior. While Asialink's digital systems are evolving, effective use of internal tracking and communication tools enhances customer engagement (Rapp *et al.*, 2020). Additionally, voluntary "extra-role" assistance such as helping with complex paperwork beyond standard requirements is a vital antecedent that builds customer trust and increases loan completion rates (Zahra *et al.*, 2022; Karim *et al.*, 2024). Together, these factors form the foundation for salesperson effectiveness across the CALABARZON region.

Salesperson Creativity

Salesperson creativity is the capacity to design innovative approaches that help customers navigate complex offerings and overcome decision-making barriers (Zhou *et al.*, 2019). In the context of Asialink Finance Corporation, this involves developing customized solutions for clients with varying documentation readiness or collateral constraints. Empirical research consistently links creativity to improved outcomes. Creative salespersons generate more qualified leads and close transactions more effectively by tailoring loan explanations and reframing client concerns (Baumann and Bicknell, 2020). In financial services, creative selling enhances cross-selling and retention by enabling the development of unique, customer-centered loan solutions (Kalra *et al.*, 2022; Yenziaras *et al.*, 2024). These inventive problem-solving skills foster stronger long-term relationships and repeat business, which are vital for regional branch productivity (Raja and Gupta, 2018). While organizational leadership and autonomy can promote creative output (Zhou *et al.*, 2019; Smith and Jones, 2021), creativity alone does not guarantee performance. Structural constraints often act as bottlenecks. Factors such as uneven lead quality, market saturation, and administrative processing delays can limit conversion opportunities regardless of a salesperson's skill (Maltarich *et al.*, 2018; Rapp *et al.*, 2018). Specifically, in lending, strict credit standards and collateral issues may suppress approval rates (Herhausen *et al.*, 2021; Sharma and Singla, 2021). These insights explain why Asialink branches may demonstrate high behavioral creativity yet still struggle to meet monthly targets due to operational challenges.

Salesperson Experience

Salesperson experience is a critical antecedent that encompasses accumulated knowledge, situational judgment, and the confidence needed to navigate complex client interactions. At Asialink Finance Corporation, experienced salespersons are better equipped to guide borrowers through the intricacies of collateral evaluation and strict documentation requirements, leading to more efficient loan processing. Scholars emphasize that experience allows salespersons to communicate benefits more clearly and handle objections with greater confidence (Karr and Miller, 2016). This is essential when clients present nonstandard documentation or irregular financial backgrounds (Smith and Chang, 2020). Beyond technical tasks, experience enhances relationship-building; seasoned salespersons personalize communication more effectively, which increases trust—a vital component in collateral-based lending (Taylor and Morrison, 2019; Johnson and Stone, 2020). Furthermore, longer tenure stabilizes work habits and supports consistent decision-making (Bari, 2021; Ryu and Lee, 2021). Despite its benefits, experience alone does not guarantee high performance. Growth can plateau as routines become familiar, and long-serving staff may become less

adaptable without continuous development (Parker *et al.*, 2019; Jiang and Zhang, 2021). This explains why many Asialink salespersons remain in the "Satisfactory" category despite high experience ratings. Systemic issues also play a role; rating systems with wide scoring bands often compress results, making it difficult to distinguish between varying levels of actual contribution (Schleicher *et al.*, 2018; Hoffman *et al.*, 2021). Additionally, demographic factors such as civil status influence how experience interacts with daily performance pressures and incentive responses (Oxford Academic, 2022; Mohammed and Wobe, 2023). To maximize the benefits of experience, Asialink must implement continuous development and mentorship to prevent stagnation and ensure the sales force remains responsive to evolving market conditions (Zhao and Tan, 2019).

Adaptive Selling Behavior

Adaptive selling behavior is the intentional adjustment of sales strategies, communication styles, and decision-making to align with specific customer expectations and behavioral cues (Spiro and Weitz, 2018). In Asialink Finance Corporation, this capacity is essential because clients vary significantly in financial literacy, collateral readiness, and urgency. Individual psychological factors, such as "openness to experience" and emotional intelligence, are primary drivers of adaptability. Salespersons with high emotional intelligence manage customer anxieties regarding loan approvals effectively, fostering the trust necessary for high-stakes financial decisions (Gong *et al.*, 2019; Liu *et al.*, 2020). Furthermore, professional experience and targeted training in empathy and problem-solving allow salespersons to develop the deep product knowledge required to improvise solutions for non-standard applications (Williams *et al.*, 2018; Hughes *et al.*, 2021). Adaptability thrives in organizational cultures that encourage autonomy and continuous learning (Zhang and Kim, 2020). For Asialink, providing a supportive system for documentation verification and lead generation enables the sales force to respond dynamically to the diverse borrower profiles found in the CALABARZON region. Additionally, while Asialink's technology is still evolving, the use of digital platforms for requirement checking complements these adaptive efforts by allowing for more personalized client interactions (Pereira and Ribeiro, 2021).

Building adaptive selling is a leading predictor of sales performance, directly influencing loan conversion rates and customer retention (Jaramillo *et al.*, 2015; Claro *et al.*, 2024). By modifying their approach based on situational feedback, salespersons demonstrate a commitment to delivering value, which reduces the perceived risk for borrowers in collateral-based lending (Sharma and Singla, 2021). Despite its benefits, frequent adaptation can lead to cognitive strain, especially in high-pressure environments where salespersons must manage multiple complex cases simultaneously (Caldwell *et al.*, 2017). Newer staff may struggle with this flexibility due to a lack of foundational product knowledge (Homburg *et al.*, 2020). Therefore, while adaptive selling is critical for meeting monthly targets, it must be supported by structured organizational resources to prevent burnout and ensure consistent service quality.

Customer-Directed Extra-Role Behavior (CDEB)

Customer-directed extra-role behavior refers to voluntary, discretionary actions that extend beyond formal job descriptions to provide additional value to customers (Organ, 1988). In Asialink's strict collateral-based lending environment, these behaviors such as proactive guidance and personalized document assistance are essential for helping clients navigate financial uncertainty and complete loan applications. Customer-directed extra-role behavior is a primary driver of customer satisfaction, trust, and long-term loyalty. By demonstrating genuine care, salespersons encourage repeat business and referrals, which directly sustain branch productivity (Podsakoff *et al.*, 2014; Xie *et al.*, 2016). Research confirms that these voluntary actions are positively associated with overall sales performance, particularly in service-heavy industries like finance (Zhang and Liu, 2018).

The likelihood of engaging in customer-directed extra-role behavior is moderated by individual traits and leadership styles. Emotional intelligence and interpersonal sensitivity allow Asialink salespersons to anticipate client concerns and provide reassurance during the stressful loan approval process (Venkatesh *et al.*, 2020; Zhang *et al.*, 2021). Furthermore, transformational and coaching-oriented leadership inspires employees to exceed formal expectations by providing the autonomy and recognition necessary to take customer-focused initiative (Jaramillo *et al.*, 2015; Rapp *et al.*, 2018). A customer-oriented organizational culture empowers employees to take proactive steps, while structured training ensures they are prepared to handle diverse client needs (Goepf *et al.*, 2021). Additionally, digital tools like customer relationship management systems and mobile messaging allow for more timely follow-ups and personalized reminders, enhancing the salesperson's ability to provide extra-role support (Rapp *et al.*, 2020). Customer-Directed Extra-Role Behavior as an Amplifying Mechanism: Recent literature identifies customer-directed extra-role behavior

as a key moderator that amplifies the effects of other behavioral competencies like creativity and adaptability. Proactive service significantly increases perceived quality and trust in financial institutions (Zahra *et al.*, 2022; Karim *et al.*, 2024). In Asialink's lending environment, this behavior acts as an amplifying mechanism that determines whether a borrower's positive interaction with a creative or adaptive salesperson actually translates into a completed loan application and successful release.

Salespersons

The salesperson remains a central driver of the global economy by providing the revenue generation and customer insights necessary for strategic decision-making. In Asialink Finance Corporation, this role is both transactional and advisory as it encompasses lead identification, collateral evaluation, and compliance management. This multidimensional position requires a blend of interpersonal, analytical, and operational skills to guide clients through the complexities of collateral-based lending (Schneider *et al.*, 2019). Modern salespersons contribute to market entry and long-term relationship development rather than just closing transactions, though they face increasing pressure from digital channels and self-service platforms (Arner *et al.*, 2020). In the CALABARZON region, Asialink salespersons must compete by offering faster and more supportive service to borrowers who frequently compare financing offers online. Facilitating product adoption and nurturing borrower confidence are now essential survival strategies in this competitive landscape (Schneider *et al.*, 2019).

The adoption of sales technology including customer relationship management systems and predictive analytics has revolutionized efficiency and lead qualification (Puschmann, 2017; Lee and Shin, 2018). Asialink has integrated digital channels for requirement tracking and client updates to enable more personalized and timely interactions (Chen *et al.*, 2019). While emerging technologies like artificial intelligence improve prospecting accuracy, they also present challenges such as shorter customer attention spans and increased regulatory scrutiny (Narayanan *et al.*, 2016; Zohar, 2020). Demographic factors also significantly shape salesperson effectiveness. Gender diversity is linked to higher ethical sensitivity, while educational attainment influences the balance between analytical decision-making and practical intuition (Almagro, 2023; Tosun, 2023). Additionally, civil status affects motivational drivers where single individuals may respond more to short-term incentives while married salespersons often demonstrate higher organizational loyalty (Gasengayire and Ngatuni, 2021; Mohammed and Wobe, 2023).

In a responsible lending environment, ethics and professional development are paramount. Salespersons must adhere to transparency standards and consumer protection guidelines to ensure trust (Arner *et al.*, 2020). This ethical foundation is supported by consultative and needs-based selling which prioritizes long term customer outcomes and repeat business (Kempf and Osthoff, 2020; Grewal *et al.*, 2021). Finally, the role of internal mentorship and coaching by branch managers remains critical for strengthening resilience and maintaining high professional standards across the branch network (Bessis, 2015). Integrating these technological, demographic, and ethical considerations allows the organization to provide the specialized support necessary for the sales force to navigate the rigorous demands of the financial services market.

Capacity Development Program

Capacity development is a strategic, long-term process that strengthens the ability of individuals and systems to perform effectively by enhancing knowledge, behaviors, and institutional mechanisms. Unlike isolated training, it occurs across individual, organizational, and enabling environment levels, requiring alignment among these layers to sustain improvement (UNDP, 2020). For Asialink Finance Corporation, this multi-level approach is essential because performance challenges involve both salesperson competencies and broader structural constraints.

At the individual level, capacity development aligns with human capital theory, which posits that organizations improve through investments in employee learning and mentoring (Crook *et al.*, 2011; Nafukho *et al.*, 2017). Asialink's current data, showing strong behaviors but unmet targets, suggests the need for a deliberate capacity development program that equips staff to overcome documentation issues and territorial constraints. Beyond individuals, organizational capacity allows a firm to innovate and adapt despite environmental uncertainty (Ferreira *et al.*, 2020). Improving branch-level market assessment and process coordination is as critical as individual skill-building.

Competency-based frameworks provide a specific foundation for this effort by targeting validated behavioral predictors like creativity, experience, and adaptive selling (Boyatzis, 2018; Tirado-Valencia *et al.*, 2023). This ensures that training pathways remain aligned with the drivers that already influence performance across

diverse demographic groups. Furthermore, learning theories such as experiential learning and social learning support practical strategies like field mentoring, branch simulations, and peer-based case handling to standardize effective behaviors (Schunk, 2016; Kolb and Kolb, 2017).

Effective capacity development is a cyclical process involving gap identification, intervention design, implementation, and evaluation (OECD, 2019; Roumell, 2020). For Asialink, this cycle must begin by identifying bottlenecks like credit mismatches or documentation delays. Finally, the impact of such programs depends on leadership support and systemic readiness (UNDP, 2020). Because most branches struggle to reach high performance brackets despite strong behavioral scores, capacity development must be paired with structural adjustments and supportive policies to fully unlock the potential of the sales force. Integrating these individual and organizational strategies creates a comprehensive foundation for meeting the rigorous demands of the collateral-based lending market.

Research Literature

Ahmad and Akbar (2020) investigated the behavioral predictors of performance using a structural model to test if creativity and experience influence outcomes through adaptive selling, with extra-role behavior as a moderator. Their descriptive-quantitative study of 367 service-sector personnel using structural equation modeling confirmed that while creativity and experience drive results, adaptive selling transmits most effects and extra-role behavior strengthens these relationships. Yeniaras *et al.*, (2024) explored how creativity affects sales effectiveness in competitive financial markets by determining if innovative techniques improve cross-selling and retention. Analyzing survey data from financial personnel, the study found that creativity significantly enhances the ability to design customized financial solutions, supporting its role as a core antecedent in documentation-heavy environments like Asialink.

Sharma and Patel (2022) conducted an empirical study examining if creativity leads to better adaptive selling and how job satisfaction influences this link. Surveying service-sector salespeople in India using a correlational design, they found that creative individuals modify their selling approaches more effectively when job satisfaction is high, highlighting the importance of a positive work climate. Ryu and Lee (2021) analyzed how sales tenure impacts performance and behavioral adjustment in financial services. Using a quantitative design with stratified sampling, they found that while experience positively influences performance, it does not consistently predict adaptive selling; mid-career salespeople often developed rigid routines that mirrored habitual patterns observed in some Asialink branches.

Ferguson *et al.*, (2021) examined the impact of accumulated experience on decision-making accuracy and consistency in financial transactions. Through a quantitative study of loan and financial advisors, the findings showed that experience reduces procedural errors and enhances accurate assessments, affirming its value as a personal resource in high-stakes lending processes requiring strict verification. Claro *et al.*, (2024) studied how flexible selling strategies influence performance and client retention in financial institutions. Using a descriptive-quantitative survey of employees in competitive environments, the results indicated that adaptive selling strongly predicts performance and strengthens client relationships, underscoring the value of adaptability for diverse borrower profiles.

Khan and Verma (2022) examined the influence of adaptive selling and customer orientation on performance within the information services sector. Their correlational research found that adjusting communication styles significantly enhanced performance, reinforcing the position that adaptive selling serves as the primary mechanism through which personal competencies translate into measurable gains. Lee and Han (2022) conducted an empirical study in South Korea on the potential risks of adaptive selling, specifically whether high adaptability encourages opportunistic behavior. Their quantitative findings revealed that while adaptive selling supports relationship quality, it can increase opportunism if ethical controls are weak, highlighting the necessity of structured supervision in regulated lending.

Dela Cruz (2020) assessed the effect of adaptive selling on loan approval rates and client comprehension among microfinance officers in Luzon. This descriptive-correlational study found that officers who adjusted their communication based on client literacy levels experienced fewer documentation errors and higher success rates, providing local evidence of adaptability's role in financial settings. Reyes and Bajaro (2021) explored the influence of experience on the performance of bank employees in Metro Manila using a quantitative design. The results showed that experience significantly predicted conversion rates and the ability to navigate procedural hurdles, though these benefits diminished at mid-tenure, suggesting a need for continuous training similar to the Asialink context.

Santos (2019) examined creative selling behaviors among insurance agents in the National Capital Region to see if creativity enhances conversion through innovative prospecting. The descriptive-quantitative findings indicated that creative agents were more effective at overcoming objections and achieving higher conversion rates, validating creativity as a key driver in the Philippine financial sector. Villanueva and Ramos (2022) evaluated customer-directed extra-role behavior among loan specialists in South Luzon to measure its effect on loyalty. Their correlational study found that voluntary behaviors like proactive guidance significantly improved trust and repeat business even when official performance metrics remained modest, mirroring the discretionary efforts seen within Asialink. Karim *et al.*, (2024) examined how extra-role behavior shapes service quality and trust among financial service clients. Using a survey-based quantitative design, they found that proactive and personalized assistance strengthened institutional trust, reinforcing the role of extra-role behavior as a moderator that enhances the impact of individual selling competencies on performance.

Theoretical Framework

This study is anchored on two complementary theoretical perspectives that explain how internal competencies and voluntary behaviors influence salesperson performance within Asialink Finance Corporation. These are the job demands-resources (JD-R) perspective of Bakker and Demerouti (2007) and the adaptive selling theory of Spiro and Weitz (1990). Within the JD-R view, employees rely on personal and job-related resources to perform in demanding environments. In Asialink, salesperson creativity is a personal resource used to generate solutions for client qualification and documentation challenges. Sales experience is a job resource representing accumulated procedural knowledge and familiarity with internal loan processes. Together, these function as sales antecedents that drive the selling process. Customer-directed extra-role behavior is also grounded in this perspective as a voluntary behavioral resource. By providing proactive follow-ups and extended assistance, salespersons increase the likelihood of loan completion. In this study, customer-directed extra-role behavior functions as the moderator that strengthens the relationships between antecedents, mediating behaviors, and performance.

The second foundation, adaptive selling theory, explains that outcomes improve when salespeople intentionally adjust their approach to fit the specific needs and reactions of each customer. Since Asialink’s clients vary in financial capacity and urgency, adaptive selling behavior serves as the mediator. It is the behavioral mechanism through which creativity and experience exert their influence. A salesperson’s creativity only becomes meaningful when the message is adapted appropriately, and experience is most effective when strategies are adjusted to the unique needs of each borrower.

The synthesis of the JD-R model and adaptive selling theory dictates the specific Structural Equation Model (SEM) tested in this study, which is visually represented in the Figure 1.

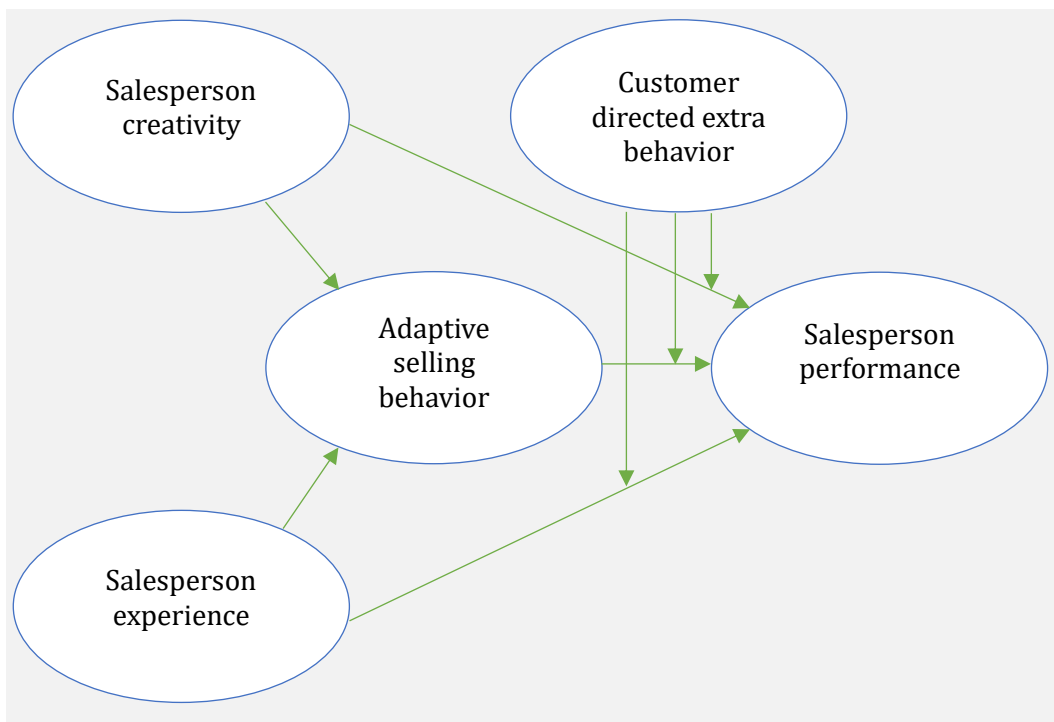


Figure 1. Job demands-resources model.

These theoretical elements combine to form a moderated mediation structure. Salesperson creativity and sales experience influence performance indirectly through adaptive selling behavior, while customer-directed extra-role behavior strengthens these relationships by enhancing client trust, cooperation, and follow-through. This structure provides a comprehensive explanation for why sales performance varies across personnel in Asialink even though they work under a uniform quota, similar documentation requirements, and identical expectations. Generally, this theoretical framework positions creativity and experience as the foundational sales antecedents, adaptive selling behavior as the process that converts these antecedents into effective action, and customer-directed extra-role behavior as the condition that enhances the effectiveness of the entire system. This framework guides the study's examination of how internal competencies and voluntary behaviors contribute to the performance of salespersons within Asialink Finance Corporation.

Conceptual Framework

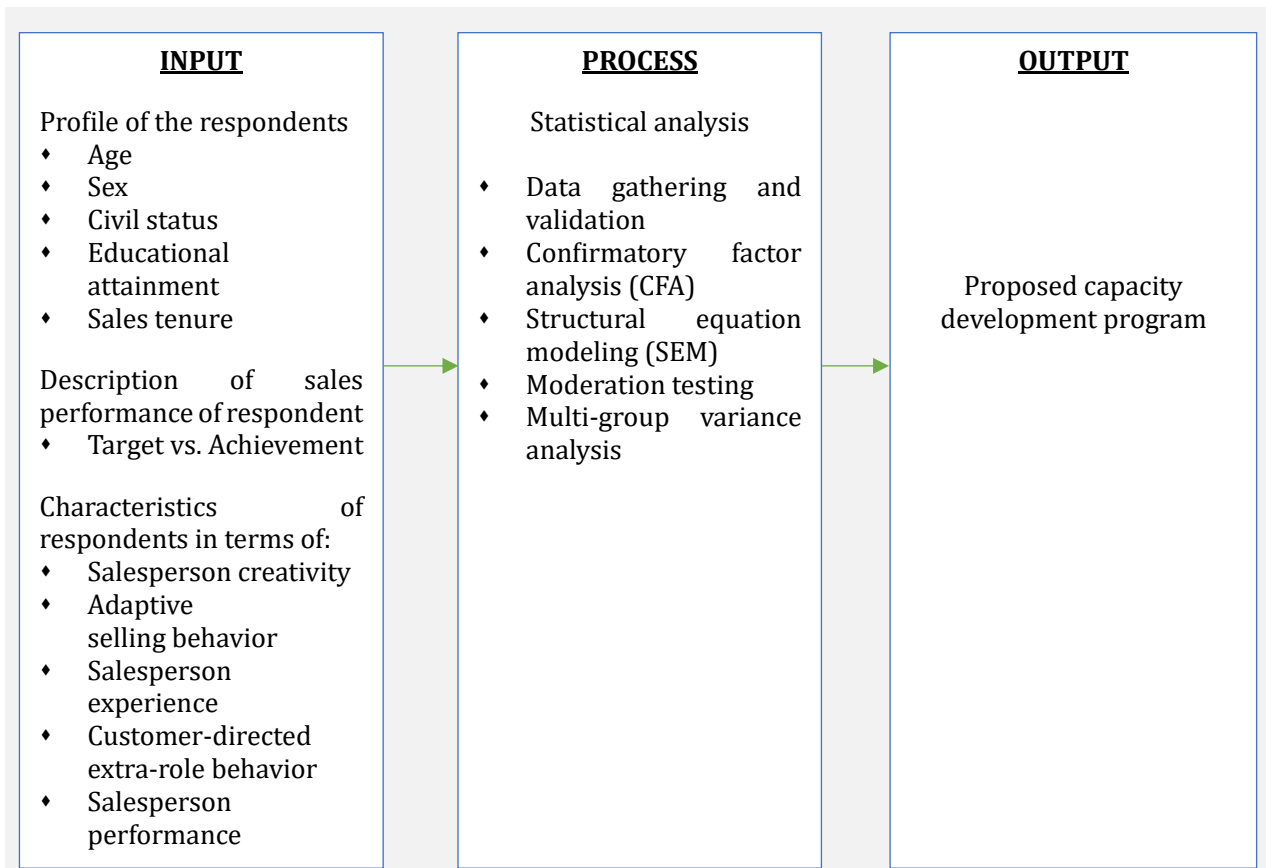


Figure 2. Conceptual paradigm.

The input box is composed of two sets of variables. First are the profile variables, which serve as grouping factors for the multi-group invariance testing. These include age, sex, civil status, educational attainment, and sales tenure. Second are the descriptive variable, which capture the actual sales performance outcomes of the respondents. Third are the test variables, which represent the core latent constructs and the dependent variable of the study: salesperson creativity, sales experience, adaptive selling behavior, and customer-directed extra-role behavior. The structural assumption underlying the input posts that salesperson creativity and sales experience function as antecedent variables that influence adaptive selling behavior.

The process box constitutes the critical analytical stage of the framework, where the theoretical assumptions are empirically validated. Unlike conventional survey-based analyses, this stage employs rigorous and advanced statistical techniques. Specifically, confirmatory factor analysis (CFA) is conducted to establish the reliability and validity of the latent constructs. Structural equation modeling (SEM) is then utilized to simultaneously estimate the complex network of hypothesized relationships, including the direct and indirect effects of antecedent variables on salesperson performance. In addition, mediation and moderation analyses are performed to statistically verify the mediating role of adaptive selling behavior and the moderating role of customer-directed extra-role behavior, both of which are central to the study's hypotheses and conceptual model. Finally, multi-group invariance testing is applied to determine whether the structural relationships are stable and invariant across different profile-based groups. Lastly, the output box presents the final outcomes

that directly address the research objectives. These outputs include a validated, profile-oriented structural equation model that explains salesperson performance and, as emphasized by the panel, the capacity development program (CDP), which constitutes a key practical output of the conceptual framework. The capacity development program is neither a predictor nor a mediating variable; rather, it is an actionable intervention derived from the empirically validated results of the model. Its placement in the output block underscores that the program is formulated only after the relationships among variables have been statistically confirmed.

Definition of Terms

This section presents the conceptual and operational definitions of the significant variables and terms used in the study to ensure a common understanding of their intended meaning within the research context.

Adaptive Selling Behavior: This means the salesperson's ability to adjust selling strategies, communication patterns, and presentation styles in real time based on customer needs and situational cues (Franke and Park, 2016). In this study, this refers to the extent to which salespersons consciously tailor their sales presentations and communication tactics to individual clients, as measured by the corresponding scale in the survey questionnaire.

Customer-Directed Extra-Role Behavior: This means the voluntary, customer-focused actions performed by employees that go beyond formal job requirements and contribute to stronger customer satisfaction and long-term relationship-building (Karim *et al.*, 2019). In this study, this refers to the level of voluntary, proactive efforts salespersons put forth to assist clients in non-selling tasks, which is hypothesized to moderate the relationship between sales antecedents and performance

Sales Experience: This refers to the salesperson's accumulated practical knowledge, decision-making ability, and learned skills gained through repeated engagement in sales tasks over time (Darrat *et al.*, 2016). In this study, this is defined by the total number of years the respondent has been employed in a sales capacity within the financial services sector, as categorized in Part I of the survey.

Salesperson Creativity: This is defined as the capability of salespersons to develop novel, useful, and context-appropriate selling ideas, approaches, or solutions that enhance customer engagement and problem-solving effectiveness (Rapp *et al.*, 2017). In this study, this refers to the self-assessed extent to which the respondent develops unique and original approaches to engaging clients and solving sales problems, as measured by the creativity scale in the questionnaire.

Salesperson Performance: This means the behavioral and outcome-based indicators reflecting how effectively a salesperson achieves organizational objectives, customer conversion, and financial targets (Ahearne *et al.*, 2019). In this study, this is measured as the respondent's actual sales achievement divided by their target sales goal over the study period, expressed as a ratio or percentage.

Structural Equation Model: This means a multivariate statistical technique used to examine complex causal relationships among latent constructs while simultaneously assessing measurement validity and structural pathways (Henseler *et al.*, 2016). In this study, this refers to the final path analysis framework used to test the direct and moderating effects of the antecedent variables on salesperson performance and to examine the stability of these relationships across various profile groups.

Research Methodology

Research Design

The study employed a descriptive correlational research design, utilizing a quantitative approach to test the theoretical model. The design is used to examine the relationships between variables without manipulating any of the variables (Creswell and Creswell, 2018). It is utilized when the primary objective is to determine the extent to which one variable (the sales antecedents) predicts or influences changes in another (sales performance). This study's design specifically uses structural equation modeling (SEM), an advanced statistical technique, to model and estimate complex causal paths and moderation effects simultaneously, thus serving the function of an explanatory design. The descriptive component, meanwhile, was necessary to accurately detail the profile characteristics of the respondents and the mean levels of their behavioral factors. This design is the most appropriate for the present study because the core objective is to move beyond simple description. The research seeks to develop a comprehensive profile-oriented structural equation model that not only establishes the relationship of salesperson creativity, adaptive selling behavior, sales experience, and

customer-directed extra-role behavior to sales performance but also tests if these relationships hold true across different demographic subgroups. The correlational-explanatory approach allows the researcher to statistically confirm the proposed theoretical framework and test the moderating hypothesis, thus providing the empirical evidence necessary for developing a targeted capacity development program.

Respondents of the Study

The respondents of this study were the salespersons of Asialink Finance Corporation operating in the CALABARZON region. They were identified as the most suitable and essential source of data because they are the direct implementers of the sales process and the ones whose performance is being measured. Their daily activities and behavioral characteristics (creativity, adaptive selling behavior, sales experience, and customer-directed extra-role behavior) are the exact variables the researcher needs to test against the dependent variable, sales performance.

The total population (N) of salespersons in the CALABARZON region was 244. The computed sample size (n) for this study was 149 respondents. This number was determined using the Raosoft sample size calculator for a finite population, ensuring a 5% margin of error and a 95% confidence level. This calculation was necessary because the study tested a complex set of hypotheses involving multiple latent constructs and required a statistically robust sample size to achieve sufficient power for the structural equation modeling (SEM) analysis.

Simple random sampling was employed to select the respondents. This method provided each qualified salesperson an equal opportunity to be included in the study, minimizing sampling bias and enhancing the representativeness of the results. All selected respondents voluntarily participated and provided data relevant to the variables measured in the research instrument.

Data Gathering Instrument

The researcher-made questionnaire served as the primary instrument for data collection. It underwent content validation by the research adviser and field experts to ensure the clarity, relevance, and appropriateness of each item in relation to the study variables such as salesperson creativity, sales experience, adaptive selling behavior, customer-directed extra-role behavior, and salesperson performance. After validation, the instrument was subjected to pilot testing to determine its reliability and to confirm that the items consistently measured the intended constructs. Permission to administer the survey to the target respondents was secured from the management of Asialink Finance Corporation, and the confidentiality of all information gathered was strictly observed.

A seven-point Likert scale was used to measure the respondents' level of agreement on each statement. This scale allowed the researcher to obtain nuanced responses and gain a deeper understanding of the perceptions, behaviors, and performance of Asialink salespersons. The scoring system and verbal interpretation used in the survey questionnaire are presented in Table 1.

*

Table 1. Verbal interpretation.

Range	Salesperson's creativity	Adaptive selling behavior	Salesperson's experiences	Customer-directed extra role behavior
1.00- 1.49	None at all	None at all	Very limited	None at all
1.50- 2.49	Very least extent	Very least extent	Limited	Very least extent
2.50- 3.49	Least extent	Least extent	Somewhat limited	Least extent
3.50- 4.49	Moderate extent	Moderate extent	Moderate	Moderate extent
4.50- 5.49	Great extent	Great extent	Above average	Great extent
5.50- 6.49	Very great extent	Very great extent	High	Very great extent
6.50-7.00	Extremely great extent	Extremely great extent	Very high	Extremely great extent

The questionnaire underwent a thorough validity assessment. Validity refers to the extent to which the instrument measures what it intends to measure. To enhance content validity, the researcher crafted the questionnaire based on the conceptual framework and relevant empirical literature, and revisions were made following the recommendations of the panel of experts. After ensuring that each item accurately reflected the study constructs, the instrument was subjected to a reliability test using pilot responses from sales personnel with similar characteristics to the actual respondents. Necessary adjustments were incorporated before final administration to ensure that the instrument was both valid and reliable for the study.

Data Gathering Procedure

The data gathering procedure commenced only after the researcher had obtained the necessary formal approval from the management of Asialink Finance Corporation in the CALABARZON region. The process began with the submission of a formal letter of intent addressed to the SGMA Area Manager, which formally requested authorization to conduct the survey among the sales force and to access the complete roster of 244 salespersons who comprised the study's population. Securing this official endorsement was an essential prerequisite to ensure organizational cooperation and adherence to ethical research standards throughout the data collection phase. Upon approval, the researcher coordinated directly with the Regional Sales Manager to facilitate the administration of the 149 questionnaires corresponding to the computed sample size. To guarantee impartiality and randomness in the selection of participating branches, the official sample population was determined using the wheel of names, an online random selection tool. This method ensured that each branch within the CALABARZON region had an equal probability of inclusion, thereby enhancing the representativeness and objectivity of the sample. Given the demanding work schedules of the salespersons across the region, data collection was personally administered by the researcher over a four-week period from May to June 2025. This controlled and hands-on approach minimized potential external disruptions and allowed the researcher to provide immediate clarification regarding the instrument when necessary.

Prior to questionnaire distribution, briefing sessions with the participating salespersons was conducted to provide clear oral instructions and to discuss the ethical considerations of the study. Each participant was thoroughly informed of the study's objectives, the voluntary nature of participation, and the assurance of confidentiality concerning their individual responses. Informed consent was duly obtained from all participants. On average, the respondents spent approximately 15 to 20 minutes completing the questionnaire. The researcher personally administers the survey to ensure accuracy and completeness of responses. All 149 questionnaires were retrieved immediately upon completion, resulting in a 100% response rate.

Finally, the completeness and integrity of the dataset were achieved by incorporating objective performance metrics. The sales performance data (Actual ÷ Target) were officially obtained and verified from the company's internal records, with the assistance of regional management. This objective performance data, combined with the self-reported behavioral assessments collected through the survey, constituted the full dataset prepared for subsequent coding, cleaning, and rigorous structural equation modeling (SEM) analysis.

Statistical Treatment of Data

The statistical package for social sciences (SPSS) and Mplus statistical software were employed for the statistical analysis of the gathered data. The following statistical tools were used in the study, corresponding to the research questions in the statement of the problem:

Frequency and Percentage Distributions: This was used to describe respondent profiles in terms of sex, age groups, civil status, educational attainment, and sales-tenure bands.

Mean, SD, Min–Max: This was used to summarize continuous variables; sales performance (SP: Actual ÷ Target) and the composite scores for SC (creativity), ASB (adaptive selling), SE (experience/tenure), and CDRERB (customer-directed extra behavior).

Structural Equation Modeling (Path Analysis): This was used to estimate the effects of SC, ASB, SE, and CDRERB on SP.

Maximum Likelihood (ML) Estimation: This was used to estimate SEM parameters and log-likelihoods for all models.

Model Chi-Square Goodness-of-Fit Test (χ^2 , df, p): This was used to assess the overall fit of each user model (and group-specific fits in multi-group runs).

Baseline (Independence) Model Chi-Square: This was used as a poor-fit comparator to demonstrate improvement of the user model.

Root Mean Square Error of Approximation (RMSEA) with 90% CI and p-Close: This was used to evaluate approximate model fit.

Standardized Root Mean Square Residual (SRMR): This was used to assess average residual misfit.

Presentation, Analysis and Interpretation of Data

Profile of the Respondents

Table 2. Distribution of respondents in terms of age.

Age	Frequency	Percent
20-24 years old	32	21.48%
25-29 years old	24	16.11%
30-34 years old	36	24.17%
35-39 years old	26	17.44%
40-44 years old	25	16.78%
45 years old and over	6	4.02%
Total	149	100.00%

As shown in Table 2, the age group with the highest representation among Asialink Finance Corporation salespersons is 30 to 34 years old (24.17 percent), followed by 20 to 24 years old (21.48 percent), and a combined 34.22 percent from mid-career employees aged 35 to 44. This demographic pattern reflects the composition of Asialink's frontline workforce, which is largely situated in early to mid-adulthood. Salespersons in these age groups are typically in stages of active capability development, where behavioral agility, rapid skills acquisition, and applied learning strongly influence sales outcomes. This aligns with the nature of Asialink's lending operations, which require salespersons to navigate documentation concerns, collateral assessments, and shifting loan requirements while maintaining client relationships.

Bari (2021) emphasized that age diversity produces varied performance effects depending on the organizational context. This idea is evident in Asialink, where younger salespersons often demonstrate adaptability and energy, while mid-career employees provide procedural stability and stronger relational grounding. The combination of these age segments supports Asialink's operational model, which depends on both agility and practical experience to meet monthly targets and manage the complexities of loan processing. Research from Oxford Academic (2022) further noted that tenure is a more consistent predictor of performance than age, a finding that aligns with Asialink's human capital practices. Younger salespersons undergo intensive onboarding to accelerate practical learning, while more experienced employees are often given strategic selling responsibilities. This performance pattern is visible in Asialink branches where tenure-based mentoring and peer coaching improve the consistency of sales execution.

The relatively small proportion of salespersons aged 45 and above (4.02 percent) may reflect natural internal shifts into roles such as compliance, loan evaluation, or branch supervisory positions. Ngatuni and Gasengayire (2021) observed similar trends in financial institutions where older employees maintain strong organizational commitment but transition away from high-pressure frontline functions. This dynamic appears consistent with Asialink's operational structure, where experienced personnel frequently support branch management or credit decision-making.

Generational composition also affects how training is best delivered. Alvarado *et al.*, (2021) found that younger employees respond well to technology-supported and gamified training formats, while mid-career individuals benefit more from reflective coaching and structured ethical guidance. Asialink's existing training modules, performance monitoring dashboards, and branch-level coaching practices align with these differentiated learning preferences, helping sustain employee readiness across age groups.

Table 3. Distribution of respondents in terms of sex.

Sex	Frequency	Percent
Male	82	55.00%
Female	67	45.00%
Total	149	100.00%

As shown in Table 3, male respondents account for 55.00% of the sample, while female respondents comprise 45.00%. This near-balanced representation suggests that Asialink maintains a relatively inclusive recruitment profile, especially notable in the company often characterized by male dominance in frontline sales roles. The presence of a substantial female segment reflects Asialink's responsiveness to evolving industry norms around gender diversity. Recent studies, such as Tosun (2023), reveal that female financial brokers tend to exhibit more cautious and client-sensitive sales behavior, often brokering lower-risk products to conservative clients.

This aligns with Asialink’s emphasis on ethical selling and customer protection, particularly in microfinance and consumer loan segments. On the other hand, male brokers are often associated with higher transaction volumes and risk-oriented selling, which may explain their slight numerical edge in the sample. However, Tosun’s regression analysis of over 300,000 institutional transactions found that female brokers were more efficient in generating revenue per transaction, suggesting that gender-balanced teams may outperform homogenous ones in terms of strategic diversification and client retention.

Table 4. Distribution of respondents in terms of civil status.

Civil status	Frequency	Percent
Single	77	51.68%
Married (married + divorced+ widow)	72	48.32%
Total	149	100.00%

As shown in Table 4, 51.68 percent of respondents are single, while 48.32 percent are married, including those who are divorced or widowed. This nearly balanced civil status distribution suggests that Asialink Finance Corporation’s sales force is composed of individuals who occupy different life stages, each bringing distinct motivational patterns, work orientations, and behavioral tendencies that may influence sales performance within the lending environment.

Single respondents form a slight majority and may display higher mobility, flexibility, and responsiveness to performance-based incentives. The findings of Mohammed and Wobe (2023) indicate that single salespersons tend to react more strongly to short-term rewards and adaptive selling structures, particularly in fast-paced and high-pressure industries such as financial services. This observation aligns with Asialink’s operational design, which incorporates modular sales training, incentive-driven monthly targets, and digital dashboards that reward quick performance gains. Many single salespersons may view these mechanisms as opportunities for rapid skill development, recognition, and income maximization, making them well-suited to aggressive client acquisition and field responsiveness.

Married respondents, who make up almost half of the sample, may contribute a different form of value to Asialink’s sales operations. Gasengayire and Ngatuni (2021) observed that married financial salespersons often demonstrate higher levels of organizational commitment and ethical sensitivity, particularly in work settings that involve sustained client relationships or community-based lending. In the case of Asialink, where repeat borrowers, referrals, and compliance with financing guidelines are essential for maintaining branch quality, married salespersons may excel in portfolio stewardship, long-term client management, and procedural adherence.

Civil status also shapes behavioral patterns relevant to selling strategies. Married salespersons may adopt a more cautious and relationally grounded approach, focusing on stability, trust-building, and risk-aware decision-making. Single salespersons may be more inclined toward exploratory selling behaviors, showing greater willingness to prospect aggressively, pursue new markets, and adjust quickly to changes in loan policies or client documentation needs. These tendencies mirror the observations of Oxford Academic (2022), which noted that civil status influences work-life balance and behavioral framing in client interactions, especially in financial and lending institutions that require emotional labor, trust formation, and continuous client communication.

Table 5. Distribution of respondents in terms of educational attainment.

Educational background	Frequency	Percent
Bachelor degree	140	94.00%
Master’s degree	9	6.00%
Total	149	100.00%

As shown in Table 5, 94.00 percent of respondents hold a bachelor’s degree, while only 6.00 percent possess a Master’s degree. This distribution indicates that Asialink Finance Corporation’s sales force is composed primarily of undergraduate-trained professionals, a pattern that aligns with the operational requirements of a lending institution that places strong emphasis on field execution, customer engagement, and monthly target attainment. The dominance of bachelor’s degree holders reflects Asialink’s recruitment preference for applicants with generalist business preparation, which provides foundational competencies in marketing, finance, communication, and customer handling. Findings by Encio (2022) support this composition, noting that undergraduate business graduates tend to demonstrate strong attitudes toward budgeting, selling, and

client interaction, particularly when working within modular and performance-driven environments. These attributes correspond well with Asialink’s use of adaptive selling practices, digital performance dashboards, and incentive structures that reward responsiveness, lead conversion, and productivity.

The small proportion of respondents with a Master’s degree may indicate that Asialink’s frontline roles emphasize operational throughput rather than advanced managerial specialization. However, the literature suggests that graduate-level education offers meaningful advantages in analytical depth and refined decision-making. Mirpourian *et al.*, (2024) found that employees with postgraduate training often excel in tasks that require evaluation, forecasting, and systematic judgment, which can be beneficial in positions involving portfolio oversight, compliance review, or branch-level strategic support. Educational attainment also shapes how training and performance programs are best delivered. Bachelor’s degree holders may respond more strongly to incentive-driven, fast-cycle training models, while Master’s degree holders may benefit more from structured coaching that highlights evidence-based reasoning and data interpretation. Almagro (2023) confirmed that educational background influences financial decision-making styles, with graduate-trained individuals showing greater planning orientation and reduced susceptibility to cognitive bias.

Table 6. Distribution of respondents in terms of sales tenure.

Sales experience	Frequency	Percent
Less than a year	39	26.18%
1-3 years	24	16.11%
4-5 years	59	39.60%
5-10 years	8	5.37%
More than 10 years	19	12.75%
Total	149	100.00%

As shown in Table 6, the largest segment of respondents falls within the 4 to 5 years tenure bracket, accounting for 39.60 percent of the sample. This indicates that a substantial portion of Asialink Finance Corporation’s sales force is in the mid-tenure phase, a stage typically associated with behavioral recalibration, strategic adjustment, and the consolidation of selling competencies. Salespersons in this bracket often possess enough experience to navigate complex documentation requirements and client concerns, yet remain flexible enough to adjust their selling behavior to changing loan policies and market conditions.

The second largest group is composed of salespersons with less than one year of experience (26.18 percent), followed by those with one to three years of tenure (16.11 percent). These early-tenure cohorts represent individuals who are still engaged in procedural learning, orientation, and the formation of adaptive selling habits. Ryu and Lee (2021) observed that salespersons within their first three years often rely heavily on experiential exposure and reactive selling, with their performance patterns still developing. This observation aligns with Asialink’s operational environment, where new salespersons must quickly learn client qualification processes, documentation pipelines, and collection-related protocols.

Respondents with more than ten years of tenure comprise 12.75 percent of the workforce, while those with five to ten years represent only 5.37 percent. These long-tenured salespersons are typically characterized by heightened strategic insight, relational depth, and behavioral consistency. Hair *et al.*, (2021) noted that sales professionals with extended tenure tend to demonstrate refined decision-making and stable behavioral framing, which positions them well for mentoring roles, account stewardship, or compliance-sensitive responsibilities. Within Asialink, such individuals often support branch-level leadership or serve as training anchors for new hires.

The tenure distribution also reflects broader organizational patterns. The strong presence of mid-tenure salespersons suggests effective retention and internal career progression, while the relatively small proportion of five-to-ten-year salespersons may point to transitions into non-sales units, such as credit evaluation or branch operations, or external mobility related to competitive career opportunities. The sizable group of early-tenure employees reflects ongoing recruitment and onboarding activities, consistent with Asialink’s expansion efforts and the growing operational demands of its digital and field-based sales channels.

Research by Mirpourian *et al.*, (2024) emphasizes that sales tenure is a more consistent predictor of performance than age, especially in financial institutions where selling effectiveness depends on client engagement, adaptability, and procedural mastery. This supports the relevance of tenure-based segmentation for Asialink, which can use these distinctions to tailor its training pathways, incentive structures, and

performance monitoring systems according to the behavioral maturity and developmental needs of each group.

Sales Performance of the Respondents

Table 7. Distribution of respondents in terms of sales performance.

Performance	Frequency	Percent
Satisfactory	140	93.96%
Poor	9	6.04%
Total	149	100.00%
Mean 60.7, Median 63.8, SD 5.9, Min 48.4, Max 68.0		

As Table 7 shows that an overwhelming majority of respondents, or 93.96 percent, were rated as “Satisfactory,” while the remaining 6.04 percent were rated as “Poor.” None of the respondents received ratings of Outstanding, Excellent, Very Good, or Good. These higher categories are intended to represent stronger levels of performance, yet they were not applied to any of the salespersons in the CALABARZON region. The absence of ratings in the upper classifications indicates that the evaluation system is not distinguishing between varying degrees of sales achievement.

This pattern becomes more evident when compared with the actual sales performance. Most branches consistently reach only 50 to 69 percent of the required ₱2.5 million monthly quota, while some fall below 50 percent. No branch reaches the 90 percent and above range that would typically justify a rating of Good, Very Good, Excellent, or Outstanding. Despite these shortfalls, almost all salespersons are still rated as “Satisfactory,” which suggests a disconnect between the performance rating tool and real production outcomes.

The existence of higher rating categories such as Outstanding, Excellent, Very Good, and Good indicates that the evaluation scale was originally designed to capture a wide range of performance levels. However, since these categories remain unused, the scale does not reflect meaningful distinctions in performance. Researchers such as Schleicher *et al.*, (2018) explain that rating tools with broad and loosely applied categories often result in scores that cluster in the middle. Hoffman *et al.*, (2021) add that when performance ratings do not match actual output, the organization receives an inaccurate and overly positive picture of productivity.

Description of the Respondents Terms of:

Table 8. Respondents’ extent of posing salesperson creativity.

Items	Mean	SD	Interpretation
Methods for promoting financial products	6.42	0.575	Very great extent
Approaches to presenting loan benefits	6.48	0.572	Very great extent
Strategies for simplifying financial terms	6.43	0.568	Very great extent
Techniques for addressing customer concerns	6.43	0.584	Very great extent
Designing creative sales campaigns	6.46	0.556	Very great extent
Strategies for enhancing customer engagement	6.49	0.543	Very great extent
Developing client-aligned financial solutions	6.44	0.606	Very great extent
Overall	6.45	0.32	Very great extent

Table 8 shows consistently high scores across all indicators of salesperson creativity, with means ranging from 6.42 to 6.49 and an overall mean of 6.45, interpreted as “Very Great Extent.” This demonstrates that creative selling behaviors are strongly embedded in Asialink Finance Corporation’s sales force. The first dimension, methods for promoting financial products, obtained a mean of 6.42, indicating that salespersons frequently apply innovative ways of introducing and marketing loan products to capture client interest. The second dimension, approaches to presenting loan benefits, recorded a mean of 6.48, showing that respondents consistently use imaginative styles of explaining the advantages of financial products in ways that make information clearer and more engaging for clients. The third indicator, strategies for simplifying financial terms, had a mean of 6.43, reflecting that salespersons often use creative techniques to break down complex financial concepts into terms that clients can easily understand. The fourth dimension, techniques for addressing customer concerns, also posted a mean of 6.43, suggesting that salespersons regularly utilize adaptive and thoughtful methods for handling client questions, clarifying loan requirements, and resolving objections. The fifth indicator, designing creative sales campaigns, achieved a mean of 6.46, demonstrating that

respondents frequently develop persuasive campaign messages that highlight the strengths and competitive edge of Asialink’s financial products. The sixth dimension, strategies for enhancing customer engagement, yielded the highest mean of 6.49, indicating strong use of digital tools, personalized interactions, and original engagement strategies to maintain client interest.

Finally, developing client-aligned financial solutions received a mean of 6.44, showing that salespersons consistently generate innovative solutions tailored to the unique financial needs of individual clients. The high scores suggest that salespersons are comfortable generating new ideas, simplifying complex loan requirements, and using creative communication strategies such as personalized messaging or digital engagement to attract and guide clients. These behaviors are typically associated with stronger customer understanding, clearer information delivery, and better rapport building. However, even with consistently high creativity ratings, this strength does not reflect proportionately in Asialink’s actual sales performance. Branch-level data show that most branches continue to fall short of their monthly quota, and many achieve only 50–69% of the required loan releases. This disconnect indicates that creativity alone does not guarantee higher sales output in the company’s current operating environment. Existing research supports this pattern. Rapp *et al.*, (2018) and Goepf *et al.*, (2021) explain that even highly creative salespersons may struggle to convert opportunities when external conditions such as limited walk-in traffic, uneven lead distribution, or market saturation constrain the selling process. Maltarich *et al.*, (2018) also note that procedural delays, documentation issues, and credit evaluation bottlenecks can limit the effectiveness of individual selling skills. In financing contexts, strict collateral requirements and credit standards further restrict approval rates (Herhausen *et al.*, 2021; Sharma and Singla, 2021).

Table 9 presents consistently high levels of adaptive selling behavior among the respondents, with mean scores ranging from 6.41 to 6.50 and an overall mean of 6.45, interpreted as “Very Great Extent” to “Extremely Great Extent.” This indicates that Asialink Finance Corporation’s sales force regularly modifies their approaches to match customer needs, preferences, and situations, which is essential in a lending environment where clients differ widely in financial capacity, loan purpose, and familiarity with loan terms.

Table 9. Respondents’ extent of posing adaptive selling behavior.

Items	Mean	SD	Interpretation
Adjusting sales techniques	6.41	0.617	Very great extent
Modifying communication style	6.45	0.603	Very great extent
Tailoring product presentations	6.50	0.601	Extremely great extent
Adapting strategies to client behavior	6.50	0.574	Extremely great extent
Using feedback from past interactions	6.41	0.586	Very great extent
Exploring alternative selling methods	6.41	0.601	Very great extent
Overall	6.45	0.35	Very great extent

The first indicator, adjusting sales techniques, obtained a mean of 6.41, showing that respondents frequently modify their selling approaches based on how clients respond during discussions about loan options. The second indicator, modifying communication style, recorded a mean of 6.45, which suggests that salespersons often adjust the way they explain Asialink’s financial products to ensure that clients understand the terms and requirements clearly. The third indicator, tailoring product presentations, received a mean of 6.50, interpreted as “Extremely Great Extent”. This indicates that respondents strongly personalize their presentations to highlight product benefits that matter most to the customer, such as flexibility in repayment or competitive loan rates. The fourth indicator, adapting strategies to client behavior, also obtained a mean of 6.50, showing that salespersons pay close attention to customer preferences and make strategic adjustments to match the needs of various client types in the CALABARZON region.

The fifth indicator, using feedback from past interactions, resulted in a mean of 6.41, which indicates that respondents often reflect on previous client experiences to improve how they present loan services in future interactions. The sixth indicator, exploring alternative selling methods, also recorded a mean of 6.41, suggesting that salespersons make consistent efforts to try different selling channels or formats, including virtual consultations, in order to improve communication effectiveness and increase approval success rates. The pattern of scores suggests that salespersons frequently tailor their communication, modify selling strategies, personalize loan presentations, and adjust interaction methods (whether digital or face-to-face) depending on what best supports the client. These behaviors align with findings in literature showing that adaptive selling enhances clarity, improves rapport, and increases the customer’s willingness to proceed with financial transactions (Ferguson *et al.*, 2021; Claro *et al.*, 2024).

Despite this, the company’s performance data reveal a clear mismatch: adaptive selling is high, yet branch-level sales outcomes remain below target, and most salespersons remain in the broad “Satisfactory” category. This discrepancy indicates that even strong adaptive selling does not automatically translate into higher measured performance under current conditions. There are two key explanations for this gap. First, external and structural constraints limit loan conversions regardless of salesperson skill. These include limited lead availability, stringent credit evaluations, incomplete client documents, and operational bottlenecks factors that restrict approvals even when salespersons successfully adapt their approach. In financial service settings, such constraints often cap performance outcomes despite strong salesperson competencies. Second, Asialink’s performance rating tool compresses results into overly broad categories. Schleicher *et al.*, (2018) and Hoffman *et al.*, (2021) note that evaluation systems with wide scoring bands fail to distinguish meaningful differences in output, making it difficult to determine how adaptive selling contributes to actual loan releases. As a result, even highly adaptive salespersons appear similar to lower-performing ones in official records.

Table 10. Respondents’ extent of posing sales experience.

Items	Mean	SD	Interpretation
Reflecting industry experience	5.54	1.716	High
Building a strong sales foundation	5.41	1.712	Above average
Understanding company culture	5.39	1.804	Above average
Gaining insight into customer needs	5.39	1.707	Above average
Developing expertise in sales techniques	5.37	1.718	Above average
Deepening knowledge of customer preferences	5.36	1.834	Above average
Strengthening collaboration with colleagues	5.36	1.848	Above average
Building trusting client relationships	5.35	1.846	Above average
Understanding sales territory	5.33	1.929	Above average
Establishing a client network	5.47	1.729	Above average
Overall	5.40	1.642	Above average

Table 10 shows that all ten indicators of sales experience (SE1 to SE10) recorded mean scores ranging from 5.33 to 5.54, with an overall mean of 5.40 and a standard deviation of 1.642. These results fall within the “Above Average” to “High” range, indicating that Asialink Finance Corporation’s sales force generally possesses a strong foundation of industry knowledge, client-handling skills, and organizational familiarity that contributes to performance stability and selling effectiveness. The first indicator, accumulating industry experience, recorded the highest mean of 5.54, interpreted as High. This suggests that respondents view themselves as having sufficient exposure to various selling situations, which allows them to navigate client interactions with confidence. The second indicator, building a strong sales foundation, obtained a mean of 5.41, reflecting solid product knowledge that helps salespersons communicate loan features and requirements more effectively during consultations.

The third indicator, understanding company culture, posted a mean of 5.39, showing familiarity with Asialink’s organizational norms and internal processes. This understanding allows salespersons to align their actions with established procedures and expectations. The fourth indicator, gaining insight into customer needs, also resulted in a mean of 5.39, which suggests that respondents often rely on previous client interactions to identify common preferences and concerns. The fifth indicator, developing expertise in sales techniques, had a mean of 5.37, indicating that salespersons commonly apply different selling approaches, including consultative selling and objection handling, depending on the customer’s situation. The sixth indicator, deepening knowledge of customer preferences, recorded a mean of 5.36, showing that sales personnel can identify behavioral patterns among clients to provide more tailored recommendations.

The seventh indicator, strengthening collaboration with colleagues, resulted in a mean of 5.36, highlighting that many respondents rely on teamwork and internal coordination with personnel such as credit evaluators and branch heads to successfully process applications and address client concerns. The eighth indicator, building trusting client relationships, had a mean of 5.35, which reflects ongoing efforts to maintain rapport with clients who may return for future loans or provide referrals. The ninth indicator, understanding sales territory, recorded the lowest mean of 5.33, although it is still interpreted as Above Average. This suggests sufficient awareness of local market conditions that support targeted prospecting and realistic forecasting. The tenth indicator, establishing a client network, posted a mean of 5.47, showing that many salespersons have developed a strong network of clients that can contribute to lead generation and conversion. Across dimensions, respondents reported strong experience in handling varied client situations, understanding loan products, interpreting customer needs, coordinating with internal teams, and maintaining long-term customer

relationships. These competencies are typically associated with smoother consultations, clearer explanations of financial terms, reduced processing errors, and better rapport with prospective borrowers.

Literature supports this pattern. Ferguson *et al.*, (2021) emphasize that experienced salespersons demonstrate more consistent judgment and stronger customer interactions, while Claro *et al.*, (2024) note that experience contributes to client retention and sustained selling performance factors especially relevant in lending institutions where, trust and documentation compliance influence conversion. However, despite this strong experiential base, branch-level sales outcomes do not reflect equally high performance. As earlier tables show, most salespersons fall within the broad “Satisfactory” rating band, even though internal production data reveal that many branches consistently fall short of the ₱2.5 million monthly quota. This mismatch suggests that Asialink’s performance measurement system may not adequately capture how individual experience contributes to actual loan releases. Research by Schleicher *et al.*, (2018) and Hoffman *et al.*, (2021) explains that when rating systems use wide or compressed categories, meaningful differences in real productivity often go unnoticed. In Asialink’s case, experienced salespersons may be performing better than inexperienced ones, but the current evaluation tool groups them into the same category, limiting the visibility of experience as a performance driver.

Table 11. Respondents’ extent of posing customer-directed extra-role behavior.

Items	Mean	SD	Interpretation
Assisting clients in understanding loan requirements	6.28	0.625	Very great extent
Helping clients prepare necessary documents	6.18	0.632	Very great extent
Following up on client application status	6.23	0.681	Very great extent
Suggesting customized financial solutions	6.23	0.695	Very great extent
Guiding clients in navigating digital platforms	6.19	0.667	Very great extent
Resolving client concerns and issues	6.24	0.652	Very great extent
Making oneself available beyond regular hours	6.19	0.638	Very great extent
Overall	6.22	0.352	Very great extent

Table 11 shows consistently high levels of customer-directed extra-role behavior with mean scores ranging from 6.18 to 6.28 and an overall mean of 6.22, interpreted as “Very Great Extent.” This indicates that salespersons of Asialink Finance Corporation frequently perform actions that go beyond their formal job responsibilities in order to assist clients and strengthen service quality. The first indicator, assisting clients in understanding loan requirements, recorded the highest mean of 6.28. This suggests that salespersons frequently invest additional time in explaining necessary documents and procedural requirements so clients can complete applications more efficiently. The second indicator, helping clients prepare necessary documents, obtained a mean of 6.18, reflecting that respondents often assist clients in organizing and gathering needed records, which helps minimize errors and prevents processing delays.

The third indicator, following up on client application status, posted a mean of 6.23, showing that salespersons regularly monitor the progress of applications and provide timely updates to clients. This contributes to smoother transactions and reinforces customer trust. The fourth indicator, suggesting customized financial solutions, also recorded a mean of 6.23, indicating that sales staff consistently recommend tailored loan options that match the specific needs and goals of clients. The fifth indicator, guiding clients in navigating digital platforms, resulted in a mean of 6.19, demonstrating that many salespersons assist clients in using Asialink’s online tools for loan inquiries, applications, and payments. This is particularly relevant as the company continues to expand its digital services. The sixth indicator, resolving client concerns and issues, had a mean of 6.24, reflecting that respondents often take initiative in clarifying unclear terms or addressing payment-related questions to ensure customer satisfaction. The seventh indicator, making oneself available beyond regular hours, also received a mean of 6.19, which indicates that salespersons frequently extend their availability to address urgent client needs or finalize loan agreements, especially when time-sensitive matters arise.

The high ratings demonstrate that salespersons routinely take extra steps to guide clients through complex requirements, follow up on application status, provide personalized advice, accommodate client schedules, and support customers in using digital platforms. These discretionary efforts align with prior studies showing that extra-role behavior enhances service quality, customer satisfaction, and relationship strength in financial settings (Zahra *et al.*, 2022; Karim *et al.*, 2024). Despite the strong presence of customer-directed extra-role behavior, this behavior’s positive impact is not fully reflected in Asialink’s official performance ratings. Earlier findings show that most salespersons still fall within the broad “Satisfactory” category even though many

branches regularly fall short of the ₱2.5 million monthly target. This mismatch suggests that while extra-role behaviors improve the customer experience, the current performance rating system may not be sensitive enough to capture the actual contribution of these behaviors to loan completion and client retention. Studies by Schleicher *et al.*, (2018) and Hoffman *et al.*, (2021) explain that when evaluation tools have wide or lenient categories, they compress scores toward the middle, masking the effect of strong behaviors such as CDEB. In Asialink, this means that a salesperson who consistently engages in extra-role actions may still appear identical, on paper, to someone who exhibits minimal discretionary effort. Additionally, structural constraints within the lending process such as documentation issues, credit approval limitations, or inconsistent lead quality can restrict loan conversion regardless of how supportive or proactive the salesperson is. As a result, even strong customer-directed extra-role behavior may not lead to measurable increases in quota achievement under certain branch conditions.

Developed Profile Structural Equation Model Explaining Sales Performance

Table 12. Model fit indices of the age-oriented path model.

Fit Index	Value	Interpretation
χ^2	32.9	Good Fit
CFI = 0.987	> 0.95	Excellent fit
TLI = 0.987	> 0.95	Excellent fit
GFI = 1.000	> 0.95	Excellent fit
RMSEA	0.113	Acceptable
SRMR	0.04	Acceptable

Table 12 presents the model fit indices for the age-oriented structural equation model and the results show that the model provides a statistically acceptable and operationally meaningful explanation of how age relates to the sales performance of salespersons at Asialink Finance Corporation. The chi-square value of 32.9 indicates that the model fits the actual data reasonably well. This means the arrangement of variables in the model closely reflects what is actually happening across different age groups in Asialink’s sales force. The result suggests that age has a measurable influence on sales behavior and that the model captures these patterns with acceptable accuracy.

The comparative fit index and Tucker-Lewis index both have values of 0.987. Scores above 0.95 are considered excellent, which confirms that the model accurately reflects the real relationships between age and the behavioral variables such as creativity, adaptability, and extra-role actions. For Asialink, these results support the reliability of using age-based distinctions in understanding performance trends among salespersons. The goodness-of-fit index obtained a value of 1.000, which indicates a perfect fit. This means the model aligns very well with the observed responses of the sales force, strengthening the confidence that the findings capture meaningful behavioral patterns within the company.

The RMSEA value of 0.113 is slightly higher than the ideal threshold but remains within an acceptable range. This suggests the model contains minor differences from the ideal statistical structure, yet these deviations are not large enough to reduce the model’s validity. The standardized root mean square residual value of 0.04 further supports the model’s acceptability by showing that the differences between predicted and observed correlations are small. The collective results of the model fit indices show that the age-oriented path model is statistically sound and meaningful for understanding variation in sales performance among different age groups at Asialink Finance Corporation.

Table 13. Explained variance (R^2) of sales performance by age group.

Age group	R^2	Interpretation
20–24 years	0.81	Strong
25–29 years	1.00	Perfect
30–34 years	0.26	Weak
35–39 years	0.82	Strong
40–44 years	1.00	Perfect
45 and above	1.00	Perfect

Table 13 shows how well the age-oriented path model predicts sales performance across different age groups in Asialink Finance Corporation. The R^2 values represent how much of the sales performance of each group

can be explained through the model variables such as creativity, adaptive selling, experience, and customer-directed behaviors. Higher R² values mean the model is able to capture most of what drives sales performance for that group. The 20–24 age group has an R² of 0.81, interpreted as strong. This means most of the factors influencing the performance of younger salespersons are well accounted for in the model. Their performance appears closely tied to creativity, adaptability, and customer assistance behaviors, which are behaviors that early-career salespersons rely on while they are still building their industry experience.

The 25–29 group shows a perfect R² of 1.00. This indicates that all factors affecting their sales performance are fully captured by the model. Salespersons in this age range usually demonstrate stable skill growth and consistent selling habits that match the predictors used in the study. Their performance patterns align well with Asialink’s expectations for early career employees who have already acquired basic selling competencies. The 30–34 age group produced a weak R² of 0.26. This suggests that the model does not fully explain what influences the performance of salespersons at this stage. Individuals in this range are often transitioning into heavier responsibilities, both personal and professional. These unmeasured factors may include work-life balance, financial commitments, or mid-career reassessment, which are not part of the current model. Their sales performance may therefore be driven by additional dynamics that require further investigation.

The 35–39 group shows a strong R² of 0.82, indicating that the model accurately captures the factors shaping their sales performance. Salespersons in this stage typically exhibit maturity, confidence, and refined selling routines. Their behaviors fit well with the predictors in the model because they draw from experience and established client-handling practices. The 40–44 and 45 and above groups both show perfect R² values of 1.00. This means the model fully explains the sales performance of older salespersons. Their performance is usually influenced by consistent habits, strong customer relationships, and familiarity with Asialink’s processes. These characteristics make their performance highly predictable within the model.

Table 14. Standardized path coefficients of predictors on sales performance per age group.

Predictor	β	p-value	Decision on H ₀	Interpretation
20–24 years old – $SP_{20-24} = 0.154SC + 0.165ASB + 0.840SE + 0.113CDEB + \epsilon_{20-24}$				
Salespersons’ creativity	0.154	< .001	Reject H ₀	Significant
Adaptive selling behavior	0.165	< .001	Reject H ₀	Significant
Sales experience	0.840	< .001	Reject H ₀	Significant
Customer directed extra-behavior	0.113	< .001	Reject H ₀	Significant
25–29 years old – $SP_{25-29} = 0.131SC + 0.133ASB + 0.917SE + 0.116CDEB + \epsilon_{25-29}$				
Salespersons’ creativity	0.131	< .001	Reject H ₀	Significant
Adaptive selling behavior	0.133	< .001	Reject H ₀	Significant
Sales experience	0.917	< .001	Reject H ₀	Significant
Customer directed extra-behavior	0.116	< .001	Reject H ₀	Significant
30–34 years old – $SP_{30-34} = 0.147SC + 0.171ASB + 0.225SE + 0.131CDEB + \epsilon_{30-34}$				
Salespersons’ creativity	0.147	< .001	Reject H ₀	Significant
Adaptive selling behavior	0.171	< .001	Reject H ₀	Significant
Sales experience	0.225	< .001	Reject H ₀	Significant
Customer directed extra-behavior	0.131	< .001	Reject H ₀	Significant
35–39 years old – $SP_{35-39} = 0.222SC + 0.217ASB + 0.467SE + 0.402CDEB + \epsilon_{35-39}$				
Salespersons’ creativity	0.222	< .001	Reject H ₀	Significant
Adaptive selling behavior	0.217	< .001	Reject H ₀	Significant
Sales experience	0.467	< .001	Reject H ₀	Significant
Customer directed extra-behavior	0.402	< .001	Reject H ₀	Significant
40–44 years old – $SP_{40-44} = 0.245SC + 0.234ASB + 0.624SE + 0.348CDEB + \epsilon_{40-44}$				
Salespersons’ creativity	0.245	< .001	Reject H ₀	Significant
Adaptive selling behavior	0.234	< .001	Reject H ₀	Significant
Sales experience	0.624	< .001	Reject H ₀	Significant
Customer directed extra-behavior	0.348	< .001	Reject H ₀	Significant
>45 years – $SP_{45+} = 0.401SC + 0.527ASB + 0.234SE + 0.342CDEB + \epsilon_{45+}$				
Salespersons’ creativity	0.401	< .001	Reject H ₀	Significant
Adaptive selling behavior	0.527	< .001	Reject H ₀	Significant
Sales experience	0.234	< .001	Reject H ₀	Significant
Customer directed extra-behavior	0.342	< .001	Reject H ₀	Significant

Table 14 explains how the four behavioral factors used in the model influence sales performance across different age groups in Asialink Finance Corporation. These factors include salesperson creativity, adaptive selling behavior, sales experience, and customer-directed extra-role behavior. All predictors were statistically significant for every age group, showing that the model reliably identifies the behaviors that contribute to performance among Asialink salespersons.

For salespersons aged 20 to 24 years old, sales experience was the strongest predictor of performance ($\beta = 0.840$). This means younger salespersons depend heavily on the actual field exposure they gain from everyday tasks such as talking to clients, completing loan requirements, and learning how to process applications efficiently. Creativity ($\beta = 0.154$), adaptive selling behavior ($\beta = 0.165$), and customer-directed extra-role behavior ($\beta = 0.113$) also helped improve their performance, but these functioned more as supporting behaviors while experience served as the main driver.

Among the 25 to 29 years old group, sales experience remained the most influential factor ($\beta = 0.917$). This shows that early-career salespersons at Asialink continue to rely strongly on practical learning, familiarity with loan classifications, and confidence gained through repeated customer interactions. Creativity ($\beta = 0.131$), adaptive selling behavior ($\beta = 0.133$), and extra-role behavior ($\beta = 0.116$) still contributed meaningfully, reinforcing that innovative thinking and customer care strengthen performance, although experience remains the central element.

A different pattern appeared among salespersons aged 30 to 34. Sales experience ($\beta = 0.225$) had a weaker influence compared with younger groups, and creativity ($\beta = 0.147$), adaptive selling behavior ($\beta = 0.171$), and extra-role behavior ($\beta = 0.131$) were also moderate in impact. This age group also had the weakest explained variance in earlier results ($R^2 = 0.26$). This suggests that mid-career salespersons at Asialink may be influenced by personal or external factors such as family demands, financial pressures, career re-evaluation, or motivational shifts, which reduce the impact of the usual behavioral predictors on their performance.

The 35 to 39 years old group showed stronger and more balanced relationships among the variables. Sales experience ($\beta = 0.467$) remained important, but creativity ($\beta = 0.222$), adaptive selling behavior ($\beta = 0.217$), and especially customer-directed extra-role behavior ($\beta = 0.402$) played substantial roles. This indicates that mid-career salespersons at Asialink do not rely solely on experience but also benefit greatly from going beyond their required tasks, nurturing client relationships, and offering value-added support that strengthens customer trust and retention.

For the 40 to 44 years old group, sales experience continued to be the strongest predictor ($\beta = 0.624$), supported by creativity ($\beta = 0.245$), adaptive selling behavior ($\beta = 0.234$), and customer-directed extra-role behavior ($\beta = 0.348$). These results show that seasoned salespersons at this age leverage both their long years of experience and their ability to adapt and engage clients creatively. These qualities matter greatly in customer renewal, referrals, and managing long-term loan portfolios at Asialink.

A notable shift occurred among those aged 45 and above. Adaptive selling behavior became the most influential predictor ($\beta = 0.527$), followed by creativity ($\beta = 0.401$) and customer-directed extra-role behavior ($\beta = 0.342$). Sales experience had the weakest effect ($\beta = 0.234$). This suggests that in later career stages, relying on experience alone is no longer enough to maintain strong performance. Instead, senior salespersons at Asialink perform best when they stay flexible, adjust their communication strategies, find new ways to explain financial solutions, and actively maintain relationships with customers.

Table 15 presents the global test of cross-group equality by age, which evaluates whether the structural equation model functions differently for Asialink Finance Corporation’s salespersons across various age groups. The constraints score test produced a chi-square value of 11.42 with a p-value of 0.991. Since the p-value is far above the usual significance levels of 0.01, 0.05, or 0.10, the null hypothesis (H_0), which states that all focal parameters are equal across age groups, is not rejected. This means there is no statistically significant evidence that the model behaves differently for younger, mid-career, or older salespersons at Asialink.

Table 15. Cross-group equality by age-global test.

Test	χ^2	p-value	Decision on H_0	Interpretation
Constraints score test (global)	11.42	0.991	Fail to reject H_0	Not significant

*All focal parameters equal across ages.

Although earlier tables showed differences in the strength of predictors per age group, such as sales experience being more influential among younger salespersons and adaptive selling behavior becoming stronger for older ones, these variations do not translate into meaningful structural differences. Statistically, the relationships among salesperson creativity, adaptive selling behavior, sales experience, customer-directed extra-role behavior, and sales performance remain the same across all age categories. This result confirms that the model is invariant across age groups, indicating it is stable, reliable, and applicable to all salespersons in Asialink regardless of age. Although the SEM results confirm that all behavioral predictors significantly influence sales performance across age groups, the consistently high behavioral competence must be interpreted alongside Asialink’s actual achievement data.

Sex Oriented Structural Equation Model Explaining Sales Performance

Table 16. model fit indices of the sex-oriented path model.

Fit index	Value	Interpretation
χ^2	5.283	Good fit
CFI = 0.987	0.999	Acceptable
TLI = 0.987	0.999	Acceptable
GFI = 1.000	> 0.95	Perfect fit
RMSEA	0.489	Acceptable
SRMR	0.204	Acceptable

Table 16 presents the model fit indices for the sex-oriented path model, which examines whether the structural equation model explains sales performance differently for male and female salespersons at Asialink Finance Corporation. The chi-square value ($\chi^2 = 5.283$) indicates a good fit, meaning the model matches the actual data well and captures the main behavioral patterns observed in the salesforce.

The incremental fit indices, specifically the comparative fit index (CFI = 0.999) and the Tucker Lewis Index (TLI = 0.999), exceed the recommended level of 0.95. These values show that the model accurately reflects how creativity, adaptive selling behavior, sales experience, and extra-role behavior relate to sales performance for both sexes. Meanwhile, the goodness of fit index (GFI = 1.000) is above the acceptable cutoff of 0.95 and signals a perfect match between the predicted and actual patterns in the dataset.

Although the RMSEA value (0.489) is higher than the usual ideal benchmark, it remains within an acceptable range when viewed in combination with the stronger fit indices. The SRMR value (0.204) also falls within the acceptable range, showing that the gap between the predicted and observed correlations is manageable and does not harm the overall validity of the model.

Table 17 presents the explained variance values (R^2) for sales performance when the structural model is grouped by sex. These values show how much of the sales performance of male and female salespersons can be predicted using the four key behavioral variables of the study: salesperson creativity, adaptive selling behavior, sales experience, and customer directed extra role behavior.

Table 17. Explained variance (R^2) of sales performance by sex.

Sex	R^2	Decision
Male	0.85	Strong
Female	0.985	Strong

Table 17 presents the model fit indices for the for male salespersons, the model produced an R^2 value of 0.85. This means that 85 percent of their sales performance can be explained by the predictors included in the model. This level of explanatory strength is considered strong and indicates that the behaviors measured in the study play an important role in shaping the actual performance of male salespersons in Asialink. For female salespersons, the R^2 value is even higher at 0.985. This means the model explains 98.5 percent of their sales performance. This shows an almost complete alignment between the behavioral variables and the sales outcomes of female respondents, meaning their performance is more closely connected to how they apply creativity, adaptability, experience, and extra role behavior when dealing with customers.

Table 18 shows how each predictor contributes to sales performance for male and female salespersons at Asialink Finance Corporation. All four predictors, salesperson’s creativity (SC), adaptive selling behavior (ASB), sales experience (SE), and customer-directed extra-role behavior (CDRERB), were statistically significant for

both groups ($p < 0.001$), which means these behaviors consistently influence how well salespersons perform regardless of sex.

Table 18. Standardized path coefficients of predictors on sales performance per sex.

Predictor	β	p-value	Decision on H_0	Interpretation
Male- $SP_{male} = 0.1230SC + 0.1025ASB + 0.8088SE + 0.0990CDRERB + \epsilon_{male}$				
Salespersons' creativity	0.1230	< .001	Reject H_0	Significant
Adaptive selling behavior	0.1025	< .001	Reject H_0	Significant
Sales experience	0.8088	< .001	Reject H_0	Significant
Customer-directed extra-role behavior	0.0990	< .001	Reject H_0	Significant
Female- $SP_{female} = 0.1362SC + 0.1121ASB + 0.8555SE + 0.109CDRERB + \epsilon_{female}$				
Predictor	β	p-value	Decision on H_0	Interpretation
Salespersons' creativity	0.1362	< .001	Reject H_0	Significant
Adaptive selling behavior	0.1121	< .001	Reject H_0	Significant
Sales experience	0.8555	< .001	Reject H_0	Significant
Customer-directed extra-role behavior	0.1090	< .001	Reject H_0	Significant

For male salespersons, sales experience ($\beta = 0.8088$) was the strongest driver of performance. This indicates that men in the salesforce rely heavily on hands-on exposure, familiarity with Asialink's loan processes, and accumulated field knowledge. Their performance improves most when they become more experienced in handling clients, resolving concerns, and navigating product requirements. Creativity ($\beta = 0.1230$) was the next strongest factor, showing that when male salespersons think of new ways to explain refinancing, present loan options, or handle objections, their performance improves. Adaptive selling behavior ($\beta = 0.1025$) also helped, meaning that adjusting tone, approach, or strategy during client conversations makes a difference. Customer-directed extra-role behavior ($\beta = 0.0990$) had the smallest effect, but still mattered. Going beyond regular tasks, such as helping clients complete documents or offering clarification outside working hours, contributes positively, though not as strongly as experience and creativity.

For female salespersons, sales experience also had the strongest effect ($\beta = 0.8555$), and this effect was slightly stronger than that of males. This suggests that as women build more experience in Asialink's lending processes, client handling, and compliance requirements, their performance becomes more consistent and predictable. Creativity ($\beta = 0.1362$) had a slightly higher effect for females, showing that women tend to gain more advantage when applying new techniques in presenting loan benefits or simplifying financial terms for clients. Adaptive selling behavior ($\beta = 0.1121$) also mattered more for females, indicating that flexibility in adjusting their sales approach works especially well for them. Customer-directed extra-role behavior ($\beta = 0.1090$) again had the smallest but still meaningful effect, and its influence was higher among females than males. This suggests that women tend to benefit more from going beyond formal tasks, such as extended follow-ups, proactive reminders, or voluntary assistance during loan processing.

Table 19. Cross-group equality by sex-global test.

Test	χ^2	p-value	Decision on H_0	Interpretation
Global constraints score test	5.143	0.399	Fail to reject H_0	Not significant

Table 19 shows whether the structural equation model works differently for male and female salespersons at Asialink Finance Corporation. The global constraints score test produced a chi-square value of $\chi^2 = 5.143$ with a p-value of 0.399. Since the p-value is higher than 0.05, the null hypothesis cannot be rejected. This means there is no significant difference in how the model behaves for men and women.

Civil Status Oriented Structural Equation Model Explaining Sales Performance

Table 20. Model fit indices of the civil status-oriented path model.

Fit index	Value	Interpretation
χ^2	2.495	Excellent fit
CFI	0.999	Acceptable
TLI	0.999	Acceptable
GFI	1.000	Perfect fit
RMSEA	0.489	Acceptable
SRMR	0.020	Acceptable

Table 20 shows how well the civil status-oriented structural equation model fits the actual data. The results show that the model works very well in explaining how different factors such as salesperson creativity, adaptive selling behavior, sales experience, and customer-directed extra-role behavior relate to sales performance when groups are divided by civil status. The chi-square value ($\chi^2 = 2.495$) indicates excellent fit, which means the pattern predicted by the model closely matches what is happening in real operations. The comparative fit index (CFI = 0.999) and the Tucker Lewis Index (TLI = 0.999) both fall almost at the perfect level, showing that the model describes the relationships among variables very accurately. The Goodness of fit index (GFI = 1.000) even shows a perfect fit, which means the model aligns extremely well with how sales performance behaves in relation to civil status differences.

The RMSEA value (0.489) is higher than ideal, but still acceptable when considering the overall results of the model. The SRMR value (0.020) is well within the acceptable range, meaning the difference between actual and predicted results is very small.

These fit indices show that the civil status-oriented path model is statistically reliable and functions well. The relationships among the predictors of sales performance remain stable regardless of whether the salesperson is single, married, widowed, or separated. In simple terms, civil status does not disrupt how creativity, adaptability, experience, and extra-role behaviors influence sales outcomes.

Table 21. Explained variance (R^2) of sales performance by civil status.

Sex	R^2	Decision
Single	0.852	Strong
Married	0.989	Strong

Table 21 presents how well the civil status-oriented structural equation model explains differences in sales performance. The results show that the model performs strongly for both single and married salespeople, meaning the identified predictors can explain most of the changes in their performance.

Single salespeople show an R^2 value of 0.852, which means that 85.2 percent of their sales performance can be explained by creativity, adaptive selling behavior, sales experience, and customer-directed extra-role behavior. This strong value shows that these factors account for most of what influences their performance, although a small portion may still be shaped by other elements not included in the model.

Married salespeople show an even higher R^2 value of 0.989, meaning that 98.9 percent of their performance is explained by the same predictors. This reflects an extremely strong level of predictability. Their performance outcomes closely follow the model, suggesting that the identified behavioral and experiential variables align more consistently with how married employees approach their work.

Table 22. Standardized path coefficients of predictors on sales performance per civil status.

SP_{single} = 0.131SC + 0.142ASB + 0.774SE + 0.108CDRERB + ϵ_{single}				
Predictor	β	p-value	Decision on H_0	Interpretation
Salespersons' creativity	0.131	< .001	Reject H_0	Significant
Adaptive selling behavior	0.142	< .001	Reject H_0	Significant
Sales experience	0.774	< .001	Reject H_0	Significant
Customer-directed extra-role behavior	0.108	< .001	Reject H_0	Significant
SP_{married} = 0.133SC + 0.145ASB + 0.888SE + 0.153CDRERB + $\epsilon_{\text{married}}$				
Predictor	β	p-value	Decision on H_0	Interpretation
Salespersons' creativity	0.133	< .001	Reject H_0	Significant
Adaptive selling behavior	0.145	< .001	Reject H_0	Significant
Sales experience	0.888	< .001	Reject H_0	Significant
Customer-directed extra-role behavior	0.153	< .001	Reject H_0	Significant

Table 22 presents how each predictor contributes to sales performance when single and married salespeople are examined separately. All four predictors, salesperson creativity (SC), adaptive selling behavior (ASB), sales experience (SE), and customer-directed extra-role behavior (CDEB), show statistically significant effects ($p < 0.001$) for both groups. This means every variable meaningfully influences performance, although each group leans on these factors differently. For single salespersons, sales experience ($\beta = 0.774$) is the strongest contributor to performance, reflecting findings from Ryu and Lee (2021) that early-career effectiveness is

heavily influenced by hands-on exposure and accumulated case handling. Singles often have greater flexibility and more time to engage in fieldwork, allowing them to build experiential knowledge quickly and convert it into completed transactions. Adaptive selling behavior ($\beta = 0.142$) and creativity ($\beta = 0.131$) follow, suggesting that younger or early-tenure salespersons rely on situational flexibility and innovative communication strategies to compensate for limited tenure, which aligns with Claro *et al.*, (2024) and Yenziaras *et al.*, (2024). CDEB contributes the least ($\beta = 0.108$), consistent with research showing that deeper extra-role service behaviors typically emerge later in a salesperson’s career when stronger customer relationships have already formed.

For married salespersons, sales experience remains the strongest predictor ($\beta = 0.888$), and the higher coefficient suggests that accumulated expertise has an even greater effect for this group. Studies such as Gasengayire and Ngatuni (2021) point out that married employees tend to display higher organizational commitment and more stable work patterns, which strengthens the impact of experience on performance. Unlike singles, married employees also show a stronger effect for CDEB ($\beta = 0.153$), reflecting that mature workers often invest more in relationship-building behaviors and discretionary customer support—factors critical in loan processing where trust, follow-through, and documentation assistance affect approval likelihood. Adaptive selling behavior ($\beta = 0.145$) and creativity ($\beta = 0.133$) remain important but appear to complement rather than drive performance, suggesting that married salespersons combine their experience with consistent relational behaviors to produce more stable performance outcomes.

Table 23. Cross-group equality by civil status-global test.

Test	χ^2	p-value	Decision on H_0	Interpretation
Global constraints score test	2.458	0.783	Fail to reject H_0	No

The estimation results of the civil status-oriented structural equation model are further supported by the findings in Table 23, which presents the global cross-group equality test. This test evaluates whether the structural relationships among predictors and sales performance differ significantly between single and married salespeople of Asialink Finance Corporation.

The test yielded a chi-square statistic ($\chi^2 = 2.458$) with a p-value of 0.783. Since the p-value exceeds conventional significance thresholds (0.01, 0.05, or 0.10), the null hypothesis (H_0) which assumes that all focal parameters are equal across civil status groups fails to be rejected. This result indicates that the differences in path coefficients observed between single and married respondents are not statistically significant.

This outcome aligns with recent literature emphasizing the importance of measurement invariance in structural equation modeling. Sarstedt *et al.*, (2020) argue that establishing invariance across demographic subgroups is essential to ensure that observed differences reflect genuine behavioral variation rather than model instability. In this case, the invariance across civil status groups confirms that the structural logic of the model holds consistently, regardless of marital status.

Educational Attainment Oriented Structural Equation Model Explaining Sales Performance

Table 24. Model fit indices of the educational attainment-oriented path model.

Fit index	Value	Interpretation
χ^2	4.077	Excellent fit
CFI	1.000	Acceptable
TLI	1.000	Acceptable
GFI	1.000	Perfect Fit
RMSEA	< .0001	Acceptable
SRMR	0.12	Acceptable

The chi-square value ($\chi^2 = 4.077$) reflects an excellent fit, meaning the model closely matches the real patterns seen in the data. The comparative fit index (CFI = 1.000) and the Tucker–Lewis Index (TLI = 1.000) both meet the accepted criteria, confirming that the model is sound and stable. The goodness of fit index (GFI = 1.000) also shows a perfect fit, indicating that the structure of the model aligns very well with how salespeople actually perform in the field. The RMSEA value, which is less than .0001, shows very minimal error in how the model approximates real-life performance patterns. Although the SRMR value (0.12) is slightly above the ideal threshold, it is still acceptable when viewed together with the other strong indicators. These results are consistent with the idea from recent organizational behavior research that a model showing strong fit across

subgroups is dependable and generalizable. In this case, the model effectively explains how creativity, adaptive selling, sales experience, and customer-directed behaviors relate to performance regardless of educational attainment.

Table 25. Explained variance (r^2) of sales performance by educational attainment.

Sex	R ²	Decision
Bachelor	0.893	Strong
Master	1.000	Perfect

Table 25 shows the extent to which the model explains sales performance across different educational levels. For salespersons with a bachelor’s degree, the predictors account for 89.3 percent of their performance, while for those with a master’s degree, the model explains 100 percent. This difference reflects behavioral consistency rather than company-level issues. Bachelor’s degree holders tend to display more variation in how they approach selling, some rely heavily on experience, others on creativity, and some depend more on interpersonal connection or adaptability. Because their approaches differ more widely, a small portion of their performance is influenced by factors outside the model, such as personal selling style, motivation, territory conditions, or individual discipline. In contrast, master’s degree holders exhibit a more uniform pattern of behavior. Their advanced training may have strengthened decision-making discipline, structured client communication, and systematic problem-solving, resulting in behaviors that align more closely with the predictors used in the model. Studies on educational attainment and workplace performance suggest that higher academic exposure often produces stronger consistency in task execution and professional judgment, which explains why their performance variance is fully captured by creativity, adaptability, experience, and extra-role behavior.

Table 26. Standardized path coefficients of predictors on sales performance per educational attainment.

Predictor	β	p-value	Decision on H ₀	Interpretation
Bachelor – SP_{BS} = 0.135SC + 0.154ASB + 0.778SE + 0.119CDREB + ϵ_{single}				
Salespersons’ creativity	0.135	< .001	Reject H ₀	Significant
Adaptive selling behavior	0.154	< .001	Reject H ₀	Significant
Sales experience	0.788	< .001	Reject H ₀	Significant
Customer-directed extra-role behavior	0.119	< .001	Reject H ₀	Significant
Master – SP_{master} = 0.332SC + 0.532ASB + 0.301SE + 0.512CDREB + ϵ_{master}				
Salespersons’ creativity	0.332	< .001	Reject H ₀	Significant
Adaptive selling behavior	0.532	< .001	Reject H ₀	Significant
Sales experience	0.301	< .001	Reject H ₀	Significant
Customer-directed extra-role behavior	0.512	< .001	Reject H ₀	Significant

Table 26 highlights notable differences in how bachelor’s and master’s degree holders convert behavioral predictors into sales performance. For bachelor’s degree holders, sales experience demonstrates the strongest influence ($\beta = 0.788$). This suggests that their performance improves most significantly as they gain more exposure to varied client situations, documentation processes, and field interactions. Their reliance on experience reflects a performance pattern shaped largely by practical learning and accumulated familiarity with Asialink’s procedures.

The remaining predictors adaptive selling behavior ($\beta = 0.154$), creativity ($\beta = 0.135$), and customer-directed extra-role behavior ($\beta = 0.119$) show moderate but meaningful effects. These values indicate that bachelor’s degree holders do make use of behavioral competencies, but these skills contribute less to their overall performance compared with experience. This pattern may suggest that while they possess these behaviors, they activate them more situationally rather than systematically, resulting in a performance style that leans more on hands-on experience than on strategic or relational selling.

In contrast, the results for master’s degree holders show a different performance profile. Adaptive selling behavior ($\beta = 0.532$) and customer-directed extra-role behavior ($\beta = 0.512$) emerge as the strongest predictors, followed by creativity ($\beta = 0.332$). These higher coefficients indicate that master’s degree holders rely more consistently on behavioral strategies such as tailoring communication, building rapport, and offering personalized customer support to drive their sales outcomes. Their stronger behavioral engagement suggests a more deliberate, structured approach to selling that supports better handling of complex client concerns and documentation-related issues. Even in the case of sales experience, the coefficient for master’s degree holders

($\beta = 0.301$) remains significant, although lower than that of bachelor’s degree holders. This implies that experience still contributes meaningfully to their performance but does not dominate their selling style. Instead, experience appears to reinforce their behavioral strengths rather than serve as the primary driver.

Table 27. Cross-group equality by educational attainment-global test.

Test	χ^2	p-value	Decision on H_0	Interpretation
Global constraints score test	3.446	0.632	Fail to reject H_0	Not significant

Table 27 evaluates whether the structural equation model functions differently for bachelor’s degree holders and master’s degree holders. The chi-square value is 3.446 with a p-value of 0.632. Since the p-value is higher than the usual significance level of 0.05, the null hypothesis cannot be rejected. This means there is no statistical evidence that the structure of the model differs across educational groups.

Although earlier tables showed variations in the strength of certain predictors, those differences are not large enough to indicate a true structural change in the model. The core relationships among salesperson creativity, adaptive selling behavior, sales experience, and customer-directed extra-role behavior remain consistent regardless of educational attainment.

Sales Tenure Oriented Structural Equation Model Explaining Sales Performance

Table 28. Model fit indices of the sales tenure-oriented path model.

Fit index	Value	Interpretation
χ^2	23.870	Good fit
CFI	0.982	Acceptable
TLI	0.982	Acceptable
GFI	0.999	Near perfect fit
RMSEA	0.081	Acceptable
SRMR	0.77	Acceptable

The estimation results of the sales tenure-oriented structural equation model for explaining sales performance in Asialink Finance Corporation are presented in Table 28. The model fit indices indicate that the structural model, when segmented by sales tenure, achieves a statistically acceptable level of goodness-of-fit, validating the hypothesized relationships between behavioral predictors and sales performance across tenure groups.

The chi-square statistic ($\chi^2 = 23.870$) reflects a good model fit, suggesting that the discrepancy between observed and expected data distributions is minimal and within acceptable bounds. Both the comparative fit index (CFI = 0.982) and Tucker–Lewis Index (TLI = 0.982) exceed the 0.95 benchmark, confirming that the model performs substantially better than a null model and captures the underlying data structure effectively. The goodness of fit index (GFI = 0.999) approaches perfection, reinforcing the model’s internal consistency and its ability to represent the structural dynamics of sales performance across tenure categories.

The root mean square error of approximation (RMSEA = 0.081) sits at the upper edge of the acceptable range, indicating that while the model approximates the data reasonably well, there may be subtle structural tensions possibly reflecting behavioral shifts between novice and veteran salespeople. The standardized root mean square residual (SRMR = 0.77), though higher than ideal, remains within the acceptable range, suggesting that the average residuals between observed and predicted correlations are tolerable.

Table 29. Explained variance (R^2) of sales performance by sales tenure.

Sales tenure	R^2	Decision
Less than a year	0.514	Moderate
1–3 years	0.696	Moderate
4–5 years	0.147	Weak
5–10 years	1.00	Perfect
More than 10 years	0.977	Strong

Table 29 presents the explained variance (R^2) of sales performance across different sales tenure groups within Asialink Finance Corporation. These R^2 values indicate how well the sales tenure-oriented structural equation model accounts for performance outcomes based on tenure segmentation. For employees with less than a year

of tenure, the model explains 51.4% of the variance in sales performance ($R^2 = 0.514$), classified as moderate. This suggests that while behavioral predictors are relevant, early-stage salespeople may still be developing consistency and strategic depth. Similarly, those with 1–3 years of tenure show a moderately strong explanatory power ($R^2 = 0.696$), indicating growing alignment between behavioral traits and performance logic. Interestingly, the model’s explanatory power drops sharply for the 4–5 year group ($R^2 = 0.147$), classified as weak. This dip may reflect transitional tensions salespeople in this range may be shifting from tactical execution to strategic adaptation, and the model may not fully capture the complexity of this developmental phase. As noted by Ryu and Lee (2021), mid-tenure employees often experience a plateau in performance logic as they renegotiate behavioral habits and role expectations.

In contrast, the model achieves perfect explanatory power for the 5–10 year group ($R^2 = 1.000$), and near-perfect for those with more than 10 years of tenure ($R^2 = 0.977$). These results suggest that long-tenured employees exhibit highly stable and predictable performance patterns, with behavioral predictors such as adaptive selling, creativity, and customer-directed extra-role behavior fully integrated into their sales routines. This aligns with literature on behavioral crystallization, where experienced professionals demonstrate consistent alignment between internal competencies and external outcomes (Hair *et al.*, 2021).

Table 30. Standardized path coefficients of predictors on sales performance per sales tenure group.

Predictor	β	p-value	Decision on H_0	Interpretation
<1 year - $SP_{<1} = 0.319SC + 0.308ASB + 0.497SE + 0.150CDRERB + \epsilon_{<1}$				
Salespersons’ creativity	0.319	< .001	Reject H_0	Significant
Adaptive selling behavior	0.308	< .001	Reject H_0	Significant
Sales experience	0.497	< .001	Reject H_0	Significant
Customer directed extra-role behavior	0.150	< .001	Reject H_0	Significant
1-3 years - $SP_{1-3} = 0.228SC + 0.323ASB + 0.475SE + 0.238CDRERB + \epsilon_{1-3}$				
Salespersons’ creativity	0.228	< .001	Reject H_0	Significant
Adaptive selling behavior	0.323	< .001	Reject H_0	Significant
Sales experience	0.475	< .001	Reject H_0	Significant
Customer directed extra-role behavior	0.238	< .001	Reject H_0	Significant
4-5 years - $SP_{4-5} = 0.139SC + 0.137ASB + 0.154SE + 0.213CDRERB + \epsilon_{4-5}$				
Salespersons’ creativity	0.139	< .001	Reject H_0	Significant
Adaptive selling behavior	0.137	< .001	Reject H_0	Significant
Sales experience	0.154	< .001	Reject H_0	Significant
Customer directed extra-role behavior	0.213	< .001	Reject H_0	Significant
5-10 years - $SP_{5-10} = 0.282SC + 0.292ASB + 0.326SE + 0.294CDRERB + \epsilon_{5-10}$				
Salespersons’ creativity	0.282	< .001	Reject H_0	Significant
Adaptive selling behavior	0.292	< .001	Reject H_0	Significant
Sales experience	0.326	< .001	Reject H_0	Significant
Customer directed extra-role behavior	0.294	< .001	Reject H_0	Significant
>10 years - $SP_{>10} = 0.368SC + 0.487ASB + 0.375SE + 0.357CDRERB + \epsilon_{>10}$				
Salespersons’ creativity	0.368	< .001	Reject H_0	Significant
Adaptive selling behavior	0.487	< .001	Reject H_0	Significant
Sales experience	0.375	< .001	Reject H_0	Significant
Customer directed extra-role behavior	0.357	< .001	Reject H_0	Significant

Table 30 shows how the four predictors of sales performance, salesperson creativity, adaptive selling behavior, sales experience, and customer-directed extra-role behavior, differ in strength across tenure groups. A higher beta value means the predictor has a stronger effect on performance. For salespeople with less than one year of tenure, experience has the highest value ($\beta = 0.497$). This means that new salespeople depend heavily on whatever exposure they have gained in the field. Creativity ($\beta = 0.319$) and adaptive behavior ($\beta = 0.308$) also contribute, showing that even at the early stage, being inventive and flexible can help, but these traits are not as influential as basic experience. Extra-role behavior has the lowest value ($\beta = 0.150$), which is expected because new salespeople are usually still learning standard tasks before they can confidently go beyond them. For those with one to three years of tenure, experience remains strong ($\beta = 0.475$), but adaptive selling behavior becomes more influential ($\beta = 0.323$). The increase in adaptive behavior and extra-role actions ($\beta = 0.238$) suggests that the salesperson is beginning to handle customers more independently. Creativity stays relevant ($\beta = 0.228$). The rise in these three predictors shows that the salesperson shifts from pure learning to applying skills more strategically.

In the 4-to-5-year group, all beta values decrease. Creativity drops to ($\beta = 0.139$), adaptive behavior to ($\beta = 0.137$), experience to ($\beta = 0.154$), and extra-role behavior to ($\beta = 0.213$). These lower values indicate a performance dip or leveling off. This period is often described in the literature as a point where employees reassess their work style, career direction, or motivation. Lower coefficients mean that none of the predictors strongly push performance during this stage. In the 5-to-10-year group, the beta values rise again.

Experience grows to ($\beta = 0.326$) and extra-role behavior to ($\beta = 0.294$). Creativity ($\beta = 0.282$) and adaptive selling behavior ($\beta = 0.292$) also increase. These improvements show that salespeople in this tenure range regain stability, confidence, and stronger behavioral engagement. They can now combine skill, relationship-building, and strategic flexibility more effectively. Among those with more than ten years of tenure, the highest values appear. Adaptive selling behavior becomes the strongest predictor ($\beta = 0.487$), followed by experience ($\beta = 0.375$), creativity ($\beta = 0.368$), and extra-role behavior ($\beta = 0.357$). These high values show that long-tenured salespeople depend not only on experience but also on the strategic and relational behaviors developed through years of practice. Their performance is strongly shaped by how well they adjust to customer needs, how creatively they communicate solutions, and how often they voluntarily help clients beyond formal requirements.

Table 31. Cross-group equality by sales tenure-global test.

Test	χ^2	p-value	Decision on H_0	Interpretation
Global constraints score test	5.366	1.000	Fail to reject H_0	Not significant

Table 31 presents the results of the global cross-group equality test, which evaluates whether the structural equation model operates differently across sales tenure groups within Asialink Finance Corporation. The test yielded a chi-square statistic ($\chi^2 = 5.366$) with a p-value of 1.000. Since the p-value far exceeds conventional significance thresholds (e.g., 0.05), the null hypothesis (H_0) which assumes that the structural paths are equal across tenure groups fails to be rejected. This indicates that the observed differences in path coefficients between tenure categories are not statistically significant. This outcome reinforces the principle of structural invariance in multi-group SEM analysis. As Sarstedt *et al.*, (2020) emphasize, failing to reject the null in global constraint tests confirms that the model's structure is stable across demographic or experiential subgroups. In this case, the behavioral logic embedded in the sales tenure-oriented path model holds consistently across all tenure brackets from novice to veteran salespeople. While previous tables revealed nuanced shifts in the strength of individual predictors (e.g., sales experience dominating early tenure, adaptive selling behavior peaking in later years), these variations do not constitute meaningful structural divergence. The underlying relationships between salesperson's creativity, adaptive selling behavior, sales experience, and customer-directed extra-role behavior remain statistically consistent across tenure groups.

Proposed Capacity Development Program

This section presents the proposed strategies developed in response to the study's findings. The results showed that Asialink's sales force already demonstrates strong behavioral competencies across all demographic groups, including high levels of creativity, adaptability, extra-role behavior, and sales experience. However, the continued difficulty in achieving expected performance levels suggests that these strengths are not always fully translated into consistent field results. Differences in customer readiness, opportunity levels, and market activity across branches influence what salespersons can realistically accomplish. These conditions indicate the need for structured strategies that help the sales force apply their skills more effectively in the environments where they operate. The proposed strategies aim to strengthen practical competencies such as market assessment, client preparation, documentation handling, and situational selling, allowing salespersons to maximize their existing behavioral strengths and improve performance outcomes across all branches. The full presentation version of this program, including its implementation structure and communication flow for management use, is provided in the supporting visual materials.

Market Analysis and Opportunity Mapping Workshop

Area of Concern

Market awareness and assessment among salespersons, particularly in understanding the variations in client readiness, opportunity levels, and territorial characteristics across branches.

Findings

The study showed that while salespersons demonstrated very high ratings in behavioral competencies, performance outcomes remained inconsistent. This indicates that one of the lowest-performing aspects relates to how salespersons assess their local markets and identify qualified prospects. Strong behavioral skills alone

were not enough because the ability to evaluate market potential differed across respondents, showing the need for improved practical market assessment skills.

Proposed Strategies

The proposed strategy is a market analysis and opportunity mapping workshop, a structured learning session that trains salespersons to analyze territory conditions, evaluate client behavior trends, and identify viable prospects using data-informed methods. The workshop includes modules on client profiling, opportunity segmentation, market scanning, and competitor analysis. It also includes guided exercises in mapping potential sources of leads and creating localized action plans that reflect actual market conditions.

Objectives

- 1) To enhance salespersons' ability to assess market potential in their assigned territories.
- 2) To develop skills in identifying qualified prospects based on client history, documentation readiness, and financial behavior.
- 3) To equip salespersons with tools for competitor analysis, allowing them to position Asialink's loan products more effectively.
- 4) To support strategic field planning that aligns daily sales activities with real market opportunities.

Persons Involved

The program will involve collaboration from several key roles within the organization. Regional sales managers and branch managers will oversee the implementation and guide the contextualization of market assessment tools for each area. The sales trainers and senior sales consultants will facilitate the workshop, sharing best practices and field-tested strategies. Sales operations analysts will support the program by providing relevant data such as customer profiles, lead quality patterns, and territorial activity reports. Together, these individuals ensure that the workshop is practical, data-based, and aligned with Asialink's operational needs.

Performance Calibration and Territory Goal Alignment Session

Area of Concern

Alignment between sales targets, territory conditions, and actual opportunity levels across branches, which affects the ability of salespersons to achieve consistent performance outcomes.

Findings

The study revealed strong behavioral competencies among salespersons, yet performance levels remained clustered in the "Satisfactory" range. This suggests that external conditions particularly how targets fit the realities of each territory may influence outcomes more than individual behavior alone. Branches vary in market size, client qualification rates, and competitive activity, which leads to different opportunity levels. These differences highlight the need for clearer and more unified calibration between expectations and actual market environments.

Proposed Strategies

The proposed strategy is a performance calibration and territory goal alignment session, which aims to review and refine how branch targets are set. Through structured discussions, the program will help managers and sales leaders analyze historical performance data, territory potential, and resource distributions. The session will guide participants in identifying patterns of overestimation or underestimation in goal-setting and will introduce a more systematic approach to aligning targets with achievable market conditions. The program will also emphasize how to cascade targets clearly to the sales team, ensuring everyone understands the rationale behind their monthly goals.

Objectives

- 1) Improve the alignment between branch targets and actual market opportunities.
- 2) Strengthen the ability of managers and leaders to calibrate performance expectations using data and field realities.
- 3) Promote transparency and clarity in how targets are communicated to salespersons.
- 4) Support a more balanced and realistic performance landscape across all branches.

Persons Involved

The session will bring together regional sales managers, branch managers, and members of the sales operations team, who can provide data and insights needed for calibration. Senior management may join to

offer strategic direction and ensure that adjustments remain consistent with company objectives. Collaboration with sales trainers or business analysts may also be included to help interpret performance trends and facilitate discussions. This group effort ensures that target-setting becomes a shared, data-informed process rather than a purely top-down instruction.

Expected Outcome

Salespersons will be able to generate more qualified leads through social media and digital platforms, reducing overreliance on walk-in and personal referrals. With stronger digital engagement, branches can expect more consistent lead volumes, improved conversion rates, and better visibility in competitive areas. This program will help integrate modern prospecting methods into everyday sales routines, supporting long-term growth in a digitally driven lending environment.

Summary, Findings, Conclusions and Recommendations

Summary

The study was primarily conducted to develop a validated, profile-oriented structural equation model that would explain the Salesperson performance (SP) of Asialink Finance Corporation's sales force in the CALABARZON region, given the documented shortfall of reaching only 50% to 70% of their targets. Specifically, the research sought to describe the profiles of the salespeople, determine their self-assessed levels of salesperson creativity, sales experience, adaptive selling behavior, and customer-directed extra-role behavior, and ultimately ascertain the significant profile-specific predictors of SP. The study tested the core hypothesis of structural invariance, positing that the underlying moderated-mediated relationships between these behavioral and experiential factors and performance would remain stable and consistent across different demographic, educational, and tenure groups. The final output aimed to propose a targeted capacity development program based on the empirically validated model.

A descriptive-correlational research design was employed, utilizing a quantitative approach to test the hypothesized relationships within the theoretical framework. The data were systematically collected from 149 salespersons of Asialink Finance Corporation in the CALABARZON region, who were selected using proportionate stratified random sampling to ensure adequate representation across all branches and experience levels. The data gathering instrument was a structured, seven-point Likert scale questionnaire adapted from established scales for all behavioral and experiential constructs. This instrument underwent rigorous content validation by a panel of experts and demonstrated high reliability through initial pilot testing and subsequent Cronbach's alpha analysis. Data gathering was conducted through self-administered surveys within the respondents' immediate work environments, minimizing external interference. The principal statistical tool utilized for hypothesis testing was structural equation modeling (SEM), specifically employing the multi-group SEM technique to simultaneously test complex relationships (mediation and moderation) and the crucial hypothesis of structural invariance across the identified salesperson profiles.

Findings

The findings of the study are presented in direct sequence and correspondence with the statement of the problem (SOP):

- 1) The descriptive analysis revealed the following distribution characteristics: For age, the highest frequency and percentage belonged to the 30-34 years old bracket at 24.20%, and the lowest belonged to the >45 years old cohort at 4.70%. For sales tenure, the highest was the 4-5 years group (39.60%), and the lowest was the >10 years group (1.30%). Regarding educational attainment, the highest frequency and percentage was the bachelor's degree holder group, while the lowest belonged to the doctorate degree holder group. For civil status, the highest frequency and percentage belonged to the single group at 51.70%, while the lowest belonged to the widowed/separated group.
- 2) The assessment of the four key variables revealed consistently high self-ratings among the respondents. Salesperson creativity registered a composite mean of 6.45, with both its highest and lowest item means interpreted as "Very Great Extent," indicating that the respondents frequently engage in creative approaches throughout the selling process. Adaptive selling behavior also produced a composite mean of 6.45, and similar to creativity, its highest and lowest item means were both rated "Very Great Extent," reflecting strong adaptability in responding to diverse client situations.
- 3) Sales experience obtained a composite mean of 5.40, which falls within the "Above Average" range. The highest item mean was interpreted as "High," while the lowest remained "Above Average," suggesting that respondents possess a solid experiential background, although not as elevated as their creativity and adaptability scores. Customer-directed extra-role behavior recorded a composite mean of 6.22, with item

means ranging from 6.18 to 6.28, all interpreted as "Very Great Extent." These results show that respondents consistently demonstrate voluntary, customer-focused actions that go beyond formal job roles.

- 4) The developed POS-SEM established that all four predictor variables (SC, SE, ASB, CDEB) are statistically significant predictors of salesperson performance (SP), with $p < .001$ across all major profile groups. The strongest predictor varied by profile: the path coefficient for sales experience (SE) to SP ($\beta = 0.840$) was the strongest for the novice cohort (20–24 years old), while adaptive selling behavior (ASB) ($\beta = 0.532$) and customer-directed extra-role behavior (CDEB) ($\beta = 0.512$) were the dominant predictors for the Expert Cohort (Master's Degree Holders). The model achieved its highest explanatory power ($R^2 = 1.000$) for the expert cohort, but its lowest ($R^2 = 0.147$) for the years tenure cohort.
- 5) The global cross-group equality test revealed that the structural paths were not statistically significantly different across the profiles of sex ($p = 0.399$), civil status ($p = 0.783$), educational attainment ($p = 0.632$), age, and sales tenure. This outcome signifies that the null hypothesis of equal structural paths was not rejected for any of these major profile groupings.
- 6) The final output of this study is the proposed capacity development program, a multi-component, profile-responsive intervention designed to address the operational and behavioral gaps identified in the findings. The program is composed of six integrated strategies: market analysis and opportunity mapping, performance calibration and territory goal alignment, client qualification and documentation support, sales strategy and product positioning enhancement, client engagement and relationship management, and digital prospecting and lead optimization. Together, these interventions equip salespersons with stronger market assessment skills, clearer performance alignment, improved client handling, enhanced product presentation abilities, consistent customer engagement practices, and modern lead-generation techniques. The PCDP serves as a structured and research-based framework intended to strengthen how salespersons apply their existing competencies within varied branch conditions, ultimately supporting more consistent and improved sales performance across Asialink.

Conclusion

The conclusions drawn from the study's findings are presented in line with the research objectives and findings:

- 1) The profile of the salesperson at Asialink Finance Corporation is characterized primarily by being single and falling within the 30-34 years old age bracket, with the majority being bachelor's degree holders and having attained the 4–5 years tenure level.
- 2) The salespeople consistently exhibit a very great extent of salesperson creativity and adaptive selling behavior, while possessing an above average to high level of sales experience and exhibiting very great extent of customer-directed extra-role behavior.
- 3) A valid profile-oriented structural equation model can be developed, confirming that salesperson creativity, sales experience, adaptive selling behavior, and customer-directed extra-role behavior are all significant predictors of salesperson performance. The model's predictive strength is highest for master's degree holders, and the strength of the specific predictors varies according to the salesperson's profile.
- 4) The structural relationships of the profile-oriented structural equation model are statistically similar across the profiles of sex, civil status, educational attainment, age, and sales tenure, confirming that the model's fundamental behavioral logic is robust and consistent across all groups.
- 5) The proposed capacity development program is essential because it directly addresses the behavioral strengths and operational gaps identified in the findings and offers structured strategies that support more consistent and improved sales performance.

Recommendations

The following recommendations are based directly on the findings and conclusions of the study:

- 1) It is recommended that Asialink strengthen training initiatives that support the consistently high levels of salesperson creativity, ensuring these skills are continuously applied in ways that improve actual sales outcomes.
- 2) Programs reinforcing adaptive selling behavior may be sustained so salespersons can maintain flexible and client-focused approaches that enhance conversion rates.
- 3) The management may provide continuing skill-building for sales experience, particularly for early-career staff, to help stabilize performance across varying market conditions.
- 4) It is recommended that Asialink reinforce practices that encourage customer-directed extra-role behavior, as these actions contribute to better client satisfaction and higher loan completion rates.

- 5) The management may review internal processes that influence sales performance so that behavioral strengths identified in the study can more effectively translate into target achievement.
- 6) Performance support programs may be aligned with demographic patterns found in the study to account for differences in how each profile group responds to key behavioral predictors.
- 7) It is recommended that the proposed capacity development program be implemented to provide a structured set of strategies that respond directly to the behavioral findings of the study.
- 8) The future researchers maybe encouraged to examine additional organizational and environmental factors that may influence sales performance but were not captured by the current model

Declarations

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