

Communication Skill in Selling and Salespersons' Self-efficacy in Insurance Business

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The purpose of this research was to measure salesperson's self-efficacy and communication skills in selling process based on the communication training given. The subjects in this research were insurance salespersons who deal directly with consumers (financial advisor) in selling life insurance products. The research design was an experimental design with pretest-posttest control group, using communication training on one group (experimental group) and not in the other group (control group). The data collection conducted using interviews and questionnaires then processed using mixed ANOVA analysis. Based on the results ($p < .05$) it is revealed that there is a difference of self-efficacy between the experimental group ($N = 22$) and control group ($N = 22$) during pre-and post communication training ($F = 9.910$), where the increase of self-efficacy in the experimental group after post communication training is higher.

Key words: self-efficacy, communication, salesperson, selling process

Penelitian ini dilakukan untuk mengukur keyakinan diri wiraniaga terhadap kemampuan komunikasi yang dimilikinya dalam melakukan proses menjual. Subyek pada penelitian ini adalah wiraniaga asuransi yang berhadapan langsung dengan konsumen (*financial advisor* atau penasihat keuangan) dalam memasarkan produk asuransi jiwa. Penelitian ini merupakan penelitian eksperimen dengan rancangan *pretest-posttest control group*, dengan pemberian pelatihan komunikasi pada salah satu kelompok (kelompok eksperimen) dan tidak pada kelompok yang lain (kelompok kontrol). Pengambilan data dilakukan menggunakan wawancara dan kuesioner, dan hasil akan diolah menggunakan analisis anava campuran (*mixed anova*). Berdasarkan hasil olah data ($p < .05$) diketahui bahwa terdapat perbedaan keyakinan diri antara kelompok eksperimen ($N = 22$) dan kelompok kontrol ($N = 22$) pada saat pra dan pasca pelatihan komunikasi ($F = 9.910$), dimana peningkatan keyakinan diri pada kelompok eksperimen pasca pelatihan komunikasi lebih tinggi.

Kata kunci: keyakinan diri, komunikasi, wiraniaga, proses menjual

Self-efficacy is individuals' assessment of their own capabilities in organizing and performing actions needed to achieve their desired working performance (Bandura, 1986). Self-efficacy is an individual's belief in his own ability to organize and perform the necessary actions in dealing with negative situations that arise which affects how an individual thinks, feels about himself and motivate himself (Pillai & Williams, 2004). In the organizational context, self-efficacy is a key role to improve working performance (Gist & Mitchell, 1992). A strong perception of self-efficacy affects the determination of targeted levels, targeted specification, commitment to goals and achievement of performance (Locke, Frederick, Lee, & Bobko, 1984), thus, enabling

an individual to set goals, to set plan for achieving goals, to implement the plan into concrete actions, and to have a high commitment in achieving those goals. This is in line with McMurrian, Srivastava, & Holmes (2002) who states that individuals with high self-efficacy tend to have strong commitments to perform particular tasks related to the achievement of goals.

In context of sales, self-efficacy also has an important role in determining sales techniques and performance. Based on a research by McMurrian, Srivastava, and Holmes (2002), it shows that confidence has a significant influence on the adapted application of selling techniques on salespersons. A research by Spiro and Weitz (1990) also reveals that salespersons' confidence, especially a belief in his own ability to use various methods of selling approach has direct influence on the performance of adaptive selling while interacting with consumers. This is in line with the research result of Barling and

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