



The effect of salesperson's expertise and salesperson's likeability through trust mediation

ABSTRACT

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This study focuses on the role of the salesperson in increasing repurchase intentions through trust that formed between salesperson and customers. The purpose of this study is to determine the effect of salesperson's expertise and salesperson's likeability on trust and repurchase intentions. The sample of this study was BNI Brawijaya Malang's customers who received special services from the salesperson (personal banking assistant - PBA) and had a minimum deposit of IDR 500,000,000, -. The sample in this study was included in the purposive sampling category and amounted to 140 people. Data analysis through Partial Least Square (PLS) with version 3.0 smartPLS. The results of this study indicate that salesperson's expertise has a significant effect on trust and repurchase intention, salesperson's likeability has a significant effect on trust but is not significant in repurchase intention. Trust acts as a partial meditation on the influence of salesperson's expertise on repurchase intentions but acts as a complete meditation on the influence of salesperson's likeability on repurchase intentions.

Keywords: Salesperson's Expertise, Salesperson's Likeability, Trust, Repurchase Intention

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INTRODUCTION

One of the conditions of the banking sector can be seen from the number of deposits (called DPK), which means funds collected from the community in the form of deposits. DPK growth depends on the ability to manage customers so that customers show loyalty through three things, that is: giving recommendations, repurchase intentions, and reducing the likelihood of switching (Guenzi and Georges, 2010). Repurchase intention is the most important attitude for loyalty, if there is no repurchase intention then it means that there is no loyalty (Griffin, 2005).

Measurement of interest in repurchases is important to maximize predictions of actual purchases themselves (Kinnear and Taylor, 1995). Repurchase intentions can occur due to customer trust in the bank, while customer trust in the bank cannot be separated from the role of the salesperson.

Customer trust in a salesperson depends on expertise, closeness, and similarity between salesperson and customers (Doney & Cannon, 1997). Salesperson's expertise plays a role in the customer's purchasing process, starting from the beginning to the after-sales service. In addition to expertise, the other characteristics of a salesperson who may need to be considered are salesperson's likeability, the ability of someone to be liked by others in building pleasant interactions. This research was conducted at the BNI Brawijaya Malang. DPK growth is an indication of repurchase intention at BNI because so far the increase in BNI deposits has tended to be dominated by additional funds from existing customers, not new customers. The condition of BNI Brawijaya Deposits has also continued to increase, in 2017 deposits recorded a growth of 13.5% a year of year.

BNI is the first state-owned bank that develops services through a salesperson who specifically manages individual customers personally (commonly called PBA - personal banking assistant). The problem experienced by BNI Brawijaya Malang is the customer's attachment to the salesperson, so if the salesperson moves to another company, the customer will switch their saving from BNI to another company which salesperson placed. From the previous study, we found that there are several different results about the effect of salesperson's expertise and salesperson's likeability on repurchase intentions. Moreover, there is an unclear role of trust as mediating the relationship between salesperson's expertise and sales person's likeability to repurchase intention adds to the research gap to be investigated.

Based on the phenomena of the relationship between salesperson and customers. and its relation to repurchase intention, the problem in this study is "Is the BNI customer repurchase intention affected by their loyalty to the salesperson?". The aim of this study is to determine the deep the role of salesperson in influencing the BNI customer 's repurchase intention , and to explains the effect of salesperson's expertise and sales person's likeability on repurchase intention through trust that is built between salesperson and customers, so that it can be used as material consideration for company policy in the future . The model in this study is a causal relationship between factors of salesperson's expertise, salesperson's likeability, trust, and repurchase intention

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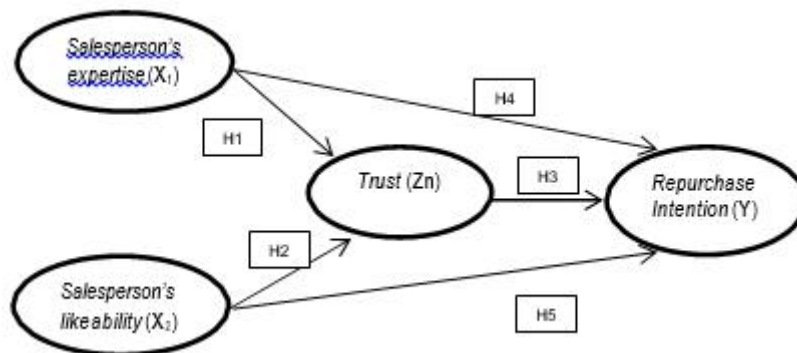


Figure 1. Conceptual Framework (Source:)

LITERATURE REVIEW

Repurchase Intention

Repurchase intention is the desire that arises in the customer to buy back the product or service in the future after previously consuming the same product or service. Factors that build repurchase intention can be divided into three groups, there are:

- Companies, including corporate image, (Kotler (2009); Jonathan (2015); Kusuma (2009)), product quality (Han & Hyun, 2015), service quality (Han & Hyun, 2015).
- Salesperson, including the characteristics of the salesperson (consisting of salesforce expertise, (Dalrymple et al, 2001), Salesperson's likeability (Assauri, 2012), the similarity between salesperson and consumers, (Lee & Dubinsky, 2003), Salesperson's customer orientation Guenzi & Georges, 2010).
- Consumers, including satisfaction, (Kotler, 2009), trust in companies, (Yu & Tung, 2014; Han & Hyun, 2014; Ariawan, 2001), trust in salesperson, (Kotler & Armstrong, 2012; Guenzi & Georges, 2010; Yu & Tung, 2014; Han & Hyun, 2014 ; Ariawan, 2001), Switching costs are considered too high, (Blackwell et al, 2001).

Trust

Trust in a salesperson is a condition where the customer acknowledges that the salesperson who is trusted is right and honest, and believes that the ability of the salesperson can fill their expectations. Meyer et al (1995) state three factors that build trust in a salesperson, there are:

- Ability
- Benevolence
- Integrity

Salesperson's Expertise

Expertise is the ability of the salesperson including knowledge of the product, knowledge of the condition of the company and competitors, and the ability to provide solutions to problems faced by customers. Kusuma (2009) revealed indicators of expertise namely: product knowledge, selling skills, customer orientation, experience,

and smart. Liu & Leach (2001) added, presentation skills, the ability to convey information, and the ability to solve problems.

Salesperson's Likeability

Salesperson's likeability is the ability of a salesperson to be polite, friendly, have a friendly feeling, provide pleasant interactions, and make consumers feel comfortable so that there is an emotional intimacy between salesperson and consumers. With this condition, it is expected that the relationship becomes closer and have a positive impact on consumers, salesperson, and companies. Indicators used to measure intimacy between salesperson and customers, such as friendly, polite, pleasant (Yu & Tseng, 2016), and enjoyable interaction (Yu & Tung, 2014).

HYPOTHESIS

Relationship between salesperson's expertise and trust

A salesperson is said to be an expert if the salesperson has personal abilities related to knowledge, attitudes, values that support the effectiveness of salesperson performance. Building trust is by giving ideas and expertise (Griffin, 2010). Previous research conducted by Ariawan (2001); Yu & Tseng (2016); Yu & Tung (2014); Echchakoui (2015) and Guenzi & Georges (2010) show the influence of a salesperson's expertise on trust. From the description above, the writer formulates the first hypothesis as follows:

H1: The salesperson's expertise has an effect on trust.

Relationship between salesperson's likeability and trust

Salesperson's likeability is the ability of a salesperson to be liked by customers. Emotional ties will ultimately result in a belief. Previous research conducted by Yu & Tseng (2016); Yu & Tung (2014) and Ariawan (2001), found results that salesperson's likeability had a positive and significant effect on trust. From the description above, the writer formulates the second hypothesis as follows:

H2: The salesperson's likeability has an effect on trust.

Relationships between trust and repurchase intention

Repurchase intention occurs because people believe and want to work together again. Profitable customer relationship is built on a foundation of value and trust (Kotler & Armstrong, 2012). Previous research conducted by Guenzi & Georges (2010); Fang, Chiu & Wang (2011); Yu & Tung (2014); Han & Hyun (2015); and also Yu & Tseng (2016) stated that trust has a significant effect on repurchase intention. From the description above, the writer formulates the third hypothesis as follows:

H3: Trusts have an effect on repurchase intentions.

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Relationship between salesperson's expertise and repurchase intention

The result of the sales person's expertise is the number of repurchases (Dalrymple et al, 2001). Yu & Tseng (2016) and Yu & Tung (2014) in their research found results that salesperson's expertise has a positive and significant effect on repurchase intention directly. From the description above, the writer formulates the fourth hypothesis as follows:

H4: Salesperson's expertise has an effect on repurchase intentions.

Relationship between salesperson's likeability and repurchase intention

Chow & Holden (1997) states that a pleasant attitude has long been trusted as a predictor for future purchases. Yu & Tseng (2016) and Guenzi & Georges (2010) also conducted research whose results stated that salesperson's likeability had a significant positive effect on repurchase intentions. From the description above, the writer formulates the fifth hypothesis as follows:

H5: Salesperson's likeability has an effect on repurchase intentions.

The relationship of salesperson's expertise with repurchase intention through trust mediation

The expertise of salespeople can reduce the uncertainty and vulnerability that consumers feel during meetings, make customers trust (Griffin & Lowenstein, 2001) so that customers want to make transactions again (Kotler & Armstrong, 2012). Guenzi & Georges (2010); Yu & Tseng (2016); Echchaukoi (2015); Yu & Tung (2014) emphasized the role of trust that is positively and significantly as mediating the relationship between salesperson's expertise and repurchase intention. From the description above, the writer formulates the sixth hypothesis as follows:

H6: Trusts mediate the influence of salesperson's expertise on repurchase intentions.

The relationship of salesperson's likeability by repurchase intention through trust mediation

The intimacy that occurs between salesperson and customers, makes customers believe that salesperson will only do good to customers. Yu & Tseng (2016) and Yu & Tung (2014) emphasize the role of trust that is positively and significantly as a mediation of the salesperson's likeability and repurchase intention. From the description above, the writer formulates the seventh hypothesis as follows:

H7: Trusts mediate the influence of salesperson's likeability on repurchase intentions.

METHODS

Research Approach.

This research is a kind of explanatory research using a quantitative approach. Data analysis in this study was carried out using the PLS (Partial Least Square) method

because the sample size does not have to be large and is suitable for explanation, prediction, and confirmation.

Population and Samples.

The population in this study is BNI Brawijaya Malang individual customers who have received salesperson's special services (PBA) and have deposits \geq Rp. 500,000,000. Based on these criteria, the population in this study is known to be 214 people. The sample in this study was included in the purposive sampling category, and there are 140 customers who become respondents. However, only 128 questionnaires can be used. The data sources of this study are primary data and secondary data (Sekaran, 2011).

Research and Measurement Instruments.

Data collection techniques are carried out through questionnaires and observations in the field. Each variable is measured using a Likert scale. The initial data obtained is in the form of ordinal data which is then transformed into interval data on a scale of 1 -5. The validity and reliability test of the research instrument was evaluated using convergent validity and discriminant validity. The examination method for mediating variables refers to Baron and Kenny (1986). The indirect effect path coefficient value is calculated by multiplying the coefficient value of lines a and b.

RESULTS

PBA is a special salesperson whose job is to serve certain customers, namely customers with a minimum deposits Rp. 500,000,000. The PBA function is as a customer financial consultant so that the customer can gain more advantages from their savings fund.

Characteristics of Respondents

Based on gender, respondents were dominated by men which amounted to 60.9%. Judging from the age category of respondents, it is known that more are in the age range of 41 -50 years which is equal to 48.4%. This shows that most respondents are in a productive and mature age. Respondents were educated people who had the last educational background as a bachelor's degree (S1) with a percentage of 35.2%. In this study, 29.7% of respondents were professional workers such as lecturers, doctors, lawyers, notaries, and others. Based on the amount of income per month, it can be seen that more respondents have an income of Rp. 25,000.001, - up to Rp. 50,000,000 per month.

Validity and Reliability Test Results

It is known that all outer values are > 0.50 with t -statistics $> t$ -table (more than 1.96). Thus, it can be stated that all indicator variables in this study have met the requirements of convergent validity. The results of the validity test are shown in the table below:

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Construct	Indicator	Outer Loading	t-statistik	info
Salesperson's Expertise (X ₁)	X _{1.1} Product knowledge	0,909	38,905	Valid
	X _{1.2} Communication ability	0,871	28,447	Valid
	X _{1.3} Solving problem ability	0,824	16,680	Valid
Salesperson's Likeability (X ₂)	X _{2.1} Friendly	0,890	37,159	Valid
	X _{2.1} Connection	0,834	21,050	Valid
	X _{2.1} Delicate	0,838	20,333	Valid
Trust (Z _n)	X _{2.1} Sincere	0,786	14,408	Valid
	Z ₁ Honest	0,934	61,322	Valid
	Z ₂ Reliable	0,933	60,171	Valid
Repurchase Intention (Y)	Y ₁ Saving frequency increased	0,853	27,610	Valid
	Y ₂ Customer agree to make commitment with bank	0,878	31,622	Valid
	Y ₃ Positive recommendation	0,835	22,424	Valid

Table 1. Outer Loading

Source: Data Processed, 2018

Based on the table below it appears that the AVE value of all constructs is also greater than 0.60, so it can be concluded that the construct meets the valid requirements based on discriminant validity criteria. The composite reliability and Cronbach alpha values of all constructs show a value greater than 0.70 so that it can be stated that the entire construct has met the reliability requirements.

Table 2. AVE value

Construct	AVE	Composite Reliability	Cronbach Alpha
Salesperson's Expertise	0,754	0,902	0,839
Salesperson's Likeability	0,702	0,904	0,858
Trust	0,871	0,931	0,852
Repurchase Intention	0,731	0,891	0,817

Source: Data Processed, 2018

Evaluation of Structural Model through R-Square (R₂)

R-Square (R₂) shows the strength or weakness of the influence caused by the dependent variable on the independent variable. In addition, R-Square also shows the strength or weakness of a research model. The R-Square value for the trust variable is 0.448, so it can be categorized as a moderate model. The repurchase intention variable has an R-square value of 0.482 which is also categorized as a moderate model.

Table 3. Hypothesis Result

<u>Hypohotesis</u>	<u>Variable</u>	<u>Path coefficient</u>	<u>t- statistik</u>	<u>Result</u>	<u>Result</u>
H1	<i>Sslesperson's Expertise</i> □ <i>Trust</i>	0,440	5,999	Significant	accepted
H2	<i>Sslesperson's Likeability</i> □ <i>Trust</i>	0,341	4,602	Significant	accepted
H3	<i>Trust</i> □ <i>Repurchase Intention</i>	0,426	5,430	Significant	accepted
H4	<i>Sslesperson's Expertise</i> □ <i>Repurchase Intention</i>	0,323	4,680	Significant	accepted
H5	<i>Sslesperson's Likeability</i> □ <i>Repurchase Intention</i>	0,040	0,624	NOT Significant	Rejected
H6	<i>Salesperson's Expertise</i> □ <i>Trust</i> □ <i>Repurchase intention</i>	0,187	4,047	Significant	Accepted (partial mediation)
H7	<i>Salesperson's Likeability</i> □ <i>Trust</i> □ <i>Repurchase intention</i>	0,145	3,522	Significant	Accepted (complete mediation)

Source: Data Processed, 2018

Mediation Test Results

Mediation Trust Roles On the Effect of Salesperson's Expertise on Repurchase Intention. The indirect effect path coefficient value is calculated by multiplying the coefficients of paths a and b so that a number of 0.187 is obtained, the coefficient value of the indirect effect is smaller than the direct effect ($0.187 < 0.323$), so it is partially mediated. Mediation Trust Role at the Influence of Salesperson's Likeability on Repurchase Intention. The indirect effect path coefficient value is calculated by multiplying the coefficient value of lines a and b so that the number is equal to, 0.145, it is said to be partially or partially mediation. the coefficient on the indirect effect is greater than the direct effect ($0.145 > 0.040$), it is said to be perfect mediation.

DISCUSSION

The results of this study show that the salesperson's expertise can increase trust. The expertise possessed by BNI Brawijaya Malang salesperson can convince customers that all information submitted is true. Not all customers are familiar with banking terms, therefore BNI Brawijaya Malang salesperson needs to have the product knowledge and have good communication skills in order to explain in a simple language that is easily understood by customers.

The results of this study are in line with the theory of Doney & Cannon (1997), Meyer (1995), Kim et al. (2003) and Griffin & Lowenstein (2001), which states that trust depends on the expertise of salesperson in providing services. inline with several previous research findings conducted by Kristin a (2005), Guenzi & Georges (2010), Ariawan (2001), Yu & Tseng (2016), Echchaoui (2015), and Yu & Tung (2014), who found that salesperson's expertise had a significant effect on trust. in the study, it was said that salesperson with expertise consisting of science, competence, and experience would create customer trust in the salesperson.

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Salesperson's likability can also increase trust. This gives an indication that customers consider BNI Brawijaya Malang salesperson to understand customers personally, not only in terms of customers' financial needs. Salesperson's likability is built on the connection between salesperson and customers, friendly attitude, sensitivity in showing empathy and sincerity. The customer sees sincerity through the presence or absence of coercion when the BNI Brawijaya Malang salesperson offers a product.

The results of this study support the theory of Pranata (2016), Chen et al. (2005), Solomon (1960), and Mishra (1995), which states that caring, friendliness, and pleasant interactions will foster trust in the sales force. The results of this study are also in line with previous research conducted by Yu & Tseng (2016), Ariawan (2001), Nicholson & Sethi (2001), and Yu & Tung (2014) who found that salesperson's likeability had a significant effect on trust. However, the results of this study are not in line with previous studies conducted by Guenzi & Georges (2010) who found that salesperson's likeability did not affect trust.

The results of the research conducted show that Trusts can increase repurchase intentions. Trust that the sales force will manage the funds that are owned well and not harm the customer. Trust will encourage customers to repurchase. The customer considers the salesperson to be a reliable person, where the behavior is in accordance with his words. This is supported by one of the corporate cultures emphasized by BNI, employees with integrity. Many customers are unable to come to the bank because of their busy lives, so BNI Brawijaya salespeople come to the office or home of the customer to help customers banking transactions. In this case, honesty also supports the effect of trust in repurchasing interest. Customers consider BNI Brawijaya Malang's sales force to have an attitude that is, do not exaggerate product excellence, and do not cover product shortages. In the field observations, it was known that some salespeople had won trust from customers, it does not take a long time to offer products.

The results of the study also show that salesperson's expertise can increase repurchase intention. The expertise possessed by BNI Brawijaya Malang salesperson in serving customers makes customers confident to make banking transactions because customers feel handled by people who are experts in their fields so that it will not bring financial loss to customers. BNI Brawijaya Malang considers communication to be important because communication can inform, inspire, entertain, influence, and destroy a relationship. Product knowledge is used by a salesperson as a tool of presentation to co consumers. BNI Brawijaya salesperson must carry out all BNI products and BNI subsidiaries. This is related to the sales target of the salesperson every month. Therefore BNI Brawijaya Malang always provides refreshments to help salespeople remember and understand all the products that will be offered to customers.

Product knowledge certainly helps salesperson in providing alternative solutions to customer problems. The results of this study support the theory presented by Dalrymple et al., (2001) which states that the salesperson's expertise results in an increased number of repurchase intention n. The results of this study are in line with previous

studies were conducted by Yu & Tseng (2016), Kusuma (2009) and Dwityanti (2008). However, the results of this study are not in line with previous studies conducted by Guenzi & Georges (2010).

The results of this study indicate that salesperson's likeability cannot directly increase repurchase intentions. The cause of the non-influential salesperson's likability to repurchase interest is the lack of salesperson's ability to manage likeability factors. At the time of observation in the field, a small number of salespeople of BNI Brawijaya Malang were found who had a high likability factor. The salesperson can establish a synergic relationship with the customer until the customer considers the salesperson as their family. Unfortunately, this ability is only owned by senior salespeople, while the majority of BNI Brawijaya Malang' s salesperson have a working period of around 1 -2 years and have not worked in BNI for 10 years.

Respondent characteristic data shows that Malang Brawijaya BNI customers are educated people who work in professional fields and in a productive and mature age, this indicates that customers have a high standard of satisfaction so customers demand BNI Brawijaya Malang salespeople to provide the best service whenever and everywhere. The results of this study extend the theory of Chow & Holden (1997) which emphasizes that a pleasant attitude will be a predictor for future purchases. This finding is not in accordance with previous research conducted by Yu & Tseng (2016) who found that salesperson's likeability had a significant effect on repurchase intention. However, this research is in line with the results of previous studies conducted by Guenzi & Georges (2010) who found that salesperson's likeability did not significantly influence repurchase intention.

The results of the study show that salesperson's expertise has an important impact on repurchase intentions through trust. However, the impact of the mediation of trust is known as partial mediation. Thus it can be interpreted that trust can bridge the influence of salesperson expertise on the interest in repurchasing, but without trust, basically the expertise of Malang Brawijaya salesperson's expertise is able to increase the interest of repurchasing customers. The results of this study are in line with previous research conducted by Yu & Tseng (2016) who found that trust acts as mediation (partial mediation) the influence of salesperson's expertise on repurchase intention. However, the results of this study are not in line with previous studies conducted by Guenzi & Georges (2010) who found that trust mediates the influence of salesperson's expertise on repurchase intentions with the impact of mediation that is complete mediation.

Salesperson's likeability has an important impact on repurchase intentions through trust. The impact of trust mediation is known to be complete mediation. Thus it can be interpreted that trust can bridge the influence of salespeople's expertise on the repurchase intention customers. Salesperson's likeability is able to increase repurchase intentions by building customer trust in BNI Brawijaya Malang salesperson first. BNI Brawijaya salesperson needs to build trust by showing their credibility in front of customers through a variety of expertise that can be used to help customers. The results of this study are not in line with previous research conducted by Yu & Tseng (2016) who

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found that trust acts as a mediation of the influence of salesperson's expertise on repurchase intentions with the impact of mediation of trust known to be partial mediation. The results of this study are also not in line with previous research conducted by Guenzi & Georges (2010) who found that trust does not act as mediation (no mediation) the influence of salesperson's expertise on repurchase intentions.

CONCLUSION

The results of this study indicate that salesperson's expertise has been confirmed in this study as an ability that can be developed by companies to gain trust and increase consumer repurchase intention both directly and indirectly through trust mediation. Salesperson's likeability has been confirmed in this research to be developed by the company to gain consumer trust and through this trust will foster customers repurchase intention. The results of this study can provide practical contributions to companies and salespeople related to several things including, developing communication skills related to salesperson expertise and increasing salesperson's likeability is needed because it supports salesperson in gaining customer trust and fostering interest in repurchasing. The reliable salesperson is the most important aspect that shapes trust in a salesperson. The limitation of this study is that it has not included information about the characteristics of salesperson such as gender, age and years of service.

Some recommendations are recommended for BNI Brawijaya Malang salespeople, namely increasing the ability to manage likeability factors, increasing knowledge about competing products in order to provide detailed comparisons to customers. The suggestion that can be considered for further researchers is to use the scope of research objects on a larger scale such as state-owned banks, or private banks in order to enrich the results and research findings and consider the influence of other variables related to repurchase interests such as service quality, satisfaction, brand image, and trust in BNI.

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