THE ROLE OF CUSTOMER-FIT RECONFIGURING CAPABILITY ON THE INFLUENCE OF CUSTOMER ORIENTATION ON SALESPERSON PERFORMANCE

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ARTICLE INFO	ABSTRACT
	Purpose: This study aims to determine the role of customer-fit reconfiguring capability on the influence of customer orientation on salesperson performance. This is a causality study where researchers will look for causal relationships from customer orientation, customer-fit reconfiguring capability, learning capability, adaptive selling, and salesperson performance. **Theoretical framework:** The theoretical framework of the study uses Resources Advantages Theory (Hunt and Morgan, 1995). The study develop theory to synthesize new mediating variable that solve research gap. **Design/methodology/approach:** This research is exploratory studies and basic study to develop theory. This study test 320 insurance agent in Indonesia. Data analysis using SEM-PLS. **Findings:** The results of this study stated that customer orientation and adaptive selling had no significant effect on salesperson performance, but learning capability and customer-fit reconfiguring capability has a significant and positive effect on salesperson performance. Customer orientation, learning capability and adaptive selling significantly and positively affects customer-fit reconfiguring capability. Customer orientation, learning capability, and adaptive selling significantly and positively affects salesperson performance by mediating customer-fit reconfiguring capability. The role of customer-fit reconfiguring capability is a full mediation on the influence of customer orienatation on salesperson performance. **Research, Practical & Social implications:** We suggest customer-fit reconfiguring capability as a new capability for salesperson to enhance salesperson performance. **Originality/value:** The study synthesizes new variable as a mediation variable in causal relationship between customer orientation, learning capability, adaptive selling, and salesperson performance. Doi: https://doi.org/10.26668/businessreview/2023.v8i6.1804

O PAPEL DA CAPACIDADE DE RECONFIGURAÇÃO DO CUSTOMER-FIT SOBRE A INFLUÊNCIA DA ORIENTAÇÃO PARA O CLIENTE NO DESEMPENHO DO VENDEDOR

RESUMO

Objetivo: Este estudo tem como objetivo determinar o papel da capacidade de reconfiguração do ajuste ao cliente na influência da orientação ao cliente no desempenho do vendedor. Este é um estudo de causalidade em que os pesquisadores procurarão relações causais a partir da orientação ao cliente, capacidade de reconfiguração adequada ao cliente, capacidade de aprendizado, venda adaptativa e desempenho do vendedor.

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Referencial teórico: O referencial teórico do estudo utiliza a Teoria das Vantagens dos Recursos (Hunt e Morgan, 1995). O estudo desenvolve teoria para sintetizar novas variáveis mediadoras que resolvem lacunas de pesquisa.

Desenho/metodologia/abordagem: Esta pesquisa é estudos exploratórios e estudo básico para desenvolver a teoria. Este estudo testou 320 agentes de seguros na Indonésia. Análise de dados usando SEM-PLS.

Resultados: Os resultados deste estudo afirmaram que a orientação ao cliente e a venda adaptativa não tiveram efeito significativo no desempenho do vendedor, mas a capacidade de aprendizado e a capacidade de reconfiguração adequada ao cliente tiveram um efeito significativo e positivo no desempenho do vendedor. A orientação para o cliente, a capacidade de aprendizado e a venda adaptativa afetam significativa e positivamente a capacidade de reconfiguração adequada ao cliente. A orientação para o cliente, a capacidade de aprendizado e a venda adaptativa afetam significativa e positivamente o desempenho do vendedor ao mediar a capacidade de reconfiguração adequada ao cliente. O papel da capacidade de reconfiguração adequada ao cliente é uma mediação completa sobre a influência da orientação do cliente no desempenho do vendedor.

Pesquisa, implicações práticas e sociais: Sugerimos o recurso de reconfiguração adequado ao cliente como um novo recurso para o vendedor melhorar o desempenho do vendedor.

Originalidade/valor: O estudo sintetiza a nova variável como uma variável de mediação na relação causal entre orientação para o cliente, capacidade de aprendizado, venda adaptativa e desempenho do vendedor.

Palavras-chave: Orientação ao Cliente, Capacidade de Aprendizado, Venda Adaptável, Desempenho do Vendedor, Capacidade de Reconfiguração Adequada ao Cliente.

EL PAPEL DE LA CAPACIDAD DE RECONFIGURACIÓN DEL AJUSTE AL CLIENTE EN LA INFLUENCIA DE LA ORIENTACIÓN AL CLIENTE EN EL RENDIMIENTO DEL VENDEDOR

RESUMEN

Objetivo: Este estudio pretende determinar el papel de la capacidad de reconfiguración del ajuste al cliente en la influencia de la orientación al cliente en el rendimiento del vendedor. Se trata de un estudio de causalidad en el que los investigadores buscarán relaciones causales entre la orientación al cliente, la capacidad de reconfiguración del ajuste al cliente, la capacidad de aprendizaje, la venta adaptativa y el rendimiento del vendedor.

Marco teórico: El marco teórico del estudio utiliza la Teoría de la Ventaja de Recursos (Hunt y Morgan, 1995). El estudio desarrolla la teoría para sintetizar nuevas variables mediadoras que aborden las lagunas de la investigación.

Diseño/metodología/enfoque: Esta investigación es un estudio exploratorio y básico para desarrollar la teoría. En este estudio se analizaron 320 agentes de seguros de Indonesia. Análisis de datos mediante SEM-PLS.

Resultados: Los resultados de este estudio indicaron que la orientación al cliente y la venta adaptativa no tuvieron un efecto significativo en el rendimiento del vendedor, pero la capacidad de aprendizaje y la capacidad de reconfiguración adecuada del cliente tuvieron un efecto significativo y positivo en el rendimiento del vendedor. La orientación al cliente, la capacidad de aprendizaje y la venta adaptativa afectan significativa y positivamente a la capacidad de reconfiguración apropiada para el cliente. La orientación al cliente, la capacidad de aprendizaje y la venta adaptativa afectan significativa y positivamente al rendimiento del vendedor al mediar en la capacidad de reconfiguración apropiada para el cliente. El papel de la capacidad de reconfiguración adecuada al cliente es una mediación completa de la influencia de la orientación al cliente en el rendimiento del vendedor.

Implicaciones para la investigación, la práctica y la sociedad: Sugerimos la capacidad de reconfiguración apropiada para el cliente como un nuevo recurso del vendedor para mejorar su rendimiento.

Originalidad/valor: El estudio sintetiza la nueva variable como variable mediadora en la relación causal entre orientación al cliente, capacidad de aprendizaje, venta adaptativa y rendimiento del vendedor.

Palabras clave: Orientación al Cliente, Capacidad de Aprendizaje, Venta Adaptativa, Rendimiento del Vendedor, Capacidad de Reconfiguración Adaptada al Cliente.

INTRODUCTION

Sales of insurance products in Indonesia are still low, this is reflected in the Insurance Spending ratio and the annual Gross Premium figure. In general, the term Insurance Spending is used to assess the level of insurance sales in a country. The insurance spending figure is

calculated by differentiating the gross premium with a country's Gross Domestic Product (GDP). Meanwhile, the gross premium figure is the total number of insurance premium sales in one year. According to a report by the Organisation for Economic Cooperation and Development (OECD) (Canton, 2021) in 2021, Indonesia ranks lower by its Insurance Spending ratio when compared to G20 countries, namely the 20 countries with the largest GDP in the world. Even when compared to Malaysia and Thailand, Indonesia's Insurance Spending ratio is relatively far behind, this can be seen in the picture below.

Figure 1. Insurance Spending Ratio of G20 and Southeast Asian Countries
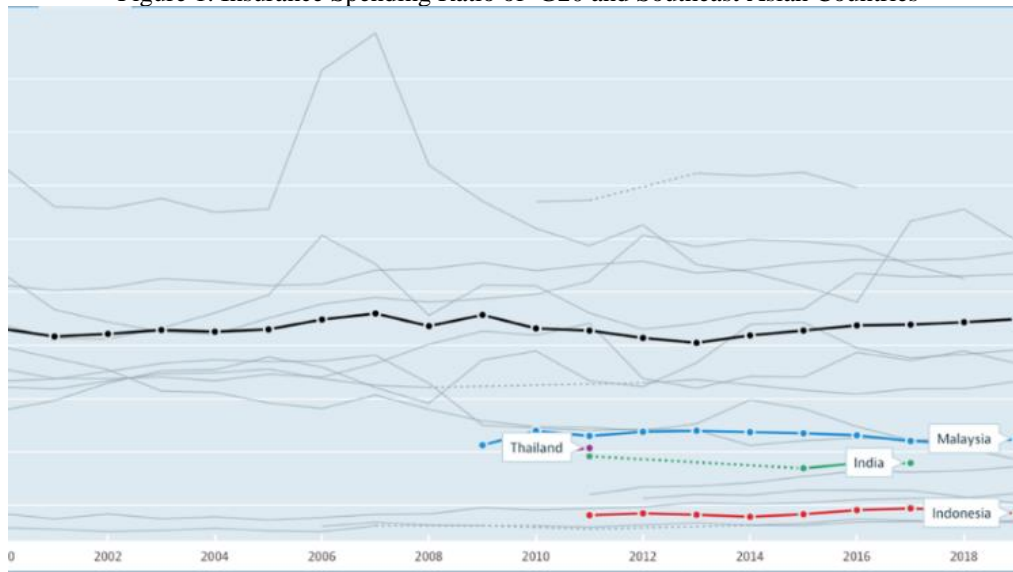
Source: Organisation for Economic Cooperation and Development, 2021

In figure 1, the Organization for Economic Cooperation and Development states that the ratio between gross premiums and Gross Domestic Product in Indonesia is still below 2% (Canton, 2021). When compared to Malaysia, Indonesia is only half the ratio, when compared to India, then Indonesia's ratio loses 1%. Meanwhile, for the average country in the world, the insurance spending ratio is at 8.5%. This ratio is due to the small sales of insurance products in Indonesia. From this phenomenon, it can be concluded that, among countries in ASEAN, Indonesia's Insurance Spending ratio is relatively small when compared to Singapore, Malaysia and Thailand. This means that there are very few insurance products sold in Indonesia, as shown in table 1.

Table 1. Country Ranking Based on Insurance Spending in ASEAN

Rank	Country	Insurance Spending/GDP
1	Singapore	9.05%
2	Malaysia	4.48%
3	Thailand	4.14%
4	Indonesian	1,72%

Source: OECD, 2021.

In table 1, we can find out the amount of Insurance Spending ratio compared to the Gross Domestic Product (GDP) of several countries in ASEAN. The first place is Singapore with an insurance spending ratio of 9.05%, then the 2nd place is Malaysia with 4.48% followed by Thailand with a ratio of 4.14%. Indonesia is at the bottom with an insurance spending ratio of only 1.72% much lower than Malaysia.

In addition to the Insurance Spending ratio, the sales figures of insurance products are also reflected by the amount of gross premiums in a year. Gross premium is the amount of premium paid by insurance participants, both from life insurance, general insurance, health insurance, and insurance managed by the government such as BPJS. Based on data from the Financial Services Authority (OJK), gross premium growth per year in the last 4 years does not exceed 12% /year (OJK, 2019). In Figure 2, there is data on gross premiums from 2015 to 2020.

Figure 2. Gross Premium Amount
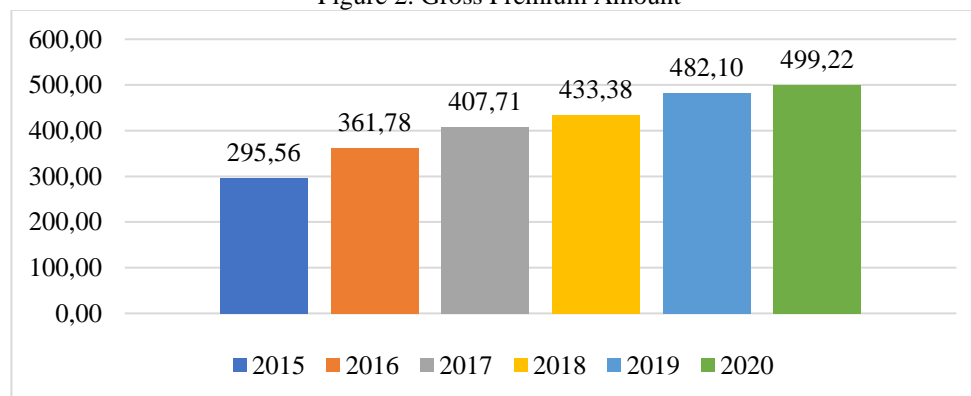
Source: Financial Services Authority, 2019.

From data Figure 2, we can find out the amount of gross premiums from 2015 to 2020. In 2015, gross premiums amounted to Rp295.56 Trillion, then in 2016 it increased to Rp361.78 Trillion. Gross premiums increased in 2017, namely with a total gross premium of Rp407.71 trillion and in 2018 of Rp 433.38 trillion. In 2019 and 2020, it also experienced an increase with total gross premiums of IDR 482.10 Trillion for 2019 and IDR 499.22 Trillion for 2020. The amount of gross premium growth per year can be seen in table 2.

Table 2. Gross Premium Growth Rate

Year	Growth Rate
2016	22,40%
2017	12,69%
2018	6,29%
2019	11,24%
2020	3,55%

Source: Financial Services Authority, 2019.

Based on the data in table 2, it can be seen that the gross premium rate from year to year has increased. However, when viewed from gross premium growth per year, it actually experienced a slowdown in growth in 2017 to 2020. In 2016 it experienced a fairly good increase at 22.40%, then fell in the next two years, namely in 2017 it only grew 12.69% and in 2018 it only grew 6.29%. Although in 2019 the gross premium growth rate was quite good, namely 11.24%, the downward trend in the gross premium growth rate occurred again in 2020, which was only able to grow 3.55% compared to the previous year.

The study conducted by (Suhelmi, 2018), stated that the role of sales people is very important in terms of personal selling directly to explain insurance products and sell insurance products. Especially if in conditions where consumers have a good awareness of insurance, but only some can understand insurance products (Suhendra & Hermawati, 2011). This means that, the sale of an insurance product is determined by the performance of its insurance agent. The better the performance of the insurance agent, the more sales of the insurance product will be.

In the insurance industry, the Million Dollar Round Table (MDRT) is known, which is an international award/title given to insurance agents who are able to achieve their targeted performance. The amount/target of selling insurance premiums in a year, which must be achieved by the insurance agent in order to get the title of Million Dollar Round Table, it says pthere is Table 3.

Table 3. MDRT Insurance Agent Performance Targets for 2021

Moon	Accumulated Premium Sales Amount
January	IDR 40,277,817
February	IDR 80,555,633
March	IDR 120,833,450
April	IDR 161,111,267
May	IDR 201,389,083
June	IDR 241,666,900
July	IDR 281,944,717
August	IDR 322,222,533
September	IDR 362,500,350
October	IDR 402,778,167
November	IDR 443,055,983
December	IDR 483,333,800

Source: Premier Association of Financial Professionals, 202

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Based on table 3 data, an insurance agent who can meet the insurance sales target in one year, namely the sale of insurance products with a total premium of IDR 438,333,800, then the agent gets the title of Million Dollar Round Table (Premier Association of Financial Professionals, 2020). Even if you can achieve insurance premium sales of Rp1,450,001,400 in one year, the agent gets the title of Court of the Table, and if you can achieve premium sales of Rp2,511,342,600, then the insurance agent gets the title of Top of The Top. However, the reality is that there are still few insurance agents in Indonesia who achieve the target of selling insurance premiums based on MDRT criteria. The number of insurance agents who have successfully earned MDRT predicates can be seen in table 4 below

Table 4. Number of MDRT in Indonesia	
Year	umber of MDRT
2019	2,459 agents
2020	2,745 agents
2021	3,641 agents

Source: Kontan News, 2021.

In table 4, we can see the number of insurance agents who have MDRT certification from the three years of 2019, 2020 and 2021. This figure is certainly still very low when compared to the number of insurance agents recorded at the Indonesian Life Insurance Association (AAJI) registered in 2020, which is 648,949, and insurance agents in 2021, which is 583,518 people (Indonesia, 2021). With this number of insurance agents, that means that only 0.422% of insurance agents had an MDRT degree in 2020 and 0.623% of insurance agents had an MDRT degree in 2021 in Indonesia.

Based on the data on business phenomena above, it can be stated that the performance of insurance agents is still low. Insuranceagents in Indonesia need to be studied empirically, related to the factors that influence them, so that there are solutions how to improve this performance. Based on empirical studies, the authors found several factors that affect the performance of insurance agents, in this case the performance of salespeople.

Wang and Wang's study (2019) states that there is evidence of the influence of learning ability with performance. A salesperson who has high learning capability can map demand from consumers and can facilitate the transfer of knowledge/understanding between internal functions. Salespeople who have the ability to learn will make it easier to achieve their sales performance, even said in their research, learning capability is the key to achieving competitive advantage in the long run.

Organizations/individuals who have the ability to learn will get superior performance (Prieto dan Revilla, 2006). This is in line with the study of (Camps & Rodríguez, 2011) which states that in empirical evidence, there is a positive relationship between learning capability and performance both directly and as a mediator. Recent research from (Onağ & Tepeci, 2016), confirms that learning capability has an effect on the performance of both organizations and individuals through organizational innovation. Companies can improve their performance depending on the innovations produced, where these innovations are the result of learning ability.

In addition to learning capability, the authors also found studies that the performance of salespeople is also influenced by adaptive selling, namely adaptability in sales. (Vieira et al., 2019) states that there is a relationship between adaptive selling and sales force performance, where sales force performance is directly affected by adaptive selling. Salespeople who have adaptability in sales, it is relatively easy to achieve sales performance. The potential of salespeople is channeled into adaptability in interactions with consumers. This is also supported by the increase in self-efficacy where salespeople who have confidence in their ability to master situations, especially when interacting with consumers. By having that confidence, adaptive selling ability can improve the performance of a salesperson.

The Altintas study even says that adaptive selling plays a very important role in improving the performance of salespeople. Salesforce managers should always pay attention to the adaptive selling capabilities of their salespeople, to ensure organizational control is running and achieving good performance (Altıntas et al., 2017). The results of this study are also supported by previous studies which stated that adaptive selling has a direct effect on the performance of salespeople. A salesperson who can adjust to customers, in this case applying adaptive selling for consumer-oriented purposes, then he will have better performance (Singh dan Das, 2013). The study of (Limbu et al., 2016) states that adaptive selling affects the performance of salespeople, in this case performance is measured from two factors, namely outcome and relationship. Innovative capability significantly on performance (Vijayakumar and Chandrasekar, 2022), also affect on suistanable performan (Sutrisno et. al., 2022).

In another empirical study, researchers found a relationship between customer orientation and salesforce performance. (Tahun dan Rishi, 2018). Customer orientation is the degree of willingness of a salesperson in an effort to help consumers make decisions or the degree of attachment of salespeople to their consumers (Saxe & Weitz, 1982). Studies (Deshpandé et al., 1993) which is the initial point of discussion of customer orientation says

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that customer orientation is a belief and behavior that prioritizes profits for consumers with the aim of building a long-term business without eliminating the interests of owners, investors and workers. A salesperson who has the ability to attach importance to consumers, focuses his approach more on finding consumer needs, problems faced by consumers, and providing solutions to those problems, not based on what he will sell.

The latest study explains that a salesperson who applies customer orientation will think about consumer interests, explore problems faced by consumers, help solve problems, and try to find the most suitable product/service (Choi & Park, 2020). A consumer-oriented salesperson also has character: high motivation to help consumers deal with their problems, motivation for achievement and social esteem, not only based on sales orientation (Lorincová dan Tomková, 2020). Dalam studi Trincado-Munos, stated that customer orientation moderately affects performance (Trincado-Munoz et al., 2020). In line with this statement, Kallipen (2019) also stated that customer orientation affects performance in his studies in the hotel industry.

From the reference study conducted by researchers, it was foundthat the influence of customer orientation with performance is still widely carried out by researchers in various countries (Jha et al., 2017; Cho dan Lee, 2020). Researchers also found the results of previous research, that the influence of customer orientation on performance was studied in various fields, for example in the field of financial industry (Chen et. al., 2018), in the field of international marketing (Abu ELSamen & Akroush, 2018), in the field of international marketing (Pandey dan Lucktong, 2020) and in the field of digital business (Kopalle et al., 2020).

Researchers found inconsistencies in the results in studies conducted in the last 5 years. Some research that supports the relationship between customer orientation and performance include (Daruoei dan Basirat, 2017; Kaliappen dan Abubakar, 2017; (Nuryakin, 2018); Neneh, 2018; Kwarteng et al., 2019). Researchers found inconsistencies in the results in studies conducted in the last 5 years. Some research that supports the relationship between customer orientation and performance include (Singh dan Venugopal, 2015; Pekovic dan Rolland, 2016; Shuleska et al., 2018; Hughes et al., 2019; Liu et al., 2019).

The results of research that are still inconsistent in empirical research and the gaps that occur in this business phenomenon, requirea strategy in solving it. Therefore, it is important to find factors that can bridge the relationship between cutomer orientation and performance, so that the performance of insurance agents can improve. Penulis offers renewal by giving rise to a new variable, namely Customer-f it Reconfiguring Capability which is the result of a

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synthesis of the Grand Theory Resources Advantages Theory, where in this theory, states that there are nine resource premises in achieving competitive advantage. Resources Advantages Theory is related to the concept of capability, then derived from the concept of exploitation capability and exploration capability.   From this concept, it is derived from innovation capability, adaptive capability, dynamic capability which is lowered again in the concepts of sensing, seizing, reconfiguring, and absortive capability.   In practical terms, the capability is formed from an aligment strategy in the form of organizational-fit and customer-fit .

In this study, Customer-Fit Reconfiguring Capability is defined as the ability of a salesperson in terms of reordering the knowledge and experience he has to provide product solutions that suit consumers. This Customer-Fit Reconfiguration capability has the potential to improve the performance of salespeople, in this study are insurance agents. The new variables build a theoretical basis for solving the research gap between customer orientation and performance. For the purposes of developing a theoretical research model,   the intervening/mediation variables are described in the problem formulation so that it can answer the inconsistency of consumer orientation on the performance of salespeople. The Customer-Fit Reconfiguring Capability variable of this research model is used as an intervening variable or an entesedent variable of salesforce performance.

Departing from the research gap and business phenomena that occur between consumer orientation and sales force performance, this research is expected to provide benefits, namely contributing to the thinking of salespeople about the ability in the form   of Customer-Fit Reconfiguring Capability, contributingto the understanding of concepts and deepening in the body of knowledge in the theory of Resources Advantages Theory about the role of Customer-Fit Reconfiguring Capability to improve salesforce performance. Providenew reference materials for future research through the development of theoretical models and other empirical models. And contribute to policy makers in the company in order to improve the ability of salespeople to achieve better/improved performance in the future.

METHODOLOGY

This research is a basic research where in this study, researchers propose new concepts to contribute to the body of knowledge. When viewed from the explanatory nature, this research is a causality study where researchers will look for causal relationships from the concepts of customer orientation, customer-fit reconfiguring capability, learning capability, adaptive selling, and salesperson performance.

The population of this study was individuals, especially life insurance agents in Indonesia. Data in detaill regarding the name, address, telephone number of each agene, the insurance gene is not known for certain, therefore, the population is stated to be infinite or not definitively determined.

This study uses a sample size with the formula = the number of indicators multiplied by 10. The author uses the number 10 as a determinant of the number of samples because the larger the sample size, the more it describes the population (Sukardi, 2004: 55).

Table 5. Sample allocation based on population in time zone

Zone	Population	Porcentase	Number of Samples
Western Indonesia	21 2,503 Million	8 0.3 1%	257
Central Indonesia	4 2,998 Million	16.25%	52
Eastern Indonesia	9,102 Million	3.44%	11
Total	264,604 Million	100,00%	320

Source: processed by autor

The indicator of the variable should really be an indication of the variable. The indicator must not have a causality relationship with the latent variable that it wants to form. If there is causality between the indicator and the latent variable, then the indicator cannot be used. In this case, it is necessary to test the logical connection between indicator variables according to its basic hypothesis. However, previously it was necessary to test the validity and reliability to ensure that the instrument to be used was valid and reliable. The tests carried out in this study include, indication tests and causality tests, logical connection tests, validity tests and reliability tests.

The type of data in this study consists of primary data and secondary data. The primary data in this study were in the form of, respondents' identities (gender, age, length of service, place of residence, respondents' education and respondents' awareness of the variables related to the study, namely Customer Orientation, Customer Fit Reconfiguring Capability, Learning Capability, Adaptive Selling, and Salesperson Performance. Meanwhile, the secondary data in this study are in the form of, grosspremium growth in Tahuna, rasio Insurance Spending, andmembership of insurance salespeople.

The data analysis techniques used in this study include descriptive statistics and inferential statistics which include evaluation of measurement models (outer models), evaluation of structural models (inner models), testing research hypotheses and evaluating the nature of mediating variables

RESULT AND DISCUSSION

Inner Model Evaluation Results

After evaluating the measurement model, the researcher evaluates the structural model by testing the coefficient of determination (R 2), effect size (f 2), predictive relevance (Q ^{2}), and suitability of the research model (fit model).

The following are the results of the evaluation of the coefficient of determination presented in the table 6 below.

Table 6. Evaluation of the Coefficient of Determination (R-Squared)

	R Square	R Square Adjusted
Customer-Fit Reconfiguring Capability (CRC)	0.859	0.858
Salesperson Performance (SP)	0.875	0.873

Source: processed by autor

From the test results above, it can be seen that the value of R-Square (R^2) adjusted or the coefficient of determination of the Customer-Fit Reconfiguring Capability (CRC) construct is 0.858. The results showed that the endogenous variable Customer-Fit Reconfiguring Capability (CRC) could be explained by its exogenous variable of 85. 8% while the remaining 14. 2% is explained by other exogenous variables outside of this study.

Meanwhile, the coefficient of determination of the Salesperson Performance (SP) construct is 0.875. The results show that the endogenous Salesperson Performance (SP) variable can be explained by its exogenous variable of 87. 5% while the remaining 12. 5% is explained by other exogenous variables outside this study.

After analyzing the value of the coefficient of determination, the next analysis was carried out by looking at the effect size for each path model viewed by calculating the effect size (f^2).

Table 7. Effect Size Evaluation (f-Squared)

	Customer-Fit Reconfiguring Capability (CRC)	Salesperson Performance (SP)
Customer Orientated (CO)	0.081	**0.001**
Customer-Fit Reconfiguring Capability (CRC)		**0.501**
Learning Capability (LC)	0.133	0.062
Adaptive Selling (US)	0.104	0.013
Salesperson Performance (SP)		

Source: processed by autor

Table 7. shows the results of the calculation of effect size (f^2) in the research model where the entire path has a range of values of 0.00 1 to 0.5 01. It was found that there was a

relationship that had a large (strong) influence, namely CRC SP (by 0.5→01). Dua moderately influential relationship, i.e. LC CRC (0. →133) and AS CRC (by 0. →104). There are four small influential relationships, namely CO CRC (0. →081), LC SP (0.0 62), AS SP (0.0 →13), CO → SP (0.001).→

Furthermore, researchers test predictive relevance to find out how much the model can predict research outcomes. Here are the results:

Table 8. Predictive Relevance Evaluation (Q-Squared)

	SSO	SSE	Q^2 (=1-SSE/SSO)
Customer Orientated (CO)	1920.000	1920.000	
Customer-Fit Reconfiguring Capability (CRC)	2240.000	795.448	0.645
Learning Capability (LC)	1920.000	1920.000	
Adaptive Selling (US)	1920.000	1920.000	
Salesperson Performance (SP)	1920.000	545.470	0.716

Source: processed by autor

Based on the calculation of predictive relevance (Q^2), all values show values above 0.000, it can be concluded that the model has relevant predictive values.

To find out the suitability of the model built into the study, the researcher evaluates the fit model, here are the results:

Table 9. Model Fit Evaluation

	Saturated Model	Estimated Model
SRMR	0.045	0.045
Chi-Square	1729.826	1729.826
NFI	0.859	0.859

Source: processed by autor

Based on the fit model test, the results showed that the model in this study had a good fit because it had a standardized root mean square residual (SRMR) value of 0.04 5, which is below the threshold of 0.08. Meanwhile, the NFI value was found to be 0. 859 can be defined that the model in this study is 85.9% better than the null model. As well as Chi-Square of 1729,826 above a minimum of 0.9. Thus, the research model is declared fit.

RESEARCH HYPOTHESIS TESTING RESULTS

The following are the hypothesis testing results presented in table 10.

Table 10. Hypothesis Testing Results

	Original Sample	T Statistics (| O/STDEV|)	P Values	Result
H1: Customer Orientation (CO) -> Salesperson Performance (SP)	-0.030	0.360	0.719	Not significant
H2: Customer Orientated (CO) -> Customer-Fit Reconfiguring Capability (CRC)	0.305	3.715	0.000	Significant
H3: Customer-Fit Reconfiguring Capability (CRC) -> Salesperson Performance (SP)	0.668	9.833	0.000	Significant
H4: Learning **Capability (LC)** -> Customer-Fit Reconfiguring Capability (CRC)	0.282	4.954	0.000	Significant
H5: Adaptive Selling (US) -> Customer-Fit Reconfiguring Capability (CRC)	0.376	4.516	0.000	Significant
H6: Learning Capability (LC) -> Salesperson Performance (SP)	0.194	3.397	0.001	Significant
H7: Adaptive Selling (US) -> Salesperson Performance (SP)	0.129	1.236	0.217	Not significant
H8: Customer Orientated **(CO) ->** Customer-Fit Reconfiguring Capability **(CRC)** -> Salesperson Performance (SP)	0.204	3.816	0.000	Significant
H9: Learning **Capability (LC) ->** Customer-Fit Reconfiguring Capability **(CRC)** -> Salesperson Performance (SP)	0.189	4.345	0.000	Significant
H10: Adaptive Selling **(US) ->** Customer-Fit Reconfiguring Capability **(CRC)** -> Salesperson Performance (SP)	0.251	3.757	0.000	Significant

Source: processed by autor

Based on the hypothesis, the following results were obtained:

Customer orientation has no significant effect on salesperson performance

Based on the test results on the effect of Customer Orientated on Salespersor Performance, it is known that the p-value is 0.719. The value above the number 0.05, it can be concluded that Customer Orientated does not have a significant effect on Salesperson Performance, therefore, the first hypothesis (H1) is rejected.

Customer Orientation Has a Significant Effect on Customer Fit Reconfiguring Capability

Based on the test results on the effect of Customer Orientated on Customer-Fit Reconfiguring Capability, it is known that the p-value is 0.000. The value is below 0.05, so it can be concluded that Customer Orientated has a significant effect on Customer-Fit Reconfiguring Capability, therefore, the second hypothesis (H2) is accepted. The higher the Customer Orientated, the higher the Customer-Fit Reconfiguring Capability.

Customer-Fit Reconfiguring Capability Has a Significant Effect On Salesperson Performance

Based on the test results on the effect of Customer-Fit Reconfiguring Capability on Salesperson Performance, it is known that the p-value value is 0.000 or below 0.05, so it can be concluded that Customer-Fit Reconfiguring Capability has a significant effect on Salesperson Performance, therefore, the third hypothesis (H3) received. The higher the Customer-Fit Reconfiguring Capability, the higher the Salesperson Performance.

Learning Capability has a Significant Effect on Customer-Fit Reconfiguring Capability

Based on the test results on the effect of Learning Capability on Customer-Fit Reconfiguring Capability, it is known that the p-value is 0.000 or below 0.05, so it can be concluded that Learning Capability has a significant impact on Customer-Fit Reconfiguring Capability, therefore, the fourth hypothesis (H4) received. The higher the Learning Capability, the higher the Customer-Fit Reconfiguring Capability. Adaptive Selling Has a Significant Effect on Customer-Fit Reconfiguring Capability Based on the test results on the effect of Adaptive Selling on Customer-Fit Reconfiguring Capability, it is known that the p-value value is 0.000 or below 0.05, so it can be concluded that Adaptive Selling has a significant effect on Customer-Fit Reconfiguring Capability, therefore, the fifth hypothesis (H5) received. The higher the Adaptive Selling, the higher the Customer-Fit Reconfiguring Capability.

Learning Capability Has a Significant Effect on Salesperson Performance

Based on the test results on the effect of Learning Capability ton Salesperson Performance, it is known that the p-value is 0.009 or below 0.05, so it can be concluded that Learning Capability has a significant effect on Salesperson Performance, therefore, the sixth hypothesis (H6) received. The higher the Learning Capability, the higher the Salesperson Performance.

Adaptive Selling has no Significant Effect On Salesperson Performance

Based on the test results on the direct influence of Adaptive Selling on Salesperson Performance, it is known that the p-value is 0.059 or above 0.05, so it can be concluded that Adaptive Selling has no significant effect on Salesperson Performance, therefore, the seventh hypothesis (H7) is rejected.

Customer Orientation has a Significant Effect on Salesperson Performance Mediated by Customer-Fit Reconfiguring Capability

Based on the test results on the effect of Customer Orientated on Salesperson Performance through C ustomer-Fit Reconfiguring Capability, it is known that the p-value value is 0.000 or below 0.05, so it can be concluded that Customer Orientated has a significant effect on Salesperson Performance through C ustomer-Fit Reconfiguring Capability, therefore, the eighth hypothesis (H8) is accepted.

Learning Capability has a Significant Effect on Salesperson Performance Mediated by Customer-Fit Reconfiguring Capability

Based on the test results on the effect of Learning Capability on Salesperson Performance through Customer-Fit Reconfiguring Capability, it is known that the p-value value is 0.000 or below 0.05, so it can be concluded that Learning Capability has a significant effect on Salesperson Performance through Customer-Fit Reconfiguring Capability, therefore, the ninth hypothesis (H9) is accepted.

Adaptive Selling has a Significant Effect on Salesperson Performance Mediated by Customer-Fit Reconfiguring Capability

Based on the test results on the effect of Adaptive Selling on Salesperson Performance through Customer-Fit Reconfiguring Capability, it is known that the p-value value is 0.000 or below 0.05, so it can be concluded that Adaptive Selling has a significant effect on Salesperson Performance through Customer-Fit Reconfiguring Capability, therefore, the tenth hypothesis (H10) is accepted.

Results of Evaluation of the Nature of Mediation Variables

After knowing that customer-fit reconfiguring capability is a mediation variable, then the next step is to know the nature of the mediation.

1. In the direct relationship of the Customer Orientation variable to the Salesperson Performance, an insignificant influence was found , while in the influence of Customer Orientation on Salesperson Performance through the mediation of Customer-Fit Reconfiguration Capability, a significant relationship was found. Based on the mediation analysis procedure by Hair et al. (2017), Customer-Fit Reconfiguring Capability has a full mediation effect which means that in the absence of a mediation

role Customer-Fit Reconfiguring Capability, Customer Orientated has no effect on Salesperson Performance and Customer-Fit Reconfiguring Capability is an important variable between the two variables.

2.   In the direct influence of Learning Capability variables on Salesperson Performance, a significant relationship was found and on the influence of Learning Capability on Salesperson Performance through the mediation of Customer-Fit Reconfiguration Capability, a significant relationship was also found. Based on the mediation analysis procedure by Hair et al. (2017), Customer-Fit Reconfiguring Capability has a Complementary Partial Mediation effect. This means that the Customer-Fit Reconfiguring Capability mediation role is complementary to the relationship of Learning Capability to Salesperson Performance.

3.   In the direct influence between Adaptive Selling on Salesperson Performance, an insignificant influence was found, while on the influence of Adaptive Selling on Salesperson Performance through the mediation of Customer-Fit Reconfiguration Capability, the influence was found which is significant. Based on the mediation analysis procedure by Hair et al. (2017), then Customer-Fit Reconfiguring Capability has a full mediation effect which means that in the absence of a mediation role Customer-Fit Reconfiguring Capability, Adaptive Selling has no effect on Salesperson Performance and Customer-Fit Reconfiguring Capability is an important variable between the two variables.

Customer Orientation has no Significant Effect on Salesperson Performance

Testing on the first hypothesis, namely the influence of customer orientation on salesperson performance, the results showed that there was no significant influence, this showed that customer orientation did not have a meaningful influence on salesperson performance.   The results of this test are the same as those conducted by Singh and Venugopal (2015), Pekovic and Rolland (2016), Shuleska et al., 2018;, Hughes et al. (2019) and Liu et al. (2019). In their research, it was also found that customer orientation did not have a significant effect on salesperson performance.

The results of the hypothesis test are different from the results of research conducted by several researchers, namely (Daruoei & Basirat, 2017), (Kaliappen & Abubakar, 2017), (Nuryakin, 2018), Neneh (2018), Kwarteng et al. (2019), where in their research customer orientation actually had a significant effect on salesperson performance. The effect of customer

orientation on salesperson performance so far is still an inconsistency of results, therefore, in this study, it was indeed retested to find a solution by adding variable mediation, namely customer-fit reconfiguring capability. This mediation is expected to be a full mediation on the inconsistency of the influence of customer orientation on salesperson performance, meaning that the presence of this mediation has a meaningful role in the influence of customer orientation on salesperson performance.

The direction of the customer orientation relationship to the salesperson performance has a value of -0.030. Although the direction is negative, it cannot be interpreted that the higher the customer orientation, the lower the salesperson performance, because the influence of customer orientation on salesperson performance is not significant. This insignificant result was predicted early on in the results of the efficacy of the effect size by looking at the value of f square (f^2). In table 5.17 in chapter 5, it states that customer orientation has a small, insignificant effect on salesperson performance, which is 0.001. And after testing the hypothesis, the results also showed the insignificance of the effect of orientation on salesperson performance.

When viewed from the identity of the respondents, we can find that the age of respondents that respondents with the age of over 36 years is small, namely 46 respondents or 14.37% of the total respondents. Researchers argue that this ability of customer orientation is obtained by a person by looking at his flying hours which can be reflected with the age of the insurance agent. That insurance agents who are senior or over 30 years old, have a higher customer orientation ability than insurance agents who are still juniors. The more senior the insurance agent, the more it can attach importance to the interests of consumers rather than just the interests of the agent himself.

Seen in discussions with several insurance agents, they confirmed the opinions of researchers, where senior insurance agents have more customer orientation capabilities than junior insurance agents. This can be seen from the behavior of senior insurance agents who are more concerned with long-term relationships with consumers to ensure that what consumers want, can be fulfilled by the insurance agent. Then senior insurance agents are also more willing to provide solutions for consumers from consumer problems related to life insurance. This confirms why customer orientation does not have a significant effect on salesperson performance, judging from the age of the respondents.

Customer Orientation has a Significant Effect on Customer-fit Reconfiguring Capability

The results of the hypothesis test conducted showed that customer orientation had a significant effect on customer-fit reconfiguring capability. This means that customer orientation has a meaningful influence in increasing customer-fit reconfiguring capability. If customer orientation increases, then customer-fit reconfiguring capability also increases. This is in line with the opinion of Sa, et., al. (2020), where customer orientation affects significantly the dynamic capability in the form of a "knowledge creation process", one of the indicators of which is reconfiguring capability. In this study, hotels that are able to do customer orientation well, have been shown to be able to influence their reconfiguring capability in combining their resources. Hotels are also increasingly able to structure human resources, in this case employees in various positions tailored to the needs of the company.

The results of this hypothesis are also related to Resource Advantages Theory (Hunt & Morgan, 1995) where customer-fit reconfiguring capability is a resource in achieving competitive advantage. An insurance agent who has the ability to compile his knowledge and experience in providing product recommendations that suit consumers, becomes competitive compared to other insurance agents. This ability can be influenced by the ability of insurance agents to be customer-oriented. Insurance agents who try to respond to consumer desires and focus on consumer needs, will make them have higher competitiveness compared to other insurance agents. The higher the customer orientation of the insurance agent, the higher the customer-fit reconfiguring capability, and the more able to achieve an advantage in competition. This is also supported by the direction of the influence of customer orientation on customer-fit reconfiguring capability, which is positive path coefficients, which is 0. 305.

When viewed from the highest indicator, the average is CO4, which is the behavior of insurance agents who always maintain long-term relationships with consumers. This ability reflects that insurance agents are consumer-oriented, where insurance agents try to always be in touch with consumers in their professionalism that can be used in delivering products that suit consumers. Researchers indicate that insurance agents maintain a long relationship in terms of maintaining consumer comfort, because if consumers face a situation that makes them have to take care of insurance, then consumers easily contact insurance agents for help in managing insurance claims. By guaranteeing that insurance agents will be easy to contact because they have a long-term relationship, it is easier for insurance agents to compile their knowledge and experience in providing products that are higher in priority for consumers.

Based on discussions with several insurance agents, the author concludes that insurance agents who attach importance to the interests of consumers will have the ability to compile the ability of a salesperson in terms of reordering the knowledge and experience he has to provide product solutions that suit consumers. For example, an insurance agent who often responds to consumer desires, such as the desire for additional protection for children, then the agent tends to have a higher ability to determine the type of insurance that suits the consumer's wishes.

Customer-fit Reconfiguring Capability has a Significant Effect on Salesperson Performance

The results of hypothesis testing show that customer-fit reconfiguring capability has a significant and positive influence on salesperson performance variables. This means that the higher the agent's ability to compile knowledge and experience to meet consumer needs, the higher the performance obtained by the insurance agent. In line with the research conducted by Udayana, et. al. (2021), that customer bonding capability affects marketing performance. In his research, customer bonding capability is part of dynamic capability where the ability to bind consumers shows that marketing personnel have dynamic capabilities. To be able to bind consumers, a marketing partner must be able to compile his resources to suit the wishes of consumers. Consumers who already feel attached to a marketing person will certainly find it difficult to move to other marketers and can improve the marketing performance of these marketing personnel.

The Resource Advantages theory provides the view that companies that are able to compete in the long term, are companies that have an advantage in competing with other companies (Hunt & Morgan, 1995). Likewise, a marketer who has a competitive advantage over other marketers, will be able to compete in the long run. Insurance agents who are able to compile their knowledge and experience in handling consumer demand will be preferred by consumers, so that consumers will choose to buy from the agent, so that the insurance agent's performance / sales performance is superior to other insurance agents. The Resource Advantages theory is very appropriate to be used in the business phenomenon raised in this study. That is, that the ability to compile knowledge and experience can affect the performance of the insurance agent, in other words, that Customer-fit Reconfiguring Capability affects the Salesperson Performance. The direction of the relationship between the two variables is positive, characterized by its path coefficients, which is 0.668.

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The highest indicator of customer-fit reconfiguration capability is CRC7, which is the ability to provide recommendations for insurance products that best suit consumer needs. This ability illustrates that with the large selection of insurance products available, consumers actually prefer to be given the most appropriate recommendations, rather than consumers having to learn about all existing insurance products. Recommendations from insurance agents are more considered by consumers in choosing their insurance products. Therefore, the ability to compile knowledge and experience is the foundation of an insurance agent to provide the most appropriate recommendations for consumers will affect their performance.

As evidence that the hypothesis is accepted, is the result of discussions with insurance agents who have been working for more than 15 years. On average, as insurance agents who perform well, they have the ability to compile their knowledge and experience to meet consumer needs. For example, an insurance agent who can compile options/alternatives for various insurance scenarios to be submitted to consumers, is preferred by consumers, so that the insurance agent successfully sells premiums to consumers. Unlike when the insurance agent only provides one choice of insurance products, without wanting to think about compiling their knowledge, consumers tend not to want to buy the product.

Learning Capability has a Significant Effect on Customer-fit Reconfiguring Capability

Testing the hypothesis of the relationship between learning capability and customer-fit reconfiguring capability shows that learning capability significantly and positively affects customer-fit reconfiguring capability. With this result, it can be interpreted that the higher the learning capability, the higher the customer-fit reconfiguring capability. Insurance agents who have the ability to learn, both learn from colleagues and learn from consumers, the insurance agent has the ability to compile their knowledge and experience for the benefit of consumers. These results are in accordance with research from Gonzales (2021), where it is known that learning capability affects dynamic capability. In the study, dynamic capability was indicated by absertive ability, generative ability, ability to maintain and adaptability, this is also a slice of reconfiguring ability.

The relation to Teory Resource Advantages by (Hunt & Morgan, 1995) is that learning capability is able to increase competitiveness in the long run to win the competition with competitors. In this case, the salesperson who is easier to learn or higher in learning skills, then the ability to compete with other salespersons will be superior. Insurance agents who are able to learn quickly, will increase their dynamic ability in this case the ability to compile their

experience and knowledge according to what is needed by their consumers (customer-fit reconfigurig capability). As for the direction of the relationship between learning capability and customer-fit reconfiguring capability, the value is positive 0.282. This means that as the learning capability increases, the more customer-fit reconfiguring capability increases.

The highest indicator of the score on the learning capability variable is LC1, which is the ability to learn which is indicated by the ability to be open to learning. Insurance agents who are able to open themselves and their minds, it will be easier to learn from anyone. In approaching consumers, for example, insurance agents are open to learning from fellow agents, especially more senior agents, about the right way to approach. Senior insurance agents also feel the need to share their experience and knowledge for relatively new agents as a learning process in the team. With the formation of a team between senior agents and junior agents, of course, it provides benefits for both parties. Senior agents in achieving targets are further helped by the good performance of junior agents who are under the senior agent network. For this reason, the system of learning from fellow agents can be achieved for a common goal.

The result of discussions with several insurance agents, explained that insurance agents who are open to accepting new things to want to learn something that has never been owned, it is easier for the agent to compile his knowledge and experience to deliver products according to consumers. Insurance agents who have a high learning ability, such as wanting to know widely about the intricacies of the insurance agent profession, the higher the ability of the insurance agent to provide insurance products according to consumer needs, because in the profession of an insurance person, the relationship with consumers must be maintained in the long term.

Adaptive Selling has a Significant Effect on Customer-fit Reconfiguring Capability

The fourth hypothesis testing is the effect of adaptive selling on customer-fit reconfiguring capability, the results are significant and positive effects. The higher the adaptive selling of an insurance agent, the higher the customer-fit reconfiguring capability. The higher an insurance agent is in his ability to adjust his sales approach to consumers, the higher his ability to compile his knowledge and experience in order to provide products that suit consumers. These results are in line with research from (Rafi & Saeed, 2019) where adaptive selling affects salesperson relationship behavior. The behavior of the salesperson relationship is indicated by mutual disclosure capabilities. The salesperson has to use a lot of his resources

(his knowledge and experience) to meet the needs of his consumers. The concept is in accordance with the customer-fit reconfiguring capability in this study.

The results of the study which states that adaptive selling affects customer-fit reconfiguring capability, are related to the theory used in this study, namely resource advantages theory. The Hunt and Morgan study (1995), states that in winning the competition, it must have an advantage over competitors. Adaptive selling, which is the ability to adjust the sales style with the response from consumers at that time, can be used as an advantage for the salesperson compared to other salespersons. A salesperson who is able to quickly change his sales style is a resource that can be used to win the competition in the long term. When viewed from the direction of the adaptive selling relationship with customer-fit reconfiguring capability, it has a positive direction of 0. 376. This indicates that the higher the ability of insurance agents to adjust the way they are sold, the higher the ability of insurance agents to compile their experience and knowledge to provide insurance product recommendations that suit consumer needs.

The indicator on the adaptive selling variable that has the highest score is AS3, where adaptability in sales is indicated by the ability to know the consumer's psychology both before approaching and during interaction with consumers. When interacting with consumers, insurance agents are faced with various possible reactions carried out by consumers according to their psychological. Therefore, insurance agents must be quick to change the approach taken, if consumers give bad signals in communication, for example, consumers are not enthusiastic. The ability to compile the experience and knowledge of an insurance agent is influenced by his ability to adapt to sales.

When researchers had discussions with insurance agents, it was confirmed that when agents are able to use a sales approach by knowing consumer psychology, the insurance agent is increasingly able to provide product recommendations that suit consumer needs. An insurance agent who takes an approach is unable to know the psycholigis of the consumer, then he will not be able to provide product recommendations according to consumer needs, but the products offered tend to be more profitable for the agent. This can prevent consumers from getting insurance that suits their needs.

Learning Capability has a Significant Effect on Salesperson Performance

The results of the hypothesis test on the influence of learning capability variables on salesperson performance variables, the result is that there is a significant and positive influence.

This means that the higher the learning capability of an insurance agent, the higher the salesperson performance. The higher the agent's ability to learn from the experience of his co-workers or from his consumers, the higher his performance. These results are in accordance with the research of (Salisu & Bakar, 2019), where learning capability affects performance. In the study, learning capability was indicated by the ability to share knowledge with fellow sales, dialogue or communication between sales, openness and commitment to be better. If sales have the ability to share experiences in sales with fellow salespersons, it will improve sales performance or performance.

Pham and Hoang's research (2019) also had similar results to this panalitian. Performance in 160 respondents in Pham and Hoang's study, was significantly influenced by learning capability. Commitment to learning, a culture of openness to something new, a system of perspectives, and outsourcing of knowledge, are indications of a person's learning ability. The most influencing indicator of performance is the commitment to learning, followed by the transfer of knowledge. This is in accordance with what happened to the world of insurance agents. Insurance agents who have a greater commitment to learn from fellow insurance agents, have better performance or performance. This commitment to learning is a driver to gain new knowledge in terms of approaching consumers as well as in more effective communication to consumers.

The direction of the relationship between learning capability and performance has a positive direction of 0.194. This means that the higher the learning ability of the insurance agent, the higher the performance of the insurance agent. Vice versa, if the insurance agent does not have the ability to learn, then his performance does not improve. The greatest indicative learning capability is LC1, where learning ability is indicated by the ability to open up. This also proves the suitability of Pham and Hoang's (2019) research, that the transfer of knowledge has a strong influence on performance. The researcher noted that a strong commitment to learning is inseparable from the transfer of knowledge from senior insurance agents to junior ones due to the open nature of agents. It is also undeniable if the transfer of knowledge occurs from a junior insurance agent to a senior insurance agent.

Researchers found indications that the ability to learn continuously would be beneficial for insurance agents. In deepening the research, some insurance agents agreed that their learning ability over time, is getting higher and higher. This is because insurance agents are aware of the performance that must be measured by the number of premiums calculated on an annual basis. Therefore, insurance agents organically carry out the process of knowledge transfer with fellow

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insurance agents, both in official meetings of the company, and in non-formal relationships outside the company. The researcher's discussion with insurance agents, alsogave an idea that some insurance agents who are more capable of learning, have a commitment to develop in the insurance world, perform higher than insurance agents whose learning ability is low. The ability to learn openly / open up, accelerating the achievement of the performance of each insurance agent which eventually gets appreciation from the company both financially and non-financially.

Adaptive Selling has no Significant Effect on Salesperson Performance

In testing the hypothesis of the effect of adaptive selling on salesperson performance, it turned out that the results did not have a significant influence, meaning that adaptive selling did not have a meaningful influence on saleperson performance. This does not correspond to the hypothesis constructed by the researcher. The test results of the effect of adaptive selling on salesperson performance in this study are not in accordance with the research of Ahmad, et al. (2021) which states that adaptive selling affects performance. In the research of Ahmad, et al. (2021), adaptive selling is indicated by the ability to use different approaches, while performance indicators are indicated by the performance achieved from consumer satisfaction.

The results of the research in this desertation have similar results with the research of Limbu, et al. (2015), which states that performance is not affected by adaptive selling from salespeople in the pharmaceutical industry. Performance is indicated by the contribution in increasing market share and increasing sales, it is not influenced by adaptive selling ability which is indicated by the ability to try different approaches, flexibility in the use of approaches, and the ability to understand consumer psychological differences. This adaptive selling indicator was also used in the study, and indeed showed similarity in results where performance was not affected by adaptive selling.

The Effect of Customer Orientation on Salesperson Performance Mediated by Customer-Fit Reconfiguring Capability

In hypothesizing the effect of customer orientation on salesperson performance mediated by customer-fit reconfiguring capability, the result is that there is a significant and positive influence. This means that customer orientation gives meaning to salesperson performance through customer-fit reconfiguring capability. The higher the customer orientation of an insurance agent, the higher the customer-fit reconfiguring capability, and the

higher the salesperson performance. The direction of customer orientation to salesperson performance, mediated by customer-fit reconfiguring capability, is positive (0. 204), meaning that the higher the customer orientation, the higher the customer-fit reconfiguring capability and will increase salesperson performance.

Customer-fit reconfiguring capability is a full mediation of the customer orientation relationship with salesperson performance, meaning that the customer-fit variable reconfiguring capability in full becomes a mediation that can make the customer orientation relationship to salesperson performance, from insignificant to significant. The presence of the customer-fit variable reconfiguring capability has a meaningful impact. Insurance agents who apply orientation to consumers do not directly affect the performance of insurance agents. In the results of this study, consumer-oriented insurance agents can influence their performance through the ability to compile their knowledge and experience in recommending products for consumers. Without the ability of customer-fit reconfiguring capability, insurance agents cannot achieve good performance.

Customer-fit Reconfiguring Capability Acts as Complementary Mediation on the Effect of Learning Capability on Salesperson Performance

The results of testing the hypothesis of the effect of learning capability on salesperson performance mediated by customer-fit reconfiguring capability, the result is that there is a significant and positive influence. These results are in accordance with research from Gonzalez (2021) which also tested the influence of learning culture on performance through dynamic capability. In Gonzalez's research, dynamic capability has been shown to fully mediate the effect of learning capability on performance. The direction of the effect of learning capability on salesperson performance, mediated by customer-fit reconfiguring capability, is positive, amounting to 0.189. This means that the higher the learning ability of the insurance agent, the higher the customer-fit reconfiguring capability will be which will also improve the performance of the insurance agent.

Customer-fit reconfiguring capability is a complementary mediation of the relationship of learning capability to salesperson performance, meaning that customer-fit reconfiguring capability becomes a mediation that complements the direct relationship of learning capability to salesperson performance. Learning capability has a significant influence on salesperson performance, and is complemented by its indirect relationship through customer-fit reconfiguring capability. Insurance agents who have the ability to learn will affect the

performance of the insurance agent, and this is complemented by the role of customer-fit reconfiguring capability. An insurance agent who is able to learn from fellow agents, will improve his ability to reorder his knowledge and experience in delivering products that suit consumers, which ultimately improves the performance of insurance agents.

Customer-fit Reconfiguring Capability Acts as Full Mediation on the Effect of Adaptive Selling on Salesperson Performance

Hypothesis testing on the adaptive effect of selling on salesperson performance mediated by customer-fit reconfiguring capability, the result is that there is a significant influence. This means that adaptive selling is able to have a meaningful influence on salesperson performance through customer-fit reconfiguring capability. The higher the adaptive selling, the higher the customer-fit reconfiguring capability, and will increase salesperson performance. The direction of the adaptive relationship between salesperson performance mediated by customer-fit reconfiguring capability, is positive 0. 251, the biggest direction when compared to the moderation of customer-fit reconfiguring capability on the influence of customer orientation on salesperson performance, as well as learning capability on salesperson performance. That is, customer-fit reconfiguring capability is the biggest mediation on the effect of ptif selling on salesperson performance.

Customer-fit reconfiguring capability is a full mediation of the adaptive selling relationship to salesperson performance, meaning that the customer-fit variable of full reconfiguring capability becomes a mediation that can make the adaptive selling relationship to salesperson performance, from insignificant to significant. The presence of the customer-fit variable reconfiguring capability has a meaningful impact. Insurance agents who apply adaptive selling do not affect salesperson performance directly, but the adaptive sales ability of an agent increases, it will affect the ability of customer-fit reconfiguring which in turn is able to increase salesperson performance .

CONCLUSION

Based on the results of research and discussion in the previous chapter, the following conclusions can be drawn:

1.	Customer orientation has no significant effect on salesperson performance. That is to say the hypothesis 1 ditolak.

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2.   Customer orientation has a significant and positive effect on customer-fit reconfiguring capability in insurance agents. This means that hypothesis 2 is accepted.

3.   Customer-fit reconfiguring capability has a significant and positive effect on salesperson performance. This means that hypothesis 3 is accepted.

4.   Learning Capability has a significant and positive effect on customer-fit reconfiguring capabilit. This means that hypothesis 4 is accepted.

5.   Adaptive selling has a significant and positive effect on customer-fit reconfiguring capability. This means that hypothesis 5 is accepted.

6.   Learning capability has a significant and positive effect on salesperson performance. This means that hypothesis 6 is accepted.

7.   Adaptive selling has no significant effect on salesperson performance. This means that hypothesis 7 is rejected.

8.   Customer orientation has a significant and positive effect on salesperson performance through the mediation of customer-fit reconfiguring capability. Hypothesis 8 is accepted.

9.   Learning Capability has a significant and positive effect on salesperson performance through the mediation of customer-fit reconfiguring capability. Hypothesis 9 is accepted.

10.   Adaptive selling has a significant and positive effect on salesperson performance through the mediation of customer-fit reconfiguring capability. Hypothesis 10 is accepted.

The problem in this study is the inconsistency of the influence of customer orientation on salesperson performance, where in some studies cusomer orientation affects salesperson performance, but in other studies, there is no influence on   salesperson performance.   This problem can be solved by presenting a variable novelty, namely customer-fit reconfiguring. That is, in improving the relationship of the influence of customer orientation on salesperson performance, it can be done through customer-fit reconfiguring capability. This can be seen in the results of indirect hypothesis testing, where customer-fit reconfiguring capability acts as full mediation in the customer orientation relationship with salesperson performance.

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