THE EFFECTS OF CRM OVER SALESPERSONS' SELLING INTENTION AND SALES PERFORMANCE: A RESEARCH IN TURKISH NON-LIFE INSURANCE MARKET[1]

Samet AYDIN[2], Serkan AKYOLLU[3]

Abstract

In the finance sector; in terms of managing customer relations, customer acquisition, and customer retention, Customer Relationship Management (CRM) approach is widely accepted both strategically and operationally. In the sector, unlike banking and investment consultancy, where direct relationships with customers have become the main business model, working through intermediaries is dominant in both pre-sales and after-sales processes. Intermediaries such as bancassurance, agents, and brokers have dominated nearly 80% of the sector. For this reason, insurance companies have started to invest in factors such as the satisfac-tion of intermediaries, the establishment of reward and target systems for intermediaries, and hence imp-roving their performance. In the literature; there are many studies covering CRM on issues such as increasing efficiency and effectiveness in customer processes, improving corporate performance, and the success of sales teams. However, considering that intermediaries can simultaneously represent different insurance companies, their attitude towards the insurer is as important as their sales performance. Therefore, the sub-ject of this study is to examine the effects of CRM practices on selling intention and sales performance of sales representatives working in the non-life insurance industry. For this purpose, CRM applications were evaluated with four sub-dimensions: focus on key customers, CRM organizational structure, information management, and technology-based CRM implementation. Data were collected from intermediaries in the Turkish non-life insurance market and a total of 299 surveys were obtained. The results of the study suggest that effectively managed CRM practices have positive effects on both sales performance and selling inten-tion of sales representatives.

Keywords: *Customer Relationship Management, Insurance Industry, Sales Performance, Selling Intention*
JEL Classification: *M31, G22, L25*

MİY'İN SATIŞ TEMSİLCİLERİNİN SATIŞ NİYETİ VE SATIŞ PERFORMANSI ÜZERİNDEKİ ETKİLERİ: TÜRKİYE HAYAT DIŞI SİGORTA SEKTÖRÜNDE BİR ARAŞTIRMA

Öz

Finans sektöründe; müşteriler ile kurulan ve sürdürülen ilişkilerin yönetilmesinde, yeni müşteri adaylarının belirlenip şirkete kazandırılmasında ve mevcut müşterilerin elde tutulmasında Müşteri İlişkileri Yönetimi (MİY) anlayışı gerek stratejik olarak gerekse operasyonel olarak yaygın bir şekilde kabul görmektedir. Sektör-de, müşteriler ile doğrudan ilişki kurmanın ana iş modeli haline geldiği bankacılık ve yatırım danışmanlığı gibi iş kollarının aksine sigortacılıkta satış öncesi ve satış sonrası süreçlerde aracılar üzerinden iş görmenin hakim olduğu gözlenmektedir. Bankasürans, acente, broker gibi aracılar sektörde üretilen iş hacminin halen yaklaşık %80'ni domine etmiş durumdadır. Bu nedenle sigorta işletmeleri son yıllarda aracıların memnuniyeti, aracılar üzerinde ödül ve hedef sistemlerinin kurulması, performanslarının iyileştirilmesi gibi faktörlere ve eğitimleri üzerine yatırım yapmaya başlamışlardır. Literatürde; müşteri süreçlerinde verimlilik ve etkinliğin artırılması, kurumsal performansın geliştirilmesi, satış ekiplerinin başarımı gibi konularda MİY'i ele alan birçok araştırma bulunmaktadır. Ancak, aracıların eşzamanlı olarak farklı sigorta işletmelerinin temsilciliğini yürütebildiği dikkate alındığında onların satış performansı kadar sigortacı işletmeye karşı tutumları da önem kazanmaktadır. Buradan hareketle; bu çalışmanın konusu MİY uygulamalarının, sigortacılık sektöründe görev alan satış temsilcilerinin satış niyeti ve satış performansları üzerindeki etkilerinin incelenmesidir. Bu amaçla MİY uygulamaları; kilit müşterilere odaklanma, MİY organizasyon yapısı, bilgi yönetimi ve teknoloji tabanlı MİY uygulamaları olmak üzere dört alt boyutta incelenmiştir. Araştırmada veri Türkiye Hayat Dışı Sigorta pazarını yansıtabilmek amacıyla yalnızca hayat dışı branşlarda çalışan 299 aracıdan anket yolu ile elde edilmiştir. Araştırma sonuçları

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[2] *Asst. Prof., Maltepe University, Faculty of Business and Management Sciences, International Trade and Logistics (English) Department, sametaydin@maltepe.edu.tr, ORCID: 0000-0003-2275-4682*

[3] *Master's Student, Bahcesehir University, Graduate School of Social Sciences, serkanakyollu@gmail.com, ORCID: 0000-0003-0555-0303*

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değerlendirildiğinde; etkin yönetilen MİY uygulamalarının, satış temsilcilerinin hem satış performansları hem de satış niyetleri üzerinde olumlu etkilere sahip olduğu görülmüştür.

Anahtar Kelimeler: *Müşteri İlişkileri Yönetimi, CRM, Sigortacılık, Satış Niyeti, Satış Performansı*
JEL Sınıflandırması: *M31, G22, L25*

1. Introduction

Our era is shaped by digital innovations and knowledge management. Borders between industries are removed with the information systems, and thus customers are expecting near-perfect experience from all the companies regardless of their industries. With this aspect, companies try to provide better experiences to their customers by analyzing and developing their processes. This transformation has started to affect insurance companies in recent years. Insurance companies try to improve their processes and provide better experiences to their customers at every touchpoint. With this aim, they try to collaborate with insurance intermediaries and sales teams.

In recent years, insurance companies realized that it is not the only way to provide better customer experiences to increase sales and profit. They should also appeal to their intermediaries and salespersons and make them understand all the processes of the companies, because insurance agents, brokers, or salespersons actualize the first interactions between customers and insurance companies. Moreover, despite the digitalization in the insurance sector, the existence of intermediaries and contracted salespersons will not be assumed to diminish. Hence, they should be integrated into the technological advancements, simply because insurance processes will be continued with them in the near future.

Furthermore, insurance companies invest big amounts in Customer Relationship Management (CRM) applications, and in turn, this importance should be clearly understood by insurance intermediaries and salespersons. In the literature, CRM was explored mostly in terms of its effects on firm performance (Boulding et al., 2005; Coltman et al., 2010; Elmuti et al., 2009). In this context, sales are also important in terms of its direct link to organization performance (Venturini and Benito, 2015). However, there is still a lot of debate about CRM performance in businesses, and most of these are due to low CRM adoption rates (Rodriguez and Trainor, 2016). According to Eggert and Serdaroglu (2011) sales function is one of those with a low rate of technology adoption. Understanding this issue is important and it is thought that technology usage tendency is also effective in this trouble (Hunter and Perreault 2006).

Since the products offered by the insurance companies are considered complex by customers, the role of the salespeople and therefore the human factor is very important due to the nature of the sector. Businesses can invest in technology, but those who will use it are also important (Reinartz et. al., 2004). Ahearne et al. (2007) stated that there is a resistance in the use of information technology among salespeople and added that if this resistance is defeated, the sales performance will be positively affected.

Chawla et al. (2020) emphasized the increasing role of technology use in sales and stated that selling is based on more technology day by day, thus suggested an update for Verbeke et. al.'s (2010) critical success factors in sales (aptitude, environment, motivation, personal, role perceptions, skills). Nevertheless, it is noteworthy that the studies examining the relationship between technology and sales performance in the literature generally remain at the level of Sales Force Automation (SFA) (Eggert and Serdaroglu, 2011; Ko and Dennis, 2004; Rapp et al., 2008).

The positive impact of the use of sales technology (Ahearne et al., 2004; Harrison and Hair, 2017; Kuşcu, 2019) and big data analytics (Shahbaz et. Al, 2020) on sales performance have been investigated by researchers. On the other hand, there is little work on the direct effect of CRM on sales performance. Based on the view that in some organizations the go-to-market strategy mainly relies on salespeople, Tanner et al. (2005) and Moutot and Bascoul (2008) linked SFA to CRM and

highlighted that CRM takes a more holistic approach compared to SFA. Ahearne et al. (2008) also drew attention to sales technology as it is important for CRM. In their research, Rodrigues and Yim (2011) examined the effect of CRM on sales performance and revealed the increase in the efficiency of sales processes. Besides, Rodriguez and Honeycutt (2011) and Ahearne et al. (2007) also explored the direct effects of CRM on sales performance.

However, these studies mainly focused on the fields of pharmaceuticals and consumer food where CRM is widely used. At the beginning of this study, no research was encountered in a sector like the insurance industry, where intermediaries are used extensively. Therefore, this research differs from the rest as it focused mainly on intermediaries and salespeople in the insurance sector and attempted to measure whether CRM can affect salespersons' selling intention and increase their sales performance.

2. Literature Review

CRM plays an indispensable role in the success of any organization as it represents the way customers' expectations are met, and adopted the more effective and efficient practices of achieving customer excellence, the primary organizational goal (Amoako et al., 2012). This excellence cannot be thought without inter-mediaries since almost all the entire sales operations come through with insurance agents, brokers, and bancassurance. Moreover, the insurance sector tends to grow constantly in Turkey, although new regulations on prices, claims, and productions come out day by day. Thus, this research might offset the needs of what can be done in the sales operations of intermediaries. Because, the first contact with customers mostly occurs via intermediaries, and hence CRM point of view has become as much important as customers to manage effective customer satisfaction.

Ahearne et al. (2012) defined CRM as a holistic strategy that comprises the use of different technologies such as SFA, cloud computing, intranets, and extranets and suggested that for many organizations the outputs from CRM could be hard to determine. In this section, the main constructs covered in the study; CRM dimensions, selling intention, and sales performance are discussed to build the rationale of the research.

2.1. Customer Relationship Management

CRM relies on relationship marketing, an approach that emphasizes lifetime connections between companies and their customers. Eichorn (2004) suggests that relationship marketing would generate more value instead of short-term transaction-based relationship and also initiates experience management. Dowling (2002) states that building long-lasting relationships with customers would be the best option to make them loyal, and those loyal customers are more profitable than non-loyal ones.

According to Rigby et al. (2002), by tracking communication between customers and firms, CRM can help firms in many ways: analyzing customer revenues and costs to companies, targeting marketing efforts, creating new distribution channels, contributing to pricing models, providing information to the front line, increasing customer satisfaction and decrease customer churn. To achieve these objectives, CRM implementations require an integrated which comprises internal leadership, strategic preparation, precise performance measures, organizational culture and arrangement, business procedures, and information technologies with outside customer touchpoints (Eichorn, 2004).

CRM concentrates mostly on customer data and analytics. Technological advances play a critical role in that concentration. If they are used ineffectively, poor results can come out, and these lead CRM specialists to wrong evaluations. Kubina and Lendel (2014) stated that transition from traditional CRM to social CRM is very important and this transition is not only about the adoption of operational CRM models and new technologies, but also about philosophical and cultural changes in companies.

CRM is promising but the gains out of this massive effort remain equivocal (Yim et al., 2004). According to Venturini and Benito (2015) the success of CRM has three dimensions: customer life cycle, firm performance, and operational performance. As sales performance has a critical role in firm performance it also holds importance for CRM. Mathur et al. (2016) focused on the outcomes of the sales staff and investigated agents' satisfaction in the health insurance market. This study focuses on the effects of CRM on selling intention and sales performance of intermediaries covering all the non-life branches of the insurance market.

2.1.1. Key Customer Focus

Key customer focus involves a customer-centric focus and delivering benefits to selected key customers through customized offerings (Sheth et al., 2000; Vandermerwe, 2004). Sin et al. (2005) define the aspects of this dimension as "personalization, customer-centric marketing approach, lifetime value of key customers, and interactive marketing". There are some strategic customers from which companies gain much of their revenues. Because these customers are privileged, companies should analyze and comprehend their needs and expectations thoroughly. Losing these customers can be very costly to companies. Hence, they should be behaved and served carefully in every touch-points.

Customer lifetime value is the revenues obtained from a customer over a lifetime transaction minus the cost of selling and servicing to him/her (Jain and Singh, 2002). To evaluate this value, it is needed to have the ability of deduction from data to a meaningful knowledge about customers. Knowledge comprises indispensable value if it is shared with all the stakeholders of the organization (Schulz, 2001). Therefore, knowledge distribution and transparency are very critical for companies. Especially, in the insurance industry, gaining knowledge and analyses made by marketing and customer management departments should be shared with intermediaries to increase sales, profitability, and quality of services.

2.1.2. CRM Organization

CRM and CRM departments in institutions are not independent systems due to their nature. All functions in a company (e.g. production, marketing, human resources, etc.) deal with CRM. In the insurance industry, CRM is like a bridge between intermediaries and customers. CRM department tries to feed the company knowledge from every unit of the organization including independent insurance agents to create meaningful data and pump the data back to the channels. If this everlasting cycle works properly then intermediaries can also gain an advantage to increase their sales and profit. Therefore, the most important rule is that every knowledge must be shareable and the CRM approach should be adopted and applied by all stakeholders.

2.1.3. Knowledge Management

From a CRM perspective, knowledge can be understood by deduction from experience or with the help of empirical studies on consumer data. Key elements of knowledge management are composed of knowledge learning and generation, knowledge dissemination and sharing, and knowledge responsiveness (Sin et al., 2005). CRM needs data to turn them into knowledge. The insurance industry is full of data flowing mostly from intermediaries to insurance companies. The more the data are correct, the more the analyses can be true. For this reason, if intermediaries know that consciousness, they create and supply accurate data to insurance companies. The second important issue is that the flow of knowledge regarding customers to the other parties should be systematically implemented. After the sharing and dissemination of knowledge, responsive rates should be evaluated and the whole system can be fixed according to responsiveness.

2.1.4. Technology-Based CRM

In CRM, while analyzing, sharing, and gaining data, the technology used becomes the major factor for success. The role of analytics is also critical while collecting the data from multiple reso-

urces and presenting them to the related channels. Using data mining and other analytical techniques, all CRM activities such as customization, segmentation, trend analyses, and so on, can be done in a proper and faster way. For example, through the analysis of customer buying tendencies, a company can estimate the probability of selling a product to a specific customer, or through churn analysis, a company can estimate whether a customer will leave and buy the same products from rival companies.

Traditional intermediaries such as agents in Turkey would be enforced to adapt to rapid changes. If agents understand the importance of technology in insurance, then they can differentiate themselves from other insurance agents in a manner of sales increase and customer satisfaction. They may use the technological power of insurance companies and knowledge to serve their customers. If so, all the investments of insurance companies can be used fully and not in vain. Hence, customers' perceptions related to the reputation of companies may also increase.

2.2. Selling Intention

There are positive relationships between salespersons' performance and effort which have been explained by some theories such as expectancy theory, agency theory, and achievement motivation theory (Brown and Peterson, 1994, Churchill et al., 1985). Selling intentions of salespersons' can be affected by a lot of situations and factors. The main causes are salesperson's experience, quality or quantity of the goods, selling activities, environmental factors, sales operations, etc. (Fu et al., 2008; Giacobbe et al., 2006).

In the insurance sector, selling intention is very important simply because intermediaries' salespersons are not directly connected to insurance companies. Hence, all the situational factors can affect a salesperson not to sell or whom to sell the products. This makes selling intention as much important as purchase intention of customers. Because of the effects of intermediaries in insurance sales operations, selling intentions of salespersons were decided to be analyzed in this study. Giacobbe et al. (2006) found out that with the ability to modify perceptions, empathy, and experience, salespersons generate adaptive selling behaviors that directly affect sales performance. Regarding the insurance industry, Tseng (2017) evaluated the effects of implicit ethics on ethical selling intention in health insurance and found a positive relation. Moreover, the study of Mathur et al. (2008) related to the relationship between the agent's satisfaction and selling intention revealed a positive correlation among them.

2.3. Sales Performance

Walter et al. (1979) defined sales performance as "behavior that has been evaluated in terms of its contribution to the goals of the organization". Sure, the sales business and selling have become a more complex function in today's high competition. Anderson and Oliver (1987) viewed sales performance from two perspectives: selling behaviors and sales outcomes. In terms of outcomes, one of the most common criteria is revenue growth.

An increase in revenue per sales rep can indicate improvement in sales force effectiveness (Farris et al., 2010). Behrman and Perreault (1982), tried to measure the sales performance of industrial people with their self-expression. In their study, asking for self-evaluation from salespersons is criticized but the results were found reliable. Barling and Beattie (1983) revealed that if salespersons believe that their skills are enough to succeed, then their performance is affected positively. Brown and Peterson (1994) stated that work-related effort on job satisfaction is not mediated by sales performance. Moreover, Fu et al. (2008) evaluated the motives for selling new products..

In their study, Zallocco et al. (2009) examined B2B salespersons and stated that although closing sales is the most essential task, meeting customer expectations and building long relationships with customers is also important. CRM can be a tool for this aim, and in turn, this study tries to enrich the previous findings by adding a CRM perspective to sales performance.

2.4. Insurance Industry and The Intermediaries

Insurance means taking precautions for the risk of uncertain loss. Insurance coverage is an inherently speculative investment, as the conditions that warrant compensation from the company or agency may or may not occur. The history of insurance shows that the first principles of the insurance concept would go back as early as human history. Especially, in the 14th century, merchants invented insurance loans those were very similar to today's marine insurance (Din, 2013). In 1686, Edward Lloyd opened a coffee house in London which suddenly become a favorite for merchants and people started to insure their goods and shipments. This was the beginning of the modern insurance market.

Insurance is split into two main categories as life insurance and non-life insurances. The first one focuses on a guarantee for people's lives and their pension rights. Non-life insurances are generally about goods and other financial risks. Structures, pricing, and actuarial risk management systems of the two types are very different from each other.

According to the statistics about premiums in 2019, provided by the Insurance Association of Turkey, the total premium production of the Turkish insurance market is 69 billion TL. Life-insurances comprise policies related to individuals' life and health, where non-life involves all the rest. In 2019 the share of the Turkish non-life insurance market was 83.6% (Türkiye Sigorta Birliği, 2020). Table 1 represents the premium production in the Turkish insurance market.

Table 1: **Premium Productions in the Turkish Insurance Market as of 2019**

Branch	Total Premium Production (TL)	Market Share
Accident	2,372,741,294	4.10%
Health	8,358,100,508	14.44%
Land Vehicles	9,406,268,988	16.25%
Rail Vehicles	13,280	0.00%
Air Vehicles	223,854,250	0.39%
Water Vehicles	413,511,536	0.71%
Marine	950,787,872	1.64%
Property	8,447,104,595	14.59%
General Losses	5,876,737,145	10.15%
Land Vehicles Liability	18,712,174,135	32.33%
Traffic Insurance	18,009,126,923	31.11%
Air Vehicles Liability	263,898,565	0.46%
Water Vehicles Liability	44,655,983	0.08%
General Liability	1,712,228,206	2.96%
Loan Insurance	304,281,300	0.53%
Bailment	92,177,756	0.16%
Financial Losses	505,294,367	0.16%
Legal Protection	198,465,014	0.34%
Support	158,666	0.00%
Non-Life Total	57,882,453,461	83.60%
Life-Total	11,359,715,131	16.40%
Total	69,242,168,593	100.0%

Source: Insurance Association of Turkey (Türkiye Sigorta Birliği, 2020)

Insurance intermediaries are in three different forms: an agent, a broker, or a branch of a bank (Kubilay, 2014). Although there is not an absolute separation between agents and brokers, they are evaluated differently according to the laws and legislations. There is no relationship between these two and an insurance company, except they sell insurance companies' products in exchange for their commissions. The difference between an insurance agent and a broker is that an agent represents an insurance carrier but a broker represents insurance buyers. On the other hand, banks may also agree with insurance companies to sell their products via branches or digital. This is called

"bancassurance" in insurance jargon. Since bank branches work as an intermediary on behalf of an insurance company, this makes them different from brokers.

In the Turkish insurance market, about 30% of the total premium is produced via professional agents, about 27% via bank branches, about 25% via brokers, and the rest comes from either central production in insurance companies or other channels. This makes intermediaries critical for production processes.

3. Method

The research problem of this study is to understand the influence of CRM in salespersons' selling intention and sales performance. Figure 1 indicates the research model.

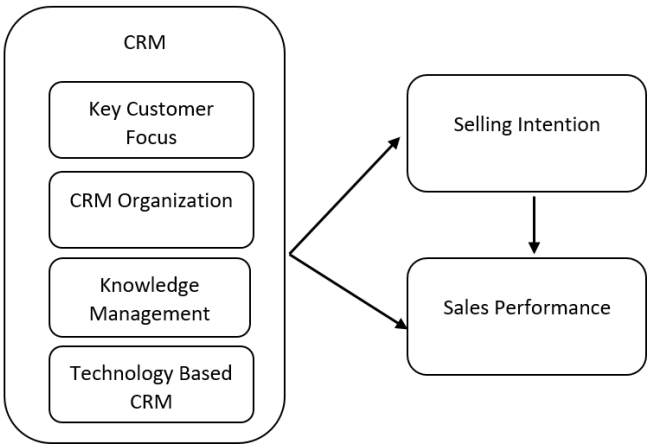

Figure 1: **Research Model**

A measurement form was composed to collect data by using the surveying method. Defining the scales for the study, the items were translated to Turkish than English again. A group of an insurance professional who has a graduate degree and is fluent in English evaluated the results, retouched minor corrections, and made the form ready to be used. 5-point Likert-type scales were used in the survey and the forms were distributed to salespersons who work in the non-life insurance industry. By using a web-based questionnaire, a total of 299 valid forms were obtained. Respondents were either working for insurance intermediaries such as agents and brokers or they were directly connected to the insurance companies (e.g. working at bank branches). Those who were currently dealing with life insurance were not in the scope of the study, and the process was secured by using a targeted sampling method and closed follow-up from the researchers.

To measure CRM, 18 items were taken from Sin et al. (2005). The scale covers four sub-dimensions: (1) key customer focus, (2) CRM organization, (3) knowledge management, and (4) technology-based CRM. The items were tailored to salespersons who work in the insurance industry. Respondents were asked to think of an insurance company in Turkey and state it, then they were kindly asked to respond to the questions for the company they chose.

For selling intention, three items were taken from Fu et al. (2008). Because the items were designed to measure the selling intention toward new products, they were adapted to this study. Moreover, the items were revised for the consistency between other sections of the survey. Similar to CRM scale, respondents were asked to choose and define an insurance company in Turkey and respond accordingly.

To measure the performance of B2B salespersons, seven items were taken from Behrman and Perreault (1982). The scale relies on salespersons' self-evaluations and the items were revised to ensure the integrity with the tone of other scales.

The relationship between the research variables were evaluated using the developed hypotheses stated below:

- H_{1A}: Key customer focus has a positive impact on salespersons' selling intention.
- H_{1B}: CRM organization has a positive impact on salespersons' selling intention.
- H_{1C}: Knowledge management has a positive impact on salespersons' selling intention.
- H_{1D}: Technology-based CRM has a positive impact on salespersons' intention to sell.
- H_{2A}: Key customer focus has a positive impact on the sales performance of salespersons.
- H_{2B}: CRM organization has a positive impact on the sales performance of salespersons.
- H_{2C}: Knowledge management has a positive impact on the sales performance of salespersons.
- H_{2D}: Technology-based CRM has a positive impact on the sales performance of salespersons.
- H_3: Selling intention has a positive impact on the sales performance of salespersons.

The demographic profile of the sample is provided in Table 2.

Table 2: **Demographic Profile of the Sample**

	Criteria	%
Age	20-29	28.76
	30-39	46.49
	40-49	15.72
	50-59	6.35
	60+	2.68
Gender	Male	51.20
	Female	48.80
Location	İstanbul	36.50
	Ankara	13.00
	İzmir	4.00
	Trabzon	4.00
	Samsun	3.30
	Artvin	2.30
	Kayseri	2.00
	Others	34.09
Workplace	Bancassurance	52.50
	Agency	45.20
	Broker	2.30
Experience (years)	0-4	30.10
	5-9	29.77
	10-15	18.06
	15-20	13.71
	20+	8.36
Experience level in non-life insurance	Specialized	45.20
	Experienced	42.10

Novice	12.70

3. Findings

Before moving to test hypotheses, the scales were evaluated by conducting exploratory factor analysis and reliability analysis via IBM SPSS 22.

The results of the exploratory factor analysis revealed that some of the items in the CRM scale emerged cross-loading issues. Therefore, "When the organization finds that customers would like to modify a product/service, the departments involved making coordinated efforts to do so" item proposed for key customer focus dimension, "The organization has the sales and marketing expertise and resources to succeed in CRM" item proposed for CRM organization dimension, and "Customers can expect prompt service from employees of the organization" item proposed for knowledge management dimension were discarded from the analysis. The final analysis was conducted using Varimax rotation and revealed that Keiser – Meyer – Olkin sampling adequacy and Bartlett's Test of Sphericity results were adequate. The results of the exploratory factor analysis for the CRM scale are depicted in Table 3.

Table 3: **Exploratory Factor Analysis for CRM Scale**

Item	Factor			
	1	2	3	4
Through ongoing dialogue, the company works with individual key customers to customize their offerings.	.893			
The company provides customized services and products to their key customers.	.791			
The company makes an effort to find out what their key customer needs	.555			
The employee training programs of the company are designed to develop the skills required for acquiring and deepening customer relationships.		.587		
The organization has established clear business goals related to customer acquisition, development, retention, and reactivation.		.570		
Employee performance is measured and rewarded based on meeting customer needs and successfully serving the customer.		.865		
The organizational structure of the company is meticulously designed with a customer-oriented approach.		.618		
The organization's employees are willing to help customers in a responsive manner.			.691	
The organization fully understands the needs of our key customers via knowledge learning.			.648	
The organization provides channels to enable ongoing, two-way communication with the key customers and us.			.608	
The organization has the right technical personnel to provide technical support for the utilization of computer technology in building customer relationships.				.756
The organization has the right software to serve its customers				.826
The organization has the right hardware to serve its customers				.677
Individual customer information is available at every point of contact				.648
The organization maintains a comprehensive database of its customers.				.649

1: Key customer focus, 2: CRM organization, 3: Knowledge management, 4: Technology based CRM
KMO=0.943>0.50, Bartlett's Test of Sphericity (p=0.000<0.05), Extracted variance: 74.5%

The results of exploratory factor analysis for selling intention and sales performance scales are depicted in Table 4.

Table 4: **Exploratory Factor Analysis for Dependent Variables**

Item	Factor	
	5	6
Compared to other salespeople, I anticipate that I would spend less time to sell the products of the company	.860	
Compared to other salespeople, I anticipate that I would work less intensely to sell the products of the company	.914	
Compared to other salespeople, I anticipate that my overall effort would be less to put into selling the products of the company	.921	
Compared to other salespeople, I can contribute to the company's acquiring a good market share		.771
Compared to other salespeople, I can sell high-profit margin products		.860
Compared to other salespeople, I can generate a high level of dollar sales		.848
Compared to other salespeople, I can generate sales of new company products		.836
Compared to other salespeople, I can identify major accounts in my territory and sell to them		.875
Compared to other salespeople, I can exceed sales targets		.830
Compared to other salespeople, I can assist my sales supervisor to meet his or her goals		.714

5: Selling intention, 6: Sales performance
KMO=0.848>0.50, Bartlett's Test of Sphericity (p=0.000<0.05), Extracted variance: 76.6%

The factors obtained through exploratory factor analysis were subjected to reliability analyses. Cronbach's α confidence coefficient for all scales were found to be higher than 0.7. Therefore, the reliabilities of all items were confirmed. The results of reliability analyses and descriptive statistics of the scales are presented in Table 5.

Table 5: **Descriptive Statistics and Reliabilities of Scales**

Scale Name	Number of Items	Mean	Standard Deviation	Cronbach's α
Customer Key Focus Scale	3	3.738	0.784	0.831
CRM Organization	4	3.679	0.843	0.853
Knowledge Management Scale	3	3.798	0.813	0.838
Technology Based CRM Scale	5	3.820	0.808	0.899
Selling Intention Scale	3	3.028	1.013	0.895
Sales Performance Scale	7	3.945	0.694	0.923

The paired relations between variables were checked by conducting correlation analysis. The *r*-value is very critical and reflects the relations and the power of the relations between variables. It can be between -1 and +1. If the *r*-value approaches to -1 which means negative correlation and +1 which means positive correlation, the relations will be powerful among variables (Şenesen, 2007). The results of the correlation analysis are provided in Table 6.

Table 6. **Correlation Analysis Table**

		1	2	3	4	5	6
1	Key Customer Focus	1					
2	CRM Organization	0.694**	1				
3	Knowledge Management	0.679**	0.750**	1			
4	Technology-Based CRM	0.584**	0.695**	0.740**	1		
5	Selling Intention	0.137*	0.233**	0.235**	0.176**	1	
6	Sales Performance	0.473**	0.424**	0.445**	0.371**	0.142*	1

** Correlation is significant at the 0.01 level.
* Correlation is significant at the 0.05 level.

In order to test the research hypotheses developed for the effects of CRM dimension on selling intention and sales performance, multiple linear regression analyses were conducted. For the effect of selling intention over sales performance, simple linear regression analysis was preferred. The results of the first group of hypotheses H_{1X} are depicted in Table 7. According to the results, CRM organization (β=0.217, p<0.1) and knowledge management (β=0.235, p<0.1) have positive impacts on selling intention (F=5.306, p<0.01, R2=0.055). Therefore, the hypothesis "H_{1B}: CRM organization has a positive impact on salespersons' selling intention" and "H_{1C}: Knowledge management has a positive impact on salespersons' selling intention" were supported, but H_{1A} and H_{1D} were rejected.

Table 7: **Multiple Linear Regression Analysis for H_{1X}**

Dependent Variable: Selling Intention		
Independent Variables	*β*	*p*
Key Customer Focus	-0.126	0.240
CRM Organization	0.217	0.060
Knowledge Management	0.235	0.060
Technology-Based CRM	-0.040	0.720
R^2	0.055	0.000
F	5.306	

The results of the second group of hypotheses H_{2X} are depicted in Table 8. The results revealed that key customer focus (β=0.254, p<0.01) and knowledge management (β=0.151, p<0.05) have positive impacts on sales performance (F=25.153, p<0.01, R2=0.245). Therefore, hypothesis "H_{2A}: Key customer focus has a positive impact on salespersons' sales performance" and "H_{2C}: Knowledge management has a positive impact on salespersons' sales performance" were supported, but H_{2B} and H_{2D} were rejected.

Table 8: **Multiple Linear Regression Analysis for H_{2X}**

Dependent Variable: Sales Performance		
Independent Variables	*B*	*p*
Key Customer Focus	0.254	0.000
CRM Organization	0.650	0.354
Knowledge Management	0.151	0.048
Technology-Based CRM	0.015	0.829
R^2	0.245	0.000
F	25.153	

The last hypothesis, "H_3: Salespersons' selling intention has a positive impact on their sales performance" was tested with simple linear regression. As seen in Table 9, a significant impact of selling intention on sales performance (β=0.097, p<0.05) was found, and thus, H_3 was supported. (F=6.117, p<0.05, R^2=0.017).

Table 9: **Simple Linear Regression Analysis for H_3**

Dependent Variable: Sales Performance		
Independent Variable	*β*	*p*
Selling Intention	0.097	0.014
R^2	0.017	0.014
F	6.117	

4. Results and Discussions

This study explores the relations between CRM practices of an organization and salespersons' selling intention and sales performance. The research was conducted in the Turkish non-life insurance sector with the participation of 299 salespersons. In the non-life insurance market, most of the sales are generated by the intermediaries such as agents, brokers, etc. most of those who do not have a direct link with the insurer. The distinctive characteristic of this research is the focus on the intermediaries.

The results of the study revealed that in the non-life insurance industry, the major influence of CRM on salespersons' selling intention comes from knowledge management. Actually, CRM applications deal directly with customers. In the insurance industry, intermediaries and insurance companies have separated structures since the intermediaries are independent institutions. They only know their customers in their own portfolios and they can comprehend CRM applications only on the situation when their customers get services from the insurer. Also, the organizational structure of insurance companies was found to influence selling intention. On the other hand, key customer focus and technology-based CRM had no significant effects on selling intention according to the results.

These results might be caused by some possible reasons. Firstly, intermediaries and other salespersons who work in bank branches might not fully understand the whole benefits of CRM for the customers, for themselves, and the company at large. The respondents might have issues with technological services so they could be biased by the idea that their main job-related task is to deal with the customers. As Hunter and Perreault (2006) stated, the use of technology should be accepted by salespersons if they find it useful and easy to use. Therefore, it can be suggested that insurance companies should be connected to salespersons and inform them continuously to make them understand how CRM can enhance operations, customer satisfaction, and sales outputs (revenue, profit, loyalty, etc.). Thus, the technology itself (Ahearne et al., 2008; Eggert and Serdaroglu, 2011) and the individual characteristics of salespersons (Rodriguez and Trainor, 2016) may also influence the success of the outcomes expected from the salespersons. Secondly, some intermediaries might view as if they are also in a customer status instead of being a loyal partner for the insurer.

Regarding sales performance, numerous criteria may have role in a salesperson's effectiveness (Churchill et al., 1985). Sure, CRM itself might not be one of the main direct drivers of sales performance. Regression results also revealed that the extracted variance is quite low as expected. This result have been encountered before in other research that explores the direct effects of CRM (Pass, et al., 2004; Rodriguez and Honeycutt, 2011). But still, the study contributes to the literature by finding out that if applied carefully and successfully, CRM might help salespersons in their selling tasks. According to the results, key customer focus and knowledge management have a significant effect on sales performance. It was observed that salespersons harness CRM tools mostly for defining key customers, tailoring their communication to them, and follow-up the relations they build. Hence, as Rodriguez and Honeycutt (2011) mentioned, the needs of key customers might be well understood and long-lasting relationships could be built by the help of an efficient CRM.

Second, CRM also becomes an indispensable tool for managing the vast knowledge needed in these relations and selling tasks. Rodriguez and Honeycutt (2011) highlighted the role of CRM in the increase in collaboration. By this way, salespersons might gather information both inside of the company and the outside and use them for creating customer solutions (Yim et al., 2004). Other dimensions did not reveal significant effects. The reason behind this might be that mostly salespersons are sales focused. Second, they might not feel engaged with insurance companies because of the ways these companies approach them. Some of the salespersons can also be sensitive to commission rates which are provided by insurance companies and become biased. The positive effect of CRM on sales performance is in line with Rodriguez and Trainor (2016) who revealed that CRM helps salespersons in the way that it facilitates access to knowledge better, help decision

making better and also shorten the sales cycle. Rodriguez et al. (2018) also emphasized the role of CRM at creating opportunity, managing opportunity, and managing relationships. Similarly, Rapp et al. (2008) revealed that CRM usage has a direct positive impact on adaptive selling behaviors.

Another finding of the study is the positive effect of salespersons' selling intention on their sales performance. In line with Mathur et al.'s (2016) findings in the health insurance sector, it was not a big surprise to see the similar result in the non-life insurance sector. So here, the important comment is that the insurance companies should try to appeal to sales intermediates not only by premiums but also the knowledge and tools they supply which would increase intermediaries' satisfaction, or contribute to their sales tasks. Since, most of the time, sales representatives deal with new customers, insurance companies should provide the benefits of CRM to salespersons to help them find leads and meet prospects customers.

5. Conclusions

The results of the study revealed that knowledge management had a positive impact on selling intention of salespersons in the insurance industry. This means salespersons of insurance market care knowledge about customers because the lack of information would lead them to approach wrong customers or the right customers in the wrong way. Second, the research revealed that key customer focus and knowledge management had positive impacts on the sales performance of industrial salespersons in the insurance sector.

Although, salespersons selling intention and sales performance have many drivers other than CRM (Behrman and Perreault; Churchill, 1985), this study contributes to the literature by exploring the effect of CRM in a sector where intermediaries dominate in terms of sales volume. Regarding the limitations, maybe the most important one is the focus on direct influence of CRM on the dependent variables. There may be some mediating roles of other variables in these relations as well. For example, Rodriguez and Boyer (2020) revealed the mediating role of customer orientation between CRM and sales performance. Besides, Rodriguez and Honeycutt (2011) emp-hasized another important issue, collaboration. According to Yim et al. (2004), collaboration obtained by the help of CRM might allows salespersons to gather information across other functional areas and use this informa-tion for the sake of their tasks. Another limitation of the study is the sampling and web-based surveying method that may neglect some of the intermediaries.

Despite all the limitations mentioned above, some significant results for the insurance industry were obtained. For future studies, some other factors like intermediaries' satisfaction might be added to the research model. Moreover, some intermediaries and customers emphasize brand values so this can be also taken into account. In general, especially for the insurance industry, it can be said that the increase in the number of studies, which examine the impacts of CRM on salespersons' selling intention and sales performance, will contribute to the literature and insurance professionals about their works.

As suggested by Korzeniowski (2020), in the new normal period after COVID-19, the familiar rules associated with sales will also change. Reducing face-to-face contact with the customer will switch from high-touch to low-touch. Selling in the low-touch conditions would require collaboration, sales efficiency and digitalization of sales and automation. Employees or companies, those who can manage to realize this, will have more successful sales performance. It will be more important to be more prepared before the customer meetings and to manage the process effectively, and CRM might be used as a key tool for this aim. Also, the salespeople started to work in a virtual environment and as Rodriguez and Yim (2011) mentioned CRM can generate positive effect is these conditions.

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