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AN EXAMINATION OF THE EFFECT OF ADAPTIVE SELLING,  
CUSTOMER PREFERENCE, AND CUSTOMER SATISFACTION ON  
CUSTOMER TRUST TOWARD CLUSTER HOUSING DEVELOPERS

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**ABSTRACT**

This study aimed to examine the antecedents of the hierarchical model of customer satisfaction and customer trust in the purchase of cluster housing. In particular, this study investigated the effect of adaptive selling and customer preference on customer satisfaction and customer trust. The study was conducted from 2016 to 2017 in East Java Province, Indonesia. The sample comprised 94 respondents, whose data were analyzed using generalized structured component analysis (GSCA). The results showed that adaptive selling and customer preference had a significant effect on customer satisfaction. Adaptive selling had the highest influence on customer satisfaction, whereas customer preference had no significant effect on customer trust. The findings from this limited sampling may not be applicable for a model of overall consumer behavior in purchasing a cluster house in Indonesia with different respondent characteristics. The high influence of adaptive selling on customer satisfaction indicated that satisfaction and trust depended on the seller's ability to communicate with the consumer. Indirectly, the study indicated that a bond or relationship between seller and buyer affected purchase behavior. This study can be referenced to examine customer trust, particularly in the buying behavior for cluster housing. It also highlights the importance of adaptive selling capabilities in selling cluster housing.

## INTRODUCTION

Personal selling is a promotional strategy developed by marketers to communicate product related information to customers. And is used to deliver marketing messages adapted to the specific wants and beliefs of each customer (Spiro & Weitz, 1990). There are several reasons underlying the use of personal selling as an effective promotional tool. First, interpersonal communication increases consumer involvement in the decision-making process. Second, situations involving interactive communication allow sellers to adapt the communication process to the consumers (Peter & Olson, 2010).

Adaptive selling, as a form of personal selling, has been explored in many studies. Spiro & Weitz, (1990) and Weitz, Sujana & Sujana, (1986) defined it as “the altering of sales behaviors during a customer interaction or across customer interactions based on the perceived information about the nature of the selling situation.” Several studies have emphasized the importance of adaptive selling. The variables associated with this strategy are customer orientation (Saxe & Weitz, 1982; Singh & Das, 2013), performance (Rapp, Agnihotri & Forbes, 2008; Singh & Das, 2013), satisfaction (Agnihotri, Gabler, Itani, Jaramillo & Krush, 2017; Goff, Boles, Bellenger & Stojack, 1997), future interaction (Román & Iacobucci, 2010), and purchase intention (Yurova, Rippé, Weisfeld-Spolter, Sussan, Arndt, 2017), among others.

In general, research on adaptive selling has been conducted in developed western countries, such as the United States of America (Franke & Park, 2006; Money & Graham, 1999). In contrast, research on adaptive selling in developing countries has been very limited (Kara, Andaleeb, Turan & Cabuk, 2013) and consequently, more studies are needed to explore the theory and measurement of adaptive selling in these countries. Few, if any, studies have examined the effect of adaptive selling on consumer decision making in developing countries, including housing products. The challenge is to clarify whether different cultures affect the adoption of adaptive selling differently (Kara et al., 2013).

This study aimed to examine the effect of adaptive selling, customer preference, and customer satisfaction on customer trust toward cluster housing developers. The property sector has been a driving factor in Indonesia’s economic growth, making a significant contribution to the gross domestic product (GDP). Indonesia’s large population presents an opportunity for the property business to develop housing products. Due to the large customer base interested in purchasing cluster housing, Indonesia a good subject for the study of adaptive selling in the property market.

## LITERATURE REVIEW

The word “preference can be interpreted as a choice while “to prefer” means to like better or best or to choose one thing over another (Echols & Shadily, 2005). Customer preference is related to the comparison of attributes or features of two, or more products (Kardes, Chandrashekar & Kellaris, 2002). Whereas, customer preference in the cluster housing product is related to the comparison of the product attributes offered by the developer, comprising

design, brand/developer name, reputation, investment value, facilities, and access (Rahadi, Wiryono, Koesrindartoto & Syamwil, 2013). Thus, customer preference can be defined as a person's feelings of like or dislike a particular product (goods and services) (Kotler & Armstrong, 2012). Prior studies have also observed that customer preference affects customer satisfaction (Aggarwal & Manjrekar, 2010; Abdullah, Abdurahman, & Hamali, 2011; Noh, Khongorzul & Jang, 2015; O'Brien & Shea, 2011; Shaw, Duffy & Stark, 2000; Jin, Park & Kim, 2008; Vahedi, Shirian, Vaziri, Kelishmi & Esmaeili, 2014).

In addition to customer preference, studies have discovered that adaptive selling affects customer satisfaction (Ahearne, Mathieu & Rapp, 2005; Evanschitzky, Sharma & Prykop, 2012; Goff et al., 1997; Homburg & Stock, 2005; Kara et al., 2013; O'Brien & Shea, 2011; Román & Iacobucci, 2010; Vahedi et al., 2014). There are two factors affecting the application of adaptive selling. The first is the seller's personality traits: (1) self-monitoring, (2) empathy, (3) androgyny, (4) pennes and (5) locus of control. The second is managerial activities, which include the following: (1) intrinsic motivation, (2) experience and (3) management style (Spiro & Weitz, 1990).

The aspects of adaptive selling can be summarized as follows: (1) the confidence of salespeople in their ability to use selling variations different sales approaches, (2) the confidence of salespeople in their ability to change sales approaches while interacting with the customers, (3) the performance of the actual activity by applying different sales approaches in different sales situations, and (4) having a set of information about sales situations to support the adaptive selling process (Pujiastuti, 2006; Robinson, Marshall, & Moncrief, 2002; Spiro & Weitz, 1990).

According to Kim, Zhao & Yang (2008), customer satisfaction can be measured using the three models of measurement: satisfaction toward the results, satisfaction toward the process, and total satisfaction. The Company has to provide a satisfying experience to the customer, since it will affect the customer's satisfaction (Mohamed & Li, 2017). Customer satisfaction affects customer trust of housing developers. And trust is a crucial factor in the exchange relationship decision between the interacting individuals (Stewart, 2003). Widodo, Yusiana & Anggi (2017) explains that trust will when each of the parties involved has obtained an assurance from the other party, and is willing and able to provide a respons. Walter, Mueller & Helfert (2000) proposed that trust had three essential components: good intention, honesty, and the ability to act. Chen (2006) classified customer perceived trust in the following two ways: (1) trust is belief, attitude or expectation, and (2) trust is behavioral intention or dependent behavior involving vulnerability and uncertainty. It should be noted that several studies seem to support the idea that customer satisfaction affects customer trust (Alfin, Alhabsji, Nimran & Suharyono, 2013; Amin, Isa & Fontaine, 2013; Chou, Chen & Lin, 2015; Hess & Story, 2005; Sahadev & Purani, 2008; Zboja & Voorhees, 2006).

Customer trust in housing developers is based on their business activities, especially on interaction with the customer. Trust by a customer is an evaluation or assessment that the house developer is trustworthy (Gefen, 2000;

Gefen & Straub, 2003). To gain customer trust, the company must communicate effectively, adopt the norms that customers believe and avoid negative judgments (Morgan & Hunt, 1994). Trust is crucial in the decisions made in an exchange relationship between interacting individuals (Stewart, 2003). According to Walter et al. (2000), trust has three essential components: good intention, honesty and the ability to act. Trust deals with virtue, competence, honesty, and credibility (McKnight & Chervany, 2002). Customer trust toward the company is very important for maintaining a long-term relationship between both parties (Green, 2005; Kennedy & Zagula, 2012; Ndubisi, Malhotra & Wah, 2009; Walter & Ritter, 2003). Considering the findings of previous research, this study proposed the conceptual framework shown in Figure 1, to examine the effect of adaptive selling, preference, and customer satisfaction on trust.

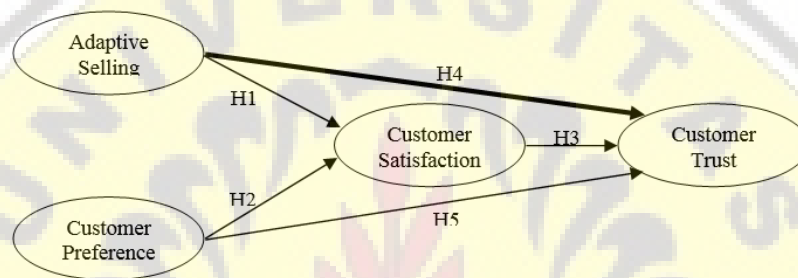


Figure 1. Conceptual Framework

## MATERIALS AND METHODS

Data for the study were collected by distributing questionnaires to the owners of cluster type houses. Consumer data were obtained from 18 cluster housing developers who were members of the Real Estate Indonesia (REI) organization. A total of 350 questionnaires were sent by mail. The research sample comprised 94 questionnaires, about 27 percent of the respondents. The average respondent was aged 40 - 45 years and 51 percent were female. More than two-thirds of the respondents were married, with average monthly expenses of \$286.

Adaptive selling was measured using the following indicators: customer-oriented sales, sales experience and sales style (Goff et al., 1997; Spiro & Weitz, 1990). Customer preferences were measured using the indicators of design, brand, reputation, value of reinvestment, facilities and accessibility (Rahadi et al., 2013). Satisfaction was measured using the indicators of satisfaction toward the result, satisfaction toward the process and total satisfaction (Kim et al., 2008). Trust was measured by the indicators of good intention, honesty and ability to act (Walter et al., 2000). All parts of the questions were assessed, based on consumer perceptions. The collected data were analyzed using descriptive analysis and inferential statistics of GSCA.

## RESULTS AND DISCUSSIONS

The standardized results of the model are presented in Table 1. All the goodness of fit indicators (FIT, AFIT, GFI, and SRMS) were acceptable. The

FIT value was 0.553 meaning that 55 percent of the data variation of the mediation effect of customer satisfaction on customer trust toward the cluster house developer could be explained by customer preference and adaptive selling variables, while the other 44.7 percent was affected by other variables. The AFIT value was 0.542, meaning that 54.2 percent of the data variations were caused by the complexity and 45.8 percent were determined by other undetermined variables in the model. The GFI value was 0.981, which was > 0.90 and close to 1, while the SRMR value was 0.166 or close to 0, indicating that this research was very acceptable.

Table 1. *Standardized Estimates*

Construct/Indicator	Standardized Loading	SE	CR	AVE	Alpha
Adaptive Selling					
AS1	0.883	0.028	31.54	0.726	0.811
AS2	0.831	0.044	19.09		
AS3	0.842	0.032	26.52		
Preference					
PS1	0.521	0.174	2.99	0.597	0.685
PS2	0.521	0.218	2.39		
PS3	0.600	0.170	3.54		
PS4	0.820	0.048	16.92		
PS5	0.602	0.111	5.41		
PS6	0.669	0.128	5.24		
Satisfaction					
SN1	0.818	0.045	18.12	0.720	0.798
SN2	0.855	0.041	20.86		
SN3	0.871	0.026	34.06		
Trust					
TT1	0.914	0.016	55.57	0.824	0.885
TT2	0.930	0.019	48.96		
TT3	0.879	0.026	33.74		
FIT0.553	AFIT0.542		GFI0.981	SRMS 0.166	

The structural model of the effects between the latent variables to see the path coefficients was evaluated using the GSCA as shown in Table 2. The results of the analysis showed that adaptive selling had a direct and significant effect on customer satisfaction. In other words, H1 was accepted and supported the model. Customer preference had a direct and significant effect on consumer satisfaction which meant that H2 was accepted and supported the model. Consumer satisfaction had a direct and significant effect on consumer trust which meant that H3 was accepted and supported the model. Adaptive selling had a direct and significant effect on consumer trust, meaning that H4 was accepted and supported the model. However, customer preference had a negative value, indicating that it had no significant effect on trust, which meant that H5 was rejected and did not support the research model.

Table 2. *Path Coefficient*

Direct Effect	Path Coefficient	C.R	Remarks
Adaptive selling → Satisfaction	0.554	6.03*	Supported
Preference → Satisfaction	0.332	2.76*	Supported

Satisfaction→ Trust	0.510	4.86*	Supported
Preference→ Trust	-0.007	0.06	Not Supported
Adaptive selling→ Trust	0.422	3.72*	Supported

The findings of this study indicated that adaptive selling had most significant impact on customer satisfaction of cluster housing. The results also indicated that a customer's direct experience with the seller had a positive effect on satisfaction. Customers responded positively to a customer-oriented selling approach and the seller's ability to use different sales styles. These findings suggest that adaptive selling affected trust directly or indirectly through consumer satisfaction. Trust must be built through the satisfaction that consumers get in interacting with the salesperson. These findings also supported the findings of Halima & Gayatri (2018) who said that trust was an output affected by customer satisfaction. Oliver & Swan (1989) stated that consumers who were satisfied with the salesperson would also be satisfied with the company or the developers and that would increase trust toward the company. To succeed in the cluster housing business, developers must truly understand what the consumers expect from the salespeople and make sure that what is given to consumers has exceeded their expectations (Goff et al., 1997).

The results of this study show that customer preference directly affected consumer satisfaction and trust. Customer needs are an indication of their preference sequence, or in other words, market demand is a real customer preference aimed at gaining satisfaction (Samuelson, 1993). Preferences that are in line with the needs of consumers will increase satisfaction (Abdullah et al., 2011) and consumer compatibility, and satisfaction with the product will also increase their trust (Leninkumar, 2017).

This finding corresponds with the study of Kara et al. (2013) although it has different points of view. The study of Kara et al. (2013) found a positive relation among customer orientation, adaptive selling behavior, and the salesperson's performance, while our study found a positive relation both on consumer satisfaction and trust in the developing country. Furthermore, it said that when the number of customers oriented to the salespeople increased, they were more satisfied with their job (Kara et al., 2013). An important finding in this study is that it will also affect the customer satisfaction and trust. The experience of the salespeople has an important role in adaptive selling behavior implementation. This was supported by the study result, which found that experience was related to the usage of adaptive selling (Kara, et al., 2013).

### **Managerial Implication and Future Research**

This study proposed a model of building customer trust toward the housing developers through the enhancement of the adaptive selling ability of the salespeople. The results of the study were in line with the study of Peter & Olson (2010), which demonstrated that for certain consumer products such as life insurance, cars, and housing, personal selling promotions were the most appropriate selling approach. Therefore, training of adaptive selling for sales people is required. Adaptive selling training is considered "effective" in the long term if it is able to give greater advantages over cost (Kara, et al., 2013).

Adaptive selling can be considered as effective compared to the cost, if (1) salespeople have various customers with different necessity levels, (2) the selling situation is considered high value and is given top priority, (3) the company provides the required resources and full support, and (4) the salespeople are highly skilled and able to adapt to the current condition (Weitz et al., 1986).

The housing product is unique. A house is a basic human need that can improve one's dignity, self-esteem, and quality of life. Therefore, a good customer-oriented selling approach by the salespeople is needed to lead the customer into making a purchase. Housing developers try to meet customer preferences in-order to gain customer trust. Customers cannot see the actual house that will be built and so cannot immediately trust the developers before they are satisfied with the product. To help developers gain customer trust, government support is needed, to provide certification for all housing developers in Indonesia. The certification could be used as one of the standard features in the process of the buying and selling transaction between the customer and the housing developer. This would increase customer trust toward the developer.

## CONCLUSIONS

Customer preference and adaptive selling play an important role in affecting consumer satisfaction and trust toward the housing developer. Customer preference does not affect customer trust, but adaptive selling affects customer trust toward the housing developer. Furthermore, customer satisfaction greatly affects customer trust toward housing developers. Customer satisfaction plays an important role in mediating the effect of customer preferences and adaptive selling on customer trust toward the cluster housing developer.

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