

Understanding the Effect of Role Conflict and Role Ambiguity on Customers Perceived Service Quality through the Responses of Salespeople

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ABSTRACT

Service quality is an important element of the marketing services that determines the customer satisfaction and customer loyalty. Because of the interactive characteristics of service, salespeople are the ones who take the important role. As front-liners they are in a unique position as boundary spanners who frequently have to face the demand from the company as well as from the customers. Therefore the front-line position is more likely to get stressful roles such as role conflict and role ambiguity.

The following research will examine the effect of role conflict and role ambiguity on customers perceived service quality through the attitudinal and behavioral responses of employees, i.e job satisfaction, self-efficacy, and emotional intelligence as mediating variables. Subjects were 103 agents from a life insurance company operating in Surabaya, East Java, Indonesia, and its 206 customers. The results of the data processing using Structural Equation Modeling based on Variance-Partial Least Square showed that role conflict had negative and significant effect on emotional intelligence, but it did not affect job satisfaction and self-efficacy. Role ambiguity had negative and significant effect on job satisfaction, self-efficacy, and emotional intelligence. Self-efficacy and emotional intelligence had positive and significant effect on customers perceived service quality, but job satisfaction did not significantly affect the perceived service quality. Implications for the sales management and directions for further research are discussed.

Key words : salespeople, role conflict, role ambiguity job satisfaction, self-efficacy, emotional intelligence, perceived service quality

Quality of service is an important element in marketing services. Customer perception is heavily influenced by the quality of services rendered. From the perspective of service users, service quality means how well the services meet or exceed customer expectations. This definition gives the sense that for the appearance of the same product, different customers will provide different levels of perceived quality. Then the quality of services would be more accurately described as the perceived service quality (Fisk et al., 2008:153). Good or poor customer perception of services offered as a whole are determined by customer assessment of service quality presented. In this case the service employee has a strategic role services that affect customer evaluation and assessment of the overall service. Employees as human aspects of the service noteworthy because behavioral and performance of employees will affect customer perception of service delivered. Service employees have an important role in creating satisfied customers and in building relationships with customers.

Among the various types of employees, those that interact directly with customers (frontline service employees or customer-contact employees), occupy important positions, because it gives the greatest influence on perceptions of service quality. In the life insurance industry included in this category is a salesperson or usually known as agents. As a frontline service employees or customer-contact employees, salespeople are the spearhead at the same time representing the company in the eyes of customers, as well as boundary spanners, which moves the boundary between the organization and its external environment. On one side the boundary spanners have a strategic role for the company, because it connects the company with its customers and contribute to customer satisfaction, customer loyalty, and perceptions of service quality. On the other side the position as boundary spanners also make salespeople often have to face the demands of the company and from the customer (Bowen and Schneider, 1985 in Hartline and Ferrell, 1996). The position of boundary spanners often gives stress, so it needed its own mental and physical strength to handle the interpersonal and interorganizational conflict (Zeithaml, 2009:356). Two main forms of role stress are role conflict and role ambiguity (Kahn et al., 1961 in Roberts et al, 1997). Boundary spanners have a role that brought the conflict, especially when they feel the closeness of both physically and psychologically with customers, as well as their closeness to the managers and other employees. The role as boundary spanners make a salesperson should face demands from the company (managers, policy, regulation) or from the customer (Bowen and Schneider, 1985 in Purwanto, BM, 2002). Employees who experience role conflict may exhibit withdrawal behavior from their duties, which result in decreased performance (Bettencourt and Brown, 2003).

Role conflict occurs when there is an incompatibility between one role and another. Role ambiguity occurs when a person does not have the clarity of what is expected of him related to his job, the best way to meet these expectations, and how the result of his work. Role ambiguity occurs when an employee is not required to have enough information so that he can act effectively in carrying out his role. In contrast to role conflict, in which individuals clearly understand the task that had to do, role ambiguity due to the indecision or vagueness, which means that individuals do not know what is desired by the organization from him or herself. The diversity of the salesperson's job responsibilities and the number of different people and unpredictable facts involved in job related decisions continually create situations in which the salesperson must function under ambiguous priorities (Behrman, Bigoness, and Perreault, 1981; Walker, Churchill, and Ford 1975). The clearer the task to be done and procedures to be undertaken, the greater the confidence of a salesperson in performing their duties, and the more effective the way he works. Singh (1993) in his study found empirical evidence that role ambiguity experienced by boundary spanners greatly reduce employee job satisfaction and performance. Employees who are in this position and experienced conflict and role ambiguity also seems to have decreased in the presentation of the quality of service (Schneider, 1980 in Hartline and Ferrell, 1996). Role conflict and role ambiguity is variables of rolestress that most widely studied (Bettencourt and Brown, 2003; Brown and Peterson, 1993; Rizzo et al., 1970).

Previous research on role conflict and role ambiguity find the conclusion that both have a negative effect on overall sales performance, but there are special characteristics of the salesperson who can cope with these conditions (Walker et al., 1975). Schneider in Hartline and Ferrell (1996) stated that conflict and role ambiguity precedes another response from employees. Other researchers have found that role conflict has an indirect effect on performance (Behrman and

Perreault, 1984; Knight et al, 2007). Empirical studies of Parasuraman et al. (In Hartline and Ferrell, 1996) found no support for a direct relationship between role conflict and role ambiguity with quality services. Their results found that the effects of role conflict and role ambiguity on the quality of services not directly, but mediated by the response of employees. Due to the interactive nature of the service, then the salesperson's behavior and responses will affect judgments about the quality of customer service overall.

Chosen as the response of employees in this study were job satisfaction, self-efficacy, and emotional intelligence. Churchill et al. (1985) states that job satisfaction is closely related to employee performance in the behavioral sales context. The same relationship will happen to employee services. During the service encounter, behavioral performance of the employees is the presentation of services as perceived by customers (Hartline and Ferrell, 1996). Relations lies in the interaction between service providers with customer employees, where satisfied employees will be more pleased to direct customers. Job satisfaction is a positive emotion from one's appraisal of his work as a whole. In the model of Service-Profit Chain, Heskett et al. (In Zeithaml et al., 2009:354) suggested the existence of close links between employee satisfaction and customer satisfaction. Satisfied employees likely to be loyal to the company and increase individual productivity, as well as the potential to improve the quality of services organizations in the eyes of customers.

Self-efficacy has a significant positive correlation with job satisfaction (McDonald and Siegall; 1992). Salespeople who have low self-efficacy will not be able to achieve goals and to demonstrate its capabilities. Emotional intelligence is required at the time the salesperson face various problems that arise, either from within or from outside himself. Emotional intelligence is needed when a salesperson trying to tailor marketing messages to specific needs and beliefs of each customer.

Hypotheses Development

Role conflict, job satisfaction, self-efficacy, and emotional intelligence

Inside the organization, each individual has his own role. That role depends on many factors. Several factors are derived from the individual, such as desires, goals, and perception, while others come from organizations, such as policies, procedures, and time constraints. The gap between expectations, values, and standards that are owned by the individual with the demands of the organization produce or boost pressure is referred to as the pressure of roles. The role is an important aspect of the functions associated with employee duties. This includes expectations that are owned either by the salesperson or the manager and the expectations of the salesperson about the tasks they must do within the organization. However, if the expected role and perceived role was different, there was what is referred to as role stress (role stress). Role conflict was found to reduce employee job satisfaction (Brown and Peterson 1993 in Hartline and Ferrell, 1996), role conflict is negatively related to performance and job satisfaction (Behrman and Perreault, Jr., 1984), role conflict is found not to affect job satisfaction, and have negative direct effect on the adaptability and self-efficacy (Purwanto, 2002). The negative relationship between role conflict with job satisfaction, which means that the higher the role conflict, the lower the job satisfaction of

employees (Kent et al, 2001; Mohr and Puck, 2007). The thought behind such hypothesis proposed in this study:

H1: Conflict influential role on job satisfaction life insurance salesman

Self-efficacy is called by Bandura (1977, 1989) as a concept to show the function of cognitive mechanisms and personality changes. As part of the social learning theory of Bandura, the concept of self-efficacy is defined as "the employee's belief in his or her ability to perform job-related tasks". In the context of the world of work, self-efficacy refers to an employee's belief in his ability to perform certain tasks (George and Jones, 2002:168).). Increased competence and confidence also increased the ability of self-adjustment (adaptability) employees, because he will be more able and willing to adapt to customer demand (Jones, 1986). Then Jones went on to develop self-efficacy scale designed to measure employee perceptions of job skills, Abilities, Qualifications, and his confidence.

Role conflict occurs when there is a discrepancy between the expectations of salespeople in the hope the various parties associated with the position of salesperson, whether it's supervisor, customers, or between values and personal principles with the work itself. At that time the individual is said to fail to find conformance with the role of his organization. Conflict situation will affect sales and assessment of all things associated with his work, which will cause an unpleasant emotional state in himself. Further internal conditions can affect the productivity and sales performance, including quality of services rendered. Thus, role conflict will affect negatively on sales of self-efficacy, in a sense will reduce the functioning of self-efficacy in an optimal time of conflict roles. Employees who experience role conflict may exhibit behavior withdraw from their duties, which result in decreased performance (Bettencourt and Brown, 2003). Previous research has found that reducing the role conflict of self-efficacy (Jex and Gudanowski, 1992 in Purwanto, 2002) or have a negative effect on self-efficacy (Purwanto, 2002). Thus the following hypotheses raised in this study:

H2: The conflict role of self-efficacy affect life insurance salesman
Some characteristics of the salesperson's job potential for the occurrence of role conflict and role ambiguity. When salespeople have not been able to decide which option should be taken related to their role expectations, and as more and more it is felt beyond its control, then the salesperson will feel an unpleasant emotional state within themselves. This will affect both the condition of its internal and external conditions, including behavior that is displayed when performing their duties. Make salespeople feel role conflict did not have enough freedom in performing their duties, accompanied by a feeling that he will not be able to satisfy the desires or demands from customers. If the relatively close relationship with the customer, it's possible there is a fear, that the further it will also negatively impact on good relations that have been nurtured.

Thus the role of the alleged conflict adversely affect the conditions inside the self, including the function of emotional intelligence. Negative influences can be seen in the reduced form of emotional intelligence function, so can not be optimal for a moment, until the completion of existing conflicts.

H3: The conflict affects the role of emotional intelligence of a life insurance salesman

Role ambiguity, job satisfaction, self-efficacy, and emotional intelligence

The study of the salesperson has consistently demonstrated the negative effects of role ambiguity on job satisfaction. Unlike the case with role conflict, role ambiguity in individuals less have enough information needed to be able to act effectively, causing a feeling indecisive and not knowing what is desired by the organization from itself (Kahn, 1964 in Roberts et al. 1997). This vagueness and vacillation will paint the entire behavior displayed during the interaction with customers. In other words, boundary spanners are very vulnerable position for the occurrence of role ambiguity, so much research was done in an effort to optimize their productivity, while improving the quality of life in his work, including job satisfaction.

Jackson and Schuler (1985, in Singh, 1993), using an ambiguous role as an antecedent of multiple dependent variables, such as satisfaction, performance. Various studies on the role ambiguity is mostly done in order to enrich the theory are constantly being developed, especially to see the relationship with a variety of important results of the performance. Role ambiguity is seen inhibit the opportunity to improve the performance and the reward, thus reducing job satisfaction. Role ambiguity was found to have a significant negative effect on job satisfaction (Behrman and Perreault, Jr., 1984, Hartline and Ferrell, 1996) and performance (Brown and Peterson, 1993 in Hartline and Ferrell, 1996; Kent et al, 2001). In a meta-analysis study, Jackson and Schuler (1985 in Singh, 1993) found no consistent and significant evidence that role ambiguity has a negative impact on employment outcomes, such as job satisfaction, tension, and performance. In the model of determinants of salesperson performance, role ambiguity is seen to have a direct negative effect on job satisfaction (Walker et al., 1975). The greater the role ambiguity perceived by the salesperson, it will be less and less satisfaction with the job. Then proposed the following hypotheses in this study:

H4: the influential role ambiguity on job satisfaction life insurance salesman

Salespeople will feel the ambiguity of the role as he felt the lack of information necessary to be able to perform its role effectively. In the larger scope ambiguity of roles, including ambiguity regarding the definition of roles, expectations, responsibilities, tasks, and behaviors that are covered in one or more tasks in the environment. Characteristics of the work of a salesperson who requires a dynamic and a lot of autonomy in planning and determining the steps in the field vulnerable to the ambiguity of this role. Due to the perceived ambiguity of this role is the emergence of indecision, uncertainty, which makes salespeople hesitate in performing their duties. Salespeople will also feel the lack of support from the environment to help the clarity of his role. This condition will affect confidence which is basically a salesperson needs to reassure its customers or to their profession. Thus the ambiguity of the role will inevitably impact negatively on self-efficacy. Previous research has found that role ambiguity has a significant negative effect on self-efficacy (Hartline and Ferrell, 1996; Purwanto, 2002).

H5: The ambiguity of the role of self-efficacy affect life insurance salesman

Emotional intelligence is defined as "a type of social intelligence That involves the ability to monitor one's own and others' emotions, to discriminate Among Them, and to use the information to guide one's thinking and actions." (Mayer and Salovey, 1993:433 in Deeter-

Schmelz and Sojka, 2003). Two types of intelligence which is included in emotional intelligence is interpersonal intelligence and intrapersonal intelligence. Interpersonal intelligence is the ability of individuals to react to the emotions of others, and includes both the ability to empathize (empathy) and to perceive emotions in others (perceiving others' emotions). Intrapersonal intelligence related to the ability to perceive emotions themselves, and includes self-awareness, self-regulation, and self-motivation (Goleman, 1995). Research from Deeter-Schmelz and Sojka (2003) tried to explore the relationship between emotional intelligence with effective sales performance, and found preliminary evidence of the relationship between the two.

High role ambiguity will result in poor performance, because when boundary spanners have less knowledge about the behavior of the most effective in carrying out its role, all their efforts would be futile, inefficient, misdirected, or unsatisfactory. Is due to the perceived feelings of anxiety and frustration and tension in performing their duties. Several studies have found that role ambiguity is an antecedent of tension in the work / job tension is sometimes accompanied by physiological disturbances (Churchill et al., 1990; Lysonsky, 1985 in Singh, 1993).

Anxiety, frustration, and tension experienced a negative emotional state will affect the internal conditions of the sales force and will also eventually have an impact on external conditions. Emotional intelligence includes the ability to empathize, emotional control and self-control, as one of the positive internal conditions will inevitably also be affected, so that functionally will decrease its effectiveness. Thus the ambiguity of the role will give a negative impact on emotional intelligence.

H6: The ambiguity of the role of emotional intelligence affects the life insurance salesman

Customers perceived service quality, job satisfaction, self-efficacy, and emotional intelligence

Previous studies have shown that employees can respond positively or negatively affect customer perceptions of service encounter (service encounter) and assessment of service quality (Bitner, 1990 in Hartline and Ferrell, 1996). Research metanalysis reported a very low correlation, which is only .15 between employee satisfaction with performance (Brown and Peterson, 1993 in Hartline and Ferrell, 1996). However, this weak relationship presumably because more number of studies that measured performance with the outcomes (such as sales volume or quota) rather than to the behavior (such as cooperation, friendliness), while Churchill et al. (1985, in Plank and Reid, 1994) insists that job satisfaction is closely connected with the performance of employees in the context of the sale.

The same relationship can also occur in the presentation of services, considering that for service delivery, performance or employee response is often seen as the service itself (Lovelock et al., 2007:311). The Service Profit Chain also noted that job satisfaction is an important reason for employees to provide good service (Zeithaml et al, 2009:354). Schneider (1980) found evidence that job satisfaction is the main reason that makes the employee presents a good service. Although many other researchers who argue that the perception of customers towards a presentation of the services affected by employee job satisfaction, the relationship between employee satisfaction and customer perceived service quality (customer perceived service quality) studied by Hartline and Ferrell (1996) with the result that job satisfaction has positive influence on customer perceived service quality (perceived service quality).

H7: Job satisfaction affects the salesperson's customers perceived service quality

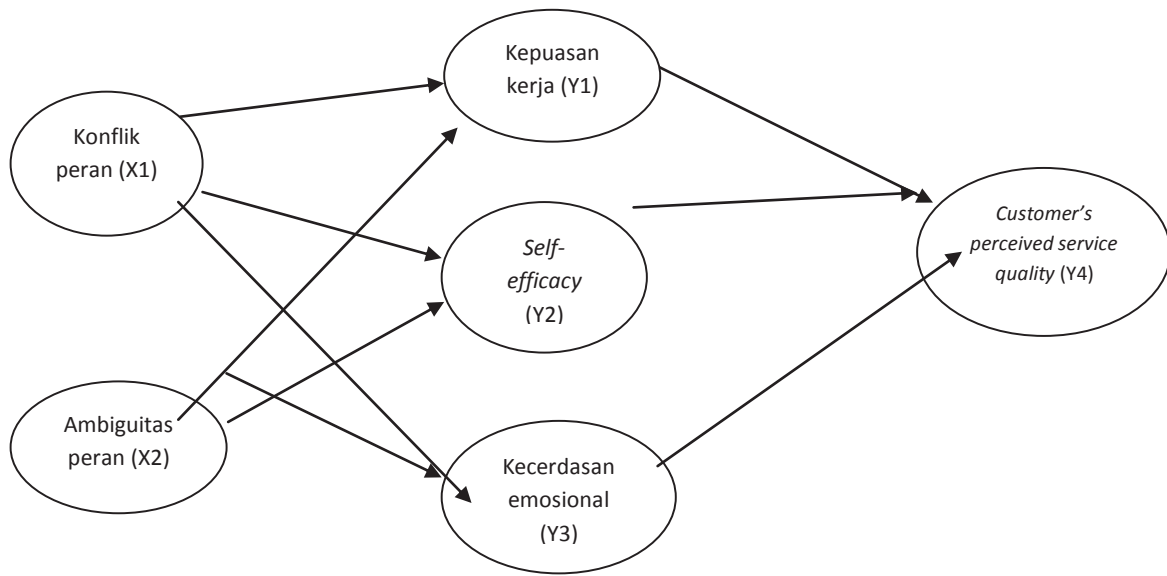
Self-efficacy greatly influence the learning process, because people will learn a behavior that they think will be able to bring success. Contact employees who have a strong self-efficacy will be better able to cope with role conflict and role ambiguity, and can provide better quality services. Employees who have high self-efficacy would be willing to show more effort in improving the quality of services, which will lead to an increase in the customer's perception of service quality. With its high self-efficacy, then contact employees will be better in the presentation of their services, thus enhancing customer perceptions of service quality. High self-efficacy also makes contact employees are able to overcome a variety of situations that provide a wide range of demands. Self-efficacy grew stronger when the employee is capable of displaying a good job and build the confidence necessary to perform its role in the organization (GIST and Mitchell, 1992 in Hartline and Ferrell, 1996).

H8: Self-efficacy affects salespeople's perceived customer service quality

Not many studies in the setting of sales, particularly quantitative, such as the link between emotional intelligence with the perceived quality of customer service. Only Deeter et al. (2003) who conduct exploratory qualitative study to test the emotional intelligence as an antecedent of effective sales performance, and Rozell et al. (2004) who conduct exploratory study of emotional intelligence as an antecedent of customer-oriented selling. And in addition must have the technical skills required by the job, contact employees should also have good interpersonal skills and capable of displaying a positive attitude, because all this will affect the presentation of the quality of services (Lovelock and Wirtz, 2007:20). In the emotional intelligence is the element of empathy, the ability to understand the emotions of others, as well as the ability to understand and control emotions and motivate yourself. Empathy is necessary to be able to put yourself in someone else's shoes and see the problem from their perspective. Empathy is needed so that salespeople can pay attention, listen, adapt, and flexible in meeting customer needs. Several studies have found that empathy is the most important attribute (Bradley, 1982), while other studies found that the skill mix (Johnston, 1989), and motivation (Kent et al, 2001) is an important attribute. The ability to control the emotions needed to put the interests of customers and to handle problems that can occur during interactions with customers. So theoretically, which also includes emotional intelligence empathy, skill mix, and motivation, should have a positive impact on the quality of services provided, in the sense that higher emotional intelligence, it will better the quality of services rendered. Deeter-Schmelz et al (2003) in a qualitative study found preliminary evidence (preliminary) of the relationship between emotional intelligence with sales performance. Covered all dimensions of emotional intelligence is needed in every stage of sales and in providing a positive impression of the overall services provided.

H9: Emotional intelligence salesperson's influence on customer perceived service quality.

Conceptual Framework for Research



METHOD

Sample and Settings

Research sites in Surabaya is an insurance company that controls 21 branch offices with a range of operational areas of East Java and Madura, 1236 served by the salesperson. Salespeople who were respondents in this study came from 13 branches. Data obtained from 2 (two) sources, ie, an insurance salesman and the customer. Salespeople are taken as samples required has been working for at least 2 (two) years and have a minimum of 10 customers, with consideration of time and number of clients is quite representative as a basis for quality assessment services of a salesperson. Customer data obtained from the data base of company documentation.

Assessment of the customer's perceived service quality by customers. Customer sampling technique done by finding customers who are served by a salesman who became respondents in this study. From every salesperson who responded captured two clients being served and are determined by simple random sampling. Characteristics of respondents customer is serviced by salesmen who were respondents in this study and more than 17 years old. Assessment for each salesperson is taken from the average value (Mean) both clients. Questionnaires distributed was 150, and the back is 138. 35 respondent data can not be used because of incomplete response or did not meet the criteria (such as years of service who has not reached 2 years), so that ultimately the data can be processed amounted to 103 (M age = 44.3, 60.6% undergrade, organizational tenure = M 8.7 years, 82.7% women). Given one salesperson assessed by two customers, then the number of customers who were respondents is 206 people. Thus the total number of survey respondents is 309 people.

Measuring Instrument

In this study used 6 (six) variables namely role conflict, role ambiguity, job satisfaction, self-efficacy, emotional intelligence, and customer perceived service quality. Each variable is measured by several indicators. Each indicator consists of several items statements. Data were collected by cross-sectional approach to one-shot. Role conflict was measured using the Role Conflict Scale of Chonko, et al. (1986) which has been adapted (factor loading > .3, t statistic > 1.96, reliability .886) role ambiguity

Role ambiguity was measured by using the Scale of Chonko et al. (1986) which has been adapted and consists of 16 items (factor loading > .3, t statistic > 1.96, reliability .897). Job satisfaction was measured by using a gauge of Brown and Peterson (1993), adapted by Hartline and Ferrell, 1996 (reliability .873). Self-efficacy was measured using an eight item scale developed by Jones in Hartline and Ferrell, 1996 (reliability .795).

Emotional intelligence was measured by using interviews (qualitative) of Deeter-Schmelz and Sojka (2003) which is then adjusted to the form of questionnaires (quantitative) used by the investigators (reliability .860). Customer's perceived service quality is measured using SERVQUAL of Parasuraman et al. (1988) as modified by Hartline and Ferrell, 1996. (Reliability .790). Validity test performed by confirmatory factor analysis. Reliability test is done by using internal consistency. To test the hypothesis in this study used multivariate analysis with Structural Equation Modeling (SEM)-based variance with Partial Least Square.

Results

Descriptive statistics and intercorrelations of all variables in the study Appear in Table 1. Overall, the salesperson's role conflict is at a low category ($M = 2045$), there is a match between the expectations of salespeople in the hope of supervisors (68%) and between the expectations of salespeople with the actual work (64.1%). If there is compatibility between the expectations of both parties, may imply that the role conflict experienced by relatively low. Salespeople do not experience significant role conflict when faced with a supervisor or in doing tasks and jobs.

Most salespeople think that the more experienced certainty (79.6%) than the uncertainty (7225%), so that the overall role ambiguity experienced salesperson in the category are very low ($M = 1719$). Overall from the above data it can be concluded that most life insurance salesmen AJB did not experience a meaningful role ambiguity, because of the clarity and certainty from various sources are measured. Condition that the company has nearly 100-year-old gives a possibility has been well-organized systems and procedures are established, thus providing clarity to the sales force on various information associated with the job. When the work is clearly defined, then the salesperson will feel confident of what should be done. Salespeople understand what is expected by the company and employer related to its performance, as well as from customers. There is an agreement or congruence between the salesperson with the various parties who assess their performance, so that virtually no role ambiguity experienced by the salesperson.

Overall sales of high job satisfaction ($M = 4.146$). Some salespeople have a 75.72% job satisfaction at a very high level and high, and only 7186% are low and very low level. From these data indicated that most life insurance salesmen were satisfied with the things associated with his work, especially the satisfaction of his fellow colleagues and work as a whole. Compensation was deemed a final factor that can lead to job satisfaction. Relationships with colleagues and the nature of the job itself is capable of providing job satisfaction on life insurance salesman. Characteristics of work and a friendly working environment or the togetherness that is felt by the salesperson can meet

their needs and gives job satisfaction is high, in addition to the policy and the support of the company.

In general, salespeople have confidence in the high category (Mean = 4032), with frequency at high and very high categories (76.7%). Only 11.4% who had low self-efficacy and very low. Overall sales have great confidence, but still feel the weakness in job-related skills that reduce his confidence. Confidence is needed by the salesperson when interacting with customers, when making a sales presentation, to convince customers for its products, to establish trust and security of customers, as well as to give the image of professionalism of the sales force. People who have high self-efficacy will usually show a high success while enhancing self-esteem.

Emotional intelligence of salespeople number of 83.48% are at very high levels, and only 1:45% is at low level. Overall sales of emotional intelligence are at very high category (Mean = 4406). Overall it can be said that most salespeople have good emotional intelligence. Thus the salesperson is able to react well to the emotions of others, capable of empathy and to understand the emotions of others, as well as to understand and control the emotions themselves. This capability is needed to establish good social relations, which in the end all this will lead to the presentation of a quality service, as demanded as a requirement in marketing services.

Service quality as perceived by the customer, with the largest percentage at a very high level and high (77.18%) and only 5.85% of customers or clients of low and very low rate. Overall customer considers that the quality of services provided is high (Mean = 4180). In other words, in general, satisfied customers will be presenting the quality of services delivered by the salesperson, as well as describe the satisfaction and confidence in the salesperson who serve him. No significant gaps occur between customers' expectations with perceptions of service performance. Low conflict and role ambiguity, appreciation of the importance of the role of salespeople as the spearhead of the company, and organizational culture oriented to customer satisfaction, or a strong commitment to providing the best service presentation, a number of factors that support the implementation of the presentation of good service.

Testing path coefficients associated with hypothesis testing performed by t test on the analysis of PLS and PLS is calculated using the SMART software.

Table 2
Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)	p value
X1 -> Y1	-0.031	-0.043	0.089	0.089	0.348 (TS)	0.584
X1 -> Y2	-0.112	-0.129	0.083	0.084	1.343 (TS)	0.302
X1 -> Y3	-0.231	-0.246	0.088	0.088	2.631 (S)	0.043
X2 -> Y1	-0.784	-0.769	0.093	0.093	8.459 (S)	0.000
X2 -> Y2	-0.701	-0.682	0.106	0.106	6.594 (S)	0.000
X2 -> Y3	-0.615	-0.603	0.091	0.091	6.785 (S)	0.000
Y1 -> Y4	0.009	0.001	0.054	0.054	0.174(TS)	0.999
Y2 -> Y4	0.561	0.559	0.156	0.156	3.602 (S)	0.000
Y3 -> Y4	0.467	0.457	0.152	0.152	3.069 (S)	0.000

Based on the value of beta coefficient, the value T-statistic (t-value), and p-values in Table 2, the test results for each hypothesis are as follows:

Hypothesis 1 stated that the role conflict (KP) effect on job satisfaction (KK) insurance salesman. The calculation result shows the value -0031 path coefficients, t-statistics 0348 (<1.96), and 0584 p-value (> 0.05), which means it does not significantly affect the role conflict on job satisfaction or a hypothesis is rejected. Negative values indicate the opposite direction between the two constructs, meaning that the greater the role conflict, less job satisfaction.

Hypothesis 2 states that the role conflict (KP) effect on self-efficacy (SE) life insurance salesman. The calculation result shows the value of path coefficients with t-statistics -0112 1344 (<1.96), and p-value of 0302 (> 0.05) which means that the conflict did not significantly affect the role of self-efficacy toward life insurance salesmen, or hypothesis 2 is rejected. Negative values indicate the opposite direction.

Hypothesis 3 states that the role conflict (KP) effect on emotional intelligence (KE) life insurance salesman. The calculation result shows the value of path coefficients -0232, 2631 t-statistics (> 1.96), and p-value of 0043 (<0.05). Thus hypothesis 3 is accepted, the conflict affects the role of emotional intelligence in a negative direction. This means that the greater the role conflict, the lower the emotional intelligence. And vice versa.

Hypothesis 4 stated that role ambiguity (AP) effect on job satisfaction (KK) insurance salesman. The calculation result shows the value of path coefficients with t-statistics -0784 8459 (> 1.96) and p-value of 0000 (<0.05). Thus hypothesis 4 is accepted, which means that role ambiguity significantly influence job satisfaction life insurance salesman, with a negative direction. This means that the greater the role ambiguity, the less job satisfaction, and vice versa.

Hypothesis 5 states that the role ambiguity (AP) effect on self-efficacy (SE) life insurance salesman. The calculation result shows the value of path coefficients with t-statistics -0701 6594 (> 1.96) and p-value of 0000 (<0.05). Thus hypothesis 5 is supported by the results of the calculation, or the accepted hypothesis 5. This means that the role ambiguity significantly influence self-efficacy. Negative direction indicates that the greater the role ambiguity, the less self-efficacy is a life insurance salesman, and vice versa.

Hypothesis 6 stated that role ambiguity (AP) effect on emotional intelligence (KE) life insurance salesman. The calculation result shows the value of path coefficients with t-statistics -0615 6785 (> 1.96), and p-value of 0000 (<0.05), which provides support for hypothesis 6. Upon the acceptance of hypothesis 6, the mean role ambiguity affects the emotional intelligence of a life insurance salesman. Negative direction

indicates that the greater the role ambiguity, the lower the emotional intelligence of life insurance salesmen, and vice versa.

Hypothesis 7 states that job satisfaction (HH) affects the quality of insurance services (KJ) perceived customer. The calculation result shows the value of path coefficients with t-statistics 0009 0174 (< 1.96) and 0999 p-value (> 0.05), so it does not support the hypothesis. Thus, hypothesis 7 is rejected, which means that job satisfaction did not significantly affect the quality of service perceived life insurance customers.

Hypothesis 8 states that self-efficacy (SE) effect on the quality of insurance services (KJ) perceived customer. The calculation result shows the value of path coefficients with t-statistics 0561 3602 (> 1.96), and p-value of 0000 (< 0.05). Thus the results support the hypothesis 8, which means self-efficacy affects the quality of service perceived life insurance customers. The positive direction indicates that the greater the salesperson's self-efficacy, the higher the quality of service perceived by customers of life insurance.

Hypothesis 9 states that emotional intelligence (TO) effect on the quality of insurance services (KJ) perceived customer. The calculation result shows the value of path coefficients with t-statistics 0467 3069 (> 1.96) and p-value of 0000 (< 0.05) which supports the hypothesis 9. Upon the acceptance of hypothesis 9, the mean emotional intelligence affects the quality of service perceived by customers of life insurance. The positive direction indicates that the higher the emotional intelligence of life insurance salespeople, the higher the quality of service perceived by customers.

To assess the most efficient path from the existing structural model, then the path coefficients can be calculated following:

The total path coefficients role conflict (X1) to the customer perceived service quality (Y4) through emotional intelligence (Y3) is as follows: $0.232 \times 0.467 = 0.108$.

The total path coefficients role ambiguity (X2) to the customer perceived service quality (Y4) through self-efficacy (Y2) are as follows:

$$0.0701 \times 0.561 = 0.0393.$$

The total path coefficients role ambiguity (X2) to the customer perceived service quality (Y4) through emotional intelligence (Y3) is as follows: $0.0615 \times 0.467 = 0.0287$.

From the analysis above, it can be concluded that the most efficient path to improving the perceived quality of customer service is the path through the ambiguity of the role of self-efficacy. The next path is also efficient path through the ambiguity of the role of emotional intelligence. The last path is the path efficient role conflict through

emotional intelligence. It can be concluded that self-efficacy is the most important salesperson response and most effective way to deal with role ambiguity, whereas emotional intelligence is an important response is also to confront both role conflict and role ambiguity. Overall emotional intelligence is more visible effect on the sales force in dealing with conflict and role ambiguity.

Discussion

In the life insurance industry, service is the core product, so the issue of establishing and maintaining strong relationships with customers becomes more important issues in maintaining quality services. The relationship between profitability, quality, and relationships with clients means that loyal customers who will provide increased profits, because they can be served with lower cost and often refer new clients to the organization. Customer loyalty is driven by customer satisfaction, and customer satisfaction is driven by perceptions about the quality of services provided by the company. Then the quality of service becomes an important element of customer perception. From the standpoint of customers, service quality means how well the service can meet or exceed customer expectations.

The study found that the conflict did not significantly affect the role of life insurance salesperson job satisfaction (path coefficient of $-.031$, $.348$ t-statistic <1.96 , and p-value of $.584 > .05$). The low role conflict experienced by interpreting the conflict felt almost no role in running the profession as a salesman, so it does not have a significant influence on job satisfaction. However, the higher the role conflict, the lower the job satisfaction experienced, and vice versa. Role conflict and job satisfaction is seen as two separate things in which role conflict is seen as one logical consequence of the profession, including as boundary spanners (interview, November 2009). In other words, salespeople have been able to be professional, or appreciate the professionalism as one of the philosophies espoused by the company.

Conflict is not significantly influential role of self-efficacy (path coefficient of $-.112$, t-statistics $1344 <1.96$, and p-value of $.302 > .05$). Salesperson's perceived role conflict is relatively small, and it is only temporary. Soon after the conflict can be resolved or salesperson has been able to determine his choice, the conflict will subside. Thus, this second condition will not affect the confidence many salespeople who are relatively more sedentary. Although it is not too strong, but the negative influence of role conflict will lead to declining sales or reduced self-confidence, which in turn will also impact on performance or quality of the presentation of its services. Efforts to minimize the role conflict, in addition to creating systems that minimize possible conflicts between the demands of customers with demands of management, also strived to create a working environment characterized by close contact, friendly, and the brotherhood that closely to

minimize the possibility of conflict between employees . Organizational culture characterized by an intimate relationship, friendly, and the value of a close brotherhood, will be able to reduce conflict, if any. Conflicts will be resolved by way of brotherhood, so it is not prolonged.

Role conflict significantly influence the emotional intelligence of life insurance salesmen (path coefficient value of $-.232$, 2631 t-statistics > 1.96 , and p-value $.043 < .05$) .. Increased emotion experienced salesperson in its efforts to cope with the demands and conflicts that exist will affect the role of emotional intelligence, thus inhibiting the ability to cope with emotions in oneself and emotional condition of the environment. When the conflict has been resolved and the role of emotional state declined or stabilized, then the function of emotional intelligence will also return to normal stable. The higher the role conflict, the lower the emotional intelligence, and vice versa.

The ambiguity of the role of significant effect on job satisfaction life insurance salesmen (path coefficient value $-.784$, 8459 t-statistics > 1.96 , and p-value $.000 < .05$). In order to carry out their duties, a salesperson needs information about the expectations associated with his role, information about the sales situation, and access to the strategies that correspond to each sales situation. When salespeople do not feel the clarity of the rules, procedures, enterprise systems, or practice and priority tasks in the profession, then this will cause a sense of calm that would not affect the assessment of overall job satisfaction or work .. This certainty makes salespeople more calm in their profession, better able to enjoy his job, and more satisfied with the job and work environment. The higher the role ambiguity, the lower the work satisfaction, and vice versa.

The ambiguity of the influential role of self-efficacy significantly to the life insurance salesman (path coefficient of $.701$, 6594 t-statistics > 1.96 , and p-value $.000 < .05$). Indecision and doubt that comes from the work, of enterprise, from the supervisor, or from the customer does not cause a sense of inner calm, which in turn interfere with self-confidence or self-efficacy salesperson. The higher the role ambiguity, the lower the salesperson's self-efficacy, and vice versa. The results are consistent with the results of previous studies, namely that role ambiguity was found to construct the most influential and has a significant negative effect on self-efficacy (Hartline and Ferrell, 1996; BM Purwanto, 2002). Its influence beyond the influence of role conflict. Although these findings are not new, but basically the results of this study underscore the difficulties encountered by a salesperson while fulfilling duties as customer-contact employee. By the time they try to cope with problems at the boundaries between companies and customers, they can feel the hesitation in finding the best way to meet the demands of the role of the real. Unlike the case with role conflict, role ambiguity in individuals less have enough information needed to be able to act effectively, causing a feeling indecisive and not knowing what is desired by the organization from itself (Kahn, 1964 in Roberts et al.

1997). This vagueness and vacillation will paint the entire behavior displayed during the interaction with customers. Thereby reducing the ambiguity associated with the role of customer-contact employee positions may be one of the biggest challenges for management.

The ambiguity of the role of emotional intelligence have a significant effect on life insurance salesmen (path coefficient = $-.615$, t -statistic = $6.785 > 1.96$, and p -value $.000 < .05$). When role ambiguity is high, salespeople do not fully understand their duties in connection with the activities of what needs to be done, how to do it, and its importance (Behrman and Perreault, 1984, Walker, Churchill, and Ford, 1972). At that time there will be feelings of anxiety, frustration, and tension, which will affect the ways of thinking and feeling is erratic, and create emotional intelligence can not function properly. The higher the role ambiguity, the lower the emotional intelligence, and vice versa. Salesperson job satisfaction did not significantly affect on the customers perceived service quality (path coefficient = $.009$, t -statistic < 1.96 , and p -value of $.999 > .05$).

Job satisfaction is regarded as a separate issue that is personal, while the present quality of service is either considered a requirement of the profession, so that job satisfaction does not have a significant influence on the quality of services provided. However, a positive correlation indicates that higher job satisfaction, it will better the quality of services provided.

Self-efficacy significantly influence the salesperson's customers perceived service quality (path coefficient of $.561$, t -statistics > 1.96), and p -value $.000 < .05$). When salespeople feel more confident of his ability, then he will become more proactive, more ductile, and showed greater efforts in serving customers, which will increase customers' assessments of service quality are presented. Similarly, the opposite will happen. Self-efficacy can enhance or improve one's choice of activities to be done, how much effort they will do in the face of obstacles and frustrations, how long they will persist in the face of difficult situations, and their emotional reactions before facing a task or when they are involved in it. In other words, self-efficacy affects behavior patterns, motivation, performance, and emotional reactions salespeople (Hjelle and Ziegler, 1992:553). People who have a strong belief in his ability to solve problems, will survive to reach the goal in the face of obstacles and just a little critique of her shortcomings.

Emotional intelligence significantly influence the salesperson's customers perceived service quality (path coefficient $.467$, t -statistics > 1.96 , and p -value $.000 < .05$). Skill in intra and interpersonal relationships make the salesperson is able to control emotions with good coaching that supports good relationships with customers and improve customer assessment of service quality are presented. Similarly, the opposite will happen. Requirements to be able to establish good relationships contained in

interpersonal intelligence, as part of emotional intelligence. Interpersonal intelligence is the ability of individuals to react to the emotions of others, and includes both the ability to empathize (empathy) and to perceive emotions in others (perceiving others' emotions). To be able to foster good social relationships salesperson requires empathy, the ability to put yourself in the customer, in terms not only understand what is sought by customers, but also understand the feelings experienced by customers. Empathy means understanding the customer's problem, their industry and the issues contained in it. Except for empathy, salespeople also needed the ability to read emotions through body language customer (perceiving other's emotions), which is a sign of emotional which can strengthen or weaken the meaning of the words spoken by the customer. Some salespeople claim that an understanding of customers' emotions affect their sales performance (interview, November 2009). Several studies have found that empathy is the most important attribute (Bradley, 1982), while other studies found that the skill mix (Johnston, 1989), and motivation (Kent et al, 2001) is an important attribute to better understand customers.

Emotional intelligence also includes intrapersonal intelligence as an ability to understand the emotions themselves. When dealing with customers, salespeople must also be able to control himself, especially his emotions, in order to generate good sales presentation as well as fostering good relationships with customers. Good self-control is one that shows the attitude of a salesperson's professionalism. Salespeople need to maintain the image of himself in the eyes of the customer (self-awareness), capable of controlling his own emotions, especially negative emotions (self-regulation), and able to motivate themselves (self-motivation).). Requirements to be able to establish good relationships contained in interpersonal intelligence, emotional intelligence as part of emotional intelligence with good conditions, one effect seen is terbinanya a good relationship with customers. And the opportunity to sell in the future will rely heavily on the strong ties that exist between buyers and sellers (Crosby et al., 1990).

Managerial implications

The results of this study is expected to be used by management to improve customer assessment of service quality. Reduce the ambiguity of the salesperson's role becomes one of the biggest challenges for sales managers in managing customer-employee contact. The biggest role ambiguity appears sourced from the company, it is recommended to do the review as well as a more definite rules of the company, so as to minimize the perceived role ambiguity. Salespeople itself must also be sought to continue to learn and understand a variety of information related to the duties required. Management also should be able to manage salespeople in a way that can maintain or improve their self-efficacy. Associated with the picture of self-efficacy possessed salesperson, self-confidence of job-related skills that have looked at low, although still

considered quite adequate. Given the self-efficacy can be improved through training, among others, it is advisable to design training programs for job skills, so it can be expected to increase in sales of self-efficacy, which continues on improving the quality of services provided. Associated with emotional intelligence, management can also work on improving the quality of services presented in a way to maintain or improve their emotional intelligence salesperson. Overall management is expected to recruit and retain salespeople who have self-confidence (self-efficacy) and a high emotional intelligence, and able to deal with role conflict and role ambiguity as well.

Limitations

This study can not be separated from the weaknesses and limitations, especially in the face of technical obstacles in the field. Outstanding researchers who are not directly related to the customer at the time of data collection, the majority of samples taken were women, ie 82.7% men and only 17.3%. The lack of gender balance of these aspects allows obtaining different results obtained if the number of respondents who were more balanced between the sexes.

Further Research

For further research can be a comparative study (comparative study) on two types of insurance companies, such as local and foreign, or at some insurers. Similar studies can also be done on the company's other services, such as hotels, restaurants, retailers, real estate, and others.

Studies conducted in one organization has the advantage, but also contains flaws. To achieve a better generalization, similar studies can also be done at several companies in similar industries, as well as on other types of service industries such as banking, hotels, retail, hospitals, to further test the hypothesized effect. Can also be used longitudinal or qualitative research methods that may produce findings more than cross-sectional approach.

Given the emotional intelligence measure used in this study was adapted from qualitative research, before further research is necessary to the development of this measure with a larger number of samples.

Future studies may also examine other issues, such as the communication process, organizational structure, management style, socialization and training of employees, the influence of a friendly working atmosphere, or the use of internal marketing strategy. Can also tested the role of other parties in the presentation of services, such as non-employee contact. Studying these issues can provide a stronger basis for academics and

practitioners to provide forecasting or allegations related to employee management services and quality of services.

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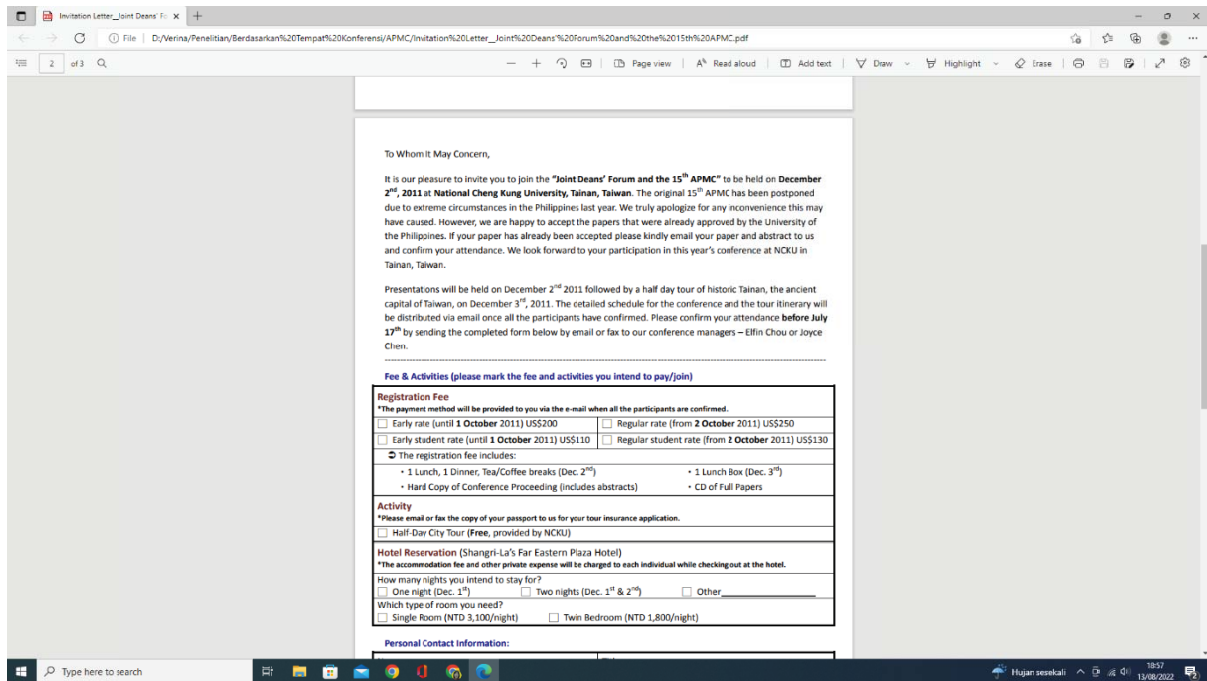
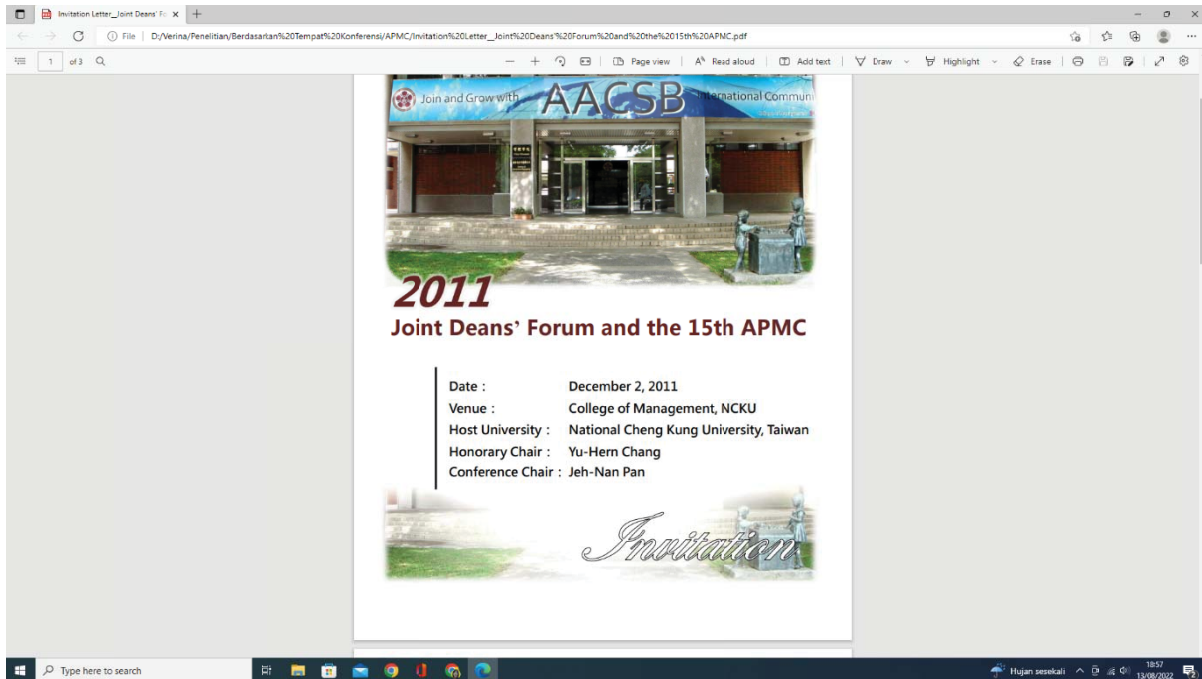
319

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[▲ Back to Top](#)

