

Guideline for Developing Sales in the Insurance Business Sector to Create a Competitive AdvantageKultida Wongpipat ^{1*}Email: dewkultida16@gmail.com, Orcid ID: 0009-0007-3920-7067Kanecha Thanawatparinya ²Email: kanecha.t@fba.kmutnb.ac.th, Orcid ID: 0009-0002-0328-6836Thanin Silpchalua ³Email: thanin.s@fba.kmutnb.ac.th, Orcid ID: 0000-0001-9503-2379^{1,2,3} Faculty of Business Administration, King Mongkut's University of Technology North Bangkok, Thailand.* Corresponding author email: dewkultida16@gmail.com**Abstract**

The challenges of insurance industry such as, persistent losses and business closures still continuously. This research aims to explore strategies for developing sales operations within the insurance sector to enhance competitive advantage. A qualitative research approach was first employed through in-depth interviews with nine experts, which informed the development of tools for the subsequent quantitative phase. Additionally, a focus group discussion was conducted with 11 specialists to reach a consensus on the proposed research model. In the quantitative phase, data were collected using questionnaires from 500 profitable insurance organizations. The analysis involved descriptive statistics, inferential statistics, and multivariate statistics. The research findings revealed that the development of sales operations in the insurance sector to enhance competitive advantage can be prioritized into four key components as follows: 1) Customer-Oriented Selling Behavior ($\bar{X} = 4.34$). The most important item under this component is learning and understanding the in-depth lifestyle patterns of customers across different age groups, 2) Sales Innovative ($\bar{X} = 4.33$). The most significant item is the implementation of chatbots integrated with social media platforms to enable automatic insurance transactions across all platforms, 3) Salesforce Job Delight ($\bar{X} = 4.30$). The most important aspect is establishing policies that promote work-life balance by adapting flexible working arrangements for insurance sales representatives. 4) Sale Excellency Development ($\bar{X} = 4.24$). The top priority item is reviewing personnel development risk plans to prepare for potential future changes. For hypothesis testing, the study found that non-life insurance and life insurance significantly differ in their emphasis on strategies for developing sales operations to achieve competitive advantage, with statistical significance at the 0.05 level.

The analysis of the structural equation model revealed that it passed the assessment criteria and consistent with the empirical data. The calculated values of probability of chi-square, the relative chi-square, the index of consistency, and the root mean squared error of approximation were 0.088, 1137, 0.960, and 0.017, respectively.

Keywords: Structural Equation Model, Insurance, Non-Life Insurance, Life Insurance**Introduction**

The digitalization making insurance industry in to a period of intensified structural transformation, increased factors such as, industry regulatory, customer expectations, and market competition are influence regarding that. The firms in the sector of life and non-life insurance are under pressure to adaptation from product-centric models toward customer-based, build value relationship systems. This situation, sales functions are not an accessory income making mechanisms, but strategic approaches evolve customer-trust, long-term preservation, and organizational sustainability. The sales systems have become an important consideration of competitive advantage development of structured base on capability. Sustainable competitive advantage when considered from the perspective of strategic management, it emerges from the specification of the firms' resources, including valuable abilities, occasional, and established in the organizations (Cordeiro et al., 2023). Competitive advantage is improved through the systematic configuration of value chain activities that build high-level valuable customer (Pu et al., 2023). Products are insubstantial, complicated, and difficult to trust in the context of insurance industry, the division of sales represents an importance creation and valuable mechanism. The capabilities to be consistent with behaviors of sales section, organizational development systems, and innovation practices becomes critical to implementing performance advantage. Sales literature existing defined that selling behavior focused on customer is a key of sales effectiveness performance (Yotapditya, 2023). Adaptive selling and customer orientation significantly increase sales performance in insurance industries. Moreover, contemporary sales effectiveness depends on persuasive skills and also on knowledge integration, valuable of cooperative creation, and the seller's role is a strategic knowledge broker (Bonney et al., 2022). Therefore, the importance of sales performance behavioral orientation structural and developmental systems that support sales excellence are significance, training systems, performance measurement structures, and capability development programs influence sales behaviors and outcomes in the context of organizational mechanisms (Mackenzie et al., 2023). Furthermore, sales innovation, including technological usage, creative issues-solving, and novel value approaches, are critical encourage of sales effectiveness in enhancing complicated markets (Haricha et al., 2023).

In addition, innovation in sales processes increases receptivity, personalization, and efficiency, especially in insurance industries which are characterized by service complexity. Important dimension which is the psychological and motivational of sales team. Seller's engagement, satisfaction, and organizational commitment have been theoretically connected to unit performance outcomes (Rodriquez et al., 2023). Especially, organizational commitment and their attitude show strong relationships with work performance (Dafiq et al., 2023), the work of sellers' team raised professional fulfillment as an internal capability that determines performance continuity and competitive strength. Substantial empirical work on individual components, such as customer orientation, sales innovation, and employee engagement, but the literature still remains disconnected. Previous studies mostly examine isolation or limited double relationships in these constructs, integrative structural models determine sales excellence development systems, sales innovation, customer selling behavior concentration, and sales team interact to create organizational competitive advantage, especially in the insurance industries within this emerging market contexts and highly coordinated. Empirical evidence specific to the insurance sector in Southeast Asia is still insufficient, but the sales effectiveness literature has been developed in Western contexts, which presented distinct characteristics of industry. Therefore, theoretical models developed with a clear context-specific, empirically validated integrate behavioral, developmental, innovative, and psychological dimensions of sales systems. To investigate these gaps, this study develops and tests a structural equation model four related constructs which are: 1) Sale Excellency Development, 2) Sales Innovative, 3) Customer-Oriented Selling Behavior, and 4) Salers Work Happiness, within the Thai insurance industry together life and non-life sectors. Using quantitative data collected from 500 insurance organizations and validated through qualitative focus group confirmation, this research proposes an integrative framework explaining how systematic sales development contributes to competitive advantage.

Research objective

1) To examine the organizational structures and operational characteristics of insurance firms in Thailand that have actively developed their sales functions.

2) To identify and analyses the key components of sales development approaches in the insurance business sector that contribute to the creation of competitive advantage.

3) To develop and empirically validate a structural equation model of sales development approaches in the insurance business sector for enhancing competitive advantage.

Research Hypotheses

H1: Sales Excellency Development has a direct positive effect on Sales Innovative.

H2: Sales Excellency Development has a direct positive effect on Salesforce Job Delight.

H3: Sales Excellency Development has a direct positive effect on Customer-Oriented Selling Behavior.

H4: Customer-Oriented Selling Behavior has a direct positive effect on Salesforce Job Delight.

H5: Sales Innovative has a direct positive effect on Customer-Oriented Selling Behavior.

H6: The importance of sales development approaches for achieving competitive advantage in the insurance business differs significantly across types of insurance businesses.

Literature Review

1) **Strategic Foundation:** is commonly explained through a capability-based logic which firms performing as competitors when they show resources and capabilities that are valuable, rare, difficult to imitate, and organizationally embedded (Mensah, 2023). From a value-chain perspective, competitive advantage is also created through the systematic configuration and management of activities that generate superior customer value (Al-Shammari, 2023). Insurance context, which is defined by intangible, complex, and trust-based offerings, the sales system serves as an important mechanism of value creation. Therefore, the development of structured sales capabilities with excellence systems, innovative practices, and customer-oriented behaviors, it is essential for sustaining long-term competitiveness.

2) **Customer-Oriented Selling Behavior:** is a fundamental concept in sales research, concentrating on precisely identifying customer requirements and conditioning solutions accordingly, rather than simply aiming to close sales. This concept was implemented through the SOCO scale, stimulating systematic empirical investigation. After that meta-analytic evidence indicates that customer orientation and adaptive selling significantly improve salesperson performance across industries (Kushwaha et al., 2022; Ladeira et al., 2026). Recent syntheses further indicate that modern sales effectiveness is steadily more driven by the integration of knowledge, the creation of customer value, and the salesmen role as a strategic knowledge broker (Corsaro et al., 2022). Customer-oriented selling in insurance context is especially salient because they evaluate value primarily through understanding, clarity, and trust, making customer orientation a relational possibility important for preservation and long-term relationship quality.

3) **Sales Innovative:** refer to conceptualized both as technology-enabled selling and as the generation and application of novel selling approaches, technology can improve performance via mediating mechanisms, such as enhanced customer service and salesperson adaptability (Badrinarayanan et al., 2022). This has also been discussed as a broader transformation of selling practices in increasingly complex markets, allowing responsiveness and higher value proposition delivery (Nussipova, 2022). Moreover, technology, salesperson innovativeness has been connected to performance with organizational learning mechanisms, including assumed knowledge exchange, value-based selling capability, and an innovation-supportive selling environment (Liu et al., 2024). Innovativeness is actually relevant because sales processes involve explaining complex policy terms, aligning coverage with customer risks, and sustaining service continuity across long customer life cycles (Sakya et al., 2022).

4) **Sale Excellency Development:** it was grounded in sales management systems that integrate control, development, and performance measurement to consistent with sales behaviors with organizational strategy. The literature on salesforce control systems distinguishes between outcome-based and behavior-based controls, which differently show salesperson motivation and behavior (Hu et al., 2024). Marketing control theory show that the effectiveness of control systems depends up ponds the surrounding environment and the consistency between control mechanisms and intended results (Prahitaningtyas, 2025). The interactive design of sales control systems shows salesman motivation and performance. In addition, the development of sales excellence should go over skill enhancement to concludes compliance, ethical practices, correct information provision, and relationship-building standards that maintain trust.

5) **Salesforce Job Delight:** positioned as a high-intensity positive state that more than ordinary job satisfaction, reflecting engagement, enthusiasm, professional meaning, and pride. Meta-analytic evidence indicates that employee satisfaction and engagement are associated with business-unit results such as customer satisfaction, productivity, and profitability (Sherry, 2025). Organizational commitment and attitudinal variables show strong relationships with salesman performance (Chinelato et al., 2022). The Job Demands–Resources model explains how organizational resources, such as support, development opportunities, role clarity, and effective systems, enhance work engagement and performance sustainability (Mazzetti et al., 2023). In addition, salesforce job delight can be conceptualized as an internal capability that encourages persistence, service quality, and long-term performance continuity, especially relevant in high-pressure insurance selling.

6) **Integrating the Four Components in Insurance Sales Development:** the literature overall supports a systems perspective in explaining sales performance and competitive advantage rather than isolated constructs. A major synthesis of sales performance drivers identifies multi-level determinants the increasing importance of knowledge-based, value-creating roles in modern selling (Chen et al., 2022). Integrating sale excellence development with sales innovative is tending enhance customer-oriented selling behavior and encourage a positive salesforce state (Job Delight), therefore strengthening customer trust, retention, and sustainable competitiveness in the insurance industry.

Research Methodology: This study conducted a mixed-methods approach to develop, evaluate, and validate a structural model of sales development practices within the insurance industry. The integration of qualitative and quantitative methods was structured to enhance theoretical robustness, empirical validity, and contextual relevance. The research design consisted of three related phases which are: 1) Exploratory qualitative inquiry, 2) Quantitative model testing, and 3) Qualitative model validation.

Population and Samplings : In the qualitative research was conducted using in-depth interviews to explore and refine the conceptual foundations of the proposed constructs. A total of nine key informants were purposively selected based on their domain expertise, professional experience, and strategic roles within the insurance businesses sector. The purposive sampling technique was used to confirm information capable of providing insights into sales development dynamics. The informants were categorized into three groups which are: 1) Three senior executives and entrepreneurs within the insurance industry, 2) Three representatives from governmental and regulatory bodies overseeing insurance operations, and 3) Three academics specializing in sales organization development. The interviews focused on four principal constructs under the conceptual framework which are: 1) Customer-Oriented Selling Behavior, 2) Sales Innovation, 3) Salesforce Job Delight, and 4) Sales Excellency Development.

Research Instruments: The instruments were developed through a systematic and theory-driven process, this stage included an extensive review of scholarly literature, relevant empirical studies, and qualitative findings from the in-depth interviews. Measurement approaches were generated through content synthesis and connected with the conceptual definitions of each construct. The draft questionnaire was subsequently subjected to expert evaluation by five specialists with expertise in insurance management, sales development, and quantitative research methodology. Content validity was assessed using the Item–Objective Congruence (IOC) index, yielding values between 0.80 and 1.00, thereby demonstrating

strong alignment between items and research objectives. A pilot study was then conducted with 30 respondents drawn from a population comparable to, but distinct from, the main study sample. Item discrimination was evaluated using corrected item-total correlation coefficients, which ranged from 0.58 to 0.93, indicating satisfactory item performance. Instrument reliability was assessed using Cronbach's alpha, which yielded a coefficient of 0.994, reflecting excellent internal consistency and measurement stability. Following refinement based on pilot results, the finalized instrument was administered for full-scale data collection. Quantitative data were analyzed using IBM SPSS for descriptive statistics and IBM SPSS AMOS for Structural Equation Modeling. Descriptive analysis included frequency distributions, percentages, means, and standard deviations to summarize respondent characteristics and construct-level responses. SEM was employed to evaluate the hypothesized causal relationships among latent variables and to assess the overall model fit with empirical data. Model evaluation adhered to established goodness-of-fit criteria, including Chi-square probability (CMIN-p), relative Chi-square (CMIN/DF), Goodness-of-Fit Index (GFI), Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (RMSEA). Model refinement was conducted using Modification Indices (M.I.) as recommended by Arbuckle (2016), with adjustments implemented only when theoretically justified. Observed variables failing to meet statistical significance or theoretical coherence were sequentially removed, and the model was re-estimated until acceptable fit indices were achieved. This iterative process ensured both statistical adequacy and theoretical integrity of the final structural model. The qualitative through a focus group discussion to validate and contextualize the quantitative findings. Eleven industry professionals were purposively selected based on their expertise and practical experience in insurance sales management. The objective of this phase was to critically examine the interpretive validity, practical applicability, and strategic implications of the structural model within real-world organizational contexts. The focus group findings were analyzed through thematic content analysis and triangulated with quantitative results to strengthen construct validity and enhance the explanatory power of the research model. By integrating exploratory qualitative insights, robust quantitative testing, and post-hoc qualitative validation, this study ensured methodological triangulation and reinforced both internal and external validity. The sequential mixed-methods design not only strengthened theoretical contribution but also enhanced the practical relevance of the proposed model.

Data Analysis

This study using systematic content analysis to identify repeating themes, refine construct definitions, and generate empirically composed measurement indicators. The qualitative phrase is theoretical and operational base for instrument development in the quantitative phase. The quantitative phase designed to empirically examine the structural relationships within the latent constructs. The population comprised 1,419 business executives from organizations certified within the insurance industry sector, it was determination guided by methodological standards SEM, which emphasize the requirement of satisfactory sample size for parameter stability and model reliability. Following the criteria proposed by Comrey and Lee (2013), a sample size of 500 respondents was considered to represent appropriated level for multivariate analysis and SEM applications. To ensure the sampling bias, a multi-stage sampling strategy was implemented, cluster sampling was conducted by categorizing insurance firms into life insurance and non-life insurance companies. In addition, probability sampling combined with simple random sampling techniques was applied within each cluster, to ensuring that each qualified executive had an equal probability of inclusion (Silpcharu, 2020).

Results

1. The general status of organizations in the insurance business sector revealed that respondents were equally distributed between non-life insurance companies and life insurance companies (50% each). Most organizations were established in the form of limited companies (87.20%). The majority had registered capital of more than 20 million baht (99.40 %). Most businesses had been operating for 5–10 years (37.40 %), and the highest proportion had foreign shareholding participation (64.40 %).

2. The analysis of organizational structures and operational characteristics among insurance firms implementing sales development initiatives reveals several noteworthy patterns. The predominant objective driving sales development efforts was profiting maximization (29.00%), indicating that organizations primarily frame sales development as a strategic instrument for financial performance enhancement. Structurally, decentralization emerged as the most frequently adopted development approach (40.40%), suggesting that firms prefer distributing decision-making authority and operational control across various levels to enhance agility and responsiveness within sales functions.

Sales personnel themselves were identified as the most influential actors in supporting sales development for competitive advantage (24.60%), underscoring the central role of frontline employees in shaping sales effectiveness. Technological advancement was perceived as the most critical developmental factor (33.40%), reflecting the growing recognition of digital transformation and technology integration as essential enablers of modern insurance selling. In terms of competency priorities, closing techniques were most frequently emphasized (31.40%), highlighting the continued importance of transactional effectiveness alongside relational capabilities.

Regarding planning horizons, most organizations adopted medium-term development plans spanning 7–9 months (33.20%), suggesting a balance between strategic continuity and operational flexibility. Customer retention—measured through the number of existing policyholders maintained, was the most widely applied success indicator (25.60%), demonstrating a relational performance orientation beyond short-term acquisition metrics. Financial investment in sales development was commonly allocated at 10,000–20,000 THB per person annually (29.40%), indicating moderate but structured budgetary commitment.

Organizationally, the marketing department was most frequently designated as the responsible unit for sales development initiatives (68.60%), reflecting the strategic integration of sales development within broader market-facing functions. SWOT analysis was the dominant analytical tool employed for planning (65.20%), suggesting reliance on strategic environmental assessment in shaping development programs. Organizational capability was perceived as the most critical resource for effective sales development (31.80%), reinforcing a capability-based view of competitiveness.

Capability enhancement was most commonly achieved through peer coaching and internal knowledge sharing (42.80%), highlighting the importance of experiential learning and collaborative development mechanisms. Continuous development was identified as the prevailing policy orientation (56.80%), reflecting recognition that sales excellence requires sustained and iterative improvement. Participation in development programs was primarily voluntary (58.80%), suggesting an emphasis on intrinsic motivation and engagement in capability-building processes.

External service providers were most often selected based on trusted recommendations (34.00%), indicating relational trust as a key selection criterion. Sales volume remained the most frequently used evaluation metric for assessing development outcomes (48.80%), while internal organizational units were predominantly responsible for performance evaluation (49.00%). The most commonly reported outcome of sales development initiatives was increased sales revenue (27.00%), confirming alignment between development efforts and financial performance objectives. Recruitment for sales development roles was typically conducted through online job platforms such as JobThai or JobDB (44.20%), reflecting formalized talent acquisition processes. In addition, customer insurance purchasing behavior was identified as the most significant opportunity factor influencing sales development strategies (30.40%), underscoring the importance of market-driven responsiveness in shaping organizational sales capability enhancement.

3. The level of importance of sales development approaches in the insurance business sector for creating competitive advantage was found to be high overall, with a mean score of 4.30. When considering each dimension of sales development approaches in the insurance business sector for creating competitive advantage, they can be ranked as follows: 1) The Customer-Oriented Selling Behavior component was rated at a

high level of importance, with a mean score of 4.34, 2) The Sales Innovative component was rated at a high level of importance, with a mean score of 4.33, 3) The Salesforce Job Delight component was rated at a high level of importance, with a mean score of 4.30, and 4) The Sales Excellency Development component was rated at a high level of importance, with a mean score of 4.24, respectively.

4. The comparison of the levels of importance of the components of sales development approaches in the insurance business sector for creating competitive advantage, classified by type of insurance business, was conducted using an independent samples t-test to examine differences between the means of two independent groups, as shown in Table 1.

Table 1: Comparison of Mean Differences Between Groups Using Independent Samples t-Test.

The sales development approach model in the insurance business sector for creating competitive advantage	t-Value	P-Value
The overall level of importance of the components	-2.90	0.00*
1. Customer-Oriented Selling Behavior	-1.96	0.05*
2. Sales Innovative)	-2.40	0.02*
3. Salesforce Job Delight	-2.34	0.02*
4. Sale Excellency Development	-2.09	0.04*

*Statistically significant at the 0.05 level.

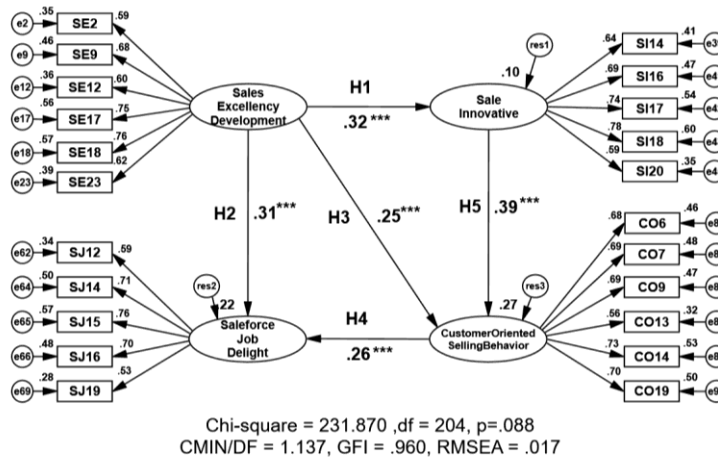
From table 1 the results indicated that the overall level of importance of the components of sales development approaches in the insurance business sector for creating competitive advantage differed significantly at the 0.05 level when classified by type of insurance business. Life insurance companies placed significantly greater importance on sales development approaches for creating competitive advantage than non-life insurance companies. When analyzing each component separately which are: Customer-Oriented Selling Behavior, Sales Innovative, Salesforce Job Delight, and Sales Excellency Development, the results also showed statistically significant differences at the 0.05 level. Life insurance companies consistently assigned greater importance to these sales development approaches for creating competitive advantage compared to non-life insurance companies.

5. The results of the Structural Equation Modeling (SEM) analysis of the sales development approach model in the insurance business sector for creating competitive advantage revealed that the RMSEA value was 0.056, which met the goodness-of-fit criteria. However, the Chi-Square Probability Level was 0.000, CMIN/DF was 2.575, and GFI was 0.606, all of which did not meet the acceptable goodness-of-fit criteria.

Therefore, the researcher proceeded to modify the structural equation model by considering the Modification Indices, in accordance with the recommendations of Arbuckle (2016). Prior to modification, the model comprised four constructs, each containing 25 observed variables. Model adjustments were undertaken based on the output generated by the statistical software, together with sound theoretical justification. Inappropriate observed variables were systematically removed one at a time, and the model was re-estimated following each modification. This iterative process was repeated until all four goodness-of-fit indices satisfied the established acceptable criteria. At that stage, the structural equation model was deemed to exhibit a good fit and to be consistent with the empirical data. After the model modification, the results showed that the Chi-Square Probability Level was 0.088 (> 0.05), CMIN/DF was 1.137 (< 2), GFI was 0.960 (> 0.90), and RMSEA was 0.017 (< 0.08). All four indices met the established evaluation criteria. Therefore, it can be concluded that the revised structural equation model of sales development approaches in the insurance business sector for creating competitive advantage demonstrated good fit and consistency with the empirical data.

The results of the Structural Equation Modeling (SEM) analysis of the sales development approach model in the insurance business sector for creating competitive advantage, in the Standardized Estimate mode after model modification, are presented in Figure 1 and Table 2.

Figure 1: The SEM of sales development approaches in the insurance business sector for creating competitive advantage, in the Standardized



Estimate mode after model improvement.

Table 2: The statistical values obtained from the SEM analysis after model modification.

Variable	Estimate		R ²	Variance	C.R.	P
	Standardized	Unstandardized				
Sale Excellency Development				0.34		
Sales Innovative	0.32	0.27	0.10	0.22	5.47	***
Salesforce Job Delight	0.31	0.25	0.22	0.19	4.95	***
Customer-Oriented Selling Behavior	0.25	0.22	0.27	0.21	4.44	***
Customer-Oriented Selling Behavior			0.27	0.21		
Salesforce Job Delight	0.26	0.23	0.22	0.19	0.43	***
Sales Innovative			0.10	0.22		
Customer-Oriented Selling Behavior	0.39	0.42	0.27	0.21	6.49	***
Sale Excellency Development				0.34		
SE2	0.59	1.00	0.35	0.64		
SE9	0.68	1.04	0.46	0.44	11.50	***

SE12	0.60	0.91	0.36	0.50	10.58	***
SE17	0.75	1.14	0.56	0.35	12.27	***
SE18	0.76	1.32	0.57	0.45	13.36	***
SE23	0.62	1.01	0.39	0.55	10.87	***
Sales Innovative			0.10	0.22		
SI14	0.64	1.00	0.41	0.36		
SI16	0.69	1.12	0.47	0.34	11.24	***
SI17	0.74	1.23	0.54	0.32	12.93	***
SI18	0.78	1.26	0.60	0.26	13.36	***
SI20	0.59	0.99	0.35	0.45	10.95	***
Salesforce Job Delight			0.22	0.19		
SJ12	0.59	1.00	0.34	0.45		
SJ14	0.71	1.15	0.50	0.31	11.38	***
SJ15	0.76	1.25	0.57	0.27	11.76	***
SJ16	0.70	1.10	0.48	0.31	11.24	***
SJ19	0.53	0.83	0.28	0.43	9.29	***
Customer-Oriented Selling Behavior			0.27	0.21		
CO6	0.68	1.00	0.46	0.33		
CO7	0.69	1.02	0.48	0.32	13.33	***
CO9	0.69	1.13	0.47	0.41	13.21	***
CO13	0.56	0.80	0.32	0.39	11.12	***
CO14	0.73	1.02	0.53	0.27	13.84	***
CO19	0.70	1.08	0.50	0.34	13.49	***

6. The results of the analysis of the total effects, direct effects, and indirect effects of the structural equation model of sales development approaches in the insurance business sector for creating competitive advantage, in the Standardized Estimate mode after model modification, are presented in Table 3.

Table 3: The value of total effects, direct effects, and indirect effects

	Sale Excellency Development	Sales Innovative	Customer-Oriented Selling Behavior	Salesforce Job Delight
Sales Innovative	0.32	0.00	0.00	0.00
Customer-Oriented Selling Behavior	0.37	0.39	0.00	0.00
Salesforce Job Delight	0.40	0.10	0.26	0.00

The results of the analysis of total, direct, and indirect effects of the structural equation model of sales development approaches in the insurance business sector for creating competitive advantage, in the Standardized Estimate mode after model modification, revealed that the highest total effect was observed for the Sale Excellency Development construct. This construct exerted a total effect on the Salesforce Job Delight construct with a standardized regression weight of 0.40 (0.31 + 0.06 + 0.03). This total effect was composed of three components: (1) a direct effect of Sale Excellency Development on Salesforce Job Delight with a coefficient of 0.31; (2) an indirect effect through Customer-Oriented Selling Behavior, with a value of 0.06 (0.25 × 0.26); and (3) an additional indirect effect through Sales Innovative and Customer-Oriented Selling Behavior sequentially, with a value of 0.03 (0.32 × 0.39 × 0.26). These findings indicate that Sale Excellency Development plays a significant role in enhancing Salesforce Job Delight, both directly and indirectly through related mediating constructs.

7. Qualitative Research Findings from the Focus Group Discussion

Following the complete development and empirical validation of the structural model through quantitative research procedures, the researcher proceeded to examine the contextual relevance, practical appropriateness, and applicability of the proposed model by conducting qualitative research using the Focus Group Discussion (FGD) technique.

1) Participants in the Focus Group Discussion consisted of 11 participants, all of whom were executives in industrial business organizations with substantial experience in sales management, salesforce development, and competitive strategy formulation within the insurance business sector.

2) Model Validation and Expert Consensus. The findings from the focus group discussion revealed unanimous consensus among all 11 experts in endorsing the sales development approach model in the insurance business sector for creating competitive advantage.

The experts agreed that the proposed model comprehensively reflects the current competitive landscape of the insurance industry and aligns well with contemporary business conditions characterized by value creation, long-term relationship management, and systematic salesforce development.

3) Validation of the Four Core Components of the Model

Content analysis of the focus group data confirmed strong support for all four key components of the model. The essential findings are summarized as follows:

3.1) Customer-Oriented Selling Behavior. The experts consistently emphasized that customer-oriented selling behavior represents the core foundation of competitive advantage in the insurance industry. Since insurance products are intangible and highly trust-dependent, long-term customer relationships are critical to sustained success.

The executives highlighted that understanding customer needs, providing sincere consultative selling, and maintaining consistent after-sales follow-up significantly influence client portfolio sustainability and referral generation. Therefore, this component was strongly validated as a central mechanism for achieving sustainable competitive advantage.

3.2) Sales Innovative. The experts noted that the insurance industry currently faces intense competition driven by digital transformation, online platforms, and InsurTech developments. Consequently, innovation in sales processes, such as the utilization of digital tools, data analytics, CRM systems, and hybrid selling models has become essential for enhancing responsiveness and operational efficiency. Participants emphasized that innovation extends beyond technology to include creative service design and differentiated customer experience strategies. This dimension was recognized as a strategic driver of long-term competitiveness.

3.3) Salesforce Job Delight. The experts also underscored the importance of salesforce job delight. The insurance sales profession involves high pressure, including sales targets, client rejection, and internal competition.

The discussion revealed that when organizations create supportive environments that foster professional pride, motivation, and job satisfaction, this positively impacts retention and sales performance. Several executives described this component as a psychological mediator linking sales development systems to organizational competitive outcomes.

3.4) Sale Excellency Development. The experts emphasized that continuous development systems serve as the structural foundation for sustained competitive advantage. This development encompasses: skill enhancement training, mindset development, coaching and mentoring systems, and clear career path structures. All key informants unanimously agreed that organizations equipped with systematic excellence development frameworks are able to establish superior sales standards and achieve differentiation through consistent quality and performance.

4) Overall Conclusion of the Qualitative Findings. Overall, the focus group findings confirm that the proposed Sales Development Approach Model in the Insurance Business Sector for Creating Competitive Advantage is contextually valid and practically applicable within the industry. All 11 experts unanimously endorsed the four core components of the model: 1) Customer-Oriented Selling Behavior, 2) Sales Innovative, 3) Salesforce Job Delight, and 4) Sale Excellency Development. The model was recognized as a strategic framework capable of guiding insurance organizations in systematically enhancing their sales systems and achieving sustainable competitive advantage.

Discussion and Conclusion

1. The findings indicate that the component with the highest mean score was Customer-Oriented Selling Behavior, rated at a high level. This clearly reflects that successful insurance business organizations place strong emphasis on the concept of Customer Centricity, both strategically and operationally. The results suggest that the ability to build long-term relationships with policyholders does not stem merely from driving sales volume; rather, it emerges from cultivating sales behaviors that function in a consultative capacity rather than simply acting as product promoters. Within the context of the insurance industry, where products are intangible and decision-making relies heavily on trust, customer orientation is particularly critical. Therefore, established at the individual level between insurance agents and clients can significantly enhance the overall credibility of the organization. These findings are consistent with Dwivedi et al. (2024), who stated that customer orientation represents a core strategic approach directly linked to marketing success, customer loyalty, and customer retention. These factors serve as long-term revenue foundations while simultaneously reducing marketing costs.

Moreover, the results reveal that organizations genuinely committed to customer centricity tend to adopt performance evaluation systems that go beyond sales metrics, incorporating measures such as customer satisfaction assessments, post-sale follow-ups, and ethical sales conduct. This shift reflects a transition from short-term outcome orientation to long-term relationship management, aligning with Renaldo et al. (2024), who found that continuous value creation for customers directly contributes to sustained revenue growth.

In the digital era, advancing customer centricity is closely associated with leveraging data and technology to design personalized experiences. Real-time data utilization and personalized experiences significantly enhance trust, repeat purchases, and referrals. This aligns with contemporary trends in the insurance sector, where customers increasingly expect seamless, transparent, and responsive interactions throughout the entire customer journey (Rane, 2023; Patil, 2024).

From the perspective of transparency and accountability, clear and straightforward communication of policy terms reduces post-purchase dissatisfaction, and the use of Big Data and artificial intelligence enables insurers to offer more precisely tailored policies, thereby increasing renewal rates and long-term customer satisfaction (Kennedy et al., 2022).

Furthermore, proactive customer care and value co-creation have become essential mechanisms for sustaining competitive advantage. Organizations that understand customers' long-term goals, collaboratively develop success plans, and engage continuously through data-driven insights can elevate "Customer Success" as a performance indicator beyond mere sales figures (Chib et al., 2025).

In addition, the findings underscore that sustainability is emerging as a significant factor in fostering long-term customer engagement. Customers increasingly favor organizations that demonstrate social and environmental responsibility (Le et al., 2024). Therefore, customer orientation in the insurance business is not merely a marketing strategy but a systemic framework encompassing organizational culture, technology, operational processes, and societal value creation.

2. The hypothesis testing results revealed that Sale Excellency Development exerted the strongest total effect on Salesforce Job Delight, with a standardized regression weight of 0.40. The present findings can be theoretically integrated with the industry 4.0 readiness framework, particularly within the dimensions of human resource development and strategic organizational support. While organizational preparation for Industry 4.0 emphasizes collaboration networks, data-driven insight utilization, human capital development, and strategic alignment, the results of this study provide empirical depth to the human-centered dimensions of such readiness (Ruangsri, Wattanakomol, & Silpcharu, 2024).

Especially, the hypothesis testing revealed that Sale Excellency Development exerted the strongest total effect on Salesforce Job Delight, with a standardized regression weight of 0.40. This finding highlights the central role of structured human resource development (HRD) systems and strategic human resource management (HRM) practices in strengthening job satisfaction and professional fulfillment among sales personnel. It suggests that sales excellence development should be conceptualized not merely as a series of training activities, but as a strategic organizational infrastructure that systematically cultivates professional pride, intrinsic motivation, and sustained engagement. In this regard, job satisfaction functions both as an outcome indicator of effective HR management and as a critical mechanism for talent retention, performance enhancement, and long-term organizational stability.

These findings are consistent with Sekhar et al. (2025), who demonstrated that HRD dimensions, such as training and development, career progression systems, teamwork facilitation, and counseling mechanisms, positively influence employee performance, with job satisfaction serving as a mediating variable. Dorta-Afonso D et al. (2025), found that High-Performance Work Systems (HPWS) significantly enhance employee job satisfaction, reinforcing the strategic human resource management perspective that conceptualizes employees as human capital assets rather than operational costs.

Furthermore, the present findings indicate that the effectiveness of HRD initiatives is amplified when integrated with psychological dimensions. The development of Psychological Capital (PsyCap), including hope, optimism, self-efficacy, and resilience, enables organizations to translate formal HR structures into meaningful and internalized job satisfaction. Sustainable job delight therefore emerges not solely from well-designed systems, but from the interaction between strategic organizational support and growth-oriented psychological environments.

Democratic leadership exerts a significant positive effect on employee performance, organizational commitment, and job satisfaction, especially within innovation-driven industries (Zhang, 2024). Soft skills training, encompassing communication, negotiation, emotional intelligence, and interpersonal competence, substantially improves sales performance and work attitudes, further validating the strategic importance of comprehensive employee development (Marques et al., 2024).

3. The hypothesis testing results revealed statistically significant differences ($p < 0.05$) in the sales development approaches adopted within the insurance business sector when classified by type of insurance business. Especially, life insurance companies demonstrated a significantly greater emphasis on the components of sales development for competitive advantage compared to non-life insurance companies.

This finding reflects the structural differences in product characteristics, risk coverage, revenue models, and competitive strategies between the two sectors.

Life insurance businesses typically operate under long-term contractual arrangements and focus on financial planning, wealth protection, and long-term security. Consequently, the sales function in life insurance requires the cultivation of enduring customer relationships grounded in trust and advisory competence. Sales representatives are expected to function as financial consultants rather than mere product sellers. Therefore, sales development in this sector prioritizes professional expertise, consultative selling capabilities, customer data analytics, and digital competencies such as CRM utilization and data-driven selling to tailor policies to clients' long-term financial objectives (Shittu, 2025). The strategic orientation toward relationship marketing and lifetime customer value explains the higher level of emphasis placed on structured sales development in life insurance firms.

However, non-life insurance businesses typically provide short-term contracts that focus on compensating actual losses resulting from uncertain and contingent events, such as accidents, property damage, or natural disasters. Competitive advantage in this sector is largely driven by operational efficiency, rapid claims processing, and responsive customer service. Sales development strategies emphasize agility, service quality, and digital integration. The adoption of digital platforms, such as mobile claim submission systems and real-time claims tracking, enhances customer convenience while reducing operational costs (Avinash, 2025). Therefore, sales personnel and brokers in non-life insurance are increasingly required to transition from traditional selling roles to risk management consultants who can assess and address clients' specific exposure profiles, including emerging risks such as cyber threats and specialized health coverage (Ahn et al., 2023).

The findings indicate that although both life and non-life insurance sectors share the overarching objective of risk management, their pathways to achieving competitive advantage through sales development differ significantly. Life insurance firms rely heavily on relational capital, long-term advisory roles, and strategic customer engagement, whereas non-life insurers prioritize operational responsiveness, digital service innovation, and risk-specific expertise.

Recommendations

Recommendation at the Policy Level

1. The Office of Insurance Commission (OIC), under the Ministry of Finance, should formulate and implement policy guidelines aimed at strengthening transparent and fair sales standards within the insurance industry. Clear regulatory guidance for insurance agents and brokers regarding accurate, comprehensible, and transparent product disclosure would enhance consumer confidence and contribute to the long-term credibility and sustainability of the insurance sector.

2. The Office of the Basic Education Commission (OBEC), Ministry of Education, should integrate foundational knowledge of risk management and insurance into the national basic education curriculum. Early exposure to insurance literacy would cultivate informed future consumers and strengthen the long-term development of the insurance market by promoting greater awareness of risk protection and financial planning.

3. The Personal Data Protection Committee (PDPC), under the Ministry of Digital Economy and Society, should support the development of a secure digital ecosystem for the insurance industry. This includes promoting centralized digital platforms that facilitate online transactions and secure data integration, thereby enhancing efficiency, transparency, and trust in insurance sales and service processes.

4. The Digital Government Development Agency (DGA) should advance the use of insurance-related open data, such as statistics on risks, accidents, diseases, and natural disasters. Providing accessible and standardized datasets would enable insurance companies to improve risk analytics, design innovative products aligned with public needs, and enhance sales effectiveness through data-driven decision-making.

5. The Office of Industrial Economics, Ministry of Commerce, should implement policies that promote the expansion of insurance markets both domestically and internationally. Strategic initiatives such as business matching programs and participation in international insurance exhibitions and service trade fairs would strengthen export opportunities for Thai insurance services and enhance the industry's regional competitiveness.

In addition, these policy directions would contribute to the institutional strengthening, digital transformation, and sustainable competitiveness of the insurance business sector within an increasingly dynamic and globalized economic environment.

Recommendation at the Practical Level

1. Insurance firms should strengthen customer-centric selling by deepening understanding of customer segments, especially across age groups, and altering communication accordingly. A service-oriented mindset should be cultivated, encouraged by structured post-sale satisfaction assessments to continuously improve products and sales competencies.

2. Organizations should use digital tools, such as AI-driven chatbots and integrated mobile applications to facilitate seamless consultation, policy purchases, and real-time claims tracking, so improving transparency, efficiency, and customer experience.

3. Companies should encourage work-life balance, establish clear career progression pathways, and reinforce the professional identity of agents as trusted advisors. Collaborative goal-setting can further enhance engagement and organizational commitment.

4. Continuous human capital development is essential to address technological and market changes. Flexible work models, strong corporate values, CSR engagement, and professional certifications, such as AAI, CFP, CMFP, can elevate advisory capabilities and strengthen long-term competitiveness.

Recommendations for Future Research

Regarding to limitations in this study, the future research recommended to study insight into following details:

1. Investigate a model of AI and consultative chatbot utilization to enhance insurance sales performance.

2. Analysis on the impact of digital customer experience on brand loyalty among younger insurance consumers.

3. Explore more with the effect of emotional intelligence on the success of consultative insurance sales representatives.

4. Examine the role of emotional customer experience in shaping insurance purchase decisions among Millennials and Generation Z.

5. Recommended to find more on the influence of ethical selling on consumer trust and purchase intention in the digital era.

In addition, these research directions would contribute to advancing theoretical and practical understanding of sustainable sales development within the evolving insurance industry.

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