ANALYSIS OF SALESMAN SATISFACTION IN RECOMMENDING AUTOMOTIVE FINANCING SERVICES: A CASE STUDY OF PT X

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ABSTRACT

Background: The automotive industry is vital to Indonesia's economy, with financing services driving the majority of vehicle sales. At PT X, 92% of the financing comes from salesman referrals, highlighting their key role. This study focuses on PT X to examine how service quality affects salesman satisfaction and willingness to recommend financing services.

Purpose: This study analyzes salesman satisfaction with recommending PT X's automotive financing services using the Importance Performance Analysis (IPA) method.

Design/methodology/approach: A quantitative approach was employed, surveying 176 car salesmen experienced in PT X's financing of products. The SERVQUAL model (tangibles, reliability, responsiveness, assurance, and empathy) measures service quality, and IPA identifies performance gaps.

Findings/Results: The analysis showed a service suitability score of 95.64%. Six key attributes fell into the "Concentrate Here" quadrant, including product variety (RL4), staff knowledge (AS1), company credibility (AS4), reward system (EM2), service accessibility (EM3), and response speed (RS1), indicating critical gaps between importance and performance.

Conclusion: While PTX meets basic expectations, targeted enhancements in critical areas can strengthen salesman satisfaction, loyalty, and customer engagement.

Originality/value (state of the art): This study highlights salesmen as key internal stakeholders and applies the IPA-SERVQUAL approach to reveal service gaps, an area overlooked in previous research that focused mainly on external customers.

Keywords: automotive financing, importance performance analysis, salesman satisfaction, service quality, SERVQUAL

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INTRODUCTION

The automotive industry plays a vital role in Indonesia's economy by contributing significantly to national growth and employment. In 2021, the sector attracted investment totaling IDR 139.37 trillion and accounted for 19.25% of Indonesia's Gross Domestic Product (GDP) (Anggapratama & Irnawati, 2023). Within this industrial ecosystem, vehicle-financing companies serve as strategic enablers by offering accessible credit facilities to consumers.

Internal data from the ASTRA Group indicate that 92% of financing applications are initiated through salesmen's recommendations, with only 8% stemming from online platforms. This statistic illustrates the pivotal role of salespeople as key decision influencers in consumer financing processes.

This trend is further reinforced by credit transaction data across the major Toyota dealerships in Indonesia. As shown in Table 1, credit purchases have consistently exceeded cash transactions between 2020 and 2023 in leading dealer groups, such as Auto2000, Agung Toyota, and Nasmoco.

This consistent preference for credit transactions highlights the strategic importance of sales personnel. As key intermediaries between financial institutions and customers, their satisfaction is critical and deserves scholarly investigation, particularly in light of its influence on consumer behavior (Purbasari & Permatasari, 2018).

Service quality is recognized as a major factor influencing both external and internal stakeholder satisfaction. The SERVQUAL framework, introduced by Parasuraman et al. (1988), has become a foundational model for evaluating service quality across five dimensions: reliability, assurance, tangibles, empathy, and responsiveness. In the automotive (Balinado et al. 2021) and banking (Fida et al. 2020) industries, this model has been widely applied, though often with an emphasis on customers rather than internal actors such as salespeople (Maharani et al. 2017).

Across various sectors, the five dimensions of SERVQUAL have demonstrated notable influences.
a) Timeliness improves user satisfaction in transportation (Prananta et al. 2024) and logistics (Lai et al. 2021).
b) Reliability and professionalism cultivate trust and loyalty (Klaus & Maklan, 2012).
c) Security in data handling strengthens consumer confidence (Setiono & Hidayat, 2022).
d) Assurance is reinforced by staff competence (Dias, 2024), organizational reputation (Nasser et al. 2025), and data protection (Madyatmadja et al. 2023).
e) Tangibles such as facility modernity and integrated technology are essential to perceived quality (Were et al. 2020; Abduh, 2016).

Moreover, theories such as One Stop Service (Zheng et al. 2021; Alfiansyah, 2023) and Loyalty Theory (Prasetyawan et al. 2023; Nadya, 2020) further reinforce the significance of service quality in shaping employee behavior, including their motivation to recommend products or services. Park and Hyun (2021) also note how rapport and empathy among colleagues contribute to performance and morale, emphasizing internal relationship dynamics.

Table 1. Toyota Car Sales by Dealer (2020-2023)

Dealer	2020		2021		2022		2023	
	Credit (%)	Cash (%)	Credit (%)	Cash (%)	Credit (%)	Cash (%)	Credit (%)	Cash (%)
Auto2000	53.40	46.60	50.70	49.30	52.40	47.60	55.20	44.80
Agung Toyo-ta	57.20	42.80	54.30	45.70	56.00	44.00	58.20	41.80
Nasmoco	52.50	47.50	52.90	47.10	55.00	45.00	58.60	41.40
Hadji Jalla	54.70	45.30	57.40	42.60	64.50	35.50	63.50	36.50
Hasjrat Abadi	44.00	56.00	27.10	72.90	61.70	38.30	76.50	23.50
Total Founder	53.40	46.60	51.00	49.00	54.50	45.50	57.30	42.70

Despite playing a central role in initiating more than 90% financing transactions, salespeople's experiences and satisfaction with service quality remain largely overlooked in academic literature. Most existing studies have focused on customer perspectives, leaving a gap in the understanding of how internal actors perceive service performance and how these perceptions affect their willingness to promote services.

This gap is critical given the highly competitive landscape of automotive financing. If salespeople perceive service delivery as inadequate or misaligned with their expectations, their engagement and effectiveness in promoting financing products may decline. Hence, there is an urgent need to explore how importance-performance gaps influence satisfaction and recommendation behaviors.

This study seeks to address this gap by evaluating the discrepancy between the perceived importance and actual performance of service quality attributes from the perspective of salesmen at PT Toyota Astra's Financial Services. By applying the SERVQUAL framework and Importance-Performance Analysis (IPA), this research offers new insight into internal stakeholder perspectives, an area still underrepresented in the service management literature.

The study hypothesizes that discrepancies in service attributes, particularly in responsiveness, reliability, and assurance, have a significant influence on salesmen's satisfaction and recommendation behavior. Through IPA mapping, this study aims to identify critical attributes that require immediate improvement to strengthen alignment with sales force expectations, enhance loyalty, and optimize frontline performance in recommending financing solutions.

METHODS

This study employed a quantitative approach using primary data collected from salesmen across Toyota dealership networks in Indonesia. This research focused on salesmen who had direct experience in promoting PT X's automotive financing products. Primary data were gathered through a structured questionnaire specifically developed based on SERVQUAL dimensions (Parasuraman et al. 1988): reliability, assurance, tangibles, empathy, and responsiveness, as well as a customer loyalty dimension.

The source population consisted of all active salesmen operating at authorized car dealerships affiliated with PT X. PT X provided a verified list of eligible participants who met the following inclusion criteria: The respondents were active car salesmen. Respondents must have direct experience in offering PT X's financing products to customers.

The study was conducted over a two-month period, from July to August 2024, covering various regional dealership locations where PT X operates. This location selection was based on the company's widespread national presence and the demographic diversity of its sales force.

To determine the minimum required sample size, this study applied the Slovin formula with a 10% margin of error, resulting in an ideal sample size of approximately 99 respondents. To ensure stronger representation and mitigate potential non-responses, the final sample size consisted of 176 respondents. Questionnaire indicators in Table 2.

The questionnaire consisted of two main sections. Importance Section: Respondents rated the importance of each service attribute. Performance Section: Respondents rated how well PT X performed in delivering each attribute.

Prior to full-scale data collection, a pilot test involving 30 respondents was conducted to ensure the questionnaire's clarity and relevance. The survey was distributed through both online and offline channels, and field assistance was provided to ensure high response and comprehension rates.

Upon collection, all submitted questionnaires were screened for completeness and eligibility. No data were excluded, and the responses were deemed valid for further analysis. Respondents were drawn from dealer networks including Auto2000, Agung Toyota, Nasmoco, Hadji Jalla, and Hasjrat Abadi, providing broad geographic and operational representation.

To analyze the results, the study employed Importance-Performance Analysis (IPA), which is widely used to identify service attributes that require a managerial focus. This method allowed a comparison between the perceived importance and actual performance scores for each service quality indicator.

Table 2. Questionnaire Indicators

Variable	Symbol	Indicator
Reliability (RL)	RL1	One of ASTRA Group financing companies always provides timely ser-vices, as promised
	RL2	Salesmen consistently have positive experiences when receiving services from one of ASTRA Group financing companies
	RL3	Salesmen have positive experiences when interacting directly with staff from one of ASTRA Group financing companies
	RL4	One of ASTRA Group financing companies offers a wide variety of prod-ucts to choose from
Assurance (AS)	AS1	The staff at one of ASTRA Group financing companies thoroughly un-derstand the services they offer and can explain them clearly to salesmen
	AS2	The staff at one of ASTRA Group financing companies possess high skills and capabilities in explaining services to salesmen
	AS3	One of ASTRA Group financing companies ensures that all customer da-ta remains secure during the transaction process
	AS4	The reputation of one of ASTRA Group financing companies in the eyes of customers reflects their trust in the services provided
Tangibles (TE)	TE1	Salesmen feel comfortable when visiting the branch offices of one of AS-TRA Group financing companies
	TE2	One of ASTRA Group financing companies utilizes the latest technology to facilitate the credit application process for salesmen
	TE3	The branch offices of one of ASTRA Group financing companies feature a modern appearance
	TE4	The staff at one of ASTRA Group financing companies are always neatly dressed
Empathy (EM)	EM1	Additional services provided by one of ASTRA Group financing compa-nies, such as birthday greetings
	EM2	Incentives received by salesmen from one of ASTRA Group financing companies as a form of appreciation
	EM3	Ease of accessing services from one of ASTRA Group financing compa-nies
	EM4	One of ASTRA Group financing companies provides fair services to all salesmen without discrimination
Responsiveness (RS)	RS1	One of ASTRA Group financing companies is quick in processing requests from salesmen
	RS2	One of ASTRA Group financing companies promptly answers salesmen's questions
	RS3	One of ASTRA Group financing companies offers a variety of flexible financing product options
	RS4	The staff at one of ASTRA Group financing companies actively assist salesmen in the credit application process

The IPA procedure followed the following steps: Averaging mean scores were calculated for both importance and performance across all attributes. Plotting: The mean values were plotted in a two-dimensional IPA matrix, with the Y-axis representing importance and the X-axis representing performance. Interpretation: The matrix is divided into four quadrants for strategic categorization: Quadrant I (Keep up Good Work): High importance and high performance. Quadrant II (Possible Overkill): Low importance, high performance. Quadrant III (Low Priority): Low importance and low performance. Quadrant IV (Concentrate Here): High importance, low performance.

This study posits that gaps between perceived importance and actual service performance significantly influence salesmen's satisfaction and intention to recommend PT X's automotive financing products. Thus, the following research hypothesis is proposed.

H1: Discrepancies between importance and performance in service quality attributes, particularly in the dimensions of responsiveness, reliability, and assurance, significantly reduce satisfaction and recommendation behavior among PT X's salesmen.

This hypothesis was tested using IPA to determine which service attributes require strategic intervention to enhance alignment with frontline expectations.

RESULTS

This study measures suitability levels by comparing performance perception scores (actual service received) with expectation scores (desired service) from PT X salesmen. This comparison identifies the service attributes that require improvement, maintenance, or optimization. Higher suitability indicates better alignment with expectations, while lower scores reveal gaps impacting satisfaction and willingness to recommend.

Using the SERVQUAL-derived IPA framework, we evaluated 20 service quality indicators through salesmen's importance (Yi) and performance (Xi) perceptions. The results show an overall suitability level of 95.64%, indicating generally strong performance, although room for improvement remains (Table 3).

Prior to Cartesian diagram construction, we calculated the average expected ($\bar{Y}$=4.3) and actual performance ($\bar{X}$=4.2) scores across all indicators to establish quadrant boundaries (Table 4). These values serve as critical thresholds for IPA matrix analysis.

Table 3. Suitability Level

Indicator	Xi	Yi	Suitability Level	Indicator	Xi	Yi	Suitability Level
RL1	739	756	97.75%	TE4	730	757	96.43%
RL2	735	756	97.22%	EM1	715	735	97.28%
RL3	737	773	95.34%	EM2	726	774	93.80%
RL4	725	772	93.91%	EM3	725	773	93.79%
AS1	727	773	94.05%	EM4	742	768	96.61%
AS2	734	768	95.57%	RS1	728	778	93.57%
AS3	738	776	95.10%	RS2	734	758	96.83%
AS4	729	779	93.58%	RS3	735	762	96.46%
TE1	731	766	95.43%	RS4	749	770	97.27%
TE2	721	752	95.88%	Total	14637	15305	95.64%
TE3	737	759	97.10%				

Table 4. The average calculation of actual performance and expectations

Indicator	Xi	Yi	$\bar{X}_i$	$\bar{Y}_i$	Indicator	Xi	Yi	$\bar{X}_i$	$\bar{Y}_i$
RL1	739	756	4.2	4.3	TE4	730	757	4.1	4.3
RL2	735	756	4.2	4.3	EM1	715	735	4.1	4.2
RL3	737	773	4.2	4.4	EM2	726	774	4.1	4.4
RL4	725	772	4.1	4.4	EM3	725	773	4.1	4.4
AS1	727	773	4.1	4.4	EM4	742	768	4.2	4.4
AS2	734	768	4.2	4.4	RS1	728	778	4.1	4.4
AS3	738	776	4.2	4.4	RS2	734	758	4.2	4.3
AS4	729	779	4.1	4.4	RS3	735	762	4.2	4.3
TE1	731	766	4.2	4.4	RS4	749	770	4.3	4.4
TE2	721	752	4.1	4.3	Total	14637	15305	83.2	87.0
TE3	737	759	4.2	4.3	Average	731.85	765.25	4.2	4.3

The study derived mean scores ($\bar{X}$=4.2, $\bar{Y}$=4.3) from 176 four-wheel vehicle salesmen›s evaluations of PT X›s service quality attributes. $\bar{X}$ represents the average performance rating, calculated by aggregating and averaging all performance scores (X), while $\bar{Y}$ reflects the average importance rating, computed similarly from importance scores (Y). These values, shown in Table 4, serve as critical thresholds in the IPA Cartesian diagram, creating four quadrants that categorize service attributes by strategic priority (immediate improvement over performance). The quadrant placement of all 20 indicators provides actionable insights for optimizing service quality, as visualized in Figure 1.
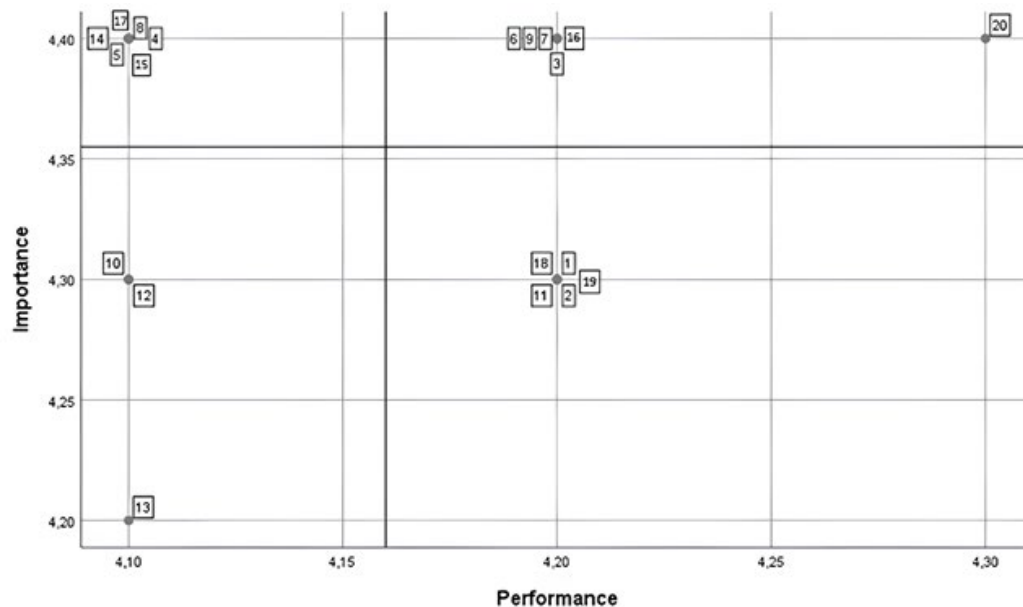
Explanation:

No	Symbol	Indicator
1	RL1	One of ASTRA Group financing companies always provides timely ser-vices, as promised
2	RL2	Salesmen consistently have positive experiences when receiving services from one of ASTRA Group financing companies
3	RL3	Salesmen have positive experiences when interacting directly with staff from one of ASTRA Group financing companies
4	RL4	One of ASTRA Group financing companies offers a wide variety of prod-ucts to choose from
5	AS1	The staff at one of ASTRA Group financing companies thoroughly un-derstand the services they offer and can explain them clearly to salesmen
6	AS2	The staff at one of ASTRA Group financing companies possess high skills and capabilities in explaining services to salesmen
7	AS3	One of ASTRA Group financing companies ensures that all customer da-ta remains secure during the transaction process
8	AS4	The reputation of one of ASTRA Group financing companies in the eyes of customers reflects their trust in the services provided
9	TE1	Salesmen feel comfortable when visiting the branch offices of one of AS-TRA Group financing companies
10	TE2	One of ASTRA Group financing companies utilizes the latest technology to facilitate the credit application process for salesmen
11	TE3	The branch offices of one of ASTRA Group financing companies feature a modern appearance
12	TE4	The staff at one of ASTRA Group financing companies are always neatly dressed
13	EM1	Additional services provided by one of ASTRA Group financing compa-nies, such as birthday greetings
14	EM2	Incentives received by salesmen from one of ASTRA Group financing companies as a form of appreciation
15	EM3	Ease of accessing services from one of ASTRA Group financing compa-nies
16	EM4	One of ASTRA Group financing companies provides fair services to all salesmen without discrimination
17	RS1	One of ASTRA Group financing companies is quick in processing requests from salesmen
18	RS2	One of ASTRA Group financing companies promptly answers salesmen's questions
19	RS3	One of ASTRA Group financing companies offers a variety of flexible financing product options
20	RS4	The staff at one of ASTRA Group financing companies actively assist salesmen in the credit application process

Figure 1. Cartesian diagram

In the Cartesian diagram presented in Figure 1, the indicators are mapped into four quadrants. Quadrant I (Concentrate Here) includes service diversity (RL4), staff knowledge (AS1), company credibility (AS4), reward system (EM2), service accessibility (EM3), and response speed to requests (RS1), which are high in importance but low in performance, indicating the need for immediate improvement. Quadrant II (Keep up the Good Work) includes staff competency (AS2), transaction security (AS3), facility quality (TE1), staff appearance (TE4), fair service (EM4), and productivity (RS4), which are high in both importance and performance, thus representing strengths that should be maintained. Quadrant III (Low Priority) includes modernity of facilities (TE2) and staff interaction (RL3), which are low in both importance and performance, suggesting that they are of lower priority. Finally, Quadrant IV (Possible Overkill) includes flexibility (RS3) and response to inquiries (RS2), which are high in performance but low in importance, suggesting that efforts in these areas may be excessive and require reassessment.

The Cartesian diagram derived from the IPA method positions each service attribute based on its perceived importance and performance. This mapping allows for the clear identification of priority areas for improvement and strengths that should be maintained while also acknowledging attributes of lower urgency. Quadrant I identifies the attributes of service diversity (RL4), staff knowledge (AS1), company credibility (AS4), reward system (EM2), service accessibility (EM3), and response speed to requests (RS1), which are high in importance but low in performance, indicating the need for immediate attention. Salespeople expressed dissatisfaction with the current product range, staff expertise, company image, incentive programs, service access, and response times, highlighting these areas as critical for improvement.

Quadrant II includes the attributes staff competency (AS2), transaction security (AS3), facility quality (TE1), staff appearance (TE4), fair service (EM4), and productivity (RS4), which are high in importance and performance. These attributes represent areas where PT X excels and should continue to focus on maintenance and enhancement. Salespeople reported positive experiences in these areas, which positively influenced their perceptions of the company, leading to greater satisfaction and loyalty.

Quadrant III includes facility modernity (TE2), staff appearance (TE4), and individual attention (EM1), which are appreciated by salespeople but are not considered essential for their overall satisfaction or willingness to recommend services. These attributes are of lower priority and may not require immediate action.

Quadrant IV contains the attributes of timeliness (RL1), service consistency (RL2), design (TE3), response speed to inquiries (RS2), and flexibility (RS3), which are high in performance but low in importance. While the company performs well in these areas, salespeople do not consider them critical. This suggests that further resource allocation to these attributes may not be necessary. The findings of this study align with the existing literature on service quality. For Service Diversity (RL4), Triolita (2024) underscores the importance of personalized rewards in enhancing engagement, while Piczak et al. (2021) stress the pivotal role of communication in service delivery. Gaps in Knowledge (AS1) can be addressed through improved knowledge-sharing frameworks (Mtega & Ngoepe, 2019) and e-community solutions (Vainauskienė & Vaitkienė, 2021). The significance of credibility (AS4) in reputation management is well documented in the literature (Afful-Arthur et al. 2021), and reward systems (EM2) are known to significantly impact loyalty when properly implemented (Triolita, 2024). Furthermore, Accessibility (EM3) improvements can be achieved by enhancing information access, as suggested by Piczak et al. (2021), and Response times (RS1) remain crucial for engagement, according to Tran et al. (2022).Regarding satisfactory performing attributes, several studies confirm the effectiveness of timeliness (RL1) and Service Consistency (RL2) in service delivery (Watkins et al. 2018). Design quality (TE3) has been shown to contribute significantly to user satisfaction (Sony et al. 2022), whereas rapid response to inquiries (RS2) is known to improve customer outcomes (Whittaker et al. 2021). Although Flexibility (RS3) provides operational benefits (Tran et al. 2022), its direct impact on sales performance appears more limited, indicating the need for a better alignment between operational strengths and sales strategies.

Managerial Implication

The findings from this study, categorized across four quadrants, offer clear guidance for managerial decision-making at PT X. Each quadrant represents

a different level of priority, and strategies should be tailored accordingly to improve service quality and enhance salesmen's satisfaction.

For Quadrant I (Priority Areas for Improvement), immediate action is required. Service diversity (RL4) should be expanded to offer more flexible and segmented financing options to meet diverse customer needs. Staff knowledge (AS1) can be improved through regular training, particularly for frontline employees, to ensure that salesmen receive accurate and timely information. Credibility (AS4) can be enhanced by improving communication and maintaining consistency in procedures to build trust. A redesigned reward system (EM2), including performance-based incentives and non-financial rewards, will motivate salesmen. Accessibility (EM3) must be improved by providing a more user-friendly digital platform and support systems. Finally, the response speed to requests (RS1) can be enhanced by establishing clear SLAs and automated systems for faster response times.

In Quadrant II (Maintain Achievements), PT X excelled, and these strengths should be maintained. Staff competency (AS2) should continue to be supported with regular training to ensure high levels of professionalism. Transaction security (AS3) should remain a priority to maintain salesmen's confidence. Facility quality (TE1) and staff appearance (TE4) should continue to reflect a professional image, and fair service (EM4) should be maintained to ensure equitable treatment for all salesmen. Proactivity (RS4) should continue to be encouraged, fostering collaboration and initiatives among staff.

In Quadrant III (Low Priority), attributes such as facility modernity (TE2), staff appearance (TE4), and individual attention (EM1) can be improved gradually but should not be the focus of immediate investments. Enhancing facilities and offering light personal engagement can differentiate PT X from its competitors; however, these aspects are not central to salesmen's performance.

Finally, in Quadrant IV (Excessive), attributes such as timeliness (RL1), service consistency (RL2), design (TE3), response speed to inquiries (RS2), and flexibility (RS3) perform well but are not considered crucial by salesmen. PT X should continue maintaining these attributes at satisfactory levels but allocate resources toward more critical areas, such as improving the speed

and efficiency of service delivery and offering clearer and more flexible solutions.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study aimed to assess salesmen's satisfaction and recommendation intention in the automotive refinancing services sector in Indonesia using the IPA method. The findings suggest that, while PT X generally meets customer expectations, there are critical areas for improvement, particularly in service accessibility, responsiveness, product diversity, and staff knowledge. To align more closely with customer expectations and foster greater loyalty, companies should focus on improving these aspects. Specifically, efforts should be directed towards enhancing response times to sales requests, expanding the range of financing products, and improving staff competency through regular training to enhance communication and service delivery.

Recommendations

Based on these findings, it is recommended that PT X enhances service accessibility, diversifies its product offerings, and improves response times to sales requests. To address Quadrant I priorities, PT X should expand service diversity (RL4), improve staff knowledge (AS1) through regular training, and strengthen credibility (AS4) through consistent communication and procedures. Additionally, PT X should revamp the reward system (EM2) and improve service accessibility (EM3) by implementing user-friendly digital platforms. The response speed to requests (RS1) should be accelerated with clear SLAs. Resources should be redirected from Quadrant IV attributes, such as timeliness (RL1), service consistency (RL2), and design (TE3), as they are less critical. Future research should explore the impact of digital transformation on customer satisfaction and examine the effectiveness of loyalty programs to provide valuable insights into enhancing business strategies.

CONFLICTS OF INTEREST: The authors declare no conflicts of interest.

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