

STRATEGIC APPLICATION OF THE TRUST EQUATION MODEL TO ENHANCE SALES TEAM EFFECTIVENESS IN THE INDONESIAN FINANCING SECTOR

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Abstract:

Background: The financing industry in Indonesia is currently grappling with a significant trust deficit, largely driven by the proliferation of illegal online lending practices that have damaged public perception of legitimate financing institutions.

Purpose: This study aims to evaluate how the Trust Equation Model (TEM)—comprising Credibility, Reliability, Intimacy, and Self-Orientation—can enhance the sales effectiveness of marketing teams in financing companies and identify trust-based strategic priorities for implementation.

Design/methodology/approach: A quantitative approach was employed using Structural Equation Modelling Partial Least Squares (SEM-PLS) to examine the causal relationships among trust dimensions and sales performance, complemented by the Analytical Hierarchy Process (AHP) to rank strategic initiatives based on expert judgment from industry professionals.

Findings/Results: SEM-PLS results demonstrate that reliability ($\beta = 0.406$) and intimacy ($\beta = 0.197$) exert the most substantial influence on sales team effectiveness, followed by self-orientation and credibility. AHP analysis highlights that "Marketing Training on Customer Trust and Product Transparency" holds the highest strategic priority (weight = 0.38), followed by emotional engagement and personalized communication.

Conclusion: The TEM provides a robust framework for improving sales effectiveness through trust-building capabilities. Behavioral attributes such as consistency, empathy, and customer centricity are essential for rebuilding customer relationships and driving performance in the financing sector.

Originality/value (State of the art): This study contributes novel insights by integrating behavioral modelling (SEM-PLS) with strategic decision-making tools (AHP), bridging the theoretical constructs of trust with actionable sales strategies tailored to the financial services industry, a domain that remains underexplored in the existing literature.

Keywords: analytical hierarchy process, customer trust, sales effectiveness, sem-pls, trust equation model

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INTRODUCTION

The financing industry in Indonesia plays a strategic role in supporting national economic development by providing credit access to both individuals and businesses. This sector contributes significantly to financial inclusion, employment generation, and macroeconomic stability, as emphasized in global financial system reviews (Bank Dunia, 2018). According to the Indonesian Financial Services Association, financing companies have seen continuous portfolio growth in key sectors, such as automotive and consumer goods (Asosiasi Perusahaan Pembiayaan Indonesia, 2019).

As a non-bank financial service supervised by the Financial Services Authority (OJK), financing companies contribute significantly to financial inclusion, employment generation, and domestic consumption growth. The financing industry in Indonesia plays a strategic role in supporting national economic development by providing credit access to both individuals and businesses. As a non-bank financial service supervised by the Financial Services Authority (OJK), financing companies contribute significantly to financial inclusion, employment generation, and domestic consumption growth. Financing institutions also play a critical role in supporting micro-enterprises, particularly through accessible credit schemes (Effendi & Wardhani, 2016). Their services are not limited to consumer financing but extend to empowering informal and small-scale entrepreneurs, which reinforces their importance within the national financial system. Their operations not only serve individual consumers but also support broader financial intermediation processes in the economy. As financial intermediaries, financing companies contribute to capital flow efficiency and consumer financing channels, acting as complementary institutions to capital markets (Fabozzi, 2015). This structural position underscores the importance of maintaining public trust and institutional credibility.

However, the credibility of this sector has been increasingly undermined by the surge of illegal online lending platforms. These platforms frequently engage in unethical practices, such as data exploitation, intimidation, and excessive interest rates. According to OJK data, more than 3,000 illegal fintech entities were identified by the end of 2023, leading to a sharp increase in consumer complaints and severely damaging public trust in legitimate financing institutions (OJK, 2023).

Ethical violations in customer service environments are known to reduce trust and long-term loyalty, particularly when power asymmetry exists between the provider and client (Ambrose, 2016). This environment of mistrust poses critical challenges for marketing teams, who must operate at the frontline of customer relationship management. This public perception is corroborated by recent survey data indicating that a majority of respondents avoid using financing institutions due to concerns about illegal online lending (Annur, 2023).

In the financial services sector, perceived risk plays a significant role in shaping trust, particularly when negative publicity or unethical practices dominate the public discourse (Czarnecka & Mogaji, 2020). These compounding factors have created an environment in which marketing teams face growing difficulty in building rapport and credibility with potential clients.

This crisis of trust poses a critical challenge for marketing teams, who serve as front-line representatives responsible for building customer relationships. The literature on relationship marketing has long emphasized the centrality of trust in influencing purchase decisions, customer loyalty, and organizational performance (Moorman et al. 1993; Barnes, 2003; Anderson, Fornell, & Lehmann, 1994). In a trust-deficient environment, their ability to drive sales performance is significantly impaired.

In a trust-deficient environment, their ability to drive sales performance is significantly impaired. Therefore, rebuilding public trust requires not only behavioral change at the individual level but also institutional effort to restore reputational capital. Trust recovery is closely tied to organizational reputation, which has a direct influence on public perception in regulated industries (Ekhsan & Fitri, 2021). For financing companies, this means positioning their salesforce not only as transaction enablers but also as relationship builders who embody the company's integrity and reliability.

Existing literature on relationship marketing has long highlighted the centrality of trust in influencing customer loyalty, purchase intention, and organizational outcomes (Moorman et al. 1993; Barnes, 2003). Despite this, there is a lack of empirical research addressing how trust can be systematically cultivated and operationalized by marketing personnel within the financing sector.

Trust has long been recognized as a foundational component of service quality, particularly in industries where customers rely on intermediaries to access financial products. In the context of financing companies, customer trust is shaped not only by legal compliance and institutional reputation but also by day-to-day service interactions with marketing personnel. Customer trust is closely tied to perceived service quality, which comprises responsiveness, reliability, and empathy dimensions commonly identified in the service quality literature (Parasuraman, Zeithaml, & Berry, 1988). When these expectations are not met, especially amid a climate of rising distrust caused by unethical lending practices, the likelihood of customer disengagement increases sharply.

To address this research gap, this study adopts the Trust Equation Model (TEM) introduced by Maister et al. (2000), which conceptualizes trust as a function of four interrelated dimensions: credibility, reliability, intimacy, and self-orientation. While TEM has been widely applied in various business-to-consumer (B2C) contexts, such as consulting, education, and healthcare, its adoption in the financial services domain—especially in hybrid B2C-B2B environments like financing companies—remains limited. Notably, only a few studies have attempted to empirically link these dimensions of trust with sales effectiveness or to identify strategic interventions based on them. Hence, the present study responds to this gap by examining the applicability of TEM in Indonesia's financing industry, where trust-building is increasingly critical.

Furthermore, this study employs a dual-method approach by integrating structural equation modeling—partial least squares (SEM-PLS) to test the behavioral impact of TEM dimensions on sales performance and analytical hierarchy process (AHP) to rank strategic priorities for trust enhancement based on expert judgment. This methodological integration provides a robust framework for aligning theoretical constructs of trust with actionable marketing strategies. From a managerial perspective, this study offers practical guidance for companies aiming to regain customer confidence and improve marketing team productivity.

METHODS

Data were collected from January to June 2024 from several branches of leading financing institutions

in Indonesia. Primary data were obtained through structured questionnaires distributed to marketing and sales personnel with direct customer engagement responsibilities in the company. Secondary data were obtained from company reports, industry publications, and regulatory filings.

Respondents were selected using purposive sampling, with inclusion criteria requiring at least two years of experience in sales and customer-facing roles. Data were collected using Google Forms. The final sample consisted of 200 marketing and sales professionals, ensuring representation across various regions and operational contexts.

The data analysis method used Super Decisions software to create a multilevel hierarchy structure, incorporating primary criteria such as marketing activities, pricing strategies, after-sales responsiveness, and partnerships with showrooms or banking institutions.

The SmartPLS software was used to conduct the SEM-PLS analysis, which is suitable for exploratory research and complex models involving multiple latent constructs (Hair et al. 2021). The relationships between the four TEM dimensions (as latent independent variables) and Sales Team Effectiveness (as the dependent variable) were evaluated using path analysis. Convergent and discriminant validity were assessed using criteria recommended in the multivariate analysis literature (Hair, Black, Babin, & Anderson, 2014), ensuring that the indicators appropriately represent their respective constructs and that each construct is statistically distinct from others.

To comprehensively assess both the behavioral influence of trust components and the strategic prioritization of trust-building efforts, this study employed a dual-method research design. Structural Equation Modeling using Partial Least Squares (SEM-PLS) was applied to test the causal relationships between the dimensions of the Trust Equation Model (TEM) and sales team effectiveness. In parallel, the Analytical Hierarchy Process (AHP) was used to rank strategic initiatives based on expert evaluations from practitioners within the financing industry. This integrated approach allows for the validation of theoretical constructs and their translation into actionable managerial strategies. This study adopts a quantitative research approach using the TEM framework, which includes four trust dimensions: credibility, reliability, intimacy, and self-orientation.

The Analytical Hierarchy Process (AHP) was employed to identify and rank strategic initiatives designed to improve trust-based sales effectiveness in the automotive industry. This method translates qualitative expert judgments into quantitative priority scores using pairwise comparisons.

The Analytical Hierarchy Process (AHP) component of this study involved expert judgment from six professionals with diverse strategic roles in the financing industry. These included the Head of HC Planning & Development, Senior Manager of National Acquisition, Corporate Institute Unit Manager, Head of the Learning Institute Unit, Head of Learning Operation Management, and a lecturer who was also a psychological practitioner. Their combined expertise in human capital, marketing, organizational development, and behavioral psychology provided a well-rounded perspective in evaluating and prioritizing trust-based sales strategies. These respondents were chosen based on their expertise and strategic roles within their organizations, ensuring that the prioritization results reflect practical, organizationally relevant perspectives.

Based on the theoretical framework (Figure 1) and previous empirical studies, the following hypotheses are proposed to examine the effect of TEM components on the effectiveness of the sales team:

H1: Credibility has a positive and significant effect on the sales team's effectiveness.

H2: Reliability has a positive and significant effect on the sales team's effectiveness.

H3: Intimacy has a positive and significant effect on the effectiveness of the sales team.

H4: Self-orientation has a positive and significant effect on the sales team's effectiveness.

The conceptual framework aims to identify the causal relationship between trust-building components and sales effectiveness, ultimately providing evidence-based recommendations for enhancing marketing performance and customer-trust.

RESULTS

The results of the structural equation modeling–partial least squares (SEM-PLS) (Figure 2) analysis reveal that three out of the four dimensions of the Trust Equation Model (TEM) Reliability, Intimacy, and Self-Orientation have a statistically significant impact on marketing team effectiveness in Indonesia's financing sector. Among these, Reliability emerged as the most influential predictor (path coefficient = 0.406, $p < 0.001$), followed by Intimacy (0.197, $p = 0.016$) and Self-Orientation (0.150, $p = 0.011$). In contrast, Credibility (0.134) showed a positive but statistically non-significant effect ($p = 0.059$).

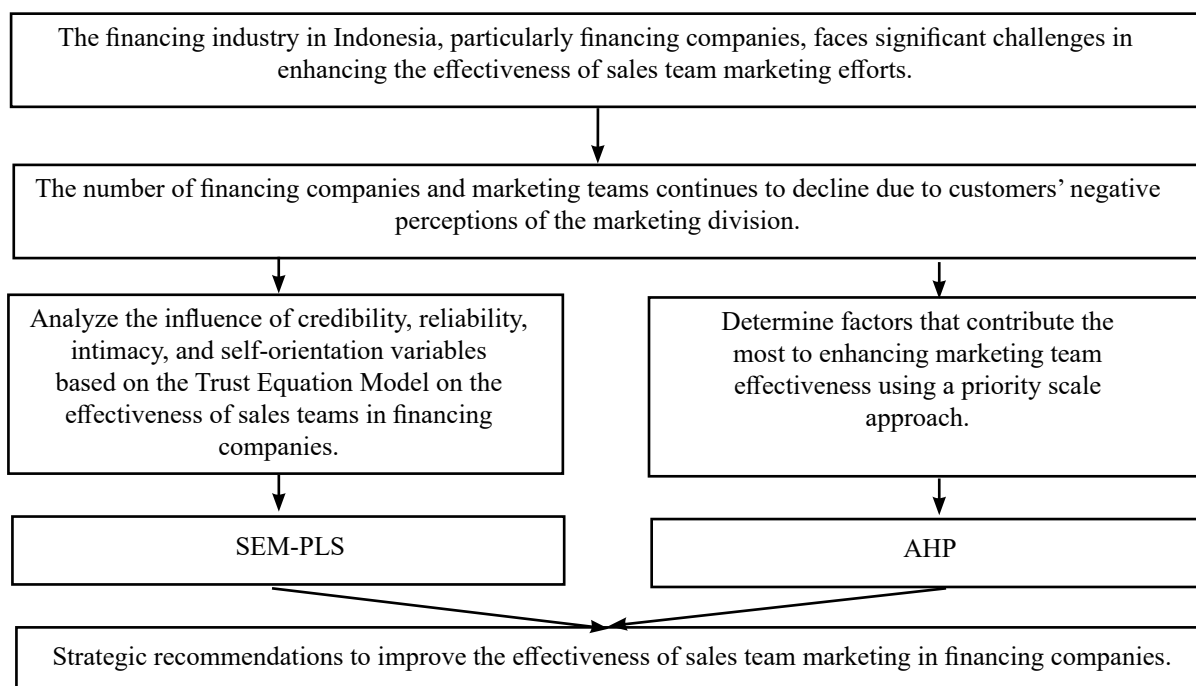


Figure 1. Framework of thought

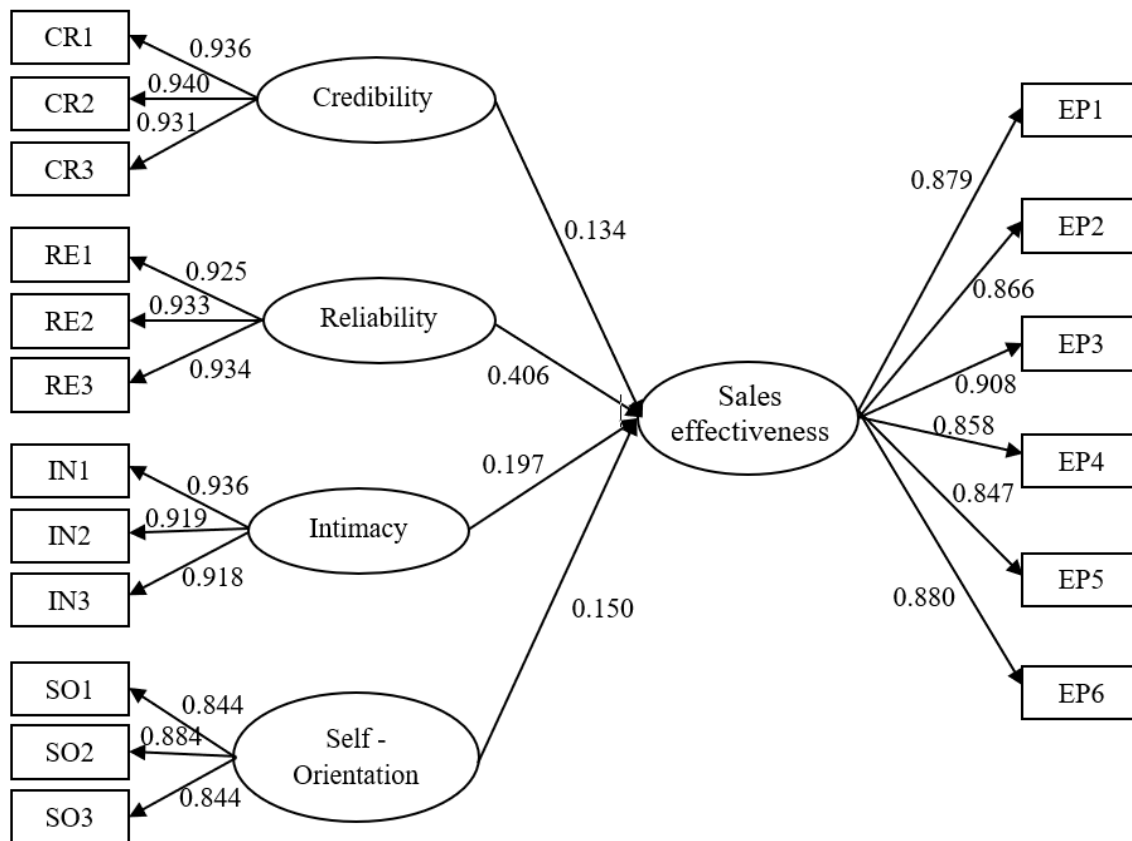


Figure 2. Factors influencing the sales effectiveness of a financing company's marketing team

Despite its non-significance, the credibility dimension defined by product knowledge, communication clarity, and professional expertise demonstrated strong convergent validity, with outer loadings ranging from 0.931 to 0.940 and high composite reliability (0.955). These results suggest that while credibility may function as an important initial trust cue, it is insufficient to drive sales effectiveness without being supported by relational and behavioral trust factors such as Reliability and Intimacy.

The empirical evidence reinforces the importance of reliability as the strongest trust driver. With outer loadings between 0.925 and 0.934 and a significant effect size ($f^2 = 0.106$), customers clearly value consistency, timely service, and follow-through in interactions with financing teams. This finding aligns with the existing service quality literature, which identifies reliability as a core determinant of perceived service quality and customer loyalty (Johnston & Clark, 2005).

The intimacy construct, although contributing a smaller effect size ($f^2 = 0.023$), remains statistically significant and practically important. It reflects customers' appreciation for personalized interactions, empathy, and emotional closeness traits that help mitigate the

high perceived risk in financial service transactions. As previous studies suggest, emotional intelligence skills such as active listening and empathy significantly enhance relationship quality (Crosby et al. 1990; Goleman, 2006).

Interestingly, self-orientation, which theoretically should have a negative influence on trust, exhibited a positive yet modest significant effect on sales effectiveness. This suggests that marketing personnel have been effective in maintaining customer-centered motives prioritizing client needs and transparently communicating product benefits. The highest indicator loading in this dimension (0.884 for transparency) underlines the growing importance of authenticity and objectivity in financial sales roles.

The measurement model was robustly validated, with all indicator loadings exceeding 0.70 and composite reliability values above 0.89 across all constructs. The AVE values also surpassed the 0.50 threshold, confirming strong convergent validity. The model's R-square value for sales effectiveness reached 0.683, indicating that the TEM dimensions collectively explain 68.3% of the variance in team performance.

From a practical perspective, these findings emphasize that operational reliability and emotional connection are more impactful than perceived expertise alone. In high-risk sectors, such as finance, trust must be earned not only through what is said, but more importantly, through what is done consistently and empathetically. Accordingly, firms are advised to invest in structured training that enhances reliability (e.g., commitment fulfillment and punctuality) and emotional intelligence (e.g., empathy and communication skills), while embedding low self-orientation into incentive design and sales routines.

Reliability and Validity of Constructs

Table 1 presents the reliability and convergent validity assessment of the latent constructs in this study using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). All five constructs credibility (CR), sales effectiveness (EP), intimacy (IN), reliability (RE), and self-orientation (SO) demonstrated Cronbach's Alpha values exceeding the 0.70 threshold, confirming strong internal consistency. Notably, sales effectiveness (EP) achieved the highest reliability ($\alpha = 0.938$), indicating that its indicators such as revenue growth, sales volume, and market share consistently reflect the underlying construct. The lowest reliability value, found in self-orientation ($\alpha = 0.822$), still falls within acceptable limits, confirming consistency in measuring aspects like transparency and customer orientation. Similarly, the composite reliability (CR) scores for all constructs exceeded the minimum requirement of 0.70, with credibility showing the highest CR at 0.955, followed closely by reliability and sales effectiveness (both at 0.951).

These results indicate that the indicators within each construct consistently capture the intended latent variables. In terms of convergent validity, all constructs also exhibit AVE values above 0.70, well beyond the

recommended threshold of 0.50. The highest AVE was recorded for Credibility (0.876), suggesting strong shared variance among indicators related to product knowledge, communication skills, and professional competence. This was followed by Reliability (0.866) and Intimacy (0.855), both of which reflect strong construct validity in capturing consistent service behavior and emotionally intelligent engagement, respectively. Self-Orientation, while slightly lower at 0.735, still shows adequate convergence in capturing constructs like low self-interest and customer-focused motivation.

These findings reinforce the robustness of the measurement model and justify the use of these constructs in the structural model analysis. The strong reliability and validity scores indicate that each set of indicators consistently and accurately represents its respective latent construct. Moreover, the emphasis on reliability as both a psychometrically sound and statistically significant predictor supports its strategic importance in trust-building within the financing industry. This aligns with Deming's (1986) assertion that quality, and by extension trust, is derived from consistency and stability in system performance. Overall, the results confirm that the measurement model is well-specified and suitable for further structural path analysis using SEM-PLS techniques (Hair et al. 2021; Ringle, Sarstedt, & Mitchell, 2020).

Analytical Hierarchy Process (AHP) Analysis

Complementing the SEM-PLS findings, the analytical hierarchy process (AHP) was employed to identify and prioritize strategic initiatives for improving trust-based sales effectiveness. The AHP model consisted of four main strategic criteria: marketing activities, pricing structure, relationship with showroom partners/banks, and speed of response and after-sales services, each broken down into actionable sub-criteria.

Table 1. Composite reliability, Cronbach's Alpha, and AVE for all latent constructs

Variable	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Constructs credibility (CR)	0.929	0.955	0.876
Sales effectiveness (EP)	0.938	0.951	0.763
Intimacy (IN)	0.915	0.946	0.855
Reliability (RE)	0.923	0.951	0.866
Self-orientation (SO)	0.822	0.893	0.735

The analysis revealed that Marketing Activities received the highest priority weight (0.3147), emphasizing the strategic importance of lead database management (sub-weight = 0.6559) and a structured daily sales strategy (sub-weight = 0.3441). This was followed by the Pricing Structure (0.2505), where discount and promotional strategies (0.4238) were valued over pricing flexibility.

The Analytical Hierarchy Process (AHP) results underscore that internal marketing activities particularly lead database management and daily sales planning hold the highest strategic priority for trust-based performance enhancement. These activities create structure, accountability, and responsiveness within the sales process, allowing trust to be built through repeatable and measurable behaviors. This emphasis on planned and measurable marketing activities reflects the established principles of marketing strategy execution, where consistency and customer orientation drive competitive advantage (Blythe, 2015). Integrating

these routines into daily operations supports not only short-term performance but also strengthens long-term customer engagement. Prioritization of trust-based sales strategies based on AHP expert evaluation in Figure 3.

Relationship with showroom partners/banks ranked third (0.2419), with partner incentive systems (0.3884), and trust-building with partners (0.3859) identified as key drivers. Although speed of response and after-sales was the lowest-ranked main criterion (0.1929), its subcomponent, customer response time (0.5517), was still considered critical for maintaining customer trust.

These rankings reflect a strategic shift from purely transactional approaches to relational and capability-based marketing. They suggest that internal capacity building (e.g., structured marketing routines and emotional intelligence training) is more impactful than merely reactive aftersales functions.

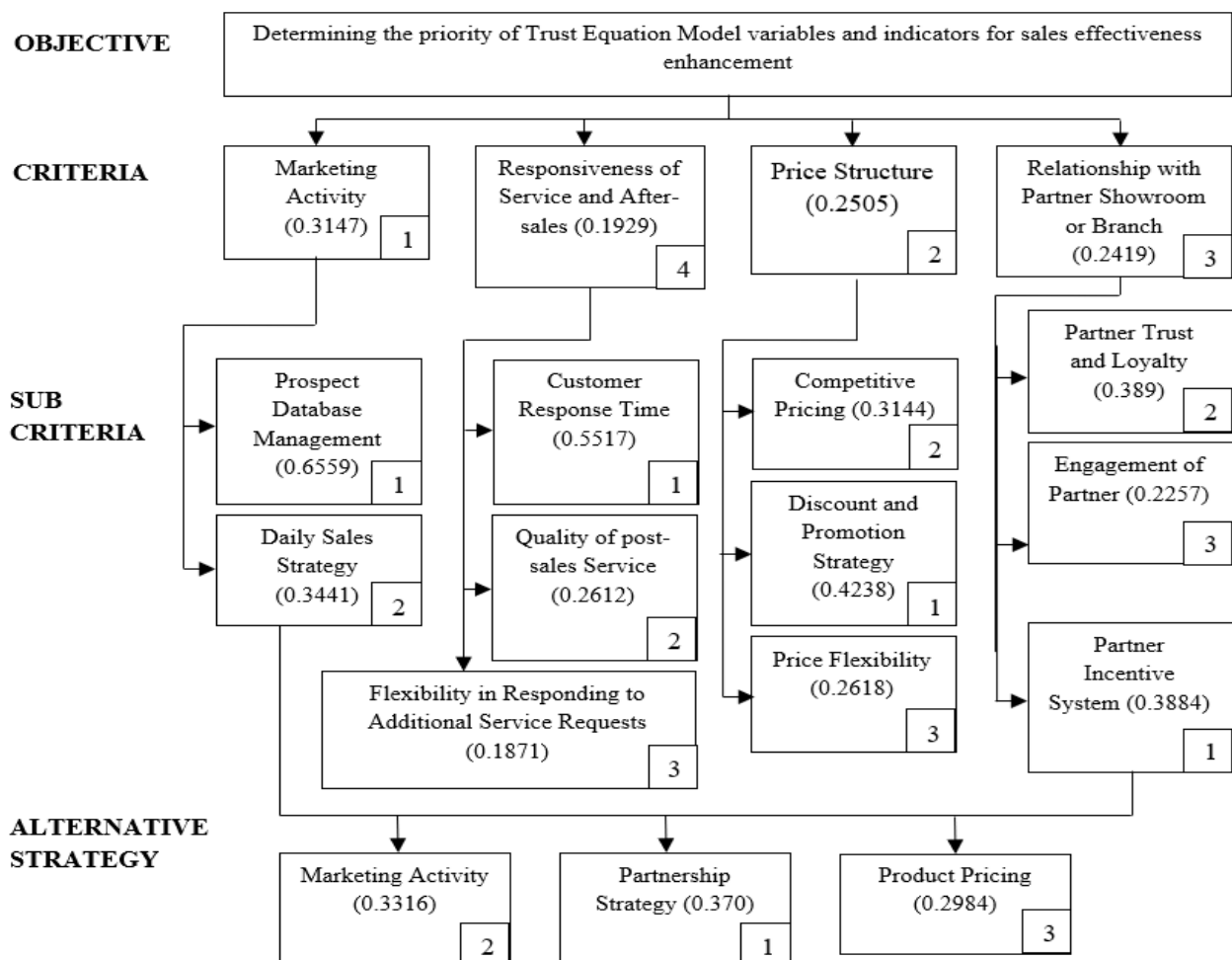


Figure 3. Prioritization of trust-based sales strategies based on AHP expert evaluation

The combination of SEM-PLS and AHP results provides a multidimensional perspective on how trust influences sales outcomes and which actions organizations should prioritize. The statistical significance of Reliability and Intimacy implies that trust is not solely built through technical expertise (credibility) but through consistent behavior and emotional connection.

The findings of this study reinforce the view that trust-building behaviors especially those tied to reliability and emotional engagement are critical for driving sales team effectiveness in financing companies. These behaviors are not only interpersonal in nature but also directly impact operational performance. This relationship is consistent with prior research in similar sectors, which has shown that operational efficiency in leasing and financing companies is directly tied to frontline marketing performance (Afza & Asghar, 2014). By strengthening trust-based competencies, companies improve both the quality of customer interactions and the overall effectiveness of their marketing function.

From a practical standpoint, companies in the financing sector should embed trust-building competencies in their salesforce development programs. This includes: Training modules that develop reliability (e.g., commitment follow-through, service punctuality), Enhancing emotional intelligence and communication skills to build intimacy, and Shaping incentive systems to minimize self-serving behaviors. Moreover, AHP-based strategic prioritization reinforces the need to institutionalize trust through organizational routines such as proactive lead management, transparent communication, and collaborative partnerships with distribution channels.

Taken together, the findings underscore that trust is both a behavioral and structural asset. The combination of SEM-PLS and AHP results provides a multidimensional perspective on how trust influences sales outcomes and what actions organizations should prioritize. The statistical significance of reliability and intimacy implies that trust is not solely built through technical expertise (credibility), but through consistent behavior and emotional connection. Integrating these behavioral insights into strategic planning is crucial for sustaining performance gains in competitive markets. Customer Relationship Management (CRM) practices, when aligned with trust-building strategies, can enhance marketing performance and competitive

advantage (Ginting, Hamid, & Muchtar, 2022).

This alignment ensures that customer-facing efforts are relationally sound and strategically impactful. Financing institutions that aligning internal operations with external trust expectations will be better positioned to drive long-term customer relationships and outperform in competitive environments.

Trust-building initiatives enhance customer satisfaction and sales outcomes and have broader strategic implications for organizational sustainability. When embedded into core business processes, trust fosters long-term customer loyalty, reduces churn, and increases brand equity. These relational benefits ultimately translate into financial value for the firm. As noted in the financial management literature, intangible assets, such as customer trust, can significantly enhance firm value and shareholder wealth (Brigham & Ehrhardt, 2017). Therefore, investments in trust-building both behavioral and structural should be viewed not as soft strategies, but as long-term value creation mechanisms.

Managerial Implication

The results of this study provide practical guidance for managerial decision-making in the financing industry, particularly in enhancing the performance of marketing teams through trust-based strategies. The validated influence of the Trust Equation Model (TEM) comprising Credibility, Reliability, Intimacy, and Self-Orientation demonstrates that trust is not an abstract concept but a measurable and actionable performance lever.

Among the four trust dimensions, reliability emerged as the strongest driver of sales effectiveness, highlighting the need for consistency in follow-through, punctual service delivery, and disciplined execution of marketing routines. These behaviors are especially important in the financing sector, where customers value predictability and accountability in service interactions. Behavioral discipline and adherence to sales routines contribute significantly to team performance and reliability in customer engagement (Darmanah, 2020). Therefore, organizations must ensure that operational structures and leadership practices reinforce routine adherence, performance monitoring, and continuous improvement in customer-facing activities. Strategically, the AHP analysis highlighted marketing activities specifically

lead database management and daily sales strategy implementation as the most effective interventions. These actions foster systematic follow-up, discipline, and consistency, which are essential in building and sustaining trust. This focus on lead database management and structured daily planning reflects the importance of strategy-driven marketing activities (Tjiptono, 2015).

The strategic prioritization of internal marketing routines, such as lead management and daily planning, demonstrates that trust can be cultivated through disciplined and consistent behaviors embedded in everyday processes. These findings support the notion that operational excellence, when aligned with trust-building, enhances not only customer perception but also sales-team performance. Internal improvements in reliability and marketing routine discipline are comparable to lean process enhancements that improve sales outcomes, as discussed in the manufacturing and service industries (Gupta & Vardhan, 2016). Thus, integrating behavioral trust frameworks with structured operational models provides a dual advantage of relational engagement and measurable performance gains. Additionally, adjustments in pricing transparency and enhanced collaboration with showrooms and banking partners were identified as key supporting strategies.

For practical implementation, managers are advised to: As customer interaction channels increasingly shift toward digital platforms, financing companies must ensure that trust is built and maintained consistently across both physical and digital touchpoints. Trust-building behaviors, such as transparency, responsiveness, and reliability, must be translated into digital communication, including through apps, websites, and automated customer support. Customer perceptions of digital financial services are highly sensitive to service clarity, response time, and transparency (Chairunnisa, Azizah, & Fahlevi, 2021). Therefore, digital trust competence should be treated as an integral part of salesforce development and overall customer relationship strategy.

Institutionalize trust-building behaviors through structured training programs that emphasize communication skills, emotional intelligence, and empathy. Training modules should emphasize skills such as reliability, transparency, and emotional intelligence (EI). While trust-building is essential,

organizations must also consider workload and stress management to avoid burnout among sales teams. Maintaining emotional presence, consistency, and patience in customer interactions requires not only behavioral training but also sufficient psychological and operational support. When frontline employees are overburdened, their ability to express empathy, manage client expectations, and uphold consistency may be compromised. Excessive workload and job stress can undermine employees' capacity to demonstrate trust-centered behavior (Dumas, Johnson, & Lynch, 2018). Therefore, trust-building strategies must be aligned with realistic performance metrics, balanced resource allocation, and ongoing well-being initiatives.

Enhancing customer-facing capabilities, such as empathy and active listening, is crucial for performance, as strong customer-seller relationships directly impact salesperson effectiveness (Chumpitaz & Paparoidamis, 2020). This is further supported by the service marketing literature, which emphasizes that the quality of interpersonal relationships between salespeople and customers strongly influences service success. As emphasized by Crosby et al. (1990), trust and relationship quality are essential components of successful service interactions, especially in customer-facing industries.

To strengthen trust-building capabilities within marketing teams, organizations must invest in structured training programs that go beyond technical skills to include emotional intelligence, customer orientation, and behavioral consistency. These competencies form the foundation for fostering intimacy and reliability two of the most influential trust dimensions identified in this study. Educational level and structured learning significantly shape employee performance, reinforcing the value of targeted trust-building training programs (Erlim & Juliana, 2017). Therefore, training design should align with real-world customer interaction scenarios and emphasize practical application to build credibility and long-term relational trust.

Redesign incentive systems to align with customer-centric outcomes, rather than purely transactional targets. Beyond individual competencies, trust-building must be embedded within the team environment and organizational culture. Managers should foster a psychologically safe atmosphere in which team members feel comfortable expressing concerns, sharing feedback, and learning from mistakes. This internal

environment is essential for developing authentic, trust-centered relationships with customers. To support sustainable trust building, organizations should foster psychological safety within teams and encourage open communication and learning behaviors (Edmondson, 1999). Such an environment not only improves team cohesion but also reinforces behavioral consistency, which is one of the key predictors of sales effectiveness identified in this study.

Standardize marketing operations, such as lead management protocols and daily planning routines, to enhance reliability and predictability in customer service. Promote an organizational culture that values transparency and relationship building across all customer touchpoints. In addition to individual training, organizations should promote cross-functional collaboration and continuous knowledge sharing within sales teams. Building a culture in which team members exchange insights, support each other's learning, and communicate openly can significantly enhance trust-based performance. Knowledge sharing and cultural intelligence within sales teams can enhance collective trust-building and learning agility (Hajro, Gibson, & Pudenko, 2017). This approach not only increases internal alignment and adaptability but also ensures that customer-facing teams consistently deliver coherent, trustworthy experiences across diverse market segments.

By embedding these trust-focused practices into marketing operations, financing companies can not only improve short-term sales metrics but also cultivate long-term customer loyalty, which is essential for navigating the current environment of public skepticism and increasing competition.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study concludes that the Trust Equation Model (TEM) offers a robust and contextually relevant framework for enhancing the sales effectiveness of marketing teams in financing companies. The findings from the SEM-PLS analysis demonstrate that reliability and intimacy are the most critical dimensions in building customer trust and improving sales performance. These results reinforce the importance of behavioral consistency, empathy, and customer orientation in marketing roles.

The integration of the AHP analysis further supports these conclusions by identifying strategic initiatives particularly in the domain of internal marketing activities that most effectively translate trust into measurable performance outcomes for the company. These strategies emphasize proactive relationship management and operational discipline rather than reactive or transactional approaches.

Recommendations

From an academic perspective, this research contributes to the limited body of literature that empirically links the Trust Equation Model with salesforce performance in the financial services sector, especially in the Indonesian context. By combining behavioral modeling with expert-based prioritization, this study offers a holistic view of how trust can be operationalized within organizations.

However, the study is not without limitations. The data were collected from a sample of selected Indonesian financing companies, which may limit generalizability to other regions or financial service contexts. Moreover, the use of cross-sectional and self-reported data restricts the ability to infer causal relationships. Future research should consider employing longitudinal designs, broader geographic sampling, and mixed-methods approaches including customer perspectives to further validate and expand upon these findings. Based on these insights, it is recommended that: Financing institutions treat trust as a strategic asset rather than merely a soft skill; Organizational leaders embed trust principles into recruitment, training, and performance evaluation systems; Firms invest in capacity-building initiatives that enhance trust-related competencies both structurally and behaviorally.

By aligning behavioral expectations with structural enablers, organizations can more effectively position themselves to regain public confidence, differentiate themselves from less ethical competitors, and achieve sustainable growth in a complex and highly scrutinized marketplace environment. In light of these findings, it is recommended that financing institutions treat trust not merely as a tactical consideration, but as a strategic asset. Organizations that proactively cultivate both the behavioral and structural aspects of trust are more likely to build resilient customer relationships, boost sales effectiveness, and achieve sustainable competitive advantage in a dynamic market environment. Long-

term trust investments are critical for cultivating customer loyalty and sustainable market positioning (Gaffar, 2011). Therefore, trust-building should be embedded across recruitment, training, operational routines, and organizational culture to ensure a lasting impact beyond immediate sales outcomes.

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