Banking-customer relationships in the era of digitalization: a perspective from commercial banks

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ABSTRACTS

Short (100-word) Abstracts

Was Covid-19 the end of B2B sales as we know it? Understanding the New Skills and Competencies of the B2B Salesperson After a Disruption Event such as Covid-19

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Despite a Disruptive Event such as the Covid-19 pandemic, several companies managed to grow their sales. The purpose of this paper is to find the sales competencies that make the best salespeople after a disruption event and discover which sales competencies are the most important for job performance. We surveyed KAMs using a survey composed of established generic scales that capture each of the constructs of interest. This study develops descriptive statistics, psychometric properties, pairwise correlations, and partial least squares structural equation modeling (PLS-SEM). Our preliminary evidence suggests a positive direct effect of salesperson bricolage, adaptive selling, resiliency, salesperson's self-efficacy, and psychological flexibility with salesperson post-disruption performance. Lastly, a negative indirect effect is found between learning orientation, salesperson creativity, and salesperson grit. This study is a novel effort to understand what competencies are needed to succeed in B2B Sales after a disruption event such as Covid-19.

Achievement goals are crucial in the sales encounter

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Achievement goal theory, embedded in the social-cognitive model of achievement motivation, is one of the most widely used theories in the fields of education, sports, human resources, and sales to understand individual behavior. However, no research has so far applied this theory in marketing to customers. We propose for the first time in management sciences an exploration of this theory with a qualitative approach through semi-directive interviews. The analysis of eighteen interviews with salespeople and managers of points of sale shows that: (1) achievement goals can also be adopted by customers during their visit to the point of sale and modify the assistance requested towards the salesperson, (2) the confrontation of customers' and salespersons' achievement goals can considerably disrupt the sales exchange.

Technology Use in Buyer-Seller Interactions in B2B Sales: How Emotional Detection and Technologies can be Applied in Online Sales Negotiations?

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Hybridisation in B2B sales lead to online settings in buyer-seller interactions. From a seller's perspective, such settings offer opportunities, such as to apply technologies to improve negotiation performance in several ways. One opportunity for sales is to emotionally lead the buyer-seller interaction, either by proper reactions to buyers' emotions or even by initiating emotions for several purposes. This prestudy of a three-year research project investigates the correlation of face, voice and text analysis software in initiated negotiations in different languages by mirroring it to human observations. The findings support facial expression analysis as most accurate approach with limitations.

Developing Interpersonal Connections in Virtual BtoB Sales Meetings in the Post-covid Era

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Long-term business relationships are based on strong interpersonal connections, traditionally built through face-to-face interactions. COVID-19 changed this common expectation, as both salespeople and customers were forced to solely interact in online settings. This paper explores how salespeople can develop interpersonal connections online. To accomplish this purpose, qualitative data was collected using semi-structured interviews with business executives who had selling responsibility and experience of digital operations in their companies. Findings highlight that skills related to emotional intelligence have pronounced when developing interpersonal connections online. This study demonstrates the criticality of empathetic interpersonal skills in establishing interpersonal connections in virtual sales encounters.

AI-enabled Sales Automation Changing B2B Sales Work

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Sales organizations implement AI-enabled sales automation systems to enhance B2B sales processes and automate repetitive, manual tasks. Despite this proliferation of B2B sales automation, only a few existing studies examine with empirical evidence how the automation tools transform the B2B sales work. In this qualitative study, we explore how salespeople utilize AI-enabled sales automation systems in developing customer relationships and in improving sales teams' internal workflows. Based on our data, we identified several automation-driven sales tasks and tasks that are still human-driven. Additionally, findings of this ongoing research suggest that sales automation may enhance the job satisfaction of the salespeople.

The Impact of Sales Knowledge Acquisition on Adaptiveness: A Scoping Study

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Purpose: Prior research has shown that salespeople's adaptiveness impacts their performance. The purpose of this research is to investigate how sales knowledge acquisition influences sales adaptiveness.
Design/methodology/approach: A scoping study of relevant research is conducted
Findings: We develop a conceptual model highlighting the influence of contextual factors on sales knowledge acquisition. We propose self-directed learning as a moderator of the impact of sales-related knowledge on adaptiveness.
Originality/value: Research linking sales knowledge acquisition, enabling learning mechanisms, and adaptiveness is scarce. The model contributes to sales research and practice by identifying key levers to improve competence development, measurement, and sales training programs.

Buyers' Interaction Preferences: Towards a Contextual Understanding of B2B Omnichannel Buying Behavior

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The emergence of digitalized tools has enabled an omnichannel interaction between buyers and sellers. Most of the current research relates to the retail industry. The purpose of this study is to explore omnichannel buying behavior in the context of manufacturing and wholesale industries. I create a conceptual framework for B2B omnichannel buying behavior. A qualitative

study executed among key informants of large and medium-sized firms shows that the buyers now prefer a hybrid way to interact and communicate with sellers. Surprisingly, omnichannel buying has no essential impact on the fundaments of organizational buying behavior. Finally, I formulate research propositions and provide managerial implications.

Responding to the Crisis: Examining the Impact of Salespeople Depression on Performance Over Time

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Drawing from job-demand resource theory and using survey-based data from 145 salespeople matched with objective monthly sales performance data for quarter one of 2020 (the outset of the COVID-10 pandemic), the authors seek to understand how salespeople with depression respond to the crisis. The findings reveal that depression has a negative effect on sales performance over time, and that adaptability and family support mitigate this negative relationship, but (surprisingly) supervisor support fails to mitigate the negative effect of depression on sales performance. The study provides scholars and practitioners insights to better support salespeople with depression during the early stages of a crisis.

Which Attributes Separate Top-Performing Outside Salespeople from the Rest?

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For decades, sales organizations have faced the ongoing challenge of attaining maximum sales results from their salespeople. Achieving this begins with knowing what it takes to become highly successful in outside sales, and we found that two types of attributes are key: Skill and Will. In this paper and presentation, we begin to fill a research gap as we provide details on which specific Skill and Will attributes separate top-performing outside salespeople from the rest, based on a qualitative study in which we interviewed 16 sales managers to provide the necessary data. We also discuss how the salesforce structure is different for inside sales teams vs. outside sales teams.

Proposing A Sales Organization's New Role for Managing the Salesperson's Chasm for Post-Pandemic Sales Organizations

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In the current turbulent time, sales organizations often see no progression of or faltering salespeople, salespeople's contribution falls, and some of them discontinued. Unfortunately, this phenomenon is not uncommon and even prevalent in some industries. Amid the pandemic, salesperson's chasm has occurred, disturbing salespeople and sales organizations simultaneously, demanding immediate attention. Accordingly, this article proposes a new role for sales organizations: Sales organizations should change to be mistake-tolerant, open-to-new ideas, and supportive of promoting salespersons' experiential learning and thus reinforcing their competence and satisfaction to overcome the chasms in the post-pandemic quickly.

Leading the Adoption of Professional Social Networking Sites (PSNS) within B2B Salesforces: A Scoping Study

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Purpose: This research investigates the strategic use of professional social network sites (PSNS) by sales managers.
Design/methodology/approach: A scoping study to structure the key dimensions of PSNS in B2B is conducted.
Initial Findings: PSNS can be used as a method for early-stage sales process activities, that is Prospecting, Pre-approach and Approach.
Originality/value: Use of professional social networking sites (PSNS) in business-to-business (B2B) organisations is understood to be a valuable tool. Social media research is extensively explored in business-to-consumer (B2C) sectors, it remains sparse in a B2B context. Research lacks in understanding how B2B sales managements facilitate the adoption of PSNS and how they can strategically use PSNS to generate sales.

The capabilities for Implementing Key Account Management: A Systematic Review

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Purpose: To identify the capabilities that facilitate KAM Implementation
Design/methodology/approach: A systematic review of 90 studies published from 1990 through to 2021 is conducted. A descriptive analysis and a thematic synthesis are presented.
Findings: The paper draws a distinction between KAM formulation and implementation. A framework is developed that classifies the resources and capabilities as tangible and intangible resources, operational, relational, and dynamic capabilities.
Originality/value: This study refines and extends previous classifications of tangible and intangible KAM resources and identifies relational capabilities uniquely related to KAM implementation. This research provides a framework for practice to guide KAM implementation.

ABSTRACTS

Extended (3,600-word) Abstracts

Resilience in Sales Management Organizations: Towards an Analytical Framework

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Abstract

Purpose: We build upon the theory of organizational capabilities and resilience to provide a model for Holistic Sales Management for Resilience.
Design/methodology/approach: We provide a conceptual model and use five illustrative cases to show the initial use of the model
Findings: We have identified a string of patterns to show how organizational capabilities such as 1) the ability to adapt in times of crisis quickly; 2) and division of centralized and decentralized management and 3) Leadership focusing on communication, employee wellbeing and sense of community are connected to organizational resilience
Originality: We present the holistic sales management model for resilience, and demonstrate how organizational capabilities ensure resilience
Research limitations/implications: More empirical investigations are needed to validate the usefulness of the model
Keywords: Organizational resilience, Organizational capabilities, B2B marketing, Personal Selling

Introduction

The impact of the covid-19 pandemic on sales management has provided a testbed for exploring how sales management organizations best respond to and recover from a crisis. Disrupted buying patterns, failing supply chains, and the inability to interact with customers and perform sales tasks, as usual, were just some of the ingredients in a "perfect storm" for sales organizations (Hartmann and Lussier, 2020). The sales organizations' responses to the crisis varied greatly. Whereas some were unable to perform and their inability in some cases contributed to the discontinuation of their business, other sales organizations weathered out the storm and even managed to resurface as better-performing due to organizational adaptations (Luu, 2021).

Sales managers generally agree that their organization would benefit from learning from these recent events (Furr, 2020). This is referred to as organizational robustness or resilience in the organizational literature, describing how organizations maintain their reliability when facing a crisis (Tierney, 2003) (Perrow, 1998 Hollnagel et al, 2008). Judged from this literature, it is reasonable to assume that resilience in sales management organizations is a holistic and systems-based trait, where it is impossible to isolate a single cause for this quality to emerge and it is not likely that one recipe will work for all organizations seeking to harness themselves against the perils of a future crisis. The recent stream of literature within sales enablement supports the argument for a holistic, system-wide approach to sales management (Guenzi and

Habel, 2020; Peterson et al., 2020; Rangarajan et al., 2020). Different configurations of resources and activities may generate parallel outcomes and similar configurations can form multiple organizational trajectories, as reflected in the concept of equifinality. Very likely, however, there are resilience capability-building lessons to be learned from studying the activity configuration of sales management organizations that recovered from or even flourished during the recent pandemic.

Contributions

To contribute to the ongoing efforts to explore resilience as a capability in sales management organizations, we provide two contributions. First, inspired from the strategic management literature, and notably the value chain concept, developed by (Porter, 1985) we suggest a framework for analyzing and comparing resilience in sales management organizations. Second, we pilot test the framework using five interviews to explore further the explanatory power in sales management research. The paper proceeds as follows. In the first section we expand on the notion of organizational resilience and how this has been treated in the sales management literature. We then move on to discuss sales management resilience as an organizational capability and develop a holistic framework for analyzing organizational capabilities in sales management, drawing on sales management and other relevant streams of literature. In the final part, we discuss implications for management and further research.

Literature review

Holistic models for analyzing and comparing the activities of sales organizations are scant and far in between (see Hartmann & Lussier, 2020 for an exception). Most research on the responses to unexpected events in sales have focused on salespersons (Epler and Leach, 2021; Rangarajan et al., 2021; Sharma et al., 2020). However, understanding the salespersons´ efforts only provides a partial picture. Even those organizations who survived or managed the crisis well, calls for a better understanding of how they as an organization managed to cope with the uncertainties faced (Hartmann & Lussier, 2020). A proven way of examining the sales organizations' capability is to disaggregate a sales organization into the significant activities relevant for sales management performance. Several models for scrutinizing and benchmarking the configuration of activities leading to superior organizational performance have been developed in other literatures, seeking to address the configuration of resources and capabilities in successful firms (Helfat and Peteraf, 2003; Porter, 1985).

Organizational capabilities and sales management

Achieving sustained competitive advantage is imperative for the survival of organizations in the long run. In order to achieve sustained competitive advantage the importance for the organizations to focus on their internal resources and capabilities is highlighted in several literatures taking an "inside-out" view of competitive excellence such as the resource-based, the competence-based and the dynamic capability-based view of firms, which all starts the analytical vantage point, viewing internal resources and how controlling these may create competitive advantage for a firm (Helfat and Peteraf, 2003; Hooley et al., 1998). These perspectives also share a focus on understanding the organizational-level requirements that support individual as well as organizational excellence, for an organization to sustain a specific

performance or routine that supports sales activities. The organizational capability perspective has also been applied to understanding performativity in sales management research. Sales capabilities are defined by (Krush et al., 2013) as *"competency in the selling process that is enabled by sales peoples' knowledge, sales management skills, sales management planning, and control systems, and relevant training systems for salespeople"* (Krush et al., 2013, p. 826). Other researchers have focused on the organizational capabilities that sustain value-based pricing on B2B markets (Hinterhuber, 2004) or the management of customer relations (Storbacka & Nenonen, 2009).

The organizational capability view on sales introduces a different perspective, than most other sales management research, which tend to focus more on the traits and practices of salespersons and sales teams. There is a strong merit and much proven practice in these approaches. However, given their analytical vantage point, they are also partly myopic when trying to understand the organizational contribution to sales capabilities. According to Auh and Menguc (2013) 'sales' is no longer an isolated function of the organization and it's moving towards an integrated cross functional activity within the organization. Thus, it highlights the aspects such as organizational skills, processes, systems, knowledge, and learning emphasized in their definitions of an organizational capability. A rather similar perspective is offered by Siahtiri, O' Cass & Ngo (2014). To them, sales capabilities consist of and utilize skills, knowledge, and resources for larger level sales activities. The fact that it does not account for the entire organizational strategy and limiting its scope to the sales and marketing department is criticized by Guenzi et al (2016). They argue for a holistic perspective of sales capability management by combining managing relationships with customers and managing the entire sales organization. Hence, they suggest that maintaining and training personal selling skills is a core capability of a sales organization, and it directly impacts the organization's overall performance (Guenzi et al., 2016). They further suggest that the sales management capabilities consist of both core and peripheral capabilities. One of their main arguments is the impact of sales force structuring on the organizational profit and the impact of talent management and customer targeting on all the three levels of performance, i.e., talent management, customer targeting, and sales force structuring, by impacting personal selling.

Resilience because of sales organization capabilities

How does organizational resilience in sales link to organizational capabilities? Organizational resilience is an emerging and underdefined "umbrella" concept, which has taken much inspiration from literature on organizational and community responses to disasters and another unexpected event (Hirsch and Levin, 1999). Broadly speaking, resilience refers to a pattern of behaviors leading to an organization´s survival and adaptiveness under unexpected circumstances (Lee et al., 2013). Hence, we do not see this as a capability. Rather we sales resilience because of equifinal combinations of organizational capabilities. An in-depth definition of organizational resilience in a business context is provided by Linnenluecke (2017) as *"inherent characteristics of organizations that are able to respond more quickly, recover faster or develop more unconventional ways of doing business under stress than others"* (Linnenluecke, 2017:). Thus, he highlights the importance of the organizations' ability to adapt and learn during a disruption and being proactive in responding to future disruptions. The

concept of organizational robustness only partially captures the resilience phenomenon. The organizational robustness concept addresses survival under unforeseen circumstances in the task environment but do not include the organizational ability to adapt and learn from a crisis (Duchek, 2020). Besides, resilience is not the same as organizational agility or flexibility, as these concepts typically refer to the organization's ability to change course under recognizable conditions (McCann, 2004).

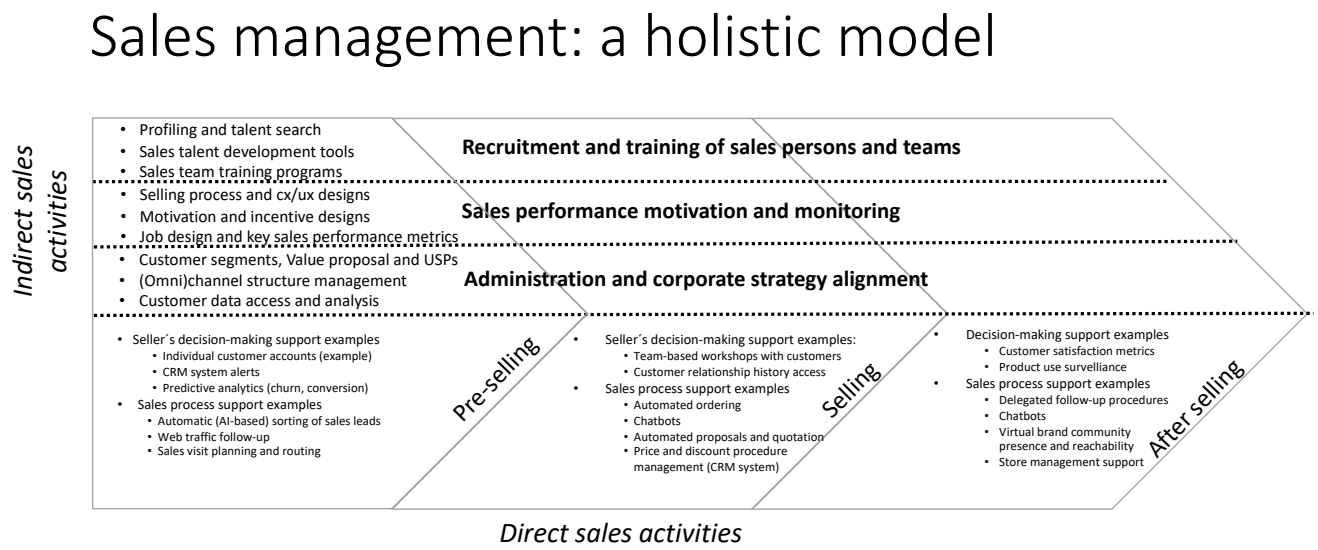
In the management literature, organizational resilience has been treated both as an outcome of capabilities as well as a meta- capability, suggesting that it has synergistic properties, derived from a firm's capabilities. The pattern of behaviors can be rooted in several different configurations of capabilities, which underlines its equifinal character: that a specific performance in an organization can be achieved through multiple paths and by engaging multiple resources in an organization. Hence, organizational resilience is not an innate characteristic resting in one capability. To a considerable degree, it rests on the configuration and coordination of activities which is a strategic choice of managers (Porter, 1985; Gresov and Drazin, 1997). This is well in alignment with the notion from the organizational capability literature, stressing the inner workings of an organization as a key explanans of organizational resilience (Duchek, 2020). The socio-technical change of the sales force model presented by Hartmann & Lussier (2020) illustrates the interrelation of the variables of humans (e.g., number of employees, skills, traits), tasks (sales, marketing, procurement, etc.), technical (software applications, hardware, networks, etc.) and structures (systems that coordinate and direct employees) to plan and implement responses for the COVID-19 pandemic. The system effect of the changes in one variable on the others is also explained by them. They claim that their managerial recommendations depend on the sales force's adaptability, agility, and level of resilience.

The sales literature stresses the importance of having an adoptive salesforce that is adaptive towards resilience during unsettled times (Sharma, Rangarajan & Paesbrugghe, 2020). Adapting functionally to disruptive events is integral for the sales force as new sales leads would become limited, and the opportunities gained by developing existing buyer-seller relationships would become more beneficial for the sales force (Sharma, Rangarajan & Paesbrugghe, 2020). Nevertheless, field salespersons are, to a more considerable extent, specialized in some sales tasks of the sales process, i.e., presentation, overcoming objections, and closing the sales (Sharma, Rangarajan & Paesbrugghe, 2020). Hence, Sharma, Rangarajan & Paesbrugghe (2020) suggest that for the sales force to be resilient in disruptive circumstances providing training and development regarding the less focused steps of the sales process holds significance. The profound effect of having self-managed teams to navigate the distress times of organizations is highlighted by Magpili & Pazos (2018). Self-managed teams decentralize the decision-making process within organizations and give anonymity to the lower-level employees in the hierarchy to act independently. Besides, it supports creating a loyal employee base, and they have more propensity to adapt and be flexible during turbulence by adjusting to low salaries and fewer working hours demanded by the organization as a temporary response to the disruption (Mandojana &Bansal, 2015). Also, the literature on organizational resilience emphasizes the positive relationship between a team's performance, cohesion, coordination, cooperation, and

resilience (Salanova et al., 2012; West et al., 2009). Furthermore, team-based performance monitoring and reward systems support motivating self-managed teams to perform exceptionally during troubled times (Magpili & Pazos, 2018). The proactiveness of managers in recruiting diversely competent individuals with multiple skills that contribute to leveraging their flexibility to adapt to disruptive situations is further emphasized by Magpili & Pazos (2018) as the skills of these employees could be utilized whenever needed during a disruptive time.

Conceptual model: Capability-based organizational sales resilience

Based on the reviewed literature on resilience, capabilities and sales activities performed, we propose an elective model for assessing the different paths and capabilities that underpins resilience in sales organizations. The model is presented in figure one and further discussed below. The model draws on a categorization of sales management capabilities based on two underlying activity-related dimensions, describing the tasks of the sales organization in a wider organizational context. We categorize them as Direct and indirect sales management activities. Indirect sales activities are activities that enable sales such as processes for recruitment, training, monitoring and strategy alignment (Matthews and Schenk, 2018; Peterson et al., 2020; Rangarajan et al., 2020). Direct sales activities are the customer-oriented activities involved in the selling process. Like (Guenzi and Habel, 2020) we have divided the sales process into three main phases; pre-selling, selling and after-selling. We are especially focusing on tasks that relate to decision making support and tasks that relate to support of sales processes. The aim is not to elaborate on the sales process, but to understand how organizational capabilities contribute to



resilience in sales management, by supporting, enabling, and informing these processes.

Methodology

Based on the model for analyzing holistic Sales Management we have chosen a dynamic comparative case study approach (Wolgramm, 1997; Eisenhardt, 1989). There are several different ways and means of conducting case studies in business research and the approach selected here is different than inductive case study approaches. The approach we have chosen. It is in alignment with the configurational approach to studying organizational phenomena such as capabilities (Fiss, 20XX). We emphasize investigating processes and mechanisms that are the basis of actual events and empirical experiences. This is done, by focusing on the interplay that exists between organizational configurations and different contexts (Ropo, 1989; Ropo and Hunt, 1990; Yin, 1989)

In the present study, we started the case building process by conducting five interviews with sales executives in different organization. The interviews were structured and followed the model outlined (Bartholomew et al., 2000). The aim of the initial interviews was to identify how sales management practices during and after the initial covid-19 lockdowns occurred and to investigate how sales managers adapted to the situation, while at the same time matching case evidence with the pattern suggested by the framework. We further build our understanding of the organizations through access to internal material, press clips, observations of sales activities, and additional interviews with persons in and outside the organizations, such as customers and former employees. We have chosen to take this approach to pilot test and corroborate the proposed framework in alignment with pattern matching approaches in comparative case research. We selected the cases, mixing different business contexts, following an extreme sampling logic used in exploratory research (Yin, 2018). Our focus is on understanding and exploring the organizational capabilities that supported sales resilience. The cases were initially all selected on the dependent variable: they were all showing sales resilience, as they manage to grow and expand sales volume or develop a new customer base during the pandemic. The selection of the final set of cases were based on two criteria; first that they reached or exceed sales quota in 2020 and 2021, and second that they have an organization of at least 20 people.

The interviews were all focused on the initial response to the lock-down in March 2020 and on the lasting responses that are still in place. In our analysis, we transcribed the interviews and compared the answers to find similar or contradictory statements. We then proceed to look more closely into these themes to further illustrate how the different sales executives responded, and which organizational capabilities are present in the cases. Table 1 provides an overview of the cases.

Table 1: Case overview

	Case 1	Case 2	Case 3	Case 4
Business and market scope	Builders/home improvement department chain B2C & B2B	IT Solutions B2G/B2B	Landscape architect B2G/B2B/B2C	Networking workshops and conference meeting facilitator

				B2B
Sales management organization	Owner responsible for sales managers in four stores (altogether 29 salespersons equally divided on B2B and B2C sales and marketing activities	Central sales management organization, with a focus on technical team support in decentralized teams	Central sales management organization with strategic responsibility for sales activities and independent regional projecting and sales organization with full customer responsibility	Sales manager responsible for managing 30 network sales advisors, with responsible for network activities in 70 different industry contexts

Resilience in sales and organizational capabilities – some preliminary findings

The following overarching themes emerged as dominant in the initial interviews, with respect to the organizational response to the crisis. Although not all case companies used them in an equal measure, we saw multiple examples across the interviewed companies, and they cover our understanding of what a resilient response to sales management implied:

- Keeping the store open: An immediate and forcefully communicated organization-wide adaptation of procedures and practices to the initial lock-down communicated top-down, aligned with a versioning of the company strategy to fit the changing circumstances, followed by structured lasting change, involving viewpoints and experiences from middle management
- Heedful interrelation throughout the organization: A flexible division between central and decentral decision-making on sales activities, that evolved from short-to the medium term – long term involvement of organization in learning and capability building processes
- All hands-on deck and leaving no one behind: Leadership from sales management focusing on emphatical leadership, abundant and frequent communication, employee wellbeing and sense of community in the sales force, backed up with initiatives to support work-life balance for employees

Table 2 shows important quotes from the interviews made, that underpins our analysis

Table 1: Dimensions of resilience: responding to crisis in sales organizations

Keeping the store open	Heedful interrelating centralized and decentralized decisions	All hands on deck and leaving no one behind

"what we did was to send a certain number of people home. I have two departments, and we had two men in each department who had to handle everything, just by having a headset and pick up the phone and then dispatch. Mobile pay and online bank transfer were implemented, we had a setup for that in advance, we just rolled it out, and then we packed the goods and drove them out in front of the store." *"During the first few days, all the department heads, they simply made some plans for when to show up at work, and when not to show up, so everyone was aware of what applied to them in this situation"*	*"It was very individual what activities they (department heads) started with and what the needs were. It was completely decentralized. The core decisions were centralized, but then they (local managers) worked from that, all the way down to the employee level, every single employee also made a lot of decisions, based on the above framework that was set out, and they were very, very autonomous"* *"This great degree of freedom meant that people also saw it as part of their job to make sure to help the company: It was both that they were set a little freer, but of course also that they had a huge sense of responsibility towards the company. It was an amazing period like that culturally, for the company: That sense of responsibility"*	*"We also have many more interactions internally, it's not only with the customers and that means that five people can agree more quickly on things than we could before, when we had to meet at the office in Aarhus. We can solve some things faster."* *"We had 5 or 6 people with serious back problems, so it's just such a small thing that comes in from the sidelines. And we had invested in equipment. But we found out that it is not enough, just to have an adjustable table and a proper chair at home. There were some other dimensions to the management part as well, which would not have come normally. For example. have I made appointments with people who went swimming in the middle of working hours, or we did something where we all had to do something once a week, we had a go jogging and go outside. Both to cover the social aspect, but also the physical, so you did not just sit in front of a screen all day. So, there were some other dimensions to the management part as well"*

"…Then it materialized into MS Teams quickly for our professional clients. It was moved to a digital dialogue forum, knowing that our customers had the same problem. They had also been sent home. That was fixed quickly"	*"What has also happened is that there has clearly been a greater confidence on the part of management that employees can deliver well through homework."*	*"Some of the more experienced salesmen have told our owners that it has never been better to work with us. And if you consider more hardcore KPI, I can see that the months where we are close to each other, where we succeeded with some of these mental tools, I can damn well see it in our hit rates."*

The organizational resilience elements found in the cases, showed different linkages between the resilience elements and the capabilities. We have summarized how they link to the capabilities suggested in figure one and further elaborated the crisis responses below.

	Case 1	Case 2	Case 3	Case 4
Key organizational capabilities involved	• Recruitment, motivation, and development, actively designing team diversity and inclusiveness with respect to gender, age, and psychological profiles, creating workplace attractiveness through remuneration and other perks • Pre-sales and sales, monitoring	• Recruiting and monitoring performance: new sales managers match customer profile and relationship sales efforts • Pre-sales: sales managers required to analyze customers current IT architecture prior to contacting customer	• Recruiting and monitoring performance, organizational alignment: Combining centralized recruitment support systems with final decisions taken by local department head based on tasks and existing teams combined with social recognition practices across the organization • Sales: transfer of account	• Recruiting and monitoring performance, motivation: new sales managers recruited based on match with organizational values – incentives matching work-life balance challenges • Organizational alignment and Pre-sales: sales managers collaborate with researchers in developing

	customers purchasing patterns via CRM systems, matching customer buying profiles with sales events where new suppliers present offerings		leads across organization through informal networks	and proposing content for their potential clients' workshops
Crisis response 1	YES	YES	YES	YES
Crisis response 2	YES	PARTLY	YES	NO
Crisis response 3	NO	PARTLY	YES	YES

Crisis Response 1: Keeping the store open

The first response was to create the initial conditions for maintaining selling efforts in the organizations. The implemented solutions differed, but the aim and the focus were the same across the case companies; adapting sales managers´ activities to keep their business open for customers despite the challenges of meeting customers and colleagues physically. The problems concerned the physical interactions with both employees and customers, but also digital systems to sustain the changed practices, e.g., digital meeting platforms, new payment solutions, and web-shop back-ends to handle an extensive growth in demand. Once the preliminary adaptions have been made, to accommodate solutions to work from home and having digital meetings, the next phase is reflective and deliberate changes. These changes are focused on establishing a new foundation for sales success, based on the assumption that conditions are still unstable and might change rapidly again. This means that the sales managers are effectively making changes to make sure that a new crisis and potential new disruptions will be met decisively to ensure continued growth.

Crisis Response 2: Heedful interrelating centralized and decentralized decisions

A strong sense of making systems, procedures, and resources in general available for the sales organization, to enable salespeople to make their own autonomous decisions and a strong system of trust between managers and employees, make it possible for the organization to react swiftly and be agile. There seems to be two elements at play across the cases; a strong core of values and decision-making as well as a high degree of trust in the employees to make the right decisions. The indirect sales capabilities supporting the training and motivation of sales teams stood out as important.

Crisis Response 3: All hands-on deck and leaving no one behind
A strong company culture focusing on the employees and their wellbeing, and on a sense of community has proven to be dominant in all cases. Other elements such as Data, systems, and managers enable prioritization of sales efforts as well as recruiting, team-based selling, collaborations across departments, bonus- and salary systems and a strong focus on customer service where evident in all cases. Importantly, all sales managers emphasized that these elements were necessary to keep the sales organization from disintegrating and ensuring everybody felt to be a part of the group. The leaving no one behind ethos reflects a strong organizational emphasis on team building and team efforts. This is supported also by the capabilities that relates to motivating and monitoring the sales force.

Across the cases, the organizational capabilities supporting the crisis responses differs considerably, but there are also a few similarities. With respect to the indirect sales capabilities, identified in the model the case companies on the surface the interviewees agree on emphasizing a consistent recruitment policy as a critical organizational capability for sales. However, whereas case C and D emphasize alignment with values and work ethos and integration of new employees in sales, company B instead focuses on external alignment with the customer profile and management in company A see team diversity as a strong and important trait. Company C, on the other hand, follows a bottom-up policy, where the local managers make employment decisions, but is backed up centrally. Likewise, although all interviewed companies demonstrated specific capabilities in sales and pre-sales activities, they were configured very differently with other activities. Contrast for instance company A and company D, where A excelled in CRM policies, using those to match customers with offerings from new suppliers and company D aligned sales and researchers to present novel offerings.

Implications for managers and future research
To sum up our preliminary findings, there seems to be a pattern across industries that indicates that sales management choices and leadership is especially important as an organizational capability to establish resilience. This materializes through reflective leadership practices focusing on the wellbeing of salespeople, a sense of community as well as strong communication between managers and salespeople as well as between salespeople and their co-workers. This is facilitated by strong company values and culture. To sales managers, this means that a strong central core, coupled with decentralized decision-capabilities seemingly fosters more agility in times of adversity. More research is needed into different types of organizations to investigate if these preliminary findings show a more general tendency and if The Sales Management Model can ultimately become a valuable tool for sales managers to understand and develop resilience in sales management.

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Aalborg Sales Process Model (MAPS), A Reconceptualization in Light of Industry 4.0

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Abstract
Purpose: We build upon the identified research gaps and extend the works of (Toytari et al. 2011), Building on the seven steps of selling (Dubinsky, 1981) as well as (Moncrief and Marshall, 2005), and present a conceptualization of the sales process model in light of industry 4.0.
Design/methodology/approach: Building on the synthesis of existing literature, we induct a theoretical framework explaining how technology-enabled processes affect the sales process.
Findings: The interplay between digital technologies and sales processes and subsequently on the salespeople activities and the B2B value chain relationships, including customers, distributors, and partners.
Originality: We induct a theoretical framework, "Aalborg Sales Process Model (MAPS)," explaining how technology-triggered processes influence the sales process. This is a premier conceptualization defining how technology-enabled systems influence modern-day sales processes to the best of our knowledge.
Research limitations/implications: This is a conceptual framework and requires empirical operationalization for its validity and generalizability.
Keywords: B2B Relationships, Digitalization, Technology, Salespeople, Competitive Advantage

Introduction

The industry 4.0 evolution has changed the business operations modus operandi. New technologies like artificial intelligence (AI), Virtual Reality (VR) or Internet of Things (IOT) have transformed the business landscape. AI was initially used for basic predictions, now widely utilized, from climate risk predictions to sales lead identifications (Davenport et al., 2020). As a result, a capability that used to be a good-to-have has become a must-have for everyday business needs. Salespeople that use technology perform better than salespeople who do not (Sharma et al., 2020). Capabilities have been examined primarily from either a personal selling perspective or a very organizational perspective (Guenzi and Habel, 2020). On top of this, when speaking of technology, the focus has been on the internet customer relationship management, not on the integration of new technology and data design that we aim to investigate in this study, building on the recommendation of (Davenport et al., 2020).

The pre-internet era developed seven steps of selling (Dubinsky, 1981), revised by (Moncrief and Marshall, 2005) and further updated by (Töytäri et al., 2011). However, these require much-needed revision in light of Industry 4.0. In addition, the digitalization of the sales process also initiates structural changes to the sales value creation function. We build upon the seminal works of Dubinsky (1981) and Töytäri et al., (2011) and reconceptualize the value-based sales process. It is essential to revisit the sales process assumptions as Industry 4.0 has led to

technological disruptions to impact the sales process, and upturn established sales theories (Grove et al., 2018).

Guenzi et al. (2020) identify research opportunities to explore the interplay between digital technologies and sales processes and subsequently on the salespeople activities and the B2B value chain relationships, including customers, distributors, and partners (Saura et al., 2021). Guenzi and Habel (2020) present a sales transformation model, referring to Dubinsky (1981), and use the framework to identify three phases' pre-sales, sales, and after-sales. However, they do not consider that the Dubinsky seven steps may not comply with industry 4.0 transformations. Also, the model does not include the Industry 4.0 Technology/Data-design evolution of sales. In this endeavor, we build on that and present a reconceptualization including industry 4.0 driven technological advancements.

While extensive research explores the benefits of industry 4.0 technologies in organizations, little to no formal research is found on implementing these technologies in sales. For example, Davenport et al. (2020) recommend exploring how algorithm utilization across the marketing activities may lead firms to revise marketing strategy during digital transformation and solutions application (Chintalapati & Pandey, 2022). However, literature recognizes the wide-ranging effect digitalization and technology have had on marketing activities. Therefore, researchers acknowledge that the sales perspective is a high priority for future research endeavors (Dwivedi et al., 2021; Paschen et al., 2021).

Paschen et al. (2019) highlight exploring how AI/ML-based algorithms influence the sales professional's role, such as algorithm usage on knowledge and salesperson's performance. Moreover, how do they change the sales process (Dwivedi et al., 2021), hence which of the traditional human tasks in sales are potentially being replaced, and to what extent? Importantly, probing how algorithms facilitate support will change the value creation process (Paschen et al., 2021). How lead generation may create a more efficient approach to acquiring customer understanding for the salespersons (Saura et al., 2021).

Therefore, we wonder why so many organizations have not benefited from the prospects of technology in their businesses? Concerning the above question, many researchers believe that it depends on the economic situation of the users (Østergaard et al., 2019), while others suggest that *"to unlock the benefits of AI fully, you need to upgrade your people skills – and build an empowered AI savvy workforce"* (Ross 2017, Pg. 10). This is true for all Industry 4.0 technologies. The practicing impact of the following notion can be seen in enterprises such as Google, Amazon, Facebook, or Netflix, where these companies capitalize on data. They are also luxuriously staffed with PhDs in data and computer sciences and skilled people in related fields (Bergstein, 2019). However, in a B2B context (Peterson et al., 2021), firms cannot produce the expected results despite investments in technology, data, and training. The main struggle for companies is to integrate technology into sales processes and sales practices.

Guenzi & Habel (2020) identify sales digital transformation as a priority field, as numerous organizations struggle with their sales tools and processes. Despite realizing the importance of

technology, they found that 68% of corporations are underinvesting in sales analytical technology. Furthermore, they found the scarce prior debate on access to technological guidance in the sales process. Hence suggesting mapping out the entire sales process before diving deeper into the technology and implementing a new digital sales strategy. Our reconceptualization contributes to the sales process research by addressing the research mentioned earlier. Building on the synthesis of existing literature, we induct a theoretical framework, explaining how technology-triggered processes influence the sales process. Wherein building upon the identified research gaps and extend the works of (Toytari et al. 2011), building on the seven steps of selling (pre-internet) (Dubinsky, 1981) as well as (Moncrief and Marshall, 2005) we present a conceptualization of the sales process model in light of industry 4.0. We name it "Aalborg Sales Process Model (MAPS)."

Our work contributes to the sales literature by presenting the reconceptualing sales process applying digital transformation and algorithms facilitating the sales interaction with potential lead generation, an area of vital interest for both B2B and B2C firms. Furthermore, the MAPS model will explain, how digital marketing incorporates predictive analytics when the focus is on lead generation. Moreover, Paschen et al. (2020) have identified the advantages and disadvantages based on lead generation and the seven-step sales process. Finally, we contribute to improved understanding of how human-machine interactions affect the sales process via the interactional exchange between salespeople and customers.

Similar to other fields of business e.g., artificial intelligence is becoming increasingly influential in marketing, especially sales (Davenport et al., 2020). To remain competitive in the fast-developing digital global market, organizations that stretch the boundaries of AI sharpen *predictions*, boost *efficiencies* and *optimize the real-time* pricing or product stock control. As a result, these organizations are advancing quicker and further than rivals, still orthodoxly uncertain over AI usage. The above also leaves us thinking about organizational structural changes in sales personnel training. As Ross (2018) recommends generating competitive advantage through machine learning applications, the organization needs employee' skills up-gradation.

Literature Review

Before going further, we define Industry 4.0 technologies, digital transformation, digitization, and digitalization (Syam and Sharma 2018) that are often interchangeably used but merit differentiation (Ramaswamy and Ozcan 2018; Ross 2017). Digitization describes capturing, processing, and marketing knowledge integration (e.g., sales interactions), enabling its usage for varied goals, including customer analytics, insights, marketing learning, and operational efficiency (Ramaswamy & Ozcan, 2018). Per se, digitization facilitates digital methods to access, organize, store, and use sales-related knowledge. On the other hand, Industry 4.0 Technologies involve learning (supervised or unsupervised) that allows sales objects (software, hardware, and sales protocols) to execute a few of the complete sales roles independently (Syam & Sharma, 2018). Technology facilitates digital approaches for assimilating, integrating, and tracking sales-related learning.

Digital technologies promote novel opportunities and new strategies to serve customers, referred to as digitalization (Brennan and Kreiss 2014). Finally, digital transformation goes beyond merely improving customer outcomes in existing business models and encompasses applying digital technologies to existing organizational assets to strengthen competencies and rethink the firm's value proposition (Newman 2017). Therefore, a digital transformation needs digitalization, which involves the mobilization of digitization and industry 4.0 technologies (Ramaswamy & Ozcan 2018; Ross 2017).

Sales digitalization represents an evolution of salesforce automation (SFA). Richard Christian (1962, pg. 79) acknowledged sixty years ago that "ten years from now […] automation and electronics will affect practically everything we do." By the 1980s, SFA had escalated its inroads in sales organizations. In 1997 (Samli et al.) discussed how marketing and sales professionals could more efficiently use the potential power of the internet, much in the same ways as scholars are discussing how to use technology efficiently in B2B sales contexts. The same issues are apparent today as were present in the early days of the internet; an evident challenge to incorporate and integrate technology into sales and marketing processes.

Buttle, Ang, and Iriana (2006, pg. 214), define it as "the application of information technology to support the sales function." SFA includes technological artifacts (hardware and software tools) designed to improve salesforce productivity by automating processes, such as customer relationship management, repetitive and straight-buy sales, and other administrative tasks (Cascio, Mariadoss, and Mouri 2010; Hunter and Perreault 2007). Existing SFA literature focuses primarily on its adoption, use, and impact on performance (see, for example, Jelinek 2013). Sales digitalization expands the role of technology by including digital assets such as digital marketplaces, the Internet of things (IoT), AI, and digital products and services (Ross 2017). Digital assets can range from a mobile app to an online ordering site. Using an iPad and a customized app, for example, fast-moving consumer goods (FMCG), sales representatives can demonstrate the actual size of an in-aisle display to a supermarket manager, thereby increasing presentation effectiveness and the likelihood of a close.

Strategy and resources

Lacking a clear strategy for industry 4.0 technologies is the most common barrier that an organization faces in implementation. As a result, business tends to implement solutions purely to compete with others, thus lacking a clear plan, purpose, and a long-term strategy for adoption, likely leading to project failure (McKinsey & Company 2018). For instance, Ng (2017) argues that initially, organizations find it challenging to develop an optimal AI strategy that aligns with their business goals until they have some essential experience with AI. This way, the organization can build momentum and identify the challenges arising during and after adopting AI.

Another aspect contributing to a barrier is access to critical resources, especially finances. Even after successfully implementing relevant technological solutions, many companies fail to upgrade them quickly, hence lags in acquiring maximum output (Earley 2016). Moreover,

environmental characteristics strongly influence an organization's decision to adopt technology (Yoon & George 2013). These characteristics can be designed as pressure from competitors and normative pressure from customers, suppliers, and industry (Queiroz et al., 2019; Yoon & George, 2013). Zara - the retail giant, is an example that has maintained its leadership through advanced investment in AI technologies (Heuritech 2020).

Digital Transformation capabilities

An AI adoption process will be considered a digital transformation if the organization does not have experience using AI technologies or is refining towards more sophisticated technologies (Queiroz et al., 2019). Digitalization in the supply chain is usually obtained by utilizing methods and processes to connect the traditional and digital parts of the business. Molinillo and Japutra (2017) suggest that limited technological availability and perceived technological complexity can also result as barriers while performing. Hence to make initiatives succeed and bring transparency, it is essential to get a personalized and integrated solution for optimal results (Molinillo & Japutra 2017; Queiroz et al. 2019).

Industry 4.0 technology talent and organizational maturity

A fundamental challenge with industry 4.0 technologies is finding the skilled people to implement it and knowledge to use it (McKinsey & Company 2018). According to one McKinsey survey with 2135 organizations, 42% of organizations implementing the AI solutions stated that a lack of AI implementation talent and appropriate skills set were the main barriers (McKinsey & Company 2018). Furthermore, nearly 41% of the companies stated that finding the right talent was one of the most significant barriers to AI adoption (McKinsey & Company 2018). For many less digitalized companies acquiring external was the most common approach to close the knowledge gap (Molinillo & Japutra 2017; Corea 2017). Though partnering with institutions and acquiring other companies was used as one of the technology acquisition strategies.

Still, the individual case is likely to be an option for large enterprises (Corea 2017). Many researchers argue that AI is one of the most crucial domains where the pure team talent can exceed the business value (Corea 2017; Ross 2017). As suggested by Jeanne Ross, companies succeed with AI technologies because of the ability to associate AI with people who have talent and knowledge about the advantages of the technology. In addition, the organization's successful implementation of industry 4.0 technology depends on its ability to hire problem solvers, equipping them with data and empowering them to unlock the full potential (Ross, 2017).

From transactional selling to co-creation selling and beyond

Despite the well-described transition from value-in-exchange to value-in-use in marketing on a conceptual level, there have been only a few additions and developments of the sales process since Dubinsky's seven steps of selling (1980). As technology increasingly affects all business areas, the need for a more current sales process has become even more relevant. On a

communicational/interactional level, a shift has been described by, e.g., Ballantyne and Varey (2006) and Eggert et al. (2018) from the transaction, through interaction, and into dialogical practices. However, in both cases, technology is not taken into account. The existing scholarship lacks integrated processes describing the technology-facilitated sales process. In short, the transformation is provided in the following table presents:

	Transactional Selling (Value in exchange)	Interactional Selling	Co-Creation selling (Value in Use)
Communication	Persuasive, Message-making (Varey and Ballantyne 2006) Customer passive recipient, communication as transfer (Eggert et al. 2018)	Communicational, Informing and listening (Varey and Ballantyne 2006) Incorporates customer perspective (Eggert et al. 2018)	Dialogical, learning together (Varey and Ballantyne 2006) Reciprocal communication as a process (Eggert et al. 2018)

MAPS Conceptual Framework

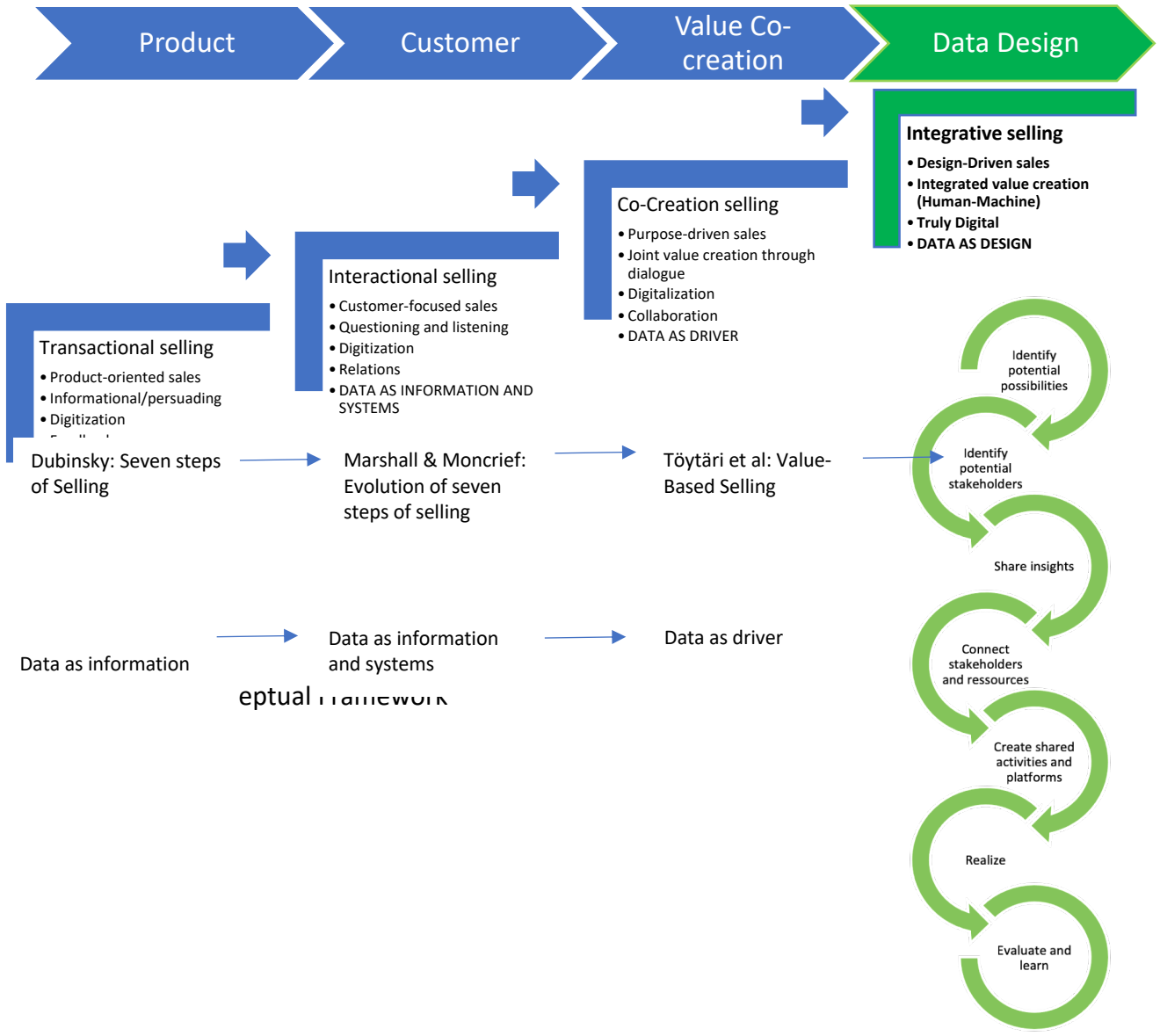
The communication and process transformation within consultancy has evolved, similar to marketing and sales (Gravensgaard & Kjærgaard 2017). This evolution, however, includes a fourth dimension, focusing on Human-Machine interaction, thus integrating industry 4.0 technology and specifically AI and machine learning into the consultancy process. Gravensgaard and Kjærgaard (2017) present four paradigms within the consultancy evolution.

- Paradigm 1 (text and language – transmission – textual analysis)
- Paradigm 2 (Communication in context – transmission and feedback – organizational theory)
- Paradigm 3 (interaction – co-creation, Communication as constitutive)
- Paradigm 4 (Behaviour – Human-Machine interaction – Network-theory and design thinking)

In short, Gravensgaard and Kjærgaard (2017) conceptualized evolution moves from a transmission perspective, like the transactional dimension detailed by (Eggert et al. 2018), focusing on messages and communication as the transfer. This aligns with the notion of transactional selling to communication as context, with a customer perspective. Next is co-creation. All of these align with Ballantyne and Varey (2006) (Lemmens et al., 2014) and Eggert et al. (2018). At the same time, Gravensgaard and Kjærgaard (2017) extended with the fourth paradigm of Human-Machine interaction based on networking theory and design thinking. Thus, allowing for a broader understanding and technology implementation into the interactional processes between salespeople and customers. This process is design-driven. This provided the ground for the foundation of Aalborg Sales Process Model MAPS.

It leads us to concur that the value creation process has transformed on a conceptual level. However, value co-creation with the customer in sales processes for practicing personal selling has primarily remained opaque. Building on the synthesis of existing literature, we induct a theoretical framework, "Aalborg Sales Process Model (MAPS)," explaining how technology-triggered processes influence the sales process. The MAPS Conceptual framework presented below addresses the lack of a sales process for industry 4.0, focusing specifically on a human-machine, design- and data-driven sales process, labeled integrated selling. Embedding Industry 4.0 technology as an integral part of the interactions between salespeople and buyers.
The core elements of MAPS are an integral and accumulative epistemology for sales, namely, (1) product, (2) customer, (3) value co-creation, and (4) data and design. These epistemologies are exemplified in the evolution above of both selling approaches; (1) Transactional, (2) Interactional, (3) co-creation selling and (4) Integrative selling and likewise the evolution in sales processes; (1) Seven steps of selling, (2) evolution of seven steps of selling, (3) Value-based selling and (4) integrated selling. The last element is data maturity; (1) data as information, (2) data as information and systems, (3) data as driver, and (4) data as design. MAPS thus extends both the sales epistemology and the selling process with “Data-design” and “Integrative Selling.” In the MAPS model, we add "integrated sales" based on design-thinking derived from the Stanford Design-thinking process from the Hasso Plattner Institute (2016). The Hasso Plattner Design Institute innovation process has five phases; Emphasize, Define, Ideate, Prototype, Test, and Iteration.

The MAPS model (see figure 1) is accumulative, not replacing the previous sales processes but extending them. This means that transactional selling, relational selling, co-creation selling are still relevant in different contexts (Paesbrugghe et al., 2017). Also, digital and sales epistemological maturity will be essential to move forward and encompass new forms of sales in any organization. The Data Design approach extends the current co-creation epistemology to fully integrate data and design-thinking in sales processes. Human-Machine interaction is at the core of this addition, utilizing new Industry 4.0 technologies to sharpen *predictions*, boost *efficiencies*, and *optimize real-time.* The Data Design approach is truly digital, using new technologies interchangeably with other customers–salespeople interactions to enhance the value proposition.



eptual Framework

The sales process then changes into a process of fully integrated human-machine interactions:

Integrated sales (MAPS sales process)

The seven steps of the MAPS sales process are (1) Identify potential possibilities, (2) Identify potential stakeholders, (3) Share insights, (4) Connect stakeholders and resources, (5) Co-Create shared activities and platforms, (6) Realize, (7) Evaluate and learn.

The first phase of the sales process is to identify potential possibilities based on data, algorithms and predictive technologies, and other BI tools. Using the available data and systems to predict and identify new opportunities are critical to sales success.

The second phase is to identify potential stakeholders. Creating shared value with stakeholders is a critical component of VCC (Prahalad & Ramaswamy 2004, Porter & Kramer 2019). It includes several stakeholders such as potential customers, suppliers, end-users, the public, and other sector organizations, essential to successfully integrated selling. This process is a data-driven process as well as a relational process.

The third phase is to share insights with the stakeholders to generate interest. Sharing insights is both a digital and physical process. This can be digitally carried out simultaneously through different channels, e.g., online via LinkedIn, apps, or videos or platforms. Sharing insights is also possible via face-to-face interactions. This is an integrative, continuous process of sharing information and data with stakeholders.

The fourth phase connects potential stakeholders and their shared resources to build and create shared value. They connect stakeholders and orchestrate collaboration through dialogue and purposeful and deliberate utilization of relevant resources to reach a common goal. The connection of potential stakeholders occurs throughout different platforms and in person.

The fifth phase is to create shared activities and platforms or ecosystem. Understanding, identifying, or/and developing the platforms for the corporation. Both activities and platforms can be digital or physical.

The sixth phase is the realization phase, comparable to delivering a product or a service. This phase entails the production and the distribution of a product or service and the successful implementation.

The seventh phase is to evaluate and learn. Learning is a critical element of Internet 4.0 technologies and data design. By measuring both traditional KPIs as well as learnings throughout the process.

The initial step to implement and operationalize MAPS in an organization is to identify which epistemology and maturity levels the company is at currently.

Discussion and Conclusion

To sum up, the pre-internet era developed seven steps of selling (Dubinsky, 1981), initially revised by (Moncrief and Marshall, 2005) and further by (Töytäri et al., 2011). However, these require much-needed revision in light of Industry 4.0 led digital transformation. Moreover, the digitalization of the sales process, including AI technologies, is also initiating structural changes to the sales value creation function. We build upon the seminal works of Dubinsky (1981) and Töytäri et al., (2011) and reconceptualize the value-based sales process. It is essential to revisit the sales process assumptions as Industry 4.0 has led technological disruptions to influence the sales processes and upturn established sales theories (Grove et al., 2018). Like other business fields, artificial intelligence is becoming increasingly influential in marketing, especially sales (Davenport et al., 2020; Davenport & Randy 2021). To remain competitive in the fast-developing digital global market, organizations that stretch the boundaries of e.g. AI sharpen *predictions*, boost *efficiencies* and *optimize the real-time* pricing or product stock control. As a result, organizations applying customer insights through data analytics are progressing smarter and further than competitors, who may still be orthodoxly uncertain over AI usage.

There is a prominent gap between the ambition and execution of Industry 4.0 technologies in most organizations (Bergstein, 2019). Regardless of the tremendous potential of AI technologies, only 20% of large Danish enterprises include AI as a fundamental corporate strategy ingredient, and just 5% of Danish SMEs are currently working with AI. Moreover, Denmark ranks 25th globally, and Copenhagen ranks 65th as an AI ecosystem behind Stockholm, Helsinki, and Amsterdam (Andersen, Frandsen, & Krause, 2019). Although substantial investments have been made in sales technologies, the failure rate of implementation is very high. As a result, most companies do not attain the expected ROI of their investments (Pullins et al., 2020).

As Ulaga and Eggert (2006), identified value is created when customers perceive the benefits received exceeding the costs they are required to pay (e.g., Creating and conveying value for customers has been established as a core function for marketing, e.g., Kotler et al. (2012) in addition to the sales profession (e.g., Grove et al. 2018). However, Grönroos and Voima (2013) highlighted that a coherent understanding of value and value co-creation remains missing. Additionally, scholars stress that the value determination and creation are customer-controlled (Grönroos 2011; Grönroos and Ravald 2011; Heinonen et al. 2010; Helkkula et al. 2012; Voima et al. 2010, 2011a). The evolution in value paradigms has moved from dominantly value-of exchange to the current focus on value-in-use. Value creation in sales interactions and business relationships have turned towards the ideal of value co-creation (VCC) with customers, significantly changing buyer-seller interactions (Ballantyne and Varey, 2006; Eggert et al., 2018).

McKinsey Global Institute found automation application to 40% of the sales function; it has grown to 50% with AI-type technological developments (Valdivieso de Uster 2018). While AI's expectations-run high across industries, many executives have not yet seen substantial effects of AI (Reeves et al., 2017). Moreover, the expected productivity gains are only significant at the large and financially prosperous organizations. This is because these organizations can afford to spend heavily on the talent and technology infrastructure necessary for the optimal efficiency of AI technologies. The other organizations lack substantial output from their human resources

(Reeves et al., 2017; Ross, 2018). Davenport and Randy (2021) Scotiabank's study found that companies starting late on AI could catch up to and maybe outshine competitors with a headstart on technology. The organization's AI strategy guarantees that AI proposals offer value to the business and that most of them are operationalized into production. This approach also highlights enhancing existing operations and enabling closer customers relationships.

With expanding Industry 4.0 influence, we highlight the growing interactional role of a firm's digitization capability with its business model to permit data-enabled growth opportunities. This research explores digitalization integration into the value proposition aided by the technology-enabled servitization (Vendrell-Herrero et al., 2017). Business-to-business must use aggregated data to enable harmonized customer experience (Ritter and Pedersen, 2020). The utilization provides much-needed insight into digitalization's impact on relationships.

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Is a Post-Covid Sales Management Adaptation Necessary? An Exploratory Study.

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Abstract: The professional world is being severely tested these last years, by several large-scale and concurrent ecosystemic factors, including the Covid 19 pandemic and the digitization of business. Our qualitative study aims at (1) identify the main factors that have impacted the sales environment during the last months, (2) their impact on salespeople, and (3) how they modified sales management practices.
Keywords: sales management, post-Covid, remote management, sales digitalization, hybrid management.

Introduction

The professional world is being severely tested these last years, by several large-scale and concurrent ecosystemic factors, including the Covid 19 pandemic and the digitization of business. There is a broad consensus today that these events have been boosters of trends in business. McKinsey notes, for example, that "the pandemic accelerated existing trends in remote work, e-commerce and automation, with up to 25% more workers than previously estimated potentially needing to switch occupations" (Mc Kinsey, 2021). Other experts note that "not only is technology enabling people to work from home, [it is] also the one that is actually changing the nature of tasks in most jobs quite fundamentally" (Zahidi, 2020).

In the next few years, these transformations will have a deep impact not only on professionals, and primarily on sales forces, but also on management methods. However, there is little academic literature on the subject, as these transformations are very recent. This is particularly the case in sales management, which is facing major challenges: mixed daily management practices for the past two years (meetings, individual face-to-face meetings, video-conference meetings), doubts of employees about the future of their business, lack of visibility on the efficiency of the sales manager in achieving performance, questioning the role of the manager, as well as the place of work in general, etc. However, on the academic side, little research has been done on the global impact of the new reality on sales management practices.

"So, globally, since before the COVID-19 pandemic, the decline in the percentage of engaged employees in the US was evident across all three groups -- exclusively remote, hybrid and exclusively on-site -- but highest for employees who are exclusively remote." (Gallup 2022). The same context everywhere in the world calls for an adaptation of sales management practices, since "the emergence and rapid spread of Covid pandemic has had an immediate and severe impact on BtoB salesforce, bringing about social, technological and structural challenges" (Hartmann & Lussier 2020, p.101).

This is why our research aims to better understand what trends are taking hold in sales management, in a post-Covid situation. How are remote working and digital transformation,

accelerated in a non-linear leap by the global pandemic, shaking up sales management practices? How do sales actors adapt their practices to the heart of this situation? We want to study the effects and uses of technological tools, especially on the skills needed in the world that is taking shape.

To do this, we will first review the recent literature on this topic, in order to isolate relevant questions that give rise to the second part of our study. In this exploratory work still 'work in progress', a series of interviews with sales executives and senior managers show us how professionals understand these essential questions for the future of sales management. The first results are outlined, before the full set of analyses that will be presented at the conference.

Theoretical background

Because of the recency of the observed context, the health situation due to the global pandemic that started at the end of 2019, very few academic works exist on this topic, related to our research question. Nevertheless, three categories of scientific productions stand out. One is on management in crisis situations, which has been around for several decades, but which relates to various phenomena, sometimes exploitable to analyze this type of situation. A second part of the literature has recently focused on post-crisis management, with few publications yet, but of course a promising trend. Finally, we address commercial management in this context, which is still relatively virgin.

Systemic risks affect the socio-economic world at different times, affecting the activity of a large number of actors, companies, governments and individuals (Hueng, 2014). The crisis resulting from the global Covid 19 pandemic directly generates such risks whose duration and impact on the business success of companies and their sales forces is difficult to predict. Research has already been done on the impact of the Covid pandemic on the managerial level. Both negative and positive aspects are highlighted in literature (Aigbedo, 2021; Huiskamp *et al.*, 2022; Ludwig, 2020 Torres *et al*., 2019).

On the other hand, there is very little literature that addresses management in our new environment (Abbas *et al.*, 2021; Gigauri, 2020; Larson and DeChurch, 2020; Makarius *et al.*, 2021). Sales forces are particularly affected by these changes because it implies a profound rethinking of the customer relationship (Bullemore-Campbell and Cristobal-Fransi, 2021; Hartmann and Lussier, 2020; Rangarajan *et al*., 2021). While there is little research on the overall impact of the new reality, two aspects of it have been considered. These are the impact of activities implemented remotely, and the impact of the accelerated digitalization of purchasing, sales and management practices (Alavi and Habel, 2021; Cron and Baldauf, 2021; Guenzi and Nijssen, 2021; Rodriguez and Boyer, 2020; Zoltners *et al*., 2020).

Finally, the role of sales managers, who manage in this pandemic or post-pandemic situation situations of strong tensions between their teams, their management, and the major customers of the company, is passed under silence. The success or even the survival of their business depends on it. The impact of the considerable external factors currently influencing the sales

force and its management therefore deserves to be studied. In particular, we isolate three elements that constitute an analysis grid of the situation that managers are experiencing: the dichotomy between strategic and operational activities that the pandemic context imposes on them; the need for coaching, especially on transversal skills; the need for support on the change imposed by the health crisis. In addition, we want to consider other critical external factors, such as the war in Ukraine for companies in Eastern Europe.

The purpose of our research is to understand how sales forces perceive the current situation, as very little work exists on this subject. This is why we have chosen to: (1) identify the main factors that have impacted the sales environment during the last months, (2) their impact on salespeople, and (3) how they modified sales management practices. Ultimately, can we draw generic lessons from this study? How can a larger study of international sales managers be developed following this initial exploratory study?

Methodology

In this exploratory study, we face a situation that is not often encountered in research, which allows us to approach the subject from a new perspective. The pandemic situation is two years old. It is long for people, but too little time for a significant amount of research to have been published. In terms of theoretical research, we have therefore built our bibliographic base with a broad base of works on crisis management, since the pandemic is a global one. Then we selected works related to the management of the current epidemic, as soon as they underline managerial aspects, in the factors or in the studied outputs.

The literature in sales management allows us to identify gaps in this theme of management in crisis situations, which we aim to fill in part. In a second step, a series of interviews is scheduled with sales executives and company managers, in order to know their point of view on these issues. A semi-direct questionnaire is being constructed to conduct these interviews. It addresses four main questions: describe your role as a sales manager, which external factors affected our sales force in the last few months, what was the impact on salespeople, how did that influence your management.

We selected a convenience sample through our network of personal contacts in various companies. The managers interviewed are selected in various industries, services and commerce. The interviews have been realized with two samples, one is in France, one is international (Poland, Switzerland and USA). Indeed, whether they are in France or in Poland, they have a regional (6 people), national (10) or international (4) responsibility. It is this geographical element that we consider.

Of course, one of the limitations of this research is the choice of participants in this sample. They allow us to obtain a first set of data, which can then be refined in a more extensive study, with a larger sample representative of several countries and several sectors of activity.

Results

Role of the Sales Manager

Verbatim show that the sales manager has two main roles, one strategic and one operational. The strategic role, sometimes described as macro, and covering a period of one to three years, takes a global look at the business unit. On the one hand, managers contribute to thinking about, establishing and monitoring the business/selling strategy.

External change factors affecting the sales force
All respondents mentioned the Covid pandemic as the only or principal factor that affected the sales department during the last months. The Covid had a tremendous and brutal impact on the operations, people and results. Most of them consider that it has been an accelerator of trends, for example in terms of teleworking and digitalization. Some participants mentioned other factors as the social crisis in France (yellow jackets), digital transformation, as it was imposed by top management or new CRM, and of course the war in Ukraine. These factors generate important instability for sales results as for sales team management.

Impact on the sales force
The impact of the pandemic varied according to the level of salespeople homework and the digitalization of the sales process before Covid. As a result, not everyone has adapted in the same way. The managers interviewed observed several negative impacts of this change, at least in the early stages and at least on an ad hoc basis.

The main resistances mentioned were insecurity, personal questioning, stress, demotivation, isolation and a loss of balance between work and private life. They described several stages that can be associated with the mourning curve, talking about the different phases followed by salespeople: (1) surprise, (2) shock, (3) questioning the job and ways of doing it, *"questioning the existence of one's job"* before finally (4) a majority of salespeople saw the benefits.
A number of salespeople (especially the young and proactive ones) have adapted and found several advantages to this "*new normal"*, such as being able to spend more time with their families, less fatigue due to travel, a certain amount of distance, and the possibility of making certain contacts virtually, which implies productivity gains.

Impact on sales management
The extent of the impact of this crisis was influenced by the general situation of the company. Overall, it depended on the corporate culture and the maturity of the employees and management. A majority had to review their managerial practices, with varying degrees of success. The Covid involved managing at a distance, paying more attention to the collective and psycho-social risks. The digital transformation has generated needs for training, support and equipment for virtual communication and home office.

While some did not change anything in their management, a majority maintained most of their activities, but had to develop them around four axes: (1) being more strategic, (2) strengthening communication with individuals and teams, and (3) supporting individuals through coaching, and (4) supporting change.

To sum up, some managers did not change their management, others tried different new approaches, and a few changed strategically and systemically their management. However, four practices were considered by many of them as key success factors in leading sales people through the transformation of their activity. According to them, sales managers need to (1) be more strategic, (2) improve their communication, (3) do more coaching, and (4) support change.

Being more strategic:
The changes involved revisiting the business and operational strategy. Salespeople's insecurity and loss of meaning has meant communicating more about strategy, and some have even planned a change management strategy to help salespeople to develop new skills and generating commitment.

A majority of respondents had to take the time to review their strategy, including lowering or even setting aside goals for a while, and rethinking prioritization and how to work with clients. Several managers have communicated and answered questions about the organization's medium-term strategy concerning the company's sustainability on a more regular and specific basis. Finally, a majority spent more time on operational monitoring of activities in order to be able to react more quickly in case of significant deviations. Some spoke of managerial agility.

Improve and strengthen communication:
All managers mentioned the critical importance of this quantitative and qualitative increase in their managerial communication. It was necessary to review and increase the number of team and individual communications, to better plan and organize them, and to learn and make good use of various virtual tools (Zoom, Teams, etc.). Regarding team meetings, the objective was to rekindle team spirit, cohesion and collaboration. Some sales managers talked of establishing rituals. And to encourage more collaboration, both in actions and in decision making. Some individuals needed more one-on-ones than others, but overall, these often-virtual meetings became more informal, non-mandatory and participatory.

In terms of content, many mentioned the importance of spending time on a more individual and emotional level; it was important to build trust on a personal basis, to consider individual realities and reassure about their personal role and contribution, and to affirm managerial understanding and support. Sales managers also mentioned reassurance, management of stress, anxiety, and personal problems.

Strengthen skills through coaching:
As salespeople were more isolated due to home office, the distancing of the customer relationship, and the need to adopt new sales practices and tools, most managers decided to increase their field visits with salespeople to maintain contact, support them, and accompany them in the application of new practices, often after some training. Many managers consider that this was one of the critical roles of the manager during this transition.

Support change:

The Covid stroked suddenly, but its impact was long-lasting, and some managers identified several stages in terms of the consequences for salespeople. No manager mentioned a real strategy to accompany these different phases. Several spoke of adapting, of trying several strategies, with varying degrees of success. Several respondents consider that the transition is not complete, without being able to quantify the level of accomplishment of their work as managers. Some, however, have begun to think more strategically. The work of salespeople has not changed, it has evolved; some call it is now hybrid work. There is also an evolution in management practices which, while maintaining many skills and activities of the face-to-face environment, had to adapt to the reality of remote working and digitalization of sales activities. We can therefore speak of "hybrid management" which considers the expectations of this "new normal" world. This management includes being more strategic, improve communication, do more coaching, and support change. This hybrid management is not a fad, it is here to stay; according to several respondents.

Discussion

The very first results seem to indicate some lines of work concerning a post-Covid management more adapted to the situation. A multi-faceted effect of communication technologies comes up in the professionals' discourse (Abbas et al., 2021; Ahearne et al., 2008; Avlonitis and Panagopoulos, 2005). This concerns the acquisition and processing of data by salespeople and their managers, and the modified role of the different actors in the face of the predominance of a technological environment in all aspects of their work, from now on. The disruption caused to the sales forces is indeed related to various forms of questioning their ability to produce a commercial performance, and to the know-how they must necessarily master now. Managers do not really know how to act and react to these new expectations. In addition, a new perspective on work-life balance has developed (Burhan et al., 2021; Chi et al., 2021). We also note a brutal questioning of the levers of action of sales managers, sales leaders, and important support services, such as HR or marketing.

On the one hand, it is important to consider the main impacts of the new reality on salespeople, and on the levers of action to be developed in terms of sales team management, targeting performance, satisfaction, behaviours, resilience, and much more aspects (Huiskamp et al., 2022; Li et al., 2021; Neise et al., 2021; Rodriguez and Boyer, 2020). On the other hand, a hybrid management seems to have to be integrated into the current methods and habits. The questioning displayed by the managers does not seem to be to abandon all existing managerial and commercial practices, but to build on the good managerial bases they know a new managerial approach, both in the practice of the field manager and that of the executives.

One of the ultimate goals of these profound changes is to recreate team dynamics through innovative ways of working and collaborative approaches, often still unheard of in many sales teams. Finally, we note that the Covid crisis, on which this study focuses more specifically, accentuates certain trends in the digitalization of sales and the hybridization of management. Other major and sudden crises also impact sales management. This is the case of the war in Ukraine, for Europe. But we could also consider other crises in other parts of the world, such as heat waves in India, water supply problems in East Africa, political crises in South America, etc.

The question we would then investigate is whether any major crisis affects sales management as deeply, and in what way.

Conclusion and future research

This preliminary qualitative research aimed at evaluating the impact of the "new normal" on sales managers and sales management. The analysis suggests that management practices have to adapt to new expectations and needs from customers, salespeople and organizations. Generic management practices still apply, but four practices are keystones to managers success: be more strategic; improve their communication; do more coaching, and support change. The specific development of these activities could contribute to the concept of hybrid management.

Further research could quantitatively evaluate the importance of each activity, consider its impact on salespeople and performance, and compatibility with "traditional" sales management practices.

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Banking-Customer Relationships in the Era of Digitalization: An Internal, Strategic Perspective from Commercial Banks

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Abstract
Purpose: We study the praxis of digitalization and customer relation as subjects in commercial banks in the context of finding an appropriate balance between digital and personal interactions when delivering financial services. The purpose of the study is to investigate how different strategic choices for digital versus non-digital relationships affect and define relations with banking customers from and internal point of view focused on the Personal Advisor's perspective in a B2C context.
Design/methodology/approach: Interviews with employees on strategic, tactical, and operational levels of three commercial banks, are used to demonstrate how different strategies are interpreted and implemented in practice.
Findings: The study confirms the complexity related to strategies for digital versus non-digital relationships in commercial banking and has revealed six major themes for consideration related to how personal advisors perceive the digital strategy in commercial banking; 1) The concept of digitalization as something independent versus integrated, 2) The role of the Personal Advisor, 3) Accessibility and convenience in digital versus non-digital relations, 4) Digitalization and the complexity of provided service, 5) Customer preferences for personal, human contact and 6) Personal relationships and retention of customers. The strategic choices made in these six areas define the practical interactions with customers.
Originality: We present a novel overview of the implications of strategic choices regarding digitalization in commercial banking, to present a number of recommendations for bank-management in the digitalization process.
Research limitations/implications: More empirical investigations are needed to validate the results in a broader perspective, like the customer perspective is lacking and needs to be investigated also.
Keywords: Commercial banking, digitalization, Customer relations, personal advisor, B2C consumer, B2B marketing, Personal Selling

Introduction
Today mobile banking, a wide range of digital self-service solutions, and digital banks without any branches characterize the banking sector. Commercial banks and the financial service industry, in general, are large and complex (Lin 2014), but banks conducting business across Europe are very similar. Only minimal variations regarding the core products and services exist between the different banks (Hryckiewicz and Kozłowski 2017).

Different strategic decisions are made concerning the level of digital versus personal relationships, which determines how individual bank employees interpret and realize personal or digitalized contacts with customers. In service organizations, like commercial banks, a wide range of technological interfaces has become more prevalent, and technology has had a significant impact, e.g., reducing costs and improving service reliability. Due to competition in the financial sector in general, commercial banks face the challenge of establishing an appropriate balance between these digital and personal interactions concerning delivering the specific financial product or service. (Durkin & O'Donnell, 2005). Just as digitalization offers excellent opportunities, it also poses several potential challenges for the commercial banks in their endeavor to become a truly digital business (Febo & Angelini 2019). Being digital can potentially affect the relationship with customers. This means that digitalizing a commercial bank must be a strategic, inside endeavor. This study aims to understand the praxis of digitalization and customer relation as subjects in commercial banks. The purpose of the study is to investigate how digitalization strategies affect relations with customers from the Personal Advisor's perspective.

As digitalization has immersed into all areas of life and definitively changed the way people connect and communicate, businesses have been moved to change the way they interact with customers. Digitalization has become part of corporate strategy (Arvidsson and Holmström, 2018; Maiya, 2017). The digitalization process must move from only being about creating and utilizing different channels to interact with customers in the same ways, e.g., making it possible to have personal meetings via skype or zoom and making banking accessible to the customers and when it is needed through different channels.

Contributions

This study contributes to existing knowledge by connecting the overall digitalization strategy in commercial banks with six themes the banks should consider to determine what possible challenges the strategy might create and how strategic choices affect the customer-bank interactions.

Literature review

Digitalization in commercial Banking

Lueg, Schmaltz, and Tomkus define six products and services to create value in banks as *lending, depositing, trading, payment and settlements, non-balance sheet activities* (such as brokerage and asset management), *and risk-taking* (Lueg, Schmaltz & Tomkus 2019). The core products and services often relate to the products or services themselves. Still, they lack the strategic considerations regarding customer relationships from the bank's perspective concerning this and, more specifically, the impact of digitalization on customer interaction (Larsen et al., 2014; Lueg, Schmaltz & Tomkus 2019). Rather than focusing on the what of banking, this article deals with how different banks strategically prioritize and practice customer relationships in a digital world.

Truly digital banking

We use the term truly digital as a benchmark for a fully digital banking experience. Being a truly digital bank *"is not about enhancing the traditional banking model with new digital channels. It is not about giving legacy processes a new lease of life with a digital facelift. Truly digital banking is about changing a bank from the inside"* (Maiya, 2017, p. 339).

The terms digital and personal are in this context only used to describe whether the interaction is mediated or not. A study by Durkin et al. found that face-to-face communication still places a significantly greater emphasis on the customers despite the increase in remote banking (Durkin et al. 2003). Further Thaichon, Quach, Bavalur, and Nair (Thaichon et al., 2017) find a lack of customer intimacy to cause customers to switch banks. Banks need to balance the need for customers to have personal contact only when that contact adds value to the context and the potential loss of customers if the relationship lacks intimacy.

Due to the intensity of competition among banks, digitalization and online banking activities have increased (Jibril, Kwarteng, Chovancova, and Denanyoh, 2019). Commercial banks develop the technologies, and fintech companies are gaining increasingly more market shares (Golubić 2019). Some banks have capitalized on this opportunity in developing several alternatives in their service delivery channels despite uncertainty regarding the customers' potential constraints towards online banking transactions (Jibril, Kwarteng, Chovancova, and Denanyoh, 2019), where literature primarily is concerned with adoption by the customers (Chirica 2012). Although technology can support the bank's service, it remains to be seen to what extent this can improve the value or increased experience in the banker-customer relation (Chiou and Shen, 2010). Notwithstanding the innovative importance of internet banking, many customers will not substitute this for the face-to-face interaction in the banks (Durkin and O'Donnell 2005) without a significant incentive to change (Rogers 2003).

Digital vs. non-digital Relationships in Commercial Banking

The direct contact between sellers and customers in personal selling (or direct selling) provides opportunities to build deeper relationships and create more sales opportunities. A greater degree of customer adaptation among consumers and organizations when purchasing products and services may also have increased complexity. As a result of increased complexity, the need for personal contact increases, as complex solutions require advice, among other things. Payne et al. describe the difference between transaction focus and relationship focus (Payne, 2003): The seller's task is to develop the customer's commitment so that the relationship evolves from being a possible customer (buyer) to potentially being a partner with the supplier. The reason for focusing on the relationship is often to create ever-increasing loyalty (Payne 2003).

A change in the buyer-seller interactions that merely digitalize existing interactions can be viewed as a personal interaction moving towards a transactional relationship. Which strengthens the argument that digitalization should not do that, but instead should: 1) make the customer the focal point (not the channel), 2) put the eco-system before the bank 3) focus

on ubiquitous automation, in which the digital and personal interactions are not separated but integrated and seamless to the customers 4) outing insights before everything and understanding that 5) security determines trust and experience (Maiya, 2017, p. 342). Extant literature establishes an agile perspective on sales, not as either a transaction or a relationship, but as both (Paesbrugghe et al., 2017; Rangarajan et al., 2020). Each customer moves between wanting a simple transaction and a relationship. The complexity of the context and the solution determines if it is one or the other (Paesbrugghe et al., 2017). These perspectives open the digital/personal view of selling. The question is not whether or not to be digital, but rather when to be or not to be, according to the customers' needs and the complexity of the task at hand (Durkin and O'Donnell 2005). In this respect, opening an account, applying for a small loan, and other simple tasks might be best served in an easily accessible, online transaction. Such a strategy would allow the customer to get fast, no-hassle service immediately without talking to a dedicated advisor. On the other hand, a personal meeting with a Personal Advisor might be of great value in more complex situations, e.g., buying a house and investing (Paesbrugghe et al. 2017; Varey & Ballantyne 2005. Existing literature about relationship marketing in a financial or commercial context has mainly focused on segmentation and customer profitability (Storbacka 1997) or trust (Guenzi & Georges 2010). Storbacka (1997) argues that relationship marketing is divided into two parts;" *(1) establishing or creating customer relationships; and (2) maintaining enhancing or cultivating customer relationships. (p. 480).* This article focuses on the bank-customer relationship in terms of the commercial banks' ability to establish, maintain and enhance customer relationships. This article poses that, in line with, e.g., Paesbrugghe et al. (2017) and Varey and Ballantyne (2005), product-oriented transactions like making a withdrawal and paying bills are simple, and therefore preferred to be digital, less hassle, and effortless.

To understand the praxis of digitalization and customer relation as subjects concerning relationship marketing in commercial banks, we studied what themes and topics Personal Advisors are challenged by and through here perceive to be most important in establishing relationships with the customers, both digitally and face to face, and how the digital strategy transformation of the bank potentially affects this.

Cases

This article is based on a case study (Flyvbjerg, 2011) in three different banks. The banks in this article are named A, B, and C to ensure anonymity. The three banks are presented in the chart below by the number of branches, employees in total, and their group following the Financial Supervisory Authority.

Table 1

	Banks		
Bank	A	B	C
Branches (In total, including branches outside DK)	225	50	36
Employees in total (approximate)	21,000	1,500	500
DFSA group	1	1	2

(Finanstilsynet A, 2019; Finanstilsynet B, 2019; Finans Danmark (n.d.); Finans Danmark. (2019))

The three banks have different market shares, strategies, and visions for their future. However, in their respective vision, mission, and strategy statements, they phrase several of the same keywords. Being a trusted financial partner is an example of one of the pronounced strategically important keywords for all the banks. One way of working with this keyword is interpreted from one of the banks*: "Our goal is to be the preferred bank for any family and business that wants a helpful financial partner who makes both important financial decisions and daily banking easy."* (Bank A). To deliver this value proposition, the banks focus on customer relations, partnerships, and digital solutions. Quote: *"The personal relationship and good digital solutions are something we venerate and weigh highly in our partnerships with our customers"* or; *"a bank that seeks to combine personal advice supported by active involvement and service with up-to-date and innovative digital solutions"* (Bank B). Being digital, innovative, competent, present, local, and personal are keywords for all three banks.

Methodology

This research conducted a series of in-depth interviews in each bank and further conducted focus-group interviews. Kvale defines the qualitative research interview as *"an interview, whose purpose is to gather descriptions of the life-world of the interviewee with respect to interpretation of the meaning of the described phenomena" (Kvale 1983, p. 174). The qualitative research interview allowed us to understand how bank-personnel views and understands personal and digital relationships in commercial banking. For the interviews, a semi-structured approach was followed (Adams, 2015).* The case study consists of in-depth interviews, three in each of the banks. First, the Executive Board was interviewed because they are active in formulating the banks' specific strategies and have a strategic aim for the financial sector's future. Secondly, Business Development was questioned, as it is their responsibility to translate the Executive Board's strategic directions into daily operations in the banks. Business Development also works on developing the bank's business on many different levels daily, and therefore they have insights into the future development of the three banks' business model. Thirdly the HR Department was chosen to gain insight into how the bank recruits' new employees. Two focus group interviews in each bank were held with Personal Advisors. All meetings were held with the interviewees in familiar surroundings to increase their confidence

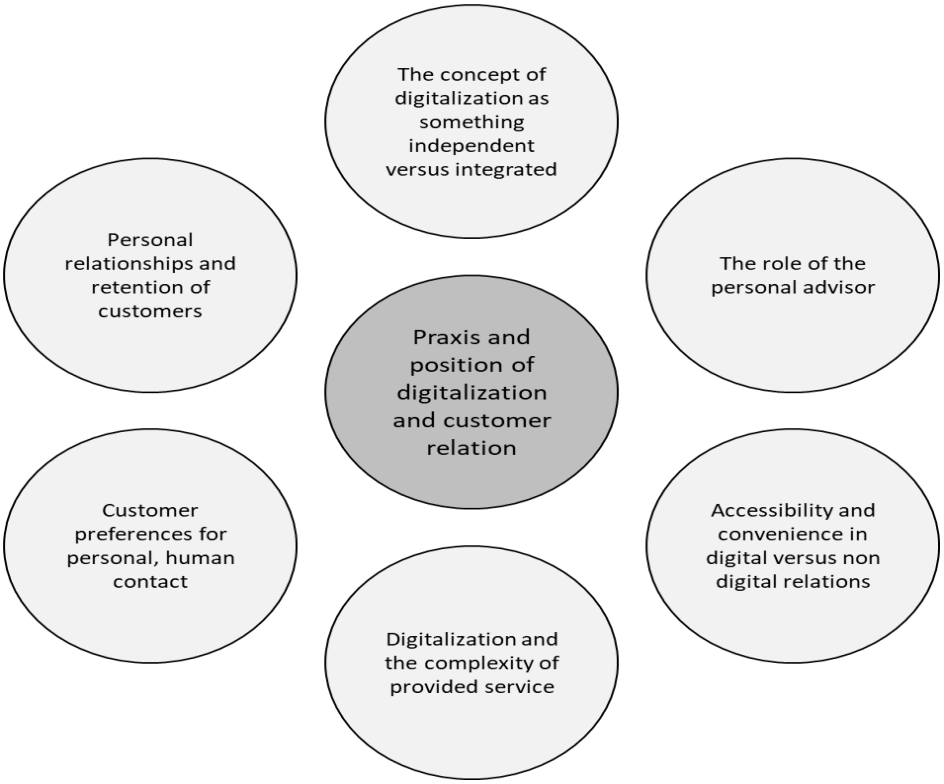
and willingness to speak freely. The participants all knew each other, so there was a relaxed and friendly atmosphere during the interview. Focus group interviews are suitable for exploratory studies with a group of participants to collect various information (Chrzanovska 2002). The focus group method was chosen due to the potential cross-influence among the focus group participants. The aim is for participants to interact and share and compare their positions and statements with each other. The focus group interview helps understand how the participants see, understand, and value the topic (Krueger & Casey, 2009).

Nine interviews were conducted with managers (Three with Executive Boards, Three with Business Development & Three with HR). Also, six focus group interviews were conducted with six participants in each focus group. The individual interviews were approximately one hour each, and the focus groups were also about one hour. The topics for questions were: Strategi and goalsetting (14 questions), Competencies and education (13 questions), The Personal Advisor role and customer relationships (12 questions), and digitalization (3 questions). As the interviews were semi-structured, the specific number of questions from each category varies. Some questions were not included in some interviews, and some additional follow-up questions were added. In the interview process, some questions were explicitly directed to the management and others to the Personal Advisors.

The three banks will be referred to as Bank A, Bank B, and Bank C in the analysis. The Executive Board, Business Development, and HR Department will be referred to as "management," and statements from the Personal Advisors will be referred to as "employees."
The interviews were recorded, transcribed and coded, and further analyzed to be as verbatim as possible (Kvale 2008) to ensure that the interviews' meaning, and richness were secured in the best possible way.

Findings & Conclusion
As stated in the introduction, commercial banks and the financial service industry generally have an inherent complexity. The banks are challenged to find an appropriate balance between digital and personal interactions when delivering financial services. This study confirms this complexity but also uncovered some inherent limitations in the digitalization process. The study has identified six major themes for consideration in digital strategy;

Figure 1



The six themes center around the balance between digitalization and personal relationships, the changing role of the Personal Advisor, and complexity, accessibility, and convenience as parameters related to digitalization. The research covered three banks that are seemly very similar from an outside perspective, serving the same types of customers in the same market with the same products and services. However, the digital strategies vary from very high to very low. The research uncovered a deep connection between the bank's overall digital strategy and the Personal Advisors' challenges in relationships with customers. Notably, Personal Advisors tend to think that the personal meeting is critical to customers and cannot be replaced by automated services. The need for a personal meeting with an advisor increases with the complexity of the services provided. Simple, routine tasks are not necessarily suited for personal interaction but are better serviced through automated processes convenient and accessible to customers. When customers turn to automated systems instead of meeting the Personal Advisor in person, this inevitably changes the Personal Advisor's role. Depending on the digital strategy, this can be viewed as a potential threat or necessary step to accommodate the customers. It can be embraced as a possibility to enhance the customer relationship.

Digitalization can potentially support and improve the quality of face-to-face meetings, e.g., by freeing time from rudimentary tasks for the Personal Advisor by helping the customers self-serve whenever possible, making data available to the Personal Advisor in meetings that can move the decision-making process along for the customer. Essentially digitalization can be

considered from a data-perspective (allowing for data and intelligence to inform discussions both digitally and in-person), from a workflow perspective (freeing time and making the job functions of the Personal Advisor more efficient), and as automated contacts (e.g., internet banking). The degree to which a bank's strategy considers digitalization an integrated part of its strategy or an independent system influences the possibilities for success significantly. When the Personal Advisor's role changes, it becomes necessary for the Personal Advisor to find new relevant and valuable reasons to meet from a customer perspective. Thus, the concept of proactivity is predominant across banks. Changing activities from being available to meet with customers whenever the customer initiated it is now less important than reaching out to customers proactively based on insights, data, or changes that might affect the customer. Not all Personal Advisors are comfortable with this new task.

Despite some variability, the broad consensus across the banks is that personal relationships are essential to succeed. Customers who never talk to their advisor and only use digital tools have an easier time switching banks. They do not have the personal relationship to benefit customer retention. On the other hand, the assumption is that personal, human contact as a touchpoint would be preferred to retain and maintain the customers. The seller's task is to develop, expand, and strengthen the relationship between the customer and the seller (Payne 2003), making it difficult for other banks to copy (Varey and Ballantyne, 2005).

Interestingly, private banking customers do not visit their local branch with the same frequency today, compared with previous decades. Exactly that fact makes the need for proactivity towards customers more urgent. According to the banks furthering the dialogue with customers brings opportunities to generate value in new ways. If used correctly, this will result in opportunities to build a deeper relationship, create more sales opportunities, and create a stronger emotional bond with the customers, thus boosting retention. It is essential to keep in mind that this is only the bank's perspective of the customer's desires to have personal relationships and not the customers' voice.

Implications

The choice for a commercial bank to digitalize and how to do this has great significance on the bank's overall business model, as this research demonstrates it. Managers and top-level executives need to be aware that choices regarding how, when, and what to digitalize have more widespread implications than expected. It is important to note that there is a limit to digitalization in which complexity is a significant factor. Specific challenges must be addressed in the process of becoming a truly digital bank: These challenges might be avoided by:

- Strategic anchoring of digitalization strategy to ensure that all channels, both digital and non-digital are integrated and interconnected.
- Training and management of Personal Advisors to support them in the new roles of the Personal Advisor.
- Prioritization of digital contacts vs. Non-digital contacts to meet the customer, so digital solutions are targeted at simpler transactions.
- Proactivity is a crucial area to reach customers with the relevant service offering.

- Pay attention to the customer's convenience in choosing a strategy.

Knowing that these challenges might be lessened if appropriate measures are taken could help commercial banks succeed in the future digitalization process.

The following limitations apply to this study; First of all, the research has been done exclusively in the one market. Exceptional circumstances and cultures might apply that were not taken into consideration. It would be recommendable to extend this project internationally in the future. Likewise, the data is collected solely from inside the banks. No customers were contacted. Therefore, the results only show how the digital strategy affects personal relationships with customers from the banks inside perspective. The customers might have different perceptions and experiences. Investigating the customer's perspective would make an interesting research project. We did include general views from other articles to support the customer's perspective throughout, particularly concerning customer preferences for digital solutions in simple solutions. There is a significant difference in the size of the three banks, which may be why there is a difference between the strategic choices that the individual banks have the opportunity to implement. Lastly, it would be interesting to analyze further the bank employees' ability to influence strategic decisions.

The question of digital vs. personal is not elaborated fully in this article. However, it would be interesting to investigate how different technologies are placed in the personal – digital continuum, e.g., is a zoom meeting a digital meeting or a personal meeting through a mediated platform? Exploring the boundaries between digital and non-digital would be of considerable interest to research further. It would also be interesting to investigate if some platforms are better at creating and maintaining personal relationships than others. Data for this research was collected both before and during the beginning of the global covid-19 outbreak but was not explicitly investigated.

Future research ideas based on the research include:
1) Expanding data collection to include more banks, a broader geographic area, and customers
2) More specific customer segmentation about different types of customers and their understanding/capability concerning digitalization
3) Different technologies in relation to relationship building and maintenance
4) Potential effects of the covid-19 outbreak on digitalization in commercial bank

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Competence Shift in Sales Teams Focusing on Pharmacy Supplies: A Systematic Analysis of Competence Changes in Sales Teams from the Perspective of Customers and the Pharmaceutical Industry

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Abstract
The study aims to investigate to what extent competencies of sales teams focusing on pharmacy supplies will change under the focus of an increased digitalization. The study focuses particularly on on-site pharmacies in Germany that are already characterized by a higher degree of digitalization than the average on-site pharmacy. As pioneers in digitalization, they represent the B2B customer's view of what is expected of the pharmacy sales force in the future. Comparing the industry and customer viewpoints highlights discrepancies in the competence requirements for sales representatives. The empirically obtained results show that in the future, communicative and advisory competencies will play an increasingly important role.
Keywords: Sales competencies, digitalization, competence profile, change in competencies, digital- pharmacy, on-site pharmacy, pharmacy sales force.

The sales process, in general, is becoming increasingly complex, and the speed of change is getting even faster (cf. Huckemann 2021: 16 ff.; cf. Illanes, Lund, Mourshed, Rutherford & Tyreman 2018). As a result, sales representatives are constantly confronted with new tasks and processes (cf. Illanes, Lund, Mourshed, Rutherford & Tyreman 2018). These contextual changes, such as those triggered by digitalization, are accompanied by changes in the required competencies (cf. Seitz & Seitz 2018: 355). In addition, the corona pandemic requires salespeople to adapt even more quickly to new sales methods, and permanent changes in their activities are expected (cf. Krah 2021: 42 p.). The result is a shift in roles and thus a change in the required competencies of the sales staff (cf. Dunnett 2019: 28 pp.; Sondermann 2019: 54 pp.).

The pharmacy sales force distinguishes itself from other salesforce lines due to the clientele, the need to explain the products, the advisory role, and pure sales. It is similar to sales approaches in the food retail sector or towards doctors and other medical professions (see Appendix 1). A potential transfer of study results of different industries is prevented due to the mentioned specifics (cf. Kohorst, Bierbaum & Schöffski 2008: 320).

The level of digitization of stationary pharmacies can be determined based on the market research company aposcope and the segmentation of the Aliud Apothekenreport 2018 (cf. aposcope n.n. 2021; cf. ALIUD PHARMA GmbH n.n. 2018: 6). These reports show a positive but only slowly increasing trend toward digitalization for German on-site pharmacies. In 2018, traditional pharmacies with a basic / intermediate level of digitalisation accounted for 63%.

Meanwhile, digitally advanced pharmacies take up 36% of the market. Digital pro pharmacies amount to 1% exclusively. (cf. ALIUD PHARMA GmbH n.n. 2018: 6). These entrepreneurs focus their business strategies purely on the digitalization of the stationary pharmacy (cf. Briseño 2020). This work focuses on the growing segment of "digital pro" on-site pharmacies, as these have a future-oriented business model based on detailed trend analysis and already anticipate a large number of developments.

Research approach and methodology

The study aims to ascertain customers' changed competence expectations, create a structural framework for doing so, and make recommendations for action. Furthermore, by focusing specifically on the pharmacy sales force, the study aims to better understand this sector since only a few current scientific publications are available.

The practical procedure for deriving competencies is done by reflecting on key tasks in the context of sales processes and behavioral patterns that are critical for success. The most proven approach is forming groups and defining a central concept (cf. Leinweber 2013: 152 p.; Tiffert 2020: 430). To create a general understanding, each identified competence is given a clear definition and assigned to the competence class. As supporting material serves the competence lists provided by specialsied consulting companies or based on deignated research projects (AMS n.n. n.d.; KODE n.n. n.d.a; TMA n.n. n.d.). A partial model is used in this article, i.e., the representation of competence levels is excluded. Furthermore, the competence models created have a certain position within an organization is focus (so-called single-job model) (cf. Sauter & Staudt 2016b: 18).

To meet the needs and wishes of pharmacy staff, a change in the pharmacy field sales force is inevitable (cf. Kooperations-Kompass n.n. 2021). Also, digitalization requires a new competence profile for the sales force and higher customer orientation (cf. Krah 2021: 42 p.; Thiemann & Skazel 2020: 73).

First, the current competence profile from an industry perspective for the pharmacy sales force is examined using a job market analysis. The analysis of the industry perspective is based on the evaluation of 23 job advertisements. In order to ascertain the current market situation and present the actual situation, job profiles from a wide range of companies throughout Germany were used. The criteria for the inclusion of the vacancy is the advertised position of OTC/pharmacy sales force. Here, focussing on indication areas within the OTC market is also included. Ads that only refer to a commercial or training sales force, on the other hand, are excluded.

The customer's perspective is determined using the methodological variant of the semi-structured interview in form of an expert interview. The interview guideline (see Appendix 2) verifies the change in the job profile, records the key tasks and success-critical behaviors of the pharmacy sales representative from the pharmacy perspective, and asks about the competence gaps. The competencies are identified that the sales representative should learn or discard to support the target group of "digital pro" pharmacies. Since the experts were selected with

regard to the degree of digitization of pharmacies, it is assumed that the expert interviews reflect the actual customer needs of this particular target group.

The qualitative content analysis represents the central data analysis method of the expert interviews, according to Mayring (2015: 12 p.). A mixed form of the summary method, i.e., a combination of inductive and deductive category deployment (cf. Kuckartz 2018: 95 p.; Gläser-Zikuda 2008, cited in Stamann, Janssen & Schreier 2016: 8 pp.).

Competences

Due to the specific environment of this work, the definition of competence, according to Erpenbeck and Heyse, is used: Competencies are self-organizing dispositions of the individual. (Erpenbeck & Heyse 2007: 159). This understanding of competencies is oriented towards problems within the company, is used as a goal orientation for employees, and is economically ascertainable (cf. Erpenbeck et al. 2015: 14). The diversity of work situations results in a huge range of required competencies. Erpenbeck and von Rosenstiel (2007) categorise four competence classes:

- personal competencies (e.g., the ability to act reflexively and on a self-organized basis, willingness to learn)
- activity- and implementation-oriented competencies (e.g., flexibility, creativity, initiative),
- methods and professional competencies (e.g., project management) and
- social-communicative competence (e.g., team skills, ability to accept criticism) (cf. Erpenbeck and Rosenstiel 2007, cited in North et al. 2018: 68).

Outside of these scientifically-based areas of competence, other groups of competencies are often mentioned in the literature. Cross-cutting competencies include competencies for competent leadership behavior, coping with challenges that arise due to digitization, and responsible use of new media. Due to the strategic orientation of this research, in particular the focus on the target group "digital pro" pharmacy, a fifth competence dimension is added to the model. Cross-functional competence describes a composition of different sub-competencies (cf. KODE n.n. n.d.b). Within the center of the cross-functional competence class, digital competencies are analyzed.

Digital competencies are understood as the ability to master mostly still unknown challenges of digital systems in an explorative and self-organized way (cf. KODE Redaktion n.n. 2019). The European Digital Competence Framework for Citizens (DigComp) serves to classify digital competencies into five competence fields (cf. Carretero Gomez, Vuorikari & Punie 2018: 21):

- Dealing with digital information
- Communicate effectively digitally
- Create digital content
- Ensuring security
- Solve technical problems

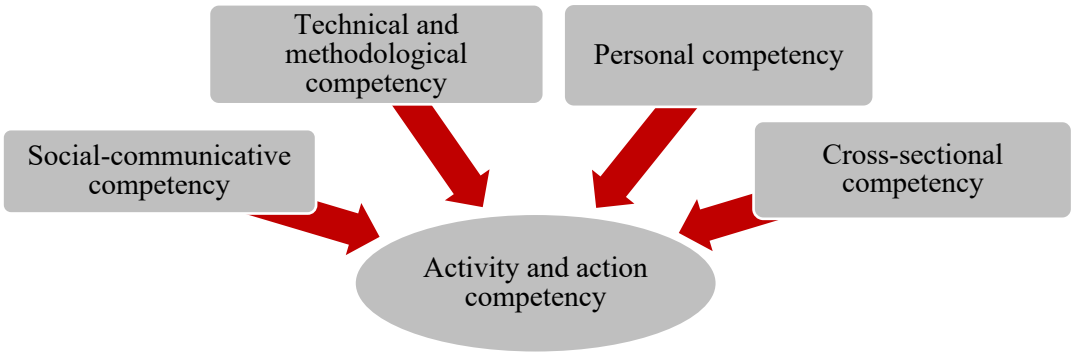

Fig. 1: Interaction of the competence classes.
(Adapted from North et al. 2018: 6)

Developments in the pharmacy salesforce

A market-specific environment analysis is carried out to substantiate the change in the pharmacy market. Through a company-independent PEST analysis, the macroeconomic environment of the German pharmacy sector is systematically examined. The acronym PEST stands for political, economic, socio-cultural, and technical factors (cf. Kreutzer 2018: 97 pp.). Utilizing numerous self-explanatory factors, the change in the pharmacy market is shown in a condensed form in Fig. 2. Examples include the decrease of on-site pharmacies, the shift to multi-channel and hybrid pharmacies, a trend towards pharmacy chains, and the general increase in digitalization in the healthcare sector, in on-site pharmacies, and customers' purchasing behavior. These examples illustrate that digitalization, in particular, is considered the trigger for numerous changes in the pharmacy market and in the on-site pharmacy (cf. Weißenfeldt 2018: 16).

Political and legal factors	Economic factors
• Federal elections 2021 (see Rohrer 2021). • Potential changes: • Ban on third-party and multiple ownership, Fee conversion (cf. RST Beratung o.V. 2018). • Health insurance: gaining market power (cf. Moll 2018). • Expansion of pharmaceutical services (cf. Korzilius 2019). • Digital Care Act, • Patient Data Protection Act, Pharmacy Strengthening Act, • SARS-CoV-2 drug supply regulation, • Savings Acts (cf. Rohrer 2021).	• Pharmacies dying out, trend toward chain stores (cf. ABDA o.V. 2021) • Growth in market share of mail order business (cf. ABDA o.V. 2021) • Spreading net sales distribution (cf. Diener 2019). • Increase sales OTC: LEH, drugstore (cf. Evans 2020). • "Amazonization" (cf. Moll 2018) • Platform economy: pharmacy and healthcare platform (cf. Fitte & Teuteberg 2018: 229 f.; Simon-Kucher & Partners o.V. 2020). • Market consolidations of cooperatives and wholesalers (cf. SEMPORA Management Consultants o.V. 2020). • Health care spending to rise to EUR 411 billion in 2019 (cf. Statistisches Bundesamt o.V. 2021). • Shortage of skilled workers (cf. RST Beratung o.V. 2018).
Socio-cultural factors	**Technical factors**
• Change in purchasing behavior: digital, price-sensitive remote customer type: messenger service, telepharmaceutical advice, electronic medication plan, on-site collection boxes (cf. Diener 2019). • Increase in health awareness among the population: increased need for advice / explanation (cf. Hofmann & Schlutter Wolfgang 2012: 361-363). • Demographic change (cf. RST Beratung o.V. 2018). • - Rural exodus (cf. RST Beratung o.V. 2018). • Increase in self-diagnosis and self-treatment. • Decrease in training positions, increase in pharmacy students and licensed pharmacists (ABDA o.V. 2020, 2021). • Declining attractiveness of the profession (cf. Moll 2018).).	• E-prescription, e-patient file (gematik GmbH o.V. o.J.a, o.J.b). • Connection to the telematics infrastructure (cf. gematik GmbH o.V. o.J.c). • Telepharmaceutical care (cf. Rohrer 2020). • Digital therapies through apps and online applications (cf. Maag 2021). • Social media presence (cf. ALIUD PHARMA GmbH o.V. 2018). • Application of artificial intelligence and business intelligence. • Change to multi-channel pharmacies and hybrid pharmacies (cf. DAZ.online o.V. 2021). • Virtual selection, consultation tables touchscreen, logistics: liberalization of messenger service; picking automats (cf. Meinhardt & Pflaum 2019: 204).

Fig. 2: PEST analysis of the pharmacy sector.

(Own representation)

These changes in the pharmacy market also reveal clear shifts in the sales force structure. Based on the literature research, these can be divided into three categories:

- Prerequisites and organizational form
- Form of sales and working methods
- Activity profile

Concerning prerequisites and organizational structure, it can be stated a shift in the direction of key account management, and a reduction of the traditional field sales force is evident (cf.

Kooperations-Kompass n.n. 2021). Due to the cost structure and increased flexibility, loaned field services are increasingly used (cf. Umbach 2019: 64).

In regards to the sales form and working method, it is apparent that the developments are characterized by the separation of the sales force line into a training and commercial sales force, the hybrid support model, the digitalized sales tools, and the individual approach to customers. Furthermore, a shift from a sell-in focus to a sell-out focus can be observed, i.e., a change in strategy from the currently dominant inward sales-oriented push strategy to a sales-promoting pull strategy.

In terms of activity profile, the literature research reveals the following findings: On the one hand, the job profile is changing from the classic salesperson to a partner whose tasks lie much more in the areas of communication and consulting. Here, a much deeper knowledge of the pharmacy market is necessary beyond the previously predominant product focus.

Due to the restriction of the sales force line to the pharmacy target group, the literature research is limited to industry-specific journals. The number of current publications in this area is low. The above-mentioned aspects will be taken up again during the expert interviews to gain further insights.

Job market analysis: target profile from an industry perspective

Based on the structured analysis of 23 job advertisements (Period 09.06-12.07.2021), it can be derived that personal competence is particularly required for the pharmacy sales force profile. With 48%, the readiness for action is the leading competence of the personal competence class. It includes the following requirements: Success orientation, willingness to perform, hands-on mentality, and commitment. Sense of responsibility is required in 43% of the offers. This grouping includes the behaviors, personal responsibility, and identification with the values or goals of the company. Furthermore, sociability (43%), enthusiasm (39%), willingness to travel (35%), and reliability (17%) are derived as competencies.

With four required competencies, the class of social-communicative competencies is second place. Above all, communication skills are seen as necessary from the industry's point of view. It is listed in over three-quarters of the job advertisements. At the same time, it is the second most frequently required competence in the job market analysis. The grouping size is also striking due to numerous assignments and synonyms such as moderation skills, persuasiveness, communication skills, communication talent, and negotiation skills. As a result, the requirement for strong communication skills is often found several times in a job posting. The social-communicative competence class also includes the competencies of appearance (48%), teamwork (30%), and assertiveness (22%). The required behaviors of the appearance competency are a personable and positive demeanor, which ten companies require. Six companies desire a serious or confident and self-assured demeanor, and an authentic charisma is required in four of the 23 job postings.

The technical and methodological competence includes two competence terms in the profile of the pharmacy sales representative. In 14 offers, sales skills are desired. These are made up of the requirements of sales talent, sales skills, sales competence, enjoyment of selling, and the strength and orientation towards closing deals. Furthermore, the competence market and technical knowledge (35%) are derived. Four companies focus on OTC market knowledge and competitor knowledge, three on medical interest and basic knowledge, and one on health policy.

The activity and action competence includes an independent way of working (35%) and organizational skills (26%). The requirements are stated in eight and six job profiles, respectively. The requirement for organizational talent does not include any other terms and could be used as a competence.

The cross-sectional competence is low in the competence profile of the pharmacy sales force compared to the other competence classes. The competence class exclusively comprises the digital competence of computer literacy. However, this competence is the most demanded within the industry sector with 87%. In 16 of the 23 job profiles, basic knowledge in the form of a good understanding of MS Office and knowledge of standard programs such as SAP, IOS, and CRM is required. Two offers expect very good expertise and three calls for knowledge in using a tablet. The results can be summarized in the following diagram (see Fig. 3).

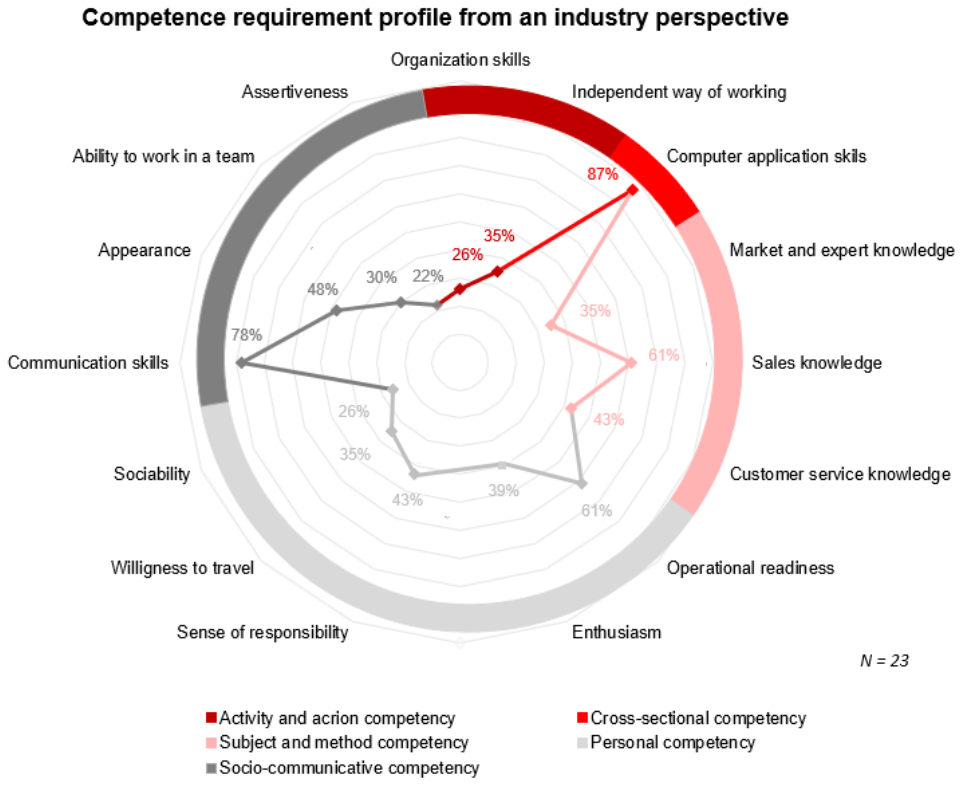

Fig. 3: Competence requirement profile of the pharmacy sales force from an industry perspective.
(Own representation)

To assure a common understanding of the listed top 15 pharmacy sales force competencies from an industry perspective, they are defined in Appendix 3.

Competence requirement profile from the customer's point of view

This work not only looks at the internal view of the competence profile of the sales force that has been predominant up to now. It closes the research gap and explicitly includes the B2B customer perspective. This is examined with the aid of surveys in the target group of "digital pro" pharmacies, to anticipate future developments based on advancing digitization for the market (see Fig. 5).

The competence requirements of the changed job profile reflect the current requirements of digitized pharmacy owners. Numerous overlaps of the key tasks can be seen in the experts' statements. To increase clarity, the data in Fig. 4 is merged into three superordinate categories, which are derived from the literature and the expert interviews:

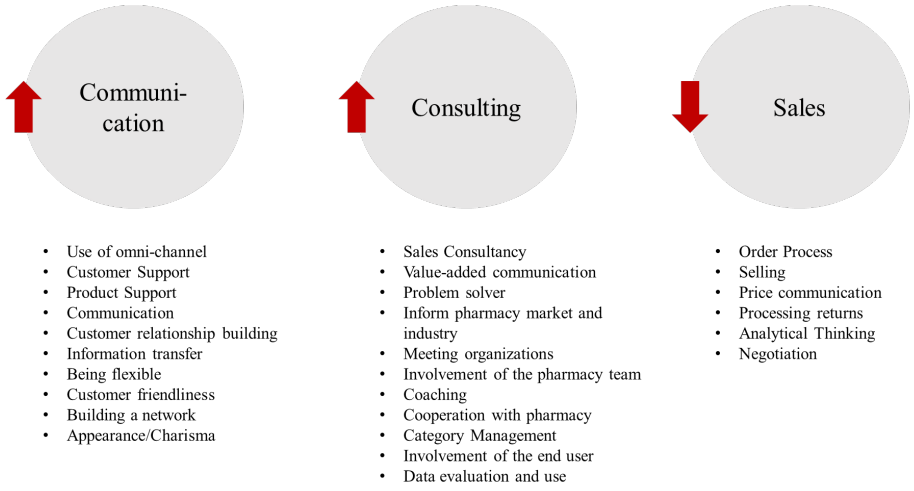

Fig.4: Key tasks of the pharmacy salesforce

(Own representation)

After extracting the basics, i.e., the key tasks and success-critical behaviors, for the new job description of the pharmacy sales representative, the competence derivation follows. Tasks in the communicative and consultative categories are considered. The selling activity profile is less relevant for the support of the "digital pro" pharmacy from the customer's point of view and is less considered. The competence profile of the pharmacy sales force is as follows from the customer's point of view:

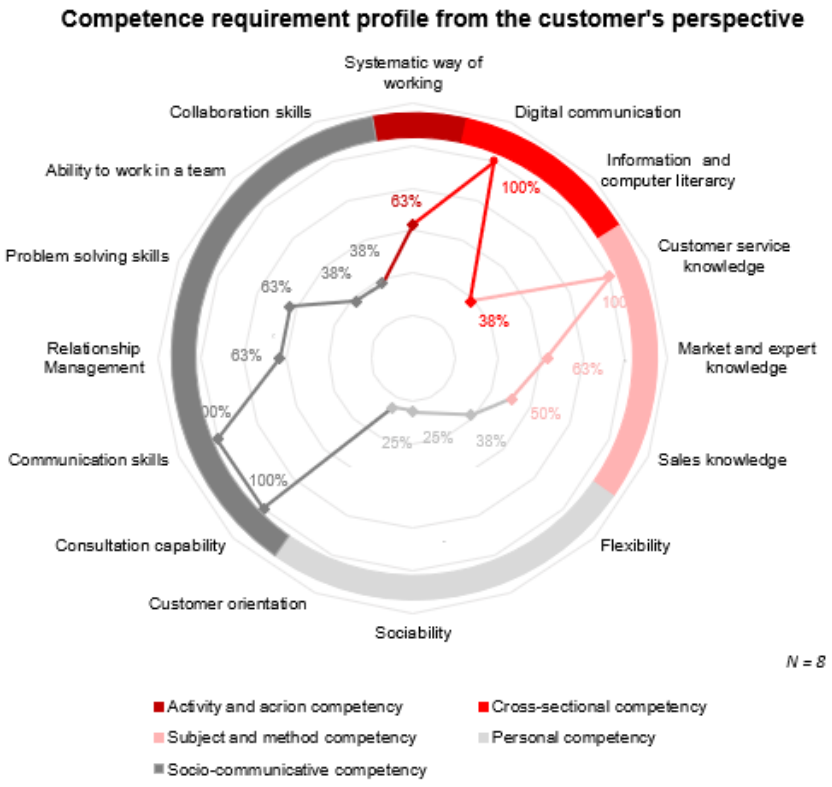

Fig. 5: Competence requirement profile for the pharmacy field service from the customer's perspective.
(Own representation)

The competence definitions of the view generated from the customer's perspective can be found in Appendix 4.

Competence gaps in the support of „Digital Pro" pharmacies

The competence gaps for the pharmacy field service line's new job profile can be determined by comparing the current competence requirement profile from industry and customer perspective. Within the five competence classes, the following deviations can be identified (see Fig. 6).

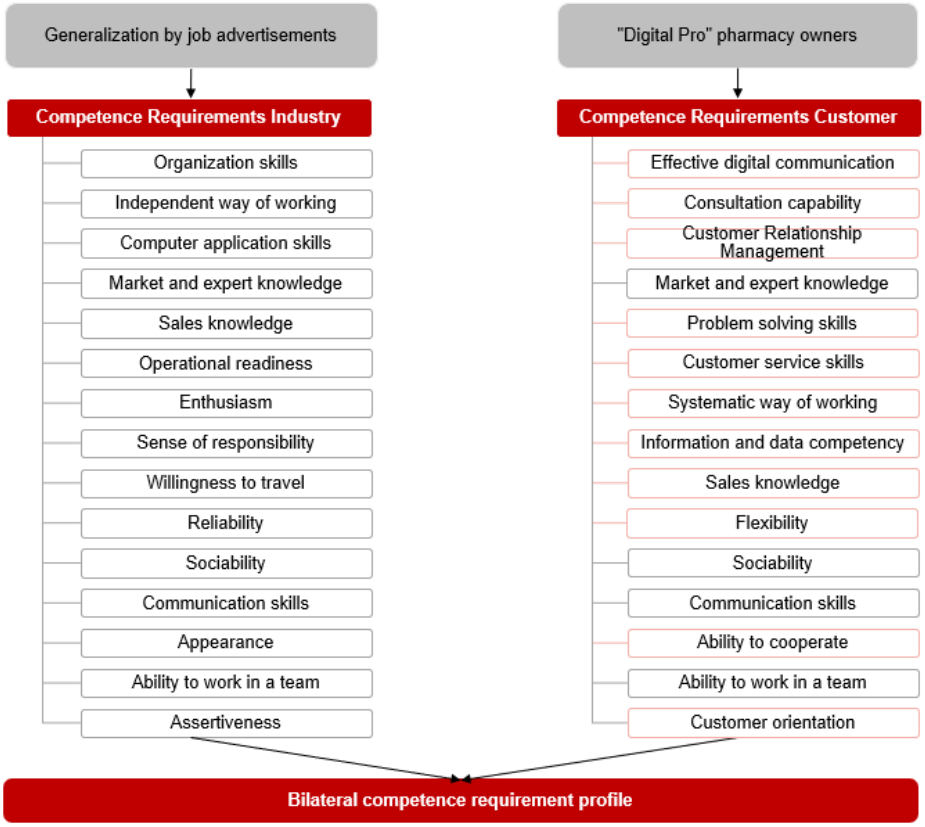

Fig. 6: Competence gaps in the form of competence deviations.

(Own representation)

Based on the competence derivation described and a comparison of both competence profiles carried out, eleven competence gaps or competence deviations for the new job profile of the pharmacy field service line can be revealed. In particular, customer service skills, consulting skills, and digital communication stand out clearly as competence deviations, as these competencies are listed with 100% in the customer profile but are not included in the industry profile. Only four competency overlaps (market and technical knowledge, sociability, communication skills, and teamwork) can be derived. This illustrates the pronounced disparity in competence requirements between the two views.

Recommendations for actions to close competence gaps

The main task of competence management is to develop and continuously optimize a framework that enables individual competence development in the work process (cf. Sauter & Staudt 2016a: 4). The key task is creating an enabling framework for individual competence development processes and their uninterrupted updating (cf. Staudt 2017).
Since the previous strategic competency model only takes the industry view into account, this article has extended the classic model (see Appendix 5) (cf. Staudt 2017). The generated target

profile can now be merged with the industry view to form a bilateral competence requirement profile.

The study's findings are practical implications for closing the identified competency gaps. If the industry considers these changes, the change in the job description and the accompanying change in competencies of the pharmacy sales force line can be made possible.

Requirements and organizational structure
For the support of the "digital pro" pharmacies, the previous field service line should be separated into a commercial field service and a training field service due to the product complexity. The separation of the sales force line underlines the special position of the sales force line. The special nature of the products and the increased need for explanation become apparent. Furthermore, the customer care for this target group should be taken over by a key account manager instead of the classic pharmacy sales force. The customer allocation should be defined depending on the personality type of the sales force and the pharmacy employee and independent of the location or territory. This is made possible by the hybridization of the care relationship.

Due to the changing pharmacy environment, time flexibility is also necessary, and staff should be able to take both the pharmacy and industry perspectives. The remuneration model should be free of commission payments to support the change in competence.

Form of sale and mode of operation
Hybridization of the support relationship is to be aimed for. This results in the increase of office time or reduction of travel time. In addition, the ordering process should be fully digitized. Accordingly, the industry should create a platform that generates individual order suggestions. It is necessary to segment the "digital pro" pharmacies depending on their positioning. If there is a match between the company's product portfolio and the pharmacy's positioning, the existing customer relationship should be expanded into a partnership. This enables individual support concepts, which accompany annual strategic planning, appointment arrangements, and a contact person. This can be made possible by reducing the number of customers to be served. In addition, common goals, continuity, and a long-term approach are important in the partnership.

Job profile
The industry should refer to a bilateral target profile to close competence gaps for the new job profile. In summary, for more digitalized pharmacies, the communicative and advisory activity profiles should be further developed, and the sales activity profile should be discarded. This leads to a variety of activities to train and further develop the single sales reps.

Conclusion
In conclusion, it can be stated that the pharmacy sales force line remains of central importance even for the target group of "digital pro" pharmacies and despite increasing digitization within the whole industry. However, the pharmacy sales force must make the listed change in

competencies. This means that the sales representative should in the future not act as a pure salesperson to support the pharmacy but instead focus on communicative and advisory competencies. Customers have higher expectations towards the output of sales calls in terms of getting further advice. Basic processes like ordering should be further digitalized.

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Appendix

Appendix 1: Classification pharmacy sales force

	Field service line physicians	Field service line pharmacy	Field service line food retail
Customer	Healthcare professionals (medical profession)	PTA, PKA, health care professionals (pharmacists)	Food retail clientele
Products	Healthcare products (RX and medical products)	Health products (over-the-counter products)	(Fast moving) consumer goods
Need for explanation	High: Pharmaceuticals, ethical market, prescription, pharmacy-exclusive	Means: drugs / health products, self-medication, non-prescription, partly pharmacy-exclusive	Low: Food
Tasks-area	• Customer acquisition and -support • Technical information • Sample submission according to § 76 para. 2 AMG and § 47 para. 4 AMG • Documentation and transmission of side effects and contraindications • Discussion of new product launches and training (cf. Akademie für Pharmaberufe n.n. n.d.; Vollmers 2018)	• Customer acquisition and -support • Technical information • Sample submission according to § 76 para. 2 AMG and § 47 para. 4 AMG • Documentation and transmission of side effects and contraindications • Discussion of returns, placement discounts, new product launches and training courses • Processing of orders and stockpiling campaigns (cf. Apotheke Adhoc n.n. 2015)	• Customer acquisition and support • Product-information • Product sales
Derived role	Consultant	Consultant and representativ	Representativ
Rules of conduct	• In-house • Pharma code (cf. Knaebel & Wente 2015: 39)	• In-house • Pharma code (cf. Herschel et al. 2015: 39)	• In-house
Substitution of inter-mediary work	No customer self-service	OTC articles: none Customer self-service Free choice items: Customer self-service	Customer self-service
Professional Qualification	Pharmaceutical consultant according to §75 of the German Medicines Act (AMG)	Training according to §75 AMG advantageous but not a prerequisite	No legal default
Connecting link	Pharmaceutical company - HealthCare Professional	Pharmaceutical company - HealthCare Professional	Consumer goods company - customer

(Own representation)

Appendix 2: Interview guideline

I. The change of the job profile "pharmacy salesforce

Verification / Falsification / supplementation of the change in occupational profile:

1. Change in the form of sales and working methods
- Separation of training and commercial salesforce
- Shift to remote support
- Increased use of digital tools
- From sell-in focus to sell-out focus
- Individual customer concepts

a) Can you verify/falsify this change?
b) Do you notice any other changes in the way you sell and work?

2. Change of the job profile from the classical salesman to
- Communication Manager
- Consultant and business partner

a) Can you verify/falsify this change?
b) Do you have any additions to the change in the activity profile?

II. The target profile of the pharmacy sales force from the customer's point of view

3. From your point of view (customer point of view), what are the key tasks of the pharmacy sales force and which behaviors are critical for success?

4. What new tasks are created by the change in the job profile you described in question 2 and what behaviors are critical for success?

5. What new demands will be placed on the sales force as a result of the change in the sales form and working method described by you in question 1, and what new skills does the sales force need for this?

6. What changes (expansion in the range of tasks/obsolescence of tasks) will result from digitalization in the on-site pharmacy?

III. Competence gaps in practice

7. In which areas do you see an increased lack of competence of the pharmacy sales force in practice?

a) Technical and methodological competence
b) Social-communicative competence
c) Personal competence
d) Cross-sectional competence
e) Other

8. Where do you see potential new competence gaps due to the change in the job profile and digitalization?

IV. Outlook

9. What relevance will the pharmacy sales force line have in the future?

(Own representation)

Appendix 3: Competence definitions of the industry view

Communication skills
Ability to adapt to the language and level of the interlocutor and to communicate successfully with the interlocutor as well as to communicate in an easily understandable way (cf. AMS n.n. n.d.; KODE n.n. n.d.a.).
Computer application skills
Basic knowledge in handling electronic data processing technology. Basic knowledge of common operating systems, basic knowledge in word processing, e-mail and Internet programs. Use of tablet (cf. AMS n.n. n.d.).
Sales knowledge
Ability to motivate customers to make a purchase by providing them with product-specific advice and information (cf. AMS n.n. n.d.).
Operational readiness
Willingness to take on tasks regardless of level of difficulty and inconvenience (cf. AMS n.n. n.d.).
Appearance
Situation-dependent, confident, trustworthy and convincing appearance. Awareness of personal impact and purposeful use (cf. AMS n.n. n.d.).
Enthusiasm
Vermögen, sich oder andere zu beeindrucken, sodass Freude und Enthusiasmus aufkommen (cf. AMS n.n. n.d.).
Sense of responsibility
Ability to take on and bear responsibility for colleagues, organization and oneself (cf. TMA n.n. n.d.).
Willigness to travel
Consent to physically go to a remote location to work (cf. AMS n.n. n.d.).
Market and expert knowledge
The ability to acquire market knowledge and expertise, to inform oneself regularly as well as to bring this knowledge into discussions (cf. AMS n.n. n.d.).
Ability to work in a team
Ability to work collaboratively with other individuals. The goal is collaborative completion of the task. Individual performance could not achieve this and success need not be of personal interest (cf. AMS n.n. n.d.; TMA n.n. n.d.).
Organization skills
Aptitude to work effectively through planning and systematic approach; Ability to plan, delegate, coordinate and implement, and establish goals, actions, timeframes and means to achieve goals (cf. AMS n.n. n.d.; TMA n.n. n.d.).
Sociability
Ability to interpret the behaviors of fellow human beings, the ease of opening a conversation with strangers and to face people with openness, respect and affection, as well as to go among them lightheartedly (cf. AMS n.n. n.d.; TMA n.n. n.d.).
Independent way of working
Ability to recognize tasks without the assistance of others and dedicate oneself to their processing (cf. AMS n.n. n.d.).
Assertiveness
Ability to achieve one's goals despite resistance (cf. AMS n.n. n.d.).
Sense of responsibility
Ability to work in a disciplined manner with an idealistic attitude and to protect the company's interests (cf. KODE n.n. n.d.a).

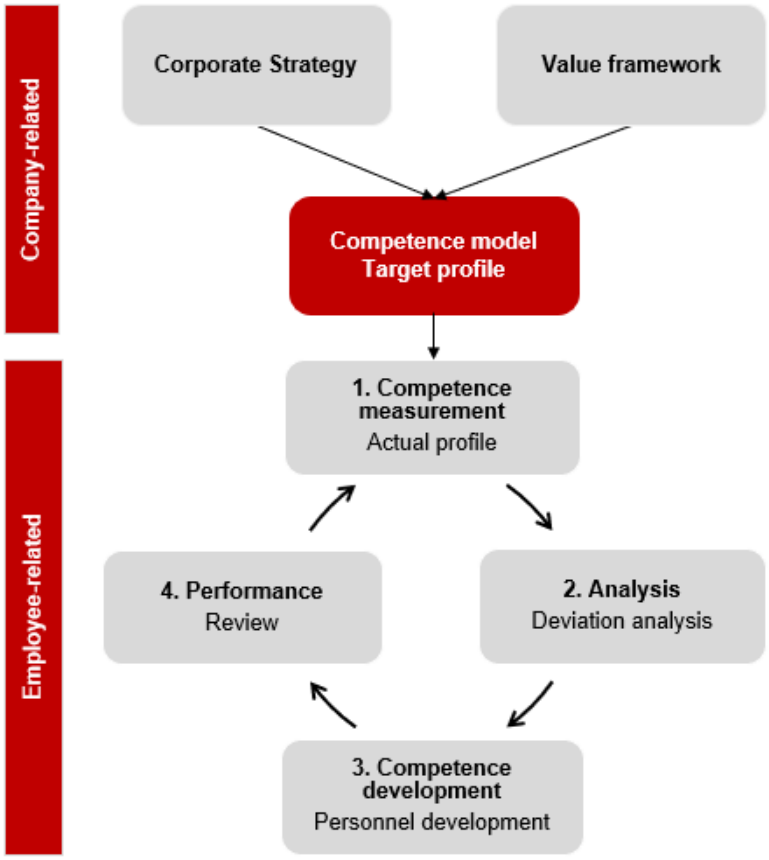
(Own representation)

Appendix 4: Competence definitions of the customer view

Digital communication
Ability to interact, share, engage, and collaborate using digital technologies. Ability to manage digital identity. Know and follow netiquette (cf. Carretero Gomez et al. 2018).
Customer service knowledge
Ability to provide competent customer advice/support (cf. AMS n.n. n.d.)
Consultation capability
The ability to bring someone to an independent solution of difficulties, bottlenecks and deficiencies. For this purpose, new knowledge impulses, methodical impulses, networking and specifications are used (cf. KODE n.n. n.d.a)
Communication skills
Ability to adapt to the language and level of the interlocutor and to communicate successfully with the interlocutor and to communicate in an easily understandable way (cf. AMS n.n. n.d.; KODE n.n. n.d.a.).
Relationship Management
Ability to engage in productive communication and collaborative relationships with a variety of people, as well as mediate between diverse people and parties (cf. KODE n.n. n.d.a).
Problem solving skills
Ability to find an independent way of solving a task for which there is not yet a routine procedure. (cf. AMS n.n. n.d.).
Market and Expert knowledge
The ability to acquire market knowledge and expertise, to inform oneself regularly as well as to bring this knowledge into discussions (cf. AMS n.n. n.d.).
Systematic way of working
Ability to identify and set priorities. Ability to manage time well, good time management and adherence to deadlines (cf. AMS n.n. n.d.).
Sales knowledge
Knowledge of planning, coordinating and managing product sales and sales of services through direct sales or through the trade (cf. AMS n.n. n.d.).
Ability to work in a team
Ability to work with others to accomplish the task in a collaborative manner, as individual effort could not accomplish this. Success does not have to be of personal interest (cf. AMS n.n. n.d.; TMA n.n. n.d.).
Flexibility
Ability to change one's behavior or change one's point of view in order to achieve a goal (cf. TMA n.n. n.d.).
Information and data literacy
Ability to search and filter for, evaluate and manage data, information and digital content. (cf. Carretero Gomez et al. 2018).
Collaboration skills
Capacity for social cooperation. Ability to contribute to the formation of a complementary, supportive, open-minded community of individuals willing to take action (cf. KODE n.n. n.d.a).
Sociability
Ability to interpret the behaviors of fellow human beings, the ease of opening a conversation with strangers and to face people with openness, respect and affection, as well as to go among them lightheartedly (cf. AMS n.n. n.d.; TMA n.n. n.d.).
Customer orientation
Ability of a courteous and friendly demeanor towards clientele (cf. AMS n.n. n.d.).

(Own representation)

Appendix 5: Cycle of strategic competence management



(cf. Staudt 2017)

Impact and Competence Development of Sales Competition

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Abstract
Sales competitions are based on a case-scenario situation where student competitors are given a time limit and allowed to conduct sales interactions with a buyer. Sales competitions are an ideal experiential learning format as they offer a concrete experience with feedback provided by the instructors. How this affects sales competencies and what kind of benefits people receive from participating in sales competitions was investigated in this explorative study. Our preliminary results indicate that sales competitions are seen as useful by the students, may improve those areas directly linked to selling like presentation and negotiation skills and boost self-confidence.

1 Introduction

Sales competitions are an established learning method employed by many higher education institutions in North America, Europe and Asia (Holopainen et al., 2018; Inks et al., 2020; Lappalainen et al., 2021) to effectively teach sales skill by utilizing role plays as part of sales education (Deeter-Schmelz and Kennedy, 2011).

Sales competition is a case-scenario based sales situation where student competitors interact with a buyer within a pre-set time. The case scenario attempts to simulate the real-life sales meeting as closely as possible and potentially include the entire sales process. Each sales interaction is assessed by a pre-trained jury that uses a set of assessment criteria to evaluate sales students' capacity to master the sales situation by utilizing numerical evaluation (Holopainen et al., 2018).

Typically, a sales competition has several stages to imitate the real sales process (Holopainen et al., 2018; Inks et al., 2020). As the competition advances and the competitor advances from qualification rounds to the final round, the sales scenario develops. Sales competitions originated in the USA and are also increasingly utilized in Europe and Asia, including local, national, and international sales competitions (Lappalainen et al., 2021).

Originally, sales competitions were run as on-site competitions where sales interactions take place in a physical meeting with the seller, buyer, and possibly the jury all present in the same room. However, the COVID-19 pandemic forced sales competitions to more to a virtual format using online tools (Inks et al., 2020). A study on the transformation of on-site sales competitions into virtual ones by Inks et al. (2020) shows that participants still reported a level of high satisfaction and deemed it successful. At the same time, new kinds of competitions were developed (Lappalainen et al., 2021; Mackenzie et al., 2022).

As Mani et al. (2016) have shown, there are few studies on sales role plays and their impact on students' abilities and competencies. They also identified a gap relating to the number of empirical studies on the subject in general and a lack of research on competence-building, which is addressed in this paper. We first introduce sales competitions as an education method related to Kolb's learning cycle and provide an overview of the existing literature on sales competitions and sales competencies before laying out the first findings of our own research and providing some directions for future research.

2 Sales Competition as an Education Method

Based on Kolb's (1984) experiential learning theory, sales competitions can be seen as an experiential learning method. According to the theory, learning is "the process whereby knowledge is created through the transformation of experience. Knowledge results from the combination of grasping and transforming experience" (Kolb, 1984). Learning can thus be seen as a cycle where one touches four bases of the learning cycle: experiencing, reflecting, thinking, and acting, as shown in Figure 1.

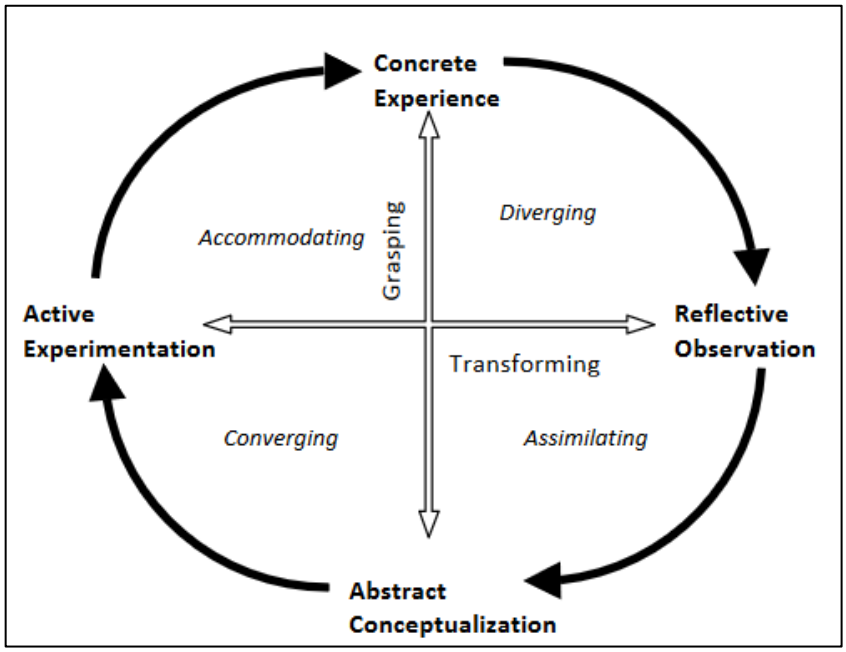

Figure 1: Kolb's (1984) experiential learning cycle

Inks et al. (2020) summarize the assumptions of learning as follows: "(1) it is a process, (2) it derives from experience, (3) it is a dialectic process, (4) it is holistic and integrative, (5) it is an interplay between an individual and the environment, and (6) it results in knowledge creation."

Sales competitions are therefore an ideal learning format if set in an appropriate framework. Participants obtain concrete experience and are provided the opportunity to reflect on their efforts based on the judge's assessment and/or feedback. This allows them to then

conceptualize and experiment (e.g., in the next round or later at work), before starting a new learning cycle.

Sales competitions have been found to promote critical thinking, problem solving techniques, active learning, and internalization of theory and learning at a deeper level (Inks et al., 2020). At the same time, training and participation in sales competitions improves students' understanding of both customers and the business situation, thereby increasing confidence in their communication skills (Mackenzie et al., 2022).

Mani et al. (2016) conducted an extensive literature review on sales competitions and sales role plays in general that included 21 articles over 40 years. However, of these, only four studies addressed the benefit of role plays. There seem to be hints of the effectiveness of sales role plays in general, but with only a few existing studies, their full impacts remain unclear. The authors also conducted their own study with 120 students and concluded that there is "evidence that success in sales role-plays translates into improved success in job interviews."

Results from a study by Cummins, Loe, and Peltier (2016) show that the sales competition "positively impacted students' perceptions of a sales career, salespeople, salesperson ethics, sales knowledge, and intent to pursue a sales career." Their research centered on analyzing the winning video from a sales competition. Notably, even this small intervention had a significant effect on student perception of a sales career. Herlache et al. (2018) conducted a cross-cultural negotiation role play activity with 20 minutes for the actual negotiation. From this, they witnessed "increased student knowledge of sales and negotiations while simultaneously improving attitudes toward, and confidence in, international collaboration."

3 Sales Competencies

To be a successful salesperson, one must possess proficiency in distinct aspects of sales. Building on the work done by Korpela (2015), we focus on the visible and trainable selling competencies, defining salesperson competencies as "knowledge, skills, and abilities in the area of selling" (Cron et al., 2005; Doney and Cannon 1997; Palmatier et al., 2008) and knowledge as "a body of information to be applied to the performance of the necessary tasks for the sales job" (Rapp et al., 2014). Based on Spencer and Spencer (1993) we also supplement the sales competencies with three other aspects, namely motivation, personal characteristics, and self-esteem, which are deemed necessary qualities to be an effective salesperson. Korpela (2015) states that practitioners still regard interpersonal skills, salesmanship skills, and technical knowledge as competencies that account for sales performance (Plouffe, Hulland, and Wachner, 2009).

Despite extensive research on selling skills and competencies, there is no consensus on a universal set of selling competencies. Korpela (2015) summarized the various selling competencies from the literature in a concise framework, which is displayed in Table 1.

Selling competencies	Knowledge, skills and abilities
Knowledge-related competencies	• Product expertise • Knowledge brokering • Knowledge of a customer's business • Knowledge of a customer's purchasing procedures • Understanding logistics issues
Salesmanship competencies	• Understanding customer requirements • Ability to create a customized solution • Sales presentation skills • Price setting skills • Adaptability to the negotiation style of the buyer • Closing skills
Interpersonal competencies	• Communication skills • Effective interaction with buyers
Relationship competencies	• Ability to recognize the rationale for the initiation of the relationship • Relationship skills in the initiation phase • Ability to build trust through actions • Ensuring customer satisfaction in the maintenance phase • Ability to nurture the customer relationship • Salespeople's proactivity in the development phase

Table 1: Sales competency areas (taken from Korpela, 2015)

From this overview, we would expect that sales competitions primarily affect building competencies in the salesmanship and interpersonal domains and not so much in knowledge-related areas. As there is only one contact between the seller and buyer, we would also expect that relationship competencies are not affected by sales competition participation. To test this supposition, we designed the survey to focus on those competencies that can be developed via sales competitions. Namely, we focus on sales skills, e.g., negotiation, self-confidence, and general competencies, e.g., stress management.

4 Conducted research

We contacted all participants of past sales competitions and asked them to fill out an online questionnaire. In total we sent out 169 emails, for which we received 59 responses, giving us a 36% response rate. Surveys were provided in either in English, Finnish, or German. Most of the respondents were Finnish students (37.9% of the participants), followed by German students (36.2%) and four students from Thailand and Indonesia (8.9% respectively) each. Seven of the respondents were judges or buyers during the competition, while the rest were competitors.

Approximately 89.8% of the respondents attended sales training before participating in the sales competitions. Most of the students (78.3%) attended sales classes, either as a special workshop or as a regular sales course, and 10.2% had either no or other forms of preparation. Of the participants, 14 reached the finals (26.9%), as can be seen in Table 2.

	Qualifier	Semi-Finalist	Finalist	Total
Students	19 (45.2%)	12 (28.6%)	11 (26.2%)	42
Graduates	5 (50.0%)	2 (20.0%)	3 (30.0%)	10
Total	24 (46.2%)	14 (26.9%)	14 (26.9%)	52

Table 2: Overview of participant groups and performance

Sales Competition as Experience

Based on the results, the study participants felt that attending the sales competition was useful and satisfying. They graded the overall usefulness of the sales competition on a Liker scale ranging from 1 to 6, where 1 was defined as "not at all" and 6 was "yes, very much." The average grade of the responses was 5.2, with a range from 4 to 6. We can see from Figure 2 that the events were graded differently. When checking this, we found that this was a significant difference ($p < .001$; $\omega^2 = 0.26$). A post hoc test revealed that this was especially true when comparing the evaluation of the Turku Sales Competition with the SEASAC Sales Competition ($p_{tukey} = .015$).

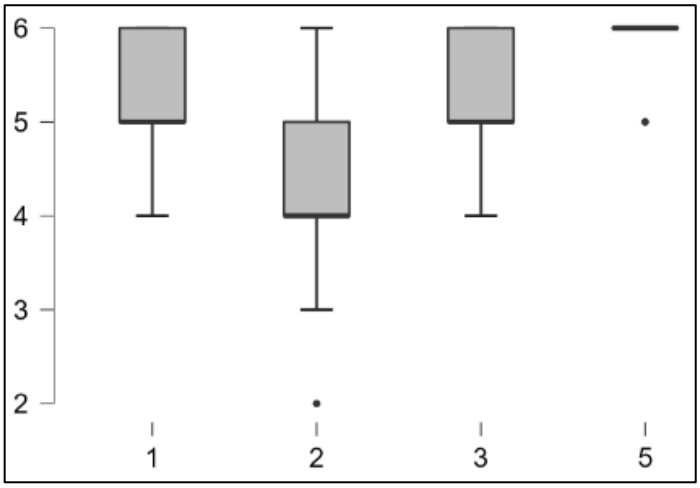

Figure 2: Evaluation of different sales competitions' usefulness (average grading and 95% confidence interval); Key: 1– Turku Sales Competition; 2 – SEASAC Sales Competition; 3 – Stuttgart Sales Competition; 5 – multiple participations

We also checked if participants' evaluation of the events differed between those who made it to the second round (finalists) or those who did not (qualifiers). Figure 3 shows that there is a one-side significant difference with a medium effect ($p = .013$; $r_{BS} = - 0.359$).

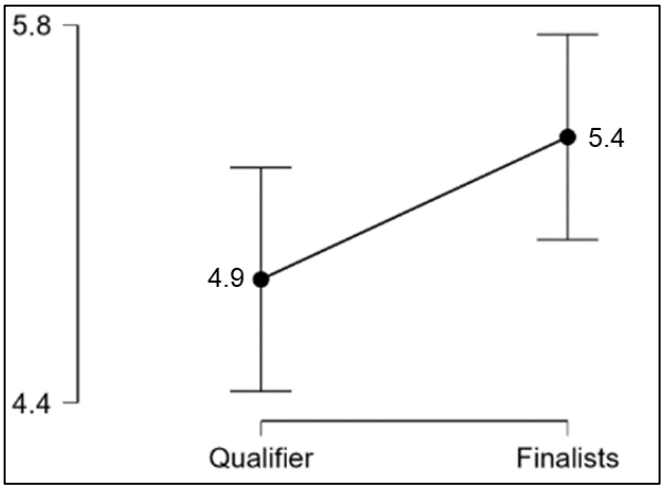

Figure 3: Evaluation of usefulness-qualifiers vs. finalists (average grading and 95% confidence interval)

It seems that the perceived usefulness of a sales competition depends on whether one made it to the next round or not. We run a regression analysis and include the following variables: if one was a finalist or not (Rank); had preparatory training (Training), the participant's nationality (Nationality) and if the event was in a foreign language (Language). The model was not significant ($p = .052$) and had only a small coefficient of determination ($R^2 = .174$). Language had a next-to-significant effect ($p = .052$), while none of the other variables were significant.

We also looked at differences between graduates and students (those studying to obtain their first degree). Graduates evaluated the usefulness with 5.4 on average compared to students with a grade of 5.1. This was not significantly different. Regarding performance in the competitions, we found that there was no significant difference between students and graduates, suggesting that this may not have a relation to sales competition performance.

Effects on Sales Competencies

When asked "As a consequence of the sales competition…" and presented with several categories, respondents mentioned self-confidence as the most affected area (75.5%), together with an improvement of competencies in general (73.1%). For 28.8% of study participants, improvements in performance at work or study were also visible, as can be seen in Figure 4.

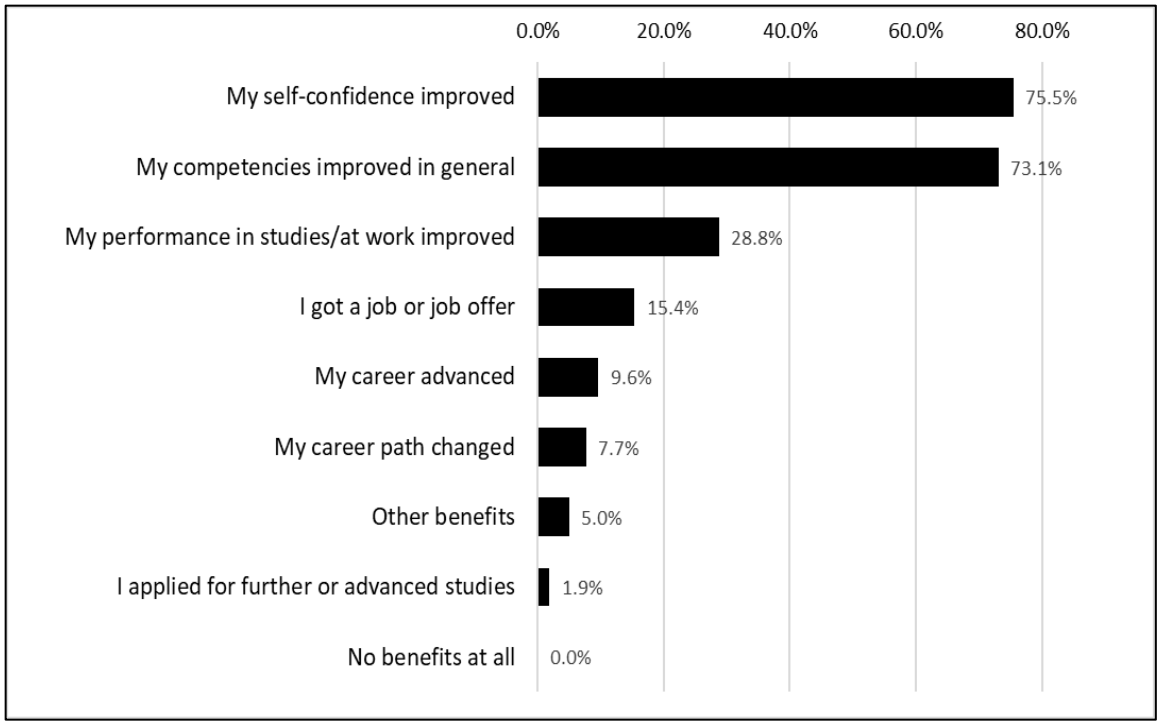

Figure 4: Impact of sales competition participation on different personal domains

It is also noteworthy that some responders mentioned that they got a job offer (15.4%), suggesting that sales competitions also offer employment opportunities (which was not the case for all sales competitions evaluated in this study). All study participants appear to have experienced some sort of benefit from attending a sales competition since none of the study participants reported having "No benefit et all."

In addition to the question on how sales competitions may have affected participants, we wanted to know what kind of effect the training measures could have had. We therefore asked the question "Did the sales competition and sales training help develop your competencies in the following areas of sales?" Participants could then choose from 12 different areas. Figure 5 shows the results in descending order.

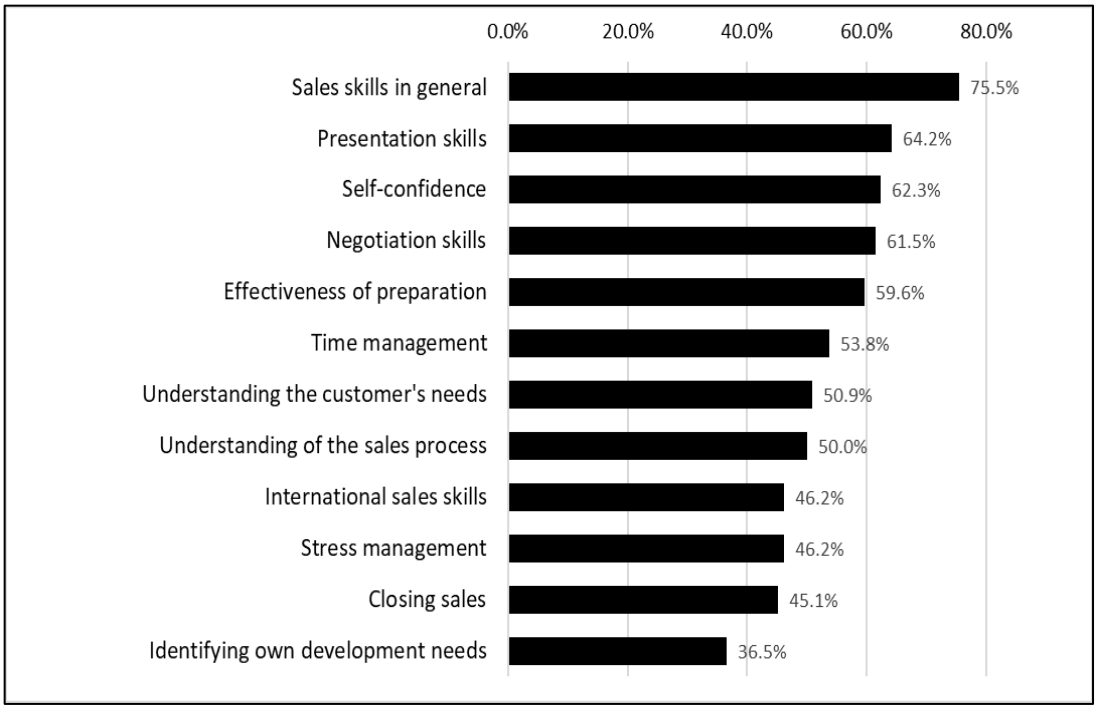

Figure 5: Impact of sales competition on sales competencies

We can see that most respondents saw an improvement in sales skills in general (75.5%), followed by an improvement in presentation skills (64.2%), higher self-confidence (62.3%) and improved negotiation skills (61.5.5%).

Interestingly, we could not find significant differences regarding boosting self-confidence between those who made it into the second round (semi-finalists and finalists) compared to those who did not. It might be that those who advanced to the next round already had high self-confidence from the start and therefore did not experience any changes or that the fact that they participated and kept up, may be enough to improve self-confidence.

We also could not find a difference regarding the mention of international sales skills when we compared those competing in an international competition with those in a national competition. Why students see an improvement here through a national competition is not clear to us.

In the last part of the survey we asked an open-ended question on the benefits of the sales competition. The results are shown in Table 3.

What benefits did you obtain from participating in the sales competition?	Occurrences (n=71)	Percentage
Sales skills	22	31.0%
• Concrete sales skills	10	14.1%
• Knowledge on sales in general	9	12.7%
• Knowledge on sales process	3	4.2%
Real-world experiences	15	21.1%
• Preparing for "real-life sales"	13	18.3%
• Experience for job applications	2	2.8%
Self-confidence	13	18.3%
Networking	9	12.7%
Other	12	16.9%
• Learning English	2	2.8%
• International experience	3	4.2%
• Others	7	9.9%

Table 3: Perceived benefits (open-ended question)

The answers to the open question resemble the answers to the closed questions as self-confidence and being prepared for "real sales situations" were mentioned the most (both received 13 mentions). Concrete sales skills were mentioned by ten participants, followed by knowledge on sales in general (9), often with references to negotiations (3). Many also mentioned networking (9) as a benefit of the sales competitions.

5 Discussion

It seems that sales competitions affect those areas directly linked to selling and result in higher self-confidence. We observe little impact on more general competencies or life in general. This is perhaps because such impacts would need some more time to take an effect and sales competitions are not a specific method for improving other areas outside selling.

We expected that sales competitions would mainly affect the development of concrete sales competencies and that we would see some effect in the personal domain, such as improvements in confidence. It has to be seen if sales competitions may also improve more specific competencies besides presentation, negotiation, and effective preparation skills. This could be done by making use of a specific competency model, adjust the training intervention before and then measure the impact. Our study has only a small relation to the sales competency model.

The major finding of sales competitions boosting self-confidence is in line with other studies, e.g., Schaefer and Haytko (2014), who stated that they "helped build their confidence." This was also the case for the study of Magnotta, Peev, and Steffes (2020), who found that sales skills, networking, and real-world experiences were the most often mentioned categories of

benefits. Compared to existing research like Cummins, Loe, and Peltier (2016) or Schaefer and Haytko (2014), self-confidence was more often mentioned in our survey.

While we think that it could be shown that sales competitions promote the development of sales competencies, these are only preliminary results from an ongoing study. Thus, we need more studies that test the influence of different kinds of trainings, cultural differences, and different settings (online vs. onsite or hybrid). We currently collect data from international and national as well as intra-collegiate and intercollegiate sales competitions. In addition, we require more studies measuring the influence of individual aspects and/or conducting experiments to assess potential changes afterwards, as seen in the study by Magnotta, Peev, and Steffes (2020). Moreover, keeping in mind the changes brought about by the pandemic, it would also be interesting to see if such competitions' effectiveness has been reduced and, if so, how they should be adjusted.

With reference to the theory of learning, we are also of the opinion that Kolb experiential learning model is appropriate for the kind of learning taking place as sales competitions are a good proxy for real sales experiences providing concrete experiences. In applying this model, instructors should focus on all four bases, not only concrete experience and active experimentation. This would mean that educators provide activities to foster reflective observation, e.g. discussions or analyzing the recorded interaction, and help with abstract conceptualization by relating the experience to existing models of sales competencies and sales concepts while also taking into account additional aspects such as power or cultural differences.

When analyzing the overall impact of sales competitions for students and those seeking to promote global sales competency, it is noteworthy to highlight the potential of recent globalization maneuvers. Since 2019, emerging cooperation between the European Sales Competition Association and the European Commission's Erasmus+ resulted in the organizations co-funding the South-East Asian Sales Competition initiative, which has brought intercontinental flavor, both in terms of competitors and core officials like judges and buyers. Further analysis of this collaboration may offer new insights and encourage other continents' sales educators to join in this promising novel sales learning technique.

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A Case Study of the Birth, Adaptation and Evolution of the Global Standard Sales Process Management "The Model"

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Abstract
"The Model," proposed by salesforce.com, is the global standard sales process management concept. Its unique feature is that it divides the sales process into marketing, inside sales, field sales, and customer success, and manages them in a division of labor. In the background of its birth, there was a Japanese businessperson, and his contribution has led to its evolution. In this paper, we use a case study approach to clarify how the global standard model was born and evolved by combining local and global ideas. It also discusses the issues and measures that salesforce.com Japan is currently facing in adapting "The Model" to the Japanese market, which has become the global standard.
Key words: salesforce, sales process management, global standard, local adaptation

1 Introduction

There are many examples of products and services that are currently offered as global standards that evolved while adapting to local issues when they were first developed and launched. In the case of sales process management, "The Model" provided by salesforce.com may be a case in point. In this study, we will clarify the birth and evolution of the global standard model based on a case study.

2 Background1：About Salesforce.com

Francisco. In 1999, four founders working in a small apartment in San Francisco created the Salesforce.com Customer Relationship Management (CRM) system, whereby all software and critical customer data was delivered over the Internet and made available as a subscription service. This pioneering "Software as a Service" (SaaS) model quickly spread throughout the technology industry. The company is committed to four core values: Trust, Customer Success, Innovation, and Quality.

3 Background2：About "The Model"

"The Model" is a sales process model. It has been utilized by salesforce.com, and has recently become more commonly known with the rise of SaaS and subscription models.

The Model is one of the major factors supporting the growth of salesforce.com, which provides a number of business tools centered on SFA, CRM, and MA. Salesforce.com has positioned "The Model" as "a mechanism to expand sales along with customer success," and has established a system in which each department works together to provide consistent customer support, from marketing to negotiations to post-contract customer success.

Specifically, the sales process is divided into marketing, inside sales, field sales, and customer success, and is known as a method of continuous improvement based on target value.

4 Review of Prior Research

In the context of sales research, mainly in the U.S., the conventional wisdom has been that strategy is thought of by management and marketing, while sales department is the execution unit. As a result, it is generally believed that sales and marketing have different worldviews of the market and often have an adversarial relationship. In recent years, however, research has emerged that rethink sales as a service. For example, Hartmann et al. (2018) clearly state that the role of sales no longer refers to a unilateral approach to persuading buyers to exchange products or services, and Hughes et al. (2020) describe the evolution of the role of professional selling and They argue that an integrated state of service and sales should be achieved.

There are also a number of case studies that deal with the growth process of salesforce.com. Among them, Merlin et al. (2020) is representative.

5 The research question

What is the process of birth, evolution, and adaptation of salesforce.com "The Model", the global standard sales process management concept? In particular, it will be clarified in relation to the Japanese market.

6 The research methods

To answer the research questions, I will conduct a case study through literature review and interviews. Particular attention will be paid to salesforce.com's current sales activities in the Japanese market, customer evaluations of "The Model," sales challenges, and the company's efforts to adapt to the local market while using global standard processes.

7 Case Study

(1) Literature survey

Yasutaka Fukuda is a Japanese businessperson born in 1972. After graduating from university, he joined Oracle Corporation of Japan. In 2001, he was transferred to Oracle's headquarters in the United States, and in 2004, he moved to salesforce.com in the United States. The following year, he moved to the company's Japanese subsidiary, where he has been leading the company's growth in the Japanese market for the past nine years. In January 2020, he was appointed as a Partner of Japan Cloud and Representative Director of Japan Cloud Consulting.

What Fukuda recognized as a challenge was that new leads would not continue to grow forever. In the beginning, all lead acquisitions, such as seminars, exhibitions, and conversions from websites, are all new leads. However, as the number of seminars increases, the percentage of people who have attended before increases. The same goes for websites. With each passing day, the percentage of pure new leads is decreasing. What he focused on was the number of leads that did not lead to business negotiations, lost orders, and unfollowed up existing customers. He thought that if he could create a flow to recycle these leads back into the negotiation process and turn them into potential customers again, it would have a dramatic effect. The important thing to remember is that "lost orders and unsolicited leads" do not cost

any more to acquire. In other words, it has the potential to significantly reduce marketing costs. Marketing automation has emerged as a solution to this kind of problem.

Compare Figure 1, Picture 1 and Figure 2. In the global standard The Model, there is a one-way flow from left to right, but in Fukuda's model, there is a circulation from right to left. Especially in the 2018 model, the "recycling" stage is depicted as the most important part.

In his Twitter feed (January 25, 2022), Fukuda said the following:
"THE MODEL" is a book I wrote around 2017 with the intention of "sounding the alarm" because I met a lot of people who wanted to do as shown in this diagram, but in reality it is often thought of as a book explaining this diagram (Figure 1). As a result, I think I was able to ring some alarm bells, though.

What Fukuda is advocating is that we should aim to create The Model for our own company. In other words, Fukuda himself, who developed and evolved the original model, encourages adaptation and evolution in local and even individual companies, rather than homogeneous management as a global standard. At the same time, Fukuda advocates the importance of co-operative, rather than division of labor. Humans are creatures that tend to turn against each other as soon as they are divided into groups. In order to improve the relationship between two groups that tend to be antagonistic, it is effective not only to improve the content of communication, but also to have common goals that can be achieved by working together.

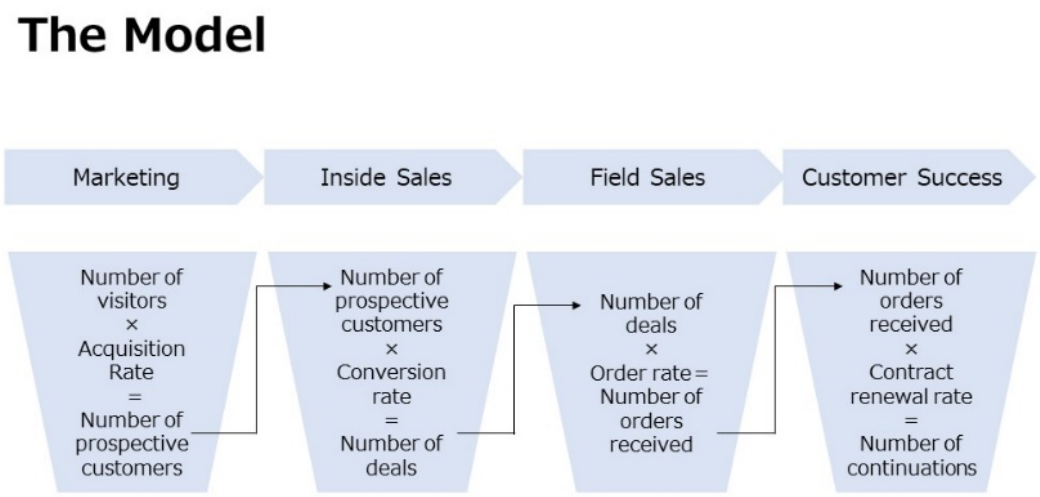
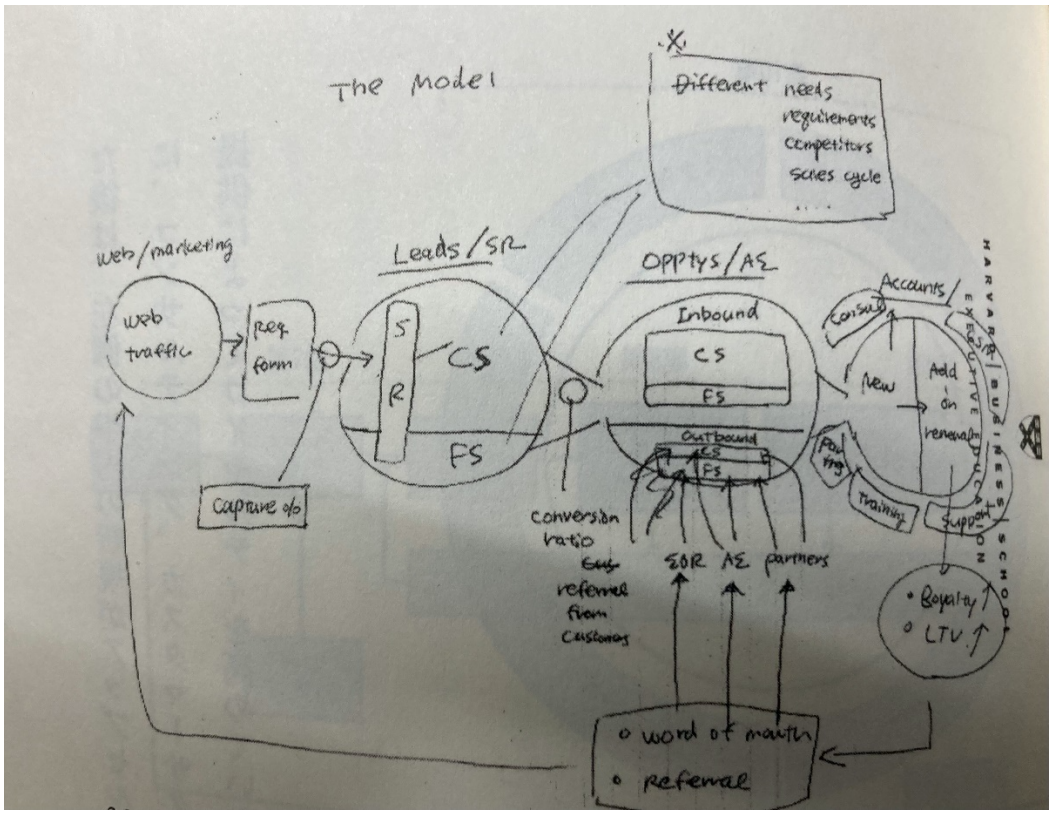


Figure 1: "The Model" as a global standard
(Source: Prepared by the author based on the salesforce.com website)



Picture 1: "The Model" as written by Fukuda in 2004.
(Source: Fukuda (2019))

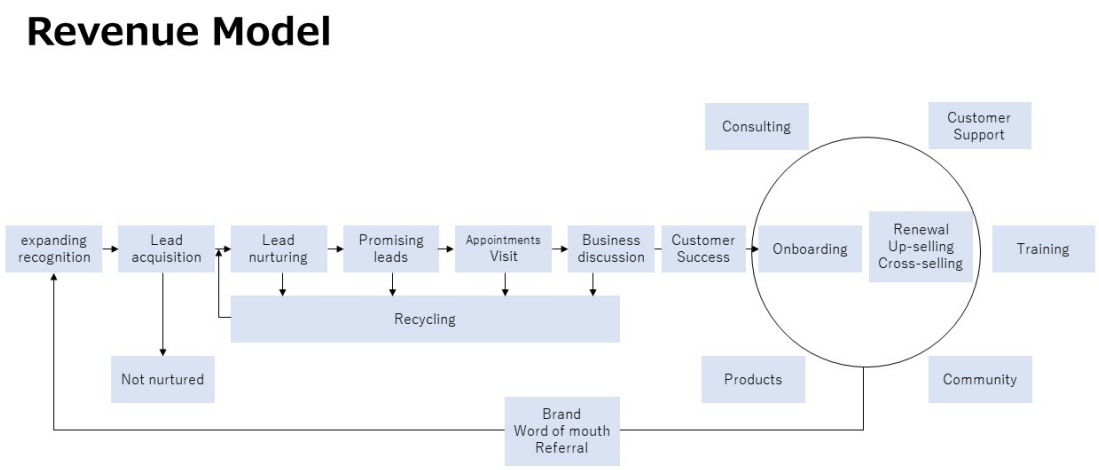


Figure 2: Fukuda's evolving "Revenue Model" for 2018.
(Source: Fukuda (2019))

(2) Interview survey

On April 15, 2022, the author interviewed one inside sales person and one field sales person from Salesforce Japan. First of all, the interviewees indicated their understanding that "the basic concept is the same" regarding the difference between what Mr. Fukuda wrote and "The Model," which is used as a global standard. They also stated that the indicators used to

measure results have been changing based on hypotheses and tests. In recent years, the company has been focusing not only on the number of orders received, but also on qualitative aspects such as quality appointments that are likely to lead to business negotiations.

Currently, the company's Japanese subsidiary generates about 30% of its sales from lost orders. While they acknowledge that the model cannot be established if marketing to acquire prospective customers is weak, it is not a one-way street, and the cycle like the model depicted by Fukuda is evident that it is emphasized in the sales practice on site.

Salesforce's group-wide global vision, values, and methods are designed by the founder and CEO, Marc Russell Benioff, according to the company. Although there are differences in the products that can be handled in each country, the company is developing a standardized business globally based on common metrics. Among these, sales in Japan are growing significantly, and the company has constructed its first Salesforce Tower (its own building) in Asia. The case studies of which products are selling well in Japan and what kind of sales methods are used behind the sales are shared globally as needed.

Finally, I also asked about the impact of COVID-19. First of all, he said that employees are now working completely from home, and online business negotiations are becoming more common. In addition, while the number of initial inquiries has increased significantly, many of them are at the information gathering level, and there are issues in improving the accuracy of the information to lead to business negotiations, and marketing automation and inside sales are mainly responsible for this part.

8 Considerations

The case study demonstrates a situation in which salesforce.com has adapted its sales process in each region while unifying its products to a global standard. The author's initial hypothesis was that there was a dilemma between the global standard sales process and local adaptation. However, the company, which provides a sales process management system as a service, has repeatedly improved its products and services through the implementation of its own sales process. Therefore, the current "The Model" is naturally not in its final form. Even today, the adaptation and evolution of the model is being carried out by the salespeople on the frontlines.

9 Discussion

How is the usability of "The Model" in each country and in each company? For example, we would like to discuss the differences between B to B and B to C, manufacturing and service industries, as well as differences in cultural backgrounds.

10 Contributions and limitations of this research and future research topics

The contribution of this study is that the case study of the process of birth, adaptation, and evolution of the salesforce.com "The Model," a global standard sales process management concept, revealed the critical importance of crossing local and global ideas.

The limitation of this study is that the target company was only salesforce.com, and we were not able to compare the process of development, adaptation, and evolution of other SFA tools. In addition, we have not been able to examine usability in depth; we have only been able to understand the sales process and its negotiation challenges in the context of remote work, which rapidly became commonplace in COVID-19, and only in Japan.

Our future research agenda is to address the above issues by establishing a global research network.

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How does AI impact bankers' trust-building efforts? Towards an analytical framework

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Abstract
Purpose: To provide a conceptual framework to explore bank advisors' trust-building efforts in the context of AI and chatbot introduction in the banking industry.
Approach/Design/Methodology: We employed a qualitative research methodology and conducted four semi-structured interviews to illustrate the use of the conceptual framework.
Findings: In the context of chatbot introduction in the banking industry, customers' digital savviness and age impact their expectations of bank advisors concerning their financial needs. The responsive speed of a chatbot and the type of financial need of a customer (basic/complex) influence customer expectations of bank advisors. In the bank's selling context, chatbots are currently not advanced enough to showcase human emotions, especially concerning customers' complex financial needs.
Originality: A conceptual framework is developed to analyze bank advisors' trust-building efforts in the context of AI and chatbot introduction.
Limitations: Further empirical data is needed to explore the conceptual model concerning bank advisors' trust-building efforts with their customers in the context of chatbot integration in the banking industry.
Keywords: AI, Chatbots, Trust-Building, Bank Advisors, Sales Management, Relationship Marketing

1. Introduction

Reviving sales processes by integrating digital transformation (DT) strategies is prevailing among sales organizations. The innovative capability of DT to transform traditional sales practices to deliver an exceptional customer experience to the end-user has leveraged its potential (Syam & Sharma, 2018; Singh et al., 2019) and cost efficiency (Guenzi & Habel, 2020). The center of such DT strategies is chatbots. Chatbots are computer programs that incorporate machine learning (AI) technologies to provide businesses with a novel way of engaging customers via customized communications, emulating human characteristics (Youn & Jin, 2021).

One of the industries investing in integrating AI and chatbots into sales is the banking industry (Baig et al., 2020; Alt, Vizeli & Săplăcan, 2021). Integrating chatbots in the banking industry aims to provide immediate, reliable solutions to customers' queries 24/7 as a personal banking advisor (Agarwal, 2021). In addition, AI machine learning techniques are utilized in banks to enhance the effectiveness and efficiency of back-office processes through task automation such as fraud detection and sales lead generation (McKinsey, 2021). Hence, AI and chatbots have the potential to redefine bank advisors' job role in creating trust with their customers.

So far, AI and chatbots' impact on the trust-building efforts of bank advisors is not explored. This paper provides a conceptual framework to analyze the impact that integrating AI/chatbots could potentially have on bank advisors' trust-building efforts with their customers. Hence, we answer the following research question:

> ***How do bank advisors perceive potential challenges and opportunities of AI and chatbot introduction in their trust-building efforts with customers?***

We provide a theoretical background and present a conceptual framework for further research. In the methodology section, we address considerations for exploring this issue empirically in the banking context.

2. Literature Review

We begin our literature review by discussing the importance of relationship marketing in sales management and trust-building in the sales process. Further, we review the literature on sales practices and buyer-seller relations in the banking industry. Finally, we present our conceptual framework by reviewing the literature on AI in sales process digitalization in banks.

2.1 Relationship Marketing in Sales Management and the Selling Process

The emergence of relationship marketing (RM) as a concept in the 1980s transformed the field of sales management in general and financial services (Karakostas et al., 2005). It offers a systematic way to initiate, manage and allocate resources for maintaining buyer-seller relations (Macintosh et al., 1992; Arnett & Badrinarayanan, 2005). Thus, RM supports the sales force in customer relationship management (CRM) efforts by facilitating them with systems to identify key customers and their needs to provide customized service. To this point, as suggested by Arnett & Badrinarayanan (2005), when armed with the essential information about a customer or a buying company and by relying on the anchoring of the sales organization, salespersons become more capable and committed in their ability to develop and maintain trusted relationships with their key customers. As Morgan & Hunt (1994) emphasized, the communication between the buyer and the seller plays a crucial role in trust-building and commitment. Accordingly, Davies, Ryals & Holt (2010) argue the emergence of strategic sales roles within sales organizations with the increased focus on RM within buyer-seller dyads such as buyer-seller team coordinators, customer service providers, sales-forecaster, market analysts, financial advisors, etc.

Trust-building is a facilitator for customer commitment is a central concern in all RM efforts (Morgan & Hunt, 1994). Macintosh and colleagues emphasize the importance of trust and relationship-building activities at different phases of the selling process (e.g., pre-sales, selling & after sales) (Macintosh et al., 1992). By acknowledging the relationship-building framework conceptualized by Dwyer, Schurr & Oh (1987), Macintosh et al., (1992) suggest that the activities undertaken by a salesperson in developing trust in the buyer-seller dyad vary throughout the different phases of the sales process (Macintosh et al., 1992).

2.1.1. Trust and Commitment in Relationship Development Processes

Conceding the relationship-building framework presented by Dwyer, Schurr & Oh (1987), Morgan & Hunt (1994) theorize the mediating role commitment and trust play in comprehending the relationship development process. They argue that the commitment in a relationship is directly influenced by relationship termination costs and benefits (Morgan & Hunt, 1994). They further argue the direct influence of shared values on commitment and trust, while communication and opportunistic behavior directly influence the trust construct (Morgan & Hunt, 1994). Besides, the direct impact of trust and commitment on influencing cooperation between the parties involved in a relationship is also emphasized by them (Morgan & Hunt, 1994).

The construct of 'trustworthiness' addresses the level of trust within a buyer-seller dyad (Colquitt, Scott & LePine, 2007). As argued by Sekhon et al., (2014), by relying on previous experiences in the exchange relationships, customers (trustors) develop trustworthiness towards a seller (trustee). They distinguish trust as a belief held by the customer (trustor) about the salesperson (trustee) and trustworthiness as an evaluation of the characteristics projected by the salesperson (Sekhon et al., 2014).

Johnson & Grayson (2005) divide the trust construct into affective and cognitive trust. Seemingly, Valtakoski (2015) conceptualizes cognitive trust as to how buyers perceive the sellers' ability to deliver the offer as promised. Concurrently, he refers to affective trust as a profound effect of emotional bonds developed during the relationship lifecycle (Valtakoski, 2015). Thus, he proposes that salespersons utilize compensation mitigation strategies to develop cognitive or affective trust in developing buyer-seller relationships.

2.2. Sales practices and buyer-seller relations in the banking industry

High competitiveness exists in the banking industry leverages the importance of relationship development and maintenance with their key customers to achieve sustained competitive advantage in the long run (Guenzi & Georges, 2008). Eisingerich & Bell (2006) argue that the high complexity and intangibility of the services offered by the banks and the customers' inadequate knowledge and experience to confidently evaluate the investment choices they make contribute to increasing the level of uncertainty among the customers. Thus, reducing the level of uncertainty among customers is one of the primary tasks of a bank advisor by conducting thorough assessments of the customers' investments and providing personalized proposals to them (Eisingerich & Bell, 2006).

As per Kuosmanen & Eskelinen (2013), sales in the banking industry occur in collaboration and cooperation between the bank advisors and the customers. Hence, their notion of how sales practices unfold in the banking industry conforms with the phases of the relationship-building process offered by Dwyer, Schurr & Oh (1987). Similarly, Wisskirchen et al., (2006) present six ways of how sales practices unfold within banks: *precise targeting of prospects, appealing marketing messages, managing customer experience, providing customers value-added*

services, product/service differentiation, and understanding customers' needs and wants. The above aligns with the seven steps of selling presented by Dubinsky (1981) and the activities of the three phases of the selling process (preselling, selling, and after-sales) presented by Guenzi & Habel (2020). Kuosmanen & Eskelinen (2013) argue that the primary objective of bank advisors is not merely to attract new customers but to retain the existing customers by strengthening their relationship with them. Further, they emphasize that the outcome of sales activities of a bank advisor highly relies on his/her competencies and motivation to perform (Kuosmanen & Eskelinen, 2013).

Conversly, Crucian (2017) argues that the outcome of the bank advisors' advice to the customers, either successful/or unsuccessful, relies upon the customers' knowledge, experience, and interpretation of the advice/service received from the bank advisor. Owing to the availability of digital information and easy accessibility, customers are no longer passive receivers of advice or services offered by bank advisors (Crucian, 2017). Hence, they are aware of the alternatives available to them regarding their financial needs and can make informed decisions in that regard by themselves (Crucian, 2017). Hence, to achieve a successful sales outcome, Strandberg et al., (2012) suggest having direct two-way communication with the customers to convey the bank advisors' commitment and trust to strengthen the buyer-seller relationship. Notably, the bank advisors' communication competencies are specifically highlighted by them. Accordingly, Zineldin (2005) suggests that values such as transaction accuracy, friendliness, politeness, timely response to queries, privacy, and data security are highly regarded by the customers when choosing a bank. Thus, like Kuosmanen & Eskelinen (2013), he highlights the competencies of a bank advisor to meet the customers' expectations.

2.3. Utilizing AI technologies in the sales process digitalization of banks

The opportunities brought forth by AI support to boost the effectiveness and efficiency of a particular process or some aspects of a process by offering a sustained competitive advantage in the long run. The utilization of AI technologies in the banking industry serves many purposes for B2B, B2C customers, and employees. To name a few, they support enhancing revenue by offering highly personalized services to customers and employees (McKinsey, 2021). Also, it supports reducing costs through routine task automation by increasing efficiency (McKinsey, 2021). Importantly, it supports introducing new opportunities or revealing hidden opportunities by utilizing a vast array of data effectively and efficiently (McKinsey, 2021). Consequently, utilizing chatbots enables customers to efficiently get their product service-related queries sorted out by eliminating the need to wait in long queues (Nuruzzaman & Hussain, 2019).

Commonly utilized AI-influenced tools in the banking sector include chatbots and machine learning techniques (McKinsey, 2021). Currently, banks are incorporating these tools to improve customer experiences and back-office processes (McKinsey, 2021). For example, chatbots and humanoid robots serve customers at the frontline counters (McKinsey, 2021). In back-offices, machine learning techniques are utilized to detect fraud and risk monitoring (McKinsey, 2021). Hence, as emphasized in the sales literature about the digital transformation of sales (Guenzi & Habel, 2020; Zolterns et al., 2021), the integration of AI in sales processes

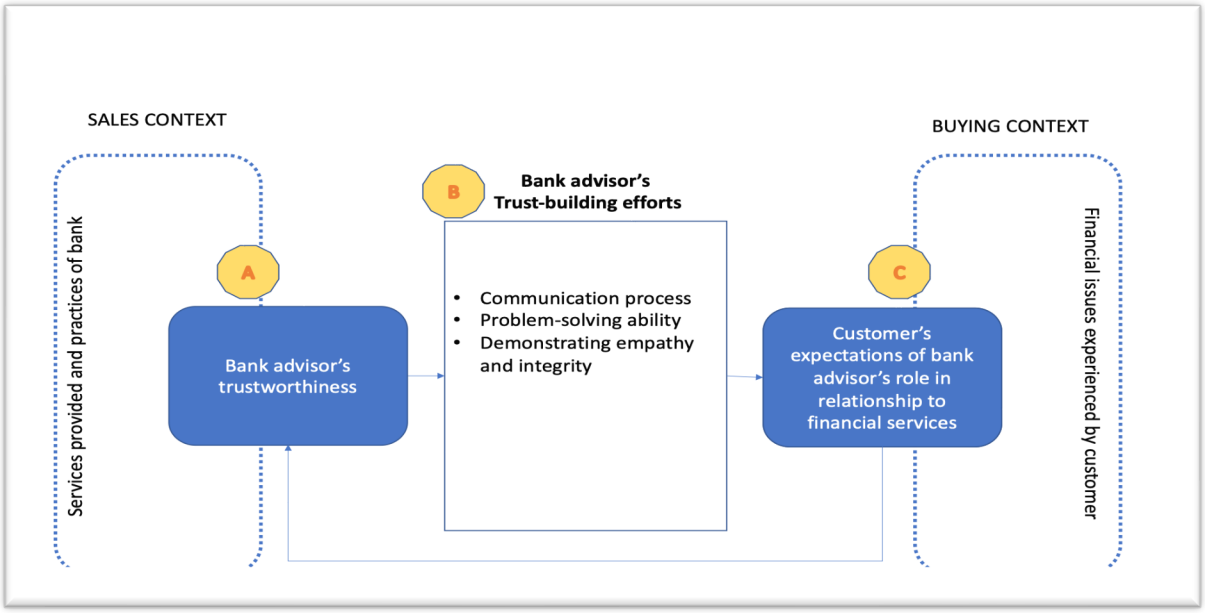

Figure 1: Conceptual model for exploring how AI impacts bankers' trust-building efforts

adds value to existing sales processes via the development of new, exciting, and customized solutions to serve the customers as well as employees.

In AI literature establishing and maintaining trust and trustworthiness in buyer-seller dyads is discussed as a potential challenge in AI and chatbot introduction (Waarden et al., 2020). However, this phenomenon has not been empirically studied in the banking industry, where trust and trustworthiness have a profound impact on buyer-seller relations. By relying on the literature review, in Figure 1, we provide a conceptual model for structuring our further discussions concerning how we see chatbots potentially influencing bank advisors' ability to create trust in the bank advisor-customer relationship.

We see a bank advisor's trust and relationship-building efforts as couched in both a selling and a buying context, suggesting the contingencies surrounding the event (Velotsou et al, 2002). Both contexts influence the bank advisor's relationship-building efforts. On the buying side, the customer's specific financial issues have a tempering effect on their expectations of bank advisors regarding their potential roles, etc. Likewise, the selling context, including the assortment of services provided by the bank institution and the work practices and structure of the bank, obviously will provide general directions and limitations with respect to the bank advisors' trust-building efforts. Studies on AI and chatbots suggest that embedding more human-like characteristics into a chatbot makes it more appealing and trustworthy to its users (Hodge, Mendoza & Sinha, 2021). However, they argue that customers' type of financial need, either complex or non-complex, influences their decision to interact with a human banking advisor or a chatbot. Notwithstanding the ability of a chatbot to mimic human behavior and language skills, the gap between the quality and the content of chatbot-human interactions and human-human interactions is notably high (Sanny et al., 2020). Meanwhile, some customers

tend to trust the chatbot based on their trust in the organization's corporate brand (Chung et al., 2018).

Nonetheless, for the sake of parsimony, we consider these issues as contextually bound background issues. In our present discussion, our primary concern is to explore three focal elements in how chatbots affect the trust-building efforts of the bank advisors: A) how do chatbots impact the bank advisor's trustworthiness, B) how do they affect the trust-building efforts, and C) how do they influence the customers' expectations of bank advisors' role concerning bank services provided. Although the elements are sequentially and processual linked, we see this as a way to structure our theoretical pre-understanding of these elements. By relying on our conceptual model, in the following discussion, we make propositions regarding the potential impact of chatbots on bank advisors trust-building efforts with their customers. Formulating propositions in an explorative research design context serves to clarify the researcher's pre-understanding (Maxwell et al, 2020).

2.3.1. Impact of chatbots on the perceived trustworthiness of bank advisors

Our model takes inspiration from general models of interaction sequences in relationship-building efforts in sales (see Weitz and Bradford, 1999). Following relationship marketing literature on process-building, the bank advisor's perceived trustworthiness in a buyer-supplier relationship is linked to the previous acts and interactions with the customer. Dwyer, Schurr & Oh (1987) set in motion five phases of relationship building in the buyer-seller dyad (awareness, exploration, expansion, commitment, dissolution). They further broaden the expansion phase into five secondary phases: ***attraction, communication & bargaining, development & exercise of power, norm development, and expectation development***. Hence, the cooperative and collaborative nature of the relationship-building process is the core of their framework. Notably, the cognitive and emotional investment required in trust-building efforts between the buyer and the seller is emphasized.

However, the trustworthiness of a bank advisor also has a more general component to it, linking to the overall status of bank advisors and how these are generally perceived by customers (Söderberg, 2013). The trustworthiness of a bank advisor influences the range and effectiveness of possible means for trust-building towards customers (Sekhon et al, 2014). Conceding to the above, we propose here that the machine learning capabilities of AI enhance the potential of chatbots to support the awareness and exploration phases of the relationship development process (Dwyer, Schurr & Oh, 1987) between bank advisors and the customers. Especially by revealing hidden customer information about their economy and future financial needs. Thus, chatbots leverage the bank advisors' perceived expertise and integrity (Sekhon et al., 2014) in the customers' minds. Consequently, it potentially enhances the perceived trustworthiness of bank advisors. Contrastly, chatbots may expose customers' sensitive information that the bank advisors did not previously recognize. Hence, we propose that it would negatively impact bank advisors' trustworthiness as customers may perceive their trusting belief (Morona, Jung & Graning, 2020) about data privacy being violated/intervened by the bank advisor.

2.3.2. Impact of chatbots on bank advisor's trust-building efforts

As per Hodge, Mendoza & Sinha (2021), human banking advisors' competencies in communication and persuasion are highly regarded by the customers in accepting the advice they offer (Hodge, Mendoza & Sinha, 2021). Also, as Sekhon et al. (2014) emphasized, the ability of a bank advisor to exhibit shared values that resonate with the customer's personality, namely integrity, empathy, friendliness, etc leads to developing trustworthy relationships in the buyer-seller dyad. As discussed in section 2.2, all these aspects contribute to projecting the trustworthiness of a bank advisor to the customers and enhance the perceived trustworthiness in the customers' minds, ultimately reflecting the relationship-building efforts of the bank advisors. Pentland (1992) proposed that organizational members act according to the situation's structure (e.g., physical, ritual, or competence). Thus, their actions in a particular situation reflect their past experiences and competencies in problem-solving (Pentland, 1992). Hence, we assume here that the bank advisors refer to their past experiences and actions they incorporate in handling customer interactions to strengthen the relationship with the customers.

Morona, Jung & Graning (2020) suggest that customers' trusting beliefs about a bank advisor influence their intention to engage in trusting behaviour (to accept/reject the advice) offered by the bank advisor. Thus, they propose the ability of a bank chatbot to convey a trusting avatar, a fast response, civility, self-reference, and greetings and farewell, like a human bank advisor would leverage its potential of becoming more trustworthy in the minds of the customers. However, we propose here the customers' propensity to compare the persona of a chatbot with their human bank advisor. Thus, we propose that the persona embedded into a chatbot would have a positive/negative impact on the trust-building efforts put forth by the bank advisors.

2.3.3. Impact of chatbots on customer expectations of the bank advisor's role

Customers hold different expectations from the bank advisors based on their financial requirements in the buying context of a bank (as presented in Figure 1). As discussed in section 2.3, customers' financial requirements are complex or non-complex. Besides, due to the uncertainty and high risk in the banking industry, customers expect a bank advisor to be a highly skillful, proactive, trusted, and friendly individual capable of problem-solving in the most efficient ethical manner possible. Thus, we make a proposition here that the customers would rely on the advice offered by chatbots for their non-complex financial requirements. Conversely, they would prefer the advice of a human bank advisor for complex financial requirements.

We further propose that the customers' decision to interact with a chatbot or a human advisor relies on the customers' pre-conceived perceptions about chatbot-human interactions and human-human interactions in banking, influenced by their past experiences with human bank advisors and chatbots. Hence, we argue that chatbots influence the customers' decision-making process to make informed choices about the type of advice they expect (human-human

/chatbot-human). Thereby, we propose that the conventional role of a human bank advisor in the customers' minds becomes more relevant and vital in the context of chatbot-human interaction during a complex financial need. Thus, we further propose a hybrid buyer-seller dyad in the banking industry where the bank advisors and the chatbots collaborate to fulfill customers' financial requirements and balance their expectations.

3. Method

Given the lack of prior research that explores the impact of AI and chatbots on the trust-building efforts of bank advisors in the banking industry, we conduct an empirical exploratory study to gain an in-depth understanding of the phenomenon in the Danish banking industry.

3.1. Data Collection

In order to corroborate and develop our initial ideas, we explore the perspectives of bank advisors employed in the Danish banking sector that help us address the contextual issues discussed before. As for capturing data that helps us gain insights into the impact of chatbots on bank advisors' trust-building efforts, there are several routes to be followed. One such method would be to interview bank advisors in this regard. The next possibility is to observe bank advisors' interaction with (prospect) customers, written and oral communication with bank advisors and chatbots, and interviews with customers. Nonetheless, in this paper, we do not focus on gaining the customers' perspectives as we believe it warrants a paper of its own.

As a first step four semi-structured interviews were conducted with bank advisors as pilot interviews. Semi-structured interviews allow us to be flexible in our questioning process and lead the participant to reveal in-depth information about the phenomenon. A convenience sampling technique is utilized to search for participants we consider the most appropriate candidates to gain their perspectives on the subject matter. First, we approached a branch manager of one of the largest banks in Denmark and were able to gain permission to interview two bank advisors of her branch. The other two participants were approached on LinkedIn, and their consent was obtained to be interviewed. Three interviews were conducted online (on Teams) at a time convenient to the participants, and the fourth interview was conducted over the phone. All the interviews were recorded after gaining the verbal consent of the participants. Finally, the interviews were transcribed using the Otter.ai software, and the authors cross-checked the accuracy of the transcripts against the original recordings. The data were coded manually, and a thematic analysis was conducted to identify the patterns in the data. Table 1 presents an overview of the interviewees, and the corresponding sections briefly discuss our preliminary findings and how the findings corroborate our conceptual model in relation to the three focal points we explore in the paper.

***Table 1**: Overview of the interviewees*

Interviewees	**P1**	**P2**	**P3**	**P4**
Bank Name	A	A	B	A
Job Title	Personal Bank Advisor	Personal Bank Advisor and Online Ambassador	Senior Banking Advisor	Personal Bank Advisor
Type of customers handling	B2C	B2C	B2B	B2C
Years of experience	16 yrs	3 yrs	5 yrs	26 yrs

4. Preliminary Findings & Discussion

Our analysis of the initial interviews revealed three overarching themes, i.e., *skills and personality traits as an enabler of trust-building, Chatbots: An essential AI-based tool for workload management, and Potential Customer Reactions to Chatbot Interactions.* In Table II, we present some quotations from the interviews that corroborate the conceptual framework.

Thereby, we discuss the impact of chatbots on bank advisors' trust-building efforts with their customers in relation to the three focal points we intend to explore in this paper (see 2.3). Considering the sequential nature of the three focal points, we discuss points 1 and 2 together. Further, we elaborate on the propositions we delineated for each focal point.

Table II: *Themes & Quotes of the interviews*

	P1	P2	P3	P4
Skills and personality traits as an enabler of trust-building	I always try to be open. I will try to be as in the same level as the customer and speak to them the way they expect to be spoken to (03:31) When they call for a loan, maybe, and you know, they cannot get it. That's usually not the best conversation to have, but there's a lot of ways to say; you can, you can just say no, that's it BOOM, and then the customer will not be happy. Or you can tell them the explanation why, and then you can actually get a good feedback on a negative answer (06:07)	Try to call them as soon as you get the lead is very important. So, they feel that they matter to us….. That's very, very important. And also, if you make deadlines, it's very, very important that you deliver on those deadlines (06:38) The quality is that they always get an honest opinion about the economical situation, that if I don't think it's a good idea to buy this house right now, I will say (14:19)	I focus a lot about my first impression. Usually, the first impression is not wrong. So, if you meet the customer for; for the first time you notice certain things, the way that they're speaking, the way that they actually handling their whole conversation is fairly important in the trust that I have in the information and the numbers. (03:00) One of the most important things I would like to see or provide to my customer is to trust. Like if I say something that I'm gonna do, I'm gonna do it for the customer (08:51)	They can see I'm not only working for the bank, I'm, it's calling in Denish the ……., so we can together build the bridge, so they can get their dreams fill up because I'm not a salesperson, I'm a advisor, it should be a win-win situation for both. Should normally not be only for the bank or for the customers. It should be for the both, it is to find the golden way (06:38)
Chatbots: An essential AI-based tool for workload management	In my point of view, that it would just help me more, it would just help us more. Because what; what is the big factor in our job is the time you know, you only have this seven-eight hours a day and you have to to do the best you can to do your job in that limited time a day. That would give me some time to call a customer extra or to, to do a better service for the people who actually needed that (17:48)	What could be good about it is it's definitely that could take some pressure from the front, the front end in our company, and also for us advisors. So that could definitely be good, and it would definitely take some pressure off that (21:55)	I think in general, we're moving into that direction where I only advise, but I don't do I don't do any system, typing in the system and that's definitely a good thing. Because then I can do a lot of meetings instead of doing the administrative work (16:58)	There are some things, they don't need an advisor to do for them, then I can have some more time to help with them with bigger problems. Like, if they lose their jobs and how to help them with the economy there and, like, the kids are grown up, now, they would like to have to buy their own and like, those things (17:44-17:59).
Potential Customer Reactions to Chatbot Interactions	We have a lot of, I don't know if I can say elderly customers who might not be so into this (16:39)	It's also difficult because you don't want the customer to be tired, because it's too slow or actually just want to speak with an advisor or something like that, the customer can be angry about it and it's very difficult with private customers, learning them new things, yeah, very bad, uh…if it's not good (19:57)	For now, my only concern is, is pretty much just from like a customer perspective, if this chat robot is not understanding what I'm saying they will go into like a loop and then continue back but it could provide the customer with a bad experience (24:12)	When I use it, I try to ask a question that chatbot can't always understand it. That's not good enough. Nooo, I was thinking, oh my God, can I get a person in the other end instead of this Chatbot? (11:13-11:37)

4.1. Impact of chatbots on bank advisors' trustworthiness and trust-building efforts

Findings of the theme *skills and personality traits as an enabler of trust-building* corroborate the selling context of the conceptual model. Notably, the impact of bank advisors' self-

projection in terms of their communication skills, problem-solving skills, and product knowledge impact trustworthiness in the minds of their customers, as presented in the conceptual model. For example, a common personality trait that leads to initial trust-building between the bank advisors and the customers is the openness of the bank advisors. All four participants emphasized this. Essentially, their ability to align customers' expectations with the banks' offerings and evaluate the customers' economy goes hand in hand with building a trusting relationship with the customers. Notably, their competence to identify specific risks involved in fulfilling a customer's requirement and the communication style utilized by them in this regard leverages their trustworthiness in the customers' minds.

Nevertheless, the analysis of the four pilot interviews did not reveal substantial evidence of chatbots revealing customers' sensitive information to the bank advisors to develop customized offerings to the customers. However, P2 implied that if his bank incorporated the same EU data privacy regulations for the chatbots, customers' data privacy would not be jeopardized. Thus, in his opinion, trust between bank advisors and customers would not be breached.

4.2. Impact of chatbots on customer expectations of the bank advisor's role

Here we combine the findings of the data analysis under the themes *Chatbots: An essential AI-based tool for workload management* and *Potential Customer Reactions to Chatbot Interactions.*

In the buying context of a bank, as presented in the conceptual model and as elaborated in the literature review, customers' expectations of a bank advisor concerning their financial needs are either complex or non-complex. The interviewees further confirm this. Apparently, the interviewees do not perceive chatbots as posing a threat to their job role concerning customer expectations from them. In this regard, P4 is confident that human banking advisors and chatbots may co-exist in the buyer-seller dyad in the banking industry. According to her, chatbots do not have the competency yet to touch into customers' emotions like a human banking advisor during a customer's major financial decisions such as buying a house, acquiring a loan, losing a job, etc. Thus, her perception corroborates our proposition regarding a hybrid buyer-seller dyad in the banking industry where the human bank advisors and chatbots co-exist. Seemingly, all the interviewees see the potential of chatbots to leverage bank advisors' ability to dedicate more time to customers' complex financial needs by automating mundane tasks. As per P2, a scenario where chatbots could influence customer expectations out of bank advisors is to develop a chatbot that has the potential to do loan calculations for the customers when their bank advisor is not available. Notably, the effect of customers' age and digital savviness on their expectations of bank advisors in the context of chatbot interactions is emphasized by all the interviewees. Evidently, with regard to the conceptual model, another touchpoint where chatbots tend to influence customer expectations of bank advisors is the responsiveness speed of a chatbot and the type of financial need required by the customer.

5. Limitations and suggestions to develop the paper further

To a limited extent, the data analysis of the pilot interviews supports corroborating the conceptual model and the propositions proposed at the initial stages of the study. Nevertheless, further evidence is needed to showcase the use of the conceptual model to explore bank advisors' trust-building efforts in the context of chatbot integration. Hence, we plan to gather data by conducting expert interviews with IT professionals of banks working on implementing AI solutions to explore the phenomenon further. We believe that a step in this direction would facilitate us with deeper insights to corroborate our conceptual model further and to confirm or reject the propositions developed. Also, we are contacting bank advisors who have experienced chatbot integration within their banks as they can elaborate their hands-on experience in this regard.

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Trust Me if You Can – A First Attempt to Critically Review Obstacles and Barriers to Implementing AI Applications in Sales and B2B Marketing in Austria

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Abstract

Are Austrian B2B companies ready to trust Artificial Intelligence (AI)? As the European Commission (EC) proposes a risk-based AI regulation, trustworthiness remains a sensitive topic to tap AI's benefits. As ethical leadership in B2B technologies lacks systematic research, the paper analyzes current literature and both national and regional strategic papers. Findings are supported by in-depth interviews and focus groups involving AI experts, developers, and providers as well as public authorities with the objective to categorize AI applications by use cases. A Social Design Thinking Lab will then showcase AI applications exploring best practices for a successful implementation.

Keywords: Artificial Intelligence, trustworthy AI, Sales, B2B Marketing, digital transformation, digital skills

1. Background

AI applications represent some of the newest digital technologies for helping modern corporations become more competitive and efficient (Campbell *et al.*, 2020a; Chander *et al.*, 2018; Dwivedi, Hughes, *et al.* 2021). Considering the definition of AI as the discipline of developing computer systems which are able to perceive their environment, deliberate how to best act in order to achieve their own goals, and adapt as environmental stimuli are received (Russel and Norvig 2009), the study applies this definition to possible AI applications for sales and marketing. Therefore, the authors focus on AI-driven technologies working with a certain degree of autonomy – concentrating on: big data, data mining, machine learning and deep learning (Verma et al. 2021).

While undergoing constant technical advancements (Soni *et al.*, 2020), AI technology is populating our lives. Due to its complex nature (European Commission, 2021a), however, the adoption of AI should always consider trust-building aspects (Elish & Watkins, 2020; Clarke et al., 2006; Floridi et al., 2018).

According to the EC (European Commission, 2021a), transparency means that AI developers can ensure explicability of any AI application; thus, stating the reasons and values behind their development. Whenever transparency levels are high, the tendency to trust AI applications increases (Chander *et al.*, 2018; Rzepka and Berger, 2018).

Transparency means striving to keep AI applications explicable, understandable for stakeholders without a technical background (Chander *et al.*, 2018), and arguable by humans whenever possible (Walmsley, 2021). This paper goes a step further. In the research project KITKA, which builds an important part of the theoretical base of this paper, the project team assumed that knowledge about AI systems promotes trust in them. Knowledge is based on information, which in turn is only accessible if there is transparency. The authors argue that the more knowledge a person or organisation has about an AI system, the more likely it is that it will be trusted. AI knowledge should not be limited to technical aspects, but should also include knowledge about business processes, value generation for the company and its customers and data security.

In addition, information on ethical, legal and social aspects and impacts of the AI application must be provided by developers and or providers to build trust in the AI system.

The authors want to promote the scientific categorisation of AI applications in sales and B2B marketing. Therefore, they attempt to categorise the latter by first exchanging thoughts with AI developers and providers located in the Austrian territory via various qualitative research techniques. The ultimate objective is to investigate each AI application's use cases first and then evaluate them in accordance with three central criteria: technological understanding, value for the company and its customers, and ethics – with the latter highlighting the importance of trust and risks associated with the usage of AI applications for sales and B2B marketing.

To understand their impediments and implementation barriers including the perspectives of public authorities and facilitators the study continues with the analysis of ten new expert interviews from the perspective of organisations in various stages of AI maturity. To investigate entry barriers to AI, the study will set up a Social Design Laboratory in Austria to showcase a selection of existing AI applications for marketing and sales.

2. Overview of the research, research question and sample

There is evidence of a research gap regarding the role of ethical leadership in managing digital technologies in B2B contexts (Lin et al., 2020). It has been largely agreed that AI is beneficial for the economic benefit of corporations; for example, evidence shows that wisely integrated AI applications can decrease an organization’s costs for human resources and the general amount

of work to be done (Townsend and Hunt, 2019; Weber and Schütte, 2019b). However, there is still scattered knowledge about how to implement AI applications successfully (Canhoto and Clear, 2020; Paschen, Pitt, and Kietzmann 2020) and face possible managerial challenges which arise from AI adoption (Dwivedi, Hughes, *et al.*, 2021).

Therefore, the authors want to answer the following research question: *What are the requirements and the necessities for Austrian companies for the successful implementation of AI applications for sales and B2B marketing so that they can tap the full potential of AI?* Research data including literature review comprising European and regional sources, as well as strategic papers, were collected and six in-depth interviews with AI developers, providers and AI stakeholders from Upper Austria and Vienna, as well as two focus groups and three workshops with these target groups, were conducted. One of the workshops was solely focused on ethics in AI. To acquire additional knowledge, further in-depth expert interviews with AI developers, provider representatives of funding organizations and AI hubs as well as public authorities are planned. First, the research attempts to categorize AI applications for sales and B2B marketing according to a set of use cases highlighted after analyzing AI providers and developers' perspectives.

3. Theoretical Background

Technical knowledge regarding AI applications

Although the cleverness of AI systems is debated (Russel and Norvig 2009), AI literature also attempts to define AI systems considering their level of transparency and explicability. Doran et al. (2018), for example, define the following categorization of AI systems: 1) opaque, offering no information regarding its algorithmic mechanisms; 2) interpretable, where users can mathematically analyze its algorithmic mechanisms; and 3) comprehensible, enabling user-driven explanations via specific symbols – the latter could be words or images.

Knowing the technical aspects of an organization's AI applications is a key element to ensure transparency. Assessing the level of technical knowledge of any organization's AI applications means determining the kind of AI technologies in use; thus, differentiating between so-called "old-school" AI or the use of deep learning or more sophisticated AI technologies which include – for example – complex learning scenarios.

Because ML could help companies carry out relevant marketing and sales discoveries such as brand-related social media image or sentiment analysis (Otter *et al.*, 2018; Tous *et al.*, 2018), it is vital to assess ethical questions arising from the usage of such sophisticated technologies including information in the data sets used for training the AI systems.

Value creation for companies

AI is able to contribute to an organization's competitiveness by widening its information

regarding the external market and competition (Paschen *et al.*, 2019a). Also, AI technologies such as ML and natural language processing (NLP) algorithms can help companies polish their brand image by recognising fake news and reacting in time (Berthon and Pitt, 2018), identifying most engaging content according to an organization's community (Ashley and Tuten, 2015) or helping with lead generations (Paschen *et al.*, 2019b).

AI technologies can show concrete ways of fostering customer benefits and enhance the customer experience, thus creating value for sales and marketing (Paschen *et al.*, 2021; Paschen, Pitt, and Kietzmann 2020).

When using AI applications, possibilities are increased for an organisation to enhance the customer experience by using personalised searches, prices, promotions, and even store layouts when considering physical marketing actions (Montgomery and Smith, 2009; Syam and Sharma, 2018; Weber and Schütte, 2019b).

Although the value of AI for social media and multi-channel communications has been highlighted (Dwivedi, Ismagilova, *et al.*, 2021), the need to capture and analyze big data suggests that the potential of ML analytical tools has not been fully discovered yet (Duan *et al.*, 2019; Miklosik *et al.*, 2019).

Ethics

Transparency becomes a pivotal issue as the concept is one of the EC's seven pillars for Trustworthy AI (European Commission, 2018). The ethical implications stemming from AI are even more crucial as algorithm appreciation – the phenomenon for which computer-based decisions are more trusted than human suggestions (Walmsley, 2021) seems to be spreading. In this regard, AI applications should not be developed in a way as to be a threat to society, but rather as a societal instrument, embodying the intrinsic objective of enhancing people's capabilities and living standards (European Commission, 2021a).

Some of the ethical concerns which are investigated include topics such as ethical AI (European Commission, 2021b) roboethics (Braun, 2019), robust AI (European Commission, 2021b). Ultimately, the study also highlights the general impact of AI on society and well-being (Whittaker et al. 2018).

As an ethical approach to AI is seen as valuable by users (Capgemini Research Institute, 2018), this paper focuses on the availability of general information regarding offered AI applications by adhering to the principle of transparency according to Trustworthy AI.

4. Data Analysis

To answer the research question, a mixed qualitative approach including six in-depth expert interviews, two focus groups and two Social Design Lab workshops conducted online in 2020

was chosen. It can be assumed that when an AI application is implemented within an organization, this will have an impact on both the company itself – considered as a revenue-generating entity – and the workforce, or the ultimate technology users (Malik et al. 2021). Both perspectives were considered in the collection and analysis of the data. The six interviewees have been chosen amongst AI developers and providers from Upper Austria and Vienna. In the two focus groups a total of thirteen experts from different fields such as AI, philosophy, human-computer interaction, sales and marketing, and informatics participated. Seven people including AI experts and representatives of companies interested in implementing AI systems took part in the two Social Design Lab workshops. As the ethical side of the study constitutes high importance during the research, the study also includes relevant insights gathered during an ethics workshop with ten experts in ethics.

All participants received information about the study and signed an informed consent. Data from the interviews and focus groups have been transcribed, merged, and analyzed in a joint analysis workshop together with all project members

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Semi-Structured Interviews with AI Developers

The six semi-structured interviews with AI developers lasted on average 1.5 hours and took place between August and November 2020. Preceding the interviews, participants were asked to fill in the criteria catalog as per determining which AI system they offer considering one specific use case. After a brief introduction and a description of the AI system, participants were asked which information about AI systems could reinforce trust.
Each question was transcribed and analyzed according to Mayring (2010) in order to to define trust influence factors according to the criteria catalog. The AI systems under investigation are dedicated to different industry sectors: provision of information technology services; information services; information and communication; health and social services; public administration, defence, social security; finance; cross-sector.

Focus Groups with Experts

The two focus groups, one online, one face to face, were conducted in October 2020, lasting approximately 2.5 hours each. A total of thirteen experts from the fields of AI, Ethics and Diversity, Management and Value Creation, Data Protection, and HCI participated. The central discussion topic was trust-building in AI. Participants were asked which information is necessary to build trust in AI systems. The focus groups were summarized based on the research questions.

Next Steps: additional Semi-Structured Interviews with different AI stakeholders

The study plans to add ten additional expert interviews. Interviews will involve the following stakeholders: Austrian companies which have acquired experience in introducing AI applications or are in the process of introducing AI applications, as well as relevant institutions and public authorities' representatives whose aim is to help Upper Austrian and Viennese companies to seamlessly introduce AI applications.

Interviews follow the research questions developed during the INTERREG project called AI

Social Design Thinking-Lab (ATCZ271). They will be conducted in February 2022 in Upper Austria and Vienna. This project, which focuses on AI applications in sales, involves South Bohemia, Upper Austria, and Vienna increating a cross-border network of cooperating units to (1) jointly identify possibilities for the practical use of AI, (2) find a suitable and practical application of this technology to optimize organizational processes and (3) investigate ways to overcome the existing barriers that make it challenging to put AI into practice.

5. Results

The authors assume an existing link between transparency about AI systems and initial trust. Information regarding AI functionalities can give users a better prediction of the expected functioning of the systems, including challenges during the implementation.

All factors influencing initial trust – described as the availability of information regarding AI systems – will be referred to as knowledge factors classified into five distinct subcategories: purpose description, technical aspects, management aspects, ethical aspects, and interaction aspects.

The first results are used to generate a scaling framework for categorising AI applications for developers and users with the ultimate objective of enabling companies to increase awareness of the applications. As the framework has not been used large-scale yet, the study will include investigating the major pain points of AI application adopters and the set-up of a physical Social Design Thinking Lab which could showcase the latest available applications in sales and marketing. Additionally, training modules for AI general knowledge, developers, and creative implementations will be developed analysing the laboratory's visitors and the responses of the participants. Considering that reliability towards AI applications is developed via their active usage and by their specific active users (Ryan 2020), the aim of the Social Design Thinking Lab is to recreate scenarios for the applications in a potential natural context and in projected daily businesses in order to see the response of applications testers in such cases.

6. Discussions and managerial implications

From the managerial point of view, results emphasize the importance of explaining AI applications from different angles so that humans can feel empowered to understand how AI works and how it can impact businesses. Although it could be common for an organization's workforce to feel threatened by new technologies (Paschen, Wilson, and Ferreira 2020), AI can lead an organization to focus on judgement work more while leaving low brain tasks to AI (Kolbjørnsrud Vegard *et al.*, 2016).

The investigation underlines a lack of AI-specific skills. For sales managers and leaders of any

organization attempting to introduce AI application, this will lead to demand for more AI specific training for their workforce (Dwivedi, Hughes, *et al.*, 2021). Corporations should promote an informed AI culture for which cutting edge technologies are used to enhance and not replace (Paschen, Wilson, and Ferreira 2020), thus requiring specific responsibilities boundaries set between humans and machines (Lahlali *et al.*, 2021).

In addition, companies should cooperate with local institutions and public authorities to be aware of the latest regulations regarding AI to gather all available information regarding available financial support and funding for AI projects.

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