



Increase The Productivity of Financial Advisors' Work Through Persuasive Communication

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ABSTRACT

This study aims to determine the effect of persuasive communication training to increase work productivity in Financial Advisors at Koperasi X. The hypothesis of this research is that the work productivity of Financial Advisors after participating in persuasive communication training increases than the work productivity of Financial Advisors before participating in persuasive communication training. This research is an experimental study using a pretest-posttest only one grup design. The number of subjects in the sample of this research were 14 people in the experimental group. The methods of data collection using data on the ratio of work productivity of Cooperative X. The data analysis technique used the Wilcoxon statistical technique. The results of the analysis obtained Z value = -3.297 with p value = 0.001 ($p < 0.05$). This means that there is an increase in work productivity in the research subject between before and after persuasive communication training. Subjects after being given training have a higher work productivity score than before given training.

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BACKGROUND

The existence of cooperatives as an economic institution of the people seen that has been more than 50 years means it is relatively mature. Until the period 2015-2016 for example, based on BPS data (2016), the number of cooperatives throughout Indonesia is 212,135 units. Active cooperatives only 70.81% of the total amount of 150,223-units with a total of 37,783,160 members.

In the current pandemic, the role of cooperatives as a place for business actors and capital sources is faced with severe challenges. Minister of Cooperatives and Small and Medium Enterprises (UKM) Teten Masduki said, there were 1,785 cooperatives affected by the pandemic. Pandemic conditions have an impact on cooperative business activities, falling sales, lack of capital, and hampered distribution. Challenges faced by cooperatives in the pandemic period include declining sales and demand, liquidity problems, product innovation and Human Resource capabilities in product innovation (*marketing, packaging, and branding*) (Wiwoho, 2020).

Cooperative X is a savings and loan cooperative in Yogyakarta. Based on cooperative productivity data X in 2019 with a target of 16 M every month it was concluded that the target can be achieved from the number of new deposits (can reach 10 M) and extension deposits. But in 2020, cooperative productivity will decrease. From April to July 2020 realized 62.5% (April), 59.37% (May), 48.75% (June), and 43.12% (July) respectively. Judging from the data, cooperatives experienced a drastic decrease in productivity during the pandemic. (Source: Cooperative Branch Productivity Report X Year 2020).

Cooperative productivity is influenced by the work productivity of *Financial Advisors*. Based on work productivity data of 89 *Financial Advisors* from April to July 2020

it can be concluded that as many as 17 people (April), 19 people (May), 16 (June), 18 (July) have not reached the minimum monthly target (25%). This research focuses on financial advisor productivity issues. (Source: Cooperative Financial Advisor Productivity Report X 2020).

Marketers (*Financial Advisors*) do *personal selling* that is interaction with consumers through face-to-face to create, improve and master or maintain mutually beneficial exchange relationships (Kusniadji, 2017). *Financial Advisor* tasks are sales tasks, maintenance and service tasks, report tasks and other tasks. In carrying out its duties, *Financial Advisors* not only work individually but also work in groups led by an *Area Manager (AM)* who oversees 5-10 *financial advisors (FA)*.

Based on the results of interviews in July 2020 with four *Financial Advisors* who have not met productivity targets, researchers have concluded that *Financial Advisors* spend more time with colleagues when they have not succeeded in prospecting customers, *Financial Advisor* has not written the name of potential customers in their small book, *Financial Advisor*. Feel that the target set by the cooperative is too high and feel burdened with targeted work. When doing prospects to meet prospective customers who are complicated, *Financial Advisor* feels less able to respond so that when explaining the product becomes less good. Sometimes the specified targets cannot be achieved because of difficulties in convincing prospective customers to save in cooperatives.

Sulaeman (2014) says that productivity reflects a work ethic reflected in a good mental attitude so employees involved in the company should strive to increase productivity. The results of Syahdan's research (2017) concluded that there is a significant positive relationship between work skills and work productivity in employees of PT. Bara Dinamika Muda

Sukses in Malinau Regency, North Kalimantan.

The results of research Febijayantini et al. (2015) concluded that one of the factors that affect work productivity is skills. Greene (2013) defines skills as personal qualities with three features: productive value (increased productivity), expanded (skills can be improved by training), and socially determined (access to skills training depends on various social factors).

The results of Gumilar research (2018) concluded that training has a significant effect on improving employee work productivity at PT. Raya Sugarindo Inti Tasikmalaya.

One of the skills that must be owned by *Financial Advisor (personal sales)* is communication skills in sales (*personal selling*). According to Murithi (2015) sales and *personal selling* are important components of marketing success.

As *communicators, personal sales* persuade consumers to buy goods or services from Kumar (2012) and Murithi (2015). Private sales are done door to door or in offices. Kumar further explained that personal sales is a form of face-to-face persuasive communication between sellers and consumer to ensure and activate the needs or desires of consumers and provide mutually beneficial satisfaction for consumers and marketers.

Personal sales also conduct persuasive messaging organizations. Pettijohn et al, (2013) concluded in his research that expertise in making sales positively affects sales performance and negatively affects the desire (intention) to stop. In addition, sales expertise also affects customer orientation, job satisfaction level, and commitment to the organization.

Communication has a very strong influence on the work productivity of employees of the Cooperative of Smk PGRI 2 Belitang OKU Timur, with a correlation coefficient of $r = 0.80$ (Mardani, 2020). This

is in line with research from Ginting et al. (2020) that communication affects work productivity in employees at PT. Pappa Kaya Abadi Medan.

The results of research from Omar (2014) stated that sellers do need to communicate effectively with prospective consumers to easily get new sellers for the main seller to increase sales. One form of communication that humans use to fulfill their desires for other humans is through persuasive communication which is one of the techniques of interpersonal communication.

DeVito (2013) said that the business of persuasion is an attempt to change or strengthen the attitude or trust of the audience or to invite prospective customers to act in a certain way. One sign that a communication is said to be effective is when it has an influence on a person's attitude.

The persuasive communication activity of a *Financial Advisor* is the influence of himself as a communicator and the influence of the message he conveys on changes in the attitude of prospective customers in the overall decision process to save money in Cooperative X involving the components of changes in cognitive, affective, and conative attitudes. Rakhmatin's research (2017) showed that elements in persuasive communication such as communicators and messages have been shown to have a significant influence on changes in consumer attitudes consisting of changes in cognition, affection, and conation in the purchasing decision process.

Communicant gets stimuli in the form of persuasion messages from communicators. The same is true of potential customers as communicant. Consumers undertake a process of attention, understanding, and acceptance of persuasive stimuli from *financial advisors*. Persuasive communication training is a learning method that aims to provide

communication skills or skills to persuade communicants to act in accordance with the communicator's wishes.

Athar (2015) in his research results reported that training has a positive and significant influence on productivity. The results of pertiwi and Nurjanah (2019) concluded that persuasive communication strategies involving emotional closeness are attracting attention, building trust, and utilizing situations able to increase the number of debtors in PT. Bank BNI (Persero) Tbk. Padang Branch Office.

Based on the above problems, researchers are interested in researching the effectiveness of persuasive communication training on *financial advisor* productivity in Cooperative X.

RESEARCH METHODS

The research method in this study is quantitative experimentation. Research variables consist of variables depending on work productivity and free variables i.e., persuasive communication training.

Research Subjects

The research subject is the primary source for obtaining research data. The characteristic of the subjects in the study was a *Financial Advisor* who for three months did not reach the target (25%) that had been determined by Cooperative X. The study subjects of 14 people who became the experimental group.

Research Design

The experimental design used in this study is pretest-posttest one group design. Sampling technique by *purposive sampling*. *Pretest-posttest one group design* or also called *before-after design* is an experimental design by conducting a test before (pre-test) and after the treatment (post-test) to one group of subjects. The tests given in pre-test and post-test are the same tests.

Before the subject was treated, the subject group was the initial measurement of the monthly target achievement report. The subject group received treatment in the form of persuasive communication training. After being given treatment in the form of training, subjects in the group were taken the same measurements as the initial test, namely the report of the results of achieving monthly targets.



Figure 1. Experimental Design Scheme

Data Collection Methods

The method of collecting work productivity data is seen from *the Financial*

Advisor's work productivity report from April to July 2020 as follows:

Table 1. April to July 2020 Productivity Report

| Initials | April (%) | May (%) | June (%) | July (%) |
|----------|-----------|---------|----------|----------|
| RWW | 20,1 | 17,9 | 23 | - |
| JH | 22,3 | 4,7 | 4,2 | 5,9 |
| K | 19,8 | 5,9 | 5,6 | 6,2 |
| R | 12,4 | - | 7,7 | - |
| AW | 23 | 22,8 | - | 13,9 |

| | | | | |
|-----|-------|------|------|------|
| WUK | 21,32 | - | 8,6 | 10,9 |
| PA | 25,2 | - | 9,4 | - |
| H | 14,9 | - | 5,4 | 6,5 |
| EF | 22,8 | 11,8 | - | - |
| W | 24,5 | 12,7 | - | 2,3 |
| B | 19,9 | - | 5,7 | - |
| WA | - | 16,9 | 4,3 | - |
| SRA | 14,8 | 17 | 15,9 | 10 |
| S | 8,5 | - | 12,7 | 16,4 |

Data Analysis Methods

The statistical method used is non-parametric. The data analysis to test the hypothesis is Wilcoxon. Wilcoxon aimed to test the difference on two *paired samples* in one group that received treatment with subjects under 30 people. In this case, the difference in work productivity before and after being treated in the form of persuasive communication training at Financial Advisor Cooperative X in Yogyakarta in the

experimental group. Data analysis is done using IBM SPSS computing technique version 25.0 for Windows.

RESEARCH RESULTS

The work productivity data analyzed in the study were *pre-test* and *post-test* data on experimental subjects. Hypothesis test based on work productivity ratio data.

Table 2. Pre-Test and Subject Post-Test Work Productivity Based on Ratio Data

| Subjek | Skor Pre-Test | Skor Post-Test |
|--------|---------------|----------------|
| RWW | 0,00 | 106,67 |
| JH | 5,94 | 133,33 |
| K | 6,24 | 117,33 |
| R | 0,00 | 160,00 |
| AW | 13,95 | 106,67 |
| WUK | 10,91 | 140,00 |
| PA | 0,00 | 133,33 |
| H | 6,51 | 160,00 |
| EF | 0,00 | 106,67 |
| W | 2,38 | 117,33 |
| B | 0,00 | 213,33 |
| WA | 0,00 | 112,00 |
| SRA | 10,00 | 141,33 |
| S | 16,46 | 144,00 |

Differences in the level of work productivity in *Financial Advisor Operation X* when *pre-test* and *post-test* are analyzed using work productivity ratio data obtained from cooperative X's monthly report. Based

on the results at the time of *pre-test* and *post-test* conducted can be known the minimum value, maximum, average, and standard deviation as in the following table:

Table 3. Description of Productivity of Subject Work at Pre-Test and Post-Test Based on Ratio Data

| | | Hypothetical | | | | Empirical | | | |
|-------------------|-----------|--------------|--------|---------|-------|-----------|--------|---------|-------|
| | | Score | | | | Score | | | |
| | | Min | Maks | Average | SD | Min | Max | Average | SD |
| Work productivity | Pre-test | 00,00 | 100,00 | 50,00 | 16,67 | 0,00 | 16,46 | 50,17 | 50,77 |
| | Post-test | 00,00 | 100,00 | 50,00 | 16,67 | 106,67 | 213,33 | 135,14 | 29,22 |

Table 4. Categorization of Work Productivity Scores During Pre-Test and Post-Test Based Ratio Data

| Category | Value Range | Pre-Test | | Post-Test | |
|--------------|---------------------------|-----------|------------|-----------|------------|
| | | Sum | % | Sum | % |
| High | $X \geq 66,67$ | 0 | 0 | 14 | 100 |
| Medium | $33,33 \leq X \leq 66,67$ | 0 | 0 | 0 | 0 |
| Low | $X \leq 33,33$ | 14 | 100 | 0 | 0 |
| Total | | 14 | 100 | 14 | 100 |

Table data based on work productivity ratio data showed that the work productivity of *Financial Advisor Cooperative X* at the time of pre-test was included in the low category. In addition, it is also shown by empirical data on the work productivity of Cooperative X employees which is 100% in the low category. This data shows that the work productivity of *Financial Advisor Cooperative X* at the time of pre-test falls into the low category.

At the time of post-test, the work productivity of *Financial Advisor Cooperative*

X falls into the high category. In addition, it is also shown by empirical data on the work productivity of *Financial Advisor Cooperative X*, which is 100% above 66.67 points which belongs to the high category. This data shows that *Financial Advisors* during post-test showed an increase and entered the high category.

The list of pre-test and post-test subject work productivity changes can be found in the graph image below:



Figure 2. Work Productivity Change Score Pre-Test and Post-Test Subjects Based on Ratio Data

Hypothesis Test

The hypothesis test aims to determine whether financial advisors' work productivity *increases* after persuasive communication training. Work productivity for the hypothesis test uses work productivity ratio data calculated from the percentage of income divided by the target set by Cooperative X.

The hypothesis test is done using Wilcoxon to test the difference in work productivity before (*pre-test*) and after (*post-test*) from the results of the ratio.

The results of the analysis obtained the value $Z = -3,297$, $p = 0.001$ ($p < 0.05$) then it can be concluded that the hypothesis is accepted. This means that there is a difference in work productivity in *pre-test* and *posttest*, so it can be concluded that there is a difference in *financial advisor* work productivity before and after persuasive communication training.

DISCUSSION

Based on the results of hypothesis test analysis of work productivity ratio data, there was a significant difference in work productivity scores between subjects after and before being given persuasive communication training, this showed a difference in work productivity of subjects who were given persuasive communication training with before Persuasive communication is provided.

The hypothesis test was conducted using Wilcoxon to test the difference in work productivity scores before (*pre-test*) and after (*post-test*) from the ratio result with a value of $Z = -3,297$, $p = 0.001$ ($p < 0.05$). This means that there is a shortening of work productivity in the subject before and after persuasive communication training. Subjects after being given training had higher work productivity scores than before being given training.

These results can also be seen in the category and distribution of work productivity during *pre-test* and *post-test* of research subjects. *Pre-test* scores were mostly in the low category, but at the time of *post-test* there was an increase, and the overall subjects had a score in the high category. Thus, it can be interpreted that persuasive communication training can have an effect to increase work productivity in *Financial Advisor Cooperative X*. The results showed that persuasive communication training can improve the work productivity of the FA. This is in line with the opinion of Wambrauw et al. (2019) that persuasive is to make efforts to change one's attitudes, opinions, and behavior through flexible, human subtle ways, with the result of the emergence of awareness, willingness, and feeling happy and the desire to act in accordance with the persuader / communicator.

Fuanida (2012) said the relationship between training and work productivity shows very strong because of the increased training provided to employees who can absorb and understand the training provided so that employee work productivity will also increase. This research is in line with the results of research from Mentari and Anandita (2020), Pradasari, et al. (2016), Gumilar (2018), Budiarta et al. (2015) and Athar (2015) with the results of their research that training supports increased work productivity.

Subject experiments after being given persuasive communication training experienced an increase in work productivity compared to before being given persuasive communication training. This persuasive communication training is made using the stages of the persuasive communication process according to (Kasali, 2007) known as AIDDA (*Attention, Interest, Desire, Decision, Action*).

The results of research from Wahyuningsih (2019) at PDAM Tirta Umbu

South Nias Regency that training has a positive and significant influence on work productivity, meaning that if done training will increase employee work productivity. Hidayat and Hasanah (2016) concluded that there is a strong and significant relationship between verbal communication and nonverbal communication to employee work productivity at Bingka Nayadam Batam. Through persuasive communication training, *Financial Advisors* are more aware and understanding about persuasive communication and able to apply the stages of persuasive communication, namely AIDDA. By having *skills* provided in the form of training, *financial advisors* who have less productivity can overcome problems in solving their work.

Persuasive communication training has a positive impact on *Financial Advisors* so that it is easy to make it easy for customers to save in cooperatives. Persuasive training communication is a learning method that aims to provide communication skills or skills to persuade communicants to be willing to act in accordance with the communicator's wishes.

Syamsurizal (2016) in his research also stated that the presenter's strategy is to convince new students through persuasive communication with an emotional and personal approach. When convincing prospective new students, the strategy carried out by presenters in addition to explaining the advantages of the Education system at LP3I Polytechnic Jakarta should be presenter compare with other universities that create an increase in students. Presenters also conduct emotionally persuasive communication with their potential recruits.

Oktrima research (2018) concluded that 91.2% of communication affects the work productivity of CV employees. Pratama Promosindo Star. Other research at PT. Jasaraharja Putera Pekanbaru Branch in increasing customers in general insurance

products using persuasive communication strategies through direct sales (*personal selling*) is marketers approach psychodynamic strategies that focus on emotional factors and cognitive factors with messages of persuasion and social cultural persuasion (Firdaus, 2016).

Safitri et al. (2022) said that persuasive communication training in attracting consumers can improve MSME skills in using social media while increasing the number of sales.

Nurcholis Research (2014) on the Influence of Interpersonal Communication Training to Improve the Quality of Service to Customers in Employees of PT. Arina Multikarya produces positive leadership of interpersonal communication training to improve the quality of service to customers between before and after being given training.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the study it can be concluded that there are differences in the level of work productivity of *Financial Advisors* before and after being given persuasive communication training treatment. Work productivity after being given persuasive communication training treatment is higher than before being given persuasive communication training treatment. This proves that the provision of persuasive communication training effectively increases work productivity in *Financial Advisor Cooperative X*.

Suggestion

Based on the results of the study, the researchers suggested to:

Financial Advisor

The positive impact of training has been felt by *Financial Advisors* who follow the training need to be maintained and continue to be applied in the field. The

knowledge and skills acquired in training should also be transmitted to *Financial Advisors* who do not follow the training, with doing so, he can be a role model for other *Financial Advisors*, especially related to increasing work productivity in the pandemic period.

Cooperative Parties

The results of this study should be used as an alternative in increasing the productivity of *financial advisors* through persuasive communication training.

Next Researcher

This study looked at the influence of persuasive communication training to increase work productivity, so in further researchers it is suggested that other factors can increase work productivity.

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