ABSTRACT

This study aims to examine the influence of adaptive selling and sales territory design quality on retail bond sales performance, with selling experience as an intervening variable. The research focuses on sales personnel at Bank Jateng operating in the Central Java and Yogyakarta regions.

The researcher adopted a quantitative approach using a survey method through questionnaire data collection. By employing purposive sampling, 120 respondents were selected to participate in the survey. The data were collected through questionnaires and analyzed using Structural Equation Modeling (SEM) with the AMOS application to determine the relationships between variables. To test the results, the study employed Validity Testing, Construct Reliability, Data Normality Testing, and Confirmatory Factor Analysis (CFA). The Goodness of Fit of the Full Model was assessed using SEM AMOS.

The results reveal that adaptive selling and sales territory design significantly enhance retail bond sales performance. Additionally, selling experience plays a role in strengthening the relationship between adaptive selling and sales territory design in their influence on sales performance. This study underscores the importance of adaptive selling practices and strategic sales territory design as critical factors in optimizing retail bond sales performance. The findings provide valuable insights for improving sales strategies in the banking and financial services sectors, particularly in the sale of retail investment products such as bonds.

Keywords: *Adaptive Selling, Sales Territory Design, Selling Experience, Retail Bonds, Sales Performance*