



# THE EFFECT OF RELATIONSHIP MARKETING AND CROSS SELLING ON THE MARKETING PERFORMANCE OF INSURANCE PRODUCTS PT SUN LIFE INDONESIA SALES OFFICE SINGARAJA

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| ARTICLE INFO  | ABSTRACT   |
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| <p><b>Keywords:</b><br/><i>Relationship Marketing, Cross Selling, Marketing Performance, Multiple Linear Regression</i></p> <p><b>How to cite:</b><br/><i>Utami, Ni Komang Dharmi Yudhi., Trianasari., Rahmawati, Putu Indah. (2022). The Effect of Relationship Marketing and Cross Selling on The Marketing Performance of Insurance Products PT Sun Life Indonesia Sales Office Singaraja. JMM UNRAM, 11(3),179-191</i></p> <p><b>DOI:</b><br/>10.29303/jmm.v11i3.722</p> <p>Collected : 4 Juni 2022<br/>Revised : 23 Juli 2022<br/>Published : 9 Agustus 2022</p> | <p>This study aimed to investigate the effect of relationship marketing and cross selling, either partially or simultaneously, toward the marketing performance of insurance products at PT. Sun Life Indonesia Sales Office Singaraja. The data collection technique was carried out a questionnaire method filled in via Google Form with a Saturated Sampling system with 110 samples of respondents from the financial consultant team. The data analysis technique used multiple linear regression analysis test. The results of the research show that relationship marketing and cross selling have a positive and significant effect on the marketing performance (Y) of insurance products at PT. Sun life Indonesia Sales Office Singaraja, either partially or simultaneously. That is, the stronger the relationship between companies and customers, the marketing performance increases at PT. Sun life Indonesia Sales Office Singaraja.</p> <p><b>Copyright © 2022. Ni Komang Dharmi Yudhi Utami, Trianasari, Putu Indah Rahmawati. All rights reserved.</b></p> |

## 1. INTRODUCTION

In Indonesia, both state-owned enterprises (BUMN) and the private sector compete to supply the best products for public security. This is evidenced by the fact that an increasing number of people are becoming aware of the significance of insurance. Insurance, on the other hand, contributes to the Indonesian people's economic advancement (Yogaarta Awawa, 2021). According to Bank Indonesia (BI), the Indonesian and global economies faced numerous obstacles in 2016. This is due to a number of unanticipated events that had a significant impact on the economy's dynamics. 2016 was

supposed to be a year of economic growth, but it turned out to be a year of difficulty. Three major issues continued to influence the economic situation in 2016. These issues include a lack of robust global economic growth, which is even lower than what was achieved in 2015 due to global uncertainty. Furthermore, economic consolidation is ongoing in many countries of the world. Due to a deterioration in marketing performance from 2016 to today, this has resulted in a decrease in the number of clients, a decrease in the number of premiums, and an increase in expired policies. Therefore, marketing performance of PT. Sun life Indonesia Sales Office Singaraja – as one of Assurance Company in Indonesia, offers various protection and wealth management products, from life insurance, education and health, as well as retirement planning (AAJI, 2021) – is presented in Table 1.1 and Table 1.2 below, however the author cannot provide data on lapsed policies because it relates directly to customers and Sun life center.

**Table 1.** Data on the Number of Insurance Customers of PT. Sun Life Indonesia Singaraja Branch 2015 – 2021

| NO | YEAR | Number of Insurance Customers |
|----|------|-------------------------------|
| 1  | 2015 | 1191                          |
| 2  | 2016 | 289                           |
| 3  | 2017 | 259                           |
| 4  | 2018 | 208                           |
| 5  | 2019 | 192                           |
| 6  | 2020 | 175                           |
| 7  | 2021 | 99                            |

(Source: Data from PT. Sun Life Indonesia Singaraja Branch 2015 – 2021)

**Table 2.** Data on the Amount of Premiums on Insurance Customers of PT. Sun Life Indonesia Singaraja Branch 2015 – 2021

| NO | TAHUN | Amount of Premiums on Insurance Customers (Rupiahs) |
|----|-------|---|
| 1  | 2015  | 4.500.000.000                                       |
| 2  | 2016  | 4.100.000.000                                       |
| 3  | 2017  | 3.700.000.000                                       |
| 4  | 2018  | 3.200.000.000                                       |
| 5  | 2019  | 2.600.000.000                                       |
| 6  | 2020  | 1.800.000.000                                       |
| 7  | 2021  | 700.000.000   |

From Tables 1.1 and 1.2, it can be deduced that PT. Sun life Indonesia's sales will fall from 2016 to 2021. Every year, due to the development of new competition and the increasing quality of existing competitors, there is a major drop, which has a favorable influence on the polemics that arose in 2016. Consumers now have more alternatives in terms of quality, price, product, and so on, thanks to the introduction of new competitors and increasingly reliable competitors. The COVID-19 coronavirus pandemic has also impacted the insurance business. This situation is at least mirrored in a report from the Financial Services Authority (OJK), which noted a modest increase in insurance premium acquisition as of March 2020. Insurance businesses face a variety of financial issues as a result of low premium receipts.

As a result of this issue, PT. Sun Life Indonesia needs to take strategic initiatives to improve sales quality and client retention. In this instance, the company's marketing tactics and methods must be more specific, measurable, and focused. For the purpose of improving marketing performance and ushering the company into a new era marked by the maturation of all sectors, as well as preparing the company to penetrate every market

segment. Therefore, all company goals can be achieved. One important aspect in marketing performance is relationship marketing and cross selling.

It is hoped that relationship marketing and cross-selling will lead the company in a better direction, allowing it to achieve marketing performance that will automatically increase production growth of a wide range of existing products as a whole, allowing the company to continue to grow and become one of the national insurance companies. This is a result of economic growth and job creation, which benefits both employees and the larger community. Based on the above problems, it is necessary to do research on "The Effect of Relationship Marketing and Cross Selling on Marketing Performance at PT. Sun Life Indonesia Sales Office Singaraja."

## **2. LITERATURE REVIEW**

### **2.1. Relationship Marketing**

According to Keegan, Warren J, Sandra Moriarty, (1995), "Relationship Marketing is an approach to marketing with its customers that promote both the company's long-term growth and the customer's maximum satisfaction". Good customers are assets which if handled and served properly will provide long-term revenue and growth for a company. Relationship marketing is a practice of building satisfying long-term relationships with key parties including suppliers and distributors in order to maintain preferences and business in the long term (Kotler and Keller, 2012). The main purpose of relationship marketing is actually to find the life time value of the customer or customer. The dimensions of relationship marketing that used in this research are trust, commitment and communication, as in:

#### **1) Trust**

Trust has a positive effect on consumer attitudes in shopping which in this case is making a decision to buy insurance products. Recent research has found that the shopping experience can provide positive value for consumers to make further transactions.

#### **2) Commitment**

The organizational commitment as a person's orientation to the organization in terms of loyalty, identification, and involvement with the organization and its goals.

#### **3) Communication**

Marketing communication is closely related to corporate image, where company image is the image given by the company based on how well the company's position is built. The components that include the company's image consist of invisible and intangible elements.

### **2.2. Cross Selling**

Cross selling is a strategy to market products to customers related to other products that have been purchased by these customers. Cross selling refers to the tendency of buyers of one item to buy another. To increase customer share, the company can offer more variety to existing customers. You can also use the method by training employees to cross-sell and up-sell to market more products and services to existing customers (Kotler and Armstrong, 2012). The indicators of cross selling that used in this research such as:

#### **1) Product knowledge**

Increasing the offer of products owned to consumers in business is very important. This is so that consumers know well the products to be purchased and used and improve quality in terms of offering a product if the product is resold.

2) Knowing your customer

Knowing Your Customer (KYC) is needed to minimize the possible risks that will arise, such as operational risk, legal risk, concentration risk and reputation risk. From a business perspective, the KYC principle provides great benefits for insurance companies, namely by getting to know customers, they can easily monitor the development of their portfolios.

3) Service Excellence

Maintaining relationships with customers is the responsibility of workers like customer service. But actually every worker at any level must be able to establish good relationships with customers because if one level of management in the company does not understand how to manage relationships with customers, then the hard work the marketing team does to get customers will be in vain.

**2.3. Marketing Performance**

Marketing performance is a measure of achievement obtained from the overall marketing activities and processes of an organization or company. In addition, marketing performance can also be viewed as a concept used to measure the extent to which market performance has been achieved by a product produced by the company. According to (Kotler and Keller, 2016) marketing metrics are measures that help companies calculate, compare and interpret marketing performance. Marketing performance is a construct (factor) that is commonly used to measure the impact of a company's strategy. There are three indicators used to measure marketing performance, in this study referring to the opinion of Ferdinand (2000) as in:

- 1) Sales volume is the volume or number of product sales that have been achieved by the company.
- 2) Customer growth is the level of customer growth that has been achieved by the company.
- 3) Profitability is the amount of profit from product sales that has been obtained by the company.

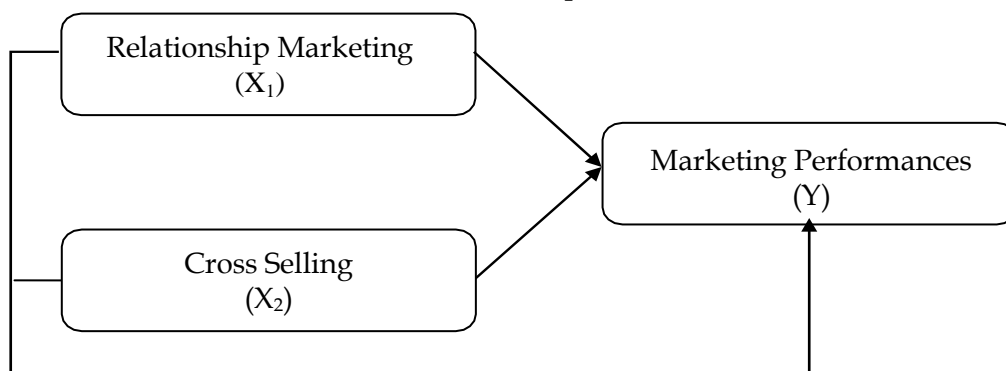
From the various descriptions above, the hypotheses that can be drawn up in this research are as follows:

**H1** : Relationship marketing has a significant effect on marketing performance.

**H2** : Cross selling has a significant effect on marketing performance.

**H3** : Relationship marketing and cross selling simultaneously have a significant effect on marketing performance.

While the framework of the research model developed is as follows:



**Figure 1. The Framework of The Research Model**

**3. RESEARCH METHOD**

Quantitative research was used in this study. PT. Sun life Indonesia Sales Office Singaraja is the research location. Relationship Marketing (X1), Cross Selling (X2), and Marketing Performance are the subjects of this study (Y). Because financial consultants dealt directly with consumers using relationship marketing and cross-selling strategies in marketing performance, the population in this study was made up entirely of financial consultant teams. PT. Sun life Indonesia Sales Office Singaraja has a population of 110 people. The subjects of this research are all agents who have licensed criteria, work hours in the office, active agents seen from the percentage of work attendance by 90%, and active production (closing).

The data collection technique used a questionnaire method filled in via Google Form with a saturated sampling system. The data analysis technique used inferential statistical analysis, namely by using multiple linear regression (Multiple Linear Regression) using the SPSS (Statistical Product and Service Solution) program. The following is a summary of the operational definitions of the variables used in this study:

**Table 1.** Operational Definitions

| <b>Variables</b>   | <b>Dimensions</b>   | <b>Indicators</b>   | <b>Scale</b> |
|--|---|---|--------------|
| Relationship Marketing (X <sub>1</sub> )<br>(Saputra dan Ariningsih, 2014) | 1. Trust<br>2. Commitment<br>3. Communication<br>4. Ability<br>5. Conflict Handling | 1. Keep promises to customers, provide quality service.<br>2. Continuous learning to meet customer needs.<br>3. Provide accurate and reliable information.<br>4. Prevent things that can cause conflicts in service delivery.   | Ordinal      |
| Cross selling (X <sub>2</sub> )<br>(Tang, Z. dan MacLennan, 2005)          | 1. Support<br>2. Confidence<br>3. Improvement                                       | 1. A measure that shows the level of dominance of the item set from the whole transaction.<br>2. A measure that states the relationship between two items conditionally.<br>3. A measure that expresses the probability of two items can be purchased simultaneously. | Ordinal      |
| Marketing Performance (Y)<br>(Ferdinand, 2000)                             | 1. Volume sale<br>2. Customer growth<br>3. Profit ability                           | 1. Volume or number of product sales successfully achieved by the company.<br>2. The level of customer growth achieved by the company.<br>3. The amount of profit from product sales that was successfully obtained by company.                                       | Ordinal      |

Source : (Saputra dan Ariningsih, 2014), (Tang, Z. dan MacLennan, 2005), (Ferdinand, 2000)

**4. DISCUSSION OF THE ANALYSIS OR RESULTS**

**4.1. Characteristics of respondents**

In this study, the respondents were a group of 110 financial consultants from PT. Sun Life Indonesia Sales Office Singaraja who volunteered to complete out the questionnaire. In this study, all respondents provided their complete identify, which included their name, gender, age, position/position, duration of service with the

organization, and most recent education. Sixty-six percent of the 110 people that took part in the survey were women. Male respondents account for 44 percent of all respondents. As a result, with a total of 62 replies, it can be stated that the financial consultant team of PT. Sun Life Indonesia Sales Office Singaraja is dominated by women. This indicates that women outnumber men in the workforce. Furthermore, 35% of the people who took part in this study were between the ages of 31 and 40. Respondents 51 years and older, on the other hand, revealed the least amount of 4 percent. This demonstrates that the consultant team at PT. Sun Life Indonesia Sales Office Singaraja belongs to the productive age group while also being in the primary worker group. Respondents who work as financial consultants, on the other hand, received the highest score of 85 percent. Then there are the senior director responses, who have the lowest score of 4%.

The majority of those who took part in the survey, 60 percent, had worked for less than a year. Nevertheless, only 6% of those who have worked for more than ten years are in the minority. This indicates that the financial consultant team at PT Sun Life Indonesia Sales Office Singaraja is still in its early phases of existence. The responders who completed their last level of study in Senior High School received the highest score of 50%. Respondents who completed their last level of schooling in Magister, on the other hand, had the lowest score of 9%.

**4.2. Testing Research Instrument**

**4.2.1. Validity Test**

Validity test is carried out in order to obtain the right instrument to measure. The validity of the data was tested by using the item total product moment correlation technique formula. In making a decision to test the validity, if  $r\text{-count} > r\text{-table}$ , the question item is valid. On the other hand, if  $r\text{-count} < r\text{-table}$ , the question item is invalid. The results of the validity test can be seen in Table 2.

**Table 2.** Validity Test

| No. | Variables              | Items of Questions | Pearson Correlaition | r - table | Interpretation |
|-----|------------------------|--------------------|----------------------|-----------|----------------|
| 1   | Relationship Marketing | X <sub>1.1</sub>   | 0,837                | 0.187     | Valid          |
|     |                        | X <sub>1.2</sub>   | 0,788                | 0.187     | Valid          |
|     |                        | X <sub>1.3</sub>   | 0,791                | 0.187     | Valid          |
|     |                        | X <sub>1.4</sub>   | 0,830                | 0.187     | Valid          |
| 2   | Cross Selling          | X <sub>2.1</sub>   | 0,786                | 0.187     | Valid          |
|     |                        | X <sub>2.2</sub>   | 0,801                | 0.187     | Valid          |
|     |                        | X <sub>2.3</sub>   | 0,819                | 0.187     | Valid          |
|     |                        | X <sub>2.4</sub>   | 0,829                | 0.187     | Valid          |
| 3   | Marketing Performance  | Y <sub>1</sub>     | 0,764                | 0.187     | Valid          |
|     |                        | Y <sub>2</sub>     | 0,791                | 0.187     | Valid          |
|     |                        | Y <sub>3</sub>     | 0,724                | 0.187     | Valid          |
|     |                        | Y <sub>4</sub>     | 0,737                | 0.187     | Valid          |
|     |                        | Y <sub>5</sub>     | 0,310                | 0.187     | Valid          |

Source : 1<sup>st</sup> Data, 2022 (edited)

The validity test results listed in Table 2 show that all variable indicators in this study which include relationship marketing, cross alternation, and marketing performance can be said to be valid because they have an r table value greater than r arithmetic, namely 0.187.

**4.2.2. Reliability Test**

After the measuring instrument is valid, then the reliability of the measuring instrument is tested. Reliability is a value that indicates the consistency of a measuring instrument in measuring the same symptoms. The instrument is said to be reliable if the Cronbach Alpha > 0.6 (Sugiyono, 2018). The results of the validity test can be seen in Table 3.

**Table 3. Reliability Test**

| No | Variable               | Cronbach's Alpha | Interpretation |
|----|------------------------|------------------|----------------|
| 1. | Relationship Marketing | 0,823            | Reliabel       |
| 2. | Cross Selling          | 0,820            | Reliabel       |
| 3. | Marketing Performance  | 0,658            | Reliabel       |

Source : 1<sup>st</sup> Data, 2022 (edited)

Based on the results of the instrument reliability test in Table 3, it can be seen that each of the variables in this study, namely relationship marketing, cross selling, and marketing performance can be said to be reliable because each variable has a Cronbach's alpha value greater than 0.60.

**4.2.3. Normality Test**

According to Santoso (2012) to test the normality of the data distribution using the Kolmogorov Smirnov test from the SPSS program. The normality of the data distribution is calculated by comparing the Asymptotic Significance value obtained with the value of = 0.05. If Asymp Sig > = 0.05 then the data is said to be normal. The results of the normality test can be explained in the following table:

**Table 4. Normality Test**

**One-Sample Kolmogorov-Smirnov Test**

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 110                     |
| Normal Parameters <sup>a,b</sup> | Mean           | .0000000                |
|                                  | Std. Deviation | .31446038               |
| Most Extreme Differences         | Absolute       | .079                    |
|                                  | Positive       | .045                    |
|                                  | Negative       | -.079                   |
| Test Statistic                   |                | .079                    |
| Asymp. Sig. (2-tailed)           |                | .087 <sup>c</sup>       |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source : 1<sup>st</sup> Data, 2022 (edited)

The results of the normality test in Table 4 obtain the Asymp value. Sig. (2-tailed) of 0.087, where this value is greater than 0.05. Therefore, it can be concluded that the research data has been normally distributed, and the research model has met the assumption of normality.

**4.2.4. Multiple Linear Regression**

Multiple linear regression analysis aims to test research hypotheses, in particular to measure the effect of entrepreneurial skills and product innovation variables on business success. The following summarizes the results of multiple linear regression in the table 5.

Table 5. Multiple Linear Regression

**Coefficients<sup>a</sup>**

| Model |                        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|-------|------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|       |                        | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1     | (Constant)             | 1.703                       | .204       |                           | 8.337 | .000 |                         |       |
|       | Relationship Marketing | .259                        | .074       | .339                      | 3.524 | .001 | .395                    | 2.532 |
|       | Cross Selling          | .344                        | .069       | .480                      | 4.986 | .000 | .395                    | 2.532 |

a. Dependent Variable: Kinerja Pemasaran

Source : 1<sup>st</sup> Data, 2022 (edited)

Based on Table 5, a multiple regression equation is obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

$$= 1.703 + 0.259X_1 + 0.344X_2 + e$$

The interpretation of the multiple linear regression analysis equation above is as follows:

- 1) The constant value ( $\alpha$ ) of positive 1.703 states that if the independent variables consisting of relationship marketing and cross selling are stated to be constant at zero, then the value of business success will increase by 1.703.
- 2) The coefficient value ( $\beta_1$ ) of 0.259 explains that if the relationship marketing variable increases, marketing performance will also increase. This indicates that the better relationship marketing is at work, the higher the level of marketing performance will be.
- 3) The coefficient value ( $\beta_2$ ) of 0.344 explains that if the cross selling variable increases, the marketing performance will also increase. These results indicate that the better the cross selling is carried out, the higher the level of marketing performance will be.

#### 4.2.5. Coefficient of Determination (R<sup>2</sup>)

The coefficient of determination (R<sup>2</sup>) aims to measure the extent to which the model is able to explain the variation of the dependent variable. This test is carried out to see how much influence the independent variable has. If the determinant number (R<sup>2</sup>) shows a number close to 1, it can be ascertained that the dependent variable is strongly influenced by the independent variable. The results of the coefficient of determination test with the help of SPSS can be seen in the following table:

Table 6. Coefficient of Determination (R<sup>2</sup>)

**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .773 <sup>a</sup> | .598     | .591              | .21873                     |

a. Predictors: (Constant), Cross Selling, Relationship Marketing

b. Dependent Variable: Kinerja Pemasaran

Source : 1<sup>st</sup> Data, 2022 (edited)

The results of the R<sup>2</sup> analysis in Table 4.6 show the magnitude of R<sup>2</sup> is 0.598, this means that 59.8% of the variation in marketing performance variables can be explained by



variations in relationship marketing and cross selling variables. While the remaining 40.2% (100% - 59.8%) can be explained by other factors outside the research model.

Apart from the factors discussed in this study, such as promotion mix, sales cycle, competitive advantage, and others, the results of the R-Square value obtained are quite low, namely only 59.8%, indicating that there are still 40.2 percent variations in marketing performance at PT. Sun life Indonesia Sales Office Singaraja.

**4.2.6. Hypothesis Test**

**a) Partial statistical test (T - test)**

The partial statistical test (t-test) basically shows how far the influence of the independent variables individually in explaining the variation of the dependent variable (Ghozali, 2016:97). Determination of significance in this study is done by comparing the t-count value with the t-table value, where the t-count value must be able to exceed the t-table value to state that there is a significant relationship. The t-table value used in this study is 1.98217. The results of partial statistical tests through the SPSS program can be explained based on Table 7 below:

**Table 7.** Partial statistical test (T - test)

|       |                        | Coefficients <sup>a</sup>   |            |                           |       |      |                         |       |
|-------|------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|       |                        | Unstandardized Coefficients |            | Standardized Coefficients |       |      | Collinearity Statistics |       |
| Model |                        | B                           | Std. Error | Beta                      | t     | Sig. | Tolerance               | VIF   |
| 1     | (Constant)             | 1.703                       | .204       |                           | 8.337 | .000 |                         |       |
|       | Relationship Marketing | .259                        | .074       | .339                      | 3.524 | .001 | .395                    | 2.532 |
|       | Cross Selling          | .344                        | .069       | .480                      | 4.986 | .000 | .395                    | 2.532 |

Source: SPSS Data Editor, 2022 (edited)

Based on Table 7 that is, the partial regression test (t test) shows that:

- 1) The results of testing the influence of the Relationship Marketing variable (X1) show that the t-count value obtained is 3.524, which is greater than the t-table value = 1.98217. Therefore, it can be said that H1 is accepted.
- 2) The results of testing the effect of the Cross Selling variable (X2) indicate that the t-count value obtained is 4.986, where this value is smaller than the t-table value = 1.98217. Therefore, it can be said that H2 is accepted.

**b) Simultaneous Statistical Test (F - test)**

This test was conducted to determine whether or not the regression equation model used in this study. In the F test the regression coefficients of all dependent variables are tested simultaneously (simultaneously). Therefore, it can be seen whether the resulting regression model can be used to make predictions or not. The results of Simultaneous Statistical Test (F - test) through the SPSS program can be explained based on Table 8 below:

Table 8. Simultaneous Statistical Test (F - test)

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1     | Regression | 7.826          | 2   | 3.913       | 81.785 | .000 <sup>b</sup> |
|       | Residual   | 5.263          | 110 | .048        |        |                   |
|       | Total      | 13.089         | 112 |             |        |                   |

a. Dependent Variable: Kinerja Pemasaran

b. Predictors: (Constant), Cross Selling, Relationship Marketing

Table 8 shows that the F-count obtained is 81.785 (> F-table = 3.08) with a significance value of 0.000. This result means that statistically at (confidence level) = 5%, relationship marketing and cross selling research variables have a significant effect on marketing performance simultaneously. Thus, the model is considered worthy of testing and proving the hypothesis can be continued.

### 4.3. Discussion

#### 4.3.1. The Effect of Relationship Marketing Has Significant Effect on Marketing Performance at PT. Sun Life Indonesia Sales Office Singaraja

The relationship marketing variable (X1) has a t-count value of 3.524, which is higher than the t-table value of 1.98217, according to the results of the t-test in this study. As a result, relationship marketing (X1) can be stated to have a positive and significant effect on marketing performance (Y). This indicates that the greater the company's relationship with its customers, the more likely it is to support better marketing performance. As a result, the first hypothesis is confirmed.

According to Astana and Ariani (2021), the impact of relationship marketing on marketing performance at PT. BPR Nur Abadi Buleleng Regency is positive and substantial, with a positive coefficient value and a t value greater than the t table. Light of the findings, this study supports the marketing performance hypothesis, which claims that marketing performance is a measure of an organization's or company's whole marketing process, and is a factor that is frequently used to assess the influence of a company's strategy (Indah Merati, et al, 2017). As a result, relationship marketing and marketing performance are connected in a favorable way. This indicates that the more effective relationship marketing is, the better the marketing results will be.

#### 4.3.2. The Effect of Cross Selling Has a Significant Influence on Marketing Performance at PT. Sun Life Indonesia Sales Office Singaraja.

The t-test, which compares the t-table value with the t-count value, is used to determine the significance of the influence of cross selling (X2) on marketing performance (Y). The cross selling variable (X2) had a t-count value of 4.986, which was higher than the t-table value of 1.98217, according to the findings of the t-test in this study. As a result, cross selling (X2) can be stated to have a positive and considerable impact on marketing performance (Y). This means that the higher the number of sales transactions and the larger the customer segmentation and sales area, the better the marketing performance will be. As a result, the second hypothesis is acceptable.

The findings of this study agree with those of Rundengan (2019) and Farida (2017), who found a positive association between cross-selling and sales performance. In other

words, if cross-selling becomes more prevalent, sales will suffer. Cross selling must be reduced in order to improve marketing performance. The findings of this study are confirmed by the marketing performance hypothesis, which reveals that cross selling and marketing performance have a strong link. Cross-selling is a great way to boost sales and increase sales segmentation. By increasing cross selling, it can also reduce sales performance, for example in terms of quality of client, in this case what is meant is the quality in terms of continuity of customer premium payments.

#### **4.3.3. Simultaneous Effects of Relationship Marketing and Cross Selling Simultaneously Significantly Affect Marketing Performance at PT. Sun Life Indonesia Sales Office Singaraja.**

The results of the simultaneous significance test (F test) were carried out by comparing the F-table values with the F-count values obtained in the ANOVA table. Based on the results of the simultaneous analysis, the F-count value was 18.978 ( $> F\text{-table} = 3.08$ ) with a significance value of 0.000. This shows that relationship marketing and cross selling research variables have a significant effect simultaneously or together have a significant effect on marketing performance. Thus, the third hypothesis can be accepted.

The findings of this study are consistent with those of Rundengan (2019) and Faradisa (2013), who found that combining relationship marketing and cross selling had a substantial impact on improving marketing performance. The results of this study are backed by the theory of marketing performance, which suggests that relationship marketing and cross selling are strongly associated, as shown by the data given above. The stronger the relationship marketing and cross-selling performance, the higher the marketing performance, which will immediately enhance a company's sales figures. It is intended that by using relationship marketing and cross-selling, this company will be able to go in the right path and enhance production growth for a variety of items. This will help the company grow and bring prosperity to employees and society at large.

## **5. CONCLUSIONS**

Based on the results above, it can be seen that at PT. Sun life Indonesia Sales Office Singaraja the Relationship marketing (X1) has a positive and significant effect on marketing performance (Y), meaning that the stronger the relationship between companies and customers, the marketing performance of insurance products increases. Furthermore, Cross selling (X2) has a positive and significant effect on marketing performance (Y), meaning that the higher the number of sales transactions and expanding customer segmentation and sales area, this will increase the marketing performance of insurance products. Moreover, the research variables relationship marketing and cross selling have a significant effect simultaneously or together on the marketing performance of insurance products.

This study has several limitations, namely in the use of variables in this study only two independent variables, to further follow up the results of this study by developing other independent variables. Therefore, it can improve the marketing performance of PT. Sun Life Indonesia Sales Office Singaraja such as service quality, promotions, organizational commitment and others. Besides that, this research is only in one branch in one area. Therefore, to explore marketing performance research at the company PT. Sun Life Indonesia needs to expand its research area in Indonesia.

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