

**SALES FORCE ADOPTION OF INTERNET BANKING AND PRODUCT SALES
PERFORMANCE IN GHANA: THE MODERATING ROLE OF SALES CONTROLS AND
SUPERVISOR SUPPORT**

NAME: PHILIP OTI-MENSAH

Abstract

Financial data suggest that the sales performance of internet banking is very low among banks in Ghana. The phenomenon of low performance persists despite the introduction of the product in Ghana almost 20 years ago, the heavy investments made by banks, as well as the deployment of various tactics towards its success. Against this backdrop, this study investigates how banks in Ghana can embrace or enhance the use of sales force adoption of the internet banking product to improve sales performance of the product. The study adopted a mixed research method, using a sample size of 320 Accra-based sales staff from 10 banks for the quantitative analysis, combined with interview-based case study granted to experienced middle and senior level managers from one of the 10 banks. At the end of the mixed analysis, the researcher found a positive and significant relationship between sales force commitment towards the adoption of internet banking and product sales performance but sales force effort has no influence on sales performance. Regarding the moderators, supervisor support positively and significantly enhances the relationship between sales force effort to adopt internet banking and product sales performance but it has no moderating effect on the relationship between sales force commitment to adopt internet banking and product sales performance; sales control has no moderating effect on the relationship between both sales force commitment and effort to adopt internet banking and sales performance of the product. Results from this study provide vital information for banks' leadership to invest resources to develop the skills and knowledge of their sales teams to stimulate their commitment and effort to adopt internet banking and other products. Secondly the study uncovers the need for bank leadership to involve their sales force in the product development process in order to make their adoption of products a natural and stress-free process rather than a forced one. Finally, the outcome of this study presents a huge opportunity for sales supervisors to use sales force adoption to boost internet banking sales and grow market share in this era of COVID-19, as the pandemic scare has suddenly made online lifestyle unavoidable, making it easier for individuals and businesses to adopt the internet banking product.

Keywords: Effort Commitment, Sales control, Supervisor support, Sales performance.