Examining the Competitive Advantage of Property Sales Agents in The Era of AI-Driven Digital Marketing

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ABSTRACT

This research hopes to test and analyze the influence of property sales agent competence on perceived competitive advantage and consumer purchasing intentions in the era of AI-based digital marketing, especially through CRM and chatbots. Researchers used a quantitative approach using Structural Equation Modeling–Partial Least Squares (SEM-PLS) to analyze a sample of property consumers in Bandung. The research results state that sales agent competence has a significant influence on perceived competitive advantage and purchase intention, and cannot yet be completely replaced by AI or chatbot technology. Our research shows that human interaction, powered by the ability to understand consumer language and behavioral patterns (commonly associated with NLP), remains more effective than fully AI systems. Sales agent competency remains a key factor in property marketing performance, especially in Bandung, Indonesia. We can draw from the research results that integrating AI technology with human competence can increase marketing effectiveness and provide strategic value.

Keywords: *Human Sales Competency; Perceived Competitive Advantage; Purchase Intention; AI-Driven Digital Marketing; Property Marketing*

INTRODUCTION

Observing and Analyzing Related Recent advances in Artificial Intelligence (AI) and digital marketing have changed contemporary marketing practices significantly, including in the property sector more specifically in Bandung, Indonesia. Our analysis in this research, AI-based digital marketing, technology such as Customer Relationship Management (CRM) systems and chatbots enable companies to reach consumers more efficiently on various digital platforms and social media which are increasingly developing. However, the different thing is that marketing property which is classified as a product with high involvement is not solely driven by digital information but also relies heavily on interpersonal interactions that foster trust between sellers and buyers for the information obtained at the start. Thus, the ability to make sales by direct sales remains an important factor in shaping consumers' perceptions of competitive advantage and purchasing intentions (Kotler et al., 2021; Barney, 1991).

Previous research has highlighted that AI and digital marketing increase marketing effectiveness through automation and data-driven decision making (Chaffey, 2022; Huang & Rust, 2021). CRM systems and chatbots have also been shown to increase the responsiveness and efficiency of initial interactions with customers (Verhoef et al., 2021; Davenport et al., 2020). From an industry perspective, the property sector shows positive growth, there is always an annual price increase ranging from 5–8% in 2023, increasing to 8–10% in 2024, and is projected to reach

10–12% in 2025, a significant increase in rental demand of 139%–195%. However, compared to other industries that use Digital Marketing heavily, property conversion rates are still relatively low (0.5%–2%), compared to e-commerce (2.5%–5%) and educational services (3%–7%), due to the complexity of the decision-making process. While chatbot adoption is associated with a 22.3% increase in customer satisfaction and up to a 30% increase in lead quality, human sales agents continue to dominate the closing phase, accounting for approximately 90% of successfully completed transactions. Technology and human interaction play complementary roles and not substitute roles so collaboration is key in property sales.

Our research resulted in an empirical analysis with the sample we used that around 80% of property consumers came from digital marketing channels, but the conversion rate into actual purchases was still very low at around 5%, which shows that there is a gap between purchase intentions and the realization of the decision to transact. In regions such as Bandung and West Java where researchers work and live, the use of AI and chatbot technology is increasing rapidly, supported by regional digital transformation initiatives, growing digital platform traffic, and government support for the technology ecosystem. Another thing that is quite significant is that around 88% of consumers still consider direct interaction with sales agents to provide more value than information or communication only with CRM or digital chat. Sales competency—which includes communication skills, empathy, and the ability to understand consumer needs—continues to play an important role in shaping perceptions of competitive advantage, which is defined as consumers' perceptions of Important and Valuable value compared to available alternatives, one of which is digital marketing with AI. Obvious research limitations and discrepancies emerge, as limited research has examined the integration of AI capabilities and human sales competencies in the context of property marketing, particularly where emotional involvement and trust are important in decision making in Home Unit Purchases.

This research analysis is useful for examining the influence of human sales competence on perceptions of competitive advantage and purchase intentions, as well as testing the mediating role of perceptions of competitive advantage in the context of AI-based property marketing. By using a quantitative approach using Structural Equation Modeling – Partial Least Squares (SEM-PLS). The contribution of this research lies in the proposal of a hybrid marketing perspective that integrates AI technology with human competence as a source of competitive advantage and comparable competitiveness, offering theoretical insights in strategic management and marketing, as well as practical implications for property developers in designing more effective and efficient marketing strategies for marketing developments in the digital world related to property.

LITERATURE REVIEW

Resource-Based Analysis (RBV) argues that a company's competitive advantage comes from its ability to manage internal resources that are valuable, rare, inimitable, and non-substitutable (Barney, 1991). In this concept, human resources become strategic and valuable assets when they have unique competencies that create value for consumers. In the property industry, sales agent competencies such as communication skills, empathy, and the ability to understand customer needs become different as strategic resources that contribute to differentiation. These competencies are very difficult for competitors to imitate and cannot be easily replaced by current AI-based technologies, especially in contexts that require emotional engagement and trust in Consumers.

The RBV perspective is further strengthened by Strategic Human Resource Management (SHRM) which emphasizes the role of human resources as the main driver of organizational performance (Mello, 2015). The analysis that has been carried out shows that sales force competency significantly influences marketing performance and customer relations (Verbeke et al., 2011; Palmatier et al., 2006). Compared to technology-based approaches, interpersonal skills such as building trust and relational interactions provide distinct advantages in building long-term and sustainable customer relationships. This shows that human competence not only supports operational activities but also functions as a value creation mechanism in marketing strategies.

The evolution of Marketing 4.0 and Marketing 5.0 highlights the integration of digital technology and human interaction in modern marketing processes (Kotler et al., 2017; 2021). Technologies such as Artificial Intelligence (AI), Customer Relationship Management (CRM) systems, and chatbots increase efficiency through automation, data analysis, and real-time responses (Huang & Rust, 2021). Technologies such as Artificial Intelligence (AI), Customer Relationship Management (CRM) systems, and chatbots increase efficiency through automation, data analysis, and real-time responses (Huang & Rust, 2021). The roles described previously are largely complementary and not substitutes for one another. Empirical field evidence from the sample shows that the property sector exhibits relatively low digital conversion rates (0.5%–2%) compared to other industries such as e-commerce (2.5%–5%) and educational services (3%–7%), primarily due to the complexity and financial magnitude of property transactions. While chatbot adoption is associated with increased customer satisfaction (22.3%) and lead quality (up to 30%), human sales agents continue to dominate the deal closing and decision-making stages in real estate. Specifically, around 70% of potential buyers are more likely to make a direct visit to a site when interacting with a human agent compared to a chatbot, because personal interactions foster a different kind of emotional connection, empathy, and communication comfort that AI does not.

The research analysis reinforces the latest on human-AI interactions and trust in digital marketing. Santoso and Fitriani (2022) found that consumer trust in chatbots was influenced by perceived usefulness and anthropomorphism, but there was a significant decrease when chatbots failed to understand contextual and emotional cues. Reinforced by the statement, Cheng and Jiang (2021/2022) show that AI is effective in the information search phase, while human presence remains important for building affective commitment in high-involvement purchases. Opinion from Suderajat et al. (2023) report that integrating chatbot systems with visual digital content can increase conversion rates by 15–20%, however human engagement remains important in final decision making. This analysis reinforces the idea that AI should be positioned as a complementary resource within the RBV framework, while human competence remains at the core of competitive advantage, especially in the field of property sales.

While the authors have seen a lot of research on digital marketing and AI, only limited research has explored how human sales competencies continue to serve as a source of competitive advantage in an AI-driven environment. Previous research also sees authors tend to focus on organizations as the main unit of analysis, while the role of individual sales agents remains less explored, particularly in the property sector where emotion and trust-based interactions are critical. This highlights a significant research gap in understanding how the integration of human competence and AI technology influences perceptions of competitive advantage and purchase intentions especially in terms of Property Sales By Sales.

Human Sales Competency (HSC) refers to a sales agent's ability to work effectively through communication, empathy, customer understanding, and relationship building skills to generate Sales between Sellers and buyers. In the RBV perspective, these competencies contribute to the formation of perceived competitive advantage (PCA), which is defined as the consumer's perception that a company offers superior value compared to other alternatives (Porter, 1985). When consumers perceive that sales agents provide clearer information, personalized solutions, and trustworthy interactions, a stronger perception of competitive advantage is formed and will be more durable. In turn, PCA influences purchase intention (PI), which reflects a consumer's likelihood to engage in future purchase behavior (Ajzen, 1991). Previous analysis shows that perceived value and trust have a significant influence on purchase intentions, especially in high-involvement contexts such as property transactions. Therefore, the relationship between HSC, PCA, and PI can be conceptualized as a strategic mechanism that relates human competence to the results of consumer decision making in an AI-based digital marketing environment.

METHODOLOGY

This research puts forward a quantitative approach with the concept of explanatory research analysis which aims to examine the causal relationship between Human Sales Competency (HSC), Perceived Competitive Advantage (PCA), and Buy Intention (PI) in the context of AI-based digital marketing in the property sector. Explanatory design

can be said to be appropriate because this research not only seeks to describe phenomena but also tests hypothesized cause-and-effect relationships between variables.

Data analysis was carried out using Structural Equation Modeling – Partial Least Squares (SEM-PLS). This method was chosen for several methodological reasons. First, SEM-PLS is able to analyze complex relationships between latent variables measured by several reset indicators. Second, it is suitable for predictive and exploratory research models, including mediation analysis. Third, SEM-PLS does not require normally distributed data and is suitable for research with medium sample sizes (Hair et al., 2019), so it fits the characteristics of this research.

The sample we use in this research consists of consumers who expressed interest in buying property in the last three months in housing projects marketed by property sales agents in Bandung, Indonesia. Based on company records, the total population is 220 potential customers. Considering the relatively limited population, this research used a purposive sampling technique with a census approach, namely all members of the population were sampled to obtain a total of 220 respondents. Inclusion criteria require that respondents (1) have interacted with a property agent, (2) have the intention of buying a house, and (3) have received a product explanation from a sales agent.

The sample size of 220 respondents is considered adequate for SEM-PLS analysis. According to the rule of thumb proposed by Hair et al. (2019), the sample size must be at least ten times the number of indicators used in the model used in this research. Considering that this research uses 14 indicators, the minimum sample size required is 140 respondents. Therefore, the sample size used in this study exceeds the recommended threshold and ensures adequate statistical power.

Files are collected through an online questionnaire distributed to respondents registered in the existing Property Sales database. A total of 310 questionnaires were distributed, of which 220 were returned and deemed valid for analysis, resulting in a response rate of 70.9%. The data collection process was carried out over three months using a self-administered questionnaire, to ensure that respondents had relevant experience with the property marketing process under study.

The instrument that the author used with the research used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Variable operationalization was adapted from previous research which has been validated and adapted to the property marketing context, especially in Bandung, Indonesia. Human Sales Competency (HSC) is measured using five indicators: communication skills, understanding customer needs, product knowledge, problem solving ability, and relationship building ability (Verbeke et al., 2011). Perceived Competitive Advantage (PCA) is measured through perceived service value, completeness of information, understanding customer needs, trust in sales agents, and added value in purchasing decisions (Porter, 1985). Purchase Intention (PI) is measured using purchase intention, interest in property, possibility of future purchase, and willingness to purchase (Ajzen, 1991; Kotler & Keller, 2016).

The data analysis procedure was carried out systematically using SmartPLS version 3.0. First, the measurement model was evaluated to assess construct validity and reliability, including convergent validity, internal consistency reliability, and average variance extracted. Second, the structural model was evaluated to test the hypothesized relationships between variables using path coefficients, R-square values, T-statistics, and P-values. In addition, a mediation analysis was carried out to assess the role of Perceived Competitive Advantage in the relationship between Human Sales Competency and Purchase Intention in Property Sales.

We also anticipated the potential for common method bias, Harman's single factor test was performed. The results showed that there was no significant common method bias, thus indicating that the data were worthy of further analysis.

Considerations related to ethics and data confidentiality were also taken into account in this research so that the samples we analyzed felt comfortable and safe. All respondents were informed about the aims of the study and gave their consent before participating. Confidentiality and anonymity of respondents was strictly maintained, and all data collected was used for academic purposes only.

DISCUSSION

The role of Human Sales Competencies in forming competitive advantages that impact and influence consumer purchasing intentions for property can be understood through the lens of the Resource-Based View (RBV), which emphasizes that valuable and inimitable internal resources are the main driving factor for sustainable competitive advantage (Barney, 1991). Related sales agents' interpersonal abilities such as communication skills, empathy, and the ability to understand customer needs become strategic resources that create superior value, which cannot be fully replicated by AI-based systems in today's digital world. So the question arises as to why human interaction remains important, especially in a high-involvement industry like property.

The influence of perceived competitive advantage on purchase intention highlights the importance of perceived value in consumer decision making. Consistent with Porter's (1985) framework, companies that are able to provide superior value are more likely to shape consumer preferences and purchasing behavior. In property transactions, which involve financial commitment and emotional considerations because they have considerable financial value, perceived value plays a central role in determining whether consumers will make a purchase decision on the product.

It is important to pay attention to related developments. This shows that digital technology and human competence function as complements, not substitutes. Although AI-based platforms are effective in generating leads and providing fast, consistent and measurable information, they are limited in addressing dimensions of consumer behavior related to emotion and trust and the importance of the need for sales and AI to go hand in hand. This is directly proportional to previous research (Cheng & Jiang, 2021; Santoso & Fitriani, 2022), which shows that AI works effectively at the informational stage, while human interaction is very important in driving emotional involvement and commitment. The empirical evidence in this research supports this perspective, because the majority of consumers come from digital channels, but the majority still rely on direct interactions with sales agents before proceeding to the next stage of the purchasing process.

There are increasingly visible differences with the concepts of cognitive and affective trust (Kasilingam, 2020). Consumers tend to rely on AI for cognitive trust—such as accuracy, speed, and reliability in providing information—while affective trust, which involves emotional certainty and confidence in decision making, is largely developed through human interaction. In the sector analyzed, the property industry, where purchasing decisions are complex and driven by emotion, this difference becomes very relevant. Therefore, AI functions effectively as an initial screening mechanism, while human sales agents play a critical role in managing the relational and negotiation-based aspects of the transaction.

Knowledge that is no less important than this analysis is the gap between purchasing intentions and actual purchasing behavior. Although the majority of consumers express an intention to purchase, only a small percentage proceed with actual transactions. This gap can be explained by the need for trust, interpersonal relationships, and self-confidence, which are usually developed through direct interactions with sales agents. Consumers who ultimately decide to make a transaction are those who are more intensively involved in consultations, site visits and negotiation processes, which shows that relational factors are very important in turning intentions into actions to purchase the Property unit.

Furthermore, this gap suggests that additional factors beyond the current model—such as the economy, the mortgage approval process, and family considerations—also influence the Property purchase decision. The author assumes the view that property purchasing is a complex and highly involved process, where behavioral outcomes are shaped by various interrelated factors, not just one linear path.

If from a different point of view, namely a theoretical perspective, this research contributes to the literature by strengthening the relevance of RBV in the context of AI-based marketing, showing that human competence remains an important strategic resource. This adds to the Marketing 5.0 perspective by highlighting that the integration of technology and human interaction creates greater value than relying on technology alone. Proposed hybrid marketing approach, where AI and human competencies operate synergistically.

From a managerial view, this suggests that property companies must adopt an integrated marketing strategy that combines digital technology with strong human sales capabilities. AI can be leveraged for lead generation, information dissemination, and initial engagement, while sales agents should focus on building trust, providing consultation, and facilitating the closing process. This excellent approach allows companies to increase efficiency without sacrificing the quality of customer relationships, ultimately improving conversion results and maintaining a competitive advantage between AI and Sales.

CONCLUSION AND RECOMMENDATION

The conclusion of this research from the author's perspective can state that human sales competence remains the main factor in forming perceptions of competitive advantage and influencing consumer purchasing intentions in the context of AI-based digital marketing in the property sector, especially in the Bandung area, West Java, Indonesia. Indeed, in terms of the use of artificial intelligence, it contributes significantly to increasing marketing efficiency and expanding market reach, however, AI in digital marketing has not and cannot replace the interpersonal skills of sales agents, especially in the property sector, which fosters trust, understands customer needs and supports final purchasing decisions until the sale occurs. This study also addresses an important gap in the literature by showing that, in high-involvement industries such as property, human competence continues to be the primary source of competitive advantage despite rapid advances in AI technology in this era of information transparency. Theoretically, this research supports the Resource-Based View by reaffirming the strategic role of human capabilities, while expanding the Marketing 5.0 perspective by highlighting the complementary relationship between technology and human interaction. Looking at conditions on the ground property developers are advised to adopt a hybrid marketing approach that leverages AI for initial engagement and lead generation, while prioritizing human interaction in consultation, building trust and closing deals. We believe this author's research in the future can further enrich this model by including variables such as trust, financial readiness, perceived risk, and AI service quality, and can more comprehensively examine the relationship between purchasing intentions and actual purchasing behavior in a broader environment and industry.

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