István Juhász

Personality profile of financial sales staff based on Super's Work Values Inventory*

ISTVÁN JUHÁSZ
Assistant Professor
Eszterházy Károly Catholic University,
Hungary
Email: juhasz.istvan@uni-eszterhazy.hu

The primary aim of this study is to build a personality profile for financial sales personnel based on Super's Work Values Inventory that will help select the best candidates for sales staff in the financial and insurance sectors. This personality profile could be used to decide whether a candidate's psychometric characteristics are suitable for a financial sales position and meet the requirements of the profession as well as the general expectations of the given firm. To attain this aim, a comparative personality test was conducted in Hungary for the first time on a sample of 1,000 people working in the financial and insurance sectors. The following hypothesis is proposed by the author: Regarding sales associates in the financial and insurance sectors, the number of Super's Work Values Inventory principal components and the items connected these principal components show a significant difference from the results of a 2006 Hungarian survey. The findings confirm this hypothesis.

KEYWORDS: finance, personality, work values

The rapidly accelerating economic processes and globalisation, as well as the COVID-19 pandemic require greater flexibility and adaptation from the business sector. During the pandemic, companies, particularly their employees, reacted differently to the extraordinary situation (*Széles–Baranyi–Csernák* [2020]). Business success depends on the availability of human resources possessing appropriate skills, experiences, expertise, and commitment, as well as optimal personality traits (*Effron–Gandossy–Goldsmith* [2003] as cited in *Karoliny–Poór* [2017]). However,

* The author would like to thank his colleague *István Jánk* for his invaluable support, without which the study could not have been completed.

what personality traits can determine or predestine the financial success of employees, especially in the present study for sales associates working in the financial and insurance sectors? Furthermore, do such personality traits or characteristics exist?

These questions imply that one of the most important goals of sales management is to adapt to the challenges posed by the economic sphere to the personal level of their employees, and it is influenced by the selection of human resources and the personality traits of salespeople (*Bauer–Berács* [2017]). As *Kotler* and *Keller* [2016] argue 'the secret of sales success is the selection of effective sellers.' According to the authors, 25% of the best salespersons account for more than 52% of total sales, and employing people unfit for the job is a big waste of money (*Kotler–Keller* [2016]). The most significant challenge in selecting effective salespeople is that, 'while the best sales personnel can be clearly identified, the reason for their success is unknown; that is, it is not possible to pinpoint the factor behind such exemplary performance… Currently, it is only possible to test the best and worst performing salespeople and create a profile based on the results that is expected to be useful in the sales context of that enterprise.' (*Mitev* [2016] p. 159)

The selection of employees is critical because the personality, skills, and attitudes of financial consultants are extremely important aspects of their professional activities and the related business process (*Veres* [2017]). 'Employee selection is of vital importance. All the more so that employees not possessing appropriate personality characters and skills are more likely to become frustrated and leave the company.' (*Mitev* [2016] p. 152) Successful salespersons therefore need to present their firm 'through their own personality' (*Kovács* [2015] p. 61) and the extent of their success can be well demonstrated, as wages (commission) can be easily linked to performance (*Bauer–Mitev* [2016] p. 29).

1. Literature review and hypothesis

1.1. Competences required of sales associates

In this subsection, the most important research findings on the expected competencies of sales staff are assessed. How to define competence? According to *Henczi* ([2007] p. 16), competence is 'a structured and unified system of personal resource formations developed during learning (experience, practice) that facilitates the constructive and effective application of the acquired knowledge and personality components in a field of specific mental and/or physical endeavour.'

Which personality traits play a key role in the productivity and profitability of a company's sales associate? *Goleman* ([2007] pp. 118–119) identified the so-called accidental or inadvertent presence skills that allow a sales associate to be fully connected and responsive to a client's feelings. Such productive and successful sales

associates place a higher priority on good client relationships than on a loss of trust after making a fast deal. A Fortune 500 survey also revealed that the success of specific financial sales associates was determined by their honesty and perceived trustworthiness (*Ramaswami–Singh* [2003] pp. 46–66).

Seligman [1987] performed an informative enquiry among the sales associates of the MetLife insurance company. His research revealed that salespeople with an optimistic outlook performed 37% better than their pessimistic counterparts in the first two years of employment. Consequently, following Seligman's advice, companies began recruiting candidates who failed the professional entrance test but achieved high scores on the questionnaires, ascertaining an optimistic point of view. This group of sales staff performed 21% better in the first year and surprisingly exceeded the pessimistic group with 57% in productivity in the second year (*Seligman* [1987] in *Goleman* [1987] and *Goleman* [1995] pp. 137–138). The 'father' of transaction analysis, *Berne* argued that a good business or sales mindset or transaction game reflects the 'I am glad that I can help you' perspective. Motivated by this attitude and driven by a hidden agenda, one is committed to helping others. This mental game is the basis of 'public relations' in the United States (*Berne* [1984] p. 176). Overall, a sales associate should read people well, be patient, have a service-minded attitude, and be polite, tactful, and excellent in building relationships. Additional competencies include organised personality, appropriate professional background, empathy, helpfulness, personal appearance, professional competence, courtesy, and active problem-solving skills (*Durugy–Kollár–Madarász* [2016] p. 13). According to the study 'What makes a successful salesperson?' (*Plotkin* [1987]), a sales associate should be enthusiastic, energetic, honest, enjoy working with people, and be able to work on a commission basis. *Ingram* and *LaForge* ([1992] pp. 83–85) identified five key characteristics of a successful sales associate: ego-drive, verbal communication skills, enthusiasm, empathy, and intrinsic motivation. (The term ego-drive can be translated as self-drive or self-instinctive pursuit, cf. *Carver–Scheier* [2006] p. 211.) *Carver* and *Baird* ([1998] p. 1) found that ego-drive, that is, 'aspirations to financial success related inversely to self-actualisation and that aspirations to community involvement related positively to self-actualisation'. 'The traits matched to entrepreneurship significantly correlated with entrepreneurial behaviour (business creation, business success) were need for achievement, generalized self-efficacy, innovativeness, stress tolerance, need for autonomy, and proactive personality.' (*Rauch–Frese* [2007] p. 353) While identifying the key characteristics of sales staff, the authors relied on a survey of 15,000 enterprises including about 750,000 sales associates (*Greenberg–Greenberg* [1990]), an enquiry focusing on marketing and sales managers (*Gaedeke–Tootelian* [1989]), and a study examining the link between personality traits and sales success in a 30-year interval (*Comer–Dubinsky* [1985]).

Another study concluded that salespeople are successful in establishing and maintaining personal relationship during transactions and are in possession of confidential information about their clients. (*Liu–Comer* [2007] pp. 565–574). *Mulligan* ([2004] pp. 46–64) identified a positive correlation between the emotional intelligence of sales staff and the annual sales of businesses. While the study highlighted the importance of assertiveness and self-esteem, it revealed a reverse correlation between sales revenues and stress management/impulsivity control: salespeople who were less good at managing stress, produced less revenues for the companies. A Hungarian sample-based survey led to similar results (*Juhász* [2019a]). Another research project that examined the effects of stress on sales staff showed that sales associates deal effectively with stress using a so-called problem-oriented coping strategy (*Nonis–Sager* [2003] pp. 139–150). In this context, however, it should be noted that the main reason for the burnout of sales consultants is that they are exposed to as much interpersonal stress as hospital nurses during their work (*Kato* [2014] p. 32). (This information is particularly remarkable because the research was conducted prior to the pandemic.) Certain test results are most likely due to emotional exhaustion and depersonalisation often experienced by salespeople, as these factors may indirectly affect a firm's productivity (*Cicala* [2014] p. 33). A treatise emphasising the importance of the professional development of sales staff confirms that successful sales associates must have a higher level of emotional intelligence (*Deeter-Schmelz–Sojka* [2003] pp. 211–220). According to another publication by the same authors, emotional intelligence, defined as the correct interpretation of the feelings of others, especially ourselves, is a key competency in increasing sales performance (*Sojka–Deeter-Schmelz* [2002] pp. 43–50). In the United States, *Dankó* ([2009] pp. 58–59) reported two essential characteristics for sales success: relentless striving to conclude a deal and empathy. In addition, the following characteristics and personality traits were identified: adaptability to clients' diverse personal and behavioural characteristics, desire for recognition, energetic approach, perseverance, enjoyment of problem solving, flexibility, initiative, planning, organisational skills, higher than average height (noteworthy that the research did not reveal a clear correlation between the latter and business performance, although the survey included questions about personal height). While *Greenberg* [2010] highlighted the importance of empathy in addition to ego-drive and motivation as crucial personality features, he believed that these qualities do not guarantee success. Another study painted a less attractive picture revealing that the top management of banks generally included the most committed and aggressive members of the organisation (*Lazear* [2006] p. 277). *Ford et al.* [1988] (as cited in *Mitev* [2016] pp. 153–155) suggested a strong correlation between employee performance in financial services and variables such as family circumstances (spouse's occupation, age, and number of family members) and family background (number of siblings, parents' education, extracurricular and sports activities).

In contrast, *Pink* ([2013] p. 102) concluded that ambivert sales consultants were the most successful.

It was also found that sales staff committed to learning exhibited client-oriented behaviours that are essential for the long-term management of customer relationships (*Harris–Mowen–Brown* [2005]). Other researchers have highlighted accuracy as a key component of effective performance, as well as factors such as similarity to and empathy demonstrated toward clients (*Hall–Ahearne–Sujan* [2015]). *Schrock et al.* [2016] emphasized the existence of harmony between the personal values of sales consultants and the value system of a given enterprise as a prerequisite for successful transactions.

Hungarian employers expect initiative and intellectual skills from their employees. Furthermore, prospective employees need to be willing and motivated to learn, be flexible, adhere to standards, be cooperative, manage stress, and have a heavy workload (*Henczi* [2006]). Other Hungarian experts believe that a good sales consultant should have the following qualities: determination, openness, goal orientation, receptivity to new concepts, good communication skills, creativity, networking or relationship-building skills, perseverance, patience, ambition, and ability to develop (*Seregi–Varga* [2004]). 'If the focus is on sales consultants employed in the financial and insurance sectors, we can conclude that those working in this field show high scores in dimensions such as sociability and compliance-based performance.' (*Juhász* [2019b] p. 184) 'In terms of their motivation, mental hygiene factors such as job security, prestige, improving working conditions, expanding learning opportunities, and promotion play a decisive role.' (*Juhász* [2019c] p. 47) Furthermore, as *McClelland* [1965] argued, performance is the greatest motivating or stimulating factor, compared to maintaining contact and power. Consequently, 'reward schemes' or forms of recognition (higher salary, expanded benefits, prestigious study trips, vacations abroad, etc.) should be given high priority (*Juhász* [2019c] p. 47). Hungarian sales consultants are expected to have the following qualities: professional competence, orderly appearance, courtesy, active problem-solving skills, personal neatness, appropriate education, helpful attitudes, and empathy (*Durugy–Kollár–Madarász* [2016]). 'The aspiration questionnaire of sales consultants showed a statistical deviation in dimensions from such standard values as wealth, flame, image, growth, connections, and health.' (*Juhász* [2019d] p. 95) *Kasser* and *Ryan* ([1993] p. 421) stated 'when goals for financial success exceeded those for affiliation, self-acceptance, and community feeling, a lower level of psychological adjustment was identified'. 'The relative importance and efficacy of extrinsic aspirations for financial success, an appealing appearance, and social recognition were associated with lower vitality and self-actualisation and more physical symptoms.' (*Kasser–Ryan* [1996] p. 1) According to *Kasser* [2002], people whose values focus on the accumulation of wealth or material goods face a higher risk of unhappiness. 'The data support the

main hypothesis of the study, that is, the temporarily employed differ from the permanently employed in their control over their working life. With some exceptions, there were clear differences between these two categories with respect to a number of variables that can be regarded as central to both the individual's success at work and protection against job loss and exclusion from working life.' (*Aronsson–Gustafsson–Dallner* [2010] p. 151)

A competency model, which is primarily applied to sales and customer service staff, emphasizes optimism, initiative, customer focus, persuasive skills, oral and written communication skills, teamwork, reliability, problem-solving skills, and business orientation (*Klein–Kiss* [2016]). 'For salespeople working in the financial field under enquiry, based on the scores obtained in the *Hyppocratic* Temperament Survey, most of the sample (42%) indicated that they belong to the phlegmatic type corresponding to *Eysenck*'s stable, introverted category.' (*Juhász* [2019e] p. 58) According to a survey of sales staff in 2017, a successful Hungarian salesperson must have the following personality traits: enjoyment of selling and building personal relationships, good networking ability, and self-confidence. Clients, on the other hand, underline the ability to handle workload or capacity needs, honesty, and knowledge of a specific product (*Dankó–Kovács* [2017]). 'Based on the *Belbin* team work survey scores, most respondents (26% of the total sample) fall into the implementer category.' (*Juhász* [2020]) Key features of the implementer type include a conservative outlook, predictability, and a sense of duty (*Belbin* [1998] p. 109). According to the results of a logistic regression analysis-oriented study examining the correlations between personality traits explored by Super's Work Values Inventory and income size, *Juhász* [2021] concluded that the income-based categorisation of sales associates can be improved using the independence dimension (independent work; in addition to the aspects of the shortened California Psychological Inventory [S-CPI] such as dominance, capacity for status, self-acceptance, along with the intrinsic health dimension of the aspiration questionnaire). The values associated with these personality traits may indicate whether a salesperson is earning or will earn more (if the company's human resource professionals have not yet decided to hire him/her).

Regarding the research efforts mentioned above and their results, it should be noted that the mere selection and employment of salespeople with the right personality traits does not guarantee success in the absence of a motivating, inspiring organisational environment and culture. Without such factors, no salesperson can hope for long-term success (*Yeboah et al.* [2014] p. 45).

1.2. Research hypothesis

Inspired by *Babbie* ([2003] pp. 60–61), one of the leading research methodology experts of our time, and relying on the relevant theoretical background and empirical research, the following hypothesis is constructed (*Juhász* [2019f]):

> *H*1 *Regarding the sales staff of the financial and insurance sectors, several principal components of Super's Work Values Inventory, along with the items connected to these principal components, show a significant difference compared to the results of a 2006 survey (Budavári-Takács [2011]) conducted in Hungary.*

*H*1 is tested by principal component analysis based on the correlation matrix, anti-image matrix, Kaiser–Meyer–Olkin (KMO) criterion, Bartlett and Scree tests.

2. Materials and methods

2.1. Subjects of the survey

The survey focuses on the personal characteristics of financial sales associates working in banks, insurance companies, financial consulting, factor leasing and brokerage firms, and home savings banks.

2.2. Measurement, assessment, and data collection

The participants completed an online questionnaire including closed- and open-ended questions. The online questionnaire contained the following segments:

1. basic information and personal data.
2. Super's Work Values Inventory.

The online version was chosen to avoid potential spatial and temporal constraints associated with paper-based questionnaires. Care was taken to ensure that the questionnaire was easy to complete. While most questions could be answered with a simple click or by selecting the answer from a drop-down menu, if information

regarding the highest educational attainment of the respondents or the exact name of their current position was not listed, they had to enter the missing data.

Due to the personal nature of some of the questions, the answers and scores were treated as highly confidential information. Upon request, respondents received personalised feedback and evaluation: the results were integrated into Excel spreadsheets and charts, which were emailed to them along with an 18-page Word document explaining the scores.

The most important features of the data collection process were as follows. The questionnaire was compiled, developed, tested, adjusted, and finalised in November and December 2016. The questionnaire was made available online at 11:14 a.m. on 14 December 2016 and closed at 08:13 a.m. on 20 July 2017. Instead of random sampling, the snowball principle was followed as the actual sample members recruited future participants for the sampling process. The final sample was made up of former and current co-workers, students, relatives, friends, and acquaintances. Following the snowball format, those who completed the questionnaire were sent the link again and asked to forward the questionnaire to their circle of friends and acquaintances. In addition to individual respondents, several organisations, and businesses in the financial and sales sectors were contacted, both directly and indirectly. The institutions included the Hungarian Banking Association, Association of Hungarian Insurance Companies, National Savings Association, National Association of Financial Enterprises, Hungarian Leasing Association, Chamber of Commerce and Industry of Hungary, and Hungarian Economic Association. While initially 1,656 people attempted to complete the questionnaire, it was fully completed by 1,069 respondents. The final sample consisted of 1,000 (the responses of 69 participants had to be disregarded for various reasons, such as irrelevant work experience or industry). A total of 584 respondents requested and received written feedback via email. The sample included respondents from 19 Hungarian counties and the capital, Budapest.

2.3. Analysis

The collected data were analysed and evaluated using Excel and SPSS. The mean and standard deviation of the sample were calculated considering different aspects, and the frequency and distribution ratios were determined. Furthermore, principal component analysis and other comparative examinations were performed based on the scores of financial sales associates working in (savings) banking, insurance, consulting, etc. (*Juhász* [2019f]).

2.4. Super's Work Values Inventory

The questionnaire, known as Super's Work Values Inventory, contains 15 value categories. It explores which values indicate higher job satisfaction and success. The results of the questionnaire can be interpreted as follows: 'Each category can get a minimum of three and a maximum of 15 scores. The ranking of values is given by that of scores. Thus, the value marked with the highest point is the most characteristic of the given person, and the corresponding values with the same score or in descending order (with one point) form the value group representing the given value category. The highest 1/3 of the 15 value categories give the person's leading values for work. The (3–5) values with the lowest scores are rejected, while the (5–7) values in the middle of the ranking are less significant.' (*Budavári-Takács* [2011] p. 15)

Szilágyi's work value definitions ([1987] pp. 7–12) are as follows:

> *Intellectual stimulation* identifies individuals who value the mental challenge inherent in a given task and prioritize independent thinking and understanding the causes behind phenomena.
>
> *Achievement/work performance*, which suggests a tangible result of one's efforts, allows the individual to experience a sense of accomplishment.
>
> *Self-assertion* is related to assignments or tasks that allow individuals to freely choose their lifestyle or way of life.
>
> *Material consideration/economic return* is a key for those who prefer high salary, enabling them to high value items.
>
> *Altruism* is important to people who value helping others.
>
> *Creativity* is highly esteemed by respondents who consider it essential to invent, introduce or produce new things, theories, and products.
>
> *Social relationships* are a priority for those who want to build good connections and a collegial atmosphere in the workplace.
>
> *Prestige* is prioritised by individuals who consider rank and respect essential.
>
> *Management/leadership* is preferred as a work value by employees who enjoy the arrangement of their own working conditions and schedules.
>
> *Variety* is appreciated by individuals who attach great importance to the joy and pleasure inherent in doing different types of work as compared to being assignment-oriented.
>
> *Aesthetics* is a key for employees who prefer to produce beautiful and attractive objects.
>
> *Independence* is cardinal for those who prefer to work according to their own methods.

Hierarchy is important for employees who value a fair review, judgment, or evaluation of assigned tasks.

Physical environment plays a key role in the material conditions appropriate for a given individual.

Security is essential for employees who emphasize the stability of their position.

Tables 1 and 2 present the six factors with the serial numbers assigned to the research questions in the Hungarian survey program. (For the questions, see Table 5.) Consequently, the content of each factor can be identified and monitored (*Budavári-Takács* [2011] pp. 15–16).

Table 1

Six factors and connected items for the 1987 Hungarian sample

Factor	Closely connected item	Secondarily connected item
I Intellectual stimulation	15, 16, 23, 38, 45	1, 4, 5, 10, 17, 21, 44
II Management	14, 24, 37	6, 21, 25, 33, 36
III Altruism	2, 30, 31	12, 20, 32, 41
IV Workplace atmosphere	27, 28, 34	8, 18, 29, 32, 35
V Material consideration/economic return	3, 22, 39	9, 29, 40
VI Informal atmosphere, casualness	26, 41, 42	7, 9, 19, 20, 35, 40

Note. N = 1,390.
Source: *Budavári-Takács* [2011] p. 15.

Table 2

Six factors and connected items for the 2006 Hungarian sample

Factor	Closely connected item	Secondarily connected item
I Intellectual stimulation	16, 33, 38, 44, 45	4, 6, 15, 17, 19, 20, 21, 24, 28, 32, 41, 46
II Management	14, 24, 37	6, 15, 16, 40, 46
III Altruism	30, 31, 39	40
IV Workplace atmosphere	14, 37, 46	5, 15, 16, 24, 40, 50
V Material consideration/economic return	3, 22, 39	25
VI Informal atmosphere, casualness	47, 48, 49	13, 50

Note. N = 514.
Source: *Budavári-Takács* [2011] p. 16.

'Both surveys showed virtually the same results in terms of management and economic return, but the dimension of intellectual stimulation was strengthened by 2006. While altruism appeared as a separate, independent factor, it was complemented by the material consideration/economic return dimension. The value of informal atmosphere was not emphasised by the respondents in the second survey. Future-oriented considerations showed more freedom than in the previous test. The dimension of workplace atmosphere, which traditionally indicates the socialisation effect characteristic of Hungary, was not retained in 2006 as the need for working independently has emerged as a new value content.' (*Budavári-Takács* [2011] p. 16)

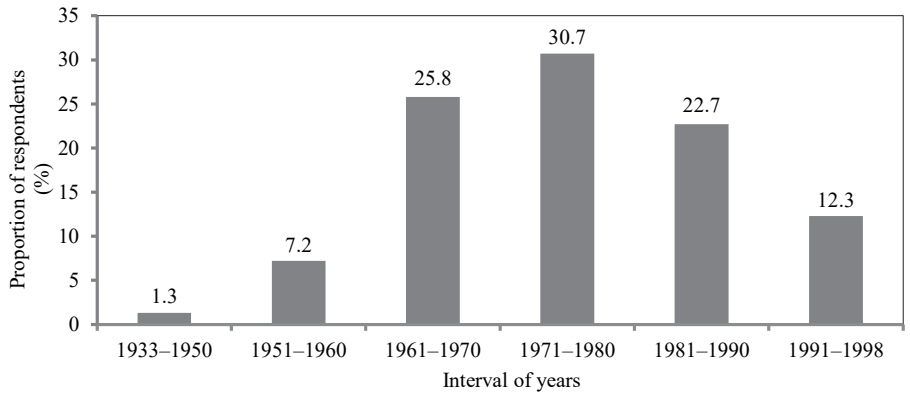
During the completion of the questionnaire, the respondents rated 45 statements on their importance. On a scale of 1 to 5, 1 meant 'not important at all' and 5 meant that the category was 'very important'.

3. Results

3.1. Demographic, employment, and income characteristics of sales employees

In this subsection, I summarise the key demographic, employment, and income characteristics of the 1,000 sales employees who participated in the 2016/2017 survey. Regarding gender distribution, the proportion of women in the sample is significant (62.2%) compared to men (37.8%). Most respondents (30.7%) were born between 1971 and 1980. (See Figure 1.) The oldest respondent was a man from Szeged born in 1933, and the youngest were two women born in 1998, one from Budapest and the other from the Jász region. The highest number of respondents (45) were born in 1970.

Figure 1. Proportion of respondents by interval of years of birth



Most respondents (32.8%) live in county seats or towns. (See Figure 2.) Almost one-fifth of the sample live in Heves county (21.2%), followed by Budapest (19.7%) and Borsod-Abaúj-Zemplén county (15.4%).

Figure 2. Distribution of respondents by settlement type

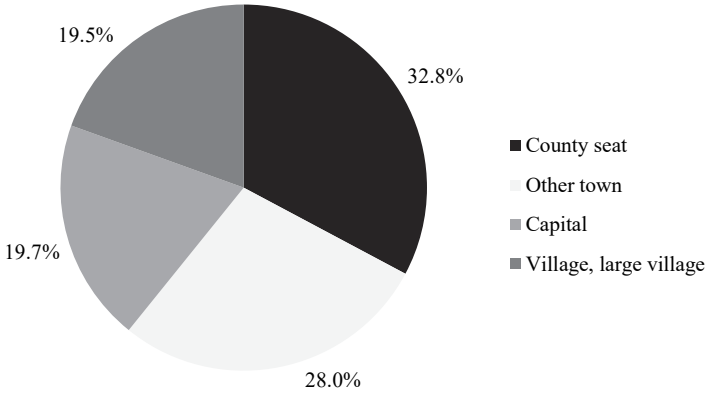
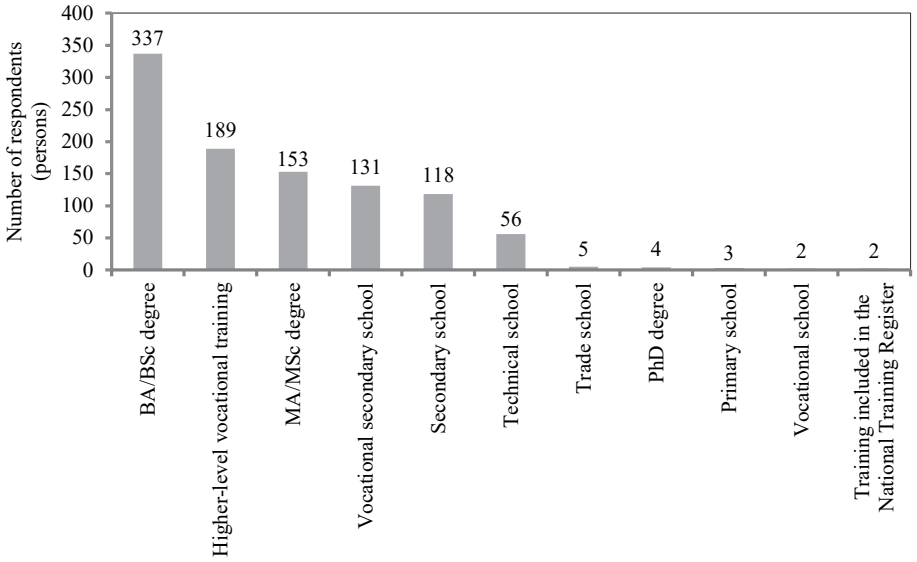


Figure 3. Number of respondents by highest educational attainment

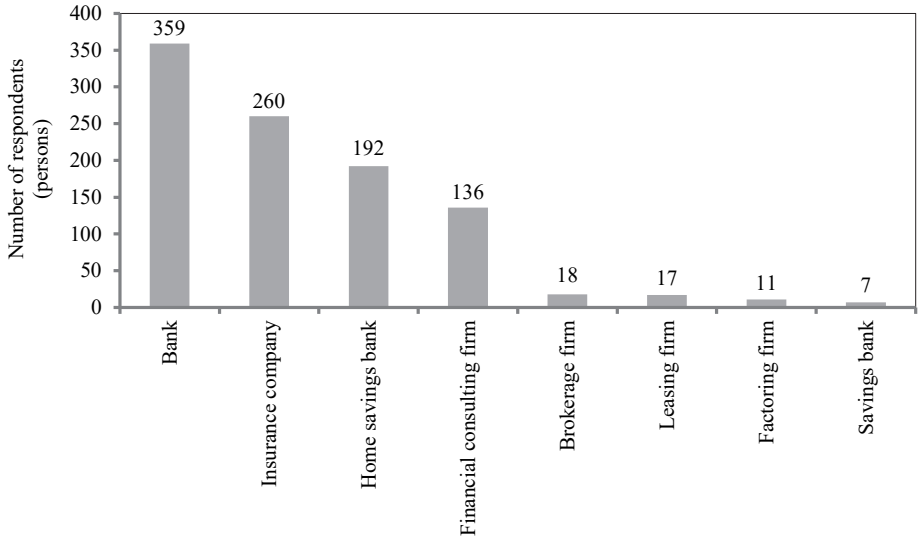


One third of the 1,000 people have a BA/BSc degree, 18.9% have completed a higher-level vocational training program, and 15.3% have a MA/MSc degree. (See Figure 3.) Two-thirds of the sample (683 respondents) have a higher level of education, ranging from higher-level vocational training to a PhD degree. Education-

al attainment ranges from eight or fewer grades of primary school (three respondents) to PhD degree (four respondents). The respondents identified 473 different qualifications as their highest level of education. They have a wide variety of professions (degrees) in addition to the ones in banking, insurance, economics, and finance. There are nurses, mechanics, coaches (license C), forensic investigators, confectioners, architects, dental technicians, pigeon breeders, mechanical engineers, graphologists, naval engineers, military officers, lawyers, car body workers, bricklayers, master hairdressers, tailors, plant protection engineers, kindergarten teachers, bakers, programming mathematicians, psychologists, recreation specialists, health experts, police officers, transport specialists, professional translators, TV journalists, interpreters, sociologists, teachers, dairy farmers, lifeguards, electrical engineers, hydraulic technicians, and music school teachers among them.

Most of the participants work in banks, followed by insurance companies, home savings banks, and financial consulting firms. (See Figure 4.) The share of employees in brokerage, leasing and factoring firms and savings banks is very low (5.3%).

Figure 4. Number of respondents by type of employer

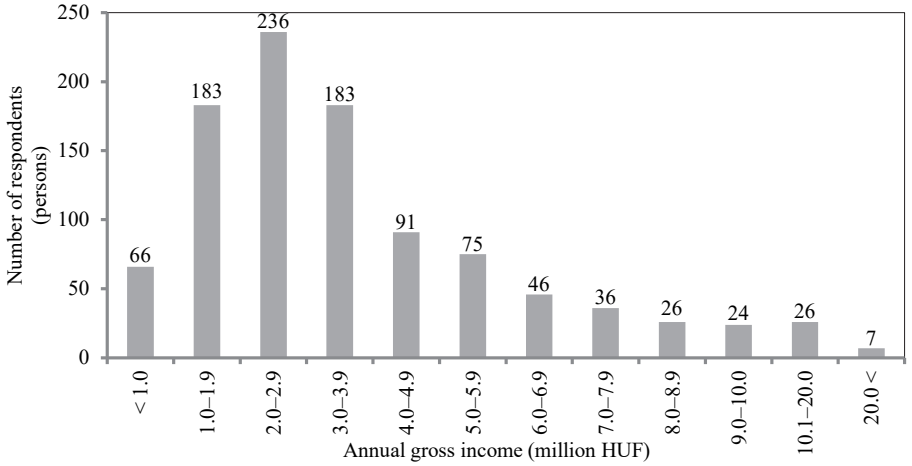


The responses vary widely in terms of time spent in the financial and insurance sectors. (See Figure 5.) The highest number of respondents (77 each) have either two or 10 years of work experience, while 76 respondents have three years. A total of 44 respondents have been working in this field for less than a year, while a woman living in Pest county has been working as a sales associate for the longest time (44 years).

Figure 5. Number of respondents by length of professional experience in the financial and insurance sectors

Regarding annual gross income, 236 respondents earn HUF 2.0–2.9 million, and the earnings of 183-183 people fall into the category of either HUF 1.0–1.9 million or HUF 3.0–3.9 million. (See Figure 6.) The annual gross income of 66 respondents is less than HUF 1 million, while that of 33 sales consultants exceeds HUF 10 million. One response ('varying') cannot be interpreted. The average annual gross income of the sales staff is HUF 4.48 million. This figure is also valid if the maximum amount of the selected income categories is considered as gross per capita income and the 'varying' answer is omitted. Moreover, if only the data above HUF 30 million (HUF 123 million) is ignored, the average does not change significantly, remaining at HUF 4.36 million (*Juhász* [2019a] pp. 72–78).

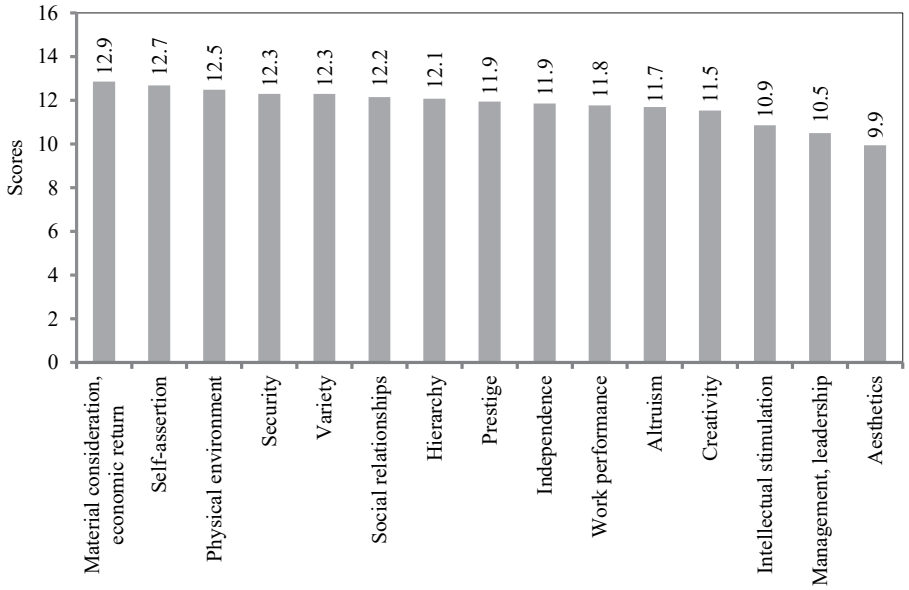
Figure 6. Number of respondents by annual gross income



3.2. Personality profile of the sales associates based on Super's Work Values Inventory

Compared to the average scores in Super's Work Values Inventory, the surveyed sales associates scored higher than 12 out of a maximum of 15 points in the following seven categories: material consideration/economic return (12.9), self-assertion (12.7), physical environment (12.5), security (12.3), variety (12.3), social relationships (12.2), and hierarchy (12.1).

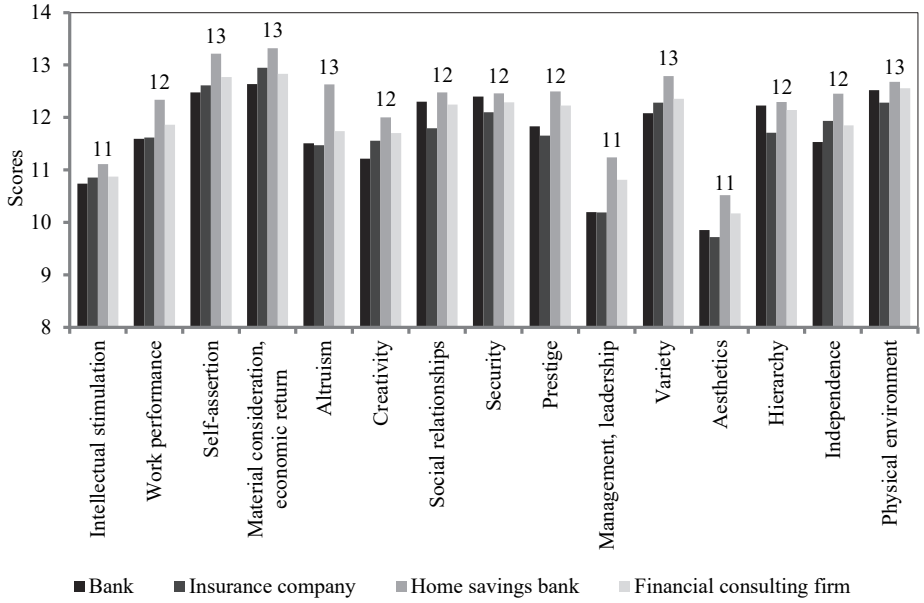
Figure 7. Average score of respondents on Super's Work Values Inventory



When comparing the scores of salespeople representing the four largest subsamples (respondents working in the fields of banking, insurance, home savings banking, and financial consulting), those working in home savings banking receive the highest average scores.

Based on other research findings, the scores of sales associates achieved on Super's Work Values Inventory were subjected to principal component analysis. Consequently, the question arises: Can a significant difference be found compared to the mentioned 2006 Hungarian survey regarding individual principal components and the items connected to them?

Figure 8. Average work values of respondents based on Super's Work Values Inventory by type of employer



Before performing the principal component analysis, one must make sure that the given data (in this case, the scores assigned to the 45 questions on Super's Work Values Inventory) are suitable for such a query. To evaluate sampling adequacy and the suitability of the variables to be included in the principal component analysis, the correlation and anti-image matrices were analysed, the KMO measure was calculated and the Bartlett and Scree tests were conducted. Although the data were successfully analysed using all five methods, tables summarising the results are not presented here due to space constraints.

The results of the five tests are as follows:

1. The correlation matrix reveals a desirable condition for multi-collinearity between the variables, as correlation is observed in most of the 990 correlation values, while virtually full significance (97.9%) can be detected.

2. The anti-image matrix can be divided into two parts. In the upper part, according to the rule of thumb, no element other than the main diagonal can have a value higher than 0.09 (this ratio can only be exceeded by one-quarter of the elements). In the lower part, 'the diagonal elements of the anti-image correlation matrix are important because they include the MSA (measure of sampling adequacy) values. If an MSA value of a variable is lower than 0.5, it is excluded from the

analysis.' (*Sajtos–Mitev* [2007] pp. 255–257) In this case, the MSA values are between 0.853 and 0.978.

3. According to Table 3, the value of the KMO measure is 0.955, indicating that the variables are optimal (KMO ≥ 0.9) for principal component analysis.

Table 3

Value of the KMO measure and results of the Bartlett test

KMO measure of sampling adequacy	0.955
Bartlett's test of sphericity	
Approx. Chi-square	25,426.649
df	990
Sig.	0.000

4. The Bartlett test results are also presented in Table 3. The zero hypothesis of the Bartlett problem (there is no correlation between the initial variables) can be discarded as 'the significance level (Sig.) is lower than 0.05. Consequently, the Bartlett probe confirms that the starting variables are suitable for principal component analysis due to the existing correlation.' (*Sajtos-Mitev* [2007] pp. 257–258)

5. The Scree plot figure helps determine the number of principal component dimensions. (See Figure 9.) According to the results obtained, five (or six) principal components should be used.

Figure 9. Scree plot

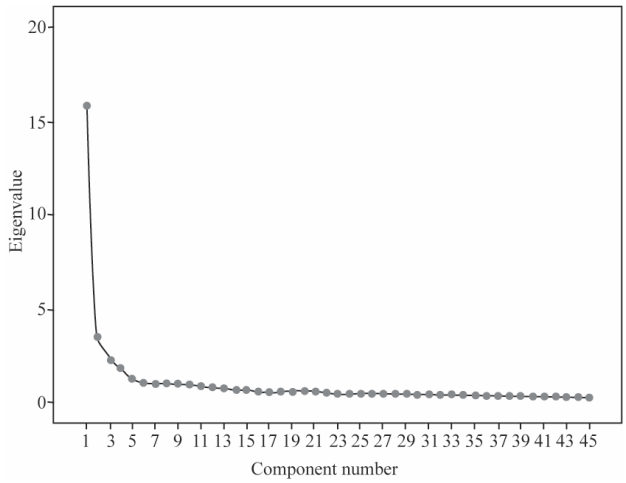


Table 4

Fully explained variance following the rotation of principal components calculated from Super's Work Values Inventory

Component	Initial eigenvalues			Extraction sum of squared loadings			Rotation sum of squared loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	15.774	35.054	35.054	15.774	35.054	35.054	5.311	11.802	11.802
2	3.436	7.635	42.689	3.436	7.635	42.689	4.775	10.611	22.413
3	2.203	4.895	47.584	2.203	4.895	47.584	4.153	9.228	31.641
4	1.877	4.171	51.755	1.877	4.171	51.755	4.088	9.086	40.726
5	1.249	2.775	54.530	1.249	2.775	54.530	3.303	7.340	48.067
6	1.099	2.442	56.971	1.099	2.442	56.971	3.165	7.032	55.099
7	1.061	2.359	59.330	1.061	2.359	59.330	1.671	3.713	58.812
8	1.025	2.277	61.607	1.025	2.277	61.607	1.258	2.795	**61.607**
9	0.979	2.175	63.782						
10	0.948	2.108	65.889						
11	0.870	1.932	67.822						
12	0.803	1.785	69.607						
13	0.715	1.589	71.196						
14	0.693	1.541	72.736						
15	0.673	1.496	74.233						
16	0.645	1.433	75.665						
17	0.617	1.371	77.036						
18	0.584	1.298	78.335						
19	0.577	1.283	79.617						
20	0.527	1.172	80.789						
21	0.525	1.167	81.956						
22	0.502	1.116	83.072						
23	0.466	1.035	84.107						
24	0.462	1.026	85.132						
25	0.446	0.992	86.124						
26	0.438	0.973	87.097						
27	0.412	0.916	88.013						
28	0.406	0.902	88.915						
29	0.379	0.843	89.758						
30	0.370	0.821	90.579						
31	0.361	0.802	91.382						
32	0.355	0.789	92.171						
33	0.344	0.764	92.935						
34	0.338	0.751	93.687						
35	0.332	0.737	94.424						
36	0.305	0.679	95.103						
37	0.293	0.652	95.755						
38	0.292	0.648	96.403						
39	0.278	0.618	97.022						
40	0.264	0.587	97.609						
41	0.256	0.568	98.177						
42	0.230	0.510	98.687						
43	0.217	0.483	99.170						
44	0.206	0.459	99.628						
45	0.167	0.372	100.000						

Note. Extraction method: principal component analysis.

Table 5

Principal component loadings of Super's Work Values Inventory items

Super's Work Values Inventory item *I would like to have a job where I….*	Principal component loading*							
	1	2	3	4	5	6	7	8
Principal component 1: Management, leadership								
14. *can direct others.*	0.841	0.074	0.092	–0.003	0.112	–0.034	0.086	0.177
37. *can conduct others' work, too.*	0.782	0.175	0.175	0.018	0.160	–0.070	–0.017	0.191
24. *may need my managerial skills.*	0.752	0.268	0.183	0.067	0.038	0.109	0.095	0.079
15. *can create new concepts.*	0.673	0.277	–0.036	0.274	0.105	0.234	0.040	–0.058
16. *can create something new.*	0.630	0.264	–0.019	0.396	0.019	0.240	–0.045	–0.063
45. *my new ideas are always needed.*	0.481	0.439	0.079	0.294	0.194	0.156	–0.028	–0.025
6. *can carry authority in front of others.*	0.461	0.192	0.196	0.118	0.099	0.440	0.153	0.110
Principal component 2: Intellectual values								
32. *can do several, diverse tasks.*	0.217	0.677	0.242	0.262	0.178	0.078	0.032	0.111
38. *can do something mentally challenging.*	0.357	0.647	0.204	0.146	0.152	0.124	–0.014	0.053
29. *do not have monotonous tasks.*	0.221	0.635	0.264	0.133	0.192	0.046	–0.038	0.075
4. *can do varied work.*	0.156	0.615	0.073	0.136	0.083	0.417	0.164	0.155
44. *can develop myself constantly.*	0.275	0.543	0.143	0.297	0.191	0.200	0.057	–0.036
5. *can decide in my field.*	0.310	0.508	0.091	0.162	0.056	0.497	0.058	–0.023
21. *can make my own decisions.*	0.446	0.492	0.188	0.169	0.046	0.282	0.078	–0.010
23. *can meet new thoughts.*	0.376	0.478	0.149	0.382	–0.035	0.198	0.072	–0.104
17. *can know the result of the task objectively.*	0.361	0.366	0.009	0.202	0.262	0.257	0.133	–0.126
Principal component 3: Workplace atmosphere								
27. *have colleagues who are also friends.*	0.099	0.084	0.715	0.177	0.111	0.016	–0.060	0.218
34. *can get on well with my colleagues.*	–0.027	0.320	0.644	0.057	0.251	0.170	0.228	0.091
25. *can work under pleasant conditions.*	0.230	0.107	0.634	0.078	0.229	0.214	0.108	–0.216
28. *am assured others appreciate me for my work.*	0.186	0.281	0.579	0.125	0.240	0.154	0.160	–0.004
12. *can work in neat and tidy atmosphere.*	0.244	0.007	0.551	0.218	0.207	0.188	0.367	–0.145
36. *can work at ease (silence, cleanliness, etc.).*	0.039	0.249	0.506	0.126	0.380	0.176	0.006	–0.183
26. *my personal way of life can prevail.*	0.400	0.185	0.454	0.253	0.095	0.277	–0.051	–0.134
33. *am looked up.*	0.345	0.338	0.388	0.179	0.151	0.144	0.089	0.189

(Continued on the next page)

(Continued)

Super's Work Values Inventory item *I would like to have a job where I….*	Principal component loading*							
	1	2	3	4	5	6	7	8
Principal component 4: Altruism								
20. *can make the world a better place.*	0.179	0.160	0.105	0.789	0.131	0.051	0.087	–0.079
41. *can create something nice.*	0.215	0.104	0.125	0.744	0.240	0.046	–0.063	–0.031
30. *can do good for others.*	0.080	0.336	0.291	0.702	0.071	0.023	0.122	0.075
31. *can work for the benefit of others.*	0.079	0.329	0.173	0.676	0.111	0.017	0.183	0.153
2. *can help others.*	–0.069	0.263	0.116	0.553	0.026	0.154	0.267	0.302
7. *can become even an artist.*	0.283	–0.193	0.067	0.527	0.025	0.084	–0.327	0.367
Principal component 5: Security								
18. *have a boss who always makes the right decision.*	0.104	0.091	0.210	0.137	0.647	0.149	0.307	–0.066
39. *can expect a high pension.*	0.112	0.031	0.213	–0.012	0.630	0.369	–0.195	0.052
42. *can be assured to get a suitable job if the present one stops.*	0.090	0.190	0.268	0.125	0.625	0.180	0.095	–0.021
19. *can always do enough work.*	0.188	0.330	0.212	0.153	0.564	0.084	0.292	–0.087
43. *have an understanding boss.*	0.062	0.103	0.463	0.183	0.525	0.139	0.142	–0.030
40. *others have no say in my work.*	0.437	0.132	0.201	0.142	0.445	0.007	–0.219	0.093
13. *I cannot make any excuses as there are only good or bad solutions.*	0.347	0.115	0.060	0.221	0.354	–0.109	0.281	0.222
Principal component 6: Economic return								
3. *can earn a lot of money.*	0.111	0.122	0.194	–0.035	0.257	0.741	0.082	0.115
22. *can provide an easy, carefree life for myself.*	0.081	0.249	0.272	0.101	0.301	0.597	–0.034	–0.152
35. *can lead the life I like the most.*	0.033	0.373	0.387	0.080	0.266	0.478	0.020	–0.165
8. *colleagues receive me in a friendly way.*	–0.132	0.190	0.400	0.112	0.125	0.438	0.335	0.147
10. *can implement myself.*	0.328	0.354	0.094	0.356	–0.022	0.415	0.218	–0.057
Principal component 7: Hierarchy								
11. *can respect the boss.*	0.138	–0.015	0.354	0.176	0.193	0.132	0.635	–0.009
9. *can be sure to be given a task.*	0.076	0.339	0.109	0.090	0.295	0.320	0.373	0.204
Principal component 8: Intellectual motivation								
8. *colleagues receive me in afriendly way.*	0.274	0.114	–0.048	0.112	–0.072	0.028	0.021	0.643

* Rotation converged in 23 iterations.

Note. N = 1,000. Extraction method: principal component analysis; rotation method: varimax with Kaiser normalization.

The calculations confirm that the principal component analysis can be performed. Nevertheless, it should be kept in mind that the primary results are difficult to interpret. 'If such variables show correlations with a principal component that has basically nothing to do with each other, then the process of interpretation cannot occur. However, rotation can help with this problem.' (*Sajtos–Mitev* [2007] p. 264) From the potential rotation methods, I have opted for the most frequently used approach, varimax.

Table 4 shows the results of the principal component analysis. Each component explains the variance of the variables in the order of their eigenvalues. The first principal component accounts for the largest proportion (35.05%) of the variance before rotation, while it accounts for only 11.80% after rotation. Additional principal components explain the aggregate variance to a lesser extent. According to the Kaiser criteria, only principal components with an eigenvalue of at least 1 should be considered. The last column of Table 4 (cumulative %) reveals that eight principal components derived from the Kaiser factor explain 61.61% of the variance. Nevertheless, the application of these eight principal components is not fully confirmed by the Scree plot introduced previously. According to the 'elbow rule', the number of principal components should be maximised until the steepness of the curve suddenly changes and starts to become linear (*Sajtos–Mitev* [2007] pp. 259–276). In the present case, such a change occurs in the fifth or sixth principal component; however, other principal components may also meet the Kaiser criterion. Thus, I worked with eight principal components.

According to Table 4, principal components I, II, and III explain 11.80%, 10.61%, and 9.23% of the variance, respectively. Furthermore, principal components IV, V, VI, VII, and VIII explain its 9.09%, 7.34%, 7.03%, 3.71%, and 2.80%.

According to the results in the literature, a principal component analysis was performed for scores achieved by sales staff on Super's Work Values Inventory. The question is whether the scores and principal components (together with the items for the principal components) differ significantly from the ones obtained from the 2006 Hungarian standardised research (*Budavári-Takács* [2011] p. 16). The rotated factor weight matrix (see Table 5) shows that the rotation of seven (both principal components I and V), nine (principal component II), eight (principal component III), six (principal component IV), five (principal component VI), two (principal component VII), and one (principal component VIII) work values is required. For principal component weights to be considered practically significant, they must be equal to or more than 0.5. Of the 45 work values, 32 reach this threshold. An additional requirement for the statistical significance of the principal component weights is the number of components in the sample. The smaller the sample, the higher the principal component weight of a given variable; thus, the principal component weight should be at least 0.75 for a 50-component sample and at least 0.30 for a sample of 350 or more components (*Sajtos–Mitev* [2007] p. 268). The principal component weight of the current 1,000-item sample is considered statistically significant.

Table 6 lists the names of the principal components along with the closely and secondarily connected items. For the first six principal components, the names are similar to those defined in the 2006 study, although the item numbers are different. The importance of principal component I (management, leadership) is indicated by its first place, followed by principal component II (intellectual values). Other differences include the higher ranking of principal component III (workplace atmosphere) in third place over principal component IV (altruism) in the sample of sales associates. In the case of principal component V, I introduced a new term: security. Consequently, factor VI of the previous study (informal atmosphere or casualness) is not applicable here, mainly because complying with or adhering to strict financial laws, regulations, or internal rules is incompatible with a relaxed attitude. Due to the position shifts in the pairs of the first four factors/principal components and the introduction of the new principal component, the material considerations/economic return value is ranked only sixth, which is surprising given the nature of the financial and insurance sectors. In addition to principal component V, two other principal components (hierarchy and intellectual motivation) were introduced. Although relatively few items are associated with the latter two principal components, their weights make them eligible to be differentiated.

Table 6

Eight principal components and the connected items for the sample of sales associates

Principal component	Closely connected item	Secondarily connected item
I Management, leadership	14, 15, 16, 24, 37	6, 45,
II Intellectual values	4, 5, 29, 32, 38, 44	17, 21, 23
III Workplace atmosphere	12, 25, 27, 28, 34, 36	26, 33
IV Altruism	2, 7, 20, 30, 31, 41	–
V Security	18, 19, 39, 42, 43	13, 40
VI Material considerations/ economic return	3, 22	8, 10, 35
VII Hierarchy	11	9
VIII Intellectual motivation	1	–

Note. $N = 1{,}000$. For closely connected items, principal component weights ≥ 0.5; for secondarily connected items, principal component weights < 0.5.

In summary, the principal component analysis of the scores obtained on Super's Work Values Inventory has resulted in the following principal components:

Principal component I Management, leadership,
Principal component II Intellectual values,

Principal component III Workplace atmosphere,
Principal component IV Altruism,
Principal component V Security,
Principal component VI Material considerations/economic return,
Principal component VII Hierarchy,
Principal component VIII Intellectual motivation.

The number and content of these principal components differ from the ones identified in the 2006 research. Three new factors have been created, Principal component V (security), Principal component VII (hierarchy), and Principal component VIII (intellectual motivation) (*Juhász* [2019f]).

4. Summary

The results, along with the proposed tests, will help identify those competencies included in Super's Work Values Inventory that job applicants and employees of financial and insurance companies must have or need to improve.

The global economic crisis began in the financial and insurance sectors in 2008, and these were also the sectors with the highest rates of redundancies. Therefore, retaining the existing talent pool by appreciating the best sales personnel and identifying and selecting the potentially successful job applicants are essential for companies to expect long-term success.

These conclusions apply not only to the financial and insurance sectors, but also to other segments of the national economy. Consequently, the present research can be extended to sales staff working in other areas, including FMCG (fast-moving consumer goods), car and real estate sales, and the results may be subject to comparative analysis (*Juhász* [2019f]).

References

ARONSSON, G. – GUSTAFSSON, K. – DALLNER, M. [2010]: Work environment and health in different types of temporary jobs. *European Journal of Work and Organizational Psychology*. Vol. 11. No. 2. pp. 151–175. https://doi.org/10.1080/13594320143000898

BABBIE, E. [2003]: *Social Science Research*. Balassi Kiadó. Budapest.

BAUER, A. – BERÁCS, J. [2017]: *Marketing.* Akadémiai Kiadó. Budapest. https://doi.org/10.1556/9789634540076%C2%A0

BAUER, A. – MITEV, A. [2016]: Az értékesítővé válás folyamata. *Vezetéstudomány*. Vol. 47. No. 3. pp. 23–56. https://doi.org/10.14267/VEZTUD.2016.03.03

BELBIN, M. [1998]: *The Team or the Cooperative Group.* SHL Hungary Kft. Budapest.

BERNE, E. [1984]: *Emberi játszmák.* Háttér Kiadó. Budapest.

BUDAVÁRI-TAKÁCS, I. [2011]: *A tanácsadási módszerek.* Szent István Egyetem. Gödöllő. https://dtk.tankonyvtar.hu/bitstream/handle/123456789/11923/2010-0019_A_tanacsadasi_modszerek.pdf?sequence=1&isAllowed=y

CARVER, C. S. – BAIRD, E. [1998]: The American dream revisited: Is it what you want or why you want it that matters? *Psychological Science*. Vol. 9. No. 4. pp. 289–292. https://doi.org/10.1111/1467-9280.00057

CARVER, C. S. – SCHEIER, M. F. [2006]: *Személyiségpszichológia.* Osiris Kiadó. Budapest.

CICALA, J. E. [2014]: The individual and organizational hazards of loneliness on salespeople. *Review of Business and Finance* Studies. Vol. 5. No. 1. pp. 27–36. ftp://ftp.repec.org/opt/ReDIF/RePEc/ibf/rbfstu/rbfs-v5n1-2014/RBFS-V5N1-2014-3.pdf

COMER, J. M. – DUBINSKY, A. J. [1985]: *Managing the Successful Sales Force.* Lexington Books. Lexington.

DANKÓ, L. – KOVÁCS, P. [2017]: Elégedettségfókuszú személyes értékesítés B2B üzleti kapcsolatokban. In: *Piskóti, I.* (ed.): *Marketingkaleidoszkóp.* Miskolci Egyetem. Miskolc. pp. 9–37. http://midra.uni-miskolc.hu/document/30310/26310.pdf

DANKÓ, L. [2009]: *Személyes eladás – a nappali és levelező tagozatos Marketing szakos MA közgazdász hallgatók számára.* Pro Marketing Miskolc Egyesület. Miskolc.

DEETER-SCHMELZ, D. R. – SOJKA, J. Z. [2003]: Developing effective salespeople: Exploring the link between emotional intelligence and sales performance. *International Journal of Organizational Analysis.* Vol. 11. No. 3. pp. 211–220. https://doi.org/10.1108/eb028972

DURUGY, A. – KOLLÁR, P. – MADARÁSZ, I. [2016]: Eladói kompetenciák mérése próbavásárlással. *Vezetéstudomány*. Vol. 47. No. 2. pp. 12–18. https://doi.org/10.14267/VEZTUD.2016.02.02

EFFRON, M. – GANDOSSY, R. – GOLDSMITH, M. [2003]: *Managing Human Resources in the 21st Century.* Wiley. Hoboken.

FORD, N. M. – WALKER, O. C. JR. – CHURCHILL, G. A. – HARTLEY, S. W. [1988]: Selecting successful salespeople: A meta-analysis of biographical and psychological selection criteria. In: *Houston, M. J.* (ed.): *Review of Marketing.* American Marketing Association. Chicago. pp. 90–131.

GAEDEKE, R. M. – TOOTELIAN, D. H. [1989]: Employers rate enthusiasm and communication as top job skills. *Marketing News.* 27 March. p. 14.

GOLEMAN, D. [1987]: Research affirms power of positive thinking. *New York Times.* 3 February. https://www.nytimes.com/1987/02/03/science/research-affirms-power-of-positive-thinking.html

GOLEMAN, D. [1995]: *Érzelmi intelligencia.* Háttér Kiadó. Budapest.

GOLEMAN, D. [2007]: *Társas intelligencia – Az emberi kapcsolatok új tudománya.* Libri Kiadó. Budapest.

GREENBERG, H. M. – GREENBERG, J. [1990]: *What It Takes to Succeed in Sales.* Dow-Jones Irwin. Homewood.

GREENBERG, H. M. [2010]: The personality of a top salesperson. *Precast Magazines*. 28 May. National Precast Concrete Association. https://precast.org/2010/05/the-personality-of-a-top-salesperson/

HALL, Z. R. – AHEARNE, M. – SUJAN, H. [2015]: The importance of starting right: The influence of accurate intuition on performance in salesperson-customer interactions. *Journal of Marketing*. Vol. 79. No. 3. pp. 91–109. https://doi.org/10.1509/jm.13.0505

HARRIS, E. G. – MOWEN, J. C. – BROWN, T. J. [2005]: Re-examining salesperson goal orientations: Personality influencers, customer orientation, and work satisfaction. *Journal of the Academy of Marketing Science.* Vol. 33. No. 1. pp. 19–35. https://doi.org/10.1177/0092070304267927

HENCZI, L. [2006]: Kompetenciák. In: *Dara, P. – Henczi, L. – Szetei, T.* (eds.): *Állásvadászat és karriertervezés – Gyakorlati fortélyok és munkaerő-piaci technikák nem csak pályakezdőknek.* Perfekt Gazdasági Tanácsadó, Oktató és Kiadó Zrt. Budapest. pp. 24–34.

HENCZI, L. [2007]: Kompetenciafelfogások az Európai Unióban. In: *Henczi, L. – Zöllei, K.* (eds.): *Kompetenciamenedzsment.* Perfekt Gazdasági Tanácsadó, Oktató és Kiadó Zrt. Budapest. pp. 233–267.

INGRAM, T. N. – LAFORGE, R. W. [1992]: *Sales Management: Analysis and Decision Making.* The Dryden Press. Fort Worth.

JUHÁSZ, I. [2019a]: *A versenyszféra pszichológiai elvárásai a jelenkor üzletkötőivel szemben – különös tekintettel a pénzügyi, biztosítási tevékenység nemzetgazdasági ágra*. Miskolci Egyetem. Miskolc. https://doi.org/10.14750/ME.2019.024

JUHÁSZ, I. [2019b]: Personality testing of salespeople working in finance. *Public Finance Quarterly.* Vol. 64. No. 2. pp. 175–190.

JUHÁSZ, I. [2019c]: Értékesítői motivációk – különös tekintettel a pénzügyi, biztosítási tevékenység nemzetgazdasági ágra. *Vezetéstudomány.* Vol. 50. Nos. 7–8. pp. 39–48. https://doi.org/10.14267/VEZTUD.2019.07.04

JUHÁSZ, I. [2019d]: Pénzügyi területen dolgozó értékesítők aspirációinak vizsgálata. *Marketing & Menedzsment*. Vol. 53. No. 2. pp. 95–107. https://doi.org/10.15170/MM.2019.53.02.08

JUHÁSZ, I. [2019e]: *Értékesítők hippokratész-i vérmérséklet típusa a pénzügyi, biztosítási tevékenység nemzetgazdasági ágban.* VII. IRI Conference on Social Sciences, Conference Volume. 19–20 June. International Research Institute s.r.o. Párkány. pp. 52–59.

JUHÁSZ, I. [2019f]: *Theses of Doctoral (PhD Dissertation) – Psychological Expectations of the Business Sphere Regarding the Hiring of Financial Sales Associates with Special Attention to the Financial and Insurance Sector of the National Economy.* University of Miskolc. Miskolc. https://doi.org/10.14750/ME.2019.024

JUHÁSZ, I. [2020]: Pénzügyi területen dolgozó értékesítők a csapattagtípus kérdőív tükrében. *Marketing & Menedzsment.* Vol. 54. No. 4. pp. 77–88. https://doi.org/10.15170/MM.2020.54.04.06

JUHÁSZ, I. [2021]: Pénzügyi területen dolgozó értékesítők személyiségjellemzői a jövedelem nagyságának tükrében. *Vezetéstudomány.* Vol. 52. Nos. 8–9. pp. 95–107. https://doi.org/10.14267/VEZTUD.2021.09.07

KAROLINY, M. – POÓR, J. [2017]: Bevezetés. In: *Karoliny, M. – Poór, J.* (eds.): *Emberi erőforrás menedzsment kézikönyv – Rendszerek és alkalmazások.* Wolters Kluwer Hungary Kft. Budapest.

KASSER, T. – RYAN, R. M. [1993]: A dark side of the American dream: Correlates of financial success as a central life aspiration. *Journal of Personality and Social Psychology.* Vol. 65. No. 2. pp. 410–422. https://doi.org/10.1037/0022-3514.65.2.410

KASSER, T. – RYAN, R. M. [1996]: Further examining the American dream: Differential correlates of intrinsic and extrinsic goals. *Personality and Social Psychology Bulletin.* Vol. 22. No. 3. pp. 280–287. https://doi.org/10.1177/0146167296223006

KASSER, T. [2002]: *The High Price of Materialism.* The MIT Press. Cambridge.

KATO, T. [2014]: Coping with interpersonal stress and psychological distress at work: Comparison of hospital nursing staff and salespeople. *Psychology Research and Behaviour Management*. No. 7. pp. 31–36. https://doi.org/10.2147/PRBM.S57030

KLEIN, S. – KISS, J. [2016]: *Az értékesítők értéke*. SHL. Budapest.

KOTLER, P. – KELLER, K. L. [2016]: *Marketingmenedzsment.* Akadémiai Kiadó. Budapest. https://doi.org/10.1556/9789630597784

KOVACS, Á. L. [2015]: Hatásvadászok. *Figyelő.* Vol. 59. No. 14. pp. 60–61.

LAEZAR, E. P. [2006]: *A humán erőforrások közgazdaságtana vállalati vezetők részére.* Nemzeti Tankönyvkiadó Zrt. Budapest.

LIU, S. S. – COMER, L. B. [2007]: Salespeople as information gatherers: Associated success factors. *Industrial Marketing Management.* Vol. 36. No. 5. pp. 565–574. https://doi.org/10.1016/j.indmarman.2006.02.006

MCCLELLAND, D. C. [1965]: Achievement motivation can be developed. *Harvard Business Review*. Vol. 43. No. 6. pp. 6–24.

MITEV, A. Z. [2016]: Toborzás és kiválasztás. In: *Bauer, A. – Mitev, A. Z.* (eds.): *Eladásmenedzsment*. Akadémiai Kiadó. Budapest. pp. 151–166. https://doi.org/10.1556/9789630597876

MULLIGAN, R. D. [2004]: Self-assessment of social and emotional competencies of floor covering salespeople and its correlation with sales performance. *Dissertation Abstracts International: Section B: The Sciences and Engineering.* Vol. 64. No. 9-B. Article 4664.

NONIS, S. A. – SAGER, J. K. [2003]: Coping strategy profiles used by salespeople: Their relationships with personal characteristics and work outcomes. *Journal of Personal Selling & Sales Management.* Vol. 23. No. 2. pp. 139–150. http://dx.doi.org/10.1080/08853134.2003.10748994

PINK, D. H. [2013]: *To Sell is Human.* HVG Kiadó Zrt. Budapest.

PLOTKIN, H. M. [1987]: What makes a successful salesperson? *Training and Development Journal.* Vol. 41. September. pp. 54–56.

RAMASWAMI, S. N. – SINGH, J. [2003]: Antecedents and consequences of merit pay fairness for industrial salespeople. *Journal of Marketing.* Vol. 67. No. 4. pp. 46–66. https://doi.org/10.1509/jmkg.67.4.46.18690

RAUCH, A. – FRESE, M. [2007]: Let's put the person back into entrepreneurship research: A meta-analysis on the relationship between business owners' personality traits, business creation, and success. *European Journal of Work and Organizational Psychology.* Vol. 16. No. 4. pp. 353–385. https://doi.org/10.1080/13594320701595438

SAJTOS, L. – MITEV, A. [2007]: *SPSS kutatási és adatelemzési kézikönyv.* Alinea Kiadó. Budapest.

SCHROCK, W. A. – HUGHES, D. E. – FU, F. Q. – RICHARDS, K. A. – JONES, E. [2016]: Better together: Trait competitiveness and competitive psychological climate as antecedents of salesperson organizational commitment and sales performance. *Marketing Letters.* Vol. 27. No. 2. pp. 351–360. https://doi.org/10.1007/s11002-014-9329-7

SELIGMAN, M. [1987]: Interview. *New York Times. 3* February. Section C. p. 1. In: *Goleman, D*. (ed.): *Research Affirms Power of Positive Thinking*. https://www.nytimes.com/1987/02/03/science/research-affirms-power-of-positive-thinking.html

SEREGI, GY. – VARGA, G. [2004]: Kapcsolatokat épít a jó értékesítő – Pszichológiai tesztek segítségével tárják fel a személyiségjegyeket. *Világgazdaság.* 13 August. https://www.vg.hu/cegvilag/2004/08/ kapcsolatokat-epit-a-jo-ertekesito

SOJKA, J. Z. – DEETER-SCHMELZ, D. R. [2002]: Enhancing the emotional intelligence of salespeople. *Mid-American Journal of Business.* Vol. 17. No. 1. pp. 43–50. https://doi.org/10.1108/19355181200200004

SZÉLES, ZS. – BARANYI, A. – CSERNÁK, J. [2020]: A munkavégzés körülményeinek megváltozása a pandémia idején egy primer kutatás tükrében. In: *Kovács, T. – Szóka, K.* (eds.): *XIV. Soproni Pénzügyi Napok: „Gazdaságvédelem és pénzügyi kiutak" pénzügyi, adózási és számviteli szakmai és tudományos konferencia. Konferenciakötet. Október 1–2*. Soproni Egyetem. Sopron. pp. 171–186. http://publicatio.uni-sopron.hu/1971/1/SPN_2020_Konfkozl-171-186-Szeles-Baranyi-Csernak.pdf

SZILÁGYI, K. [1987]: *A Super-féle munkaérték kérdőív*. Módszertani Sorozat. Munkaügyi Kutatóintézet, Munkalélektani Koordináló Tanács. Budapest.

VERES, Z. [2017]: *A szolgáltatásmarketing alapkönyve.* Akadémiai Kiadó. Budapest. https://doi.org/10.1556/9789630597395

YEBOAH, A. – ALFRED, O. – NIMSAAH, W. K. – SAMUEL, O. [2014]: The relationship between personality traits and sales force performance: A case study of Eden Micro Finance. *British Journal of Economics, Finance and Management Sciences.* Vol. 9. No. 1. pp. 34–47.