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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

Theses of Doctoral (PhD Dissertation)

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1. Introduction, a brief summary of the research effort

1.1. Justification of topic selection

Most organisations require human resources for realizing their goals including the maximalisation of profits in the business sphere or a high standard performance in public administration. Conversely, people forming the staff of the given organisation need work for achieving their respective goals including supporting themselves or their families, the realization of their dreams (having an automobile, adequate housing, or vacations abroad). This statement offers a justification for the abovementioned ideas: ”the options of a given enterprise are greatly impacted by the way its current human resources relate to the company objectives and the expected requirements. At the same time the relations of the given employees to the respective company are signicantly influenced by the compatibility of the given employment opportunity entailing the content of the work, work conditions, remuneration. and moral recognition of their own individual needs.” (Balaton & Laczkó, 2007:71).

The mutual realization of employer and employee objectives requires a human resource selection process utilizing personality testing procedures for the sake of reconciling the demands and needs of organisations and individuals. Consequently, organisations will be able to assess the personality features of potential employees possessing the required professional competences thereby ascertaining the suitability of the given candidate to fill in the particular position (Juhász I. 2011:1). Most procedures aimed at ascertaining the suitability of the given candidate attempt to realize these dual goals. Organisations are interested in selecting the potentially most suitable candidate while employees want to identify the best positions matching their own personality features and locating the respective firm, institution, or organisation on the labour market. An employee will feel rewarded and perform in an above average manner where his or her abilities and competences can be maximised in an appropriate atmosphere while his or her effort is recognized both financially and morally by the given organisational environment.

Since organisations are usually more powerful then individuals they tend to enjoy the advantage of selection from a number of applicants. While it is rare that employees can select the given employer, how would the above process take place? Accordingly, the employee would assess the suitability of the given organisation or enterprise to fulfill his or her expectations or realise his or her personal goals. According to the reports of the Hungarian Central Statistical Office (KSH) in a period between January-May 2018 a labor shortage was experienced in Hungary. However, the respective 79 428 positions were primarily in the processing industry, and the administrative, service support, human health care, and social service sectors. Consequently, ”it is worthwhile to note the differences between the requirements of employee testing in case of candidate shortage or when people can easily find a job” (Klein B. & Klein S. 2008:138).

The use of tests for ascertaining the suitability of a candidate for the given profession dates back to Antiquity. Over 4 thousand years ago in China eligibility for public service or promotion in the respective field was decided by oral examinations performed on a three year basis (Vekerdy, 2004:181). While career suitability tests are nowadays primarily performed in the private or business sphere its application in the modern period originates from the public sphere. The English politician and archeologist Layard first used the now proverbial sentence: ”*we sent the right man to fill the right place*” in his address at the House of Commons on January 15, 1855 (Layard, 1855 in Shapiro, 2006:446)). Later successful multinational companies assigned higher priority to employee selection than their less prosperous

competitors. Powerful companies dedicated sufficient time and energy for the selection of their associates via severe testing, assignments, interviews, and various ability testing procedures prior to hiring, or launching a costly training scheme facilitating integration into the company culture.

In the past decade the field of work psychology and especially employee suitability testing gained increasing importance. Such testing measures were used by the human resources departments of major companies, research laboratories at universities, career counseling offices, employment development centres, and laboratories ascertaining the suitability of candidates for a career as professional drivers, The growing significance of personality testing is indicated by IQ testing as a prerequisite for a position at the National Tax and Customs Administration. Consequently, this field of occupational psychology offers a tremendous developmental potential in Hungary as well.

From an organisational point of view the identification of the most suitable candidate for a given position is a practical concern as it is vital for the improvement of effectiveness and profitability. Consequently, it is essential for the respective firms to become familiar with and use the optimal methods and devices of suitability testing, Recently domestically based multinational companies expressed interest in the appropriate and effective selection of not only white collar, but blue collar workers as well. (Klein B. & Klein S., 2008:142). (The Robert Bosch Electronics Ltd and the Siemens Corp has recently deployed personality assessment tests including the CPI questionnaire among other devices introduced in my dissertation during the selection and hiring process of their associates.)

I would like to justify the current relevance and importance of the selection of my research theme. Enterprises pose increasing expectations towards their employees especially those involved in financial sales and client or customer service. My principal research objective is the exploration of the psychological features and personality requirement criteria expected of financial sales associates especially in the financial and insurance sector of the national economy. Furthermore, I examine the respective aspirations. life ambitions. and motivations. My professional experience suggests that the use of the scientifically sound tests or personality tests can result in identifying the best potential candidate, but if the given person does not have an internal motivation (the fire down below or the spark to ignite it) to fulfill or lacks the interest in performing the respective tasks then the amount used for the selection process is money spent in vain. In the past years expectations toward sales associates especially in the financial sphere have undergone tremendous changes. Many executives have expressed their preference of talent and motivation to work experience, Talented and successful sales associates and sales managers who have proven themselves in other fields including car sales, real estate or FMCG are welcome in the financial sphere as well. HR experts of the financial and insurance sector consider the recruitment of able managers into the bank sector along with their retention essential: ”Another crucial task is the identification of successful and talented associates.” (Edit Somogyi, managing director and leader of the Human Resources Division of CIB Bank According to József Végh, the HR manager of the K&H group, ”One of the greatest challenges is the recruitment, hiring, and retention of leading experts in a labour market undergoing the most dynamic changes seen in this decade” (Csabai, 2016:9). I hope my dissertation will contribute to improving the success and efficiency of personality testing for the selection of financial associates in the financial and insurance sector of the national economy.

1.2. Research objective

What makes a good sales associate, what are the respective requirements and who decides this question? Should we rely on the opinion of clients, managers, or colleagues? Most people have already encountered financial sales associates in such fields as opening a bank account, submitting credit applications, securing an insurance offer, or asking for financial advice. Can any similarities and differences be recognised? The respective personality types range from open, reserved, casual, or formal. Despite various training schemes aiming at the ”standardization” of sales techniques most of them want to achieve success or persuade their client with a set of different arguments. I believe financial sales success is dependent upon one’s personality. The question emerges, namely who is suitable for this career including plenty of success and sometimes failure? Is there an exact method reliably predicting success in the field of financial sales? I hope my dissertation helps in identifying such methodology.
The basic purpose of my research effort is the construction of a personality profile for financial sales associates via a variety of diagnostic devices and procedures facilitating the selection of the best candidates for sales personnel in the financial and insurance sector of the national economy. Said personality profile will help in ascertaining whether the psychic features of the given candidate qualify him or her for a financial sales associate position and meet the requirements of the profession and that of the general expectations of the given firms.
The research attempts to identify the current psychological expectations posed to financial sales associates today. I also aim to identify the type of personality traits, psychological features, and motivations that can lead to sucess in this career burdened with stress and excessive workloads. As Kunos asserts these characteristics are manifested or come to the surface under a dual impact of genetic and environment-related influences. (Kunos, 2005:56). In my view the environmental impact is clearly determined by two components: the given work place and the respective position.
In addition to the abovementioned reasons my research effort is motivated by three personal aspects as well:

1. My first motivation is based on my professional background as an economist. Due to my qualifications I worked in several fields of the financial and insurance sector of the national economy. I became familiar with the special terminology of the banking, insurance, and financial consultancy business along with the atmosphere, activities, and special aspects of the profession. I am especially grateful to my colleagues for the opportunity to learn from them and my treatise serves as a type of tribute to those employed in this unique profession.
2. I am also trained as a psychologists and during my undergraduate studies I developed a special interest in the selection and techniques of human resources, My current field of research combines both of my degrees and qualifications as an economist and psychologist, Consequently, the personality testing of financial sales associates has relevance to both fields.
3. My third motive is that comparative personality testing on a sample of 1000 people in the finance sector has not been performed in Hungary, I would have liked to become the first one to reach this milestone.

1.3. The main questions of the research project, the respective hypotheses

Following a survey of the relevant professional literature several questions emerged. According to Earl Babbie ”the traditional scientific model has three main components, theory, operationalisation, and observation….Thus a scholar starts from the knowledge of the respective theoretical background and constructs hypotheses that can be substantiated … In order to substantiate or check the hypotheses one has to pinpoint the inherent variables via a method suitable for observation ... The term operationalisation refers to a clear identification of the maneuvres or operations required for the assessment of the respective variables. The hypotheses can be tested in a myriad of ways faciliating the rise of a wide variety of assessment or measurement procedures” (Babbie, 2003:60-61). Inspired by one of the leading research methodology experts of our times and relying on the relevant theoretical background and empirical research results along with an attempt at quantifying the respective research questions and applying the desired research methodology I constructed the following hypotheses.

H1) Based upon a gender-based comparison of the results achieved in the S-CPI questionnaire completed by financial sales associates and in light of the standardised values obtained on a Hungarian sample in 1985 I expect to identify greater than average differences in the following areas: Sociability, Good impression, Achievement via Conformance, Achievement via Independence, Psychological mindedness, Flexibility, Ego Strength, and Empathy.

I checked my hypothesis with a One Sample T-Test.

H2) A correlation can be discerned between the results related to the dimensions of Achievement via Conformance and Achievement via Independence as registered on the S-CPI scale.

My Hypothesis was tested with the Pearson correlation method.

H3) The factor analysis of the S-CPI results of the sample (principal component analysis) revealed numerical and content based differences with that of the scores of the 1985 standardization effort.

My Hypothesis was tested by factor analysis utilising the results of the correlational matrix, the anti-image matrix, the Kaiser-Meyer-Olkin criterion, the Bartlett test, and the Scree test.

H4) In light of the results scored at the S-CPI questionnaire the personality of financial sales associates in such fields as banking, insurance business, home savings consultancy, and financial consultancy show major differences.

My hypothesis was tested with a discriminant analysis utilising the Mahalanobis distance indicator, the Box’s M indicator, multicollinearity test, the Wilks’ lambda indicator, the Pearson correlation coefficient matrix (structure matrix) and the display of the centroids.

H5) Regarding sales associates in the finance, insurance sector the number of the factors of Super’s Work Values Inventory along with the items related to the given factors show a significant difference from that of results of the research performed on the Hungarian sample in 2006.

My Hypothesis was tested via factor analysis utilising the results of the correlation matrix, the anti-image matrix, the Kaiser-Meyer-Olkin criterion, the Bartlett probe and the Scree test.

H6) The comparison of the results registered at the Aspiration Index questionnaire with the standardised values obtained in 2006 in such dimensions as Financial Success, Personal growth, and Affiliation will reveal statistical divergences from the standardized values.

The Hypothesis was tested with One SampleT-Test.

H7) The majority of sales associates employed in the finance and insurance sector belongs to the Shaper type according to the Belbin Team Role survey.

My Hypothesis was tested with distribution ratio figures.

H8) The majority of financial sales associates working in the finance and insurance sector can be categorized as balanced extrovert according to Eysenck's taxonomy or fit the category of Sanguine of Hippocrates' Four temperament model.

My Hypothesis was tested with distributional relationship ratios.

H9) Certain personality features identified by the S-CPI questionnaire, Super's Work Values Inventory and the Aspiration Index can predict the success and efficiency of sales associates in the finance, insurance sector of the national economy.

My hypothesis was tested with a two variable logistic regression analysis utilising the results of the classification tables, the Nagelkerke R square indicator, the Cox & Snell indicator, and the Wald statistics.

2. Research methodology: the subjects of the inquiry, measurement, data collection, analysis

The subjects of the inquiry

The inquiry focused on the personal features of financial sales associates working in banks, insurance companies, residential savings, financial consultancy firms, factor and leasing firms, savings banks, and stock brokerages.

Measurement, assessment and data collection

The inquiry called on the participants to complete an on-line questionnaire containing closed and open ended questions The on-line questionnaire contained the following segments:

1. Basic information, personal data,
2. Shortened version of the California Psychological Inventory (S-CPI),
3. Super's Work Values Inventory,
4. Aspiration Index,
5. Belbin Team Roles questionnaire.

In order to avoid potential spatial and temporal limitations associated with paper based questionnaires I opted for the on-line version (Appendix 3 contains the actual questionnaire). I also wanted to make sure that the questionnaire could be easily completed by the use of the mouse. While most questions could be answered via a simple click or selection from a scroll down menu, if information was not listed regarding the highest level of professional qualification or the exact name of the current position respondents had to type in the missing data.

The questionnaire was available from the following link:
https://neptun.uni-eszterhazy.hu/UniPoll/Survey.aspx?surveyid=59121776&lng=hu-HU

Due to the personal nature of some of the questions the respective answers or scores were treated as highly confidential information. Upon request the respondents could receive personalized feedback and evaluation. The respective results were integrated into excel charts and diagrams, Said tables and diagrams along with an 18 page document in word format explaining the particular scores.were sent via e-mail to the respondents.

The most important features of the data collection process:

- The questionnaire was constructed, developed, tested, adjusted, and finalized in November and December 2016.
- The questionnaire was made available on-line on 14 December, 2016 at 11.14 and was closed on 20 July, 2017 at 08.13.
- Instead of random sampling I followed the snowball principle as actual sample members recruited future participants for the sampling process. The final sample was based on social capital formed by former and present colleagues, associates, students, my relatives, friends, and acquaintances. Following the snowball format, respondents completing the questionnaire received the respective link one more time and were asked to forward the questionnaire to their own circle of friends and acquaintances, In addition to individual respondents I contacted several organisations and businesses in the finance and sales sector both directly and indirectly. The respective institutions included the Hungarian Banking Association, the Association of Hungarian Insurance Companies, the National Savings Association, the National Association of Financial Enterprises, the Hungarian Leasing Association, the Chamber of Commerce and Industry of Hungary, and the Hungarian Economic Association.
- While initially 1656 people attempted to complete the questionnaire it was fully completed by 1069 respondents.
- The finalized sample included 1000 respondents (the responses given by 69 respondents had to be disregarded due to several causes including irrelevant employment experience or national economic sector).
- 584 respondents requested and received written feedback via e-mail.
- The sample included respondents from 19 counties of Hungary, along with the capital, Budapest, while one respondent's replies from Voralberg, Austria were excluded from the analysis.

Analysis

The collected data was analyzed and evaluated by excel and SPSS programs, The average and the deviation of the sample was established from various aspects along with the use of frequency and distribution ratios. Furthermore, I relied on the One Sample T-Test, the Pearson correlation, factor analysis, discriminant analysis and the two variable logistic regression analysis. Moreover, the replies of the sample were compared with those of the standardised results recorded earlier in Hungary (S-CPI, Aspiration Inventory). Other comparative examinations included the scores of financial sales associates in various sectors of the national economy (banking, insurance, financial consultancy, home savings consultancy).

3. The summary of the research results, the utilization and practical application of the acquired data

3.1. Personality profile of financial sales associates according to the shortened California Psychological Inventory

The following subsection introduces the detailed analysis of the results scored in the respective questionnaires administered to a sample of 1000 sales associates along with the given conclusions.

In light of the relevant professional literature and research results I expected to discern greater than average digressions after comparing the respective answers from a gender aspect with the prevous standardised results registered on Hungarian sample in the following areas: Sociability, Good Impression, Achievement via Conformance, Achievement via Independence, Psychological-Mindedness, Flexibility, Ego Strength, and Empathy.

Therefore the average scores were broken down into gender in each dimension while exploring the respective digression from the standard values. The One Sample T-Test helped to ascertain whether the respective sample components digress in a statistically justifiable way from the standard results or not. The results of the gender-based application of the One Sample T-Test are presented in the following tables (Table 1, Table 2). It can be concluded that in case of female respondents of the sample the Capacity for Status, Ego Strength, Good Impression and Communality didn't show statistically justifiable digressions from the standard values. In case of men the dimensions of Capacity for Status and Psychological-Mindedness brought such results. However in the rest of the dimensions significant digressions could be identified.

Table 1: The dimensional breakdown of of the average and standard scores of respondents to the female profile version of the S-CPI questionnaire and the results of the One Sample T-Test

S-CPI scales	Standard sample	Financial sales associate sample	Result of the One Sample T-Test	Can a statistical divergence be discerned between the sample values and the standard values?
	n = 1479	n = 622	significance level = 5,00 %	Yes/No
Dominance (Do)	12,23	13,17	5,395	Yes
Capacity for Status (Cs)	9,73	9,57	-1,376	No
Sociability (Sy)	14,14	15,36	8,031	Yes
Social Presence (Sp)	20,16	19,10	-7,150	Yes
Self-Acceptance (Sa)	10,56	10,78	2,207	Yes
Sense of Well-Being (Wb)	20,86	18,40	-12,396	Yes
Anxiety (An)	13,26	11,98	-6,051	Yes
Responsibility (Re)	17,65	15,68	-14,749	Yes
Socialization (So)	20,92	20,17	-4,404	Yes
Self-Control (Sc)	15,28	16,06	4,082	Yes
Tolcrance (To)	15,51	13,00	-18,066	Yes
Ego Strength (Es)	30,43	29,97	-1,627	No
Good Imprcssion (Gi)	13,91	14,04	0,772	No
Communality (Cm)	15,50	15,31	-1,603	No
Achievcment via Conformance (Ac)	16,02	17,02	6,655	Yes
Achievement via Independence (Ai)	10,37	9,63	-7,189	Yes
Intellectual Efficiency (Ie)	19,15	16,97	-14,164	Yes
Psychological-Mindedness (Py)	8,01	7,69	-4,003	Yes
Empathy (Em)	21,90	21,58	-2,248	Yes
Flexibility (Fx)	6,46	4,39	-17,556	Yes
Femininity (Fe)	13,89	12,61	-13,856	Yes

Source: Author's own compilation by the help of the SPSS program, 2017

Table 2: The dimensional breakdown of of the average and standard scores of the respondents to the male profile version of the S-CPI questionnaire and the results of the One Sample T-Test

S-CPI scales	Standard sample	Financial sales associate sample	Result of the One Sample T-Test	Can a statistical divergence be discerned between the sample values and the standard values?
	n = 1699	n = 378	significance level = 5,00 %	Yes /No
Dominance (Do)	13,80	14,43	2,960	Yes
Capacity for Status (Cs)	10,76	10,79	0,176	No
Sociability (Sy)	14,20	15,64	7,427	Yes
Social Presence (Sp)	21,16	20,33	-4,058	Yes
Self-Acceptance (Sa)	11,83	11,23	-4,555	Yes
Sense of Well-Being (Wb)	20,91	19,07	-6,771	Yes
Anxiety (An)	10,87	10,14	-2,622	Yes
Responsibility (Re)	16,60	14,55	-11,138	Yes
Socialization (So)	21,09	18,88	-10,263	Yes
Self-Control (Sc)	16,16	15,38	-2,993	Yes
Tolcrance (To)	15,50	12,92	-13,168	Yes
Ego Strength (Es)	33,31	31,48	-4,606	Yes
Good Imprcssion (Gi)	15,25	13,75	-6,940	Yes
Communality (Cm)	15,50	14,58	-5,027	Yes
Achievcment via Conformance (Ac)	16,50	17,26	3,689	Yes
Achievement via Independence (Ai)	10,75	9,77	-7,442	Yes
Intellectual Efficiency (Ie)	20,25	17,68	-12,812	Yes
Psychological-Mindedness (Py)	8,02	8,23	1,906	No
Empathy (Em)	22,67	22,04	-3,085	Yes
Flexibility (Fx)	6,50	4,90	-9,911	Yes
Femininity (Fe)	10,50	9,79	-6,073	Yes

Source: Author's own compilation by the help of the SPSS program, 2017

Having compared the dimension-related results obtained via the standardization of the S-CPI questionnaire with the dimension scores of the financial sales associates' sample I propose **Thesis 1**:

T1) The comparison of the S-CPI test scores of the financial sales associates sample with that of the standardized results leads to the following divergences according to sex. In case of women respondents the scores related to Capacity for Status, Ego Strength, Good impression and Communality do not diverge in a statistically justifiable manner from the standardized values. As far as male respondents are concerned the Capacity for Status and Psychological-Mindedness dimensions showed no statistically justifiable divergence from the standard values. However in the remaining dimensions significant digressions could be identified. Consequently, the thesis is only partially justified as in case of female respondents the Ego Strength and Good Impression, and for men the Psychological- Mindedness dimension scores do not show statistically justifiable divergences from the standardized values.

Having surveyed the relevant professional literature and research results I expected a correlation between the Achievement via Conformance and Achievement via Independence dimensions primarily because the respective sample included financial sales associates employed in achievement oriented positions. At the same time the S-CPI scores of financial sales associates were analyzed with the Pearson correlation coefficient with a dual probe. Having compared the Achievement via Conformance and Achievement via Independence scales it can be concluded that the correlation value is 0,325 with at least a 1 % significance level representing a below average positive correlation. In order to isolate the impact of the other variables and due to the close correlation between the abovementioned two variables the partial correlation coefficients were calculated as well. While the isolation of the impact of the other 19 scales revealed a significant correlation between the scales under inquiry, said correlations are either below average or at average level (the values of the partial correlation coefficient were between 0,426 and 0,510). The only exception was shown in case of the Tolerance scale, which compared with the two scales under inquiry resulted in a negative partial correlation coefficient at –0,069.

Table 3: The Pearson correlation between the scales of Achievement via Conformance and Achievement via Independence

Correlations			
		q40 Achievement via Conformance (Ac)	**q41 Achievement via Independence (Ai)**
q40 Achievement via Conformance (Ac)	Pearson Correlation	1	**,325****
	Sig. (2-tailed)		,000
	N	1000	1000
q41 Achievement via Independence (Ai)	Pearson Correlation	**,325****	1
	Sig. (2-tailed)	,000	
	N	1000	1000

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Author's own compilation by the help of the SPSS program, 2017

After the consideration of all 21 dimensions with the Pearson correlation coefficient (Appendix 6 of the Dissertation), more interesting results were obtained, Accordingly, in context of an one or five percent significance level all scales were moving together with the exception of eight cases related to Flexibility and Femininity. Strong (at or above 0,7) positive, or negative correlation was discerned in nine cases, out of which the highest correlation levels were registered between the following dimensions: Ego Strength and Sense of Well-Being (0,859) Good Impression and Ego Strength (0,752), Achievement via Conformance and Ego Strength (0,733). The greatest negative correlations were discerned in two cases between Ego Strength and Anxiety (-0,882) and Sense of Well- Being and Anxiety (0,813).
The strongest movement or progression of the Achievement via Conformance dimension with at least an one per cent significance level can be discerned not in context of Achievement via Independence but along the following dimensions: Ego Strength (0,733), Sense of Well-Being (0,699), and Intellectual Efficiency (0,645.) In a negative direction with at least an one per cent significance level it shows close correlation with the Anxiety dimension (-0,634).
The Achievement with Independence dimension shows the strongest positive correlation with at least an one percent significance level with Tolerance (0,597), Intellectual Efficiency (0,440), and Self-control (0,419), Conversely a negative correlation with at least an one per cent significance level can be discerned with the Anxiety dimension at (-0,296).

My analysis of the Achievement via Conformance and Achievement via Independence relations helped me to establish **Thesis 2**:

T2) A below average positive correlation can be discerned between the Achievement via Conformance and Achievement via Independence dimensions in the sample of financial sales associates. (The Pearson correlation coefficient is 0,325) Both of these indicators, however, show a higher correlation with other dimensions. Accordingly an especially positive correlation can be ascertained with Intellectual Efficiency (0,645 and 0,440 along with an especially negative correlation with Anxiety at (-0,634 and -0,296) with an one per cent significance level respectively.

In the United States the factor structure of the CPI has been revealed with a variety of factor analytical methods since the 1960s. On the Hungarian sample factor analysis was performed by a research team led by Prof. Attila Oláh. Inspired by the respective research results (Oláh, 1985a:72-73; Oláh, 1985b:96-99; Oláh, 1985c:39) I decided to perform a factor analysis of the S-CPI questionnaire scores of financial sales associates. The principal component analysis was supposed to reveal whether the number and content of the factors differ from that of the factors obtained via standardization. The purpose of factor analysis on the one hand is the exploration of the given structure and the reduction of the respective data. (Sajtos & Mitev, 2007:250). Furthermore the ”mathematical model of factor analyisis can characterise a data collection with numerous variables as a linear combination of several factors” (Ketskeméty & Izsó, 2005:182). I have opted for the principal component analysis within the field of factor analysis which is the best approach if our objective is the achievement of the potentially highest explanation variance fraction with least possible factors. (Sajtos & Mitev, 2007:250).
Before launching the factor analysis it must be ascertained whether the given data is suitable for that purpose. For the realization of such objective one can deploy several methods and I relied on the SPSS program to calculate the Correlation matrix, the Anti-image matrix, the Kaiser-Meyer-Olkin criterion, the Bartlett probe, and the Scree test. All five methods

confirmed the suitability of the given data for factor analysis. Due to spatial restrictions I present the respective details in Appendix 7 of the Dissertation. Based upon the results of the rotated factor weight matrix (Table 4) it must be concluded that Factors I and II were constructed via the rotation of the results of 9 dimensions and Factor III was produced by the rotation of 3 dimensions respectively. The requirement for considering the given variables significant from a practical aspect includes a factor weight at or above 0,5. All 21 dimensions reach said value and most even exceed it. The statistical significance of the factor weights depends on the number of the sample components. The smaller the sample the larger factor weight should a variable have, thus in case of a sample of 50, the factor weight should reach at least 0,75, while in case of a sample with 350 or more components the factor weight should be at least 0,30 (Sajtos & Mitev, 2007:268). The factor weight of the presently analyzed sample of 1000 participants can be considered statistically significant. Having compared the received results with the previously obtained factor analysis data I named the factors in the following manner:

The components of Factor I and their names: The factor contains the following components: Sociability, Social Presence, Dominance, Self acceptance, Anxiety, Capacity for Status, Ego Strength, Empathy, Intellectual Efficiency. Since in this factor the strongest scale is Sociability (0,844) and the rest can be used to ascertain interpersonal adequacy and efficiency (Social Presence, Dominance, Self-acceptance, Intellectual efficiency) I would name this factor the *Extraversion-Introversion* dimension as compared to Prof. Oláh's second factor named *Stability-Emotionality*. It is worth to note the inclusion of the only dimension with negative factor weight, Anxiety (-0,804) in this factor along with the Ego Strength and Empathy dimensions. Since these latter dimensions cannot be disregarded either I recommend the ***Stable Extroversion:-Stable Introversion*** denomination.

The components of Factor II and their names: The factor contains the following components: Self control, Socialization, Responsibility, Good Impression, Achievement via Conformance, Sense of Well-Being, Communality, Tolerance, Femininity, The scale with the strongest or highest value is Self-control at 0,834. Having compared the results with Oláh's published data the given factor appears to fully meet the requirements of Oláh's *Superego efficiency factor* listed as no. III. Furthermore, with the exception of two dimensions Ego strength and Anxiety, said factor also appears to be equivalent with Oláh's *Stability-Emotionality factor* listed as No. I. After adding the relevant factor weights in light of the factor-related data of the previous research Factor I registered at the value of 3,442 and Factor III at 2,758. Consequently I agree with the *Stability-Emotionality factor* denomination, but I also believe that the term ***Effective Stability-Effective Emotionality*** would be more appropriate.

The components of Factor III and their names: Said factor is composed of the following dimensions: Flexibility, Achievement via Independence, Psychological-Mindedness, with the highest value registered by Flexibility at 0,790. All three components with the exception of Empathy can be found in Oláh's four part Factor IV named ***Independence-Originality***. Consequently, I rely on Oláh's terminology as it indicates autonomy, originality, flexible thinking and conduct, and openness, in other words, the most important features of a creative person. (Oláh, 1985a:73).

Table 4: The rotated factorweight matrix following the rotation of factors calculated from the S-CPI scores

Rotated factorweight matrix			
Dimensions	**Components**		
	Factor I	**Factor II**	**Factor III**
q28 **Sociability** (Sy)	,844	,198	-,104
q29 **Social Presence** (Sp)	,842	-,008	,217
q26 **Dominance** (Do)	,842	,042	-,084
q30 **Self-Acceptance** (Sa)	,806	,065	-,011
q32 **Anxiety** (An)	-,804	-,338	-,135
q27 **Capacity for Status** (Cs)	,780	,121	,314
q37 **Ego Strength** (Es)	,701	,535	,212
q44 **Empathy** (Em)	,634	,415	,182
q42 **Intellectual Efficiency** (Ie)	,624	,482	,258
q35 **Self-Control** (Sc)	,055	,834	,312
q34 **Socialization** (So)	,112	,803	-,123
q33 **Responsibility** (Re)	,200	,741	-,003
q38 **Good Imprcssion** (Gi)	,170	,705	,234
q40 **Achievcment via Conformance** (Ac)	,528	,677	,019
q31 **Sense of Well-Being** (Wb)	,565	,624	,237
q39 **Communality** (Cm)	,419	,619	-,116
q36 **Tolcrance** (To)	,434	,602	,472
q46 **Femininity** (Fe)	-,278	,595	-,226
q45 **Flexibility** (Fx)	-,173	-,271	,790
q41 **Achievement via Independence** (Ai)	,161	,360	,644
q43 **Psychological-Mindedness** (Py)	,420	,075	,534
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.[a]			
a. Rotation converged in 4 iterations.			

Source: Author's own compilation via the SPSS program, 2017

Having performed the factor analysis (principal component analysis) on the S-CPI scores I propose **Thesis 3**:

T3) The factor analysis (principal component analysis) of the samples of financial sales associates resulted in the construction of the following factors:
Factor I: Stable Extroversion–Stable Introversion
Factor II: Effective Stability– Effective Emotionality
Factor III.: Indepence – Originality
The number and the content of the factors differs from the factor numbers and contents constructed via standardisation.

The research questionnaire aims at identifying the respective sector of the finance industry. Consequently a comparative analysis should probe whether the given financial sales associates can be distinguished according to the S-CPI test scores. Thus the question emerges whether the personalities of sales associates working in the fields of banking, insurance, home savings, and financial consultation show major differences in light of the S-CPI scores.
The best method to answer this question is the discriminant analysis, This approach seeks to find out ”which variables indicate the differences between the given groups,” along with exploring ”whether an observation is relevant to a given group or not,” in addition to establishing ”the linear combination of independent variables as ’most optimal’ for separating the given groups” (Sajtos & Mitev, 2007:331-332).
The classification table (Table 5) provides the most important results of the discriminant analysis (the prior table in Appendix 8 shows the situation before the grouping). Furthermore, the table showing expected score rates based on random categorization was calculated with the real prior values (Table 6). The classification table shows the ratio of appropriately categorized group memberships. The rows display the categories of the dependent variables with the observed original values, while the columns show the values estimated by the independent variable in the categories of the dependent variable. The actual score rate is located in the upper section of the table with potential values between 0 and 100. The given values should not be compared with 0 but with the expected score rate. The data of the two tables provide the correlation between the actual score rates, in other words the appropriately categorized cases and the expected score rates indicated in parentheses. As far as the sectors are concerned the following figures are relevant: banking industry 40,4 % (37,9)%, insurance 38,1 % (27,5 %), home improvement savings 52,1 % (20,3 %), and financial counseling 31,6 % (14,4 %). Thus it can be concluded that the actual score rates, in other words ”a posteriori probabilities indicating the likability of the allocation of a person into a given group according to data relevant to a discriminating function,” (Székelyi & Barna, 2008:335-336) always exceeded the expected or a priori score rates if the values or scores registered at the S-CPI questionnaire were taken into consideration. The combined value of the three appropriate score rates indicated by the subtitle below the classification table is 40,9%. It means that based upon the given independent variables the program could appropriately categorize the particular cases at a rate of 40,9%. The second half of the classification table sums up the results of the cross-validity of the analysis. This means that the analysis is repeatedly performed by the program, but in each round an observation is omitted. In most cases including the present one the cross-validity percentage (35,6%) is usually lower, thus the ommission of an observation led to a decrease in the score or hit rate as well, eventually resulting in an overall decrease in all sectors. In sum it can be stated that the inclusion of the discriminant functions can lead to a greater score rate than the random categorization of

financial sales associates. This is true in case of testing for cross-validity with the exception of workers in the bank where the score rate decreased by 0,9% compared to the random values. The scores of the financial sales associates and the discriminant functions allow the best categorization of the workers of this sector, especially that of home savings consultants. The difference registered between a priori and cross-validity data is 26,6%, for home savings consultants, vhile for financial consultants it is 8,4%, for insurance workers 4,5% and in case of bank employees the rate is -0,9% (Sajtos & Mitev, 2007:346-349).

Table 5: The classification table of the discriminant analysis

Classification Results[a,c]							
		q13 Please identify in which field you are employed in the finance sector! In case of multiple areas indicate only the relevant one!	Predicted Group Membership				Total
			bank	insurance	home savings consultancy	financial consultancy	
Original	Count	bank	145	60	81	73	359
		insurance	58	99	62	41	260
		home savings consultancy	28	39	100	25	192
		financial consultancy	31	26	36	43	136
	%	bank	40,4	16,7	22,6	20,3	100,0
		insurance	22,3	38,1	23,8	15,8	100,0
		home savings consultancy	14,6	20,3	52,1	13,0	100,0
		financial consultancy	22,8	19,1	26,5	31,6	100,0
Cross-validated[bhome]	Count	bank	133	61	83	82	359
		insurance	63	83	68	46	260
		home savings consultancy	28	44	90	30	192
		financial consultancy	38	28	39	31	136
	%	bank	37,0	17,0	23,1	22,8	100,0
		insurance	24,2	31,9	26,2	17,7	100,0
		home savings consultancy	14,6	22,9	46,9	15,6	100,0
		financial consultancy	27,9	20,6	28,7	22,8	100,0
a. 40,9% of original grouped cases are correctly classified.							
b. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.							
c. 35,6% of cross-validated grouped cases are correctly classified.							

Source: Author's own compilation via the SPSS program, 2017

Table 6: The expected a priori score rate obtained via random categorization

Sectors			Full sample magnitude
Name	**Actual number of components**	**Score rate obtained via random categorization (g1/n, with gl standing for group magnitude, n=sample magnitutde**	
bank	359	**37,9%**	**947**
insurance	260	**27,5%**	
home savings consultancy	192	**20,3%**	
financial consultancy	136	**14,4%**	

Source Author's own compilation, 2017

Based upon discriminant functions obtained via discriminant analysis of the the S-CPI scores of the sample I propose **Thesis 4**:

T4) The discriminant functions obtained via a discriminant analysis of the S-CPI scores of financial sales associates can predict the sector of the national economy in which the given sales associates work with a higher than random probability. Home savings consultants can be best categorized as the respective difference between the prior and cross-validity data is 26,6% followed by financial consultants with 8,4% and insurance company associates with 4,5%. In case of bank employees the prediction was weaker than the random categorization with -0,9%. In light of the given results the S-CPI scores of the financial sales associates of the respective sectors do not show such a significant difference that would prevent their "application" in an other sector.

3.2. Personality profile of financial sales associates according to Super 's Work Values Inventory

The relevant professional literature and research results call for a factor analysis of the scores financial sales associates achieved on Super's Work Values Inventory. The question is whether the numbers concerning the scores and factors (along with items relevant to the given factors) differ significantly from the data received from the results of the standardized reseearch of 2006 (Budavári-Takács, 2011:16). The rotated factorweight matrix (Table 7) shows that rotation of seven, (Factor I and Factor V), nine (Factor II), eight (Factor III), six (Factor IV), five (Factor VI), two (Factor VII) and one (Factor VIII) work values was required respectively. In order to consider the variables significant from a practical standpoint the given factor weight must be equal to or more than 0,5. Curently 32 work values meet the respective threshold from the 45 potential work values. Another requirement for the statistical significance of the factor weight is the number of the components in the given sample. The smaller the sample the higher factor weight should a given variable have, thus in case of a sample with 50 components the factor weight should be at least 0,75 and with a sample of 350 items or more the factor weight should be at least 0,30. (Sajtos & Mitev, 2007:268) The factor weight of the 1000 item sample of the present dissertation can be considered statistically significant.

Table 7: The rotated factor weight matrix obtained via the rotation of the factors of the scores of Super's Work Values Inventory

Rotated factor weights								
	Components							
	I.	II.	III.	IV.	V.	VI.	VII.	VIII.
Q14SUPER	,841	,074	,092	-,003	,112	-,034	,086	,177
Q37SUPER	,782	,175	,175	,018	,160	-,070	-,017	,191
Q24SUPER	,752	,268	,183	,067	,038	,109	,095	,079
Q15SUPER	,673	,277	-,036	,274	,105	,234	,040	-,058
Q16SUPER	,630	,264	-,019	,396	,019	,240	-,045	-,063
Q45SUPER	,481	,439	,079	,294	,194	,156	-,028	-,025
Q6SUPER	,461	,192	,196	,118	,099	,440	,153	,110
Q32SUPER	,217	,677	,242	,262	,178	,078	,032	,111
Q38SUPER	,357	,647	,204	,146	,152	,124	-,014	,053
Q29SUPER	,221	,635	,264	,133	,192	,046	-,038	,075
Q4SUPER	,156	,615	,073	,136	,083	,417	,164	,155
Q44SUPER	,275	,543	,143	,297	,191	,200	,057	-,036
Q5SUPER	,310	,508	,091	,162	,056	,497	,058	-,023
Q21SUPER	,446	,492	,188	,169	,046	,282	,078	-,010
Q23SUPER	,376	,478	,149	,382	-,035	,198	,072	-,104
Q17SUPER	,361	,366	,009	,202	,262	,257	,133	-,126
Q27SUPER	,099	,084	,715	,177	,111	,016	-,060	,218
Q34SUPER	-,027	,320	,644	,057	,251	,170	,228	,091
Q25SUPER	,230	,107	,634	,078	,229	,214	,108	-,216
Q28SUPER	,186	,281	,579	,125	,240	,154	,160	-,004
Q12SUPER	,244	,007	,551	,218	,207	,188	,367	-,145
Q36SUPER	,039	,249	,506	,126	,380	,176	,006	-,183
Q26SUPER	,400	,185	,454	,253	,095	,277	-,051	-,134
Q33SUPER	,345	,338	,388	,179	,151	,144	,089	,189
Q20SUPER	,179	,160	,105	,789	,131	,051	,087	-,079
Q41SUPER	,215	,104	,125	,744	,240	,046	-,063	-,031
Q30SUPER	,080	,336	,291	,702	,071	,023	,122	,075
Q31SUPER	,079	,329	,173	,676	,111	,017	,183	,153
Q2SUPER	-,069	,263	,116	,553	,026	,154	,267	,302
Q7SUPER	,283	-,193	,067	,527	,025	,084	-,327	,367
Q18SUPER	,104	,091	,210	,137	,647	,149	,307	-,066
Q39SUPER	,112	,031	,213	-,012	,630	,369	-,195	,052
Q42SUPER	,090	,190	,268	,125	,625	,180	,095	-,021
Q19SUPER	,188	,330	,212	,153	,564	,084	,292	-,087
Q43SUPER	,062	,103	,463	,183	,525	,139	,142	-,030
Q40SUPER	,437	,132	,201	,142	,445	,007	-,219	,093
Q13SUPER	,347	,115	,060	,221	,354	-,109	,281	,222
Q3SUPER	,111	,122	,194	-,035	,257	,741	,082	,115
Q22SUPER	,081	,249	,272	,101	,301	,597	-,034	-,152
Q35SUPER	,033	,373	,387	,080	,266	,478	,020	-,165
Q8SUPER	-,132	,190	,400	,112	,125	,438	,335	,147
Q10SUPER	,328	,354	,094	,356	-,022	,415	,218	-,057
Q11SUPER	,138	-,015	,354	,176	,193	,132	,635	-,009
Q9SUPER	,076	,339	,109	,090	,295	,320	,373	,204
Q1SUPER	,274	,114	-,048	,112	-,072	,028	,021	,643
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								
a. Rotation converged in 23 iterations.								

Source Author's own compilation via the SPSS program, 2017

Table 8 contains the names of the given factors along with the closely and secondarily connected items with factor weights between > = 0,5 and < 0,5 respectively. It can be concluded that in case of the first six factors the denominations were similar to those of established by the previous research, however the given item numbers differed. It is noteworthy that the significance of Factor I (Management, leadership) is indicated by its first ranking followed by Factor II (Intellectual efficiency) as a runner up. Additional digressions include the higher ranking of Factor III (Work atmosphere) at third place over Factor IV (Altruism) in the sample of sales associates. In case of Factor V I introduced a new term, Security. Consequently, Factor V of the previous research, Casualness, is not applicable, mostly because complying with or adhering to rigourous financial legislation and decrees along with strict internal rules is not compatible with a more relaxed attitude. As a result of the positional shift in the pairs of the first four factors and the introduction of the new factors including Factor VI (Material or financial considerations) were ranked at sixth place, which is somewhat surprising given the nature of the finance and insurance sector of the national economy. At the same time two additional factors Hierarchy (Factor VII) and Intellectual motivation (Factor VIII) were introduced respectively. While relatively few items are connected to these latter two factors, their factor weight makes them eligible for being differentiated by names.

Table 8: The results of the factor analysis of the scores achieved by financial sales associates of the finance and insurance sector on Super's Work Values Inventory in light of the closely and secondarily connected items (n=1000)

Factors	Closely connected items *	Items connected in a secondary manner *
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	3, 22	8, 10, 35
VII. Hierarchy	11	9
VIII. Intellectual motivation	1	-

* The specific response options relevan tto the given items are summarised in Appendix 9 of the dissertation

Source Author's own research and compilation, 2017

In light of the factor analysis (principal component analysis) of the scores achieved on Super's Work Values Inventory I propose **Thesis 5**:

T5) The factor analysis (principal component analysis) of the scores achieved by financial sales associates on Super's Work Values Inventory resulted in the following factors:
Factor I. Management, leadership,
Factor II. Intellectual values,
Factor III. Workplace atmosphere,
Factor IV. Altruism,
Factor V. Security,
Factor VI. Material considerations,
Factor VII. Hierarchy,
Factor VIII. Intellectual motivation.
The number and content of the respective factors differ from the factor numbers and factor content identified in an earlier research effort performed in 2006. Consequently, three new factors were created, Factor V. Security, Factur VII. Hierarchy, and Factor VIII. Intellectual motivation.

3.3. Personality profile of financial sales associates according to the Aspiration Index

Based upon the relevant professional literature and research results I expected that a comparison of the scores of financial associates achieved on the Aspiration questionnaire with the standardized values related to the Hungarian sample would reveal statistically significant differences from the standard values in the following dimensions: Financial success, Personal growth, and Affiliation.
The Aspiration Index questionnaire was performed on a domestic sample by a team led by V. Komlósi. Table 9 contains the results of the standardized test.

Table 9: Descriptive statistical aspects of the Aspiration Index questionnaire and the reliability of the scales of the relevant measurement device (n=537)

Variable	Women		Men		t-probe t (p)	Combined		Cronbach-alfa
	average	deviation	average	deviation		average	deviation	
Financial success	4,36	1,22	4,66**	1,15	2,71 (0,00)	4,46	1,20	0,81
Popularity	2,86	1,31	3,04	1,56	1,41 (0,16)	2,92	1,40	0,86
Image	4,44**	1,36	3,61	1,40	6,49 (0,00)	4,17	1,43	0,84
Personal growth	6,33**	0,75	6,11	0,82	2,95 (0,00)	6,26	0,78	0,72
Affiliation	6,34**	0,85	6,01	0,94	2,71 (0,00)	6,24	0,89	0,76
Community feeling	5,36**	1,19	4,79	1,42	4,87 (0,00)	5,18	1,29	0,89
Physical health	6,50**	0,72	6,20	0,87	4,21 (0,00)	6,41	0,78	0,82
Intrinsic*	6,01**	0,77	5,64	0,86	4,88 (0,00)	5,89	0,82	0,88
Extrinsic	3,89	1,12	3,77	1,16	1,09 (0,27)	3,85	1,13	0,91

* The Intrinsic aspiration doesn't contain the Health dimension.
**p < 0,01

Source: V. Komlósi et al, 2006:242

Table 10 contains the results of the author's own research in light of the T-Test.

Table 10: The descriptive statistical aspects and the relevant T –Tests according to aspirations, sex, and the combined results of the participants of the research process (n=1000)

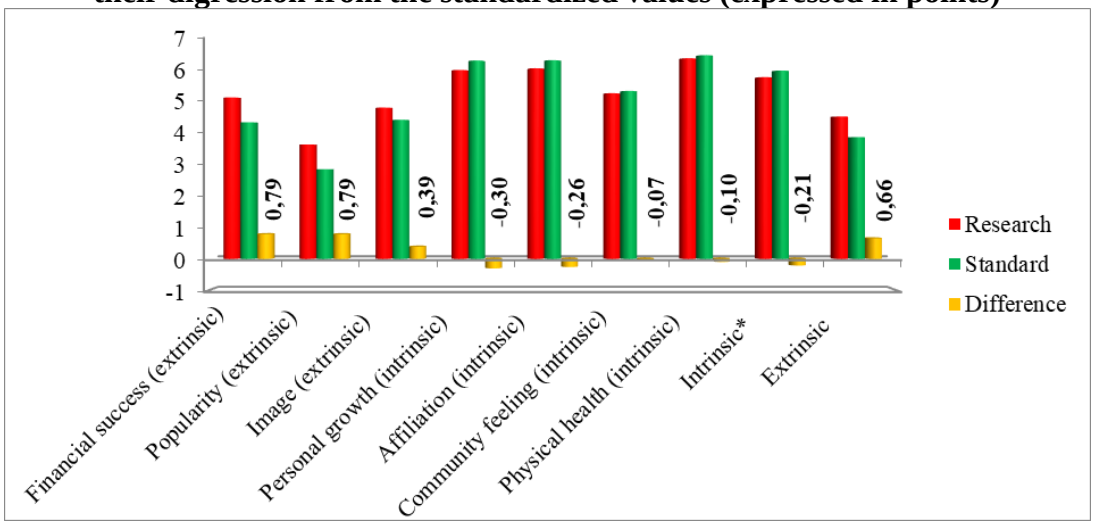
Variable	Women			Men			Combined, aggregate		
	average	deviation	T-Test t (p)**	average	deviation	T-Test t (p)**	average	deviation	T-Test t (p)**
Financial success	5,15	1,10	18,009 (0,000)	5,32	1,05	12,219 (0,000)	5,22	1,08	22,083 (0,000)
Popularity	3,65	1,49	13,233 (0,000)	3,96	1,50	11,967 (0,000)	3,77	1,50	17,885 (0,000)
Image	4,83	1,24	7,842 (0,000)	4,44	1,32	12,278 (0,000)	4,68	1,28	12,651 (0,000)
Personal growth	6,03	0,86	-8,787 (0,000)	5,88	0,93	-4,866 (0,000)	5,97	0,89	-10,288 (0,000)
Affiliation	6,08	0,90	-7,138 (0,000)	5,93	0,93	-1,611 (0,108)	6,03	0,91	-7,402 (0,000)
Community feeling	5,29	1,20	-1,523 (0,128)	4,99	1,28	3,078 (0,002)	5,18	1,24	-0,112 (0,910)
Physical health	6,40	0,84	-2,859 (0,004)	6,23	0,93	0,598 (0,550)	6,34	0,88	-2,613 (0,009)

*Significance level = 5,00 %
**Source of T-Test value V. Komlósi et al. 2006:242

Source Author's own compilation via SPSS program, 2017

If we explore deviation from standard values in case of women (Figure 1) we can conclude that the greatest and positively marked digressions are exclusively discernible in the category of extrinsic aspirations. The respective dimensions include Financial success (0,79), Popularity (0,79), and Image (0,39). While in case of intrinsic aspirations such significant digressions are not applicable, they are all negatively marked including Personal growth (-0,30), Affiliation (-0,26), Physical health (-0,10), and Community feeling (-0,07).
In light of the results of the one sample T-Test it can be concluded that the results achieved by women employed in the finance sector show a statistical digression from previously standardized results in case of the following aspirations: Financial success, Popularity, Image, Personal growth, Affiliation and Physical health. It is only in case of the Community feeling dimension that a statistically justifiable digression from the expected values is not applicable.

Figure 1: The average scores of women concerning aspiration-related questions and their digression from the standardized values (expressed in points)



*The Intrinsic aspiration does not contain the Health dimension.

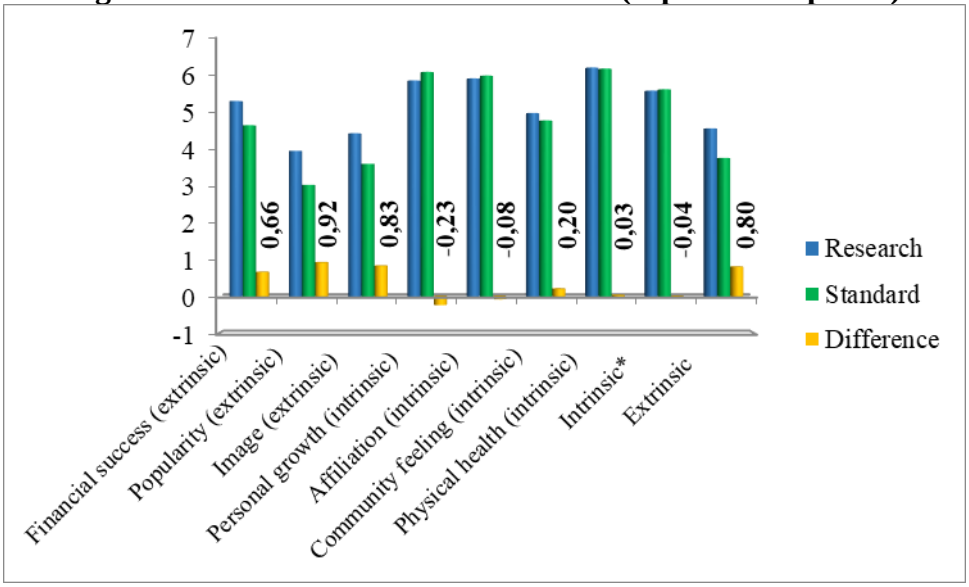
Source: Author's own research and data compilation, 2017

On the other hand the examination of the results achieved by men (Figure 2) reveals that the extrinsic aspirations digress in a positive direction from the standard values. The respective dimensions include Popularity (0,92), Image (0,83), and Financial success (0,66). However, compared to women in case of intrinsic aspirations not only negatively marked digressions can be discerned, (the differences are not substantial) as in case of Community feeling (0,20) and Physical health (0,03). Two intrinsic aspirations Personal growth (-0,23) and Affiliation (-0,08) are marked negatively in case of men.

In light of the results of the one sample T Test it can be concluded that the aspiraitons of men employed in the field of financial sales show a stastically significant digression from previously standardized results in such areas as Financial success, Popularity, Image, Personal growth, and Community feeling. Furthermore, in case of the Affiliation and Physical health aspirations statistically justifiable digressions cannot be discerned.

The simultaneous exploration of the results of the two sexes reveals equal values in case of the Affiliation aspiration and the respondents gave statistically divergent replies in all the other dimensions according to the scores of the one sample T-Test.

Figure 2: The average scores of men concerning aspiration-related questions and their digression from the standardized values (expressed in points)



*The Intrinsic aspiration does not contain the Health dimension.

Source Author's own research and compilation, 2017

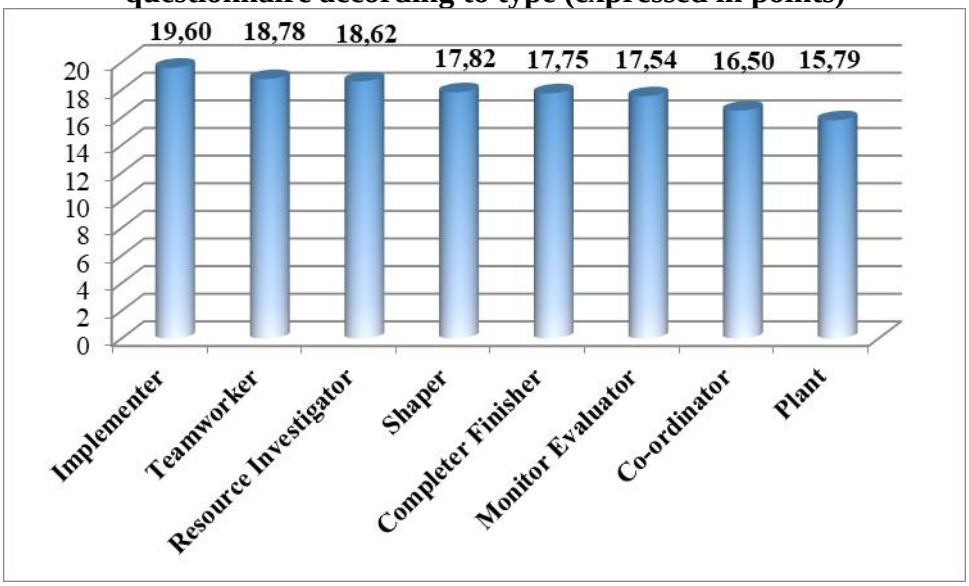
In light of the results of the T-Test performed on the values obtained via the Aspiration questionnaire I propose **Thesis 6**:

T6) Based upon the scores achieved in the Aspiration questionnaire by financial sales associates a statistically justifiable difference can be discerned from the standardized values in the following dimensions: Financial success, Popularity, Image, Personal growth, Affiliation and Physical health. The responses in the Affiliation dimension do not show statistically justifiable differences.
In case of women the dimension of Community feeling and for men such aspirations as Affiliation and Physical health do not show substantial and statistically justifiable digression from the standard average values and the results of men and women forming the sample respectively. However, in the rest of the aspirations significant digressions can be noticed.

3.4. Personality profile of financial sales associates according to the Belbin Team Role questionnaire

Having studied the relevant professional literature and research results I expected that the majority of financial sales associates employed in the finance and insurance sector of the national economy would be allocated into the Shaper category according to the Belbin Team Role questionnaire (1998).
Respondents participating in the research achieved higher than 18 points in three categories of the Belbin questionnaire (Figure 3). The top three types are Implementer (19,60) Team worker (18,78), and Resource investigator (18,62). While I predicted that the Shaper type would rank first, it only finished at 4th place with 17,82%. Furthermore, the Plant category achieved the lowest rating with a value of 15,79.

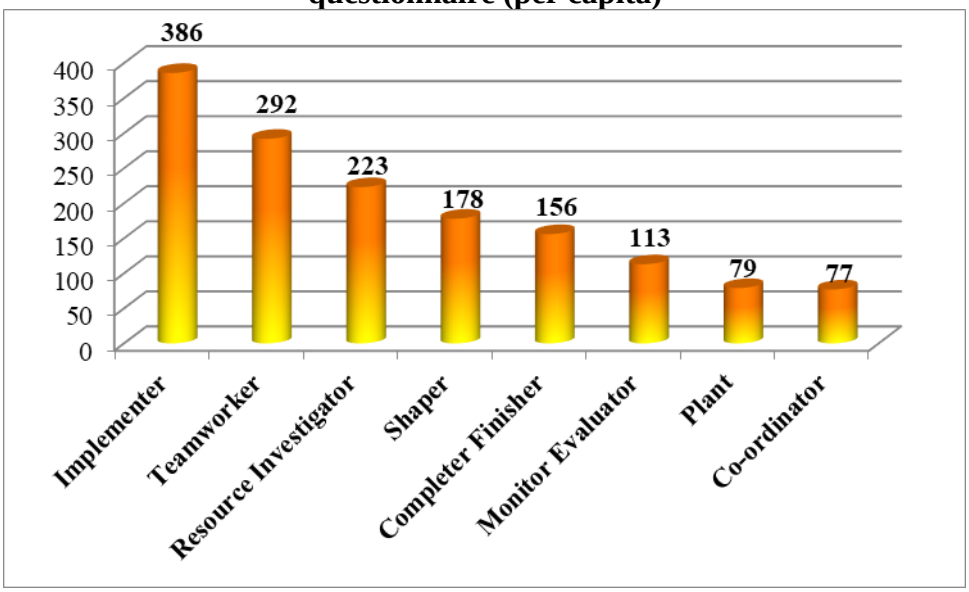
Figure 3: The average of the respondents's scores on the Belbin Team Role questionnaire according to type (expressed in points)



Source: Author's own research and own compilation, 2017

Further analysis of the results identified the number of sales associates belonging to a given team role type. If a respondent had achieved the maximum score in several categories, he or she would have been assigned to groups with a corresponding number. Such multiple scores were achieved in 1504 cases as illustrated by Table 4. While the respective ranking reflects the average results, the Plant and Implementer types were exchanged. The percentage rate distribution of the categories with the highest average scores to the total sample of 1504 is -26%, -19%, and -15% in case of the Implementer, Teamworker, and Resource investigator respectively.

Figure 4: The categorisation of the respondents according to the Belbin Team Role questionnaire (per capita)



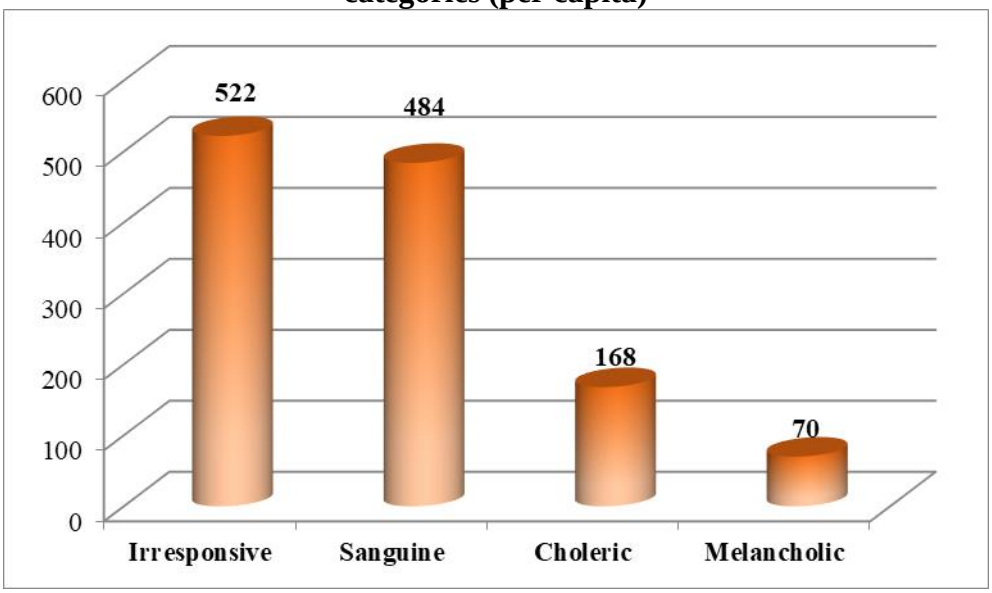
Source: Author's own research and own compilation, 2017

Based upon the calculation of the distribution of the scores achieved on the Belbin Team Role questionnaire, I propose **Thesis 7**:

T7) The majority of the financial sales associates belong to the Implementer type (26% of the full sample). Furthermore the Teamworker and Resource investigator category achieves high scores with 19% and 15% respectively. The respective ranking represents 60% of the sample.

Having studied the relevant professional literature and research results I expected that the majority of the financial sales associates employed in the finance and insurance sector of the national economy belongs to the balanced extroverted category of Eysenck (1965) or the Sanguine type of the hyppocratic taxonomy.
The respondents determined their temperament type via the selection of 8 character features. As a result of the combination of the results of the test in itself related to the Belbin Team Role questionnaire and probing for the four hypocratic temperament types (Appendix 3 of the Dissertation) the respondents can be allocated into 14 categories. The top three categories include Irresponsive (363 respondents), Sanguine (319 respondents) and Irresponsive-Sanguine (97 respondents). Contrary to expectations the majority of the respondents were allocated not in the stable extroverted, that is, Sanguine category, but into the stable-introverted, that is, Irresponsive category. It is true however that the component or item number of the first ranked category exceeded the runner-up with only 44. Both types belong to the balanced category, and the respective combination (Irresponsive-Sanguine has a quite high share, almost 10 % (9,7%) of the component number of the whole sample.
The application of Pink's ambivert model (Pink, 2013:102) yields the following results. The most successful financial sales associates can be considered ambiverted, their number with the consideration of not more than two temperament types is 141. The respective category combinations include Irresponsive-Sanguine, Irresponsive-Choleric, Sanguine-Melancholic and Choleric-Melancholic. The average annual gross salary of such ambiverted sales associates is 4,33 million HUF, which is below the average salary of the whole sample, which is 4,48 million HUF. However, if only the category with the highest component number, the Irresponsive-Sanguine type is explored, the average gross salary of financial sales associates is 4,62 million HUF, slightly exceeding or surpassing the average of the whole sample. It can be concluded that the categorization of the respective sales associates by the ambiverted temperament model does not reliably predict potential business success.
Due to the inherent difficulty of displaying and analyzing the 14 categories created by the combination of the various temperaments (9 respondents would belong to the Irresponsive-Choleric-Melancholic-Sanguine category, thus would have the same score in all four cases) only the "pure" profiles were analyzed. Consequently if a sales associate achieved identical scores in two temperament categories (i.e, in the third ranked categories of Irresponsive and Sanguine) than he or she would be separately listed in both instead of the dual Irresponsive-Sanguine category. Following this approach instead of 1000 altogether 1244 respondents were categorized. At the same time there were 223 sales associates achieving identical scores and qualifying at least to 2 or 3, or in case of the abovementioned 9 respondents became eligible for 4 categories.
The respective results confirm that 42% of the financial sales associates belong to the Irresponsive category while 38,9% can be allocated into the Sanguine category. Thus these "pure" categories take up 80,9% of the sample. The remaining two types make up 19,1%, with 13,5% in the Choleric and 5,6% in the Melancholic category. The above distribution is displayed by Figure 5 below.

Figure 5: The grouping of the respondents according to the hyppocratic temperament categories (per capita)



Source Author's own research, own compilation, 2017

After calculating the distribution of the scores of the hypocratic temperament test I propose **Thesis 8**:

T8) According to the scores of the hyppocratic temperament test the majority of the financial sales associates belong to the Irresponsive category (42% of the full sample, altogether 522 people) meeting the requirement of Eysenck's stable introverted category. (The Sanguine type reached a higher value with 484 people representing 38,9% of the full sample and meeting the requirements of Eysenck's stable extrovert category. The two categorizations representing the stable types take up 80,9% of the sample.)

3.5. Personal characteristics of financial sales associates in light of their realized income

In the finance and insurance sector of the national economy both figuratively and literally everything is about money. In my research I considered the issue whether the personality features of current or potentially hired financial sales associates determined by the respective tests including the S-CPI questionnaire, Super's Work Values Inventory, and the Aspiration Index questionnaire can predict their material success.

In order to answer the question I relied on a two variable logistic regression analysis. Since the dependent variable is in the binary category, two potential groups can emerge, sales associates earning below or above 5 million HUF a year. According to the Hungarian Central Statistical Office (KSH) the 5 million gross salary figure is the threshold above which sales associates earning this figure can consider themselves successful. While discriminant analysis could have been more helpful, no identical basic groups could be established according to income. Since the requirements of discriminant analysis are rather strict, relying on Sajtos and Mitev (2007: 332-336) I utilized a more lenient method, the two variable logistic regression model. The analysis focused on altogether 999 financial associates as one respondent marked the term "varies" regarding his annual earnings. Consequently, since the given term cannot be

quantified, I did not take it into consideration in the analysis. Table 11 indicates the distribution of the income of financial sales associates with the 5 million HUF threshold. Consequently, 76% of the sample earn less than 5 million HUF per year, while 24% of the sales associates' annual earnings is above the 5 million HUF limit. Thus the 76% figure implies that a random prediction of a financial sales associate's annual earnings would be below 5 million HUF, in other words, our hypothesis could be substantiated to an extent of 76%. (Sajtos & Mitev, 2007:356).

Table 11: The classification table of the distribution of financial sales associates' earnings below and above the 5 million HUF threshold prior to the logistic regression analysis

Classification Table[a,b]					
	Observed		Predicted		
			q23.4 Please state your full gross annual income in million HUF		Percentage Correct
			Less than 5 million HUF	More than 5 million HUF	
Step 0	q23.4 Please state your full gross annual income in million HUF.	Less than 5 million HUF	759	0	100,0
		More than 5 million HUF	240	0	,0
	Overall Percentage				76,0
a. Constant is included in the model.					
b. The cut value is ,500					

Source: Author's own compilation by the SPSS program, 2017

According to the estimation of the Wald statistics' parameters (Appendix 10 of the dissertation) the result can be considered significant. The significance levels of the individual impact of independent variables (Appendix 10 of the Dissertation) suggest that the impact of 30 out of 43 personality traits can be considered significant. Table 12 displays the 43 personality features as a model based on independent variables and confirms its significance. The impact of the combination of 43 personality traits as independent variables on the dependent variables was calculated with two indicator numbers as shown by Table 13. According to the Cox & Snell R square indicator it is 16,1%, and according to the Nagelkerke R square it is 24, 2%. "The Nagelkerke R square is the modified version of the Cox & Snell indicator and since "the latter has lower estimates than the real value, it is recommended that a Nagelkerke indicator be used." (Sajtos & Mitev, 2007:356-357).

Table 12: The significance level of a model containing 43 personality features as independent variables

Omnibus Tests of Model Coefficients				
		Chi-square	df	Sig.
Step 1	Step	175,903	43	,000
	Block	175,903	43	,000
	Model	175,903	43	,000

Source: Author's own compilation via the SPSS program, 2017

Table 13: The impact of the combination of 43 personality features as independent variables on the dependent variable

Model Summary			
Step	**-2 Log likelihood**	**Cox & Snell R Square**	**Nagelkerke R Square**
1	925,707[a]	,161	,242
a. Estimation terminated at iteration number 5 because parameter estimates changed by less than ,001.			

Source: Author's own compilation via the SPSS program, 2017

According to the classification table showing the distribution of the income of financial sales associates below and above 5 million HUF (Table 14) and the logistic regression analysis the rate of cases properly categorized by the model is 80,3%. Compared to the expected success of the random categorization at 76% this implies that the independent variables facilitate the proper categorization of dependent variables with a 4,3% higher efficiency than that of random categorization.

Table 14: The classification table of the distribution of financial sales associates' earnings below and above the 5 million HUF threshold after the logistic regression analysis

Classification Table					
	Observed		Predicted		
			q23.4 Please state your full gross annual income in million HUF.		Percentage Correct
			Less than 5 million HUF	More than 5 million HUF	
Step 1	q23.4 Please state your full gross annual income in million HUF.	Less than 5 million HUF	728	31	95,9
		More than 5 million HUF.	166	74	30,8
	Overall Percentage				80,3
a. The cut value is ,500					

Source Author's own compilation via the SPSS program, 2017

Due to spatial restrictions and limits the combined impact of the 43 personality traits in case of financial sales associates earning less or more than 5 million HUF is introduced in the supplementary section (Appendix 10) of the Dissertation. Table 15 summarising one part of the respective results illustrates the extent to which the given personality traits contribute to the model reflecting the Wald statistics (the square of the beta (B) and the standard error fraction). This however, depends on whether the results of the Wald statistic can be considered significant or not. In other words only those dimensions are introduced in the table in which the model yielded significant results. Accordingly, significant results can be discerned in such dimensions of the S-CPI inventory as Dominance, Capacity for Status, and Self-acceptance, while Independence and Health achieved significant rankings in Super's Work Values Inventory and the Aspiration Index questionnnaire respectively.(Although in case of the Aspirations questionnaire the Affiliation dimension posted significant scores, due to the fact that its Exp(B) is less than 1, it was not considered in the present inquiry.The Exp(B) is the most important indicator of the table as it indicates the capability of the given values to improve the estimate. Thus a value of 1,105 related to Dominance implies that if we are aware of the score of a sales associate in the dimension of Dominance, that would improve our chances of appropriately categorizing or positioning the given associate regarding the 5 million HUF threshold by 10.5 % (Sajtos & Mitev, 2007:359).

Table 15: Personality dimensions and the related Exp(B) values posting significant results according to the Wald statistics

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	**q26 DominanceDo**	,099	,039	6,514	1	,011	1,105	1,023	1,192
	q27CapacityforStatusCs	,152	,051	8,983	1	,003	1,164	1,054	1,285
	q30Self-AcceptanceSa	,135	,056	5,780	1	,016	1,145	1,025	1,278
	q60Independence	,144	,068	4,429	1	,035	1,155	1,010	1,321
	q66AffiliationIntrinsic	-,077	,031	6,320	1	,012	,926	,872	,983
	q68PhysicalhealthIntrinsic	,089	,033	7,103	1	,008	1,093	1,024	1,166
	Constant	-4,359	1,758	6,145	1	,013	,013		

a. Variable(s) entered on step 1: q26DominanceDo, q27CapacityforStatusCs, q28SociabilitySy, q29Social PresenceSp, q30Self-AcceptanceSa, q31SenseofWell-BeingWb, q32AnxietyAn, q33ResponsibilityRe, q34SocializationSo, q35Self-ControlSc, q36TolcranceTo, q37EgoStrengthEs, q38GoodImprcssionGi, q39CommunalityCm, q40AchievcmentviaConformanceAc, q41AchievementviaIndependenceAi, q42IntellectualEfficiencyIe, q43Psychological-MindednessPy, q44EmpathyEm, q45FlexibilityFx, q46FemininityFe, q47IntellectualStimulation, q48Achievement, q49WayofLife, q50EconomicReturn, q51Altruism, q52Creativity, q53Associates, q54Security, q55Prestige, q56Management, q57Variety, q58Aesthetic, q59SupervisoryRelationships, q60Independence, q61Surroundings, q62FinancialsuccessExtrinsic, q63PopularityExtrinsic, q64ImageExtrinsic, q65PersonalgrowthIntrinsic, q66AffiliationIntrinsic, q67CommunityfeelingIntrinsic, q68PhysicalhealthIntrinsic.

Source: Author's own compilation according to the SPSS program, 2017

In sum it can be concluded that according to the results of the logistic regression the earning-based categorization of the given sales associates can be improved to a certain extent via the consideration of the following five personality trait dimensions: Dominance, Capacity for Status, Self-acceptance, Independence, and Physical health. Higher scores achieved in such personal dimension areas can predict the earning capacity of the the sales associate, especially if it had not been ascertained by the human resource experts of the company.

Based upon the analysis of the results achieved on the S-CPI, Super's Work Values Inventory, and the Aspiration Index questionnaires I propose **Thesis 9**:

T9) Considering such personality trait dimensions as Dominance, Capacity for Status, Self-Acceptance, Independence, and Physical health the chances of accurately predicting the categorization of the earning capacity of the given sales associates can be improved to a certain extent.

3.6. Summary, the utilization of the research results, mapping out further research

My dissertation aims to explore the personal characteristics, and psychological expectations and demands currently required of potentially successful financial sales associates. Due to temporal and spatial considerations the scope of my examination is restricted to the financial and insurance sphere of the national economy.
My work based upon a thorough study of relevant professional research literature is divided into six chapters. I introduce the relevant research methodology in Chapter 1 followed by the placement of my research topic in the context of human resource systems in Chapter 2. In Chapter 3 I outline the conceptual framework of the research effort while discussing the main methods of sample selection and the assessment of career suitability. Chapter 4 summarizes the basic features of the financial sales profession while the relevant hypotheses and personality assessment questionnaires are presented in Chapter 5. Chapter 6 contains the examination of the specific hypotheses and the conclusions concerning the respective personality profiles, the relevant theses, and the applicability of the respective research results. The summary of recommendations and conclusions regarding the selection of financial sales associates is presented in Figure 6. I consider these recommendations and proposals the most important results of my scientific research.
As the respective research results indicate, the personality, disposition. values, motivations and competences of a prospective financial sales associate can be assessed during the first meeting or interview. If the applicant meets the requirements of the personality profile forwarded by my dissertation, recruitment experts can subject the candidate to further tests. In light of the results of the respective examinations the given human resource or sales manager can determine whether the particular candidate should be hired or not. If the given applicant meets all the entrance or hiring requirements the subsequent training process should not be limited either by time, energy or financial resources. A successful training period resulting in a sales associate capable of performing his or her work to mutual satisfaction can contribute to the avoidance of future conflicts or disappointments, which can result from hiring someone based on personal preferences. The application of said examination or testing methods can eliminate subjectivity and facilitates an objective comparison of the personality profiles of the applicants while increasing the efficiency of employee selection. Consequently, one should carefully consider which career suitability testing method or model should be applied during the selection process for a given position. The use of the optimal method significantly facilitates the selection effort, (Accordingly, an appropriately chosen personality questionnaire and the professional processing of the respective data can allow the selection of the best candidate both for the given enterprise and the whole financial sales community). A careful analysis of the efficiency and work-performance related results is also recommended. If necessary. the selection devices should be modified in light of data and information received via monitoring and feedback. Furthermore, the research results along with the proposed tests can help in identifying areas and competences in need of development not only of potential candidates but of actual employees of the given firm.
The worldwide economic crisis started in the financial and insurance sector in 2008 and the highest rate of employee dismissals were experienced in this sector as well. In my view today there is a great need for the retention of existing talent and the identification

of potentially successful employees as via the selection, evaluation, and appreciation of the best sales associates firms can expect long term success.

However, these conclusions are not only applicable to the financial sector but to other segments and areas of the national economy as well. Consequently, the present research could be expanded to sales associates of other sectors of the national economy including FMCG, car sales, real estate sales, and the respective results could be a subject of a comparative analysis along with exploring the interchangeability of the given sectors.

I hope that the sales associate profile and the development of employee selection methodology along with the synchronization or coordination of the respective theoretical and practical apparatus forwarded in my PhD thesis will help banks, insurance companies, building societies, and financial consultancy firms to achieve greater productivity while realizing their business goals.

Figure 6: Recommendations and proposals for the selection procedures of financial sales associates in light of the main research findings

R1) During the selection of financial sales associates human resource experts should apply the S-CPI questionnaire. The respective research results should be compared with the test results achieved by the candidate. **Less than significant statistical diversions should be considered as positive attributes during the additional stages of the selection process along with making the final decision regarding the hiring or rejection of the candidate!** A candidate's application, however, shouldn't be turned down based upon significant statistical diversions shown exclusively by this questionnaire! (cf. Thesis 9, Recommendation 9).	R2) The selection process of potentially high performing financial sales personnel **should place a greater emphasis on the assessment of intelligence and anxiety.** The Raven progressive matrix test for the measurement of intelligence, or the anxiety test developed by the Psychiatry Clinical Group of Semmelweis University are ideal for this purpose!	R3) **S-CPI dimensions with the largest factor weight including Sociability, Social presence, Dominance, Self-control should be principal conditions** for selection. However, high scores achieved in these areas should be necessary but not sufficient criteria for hiring!	R4) Candidate selection or hiring decision makers should rely on the S-CPI questionnaire but **should not be reluctant to hire financial sales associates achieving similarly high test scores and proving themselves in another sector.** The scores of the respective tests suggest that the differences between the personalities of the sales associates in various sectors are not as great as it was thought previously.
R5) During the selection of financial sales personnel the decision makers of a given company **should assign a high priority to Super's Work Values data displaying the highest factor weight subsequent to a factor analysis. Candidates should have high scores under the Management, leadership (Factor I) and Intellectual values (Factor II)** items.			R6) The selection process of financial sales associates **should take into consideration the results of the Aspiration tests, with special emphasis on the extrinsic aspirations. Higher than average scores in such extrinsic values as Financial success, Popularity, and Image should be necessary but not sufficient conditions for selection or hiring**. Positive intrinsic aspirations include Personal growth, Affiliation, and Physical health for women, while in case of men the Personal growth and Community feeling objectives can be found desirable.
R7) The selection of financial sales personnel **should also utilize the Belbin type team membership questionnaire. The following categories and traits should be regarded necessary and positive, but not sufficient hiring criteria: Implementer, Teamworker, Resource investigator.**	R8) During the selection of financial sales associates **the following scores at the Hippocratic Temperament survey should be necessary and positive, yet not sufficient criteria for hiring or selection: Irresponsive or Sanguine**.	R9) During the selection of financial sales associates the following questionnaire tests should be applied: S-CPI questionnaire, Super's Work Values Inventory, and the Aspiration Index questionnaire. As far as combined results are concerned **the high scores associated with such personality traits as Dominance, Capability for status, Self-Acceptance, Independence, and Physical health should be necessary but not sufficient criteria for hiring or selection**.	

Source: Author's own research and compilation, 2017

Image source: Aranyszárny, 2017

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