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Personality Testing of Salespeople Working in Finance

SUMMARY: The main objective of my research was to explore whether there are differences between the personality of salespeople working in the finance and insurance sectors and that of 'average' Hungarian citizens. In answering this question, I relied on the 21 respective dimensions of the Short California Psychological Inventory. Accordingly, I examined a sample of 1,000 salespeople employed at banks, insurance companies, building societies, financial consultancy firms, factoring and leasing companies, savings associations and companies listed on the stock exchange. As a result of the application of a one-sample t-test in breakdown by gender, it could be concluded that, apart from the results obtained for Capacity for Status, Ego Strength, Good Impression and Communality for women included in the sample, and Capacity for Status and Psychological-Mindedness for men included in the sample, which do not show a statistically justifiable divergence from standard values, the rest of the values do show a significant divergence. Consequently, in the majority of the 21 personality dimensions, divergences can be noted between the test sample and the standard values. These findings should definitely be taken into account during human resource management, and particularly during employee selection, in the financial sector.^{1,2}

KEYWORDS: salespeople, selection, finance, personality dimensions

JEL CODES: G21, G22, G41, M51

In the review of the relevant literature, this study seeks to establish what competencies salespeople have that are different from the average, and how can they be categorised on this basis? After a literature review, results are compared with the results of the author's own research. The study also compares the results of a previous research conducted on a Hungarian sample using the Short California Psychological Inventory with the results of the sample in the current research. It is examined which personality dimensions show divergences, and

how these results can be applied in practice, i.e. in human resource management, and particularly in the selection of employees.

LITERATURE REVIEW

Sales Competencies

Salespeople must have a variety of competencies. Several studies have been conducted to examine the key to the success of salespeople. It is 'easy' to measure the performance of successful sales associates by checking how much profit they generate for the company. But

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what determines their ability to generate profit? In the following, I will try to answer this question.

In his bestseller, *Emotional Intelligence*, in an interview with *Martin Seligman*, a Psychologist of the Pennsylvania University, *Goleman* emphasises that Seligman has conducted his most spectacular study on the motivating power of optimism on MetLife insurance agents. In this profession, it is particularly important to take frequent rejections with dignity. The inability to do so, among other things, is one of the reasons why about three-quarters of the agents abandon this career in the first three years. Based on Seligman's research results, optimistic agents closed 37 percent more deals compared to their pessimistic peers in the first two years, and twice as many pessimistic salespeople left the company as optimistic ones in the first year. Seligman persuaded the company's management to set a group whose members scored high on the optimism test, but failed the aptitude test (in the latter, their competences were classified based on a personality profile prepared using the responses of successful agents). The group's performance exceeded that of pessimists by 21 percent in the first year, and by 57 percent in the second year (Goleman, 1995).

In another work, Goleman also writes about salespeople and explains how many high-performance salespeople display the genuine ability to listen to others (a sort of aimless presence), and thereby they can fully tune into the feelings of others. Star managers in the business world do not approach clients with the intention of selling something to them by all means, but act as a sort of consultant whose most important task is to first listen to and understand the needs of their clients, and then adapt their proposals to those needs. If they are unable to fully satisfy a business partner's needs, admit it, and even take the client's side if the latter expresses val-

id criticism about their company. It is much more important to have a good relationship with the client and to inspired confidence with their advice than to destroy their credibility in the hope of a fast business (Goleman, 2007). Here I would like to highlight that even *Berne*, the father of transactional analysis, in his world-renowned book entitled *Games People Play* writes about a kind of good commercial game (played by salespeople) which he named 'Happy to Help'. This game is 'played' by a person who is consistently helpful to other people, with some ulterior motive. He may be doing penance for past wickedness, covering up for present wickedness, making friends in order to exploit them later or seeking prestige. In the United States, this game is the basis of a large proportion of 'public relations'. But the customers are glad to become involved, and it is perhaps the most pleasant and constructive of the commercial games (Berne, 1984).

There are a number of important expectations connected with the behaviour of salespeople in relation to personal interactions, which even though depend on the type of sales, the sales situation and the type of customer, but there are a number of requirements that every salesperson must satisfy regardless of the type of personal sales. These are simple rules of conduct; for example, a salesperson should be polite, tactful, patient, devoted, a great judge of character, and good at building contacts. Further expectations for salespeople include neat appearance, orderliness, an appropriate level of preparedness, empathy, helpfulness, professional literacy, courtesy and active problem-solving (Durgy, Kollár, Madarász, 2016). The article entitled 'What Makes a Successful Salesperson?', in answering this question, draws attention to the following personality traits: vitality, sincerity, enthusiasm, enjoying dealing with people and being fine with working on

a commission basis (Plotkin, 1987). A study explored the honesty of salespeople with their clients. Besides some extrinsic factors, such as rewards and potential awards (as means of recognition), the research also highlights the role of trust, which is one of the key factors in salespeople's success. However, the results of this survey, which was conducted among Fortune Top 500 industrial companies, put a greater emphasis on honesty (Ramaswami, Jagdip, 2003). According to *Ingram and La-Forge* (1992), the top five personality factors must be particularly pronounced in the personality repertoire of a successful salesperson, namely empathy, ego drive (cf. Carver, Scheier, 2006, p. 211), ego strength, verbal communication skills and enthusiasm. When selecting the factors, after reviewing a number of studies, the authors relied on the following three sources:

- more than 750,000 salespeople were examined across 15,000 companies (Greenberg, Greenberg, 1990),
- the relationship between sales success and individual personality factors was studied for 30 years (Comer, Dubinsky, 1985), and
- the study was conducted among sales and marketing managers (Gaedeke, Tootelian, 1989).

The importance of emotional intelligence in salespeople is emphasised by several studies in addition to the above-mentioned research. For example, a study showed that those salespeople who had a familiar and intimate approach to clients and knew confidential information about them proved to be more successful in winning them over. Only those sales representatives are able to obtain this information who are trustworthy and have adequate empathy and emotional intelligence (Liu, Comer, 2007). Scientists have also studied emotional intelligence from a different aspect. *Mulligan* examined in de-

tail the relationship between the emotional intelligence of salespeople and the sales revenues of their companies. His research showed a positive correlation between the annual sales revenues of companies and the emotional intelligence of their sales representatives, highlighting in particular the importance of self-esteem and assertiveness. However, there was a reverse correlation between sales revenues and stress management/impulsivity control; salespeople who were less good at managing stress (not surprisingly) produced less revenues for the companies (Mulligan, 2004). An additional study on the development of salespeople showed that having emotional intelligence can be an efficient predictor of outstanding future sales performance in salespeople (Deeter-Schmelz, Sojka, 2003). The same authors also examined emotional intelligence as a key competence for professionals working in sales. In their opinion, together with a change in the sales environment, the expectations for successful sales professionals were also transformed. Successful salespeople need have skills that provide comparative advantages over competitors. Emotional intelligence – the capacity to be aware of, and respond to, one's own emotions and those of others – is a key competence for salespeople, which helps them further improve their sales performance (Sojka, Deeter-Schmelz, 2002). Another study examined the coping strategies used by sales representatives. In addition to problem and emotion-focused coping strategies, the research also examined the time management methods used by salespeople. In the light of the results, it can be concluded that sales representatives who are better at managing stress also have good time management methods and use problem-focused coping strategies in their work (Nonis, Sager, 2003). In this context, however, attention should also be drawn to the fact that burnout is becoming increasingly common among people working as sales

representatives. [They are exposed to nearly as much interpersonal stress as hospital nurses, which justifies why salespeople were the control group in a study that examined nurses (Kato, 2014)]. This is due to emotional exhaustion, depersonalisation and low levels of performance, which can have a negative impact on relationships with family, co-workers and clients, and consequently on the results of the company (Cicala, 2014).

According to *Dankó* (2009), in the United States, two basic characteristics were found that salespeople must have by all means. One is empathy and the other is the ambition to seal the deals. Further researches in the USA have established the importance for salespeople to have the following characteristics:

- flexibility,
- initiative and personal energy,
- planning and organisational skills,
- medium learning outcomes,
- ability to adapt to clients with different personality and behaviour,
- ensuring career and personal advancement,
- desire for recognition.

In addition, the relationship between external-internal characteristics and sales performance was also examined. Based on the above, the profile of a successful salesperson was defined as follows:

- tall, energetic,
- psychologically effective,
- delighted if their sales performance is recognised,
- has a wide range of interests (but does not join any professional or civil society organisation),
- persistent, likes to work a lot,
- enjoys problem-solving,
- does not have a very high educational qualification but is intelligent,
- flexible and able to adapt to workplace habits,

- quite insensitive to the emotions and reactions of others,
- considers sales as a professional career,
- does not show great motivation to achieve a higher position.

Investment banking is ultimately a ‘Darwinian’ undertaking, where groups of people usually work very intensely on transactions and hope that their efforts will be compensated for both with money and other benefits (and that they will move higher up on the corporate ladder). Colleagues often see each other as competitors (Kaufman, 1994). Therefore, the corporate hierarchy of many investment banks is based on the ‘up or out’ principle. Employees compete for rather limited number of available promotion options. And the losers of this competition will either quit or be fired, so that the senior management of the bank will consist of the most committed and most aggressive members of the staff (Lazear, 2006). In their research, *Ford et al.* (1988, in *Mitev*, 2008) examined the strength of the correlation between personal characteristics and the performance of salespeople. The performance of employees working in the financial services sector has shown a strong correlation with variables such as Personal History and Family Background (educational qualification of the parents, number of siblings, early family obligations, extra-curricular and sports activities) and Marital Status (marital status, number and age of family members, occupation of the spouse). See *Table 1*.

According to several consulting firms, successful salespeople must have the following personality traits: reliability, independence, goal-drivenness, firmness of character, ability to make decisions, accuracy and highly developed intellect. The question is whether the possible absence or presence of these factors is genetically determined or can be improved using various means (e.g. training, mentoring, coaching etc.) (*Mitev*, 2008). *Joe Girard’s*

Table 1

STRENGTH OF THE CORRELATION BETWEEN PERSONAL CHARACTERISTICS AND THE PERFORMANCE OF SALESPeOPLE

Factors Influencing Performance	Product Type		
	Industrial Goods	Consumer Goods	Services (financial)
Personal History and Family Background	Weak	Weak	Strong
Marital Status	Weak	Moderate	Strong
Aptness for Sale	Strong	Moderate	Weak
Dominance	Weak	Weak	Moderate
Self-Esteem	Strong	Moderate	Moderate
Presentation Skills	Strong	Moderate	Weak
Interpersonal Skills	Moderate	Moderate	Weak

Strong: The variable explains more than 9 percent of the variance.
Moderate: The variable explains 4–9 percent of the variance.
Weak: The variable explains less than 4 percent of the variance.
Services: Primarily financial services provided to private individuals were examined (e.g. life insurance, banking).

Source: edited by the author based on Ford et al., 1988, in Mitev, 2008, p. 155

opinion somewhat echoes the latter idea: ‘Salesmen are made, not born. If I did it, you can do it.’ Girard, who was the ‘The World’s Greatest Salesman’ in 12 consecutive years according to surveys conducted by the Guinness Book of Records, says that the secret of his success is the following: ‘People don’t buy a product; they buy me, Joe Girard. I can see it in their eyes.’ In his book, he writes the following about his profession, which suggests that there are indeed competencies needed for this profession: ‘What we are talking about is a profession that uses skills and tools and experience and practice. It brings us lots of headaches and frustrations, no matter how well we do. But when we do it right, it brings us more financial and emotional pleasure than any other kind of work in the world. I did what I did because I love the money and the excitement and the satis-

faction of winning again and again and again.’ (Girard, Brown, 1995, pp. 1, 8 and 136). It is very likely that in these moments Girard was in a state of flow; several salespeople experience it during their work. When people experience a state of flow during their work, they feel much better than when they are not in a flow. If both their tasks and capabilities are of a high level, they will feel happier, merrier, more active and stronger. They will be more focused, more creative and more satisfied (Csikszentmihályi, 2001).

However, it should be noted in connection with the publications cited above that only and exclusively the selection and/or retention of salespersons having the right personality traits do not secure success for the company. According to a research, if these are not accompanied by an appropriate organi-

sational culture, experience, communication skills and a motivating and inspirational environment, they will not (and cannot) lead to excellent sales performance (Yeboah et al., 2014). Thus, in addition to individual competencies, optimal organisational conditions are also necessary for effective and efficient work (Kozák, 2015).

Short California Psychological Inventory

At the end of the literature review, I present the results of a former research conducted on a Hungarian sample using the Short California Psychological Inventory. The Short California Psychological Inventory (abbreviated as ‘S-CPI’) was first published in 1948 by *Harrison Gough*. By 1985, it was translated into 32 languages, and so far, it has been completed by approximately 40 million people around the world (Oláh, 1985a). By 2008, it had been used for twenty-five years in the labour market as well, and it is estimated that the strengths and weaknesses of over 50 million employees had been identified using the California Psychological Inventory (Pálmai, 2008). Since then, these numbers are likely to have further increased.

When completing the questionnaire, subjects must give a yes or no answer to each of the nearly 300 questions. The total of 21 scales used in the S-CPI test are aimed to provide a well-defined picture of the interpersonal behaviour of the test subjects and to reveal the performance motivational, intellectual, emotional and moral background of social adaptation. The CPI’s Hungarian adaptation was made by *Attila Oláh*, and he was the first to publish test results, which can be considered as validated and standardised, obtained from a Hungarian sample in a gender-based breakdown (Oláh, 1985b) (see *Tables 2 and 3*).

RESEARCH METHODOLOGY: TEST SUBJECTS, MEASUREMENT AND DATA COLLECTION, ANALYSIS³

Test subjects

The test subjects are employees currently working in the finance sector, notably as sales representatives. Out of the population of employees working at banks, insurance companies, building societies and financial consultancy firms, the research focused on salespeople who come into direct contact with clients. In particular, I examined in detail the personality of salespeople employed at banks, insurance companies, building societies, financial consultancy firms, factoring and leasing companies, savings associations and companies listed on the stock exchange.

Measurement and Data Collection

During the measurement phase, test subjects were asked to complete an online questionnaire consisting of the following sections (both closed and open questions):

- ① Basic data,
- ② Short California Psychological Inventory (S-CPI),
- ③ Super’s Work Values Inventory,
- ④ Aspiration Index,
- ⑤ Belbin’s Team Roles Inventory.

The test subjects completed the questionnaires online, so that any constraints imposed by space or time that might arise during paper-based surveys were eliminated. My primary aim was to create a questionnaire that can be completed by simple ‘mouse use’. The majority of the possible answers to the questions was designed so that respondents could select the answer most typical to them by simply ‘clicking on it’ or selecting it from a dropdown menu. However, for some questions,

Table 2

**DATA OF THE SAMPLES USED TO CREATE A FEMALE PROFILE SHEET USING THE S-CPI
(N=1,479)**

S-CPI scales	People with primary school education (8 years)	People with secondary education	People with tertiary education	Total sample
	<i>n</i> = 398	<i>n</i> = 624	<i>n</i> = 457	<i>n</i> = 1,479
	aged 15–49	aged 19–53	aged 23–55	aged 15–55
Dominance (Do)	9.10	12.76	14.83	12.23
Capacity for Status (Cs)	8.16	10.11	10.92	9.73
Sociability (Sy)	10.46	15.14	16.82	14.14
Social Presence (Sp)	18.77	20.46	21.25	20.16
Self-Acceptance (Sa)	9.44	10.66	11.58	10.56
Sense of Well-Being (Wb)	18.94	21.02	22.63	20.86
Anxiety (An)	11.87	13.80	14.11	13.26
Responsibility (Re)	15.57	18.11	19.27	17.65
Socialisation (So)	19.08	21.03	22.65	20.92
Self-Control (Sc)	11.50	16.02	18.32	15.28
Tolerance (To)	13.69	15.91	16.93	15.51
Ego Strength (Es)	29.48	30.52	31.29	30.43
Good Impression (Gi)	10.39	14.13	17.21	13.91
Communality (Cm)	14.43	15.92	16.15	15.50
Achievement via Conformance (Ac)	11.72	17.11	19.23	16.02
Achievement via Independence (Ai)	9.82	10.56	10.73	10.37
Intellectual Efficiency (Ie)	11.96	20.31	25.18	19.15
Psychological-Mindedness (Py)	6.59	8.51	8.93	8.01
Empathy (Em)	20.42	22.02	23.26	21.90
Flexibility (Fx)	7.93	6.02	5.43	6.46
Femininity (Fe)	17.49	12.05	12.13	13.89

Source: Oláh, 1985b, p. 56

Table 3

**DATA OF THE SAMPLES USED TO CREATE A MALE PROFILE SHEET USING THE S-CPI
(N=1,699)**

S-CPI scales	People with primary school education (8 years)	People with secondary education	People with tertiary education	Total sample
	<i>n</i> = 589	<i>n</i> = 653	<i>n</i> = 457	<i>n</i> = 1,699
	people aged 15–56	people aged 19–62	people aged 23–58	people aged 15–62
Dominance (Do)	11.7	13.90	15.80	13.80
Capacity for Status (Cs)	9.78	11.02	11.48	10.76
Sociability (Sy)	11.68	14.32	16.60	14.20
Social Presence (Sp)	19.18	21.82	22.48	21.16
Self-Acceptance (Sa)	10.90	12.06	12.53	11.83
Sense of Well-Being (Wb)	18.83	20.18	23.72	20.91
Anxiety (An)	10.41	11.02	11.18	10.87
Responsibility (Re)	14.10	16.90	18.80	16.60
Socialisation (So)	17.99	22.03	23.25	21.09
Self-Control (Sc)	12.71	16.52	19.25	16.16
Tolerance (To)	13.06	15.72	17.72	15.50
Ego Strength (Es)	31.71	33.70	34.52	33.31
Good Impression (Gi)	11.42	16.01	18.32	15.25
Communality (Cm)	14.48	15.59	16.43	15.50
Achievement via Conformance (Ac)	12.74	17.11	19.65	16.50
Achievement via Independence (Ai)	10.11	10.85	11.29	10.75
Intellectual Efficiency (Ie)	15.16	21.43	24.16	20.25
Psychological-Mindedness (Py)	6.51	8.11	9.44	8.02
Empathy (Em)	20.57	22.92	24.52	22.67
Flexibility (Fx)	8.34	5.91	5.25	6.50
Femininity (Fe)	10.36	10.32	10.82	10.50

Source: Oláh, 1985b, p. 55

keyboard use was inevitable, for example when the highest professional qualification or the job title had to be specified (where it was not included in the list).

The questionnaire was available at the following link:

<https://neptun.uni-eszterhazy.hu/UniPoll/Survey.aspx?surveyid=59121776&lng=hu-HU>

Intimate and personal questions were also included in the study; this is why the specific answers given to individual questions and the results were treated with strict confidentiality, being personal data of the subjects. If a respondent so requested, they received a personalised assessment of their individual test results. The results were sent by email, in an Excel file, in which the data were recorded in tables and diagrams. There was also an 18-page Word document with a detailed explanation of the results.

Key characteristics of the data collection:

▶ The creation, editing, testing, improvement and finalisation of the questionnaire took place between November and December 2016.

▶ The questionnaire was published online on 14 December 2016 at 11:14 a.m. and was closed on 20 July 2017 at 08:13 a.m.

▶ Sampling was carried out using a non-probability sampling process, notably snowball sampling. As the process of snowball sampling implies, respondents who had already completed the questionnaire – by sending them again a link to the questionnaire – were asked to suggest to potential respondents in their social circle who belong to the same target population that they should complete the questionnaire. In addition, large organisations engaged in the finance and insurance sectors – such as the Hungarian Banking Association, the Association of Hungarian Insurance Companies, the National Association of Savings Cooperatives, the National Association of Financial Enterprises, the Hungarian

Leasing Association, the Hungarian Chamber of Commerce and Industry and the Hungarian Economic Association – and their members have been contacted, either directly or indirectly.

▶ 1,656 people started to complete the questionnaire.

▶ 1,069 people completed the questionnaire fully.

▶ The results of 1,000 people were included in the final sample; 69 people had to be excluded from the sample for various reasons (e.g. irrelevant job, irrelevant economic sector, etc.).

▶ 584 people requested that the results of the questionnaire be sent to them by email, and so it happened.

▶ Based on their place of residence, the sample covered subjects from 19 Hungarian counties and from Budapest.

Analysis

Analysis and evaluation of the data collected was carried out using Excel and the SPSS software. The average of the sample was determined based on various criteria. Out of the available statistical tests, I used the one-sample *t*-test.

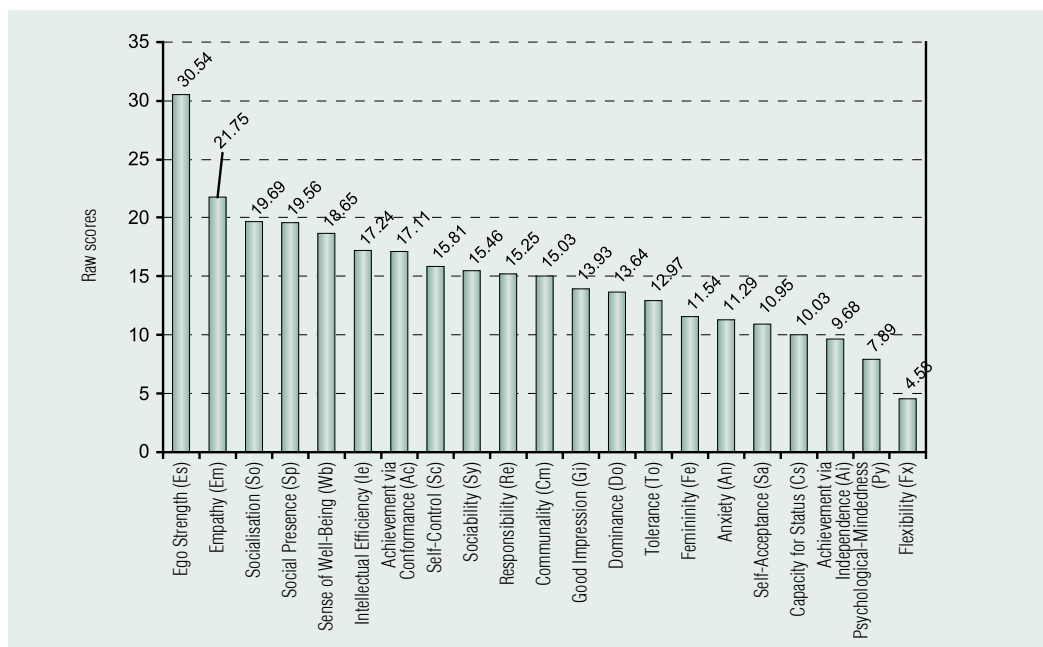
RESULTS AND CONCLUSIONS – PERSONALITY PROFILE OF SALESPeOPLE WORKING IN FINANCE BASED ON THE SHORT CALIFORNIA PSYCHOLOGICAL INVENTORY

Based on the Short California Psychological Inventory, the salespeople involved in the study obtained the average results shown in *Figure 1*.

Since the previously presented research results, obtained from a Hungarian sample, were broken down by gender, the aver-

Figure 1

AVERAGE VALUES OF THE RESPONDENTS' S-CPI PROFILE



Source: edited by the author, based on own research, 2019

age results of the participants in this research were also compared to the standard values in a breakdown by gender, and their deviations from the average were so determined.

In accordance with the foregoing, the average results achieved by the sampled salespeople in the individual dimensions, and their deviation from the standard values, were examined separately by gender, and, using a one-sample *t*-test, it was examined whether or not the elements included in the sample significantly deviate from the standard results statistically.

As regards women, it can be concluded that, while there were major positive deviations from the standard values in the following dimensions (see Figure 2): Sociability (1.2), Achievement via Conformance (1.0), Dominance (0.9), Self-Control (0.8), the major negative deviations affected the following

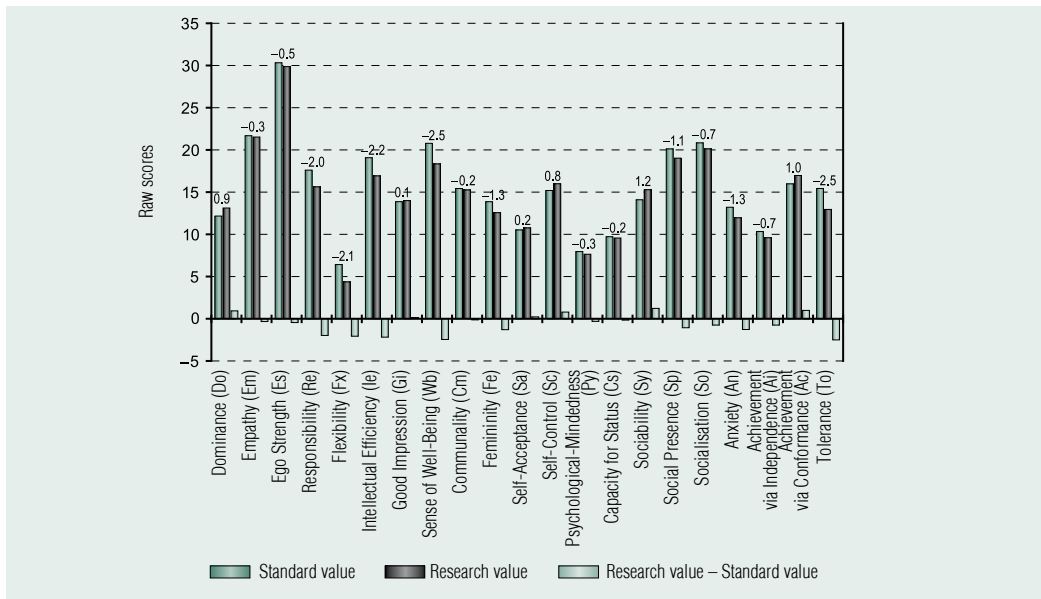
areas: Sense of Well-Being (–2.5), Tolerance (–2.5), Intellectual Efficiency (–2.2), Flexibility (–2.1), Responsibility (–2.0).

As regards men, similarly to women, there were major positive deviations in the following dimensions compared to the standard values (see Figure 3): Sociability (1.4), Achievement via Conformance (0.8). Major negative deviations were shown in the following dimensions: Tolerance (–2.6), Intellectual Efficiency (–2.6), Sociability (–2.2), Responsibility (–2.0), Sense of Well-Being (–1.8). It is evident that the first five dimensions with the biggest divergence are almost identical to the top five dimensions for women, with the exception of Flexibility in women, which was replaced by the dimension of Socialisation in men.

Application of the one-sample *t*-test with a breakdown by gender has yielded the results detailed below (see Tables 4 and 5). It can be

Figure 2

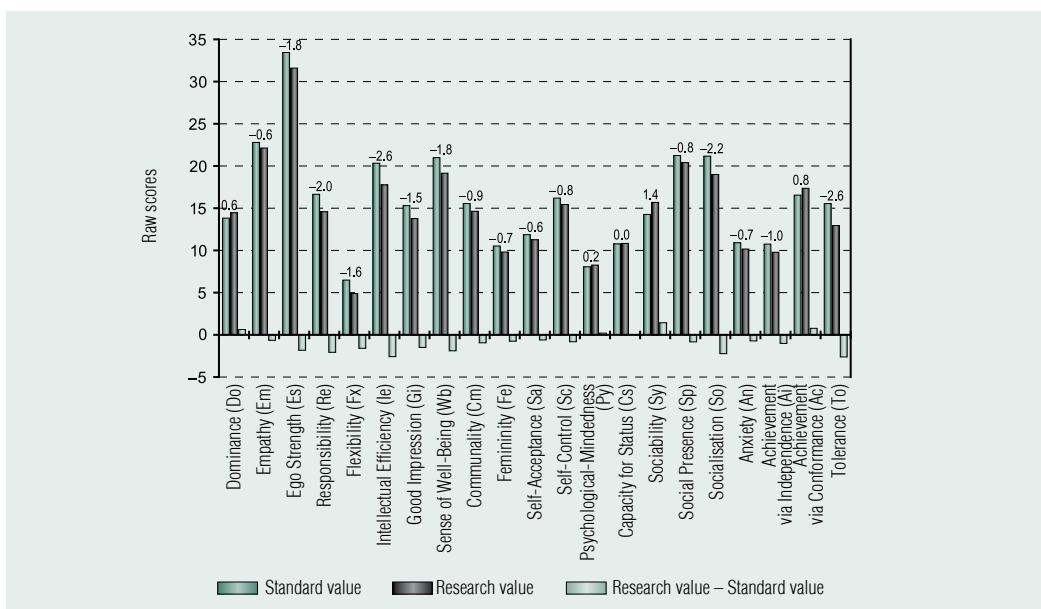
FEMALE RESPONDENTS' STANDARD S-CPI VALUES AND AVERAGE VALUES FOR THE STUDY PROFILE AND THE DIVERGENCES BETWEEN THEM



Source: edited by the author, based on own research, 2019

Figure 3

MALE RESPONDENTS' STANDARD S-CPI VALUES AND AVERAGE VALUES FOR THE STUDY PROFILE AND THE DIVERGENCES BETWEEN THEM



Source: edited by the author, based on own research, 2019

Table 4

DATA OF THE SAMPLES USED TO CREATE A FEMALE PROFILE SHEET USING THE SHORT CALIFORNIA PSYCHOLOGICAL INVENTORY (S-CPI), AVERAGE RESULTS OF THE SALESPEOPLE INVOLVED IN THE RESEARCH BY DIMENSION, AS WELL AS RESULTS OF THE ONE-SAMPLE T-TEST

S-CPI scales	Standard sample	Sample of salespeople	Results of the one-sample t-test (t value)	The values of the sample statistically differ from the standard values
	n = 1,479	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
Socialisation (So)	20.92	20.17	-4.404	Yes
Self-Control (Sc)	15.28	16.06	4.082	Yes
Tolerance (To)	15.51	13.00	-18.066	Yes
Ego Strength (Es)	30.43	29.97	-1.627	No
Good Impression (Gi)	13.91	14.04	0.772	No
Communality (Cm)	15.50	15.31	-1.603	No
Achievement 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: edited by the author based on own research using the SPSS software, 2019

Table 5

DATA OF THE SAMPLES USED TO CREATE A MALE PROFILE SHEET USING THE SHORT CALIFORNIA PSYCHOLOGICAL INVENTORY (S-CPI), AVERAGE RESULTS OF THE SALESPeOPLE INVOLVED IN THE RESEARCH BY DIMENSION, AS WELL AS RESULTS OF THE ONE-SAMPLE T-TEST

S-CPI scales	Standard sample	Sample of salespeople	Results of the one-sample t-test (t value)	The values of the sample statistically differ from the standard values
	n = 1,699	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
Socialisation (So)	21.09	18.88	-10.263	Yes
Self-Control (Sc)	16.16	15.38	-2.993	Yes
Tolerance (To)	15.50	12.92	-13.168	Yes
Ego Strength (Es)	33.31	31.48	-4.606	Yes
Good Impression (Gi)	15.25	13.75	-6.940	Yes
Communality (Cm)	15.50	14.58	-5.027	Yes
Achievement 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: edited by the author based on own research using the SPSS software, 2019

concluded that the results obtained for Capacity for Status, Ego Strength, Good Impression and Communality for women included in the sample, and Capacity for Status and Psychological-Mindedness for men included in the sample do not show a statistically justifiable divergence from standard values. In all other cases, however, there was a statistically significant divergence.

Comparing the dimension results obtained by standardising the S-CPI questionnaire with the dimension results obtained using the sample of sales representatives, I have drawn the following conclusions: The S-CPI test results of the sample of tested salespeople working in the finance sector have shown the following differences compared to the standardised results, broken down by gender: For women, the results obtained for Capacity for Status, Ego Strength, Good Impression and Communality, while for men, the results obtained for Capacity for Status and Psychological-Mindedness do not show a statistically justifiable divergence from standard values. In all other cases, however, there was a statistically significant divergence.

SUMMARY

In this study, I examined the personality of salespeople working in the finance and insurance sectors using the Short California Psychological Inventory. As a result of the research, it can be concluded that the personality of the salespeople involved in the research significantly differs from previous research results in several personality dimensions. Based on the foregoing, I suggest that, when selecting sales representatives in the finance sector, the companies' recruitment specialists should, where possible, use the S-CPI questionnaire. I also recommend that my research results should be compared to the test results achieved by candidates, and that corporate decision-makers should consider the statistically insignificant differences as a positive sign in the candidate's further selection procedures and in making the final decision on their employment/rejection. It should be noted, however, that no decision should be made on the rejection of a candidate solely based on the results of the questionnaire (if they are statistically significantly different from the results of the research).

NOTES

- ¹ This study is part of a doctoral thesis which is to be defended in June 2019 at the Doctoral School of Enterprise Theory and Practice of the University of Miskolc.
- ² This study was implemented in the framework of the 'Complex Development of Research Capacities and Services at Eszterházy Károly University' grant program (ID number: EFOP 3.6.1-16-2016-00001).
- ³ The test conditions and methodology of the doctoral research related to this study necessarily corresponds to the test conditions and methodology of other publications related to the given doctoral research; however, its other components are different.

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