

Using mystery callers, we observe the mortgage advisor-client interaction process in a non-intrusive manner. From these observations we can conclude that the difference in influence tactics used among the various advisors could be explained using adaptive selling theory.

Furthermore we conclude that not all the influence tactics proposed by existing literature are applicable in the mortgage advising context, also the effect of the various influence tactics are different in the mortgage advising context compared to the various contexts discussed in previous literature.

Observing the mortgage advisor-client interaction process: mystery calling the Dutch mortgage market

An analysis of words

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Chapter 1: Introduction

How people talk or write is an interesting topic for scholars, and especially in the field of marketing and sales. One of the main objectives of advertisements is trying to influence the audience, and words and languages are very important tools for influencing people.

Furthermore creating relationship value is part of the value-creating processes in businesses and it's always evolving (Haas, Snehota, & Corsaro, 2011). One of the front-employees for creating this relationship value are the customer service representatives, customer service representatives mainly uses words to satisfy the needs of the clients; therefore the interaction process is quite important. According to Salomonson, Åberg, & Allwood (2012), is every customer interaction important for the long-term relationship. Furthermore Salomonson, Åberg, & Allwood (2012) propose that in-service training for frontline employees should take communicative skills into consideration, especially when it comes to seeking cues in conversations. If an employee understands and interprets the customer correctly, then the employee will be perceived as knowledgeable and be able to provide solutions in the future (de Ruyter & Wetzels, 2000). However, words are not only important in the business settings. According to Pennebaker, Mehl, & Niederhoffer(2003), how people talk and write provide a window into their emotional and cognitive worlds. Furthermore researchers had shown evidence to suggest that words are correlated with physical and mental health (Gleser, Gottschalk, & Watkins, 1959; Tucker & Rosenberg, 1975). Besides, large numbers of studies have found that talking about deeply emotional experiences could improve mental and physical health (Lepore & Smyth, 2002; Pennebaker, Mayne, & Francis, 1997). All these studies thus showcase the importance of words outside the context of business, advertisement and sales context, which in turn makes it even more interesting to study the phenomena of words.

The goal of this study is to examine the actual client-advisor interaction process between the mortgage advisor and the potential client, which in our case is a mystery caller. The examination of this process was done through observation. The observation was done in a none-intrusive manner; the phone conversations were recorded and were then transcribed into transcripts. An advantage of observation is that it's an integral and accurate description of the complete client-

advisor interaction is ensured. The way advisors say they behave in an interaction may differ from their actual behavior (Stafford, 1992)

But why do we want to explore the interaction process of a mortgage advisor? The Dutch mortgage market was undergoing many changes, especially after the collapse of the mortgage market. Home sales and prices dropped sharply in mid-2008, stabilized in 2009 but dropped again in 2010 and 2011 (Van der Putten, 2013). This makes this market an interesting market for study. Furthermore purchasing your first house is the biggest purchase of your life. Research has shown that most of the house owners and house buyers do not have the knowledge about the financials, especially the world of mortgages and its regulations (Pander Maat, 2012). This makes the mortgage advisor the ideal consultant for house buyers, especially first-time house buyers. The main research question in this study is: “Are there any differences in the words used between mortgage advisors with high customer satisfaction compared to mortgage advisor with low customer satisfaction and are we able to explain this?”

This paper is structured in different chapters and subchapters. In the first chapter, the existing literature will be reviewed. From this review, a theoretical framework will be established based on the theory regarding influence tactics and buyers’ type adaptation. These two concepts will be discussed in detail in the next chapters. The next main chapter is about the data collection and statistical procedures. The data collection process, the use of mystery calls, will be described. Statistical procedures conducted in this study, both coding and testing, will be elaborated. This chapter will then be concluded with the description of the hypotheses used in the answering of the research question. The results will be elaborated in chapter 3, implications and contribution follows in chapter 4. In chapter 4, we try to explain the findings and what it contributes to the existing literature and how it can be beneficial for managers of mortgage broker agencies. Like every other study, this study also has its own limitations. Based on the limitations and findings, we propose several directions for future research. The limitations and directions for future research we will be discussed in chapter 5. Lastly, this paper will be concluded with a short conclusion. Furthermore, the SPSS outputs can be obtained from the appendix.

Chapter 2: Literature review

In this chapter we will discuss the existing academic literature and theory concerning this paper. The chapter is divided into four distinctive parts, which all contribute to the theoretical framework of this study.

The first part of this chapter, 2.1, we will discuss the general theory concerning how one can achieve superior sales performance. Furthermore we will go into detail regarding the different aspect of the general theory.

The second part of this chapter, 2.2, will outline the role of the mortgage advisor and how this fit into the category of a sales person. In other words, why is a mortgage advisor a sales person and what is a mortgage advisor selling?

The third part, 2.3, will discuss what a superior sales performance means in this paper. This superior performance divides the good advisor from the bad advisor, which will be crucial for the findings of this paper.

And finally the chapter will be concluded with the different research questions in this paper. The research questions will be described and explained in lengths in chapter 2.4.

The goal of this paper is trying to examine and explain the difference between a “good” mortgage advisor and a “bad” mortgage advisor; we try to study the possible differences by analyzing the words used by the various advisors. In order to research this, a theoretical framework must be constructed. This theoretical framework will consist of different building blocks. The centermost building block is the theory regarding superior sales performance, which will be described in detail in this paragraph. But in order to rationalize using sales literature and theory on mortgage advisor, the link must be made between sales people and mortgage advisors. But what are superior sales performances? To answer this question the use of several key performance indicators will be used. These key performance indicators will also be the last building block of the theoretical framework. From the theoretical framework we will add LIWC

2007 into the mix, this will give us the ability to study and measure the words used by all the mortgage advisors. The use of LIWC 2007 will be justified in chapter 3.

2.1. General Theory

According to McFarland, Challagalla, & Shervani (2006) there are two widely accepted concepts in sales literature that are important for superior performance of salespeople. The first concept is the theory that influence tactics are the mechanism of persuasion by salespeople. If these tactics are used effectively, then superior performances can be achieved (Brown, 1990; Spiro & Perreault, 1979). The second concept is that adapting these tactics to different type of buyers or clients is important in order to achieve superior performances (Spiro & Weitz, 1990; Weitz, 1981).

This is in line with general marketing theories about segmentation, targeting and positioning. In order to maximize customer value, one must know the needs of the customer and adapt to their needs.

2.1.1. Influence tactics

One of the first articles regarding influence tactics in marketing context was written by Frazier & Summers (1984). They were the first to introduce these strategies to the marketing literature. However, the context for which Frazier & Summers (1984) introduced their tactics was inter-organizational, firm-to-firm level of analysis. In order to clarify this context, one can think about a purchasing manager (firm level), who wants to gain a discount from the vendor (firm level). In this example the purchasing manager could use influence tactics in order to achieve the desired discount. But like McFarland, Challagalla, & Shervani (2006) proposed, the personal selling context falls into a completely different category, namely the inter-organisational person-to-person relationship. This has also been recognized by Frazier & Summers (1984) themselves. They, Frazier & Summers (1984), specifically note that their tactics provide “researchers with an extended perspective on the influence process within channels of distribution. Of particular interest are boundary personnel, whose responsibilities lie in the areas of customer service and territorial management, as opposed to sales personnel.”

Even though the contribution made by Frazier & Summers (1984) were made for another context, it is still essential in order to grasp the influence tactics used in inter-organisational person-to-person relationships. This is because it provides a basis for the study of inter-organisational person-to-person relationships. Another reason why the contribution made by Frazier & Summers (1984) is useful for this paper is the unit of observation used in this paper, namely the interaction between the mortgage advisor and the client. This interaction is besides personal selling, also a bit of customer service. And for this customer service part the influence strategies coined by Frazier & Summers (1984) will be applicable. One can argue that some tactics would be more important than others, when only taking customer service into account. For example information exchange and recommendations could be more important than threats or legalistic pleas.

Without further delay here is the definition of influence tactics proposed by Frazier & Summers (1984). Influence tactics are compliance-gaining tactics that are used by salespeople in order to gain compliance from partners or clients. These tactics also “involve the alternative means of communication available to a firm’s personnel in their influence attempts” (Frazier & Rody, 1991). Frazier & Summers (1984) came up with six tactics groups: information exchange, recommendations, requests, threats, promises, and legalistic pleas. These tactics groups have been used widely and extensively by other scholars (e.g., Boyle & Dwyer, 1995; Frazier & Summers, 1986; Kim, 2000)

Other scholars have also identified influence tactics that can play a role in gaining compliance. These additional tactics are different from Frazier & Summers (1984) in the fact that they focus on the emotional utilities which are used by salespeople. These emotional utilities have been acknowledged as having an important role in gaining compliance from buyers, in other words, make them buy more (e.g., Brown, Cron, & Slocum, 1997; Dixon, Spiro, & Jamil, 2001; Evans, 1963; Webster, 1968; Weitz, 1981)

The additional tactics groups are ingratiation and inspirational appeals. The goal of these two tactics groups is satisfying the psychological needs of the target. These two groups are according

to McFarland, Challagalla, & Shervani (2006) consistent with literature notes of the importance of attractiveness (Ahearne, Gruen, & Jarvis, 1999), similarity (Crosby, Evans, & Cowles, 1990), and liking (Doney & Cannon, 1997) in personal selling context.

Ingratiation focuses on getting buyers to like the salesperson (Spiro & Perreault, 1979; Strutton, Pelton, & Tanner, 1996). And Inspirational appeals means working on the emotion and ideals of the target; in our case is that the potential client (Yukl & Tracey, 1992).

2.1.1.1. Applicable Influence Tactics

According to McFarland, Challagalla, & Shervani (2006) not all the eight tactics group are applicable for personal selling. This is because some of these tactics are implicit, like request tactics, or simply not used in the personal selling context, like legalistic pleas. This has also been observed in the data, phone transcripts, used in this paper. Therefore only six tactics groups will be analysed in this paper; Information exchange, Recommendations, Threats, Promises, Ingratiation and Inspirational appeal.

2.1.1.1a. Information exchange

The definition from Frazier & Summers (1984) is that the firm's personnel use the discussion of general business information to alter the target's perception without requesting specific action. This means that salespeople exchange information with their target without asking something in return. For this paper, information exchange can mean that the advisor gives complete and accurate answers to the questions from the client. For example, asking open questions, giving concrete information regarding the different financials, and/or checking whether the client received enough information.

2.1.1.1b. Recommendations

The literature defines recommendations as follows: The arguments that are used in order to convince a customer that the products or services purchased from the salesperson will benefit the customer (Fitzsimons & Lehmann, 2004; Frazier & Summers, 1984; Rackham, 1988). A more general definition of recommendations is given by Venkatesh, Kohli, & Zaltman (1995). The definition proposed by Venkatesh, Kohli, & Zaltman (1995) is: "The source of influence suggests

that following a specific course of action is likely to be beneficial.” This suggestion can be either implicit or explicit. For this paper, recommendation will have a more concrete definition. Recommendation is used in the context of the advisor suggesting to the potential client to make an appointment with the advisor. The advisor makes it implicit or explicit that by making an appointment, it will benefit the client.

2.1.1.1c. Threats and Promises

Threats and promises are not frequently used in the context of mortgage advisor and client relationship. But for the sake of completeness they will be covered in this paragraph. Threats are implied or stated negative sanctions that will be applied to the client if it does not comply with the salesperson (Boyle & Dwyer, 1995; Boyle, Robicheaux, & Simpson, 1992). And promises are pledges to provide the client with reward by compliance (Frazier & Summer, 1984). And according to Venkatesh, Kohli, & Zaltman (1995) promises are the opposite of threats. For this paper this could mean that the advisor is using a considerate amount of negative or positive words.

2.1.1.1d. Ingratiation and Inspirational appeal

According to Kumar & Beyerlein (1991) ingratiation is the use of behaviours designed to enhance one’s interpersonal attractiveness in order to improve rapport with the client. This is done primarily with praising the customer and expressing similarity (Kipnis & Schmidt, 1988; Kipnis, Schmidt, & Wilkinson, 1980). Beside ingratiation there is inspirational appeal. Both of these tactics focus on the emotional side of the client. According to Yukl & Tracey (1992) an inspirational appeal is a request that arouses enthusiasm by appealing to a client’s values, ideals and aspirations. They focus on positive affective response from the client which will motivate the client to a desired response. This paper will look at these two tactics as a combined group. An advisor falls into this group if it focuses on an emotional connection with the client. This means for example expressing similarities, sympathy and/or compassion.

According to McFarland, Challagalla, & Shervani (2006) influence tactics alone is insufficient unless it can be pinpointed which tactics should be used with different buyers, this means that

one or more groups of tactics work(s) better in some situations compared to other situations. Therefore adapting tactics to buyers' types is essential in order to achieve superior performance.

2.1.2. Ability to adapt to different types of clients

As stated by McFarland, Challagalla, & Shervani (2006) it is insufficient to only know and use influence tactics. A salesperson who wants to achieve superior performance must also have the ability to adapt to different types of clients. But in order to adapt to the different types of clients, one must know what kind of clients or buyers there are. According to Sheth (1976) there are three types of buyers: task orientated, self-orientated and interaction orientated buyers. Other scholars propose similar classification, i.e. "thinkers, feelers and doers" (Salomonson, Åberg, & Allwood, 2012). This classification has further been validated by Williams and Spiro (1985) for the sales setting. The corresponding tactics groups for these buyer types have been examined by McFarland, Challagalla, & Shervani (2006) and will be discussed in the following paragraphs. Other scholars (Blake & Mouton, 1980) have noticed that a client can belong to two groups of orientation; however this notion will not be examined in this paper.

2.1.2a Task orientation

Sheth (1976) describes a task orientated buyer as someone who is goal oriented and purposeful and will accomplish the task as efficiently as possible, is intolerant of inefficient and/or non-goal oriented activity. Furthermore Williams & Spiro (1985) suggests that these buyers tend to be mechanistic in their approach and wish to make the best decision. They are focused on the task and less focused on relationship building. Miles, Arnold, & Nash (1990) add that these buyers are focused on achieving organizational objectives than self-objectives. McFarland, Challagalla, & Shervani (2006) suggest that information exchange and recommendations will have the most effect on task orientation. This is because such buyers need to be convinced of the merit of an idea or action and observe how it meets their objectives. This means that concrete information and advice would be used by the mortgage advisor, due to the task-orientated nature of a mortgage advice call, the client has a task, namely getting advice regarding the mortgage.

2.1.2b Self-orientation

Self-orientated buyers are concerned with their own welfare and they see the interaction as a place where their own needs can be satisfied (Bass, 1960). They view the interaction from a selfish view (Sheth, 1976) are only concerned with themselves and are less empathetic toward others (Miles, Arnold, & Nash, 1990). Their focus is on success in meeting their personal needs; meeting their personal needs outweighs task effectiveness and organizational objectives (Bass, 1960). McFarland, Challagalla, & Shervani (2006) propose treats, promises and ingratiation as the most effective influence tactics for compliance from buyers with self-orientation.

2.1.2c Interaction orientation

Buyers with an interaction orientation are the “people” people. Socializing is a critical aspect for the buyer with interaction orientation; they are interested in forming friendship and building interpersonal relationships (Bass, 1960). They are focused on emotional and relational aspects than specifics of the transaction. Furthermore they are often compulsive in establishing a relationship with the salesperson (Sheth, 1976). McFarland, Challagalla, & Shervani (2006) suggest ingratiation and inspirational appeals in order to maximize the effect of influence on buyers with an interaction orientation.

Now that the connection between the influence tactics and different buyers’ orientation has been made, a clarification of the connection between mortgage advisor and personal selling should be provided. The link between a mortgage advisor and personal selling or salesperson could be confusing and farfetched. Therefore the link between a mortgage advisor and a salesperson will be examined in the next chapter.

2.2. Mortgage Advisor

Greve, Frambach, & Verhallen (1995) assume that the mortgage advice process is a consultative selling process. They argue that aspects from consultative selling should also appear in the mortgage advice process. According to Hanan (1988), the consultant is, in a consultative selling approach, required to help its client to improve their profit, and in our case, their knowledge of

the different mortgage aspects. This is slight different compared to the personal selling process, where the goal is to persuade the client to buy a product of service.

But for this paper we assume that the goal of the mortgage advisor is more than only a consulting the client. All the advisors observed in this paper works for a national or at least regional corporation with several subsidiaries all over the country. Therefore one can assume that the goal of these advisors could be persuading clients to sign a mortgage contract using their service. Therefore a mortgage advisor from a branch office, for example the “Hypotheekshop”, could be seen as a salesperson. They want to sell their service or at least receiving positive customer feedback. Getting a positive feedback will be achieved through satisfying customer needs, and therefore it also falls into the consultative selling process.

This means that there could be conflicts between the two objectives; receiving customer satisfaction does not automatically mean that the advisor will sell its services. And pushing their services could hurt customer satisfaction if the advisor does not pay attention to the customer’s needs. This could be observed in this study, for example if the advisor frequently uses the recommendation tactic and pushes for an appointment, then it could score low on customer satisfaction.

Now that we have connected the mortgage advisor to a salesperson and the mortgage advice process to the consultative selling and personal selling process, the next step is to look at the dependent variable. The dependent variable in this study is what makes a mortgage advisor good or bad, or in other words what would be the criteria in which superior performance is measured.

2.3. Superior performance, customer value and satisfaction

Sales and salespeople are a pivotal part of the value-creating processes in business relationships. Salespeople with superior performance are a competitive advantage for any businesses (Haas, Snehota, & Corsaro, 2011). Therefore superior performance is integral for this study. An advisor with a superior performance will be labelled as a good advisor and vice versa. So how do we measure superior performance?

Superior performance will be measured based on customer value. Setijono & Dahlgaard (2007) argued that customer value can indicate a company's competitive advantage, a driving factor to continuously improve its products and process quality and it lead to both reactive and proactive improvements. This is all possible due to the roll of customer value in the several value stages (i.e. added value, perceived value and received value). Due to the versatile and important role of customer value, superior performance will be defined as maximizing customer value by the mortgage advisor. One could argue that superior performance could also be measured by whether the mortgage advisor signs a new client or not. First this is beyond the scope of the data used in this paper, second Setijono & Dahlgaard (2007) observed that in most literature, especially in marketing, they validates a link between customer value and its influence on customer purchasing decisions in a service context, which is applicable to the mortgage advice context. Therefore the choice has been made to define superior performance based on customer value.

Now that we have established the connection between superior performance and customer value, the next step is to measure customer value. But due to the abstract and broad nature of customer value, for example is customer value the same as customer lifetime value, customer satisfaction will be used as a measurement of customer value. The higher the customer satisfaction, the higher the customer value and in turn a higher performance.

2.3.1. Customer satisfaction

According to Higgins (1998) customer value and customer satisfaction is connected. Setijono & Dahlgaard (2007) argue that customer satisfaction is difficult, if not impossible, to separate from customer value. Furthermore these scholars observed that there are different models which attempt to describe the link between customer value and customer satisfaction. Other scholars propose that customer satisfaction is either a predecessor of customer value or the successor of customer value. Aune, Edvardsson, & Gustafsson (1999); Dumond (2000) and Khalifa (2004) argue that customer satisfaction is the predecessor of customer value in the product use context. This is due to the fact that the customer must be convinced that the product will satisfy its needs before using the product. In the context of this study, customer satisfaction is the

successor of customer value; a high customer value will generate a high customer satisfaction. According to Oh (1999); van der Haar, Kemp, & Omta (2001); Dahlgaard & Dahlgaard (2002); Eggert & Ulaga (2002); Spitteri & Dion (2004); and Liu, Leach, & Bernhardt, (2005) customer satisfaction is the successor of customer value in the purchase and service context. This is quite logical, because if the product or service does satisfy the customer's needs, it will create value, for example another purchase, but beside value creation it will also generate a higher customer satisfaction.

For this paper, this means that if the mortgage advisor does a good job, it will translate into a higher customer satisfaction compared to a bad job. A higher customer satisfaction translates into a higher customer value which in turn counts for a superior performance.

Now that the independent (mortgage advisor), dependent (customer satisfaction) and mediating variables (influence tactics and buyer type adaption) have been established, the research questions can be formed.

2.4. Research questions

Now that the theoretical framework has been established it's time to move to the objective of this paper. The main objective of this paper is to observe whether there is a difference in the words used by mortgage advisor with high customer satisfaction compared to the words used by a mortgage advisor with low customer satisfaction. Keeping this in mind, the main research question is formulated as follow:

“Are there any differences in the words used between mortgage advisors with high customer satisfaction compared to mortgage advisor with low customer satisfaction and are we able to explain this?” From the literature one can expect that there will be a difference in the words used by mortgage advisors with superior performance. This is due to the adaptation to buyers' type and the corresponding tactics that are used. For example information exchange tactics will have different words than ingratiation tactics.

This brings us to the following research questions:

“Do mortgage advisors from large mortgage agencies know about influence tactics?” It’s quite common sense that large companies provide training for their employees, therefore it is quite logical that mortgage advisors know about influence tactics and how to use them, or at least have some basic knowledge. A more interesting question would be:

“Do mortgage advisors know about the different buyers’ types and adapt different tactics for different buyers’ types?” If we assume that mortgage advisors in the employment of large companies or companies with affiliates received adequate training, then the first question should be a resounding yes. This could also mean that the second part of this question should also be positive.

But if they know about influence tactics and adapts to the buyers types, then what’s the difference between a good and bad performing mortgage advisor? In order in answer these questions, several hypotheses will be established and tested. From the results of these tests, an answer can be formulated to answer if there is a difference in the words used by a mortgage advisor with a superior performance compared to one without. Furthermore this paper will try to explain why there is or isn’t a difference between them.

Chapter 3: Data Collection and Analysis

In order to ensure internal reliability and external validity, the study was conducted with data from reliable source and analysed using sophisticated software. In the next chapters we will go into more details regarding several subjects. The first chapter contains a description of the source of the data, then we will move on to the advantages of using mystery callers, a chapter containing an explanation regarding calculation of the KPI scores, one about the LIWC software, statistical procedures and concluded with a detailed overview of the hypotheses

3.1. Data collection and preparation

The data used in this study was provided by the European Market Intelligence Center. The EMIC is active in several industries and provides insights and research in fields like commercial quality of customer service and sales departments. The EMIC uses the Customer Focus Model, which is based on scientific research by Willem Verbeke, Professor of Sales and Account Management at the Erasmus University Rotterdam (EMIC, 2014). Furthermore the data used in this study is the same data used for a study conducted by the EMIC for PriQels, which is an initiative of Woonfonds (PriQels, 2014). Therefore the assumption is made that the data, used in this study, is collected in an objective and valid manner.

EMIC collected its data from 200 mortgage agencies in the Netherlands; these agencies were selected in order to ensure a representative picture of the Dutch market. From these 200 agencies, 378 calls, using mystery callers and two different scenarios, were conducted. Almost all the agencies were called twice and both of the scenarios were used (PriQels, 2014). For this paper's study, 100 calls were selected based on two criteria. First the data were grouped based on the type of mortgage agency. The calls from chain agencies were selected due to the fact that chain agencies have the resources to provide training in sales tactics for its advisors. 50 calls with the highest average KPI scores and 50 calls with the lowest average KPI scores were selected. This selection was based on the assumption that it will provide a clear distinction between good and bad performing mortgage advisors.

These 100 recorded calls were then typed out. By doing it this way, first record the calls on tape and then typing it out, an integral and objective description of the actual interaction can be obtained according to Greve, Frambach, & Verhallen (1995). These transcripts were then analyzed using LIWC linguistics and word analysis software. The results from this analysis were further tested using SPSS.

As discussed in the chapter above, mystery callers were used in order to obtain a conversation with the mortgage advisors. In the next chapter the advantages of using mystery callers will be provided.

3.1.1 Mystery calls

Mystery calls were made in order to capture the mortgage advising process between a mortgage advisor and a potential client. According to Wan (2010); Kennedy (2006); and Wilson (1998), the mystery caller methodology is commonly used in order to observe and evaluate service encounters. The mortgage advising process is a service encounter, the advisor is providing a service, providing knowledge, to the potential client (the mystery caller).

Furthermore Wan (2010) argues that the mystery caller methodology is in essence the same as the mystery shopping methodology. This paper assumes that this comparison is correct, due to the fact that both methodologies tries to evaluate the service process in an objective and non-intrusive manner, in other words, the mortgage advisor is unaware of the evaluation and therefore a realistic interaction can be obtained. The only difference is that mystery caller methodology is using phone calls instead of actual store visits.

A definition of mystery shopping is provided by the Mystery Shopping Providers Association (MSPA). MSPA defines mystery shopping as measuring service quality, performance, and the customer's experience (Mystery Shopping Providers Association, 2015). Furthermore MSPA lists several advantages of mystery shopping, like capturing customer's actual experiences and providing independent and impartial feedback. These are great selling point if you want to sell mystery shopping to businesses, but this paper intends to look more into the mystery shopping methodology.

The mystery shopping methodology according to Wilson (1998) is a form of participant observation. It uses researches to act as customers or potential customers in order to monitor the quality of processes and procedures used in the delivery of the service. It can be an objective and reliable measure, if the researches are selected and trained extensively. As stated previously this paper assumes that the selection and training of the mystery callers were done properly by EMIC, and therefore this paper assumes that the mystery caller methodology is reliable and objective. Furthermore proving this assumption is the use of two different scenarios by EMIC's mystery callers. Almost all the mortgage agencies in their dataset, and all the mortgage agencies in this paper's dataset, were called twice. This is done in order to ensure objectivity and reliability, this is because an advisor could have a "bad day", and the advisor could be a trainee or just doesn't have the knowledge regarding the scenario used. Through the use two scenarios and calling the agencies more than once, the probability that the data is unreliable has been lowered.

After observing the scenarios used by the mystery callers, this paper assumes that these scenarios based on a task orientated buyer type. This is because the scenarios asks for information regarding the recently changed rules in the Dutch mortgage market, namely the National Mortgage guarantee and the maximum mortgage that a client can have in accordance with its income.

3.1.2. KPI and Experts

Now that we established the advantages of using mystery callers, we want to clarify the use of Key Performance Index (KPI) in this study, especially the calculation and valuation of the KPI scores.

The Key Performance Indices used in this study were created by EMIC. There were in total 32 different KPIs, a KPI used in this study is in essence an expert question regarding customer value. These KPIs ranges from the attitude of the advisor in general, to whether the advisor listens actively and if the advisor provides solutions. Furthermore these KPI's also takes into account whether a client would take his/her business to this advisor or not.

An expert panel was asked to rate the conversations between the mortgage advisor and the mystery caller based on these KPIs. This in turn provides us with a score on every KPI, 32 in total. The choice regarding the experts and the calculation of individual KPI score was done by EMIC. Therefore this paper assumes that this process was done in a valid and reliable manner.

The average of every KPI, each KPI had an equal weight, was taken and 50 conversations with the highest and 50 conversations with the lowest scores were selected. The choice for using the average score of all the KPIs was made because it's difficult to select or remove KPIs due to the uncertainty of its importance regarding customer value and satisfaction; this was also the reason for applying equal weights to each KPI. Therefore the average of all the KPIs seems to be a reliable way to measure customer satisfaction.

The analysis of the data was done with the use of LIWC 2007 linguistics and words analysis software. In the next chapter will explain why the choice was made to use this software instead of other linguistics and words analysis software.

3.2. LIWC 2007 Analysis Tool

The main analysis tool used in this paper is the LIWC 2007 linguistic and word analysis software. This software has several features which were beneficial for this study. One of such feature is their user-friendly interfaces which give me the ability to easily modify its database. Due to the ability to modify the LIWC 2007 database we were able to include relevant and exclude irrelevant category of words, for example adding words for the recommendation tactics group. Therefore we were able to more accurately test the different hypotheses.

LIWC 2007 is more than only easy to use analysis software; it's sophisticated and well developed software. This is especially visible when we analyze the creation of its database. The words in the LIWC 2007 database were selected using multiple steps in order to maintain the validity of the word groups. These word groups or categories tap into the different emotional and cognitive dimension, which are often studied in social, health and personality psychology (Pennebaker, Chung, Ireland, Gonzales, & Booth, 2007).

The process of creating the database involves several extensive steps. First, words were generated for each group or category using several sources. These sources are for example the PANAS scale, coined by Watson, Clark, & Tellegen (1988); Roget's Thesaurus, and Standard English dictionaries. After the creation of this extensive list of words, it was passed on to three independent judges whom got the authority to include, exclude or move words to/and from the different categories. Beside this authorization, the judges were also able to add or remove subcategories from the main category. This gives an objective view on whether words and categories have added value. The last step in this process is continuous improvement and updates to the database of LIWC 2007, this ensures relevance, accuracy and completeness of LIWC 2007 as a linguistic and words analysis software (Pennebaker, Chung, Ireland, Gonzales, & Booth, 2007). This account to a default database of almost 4,500 words, each word defines one or more categories or subcategories, furthermore showcasing the completeness of the LIWC software.

Furthermore the reliability and validity of the LIWC 2007 software has been noticed. According to LIWC, the reliability of its software has been tested using a reliability coefficient. This reliability coefficient was calculated based on the correlation between the occurrences of each word in a category with the sum of the other words in the same category (Pennebaker, Chung, Ireland, Gonzales, & Booth, 2007). The validity of the LIWC software was tested by several scholars, according to Pennebaker & Francis, 1996, the LIWC software was successful in measuring positive and negative emotions, and number of cognitive strategies. The ability to measure cognitive strategies is necessary for this paper. This is because the influence tactics and buyers type adaptation from mortgage advisors are cognitive strategies.

Beside the extensiveness, reliability and validity of the LIWC 2007 software, there's another reason why the choice was made to use LIWC 2007 software as the main analysis tool. The existence of a peer-reviewed Dutch dictionary is another reason why this study was conducted with LIWC 2007 as the main analysis tool. A Dutch dictionary was essential due to the fact that this study was conducted in the Netherlands, the data; which where phone transcripts of the conversation between the mortgage advisor and the mystery caller, were spoken and written in

Dutch. Fortunately a Dutch dictionary was created by (Zijlstra, Meerveld, van Middendorp, Pennebaker, & Geenen, 2004); this dictionary was created based on the dictionary of LIWC and therefore compatible with the software.

3.3. Statistical procedures

In order to test the results from the LIWC analysis, a rudimental clustering method was applied. The clustering applied in this study was based on both the advisors and the influence tactics. This was done in order to be able to test for difference between superior performing advisors and bad performing ones.

3.3.1. Clustering of mortgage advisors

First the results were clustered based on the average score of the KPIs. This gives us two sample sets, one group with higher than average KPI score and one group with lower than average scores. The number of observations in these samples was 50 for the high group and 50 for the low group; these results were expected based on the collection of the whole dataset. The next step was dividing these two groups into four subgroups; this was done in order to test whether there were differences within the high and low groups. The hypotheses were then tested on both the good-bad distribution and the four groups' distribution.

Due to the possibility that this clustering method does not provide an objective measurement between the advisors, a second scenario was created using a k-means clustering method. For the k-means clustering method, four clusters were selected. This in accordance with the four groups' distribution described previously. Furthermore the variables used for the k-means clustering method are the four influence tactics and the average KPI scores. The hypotheses were retested on the clusters obtained from the k-means method (Janssens, Wijnen, De Pelsmacker, & Van Kenhove (2008); Moore, McCabe, Duckworth, & Alwan (2008)).

3.3.2. Coding of the applicable influence tactics

In order to test the hypotheses on SPSS, the decision was made to code the different tactics, Information Exchange, Recommendations, Threats and Promises, and Ingratiation and Inspirational Appeals, through combining categories and subcategories obtained from the LIWC

dictionary. The process of assigning the different categories and subcategories from LIWC to the different tactics group was based on the author's discretion and literature review. These tactics groups will be tested on their relationship with the dependent variable, average KPI score. Using the Pearson's correlation test, it is possible to measure whether there is a significant relationship between the tactics and performance. Based on these results, it is possible to comment on the reliability of the influence tactics. For example, influence tactics regarding information exchange would be expected to have a positive correlation with performance. In the next paragraph the coding of these tactics groups will be examined in more details. Furthermore the values of these tactics groups will be standardized in order to make a proper and accurate comparison. But the unstandardized values will also be examined; this will provide us with information on the effects of the four tactics groups on the performance of the mortgage advisor (Janssens, Wijnen, De Pelsmacker, & Van Kenhove (2008); Moore, McCabe, Duckworth, & Alwan (2008).

3.3.2.1. Coding of Information exchange

The information exchange tactic is all about providing the client with accurate and extensive information about your products or services, by doing this; the advisor tries to alter the client's perception (McFarland, Challagalla, & Shervani, 2006; Payan & McFarland, 2005; Venkatesh, Kohli, & Zaltman, 1995).

Based on the literature review, four categories and subcategories from LIWC had been combined in order to build the Information exchange tactic. The first of the category is the category regarding cognitive processes. This category includes words like; cause, know, ought. Cognitive processes are one of the main pillars for information exchange in this study. This is due to the objective and factual information that were sought after by the mystery caller, i.e. information regarding changes in rules and regulation in the Dutch mortgage market. This is also the reason for the inclusion of the following categories; Cause (because, effect, hence) and Insight (think, know, consider). These categories provide an emphasis on the actual and practical information (Pennebaker, Chung, Ireland, Gonzales, & Booth, 2007). And the last category that was included in this tactics group is the category word count. The reason is that

when more information has been exchanged, the number of words will rise, and therefore this means a higher word count.

3.3.2.2. Coding of Recommendation

According to McFarland, Challagalla, & Shervani (2006); Payan & McFarland (2005); Venkatesh, Kohli, & Zaltman (1995) recommendations are tactics with the goal of influencing the client through predictions that the client will be profitable or beneficial if it follows the advisors suggestions.

This paper assumes that recommendations mean that the advisor recommends that the client makes a face-to-face appointment. Therefore this paper assumes that there are three parts that make up the recommendations tactic. First the communication part, the advisor has to communicate that an appointment is desirable. For this part three categories from the LIWC 2007 dictionary were chosen; Communication (encouraged, recommend, advice), Motion (arrive, car, go) and Assent (agree, ok, yes). Furthermore an appointment needs a time period. That's why the following categories were picked; Future, Present and Time. And lastly, the reward for following the suggestion is also part of a recommendation, which is in our case the category Money (Pennebaker, Chung, Ireland, Gonzales, & Booth, 2007).

3.3.2.3. Coding of Treats and promises

The next tactics group is treats and promises. The expectation is that this tactic will not be used that often in the context of the mortgage advisor and client interaction process. But for the sake of completeness this tactics group will also be examined.

The essence of this tactic is that the advisor promises a reward or penalty if the client takes or fails to take the suggested action given by the advisor (McFarland, Challagalla, & Shervani, 2006; Payan & McFarland, 2005; Venkatesh, Kohli, & Zaltman, 1995). This tactic also captures both positive and negative emotions arising from the possibility of a reward or penalty. Therefore the author suggest that beside the negotiations process and the chance of reward/or penalty, the emotional process should also be included.

For the negotiations process, the author suggests that Assent (yes) and Negate (no and never) categories should be used. This is due to the focus on rewarding and penalizing desired or undesired behavior in this process. For the reward or penalty part, three categories were chosen; Inclusive, Exclusive and Money. For the emotional process, the author proposes five categories; Positive Feeling, Positive Emotions, Negative Emotions, Anger and Sadness (Pennebaker, Chung, Ireland, Gonzales, & Booth, 2007). The reason for these categories instead of social and affective processes is because of the emphasis on the positive and negative feelings and emotions due to a possible reward or penalty.

3.3.2.1. Coding of Ingratiation and inspirational appeals

According to McFarland, Challagalla, & Shervani (2006), the ingratiation and inspirational appeals tactics influences the client through the establishment of an emotional connection. This is possible through the use of praising the client, expressing attitude similarities, arousing enthusiasm by appealing to a client's values, ideals, and aspirations. These tactics then lead to positive affective arousal which in turn leads to higher levels of compliance (McFarland, Challagalla, & Shervani, 2006; Kumar & Beyerlein, 1991; Kipnis & Schmidt, 1988; Kipnis, Schmidt, & Wilkinson, 1980; Yukl & Tracey, 1992; Forgas, 1995).

In essence ingratiation and inspirational appeals influence a client with positive emotions, praying on their feelings and being social in general. Therefore the following six categories from the LIWC dictionary were proposed for the forming of this tactic group, Feelings, Social Processes, Communication, Assent, Positive Feeling and Positive Emotions. The emphasis of these categories is on the positive effect of social processes that occurs when this tactic group is used.

3.3.3. Statistical Techniques

In order to test whether the findings from this study is significant or not, several statistical tests were performed. Through the use of these tests, it is possible to make conclusions from the findings, which are based on more than chance. The statistical techniques used in this paper have been chosen based different research questions.

3.3.3.1. Kendall's correlation tests

The first step is to test whether the influence tactics were coded correctly. This paper assumes that if the influence tactics were coded correctly, then it will have significant correlations with the average KPI scores. Due to the non-normal distribution of both the average KPI scores and the different influence tactics, the choice was made to use Kendall's Tau Correlation test. This test does not assume a normal distribution of the variables and therefore appropriate for this sample. Furthermore it usually have smaller values compared to Spearman's rho, therefore it's more conservative (Göktaş & İşçi, 2011).

3.3.3.2. Independent T-test

The main goal of this paper is to find out whether there are any differences between mortgage advisors with high average KPI scores and advisors with low KPI scores. Therefore a comparison in the mean of each influence strategy, through measuring the average between the two groups, should be able to answer the research question. The robustness of the T-test depends on the distribution of the sample, whether it is normal distributed or not. This is a possible problem of this study, due to the non-normal distribution of the sample. Fortunately, the sample size in this study is sufficiently large enough to apply the central limit theorem. Therefore the use of the T-test is possible (Janssens, Wijnen, De Pelsmacker, & Van Kenhove (2008); Moore, McCabe, Duckworth, & Alwan (2008)).

3.3.3.3. One-way between subjects ANOVA

In order to test whether there are any differences within the groups, described above, one-way between subjects ANOVA was used. This will give us confirmation regarding any significant differences between the four groups. The one-way between subjects ANOVA is most robust when equal variance is assumed. The Levene's test is used in order to test this assumption; if this assumption is rejected then a Welch's F-test will be used instead of the regular F-test. Furthermore post hoc testing will be applied in order to test which groups are significant different from each other (Janssens, Wijnen, De Pelsmacker, & Van Kenhove (2008); Moore, McCabe, Duckworth, & Alwan (2008)).

3.3.3.4. Non-Parametric techniques

Due to classification of the sample, it is arguable that the central limit theorem will not hold. Therefore the t-test and one-way between subjects ANOVA will not be sufficiently robust enough. Therefore the hypothesis will be tested using non-parametric tests. These non-parametric tests are used in order to obtain a measure of differences between the four groups. The non-parametric tests used in this paper are Mann-Whitney Tests and the Kruskal-Wallis Tests. We chose to limit the number of non-parametric test due to the limited statistical power of these tests (Field 2000; Green & Salkind 2008)

3.3.3.5. Post hoc comparisons

After performing one-way between subjects ANOVA and Kruskal-Willis tests, post hoc testing was conducted. This was done in order to obtain measurements between each group. The post hoc testing was done using Turkey and Games-Howell test. Turkey was used for samples with equal variances; the assumption of equal variance was evaluated with the use of Levene's test. If equal variances were rejected, Games-Howell tests were used in the post hoc testing. Tukey HSD test was chosen due to its conservative nature, i.e. it's more likely to accept the null hypothesis of no group differences. According to Garson (2011), researchers often prefer to be conservative and therefore chose the Tukey HSD test. Furthermore Garson (2011) recommend Games-Howell test over Tamhane's T3 and Dunnett's C due to the fact that Games-Howell is more powerful and just slight more liberal than these tests. Toothaker (1993) recommends Games-Howell for when the sample sizes are unequal and unequal variances.

3.3.4. Hypotheses

As stated before, the main research question is: "Are there any differences in the words used between mortgage advisors with high customer satisfaction compared to mortgage advisors with low customer satisfaction and are we able to explain this?" From the literature review we can expect that there are differences between a good and bad advisor. This is possible due to the fact that good advisors knows the influence tactics and are able to adapt to different customer types. In this study this would mean that a good advisor will use more Information exchange tactics and less Ingratiation and Inspirational appeals tactics. The effect of

recommendations is unclear, even though the literature suggest a positive influence of recommendations, but it can also be argued that every advisor will use this tactics and bad advisors will use it more frequently. This is because it is arguable that bad advisors are less customer-focused and therefore trying to push a customer to buy his services (make a physical appointment. The effect of threats and promises should be negative, but it is highly probable that this tactic is hardly used. This is due to the context of the mortgage advisor and client interaction where there is little room for promises and threats.

Therefore four hypotheses are proposed:

H1A: "Information exchange is significantly higher in the good advisors group compared to the bad advisors group."

H1B: "Recommendations are not significantly different in the good advisors group compared to the bad advisors group."

H1C: "Threats and Promises are not significantly different in the good advisors group compared to the bad advisors group."

H1D: "Ingratiation and Inspirational appeals are significantly lower in the good advisors group compared to the bad advisors groups."

Besides testing for differences between good and bad advisors, this paper also looks at the differences within each group. In other words, is it possible to divide these two groups into smaller groups and does these smaller groups follow the results from the overall groups? Furthermore, we want to know whether there are any differences between excellent advisors and good advisor but also between bad advisors and the worst ones. In order to test these questions, six hypotheses were formulated. The hypotheses are as follows:

H2A (*): "Information exchange is significantly higher in the excellent advisors group compared to the other advisors groups."

H2B (*): “Recommendations are not significantly different in the excellent advisors group compared to the other advisors groups.”

H2C (*): “Threats and Promises are not significantly different in the excellent advisors group compared to the other advisors groups.”

H2D (*): “Ingratiation and Inspirational appeals are significantly higher in the excellent advisors group compared to the other advisors groups.”

Beside these four hypotheses, two additional research questions were formulated in order to examine whether it is possible to classify the advisors according to their use of influence tactics, and whether the results from this classification yields the same conclusion compared to the other findings from this paper.

H3A: “The average KPI scores of the groups obtained from the classification based on influence tactics classification, are significant different from each other.”

H3B: “The results obtained based on this classification are similar to the general findings of this paper, i.e. Information Exchange is used significantly more in the good group and Ingratiation and Inspirational appeals are used significantly less.”

Through these different hypotheses it will be possible to achieve an objective and accurate measure of the differences between the mortgage advisor client interaction processes.

Furthermore through these hypotheses we aim to measure whether advisors adapt their tactics based on buyers’ types. The results from these hypotheses will be covered in the next chapter.

Chapter 4: Results

In order to evaluate the different hypotheses, several statistical tests were conducted. In this chapter the results from these tests will be discussed. We start this chapter by giving several descriptives regarding the whole dataset, the different clusters, and the different influence tactics. After the descriptives, we will talk a little bit about the results regarding the different correlations tests that were performed. The results from the statistical tests will conclude this chapter.

4.1. Descriptive Overview

In table 1, the descriptives for each of the influence tactics and average KPI score are provided. These descriptive are based on the whole sample, as can be concluded from the size of the sample (N = 100).

Table 1: Descriptives of the whole dataset

	N	Min.	Max.	Mean	SD
Average KPI Score	100	2.0700	4.6900	3.5097	0.7328
Information Exchange	100	-1.2774	4.1511	-0.0004	1.0050
Recommendation	100	-2.5636	3.4396	-0.0040	1.0042
Treats Promises	100	-2.4509	2.6150	-0.0169	0.9905
Ingratiation Inspirational	100	-2.7658	2.4697	-0.0032	1.0045

The KPI Score was measured using a five-point Likert scale; the other variables were measured in a continuous scale. Due to the differences in values measured between the influence tactics and the fact that this study is interested in the differences between groups, it has opted to use standardized values for each of the influence tactics. This will make it possible to compare the tactics across each group, furthermore all the values regarding the different influence tactics in this paper will be standardized values.

As stated previously, the dataset has been divided into different groups based on the KPI score. The clustering process was conducted using different method. The first method was quite

straightforward, it divided the dataset from its median, and this gave us two groups of 50 each. These groups were named “Good” and “Bad” group, this was done due to the fact that the whole dataset was constructed from the 50 highest and 50 lowest average KPI scores from the data collected by EMIC. The descriptives for this classification can be found in table 2. The number 1 denotes the bad group and the number 2 denotes the good group.

Table 2: Descriptives of the Good vs. Bad classification

	Group	N	Mean	SD	Min.	Max.
Average KPI Score	1	50	2.819	0.246	2.07	3.09
	2	50	4.201	0.223	3.91	4.69
Information Exchange	1	50	-0.513	0.79	-1.277	2.502
	2	50	0.512	0.939	-0.794	4.151
Recommendation	1	50	0.184	1.214	-2.564	3.44
	2	50	-0.192	0.7	-1.631	2.458
Treats Promises	1	50	-0.079	1.124	-2.451	2.615
	2	50	0.045	0.843	-1.89	2.01
Ingratiation Inspirational	1	50	0.405	1.132	-2.766	2.47
	2	50	-0.412	0.646	-1.477	1.418

From these general statistics we can see that the good group has a higher average KPI score, higher average Information Exchange score and a lower average Ingratiation and Inspirational Appeals score. These results were expected based on the theoretical framework. Furthermore the Recommendation and Treats and Promises tactics scores on average lower in the good group. These results will be tested on whether it’s significant or not, this will be covered in the next chapter.

Before going to the tests for significance, the descriptives obtained from the different clustering processes will be covered. The first clustering was conducted through the use of quartiles; the descriptives of the quartiles can be obtained in table 3. Through this classification it is possible

to observe the differences between the groups in more detail. With a quick glance at the descriptives, it can confirm that there are differences between the groups. It also provides a preliminary confirmation of the expectations regarding Information Exchange and Ingratiation and Inspirational Appeals. Information Exchange was used more in the excellent group and Ingratiation and Inspirational Appeals were used less. Furthermore it seems that Recommendations was used the least in the excellence group and Threats and Promises were used the most. An observation of note is the higher Ingratiation and Inspirational Appeals value for group 2 compared to group 1. But we have to keep in mind that these are preliminary results, their significance has not been tested yet. The groups are classified as follow: 1 = Worst Group, 2 = Below Average Group, 3 = Above Average Group and 4 = Excellent Group.

Table 3: Descriptives of the quartiles classification

	Group	N	Mean	SD	Min.	Max.
Average KPI Score	1	25	2.638	0.228	2.070	2.900
	2	25	2.999	0.059	2.910	3.090
	3	26	4.017	0.073	3.910	4.130
	4	24	4.400	0.144	4.160	4.690
Information Exchange	1	25	-0.610	0.691	-1.274	1.853
	2	25	-0.415	0.881	-1.277	2.502
	3	26	0.291	0.706	-0.794	2.127
	4	24	0.751	1.105	-0.400	4.151
Recommendation	1	25	0.523	1.257	-2.564	3.440
	2	25	-0.155	1.091	-2.218	1.617
	3	26	-0.081	0.751	-1.299	2.458
	4	24	-0.313	0.635	-1.631	0.825
Treats Promises	1	25	-0.261	1.055	-2.451	1.353
	2	25	0.104	1.182	-2.407	2.615
	3	26	0.044	0.902	-1.326	2.010
	4	24	0.046	0.794	-1.890	1.958

Ingratiation Inspirational	1	25	0.353	0.998	-1.313	2.304
	2	25	0.457	1.270	-2.766	2.470
	3	26	-0.265	0.705	-1.337	1.418
	4	24	-0.571	0.546	-1.477	0.394

The use of quartiles could be seen as arbitrary; therefore we propose a clustering based on the K-means classification method. The data was classified into four clusters and based on their association with the average KPI variable. Through this we hope to generate classes that are similar based on their KPI scores. The descriptives from this clustering technique are in table 4. The first observation, based on the descriptives, is the difference in group sizes. The group sizes are not equal anymore, which can be expected based on this clustering process. The average KPI scores are quite similar to the scores obtained from the previous clustering process, i.e. clustering based on quartiles. Furthermore Information Exchange still behaves like expected, and the unexpected observation between group 1 and 2 regarding Ingratiation and Inspirational Appels has disappeared. These groups used the same definition as the groups from the quartiles classification, i.e. the number 1 denotes the worst group and 4 is the excellent group.

Table 4: Descriptives of the K-means clustering method

	Group	N	Mean	SD	Min.	Max.
Average KPI Score	1	12	2.453	0.192	2.070	2.670
	2	38	2.934	0.109	2.710	3.090
	3	30	4.039	0.088	3.910	4.200
	4	20	4.444	0.112	4.250	4.690
Information Exchange	1	12	-0.852	0.285	-1.231	-0.386
	2	38	-0.405	0.868	-1.277	2.502
	3	30	0.411	0.887	-0.794	3.029
	4	20	0.663	1.016	-0.400	4.151

Recommendation	1	12	0.738	1.538	-2.564	3.440
	2	38	0.010	1.058	-2.218	2.128
	3	30	-0.093	0.753	-1.302	2.458
	4	20	-0.341	0.601	-1.631	0.825
Treats Promises	1	12	-0.273	1.251	-2.451	1.246
	2	38	-0.017	1.091	-2.407	2.615
	3	30	0.106	0.863	-1.326	2.010
	4	20	-0.047	0.827	-1.890	1.958
Ingratiation Inspirational	1	12	0.600	0.891	-0.572	2.304
	2	38	0.344	1.202	-2.766	2.470
	3	30	-0.345	0.698	-1.361	1.418
	4	20	-0.511	0.562	-1.477	0.394

It would also be interesting to see if it is possible to segment the dataset based on the two prominent influence tactics, i.e. Information Exchange and Ingratiation and Inspirational Appeals, and measure whether the groups obtained from this segmentation will yield different results. We chose to form four groups based on these two tactics, this is in the hope of getting four distinctive groups along the lines of these two influence tactics, i.e. information exchange and ingratiation and inspirational appeals. The descriptives can be found in table 5. From this segmentation process we observe a clear division in KPI scores, a high and low scoring group. Furthermore clear differences can be seen in the tactics used between the different groups. See table 5 for the descriptives of these groups.

Table 5: Descriptives of the influence tactics clustering method

	Group	N	Mean	SD	Min.	Max.
Average KPI Score	1	31	2.965	0.463	2.070	4.090
	2	18	3.096	0.719	2.130	4.500
	3	39	3.983	0.526	2.810	4.690
	4	12	4.001	0.563	2.840	4.560

Information Exchange	1	31	-0.783	0.324	-1.231	0.138
	2	18	-0.645	0.392	-1.277	-0.003
	3	39	0.291	0.410	-0.346	1.223
	4	12	2.041	0.855	1.196	4.151
Recommendation	1	31	0.727	0.938	-0.904	3.440
	2	18	-0.534	1.388	-2.564	3.055
	3	39	-0.169	0.572	-1.631	0.991
	4	12	-0.561	0.410	-1.302	0.217
Treats Promises	1	31	0.284	1.010	-1.816	2.615
	2	18	-0.322	1.286	-2.451	1.353
	3	39	-0.068	0.876	-1.890	1.969
	4	12	-0.173	0.633	-0.964	0.951
Ingratiation Inspirational	1	31	1.248	0.542	0.296	2.470
	2	18	-0.745	0.669	-2.766	0.123
	3	39	-0.360	0.445	-1.337	0.472
	4	12	-0.961	0.372	-1.477	-0.315

4.2. Correlations

As stated before, correlations tests were performed in order to test whether the influence techniques were coded correctly. We theorize that if it was coded correctly, then it would show significant correlations with the average KPI score variable. As can be seen from table xxx, three out of four influence variables are significant correlated with the KPI score variable. The only variable that does not have a significant correlation is the variable Treats and Promises ($r = .033$, $p = ns$, this could be explained due to the possibility that this particular technique wasn't used frequently enough to be significant. Information Exchange and Ingratiation and Inspirational Appeals both have the expected direction, i.e. positive for Information Exchange ($r = .423$, $p < .05$) and negative for Ingratiation and Inspirational Appeals ($r = -.256$, $p < .05$). Furthermore it is surprising that Recommendation have a negative correlation with average KPI score ($r = -.201$, $p < .05$), this is different than proposed by previous studies. This could be explained by the

possibility that if the advisor frequently pushes the client to make an appointment, it could lower the customer satisfaction.

	Information Exchange	Recommendation	Treats Promises	Ingratiation Inspirational
Correlation Coefficient	,423	-,201	,033	-,256
Sig. (2-tailed)	,000	,003	,631	,000

4.3. Test results: Good versus Bad group

The first hypothesis: “Information exchange is significantly higher in the good advisors group compared to the bad advisors group.” (H1A) was tested by conducting an independent samples t-test to compare the standardized value of Information Exchange in the Good group and the Bad group. The Good group has a higher standardized value of Information Exchange (M= 0.512, SD= 0.939) compared to the standardized value of Information Exchange in the Bad group (M= -0.513, SD= 0.790). This difference was significant, $t(98) = -5.91, p < .05$. From these results we can confirm that Information Exchange does indeed used more by the advisors with superior performance.

The second hypothesis: “Recommendations is not significantly different in the good advisors group compared to the bad advisors group.” (H1B) was also tested by conducting an independent samples t-test to compare the standardized value of Recommendations in the Good group and the Bad group. Comparison of the standardized value of Recommendations in the Good group (M= -.192, SD= .700) and the Bad group (M= .184, SD= 1.214) revealed no significant differences between the groups $t(78) = 1.90, ns$. This hypothesis is therefore also confirmed. But the results almost approached significance ($p=0.061$). If these results were significant, then it’s interesting to note that the Good group used less Recommendation tactic compared to the Bad group; this could be pointing to the possibility that a good advisor is focused towards satisfying the client instead of pushing its own agenda.

The third hypothesis: “Threats and Promises are not significantly different in the good advisors group compared to the bad advisors group.” (H1C) was tested through an independent samples t-test to compare the standardized value of Threats and Promises in the Good group and the Bad group. The standardized value of Threats and Promises in the Good group (M= .045, SD= .843) did not differ from the standardized value of Threats and Promises in the Bad group (M= -.079, SD= 1.124) revealed no significant differences between the groups $t(91) = -.623$, ns. This hypothesis is therefore also confirmed.

The last hypothesis which was tested using an independent samples t-test was hypothesis H1D: “Ingratiation and Inspirational appeals is significantly lower in the good advisors group compared to the bad advisors groups.” The same procedures were taken in order to test this hypothesis. The Good group had a significantly lower standardized value for Ingratiation and Inspirational appeals (M= -.412, SD= .646) compared to the standardized value for Ingratiation and Inspirational appeals in the Bad group (M= .405, SD= 1.132), $t(78) = 4.43$, $p < .05$. This means that this hypothesis is also confirmed. We argue that this result is due to the possibility that the advisors whom underperforms does not adapt to the client types adequately. This could be due to inability to adapt or simply the advisor is not customer focused enough.

Even though central limit theorem should hold due to the sample size of the two groups, we still conducted parametric tests. The results from these parametric tests can be found in table 6. These results in general were in line with the results obtained from previous testing using independent t-tests. The good group scored indeed higher for Information Exchange ($z = -6.26$, $p < .05$), and lower for Ingratiation and Inspirational appeals ($z = -6.26$, $p < .05$) compared to the Bad group. The results for Threats and Promises were not significant. But the Mann-Whitney U test for evaluation of hypothesis H1C, showed a significant result. The Good group scored on average lower for Recommendations ($z = -2.02$, $p < .05$), compared to the Bad group. The Good group had an average rank of 44.64, while the Bad group had an average rank of 56.36. This result supports the earlier proposal regarding H1C, the good advisors were more customer focused, instead of focusing on personal gain.

Table 6: Mann-Whitney U Tests for Good vs. Bad classification

	Group	N	Mean Rank	Sum of Ranks	Mann-Whitney	Sig. (2-tailed)
Average KPI Score	1,00	50	25.50	1275.0	0.0	.000
	2,00	50	75.50	3775.0		
Information Exchange	1,00	50	32.34	1617.0	342.0	.000
	2,00	50	68.66	3433.0		
Recommendation	1,00	50	56.36	2818.0	957.0	.043
	2,00	50	44.64	2232.0		
Treats Promises	1,00	50	49.09	2454.5	1179.5	.627
	2,00	50	51.91	2595.5		
Ingratiation Inspirational	1,00	50	62.07	3103.5	671.5	.000
	2,00	50	38.93	1946.5		

4.4. Test results: Excellent advisors (Quartiles groups).

As stated before, the dataset has been segmented into four groups according to the average KPI scores. The segmentation process was conducted by distributing the dataset into four quartiles, the lowest KPI score quartile is group 1 and the highest KPI score quartile is 4. The first group, group 1, is the group with the worst KPI score. The second group is the group with below average KPI score. The third is the above average KPI score group, and the fourth is the excellent group. An overview of the results from the SPSS-output can be obtained from the appendix.

The first hypothesis (H2A) is “Information exchange is significantly higher in the excellent advisors group (group 4) compared to the other advisors groups.” H2A was evaluated by conducting a one-way between subjects ANOVA in order to compare the standardized value of Information Exchange in the excellent group and the other three groups. There was a significant difference of the standardized value for Information Exchange between the four groups [F (3, 96) = 13.306, p = 0.00] at the p < .05 level. Post hoc comparisons using the Tukey HSD test indicated that the mean score of the standardized value for Information Exchange in the

Excellent group(4) ($M = .751$, $SD = 1.105$) was significantly different than the worst group(1) ($M = -.610$, $SD = 0.691$) and the below average group(2) ($M = -.415$, $SD = 0.881$), however there was no significant difference between the above average group(3) ($M = .706$, $SD = 0.138$).

Furthermore there was no significant difference between the worst group(1) and the below average group(2), but both the worst and below average group had a significant lower standardized value of Information Exchange compared to the above average group.

The next hypothesis is H2B: "Recommendations is not significantly different in the excellent advisors group compared to the other advisors groups." This hypothesis was tested with a one-way between subjects ANOVA [Welch's $F(3, 51.950) = 2.877$, $p = .045$], the results shows that there is a significant difference in the standardized score for Recommendations between the four groups at the $p < .05$ level. Due to the rejection of equal group variance, a Games-Howell test was used. The Games-Howell test was conducted in order to compare the differences between each group. The Games-Howell shows that there is only a significant difference in standardized value for the excellent group ($M = -.313$, $SD = .635$) compared to the Worst group ($M = .523$, $SD = 1.257$). The below average group ($M = -.155$, $SD = 1.091$) and the above average group ($M = -.081$, $SD = .751$) does not significant differ compared to the other groups.

Hypothesis H2C is "Threats and Promises is not significantly different in the excellent advisors group compared to the other advisors groups." A one-way between subjects ANOVA was conducted to compare the standardized value for Threats and Promises in the excellent, above average, below average and worst group. There was no significant differences for the standardized value for Threats and Promises at the $p < .05$ level between the four groups conditions [$F(3, 96) = .690$, $p = 0.56$].

The last hypothesis regarding this section is "Ingratiation and Inspirational appeals are significantly higher in the excellent advisors group compared to the other advisors groups." (H2D). For this hypothesis, a one-way between subjects ANOVA was conducted to compare the standardized value for "Ingratiation and Inspirational appeals in the excellent, above average, below average, and worst group. There was a significant difference of the standardized value for

Ingratiation and Inspirational appeals at the $p < .05$ level for the four groups [Welch's $F(3, 51.538) = 8.180, p = 0.000$]. Post hoc comparisons using the Games-Howell test indicated that the mean score of the standardized value for Ingratiation and Inspirational appeals in the excellent group ($M = -.571, SD = .546$) was significantly different than the worst group ($M = .353, SD = 0.998$) and the below average group ($M = .457, SD = 1.270$). However the excellent group was not significantly different compared to the above average group ($M = -.265, SD = .705$). Furthermore the worst group does not differ significantly from the below group, and above average group. The below average groups is not significantly different from the above average group.

Non parametric tests were conducted in order to evaluate the hypotheses assuming the rejection of the central limit theorem. Kruskal-Wallis tests were conducted in order to evaluate the differences of the influence tactics between the four groups. The results are in line with the one-way between subjects ANOVA tests, i.e. Information Exchange, Recommendations, and Ingratiation and Inspirational Appeals were significant different between the groups. The results of the Kruskal-Wallis tests can be obtained from table 7.

Table 7: Kruskal-Wallis Test for quartiles classification

	X^2	DF	Sig.
Average KPI Score	92.915	3	.000
Information Exchange	40.954	3	.000
Recommendation	9.594	3	.022
Treats Promises	1.551	3	.671
Ingratiation Inspirational	17.333	3	.001

4.5. Test results: Excellent advisors (k-means classification)

It is possible that the clustering method used in the previous chapter, i.e. clustering based on quartiles of the average KPI score, could give a distorted view of the results, we propose a k-means clustering method with the average KPI score as the clustering variable. From the k-means method we obtained four groups, the first group (1) are the ones with the lowest

average KPI score, and the last group (4) is the group with the highest average KPI score. Furthermore the same four hypotheses, as discussed in the previous chapter, were evaluated using these groups and the statistical procedures used for evaluation are the same as described in the previous chapter. The one-way between subjects ANOVA tests conducted on these groups partially supports the findings from previous chapter, i.e. a significant results at a $p < .05$ for Information Exchange [$F(3, 96) = 12.960, p = 0.000$], and Ingratiation and Inspirational appeals [Welch's $F(3, 39.017) = 8.008, p = 0.000$]. However the results from the one-way between subjects ANOVA test comparing the standardized value for Recommendations [Welch's $F(3, 36.923) = 2.257, p = 0.098$], and Threats and Promises between the four groups [$F(3, 96) = .422, p = 0.738$] were not significant at a $p < .05$ level. The Kruskal-Wallis tests support these results. The overview of these results can be obtained from table 8.

The first hypothesis (H2A*) is: "Information exchange is significantly higher in the excellent advisors group compared to the other advisors groups." Post hoc testing using Tukey HSD test indicates that the results are in line with the findings from hypothesis H2A. Post hoc comparisons using the Tukey HSD test indicated that the mean score of the standardized value for Information Exchange in the Excellent group(4) ($M = 0.663, SD = 1.016$) was significantly different compared to the worst group(1) ($M = -0.852, SD = 0.285$) and the below average group(2) ($M = -0.405, SD = 0.868$), however there was no significant difference between the above average group(3) ($M = 0.411, SD = 0.887$). Furthermore there was no significant difference between the worst group(1) and the below average group(2), but both the worst and below average group had a significant lower standardized value for Information Exchange compared to the above average group.

There seems to be no significant differences for the standardized value for Recommendations and Threats and Promises between the four groups, therefore post hoc comparisons were not conducted. This means that Hypotheses H2B* and H2C* cannot be rejected.

Post hoc comparison was conducted for hypothesis H2D*: "Ingratiation and Inspirational appeals are significantly higher in the excellent advisors group compared to the other advisors

groups.” The evaluation of this hypothesis was performed with the use of the Games-Howell test. The Games-Howell test indicates a significant difference between the Excellent group (M = -0.511, SD = .562) compared to the worst group (1) (M = 0.599, SD = 0.891) and the below average group (M = 0.344, SD = 1.202), however there was no significant difference compared to the above average group (M = -0.345, SD = 0.698). Furthermore there was no significant difference between the worst group and the below average group, but both the worst and below average group had a significant lower standardized value for Information Exchange compared to the above average group.

Table 8: Kruskal-Wallis Test for k-means clustering method

	X ²	DF	Sig.
Average KPI Score	90.045	3	.000
Information Exchange	42.375	3	.000
Recommendation	9.489	3	.023
Treats Promises	.575	3	.902
Ingratiation Inspirational	17.066	3	.001

4.6. Test results: Influence tactics classification

If the influence tactics does indeed influence superior performance, high average KPI score, then one can expect that it is possible to create clusters of mortgage advisors, based on their influence tactics, which are significant different from each other regarding their average KPI scores. Furthermore if adapting to the buyer’s type is a cause for superior performance, then the findings from the previous chapters should also hold for the groups obtained from this classification method, i.e. high Information Exchange and low Ingratiation and Inspirational appeals mean high average KPI score. An overview of the results can be found in table xxx.

The clustering method used for the classification of the advisors is a k-means clustering method using the four influence tactics as variables and an optimum of 4 clusters. These four groups are

as distinct from each other as possible regarding the influence tactics. The descriptives of these four groups can be obtained from the table 5.

The first research question, “The average KPI scores of the groups obtained from the classification based on influence tactics classification, are significant different from each other.”, will be evaluated by conducting an one-way between subjects ANOVA comparing the average KPI scores of the four groups. The one-way between subjects ANOVA shows a significant difference of the average KPI scores for the four groups [$F(3, 96) = 26.208, p = 0.000$]. Post Hoc comparison using Tukey HSD suggest that Group 1 ($M = 2.965, SD = .463$) and Group 2 ($M = 3.096, SD = .719$) are significant different compared to Group 3 ($M = 3.983, SD = .526$) and Group 4 ($M = 4.001, SD = .563$). However, there is no significant difference between Group 1 and Group 2; also there is no significant difference between Group 3 and Group 4. This means that there are two different tactics sets that can lead to superior performance.

The next research question is: “The results obtained based on this classification are similar to the general findings of this paper, i.e. Information Exchange is used significantly more in the good group and Ingratiation and Inspirational appeals is used significantly less.” In order to answer this research question, we compared the average standardized scores for the four influence tactics between the four groups using one-way between subjects ANOVA. The one-way between subjects ANOVA tests indicates a significant difference for Information Exchange [Welch’s $F(3, 33.885) = 81.438, p = 0.000$], Recommendations [Welch’s $F(3, 38.805) = 13.054, p = 0.000$], and Ingratiation and Inspirational appeals [$F(3, 96) = 93.558, p = 0.000$] at a $p < .05$ level. Threats and Promises [Welch’s $F(3, 96) = 38.959, p = .234$] was found not significant different between the four groups. The Kruskal-Wallis tests support these findings, and can be obtained from table 9.

Post hoc comparison was conducted for the three influence tactics that showed significant differences. Information Exchange was evaluated using the Games-Howell test, due to the rejection of equal variance. The Games Howell test suggest that there is no significant difference in the standardized value for Information Exchange between Group 1 ($M = -0.783, SD = 0.324$)

and Group 2 ($M = -0.645$, $SD = 0.392$). Both, Group 1 and 2 are significant lower than Group 3 and Group 4. Furthermore Group 3 ($M = .291$, $SD = 0.410$) is significant different compared to Group 4 ($M = 2.041$, $SD = 0.855$). From these results we can establish that the mortgage advisors use three levels of Information Exchange.

The standardized value for Recommendations was also evaluated using Games-Howell test. The Games-Howell test indicates that Group 1 ($M = 0.727$, $SD = 0.938$) is significant different from the other three Groups. Group 2 ($M = -0.534$, $SD = 1.388$), Group 3 ($M = -0.169$, $SD = 0.572$), and Group 4 ($M = -0.561$, $SD = 0.410$) are not significant different from each other according to the Games-Howell test. However the difference between Group 3 and Group 4 approaches significance, $P = .067$.

The last tactic, Ingratiation and Inspirational appeals, was also subjected to post hoc testing. For Ingratiation and Inspirational appeals, Turkey HSD was conducted. The Turkey HSD shows no significant difference between Group 2 ($M = -0.745$, $SD = 0.669$) and Group 4 ($M = -0.961$, $SD = 0.372$). However, Group 2 and Group 4 are significant different from Group 1 ($M = 1.248$, $SD = 0.542$) and Group 3 ($M = -0.360$, $SD = 0.445$). Furthermore Group 1 and Group 3 were significant different according to Tukey HSD.

The above results support the general findings of positive relationship between Information Exchange and average KPI score. The negative relationship between Ingratiation and Inspirational appeals, and average KPI score has also be confirmed here. However it seems that there is an optimum for Information Exchange, and Ingratiation and Inspirational appeals. This is evident when comparing Group 3 and Group 4. The average KPI score is not significantly different between these groups; however Group 3 has a significantly lower Information Exchange value and a significantly higher Ingratiation and Inspirational appeals value.

Table 9: Kruskal-Wallis Test for influence tactics clustering method

	X^2	DF	Sig.
Average KPI Score	39.913	3	.000
Information Exchange	76.404	3	.000
Recommendation	29.303	3	.000
Treats Promises	2.643	3	.450
Ingratiation Inspirational	70.188	3	.000

Chapter 5: Contribution and Implications

In the previous chapter we've discussed the results of this study. In this chapter we will try to provide an interpretation of those results. Using these interpretations we will discuss the theoretical contribution and practical implications of this paper.

5.1. Interpretation of the findings

Several hypotheses were evaluated in order to provide an answer for the research questions. The first four hypotheses (H1A – H1D) were formulated in order to establish whether there is a difference between the mortgage advisors with superior performance, top 50 conversations recorded by EMIC, compared to the low performance advisors, 50 worst conversations in the EMIC database. All of the four hypotheses were confirmed. There was a significant difference between the top 50 and the bottom 50 conversations regarding Information Exchange (H1A, positive relation with average KPI score) and Ingratiation and Inspirational Appeals (H1D, negative relation with average KPI score). Furthermore hypotheses H1B and H1C were also supported; there was no significant difference for Recommendations, and Threats and Promises.

The significant difference for Information Exchange is most likely caused due to the buyers' type, in this study the buyers' type is a task-oriented buyer/client. According to Williams & Spiro (1985), a task oriented buyer tends to be mechanistic in its approach and wish to make the best decision. McFarland, Challagalla, & Shervani (2006) propose Information Exchange and Recommendations as the tactic for the persuasion of task-oriented buyers. The results from this paper confirm this notion partially, Information Exchange was indeed supported but there was no overwhelming support for the supposed effect of Recommendations.

The lack of significant difference for Recommendations could be due to the possibility that all the advisors tried to recommend another appointment and therefore there was no significant difference between the two groups, this was also supported by PriQels (2014). Furthermore this also makes sense when we take the consultative selling process into account; Greve, Frambach, & Verhallen (1995) assume that the mortgage advice process is a consultative selling process.

Hanan (1988) proposes that the goal of a consultant is to help its client to improve their profit for a fee. This means that our mortgage advisor needs to be appointed as a consultant first before receiving any compensation, which is only possible after meeting the client in person and therefore all the advisors should or must recommend a physical appointment with a possible client in order to sell its consultative services.

Threats and Promises was not significant different between the groups. This is quite logical; a mortgage advisor will not be inclined to make any threats during its first conversation with a prospect client. Furthermore there was not much room for promises either, placing this in context; the mystery caller was calling in order to find out more information regarding recent law changes, this means that it doesn't make a lot of sense to promise the mystery caller with anything.

Hypothesis H1D was also confirmed, this means that Ingratiation and Inspirational Appeals was significant different between the groups and this tactic had a negative relationship with the average KPI score. This could also be explained by the buyers' type, Williams & Spiro (1985) suggest that task-oriented buyers are focused on the task and less focused on relationship building. Ingratiation and inspirational appeals are powerful tools of relationship building; they are effective due to the fact that they play on the emotional side of the client in order to persuade him (McFarland, Challagalla, & Shervani, 2006). These tactics would work better for the other buyers' types, i.e. self-orientation and interaction-orientation.

From these results we can conclude that there are indeed differences between the good advisors and the bad advisors. Furthermore these differences are in line with previous studies; we propose that these differences are due to the ability to adapt to the different buyers types. In order to confirm this notion the second set of hypotheses were created. These hypotheses were evaluated using two different methods of classification, the first method was using quartiles based on the average KPI scores (H2A – H2D) and the second method was based on the k-means clustering method using average KPI as the clustering variable (H2A* -H2D*). The results were quite similar in both situations, only Recommendations was different, i.e. a

significant difference between the quartiles group and no significant difference from the k-means groups.

Information Exchange (significant and positive), Threats and Promises (not significant), and Ingratiation and Inspirational Appeals (significant and negative), were all similar to the findings from the first set of hypotheses. However there were no significant differences between the worst groups and below average groups, and excellent groups and above average groups. But both the excellent groups and above average groups were significant different compared to the worst and below average groups. This indicates to a certain degrees that adaptation to the buyers' type indeed has an influence on the performance, but it does not support the proposition that adaptation is the cause for excellence.

Recommendations was found to be significant different in the quartiles groups but not in the k-means groups. The quartiles group found out that the worst performing group had a significant higher average standardized value for Recommendations compared to the excellent group. This was the only significant result. Furthermore the below average group had a lower value for Recommendation than the above average group, although this was not significant at a $p < 0.05$ level. We propose that this could be caused by the arbitrary way of clustering; therefore we propose to use the results from the k-means clustering method as guidance.

From these results we suggest that it is possible to cluster the different advisors into groups based on their influence tactics used, from this classification more insights can be gained, for example which sets of tactics would be efficient or how many different levels are there regarding the use of each tactics.

For the k-means clustering method we propose that 4 would be the optimum number of clusters. This is due to the four possibilities that can be formed from the significant results obtained in previous testing, i.e. high Information Exchange (IE) and high Ingratiation and Inspirational appeals (II), high IE and low II, low IE and high II, low IE and low II.

The results from this clustering method and subsequent testing suggests that the clear distinction made above does not hold, i.e. there are more than two levels concerning Information Exchange (3 levels), and Ingratiation and Inspirational appeals (3 levels), and also Recommendations (2 levels) was significant between the groups. Furthermore these groups can be divided in the good performing advisors group and the bad performing advisors group. Another unexpected observation was that it is possible to achieve high performance in more than one way. The general finding of this paper stills holds, i.e. high Information Exchange and low Ingratiation and Inspirational appeals group(4) still belongs to the high performance group, but a lower Information Exchange and higher Ingratiation and Inspirational appeals group (3) does not have a significantly lower average KPI score compared to group 4. Furthermore group 3 had an almost ($p = 0.067$) significantly higher Recommendations score compared to group 4. These results could be interpreted as follow: advisors belonging to group 3 are more efficient compared to advisors from group 4. This is due to the fact that advisors from group 3 achieve the same performance with a shorter conversation (lower Information Exchange means also lower word counts and hence a shorter conversation), more relationship building (higher Ingratiation and Inspirational appeals score), and in the long run have more clients (higher recommendations).

5.1.1. Theoretical contribution

The main contribution of this paper to the existing literature is that the suggestions made by existing literature, McFarland, Challagalla, & Shervani (2006), is partly applicable to the mortgage advisor – client interaction process, i.e. Information Exchange is applicable. Furthermore it shows that it is possible to measure the differences between excellent performance and under-performance based on the words used, and shows that there are at least three levels for Information Exchange, and Ingratiation and Inspirational appeals. Lastly this paper shows that the influence tactics does not follow a linear trend regarding their influence on performance, for example; the marginal effect of Information Exchange and Ingratiation and Inspirational appeals seem to disappear after a certain optimum value.

5.1.2. Practical implications

Practical implications from this paper are the possibilities for companies to improve their training, especially the ability to adapt to different buyers' types could be useful. Furthermore following scripts or strategies could be counter-productive, for example trying to create relationships with task-oriented clients.

In order to implement the findings from this paper a mortgage broker agency should first identify the behavior of its advisors, i.e. in which groups does their advisors belong to, and where they need to improve in order to improving their customer satisfaction. The findings from this paper suggests that providing information exchange is the way to go, but being friendly and making recommendations are also important if the agency wants to improve the efficiency. In other words, giving too much information, without striking an enjoyable conversation does not always provide a better performance.

Beside this, companies would be able to extract more value by training its employees in the art of identifying and adapting to the various buyers' types. This could be difficult due to the possibility of clients belonging to more than one type.

Chapter 6: Limitations and directions of future research

This chapter will be dedicated to the limitations of this paper. Every study or paper has its own set of limitations, it is just impossible to take every aspect into account. For example, a choice must be made regarding the size of the dataset, a large dataset is great for generalization of the results but it's less practical compared to a smaller dataset. We will try to keep these limitations in mind, when we discuss the directions for future in this chapter.

6.1. Limitations of the paper

There are several limitations to this paper. It's good to acknowledge the flaws in order to improve it in the future, therefore some of the limitations of this paper will be discussed and afterwards several possibilities of future research will be provided.

The dataset used in this paper was extensively and with great care constructed by EMIC, therefore we can expect that the data and the process of obtaining the data was flawless and representative for the mortgage market in the Netherlands. However the this paper only chose 100 conversations from this whole dataset, therefore it is possible to argue that the dataset used in this paper is insufficient regarding its representativeness of the Dutch mortgage market. This could be solved in the future through the use of an even larger dataset. Furthermore the sample used in this paper only includes conversations/mortgage advisors from the larger mortgage broker agencies, which in turn further diminish its representativeness of the Dutch mortgage market.

Even if the sample was representative for the Dutch mortgage market, the results from this paper would be difficult to generalize to other markets of industries. This is due to the fact that the mortgage advisor-client interaction process is different compared to personal selling process or other consultative service. Furthermore only one buyers' type was used; this in turn could be a rare occurrence in the real world, due to the fact that clients often belong to more than one buyers' type (McFarland, Challagalla, & Shervani, 2006).

Beside the sample's representativeness, the construction of the average KPI score could also be a limitation. By using an average, with equal weights, the assumption was made that all the KPI's provided by EMIC are equally important for calculating customer satisfaction. This assumption is not perfect due to the possibility that some factors are under-represented and other factors over represented. Furthermore this paper assumes that customer satisfaction is equal to performance, this is arguable at best. Customer satisfaction is a cause of superior performance but there are more factors involved. However due to the scope of this paper and the practical side, the decision to assume that customer satisfaction is equal to superior performance was made.

Another limitation of this paper is the fact that it merged several influence tactics into one influence tactic, i.e. threats and promises, and ingratiation and inspirational appeals. This could have a significant effect on these different tactics. But the choice for the merging was made due

to the similarity of the tactics in the mortgage advisor-client interaction process. This was especially the case with ingratiation and inspirational appeals. Threats and promises are different, because threats are negative emotions and promises are positive. However, existing literature suggest that they are two-sides of the same coin, and due to the rarity of threats and promises in a mortgage advisor-client interaction process, we are confident that the merging of these two tactics won't have a huge effect on the results.

Furthermore the coding and especially the application of these influence tactics with the LIWC 2007 software and dictionary could be a limitation of this paper. There are different ways of coding the influence tactics; this could be an interesting topic for future research. This is because of all the different possibilities, but also the insights of the scholar could be of influence regarding the proper way of defining these tactics in the LIWC 2007 software.

This paper tested the differences in the means of the different groups. But testing the means is not always an accurate measurement, especially with outliers, which could have a significant influence on the results. Furthermore this paper did not measure the individual effect of the influence tactics; it only measured the occurrences and the direction of the influence tactics, not its effect, for example using regression analysis. This paper assumes that the central limit theorem would hold, but this assumption could be wrong. Non-parametric tests were conducted in order to support the results under rejection of the central limit theorem. However the choice for non-parametric tests, especially the lower robustness, could be a limitation of the paper. Also the main measurement methods were univariate analyses, this is on itself not a problem, but future research could extend its scope by conducting multivariate analyses.

Lastly this paper assumed that four groups was the optimum number of groups for the k-means clustering method. This was done due to the size of the dataset and the non-significance of more groups, i.e. more groups means that some group were quite small ($N=1$) and the groups were not significant different from each other. This problem could be solved by using a larger dataset. Also the results suggests that there were barely differences between the Good groups, excellent versus above average group, and between the Bad groups, worst versus below

average groups. This could point towards the possibility that the four groups were not significantly different enough, i.e. it could be possible to cluster these groups in other ways if the sample size was bigger.

6.2. Directions for future research

Keeping all these limitations in mind, some directions of future research can be provided. As stated before other ways of coding these influence tactics could be interesting. For example coding these influence tactics, so that it would be more applicable in general. In other words, coding the influence tactics that it can be used in conjunction with other linguistic analysis software beside LIWC 2007 or coding the influence tactics so it would be applicable to personal selling or general consultative selling processes.

Another direction of future research could be evaluating these results using other statistical techniques including multivariate analysis and/or using different set of data, i.e. a larger number of advisors or including other types of mortgage broker agencies. This in turn will give us results which have more external validity.

Future research could also be conducted in a more practical manner, for example looking into the training process of mortgage broker agencies and research whether the results from this paper, more improvements in the ability to identify and adapt to various buyers' types, would indeed improve the performance of advisors. Furthermore looking into different ways of implementing these findings would also be an interesting direction of future research. Because it's quite easy to say that this and that have to be improved, but is it also practical?

Chapter 7: Conclusions

Words are a very powerful tool in marketing. Customer satisfaction is one of the main competitive advantages of the modern-day business. One of the main tools for contemporary salespeople, marketers and consultants are their ability to use words in order to influence their clients. This means that it would be interesting to study the link between words and customer satisfaction which in turn is a causation of superior performance.

This paper tried to measure the words used by mortgage advisors from large mortgage broker agencies in the Netherlands, in order to understand their influence tactics and measure the differences between excellent advisors and under-performing advisors. The existing literature suggest that there are six seller influence tactics; information exchange, recommendations, threats, promises, ingratiation, and inspirational appeals (McFarland, Challagalla, & Shervani, 2006). Furthermore advisors need to adapt to the different buyers' types, task-oriented, self-oriented, and interaction-oriented, in order to achieve superior performance (Sheth, 1976).

This study was conducted using data provided by the European Market Intelligence Center. The data collected by the EMIC were obtained with the use of mystery calls. State of the art linguistics and words analysis software, LIWC 2007, were used in order to analyze the database. The results from LIWC 2007 were then evaluated using various statistical methods, for example; Univariate analyses were performed and different statistical techniques were used in order to obtain results that are as objective as possible.

The findings from this paper suggest that advisors whom excel in customer satisfaction were the ones who can identify and adapt to the buyers' type of the client. Furthermore there is more than one way to adapt to a task-oriented potential mortgage client. However the most important influence tactic for a task-oriented buyers' type client in a mortgage context is information exchange. Without information exchange, the mortgage advisor will not obtain sufficient customer satisfaction and therefore under-performs compared to those who use information exchange as one of its main influence tactic. But it is possible to decrease the use of information exchange and increase other influence tactics to a certain degree and still receiving

positive and/or high customer satisfaction. In practice this could be a more efficient way for mortgage advisors to deal with potential clients, due to the advantages of relationship building, recommendations and interaction speed. Furthermore using the wrong influence tactic could be detrimental to the customer satisfaction, in other words, playing on the emotional side of a task-oriented client through the use of ingratiation and/or inspirational appeals tactics could lead to a lower customer satisfaction.

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Appendices

Appendix A: SPSS output regarding the whole sample

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
KPI_Score	100	2.07000	4.69000	3.5097000	.73278003
Zscore(Information_Exchange)	100	-1.27744	4.15115	-.0003613	1.00503119
Zscore(Recommendation)	100	-2.56364	3.43964	-.0039645	1.00423977
Zscore(Treats_Promises)	100	-2.45086	2.61500	-.0168890	.99045491
Zscore(Ingatiation_Inspirational)	100	-2.76575	2.46965	-.0032409	1.00450457
Valid N (listwise)	100				

Figure 1: Descriptives of the whole sample

Appendix B: SPSS output regarding the Good vs. Bad Classification

Descriptives									
		N	Mean	Std. Deviation	Std. Error	Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
KPI_Score	1,00	50	2.8186000	.24599660	.03478917	2.7486885	2.8885115	2.07000	3.09000
	2,00	50	4.2008000	.22280989	.03151008	4.1374781	4.2641219	3.91000	4.69000
	Total	100	3.5097000	.73278003	.07327800	3.3643005	3.6550995	2.07000	4.69000
Zscore(Information_Exchange)	1,00	50	-.5126581	.78995280	.11171620	-.7371602	-.2881560	-1.27744	2.50201
	2,00	50	.5119354	.93869909	.13275210	.2451600	.7787107	-.79450	4.15115
	Total	100	-.0003613	1.00503119	.10050312	-.1997813	.1990587	-1.27744	4.15115
Zscore(Recommendation)	1,00	50	.1843649	1.21437170	.17173809	-.1607557	.5294855	-2.56364	3.43964
	2,00	50	-.1922940	.70035301	.09904487	-.3913321	.0067442	-1.63147	2.45813
	Total	100	-.0039645	1.00423977	.10042398	-.2032275	.1952984	-2.56364	3.43964
Zscore(Treats_Promises)	1,00	50	-.0788010	1.12378748	.15892755	-.3981779	.2405759	-2.45086	2.61500
	2,00	50	.0450230	.84338682	.11927291	-.1946649	.2847109	-1.89004	2.00990
	Total	100	-.0168890	.99045491	.09904549	-.2134167	.1796387	-2.45086	2.61500
Zscore(Ingratiation_Inspirational)	1,00	50	.4050928	1.13171106	.16004811	.0834640	.7267215	-2.76575	2.46965
	2,00	50	-.4115746	.64622211	.09138961	-.5952289	-.2279203	-1.47682	1.41779
	Total	100	-.0032409	1.00450457	.10045046	-.2025564	.1960746	-2.76575	2.46965

Figure 2: Descriptives of the Good vs. Bad classification.

Independent Samples Test										
		Equality of		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	the Difference	
									Lower	Upper
KPI_Score	Equal variances assumed	.016	.900	-29.447	98	.000	-1.3822000	.04693795	-1.47534684	-1.28905316
	Equal variances not assumed			-29.447	97.055	.000	-1.3822000	.04693795	-1.47535818	-1.28904182
Zscore(Information_Exchange)	Equal variances assumed	1.400	.240	-5.905	98	.000	-1.02459343	.17350397	-1.36890641	-.68028044
	Equal variances not assumed			-5.905	95.221	.000	-1.02459343	.17350397	-1.36903204	-.68015481
Zscore(Recommendation)	Equal variances assumed	9.787	.002	1.900	98	.060	.37665887	.19825201	-.01676579	.77008353
	Equal variances not assumed			1.900	78.349	.061	.37665887	.19825201	-.01800290	.77132064
Zscore(Treats_Promises)	Equal variances assumed	3.950	.050	-.623	98	.535	-.12382397	.19870579	-.51814915	.27050121
	Equal variances not assumed			-.623	90.904	.535	-.12382397	.19870579	-.51853426	.27088632
Zscore(Ingratiation_Inspirational)	Equal variances assumed	19.874	.000	4.431	98	.000	.81666738	.18430263	.45092481	1.18240995
	Equal variances not assumed			4.431	77.883	.000	.81666738	.18430263	.44974034	1.18359442

Figure 3: SPSS results of Independent T-tests

Mann-Whitney Test

Ranks

Good_Bad		N	Mean Rank	Sum of Ranks
KPI_Score	1,00	50	25.50	1275.00
	2,00	50	75.50	3775.00
	Total	100		
Zscore(Information_Exchange)	1,00	50	32.34	1617.00
	2,00	50	68.66	3433.00
	Total	100		
Zscore(Recommendation)	1,00	50	56.36	2818.00
	2,00	50	44.64	2232.00
	Total	100		
Zscore(Treats_Promises)	1,00	50	49.09	2454.50
	2,00	50	51.91	2595.50
	Total	100		
Zscore(Ingratiation_Inspirational)	1,00	50	62.07	3103.50
	2,00	50	38.93	1946.50
	Total	100		

Test Statistics^a

	KPI_Score	Zscore(Information_Exchange)	Zscore(Recommendation)	Zscore(Treats_Promises)	Zscore(Ingratiation_Inspirational)
Mann-Whitney U	0.000	342.000	957.000	1179.500	671.500
Wilcoxon W	1275.000	1617.000	2232.000	2454.500	1946.500
Z	-8.622	-6.260	-2.020	-.486	-3.988
Asymp. Sig. (2-tailed)	.000	.000	.043	.627	.000

a. Grouping Variable: Good_Bad

Figure 4: SPSS results of the Mann-Whitney Tests

Appendix C: SPSS output regarding the quartiles classification

Descriptives									
		N	Mean	Std. Deviation	Std. Error	Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
KPI_Score	1,00	25	2.6380000	.22825424	.04565085	2.5437813	2.7322187	2.07000	2.90000
	2,00	25	2.9992000	.05915516	.01183103	2.9747819	3.0236181	2.91000	3.09000
	3,00	26	4.0173077	.07291407	.01429963	3.9878571	4.0467583	3.91000	4.13000
	4,00	24	4.3995833	.14384409	.02936205	4.3388433	4.4603234	4.16000	4.69000
	Total	100	3.5097000	.73278003	.07327800	3.3643005	3.6550995	2.07000	4.69000
Zscore(Information_Exchange)	1,00	25	-.6104103	.69097290	.13819458	-.8956299	-.3251907	-1.27360	1.85336
	2,00	25	-.4149058	.88130644	.17626129	-.7786912	-.0511204	-1.27744	2.50201
	3,00	26	.2909085	.70578100	.13841504	.0058374	.5759797	-.79450	2.12663
	4,00	24	.7513811	1.10487608	.22553188	.2848329	1.2179294	-.39951	4.15115
	Total	100	-.0003613	1.00503119	.10050312	-.1997813	.1990587	-1.27744	4.15115
Zscore(Recommendation)	1,00	25	.5234773	1.25714357	.25142871	.0045540	1.0424007	-2.56364	3.43964
	2,00	25	-.1547475	1.09126326	.21825265	-.6051989	.2957038	-2.21830	1.61684
	3,00	26	-.0812166	.75091506	.14726656	-.3845177	.2220846	-1.29911	2.45813
	4,00	24	-.3126278	.63482516	.12958314	-.5806910	-.0445647	-1.63147	.82489
	Total	100	-.0039645	1.00423977	.10042398	-.2032275	.1952984	-2.56364	3.43964
Zscore(Treats_Promises)	1,00	25	-.2614377	1.05476955	.21095391	-.6968251	.1739498	-2.45086	1.35314
	2,00	25	.1038357	1.18168802	.23633760	-.3839412	.5916125	-2.40659	2.61500
	3,00	26	.0437515	.90244349	.17698373	-.3207533	.4082563	-1.32553	2.00990
	4,00	24	.0464004	.79382319	.16203848	-.2888017	.3816026	-1.89004	1.95824
	Total	100	-.0168890	.99045491	.09904549	-.2134167	.1796387	-2.45086	2.61500
Zscore(Ingratiation_Inspirational)	1,00	25	.3531770	.99777549	.19955510	-.0586845	.7650385	-1.31347	2.30430
	2,00	25	.4570085	1.27032840	.25406568	-.0673572	.9813743	-2.76575	2.46965
	3,00	26	-.2645162	.70514681	.13829067	-.5493311	.0202988	-1.33737	1.41779
	4,00	24	-.5708879	.54614575	.11148154	-.8015050	-.3402708	-1.47682	.39382
	Total	100	-.0032409	1.00450457	.10045046	-.2025564	.1960746	-2.76575	2.46965

Figure 5: Descriptives of the quartiles classification

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
KPI_Score	Between Groups	51.216	3	17.072	843.421	.000
	Within Groups	1.943	96	.020		
	Total	53.160	99			
Zscore(Information_Exchange)	Between Groups	29.369	3	9.790	13.306	.000
	Within Groups	70.630	96	.736		
	Total	99.999	99			
Zscore(Recommendation)	Between Groups	9.965	3	3.322	3.548	.017
	Within Groups	89.876	96	.936		
	Total	99.841	99			
Zscore(Treats_Promises)	Between Groups	2.051	3	.684	.690	.560
	Within Groups	95.068	96	.990		
	Total	97.119	99			
Zscore(Ingratiation_Inspirational)	Between Groups	17.980	3	5.993	7.024	.000
	Within Groups	81.914	96	.853		
	Total	99.894	99			

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Zscore(Information_Exchange)	1.823	3	96	.148
Zscore(Recommendation)	3.904	3	96	.011
Zscore(Treats_Promises)	1.581	3	96	.199
Zscore(Ingratiation_Inspirational)	7.506	3	96	.000

Robust Tests of Equality of Means

		Statistic ^a	df1	df2	Sig.
Zscore(Information_Exchange)	Welch	12.696	3	52.240	.000
Zscore(Recommendation)	Welch	2.877	3	51.950	.045
Zscore(Treats_Promises)	Welch	.607	3	52.890	.614
Zscore(Ingratiation_Inspirational)	Welch	8.180	3	51.538	.000

a. Asymptotically F distributed.

Figure 6: SPSS output of ANOVA tests

Multiple Comparisons								
Dependent Variable				Mean Difference (I-J)	Std. Error	Sig.	Interval	
							Lower Bound	Upper Bound
Zscore(Information_Exchange)	Tukey HSD	1,00	2,00	-.19550453	.24260722	.852	-.8298270	.4388180
			3,00	-.90131886 [*]	.24026314	.002	-1.5295125	-.2731252
			4,00	-1,36179142 [*]	.24512135	.000	-2.0026874	-.7208955
		2,00	1,00	.19550453	.24260722	.852	-.4388180	.8298270
			3,00	-.70581434 [*]	.24026314	.021	-1.3340080	-.0776207
			4,00	-1,16628689 [*]	.24512135	.000	-1.8071828	-.5253909
		3,00	1,00	.90131886 [*]	.24026314	.002	.2731252	1.5295125
			2,00	.70581434 [*]	.24026314	.021	.0776207	1.3340080
			4,00	-.46047255	.24280154	.236	-1.0953031	.1743580
		4,00	1,00	1,36179142 [*]	.24512135	.000	.7208955	2.0026874
			2,00	1,16628689 [*]	.24512135	.000	.5253909	1.8071828
			3,00	.46047255	.24280154	.236	-.1743580	1.0953031
	Games-Howell	1,00	2,00	-.19550453	.22397720	.819	-.7928012	.4017922
			3,00	-.90131886 [*]	.19559260	.000	-1.4214920	-.3811457
			4,00	-1,36179142 [*]	.26450401	.000	-2.0720948	-.6514880
		2,00	1,00	.19550453	.22397720	.819	-.4017922	.7928012
			3,00	-.70581434 [*]	.22411329	.015	-1.3032109	-.1084177
			4,00	-1,16628689 [*]	.28623884	.001	-1.9305730	-.4020007
		3,00	1,00	.90131886 [*]	.19559260	.000	.3811457	1.4214920
			2,00	.70581434 [*]	.22411329	.015	.1084177	1.3032109
			4,00	-.46047255	.26461926	.318	-1.1709022	.2499571
		4,00	1,00	1,36179142 [*]	.26450401	.000	.6514880	2.0720948
			2,00	1,16628689 [*]	.28623884	.001	.4020007	1.9305730
			3,00	.46047255	.26461926	.318	-.2499571	1.1709022

Figure 7: Post Hoc comparison of Information Exchange

Zscore(Recommendation)	Tukey HSD	1,00	2,00	.67822485	.27367297	.070	-.0373224	1.3937720
			3,00	.60469390	.27102873	.122	-.1039396	1.3133274
			4,00	.83610514	.27650904	.017	.1131427	1.5590675
		2,00	1,00	-.67822485	.27367297	.070	-1.3937720	.0373224
			3,00	-.07353095	.27102873	.993	-.7821645	.6351026
			4,00	.15788029	.27650904	.940	-.5650821	.8808427
		3,00	1,00	-.60469390	.27102873	.122	-1.3133274	.1039396
			2,00	.07353095	.27102873	.993	-.6351026	.7821645
			4,00	.23141124	.27389217	.833	-.4847091	.9475316
		4,00	1,00	-.83610514	.27650904	.017	-1.5590675	-.1131427
			2,00	-.15788029	.27650904	.940	-.8808427	.5650821
			3,00	-.23141124	.27389217	.833	-.9475316	.4847091
	Games-Howell	1,00	2,00	.67822485	.33294237	.189	-.2084824	1.5649321
			3,00	.60469390	.29138263	.179	-.1772837	1.3866715
			4,00	.83610514	.28285719	.027	.0741105	1.5980997
		2,00	1,00	-.67822485	.33294237	.189	-1.5649321	.2084824
			3,00	-.07353095	.26329007	.992	-.7775546	.6304927
			4,00	.15788029	.25382279	.924	-.5233245	.8390851
		3,00	1,00	-.60469390	.29138263	.179	-1.3866715	.1772837
			2,00	.07353095	.26329007	.992	-.6304927	.7775546
			4,00	.23141124	.19616124	.642	-.2907832	.7536056
		4,00	1,00	-.83610514	.28285719	.027	-1.5980997	-.0741105
			2,00	-.15788029	.25382279	.924	-.8390851	.5233245
			3,00	-.23141124	.19616124	.642	-.7536056	.2907832

Figure 8: Post Hoc comparison of Recommendation

Zscore(Treats_Promises)	Tukey HSD	1,00	2,00	-0.36527334	.28146623	.567	-1.1011968	.3706502	
			3,00	-0.30518914	.27874669	.694	-1.0340021	.4236238	
			4,00	-0.30783810	.28438306	.701	-1.0513880	.4357118	
		2,00	1,00	.36527334	.28146623	.567	-.3706502	1.1011968	
			3,00	.06008420	.27874669	.996	-.6687288	.7888972	
			4,00	.05743523	.28438306	.997	-.6861146	.8009851	
		3,00	1,00	.30518914	.27874669	.694	-.4236238	1.0340021	
			2,00	-.06008420	.27874669	.996	-.7888972	.6687288	
			4,00	-.00264896	.28169167	1.000	-.7391619	.7338640	
		4,00	1,00	.30783810	.28438306	.701	-.4357118	1.0513880	
			2,00	-.05743523	.28438306	.997	-.8009851	.6861146	
			3,00	.00264896	.28169167	1.000	-.7338640	.7391619	
	Games-Howell	1,00	2,00	-0.36527334	.31679175	.659	-1.2087584	.4782118	
			3,00	-0.30518914	.27536302	.686	-1.0384647	.4280865	
			4,00	-0.30783810	.26600380	.656	-1.0177547	.4020785	
		2,00	1,00	.36527334	.31679175	.659	-.4782118	1.2087584	
			3,00	.06008420	.29526040	.997	-.7276434	.8478118	
			4,00	.05743523	.28655180	.997	-.7089685	.8238389	
		3,00	1,00	.30518914	.27536302	.686	-.4280865	1.0384647	
			2,00	-.06008420	.29526040	.997	-.8478118	.7276434	
			4,00	-.00264896	.23995772	1.000	-.6413147	.6360168	
		4,00	1,00	.30783810	.26600380	.656	-.4020785	1.0177547	
			2,00	-.05743523	.28655180	.997	-.8238389	.7089685	
			3,00	.00264896	.23995772	1.000	-.6360168	.6413147	
	Zscore(Ingatiation_Inspirational)	Tukey HSD	1,00	2,00	-.10383155	.26126949	.979	-.7869485	.5792854
				3,00	.61769318	.25874508	.086	-.0588235	1.2942098
				4,00	.92406490*	.26397702	.004	.2338688	1.6142610
			2,00	1,00	.10383155	.26126949	.979	-.5792854	.7869485
				3,00	.72152473*	.25874508	.032	.0450081	1.3980414
				4,00	1,02789644*	.26397702	.001	.3377004	1.7180925
			3,00	1,00	-.61769318	.25874508	.086	-1.2942098	.0588235
				2,00	-.72152473*	.25874508	.032	-1.3980414	-.0450081
				4,00	.30637171	.26147875	.646	-.3772924	.9900358
			4,00	1,00	-.92406490*	.26397702	.004	-1.6142610	-.2338688
				2,00	-1,02789644*	.26397702	.001	-1.7180925	-.3377004
				3,00	-.30637171	.26147875	.646	-.9900358	.3772924
Games-Howell		1,00	2,00	-.10383155	.32306595	.988	-.9653508	.7576877	
			3,00	.61769318	.24278910	.067	-.0311092	1.2664956	
			4,00	.92406490*	.22858340	.001	.3096159	1.5385139	
		2,00	1,00	.10383155	.32306595	.988	-.7576877	.9653508	
			3,00	.72152473	.28926403	.077	-.0563373	1.4993867	
			4,00	1,02789644*	.27744820	.004	.2772472	1.7785456	
		3,00	1,00	-.61769318	.24278910	.067	-1.2664956	.0311092	
			2,00	-.72152473	.28926403	.077	-1.4993867	.0563373	
			4,00	.30637171	.17763007	.323	-.1668588	.7796022	
		4,00	1,00	-.92406490*	.22858340	.001	-1.5385139	-.3096159	
			2,00	-1,02789644*	.27744820	.004	-1.7785456	-.2772472	
			3,00	-.30637171	.17763007	.323	-.7796022	.1668588	

*. The mean difference is significant at the 0.05 level.

Figure 9: Post Hoc comparison of Treats and Promises, and Ingatiation and Inspirational Appeals

Kruskal-Wallis Test

Ranks

Quartiles		N	Mean Rank
KPI_Score	1,00	25	13.00
	2,00	25	38.00
	3,00	26	63.50
	4,00	24	88.50
	Total	100	
Zscore(Information_Exchange)	1,00	25	28.96
	2,00	25	35.72
	3,00	26	64.54
	4,00	24	73.13
	Total	100	
Zscore(Recommendation)	1,00	25	65.24
	2,00	25	47.48
	3,00	26	48.23
	4,00	24	40.75
	Total	100	
Zscore(Treats_Promises)	1,00	25	44.50
	2,00	25	53.68
	3,00	26	50.92
	4,00	24	52.98
	Total	100	
Zscore(Ingatiation_Inspirational)	1,00	25	60.88
	2,00	25	63.26
	3,00	26	43.50
	4,00	24	33.98
	Total	100	

Test Statistics^{a,b}

	KPI_Score	Zscore(Information_Exchange)	Zscore(Recommendation)	Zscore(Treats_Promises)	Zscore(Ingatiation_Inspirational)
Chi-Square	92.915	40.954	9.594	1.551	17.333
df	3	3	3	3	3
Asymp. Sig.	.000	.000	.022	.671	.001

a. Kruskal Wallis Test

b. Grouping Variable: Quartiles

Figure 10: SPSS output Kruskal-Wallis Tests

Appendix D: SPSS output regarding the k-means clustering

Descriptives									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
KPI_Score	1	12	2.4525000	.19202864	.05543389	2.3304908	2.5745092	2.07000	2.67000
	2	38	2.9342105	.10946137	.01775698	2.8982315	2.9701896	2.71000	3.09000
	3	30	4.0386667	.08771951	.01601532	4.0059117	4.0714217	3.91000	4.20000
	4	20	4.4440000	.11189281	.02501999	4.3916326	4.4963674	4.25000	4.69000
	Total	100	3.5097000	.73278003	.07327800	3.3643005	3.6550995	2.07000	4.69000
Zscore(Information_Exchange)	1	12	-.8523279	.28462758	.08216491	-1.0331716	-.6714841	-1.23129	-.38606
	2	38	-.4053939	.86780843	.14077712	-.6906354	-.1201524	-1.27744	2.50201
	3	30	.4113712	.88655235	.16186157	.0803271	.7424153	-.79450	3.02864
	4	20	.6627816	1.01631118	.22725409	.1871334	1.1384299	-.39951	4.15115
	Total	100	-.0003613	1.00503119	.10050312	-.1997813	.1990587	-1.27744	4.15115
Zscore(Recommendation)	1	12	.7379023	1.53785107	.44393936	-.2392016	1.7150063	-2.56364	3.43964
	2	38	.0095636	1.05788462	.17161155	-.3381544	.3572816	-2.21830	2.12837
	3	30	-.0932607	.75294211	.13746779	-.3744139	.1878925	-1.30171	2.45813
	4	20	-.3408439	.60078547	.13433971	-.6220202	-.0596676	-1.63147	.82489
	Total	100	-.0039645	1.00423977	.10042398	-.2032275	.1952984	-2.56364	3.43964
Zscore(Treats_Promises)	1	12	-.2733675	1.25139710	.36124723	-1.0684672	.5217323	-2.45086	1.24615
	2	38	-.0173589	1.09122231	.17701963	-.3760348	.3413169	-2.40659	2.61500
	3	30	.1064184	.86260710	.15748979	-.2156844	.4285212	-1.32553	2.00990
	4	20	-.0470702	.82692902	.18490695	-.4340849	.3399445	-1.89004	1.95824
	Total	100	-.0168890	.99045491	.09904549	-.2134167	.1796387	-2.45086	2.61500
Zscore(Ingatiation_Inspirational)	1	12	.5995080	.89074553	.25713608	.0335553	1.1654607	-.57238	2.30430
	2	38	.3436985	1.20172426	.19494542	-.0512984	.7386954	-2.76575	2.46965
	3	30	-.3450762	.69786870	.12741281	-.6056647	-.0844877	-1.36128	1.41779
	4	20	-.5113222	.56229296	.12573253	-.7744834	-.2481610	-1.47682	.39382
	Total	100	-.0032409	1.00450457	.10045046	-.2025564	.1960746	-2.76575	2.46965

Figure 11: Descriptives of k-means clustering

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
KPI_Score	Between Groups	51.850	3	17.283	1266.579	.000
	Within Groups	1.310	96	.014		
	Total	53.160	99			
Zscore(Information_Exchange)	Between Groups	28.825	3	9.608	12.960	.000
	Within Groups	71.174	96	.741		
	Total	99.999	99			
Zscore(Recommendation)	Between Groups	9.120	3	3.040	3.217	.026
	Within Groups	90.721	96	.945		
	Total	99.841	99			
Zscore(Treats_Promises)	Between Groups	1.264	3	.421	.422	.738
	Within Groups	95.855	96	.998		
	Total	97.119	99			
Zscore(Ingatiation_Inspirational)	Between Groups	17.602	3	5.867	6.845	.000
	Within Groups	82.292	96	.857		
	Total	99.894	99			

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Zscore(Information_Exchange)	1.726	3	96	.167
Zscore(Recommendation)	3.698	3	96	.014
Zscore(Treats_Promises)	1.860	3	96	.142
Zscore(Ingatiation_Inspirational)	8.247	3	96	.000

Robust Tests of Equality of Means

		Statistic ^a	df1	df2	Sig.
Zscore(Information_Exchange)	Welch	24.763	3	48.293	.000
Zscore(Recommendation)	Welch	2.257	3	36.923	.098
Zscore(Treats_Promises)	Welch	.355	3	37.303	.786
Zscore(Ingatiation_Inspirational)	Welch	8.008	3	39.017	.000

a. Asymptotically F distributed.

Figure 12: SPSS output of ANOVA tests

Multiple Comparisons								
Dependent Variable		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval			
					Lower Bound	Upper Bound		
Zscore(Information_Exchange)	Tukey HSD	1	2	-.44693399	.28511934	.402	-1.1924090	.2985410
			3	-1.26369908	.29410167	.000	-2.0326593	-.4947389
			4	-1.51510954	.31440791	.000	-2.3371626	-.6930565
		2	1	.44693399	.28511934	.402	-.2985410	1.1924090
			3	-.81676508	.21029364	.001	-1.3666002	-.2669299
			4	-1.06817554	.23786542	.000	-1.6901001	-.4462510
		3	1	1.26369908	.29410167	.000	.4947389	2.0326593
			2	.81676508	.21029364	.001	.2669299	1.3666002
			4	-.25141046	.24856128	.743	-.9013005	.3984795
		4	1	1.51510954	.31440791	.000	.6930565	2.3371626
			2	1.06817554	.23786542	.000	.4462510	1.6901001
			3	.25141046	.24856128	.743	-.3984795	.9013005
	Games-Howell	1	2	-.44693399	.16300082	.041	-.8807942	-.0130738
			3	-1.26369908	.18152201	.000	-1.7507687	-.7766294
			4	-1.51510954	.24165159	.000	-2.1825588	-.8476602
		2	1	.44693399	.16300082	.041	.0130738	.8807942
			3	-.81676508	.21451659	.002	-1.3831698	-.2503604
			4	-1.06817554	.26732493	.002	-1.7903591	-.3459920
		3	1	1.26369908	.18152201	.000	.7766294	1.7507687
			2	.81676508	.21451659	.002	.2503604	1.3831698
			4	-.25141046	.27900464	.804	-1.0019228	.4991019
		4	1	1.51510954	.24165159	.000	.8476602	2.1825588
			2	1.06817554	.26732493	.002	.3459920	1.7903591
			3	.25141046	.27900464	.804	-.4991019	1.0019228

Figure 13: Post Hoc comparison of Information Exchange

Zscore(Recommendation)									
	Tukey HSD	1	2	.72833871	.32189981	.114	-.1133027	1.5699801	
			3	.83116299	.33204086	.066	-.0369933	1.6993193	
			4	1.07874622	.35496661	.016	.1506481	2.0068443	
		2	1	-.72833871	.32189981	.114	-1.5699801	.1133027	
			3	.10282429	.23742157	.973	-.5179397	.7235883	
			4	.35040752	.26855011	.562	-.3517454	1.0525605	
		3	1	-.83116299	.33204086	.066	-1.6993193	.0369933	
			2	-.10282429	.23742157	.973	-.7235883	.5179397	
			4	.24758323	.28062575	.814	-.4861427	.9813092	
		4	1	-1.07874622	.35496661	.016	-2.0068443	-.1506481	
			2	-.35040752	.26855011	.562	-1.0525605	.3517454	
			3	-.24758323	.28062575	.814	-.9813092	.4861427	
		Games-Howell	1	2	.72833871	.47595450	.446	-.6497573	2.1064347
				3	.83116299	.46473600	.321	-.5305499	2.1928759
				4	1.07874622	.46382035	.142	-.2819935	2.4394860
			2	1	-.72833871	.47595450	.446	-2.1064347	.6497573
	3			.10282429	.21988160	.966	-.4768636	.6825122	
	4			.35040752	.21793963	.383	-.2268017	.9276168	
	3		1	-.83116299	.46473600	.321	-2.1928759	.5305499	
			2	-.10282429	.21988160	.966	-.6825122	.4768636	
4	4		4	.24758323	.19220966	.575	-.2646126	.7597791	
			1	-1.07874622	.46382035	.142	-2.4394860	.2819935	
			2	-.35040752	.21793963	.383	-.9276168	.2268017	
	3		2	-.24758323	.19220966	.575	-.7597791	.2646126	

Figure 14: Post Hoc comparison of Recommendation

Zscore(Treats_Promises)	Tukey HSD	1	2	-25600851	.33088352	.866	-1.1211388	.6091218
			3	-37978588	.34130760	.683	-1.2721710	.5125993
			4	-22629729	.36487317	.925	-1.1802971	.7277026
		2	1	.25600851	.33088352	.866	-.6091218	1.1211388
			3	-.12377737	.24404763	.957	-.7618659	.5143112
			4	.02971123	.27604492	1.000	-.6920377	.7514601
		3	1	.37978588	.34130760	.683	-.5125993	1.2721710
			2	.12377737	.24404763	.957	-.5143112	.7618659
			4	.15348859	.28845757	.951	-.6007145	.9076917
		4	1	.22629729	.36487317	.925	-.7277026	1.1802971
			2	-.02971123	.27604492	1.000	-.7514601	.6920377
			3	-.15348859	.28845757	.951	-.9076917	.6007145
	Games-Howell	1	2	-25600851	.40228784	.919	-1.4021577	.8901407
			3	-37978588	.39408450	.771	-1.5123943	.7528225
			4	-22629729	.40582033	.943	-1.3809324	.9283378
		2	1	.25600851	.40228784	.919	-.8901407	1.4021577
			3	-.12377737	.23693667	.953	-.7482751	.5007204
			4	.02971123	.25598151	.999	-.6511748	.7105973
		3	1	.37978588	.39408450	.771	-.7528225	1.5123943
			2	.12377737	.23693667	.953	-.5007204	.7482751
			4	.15348859	.24288601	.921	-.4961816	.8031588
		4	1	.22629729	.40582033	.943	-.9283378	1.3809324
			2	-.02971123	.25598151	.999	-.7105973	.6511748
			3	-.15348859	.24288601	.921	-.8031588	.4961816
Zscore(Ingratiation_Inspirational)	Tukey HSD	1	2	.25580948	.30658105	.838	-.5457794	1.0573984
			3	.94458418	.31623950	.018	.1177422	1.7714261
			4	1,11083019	.33807425	.008	.2268990	1.9947614
		2	1	-.25580948	.30658105	.838	-1.0573984	.5457794
			3	.68877470	.22612301	.016	.0975520	1.2799974
			4	.85502071	.25577019	.006	.1862823	1.5237592
		3	1	-.94458418	.31623950	.018	-1.7714261	-.1177422
			2	-.68877470	.22612301	.016	-1.2799974	-.0975520
			4	.16624602	.26727116	.925	-.5325630	.8650550
		4	1	-1,11083019	.33807425	.008	-1.9947614	-.2268990
			2	-.85502071	.25577019	.006	-1.5237592	-.1862823
			3	-.16624602	.26727116	.925	-.8650550	.5325630
	Games-Howell	1	2	.25580948	.32268046	.857	-.6321673	1.1437863
			3	.94458418	.28697211	.021	.1272449	1.7619235
			4	1,11083019	.28623004	.006	.2938374	1.9278230
		2	1	-.25580948	.32268046	.857	-1.1437863	.6321673
			3	.68877470	.23288997	.022	.0736809	1.3038685
			4	.85502071	.23197496	.003	.2406043	1.4694371
		3	1	-.94458418	.28697211	.021	-1.7619235	-.1272449
			2	-.68877470	.23288997	.022	-1.3038685	-.0736809
			4	.16624602	.17900473	.790	-.3108275	.6433195
		4	1	-1,11083019	.28623004	.006	-1.9278230	-.2938374
			2	-.85502071	.23197496	.003	-1.4694371	-.2406043
			3	-.16624602	.17900473	.790	-.6433195	.3108275

*. The mean difference is significant at the 0.05 level.

Figure 15: Post Hoc comparison of Treats and Promises, and Ingratiation and Inspirational Appeals

Kruskal-Wallis Test

Ranks

Cluster Number of Case		N	Mean Rank
KPI_Score	1	12	6.50
	2	38	31.50
	3	30	65.50
	4	20	90.50
	Total	100	
Zscore(Information_Exchange)	1	12	20.58
	2	38	36.05
	3	30	66.07
	4	20	72.55
	Total	100	
Zscore(Recommendation)	1	12	71.50
	2	38	51.58
	3	30	48.17
	4	20	39.35
	Total	100	
Zscore(Treats_Promises)	1	12	47.25
	2	38	49.67
	3	30	53.67
	4	20	49.28
	Total	100	
Zscore(Ingatiation_Inspirational)	1	12	69.08
	2	38	59.86
	3	30	40.57
	4	20	36.48
	Total	100	

Test Statistics^{a,b}

	KPI_Score	Zscore(Information_Exchange)	Zscore(Recommendation)	Zscore(Treats_Promises)	Zscore(Ingatiation_Inspirational)
Chi-Square	90.045	42.375	9.489	.575	17.066
df	3	3	3	3	3
Asymp. Sig.	.000	.000	.023	.902	.001

a. Kruskal Wallis Test

b. Grouping Variable: Cluster Number of Case

Figure 16: SPSS output Kruskal-Wallis Tests

Appendix E: SPSS output regarding the influence tactics clustering

Descriptives									
		N	Mean	Std. Deviation	Std. Error	Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
KPI_Score	1	31	2.9645161	.46340651	.08323027	2.7945372	3.1344950	2.07000	4.09000
	2	18	3.0955556	.71879165	.16942082	2.7381089	3.4530022	2.13000	4.50000
	3	39	3.9830769	.52590851	.08421276	3.8125971	4.1535567	2.81000	4.69000
	4	12	4.0008333	.56318023	.16257613	3.6430057	4.3586610	2.84000	4.56000
	Total	100	3.5097000	.73278003	.07327800	3.3643005	3.6550995	2.07000	4.69000
Zscore(Information_Exchange)	1	31	-.7829217	.32413788	.05821688	-.9018165	-.6640270	-1.23129	.13835
	2	18	-.6454230	.39200399	.09239623	-.8403620	-.4504840	-1.27744	-.00326
	3	39	.2911414	.40958489	.06558607	.1583694	.4239135	-.34638	1.22311
	4	12	2.0414615	.85507764	.24683965	1.4981711	2.5847519	1.19566	4.15115
	Total	100	-.0003613	1.00503119	.10050312	-.1997813	.1990587	-1.27744	4.15115
Zscore(Recommendation)	1	31	.7274741	.93770199	.16841625	.3835223	1.0714260	-.90443	3.43964
	2	18	-.5339857	1.38780961	.32710986	-1.2241271	.1561558	-2.56364	3.05534
	3	39	-.1694668	.57216496	.09161972	-.3549412	.0160077	-1.63147	.99107
	4	12	-.5606005	.41034585	.11845664	-.8213218	-.2998792	-1.30171	.21729
	Total	100	-.0039645	1.00423977	.10042398	-.2032275	.1952984	-2.56364	3.43964
Zscore(Treats_Promises)	1	31	.2841038	1.01001097	.18140333	-.0863712	.6545789	-1.81625	2.61500
	2	18	-.3217426	1.28568668	.30303926	-.9610995	.3176143	-2.45086	1.35314
	3	39	-.0675524	.87562376	.14021202	-.3513967	.2162920	-1.89004	1.96931
	4	12	-.1725176	.63297706	.18272474	-.5746920	.2296568	-.96394	.95097
	Total	100	-.0168890	.99045491	.09904549	-.2134167	.1796387	-2.45086	2.61500
Zscore(Ingratiation_Inspirational)	1	31	1.2479410	.54197335	.09734129	1.0491436	1.4467385	.29620	2.46965
	2	18	-.7453682	.66931879	.15775995	-1.0782126	-.4125238	-2.76575	.12288
	3	39	-.3604465	.44453197	.07118208	-.5045471	-.2163459	-1.33737	.47151
	4	12	-.9613519	.37200790	.10738943	-1.1977144	-.7249893	-1.47682	-.31539
	Total	100	-.0032409	1.00450457	.10045046	-.2025564	.1960746	-2.76575	2.46965

Figure 17: Descriptives of influence tactics clustering

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
KPI_Score	Between Groups	23.935	3	7.978	26.208	.000
	Within Groups	29.225	96	.304		
	Total	53.160	99			
Zscore(Information_Exchange)	Between Groups	79.817	3	26.606	126.556	.000
	Within Groups	20.182	96	.210		
	Total	99.999	99			
Zscore(Recommendation)	Between Groups	26.428	3	8.809	11.520	.000
	Within Groups	73.413	96	.765		
	Total	99.841	99			
Zscore(Treats_Promises)	Between Groups	4.872	3	1.624	1.690	.174
	Within Groups	92.247	96	.961		
	Total	97.119	99			
Zscore(Ingatiation_Inspirational)	Between Groups	74.435	3	24.812	93.558	.000
	Within Groups	25.459	96	.265		
	Total	99.894	99			

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
KPI_Score	1.544	3	96	.208
Zscore(Information_Exchange)	4.830	3	96	.004
Zscore(Recommendation)	6.906	3	96	.000
Zscore(Treats_Promises)	3.028	3	96	.033
Zscore(Ingatiation_Inspirational)	1.157	3	96	.330

Robust Tests of Equality of Means

		Statistic ^a	df1	df2	Sig.
KPI_Score	Welch	28.723	3	35.165	.000
Zscore(Information_Exchange)	Welch	81.438	3	33.885	.000
Zscore(Recommendation)	Welch	13.054	3	38.805	.000
Zscore(Treats_Promises)	Welch	1.484	3	38.959	.234
Zscore(Ingatiation_Inspirational)	Welch	92.066	3	37.612	.000

a. Asymptotically F distributed.

Figure 18: SPSS output of ANOVA tests

Multiple Comparisons							
Dependent Variable			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
KPI_Score	Tukey HSD	1 2	-.13103943	.16350052	.854	-.5585290	.2964501
		1 3	-1,01856079*	.13276208	.000	-1.3656814	-.6714402
		1 4	-1,03631720*	.18758622	.000	-1.5267814	-.5458530
		2 1	.13103943	.16350052	.854	-.2964501	.5585290
		2 3	-.88752137*	.15721973	.000	-1.2985891	-.4764536
		2 4	-.90527778*	.20562312	.000	-1.4429014	-.3676542
		3 1	1,01856079*	.13276208	.000	.6714402	1.3656814
		3 2	.88752137*	.15721973	.000	.4764536	1.2985891
		3 4	-.01775641	.18213791	1.000	-.4939754	.4584626
		4 1	1,03631720*	.18758622	.000	.5458530	1.5267814
		4 2	.90527778*	.20562312	.000	.3676542	1.4429014
		4 3	.01775641	.18213791	1.000	-.4584626	.4939754
	Games-Howell	1 2	-.13103943	.18876093	.898	-.6497444	.3876655
	1 3	-1,01856079*	.11840214	.000	-1.3304873	-.7066343	
	1 4	-1,03631720*	.18264248	.000	-1.5552030	-.5174314	
	2 1	.13103943	.18876093	.898	-.3876655	.6497444	
	2 3	-.88752137*	.18919620	.000	-1.4069028	-.3681400	
	2 4	-.90527778*	.23480718	.003	-1.5476186	-.2629369	
	3 1	1,01856079*	.11840214	.000	.7066343	1.3304873	
	3 2	.88752137*	.18919620	.000	.3681400	1.4069028	
	3 4	-.01775641	.18309229	1.000	-.5371724	.5016596	
	4 1	1,03631720*	.18264248	.000	.5174314	1.5552030	
	4 2	.90527778*	.23480718	.003	.2629369	1.5476186	
	4 3	.01775641	.18309229	1.000	-.5016596	.5371724	

Figure 19: Post Hoc comparison of Average KPI Score

Zscore(Information_Exchange)	Tukey HSD	1	2					
		1	2					
			3					
			4					
		2	1					
			3					
			4					
		3	1					
			2					
			4					
		4	1					
			2					
			3					
	Games-Howell	1	2					
			3					
			4					
		2	1					
			3					
			4					
		3	1					
			2					
			4					
		4	1					
			2					
			3					

Figure 20: Post Hoc comparison of Information Exchange

Zscore(Recommendation)	Tukey HSD							
		1	2	1,26145980*	.25913877	.000	.5839138	1.9390058
			3	,89694091*	.21042015	.000	.3467750	1.4471069
			4	1,28807467*	.29731322	.000	.5107175	2.0654318
		2	1	-1,26145980*	.25913877	.000	-1.9390058	-.5839138
			3	-.36451889	.24918410	.464	-1.0160373	.2869995
			4	.02661487	.32590064	1.000	-.8254871	.8787169
		3	1	-.89694091*	.21042015	.000	-1.4471069	-.3467750
			2	.36451889	.24918410	.464	-.2869995	1.0160373
			4	.39113376	.28867796	.531	-.3636456	1.1459131
		4	1	-1,28807467*	.29731322	.000	-2.0654318	-.5107175
			2	-.02661487	.32590064	1.000	-.8787169	.8254871
			3	-.39113376	.28867796	.531	-1.1459131	.3636456
	Games-Howell	1	2	1,26145980*	.36791969	.010	.2525635	2.2703561
			3	,89694091*	.19172430	.000	.3863540	1.4075278
			4	1,28807467*	.20590291	.000	.7362836	1.8398658
		2	1	-1,26145980*	.36791969	.010	-2.2703561	-.2525635
			3	-.36451889	.33969845	.709	-1.3165036	.5874658
			4	.02661487	.34789774	1.000	-.9423765	.9956063
		3	1	-.89694091*	.19172430	.000	-1.4075278	-.3863540
			2	.36451889	.33969845	.709	-.5874658	1.3165036
			4	.39113376	.14975363	.067	-.0202695	.8025370
		4	1	-1,28807467*	.20590291	.000	-1.8398658	-.7362836
			2	-.02661487	.34789774	1.000	-.9956063	.9423765
			3	-.39113376	.14975363	.067	-.8025370	.0202695

Figure 21: Post Hoc comparison of Recommendation

Zscore(Treats_Promises)	Method	Group	Order	Comparison				
				Mean	SE	Lower	Upper	CI
	Tukey HSD	1	2	.60584645	.29048349	.165	-.1536537	1.3653465
			3	.35165619	.23587200	.447	-.2650563	.9683687
			4	.45662142	.33327541	.521	-.4147627	1.3280056
		2	1	-.60584645	.29048349	.165	-1.3653465	.1536537
			3	-.25419026	.27932473	.800	-.9845146	.4761341
			4	-.14922502	.36532069	.977	-1.1043950	.8059449
		3	1	-.35165619	.23587200	.447	-.9683687	.2650563
			2	.25419026	.27932473	.800	-.4761341	.9845146
			4	.10496523	.32359565	.988	-.7411101	.9510406
		4	1	-.45662142	.33327541	.521	-1.3280056	.4147627
			2	.14922502	.36532069	.977	-.8059449	1.1043950
			3	-.10496523	.32359565	.988	-.9510406	.7411101
	Games-Howell	1	2	.60584645	.35318544	.334	-.3559426	1.5676355
			3	.35165619	.22927402	.424	-.2542847	.9575971
			4	.45662142	.25747912	.304	-.2410081	1.1542509
		2	1	-.60584645	.35318544	.334	-1.5676355	.3559426
			3	-.25419026	.33390448	.871	-1.1737996	.6654191
			4	-.14922502	.35386596	.974	-1.1193847	.8209346
		3	1	-.35165619	.22927402	.424	-.9575971	.2542847
			2	.25419026	.33390448	.871	-.6654191	1.1737996
			4	.10496523	.23032095	.968	-.5281567	.7380871
		4	1	-.45662142	.25747912	.304	-1.1542509	.2410081
			2	.14922502	.35386596	.974	-.8209346	1.1193847
			3	-.10496523	.23032095	.968	-.7380871	.5281567

Figure 22: Post Hoc comparison of Treats and Promises

Zscore(Ingratiation_Inspirational)		Tukey HSD						
1	2	1,99330922*	.15260481	.000	1.5943077	2.3923108		
1	3	1,60838753*	.12391479	.000	1.2843991	1.9323760		
1	4	2,20929291*	.17508544	.000	1.7515133	2.6670725		
2	1	-1,99330922*	.15260481	.000	-2.3923108	-1.5943077		
2	3	-,38492168*	.14674258	.049	-.7685958	-.0012475		
2	4	.21598369	.19192035	.675	-.2858126	.7177799		
3	1	-1,60838753*	.12391479	.000	-1.9323760	-1.2843991		
3	2	,38492168*	.14674258	.049	.0012475	.7685958		
3	4	,60090538*	.17000020	.003	.1564217	1.0453891		
4	1	-2,20929291*	.17508544	.000	-2.6670725	-1.7515133		
4	2	-.21598369	.19192035	.675	-.7177799	.2858126		
4	3	-,60090538*	.17000020	.003	-1.0453891	-.1564217		
		Games-Howell						
1	2	1,99330922*	.18537402	.000	1.4892072	2.4974113		
1	3	1,60838753*	.12059111	.000	1.2893537	1.9274213		
1	4	2,20929291*	.14494073	.000	1.8146087	2.6039772		
2	1	-1,99330922*	.18537402	.000	-2.4974113	-1.4892072		
2	3	-.38492168	.17307539	.145	-.8621145	.0922712		
2	4	.21598369	.19084206	.674	-.3058586	.7378260		
3	1	-1,60838753*	.12059111	.000	-1.9274213	-1.2893537		
3	2	.38492168	.17307539	.145	-.0922712	.8621145		
3	4	,60090538*	.12883858	.001	.2425945	.9592163		
4	1	-2,20929291*	.14494073	.000	-2.6039772	-1.8146087		
4	2	-.21598369	.19084206	.674	-.7378260	.3058586		
4	3	-,60090538*	.12883858	.001	-.9592163	-.2425945		

*. The mean difference is significant at the 0.05 level.

Figure 23: Post Hoc comparison of Ingratiation and Inspirational Appeals

Kruskal-Wallis Test

Ranks

Cluster Number of Case	N	Mean Rank	
KPI_Score	1	31	29.71
	2	18	35.75
	3	39	68.24
	4	12	68.67
	Total	100	
Zscore(Information_Exchange)	1	31	23.97
	2	18	29.67
	3	39	67.69
	4	12	94.42
	Total	100	
Zscore(Recommendation)	1	31	72.35
	2	18	34.94
	3	39	46.51
	4	12	30.33
	Total	100	
Zscore(Treats_Promises)	1	31	57.31
	2	18	47.00
	3	39	48.51
	4	12	44.63
	Total	100	
Zscore(Ingatiation_Inspirational)	1	31	84.90
	2	18	30.08
	3	39	42.45
	4	12	18.42
	Total	100	

Test Statistics^{a,b}

	KPI_Score	Zscore(Information_Exchange)	Zscore(Recommendation)	Zscore(Treats_Promises)	Zscore(Ingatiation_Inspirational)
Chi-Square	39.913	76.404	29.303	2.643	70.188
df	3	3	3	3	3
Asymp. Sig.	.000	.000	.000	.450	.000

a. Kruskal Wallis Test

b. Grouping Variable: Cluster Number of Case

Figure 24: SPSS output Kruskal-Wallis Tests

Appendix F: SPSS output Correlations

			Correlations				
			KPI_Score	Information_Exchange	Recommendation	Treats_Promises	Ingratiation_Inspirational
Kendall's tau_b	KPI_Score	Correlation Coefficient	1.000	,423**	-,201**	.033	-,256**
		Sig. (2-tailed)		.000	.003	.631	.000
		N	100	100	100	100	100
	Information_Exchange	Correlation Coefficient	,423**	1.000	-,252**	.029	-,411**
		Sig. (2-tailed)	.000		.000	.668	.000
		N	100	100	100	100	100
	Recommendation	Correlation Coefficient	-,201**	-,252**	1.000	-.007	,441**
		Sig. (2-tailed)	.003	.000		.915	.000
		N	100	100	100	100	100
	Treats_Promises	Correlation Coefficient	.033	.029	-.007	1.000	.082
		Sig. (2-tailed)	.631	.668	.915		.229
		N	100	100	100	100	100
	Ingratiation_Inspirational	Correlation Coefficient	-,256**	-,411**	,441**	.082	1.000
		Sig. (2-tailed)	.000	.000	.000	.229	
		N	100	100	100	100	100

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

Figure 25: SPSS output Kendall's Tau correlations