



Using Cross Selling Incentives And Leader Member

Exchange To Bolster Cross Selling Performance In Banking

Sector Of Pakistan.

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Abstract

This study aims at examining the role of Cross Selling Incentives and Leader Member Exchange (LMX) in improving cross selling performance of employees in banking sector of Pakistan. The study also attempts to examine the mediating role of Cross Selling Motivation & Cross Selling Self Efficacy. The study develops and tests a model that relates Cross Selling Incentives and Leader Member Exchange to Cross Selling Performance via these mediating variables. Data has been collected from 230 cross selling employees of Pakistani Banks. The study uses SEM to test the model and obtain results. Results of the study reveal that Cross Selling Incentives and Leader Member Exchange positively affect the two intervening variables which, in turn, improves cross selling performance. The study, thus, not only confirms the contributing role of Incentives and Leader Member Exchange, but also confirms the role of mediating variables.

KeyWords: Cross Selling Incentives, LMX, Cross Selling Performance, Services, Pakistan.

1. Introduction

The importance of customer relationship building has been advocated by marketing practitioners and academics. The modern day organizations have envisaged a paradigm shift from a transaction-based model to a relationship-based one with emphasis on acquisition, development and retention of profitable relationships (Noel Yee-Man Siu, 2016). A CRM strategy involves the entire enterprise and is employed on an ongoing basis (Sen and Sinha, 2011). An in depth understanding of the worth of customer relationships is of the essence, as most companies bring in eighty

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percent of the profits from twenty percent of the customers (Ness et al., 2001). Relationship marketing has been portrayed as “attracting, sustaining and enhancing customer relationships (Berry, 1995). Acquiring a new customer can reportedly cost 5 to 10 times more than retaining an existing one [(Borna (2000); Struebing (1996); Keiningham and Vavra (2001)]. Such findings are persuasive in adopting customer retention as strategy. Strong and sound customer relationships worth more significance in case of services, because services have interpersonal focus and it is relatively hard to evaluate their quality with objective measures (Czepiel, 1990). Scholars have derived various strategies for customer retention. One of such strategies is cross selling.

Cross selling means, “offering current customers with additional products or services that can provide added value for them” (Jones et al. 2005). “Cross-selling leads to a broader scope for the customer relationship, increasing not only share of wallet but also the firm’s “share of mind” with the customer” (Kamakura et al., 2003).

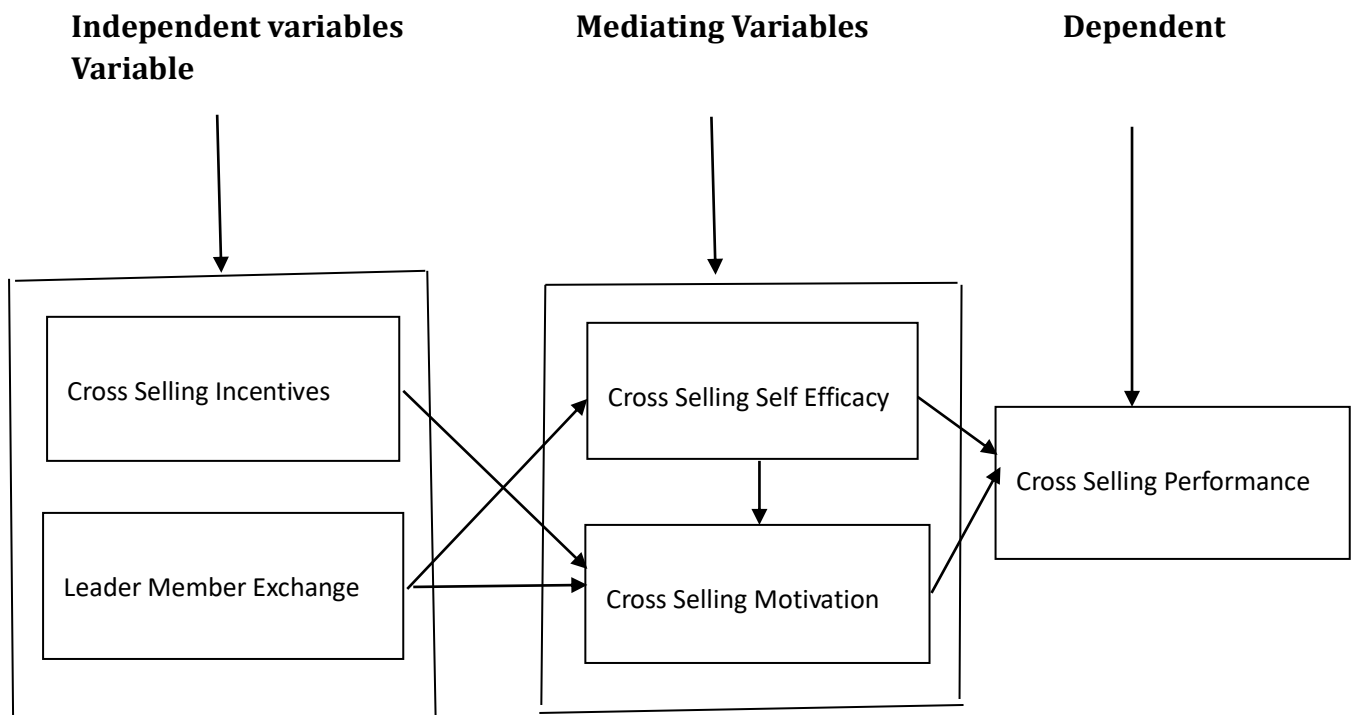
While cross selling is meticulously discussed by researchers, cross selling performance is very rarely examined. The dearth of literature concerning cross selling performance motivates this endeavor.

Current study seeks to examine the impact Cross Selling Incentives and Leader Member Exchange on cross selling performance while considering the direct antecedents of cross selling performance as mediators. To achieve this, the study develops a model and tests it as shown in Figure.1.

The study adopts internal marketing approach whereby frontline employees (FLEs) play a very important role in executing cross selling strategy, initiated and designed by management, for customer retention purpose. Cross selling is, thus, used as a vehicle for relationship marketing practices.

The proposed model (FIGURE 1) will be tested with data collected from cross selling employees of Pakistani banks.

FIGURE.1.The Proposed Model



2. Conceptual Background and Hypotheses:

2.1. Cross Selling Performance:

The importance of sales person’s performance has been advocated by several marketing practitioners and researchers and it has long been a topic of research interest for both. Four decades ago, Walker Jr et al. (1977) developed a comprehensive model of salesperson’s performance. They classified performance antecedents into these five categories: (1) personal, organizational, and environmental factors; (2) motivation; (3) aptitude; (4) skill levels; and (5) role perceptions. Rajan & Srinivasan (2012) examined effectiveness of sales force in pharmaceutical industry and came across the results that the most measurable features in sales person’s performance were interpersonal skills, salesmanship skills, technical skills and sales techniques. Krishnan et al. (2002) developed and tested a model that posited characteristics related to motivation, aptitude, and skill level as antecedents of salesperson performance. They defined sales performance as, “the salesperson’s perception of quantity of sales achieved, the quality of customer relations they maintain, and the knowledge they possess about their company’s products, competition, and customer needs”. Current study defines cross selling performance, “the degree to which the service employee perceives to have successfully implemented the organization’s cross-selling initiatives as compared to his or her peers”. This definition has been borrowed from the study of Zboja and Hartline

(2010).

2.2 Cross Selling Incentives:

In literature there are two types of incentives e.g. financial incentives and non-financial incentives. Financial incentives or extrinsic rewards include such things as financial benefits, recognition and development (Weitz et al. 1986) whereas nonfinancial incentives or intrinsic rewards include such things as finding the work and selling interesting and rewarding. There is difference of opinion among scholars with regard to the role of intrinsic and extrinsic rewards in motivating employees. Motivation theories like equity theory, expectancy theory and reinforcement theory considers money as motivator (Robbins 2003; Mitchell and Mickel 1999). The current study also adopts this notion and defines cross selling incentives as, “ financial rewards tied directly to the successful implementation of the cross-selling initiative”. This definition has been taken from the study of James.J.Zboja (2010).

Literature suggests a positive relationship between incentives and motivation. Reward has been pointed out to be a source of motivation by both reinforcement theory as well as by expectancy theory (Mitchell & Mickel, 1999). Motivating sales force is a key priority of sales managers (Murphy & Ensher, 1999). Salespeople are primarily incented by extrinsic rewards (Ferraro, Pfeffer, & Sutton, 2005). It is well recognized that financial incentives serves as a powerful motivation strategy for salespeople (John et al., 2012). Incentives can improve the employee's well to work and, hence, their motivation (Crocker, Fiske, & Taylor, 1984). Provision of competitive rewards is an essential for motivating employees (Colletti & Chonko, 1997). A superior incentive plan can motivate salespeople to pursue short-term sales prospects (Piercy, Low, & Cravens, 2004). “A proper incentive program that rewards desired cross-selling efforts can also serve to clarify role expectations as employees are guided on how best to focus their time and energy” (J.Zboja & M.D.Harton, 2010). On the basis of the above review of the literature the researchers develop the hypothesis that;

H1: Cross Selling Incentives positively affect Cross Selling Motivation

2.3. Leader Member Exchange

“The theory of LMX is based on the concept of role making (Graen, 1976) & social exchange, reciprocity, and equity” (Deluga, 1994). Leaders pass on role expectations to followers and provide them with intrinsic and extrinsic rewards so that they fulfill the desired expectations. On the other side, followers embrace role expectations of their leaders, in accordance with the way they are being treated by the leaders and the rewards they are supposed to receive for fulfilling leader expectations.

“There is a reciprocal process in the dyadic exchanges between leader and follower, wherein each party brings to the relationship different kinds of resources for exchange. Role negotiation occurs over time, defining the quality and maturity of a leader-member exchange, and leaders develop relationships of varying quality with different followers over time” (Graen, 1976; Graen & Uhl-Bien, 1995).

In summary LMX is a dyadic exchange process whereby followers receive role

expectations from leaders in response to rewards and good quality treatment.

“Positive relationship exists among Leader Member Exchange and job outcomes like job satisfaction, organizational commitment, service quality and performance etc”(Garg & Dhar, 2014; Gerstner & Day, 1997; VanBreukelen et al., 2002).Leader Member Exchange augments job performance and OCBs through social exchange process as well as through subordinates’ self-efficacy(F.O. Walumbwa et al.2011). Leader Member Exchange boosts effective work behaviors by increasing the self-efficacy of subordinates(Murphy & Ensher, 1999; Schyns, 2004). Thus, good LMX provides subordinates with a chance to acquire new skills and abilities. And resultantly the job performance is improved.

This discussion suggests that Leader Member Exchange impacts performance directly as well as through an increase in individuals’ self efficacy.In light of above the following hypothesis are framed;

H2: Leader Member Exchange positively affects cross-selling self efficacy.

H3: Leader Member Exchange positively affects cross-selling Motivation.

2.4.Direct Antecedents of Cross Selling Performance

According to Waiker et.al. (1977), aptitude, role perceptions and motivation are the important pre-cursors of performance. On the other hand Barratt and Georgides (1995) considered abilities, motivation, and role clarity as antecedents of performance. Churchill et al. (1985), in their a meta-analytic study of salesperson performance, included role variables, skill, and motivation as very important antecedents of sales person performance . Weitz et al. (1986) commented on the role of direct antecedents of performance as follows: “role perceptions influence the salesperson’s understanding of what activities should be undertaken and how these activities should be performed. Motivation affects the amount of effort expended performing the activities and ability affects the quality of the effort expended.” J Zboja and M.D. Harton considered self efficacy, role clarity and motivation as the primary antecedents of performance in cross selling context. Current study also takes these three antecedents and checks their mediating role in relationship of POS and LMX to CSP. These direct antecedents of CSP are discussed one by one as follows;

2.4.1 Cross Selling Self Efficacy

Self-efficacy is, “ a person’s belief that he/she is capable of performing a particular task successfully”(Bandura, 1977, 1997). “High self-efficacy intensifies the possibility that individuals will set tougher goals. In turn, challenging goals boost task performance”(Bandura & Locke, 2003).The association of self-efficacy and performance has been proved to exist in different settings. “Increases in creative self-efficacy corresponded with increases in creative performance”(Tierney & Farmer, 2011).Schunk (1991)depicted that students with greater self-efficacy are successful in their schoolwork than ones with low self-efficacy. The same pattern of self efficacy-performance relationship exists in sports(Moritz, Feltz, Fahrback, & Mack,

2000), and in the workplace (Stajkovic & Luthans, 1998). By Cross selling Self Efficacy we mean self efficacy beliefs of the employees who are performing the cross selling role. The following hypotheses are formulated based on literature discussed above;

H4: Cross selling Self Efficacy positively affects Cross Selling Motivation

H5: Cross Selling self Efficacy positively affects Cross Selling Performance

2.4.2. Cross Selling Motivation

Motivation has been in research for many years. Elton Mayo's work in the western Electric Hawthorne plant in the late 1920's and Franken's operant conditioning considered motivation as well as performance from behavioral viewpoint while in the fifties Maslow gave the need hierarchy theory.

"Reinforcement theory views behavior to be environmentally motivated whereas equity theory says that employees compare themselves (in terms of inputs and outputs) to others and seek to eliminate inequities" (Robbins 2003). More recent work on motivational processes include (Ackerman et al., 2010; Lepper & Greene, 2015; Schunk et al., 2012; Shah & Gardner, 2008; Van Iddekinge et al., 2014). Both ability and motivation are important to job performance (Van Iddekinge et al., 2014). Motivation is a better predictor of performance than aptitude (Churchill et al. 1985). The following hypothesis is formulated to replicate these studies in cross selling context;

H6: Cross Selling Motivation positively affects Cross Selling Performance.

3. Materials and Methods

3.1. Subjects

The study collected data, through a comprehensive online survey, from 300 cross selling employees of Pakistani banks. After excluding participants who did not provide complete data, the final sample consisted of N = 230. This sample size is good enough to serve objective of the current study as a sample of N > 200 is considered as enough for SEM technique (Kline, 2005). The participants were approached personally as well as through e-mails acquired from e-mail lists available on bank websites. Sample's mean age was 45 years. The sample included 76 (33%) female respondents and 154 (67%) male respondents. Demographic distribution with respect to qualification shows that a higher percentage of the employees have bachelor degrees (41%), succeeded by Master degree holders (37%) with the rest possessing higher qualifications. With respect to experience, most of the employees (38%) lie in the higher experience group (20+ years) succeeded by those with (11-20) years of experience, with the minimum (16%) having less than one year experience.

3.2. Instruments

A brief discussion of the research instruments used by the study and their construct reliability, convergent and discriminant validity is offered here. Results of Cronbach Alpha, CR and AVE of the scales used are shown in Table 1.

The measurement scale used for Cross selling incentives was adopted from job satisfaction scale of (Churchill Jr et al., 1974) and perceived organizational support scale(Kraimer and Wayne, 2004). The selection of these scales are based on the study of Zboja,2010The leader-member exchange LMX-7 (Graen and Uhl-Bien, 1995) was used to assess the quality of leader member exchange from subordinates perspective. In a meta-analysis review of 48 studies, 18 studies cited the LMX-7 scale as the instrument of choice to measure LMX (Liden et al., 1997). Self-efficacy was measured with the help of Self-Efficacy Scale proposed by (Krishnan et al., 2002). For assessing cross selling motivation the authors adopted the scale used by J.Zboja and M.D,Harton (2010). Cross Selling Performance was gauged by the Cross Selling Performance scale developed by J.Zbobja and M.D,Harton (2010).Using this scale respondents were asked to rate their performance in comparison to their peers. The scale consists of three items whereby respondents have to furnish answers on a five point scale.

TABLE.1.Reliability and validity results of the constructs used:

Variable	Cronbach's Alpha	CR	AVE
Cross Selling Incentives	.833	0.83	0.55
Leader Member Exchange	.846	0.85	0.53
Cross Selling Self Efficacy	.807	0.82	0.53
Cross Selling Motivation	.840	0.83	0.56
Cross Selling Performance	.742	0.75	0.51

3.3.Statistical Analyses

SEM analysis was computed with Amos 22 (Arbuckle, 2014).Measurement model was tested through CFA first and then full structural model was tested. The method of Maximum likelihood was applied for both, structural model(SEM) as well as measurement model(CFA). Furthermore, all mediating variables were correlated with each other as per the recommendations of Baron and Kenny (1986).

4.Results

4.1.Descriptives and Correlations:

Mean scores of Cross Selling Performance and all other scales applied is shown in Table 2.Corelation between the Cross Selling Performance other scales of the questionnaire are also shown. Results show that all variables are significantly correlated with Cross Selling Performance.

TABLE.2. Mean, Standard Deviation and Bivariate Correlations

	Mean	(SD)	1	2	3	4	5
1	Cross Selling Incentives	3.30	(.95)	1			
2	Leader Member Exchange	3.25	(.94)	-0.060	1		
3	Cross selling Self Efficacy	4.19	(.55)	.216**	.565**	1	
4	Cross Selling Motivation	3.36	(.84)	.703**	.505**	.685**	1
5	Cross Selling Performance	62.37	(19.92)	.750*	.737**		
		.641**	.699**	1			

4.2. Measurement Model Results:

Confirmatory Factor Analysis, with the five variables (two independent variables, two mediating variables and one dependent variable) , was performed in order to test the measurement model. Results of the measurement model are favorable and all items load significantly on their factors. The authors applied the criteria put forward by (Hu and Bentler, 1995, 1999) for model fit evaluation. This approach advocates the use of a dual index reporting strategy i.e. reporting SRMR and CFI if N <250 or SRMR and TLI if N >250. As, in current case, the sample is very near 250 target, all three indices are reported (along with RMSEA). In our study, RMSEA is 0.045, p < 0.001, the CFI is 0.989, the NNFI is 0.988 and the SRMR is 0.051, indicating a good model fit.

4.3. Results of the Structural Model

The model, with Cross Selling Performance as dependent variable, produced a good fit with the data. The values of model fit indices are: $\chi^2(df= 316, N = 230) = 342.242, p = .149$; (CFI) = .989; Tucker-Lewis Index (TLI/NNFI) = .988; standardized root-mean-square residual (SRMR) = .051; root mean square error of approximation (RMSEA) = .045. Thus, the data fits well with the given model. Overall, the model explained 18% of the variance in cross-selling motivation & cross-selling self-efficacy, and 29% of the variance in cross-selling performance. Results of the structural model are presented in **Table.3**. All the hypothesis are significant except **H4** which predicts that Leader Member Exchange positively affects Cross Selling Motivation.

TABLE .3. Results of the Structural Model (N = 230)

Hypothesized Path	Path Co-Efficient	R-Square
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H1: Cross Selling Incentive	Cross Selling Motivation .180	.33*
H3: Leader Member Exchange	Cross Selling Self-Efficacy --	.25*
H4: Leader Member Exchange	Cross Selling Motivation .079	.06
H5: Cross Selling Self-Efficacy	Cross Selling Motivation .170	.27*
H6: Cross Selling Motivation	Cross Selling Performance .29	.31*
H7: Cross Selling Self-Efficacy	Cross Selling Performance --	.37*

4.4. Additional Analysis

The model has sound theoretical background and is confirmed by SEM. However, the authors also tested some other models or partial models to better understand the study constructs and their relations in more detail. Firstly the model was calculated without mediators. The model without mediators also shows good fit with data. The effect of independent variables on CSP is still positive (but insignificant) when controlled for the effects of Self Efficacy and Motivation. Overall the results of SEM depicts full mediation by the two mediators. It is further stressed by results of the additional analyses. The study also attempted multigroup analysis (Chi Square difference) to check for gender-wise differences. The null hypothesis (H_0) is: theoretical model = model for males = model for females.

It was found that model was not significantly different for two groups. The model was then checked for path differences and found the following differences. The path from Cross Selling Incentives to Cross Selling Motivation was significant in male but not significant in female whereas the path from Leader Member Exchange to Cross Selling Self Efficacy was significantly higher in females as compared to males. Similarly the authors also tested the model for differences with respect to qualification and experience and found no significant differences across groups. In summary, overall model is valid for all the groups although some path differences do exist across various groups.

5. Discussion

This study aims to develop and test a model of Cross Selling Performance using SEM technique. Data was collected from cross selling employees of Pakistani banks. Overall model showed good fit. The model is the first to combine Incentives and Leader Member Exchange (LMX), as predictor variables, to see their impact on performance in cross selling context. Moreover, the model investigates if the two hypothesized mediators (Self-efficacy and Motivation) impact the direct effects of these predictor variables on the explained variable.

All predictor and mediator variables were significantly correlated with Cross Selling Performance. This is in line with previous research. However, direct effects of the predictor variables came back insignificant when the mediators were included in the model. It means that cross selling Incentives and Leader Member Exchange (LMX) do not impact cross selling performance directly, rather their effect is mediated by either Self Efficacy or Motivation, or both. It was found that Cross Selling Self Efficacy mediates the impact of LMX on Cross Selling Performance whereas Cross Selling Motivation plays mediating role in case of Cross Selling Incentives to Cross Selling Performance relationship. These findings are along the lines of previous studies (e.g. Fiske & Taylor (1984); Murphy, Ensher (1999); Martocchio and Hertenstein (2003); Schyns (2004) and James J. Zboja and Michael D. Hartline (2010). Interestingly, Cross Selling Motivation does not mediate the relation between LMX and Cross Selling Performance. Although this finding is somewhat counterintuitive, it would seem to suggest that the impact of LMX is primarily realized through cross-selling self-efficacy. In summary, the current study, not only confirms the previous findings, but also explicitly highlights the role of Cross Selling Self Efficacy and Cross Selling Motivation as mediators. These findings are enough to persuade management that they can improve employees' performance by designing proper incentive mechanism and treating them as 'in-group' employees.

7. Limitations and Research Directions

This study examines cross-selling performance in the context of management initiated internal relationship activities Incentives and LMX with mediating role of direct antecedents of CSP. This approach, however, has some limitations and drawbacks. Firstly sales performance is measured with the help of self-reported data. Even though this approach has theoretical background (Müller, & Klarmann 2011; Larson et al. 2008; Homburg, Zboja & M.D. Harto 2010; Shannahan, Bush, and Shannahan 2013), the cross selling performance data collected across banks may be less objective as it may prevent objective performance measurement (Homburg, Müller, and Klarmann 2011; Behrman and Perreault 1982). Another limitation relates to scope of the study. Data collection covered only banking industry. This may limit its generalizability as other notable service industry categories (e.g. consulting, telecommunication, healthcare etc) also exist. Furthermore, this study used member's

rating of LMX but it can be rated by leaders as well (Gerstner & Day, 1997). There is room for research to complement our findings using objective sales performance data. Researchers can also compare cross selling performance in services with CSP in manufacturing concerns to search for differences (if any). Furthermore the model of current study can be re-tested with data from non-banking service industries (e.g. consulting, telecommunication, healthcare etc). Finally the model, even though developed after a thorough review of literature, can be redesigned by inclusion of some other variables of interest. Researchers might collect cross selling performance data simultaneously across countries to search for cross cultural equivalence.

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