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Annexure A
Telephone interview questionnaire



Phase 1: Screening questionnaire (stage classification)

(Telephone interview)

Questionnaire number

--	--	--

Interviewer: _____
Respondent: _____

Respondent Cell _____
Land line _____

Introduction

Good day, Sir/Madam. My name is (state your name). I represent Ms. Estelle van Tonder who is a Doctorate student at the University of Pretoria and is currently collecting data for her thesis. The thesis involves investigating the business practices of independent financial advisers in Johannesburg to provide them with guidelines for business survival and sales growth in each business life cycle stage.

May I please use five minutes of your time to ask you a few questions?

This interview will be treated with the strictest confidence and all the information obtained will be used for research purposes only.

If no, close interview.

If yes, continue with the questions below.

Q1 Are you an independent financial adviser?

Yes	1
No	2

If no discontinue

V1

--

Q2 Are you a small business owner?

Yes	1
No	2

If no discontinue

V2

--

Q3 What types of products do you advise on and sell in your business?

Life insurance	1
Investments	2
Medical aid funds	3
Other (please specify)	

Multiple mentions possible

If no financial products sold discontinue

V3

--

V4

--

V5

--

V6

--

Q4 In what year was your business founded?

V7



Q5 How many employees were employed in your business from 1 August 2005 to 31 July 2006? (Full time and part time.)

V8

Q6 How many employees were employed in your business from 1 August 2006 to 31 July 2007? (Full time and part time.)

V9

Only ask question 7 if small business owner had one or more employees employed in his/her business from 1 August 2006 to 31 July 2007. Record answers in grid below.

Q7 **Question if only one employee was employed:** The following question relates to the one employee that you have employed in your business from 1 August 2006 to 31 July 2007. Please provide a brief description of what your employee's main duties were during that time and to whom your employee reported to.

Question if two or more employees were employed: The following question relates to the (mention number of employees employed) employees that you have employed in your business from 1 August 2006 to 31 July 2007. Please provide a brief description of what each employee's main duties were during that time and to whom each employee reported to.

Employees' names including business owners	Description of each employee's duties	Person(s) to whom employee reported to

V10

V11

V12



Q8 How often do you make use of the following methods in your business to motivate your employees?

	At least once a month	Less often than once a month	Never
Modifying of employee responsibilities to expand and add challenge to the tasks required	1	2	3
Acknowledging of employee achievements	1	2	3
Ensuring employees feel they are being paid equally compared to their fellow workers	1	2	3
Ensuring that the salaries of employees are sufficient enough to provide them with the basic necessities for themselves and their families	1	2	3

V13

V14

V15

V16

Q9 Which one of the following statements are most applicable to you?

I earned more commission over the past 12 months than the previous year	1
I earned the same amount of commission over the past 12 months than the previous year	2
I earned less commission over the past 12 months than the previous year	3

V17

If respondent earned more commission over the past 12 months, please ask question 10 below.

Q10 How much more commission have you earned over the past 12 months? Please provide a percentage.

V18

Q11 Should we need further information may we contact you again?

Yes	1
No	2

Thank respondent and close interview.

V19



Phase 2: Exploring small business practices

(Personal interview)

Questionnaire number

--	--	--

Interviewer:

Respondent name:

Contact number:

Introduction

The purpose of this questionnaire is to gain more insight into the business practices of small businesses operated by independent financial advisers in Johannesburg.

Please **only** consider the history of your insurance business over the past 12 months when providing your answers.

This interview will be treated with the strictest confidence and all the information obtained will be used for research purposes only.

This questionnaire should take approximately 45 minutes to complete.

I am now going to show you a pack of cards. On each card presented I will ask you a series of five questions.

Please show respondent the pack of cards, one at a time.

On each individual card presented ask the 5 questions below.

Record answers on grid provided.

Q1 Have you experienced the problem listed at the top of the card in your business over the past 12 months?

If respondent experienced the problem on the card over the past 12 months, please ask question 2. If respondent did not experience the problem on the card over the past 12 months, continue with question 3.

Q2 How did you solve this problem? Please indicate whether you have made use of the business strategy(ies) presented to you on the card and/or any other solution.

Q3 **Ask if only one business strategy is listed on the card:** Was the business strategy listed on the card a plan you implemented in your business that seemed to have contributed to sales growth?

Ask if two or more business strategies are listed on card: Which of the business strategies listed on the card have you implemented in your business that seemed to have contributed to sales growth? More than one strategy may be selected.

If respondent indicated in question 3 that the business strategy(ies) listed on the card was implemented and seemed to contribute to sales growth, please ask question 4 below.

Q4 Kindly provide a description of the problems you experienced when you implemented the business strategy(ies) that seemed to have contributed to sales growth.

If respondent indicated in question 4 that one or more problems was experienced on implementation of business strategy(ies), please ask question 5 below.

Q5 Kindly provide a description of the methods you used to solve the problem(s) you experienced on implementation of the business strategy(ies).



	1		2	3	4		5					
	Business problems experienced	Yes			No	Business strategies		Solutions to business problems	Seemed to have contributed to sales growth		Problems experienced on implementation of business strategies	Methods used to solve problems experienced on implementation of business strategies
		Yes			No				Yes	No		
A	I have too many responsibilities and, therefore, struggle to meet deadlines	1	2	I recruited more employees and motivated them through various measures to perform	1	1	2					
			Other:									
B	I do not know all my competitors that have entered into the market	1	2	I provided easy access to the business' building to promote the business	1	1	2					
			My small business focussed on controlling the quality of the service provided to impress clients	2	1	2						
			I provided new services that were aligned to my clients' needs and expectations	3	1	2						
			I made use of the customer-based pricing method involving, for example, offering high quality services at lower prices	4	1	2						
			I made use of one or more of the following methods to help me produce persuasive messages to clients:									
			Advertising	5	1	2						
			Personal selling	6	1	2						
			Sales promotion (for example, providing gifts such as pens)	7	1	2						
			Other									



	1		2	3	4		5					
	Business problems experienced	Yes			No	Business strategies		Solutions to business problems	Seemed to have contributed to sales growth		Problems experienced on implementation of business strategies	Methods used to solve problems experienced on implementation of business strategies
		Yes			No				Yes	No		
C	I sometimes have difficulty in delivering the service to my clients on time	1	2	I made use of the Internet	1	1	2					
				Other								
D	I have not made strategic plans for the business, because I concentrated primarily on the operational side of the business	1	2	My business engaged in continuous service developments, aligned with an appropriate business process that ties in with the needs of the markets	1	1	2					
				Other								
E	My business is struggling with inadequate management of business expenses that does not keep up with the business growth	1	2	I made use of creative discount measures	1	1	2					
				Other								
F	I sometimes struggle to close a business deal on time with new and existing clients	1	2	* My business made use of Internet communication	1	1	2					
				Other								



	1		2	3	4		5					
	Business problems experienced	Yes			No	Business strategies		Solutions to business problems	Seemed to have contributed to sales growth		Problems experienced on implementation of business strategies	Methods used to solve problems experienced on implementation of business strategies
		Yes			No				Yes	No		
G	I do not have access to external networks (such as the Financial Planning Institute) that can help me grow my business	1	2	I focussed on meeting with my competitors occasionally to benefit from their experience	1	1	2					
				I focussed on building relationships with one or more of the following parties:								
				Clients	2	1	2					
				Employees	3	1	2					
				Suppliers	4	1	2					
				Support networks (such as the Financial Planning Institute)	5	1	2					
Other												
H	I attempt to perform all the business activities myself	1	2	I refrained from following an autocratic management style to manage employees who strive for achievement and was more inclined to entrust power and control to the employees in my business	1	1	2					
				Other								



Business problems experienced	1		Business strategies	2 Solutions to business problems	3 Seemed to have contributed to sales growth		4 Problems experienced on implementation of business strategies	5 Methods used to solve problems experienced on implementation of business strategies
	Yes	No			Yes	No		
	I have lost customers who experienced unsatisfactory service from my business	1			2	I adapted my service according to the client's needs		
			I motivated my younger employees with one or more of the following to deliver a positive service experience:					
			Financial rewards	2	1	2		
			Recognition	3	1	2		
			Respect	4	1	2		
			A sense of accomplishment	5	1	2		
			I motivated my older employees with one or more of the following to deliver a positive service experience:					
			Financial rewards	6	1	2		
			Recognition	7	1	2		
			Respect	8	1	2		
			A sense of accomplishment	9	1	2		
			Other					



		1		2		3		4		5	
Business problems experienced	Yes	No	Business strategies	Solutions to business problems	Seemed to have contributed to sales growth		Problems experienced on implementation of business strategies	Methods used to solve problems experienced on implementation of business strategies			
					Yes	No					
J	My business commission has reduced, as I could not meet the high demand of the market for my business' service	1	2	I trained my employees to perform different job functions at peak periods	1	1	2				
				Other							
K	My business commission has reduced, due to the unexpected activities of my competitors	1	2	My business strategy took into account competitor knowledge gained from:							
				Making use of Porter's (1985) five-competitor forces	1	1	2				
				Published resources, such as formal business information guides, the Internet, journal articles, market studies and client expenditures	2	1	2				
				Competitive market surveys	3	1	2				
				Trade associations	4	1	2				
				Employees	5	1	2				
				Consulting firms	6	1	2				
				Networking	7	1	2				
				Other							



	1		2	3		4	5					
	Business problems experienced	Yes		No	Business strategies			Solutions to business problems	Seemed to have contributed to sales growth		Problems experienced on implementation of business strategies	Methods used to solve problems experienced on implementation of business strategies
		Yes		No					Yes	No		
L	My business commission has reduced due to offshore competition	1	2	** I reinforced the current image of my business	1	1	2					
				** I developed a new image for my business	2	1	2					
				** I repositioned the image of the competition	3	1	2					
				I made use of a service blueprint (a diagram of all the processes in the business) to obtain the benefit of being able to identify ineffectual links in the chain of service activities, which can be targeted for continuous quality improvement	4	1	2					
				Other								
M	There is sometimes a lack of teamwork for a "greater purpose" in my business	1	2	I ensured every employee is aware of the essential role they play in the final delivery of quality service and as a result enabled the employee to deliver excellent service	1	1	2					
				Other								



	1		2	3	4		5					
	Business problems experienced	Yes			No	Business strategies		Solutions to business problems	Seemed to have contributed to sales growth		Problems experienced on implementation of business strategies	Methods used to solve problems experienced on implementation of business strategies
		Yes			No				Yes	No		
N	My business partner(s) and I are sometimes in conflict over control of the business	1	2	I used creativity	1	1	2					
				I generated consensus	2	1	2					
				I shared information	3	1	2					
				I facilitated discussion regarding problems	4	1	2					
				I blended ideas	5	1	2					
				I avoided becoming protective when other people disagreed with my views	6	1	2					
				Other								
O	My business is struggling with inadequate financial resources	1	2	I worked from home, which helped to reduce overhead expenses and create competitive pricing	1	1	2					
				Other								



	1		2	3	4		5					
	Business problems experienced	Yes			No	Business strategies		Solutions to business problems	Seemed to have contributed to sales growth		Problems experienced on implementation of business strategies	Methods used to solve problems experienced on implementation of business strategies
		Yes			No				Yes	No		
P	There were no new product and service developments in my business over the last 12 months	1	2	I allowed my employees to make suggestions on new developments	1	1	2					
Other												
Q	In the market, my business had to deal with an exhausted business opportunity that produced very low profits and return on investment for the business	1	2	I made use of client suggestions to formulate new ideas	1	1	2					
I made use of one or more of the following to revitalise sales:												
Gifts (such as pens)				2	1	2						
Publicity				3	1	2						
Trade shows				4	1	2						
I made use of one or more of the following to retain existing clients:												
Gifts (such as pens)				5	1	2						
Publicity				6	1	2						
Trade shows				7	1	2						
I made use of the Internet, which assisted in creating competitive prices				8	1	2						
I provided guarantees	9	1	2									
Other												



	1		Business strategies	2	3		4	5				
	Business problems experienced	Yes			No	Solutions to business problems			Seemed to have contributed to sales growth		Problems experienced on implementation of business strategies	Methods used to solve problems experienced on implementation of business strategies
									Yes	No		
R	I had to address my financial resource requirements. I did not sell equities, but rather used bank debt to solve my financial resource requirements	1	2	I encouraged clients to pay their accounts earlier than required by offering them a discount	1	1	2					
				*** I outsourced some of the delivery of my service offering to other people	2	1	2					
				Other								

* If respondent indicated in the grid above that he/she made use of Internet communication, please ask question 6 below.

Q6 Which aspects did you take into consideration to design an effective Internet communication strategy?

--	--

** If respondent indicated in the grid above that he/she made use of the business image strategies, please ask question 7 below.

Q7 Which of the following methods did you use to assist with your business image strategy?

	A	B	C
	Reinforcing the current image of my business	Developing a new image for my business	Repositioning the image of my competition
Advertising	1	1	1
Personal selling	2	2	2
Sales promotions (providing gifts, such as pens)	3	3	3

A		
B		
C		

*** If respondent indicated that he/she outsourced some of the delivery of his/her service offering to other people, please ask question 8 below.

Q8 Please mention the benefits you gained from this action.

--	--	--

Thank respondent and close interview



Annexure B
Letter of consent



Dear Participant

RESEARCH BY MS E VAN TONDER

The above is a student at the University of Pretoria and she is doing research for her D.Com (Marketing Management) degree under the supervision of Dr. Lene Ehlers. The study has the approval of the University of Pretoria.

The purpose of the study is to develop a framework that will present guidelines to independent financial advisers in Johannesburg on business survival and sales growth in each business life cycle stage.

As part of this study your name has been randomly selected by the researcher as one of the representative sample of financial advisers in Johannesburg to participate in a survey. The information obtained will be treated as strictly confidential. Your contribution to this study is extremely important to ensure the success of the project.

The questionnaire has been structured in such a way that it facilitates quick and easy completion. In trial runs it was determined that it will only take 45 minutes to complete. Your task is to answer the questions that will be asked by the interviewer as accurately and honestly as possible. The interviewer will return the completed questionnaire to Estelle van Tonder.

Once the data has been analysed, a framework will be proposed presenting guidelines to independent financial advisers in Johannesburg on business survival and sales growth in each business life cycle stage.

The value and outcome of this research depends on your willingness to take part in this project. If you have any queries, which you would like to discuss, please contact Estelle van Tonder on cell number 083 785 0225. A letter of consent is attached (one original and one duplicate). Please sign the original and hand it back to the interviewer. You may keep the duplicate consent form for your own personal record.

Yours faithfully

Ms. E van Tonder

Researcher

ORIGINAL COPY (SENT BACK WITH QUESTIONNAIRE)
Consent Form for Participation in a Research Study
University of Pretoria

The Department of Marketing and Communication Management, University of Pretoria

RESEARCH ON THE DEVELOPMENT OF A FRAMEWORK THAT WILL PRESENT GUIDELINES TO INDEPENDENT FINANCIAL ADVISERS IN JOHANNESBURG ON BUSINESS SURVIVAL AND SALES GROWTH IN EACH BUSINESS LIFE CYCLE STAGE

▪ **Description of the research**

You are invited to participate in a research study conducted by Estelle van Tonder under the direction of Dr. Lene Ehlers of the Department of Marketing and Communication Management, Faculty of Economic and Management Sciences, University of Pretoria.

The purpose of the study is to develop a framework that will present guidelines to independent financial advisers in Johannesburg on business survival and sales growth in each business life cycle stage.

As part of this study your name has been randomly selected by the researcher as one of the representative sample of financial advisers in Johannesburg to participate in a survey.

▪ **Protection of confidentiality and voluntary participation**

I wish to assure you that all information I receive will remain confidential and that your participation will remain anonymous. Your contribution to this study is extremely important to ensure the success of the project. Your participation in this research study is, however, voluntary. You may choose not to participate and you may withdraw your consent to participate at any time. You will not be penalised in any way should you decide to withdraw from this study.

▪ **Your participation**

The questionnaire has been structured in such a way that it facilitates quick and easy completion. In trial runs it was determined that it will only take 45 minutes to complete. Your task is to answer the questions that will be asked by the interviewer as accurately and honestly as possible. The interviewer will return the completed questionnaire to Estelle van Tonder.

There are no known risks or discomforts associated with this research project.

▪ **Potential benefits**

Once the data has been analysed, a framework will be proposed presenting guidelines to independent financial advisers in Johannesburg on business survival and sales growth in each business life cycle stage.



The value and outcome of the research depends on your willingness to take part in this project.

▪ **Contact information**

If you have any questions or concerns about this study or if any problems arise, please contact:

* Estelle van Tonder at 083 785 0225

▪ **Consent**

I have read this consent form and have been given the opportunity to ask questions. I give my consent to participate in this study.

Participant's signature _____ Date _____ Place _____

Yours faithfully

Ms. E van Tonder

Researcher

YOUR COPY (FILE FOR YOUR OWN PERSONAL RECORD)

**Consent Form for Participation in a Research Study
University of Pretoria**

The Department of Marketing and Communication Management, University of Pretoria

**RESEARCH ON THE DEVELOPMENT OF A FRAMEWORK THAT WILL PRESENT GUIDELINES
TO INDEPENDENT FINANCIAL ADVISERS IN JOHANNESBURG ON BUSINESS SURVIVAL AND
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The value and outcome of the research depends on your willingness to take part in this project.

▪ **Contact information**

If you have any questions or concerns about this study or if any problems arise, please contact:

* Estelle van Tonder at 083 785 0225

▪ **Consent**

I have read this consent form and have been given the opportunity to ask questions. I give my consent to participate in this study.

Participant's signature _____ Date _____ Place _____

Yours faithfully

Ms. E van Tonder

Researcher



Annexure C

Personal interview questionnaire



Annexure D
Personal interview cards



Business problem

I have too many responsibilities and, therefore, struggle to meet deadlines.

Business strategies

I recruited more employees and motivated them through various measures to perform

Other (please specify)



Business problem

I do not know all my competitors that have entered into the market.

Business strategies

I provided easy access to the business' building to promote the business
My small business focussed on controlling the quality of the service provided to impress clients
I provided new services that were aligned to my clients' needs and expectations
I made use of the customer-based pricing method involving, for example, offering high quality services at lower prices
I made use of one or more of the following methods to help me produce persuasive messages to clients:
Advertising
Personal selling
Sales promotion (for example, providing gifts such as pens)
Other (please specify)



Business problem

I sometimes have difficulty in delivering the service to my clients on time.

Business strategies

I made use of the Internet

Other (please specify)



Business problem

I have not made strategic plans for the business because I concentrated primarily on the operational side of the business.

Business strategies

My business engaged into continuous service developments, aligned with an appropriate business process that ties in with the needs of the markets

Other (please specify)



Business problem

My business is struggling with inadequate management of business expenses that does not keep up with the business growth.

Business strategies

I made use of creative discount measures

Other (please specify)



Business problem

I sometimes struggle to close a business deal on time with new and existing clients

Business strategies

* My business made use of Internet communication

Other (please specify)



Business problem

I do not have access to external networks (such as the Financial Planning Institute) that can help me grow my business.

Business strategies

I focussed on meeting with my competitors occasionally to benefit from their experience
I focussed on building relationships with one or more of the following parties:
Clients
Employees
Suppliers
Other (please specify)



Business problem

I attempt to perform all the business activities myself.

Business strategies

I refrained from following an autocratic management style to manage employees who strive for achievement and was more inclined to entrust power and control to the employees in my business

Other (please specify)



Business problem

I have lost customers who experienced unsatisfactory service from my business.

Business strategies

I adapted my service according to the client's needs
I motivated my younger employees with one or more of the following to deliver a positive service experience:
Financial rewards
Recognition
Respect
A sense of accomplishment
I motivated my older employees with one or more of the following to deliver a positive service experience:
Financial rewards
Recognition
Respect
A sense of accomplishment
Other (please specify)



Business problem

My business commission has reduced, as I could not meet the high demand of the market for my business' service.

Business strategies

I trained my employees to perform different job functions at peak periods

Other (please specify)



Business problem

My business commission has reduced, due to the unexpected activities of my competitors.

Business strategies

My business strategy took into account competitor knowledge gained from:
Making use of Porter's (1985) five-competitor forces
Published resources, such as formal business information guides, the Internet, journal articles, market studies and client expenditures
Competitive market surveys
Trade associations
Employees
Consulting firms
Networking
Other (please specify)



Business problem

My business commission has reduced due to offshore competition.

Business strategies

** I reinforced the current image of my business
** I developed a new image for my business
** I repositioned the image of the competition
I made use of a service blueprint (a diagram of all the processes in the business) to obtain the benefit of being able to identify ineffectual links in the chain of service activities, which can be targeted for continuous quality improvement
Other (please specify)



Business problem

There is sometimes a lack of teamwork for a “greater purpose” in my business.

Business strategies

I ensured every employee is aware of the essential role they play in the final delivery of quality service and as a result enabled the employee to deliver excellent service

Other (please specify)



Business problem

My business partner(s) and I are sometimes in conflict over control of the business.

Business strategies

I used creativity
I generated consensus
I shared information
I facilitated discussion regarding problems
I blended ideas
I avoided becoming protective when other people disagreed with my views
Other (please specify)



Business problem

My business is struggling with inadequate financial resources.

Business strategies

I worked from home, which helped to reduce overhead expenses and create competitive pricing

Other (please specify)



Business problem

There were no new product and service developments in my business over the last 12 months

Business strategies

I allowed my employees to make suggestions on new developments

Other (please specify)



Business problem

In the market, my business had to deal with an exhausted business opportunity that produced very low profits and return on investment for the business.

Business strategies

I made use of client suggestions to formulate new ideas
I made use of one or more of the following to revitalise sales:
Gifts (such as pens)
Publicity
Trade shows
I made use of one or more of the following to retain existing clients:
Gifts (such as pens)
Publicity
Trade shows
I made use of the Internet, which assisted in creating competitive prices
I provided guarantees
Other (please specify)



Business problem

I had to address my financial resource requirements. I did not sell equities, but rather used bank debt to solve my financial resource requirements.

Business strategies

I encouraged clients to pay their accounts earlier than required by offering them a discount

*** I outsourced some of the delivery of my service offering to other people

Other (please specify)



Annexure E

Classification of barriers experienced and counterstrategies implemented

Annexure E

Classification of barriers experienced and counterstrategies implemented

Chapter four commenced with a clarification of the types of internal and external environmental factors that can have an influence on the business. (These environmental factors were summarised in Table 4.2.) In the second part of chapter four, previous relevant literature studies were consulted to determine which of the environmental factors listed in Table 4.2 could potentially influence each marketing mix strategy investigated in this study.

The potential scenarios that were described in the literature review, however, were not always reflected in the businesses of the advisers. The empirical results have shown that the respondents did not always experience the specific environmental factor that was originally associated with a marketing mix strategy in the literature review, but rather encountered one or more of the other environmental factors listed in Table 4.2. Furthermore, it was also possible, from the descriptions provided by the respondents in the empirical study, to identify a set of additional environmental factors not originally discussed in the literature review.

Given these circumstances, the purpose of the tables in Annexure E is to provide more clarity on the types of environmental factors that were actually experienced by the respondents when they applied the various marketing mix strategies in their businesses.

Secondary to this investigation, the researcher has also made an attempt to divide the various counterstrategies that were implemented by the respondents into similar types of groups. The results of this analysis are reflected in the last column of each table.

Marketing mix strategy presented on interview card 1

I recruited more employees and motivated them through various measures to perform.

Table E.1: Classification of barriers experienced and counterstrategies used on implementation of the marketing mix strategy presented on interview card 1

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Difficult to find the right person to employ	Employee experience*	Based on the barrier experienced and the types of counterstrategies implemented, it seems that the small business owner was in search of employee experience, which was difficult to find. This made the strategy of appointing employees to help meet deadlines more difficult to implement.	I used a registered employment agency.	Rely on external resources.
			I searched for employees with experience in the insurance industry.	Search for experience.
			I asked insurance companies for employee referrals.	Rely on external resources.
			I replaced the poorly performing employees. <i>Rather use the other three solutions listed above.</i>	Use skilled staff.
New staff needed training in administration duties	Education	The new staff had to be educated to help them perform their administration duties.	I did not have a solution to address the problem. <i>Solution: use the training provided by insurance companies.</i>	No solution. <i>Rely on external resources.</i>
New staff needed training in product and sales skills	Education	The new staff had to gain product knowledge and also had to acquire sales skills.	I used insurance underwriters.	Rely on external resources.
			I trained my employees while they performed their job functions.	Mentor employees.
Training new employees took time	Time*	The adviser was constrained by the time it took to train the employees. During this time the employees were not able to perform optimally and help the adviser to meet deadlines.	I allocated a specific time per week for training.	Create time for training.
			I encouraged training after hours.	Create time for training.
			I used consultants to train staff.	Rely on external resources.
It was expensive to recruit more employees	Financial resources	Payment of the new employee would be subject to and also influence the financial resources available to the adviser.	I provided employees with a partial basic salary until commission accumulated.	Use creative financing.
			I started focusing on higher income clients to achieve a higher turnover.	Use creative financing.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Second marketing mix strategy presented on interview card 2

My small business focussed on controlling the quality of the service provided to impress clients.

Table E.2: Classification of barriers experienced and counterstrategies used on implementation of the second marketing mix strategy presented on interview card 2

Barrier experienced	Type of barrier	Motivation for type of barrier	Counterstrategies employed	Type of strategy
Took time to control quality	Small business resources (indirectly)	Based on the types of counterstrategies employed, it appears that limited small business resources initially had an impact on the time it took to control quality.	I created standard letter templates.	Standardise procedures.
			I hired an additional staff member. <i>Alternatively: design a range of policies and procedures according to which the activities of the business need to be carried out and then use a checklist to manage their implementation.</i>	Use skilled staff. <i>Use policies and procedures.</i>
			I got up early in the morning and worked over weekends. <i>See alternative solution above.</i>	Work overtime.
			I did not have a solution to address the problem. <i>See alternative solution above.</i>	No solution.
Some clients expected the adviser to complete the application form for them	Education	There could be a number of reasons why the client preferred the adviser to complete the application form. It is, however, a well-known problem in the financial industry that insurance application forms are complex and difficult to complete. It is therefore possible that the client preferred the adviser to complete the application form, because he or she has more knowledge in this regard. Further investigation into this matter is needed.	I did not have a solution to address the problem. <i>Solution: encourage clients to rather complete the application forms themselves to avoid any misunderstanding and risk that their policies might not be paid out due to incorrect information (provide guidance where needed).</i>	No solution <i>Induce fear.</i>
Difficult to find the appropriate software system	Exposure to information	Was not exposed to a suitable software solution.	My assistant was very computer literate and helped to develop a system.	Use skilled staff.
Not enough time in the week to catch up on administration and sales	Small business resources	It appears that this type of small business owner was overloaded and did not have sufficient resources to meet all the obligations during the week.	I worked over weekends.	Work overtime.
Difficult to convince the staff to share the same vision of excellence and quality	Small business culture	It appears that the culture of the employees was different from that of the small business owner.	I made my employees realise that they could lose their jobs.	Induce fear.



Barrier experienced	Type of barrier	Motivation for type of barrier	Counterstrategies employed	Type of strategy
Employees did not do the work as requested	Small business culture	Based on the counterstrategy implemented, it appears that the small business had a culture where the employees were not fully committed to perform their duties.	A financial incentive system for performance was introduced.	Use a financial incentive system.
It is difficult to recruit good staff	Employee experience*	Based on the barrier experienced and the types of counterstrategies implemented, it seems that the small business owner was in search of employee experience, which was difficult to find. This made the strategy of controlling the quality of the service provided to impress clients more difficult to implement.	I focused on hiring staff with industry experience.	Search for experience.
Insurance administrator did not process claims quickly enough	Suppliers	The supplier did not perform efficiently and this impacted on the level of service provided.	I bypassed the administrator and dealt directly with the insurance company.	Ask top management for help.
Quality control had to be enforced, as the administration lady made too many private calls	Small business resources	It seems that the employee in the small business made too many private calls, which then in turn might have interfered with the quality of her work (less time to perform her job and be productive). Further investigation into this matter is needed.	I deducted the cost of private calls from her salary.	Induce fear.
Time had to be spent upgrading the new software (Spotlight Data Application)	Changes in the industry	The adviser had to spend time upgrading the Spotlight Data Application, due to changes in the insurance industry. These changes that had to be considered and integrated into the system made the provision of quality service less simple.	I did not have a solution to address the problem. <i>Solution: use external suppliers.</i>	No solution. <i>Use external resources.</i>
Staff got into a comfort zone and the quality of the work dropped occasionally	Small business culture	It appears that the small business had a culture where the employees were not fully committed to perform their duties.	I introduced a new incentive-based system.	Use a financial incentive system.
Too much time was spent pleasing clients and not enough time selling products	Change of attitude towards marketing	It seems that the small business owner changed the marketing focus from pleasing clients to pushing sales. This approach, however, could pose a threat to the business, since clients might not want to buy an insurance policy if they are not pleased with the quality of the service provided. Further investigation into this matter is needed.	I preferred to offer quality service at the expense of doing more business.	Focus primarily on quality service.
Mistakes that the product provider made had to be corrected constantly	Suppliers	The supplier did not perform efficiently and this impacted on the level of service provided.	I changed product providers.	Change suppliers.



Barrier experienced	Type of barrier	Motivation for type of barrier	Counterstrategies employed	Type of strategy
People become used to and expect a high level of service. It was difficult to provide the same quality of service as the client base grew.	Small business resources	It appears that this type of small business owner became overloaded and did not have sufficient resources to meet all obligations and provide quality service.	I did not have a solution to address the problem. <i>Solution: standardise certain procedures.</i>	No solution. <i>Standardise procedures.</i>

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Third marketing mix strategy presented on interview card 2

I provided new services that were aligned to my clients' needs and expectations.

Table E.3: Classification of barriers experienced and counterstrategies used on implementation of the third marketing mix strategy presented on interview card 2

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Difficult to explain the new generation of products to older clients	Education	It appears that the older clients were not educated on the new generation types of products and the types of benefits they could provide.	I found a simple way to explain the product to clients.	Use simplicity.
Time-consuming to look at different product options	Exposure to information Time*	It appears that the respondent was exposed to a large number of product options, which then took time to evaluate.	I consulted adviser colleagues to see which products they were offering.	Rely on external resources.
			I outsourced non-core functions, such as personal income tax.	Rely on external resources.
A financial needs analysis needed to be done in order to address all the client's financial needs. This was time-consuming.	Education Time*	The adviser first had to gain more insight into the client's financial needs in order to make appropriate recommendations. This took time to complete.	I emailed information to the client to save on travel time.	Use technology.
The service providers that had to assist with the related service did not provide a good service	Suppliers	The supplier did not perform efficiently and this impacted on the level of service provided.	I replaced the contractors.	Change suppliers.
New sources of information had to be found to learn about the service the clients wanted	Education	The adviser had to approach new sources to learn about the clients' needs.	I had a friend who helped me with non-core business services.	Rely on external resources.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Fourth marketing mix strategy presented on interview card 2

I made use of the customer-based pricing method involving, for example, offering high quality services at lower prices.

Table E.4: Classification of barriers experienced and counterstrategies used on implementation of the fourth marketing mix strategy presented on interview card 2

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Commission reduced	Financial resources	The adviser had to deal with a reduction in financial resources.	I did not have a solution to address the problem. <i>Solution: change negative perception about price reduction, sharpen selling skills, promote this strategy aggressively and sell more policies.</i>	No solution. <i>Sales skills.</i>
A lot of paperwork was involved in gathering the information	Exposure to information	The adviser had to work through a large number of records to find the information needed to implement the strategy.	I did not have a solution to address the problem. <i>Solution: review processes and stop doing unnecessary paperwork.</i>	No solution. <i>Review processes.</i>
Underwriters had to be played off against each other for the best prices for clients	Competition	The underwriters in the competitor companies impacted the level of discount that could be provided to clients.	I viewed this strategy as part of my job.	Create and follow cost-effective work policies.

Fifth marketing mix strategy presented on interview card 2

I made use of advertising to help me produce persuasive messages to clients.

Table E.5: Classification of barriers experienced and counterstrategies used on implementation of the fifth marketing mix strategy presented on interview card 2

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Unable to react to the high volume of responses received	Small business resources	It appears that this type of small business owner became overloaded and did not have sufficient resources to meet all obligations.	I did not have a solution to address the problem. <i>Solution: hire an employee, whose primary role would be to assist with creating and communicating effective advertising messages and to help with preparing quotations and processing applications during periods of high sales volume. Remunerate this employee on a commission basis.</i>	No solution. <i>Special employee arrangements.</i>
Time-consuming to organise the advertising	Time*	The adviser was constrained by time.	I got assistance from external sources. <i>Alternatively, see above.</i>	Rely on external resources.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Sixth marketing mix strategy presented on interview card 2

I made use of personal selling to help me produce persuasive messages to clients.

Table E.6: Classification of barriers experienced and counterstrategies used on implementation of the sixth marketing mix strategy presented on interview card 2

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Clients were unwilling to give referrals	Exposure to information	The clients did not want to expose the adviser to additional leads.	I obtained leads by presenting financial educational seminars.	Generate sales through education.
			I made use of voluntary referrals. <i>Alternatively, arrange and network during training sessions.</i>	Generate sales through referrals. Generate sales through education.
			I did not have a solution to address the problem.	No solution.
The strategy was time-consuming. Several trips had to be made to close the deal.	Time*	The adviser was constrained by time.	I asked clients to prepare a few documents before the visit.	Get the client to participate in the service delivery process.
			If a big client did not buy the product, I charged him a fee for the needs analysis.	Use creative financing.
			I got up earlier in the morning.	Work overtime.
			I used telemarketing.	Use technology.
			I paid more attention to my important clients.	Focus on important clients.
Had to develop credibility with the client	Education (indirectly)	The client had to learn that the adviser was able to provide valuable and trustworthy services.	I put the clients' interests first.	Focus primarily on the needs of clients.
Had to face rejection	Client commitment*	The client was not committed to the sale, which made the personal selling strategy difficult to implement.	I overcame the fear of rejection by realising the benefit of canvassing.	Focus on the benefits.
			I did not have a solution to address the problem.	No solution.
It was time-consuming to source leads	Time*	The adviser was constrained by time.	I did not have a solution to address the problem. <i>Solution: arrange and network during training sessions.</i>	No solution. <i>Generate sales through education.</i>
Adviser had to motivate himself	Motivation of the small business owner to grow	The adviser realised that it was necessary to restore his enthusiasm to continue doing business through personal selling.	I solved the problem by visualising success.	Focus on the benefits.
			I did not have a solution to address the problem.	No solution.



Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Difficult to get people to try something new	Education (indirectly)	The client had to be persuaded of the benefits and necessity of the product.	I did not have a solution to address the problem. <i>Solution: conduct a proper financial needs analysis to convince clients of the importance of a product</i>	No solution <i>Use financial needs analysis as a tool.</i>
If a problem was experienced with a client, the adviser could lose all the clients referred to the adviser by that client	Exposure to information	The adviser could lose a number of clients if they are exposed to the negative information spread by one specific client. This would then make personal selling more difficult to accomplish.	I ensured that my clients were getting good service.	Focus primarily on quality service.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Marketing mix strategy presented on interview card 3

I made use of the Internet.

Table E.7: Classification of barriers experienced and counterstrategies used on implementation of the marketing mix strategy presented on interview card 3

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Corporate clients suffered from email spam and did not read adviser's emails.	Exposure to information	The corporate clients were exposed to too many emails.	I had to review the financial needs of my clients on an annual basis and sent reminders to my clients earlier than was necessary. I then used telephone calls to follow up and also left messages with the client's colleagues.	Use technology.
Had to learn how to use the Internet	Education	Training was needed to be able to use the Internet.	My son taught me.	Rely on external resources.
			My assistant taught me.	Rely on external resources.
			I trained myself.	Use self-training.
The Internet service providers were sometimes offline	Technology	The technology of the service provider failed, which made the strategy difficult to implement.	I faxed information to my clients.	Use alternative technology.
			I accessed the information earlier than needed.	Plan in advance.
Had to explain a lot of information in writing and could say more in five minutes than could write	Time*	The adviser was constrained by time.	I made sure I had competent staff.	Use skilled staff.
Administrator that had to send client information took too long	Suppliers	The supplier did not perform efficiently and this impacted on the level of service provided.	I got another administrator.	Change suppliers.



Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Some clients changed their addresses	Exposure to information	The adviser was not initially aware of the new information, which made it more difficult to communicate to them via the Internet effectively.	I phoned the clients to confirm their new addresses.	Use technology.
It took too long to get connected to the service provider (± 2 minutes)	Technology	The technology was too slow.	I made use of a wireless application.	Use alternative technology.
Software and hardware had to be upgraded, which cost money	Financial resources	Paying for the software and hardware would be subject to and also influence the financial resources available to the adviser.	My children helped me to install all the necessary software programs. <i>Alternatively: focus on the marketing mix strategies for sales growth that are recommended in this study to generate more commission and subsequently finance the computer programs.</i>	Rely on external resources. <i>Generate more sales.</i>
			I did not have a solution to the problem. <i>See alternative solution above.</i>	No solution.
Adviser and assistant had to learn how to use the software provided by the Financial Services Board	Education	Training was needed on the application of the software system.	I did not have any solution to this problem. <i>Solution: contract the Financial Services Board for training.</i>	No solution. <i>Use external resources.</i>
The product providers took a while to grant access to their systems	Suppliers Time*	The service of the supplier was too slow. This made the strategy of using the Internet more difficult to implement.	I followed up with the product provider on a continuous basis.	Contact the supplier on a regular basis.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Marketing mix strategy presented on interview card 4

My business engaged in continuous service developments, aligned with an appropriate business process that ties in with the needs of the markets.

Table E.8: Classification of barriers experienced and counterstrategies used on implementation of the marketing mix strategy presented on interview card 4

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The strategy took too much time to implement	Small business resources	Based on the types of counterstrategies employed, it appears that the small business owner had a lack of competent staff to help with this process.	I employed competent staff.	Use skilled staff.
			I held strategic sessions on Saturdays. <i>Rather use competent staff.</i>	Create time for strategic sessions.
			I held strategic sessions on Monday mornings. <i>Rather use competent staff.</i>	Create time for strategic sessions.
			I did not have a solution to the problem. <i>Use competent staff.</i>	No solution.
Sometimes the strategy did not work	Education	Based on the type of counterstrategy employed, it appears that the adviser had to learn how to implement the strategy successfully.	I gained experience, which helped to implement more successful strategies. <i>Alternatively, use an external consultant to help implement the strategy successfully.</i>	Gain experience <i>Use external resources.</i>
Owing to the workload, it was difficult to hold strategic meetings	Workload*	It seems that the adviser had a large number of responsibilities, which made it more difficult to find the time to implement the strategy.	My staff occasionally had meetings without me. <i>Alternatively: it is imperative that advisers plan their schedule to ensure that they are able to attend the strategic meetings, where they as the owner of the business would be able to provide the necessary strategic direction.</i>	Use skilled staff. <i>Plan in advance.</i>
There was no structured strategic plan. This prevented the adviser from achieving his goal.	Exposure to information	There was no structured plan which the adviser could follow to operate the business from a more strategic perspective.	I created a structured plan for the coming year.	Plan in advance.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Marketing mix strategy presented on interview card 6

My business made use of Internet communication.

Table E.9: Classification of barriers experienced and counterstrategies used on implementation of the marketing mix strategy presented on interview card 6

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The Internet website suppliers were slow to update their websites.	Suppliers Time*	The service of the supplier was too slow. This made the strategy of using the Internet more difficult to implement.	I asked the product suppliers to fax the information to me.	Use alternative technology.
Had to train staff on how to use the Internet.	Education	Staff had to be educated to be able to use the Internet.	I did not have a solution to the problem. <i>Solution: use external computer training programmes.</i>	No solution <i>Rely on external resources.</i>
Had to rely on external sources to provide confirmation that the client had cover. This took too long.	Supplier	The service of the supplier was too slow.	I questioned the service levels.	Question the service provided by the supplier.
Software and hardware had to be upgraded, which cost money.	Financial resources	Paying for the software and hardware would be subject to and also influence the financial resources available to the adviser.	I did not have a solution to this problem. <i>Solution: focus on marketing mix strategies that can generate more sales growth and thus finance the software and hardware.</i>	No solution. <i>Generate more sales.</i>
It took a while for product providers to give access to their systems.	Supplier	The service of the supplier was too slow.	I followed up with the product providers on a continuous basis.	Contact the supplier on a regular basis.
The Internet service provider was offline sometimes.	Technology Supplier	The technology of the service provider failed.	I did not have a solution to the problem. <i>Solution: prepare for meetings in advance and phone the administrative staff at insurance companies for information.</i>	No solution. <i>Plan in advance and rely on external resources.</i>

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

First marketing mix strategy presented on interview card 7

I focussed on meeting with my competitors occasionally to benefit from their experience.

Table E.10: Classification of barriers experienced and counterstrategies used on implementation of the first marketing mix strategy presented on interview card 7

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The adviser had to change his thinking process	Personal goals of the small business owner	It seems that the small business owner had to revise his outlook to benefit from the experience of competitors.	I took short holidays and then returned to work with a new perspective.	Gain new perspective.
People were not always willing to share their success strategies	Exposure to information	People were not always willing to provide the adviser with the information needed.	I tried to win the competitors' trust and showed them that I was not a threat to their businesses.	Win the competitors' trust.
It was time-consuming to meet with competitors	Time*	The adviser was constrained by time.	I developed a structured programme for the new year.	Plan in advance.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Second marketing mix strategy presented on interview card 7

I focussed on building relationships with clients.

Table E.11: Classification of barriers experienced and counterstrategies used on implementation of the second marketing mix strategy presented on interview card 7

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Took time to develop a trusting relationship with clients	Time *	The trust of the client had to be built over a period of time.	I presented financial seminars to build trust with clients.	Build trust through education.
			I did not have a solution to the problem.	No solution.
Had to commute to meetings and had to pay petrol expenses	Financial resources	The execution would be subject to and also influence the financial resources available to the adviser.	I did not have a solution to the problem. <i>Solution: conduct a comprehensive financial needs analysis and charge commission for the extra service.</i>	No solution. <i>Charge commission for extra service.</i>
Clients became friends and this complicated the business decisions	Personal relationships*	The personal relationships established with the clients made it more difficult to make objective business decisions.	I did not have a solution to the problem. <i>Solution: attempt to remain professional at all times.</i>	No solution. <i>Remain professional.</i>



Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Clients did not keep appointments, which wasted petrol and time	Client commitment*	Clients who did not commit themselves to meet with the adviser prohibited the building of effective relationships and impacted the financial adviser's time and resources negatively.	I did not have a solution to the problem. <i>Solution: contact clients to confirm appointments.</i>	No solution. <i>Confirm appointments.</i>
Most of the adviser's clients were also his friends and they visited for too long and wasted his time	Personal relationships*	The personal relationships established with the clients made it more difficult to benefit from networking with clients and also being able to manage time productively.	I told the clients that I had a meeting.	Manage time creatively.
It was expensive to pay for lunches	Financial resources	Paying for lunches would be subject to and also influence the financial resources available to the adviser as well as the adviser's ability then to meet with clients and network.	I did not have a solution to the problem. <i>Solution: conduct a comprehensive financial needs analysis and charge commission for the extra service.</i>	No solution. <i>Charge commission for extra service.</i>
Cultural differences in business lunches needed to be considered	Demographic concerns	The demographic concerns of the adviser and the client impacted the meeting and subsequent networking.	I did not have a solution to the problem. <i>Solution: read books about cultural differences or attend courses.</i>	No solution. <i>Rely on external resources.</i>

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Third marketing mix strategy presented on interview card 7

I focussed on building relationships with employees.

Table E.12: Classification of barriers experienced and counterstrategies used on implementation of the third marketing mix strategy presented on interview card 7

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
It takes time to train employees	Time* Education	It seems that it was at first necessary to provide training to the employees, before they would be able to contribute effectively in the relationship and that this would take time. Further investigation into this matter is needed.	I motivated the employees with financial incentives.	Use a financial incentive system.
An older employee had to report to a new employee, who was younger	Demographic concerns	It seems that the demographic differences between the employees led to problems in the business, which made building effective relationships more difficult.	I reassured the older employee that her job was secure and the new employee tried to build a relationship with the older employee.	Manage staff differences.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Fourth marketing mix strategy presented on interview card 7

I focussed on building relationships with suppliers.

Table E.13: Classification of barriers experienced and counterstrategies used on implementation of the fourth marketing mix strategy presented on interview card 7

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The supplier did not always cooperate with the financial adviser	Supplier	The supplier made the building of relationships more difficult.	I spoke to the supplier and asked them to notify me immediately when a client cancels a policy.	Establish an agreement with the supplier.
			I became sensitive to cultural differences and tried to build a relationship with staff (employed at the supplier).	Manage cultural differences.
It was time-consuming to build relationships with suppliers	Time*	The adviser was constrained by time.	I did not have a solution to the problem. <i>Solution: focus on writing more business for the supplier to attract their attention.</i>	No solution <i>Write more business for supplier.</i>
Had a high staff turnover and felt that new employees needed to build new relationships with suppliers	Small business resources	The small business owner did not have a stable employee resource. This impacted on the building of effective relationships with the suppliers.	I did not have a solution to the problem. <i>Solution: identify the root of the staff turnover problem.</i>	No solution. <i>Investigate staff turnover problem.</i>
Some suppliers became too familiar and no longer tried to provide good service	Supplier	It seems that some suppliers abused the good relationship that was built with the adviser.	I continuously followed up on outstanding cases to show the supplier that they were in a professional relationship.	Contact the supplier on a regular basis

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Marketing mix strategy presented on interview card 8

I refrained from following an autocratic management style to manage employees who strive for achievement and was more inclined to entrust power and control to the employees in my business.

Table E.14: Classification of barriers experienced and counterstrategies used on implementation of the marketing mix strategy presented on interview card 8

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Training took time	Time* Education	It seems that the employees had to be trained before the strategy could be implemented effectively. The adviser was constrained by the time it took to conduct the training.	I motivated my staff to study at home.	Create time for training.
			I did not have a solution to the problem. <i>Solution: split employees in two groups and only train one group at a time.</i>	No solution. <i>Train separate groups.</i>
Found it difficult to let go of control	Thirst for power*	The small business owner's thirst for control made the strategy difficult to implement.	I realised that I had to have faith in my system and staff and that I could fix a problem.	Trust staff.
Had to convince staff that they could perform	Small business culture	It seems that in the culture of the small business the employees had a lack of confidence and that the adviser had to change this behaviour.	I showed my staff that they could do the job through mentoring.	Mentor employees.
Had to recruit effective staff	Small business resources	It seems that the small business did not have the necessary resources to execute the strategy, since effective staff had to be recruited.	I did not have a solution to this problem.	No solution.
			I head hunted staff with experience.	Search for experience.
Experienced resistance from staff to work differently	Small business culture	It seems that the employees were attached to specific processes in their small business culture.	I insisted that the staff use my proven methods.	Manage staff differences.
Staff made errors	Education	It seems that the adviser's staff needed guidance to perform their duties.	I had to drop my service levels to meet their abilities.	Become more patient.
			I monitored my employees' work.	Mentor employees.
Was unsure whether the task delegated was done	Education	Based on the type of counterstrategy implemented, it seems that the adviser did not have faith in the knowledge and skills of the employees and felt they needed more training.	I trained my staff properly and tried to make sure they shared the same passion for service excellence.	Mentor employees.
A new business system had to be developed	Business processes*	It seems that the outdated business processes prohibited the effective implementation of the strategy.	I head hunted staff with experience.	Search for experience.



Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The work done by staff had to be checked continually. This was time-consuming.	Education	It seems that the adviser's staff needed guidance to perform their duties.	I did not have a solution to this problem. <i>Solution: delegate this responsibility to a more senior staff member.</i>	No solution. <i>Delegate responsibility.</i>

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

First marketing mix strategy presented on interview card 9

I adapted my service according to the client's needs.

Table E.15: Classification of barriers experienced and counterstrategies used on implementation of the first marketing mix strategy presented on interview card 9

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
It was time-consuming to track clients' needs	Time*	The adviser was constrained by time.	With experience I learned shorter routes to monitor the clients' needs.	Manage time creatively.
Clients who were asked for information to assess their needs delayed in providing the information	Client commitment*	It seems that some clients were not committed to the financial needs analyses. It was therefore more difficult to meet their financial needs.	I continuously called the clients and offered to sit with them and help them.	Generate sales through education.
It was not easy to contact a client who cancelled a policy	Client commitment*	It seems that the client was not committed to the financial needs analysis. It was therefore more difficult to meet their financial needs.	I allowed the client to explain the reason for cancellation and did not defend myself.	Become more patient.
Had to become aware of clients' needs	Education	It seems that the adviser had to learn about the clients' needs to be able to address them.	I started using a complaints register and tried to solve the problems.	Get the client to participate in the service delivery process.
Providing an extra service was not the core business	Personal goals of the small business owner	It seems that the additional service did not fall within the adviser's core range that he was prepared to provide.	I implemented fee-based billing.	Capitalise on unforeseen opportunities.
Business strategy had to be changed in order to retain relationships with clients	Business processes*	Based on the type of counterstrategy implemented, it seems that the outdated business processes affected the relationships with clients negatively. Existing clients had to be visited more often to keep abreast of their needs and retain their loyalty.	I asked my office to schedule regular meetings to maintain existing clients.	Visit clients regularly.



Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The more clients the adviser had, the more difficult it was to meet and know all their needs	Small business resources	It appears that this type of small business owner became overloaded and did not have sufficient resources to meet all the clients' needs.	I tried to keep in touch with my clients as often as possible.	Visit clients regularly.
The underwriter and administrator were not interested in the client's problem and were too slow	Supplier	The supplier did not perform efficiently and this impacted on the level of service provided.	I considered changing suppliers.	Change suppliers.
The adviser had to work twice as hard to convince the client he lost that he had changed his strategy to meet their needs	Client commitment*	It seems that the client was no longer committed to the financial needs analysis.	I told the client that where I was previously unable to help the client, I could do so now.	Build trust among clients.
The adviser could not save some of his clients owing to the bad service from the administration staff	Supplier	The supplier did not perform efficiently and this impacted on the level of service provided. (The administration staff worked for the supplier.)	I visited the clients to solve the problems that were caused by the administration staff and convinced them to stay.	Build trust among clients.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Third marketing mix strategy presented on interview card 9

I motivated my younger employees with recognition to deliver a positive service experience.

Table E.16: Classification of barriers experienced and counterstrategies used on implementation of the third marketing mix strategy presented on interview card 9

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The employees become complacent and the reward lost its effect over time	Small business resources	It seems that the employee resources of the business were not productive and did not help to make this strategy work.	I did not have a solution to this problem. <i>Solution: use competitions to motivate employees.</i>	No solution. <i>Competitions.</i>
People wanted financial rewards more than recognition	Financial resources	It seems that the importance of financial resources prohibited the effective implementation of the strategy.	I praised the staff on a continuous basis. <i>Alternatively: use competitions to motivate employees.</i>	Give recognition to staff. <i>Competitions.</i>

Sixth marketing mix strategy presented on interview card 9

I motivated my older employees with financial rewards to deliver a positive service experience.

Table E.17: Classification of barriers experienced and counterstrategies used on implementation of the sixth marketing mix strategy presented on interview card 9

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Employees had a tendency to focus more on sales and did not take into account that administration work had to be done	Change of attitude towards marketing	It seems that the marketing and selling of the products became too important for the business's employees and that they abused the strategy.	I did not have a solution to the problem. <i>Solution: offer financial rewards if employees completed administration work on time and efficiently.</i>	No solution. <i>Use financial incentives.</i>
Incentive-based staff started coming into the office later and later	Small business resources	It seems that the employee resources of the business abused this strategy.	I did not have a solution to the problem. <i>Solution: schedule early morning meetings with these staff members.</i>	No solution. <i>Early morning meetings.</i>
A reward was expected but not earned	Small business resources	It seems that the employee resources of the business were not productive and did not help to make this strategy work.	I reminded my staff that the reward was outcomes based.	Mentor employees.

Seventh marketing mix strategy presented on interview card 9

I motivated my older employees with recognition to deliver a positive service experience.

Table E.18: Classification of barriers experienced and counterstrategies used on implementation of the seventh marketing mix strategy presented on interview card 9

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Recognition given to one employee can demotivate other staff	Exposure to information	It seems that the productivity levels of some of the employees were affected negatively if another employee was given recognition and they did not.	I did not have a solution to the problem. <i>Solution: also give recognition to employees who are not performing too well. Provide constructive feedback on how they could improve their performance.</i>	No solution. <i>Give recognition and constructive feedback to staff.</i>
People expected recognition when they thought they	Small business	It seems that the employee resources of the business were	I realised that I must be sensitive to give recognition when needed.	Give recognition to staff.



Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
deserved it. When they did not get it, they got upset.	resources	not productive and did not help to make this strategy work.		
The staff got accustomed to praise, and it no longer meant anything	Small business resources	It seems that the employee resources of the business were not productive and did not help to make this strategy work.	I did not have a solution to this problem. <i>Solution: offer competitions.</i>	No solution. <i>Competitions.</i>

Eighth marketing mix strategy presented on interview card 9

I motivated my older employees with respect to deliver a positive service experience.

Table E.19: Classification of barriers experienced and counterstrategies used on implementation of the eighth marketing mix strategy presented on interview card 9

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Adviser had to remind himself to focus on this	Sensitivity towards needs of employees*	It seems that the small business owner was not naturally sensitive towards the needs of the employees.	I tried to remember to motivate my older employees with respect.	Become more sensitive towards the needs of employees.
Adviser had to control himself and not show disappointment	Small business resources	It seems that the employee resources of the business were not productive and did not help to make this strategy work.	I did not have a solution to the problem. <i>Solution: manage with authority.</i>	No solution. <i>Manage with authority.</i>
Too much respect given resulted in employees losing their respect for adviser	Small business resources	It seems that the employee resources of the business did not help to make this strategy work.	I decided to stay professional.	Become more patient.
Staff tried to see how far they could push the adviser	Small business resources	It seems that the employee resources of the business did not help to make this strategy work.	I set boundaries for my staff.	Mentor employees.
Older staff did not respect the adviser	Demographic concerns	It seems that the demographic differences between the adviser and the staff made the implementation of this strategy difficult.	I did not have a solution to this problem. <i>Solution: manage with authority.</i>	No solution. <i>Manage with authority.</i>

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Marketing mix strategy presented on interview card 10

I trained my employees to perform different job functions at peak periods.

Table E.20: Classification of barriers experienced and counterstrategies used on implementation of the marketing mix strategy presented on interview card 10

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The employees initially resisted learning new things	Small business culture	It seems that the employees were attached to specific processes in their small business culture.	I decided to rather do the job myself. <i>Alternatively: use financial incentives to motivate employees to perform.</i>	Make use of own skills. <i>Use a financial incentive system.</i>
			I tried to explain to my employees that this would help to increase sales (commission) growth.	Mentor employees.
It took time to train employees	Time*	The adviser was constrained by time.	I encouraged the employees to study at home.	Create time for training.
The employees had to identify the correct priorities in peak periods	Education	Based on the type of counterstrategy implemented, it seems that the employees needed more guidance to perform efficiently in peak periods.	I trained my staff to be able to identify the correct priorities in peak periods.	Mentor employees.
			I tried to have patience.	Become more patient.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

First marketing mix strategy presented on interview card 12

I reinforced the current image of my business.

Table E.21: Classification of barriers experienced and counterstrategies used on implementation of the first marketing mix strategy presented on interview card 12

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
The strategy was time-consuming	Time*	The adviser was constrained by time.	I decided to send letters to clients only every second month.	Manage time creatively
Made regular visits and did not always close a deal	Client commitment*	It seems that even though the financial adviser attempted to reinforce the current image of the business, the strategy could not be successful, since the client was not committed to the financial needs analysis. Further investigation into this matter is needed.	I did not have a solution to the problem. <i>Solution: explore reasons why the deal was not closed and address them.</i>	No solution. <i>Reassess the situation.</i>

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Fourth marketing mix strategy presented on interview card 12

I made use of a service blueprint (a diagram of all the processes in the business) to obtain the benefit of being able to identify ineffectual links in the chain of service activities, which can be targeted for continuous quality improvement.

Table E.22: Classification of barriers experienced and counterstrategies used on implementation of the fourth marketing mix strategy presented on interview card 12

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
This strategy took time to implement	Time*	The adviser was constrained by time.	I did not have a solution to the problem.	No solution.
			I worked longer hours.	Work overtime.
			I learned with experience to do this process faster.	Develop own skill.
			I made strategic plans while on holiday.	Work overtime.
			A business consultant showed me what to do.	Rely on external resources.
Administrators and suppliers gave service preference to bigger advisers	Supplier	It seems that even though the adviser attempted to improve his service processes by identifying ineffectual links, it was still not possible to realise the benefits of this approach, since the suppliers did not provide the support needed and rather gave service preferences to bigger advisers. Further investigation into this matter, though, is needed.	I did not have a solution to the problem. <i>Solution: build good working relationships with administrators.</i>	No solution. <i>Build relationships.</i>
The adviser had to develop a system to monitor himself. It took time and cost money.	Time* Financial resources	The adviser was constrained by time and financial resources.	I did not have a solution to the problem. <i>Solution: follow the example of more senior and successful advisers.</i>	No solution. <i>Follow by example.</i>
Operational efficiency had to be married with the long-term objectives	Long-term objectives of the business*	It seems that the long-term objectives of the business would have an impact on the service blueprint analyses.	I did not have a solution to the problem. <i>Solution: follow the example of more senior and successful advisers.</i>	No solution. <i>Follow by example.</i>

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Marketing mix strategy presented on interview card 13

I ensured every employee is aware of the essential role they play in the final delivery of quality service and as a result enabled the employee to deliver excellent service.

Table E.23: Classification of barriers experienced and counterstrategies used on implementation of the marketing mix strategy presented on interview card 13

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Staff were too proud to accept constructive criticism	Small business culture	It seems that the small business owner, while making the employees aware of the essential role they play in the service delivery process, also had to provide guidance to them to help them perform their roles effectively. The small business, however, had a culture where the staff did not accept the criticism positively. Further investigation into this matter is needed.	I did not have a solution to the problem. <i>Solution: first highlight the strengths of the employee and then offer the constructive criticism as guidelines, which the employee could implement to become even more successful.</i>	No solution. <i>Criticise with praise.</i>
Family members constituted some of the staff	Family*	It seems the small business owner's family impacted on the effective implementation of this strategy.	I had to use an external agency with an objective view.	Rely on external resources.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.

Marketing mix strategy presented on interview card 15

I worked from home, which helped to reduce overhead expenses and create competitive pricing.

Table E.24: Classification of barriers experienced and counterstrategies used on implementation of the marketing mix strategy presented on interview card 15

Barrier experienced	Type of barrier	Motivation	Counterstrategies employed	Type of strategy
Got lonely working from home	Social needs*	It seems that the adviser's need to socialise with other people affected the execution of the strategy.	I motivated myself that one day I would get a big account and would be able to afford big premises.	Focus on the benefits.
			I phoned my friends occasionally.	Maintain relationships.
Friends and family visited during office hours	Family*	It seems the small business owner's family impacted on the effective implementation of this strategy.	I asked them to visit me after hours.	Manage time creatively.
There is no privacy at the house	Family*	It seems the small business owner's family impacted on the effective implementation of this strategy.	I created a separate kitchen facility for the home and office section.	Create a separate work area at home.
Always being at the office caused family conflict	Family*	It seems the small business owner's family impacted on the effective implementation of this strategy.	I started planning time to spend with the family.	Manage time with family.
Realised that it took discipline to focus on work	Discipline*	It seems that the adviser had to be more disciplined to be able to implement the strategy effectively.	I tried to be more disciplined.	Focus on becoming more disciplined.

* Type of environmental factor was not listed in Table 4.2; derived from the description provided by the adviser in the empirical study.