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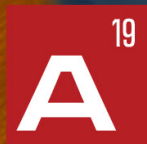## THE CODE OF INFLUENCE™

WHITE PAPER
EXECUTIVE SUMMARY

A SCIENTIFIC BREAKTHROUGH THAT PREDICTS BUYING BEHAVIOR & INCREASES SALES

CODEBREAKER

THE B.A.N.K. WHITE PAPER
EXECUTIVE SUMMARY

Personality typing has long been regarded as a key method for increasing sales success in the business world. In fact, according to Deloitte estimates given to the Wall Street Journal, 60% to 70% of companies in the U.S. now use personality typing to assess the likelihood of future sales success of prospective candidates. Despite its wide use and the scientific validity of the tests themselves, personality typing systems used in the field deliver mixed results at best—with diminishing returns once new hires have been established in the company.

20 years ago, Cheri Tree was struggling to use these same personality typing trainings in an attempt to increase her sales and influence as a financial advisor. After studying them all in detail, Cheri realized that while they were interesting, none of the programs actually helped her make more money or close more sales. That's because there was no way to determine what "type" her contacts were, not to mention how their personalities affected their decision-making during the sales process.

The missing link was reverse engineering the concept of personality types in a way that specifically categorized people according to how they buy or decide to say "YES" during the sales process—that is, in terms of their "buying personalities"—and to allow salespeople to make a determination about their customers' types quickly and accurately. The B.A.N.K.® system was her revolutionary result.
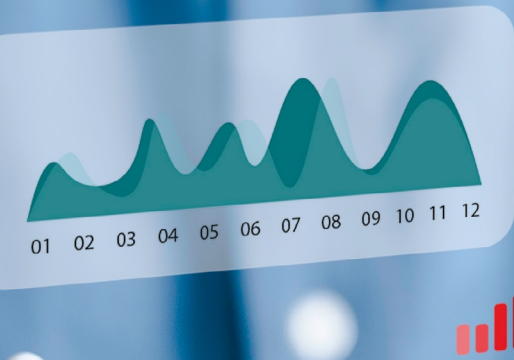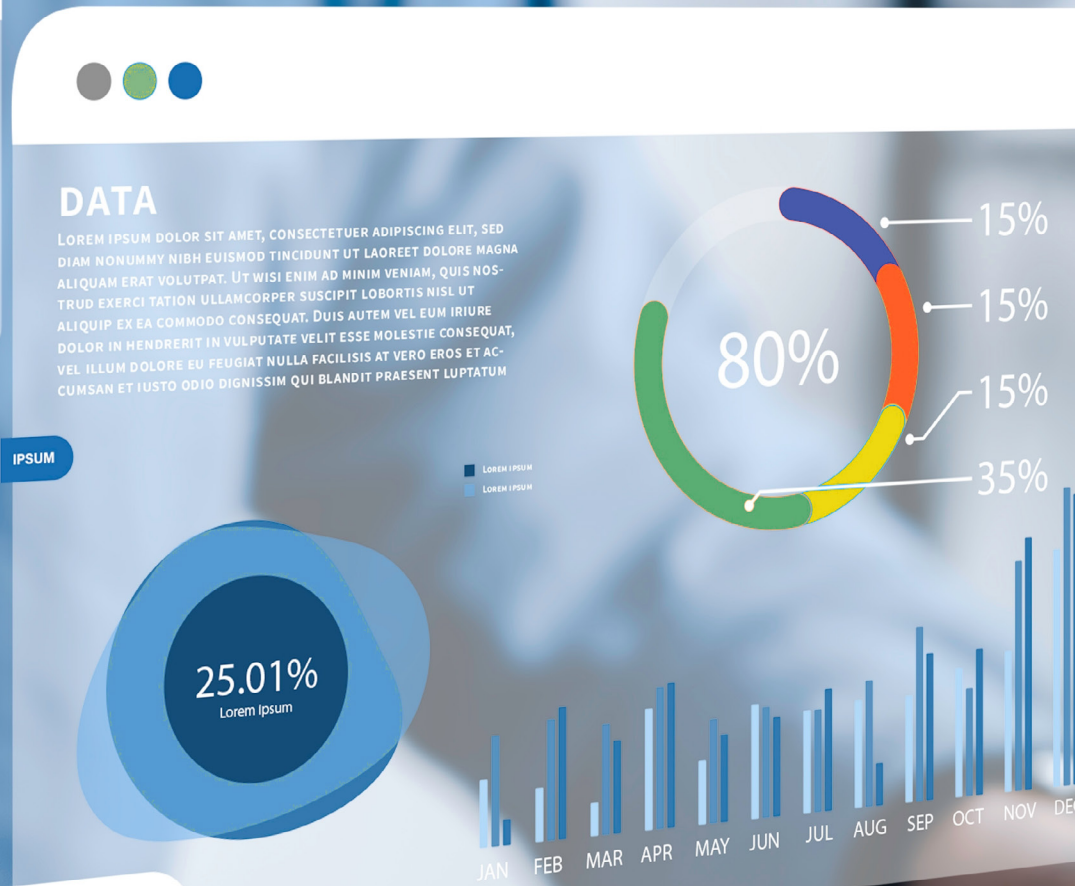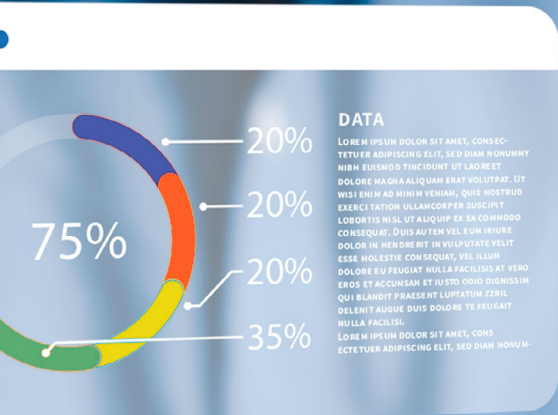
Over the years, Cheri has perfected the B.A.N.K. system to give easily applicable results in under 90 seconds. B.A.N.K. has grown globally with avid users in over 100 countries around the world.

Although B.A.N.K. has been well tested in the marketplace and been found to be a powerful tool in helping close more business, we wanted to conduct a series of rigorous, scientific studies in which B.A.N.K. would be held to the highest standards of psychometric evidence.

To do this, four separate studies were conducted by Dr. Ryan T. Howell, an Associate Professor of Psychology and Statistics Professor at San Francisco State University, to test the structure, reliability, validity, and utility of the BANKCODE Assessment.

"The missing link was reverse engineering the concept of personality types in a way that specifically categorized people according to how they buy or decide to say "YES" during the sales process."

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THE STUDIES

STUDY 1 & 2

THE BANKCODE ASSESSMENT HAS A SIMPLE AND WELL-DEFINED STRUCTURE

The purpose of Study 1 was to reduce the numerous BANKCODE Assessment questions ("items") to only those items that best assess the B.A.N.K. types through exploratory factor analysis. In this case, the underlying structure was predicted to be the four existing B.A.N.K. types: namely, Blueprint, Action, Nurturing, and Knowledge.

We recruited 621 participants, who rated their level of agreement (1 = strongly disagree; 5 = strongly agree) with items such as, "I believe it is important that rules are enforced," "I need to be the leader," and, "I value science and the scientific method." The participants represented a good cross section of American adults.

The results of this first study showed four clear, well-defined factors that corresponded exactly to the predicted four B.A.N.K. types. The bottom line is that the BANKCODE Assessment is clearly based on four distinct, independent factors.

The purpose of the second study was to validate the exploratory factor analysis with a more rigorous methodology: namely, confirmatory factor analysis.

We recruited 269 subjects to rate their level of agreement with the 24 items retained from Study 1. The confirmatory factor analysis, which is a very rigorous psychometric test, confirmed the under-lying four-factor solution with the four B.A.N.K. types emerging as clear and distinctive patterns.

B

B in B.A.N.K. stands for

BLUEPRINT

B types like stability, structure, systems, planning, processes, predictability, responsibility, duty, rules, credentials, titles, and tradition.

A

A in B.A.N.K. stands for

ACTION

A types like freedom, flexibility, spontaneity, action, opportunity, excitement, attention, stimulation, competition, winning, fun, and image.

N

N in B.A.N.K. stands for

NURTURING

N types like relationships, authenticity, personal growth, significance, teamwork, involvement, community, charity, ethics, harmony, morality, and contribution.

K

K in B.A.N.K. stands for

KNOWLEDGE

K types like learning, intelligence, logic, self-mastery, technology, research and development, science, universal truths, expertise, competence, accuracy, and the big picture.

My New Leads

NAME	BANKCODE	EMAIL ADDRESS
John Smith		johnsmith@gmail.com
Caleb Troll		caleb@gmail.com
Paula Goldman		goldman@gmail.com
Mike Danza		mike952@gmail.com
Tony Montoya		t.montoya@gmail.com
Cristian Deffit		cristian.deffit@gmail.com
Mike Johnson		mjohnson@gmail.com
Mark Ruffalo		ruffalo.m@gmail.com
Mel Gibson		melgibson@gmail.com
Johnny Depp		johnny.d@gmail.com

Generate More Leads
Share your Access Code Today!

This is your Access Code, the link you need to share with your contacts to crack their BANKCODES codes. You can customize it later inside your dashboard.

https://crackmycode.com/csmith

Total Codes Cracked

85 Leads Generated

Current Stats

BANKCODE Breakdown

Your Goals

DAILY GOAL

WEEKLY GOAL

MONTHLY GOAL

ANNUAL GOAL

■ Blueprint ■ Nurturing
■ Action ■ Knowledge

VIEW MORE STATS

CRACK YOUR CODE
IN JUST 3 EASY STEPS

1 READ
Read through each card to learn the values of each code

2 SORT
Sort the cards based on what you find most important to least important

3 SUBMIT
Enter your information and click submit to receive your custom B.A.N.K. Code Report

BLUEPRINT

ACTION

NURTURING

KNOWLEDGE

MOST IMPORTANT

MY
BANKCODE

DISCOVER YOUR TRUE PERSONALITY
IN 90 SECONDS OR LESS

A groundbreaking, practical, scientifically-validated personality test to understand yourself better. Click the button below to begin:

CRACK MY CODE
Click here to start now

CODEBREAKER

YOUR FULL BANKCODE REPORT
Your BANKCODE Personality Report will help you understand yourself better, and influence your relationships personally and professionally. Find out how the B.A.N.K.® types - Blueprint, Action, Nurturing and Knowledge - can predict your behavior towards others and significantly increase your revenue and impact your relationships.
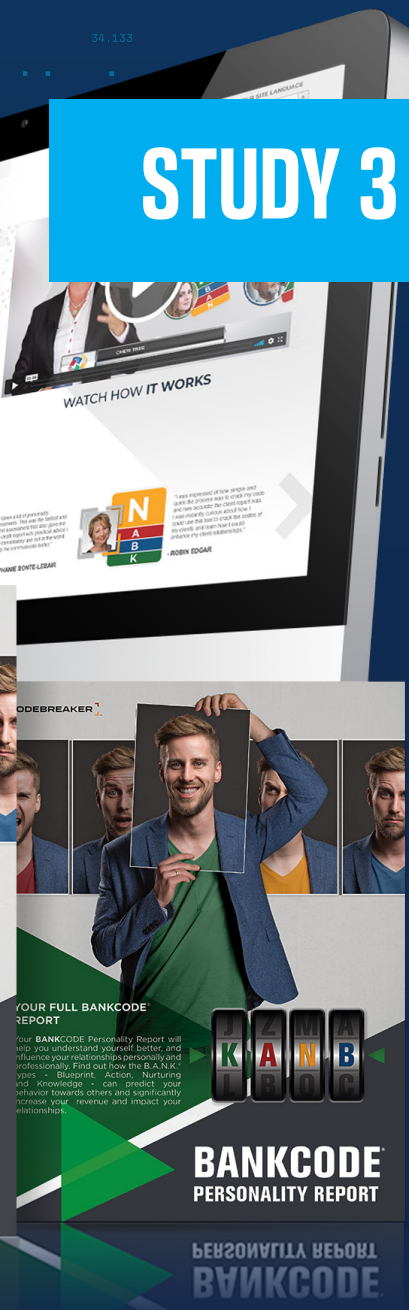
BANKCODE
PERSONALITY REPORT

CODEBREAKER

YOUR FULL BANKCODE REPORT
Your BANKCODE Personality Report will help you understand yourself better, and influence your relationships personally and professionally. Find out how the B.A.N.K.® types - Blueprint, Action, Nurturing and Knowledge - can predict your behavior towards others and significantly increase your revenue and impact your relationships.

BANKCODE
PERSONALITY REPORT

CODEBREAKER

YOUR FULL BANKCODE REPORT
Your BANKCODE Personality Report will help you understand yourself better, and influence your relationships personally and professionally. Find out how the B.A.N.K.® types - Blueprint, Action, Nurturing and Knowledge - can predict your behavior towards others and significantly increase your revenue and impact your relationships.

BANKCODE
PERSONALITY REPORT

STUDY 3

THE BANKCODE ASSESSMENT IS RELIABLE AND STABLE

To test temporal stability of the measure, we asked people (N = 242) to complete the BANKCODE Assessment four times, separated by one week each. Impressively, 76% of respondents completed all four rounds of the assessment, which is an exceptionally robust result. All four personality types showed very strong test-retest consistency. Therefore, the BANKCODE Assessment will give the same results time after time.

Also, participants self-selected their BANKCODE type from brief descriptors, which is the same task as selecting from the BANKCARDS to determine their BANKCODE. The results strongly supported the relationship between the longer form BANKCODE Assessment and the abbreviated descriptions of each B.A.N.K. type.

"The results strongly supported the relationship between the longer form BANKCODE Assessment and the abbreviated descriptions of each B.A.N.K. type."

BLUEPRINT 25.1%

ACTION 31.3%

NURTURING 22.3%

KNOWLEDGE 21.2%

STUDY 4

THE BANKCODE ASSESSMENT IS VALID AND PREDICTS IMPORTANT DIFFERENCES IN BUYING BEHAVIOR

While Studies 1, 2, and 3 established the structure and reliability of the BANKCODE Assessment, Study 4 attempted to establish the validity of the BANKCODE Assessment. 1,224 subjects completed the BANKCODE Assessment and showed the following distribution of BANKCODE types:

"It is not enough to know what is appealing to someone—you have to know what is likely to turn someone off as well or you risk losing THE SALE."

THE RESULT

FINAL STUDY PROVES B.A.N.K. METHODOLOGY CAN ACCURATELY PREDICT BUYING BEHAVIOR

The most important goal of the final study was to use the B.A.N.K. ratings to predict preferences for specifically written marketing/sales scripts. We wrote up four very different 'pitches' for the same car (a Mercedes S-600) and asked people to rate how appealing each script was
(1= not particularly appealing to me;
5 = makes me want to own the car).

The first set of scripts produced mixed results (See Figure 1A), so, we rewrote the B and K scripts and tested them on a new sample (see Figure 1B). With the new sample, the strong positive A and N results were replicated and now the B and K results were strongly supported.

Specifically, we found that:

- ■ **B**'s were the only B.A.N.K. type to rate the B sales script as the most appealing.

- ■ **A**'s were the only B.A.N.K. type to rate the A sales script as the most appealing.

- ■ **N**'s were the only B.A.N.K. type to rate the N sales script as the most appealing.

- ■ **K**'s were the only B.A.N.K. type to rate the K sales script as the most appealing.

Thus, in line with predictions, we were able to re-craft our scripts successfully to make them appeal specifically to the four B.A.N.K. types. Interestingly, other B.A.N.K. types found the scripts that were not aligned with their personalities quite unappealing. For example, not only do B's find the B script appealing, but A's, N's, and K's find the B script unappealing. B's find the A script unappealing; N's find the K script unappealing. This means that it is not enough to know what is appealing to someone—you have to know what is likely to turn someone off as well or you risk losing the sale. If you use an A script with a B, you dramatically decrease the probability of closing the sale.
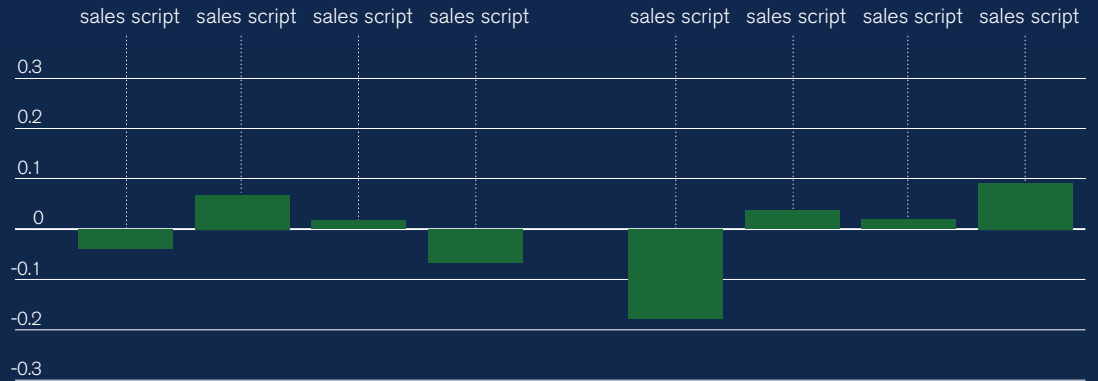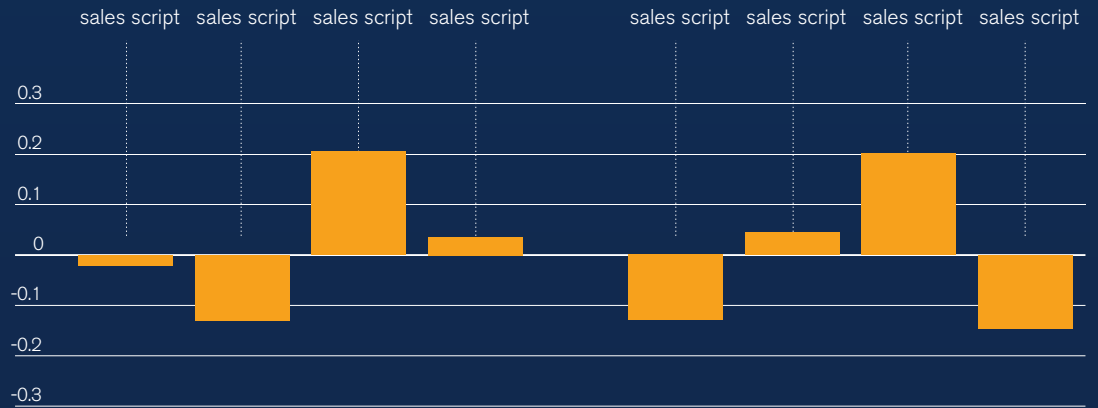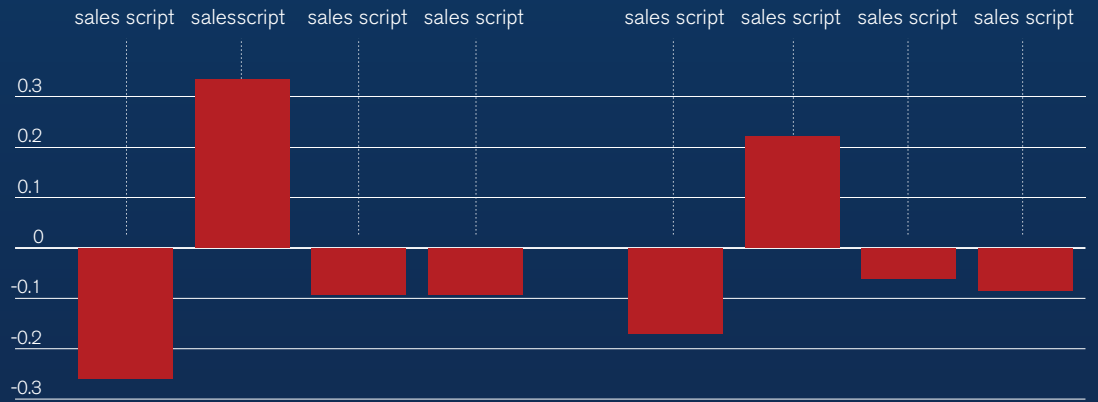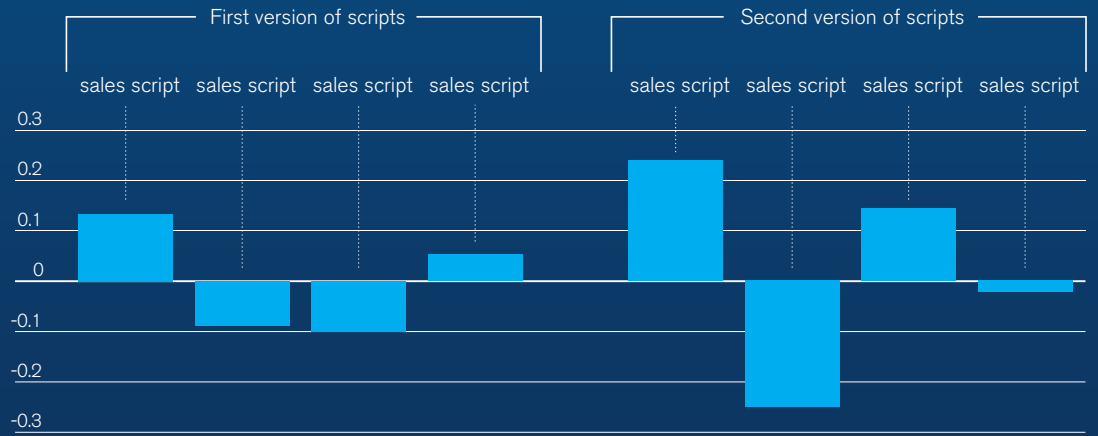
Figure 1a.
Appeal of sales scripts (first version)
by each B.A.N.K. type

Figure 1b.
Appeal of sales scripts (second version) by each B.A.N.K. type

B

sales script   sales script   sales script   sales script   sales script   sales script   sales script   sales script

0.3
0.2
0.1
0
-0.1
-0.2
-0.3

A

sales script   salesscript   sales script   sales script   sales script   sales script   sales script   sales script

0.3
0.2
0.1
0
-0.1
-0.2
-0.3

N

sales script   sales script   sales script   sales script   sales script   sales script   sales script   sales script

0.3
0.2
0.1
0
-0.1
-0.2
-0.3

K

sales script   sales script   sales script   sales script   sales script   sales script   sales script   sales script

0.3
0.2
0.1
0
-0.1
-0.2
-0.3

THE RESULTS

THE BUYING TRIGGERS AND TRIPWIRES OF EACH B.A.N.K. TYPE

Finally, we were interested in the buying triggers (what triggers the "yes" in the sales process) for each B.A.N.K. type. We expected the B.A.N.K. types to predict what consumers look for when deciding if a purchase is "right for them". We asked people to rate 33 possible triggers (e.g., "celebrity endorsements") and tripwires (e.g., "negative testimonials from unhappy customers") for how much they influenced their purchases. Because nearly all the triggers were correlated with the B.A.N.K. types, in Figure 2 we report the five most important interpretable triggers for each B.A.N.K. type.

For example, N's know that a purchase is right for them when:

the company makes a contribution to a worthwhile cause.

they know that they're buying the best possible good or service.

they hear positive recommendations from people they know.

the quality of the presentation of the product or service is good.

there are excellent written details describing the product or service.

In addition to the buying triggers, we also looked for specific tripwires (what triggers the "NO" in the sales process). Based on knowing the BANKCODE as well as these triggers and tripwires, it is possible to craft sales presentations that will maximize the probability of closing the sale.

"Based on knowing the BANKCODE as well as these triggers and tripwires, it is possible to craft sales presentations that will maximize the probability of closing the sale."

Figure 2.
Examples of important buying triggers of each BANKCODE (from most to least important).

Buying triggers for those high on Blueprint:

- Staying within their budget.

- Excellent written details describing the product or service.

- Overall reputation of the company or person they're buying from.

- Positive recommendations from people they know.

- Overall product/service ratings from customers.

A

Buying triggers for those high on Action:

- Celebrity endorsements.

- Media/social buzz.

- Automated recommendations (for example, "You purchased X, so you may be interested in Y").

- Reviews in relevant publications.

- Their gut feeling.

Buying triggers for those high on Nurturing:

- If the company makes a contribution to a worthwhile cause.

- Knowing that they're buying the best possible good or service.

- Positive recommendations from people they know.

- Quality of the presentation of the product or service.

- Excellent written details describing the product or service.

K

Buying triggers for those high on Knowledge:

- Staying within your budget.

- When you have had the time to do full due diligence on the purchase.

- Having the information you need to make the smartest decision possible.

- Excellent written details describing the product or service.

- Knowing that you are buying the best possible good or service.

CONCLUSION

RESEARCH PROVES B.A.N.K. IS A GAME CHANGER!

"The BANKCODE Assessment is a quick, reliable, and valid measure of personalities that predicts buying behavior and increases your probability of closing the sale."

—Dr. Ryan T. Howell
Associate Professor of Psychology,
San Francisco State University
Co-Founder of Beyond The Purchase

If you are trying to craft a sales or marketing presentation, then paying close attention to the buying personality of the person you are targeting is critical to improved success and sales conversion.

Overall, through rigorous scientific method-ology, we can confirm that the BANKCODE Assessment is a quick, reliable, and valid measure of personalities that predicts buying behavior and increases your probability of closing the sale. In addition, knowing someone's full BANKCODE gives you an important handle on key factors in understanding those things that influence buying behaviors and perceptions during the sales process.

Therefore, to increase your sales and gain a competitive advantage in the marketplace, it is highly recommended that you use the B.A.N.K. methodology when communicating, negotiating, or selling to your client or prospect.

For a full review of the details of all four studies, including in-depth charts, graphs, and scientific data, please refer to the complete B.A.N.K. White Paper.

"The B.A.N.K. development and validation study created Breakthrough results that indicated there's more than an art to the sales process—there's a science."

—Dr. Ryan T. Howell
Associate Professor of Psychology,
San Francisco State University
Co-Founder of Beyond The Purchase

ABOUT DR. RYAN T. HOWELL

Dr. Ryan T. Howell is an Associate Professor of Psychology and Statistics at San Francisco State University (SFSU) and a co-founder of Beyond the Purchase. He received his Ph.D. in Personality Psychology from the University of California, Riverside (2005). He is the director of The Personality and Well-Being Lab (PWB) at SFSU, where their primary aim is to communicate to scientists and society about how develop-ment, personality, motivation, values, beliefs, forecasts, and community interact with a person's economic conditions and financial decision-making to influence experienced quality of life—from suffering to flourishing. For example, in Howell's meta-analysis (2008), his findings show that for all people, especially those living in the developing world, savings and wealth accumulation behaviors matter most for long term happiness.

Also, a primary question of the PWB lab is "Can money make us happy if we spend it on the right purchases?" Their past work has shown that life experiences lead to longer-term satisfaction—likely because purchased experiences provide memory capital.

Dr. Howell has authored more than 30 scholarly publications in a number of leading academic journals, including Psychological Bulletin, and his research has been covered in media outlets such as Time Magazine, the New York Times, PBS (This Emotional Life), Forbes, The Economist, The Wall Street Journal, Fast Company, Salon.com, AARP.com, CNN.com, and FoxNews.com. He has appeared on National Public Radio, Radio New Zealand, and ABC 7 News.

Dr. Howell has written extensively on happiness, psychological needs satis-faction, experiential consumption, time perspectives, and money management.

ABOUT CHERI TREE

N²⁵ **A**¹⁹ **K**⁰⁸ **B**⁰⁵

Cheri Tree is a best-selling author, professional keynote speaker, and world-renowned entrepreneur and innovator. She is the Founder and CEO of Codebreaker Technologies, with Codebreakers in more than 100 countries worldwide. She is the creator of the revolutionary B.A.N.K. methodology and Codebreaker's patented Personality Coding Technology and Artificial Intelligence, designed to help her clients increase their influence, income, and impact in the world.

Cheri is a top in-demand speaker and has spoken to millions of entrepreneurs and professionals globally at some of the top business conferences in the world. She has been invited to speak at Harvard University, the University of California, Google, GoDaddy, and the United Nations.

Cheri is leading a technology and transformation revolution with her high tech, high touch Codebreaker company and community. She has been featured in numerous international publications including Forbes.com and has received numerous awards and nominations, including Woman of the Year, Female Thought Leaders of the Year, Maverick of the Year, SaaS Company of the Year, Innovator of the Year, and Achievement in Technology Innovation.

Cheri is fueled by her mission to connect and empower humanity, and ultimately **Make People Matter™**. Her vision is to crack **#8billioncodes,** equating to the code of every human in the world.
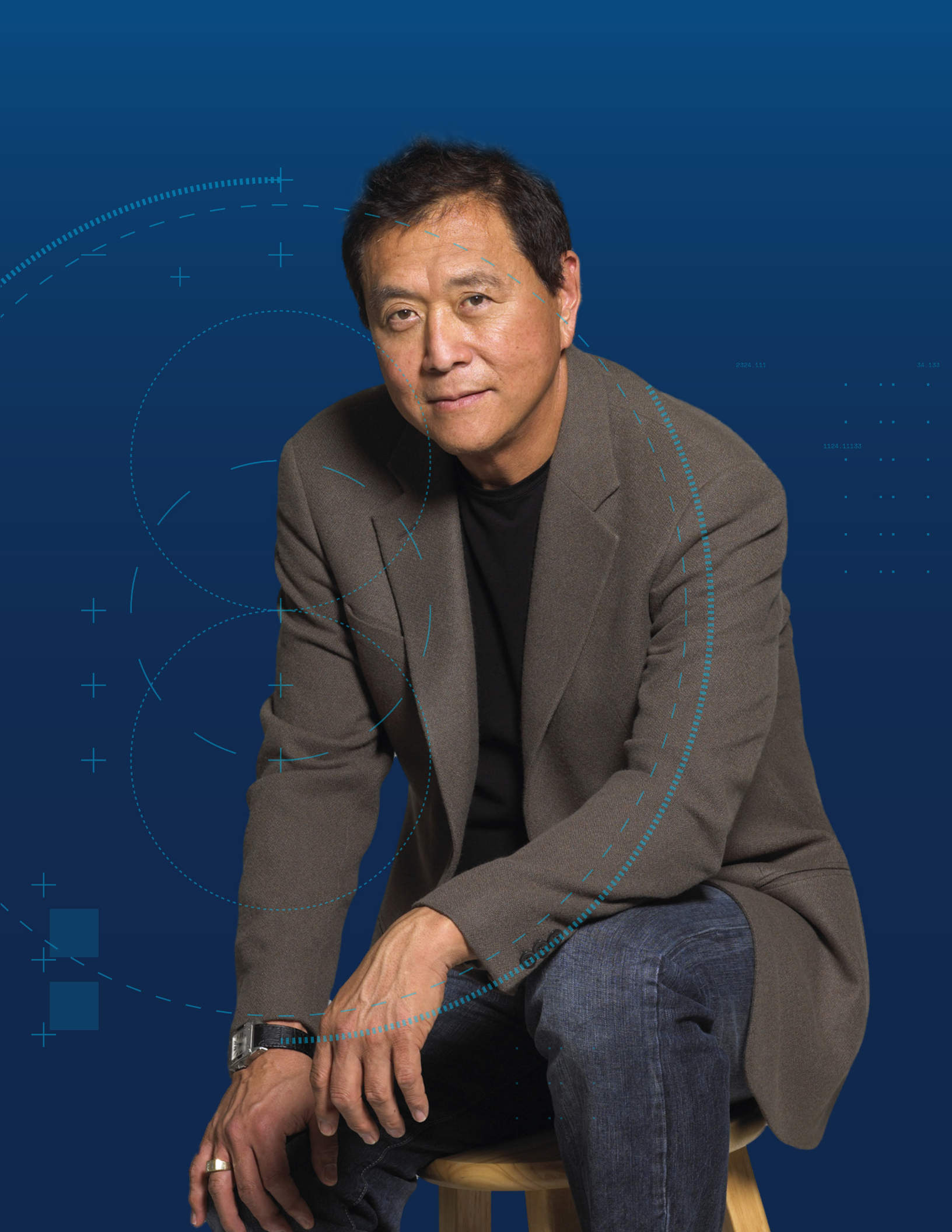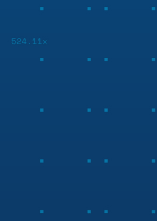
@CheriTree   /CheriTree   /CheriTree   /Cheri.Tree

"

THE ABILITY TO SELL IS THE NUMBER ONE SKILL IN BUSINESS. YOU'VE GOT TO SELL! CHERI TREE WILL TEACH YOU HOW TO SELL."

--- Robert Kiyosaki
Founder of the Rich Dad Company and Cashflow Technologies, Inc.
Author of the Rich Dad Poor Dad series

"B.A.N.K. Is a game changer for every entrepreneur and sales professional. This system will   and dramatically increase your income."

—Les Brown
World-Renowned
Motivational Coach, Speaker,
and Bestselling Author

ABOUT B.A.N.K.®

Instead of using guesswork to improve your sales, leverage the science of B.A.N.K. to make your offer more appealing to your prospect 100% of the time.

B.A.N.K. TURNS PERSONALITY PROFILING ON ITS HEAD TO DRAMATICALLY INCREASE YOUR SALES

Millions of people have taken some form of a personality assessment, including DISC, MBTI, Color Code, or one of the many others. While these tests have been shown time and time again to help explain human behavior, none of them dig deep into explaining the human behavior that most interests salespeople: what makes someone say YES to an offer. B.A.N.K. is the first and only Personality Coding Technology designed to predict buying behavior and close more sales in less time - with a 20+ year track record of success with results and research to back it up.

THE EXCLUSIVE B.A.N.K. COMMUNICATION FORMULA TEACHES YOU HOW TO LET YOUR PROSPECT DETERMINE YOUR PRESENTATION SUCCESSFULLY FROM DAY ONE

When you let your prospect determine your presentation, communication and sales success increase exponentially.

With B.A.N.K., you get:

- A simple, yet detailed, step-by-step system for getting more YES's and more predictable results
- A fast track to the top of your career with significantly more successful outcomes
- An easier and faster way to connect more deeply with business associates and personal contacts
- A scientifically proven method that breaks the sales process down and assists you in closing sales faster

CODEBREAKER
ENTERPRISE ™

BUILD A BETTER BUSINESS WITH BANK

LEVERAGE THE ONLY PROVEN PERSONALITY-BASED TRAINING SYSTEM FOR INCREASED GROWTH

According to Harvard Business Review, 90% of what distinguishes a star performer from an average one comes down to emotional intelligence (EQ). The BANK system is the only scientifically validated methodology that boosts both EQ and communication skills in under 90 seconds.

SELL CONSISTENTLY MORE

Give your sales team the power of BANK's world-class tools and AI technology. They'll deliver sales scripts designed to resonate with each prospect 100% of the time, helping them close faster, more often, and with greater ease.

"ONLY **18%** OF BUYERS WILL BUY FROM A SALESPERSON WHO DOESN'T MATCH THE BUYER'S PERSONALITY TYPE VS. **82%** SUCCESS WHEN PERSONALITY TYPES ARE ALIGNED."

Chally Group
A GrowthPlay Company

COMMUNICATE IN CODE

Transform your team's communication by teaching them how to speak to others based on their personality type—not their own. This builds empathy, fosters trust, and unifies teams across departments and time zones. Especially critical in the era of virtual teams.

TRAIN WITH TOP-QUALITY RESOURCES

Over 89% of Fortune 100 companies use personality-based training—because it works. Codebreaker Enterprise offers both live and virtual trainings that are *scientifically validated* to increase sales conversion by up to 300% and dramatically improve team communication.

READY TO BUILD A BETTER BUSINESS WITH BANK?

Invest in your team by training them in EQ and communication—two of the most vital skills for leadership and performance. The result? A unified team, increased retention, and consistent sales growth. Don't leave your company's future to chance.

SCHEDULE YOUR FREE CONSULTATION TODAY.

ACKNOWLEDGEMENTS

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BANK.

THE CODE OF INFLUENCE™

WHITE PAPER EXECUTIVE SUMMARY

CODEBREAKER