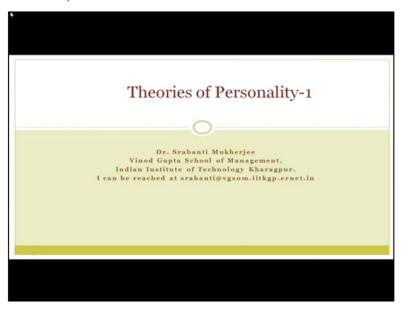
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Module No. #03 Lecture No. #11 Theories of Personality-I

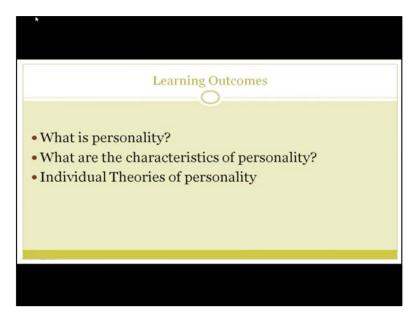
Welcome, to this Eleventh Session of Consumer Behaviour. And, we will be talking about, Theories of Personality, in this Session.

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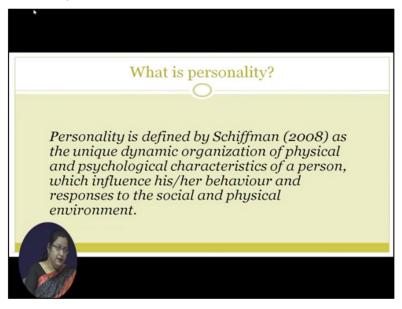
And, I, Dr Srabanti Mukherjee, will be talking about this. Theories of Personality, we will actually, was split, the total elements into 3 Sessions. In the First Session, we will talk about, The Concept of Personality, The Characteristics of Personality, and The Individual Theories of Personality.

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While in the Next Session, we will be talking about, the Social Theories of Personality. And, Third Session, would be on the, Brand Personality, and the Meaning Transfer Model. So, begin with, we start, what is Personality.

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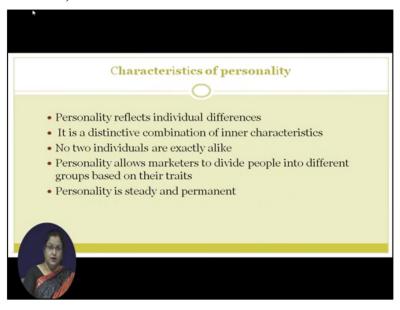
Now, Friedman, once stated, that quite often, high Psychological and Social Risk is involved, with the purchase of the Products, reflecting oneself, and Social Image. The Images of this Brands, usually have a high correlation, with those of the Celebrity Endorsers, promoting the Brand. Because, the Individuals, try to correlate, their own Personality, own Traits, with the Traits, which has been shown, in the particular Promotion, or the Advertisement.

So, that is how, it is very important to match the Customer's Personality, with the Brand's Personality, and with the Endorser's Personality. So, that is, one of the very key relevance of

Personality. And, otherwise also, Designing the product, Pricing of the product, the Distribution of the product, in everything actually, Personality place a very crucial role. Understanding, the Personality of the Customer, is very crucial.

So, therefore now, we try to see, what Personality is. So, Personality is defined by Schiffman, in 2008, as the Unique, or Dynamic Organisation of, Physical and Psychological characteristics of a Person, which influence his or her Behaviour and Responses, to the Social and Physical Environment.

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So, Personality of the Customer, guides and directs his or her Behaviour, to realise the goals, in a different kind of situation. So, this is the Consistency of Response, allows us to classify People, as Aggressive or Submissive, Fascinating or Loathsome. A Person's reaction, to an Internal Environment State, or to New Stimulus, de-paint about his or her perception, on the Event.

And, this Perception, in turn depends upon, the Person's usual mode of coping with the, Environment. Say, Individuals, generally react in a Consistent and Stable Fashion, in a variety of Environmental Situations. Now, for example, a Cautious, Careful, and Methodical type of Person, will usually react, very Cautiously, very Carefully, and rather Methodically, to a particular Stimulus.

A very High-Tech product, for example, if iPhone 6 is shown to a Customer, who is this kind of, very Cautious, and Careful, and Methodical. Then, he will first try to see, what are the

Features of the Product? What is the Functionality of each of the Features? What are the Features, he should look for? And, what are the Competing Brands is giving? And then, he will try to evaluate this, very carefully.

What then, he will try to judge, whether the Price, which has been charged, and the actual Product, which has been given, I mean, the Characteristics or the Features, which has been incorporated with the Product, whether this two, are actually tallying or not. So, therefore, if I am very Cautious Person, I behave in this way. Some People are, very Happy-Go-Lucky Person type of. And, they actually react to the Impulses, more.

So, for example, if I am a very, that kind of, you know, Impulsive Buyer. Then probably, if I see some Sarees, hanging in the Showrooms and all, that may attract me more. And probably, I will buy, one or two like that. So, it depends, you know, like whether, I am ready to take the race. Whether, I am directed by my Impulse. Or, whether I am a very Inner-Directed Person, very Cautious, and very carefully evaluate the Features of the Product. And accordingly, I buy the Product.

So, all these things, you know, determine the way, I react. So, my Inner Characteristics, Traits, actually determine, how my Outer Behaviour, or the Behaviour, which the Society is actually seeing, would be shaped. So, in short, that is the Concept of Personality. So basically, Personality is the combination of all Traits, an Individual is having. All Characteristics, rather, an Individual is having. Which make them, him or her, a very different from other Person, in the Society.

Now, the Characteristics of Personality, if we try to understand, then it reflects the Individual Differences, the Person-to-Person difference. It is a Distinctive Combination, as I have already mentioned, of the Inner Characteristics of a Human Being. So, and therefore, no two Individuals are alike. Nothing to explain about it. Because, you are aware that, two different Person obviously, are very different. Even, two different Teachers, if you say, they are very different.

I am not saying that, different in terms of Qualification. But, they may be different, in terms of the delivery of the Sessions, or the Lectures. So, that is how, because of very different Personality, Personality Traits, the understanding about the, how to deliver a Lecture, will be

different. So therefore, the Personality allows the Marketer, to divide People into different

Groups, based on their Traits.

So therefore, Personality helps them, Psychographic Segmentation also. Like, whether my

Product is for, People those who are very Corporate type, Honest, and they want an Integrity,

they are very Elegant, and they want to show their Elegance in the Society. So, whether I am

talking about, this kind of Elite Personality, then actually, I will be in a Different Class.

Whereas, if I just want to be, you know, in a, you know, very happy Person, I keep on going

to outings, with my Friends and all. So, then you know, I may like some kind of T-Shirts, I

may like different Fluorescent Colours, different Variations, different kind of Pictures on the

T-Shirt. So, these are the things, which I will like. Because, my Personality Traits, is like that.

So, therefore actually, if the Marketer can divide the People, into different Categories, then

even for the Apparel, they can actually devise, different kind of Shapes, different kind of

Colours, different kind of Fabric, for different Individuals. So, that is how, this knowledge of

Personality helps. And usually, Personality is very steady and consistent. Because, it is

actually found, from our childhood itself.

If, I see my entire, you know, something is like, very Inner like, whether I will be Extrovert,

or I will be Introvert. But, something like, some Social Cues also, I adopt. For example, if my

entire Family is very much Religious. Maybe, I also, I am born and brought up in that

Environment. So gradually, I develop the habit of, you know, performing all kind of Rituals.

And, in the Society, I will be viewed as a, very Ritualistic Person, or a very Religious Person.

Right. So, this is how, you know, we will say. And, this is very steady.

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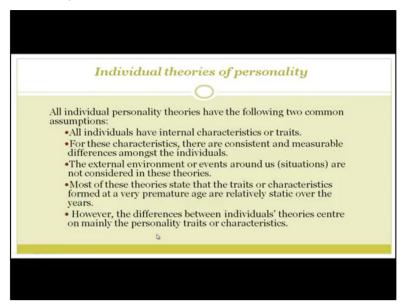
One, it may change in a certain occasion, like we can say here, the Personality can change also. But, it changes, only with the life events. Like, if you are in a totally different. You have got a Job. Or, you got Married, to a very different kind of Family. So, you try to slowly adopt and addict, to that Culture of the Family. And, the Personality of the People, of that particular Family, actually influences your Personality also, to some extent. Or, you got in a job, which may also, change your Personality.

You are a very Happy-Go-Lucky Person kind of, and when you are in a Job like teaching and all, gradually when you are teaching the Students, may be, you are developing a little bit of different Personality, which you are, in your College days. So therefore, it can change with the Life Events. But, the Marketers, cannot really alter the Personalities, by you know, their Products and Services. What Marketers can do is, understand Personality of the Customer, and then accordingly, devise their Product.

And therefore, by understanding the Personality of the Customers, actually it helps the Marketers, to actually devise the Product, select the Pricing Strategy, and any other Marketing strategy. Though, Personality changes, is actually a budding process. The way, you grow up. You got into a School. Then, you got into a College. Then, you got into an Office. And gradually, you keep on acquiring, certain Traits of your Personality.

And, it has been seen, that women's Personality, is generally shifting, little faster. Because, that maybe, that is because again, for the Life Event. Because, usually the Women, they come and stay, in a different Environment, after Marriage. Or, after Childbirth, her role gets drastically changed, suddenly. So, that is why, probably, their Personality changes faster, and maybe there, little more adaptive also.

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So, we come now, to the Theories of Personality. So, in Theories of Personality, we know that, there are two kind of Theories. One is the Individual Theory, and the other is the Social Theory. In this Session, we will concentrate, only on the Individual Theories of Personality. Now, all Individual Personality Theory, have 2,3 common assumptions. So, all Individuals, have Internal Characteristics or Traits.

This is one Characteristic, actually one Common Assumption. And, for this Characteristics, there are consistent and measurable differences, among the Individuals. And, the second one is, the External Environment, or Events around us, are not considered in this theories. Third, most of this theories state that, the Traits or Characteristics formed, at a very Premature Stage, are relatively static, over the years.

However, the differences between the Individual Theories, centre on mainly, the Personality Traits, or characteristics. So now, we will see that, what are the different types of Individual characteristics. The first type of Individual Characteristic is the, Single-Trait Theory. And, the other one is the, Multi-Trait Theory.

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Single-trait Theories Single-trait theories underline one personality trait as being particularly relevant to understand a specific set of behaviours. They do not suggest that other traits do not exist or are not significant enough; rather, they study a single trait for its relevance to a set of behaviours; for example, consumption-related behaviours. Some examples of single-trait theories are those that deal with consumer innovativeness, materialism, ethnocentrism, etc.

So, Single-Trait means that, it analyse one Personality Trait, as being particularly relevant, to understand a specific set of Behaviour. I may have several characteristics. It is not that, I don't have any other characteristics, any other Traits. But, one particular Trait, is particularly relevant, for a particular Consumption Behaviour. For example, in Bharti Axa General Insurance, a Person is shown, who is having a Lung Disease.

But, he says that, I cannot have a Lung disease, because my Policy does not give me, the permission of Lungs problem. So, you please give me, any other disease. So, this shows that, the kind of critical illness coverage is required, by this kind of Person. This Person, is a Middle Aged Person. And, he is prone to probably diseases. And, he has, that is why, he has got medical Insurance scheme, maybe. And, he wants a coverage of several critical diseases, which his particular Insurance Policy, is not giving.

So, this is a kind of Personality which, one Personality Trait of that Person. That Person may be having, different kind of other things. Like, he may be a very Religious Person. He may be an Extrovert Person. He may be an Introvert Person. And then, he may be a very Judgemental Person. So, there could be several other Traits, of that Person. But, for that particular Insurance, that is not required.

So, for that, you know, designing that promotion, the only feature of that Person required, was about, you know, panic about, what are the coverages of his anxiety. His anxiety, mainly in a humorous mode, although it has been shown. But, his anxiety has been depicted, about the coverage of the illness. So, that is one aspect. Then, similarly, with less amount of

Insurance Policy, and all this. Okay.

So therefore, this is a kind of Price Sensitive Customer, or Value for Money Oriented Customer. And, some of the examples of Single-Trait Theory, which has been suggested by the Consumer Behaviour Scientists are the, Consumer Innovativeness, Materialism, and Ethnocentrism

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Now, for launching new Products and Services, the Marketer may try to understand first, the Innovativeness Trait of the Customer Personality, for the target Segment. Unless, there Innovative, they will not accept the Product. Particularly, when you are talking about High-Tech Mobile Phones, High-Tech Television, Home Theatre, or this kind of Product, so therefore, if the Customer is not Innovative Customer, you know, they don't try for new Product, then probably, it will be very difficult for the Marketers actually, if they are not Innovators.

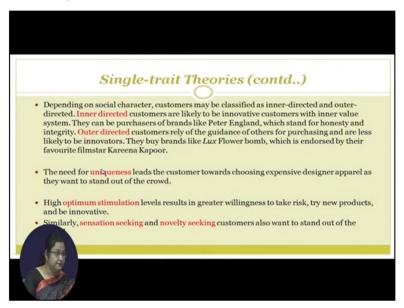
I mean, they don't adopt the new products. And, then comes the Schiffman, then Kanuk, then Wisenblit, and Ramesh Kumar, they have said that, you know like, Customers you know, could be differentiated between, Innovators, and Non-Innovators. Or, they have said that, based on the Innovativeness, Dogmatism, Social Character, Need for Uniqueness, Optimal Stimulus Level, Sensation seeking, and Novelty or Variety seeking Behaviour, the Customers could be differentiated into, Innovators and Non-Innovators.

For example, Marketers of Organic Food, can target the Innovative Customers, for buying

and consuming, because it is a new kind of Product. For the highly Dogmatic Customer, who are not so open to New Brands and Ideas, can be offered, Traditional Food Products. Okay. They don't try. For example, if you want to sell Pasta in a Suburban area. Now, then you have to understand that, what could be your probable Market size. So, for that, you should know, that you may undergo a Survey, with a particular set of Question.

And then, you try to identify, how many number of potential Customers, who try a new Product. And, how many number of Customers are there, those who do not want to try any new Product. They are only interested, in having Traditional Food. So, that you need to know. So therefore, the Concept of Permission Marketing, is also for the Dogmatic Customers.

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Now, some more Single-Trait Theories, like depending on the Social character, Customers may be classified as, Inner-Directed Customer, or Outer-Directed Customer. Inner-Directed Customers, are likely to be Innovative Customers, but with Inner Value System. Like, Honesty and Integrity, maybe. That is how, this Promotion of Peter England is done, based on that. Outer-Directed Customers, rely on the guidance of others

They depend on others. For example, I depend on Social networking sites for, you know, getting opinion about different products. Or, I keep on viewing, the Product sites to see, I mean, the sales sites, or the retailing sites to see, what kind of the reviews of the Product has come. And accordingly, I select a Product, which probably may. So, which means, I am an Innovator. But then, I am Outer-Directed, which, I take opinion of others.

I value opinion of others, more than, my own opinion. So therefore, I may also look for my

Reference Group, like say a particular Celebrity. When a particular Celebrity says that, I like

this Brand, probably, that influences me more. When, Kapil Dev says, Boost is the secret of

my energy. When, Sachin Tendulkar says, Boost is the secret of my energy. Or similarly,

Dhoni says. So, that maybe influences the Parents, those who are actually trying to make the

Children, any kind of Sports Personality, or they want the Child, to be more energetic.

So, as an example here, what I have stated is, they buy Brands like Lux, Flower Bomb, which

is endorsed by their favourite Film Star, Kareena Kapoor. Now, the Need for Uniqueness, also

leads the Customer towards choosing, expensive Designer Apparel, as they want to stand out

of the crowd. For example, Boutique Sarees, or Boutique Dresses. That is also bought.

Because, the People want Uniqueness.

Boutique usually, they only devise, only one single Design, for one Product. And then, each

Product are very different, in terms of Design. So, maybe the Customers, those who are very

Uniqueness seeking kind of Customer, they will like, this kind of Boutique Apparels. Those

who are having, High Optimum Stimulation level, they will have, a greater willingness to

take risk, and try new Product, and be Innovative.

Similarly, like, I want to buy, a very expensive Car. May be, a very Sports Car, a very

expensive Car. So, in that case, I will be taking this risk. And, maybe, that is an expensive

SUV also. So, I will take risk, I will try new Product, if my Optimal Stimulation level is quite

high. So similarly, Sensation seeking, Novelty seeking Customers, also want to, stand out of

the crowd.

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The other Single-Trait Theory, also assumes, that the Materialistic need of the Customer, or the Materialistic Customers. So, the Materialistic Trait of the Customers, if it is there, then the Customers will think that, the positions are necessary, for well-being and satisfaction. I need a House. I need a Car. I need a Jewellery. So, these all, actually shows, my Well-being, my success, in Life.

So, for example, in recent Ad of Tanishq, Amitabh Bachchan gives his Wife Jaya Bachchan, a Diamond Jewellery, in their Anniversary. It shows that, you know, the wife is also saying, once given some Jewellery, she is saying that, why not Bangles. So, which means, the Materialistic position, in this case, shows there, you know, this is the Materialistic position, which is getting more importance. So, Customer may be Innovative, because they need, more and more Materialistic position, as such.

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Single-trait Theories (contd..)

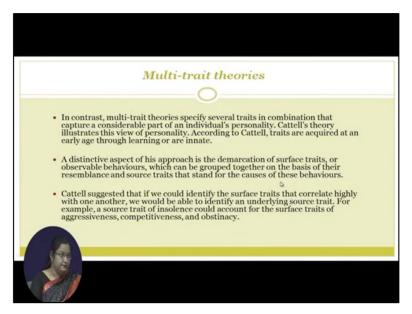
- Ethnocentrism indicates customers' affinity for country-of-origin brands and their affinity for foreign brands. For ethnocentric customers, marketers focus on 'made in', premium price, exclusive locations, etc. 'Bishwa Bangla' sells Bengali ethnic items like dress materials and readymade garments in traditional Bengali handloom, household items, food and sweets, Darjeeling tea, handicrafts from various districts of the state other items to premium customers at airports.
- "Biswa Bangla has achieved success. Foreign and international tourists are buying its products from the stall in Kolkata airport," said Mamata Banerjee, the Chief Minister of West Bengal.

Ethnocentrism is also, that also Indicates, the Customer's affinity for Country of Origin Brands, and their affinity for Foreign Brands. So, if I am very much Ethnocentric, then my reference for the Foreign Brands, would be much lesser than the, Ethnic Brands. But, if say, I am very much Ethnocentric, then my affinity would be, towards the Ethnic Brands, rather than the Foreign Brands. If I am not Ethnocentric, then I like Foreign Brands.

If I am Ethnocentric, I will like the Ethnic Brands. So, that is how, for Ethnocentric Customers, Marketers focus on made in, Premium Price, Exclusive Locations. For example, Biswa Bangla, sells Bengali Ethnic items like, Dress Material, Ready-Made Garments, from Thaanth. And then, they sale, all Household items, Foods, Sweets, Darjeeling Tea, Handicrafts from various Districts of West Bengal, to the Premium Customers, at Airports.

It is very popular, now. As, Mamata Banerjee, the Chief Minister of West Bengal, puts the Biswa Bangla, has achieved success. Foreign and International Tourists, are buying its Product, from the Stall in Calcutta Airport. And, other Airports, as well.

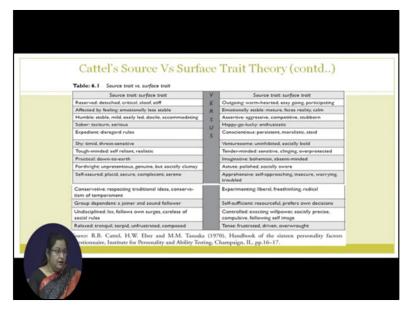
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So, this is about our, Single-Trait assumptions. Now, we go to the, Multiple-Trait Theories. In, Multiple-Trait Theory is like, you don't only think of a Single-Trait, and judge a Person. But, it is a combination of the Traits, by which, you think the Person, is of certain kind, or he may be having, a certain inner Personality. So, that is what we say here. That, in contrast to the Multi-Trait Theories, specify several Traits in combination, that capture a considerable part, of an Individual's Personality.

Cattell's Theory illustrates, this view of Personality. According to Cattell, Traits are acquired at an early age, through learning. And, these are our inbuilt to characteristics. Distinct aspect of this particular approach, is the demarcation of the Surface Trait, of the observable Behaviour, which can be grouped together, on the basis of their resemble with the source Trait. And, that stand for the causes of this Behaviour. I will tell in, little more, objectively.

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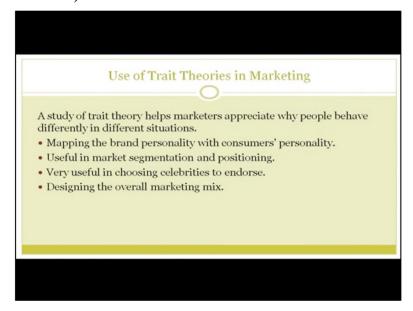
Like, if you see here, Cattell's Source Vs Surface Trait. He means to say, if a Person is showing that, he is very detached from the Society, he is of on his own, he is very critical about, sceptical rather, and then, he is very Aloof, he is very stiff kind of. Then, maybe, all the Surface Trait, or the Outer Behaviour of the Person, may be because of his Inner Behaviour, that is, he is a Reserved Person. Humble. Maybe, the Stable, Mild, Easily Led, Docile, and Accommodative.

These kind of characteristics, which of the Surface Trait, that may come, because of the Inner Trait, that is Humble. So, that is how, Cattell actually has defined this way that, we can combine some of the Surface Traits, and say, if these are the feature of a particular Person, then it may be because of, certain kind of Inner Characteristic, of that Person.

And, that Inner Characteristic, is the Personality. Okay. So, if for example, here we are saying that, Innovated and Socially Bold, maybe, we are talking about, the Venturesome Customers. So, the Personality of the Customer, is Venturesome. That is why, his Outside Behaviour in the Society, which is a visible Behaviour, that is, he is an Inhibitor, and he is Socially Bold. Tender Minded, he is Sensitive, he is Clinging, he is Over Protective.

So, that is probably, because of his Personality, that is Tender Minded. Experimenting, may be Liberal. But, the Outside Behaviour, which other People can see in the Society, is the Person, is very Liberal, he is very free thinking, he is very Dynamic, he is very Radical, or this kind of things, which shows that, Inner Characteristics wise, I am actually, experimenting kind of Customer. That is my Personality.

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So, now we will see that, where do we use, this kind of Individual Trait Theories. The Study of Trait Theory actually helps, the Marketers to appreciate, why People behave differently, in different situations. We can also, Map the Brand Personality, with the Customer's Personality. (Refer Slide Time: 24:20)



That example, we can see here. That, M S Dhoni has been roped in, for a deal with Rhiti Sports Management Private Limited and Mindscapes. The INR 210 Crore, is the Minimum Guaranteed Amount, to Dhoni, for a period of Three Years, which is INR 70 Crores per Year, by Rhiti Sports. And then, Brand Personality mapping, for Brand Reebok, with Dhoni, is like this. Why the Sports Management Team, has done this.

Because, if you see, just Reebok Shoes, then we can see here, M S Dhoni, his Personality was

the Captain. He was the Captain of Indian Cricket Team, for both One-Day and Test. Now, he

is only the Test Captain. So, he is basically a Fit Person. He is a Healthy Person. He is a

Perfect Body Person. He is a Sports Person. And, if you see the Reebok's Brand attributes, it

is like, he is having fitness, he is very health conscious.

Reeboks Brand is for Fit People, Health-conscious People. It is a kind of sport shoe, anyway.

And, it is a rugged and sturdy also. Because, in the Sports, People may need to, you know,

use it in a very rough and tough way. So therefore, it needs to be rugged and sturdy, for the

Sports. So, Dhoni's Sports Personality, his fitness, quite well, matches with the Personality of

the, Reebok shoes.

So therefore, it also helps, for Market Segmentation and Positioning. Because, as right now, I

have shown, M S Dhoni was the Indian Captain, in Cricket. And, M S Dhoni, as his

Personality, is a Sports Personality, Fit Personality, that matches with this Sports Shoes.

Which means, the People, those who are looking for Sports Shoes, those who are like to wear

Sport Shoes, those who go for Jogging in the Morning, those who are in different kind of

Sports, maybe, this Customers could be targeted, with the Reebok Sports Shoes.

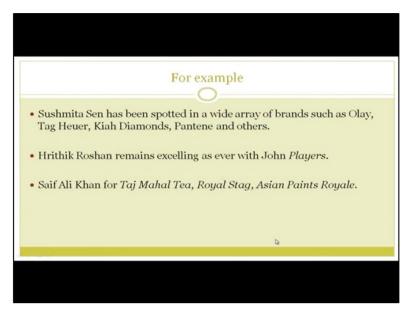
The very useful in choosing the Celebrities, because as I have said, that if you can match like

this, then Dhoni, Sports People, and this Sports Shoes, matches. This strangle, matches well.

And then, overall Marketing mix also. Because, Pricing, Distribution, everything could be,

depending on this, also.

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For example, some more examples like, Sushmita Sen, the former Miss Universe, has been spotted, in a wide area of Brands, Olay. Then Olay, now Kajol is also doing, the Advertisement of Olay. Because, she is also a Glum Star. Then, Kiah Diamonds, Pantene, and many other Celebrities are also, those who are actually, Beauty, or Movie Stars, or those who are in the Glamour World, they are actually looked in, for Lux, Pantene, and this kind of Brands.

Hrithik Roshan, with his Personality, does very well, in John Players. Saif Ali Khan, because of his Royal Image, he promotes, Taj Mahal Tea, Royal Stag, Asian Paints Royale, very well. So, this is how, you know, if you know the Trait of an Individual Customer, and the similar, I mean, the other Customers, those who have one particular similar Trait, which very closely relates, with the Trait of the Brands, or the Product.

Then, maybe this, the Product Customisation, could be done, accordingly. Pricing could be done, accordingly. Distribution could be done, accordingly. And, Promotion, of course, could be done, accordingly. Because, the Promotional message will depend, on that particular linkage. And, the choosing of celebrity, will also be depending on that. Because, Celebrities Trait, should also be matching with the, Products Trait, and the Customers Trait. So, Thank you for now. And, we will meet in the Next Session. Good Bye folks.