



**FH MÜNSTER**  
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# **The Power of Personality: The Impact of Personality-Tailored Campaigns on Affecting Purchasing Decisions Among Gen Z**

Bachelor Thesis

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## **Abstract**

The urge for personalisation and the rise of technological advancements in the 21<sup>st</sup> century is pushing for more innovative marketing strategies. As such, this dissertation examines the impact of personality-tailored campaigns (PTC) and how it affects purchasing decisions among Generation Z (Gen Z), focusing on theoretical and practical implications. A conceptual framework for the process of personality-tailored marketing (PTM) has been developed to provide tangible value for businesses of various industries in particular the fragrance, smartphone, and food industry.

The formulation of seven hypotheses is at the heart of this study, analysing the relationship between the academic fields of personalised marketing, purchasing decision, and personality psychology. While empirical studies of identified hypotheses are pending, the hybrid research analysis suggests a positive correlation between personality-tailored campaigns and Gen Z's purchasing decisions. Moreover, the success of purchasing is proved to be dependent on the industry in which it is conducted. The study differs from current literature by focusing on the DISC personality test instead of the Five Factor Model (FFM), assuring practical relevance.

This dissertation is one of the first academic studies to fill in the research gap of personalised advertising and the use of the DISC system in sales and marketing. Thus, it lays the groundwork for the integration of previous academic work into the practical landscape of the corporate world.

**Keywords:** Personalised Marketing, Personality-Tailored Campaigns (PTC), Personality-Tailored Marketing (PTM), Personality Tests, DISC System, Purchasing Decisions, Generation Z (Gen Z)

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**List of Abbreviations**

<b>DISC</b>	Dominance, Influence, Steadiness and Conscientiousness
<b>FFM</b>	Five Factor Model
<b>Gen Z</b>	Generation Z
<b>MBTI</b>	Myers-Briggs Type Indicator
<b>PTC</b>	Personality-Tailored Campaigns
<b>PTM</b>	Personality-Tailored Marketing

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## **1. Introduction**

*Imagine the possibility of creating marketing campaigns adjusted to different personality types, which sway purchasing decisions of one specific customer segment in a particular industry immensely.*

This issue falls under the academic field of *personalised marketing*, defined as “tailoring products and services to individual customers” (Chandra et al., 2022, p. 1534). Moreover, it is interwoven with the academic field of *personality psychology*, which explores “the study of the whole person, the dynamics of human motivation, and the identification and measurement of individual differences among persons” (McAdams, 1997, pp. 27f.).

### **1.1. Problematisation**

The urge for personalisation in marketing, driven by technological advancements in the 21<sup>st</sup> century, has become a predominant area of recent research (Vesänen, 2007). However, there is still a lack of understanding this domain (Chandra et al., 2022; Vesänen, 2007). One underexplored aspect is “personalised advertising” with only 26 publications appearing in the last three years (Chandra et al., 2022).

While prior research has delved into personalised marketing processes (Vesänen & Raulas, 2006) and doubts about their benefits (Surprenant & Solomon, 1987), more investigation needs to be conducted on whether individual or clustered targeting is more effective (Matz et al., 2023).

Lin (2021) highlights consumers’ consumption psychology as a crucial factor in purchasing decisions. This consumer behaviour is better understood using psychological personality tests. The DISC personality assessment stands as the industry’s most well-known personality test, (Jones & Hartley, 2013). The personality test identifies behavioural styles and categorises individuals into four main personality types: dominance, influence, steadiness, and conscientiousness (further Section 2.3.1.). However, according to Beedu (2021), there is still a study gap regarding the effectiveness of DISC in customer relations, and its utility in sales and marketing operations (Beedu, 2021). This research gap forms the foundation of this thesis.

As marketing departments aim to boost sales, they must adopt the most effective strategy for influencing consumers’ purchasing decisions.



Therefore, they try to reduce costs and time. Personality-tailored campaigns (PTC) could help to positively influence consumers' purchasing decisions while addressing entire consumer segments. Consequently, this reduces marketing expenditures compared to recent initiatives of personalised marketing (Matz et al., 2023).

### **1.2. Objectives and Scope**

This thesis explores the impact of PTC on affecting purchasing decisions among Gen Z. Firstly, the research aims to explore whether personality-tailored marketing (PTM) campaigns have a positive influence on Gen Z's purchasing decisions. Secondly, it demonstrates how psychologically established personality tests, particularly the DISC system, may be used to customise advertisements in online marketing. Therefore, existing theory is developed by creating a conceptual framework for the process of PTM. Lastly, the dissertation will examine the degree to which PTC stimulate consumer purchasing decisions across three diverse industries. Overall, the dissertation should bridge the gap between personalised marketing and personality psychology to facilitate consumer-orientated marketing processes and strategies. Moreover, the thesis allows for previous academic work to integrate into the corporate world.

For more detailed results the dissertation's scope is limited. Thus, the thesis will investigate Gen Z as it will be the generation with the most buying power in future (Munsch, 2021). Additionally, this dissertation will focus on the DISC system as one possibility to analyse a person's personality (Remann & Nordin, 2021). It is presumed that an individual possesses only one major dominant DISC character trait. This is done to facilitate the analysis. Lastly, the industry's focus will be limited to three industries to guarantee a thorough analysis. Those three industries will be the fragrance industry, the food industry, and the smartphone industry.

Exploring the research question, it is also important to distinguish between the meaning of "impact" and "affect".

The term "impact" is used in the sense of "business impact", i.e. the measurable and noticeable influences on a business (Debevoise, 2019). The term examines the impact of PTC in shifting consumer behaviour, improving sales figures and reducing marketing costs. Therefore, a

positive impact of PTC on purchasing decisions would lead to a favourable outcome in the company's balance sheet or its competitive advantage.

In contrast, the concept of “affect” in psychology, focuses on the emotional experience of Gen Z consumers during the purchasing decision regarding PTC. Defined by Barrett and Bliss-Moreau as a term that “allows reference to (...) someone’s internal state without specifying exactly what kind of an effect or state it is”, “affect” offers a theory-neutral way to understand emotions (p. 167). Thus, one part of the dissertation investigates how intense emotions affect purchasing decisions across dissimilar industries.

### **1.3. Outline**

In the following, it is investigated whether PTM campaigns have a positive influence on Gen Z's purchasing decisions and how this impact might vary across different industries.

The dissertation will first delve into a detailed secondary literature review about personalised marketing, personality tests, the DISC system, Gen Z and the consumer-decision-making process. Therefore, it will outline definitions, recent status quos and research gaps. Subsequently, the research approach will be elaborated upon. As such, the dissertation adopts a hybrid research strategy, which combines inductive and deductive elements. A framework on the process of PTM will be developed using previous literature findings. Then hypotheses related to the relationship of PTM and purchasing decisions will be stated and results summarised. Furthermore, theoretical, and practical implications are discussed. Lastly, the thesis will have a detailed look at limitations and the possibility of future studies.

The literature review builds a comprehensive foundation for the research question and identifies gaps in current literature.

## **2. Literature Review**

The literature review will comprise of two parts. Firstly, significant keywords and links in recently published academic literature will be identified using the bibliometric mapping tool VOSviewer. Secondly, a detailed literature review of the most important keywords will be conducted. Therefore, data from scientific search engines (e.g. Scopus), publishers (e.g. Springer), research communities (e.g. ResearchGate), free online databases (e.g. Google Scholar) and demographics and statistics websites (e.g. Statista) are considered.

Overall, the literature review follows a thematic structure, looking at the research question in the sense of clusters and how they might correlate. Topics regarding the following research question will be introduced: “The Impact of Personality-Tailored Campaigns on Affecting Purchasing Decisions Among Gen Z”.

### **2.1. Bibliometric Mapping**

Bibliometric mapping is employed to identify patterns and trends in literature. With the help of VOSviewer maps based on network data can be created and analysed (Van Eck & Waltman, 2009). The analytical tool was first introduced 2010 as an innovation due to its graphical representation of bibliometric maps (Van Eck & Waltman, 2009).

In order to produce a bibliometric map, data needs to be imported. Data sets were downloaded from Scopus. Following keywords were entered separately in the key bar: DISC assessment system, Gen Z, marketing campaigns, personalized marketing, personality psychology, personality tests, personality-tailored campaigns, and purchasing decisions. Results were filtered by field of study to exclude irrelevant data immediately. Business, Management & Accounting, Psychology, Social Science, Neuroscience and Decision Science were among the filters employed. The output in Table 1 was generated.

**Table 1***Data Identification Scopus.*

Keyword entered	Number of papers
"personality-tailored campaigns"	0
"DISC Assessment System"	0
"personalized marketing"	104
"personality psychology"	1,352
"Gen Z"	1,598
"purchasing decisions"	2,225
"marketing campaigns"	2,498
"personality tests"	23,124

*Note.* Own Work.

According to search results, neither "DISC Assessment System" nor "personality-tailored campaigns" were associated with any paper. Since the DISC system is an industry-wide used system most literature can be found on websites, not in scientific papers. Regarding the "personality-tailored campaigns", 10 papers were found when limiting the keyword to "personality-tailored" instead. Moreover, the data output for "personality tests" indicated bias since there were over 23,124 papers. Therefore, the keyword was restricted to "personality tests" AND "marketing", resulting into 27 papers.

**Table 2***Renewed Data Identification Scopus.*

Keyword entered	Number of papers
"personality-tailored"	10
"personality tests" AND "marketing"	27
"personalized marketing"	104
"personality psychology"	1,352
"Gen Z"	1,598
"purchasing decisions"	2,225
"marketing campaigns"	2,498

*Note.* Own Work.

The seven data sets were then uploaded to VOSviewer (Table 2). The co-occurrence of the author's keywords was chosen as the type of analysis. The minimum number of times a keyword appears was set at 15. All

subsequent studies used this criterion. Of the 16,610 keywords, 193 met the threshold. The bibliometric map was then set to only display the top 75 keywords based on the greatest total link strength. Lastly, 14 keywords were excluded of the list due to redundancy or inappropriate content.

The results of the data analysis are provided in Figures 1 to 3 in the Appendix. Figure 1 (Appendix) depicts a network visualisation of the seven data sets weighted by occurrences. The visualisation depicts five clusters. Prominent keywords are Gen Z, social media, personality, marketing and consumer behaviour. It is clear that occurrences referring to personality psychology are low. The network visualisation in Figure 2 (Appendix) indicates that clusters are intricately linked. However, there seem to be less links of the cluster personality psychology and the rest. Figure 3 (Appendix) was created to further analyse this assumption. It uses a cool-warm spectrum to show the density of the connections between the papers. Links between the cluster of personality psychology and the other clusters do exist. The one geared at Gen Z is, however, the strongest. Consequently, the bibliometric map might be biased in favour of Gen Z.

To confirm any potential lack of links between the personality psychology cluster and other keywords, a second map was created. The data used included the same data sets (see Table 2) as the previous analysis but without Gen Z. Of the 13,334 keywords, 134 met the threshold of 15. Taking the 75 keywords with the strongest total link strength into consideration and reducing it by 15 redundant terms, the map clustered 60 keywords. The network visualisation, displayed in Figure 4 (Appendix), clearly points out that personality/ personality psychology and the other keywords have only a few connections.

In fact, only 12 links exist between personality psychology and remaining keywords. Additionally, the density visualisation of the links reveals that the personality psychology cluster is an anomaly, as it does not share links with any other clusters (Figure 5, Appendix). Although there are occurrences in the field of personality psychology, they are not connected to the other clusters that deal with marketing and purchasing choices (Figure 6, Appendix). Therefore, bibliometric mapping demonstrates that

there is a clear research gap between the academic field of personalised marketing and purchasing decisions with personality psychology.

One aim of this dissertation and future studies is to bridge the gap and create links between the academic fields of study. Within this research field, the dissertation will specifically examine the creation of PTC and their impact on purchasing decisions across different industries.

In the next step, a systematic literature review will clarify major keywords. Therefore, a detailed look at important papers and further research gaps will be given. The literature will draw on previously published works discovered through bibliometric mapping as well as publications on Google Scholar and other academic databases. A mixed literature search has been chosen because the literature discovered using bibliometric mapping is only marginally relevant for answering the research question.

### **2.2. Personalised Marketing**

*Personalisation*, as defined by the Personalization Consortium (2003), involves the “use of technology and customer information to tailor electronic commerce interactions between a business and each individual customer” (Adomavicius & Tuzhilin, 2005, p. 83). This marketing strategy has gained momentum in the Digital Age, driven by the vast opportunity for data collection (O’Leary et al., 2004; Vesanen, 2007). Despite the privacy dilemma, personalisation has proven to reduce customer disorientation, improving customer satisfaction and brand loyalty (Chandra et al., 2022; Goldsmith & Freiden, 2004). Personalised marketing aims to customise a standardised good or service to meet the needs of one single customer. The objective is to increase value for the consumer while making a profit for the marketer (Montgomery & Smith, 2009).

However, research displays that personalised marketing still faces scepticism among marketers (Vesanen, 2007). Pioneers, such as Vesanen and Raulas (2006), created the personalisation process to shed light on this concept. Figure 7 illustrates the ideal marketing campaign process, with the customer at its core of personalised marketing (Vesanen & Raulas, 2006).

**Figure 7***The Process of Personalisation.*

Note. From Vesanen and Raulas, 2006, p. 10.

By gathering customer data, businesses can understand the needs and preferences that drive customers to seek products (Dangi & Malik, 2017). Customer interactions, such as completing a questionnaire, offer data about the customer (Vesanen & Raulas, 2006). Customer data can also be collected externally, for instance, about buying behaviour or demographics. Cookies are also used to identify users and sessions (Dangi & Malik, 2017). After processing, the client data is turned into customer profiles. These customer profiles classify and segment customers by their preferences. Customer profiles, then, help to produce personalised marketing output (Dangi & Malik, 2017). This marketing output can take the form of printed materials, voicemail messages, or customised goods (Vesanen & Raulas, 2006). After that, marketing outputs are delivered to customers via different channels. The delivery causes a new customer response, making the personalisation process “a continuous learning loop” (Vesanen & Raulas, 2006, p. 10).

The model by Vesanen and Raulas (2006), however, faces hurdles. Marketers need to ask for direct marketing permission on every website to collect customer data (Vesanen & Raulas, 2006). Denying them cookies results in a lack of information, followed by a misunderstanding

of the customer. Therefore, mistakes might occur throughout the segmentation process and targeting.

Nonetheless, an empirical study by Goldsmith and Freiden (2004) states that 83% of consumers think customised products are a good idea. Significantly, younger consumers have a more positive attitude towards personalised marketing (Goldsmith & Freiden, 2004). Therefore, this dissertation is dedicated to Gen Z. Furthermore, personalised marketing campaigns can reduce customer fatigue and decrease time in the decision-making process (Chandra et al., 2022).

To date, sociodemographic variables have been widely used for collecting customer data (Paetz, 2020; Vesanen & Raulas, 2006). However, there has recently been a push towards customer classification utilising psychological factors (Paetz, 2020). Matz et al. (2020) describe this classification as “psychological targeting”. Understanding consumer’s personality traits allows understanding of consumer’s preferences. As evidenced by a recent study, “citizens reacted differently to affect-based political ads based on their psychometric profile” (Zarouali et al., 2020, p. 18). When exposed to a negative, fear-based political advertisement, introverted people were more likely to vote. However, extroverted people were likelier to vote after being exposed to a positive, enthusiasm-based political advertisement (Zarouali et al., 2020). This study could encourage modifications to marketing strategies. Hence, this thesis will focus on creating personality-tailored marketing campaigns and how they will influence Gen Z’s purchasing decisions. Due to digitalisation, obtaining personality profiles can already be predicted from what public information consumers share on their social media platforms (Golbeck et al., 2011; Graves & Matz, 2018). Personality profiles of specific personality tests, however, must be known in order to evaluate predicted data.

### **2.3. Personality Tests**

*Personality tests*, as defined by Meehl (1945), are “test material consisted of conventional culturally crystalized questions to which the subject must respond in one of a few fixed ways” (Jackson, 1971, p. 230). These tests are taken to measure *personality*, first defined by Allport (1961) as “the dynamic organization within the individual of those psychophysical systems that determine his characteristic behavior and thought” (p. 28).



Nowadays, over 80% of Fortune 500 organisations use personality tests for reasons such as coaching, development, and team building, and thus, primarily in HR-related contexts (Jones & Hartley, 2013).

Until now, personality falls under the term most people believe to comprehend (Ellis et al., 2009). The idea of conducting personality tests belongs to the area of personality psychology, an emergence in the 1930s (Weiner & Greene, 2017). Personality studies are split into the idiographic and the nomothetic schools. While idiographic personality theorists emphasise how distinctive each person's personality is and contend that no two people are precisely identical, according to Ellis et al. (2009), the nomothetic approach emphasises that uniqueness only manifests as a mix of quantitative features.

Currently, over 2,500 personality tests are on the market, with the majority being self-assessments (Leikvoll, 2022). It is predicted that the personality testing market would grow to \$6.5 billion by 2027, which is why it is critical to conduct additional studies on this subject (Leikvoll, 2022). Further, research demonstrates that “personality assessment is a vigorous and successful aspect of psychologists’ contribution to the workplace” (Goodstein & Lanyon, 1999, p. 318). The Five Factor Model (FFM), the Myers-Briggs Type Indicator (MBTI), and the DISC system are the most well-known personality tests (Jones & Hartley, 2013; Remann & Nordin, 2021). Whereas the FFM is based on a scientific method, the latter two lack scientific foundation but prefer greater industry-wide popularity (Remann & Nordin, 2021). Notably, the MBTI is not universally suitable for all business-related operations, leading to research suggesting it should not be employed in hiring processes (Remann & Nordin, 2021). In contrast, the DISC system is widely utilised across corporate domains due to its ability to measure general behavioural characteristics (Remann & Nordin, 2021). In the following, the dissertation will focus on the DISC system to identify and analyse behavioural styles and personality traits with regards to business organisations.

### **2.3.1. DISC System**

The DISC personality assessment, taken by over 50 million people and published in numerous languages, is a renowned test in research fields of nomothetic personality psychology (Jones & Hartley, 2013; Kruse, 2022).

The model, pioneered by Marston's (1928) book on Emotions of Normal People, is famous for identifying behavioural styles and personality traits in a self-assessment (Spendelow, 2023; Utami et al., 2021). The DISC model specifies four fundamental behavioural dimensions: dominance (D), influence (I), steadiness (S), and conscientiousness (C) (Beedu, 2021). Each of these dimensions in the four-quadrant motion model describes distinct characteristics and personality traits of a person (Utami et al., 2021). Most people are a blend of all four DISC styles, with one or two dimensions predominating (Erikson, 2019; Wiley, n.d.). Therefore, "80% of all people have a combination of two [dominating characters]" (Erikson, 2019, p. 13). The most common personality trait is steadiness (S) and the least common is dominance (D) (Erikson, 2019). For the purpose of this thesis, only the dominating personality attribute will be considered since it is the most prevalent.

Facilitating the DISC system, the module has two dimensions at its core: the horizontal and the vertical. The dimensions D and I form the top row representing the extrovert personality attribute. The bottom row's dimensions C and S denote introversion. The left quadrant with D and C indicates task- and issue-oriented behaviours, whereas the right column with I and S represents relation-oriented conduct (Harris, 2016; Utami et al., 2021). Figure 8 in the Appendix includes a thorough illustration of the framework.

Having a detailed look at each personality profile in general, people with a dominant (D) personality style tend to make quick decisions, be highly goal-oriented and direct. They also show high initiative and constant energy (Slowikowski, 2005). A person with an influential (I) personality style comprises traits like extroversion, persuasion, gregariousness, and a tendency to delegate tasks. Furthermore, a person with a steady (S) personality type is trustworthy, easy-going, technically proficient, and reliable. Lastly, people with a conscientious (C) personality are

meticulous perfectionists who can think ahead and prevent problems. According to Slowikowski (2005), people with conscientious personalities like to have little to no social contact and perform best in tasks requiring attention to detail and clear instructions.

DISC measurement itself started in the 1940s, only ten years after the area of personality psychology immersed (*History of DiSC®*, n.d.; Weiner & Greene, 2017). New supporting theories around the DISC system are constantly being discovered. For instance, the Swedish behavioural expert Thomas Erikson (2019) expanded the concept by referring to the different dimensions as colours. In his book “Surrounded by Idiots: The Four Types of Human Behaviour” he refers to “red” as the dominant character, “yellow” as the influential character, “green” as the steady character and “blue” as the conscientious character. Both terms identify the same personality traits and will be used interchangeably in this dissertation.

Erikson (2019) used the following adjectives to describe the four dimensions of his framework (p. 14). These character traits will be referred to throughout the dissertation:

- Red/ dominance: aggressive, ambitious, controlling, convincing, decisive, goal-oriented, impatient, intense, performance-oriented, pioneer, powerful, pushing, decisive, straightforward, strong-willed.
- Yellow/ influence: charming, creative, easy-going, enthusiastic, inspiring, needs attention, optimistic, persuasive, self-centred, sociable, social, spontaneous, talkative.
- Green/ steadiness: patient, relaxed, self-controlled, reliable, loyal, modest, understanding, stable, good listener, prudent, kind, considerate, supportive.
- Blue/ conscientiousness: conscientious, correct, distant, logical, objective, analytical, perfectionist, questioning, quality-oriented, reflective, reserved, seeks facts, structure, systematic.

With the publication of his book, Erikson (2019) demonstrates the practical relevance of the DISC system’s concept. Nevertheless, the book is a popular science publication. Therefore, greater understanding into this topic should be supported through more science, academia-based journal articles.

### **2.3.2. Application**

Due to its easy handling, the DISC personality self-assessment is used more widely in the industry than any other personality test (Jones & Harley, 2013; Slowikowski, 2005). Business organisations use the framework as a tool for motivation, team-building exercises, and employee retention (Beedu, 2021). For instance, a successful team requires clear communication and mutual understanding between its members. Understanding personality features enables more significant consideration and understanding, which reduces workplace conflicts and disagreements (Slowikowski, 2005).

Despite the many possible applications, research still needs to be done on applying the DISC personality test for sales and marketing tasks (Beedu, 2021). Therefore, the DISC personality assessment may assist in boosting sales by establishing a better understanding of the customer's purchasing preferences (Becker, 2020). The customer's information gained through that personality test would then, allow to optimise marketing campaigns to "connect customers with [a] product or service in a unique and meaningful way" (Becker, 2020, l. 46). Additionally, personality-tailored marketing (PTM) strategies would save time and reduce total production costs in comparison to personalised advertisements. Therefore, it would boost marketing effectiveness (Graves & Matz, 2018).

### **2.3.3. Criticism**

A study by Personality Insights discovered that more than 81% of colleagues believe the DISC assessment accurately describes habitual behavioural patterns (Jones & Hartley, 2013). However, despite its widespread adoption, Kavanagh (2017) and Spendelow (2023) emphasise crucial criticism of the personality test.

Firstly, scientists and psychologists contest the validity and credibility of the DISC framework. According to Spendelow (2023), the DISC personality assessment oversimplifies personality traits and ignores the diversity of human nature. Secondly, researchers discovered that when people take the test at various intervals, there may be a sizable fluctuation (Spendelow, 2023). Moreover, more peer-reviewed research is needed to support the DISC model (Kavanagh, 2017). Lastly, Mc Laughlin (2019)

is concerned with the cultural bias and the framework's overall westernisation.

Overall, criticism is vital. However, benefits outnumber the critics as most industry leaders look for a simple and intuitive assessment tool, focusing on behavioural preferences (Dandannavar et al., 2018; Winter, 2018).

### **2.4. Generation Z**

The thesis focuses on Gen Z, a cohort born between 1995 and 2010 (Seemiller & Grace, 2019). The end date is subject to variation. As digital natives who grew up with technological advancements, Gen Z represents an ideal demographic for studying the impact of PTC on purchasing decisions in a digital environment (Turner, 2015).

Gen Z, the successor to Generation Y, or Millennials, emerged alongside the commercialisation of the Internet in 1995 (Seemiller & Grace, 2019). The cohort is portrayed as the generation that has never known life without the Internet. Notably, 70% of Gen Z members self-identify as “loyal, thoughtful, determined, open-minded, and responsible”, while they perceive their peers as “competitive, spontaneous, adventuresome, and curious” (Seemiller & Grace, 2019, p. 29). Some also refer to this cohort as the ‘foodie generation’ (Kılıç et al., 2021).

As of 2023, Gen Z accounted for approximately 26% of the total population across the world (Wise, 2023). Therefore, Gen Z is progressively gaining significance in the realms of marketing and sales (Fathinasari et al., 2023). Furthermore, as of July 2023, 64.6% of the world's population is using the Internet (DataReportal, 2023). Consequently, with the rise of digital marketing, Gen Z substantially influences product purchasing decisions (Fathinasari et al., 2023). Based on research, Gen Z gives pricing and quality the greatest thought before making a purchase (Fathinasari et al., 2023). Additionally, they frequently disregard the opinions of others (Hidvégi & Kelemen-Erdős, 2016; Turner, 2015). Other factors, such as ethical considerations, vary individually (Djafarova & Foots, 2022). Therefore, marketing campaigns must underscore price and quality to compel Gen Z to purchase a commodity.

The core of marketing has always been the strategic management of consumers (Pansari & Kumar, 2018). Marketing transitioned from transactional to relationship management and is evolving to customer engagement. *Customer engagement*, as defined by Van Doorn et al. (2010), entails “the customers’ behavioural manifestation towards a brand or firm, beyond purchase, resulting from motivational drivers” (p. 253). Hence, to effectively engage Gen Z, emotional advertising is the key (Turner, 2015).

One effective tool is digital marketing through various digital platforms, such as social media (Fathinasari et al., 2023). The Gen Z cohort prefers static or animated visuals in online advertisements (Bílková et al., 2023). Nevertheless, thorough research demonstrates that this group has short attention spans, rendering tools like Instagram stories or Reels less effective (Munsch, 2021). Additionally, when expected to operate objectively, Gen Z can suppress their personal desires (Bílková et al., 2023). Moreover, studies indicate that 69% of Gen Z actively avoid advertisements, making it even more difficult to target this generation, which will soon have significant buying power (Munsch, 2021).

Overall, businesses can create efficient and measurable campaigns to affect Gen Z’s purchasing decisions by using the potential of digital technology and acknowledging their characteristics (Fathinasari et al., 2023). Consequently, the dissertation aims to create a blueprint for addressing the future’s most influential consumers in PTM campaigns.

### **2.5. Consumer Decision-Making Process**

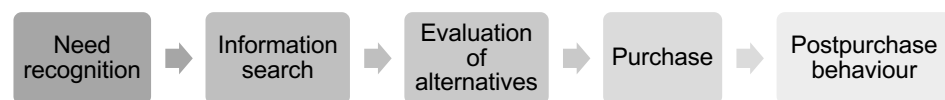
The changing landscape of consumer decision-making in the Digital Age, influenced by factors such as facilitated access to information, intensified media exposure, and evolving consumer habits, poses a challenge for marketers to influence purchasing decisions favourably (Kumar & Raju, 2013; Miklošik, 2015; Stankevich, 2017). At the core of these decisions lies *consumer behaviour*, defined by Stankevich (2017) as “the study of how individuals, groups, or organizations select, use, and dispose of products, services, experiences, or ideas to meet their needs, and the resulting impact on consumers and society” (p. 8). Since all marketing decisions are “based on assumptions and knowledge of consumer behaviour”, studying the consumer’s decision-making process is of

utmost importance in crafting a successful marketing campaign (Hawkins & Mothersbaugh, 2010, p. 8).

Traditionally, the consumer decision-making process has been depicted as linear, often represented by the five-stage model (Stankevich, 2017; see Figure 8). This model, particularly well-suited for marketing purposes, comprises the stages of need recognition, information search, evaluations of alternatives, purchase, and post-purchase behaviour (Panwar et al., 2019; Stankevich, 2017). Within this model, the consumer, also referred to as customer, is defined as “an individual who is made up of emotions, feelings, the ability to think, perceive messages and decode accordingly” (Dar & Tariq, 2021, pp. 21f.).

**Figure 9**

*Five-Stage Model of the Consumer Buying Process.*



*Note.* From Stankevich, 2017, p. 10.

To delve into the specifics of the model, needs recognition forms the initial step. A need may develop naturally as a result of an internal stimulation, or it may be influenced by external variables (Zubin, 2019). External stimulation is particularly important in e-commerce (Han, 2021). Hence, marketers try to create a need imbalance in consumers, for instance, by providing information about new products or products on sale online (Stankevich, 2017).

Once consumers recognise a need, they will look for information. When seeking alternatives, consumers want to obtain as much information as possible (Santander, 2023). This often involves drawing on past experiences, seeking advice from friends and family, and considering information from marketing channels (Zubin, 2019). Digital innovations have made it particularly efficient to look for and gather information on the Internet (Han, 2021). Therefore, consumers seem to be significantly swayed by recommendations from sources such as television advertisements (81%) or online reviews (65%) (Stankevich, 2017). The

time spent researching a product typically relies on the consumer's prior purchasing experiences, the risk involved, and their level of interest (Stankevich, 2017).

In the third stage, the consumer evaluates the various options. Alternatives are evaluated through individual attributes of the best deal (Stankevich, 2017). These attributes can include but are not limited to availability, cultural factors, financial status, personality traits, price, product details, quality, scarcity, significance of the purchase, social and organisational context, social class, and time pressure (Bucko et al., 2018; Pellémans, 1971; Sheth et al., 1991).

Particularly personality traits strongly influence consumer's behaviour and purchasing decisions when driven by emotional choices (Paetz, 2020). Consequently, among all the influential variables, this thesis explicitly explores the role of personality traits and its impact on purchasing decisions in the context of PTC and different industries. For this study, it will not be considered that males' and females' consumer decision-making styles may vary (Mitchell & Walsh, 2004). Hence, research states for instance, that males are time-restricted and prefer buying products on sale, whereas females have a higher quality-consciousness (Mitchell & Walsh, 2004). Moreover, due to the ongoing digital change, customers place higher emphasis on efficiency, simplicity, low costs, and time management (Lee & Lee, 2019). Furthermore, as stated before, it needs to be remembered that Gen Z is mainly influenced by price and quality during the purchasing process (Fathinasari et al., 2023).

Moments that matter for purchase could, thus, be emotional connections with products, which ultimately lead to the surrender of consumers to marketing advertisements (Stankevich, 2017). Findings suggest that customer involvement could be used more extensively as a segmentation tool (Sipilä et al., 2017). Rather than simply assessing the extent of consumer engagement, marketers should consider how consumers interact with a product or service. In essence, they should focus on understanding how consumers engage with products, thereby fostering stronger emotional connections between marketers and consumers (Sipilä et al., 2017).

In the fourth stage, consumers will form their preference or purchase intention for a certain commodity (Han, 2021). Recent research has



highlighted a noteworthy shift in consumer behaviour, indicating that consumers have now assumed control over the decision-making process instead of being passive recipients (Court et al., 2009). This makes targeting consumers more challenging. As a result, there may be a delay between choosing to buy a commodity and doing so. According to research conducted by TNS Infratest, 30% of purchases are made without careful consideration due to pressing needs (Google, 2016). However, for the remaining 70% of purchases, extra considerations including the location, the timing, and the budget are made (Han, 2021).

Taking the recent environment into consideration, research indicates that due to the COVID-19 pandemic, consumers spend more time on researching a good and are more tempted to buy online (Leko & Pap, 2021). The latter applies to the Gen Z community (Leko & Pap, 2021). Han (2021) claims that the e-commerce environment even directs customers to make more deliberate choices, lessen the likelihood of making impulsive purchases, and speed up online decision-making.

Finally, whether the consumer is satisfied or dissatisfied is decided in the fifth stage, the post-purchase period. When satisfied, marketers try to turn their customers into loyal customers (Zubin, 2019).

Meanwhile, according to McKinsey's findings from 2009, the decision-making process should be represented as a circular journey because consumer behaviour and, therefore, purchasing decisions are dynamic (Zubin, 2019). Thus, customers do not always pass all stages during their purchasing decisions. Sometimes, they may skip certain stages, such as information search or evaluation (Panwar et al., 2019).

Overall, the consumer decision-making process to purchase a commodity is highly influenced by personality traits. Emotional marketing campaigns can be seen as the most effective way to generate a need and get the consumer into buying a commodity in the digital environment.

## **2.6. Summary**

In conclusion, this literature review has provided a thorough overview of the key concepts and research gaps related to the impact of PTC on affecting purchasing decisions among Gen Z.

Therefore, the bibliometric mapping revealed missing links between the academic fields of personalised marketing and purchasing decision with personality psychology.

Next, major keywords were explored further. Firstly, personalised marketing has emerged as a powerful strategy in the digital age, leveraging customer data to tailor and personalise interactions with consumers (Vesanen, 2007; Vesanen & Raulas, 2006). However, it still faces challenges, such as privacy concerns, the need for direct marketing permission and general mistrust of the marketing strategy by the public (Chandra et al., 2022; Vesanen & Raulas, 2006).

Secondly, personality tests, particularly the DISC system, offer insights into individual behavioural styles and personality traits (Spendelow, 2023). While widely used in HR-related contexts, its application in sales and marketing tasks presents an opportunity to enhance customer understanding and optimise marketing campaigns (Beedu, 2021; Jones & Hartley, 2013).

Thirdly, Gen Z, a digitally native cohort, plays a crucial role in the marketing landscape (Turner, 2015). Their preferences for price and quality, combined with their affinity for digital platforms, make them a significant target audience (Fathinasari et al., 2023). Emotional advertising is key to engage and influence Gen Z's purchasing decisions (Turner, 2015).

Lastly, the consumer decision-making process is influenced by various factors, predominantly personality traits (Paetz, 2020). Research states that emotional connections with products and services can lead to consumer engagement and ultimately affect purchasing decisions (Stankevich, 2017).

The significance of personality traits in affecting purchasing decisions, particularly in the setting of PTM campaigns, emerges as a crucial field of research. Marketing specialists can gain vital insights into the influences on purchasing decisions and marketing campaigns by understanding how personality traits influence consumer behaviour.

The analysis that follows should help marketing specialists understand how PTC succeeds and how Gen Z's purchasing behaviour can be influenced.

### **3. Methodology**

#### **3.1. Research Approach**

This dissertation adopts a hybrid research strategy that combines inductive and deductive elements (Proudfoot, 2023). Therefore, an inductive research approach is employed to develop a new theoretical framework for the process of personality-tailored marketing. This framework serves as a foundational tool for addressing the underlying research question. Before creating such a framework, an analysis of previously published literature was done. The first step in this literature search involved finding relevant keywords. Identified papers were then narrowed down based on the number of citations and the publication date. Additionally, backward reference searching was used.

Subsequently, hypotheses for application in practice are derived from the framework. This makes up the deductive element (Proudfoot, 2023). The use of hypothesising allows to derive new relationships from the framework. These relationships are restricted to a certain objective, like in this case, the research topic (Partelow, 2023).

The methodological approach is chosen to first understand the context of the research question and current literature before conducting potential empirical studies. According to Shaw (2017) this approach offers a “bold alternative thinking” (p. 821). It also aligns with the growing trend for mixed research approaches (Bager-Charleson & McBeath, 2020). However, it is important to clarify that this research remains hypothetical in nature. As such, the hypothesis testing, including qualitative or quantitative analyses, is not in the scope of this dissertation and lays foundation for future studies.

#### **3.2. Procedure**

The analysis will start by creating a conceptual framework designed to address the identified research gaps outlined in Section 2. This newly adapted framework should explain the dynamics of PTM with a specific emphasis on the impact on purchasing decisions (Section 4.1.).

For that, the framework is built upon and synthesises two foundational models central to this research: the “Process of Personalisation Model” by Vesanen and Raulas (2006) and the “Five-Stage Model of the Consumer Buying Process” by Stankevich (2017). This framework is instrumental to answering the following three research questions:

1. Do personality-tailored campaigns have a positive impact on purchasing decisions?
2. Can the DISC system be used to create marketing output?
3. Do diverse industries have a different impact on purchasing decisions, focusing on Gen Z?

Question one will be covered along answering the other two questions. To address question two, a blueprint for creating personality-tailored advertisements using the DISC system will be developed. This blueprint will involve an assessment of the four personality traits in relation to specific criteria including imagery, colour scheme and ad text (Section 4.2.). Results are derived from previous research on psychological targeting, which focused on the Five Factor Model (FFM). Specific attention will be given to the leading work of the Associate Professor of Management at Columbia Business School Sandra Matz. Findings are possible to be derived due to existing empirical correlations between the FFM and the DISC system personalities (cf. Jones and Hartley, 2013). These findings will be applicable across all generations.

Section 4.3. will primarily address question three, shifting the focus to Gen Z. The section will explore potential disparities in the impact of different industries on Gen Z’s purchasing decisions. An in-depth analysis will be provided of the fragrance industry, the smartphone industry, and the food industry (Section 4.3.2.). Industries have been chosen due to their high distinguishment in purchasing decisions. Hence, a ranking of purchasing decision variables among them three industries will be constructed to detect the most influential variable across them. Then, potential marketing strategies are recommended for the three industries. Ultimately, in Section 4.4., possible hurdles, associated with the framework, are discussed.

#### 4. Analysis

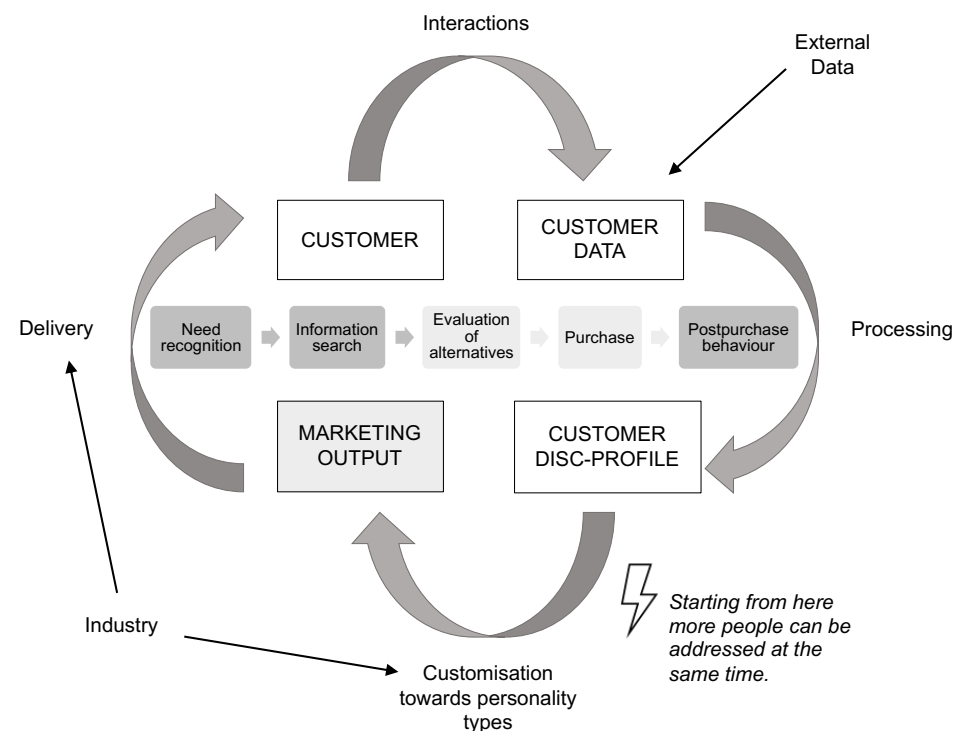
##### 4.1. Framework Personality-Tailored Campaigns

Figure 10 illustrates a self-developed framework to simplify the process of personality-tailored marketing for the corporate world. The framework is a synthesis of Vesanen and Raulas' (2006) "Model of the Process of Personalisation" and the "Five-Stage Model of the Consumer Buying Process" by Stankevich (2017), which were explained in Section 2. Binder et al. (2013) state that "frameworks are useful for developing a common language" (Partelow, 2023, p. 511). Thus, the framework is constructed to bridge the gap between personality marketing, purchasing decisions, and personality psychology, previously discovered throughout the bibliometric mapping (Section 2.1.). Furthermore, the model should clarify the use of the DISC system in marketing operations (cf. Beedu, 2021).

The framework helps to "create value for businesses and their stakeholders by tapping into people's psychological needs and motivations", while at the same time providing a systematic guideline of the overall process (Matz, 2023, para 4).

**Figure 10**

*Process of Personality-Tailored Marketing.*



*Note.* Adapted from Stankevich, 2017, p. 10; Vesanen and Raulas, 2006, p. 10.

The framework consists of four essential steps:

1. **Generating Customer Data:** This step involves collecting customer data through interactions with the customer.
2. **Processing Customer Data:** The customer data collected is processed to create the customer's DISC personality profile.
3. **Customising Marketing Output:** Marketing output is customised to match the previously analysed customer's DISC profile.
4. **Delivering the Marketing Output:** The personality-tailored marketing advertisements is delivered to the customer or the customers.

The theoretical foundation of the framework mainly draws from Vesanen and Raulas' (2006) model. Whereas Vesanen and Raulas (2006) focused on addressing the individual, the newly adapted framework focuses on the four DISC personality types. This shift allows for simultaneously engaging numerous consumers with similar personality types.

Additionally, the process of purchasing decisions is depicted in the inner circle. It co-occurs with the process of PTM. Overlaps of the processes follow the same colour scheme. Thus, customer data is essential to detecting the need recognition of the potential costumer. Similarly, because it may be the customer's first interaction with a product or service, the quality of the marketing output is critical in evaluating alternatives and the actual purchase. Lastly, external factors, such as the industry for which the marketing campaigns are created, are considered. The framework's context-specific scope should also be noted. Therefore, the framework is set in an online environment where data collection is done with the help of a personality profiling algorithm (Zarouali et al., 2020). Moreover, the marketing output is exclusively developed as online assets. Additionally, the DISC profile primarily focuses on the dominating personality trait. Ultimately, the framework is designed with Gen Z consumers in mind.

Examining the framework more closely, it starts by collecting customer data. This can happen through previous interactions or external data (Vesanen & Raulas, 2006). Customer data can include browsing activities, web purchases and more decisively, psychographic information (Adomavicius & Tuzhilin, 2001). Because of the personal information

users disclose, social media platforms are a great source of customer data (Kern, 2016; Matz et al., 2017).

After that, the data is processed to generate the DISC personality profile. Initially, the Gen Z individual is categorised as either task-oriented or people-oriented. Then, an assessment of introversion and extroversion follows. Therefore, the DISC system's vertical and horizontal dimensions have been examined (Erikson, 2019). Observations contribute to identifying the customer's DISC profile, which allows the creation of PTM advertisements.

From now on, also more consumers can be addressed at the same time. This approach could potentially reduce marketing costs and increase a company's time efficiency (Matz et al., 2023). Moreover, during the creation of marketing advertisements, the specific industry, for which the output is intended, is considered. The PTM advertisement is delivered to the customer through social media platforms such as Instagram or Facebook. The framework represents an ongoing learning loop (Vesanen & Raulas, 2006).

Next, the framework will further be broken down to explore customisation towards DISC personality types and the influence of contrasting industries.

### **4.2. Creating Personality-Tailored Campaigns**

Succeeding from the overview, this dissertation explores whether the DISC system can be used to create online marketing output, and whether this output positively impacts purchasing decisions. For that, information from previous studies on psychological targeting will be derived using existing correlations between the DISC system and the Five Factor Model (FFM).

The Associate Professor of Management at Columbia Business School, Sandra Matz, is one of the first of her kind to deal with psychological targeting in detail. Matz et al. (2020) define *psychological targeting* as "the practice of extracting people's psychological profiles from their digital footprints (...) in order to influence their attitudes, emotions or behaviors through psychologically informed interventions at scale" (p. 116). In the last five years, her work has been cited over 4,000 times (Google Scholar, n.d.). Her research is based on the FFM, a grouping of personality traits

first used in 1917 (Jones & Hartley, 2013). The FFM outlines five traits: openness, conscientiousness, extraversion, agreeableness and neuroticism. However, the FFM is too complex and time-consuming for the regular usage to applications in business (D'Agostino, n.d.). Since a more industry-focused approach is underlying the dissertation, the following analysis will explore the usage of the DISC system in PTM.

Matz et al. (2017) conducted an empirical study on the effectiveness of psychological mass persuasion. Along the study, over 3.5 million individuals got psychologically tailored advertisements delivered on social platforms. Findings highlight that PTC resulted in a 40% uplift in clicks and up to 50% more purchases (Matz et al., 2017). PTC were created based on the consumers' psychological traits of extraversion and openness to experience. Therefore, Matz et al. (2017) proved that matching the personality type to an individual makes them more likely to purchase the commodity.

Additionally, conversion rates rose immensely. Matz et al. (2017) conclude that the effectiveness of personality-tailored advertisements depends on the accuracy of predicting psychological profiles from digital footprints. With the limitation in mind, Matz et al. (2017) proved on a large scale that PTC positively impact purchasing decisions. It is questionable whether this is also applicable to the DISC system.

Therefore, Table 3 summarises Jones and Hartley's (2013) studies on the correlation between the DISC system and the FFM. Positive correlations between the DISC system and the dimensions of FFM exist. For instance, the FFM dimension of openness refers to the DISC system's dominant personality profile. At the same time, the FFM dimension of extraversion refers to the influential personality type. Studies by Matz et al. (2017) focused on the dimension's openness and extraversion. Consequently, due to the empirical evidence of positive correlations between the DISC system and the FFM, similar results of the study by Matz et al. (2017) should apply to conducting the study with the DISC system. Thus, when undergoing the framework's process in Figure 10, PTC, created with the help of the DISC system, should positively impact purchasing decisions.



**Table 3**

*Correlation Between the DISC System and the Five Factor Model by Research Conducted by Jones and Hartley, 2013.*

<b>DISC System</b>	<b>Colour referring to DISC System</b>	<b>Correlation with FFM</b>	<b>FFM Dimension</b>
Dominant	Red	Tough-minded	Opposite Openness
Dominant	Red	Change	<b>Openness</b>
Influence	Yellow	Extraversion	<b>Extraversion</b>
Influence	Yellow	Not-Traditional	Opposite Conscientiousness
Steadiness	Green	Agreeable	Agreeable
Steadiness	Green	Stable	<b>Opposite Openness</b>
Steadiness	Green	Traditional	Conscientiousness
Compliance	Blue	Introversion	<b>Opposite Extraversion</b>

*Note.* Own Work.

Nevertheless, correlations between both personality assessments need to be treated with caution. The dimensions of the FFM are not interchangeable with the two dimensions of the DISC system. Thus, the DISC system seems to give more information about the relationship to others (people-oriented vs. task-oriented). For instance, the dimension of extraversion defines a people person who is an extrovert (Jones & Hartley, 2017). However, according to the DISC system, a person with a dominant personality style is an extrovert but rather task-oriented and not people-oriented (Beedu, 2021).

Having shown that using the DISC system for creating personality-tailored advertisements has the potential to positively impact purchasing decisions, the question remains of how these PTC would appear for each personality type. Therefore, Table 4 illustrates a blueprint for creating personality-tailored advertisements with the help of the DISC system. The four DISC personality profiles are depicted on the vertical axis, whereas the horizontal axis shows three dimensions of creating an advertisement: imagery, colour scheme, and ad text/CTA (Call-To-Action). Dimensions have been chosen due to their importance in creating an effective campaign. For that, a “balance between text and imagery” is needed (Dodson, 2016, p. 96). Moreover, colours are important to engage the consumer with the commodity or the brand (*Marketing Assets: The*

*Essential Guide*, 2022). Additionally, according to the MHS, 93% of buyers consider visual appearance an essential factor in purchasing decisions (*Color Psychology Guide*, 2023).

While developing the blueprint, solely the most dominating DISC personality attribute was considered. Moreover, possible recommendations show the extremities of creating marketing advertisements. Overall, findings have been compared to the DISC system's character traits stated in Section 2.3.1.

**Table 4**

*Blueprint for Creating Personality-Tailored Advertisements Using the DISC System.*

Personality Traits	Imagery	Colour Scheme	Ad Text/ CTA
Dominance (D), Red	Bold, powerful visuals	Strong, contrasting colours	Direct, performance-oriented messages
Influence (I), Yellow	Social, vibrant visuals	Bright, energetic colours	Engaging, persuasive messages
Steadiness (S), Green	Relatable, comforting visuals	Soft, calming colours	Reassuring, supportive messages
Conscientiousness (C), Blue	Professional, detailed-focused visuals	Neutral, muted colours	Precise, informative messages

*Note.* Own Work.

A consumer with a dominant personality trait is addressed best using bold, powerful visuals and a direct, performance-oriented message. Individuals with a red character are extroverted and straightforward (Erikson, 2019). Therefore, when creating a campaign, the marketing professional should always ask himself to what extent the consumer will benefit from it. How can the customer belong to the best (Erikson, 2019)? Moreover, a person with a dominant personality type is impatient, meaning that advertisements should communicate a direct message. Additionally, colours should be strong and contrasting, since individuals with a dominant personality trait are somewhat extroverted (Cigić & Bugarski, 2010).

An influential individual scores high on extraversion (Matz et al., 2017). Words and an environment that reflects "social settings or experiences"

particularly appeal to the yellow character (Yarkoni, 2010, p. 367). Marketers should ask themselves how the consumer stands out from the crowd and whether a social reward is gained from it (Hirsh et al., 2012). Consequently, images should be social and vibrant, using bright and energetic colours. To captivate the nature of the individual the ad text should be engaging and persuasive. For instance, Matz et al. (2017) address influential consumers for a UK-based beauty retailer with the ad text “Dance like no one’s watching (but they totally are)” (p. 12715). This ad text indicates the easygoing personality of influential individuals while giving them the spotlight (Erikson, 2019).

Another personality trait are steady consumers. Green individuals are people-oriented and introverted (Beedu, 2021). These consumers are potentially best addressed with classic images, meaning there should be no open space for conflict (Yarkoni, 2010). Furthermore, they score high on agreeableness on the FFM (Matz et al., 2017). Hence, a connection with family and or their community is vital. While colours are soft and calming due to their introverted nature (Cigić & Bugarski, 2010), messages should be designed in a supportive way. According to Erikson (2019), individuals with a green personality type do not like standing out from the crowd and do not want any attention. Therefore, advertisements should be designed as modestly as possible.

Lastly, there are conscientious consumers. Blue personality traits include being rather introverted and task-oriented (Beedu, 2021). Due to their introversion advertisements should not be set in a social setting (Yarkoni, 2010), they should focus on the commodity. Additionally, the ad text should be as precise and informative as possible because conscientious individuals are methodical and structured (Erikson, 2019). Likewise, colours should be neutral and muted to not distract from the commodity that is on sale (Matz et al., 2017).

### **4.3. Industry’s Impact on Purchasing Decisions**

The final section of the analysis examines different industries and their impact on purchasing decisions among Gen Z, when using personality-tailored advertisements. The succeeding industry sectors will be explored in greater detail: the fragrance industry, the smartphone industry, and the food industry. These industries set themselves apart in terms of market size, products, revenue growth, and consumer purchasing decisions. In

Section 4.1., it was mentioned that personality-tailored advertisements are delivered to the consumer online. However, this does not imply that purchases must also be made online. Therefore, customers may be persuaded by online perfume advertising but choose to purchase the perfume from a local store. Consequently, an industry overview will be given, including online and offline purchases.

#### 4.3.1. Industry Overview

Table 5 provides a comparative view of the three industries, each defined as follows: The fragrance industry includes “the consumer market for perfume and Eau de Toilette and any fragrances which cover up body odour” (Jeong, 2023, p. 7). The smartphone industry comprises “mobile devices that combine the functionality of a computer with the ability to make phone calls” (*Smartphones – Worldwide*, 2023, para 1). Lastly, according to Pham (2023), the food industry covers up “all edible products that are bought and consumed for nutrient-based purposes” (p. 5).

**Table 5**

*Industries' Comparison.*

	Fragrance Industry	Smartphone Industry	Food Industry
Revenue (2023)	\$58.27 billion <sup>d</sup>	\$0.5 trillion <sup>i</sup>	\$9.36 trillion <sup>g</sup>
Revenue (2022)	\$53.44 billion <sup>d</sup>	\$0.42 trillion <sup>e</sup>	\$8.7 trillion <sup>g</sup>
Expected Growth (CAGR)	2.95% (2023-2028) <sup>d</sup>	2.38% (2023-2028) <sup>i</sup>	6.74% (2023 – 2028) <sup>g</sup>
Largest Revenue Source	U.S. (\$17.7. billion in 2022) <sup>d</sup>	China (\$119.2bn in 2023) <sup>i</sup>	China (\$1,387 billion in 2022) <sup>g</sup>
Key Players	Givaudan, Firmenich, IFF, Symrise <sup>d</sup>	Apple, Samsung, Xiaomi, Huawei <sup>i</sup>	Mondelez, Nestlé, PepsiCo, Mars, Unilever <sup>b</sup>
Market Leaders	N/A	Apple (39%) Samsung (19%) <sup>i</sup>	N/A
Online Revenue (2022)	5.4% of total revenue <sup>d</sup>	28.26% of total revenue (2021) <sup>h</sup>	3.4% of total revenue <sup>g</sup>
Online Revenue (2027)	7.1% of total revenue <sup>d</sup>	N/A	5.3% of total revenue <sup>g</sup>
COVID-19 Impact	Accelerated online sale; trends for more lighter, intimate, and sustainable fragrances <sup>c, f</sup>	Stretched demand for smartphones in sectors such as business and education <sup>a</sup>	Accelerated sustainability trends; eCommerce growth and home delivery <sup>g</sup>

*Note.* Information is derived from recent industry market research and magazines.

<sup>a</sup> From Alam, 2021; <sup>b</sup> Globaldata, 2021; <sup>c</sup> “How the fragrance industry (....)”, 2020; <sup>d</sup> Jeong, 2023; <sup>e</sup> Laricchia, 2023; <sup>f</sup> MFM, 2023; <sup>g</sup> Pham, 2023; <sup>h</sup> ReportLinker, 2022; <sup>i</sup> *Smartphones – Worldwide*, 2023.

Notable differences emerge when comparing the fragrance, smartphone, and food industries. Firstly, in terms of revenue, the food industry significantly outpaces the others, with an estimated revenue of \$9.36 trillion in 2023, while the fragrance industry is projected at \$58.27 billion and the smartphone industry at \$0.5 trillion (Jeong, 2023; Pham, 2023; *Smartphones-Worldwide*, 2023). Therefore, the food industry is the largest and most financially robust among the three.

Secondly, while the smartphone industry experienced the highest percentage increase in revenue from 2022 to 2023 at 19.05%, its expected annual growth rate of 2.38% is considerably lower than that of the fragrance industry, which is expected to grow at an average rate of 2.95% annually (Jeong, 2023; Laricchia, 2023; *Smartphone-Worldwide*, 2023). One contributing factor is the increasing popularity of fragrances among the Gen Z cohort. Therefore, according to a report from Circana, 83% of American Gen Z consumers usually purchase fragrances (*Gen Z is the Key to Fragrance Growth*, 2023).

Thirdly, the three industries draw their revenue from different central countries. The smartphone industry and the food industry have their largest revenue source in China, whereas the fragrance industry derives its largest revenue from the American market (Jeong, 2023; Pham 2023; *Smartphones-Worldwide*, 2023). This divergence may influence marketing activities, particularly in relation to market trends and consumer behaviour.

Moreover, concerning online revenue, the smartphone industry dominates with a 28.26% share of total revenue in 2021, driven by the ease of online smartphone purchases, variety, and attractive discounts (ReportLinker, 2022). In contrast, the fragrance industry only accounted for 5.4% of its total revenue online, and the food industry even less, at 3.4% in 2022. Online purchases mainly emerged throughout the pandemic in 2019; so far the food industry will join the trend only limited (Jeong, 2023; MFM, 2023; Pham, 2023). Additionally, sustainability has gained importance as a purchasing factor, particularly in the fragrance and food industries (*How the fragrance industry (...)*, 2020; MFM, 2023; Pham, 2023).

These distinctions highlight the diverse dynamics and growth trajectories of the three industries. Next, it is explored whether different variables for

purchasing decisions prevail across these industries. The impact of PTC on affecting purchasing decisions among Gen Z is predicted to vary depending on the type of purchase made and the industry size.

#### 4.3.2. Purchasing Decisions

Table 6 depicts a ranking of purchasing decision variables across the three industries. The variables considered are taken from previous research on purchasing decisions in Section 2.5. Therefore, the variables encompass factors such as availability, personality traits, price, product details, quality, scarcity, significance of the purchase, and time pressure. It is important to note that additional cultural and social influences are possible (Dar & Tariq, 2021). Furthermore, previous research suggests that Gen Z focuses on quality and price throughout the purchasing decision process (Fathinasari et al., 2023).

**Table 6**

*Ranking of Purchasing Decision Variables for Three Different Industries (Fragrance Industry, Smartphone Industry, Food Industry).*

Industrial Sector	Purchasing Decision Variables Ranking		
	<i>1st most important</i>	<i>2nd most important</i>	<i>3rd most important</i>
Fragrance Industry	Personality Traits	Quality	Price
Smartphone Industry	Price	Product Details	Personality Traits
Food Industry	Quality/ Taste	Price	Availability

*Note.* Own Work.

#### Fragrance Industry

Buying a fragrance is a highly emotional activity (Milotic, 2003). Therefore, scents can revive long-forgotten memories (Milotic, 2003). Moreover, each fragrance matches a specific personality or mood, so customers purchase various fragrances (*Gen Z is the Key to Fragrance Growth*, 2023; Kohan, 2022). Thus, according to a report by Circana, 80% of Gen Z fragrance users in the U.S. claim that fragrances boost their mood (Guyduy, 2023). In essence, fragrances are a “tool for escapism” or “an extension of self-expression” without the need of actions and verbal communication (*Fragrances Industry Trends in 2024 & Beyond*, 2023, para. 1). As such, personality traits play a vital role in fragrance

purchasing decisions, with customers choosing scents that resonate with their personality (Kohan, 2022). The aspect of personality traits goes hand in hand with other variables such as exclusivity and uniqueness (Figueiredo & Eiriz, 2020).

Moreover, personal grooming has recently accelerated, and there is a desire for customised fragrances (Grand View Research, 2022). Light-scented fragrances and Indie brands gained significant popularity among Gen Z (ESW, 2023; Grand View Research, 2022). Accordingly, the quality of the fragrance stands as the second most important purchasing influence. Therefore, factors like aroma and durability are two main criteria when buying a fragrance (Figueiredo & Eiriz, 2020). Moreover, an emphasis on high-quality ingredients that adhere to ethical and sustainable practices is growing (ESW, 2023). Furthermore, young shoppers increasingly look for natural ingredients (ESW, 2023). The better the quality, the more the consumer might be inclined to purchase. Additionally, fragrance consumers prioritise the brand (55.6%) over the price (28.1%) when buying a new fragrance (Statista, 2023). Despite Gen Z's price sensitivity, they will likely spend money on items that benefit their health and wellness (WARC, 2022). Although the price seems to play a role in fragrance purchasing decisions, it is not the only decisive factor. Nonetheless, there is a trend for more affordable fragrances, which can be mixed to express a wider variety of moods and emotions (ESW, 2023).

### **Smartphone Industry**

Purchasing smartphones is a high-involvement activity that includes extensive product research (Kırmıoğlu et al., 2010). Therefore, research is done on the price and product details, including the operating system, battery life, or storage (Malviya et al., 2013). In general, the product price and the brand image can explain up to 47.4% of the overall influence on purchasing decisions (Djarmiko & Pradana, 2016).

Primarily, most customers seek "value for money" when purchasing a smartphone, with Gen Z being particularly attentive to this aspect (Fathinasari et al., 2023; Skowron & Sak-Skowron, 2021). Bali et al. (2023) express that the price possesses the most influence in smartphone purchasing decisions. Still, a smartphone purchasing decision is made up from a complex interplay of interconnected factors (Bali et al., 2023).

Secondly, brand preferences are pivotal in shaping purchasing decisions (Malviya et al., 2013). For instance, when buying an iPhone, social influences and status symbols often precede factors like battery life or price. In contrast, when opting for a Samsung smartphone, the price and operating system variables carry greater importance (Malviya et al., 2013). According to Bali et al. (2023), the brand name and its image refers to the product dimension. Therefore, product details, including brand name, operating system, battery life, storage, and weight, are the second most important factor in purchasing.

Lastly, the smartphone can be seen as reflection of social involvement. Therefore, the mobile phone's choice gives a glimpse of the consumer's life (Kımlıoğlu et al., 2010). Thus, personality traits are predicted to influence purchasing decisions because the smartphone is indispensable to the consumer's life (Kımlıoğlu et al., 2010).

### **Food Industry**

Food is a necessity in most countries, and families spend about a quarter of their income on it (Selvanathan & Selvenathan, 2006). A study conducted 2021 in America by Food Insight (2021) reveals that taste influences 57% of food purchases. Likewise, quality has an immense power. Young consumers, for instance, read the food labels attached before purchasing the product (Kumar & Kapoor, 2017). The high importance of quality might also be linked to the great uncertainty in the food domain, since the product can only be experienced after purchase (Kumar & Kapoor, 2017).

Moreover, Gen Z consumers are repeatedly characterised as foodies, who have a passion for eating and are interested in learning about food (Kılıç et al., 2021). A Global Health and Wellness Survey, conducted in 2015, states that approximately 41% of Gen Z are willing to pay more for healthier food (Su et al., 2019). Additionally, other studies highlight that Gen Z would rather "cut corners elsewhere" than food when money is tight (Feria, 2022, para. 5). Consequently, food quality is a greater factor influencing purchasing decisions than food price.

Product availability is the third most significant variable (Feria, 2022). As such, availability is central for growing sustainability trends (Pham, 2023). Regarding plant-based food purchases, for instance, the availability of



products is limited to specific stores (Feria, 2022). Moreover, there might be out-of-stock decisions or decisions on the product's freshness.

#### 4.3.3. Recommendations for Application

Having identified the most important variables for purchasing decisions in each industry, the question remains: "What marketing strategy should be employed for creating online marketing campaigns?". Ultimately, advertising also plays a substantial role in influencing consumer buying behaviour.

Therefore, the following table illustrates recommended marketing strategies for the three industries.

**Table 7**

*Recommended Marketing Strategies for the Three Industries.*

Industrial Sector	Recommended Marketing Strategy
Fragrance Industry	Personality-Tailored Marketing Campaigns
Smartphone Industry	Personalised Marketing Campaigns
Food Industry	Generic Marketing Campaigns

*Note.* Own Work.

It is striking that the fragrance and smartphone industry display a high susceptibility to personality traits, whereas the food industry does not. Since buying food is a necessity, consumers are more influenced by product quality and price, rather than emotions (see Table 6). Therefore, marketers do not need to make immense efforts in marketing the product. It is assumed that generic marketing campaigns would be sufficiently effective.

Conversely, the fragrance industry presents a different scenario. As highlighted in the previous section, personality traits emerge as the most influential variable affecting purchasing decisions (Guyduy, 2023; Milotic, 2003). Because the buying process is highly emotional, the customer could easily be lured in by PTM campaigns (Milotic, 2003). Campaigns would be personality-tailored because each fragrance embodies a specific personality type (*Gen Z is the Key to Fragrance Growth*, 2023). Targeting similar personality types with different fragrances would likely be more cost-effective and time efficient (Matz et al., 2023).

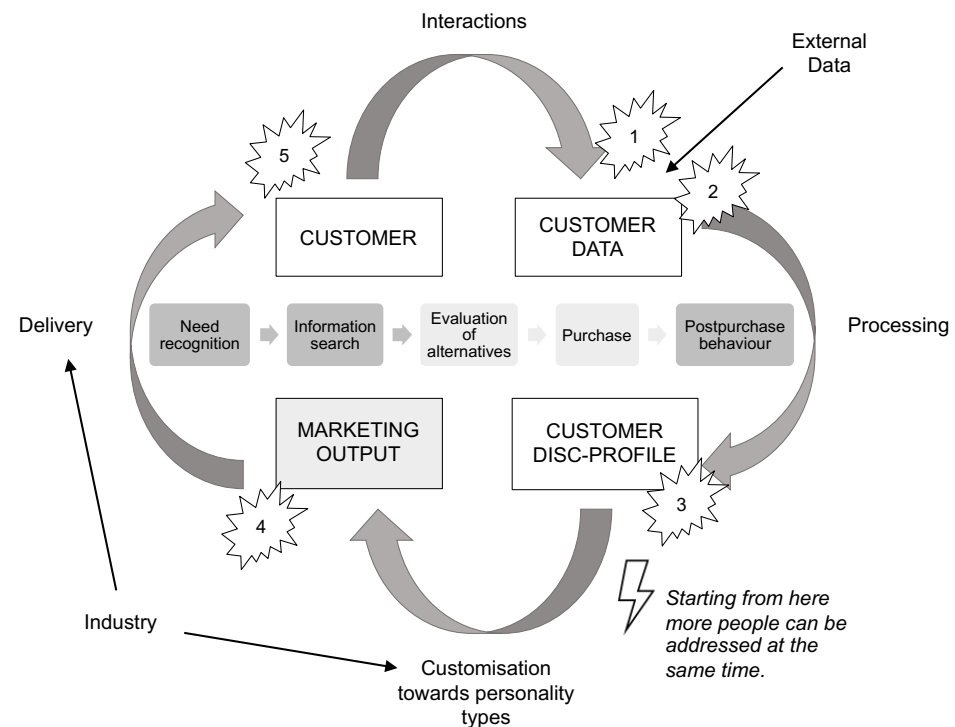
Lastly, personality traits have a minor influence on purchasing decisions in the smartphone industry. As a result, personalised marketing would be suggested as the optimal strategy to follow. Given the high involvement in smartphone purchases, companies should address the individual not a group.

#### 4.4. Hurdles

After carefully examining the framework's components, potential hurdles are identified. Figure 11 illustrates the process of PTM, including possible pitfalls along the way. Five hurdles are pointed out in the shape of an explosion along the process.

**Figure 11**

*Process of Personality-Tailored Marketing with Hurdles.*



*Note.* Adapted from Stankevich, 2017, p. 10; Vesanen and Raulas, 2006, p. 10.

The first two obstacles arise throughout the data collection process. Therefore, permission needs to be granted by the consumer to record data (Vesanen & Raulas, 2006). As such, the European cookie policies indicate that there should be the option to “accept or refuse cookies” due to the growing importance of privacy protection (Adomavicius & Tuzhilin, 2001; European Commission, n.d., para. 1). Yet, according to Wagatha

(2021), 44% of Gen Z customers reveal personal information to be confronted with personalised advertisements. Therefore, the potential noise might be limited for the Gen Z cohort.

Refusing cookies or using a cookie blocker could also lead to data incorrectness, having severe consequences for generating the concrete DISC personality profile (European Commission, n.d.). Moreover, starting in 2024, major browsers such as Google Chrome phase out third-party cookies (Southern, 2023). This should protect consumer privacy. However, these third-party cookies are “the primary method for tracking and targeting users” across websites (Cooper et al., 2023, p. 238). Consequently, the cookie switch represents the most pressing issue within digital marketing at the moment and will be one of the major hurdles for PTM to overcome.

Additionally, customers use different end devices for the research of a product or service (Flocke & Holland, 2014). This can result in gaps throughout the customer journey and thus, in missing data. Furthermore, marketing professionals must be aware that individual personality surveys offer higher accuracy than online profiling algorithms (Matz et al., 2023). The third pitfall occurs in profiling. The segmentation process is not only dependent on data accuracy but also on the data processing method (Vesanen & Raulas, 2006). Thus, the framework focuses on the most dominant DISC personality trait. Still, according to Erikson (2019), 80% of the population has at least two dominant personality traits. Considering more than one personality trait would increase complexity. However, it might increase targeting efficiency (Matz et al., 2017).

Moreover, the impact the PTM output has on the customer’s purchasing decision depends on the channel preference. Therefore, about one-third of Gen Z prefers sponsored advertisements on social media. Furthermore, a study by PwC states that 95% of Gen Z customers tend to use social media (*Gen Z Is Talking. Are You Listening?*, 2020). Hence, online targeting is ideal. The Gen Z cohort is mainly on TikTok, Snapchat and Instagram (Flores-Marquez, 2023). Nevertheless, the wrong channel could be chosen; not catching the consumer’s attention.

Finally, a beneficial impact on purchasing decisions will only be reached when delivered efficiently to the customer. Therefore, Vesanen and Raulas (2006) point out that “timing and differentiation of the delivery are

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critical” (p. 11). Moreover, it is essential to measure customer response to ensure a continuous learning process (Adomavicius & Tuzhilin, 2001).

Overall, the framework implies that success in PTM can only be achieved if every component runs flawlessly and potential pitfalls are prevented. If so, Gen Z’s purchasing decisions are influenced positively by PTC.

## 5. Results and Discussion

### 5.1. Results

In the preceding sections, the impact of PTC on affecting purchasing decisions among Gen Z has been analysed in detail. The establishment of a conceptual framework on the process of PTM led to formulate the seven hypotheses, illustrated in Table 8.

**Table 8**

*Summary of Hypotheses.*

Number	Hypthesis
$H_1$	<i>Personality-tailored campaigns have a positive impact on purchasing decisions.</i>
$H_2$	<i>The DISC system is an appropriate tool to create marketing output with.</i>
$H_3$	<i>The blueprint for creating personality-tailored advertisements using the DISC system is valid.</i>
$H_4$	<i>The strength of the impact of personality-tailored campaigns on affecting purchasing decisions among Gen Z is dependent on the industry.</i>
$H_{5a}$ (Personality Traits; Quality; Price)	<i>Out of the three industries, the fragrance industry is the most suited for the use of personality-tailored campaigns.</i>
$H_{5b}$ (Price; Product Details; Personality Traits)	<i>The smartphone industry is only partly suited for personality-tailored campaigns.</i>
$H_{5c}$ (Quality/ Taste; Price; Availability)	<i>There would be no favourable outcome when using personality-tailored campaigns in the food industry.</i>

*Note.* Own Work.

In a next step, hypotheses would need to be verified using qualitative and quantitative methods.

## **5.2. Discussion**

The dissertation explored the impact of PTC on affecting Gen Z's purchasing decisions. It has initially been suggested that there is a positive correlation between PTC and purchasing decisions among Gen Z. Overall, the analysis highlighted seven hypotheses, which were derived from a conceptual framework of the process of personality-tailored marketing and secondary literature. Although hypotheses, stated in Section 5.1. did not undergo empirical studies yet, the discussion will focus on theoretical and practical implications of them.

### **5.2.1. Theoretical Implications**

Results of the analysis indicate first support for the research question. Overall, there seems to be a significant impact of PTC on purchasing decisions among Gen Z. Therefore, the first hypothesis correlates with previous work conducted by Matz et al. (2017, 2020, 2023) about psychological targeting. The hypothesis contributes to literature by stressing the significance of understanding consumers' personality traits and the ability of swaying purchasing decisions with personality-tailored advertisements (Lin, 2021; Zarouali et al., 2020).

Yet, the major distinguishment of both studies lies in the psychological framework used. Therefore, Matz et al. (2017, 2020, 2023) focus on the FFM model, whereas this dissertation makes use of the DISC system. Therefore, hypotheses two and three contribute to theory by outlining the effectiveness of using the DISC system for marketing purposes. Furthermore, it suggests that a blueprint for the creation of PTC exists. Hypotheses are strengthened through existing dimensional correlations between the FFM model and the DISC system (Jones and Hartley, 2013). Nevertheless, hypotheses two and three are weakened due to the lack of peer-review data and scientific papers of the DISC system (Beedu, 2021; Kavanagh, 2017; see Section 2.3.3.).

When it comes to different industrial influences, it is proposed that they significantly effect purchasing decisions among Gen Z (Hypothesis 4). This finding contributes to purchasing decision literature by stressing the importance of different attributes on the consumer buying behaviour (Bucko et al., 2018; Sheth et al., 1991; Pellémans, 1971). The last three hypotheses indicate the influence of personality traits on the fragrance, smartphone, and food industry. Personality traits have been defined as

one of the strongest influences on purchasing decisions in literature (Paetz, 2020). Literature positively supports the hypotheses by stating that emotional connections with products is what matters throughout the purchasing decision process (Stankevich, 2017). The fragrance industry seems to be the most emotionally connected industry and would work the best for PTM. In contrast, emotional decision-taking is absent in the food industry, making PTC redundant.

Nonetheless, there is lack of empirical proof of the correctness of the seven hypotheses discussed above. The ration for having untested hypotheses is due to practical constraints. Therefore, the limited timeframe for this dissertation would not have been sufficient to conduct for instance, an empirical study, which encloses at least a sample size of 100 probands. Therefore, empirical research would probably contain insufficient data. Furthermore, the page limitation would not have allowed for a detailed analysis of the results. Hence, it was reasoned to postpone the step of hypothesis testing into future research.

Generally, this dissertation builds the foundation for analysing the impact of PTC on purchasing decisions among Gen Z. It is one of the first academic studies to fill in the research gap of personalised advertising and the use of the DISC system in sales and marketing (Beedu, 2021; Chandra et al., 2022). Therefore, it explores the broader possibilities of personalised marketing with psychological targeting. This dissertation outlines key tools within the existing literature and provides application into the corporate world.

It should be a push for market researchers to study the use of the DISC system for marketing purposes. Results suggest that PTC based on the DISC system have a positive impact on purchasing decisions. Researchers such as Sandra Matz have dealt with the FFM personality test over the last years. However, this personality test is of no practical origin for companies. Therefore, this dissertation highlights the need for more peer-reviewed data in this emerging field, offering businesses of any size a new strategic marketing tool.

### **5.2.2. Hypothesis Testing**

Future research should be conducted on the validity of the hypotheses underlying this dissertation. Initially, a qualitative approach should be adopted in the form of focus groups and/ or netnography. Both research approaches complement each other. While focus groups encourage open conversation about personal experiences (King et al., 2018), netnography collects data online “free of systematic bias” (Addeo et al., 2019, p. 24). A primary quantitative study may be used as a supporting research approach for qualitative findings. Therefore, a survey to investigate the impact of PTC on purchasing decisions of the Gen Z population would be handed out to a sample group of 100+ subjects. The survey would be designed to collect data on the participants’ DISC personality type and purchasing preferences, making use of the Likert scale. Then, created PTC from the three industries will be presented to the participants. Responses would be recorded and analysed. In a third step, significant relationships and the strength of their correlations would be investigated. For that, the Spearman rank correlation coefficient could be used (cf. Jones and Hartley, 2013). Lastly, qualitative and quantitative data can be interpreted to whether hypotheses are supported or not. Results of this study would open greater avenues within the research field of PTM.

### **5.2.3. Practical Implications**

The dissertation, especially the conceptual framework, has an immense potential for practical application. Thus, findings allow marketers and the public alike to easily understand the power of personality through PTC. It simplifies previous years of research about PTM and purchasing decisions in one framework, summarising the “what, where, who, why and how”. This understanding will impact how advertising campaigns on social media platforms such as Facebook or Instagram are done. Businesses could use the framework, including industry recommendations and a blueprint for creating an advertisement with the DISC system, to effectively target a broader group of the Gen Z cohort. This would lower costs compared to the use of personalised marketing (Matz et al., 2023). Furthermore, businesses, making use of this framework, might get a competitive edge in their industry. Hence, PTC will set themselves apart from other advertisements, getting the attention of consumers and other

stakeholders of the business. As a result, companies could eventually strengthen their brand loyalty. Moreover, the approach of PTM or psychological targeting allows companies to interact with their clients on a deeper and more personal level (Matz, 2023).

Likewise, making use of personality test's academia will allow companies to better understand customer segments, behaviour, and upcoming trends. Therefore, another practical impact of the framework would be the establishment of customer-centricity in business (Lemon & Verhoef, 2016). Additionally, since this framework is not only accessible for marketers, consumers might come across it. Therefore, consumers would benefit by better understanding the background and sense of personality-tailored advertisements.

### **5.2.4. Ethical Considerations**

Despite, the considerate impact this dissertation will have on recent literature, future studies and in practice, it is key that all future endeavours meet ethical considerations. Otherwise, empathetic communication and positive outcomes following this framework will lead into manipulation and exploitation (Graves & Matz, 2018).

Therefore, some individuals see PTM as a “dark art” (Graves & Matz, 2018, para. 6). A fitting example for that would be the Cambridge Analytica scandal in the 2010s. The political consultant company collected over 50 million Facebook profiles without the user's consent to influence the US voting campaign in 2016 by targeting individuals with personalised political advertisements (Graham-Harrision & Cadwalladr, 2018; Grassegger & Krogerus, 2017). Not only did Cambridge Analytica ignore data privacy and security, but they did not follow the key principle of transparency (Jachimowicz et al., 2017). In other words, voters were manipulated. Consequently, in the same year, the European Union introduced the General Data Protection Regulation (GDPR) law (EUR-Lex, 2016). Yet, stressing the awareness of GDPR is not enough to ensure ethics in future studies. To guarantee compliance and protect consumer privacy, a valuable approach would be to compare and align platform policies of different social media channels. This approach would exclude non-compliant platforms for PTM.



Moreover, behavioural scientist's ethics should be followed (Matz et al., 2020). Figure 12 in the Appendix highlights the six behavioural scientist's ethics goals by Jachimowicz et al. (2017). The six goals include: aligned interests, transparent processes, rigorous evaluation, data privacy and security, ease of opt out and cost-benefit analysis (Jachimowicz et al., 2017). The figure also outlines potentials risks involved when ignoring the goals.

These ethical goals are recommended to follow when testing the dissertation's hypotheses in near future. The first goal inclines that people can be "made better off or worse off" (Jachimowics et al., 2017, p. 17). Therefore, it should be ensured that at every time it is not only the marketer that profits from product purchases but also the consumer. Consumers value the PTC because they might reduce the search time and effort for a product the customer needs. Similarly, it should be transparent towards the consumers that they face personality-tailored advertisements. It would be sufficient to indicate this in a caption or on the asset itself. Furthermore, the third goal implies that future empirical studies should respect the participant's time and effort in enhancing literature (Jachimowics et al., 2017). Additionally, data collected with qualitative or quantitative methods, needs to be treated anonymously and carefully. Moreover, participants of future studies should be given the chance to opt out throughout the hypotheses testing period. Before starting to conduct any further research, it needs to be ensured that the possible harms, caused by the framework of PTM, will outweigh the benefits (Jachimowics et al., 2017). Benefits include the rise in time-efficiency, lower costs, and the swaying of purchasing decisions on the company's site, as well as the ease of taking purchasing decisions and the personalised messaging on the customer's site.

Behavioural scientists' goals have been explained by referring to future hypothesis testing. Nevertheless, the goals are also valid for everyday practices of companies and businesses, which might already make use of PTM.

### **5.2.5. Limitations and Future Research**

Ultimately, limitations must be considered when understanding the identified hypotheses. These constraints include generalisability, methodology, scope, and simplicity. Simultaneously, a further set of implications for future research directions is proposed.

Firstly, the dissertation concentrates on the most dominant DISC personality trait that an individual possesses. The decision was taken because of the simplicity of deriving research-significant hypotheses. However, this oversimplification may not accurately represent the complexity of human personality (Erikson, 2019; Wiley, n.d.). Future research could explore whether results differ when considering multiple dominant traits, providing a more nuanced understanding.

Likewise, the dissertation is focusing on the DISC system because it is the most-industry wide used one (Jones & Hartley, 2013). However, the FFM has more academic research (D'Agostino, n.d.).

Secondly, the thesis solely focuses on Gen Z. Stankevich (2017) states that differences between generations and how they might respond to marketing initiatives are a hot topic. Therefore, to understand the relationship between personality traits and purchasing decisions in general, future studies should include participants from different generations (e.g. Gen X, Gen Y). Moreover, Gen Z's preferences will change over time, which is why there is a need for continuous research and adaption of the framework at hand.

Furthermore, the influence of culture on purchasing decisions and personality traits can vary significantly across regions and countries (Church, 2016). Therefore, one interesting future study direction would be conducting a cross-cultural comparison or a monocultural study. A study by Heine (2001) presented, for instance, that East Asians' personalities change within various situations, whereas North American psychological theories regard individual personality as relatively stable (Heine, 2001). Thus, purchasing decisions might be more situationally influenced in East Asian countries. The lack of cultural and religious influences is also one of the major limitations of the conceptual framework of PTM.

A further limitation is that the study only focuses on three industries. Exploring diverse industries would enhance the practical relevance of the findings further. Moreover, the three industries at hand are different in size

and volume. The research question remains open as to whether there is also a distinction in the impact of PTC on purchasing decisions among Gen Z in industries that are similar in size and volume.

Finally, the conceptual framework, underlying the dissertation's analysis, is set in an online environment. Nevertheless, upcoming trends of Artificial Intelligence (AI) have not been considered. Therefore, recent studies discovered that personality traits and purchasing behaviour of consumers can be predicted with AI (Lahuerta-Otero & Cordero-Gutiérrez, 2022). Additionally, "personality-driven marketing content generation platforms" such as "SoMIN.ai" are developing (Farseev et al., 2021, p. 890). These platforms use personality profiling to automatically create advertising content. Thus, future research could investigate how personality traits of the DISC system can be identified with AI and how the content created from it impacts purchasing decisions. This study could change the future of marketing completely and might even make some marketing activities, redundant.

Overall, this dissertation contributes valuable insights into the impact of PTC on Gen Z's purchasing decisions. Despite stated limitations and the absence of empirical data, it lays the foundation for future research in the emerging field of PTM with the DISC personality test at its heart. The dissertation presents the possibility of creating a breakthrough framework companies can use for their personalised marketing activities. At the same time, it delivers a blueprint for creating PTC and informs businesses over industry's impact on purchasing decisions. The next logical step would be to test the seven hypotheses, proposed in this dissertation. Results will provide more concrete evidence of the relationship between PTC and consumer purchasing behaviour. Additionally, further research should address limitations outlined in this work to achieve a broader understanding of the research area. Since the marketing landscape develops further and digitalisation grows, ethical consideration should guide future research to simultaneously ensure responsible and sustainable marketing practices.

### **6. Conclusion**

The dissertation defines and hypothesises the impact of personality-tailored campaigns on affecting purchasing decisions among Gen Z. It suggests that personality-tailored advertisements have a positive impact on affecting consumer's purchasing decisions. Similarly, the magnitude of the impact of personality-tailored advertisements depends on the industry in which marketers operate. Therefore, the thesis proposes that the fragrance industry is best suited for using PTC, due to its prominent influence of personality traits on Gen Z's purchasing decisions. In contrast, PTC are hypothesised to have a partial influence on Gen Z's purchasing decisions, while the food industry appears even less dependent on personality traits. Overall, personality traits are one of the most important attributes that influence purchasing decisions.

Moreover, it has been proven that the DISC system, a personality test with strong industry relevance, is an appropriate tool for creating marketing output. Additionally, a blueprint for the mentioned creation of marketing output could be developed. With the help of a hybrid research strategy, hypotheses were derived from the self-developed, conceptual framework of the PTM process. The framework was created as a synthesis of Vesanen and Raulas' (2006) "Model of the Process of Personalisation" and the "Five-Stage Model of the Consumer Buying Process" by Stankevich (2017).

The dissertation offers businesses on a local, regional, and global level a framework for initialising PTM. Hence, it pushes to turn the theory of PTM into practice. The application of the DISC system should facilitate this process. Thus, acknowledging the growing customer's desire for more personalised advertisements and technological advancements in collecting customer data and assuring data correctness, PTM could become a future buzzword and marketing strategy. Marketing campaigns adjusted to different personality types could have immense power to sway the purchasing decisions of not only the individual but a whole customer segment in a specific industry.

Linking back to the imagined scenario in the introduction, it has the potential to become a reality and impact the practical landscape of the corporate world. Therefore, this dissertation bridges the gap between personalised marketing and the use of the DISC system in marketing and sales. It also provides practical implications. Introducing the framework of

PTM, which comes along with the hypotheses stated, would give firms a detailed understanding of consumer behaviour. Consequently, companies can harness a competitive advantage in the industry. Furthermore, new marketing practices could enhance brand loyalty and the idea of consumer centricity.

Nevertheless, further research is needed to determine the validity of identified hypotheses. Therefore, hypotheses testing should be conducted using qualitative approaches in the form of focus groups and netnography with a quantitative method like surveys. Additionally, other research studies can be conducted to overcome limitations of generalisability, methodology, scope, and simplicity. Thus, research could be carried out on multiple dominant DISC personality traits, of different types of generations, across various industries, in diverse cultures and with the implication of AI.

Lastly, additional research studies ought to follow ethical principles like the six behavioural scientist's ethics goals by Jachimowicz et al. (2017).

In conclusion, this dissertation proposes the significant potential of PTM, mainly through the DISC system, as a revolutionary marketing strategy for affecting Gen Z's purchasing decisions across various industries. It provides a framework as a guide of bridging theory and practice. It also contributes to previous literature by filling in missing links between the academic field of personalised marketing, purchasing decision and personality psychology. The power of personality is truly immense.

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## 8. Affidavit

I hereby confirm that this dissertation is the result of my own work, that I have indicated all support and resources, and that I have identified all content taken from publications or other sources, especially the Internet. I also affirm that this thesis has not yet been submitted as part of another examination process neither in identical nor in similar form. Furthermore, I confirm that I have not used automated text generating tools or services, including but not limited to Chat GPT, to write the thesis at hand.

Münster, 15<sup>th</sup> December 2023,

  
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Selina Harnisch

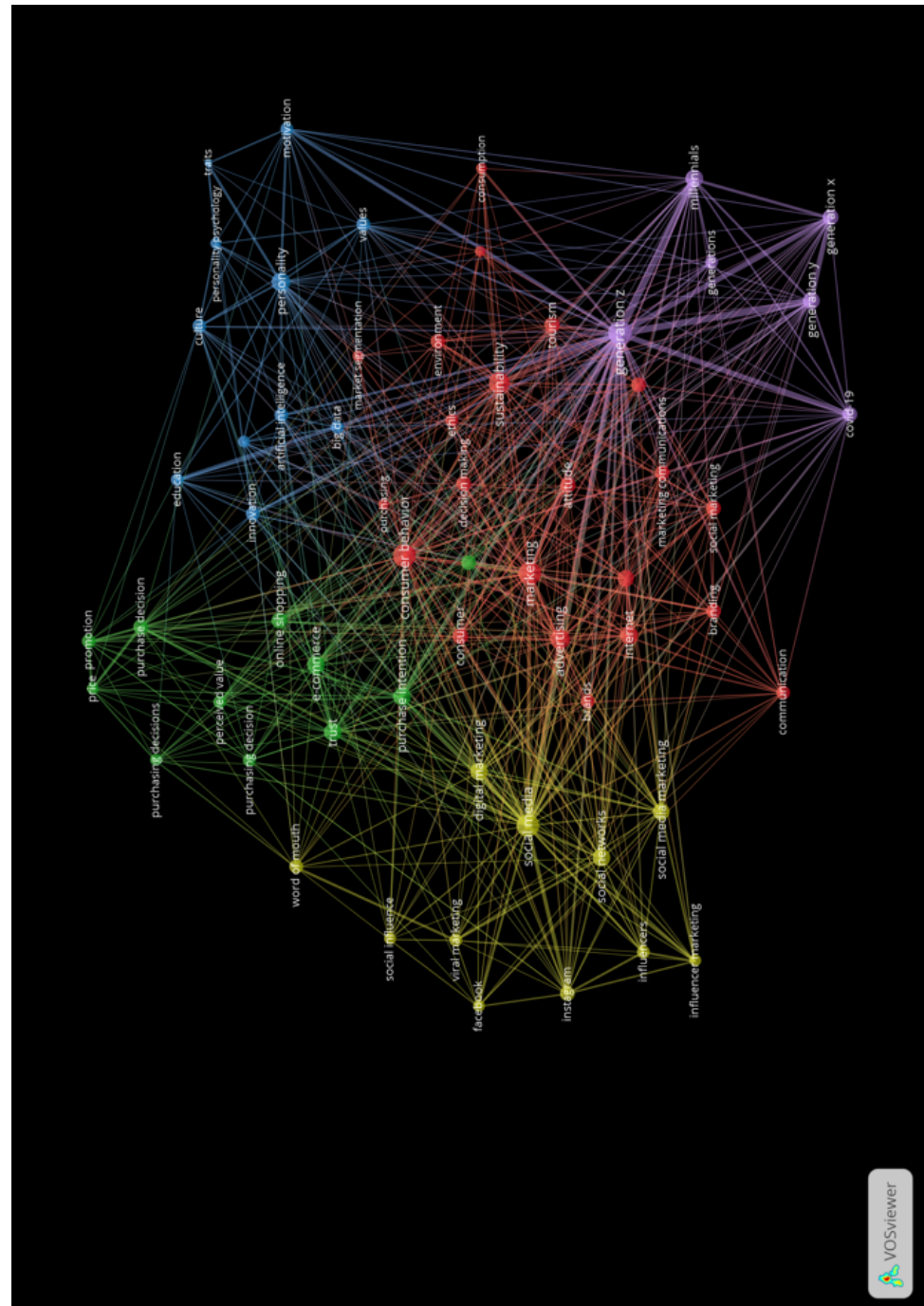
### Figure 1

*VOSviewer Network Visualisation of Occurrences (Data Table 2 Including Gen Z).*



**Figure 2**

*VOSviewer Network Visualisation of Links (Data Table 2 Including Gen Z).*



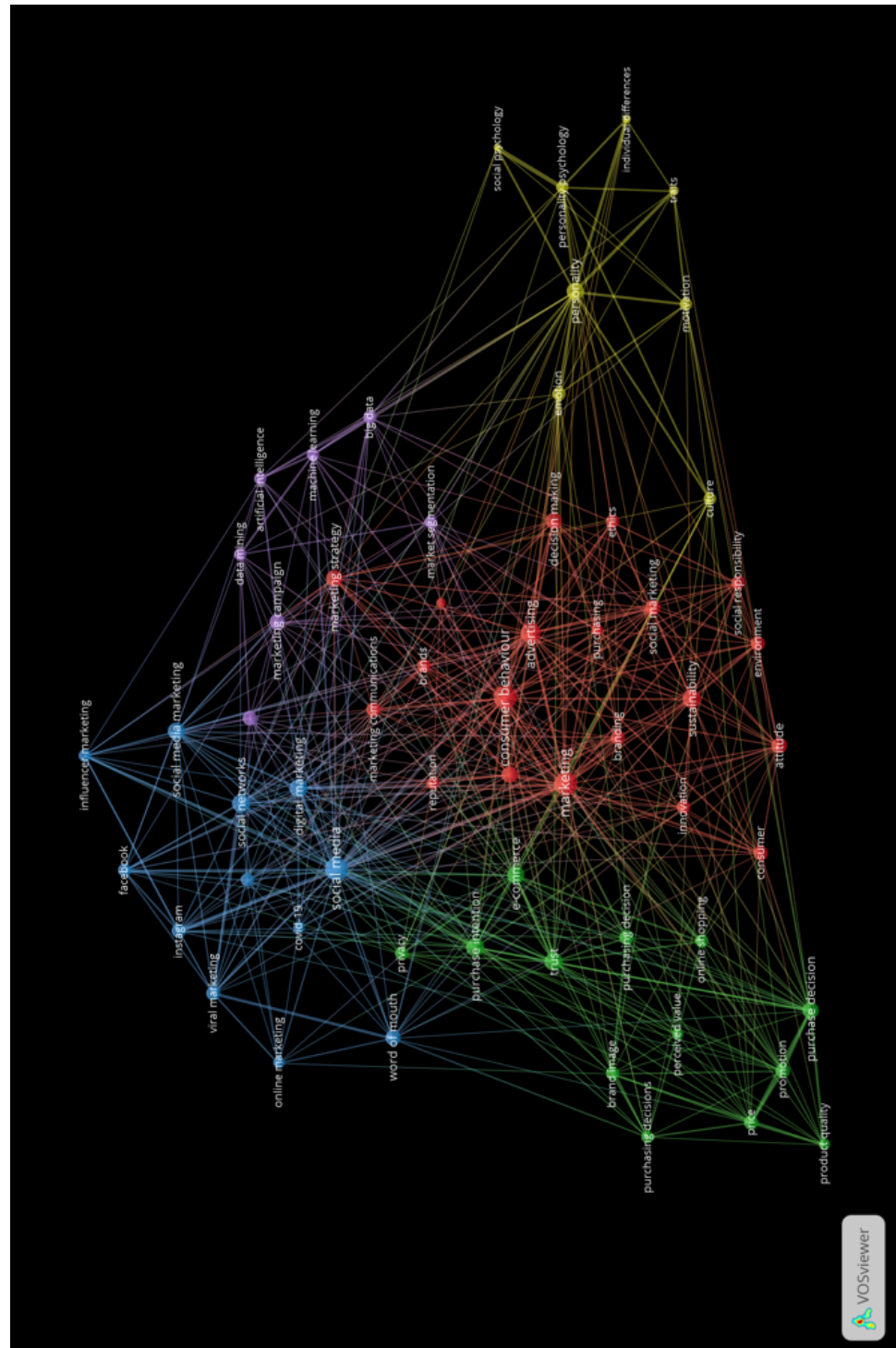
Note. Own Work.

*VOSviewer Density Visualisation of Occurrences (Data Table 2 Including Gen Z).*



**Figure 4**

VOSviewer Network Visualisation of Links (Data Table 2 Excluding Gen Z).

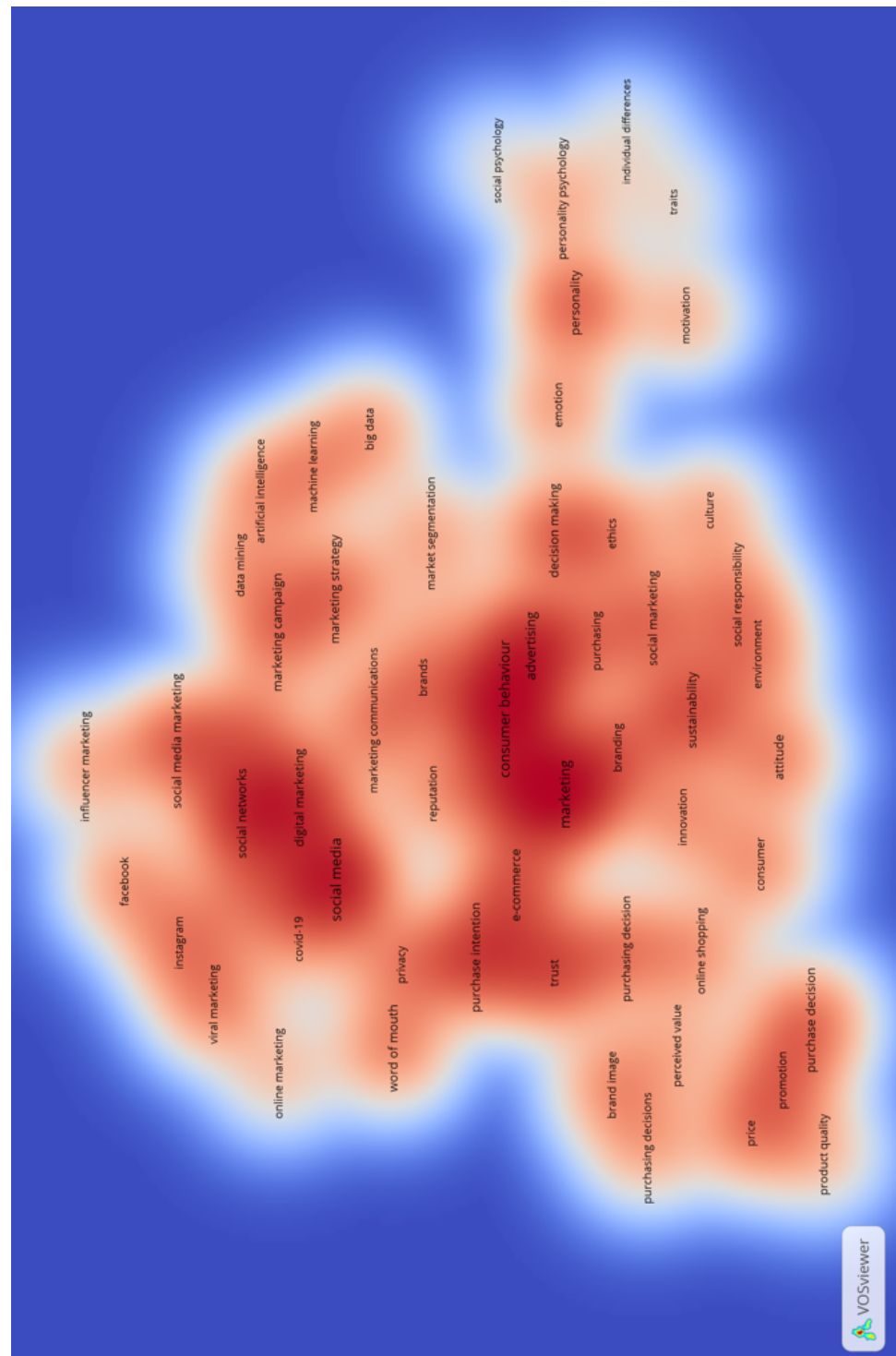


Note. Own Work.



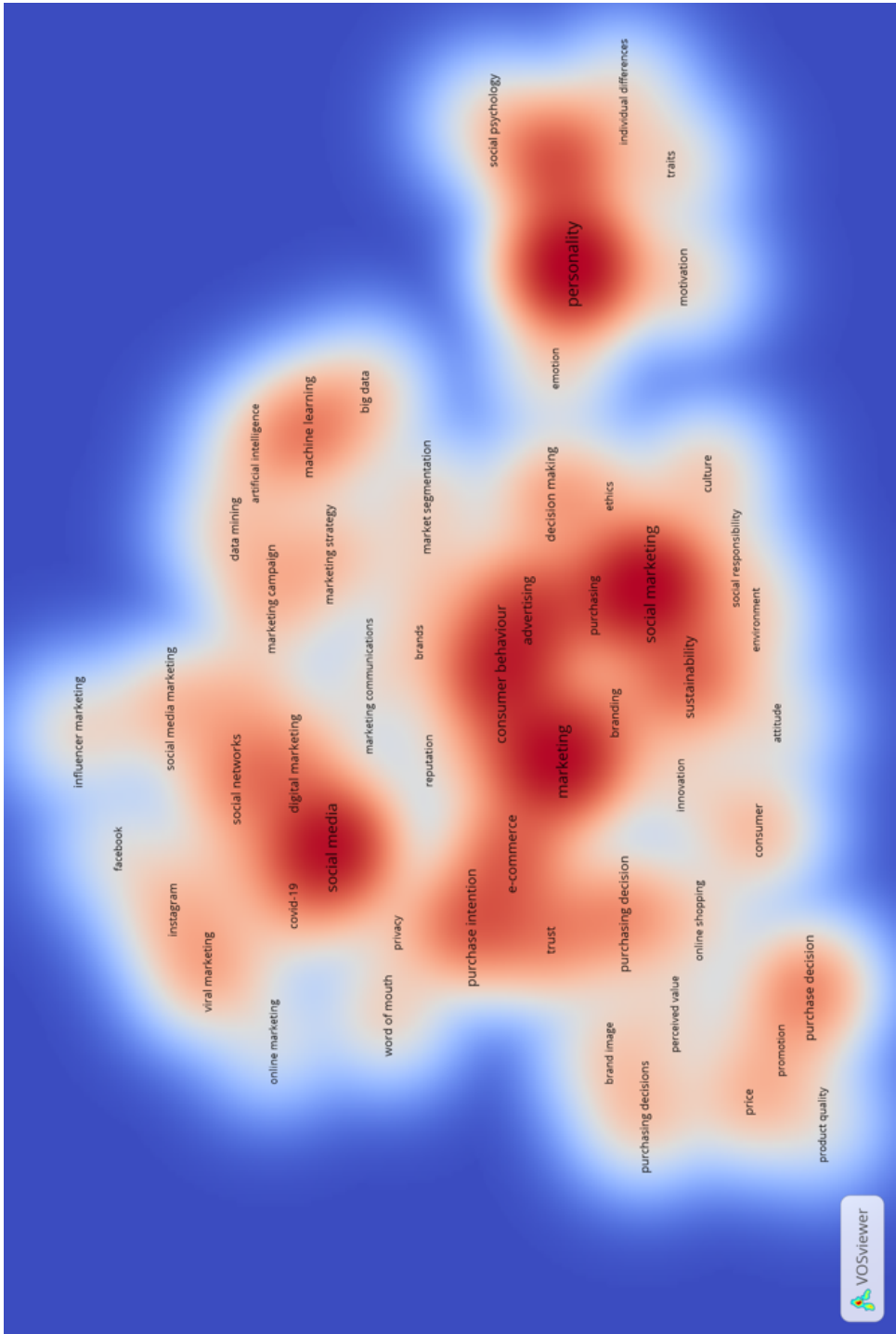
**Figure 5**

*VOSviewer Density Visualisation of Links (Data Table 2 Excluding Gen Z).*



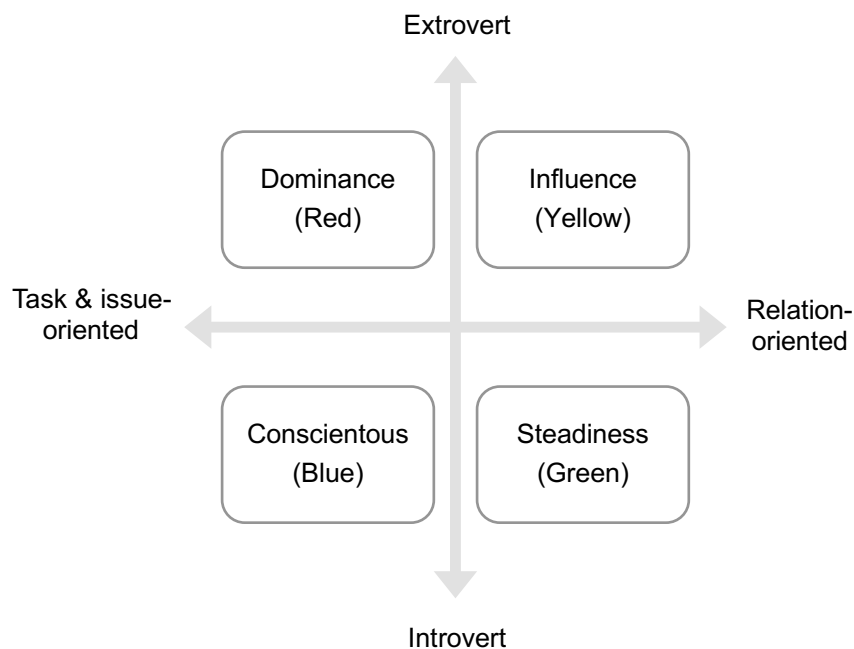
Note. Own Work.

**Figure 6**  
*VOSviewer Density Visualisation of Occurrences (Data Table 2  
Excluding Gen Z).*



Note. Own Work.



**Figure 8***Framework of the DISC System.*

*Note.* Adapted by Erikson, 2019, inner front cover.

**Figure 12***The Behavioural Scientist's Ethics Goals.*

### The Behavioral Scientist's Ethics Goals

Principle	Goal	Risk if ignored
<b>#1: Aligned Interests</b>	The company, researchers, and participants' interests are aligned.	Participants may do things that run contrary to their interests. Loss of trust in the company.
<b>#2: Transparent Processes</b>	Participants understand the plan and purpose of the research.	Loss of trust in the research process. Increased oversight on the company.
<b>#3: Rigorous Evaluation</b>	Rigorous research design and evaluation so participant time is not wasted and the company can learn and improve.	Waste of participant and company's time, effort, and resources. Lack of improvement and support for future research.
<b>#4: Data Privacy and Security</b>	Robust data privacy and security protocols to protect participants' information.	Participant's sensitive data is breached. Company faces legal problems.
<b>#5: Ease of Opt Out</b>	Participants understand how to opt out and can do so simply.	Participants feel forced or coerced to participate. Loss of trust in the company.
<b>#6: Cost-Benefit Analysis</b>	Potential benefits to the participants outweigh potential harms.	Participants are harmed by the company and researcher.

*Note.* Jachimowics et al., 2017, para. 36.