

## **Influence of Marketing Mavens on Consumer Switching: Role of Personality**

**Anjali Sharma**  
**Indian Institute of Technology-Kanpur**

**R.R.K. Sharma**  
**Indian Institute of Technology-Kanpur**

*The aim of this paper is to relate the concept of Marketing Mavens with consumer switching. The Paper examines the influence of different personality factors based on different categories of Market Mavens on customer switching. Our research investigate the role Personality of Market Maven considering five-factor model comprised of five personality dimensions (OCEAN), and Myer Briggs Type indicator (MBTI). MBTI, also known as four opposite pairs or dichotomies of personality dimensions, being one and other OCEAN, in our research are studied using different levels Involvement (High, Low) of consumer and Value of offering (High End/ Low End) associated with Consumer Switching. A Marketing Maven's influence on a consumer will differ according to their personality with level of a consumer's involvement and type of a product being offered based on its value. For Example, we suggest that Marketing Mavens who are having too much of information will tend to be perspective and not Judgmental. Similarly, for low end/low involvement products maven will be more of Sensing and Thinking Personality trait, but for high end products he will tend to be Intuitive and feeling and hence will influence Switching accordingly.*

### **INTRODUCTION**

Retaining current customers and influencing their decisions is a less costly, more efficient marketing strategy than acquiring new customers. 'Zero defections' has been considered to be a critical business success factor. Retaining 5% boosts profits to almost 100% (Reichheld and Sasser, 1990). As Over long term, consumer become less sensitive to price, and hence there is increase in Revenue and profit. But changes in business regulations across the globe and rapid technological advancement have lowered the switching barriers and thus fueling propensity to switch despite being satisfied with an existing product. In modern times Consumer's awareness has power-shifted in their favor and there is an ease with which they can switch to superior option at the click of a button. It has become even more frequent and convenient with advancement in technology.

Technology is fueling Consumer Switching and hence Switching Barriers are coming down. With Easy Availability and access of Information Switching Cost is reducing further. Use "intelligent agents" to locate the best prices, bid on various marketing offerings, by-pass distribution outlets and middlemen. Browsing thousands of options at a click 24X7, and with More Options there is High Tendency to switch.

Shifting of Product or Service offering to Online Channels has tremendously changed the way consumer shop. Known example of this are Online Shopping, Insurance and Education.

Changing this scenario drastically is the emergence of Marketing Mavens in world of consumer marketing. Market Mavens are individuals/group of individuals who have information about various kinds of products as well as they have niche knowledge for a particular line of products/segments. They are aware of places to shop, and other facets of marketing, and initiate conversation with consumers and respond to queries from consumers for marketplace information. (Feick and Price, 1987). They have a general knowledge about a wide range of products and services, and are conscious about product, prices, durability, availability, store characteristics, distribution and promotion (Brancaleone and Gountas, 2007). They are more likely to rely on secondary sources and have some confidential source of information like annual report, GBM report confidants from market. They read retail magazines, direct mail advertisements, and discuss retail store image attributes more freely than non-mavens (Higie, Feick and Price, 1987). They are high users of coupons. Market mavens have more accurate vision for service quality than opinion leaders and early adopters. But for a specific product, Market Mavens and Opinion Leaders are more sought after.

There has been huge proliferation in recent years in numerous products categories (computers, softwares, hotels, automobiles etc.) A convergence trend has also been in trend i.e. integration of two or more technologies, thus further causing proliferation of products and increased demand of market mavens (Geissler and Edison, 2005).

## **LITERATURE REVIEW**

### **Consumer Switching**

CSB is the way customers shift from one supplier/service provider to another. Also Known as customer defection behavior it can be defined as the extent to which the customer has changed his/her service provider(s) in the past (Reichheld, & Sasser, 1990). In the other words, it can be defined the level of propensity of customers to switch from one product or service provider to another in a given industry or purchase situation. For services, it can be defined as determination to use the same service. Retaining customer is a lot effective strategy than acquiring new ones as existing customers are more profitable and less expensive to keep, as opposed to the costs of attracting new ones (Dawkins & Reichheld, 1990). According to them, a 5% decrease in customer switching might lead to an increase in the net present value of customers of between 25% and 85% in a wide range of service category switching from one service provider to another (Keaveney & Parthasarathy, 2001).

### **Marketing Maven**

A market maven is a designation and not necessarily a human. In the age of digital era, MM has high involvement in websites and electronic channels. Now-a-days we can see star rating on each product and no. of reviews by consumers which helps us to get an opinion of product users. Also, now product can be compared side by side to get a clear statistical data to decide the required purchase. These are all functional as Market Maven. Also, websites like [www.youtube.com](http://www.youtube.com) have become a major attraction for Market Mavens (here we are considering Market Maven as a human) to present their opinions regarding products via video presentation. Along with video presentation, they also provide link in the description to an e-commerce website thus promoting e-commerce, which further makes Market Mavens as a concerned point of contact for the companies whose products market maven is dealing with. Impulse buying can also be thought a result of promotion by market mavens. Impulse buying is a kind of purchase which isn't planned or intentional. While surfing e-commerce websites, we come along with section "products you may like" or "Customers who bought this item also bought" in case of [www.ebay.com](http://www.ebay.com) which provides us with other relevant purchase items which serves as another form of Market Maven.

Market Mavens now-a-days are highly associated with influencing consumers decisions consciously and unconsciously. In current era with so much completion and options customers have a wide range of products to be purchased, and each product is dealt by numerous companies, therefore customers need

opinions in choosing the best product. And here comes the role of market mavens. He is known as a person having specific knowledge or general market expertise.

More product choice and new ways for customers to interact with more fellow customers, seem to signal the growing relevance of mavens. Studies have shown that inter-personal communication with non-commercial sources are generally seen as most credible and can have powerful influence on consumer behavior. Therefore, marketers attempt to identify these early adopters (market mavens) to aid the product information. This gives company a competitive advantage.

Generally, people tend to purchase products that have been previously used by someone for the assurance of quality, where the role of brand value comes into play. But, in certain cases, consumers tend to make some bold decisions by getting trapped by the external perceived value of the product. But sometimes, consumers have inconsistent thoughts or attitudes regarding certain products due to multiple source of information which is known as Cognitive Dissonance. As diffusion of information by use of internet is highly popular these days, we see that e-mavens like star ratings on websites, one-on-one comparison, critic review etc. shows clear picture of product credibility as compared to what is showed by company. Certain Market Mavens who use YouTube as an instrument are also highly legitimate for their information which depicts the actual credibility of the product as they have enough knowledge regarding facets of products.

In today's world, we can observe a variety in personality of consumers in terms of needs and requirements among old people and the new generation. Thus, it is very evident that a consumer might want to get advice from a Market Maven who has a personality that matches with his' on contrary of old age consumers who would want to listen to a Market Maven who has a mindset of his own personality type. Thus, it can be said that buying group prefer Market Maven of similar personality.

#### *Influential Power of Marketing Maven*

The influential power of a Market Maven in influencing decision making process depends on various factors stated below: -

- a) **Personality Type:** Personality is a set of characteristics that influences individual's behaviour. These characteristics are patterns of thoughts, feelings and behaviours which makes a person unique. While a few aspects of personality may change as we grow older, some of the well-known psychological theories are Biological Theories, Behavioural Theories, Psychometric Theories, Humanist Theories and Trait Theories.
- b) **Level of influence in consumer buying/ switching behavior:** In today's era, Market Mavens are no longer limited to their niche of their expertise. They are diversifying their fields of expertise and trying to pursue the philosophy of "Jack of all trades and Master of none". For example, "TechGuru" are YouTube Market Mavens for mobile reviews. But now-a-days, they also tend to review "Wi-Fi Routers". They are using the brand they have established of themselves to gain popularity. Sometimes these attempts can lead to destruction of credibility that the Market Maven owns. This leads to decreased level of influence in consumer buying/ switching behavior.

Also, now-a-days, a phenomenon called "knowledge pooling" is gaining huge popularity. Various famous Mavens come together to collaborate and thus, providing information collectively. This may lead to further increase in the trust that people show in those Market Mavens relative to how much they trusted those Mavens individually. These tactics leads to higher levels of influence in product buying/ switching behavior.

#### *Evaluative Criteria for Purchase/ Switching*

The decision process starts from the product to be purchased, then information is gathered about all the alternative brands offering the product. Information is processed and then alternatives are compared based on some evaluative criterias. Although, a generally higher level of significance of evaluative criteria can be expected out from mavens than for other customers.

Relative importance of evaluative criteria varies per purchase situation, available alternatives, involvement level, social class, gender, income level, purchase experience. An understanding of these criteria would be of benefit to marketers as they develop, position and communicate products and stores. Criteria may include Brand choice, retail store choice, product appearance, functionality, quality and brand image, durability. (Williams and Slama, 1995)

### **Personality**

Personality is the unique, relatively enduring internal and external aspects of a person's character that influence behavior in different situations (Schultz and Schultz, 2009). It also refers to the set of invisible characteristics and practices that lie behind a relatively stable pattern of behavior in response to ideas, objects, or people in the environment (Daft, 2011). Sung and Kim, (2010) explained personality is the general tendency to behave consistently across various situations and can be broadly classified into five stable and enduring dimensions, referred to as the Big Five: Extraversion, Agreeableness, Conscientiousness, Emotional Stability, and Culture. Literature on personality traits is vast. From 4,000 words and characters many researchers have identified several important factors to measure personality (Tupes and Christal, 1961; Norman, 1963; Costa and McCare, 1985; Goldberg, 1990; Benet and Walter, 1995; Asthon et al., 2004).

### **Big Five Factor/ OCEAN**

- Openness- Openness is associated with cognitive ability. It is associated with moderate intellect and enjoyment of new experience.
- Conscientiousness- It is associated with moderate level of efficiency with which a person goes about doing his routine tasks. Conscientious people are good planners.
- Extraversion- Extravert people like to interact with external world, and are best suited to deal with environment and other people.
- Agreeableness- Agreeableness is the parameter by which we can judge a person: how much he or she is co-operative, easy going, empathetic and friendly in nature. Agreeable people are ready to do what other people want. Agreeable people are unselfish and they have concern for other people. Agreeable people tend to form cohesive structure.
- Neuroticism- These people are stressed easily. When things are so wrong they are unable to handle their impulse and desires. They generally make efforts to see things done right.

### **Myers-Briggs Type Indicator (MBTI)**

The MBTI was constructed by Katharine Cook Briggs and Isabel Briggs Myers. It is based on the conceptual theory proposed by Carl Jung (Jung & Gustav, 1971) who had speculated that humans experience the world using four principal psychological functions – sensation, intuition, feeling, and thinking – and that one of these four functions is dominant for a person most of the time. (Daniel et al, 2017) The MBTI was constructed for normal populations and emphasizes the value of naturally occurring differences. (Pearman & Albritton, 1997). The underlying assumption of the MBTI is that we all have specific preferences in the way we construe our experiences, and these preferences underlie our interests, needs, values, and motivation." (Kaplan & Saccuzzo, 2009)

The four scales used in the MBTI have some correlation with four of the Big Five personality traits, which are a more commonly accepted framework. (McCrae & Costa, 1989) The Myers-Briggs Type Indicator (MBTI) is based on Carl Jung's theory of psychological type. It indicates your personality preferences in four dimensions: Where you focus your attention – Extraversion (E) or Introversion (I), the way you take in information – Sensing (S) or Intuition (N)

At the heart of Myers Briggs theory are four preferences. If you prefer to deal with:

- People and things (Extraversion or "E"), or ideas and information (Introversion or "I").
- Facts and reality (Sensing or "S"), or possibilities and potential (Intuition or "N").
- Logic and truth (Thinking or "T"), or values and relationships (Feeling or "F").
- A lifestyle that is well-structured (Judgment or "J"), or one that goes with the flow (Perception or "P").

The identification and description of the 16 distinctive personality types is a result from the interactions among these preferences:

**Favorite world:** Do you prefer to focus on the outer world or on your own inner world? This is called Extraversion (E) or Introversion (I).

**Information:** Do you prefer to focus on the basic information you take in or do you prefer to interpret and add meaning? This is called Sensing (S) or Intuition (N).

**Decisions:** When making decisions, do you prefer to first look at logic and consistency or first look at the people and special circumstances? This is called Thinking (T) or Feeling (F).

**Structure:** In dealing with the outside world, do you prefer to get things decided or do you prefer to stay open to new information and options? This is called Judging (J) or Perceiving (P). When you put these four letters together, you get a personality type code. Having four pairs to choose from means there are sixteen Myers Briggs personality types.

## **HYPOTHESIS DEVELOPMENT**

Market Mavens have a huge amount of knowledge regarding their product category. But, now-a-days it can be seen that Market Mavens aren't just restricted to the co-domain they fall into, but also try to explore the things out of their niche. In this era where internet is easily accessible, some Market Maven go out of the line to become multi-dimensional, so they would be able to enhance their image and credibility relative to other mavens. Now-a-days it can be seen that Market Mavens aren't just restricted to the co-domain they fall into, but also try to explore the things out of their niche. For example, GadgetGuru is one of the famous Market Maven whose co-domain falls into mobile gadget category, but he has also tried to explain gear watches, digital camera etc. This clearly shows that market mavens have a lot of information, another than their co-domain, in whose diffusion, sometimes leads to the image depreciation of even the co-domain.

Thus, because of having high amount of information, market maven stand in no position but to provide their insights regarding brands and products, instead of taking sides i.e. a biased review regarding specific brand/product. Their function is to only narrate pros and cons of product/brand they are reviewing. For example, while YouTubers GadegtGuru try to review new products/brands, they just describe its pros & cons rather than having a pre-occupied image of the same. This characteristic supports the image of Market Maven as an authentic and trustworthy personality with unbiased opinion.

Market Mavens are generally friendly and talkative type of people and they like the presence of others (Rofthman and Coetzer, 2003). It represents personality characteristics as warmth, gregariousness, excitement seeking and energetic (Barrick and Mount, 1991; Goldberg, 1990; Watson and Clark, 1997). They are not interested to do boring and monotonous work. They are excitement seeking in nature (Costa and McCrae, 1992). Feist (1998) concluded that introverted people are more proficient on creative work. Extraversion has a positive connection with new experience (Furnham & Bachtiar, 2008; Wolfradt & Pretz, 2001). They direct your energy to deal with people, things, situations, or "the outer world", then your preference is for Extraversion.

Based on these arguments following hypothesis are framed:

***H1: Marketing Maven will experience Extraversion for all types and hence highly in favor of Consumer Switching.***

Market Maven prefer to adopt a particular type of lifestyle. They seem to prefer to go with the flow, to maintain flexibility and respond to things as they arise, then preference and hence they are Perspective. And so arise our next hypothesis:

**H2:** *E-market Mavens are having too much of information that they will tend to be perspective and not Judgmental.*

Since various products have varying prices and features, the involved processes and complexity in decision making process vary as per the product. There are two kinds of products as far as we concern decision making process.

- a) Low End/ Involvement product: Product that is properly under budget and doesn't involve high amount of thinking and cognition. A little risk is associated in purchase of these products.
- b) High End/Involvement product: Product that are high in price and involve high amount of thinking, cognition and advice. These products incur high risks as having a worse product may cost a huge loss.

Market Maven tend to have influence mostly on low involvement products (Puspa and Rahardja, 2009). The reason being that these involve minimal risks and therefore consumers are willing to try a new brand or follow an advice. But in case of high involvement products, people generally don't prefer to try out new products unless they are highly influenced by opinion leader (Clark and Goldsmith, 2006). They tend to rely upon their cognitive and past experiences to review brand and service superiority to ensure a perfect purchase and no risk. For example, while buying a mobile phone, people generally get influenced by Market Mavens and give a thought to a purchase of new brand, but, in case of purchasing of cars, people still tend to trust the experiences of their relatives, past users etc. rather than trusting on some Maven. People tend to reject new brands when it comes to high involvement product purchase even if they are providing better purchases. This brings us to the following hypothesis: -

**H3:** *For High-End product, he would appeal more to emotions as compared to low end where he would appeal to cognitions.*

Market Maven prefer to deal with facts, what you know, to have clarity, or to describe what you see, on the basis of objective logic, using an analytic and detached approach and hence their preference is Sensing and Thinking. On the other Hand, if they prefer to deal with ideas, look into the unknown, to generate new possibilities or to anticipate what isn't obvious, using values - i.e. on the basis of what or who you believe is important - then their preference is for Thinking and Feeling.

**H4:** *For low end/low involvement products maven will be more of Sensing and Thinking but for high end products Intuitive and feeling and hence will influence Switching.*

Conscientiousness people are methodical, ordered and dutiful in nature and they are less interested and not suitable for innovative work (Robertson et. al., 2000). Individuals with the highest score on agreeableness, conscientiousness and neuroticism are less creative in nature (Abdullah et. al., 2016, Olakitan, 2011). On the other Hand, Open people are more inclined to involve in new things (Hogan et al., 1994; John & Srivastava, 1999) and they don't follow and believe in old and traditional values (McCrae & Costa 1987; McCrae & Costa, 1997 and Feist, 1998). This attribute helps a person to try new offerings. They have a lot of intellectual curiosity and imagination, which helps them to think about problems and solutions beyond the conventional set of norms. This type of divergent thinking has strong correlation with creative works (McCrae, 1987; Wolfradt and Pretz, 2001). Openness is one of the most important factors for a person to do innovative work (Patterson, 2002; Batey & Furnham, 2006; Furnham, 1999; Gelade, 1997; Harrison et. al, 2006; King et al, 1996; McCrae, 1987; Wolfradt & Pretz, 2001). And Hence we arrive at iur next hypothesis,

**H5:** *Market Maven will be highly Conscientious for Low-End and Open to experience for high end products*

## **METHODOLOGY**

Our study follows an exploratory research design through Focused Literature Review to identify the unexplored research gap in literature. We performed an extensive literature review to develop a conceptual framework which can be further employed to empirically test and support the findings. In the next version of this paper, i.e. the verification stage, data will be collected from cities of selected country(s). Structured questionnaire-based survey was developed. Then, we plan to send it through Google link (online) and manual distribution. The questionnaire consists of two parts: part one is helping to get the biography and their experience in consumer switching; Part two of the questionnaire asks for responses on the key constructs of the research variables of Big-Five Factors, MBTI, Personality of Market Maven, Consumer Switching. Data will be examined using structural equations modeling (SEM) which is basically a combination of confirmatory factor analysis (CFA), and linear regression, to find out the causal relationship between the factors considered and consumers' switching Intentions in product/ services.

## **CONCLUSION**

In this paper through literature review, we have identified that personality of marketing maven affects consumer switching behavior. . In this paper we are using Big-Five factors and MBTI (Myer Briggs personality type indicators) with Consumer Involvement and Value of Product acting as moderators. It is also proposed that CSB would vary depending on the level of involvement and value of a product/ service, depending on Personality of Market Maven influencing Consumer Switching. And hence, it is concluded that different market strategies can be developed by marketing firms and consumer business' to tackle personality differences of global consumers on these pre-defined Personality dimensions to discourage switching, on different levels of consumer involvement for different types of product/ services depending on value-offering. We propose that Marketing Maven will experience Extraversion for all types and hence highly in favor of Consumer Switching. On the other hand, Highly Conscientious for Low-End and Open to experience for high end products. Similarly in High-End product, he would appeal more to emotions as compared to low end where he would appeal to cognitions. Since Marketing Mavens are having too much of information that they will tend to be perspective and not Judgmental. Similarly, for low end/low involvement products maven will be more of Sensing and Thinking but for high end products Intuitive and feeling and hence will influence Switching accordingly. We give a theoretical framework here and will get back after we are done with data collection and results. The proposed hypotheses will be verified through empirical data in the next version.

## **LIMITATIONS OF STUDY**

The study considers MBTI scale and big five factors to judge the cognitive styles and personality of our Marketing Mavens as dimensions/ traits to judge their influence on Consumer Switching decision. On one hand MBTI and Big five factors are popular and reliable to judge personality and cognitive style of a person, but on the other hand, it is required to consider, whether these personalities and cognitive style measurements are sufficient to make relations among personality, cognitive style and Market Maven. Situational factors and age might influence switching for different consumer differently. Besides the study does not take into account E-Services an emerging areas in today's era.

## REFERENCES

- Abdullah, I., O.R., & Panatik, S.A. (2016). A literature review on personality, creativity and innovative behavior. *International review of management and marketing*, 6(1), 177-182.
- Asthan, M.C., Lee, K., Perugini, M., Szarota, P., De Vries, R.E., Di Blas, L., et al. (2004). A six-factor structure of personality-descriptive adjectives: Solutions from psycholexical studies in seven languages. *Journal of Personality and Social Psychology*, 86, 356-366.
- Barrick, M. R., & Mount, M. K. (1991). The Big Five personality dimensions and job performance: A meta-analysis. *Personnel Psychology*, 44, 1-26.
- Barrick, M. R., Mount, M. K., & Gupta, R. (2003). Meta-analysis of the relationship between the five-factor model of personality and Holland's occupational types. *Personnel Psychology*, 56(1), 45-74.
- Barron, F. B., & Harrington, D.M. (1981). Creativity, intelligence, and personality. *Annual Review of Psychology*, 32, 439-476.
- Bass, B. M., & Stogdill, R. M. (1990). *Bass & Stogdill's handbook of leadership theory, research, and managerial applications*, (3rd Ed.) New York: Free Press.
- Batey, M., & Furnham, A. (2006). Creativity, intelligence, and personality: A critical review of the scattered literature. *Genetic, Social, and General Psychology Monographs*, 132(4), 355-429.
- Belch, M.A., Krentler, K. A., & Flurry, L. A. (2005). Teen Internet Mavens: Influence in Family Decision-Making. *Journal of Business Research*, 58, 569-575.
- Bhavani, A., LeEco L. (n.d.). Quality Control Issues, Flipkart Denying Replacements within 10 Day Return Period. Retrieved June 29, 2016, from <https://phoneradar.com/leeco-le-2-quality-control-issues/>
- Brancaleone, V., & Gountas, J. (2007). *Personality Characteristics of Market Mavens*. 34, 522- 527.
- Brodie, I. (n.d). How to Get Star Ratings for Your Site in the Google Search Results. Retrieved January 25, 2017, from <https://www.ianbrodie.com/get-star-ratings-google-search-results/>
- Benet, V., & Waller, N.G. (1995). The Big Seven factor model of personality description: Evidence for its Cross-Cultural generality in a Spanish sample. *Journal of Personality and Social Psychology*, 69(4), 701-718.
- Bono, J. E. (2000). *Personality and leadership*. Unpublished raw data.
- Bono, J.F., & Judge, T.A (2004). Personality and Transformational and Transactional leadership: A Meta-Analysis. *Journal of applied psychology*, 89(5), 901-910.
- Clark, R.A., & Goldsmith, R.E. (2005). Market mavens: Psychological influences. *Psychology and Marketing*, 22(4), 289-312.
- Clark, R.A., & Goldsmith, R.E. (2006). Interpersonal influence and consumer innovativeness. *International Journal of Consumer Studies*, 30(1), 34-43.
- Costa P.T., Jr., & McCrae, R.R. (1976, September). Age differences in personality structure: a cluster analytic approach. *Journal of gerontology*, 31(5), 564-70.
- Costa, P. T., & McCrae, R. R. (1992). *NEO PI-R Professional Manual*. Odessa, FL: Psychological Assessment Resources.
- Costa, P. T., Jr., & McCrae, R. R. (1992). *Revised NEO Personality Inventory (NEO-PI-R) and NEO Five-Factor (NEO-FFI) Inventory Professional Manual*. Odessa, FL: Psychological Assessment Resources
- Daft, R. L. (2011). *Leadership*, 5th Edition. Publishers South-Western Cengage Learning.
- Dawkins, P.M., & Reichheld, F.F. (1990). Customer Retention as a Competitive Weapon. *Direct Boards*, 14 (4), 42-47.
- Dick, A. S., & Basu, K. (1994). Customer Loyalty: Towards an Integrated Conceptual Framework. *Journal of the Academy of Marketing Science*, 22(2), 99-113.
- Dollinger, S.J., Urban, K.K., & James, T.A. (2004). Creativity and openness: Further validation of two creative product measures. *Creativity Research Journal*, 16, 35-47.

- E-Commerce In India (n.d.). Retrieved August 19, 2017, from [https://en.wikipedia.org/wiki/E-commerce\\_in\\_India](https://en.wikipedia.org/wiki/E-commerce_in_India)
- Feick, L.F., & Price, L.L. (1987). The Market Maven: A Diffuser of Marketplace Information. *Journal of Marketing*, 51(1), 83-97.
- Feist, G.J. (1998). A meta-analysis of personality in scientific and artistic creativity. *Personality and Social Psychology Review*, 2(4), 290-309.
- Feist, G.J. (2010). The function of personality in creativity, The nature and nurture of the creative personality. *The Cambridge Handbook of creativity*, edited by James C. Kaufman and Robert J. Sternberg, 112-130.
- Furnham, A. (1999). Personality and creativity. *Perceptual and Motor Skill*, 88, 407-408.
- Furnham, A., & Chamorro-Premuzic, T. (2006). Personality, intelligence and general knowledge. *Learning & Individual Differences*, 16(1), 79-90.
- Furnham, A., & Bachtiar, V. (2008). Personality and intelligence as predictors of creativity. *Personality and Individual Differences*, 45(7), 613-617.
- Ganesh, J., Arnold, J. M., & Reynolds, K. E. (2000, July). Understanding the Customer Base of Service Providers: An Examination of the Differences between Switchers and Stayers. *Journal of Marketing*, 64(3), 65-87.
- Goldberg, L. R. (1990). An alternative "description of personality": The Big-Five factor structure. *Journal of Personality and Social Psychology*, 59, 1216-1229.
- Goldberg, L. R. (1993). The Structure of Phenotypic Personality Traits. *Psychologist*, 48, 26-34.
- Goleman, D., Boyatzis, R., & McKee, A. (2002). *The New Leaders: Transforming the Art of Leadership into the Science of Results*. Little, Brown, London, England.
- Gelade, G. (1997). Creativity in conflict: The personality of the commercial creative. *Journal of Genetic Psychology*, 165, 67-78.
- George, J.M., & Zhou, J. (2001). When openness to experience and conscientiousness are related to creative behaviour: An interactional approach. *Journal of Applied Psychology*, 86(3), 500-513.
- Geissler, G.L., & Edison, S.W. (2005). Market Mavens' Attitudes Towards General Technology: Implications for Marketing Communications. *Journal of Marketing Communications*, 11(2).
- Gupta, S., & Bansal, E. (2016). Consumer Orientation Towards Online Buying Via Social Media Platforms. *International Journal of Scientific Research and Education*, 4(1), 4862-4875.
- Harrison, M.M., Neff, N.L., Schwall A.R. & Zhao, X. (2006). A Meta-analytic Investigation of Individual Creativity and Innovation. *21st Annual Conference for the Society for Industrial and Organizational Psychology*, Dallas, Texas.
- Hill, N., & Alexander, J. (2000). *Handbook of Customer Satisfaction and Loyalty Measurement*, (2nd ed.). Gower Publishing, UK.
- Higie, R. A., Feick, L. F., & Price, L.L. (1987). Types and Amount of Word-of-Mouth Communications About Retailing. *Journal of Retailing*, 63, 260-278.
- Hofstede, G. (1980). *Culture's consequences: International differences in work-related values*. Beverly Hills, CA: Sage Publications.
- Judge, T. A., Erez, A., Bono, J. E., & Thoresen, C. (2002). Discriminant and incremental validity of four personality traits: Are measures of self-esteem, neuroticism, locus of control, and generalized self-efficacy indicators of a common core construct? *Journal of Personality and Social Psychology*, 83, 693-710.
- Pearman, Roger R., & Albritton, Sarah C. (1997). *I'm Not Crazy, I'm Just Not You* (1st ed.). Davies-Black. Xiii, ISBN 0-89106-096-0.
- Kaplan, R. M., & Saccuzzo, D. P. (2009). *Psychological Testing: Principles, Applications, and Issues* (7 ed.). Belmont, CA: Wadsworth, 502, ISBN 978-0-495-50636-2.
- Huber, D., Kaufmann, H. & Steinmann, M. (2017). The Missing Link: The Innovation Gap. *Bridging the Innovation Gap: Management for Professionals*, 21-41, doi: 10.1007/978-3-319-55498-3\_3. ISBN 978-3-319-55497-6.

- Jung, C. G. (1971). *Psychological Types. Collected Works of C.G. Jung, Volume 6*. Princeton University Press. ISBN 0-691-09770-4.
- Keaveney, S.M. (1995). Customer switching behaviour in service industries: an exploratory study, *Journal of Marketing*, 59, 71-82.
- Keaveney, S.M., & Parthasarathy, M. (2001). Customer Switching Behaviour in Online Services: An Exploratory Study of the Role of Selected Attitudinal, Behavioural, and Demographic Factors. *Journal of the Academy of Marketing Science.*, 29(4), 374-390.
- King, L.A., Walker, L.M., & Broyles, S.J. (1996), Creativity and the five factor model. *Journal of Research in Personality*, 30(2), 189-203.
- Knox, S.D., & Walker, D.R. (1995). Empirical developments in the measurement of involvement, brand loyalty and their structural relationships in grocery markets. *Cranfield School of Management Working Paper Series S.W.P.*, 12/95.
- Looper, C. (2016). *iPhone 7 headphone jack: Why Apple removing it is a good thing*. Retrieved January 21, 2016, from <http://www.techradar.com/news/phone-and-communications/mobile-phones/iphone-7-headphone-jack-why-apple-removing-it-is-a-good-thing-1313546>
- Matthews, G. (1989). The factor structure of the 16PF: Twelve primary and three secondary factors. *Personality and Individual Differences*, 10(9), 931-940.
- McCrae, R. R., & Costa, P. T. (1985). Updating Norman Adequate Taxonomy - Intelligence and Personality Dimensions in Natural-Language and in Questionnaires. *Journal of Personality and Social Psychology*, 49, 710-721.
- McCrae, R. R., & Costa, P. T. (1987). Validation of the 5-Factor Model of Personality across Instruments and Observers. *Journal of Personality and Social Psychology*, 52, 81-90.
- McCrae, R., Costa, P. (1989). Reinterpreting the Myers-Briggs Type Indicator from the perspective of the five-factor model of personality, *Journal of Personality and Social Psychology*.
- McCrae, R. R., & Costa, P. T. (1989). Rotation to Maximize the Construct-Validity of Factors in the Neo Personality-Inventory. *Multivariate Behavioral Research*, 24, 107-124.
- McCrae, R. R. (1987). Creativity, divergent thinking, and openness to experience. *Journal of Personality and Social Psychology*, 52(6), 1258-1265.
- McCrae, R.R., & John.O.P (1992). An Introduction to the Five-Factor model and its application. *Journal of personality*, 60(2), 175-215.
- McCrae, R. R. (1996). Social consequences of experiential openness. *Psychological Bulletin*, 120,323–337.
- McCrae, R. R., & Costa, P. T., Jr. (1997). Personality trait structure as a human universal. *American Psychologist*, 52, 509–516.
- Mooradian, T. A. (1996). The Five Factor Model and Market Mavenism, *Advances in Consumer Research*, 23, 260-263.
- Olakitan, O.O. (2011). An examination of the impact of selected personality traits on the innovative behaviour of entrepreneurs in Nigeria. *International Business and Management*, 3(2), 112-121.
- Ong, A. D., Bergeman, C. S., Biscoti, T. L., & Wallace, K. A. (2006). Psychological resilience, positive emotions and successful adaptation to stress in later life, 91(4), 730-49.
- Patterson, F. (1999). The innovation potential indicator: Test manual and user's guide. *Oxford Psychologists Press*.
- Patterson, F. (2002). Great minds don't think alike? Person level predictors of innovation at work. *International Review of Industrial and Organisational Psychology*, 17, 115-144.
- Patterson, F., Kerrin, M., & Gatto-Roissard, G. (2009), Characteristics and Behaviours of Innovative.
- Piedmont, R. L. (1998). The revised NEO Personality Inventory clinical and research applications. *New York: Plenum Press*.
- Puspa, J., & Rahardja, C. (2009). The Role of Market Mavenism in the Communication Process and Consumer's Trust. *GAMA- International Journal of Business*, 11(1), 21-35.
- Ranjit, G., Geekyranjit. (n.d.). Retrieved January 6, 2011, from <https://www.youtube.com/user/geekyranjit/featured>

- Reichheld, F. F., & Sasser Jr., W.E. (1990). Zero Defections: Quality Comes to Services. *Harvard Business Review*, 68(5), 105-11.
- Reichheld, F.F. (1996). Learning from customer defections, *Harvard Business Review*, 74(2), 56.
- Robertson, I., Baron, H., Gibbons, P., MacIver & Nyfield, G. (2000). Conscientiousness and managerial performance. *Journal of Occupational and Organizational Psychology*, 73(2), 171- 180.
- Rothmann, S., & Coetzer.E.P. (2003). The big five personality dimensions and job performance. *SA Journal of Industrial Psychology*, 29(1), 68-74.
- Runco, M.A., & Albert. R. S. (Eds.). (1990). Theories of creativity. *Newbury Park, CA: Sage*.
- Runco, M. (2004). Creativity. *Annual Review of Psychology*, 55, 657-687.
- Scultz. D. P., & Scultz. S. E. (2009). Theories of personality, Ninth Edition. Wadsworth, Cengage Learning, The United State of America.
- Shahar, G., Joiner, T. E., Jr., Zuroff, D. C., & Blatt, S. J. (2004). Personality, interpersonal behavior and depression: Co-existence of stress-specific moderating and mediating effects. *Personality and Individual Differences*, 36, 1583–1596.
- Smith, C. (2014). *The surprising Demographics of Who Shops online And On Mobile*. Retrieved June 12, 2014, from <http://www.businessinsider.in/The-Surprising-Demographics-Of-Who-Shops-Online-And-On-Mobile/articleshow/36449798.cms>
- Sung, Y., & Kim, J. (2010). Effects of Brand Personality on Brand Trust and Brand Affect. *Psychology & Marketing*, 27(7), 639-661.
- The importance of information technology in retail (n.d.). Retrieved August 5, 2010, from <https://www.citeman.com/9890-the-importance-of-information-technology-in-retail.html>
- Tupes, E.C., & Chirstal, R.C. (n.d). *Recurrent personality factors based on trait ratings*. Technical Report, USAF, Lackland Air Force Base, TX.
- Watson, D., & Clark, L.A. (1997). Extraversion and its positive emotional core. *San Diego, CA: Academic Press*.
- Wen-Bao, L. (2009). *Service failure and consumer switching behaviors: Evidence from the insurance industry*. Elsevier.
- ‘Xiaomi Redmi 4A vs Xiaomi Redmi Note 4 Comparison. (n.d.). Retrieved from <http://gadgets.ndtv.com/xiaomi-redmi-4a-3871-vs-xiaomi-redmi-note-4-3713>
- Zeithaml, V.A., Berry, L.L., & Parasuraman, A. (1996, April). The behavioural consequences of service quality. *Journal of Marketing*, 60, 31-46.