

# Rationality Is Overrated: Brand Choice Is Largely Intuitive

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## *Abstract*

*Brand choice is not strictly rational, yet brands keep pouring hundreds of billions of dollars into rational, attribute-based advertising. This research paper proves how a combination of rationality, intuition, senses, and emotions determine brand preference. It maps and calibrates iconic popular vs. high-end automobile brands and fast-food vs. casual dining restaurant brands to establish the relationship between each “RISE” appeal and brand preference for different purchase scenarios and levels of involvement and proves that across-the-board choice is not rational but highly intuitive, and that -indeed- brands with the highest intuitive appeal will tend to be preferred by the consumer.*

## **Introduction**

Contrary to Aristotle’s classical statement, man is not the “rational animal” he believed him to be. Our decisions also respond to Epicurean triggers: emotions, senses, and intuitive considerations. Nonetheless, throughout the 20<sup>th</sup> Century, consumer decision models still taught and followed by many today were based on rational logic, leading marketers to pour hundreds of billions of dollars annually into attribute-based and price-based advertising. This research redefines the study of brand identity and brand preference, considering feelings, that is, intuition, sensations, and emotions, to be as human and humane as rational thought.

Indeed, despite evidence that points to the contrary, most purchase decision models of the 20<sup>th</sup> Century assumed a rational process of attention, persuasion and/or deliberation, in line with the cognitive school of psychology.<sup>1</sup> Problem or need recognition, information search, attention,

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evaluation, and the ultimate purchase made up the consumer's decision process, followed by post-purchase cognitive dissonance. Marketing traditionally viewed consumers as rational decision-makers who cared mostly about functionality and compared features and benefits against costs,<sup>2</sup> and marketers followed suit. Researchers now propose that consumers be viewed as being both rational and emotional, concerned with achieving and enjoying pleasurable experiences, questioning indeed to what extent people are aware and in control of whatever influences their purchasing and consumption behavior, and the reasons that lead to their decisions,<sup>3</sup> thus challenging the very concept of rationality.<sup>4</sup>

Considering our focus, broadly speaking, brand identity can be defined as a set of associations that provide a distinct image and the basis for a loyal relationship; it is said to instill direction, purpose, and meaning to a brand.<sup>5</sup> It implies a promise about the brand's functional, emotional, or self-expressive benefits, and as such exhibits clear priming effects on consumers' behavior.<sup>6</sup> Research shows that under the tougher market conditions of the 21<sup>st</sup> Century, brands will be successful only if their identity provides special benefits to employees and consumers.<sup>7</sup> Insofar as brands provide value, so will they influence choice. The question is: how do consumers define the value brands generate when they are not faithful to brands as such, but to the images and symbolism they project and to the sensations they generate?<sup>8</sup> More critically, how can brands succeed, if they focus only on rationality and ignore the more subtle elements of consumer choice that relate to intuition, the senses, and emotions; and lastly which of these criteria will in the end define brand preference?

Indeed, brand managers may be missing their target by focusing on irrelevant, albeit rational, appeals. Many brands are being defined and promoted based on the wrong criteria, trying to appeal to consumers on matters that are neither relevant nor determinant when it comes down to setting brand preferences. Which appeals matter the most should guide marketing strategy and shape the advertising message. That is the focus of this paper!

### **Why Is this Relevant?**

Knowledge is the fundamental source of competitive advantage.<sup>9</sup> Ignorance does not serve strategy well. Unraveling the maze made by the consumer's thoughts, emotions, sensations, and perceptions for each consumption scenario is vital to constructing the appropriate strategy;<sup>10</sup> discovering what anchors support brand identity is the most appropriate way to understand what a brand means to its consumers.<sup>11</sup> If brands are fulfilled promises,<sup>12</sup> and if such promises should aim at the customer's most inner-

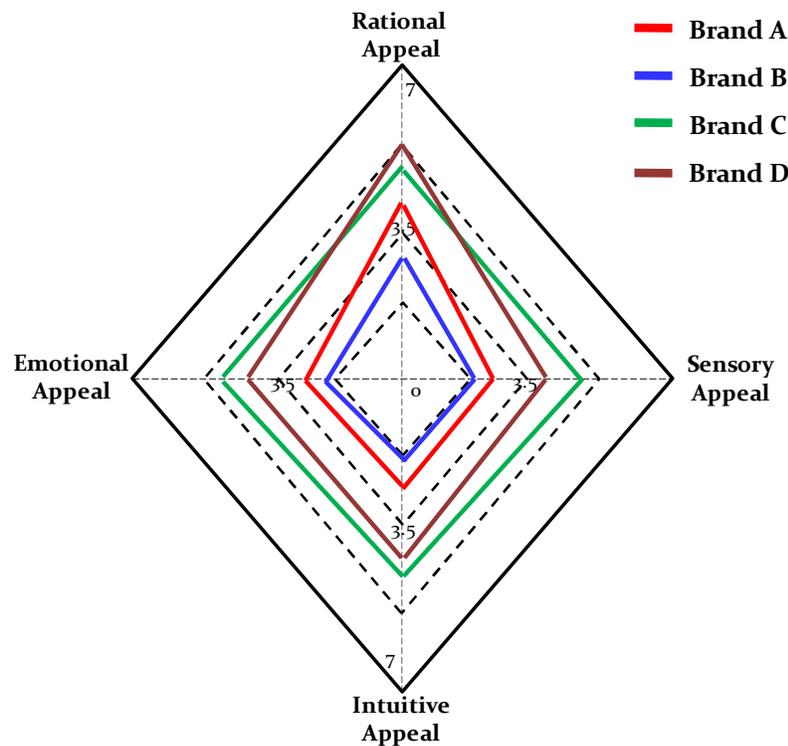
feelings and beliefs, this paper digs into what brands should promise, and how, and what they must deliver, considering that brand-specific experiences are an essential part of a brand's identity.

Following the logic, ironically speaking, rational appeals can be confronted with arguments; emotional appeals run the risk of disappointing the consumer; sensory appeals may fall prey to louder and brighter competitive stimuli; however, intuitive appeals are anchored on deep-rooted preconceptions, prior knowledge and sensory experiences, even prejudice; intuition, being harder to reach, is also tougher to beat. This paper points beyond classical rationality, with a particular focus on the intuitive roots of brand preference, and how to cultivate it.

### A More Holistic Model

A person's attitude towards an object (product or brand) constitutes a predisposition on his or her part to respond to it in a consistently favorable or unfavorable manner; and attitudes are multidimensional, including cognitive, affective, and conative components.<sup>13</sup> Figure 1 below introduces the RISE Scale; the model assumes that attitudes toward a product will reflect that product's different appeals, which -as previously stated- mix rational, intuitive, sensory, and emotional cues.

Figure 1. The RISE Scale

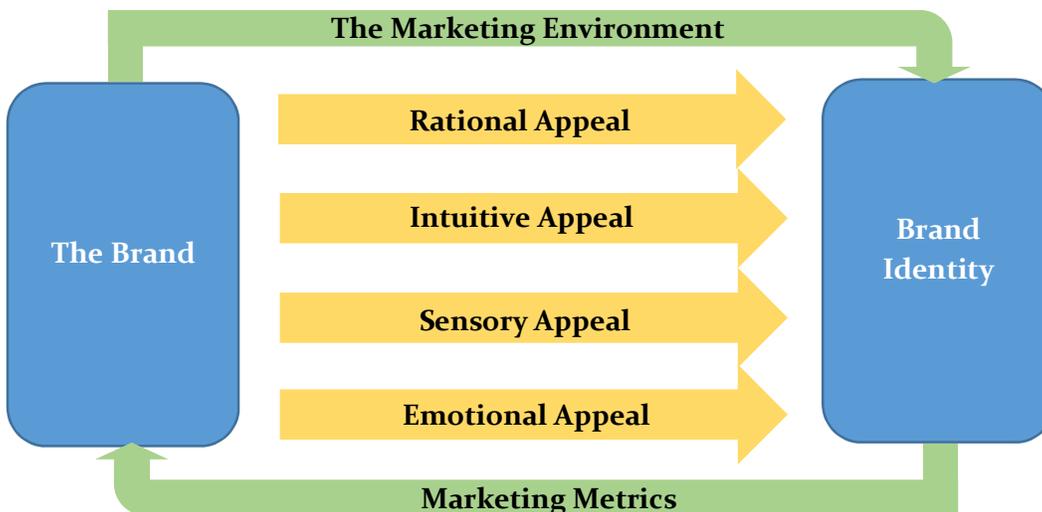


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This approach allows market researchers to calibrate and compare iconic brands based on not one or two, nor three, but four distinct appeals, divided into two axes, a rational – intuitive axis, and an emotional – sensory axis as the graph shows, relating a brand’s identity to a combination of appeals that emanate from any-and-all marketing processes within a predetermined environment or purchase scenario. Figure 2 below defines a very general conceptual framework which will be called “the RISE Model of Brand Identity” and discussed more in detail in a similarly named section ahead (see Figure 3).

**Figure 2.** An Integrative Approach to Brand Identity



The marketing environment is defined differently by different authors; some call it an ecosystem,<sup>14</sup> while others define it as the convergence of all marketing processes, channels, and activities.<sup>15</sup> We define it more broadly by including these brand appeals to create the proper context.

### The Intuitive Roots of Consumer Behavior

Seminal research defined human needs as a hierarchy that goes from basic physiological needs to safety, belonging, self-esteem and self-actualization.<sup>16</sup> As infants we intuitively seek mom’s breast and protection; as children, we want to associate with others outside the home; social acceptance becomes increasingly important; then, progressively, we strive to excel in the arts, sports, or academics. This resonated with management to the point that researchers created a parallel that tracks socio-economic development using the now-famous “Maslow’s pyramid.”<sup>17</sup>

Others took the biological angle and argued that intuition is at the heart of our most primeval thought processes, tracking instead the evolution of the human brain from the reptilian, our oldest brain, which sits at the core and controls our vital functions; the limbic brain, which appeared along with the mammals, represented by the hippocampus, the amygdala, and the hypothalamus, capable of holding memories of behavior; to the neo-cortex, which came with the primates, separated in two hemispheres that control language and abstract thought in humans, as well as imagination and consciousness.<sup>18</sup> Physiologically, it would seem impossible to separate intuition and emotions from the thinking process, as these are biologically embedded in our behavior.

Since the 1980s, the importance of the emotional content in the decision-making processes, which had been until then sidelined as “irrational”, has entertained researchers;<sup>19</sup> moods and memories have been found to affect judgment,<sup>18</sup> as decisions swing between emotional and rational criteria<sup>20,21</sup> and are limited by a bounded rationality,<sup>23,24,25</sup> which suggests that human beings are not all that rational.

The issue still lies under a certain veil of obscurity, though. Emotion and rationality are fundamental elements of human life, but as abstract concepts, they are often difficult to define and grasp.<sup>26</sup> Marketers cannot manage what they do not know or understand. Psychiatrists suggest that the brain and the mind are different systems; the first is neurological by nature, while the latter is a system of meanings,<sup>27</sup> thus separating sensation from reason. This prompted further research into “the meaning of meaning,”<sup>28</sup> where icons, indexes, and symbols such as brands and logos serve as references to interpret the marketing environment. The brain feels, but it is the mind which interprets those feelings. Behavioral research has established that mental processes are generated by the brain in a broadly distributed fashion, inaccessible to direct measurement,<sup>29,30</sup> pointing to a black box effect, whereby unconscious mental processes are major influences in peoples’ deliberations,<sup>31</sup> clearly suggesting that actions and decisions may have nothing to do with conscience, but with neurochemical dynamics.<sup>32</sup> Again, decision-making research now points beyond reason and includes emotional, sensory, and intuitive considerations.

Nonetheless, despite the evidence that points to a more integrated model of consumer behavior, logical models that assumed a rational process of persuasion dominated marketing as a discipline during the 20th Century. Some questioned, however, quite literally, if consumers are rational at all,<sup>33,34</sup> yet researcher eluded the issue to the point that a thorough study on the gaps in the literature discovered that no single research project had studied the combined effects of emotions, intuition, the senses, and rationality on

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consumer decisions;<sup>35</sup> some have concentrated on the balance between rationality and intuition in decision making;<sup>36</sup> others established the importance of emotion,<sup>37,38</sup> while some questioned researchers' neglect of the role of intuition in decision-making,<sup>39</sup> considering that "gut feeling" triggers the process.<sup>40</sup> Referring to brand identity, some proposed that two axes exist, love and respect;<sup>41</sup> while others have considered four components of brand value to develop a utility model of brand equity, defining these however as biased perceptions, image associations, incremental value, and inertia value, which circle around sensations, intuition, and rationality.<sup>42</sup> More holistic approaches have claimed that brand experiences consist of a combination of sensory, affective, cognitive, behavioral, and relational stimuli that provide consumers with a pleasurable and memorable experience;<sup>43</sup> one research study proposed that inspiring the consumer was essential,<sup>44</sup> but no author has studied a model that refers brand identity and brand preference to the four anchors that are at the core of this paper,<sup>45</sup> failing to pinpoint the combined effect of rational, intuitive, sensory and emotional appeals on consumer choice.

### **What Is Brand Appeal?**

The concept of brand appeal has been linked to attitudes and luxury,<sup>46,47</sup> and been broadly defined as the message,<sup>48,49</sup> and called sensory advertising;<sup>50,51</sup> scientifically speaking, some equate it to evaluative conditioning,<sup>52</sup> an unconscious association of paired stimuli by repetition, considering the concept as the progressive effect of branding cues. Branding, in turn, has been defined as owning a piece of the consumer's mind, since it gives instant recall when the brain is triggered by a connection between a need and a solution.<sup>53</sup> The power of a brand helps the mind with pre-purchase decision-taking, and conjures up a range of values offered, considering the brand's appeal from the marketer's perspective instead.

To be sure, consumers are not faithful to brands, as such, but to their images and symbolism, and the sensations they generate.<sup>8</sup> Accordingly, brand appeals can be defined as cues imbedded in the different stimuli that emanate from a brand and create long-lasting associations in the consumer's mind which ultimately define a brand's identity;<sup>54</sup> indeed, experiments have revealed an important linkage between the five senses and purchase intentions,<sup>55</sup> as sensations do trigger behavior;<sup>56</sup> this was scientifically measured to understand their role on decision-making.<sup>57</sup>

By carrying cues and appeals, advertising and communication exert a moderating effect on brand identity.<sup>58</sup> Branding extends to the interactions between the consumer and the brand which progressively build its identity,<sup>59</sup> represented by personal meanings expressed through emotional

characteristics,<sup>60</sup> which have come to be known as the Lovemarks Theory.<sup>39</sup> Indeed, brand-related stimuli are part of a brand's design and identity and are the major source of subjective, internal consumer responses, which are multidimensional and include hedonic dimensions, as well as self-relatedness and social reference considerations.<sup>61,62</sup>

### How Can Brand Appeal Be Measured?

Attitudes are multidimensional and include cognitive, affective, and conative components; single attitude scores provided by traditional attitude scales cannot adequately represent all dimensions, and thus cannot predict behavior accurately;<sup>13</sup> this suggests the application of a combination of existing yet separate scales to measure the different criteria proposed here through a unified process.

Thinking styles are best assessed with self-reporting scales, which generally demonstrate high internal consistency and test-retest reliability. The Rational Experiential Inventory (REI) has been used more frequently than other thinking style inventories and is arguably the most reliable across its different versions. It consists of two scales: The Need for Cognition and Faith in Intuition, which measure tendencies to use rational and/or experiential processing. To pinpoint this balance between rational and intuitive choice, the Preference for Intuition and Deliberation scale (PID) presents 18 self-reported items; 9 for intuitive thinking, determined by agree-disagree statements like "I listen carefully to my deepest feelings", and 9 for deliberation, measured with proposals like "Before making decisions I usually think about the goals I want to achieve" on a Likert scale.<sup>63</sup> These statements and criteria served as guidelines in this study.

Concerning the measurement of rational appeals, researchers point out that utilitarianism is motivated mainly by the desire to either satisfy a basic need or to carry out some functional task, and that measuring it is, therefore, cognitive by nature, including such concepts as utility, efficiency, and economy.<sup>64</sup> Intuitive choice, on the other hand, is based on prior knowledge and experience, consistency in decision making and departure from conventional methods and/or criteria,<sup>65</sup> which are either based on external or internal references, considering both personality traits and information-seeking behavior;<sup>66</sup> and sensory appeal can be measured by ranking elements,<sup>48</sup> using very simple, straightforward terms like "attractive," "beautiful," "pretty" or "stylish," which the authors label as "most expressive adjectives,"<sup>67</sup> while measuring the emotional appeal of a brand, would require terms like "happy," "joyous," "warm," "moved," "touched," "sympathetic" or "sad."<sup>68</sup> The Discrete Emotions Questionnaire (DEQ) uses word-association

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to assess emotions.<sup>69</sup> Again, these statements and criteria served as guidelines in this study.

Other multidimensional scales are the Affect–Reason–Involvement (ARI) and the Communication via Analytic and Syncretic Cognition Scale (CASC).<sup>70</sup> The ARI model focuses on conceptualizing how stimuli and messages are processed by the mind and brain and measuring the level of involvement defined as the depth and quality of the mental process, in line with this study's criteria, which suggest that involvement will affect the balance between rational and non-rational considerations. Specific emotions can be assessed by the CASC scale, which can be modified to fit the emotions that are deemed relevant to a specific area of study.

In the end, Aaker's Brand Personality Scale (BPS)<sup>5</sup> may only lend a framework for developing scales across different products and cultures.<sup>71</sup> It follows the structured method, which uses a standardized quantitative instrument instead of the free elicitation of traits by respondents that answers more to a qualitative design.<sup>72</sup> The Brand Personality Dimensions considered here as brand appeals emerged as a generally-accepted scale for measuring Brand Personality, and as such, it has become central to the development of Brand Personality literature.<sup>73</sup>

### **The RISE Model of Brand Identity**

The model presented below relates the concept of brand identity to four variables, the rational, the intuitive, the sensory, and the emotional appeals that emanate from the brand and marketing processes and are perceived as such by the consumer. This model also suggests that the various cues or appeals contained in the marketing effort act as mediators to explain the relationship between a brand's strength and its different appeals as the graph indicates.

### **Applying The RISE Scale**

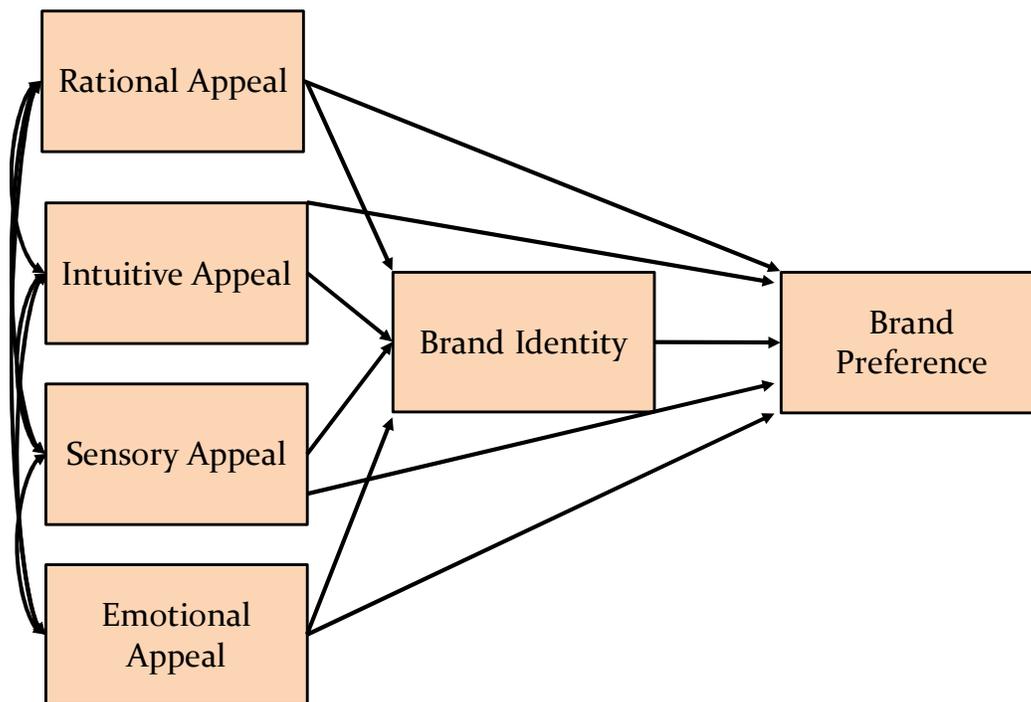
The research that supports this paper combined existing and proven scales to measure the four separate appeals considered here as determinants of brand preference, the rational, the intuitive, the sensory, and the emotional appeals (hence the acronym RISE), focusing on a more holistic approach, introducing novel considerations into previously existing models of brand identity that normally balanced only rational vs. emotional considerations, and related these appeals to brand identity and brand preference.

Brands were mapped using the four appeals considered. Then, statistical analyses tested the strength of the model and each appeal, as they relate to consumer preference. Two industries served to test the reliability of the scale;

one would be the automobile industry, while the other was fast-food and casual dining to allow for high vs. low involvement scenarios. Within each industry, this study would separate popular vs. high-end brands as well. Well-known brands, as Toyota®, Hyundai®, and Ford®, on the one hand, and BMW®, Mercedes Benz®, and Lexus®, on the other, allowed subjects to express an opinion. In terms of fast-food, three top choices for American consumers were picked, McDonald's®, Taco Bell®, and Chick-fil-A®. In the casual dining segment, The Olive Garden®, Chipotle®, and Applebee's® served our purposes.

Primary data emanated from a survey of 152 questions and statements using Qualtrics and AM Turk, and a sample of 445 subjects (for a 95% confidence, and a 5% margin of error). A pretest was performed with 147 college students of two major New York City universities,<sup>74</sup> well spread out between freshmen, sophomores, juniors, seniors, and graduate students. The measures of the scales' reliability could be labeled as "excellent" and "very good" right from the pilot.<sup>74</sup> Other factors remained comfortably within acceptable parameters.<sup>75</sup>

**Figure 3.** The RISE Model of Brand Identity and Brand Preference



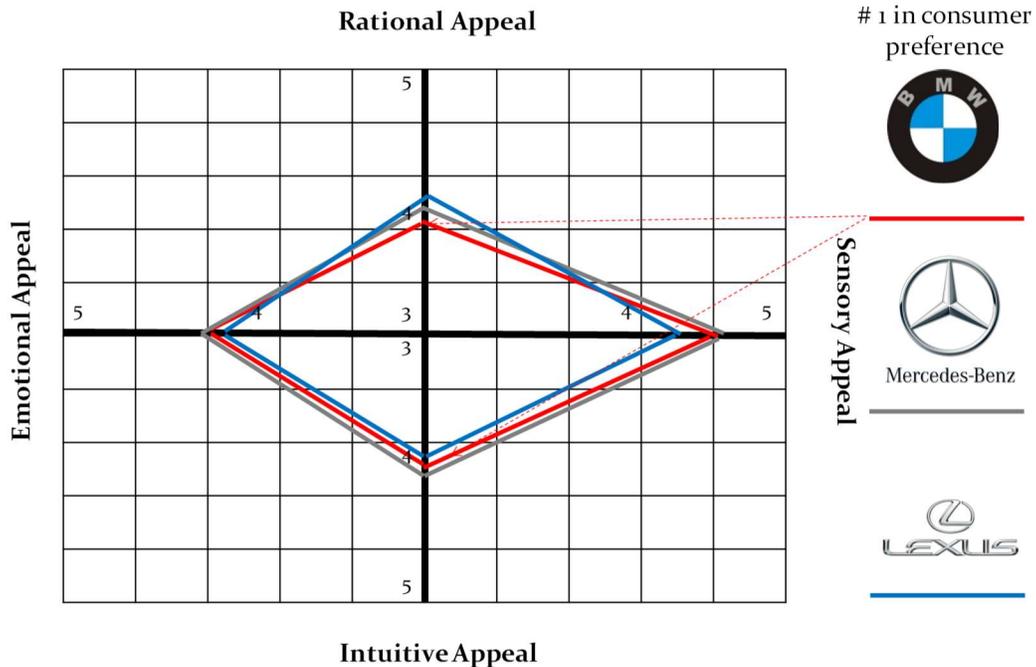
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### Research Findings

After perfecting the scale based on pilot results, the focus was on checking the fit of the model,<sup>76</sup> considering that the use of Factor Analysis has been challenged, pointing to the fact that the language of cause and effect is already embedded in every theory and every hypothesis.<sup>77</sup>

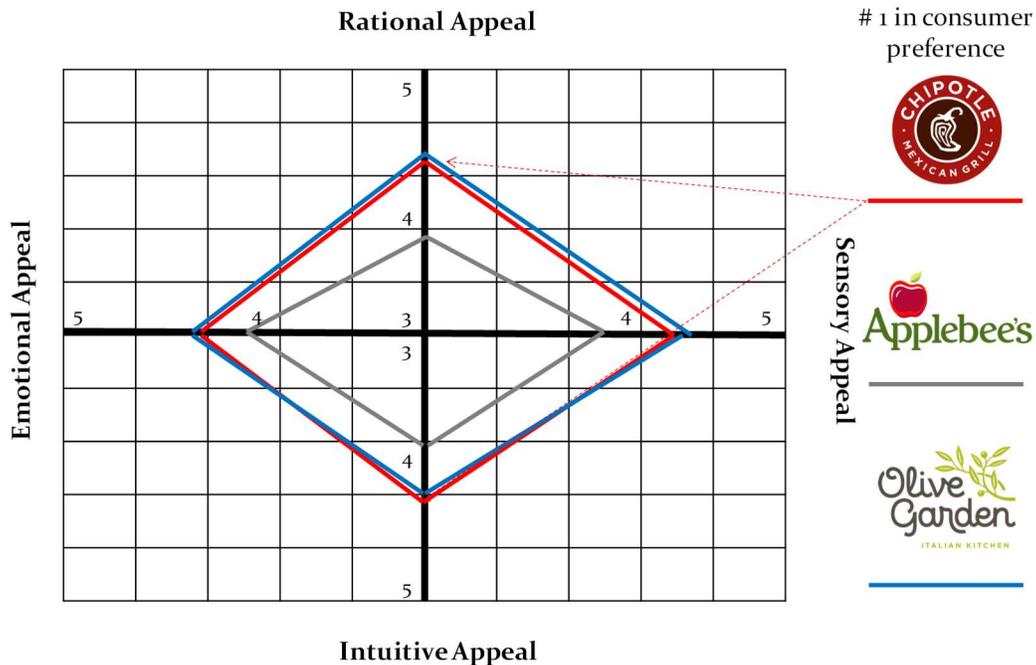
Brand mapping<sup>78</sup> came as the first striking result of the research (see Figures 4 and 5 below, showing high vs. low-involvement purchase scenarios). It showed brands that grabbed the consumer's preference were not necessarily the highest scoring brands on rational appeal. As seen below, BMW® grabs consumer preferences but does not score high on rational appeal, while Chipotle® below scores highest in intuitive appeal and grabs the # 1 spot in consumer preference.

**Figure 4.** Brand Mapping - High-end Automobiles



Scores obtained from descriptive statistics' means; graphing seeks to dramatize results.

Figure 5. Brand Mapping - Casual Dining



Scores obtained from descriptive statistics' means; graphing seeks to dramatize results.

Having mapped the different brands considered in this study for visualization purposes, multiple regression and Path analyses further pitted rational, intuitive, sensory, and emotional criteria against brand preference; the casual dining restaurants drew the most accurate model ( $Adj. R^2 = .535$ ), reflecting an optimal statistical significance ( $p < .001$ ).<sup>79</sup> Multinomial Logistic Regression served as a double-check to ratify a perfect measure of goodness of fit.<sup>80</sup>

Further statistical analyses, including Change in R, compared the weight and contribution of the different appeals in the model and showed that emotional and intuitive considerations will have a stronger determining effect on brand preference. Indeed, the rational appeal tended to contribute marginally and without statistical significance, proving that rational processing can generate diminishing returns,<sup>81</sup> and suggests that the more consumers deliberate, the more they will cling to their intuitive and emotional decisions.<sup>82</sup>

The drop in the predictive ability of the model when only rationality is considered, *vis a vis* the emotional and intuitive appeals only, was -perhaps surprisingly- more dramatic in the Popular Automobile Brand category, suggesting that even in the purchase of an automobile, the intuitive and

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emotional criteria will prevail. Compare Means was also used to verify that all these differences were statistically significant.

Highly specialized techniques like Path Analysis need to be applied to confirm causal relationships.<sup>83</sup> In the lowest-involvement category, for instance, fast-food restaurants, using the leader's model, Chick-fil-A®, the analyses showed that intuitive appeals were seven times more relevant than the rational appeal. Furthermore, the Change in R analysis showed that the intuitive appeal was the only statistically significant indicator. For fast-food brands, the intuitive appeal again was shown to have an overwhelming effect, suggesting that brand preference is mostly an intuitive decision. Even in the high-end automobile product category, the highest-involvement decision among the brands and scenarios compared, where deliberation would be the norm, in cause-and-effect analyses, the intuitive appeal showed to have by far the strongest influence in the model.

Lastly, when respondents were asked if they would switch preferences if they were offered a substantial discount by the other brands in this study, the overwhelming answer in the low-involvement category was no. In high-involvement scenarios that may mean a purchase in the tens of thousands of dollars, a competitive discount will obviously tend to be considered.

### **Marketing Research Implications**

This paper should provoke deeper consumer insights to support better marketing initiatives, adding that a more holistic model of consumer preference can be devised, where the individual and combined effects of rational, intuitive, sensory, and emotional brand appeals are considered. Thus far, a thorough search of the literature concluded no author has studied a holistic model, in what refers to brand identity and brand preference, balanced on two axes and four anchors pinpointing the combined effect of rational, intuitive, sensory, and emotional appeals on consumer choice as proposed in this paper.<sup>33</sup> A new avenue for research has been therefore opened.

### **Managerial Implications**

Although even a broken clock is right twice a day, marketers will generally waste their advertising dollars when they iterate between appeals, as some of those messages will be irrelevant and useless in capturing consumer preferences. Surely, repetition may lead to the association of stimuli and suggested outcomes, but the paired stimuli that finally sink in may end up being useless for marketing purposes. As an example, giant iconic brands like Liberty Mutual®, Allstate®, and Geico® use irony, humor, and even animals to promote their services and to squeeze a message like “serendipity,”

suggesting somehow that perhaps they either lack more rational arguments, which could be wrong nonetheless, as found in this study, or that they are simply at a loss for an appropriate message and appeal.

Iteration between appeals will also not allow for a solid and unified image to be built, as Jacks of all trades are usually masters of none. McDonald's® (Figure 6 below) can be seen shifting between appeals, offering more for the consumer's dollar, or leaving it all to the viewer's interpretation of a picture of a baby sucking on a Big Mac®, while at the same time referring to pure bliss or claiming to "love that Big Mac®." Worse yet, the fast-food industry seems to be involved now in a costly, cognitive-advertising war based on pricing. The question is, will this sway consumer preferences? This research showed that when presented with a substantial competitive discount in Fast Food and Casual Dining, preferences will stay put.

Figure 6. The Four RISE Appeals in Play for One Single Brand



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Taking a more consistent approach, the fast-food leader in sales per unit and the number one preferred brand in this study, Chick-fil-A®, can be seen ingeniously appealing to intuition on their ad below (see Figure 7).

**Figure 7.** An Intuitively Appealing Ad and Brand



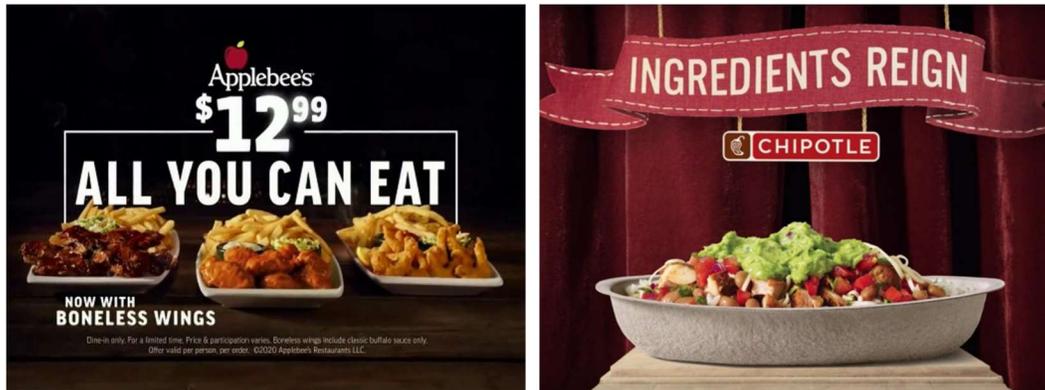
The same comparison applies in the higher-involvement segment of Casual Dining (see Figure 8) where Applebee's® appeals to rationality while Chipotle's® more subtle advertising leaves it all to the consumer's interpretation, and ends up capturing the consumer's preference.

In the end, to define the proper strategy, Brand Managers must first calibrate their brands, and the competition, based on a more holistic and integrated scale, as proposed here, based on their brands' rational, intuitive, sensory, and emotional appeal, to determine how they are perceived by their audiences and consumers. Only when brands have been appropriately mapped, should they decide on a proper course of action, which may lead them to design more intuitive-appealing, rather than rational, advertisement messages, if that turns out to be the right approach for their industry and sector, as this study would suggest.

The question is: how can marketers appeal to their consumers' intuition? One answer is certain, not with rational arguments. Perhaps allowing the

audience to reach conclusions, without words but with symbolism and imagery, is the best way to break through the brain's attention gatekeeper.

**Figure 8.** Two Opposing Approaches, One Winner



### Conclusions and Recommendations

This paper proves that brand preference is highly intuitive and resistant to competitive challenge, however, the study was limited to 12 popular brands, representing low vs. high-involvement scenarios. In the future, it will be extended to other brands and product or service categories. Furthermore, the study did not differentiate between breakfast, lunch, or dinner in the fast-food industry, where price competition is fierce. Marketers must determine if the weight of the rational appeal varies when considering the time of day, that is breakfast or a quick lunch vs. a family outing for dinner or a weekend outing. This may give the casual dining industry some guidelines as they seem to remain somehow reluctant to offer breakfast.

This paper showed that brand identity is the product of rational, intuitive, sensory, and emotional considerations; however, the model was limited to four RISE variables, and to the moderation of the purchase scenario, when other factors may be involved, particularly the personal situation of the consumer, and social referencing, among other circumstances that may mediate or moderate the relationship between brand appeal and brand identity and preference. Also, beyond brand choice, consumer loyalty was not studied directly. A more complete model would emerge from further study.

The examples of Chick-fil-A® and Chipotle® are clear expressions of intuitive messaging; however, the paper does not pinpoint other examples and precise applications, which opens an interesting avenue for applied research. What cues in the marketing effort trigger a brand's intuitive appeal would be uncovered by a more detailed study into the ramifications of the

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RISE Scale, considering that black box we call the consumer's mind; this is for sure largely undiscovered territory.

This research focused on consumers, not on B2B, nor the sales channels. As purchasing agents and middlemen are also human beings, it would be interesting to extend the considerations, applications, and ramifications of the RISE Scale, and the hypotheses tested here, to the business-to-business scenario to determine if and how much intuition and emotion influence the decisions within corporate walls. In any event, polling only consumers may have deprived this paper of the expert opinion of Toyota® car dealers, for example, or Chick-fil-A® franchisees, who would provide some interesting validation opportunities in future studies.

Lastly, although Amazon Mechanical Turk (MTurk) allows for some qualification of respondents, this feature is limited. MTurk workers are more educated, less religious, and more likely to be unemployed than the general population.<sup>84</sup> The sample will tend to reflect more Caucasian and technologically-adept secular workers which are not necessarily representative of –in this case– the US population. Nonetheless, their statistics do reflect their populations, being 51% female, for instance, 42% married, 10% cohabitating, and 5% divorced, with a median household income of \$47,000 which is indeed lower than the US standard.<sup>85</sup>

Regardless of these limitations, one conclusion is clear, marketers are wasting hundreds of billions of dollars a year in advertising campaigns that carry the wrong message, losing perhaps more in costly price-based promotions that offer a mistaken appeal, a cheaper service or product, based on that 20<sup>th</sup> Century logic of consumer decision-making that was proven to be misguided or ineffective, especially in lower-involvement purchases, though still relevant in high-end investments.

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### Endnotes

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