

34. BEHAVIORAL AND PSYCHOGRAPHIC TARGETING: SPECIFICS OF INFLUENCING CONSUMERS

Olena GALUSHKO

CEO of ARLEN LLC Consulting Company, Senior Lecturer
Ukrainian State University of Science and Technologies
Dnipro, Ukraine
ORCID <https://orcid.org/0000-0002-4578-5820>

Mykhailo MARTSENIUK

Master's Student
Ukrainian State University of Science and Technologies
ORCID <https://orcid.org/0000-0001-7212-7615>

Abstract

Studying consumer behavior and the factors influencing it is key to developing an effective marketing strategy. Active digitalization is changing consumer psychology and behavior, and is also producing new industrial tools. Targeting allows for focusing on specific consumer segments, making advertising more personalized and relevant, fostering emotional connections with the brand and loyalty, and leading to a shift in mindset.

The theoretical foundations of this study include work in psychology and marketing devoted to studying the factors influencing consumer behavior, as well as work in the field of online marketing. This study provides a detailed classification of targeting types, the mechanisms of behavioral and psychographic targeting, a comparative analysis of their status, and their impact on consumers. The synergy between behavioral and psychographic targeting and the benefits of their combined use are substantiated. Ethical issues of data collection and privacy are discussed.

Scientific novelty includes systematization and expansion of the classification of targeting types, formalization of behavioral and psychographic targeting goals, and their implementation among consumers. Practical meaning of study includes recommendations for the combined use of behavioral and psychographic targeting to improve the effectiveness of advertising campaigns.

Introduction

The rapid development of information technology and the digitalization of all spheres of activity have intensified and condensed the flow of information that people encounter daily. Marketing strategies are becoming increasingly complex and multifaceted, and digitalization is creating new opportunities for advertising and influencing public awareness and consumer behavior.

One of the key tools of digital marketing is targeting – a method of targeting advertising to a specific audience based on specified criteria to increase its effectiveness [1, 2]. There are various types of targeting – based on audience analysis, content and user actions, and data analysis. Targeting based on audience analysis

includes socio-demographic (gender, age, income), geographic (city, region), behavioral (interests, actions), and psychographic (lifestyle, values, personality traits) [1, 2]. In-depth analysis of the target audience allows for the creation of personalized content and targeting it to specific segments, significantly increasing advertising effectiveness. However, socio-demographic and geographic characteristics of the target audience are more general parameters describing the segment boundaries. Behavioral and psychographic characteristics reflect segment specifics and allow us to understand consumer motivations, making them crucial for creating advertising content and targeting.

Behavioral targeting aims to identify behavioral patterns and is based on analyzing consumer behavior data and their online activities (purchases, likes, travel) – that is, on "WHAT" people do. In turn, psychographic targeting focuses on consumers' personal characteristics, values, lifestyle, and personality traits, allowing us to understand "WHY" people do what they do.

The relationship between personality traits, values, motivation, and behavioral patterns is described in psychology using a systems approach. Generally, the relationship between these factors can be described as follows: internal determinants (personal traits, values) influence cognitive processes (perception, thinking) and motivation, which shape stable behavioral patterns in specific situations, taking into account the context (situational factors).

A systems approach is also necessary in targeting to achieve greater conversion and loyalty. Understanding behavioral aspects allows us to identify connections between consumer behavior and their product choices, which provides opportunities for modeling and optimizing the purchasing process. Understanding psychographic aspects helps create products and services that meet not only functional needs and consumer demand, but also the emotional needs of consumers. Psychographic targeting appeals to emotions, beliefs, and motives, enabling the creation of personalized messages and the formation of a lasting emotional connection with the brand. To improve targeting effectiveness, big data analytics based on machine learning algorithms is widely used, which makes it possible to identify subtle connections between personal characteristics, consumer behavior, and their product choices.

Behavioral and psychographic targeting are powerful digital marketing tools. Their combined use allows for influencing consumers, personalizing, and optimizing advertising campaigns. Despite the obvious and numerous advantages, there are ethical issues and challenges associated with their use. Primarily, these are privacy concerns related to the collection and processing of personal data. Addressing these issues requires both legislative regulation and ethical standards, as well as companies' efforts to strike a balance between the effectiveness of their advertising campaigns and consumer interests.

Analysis of Recent Research and Publications

The study of consumer behavior is interdisciplinary in nature and is represented by the works of various authors, whose main works relate not only to marketing, but also to sociology and psychology.

Behavioral psychology, considered the founder of behaviorism by John B. Watson, is at the core of the study of consumer behavior. Burrhus F. Skinner, who developed the theory of operant conditioning, also made a significant contribution. The research of Nobel laureate Daniel Kahneman is based on the concept of two thinking systems ("fast" and "slow"), cognitive biases, and prospect theory, which explains irrational decision-making associated with risk and loss. His work explains how emotions and cognitive biases influence consumer choice [3].

Israeli psychologist Amos Tversky collaborated with Daniel Kahneman for a long time and proposed prospect theory, which describes the process of choosing between alternatives in which the probabilities of various outcomes are known. Nobel laureate Richard Thaler has also made significant contributions to behavioral economics. His work on "choice design" examines how different ways of presenting information can influence consumer decisions [4].

Economist and sociologist Thorstein Veblen studied consumer behavior and introduced the concepts of "envious comparison" (the snob effect) and "conspicuous consumption", known as the "Veblen effect (paradox)". According to Veblen's theory, people often purchase expensive goods not for their functionality, but to demonstrate their social status and wealth [5]. Ernest Dichter is known as the "father of motivational research". He directly applied Sigmund Freud's ideas to marketing and demonstrated that products are symbols and are purchased to solve internal psychological problems. Dan Ariely's empirical research demonstrated that people are irrational, and this irrationality is predictable.

Philip Kotler, considered the "father of modern marketing", systematized knowledge of consumer behavior by developing the concept of marketing management. Everett Rogers developed the theory of diffusion of innovations and proposed dividing consumers into five categories based on their receptivity to new things: innovators, early adopters, early majority, late majority, and laggards.

Icek Ajzen and Martin Fishbein proposed the theory of reasoned action, according to which beliefs (cognitions) influence attitude formation, which in turn guides behavioral intentions. Individual psychographic characteristics also influence beliefs and attitudes [6]. Consumer psychographic characteristics are also reflected in the works of W. Jevons, L. Walras, and K. Menger, who proposed marginal utility theory.

Herbert Krugman, studying consumer behavior, measured brain activity during television viewing in 1971, marking the beginning of research into the subconscious impact of advertising. Eil Smidts studied the impact of advertising on consumers using neuroimaging technologies and coined the term "neuromarketing" in 2002. Martin Lindstrom, a world-renowned expert in neuromarketing, studied the influence of subconscious factors on consumer behavior and developed strategies based on neuroscience [7].

Contemporary researchers continue to study psychographic characteristics, including those related to personality traits and shopping behavior. H. Kim, A. Fiore, et al. examined psychographic characteristics influencing behavioral intentions when choosing temporary retail outlets. Their empirical study demonstrated how consumer

innovativeness and shopping enjoyment influence consumers' beliefs and intentions when choosing temporary retail outlets [8].

C. Nagadeepa and J. Mukthar studied the influence of five core personality traits (extroversion, conscientiousness, openness, neuroticism, and agreeableness) on consumer behavior regarding online sales in the retail sector. Extroverts, characterized by sociability, demonstrate increased interest in dynamic, limited-time promotions. Conscientious consumers, known for their organizational skills, use a methodical approach to participating in sales. Openness to new experiences positively influences participation, while neuroticism shows a negative correlation [9]. Thus, Nagadeepa and Mukthar's study confirms the relationship between personality traits and consumer behavior.

S. Matz, M. Kosinski, et al. investigated psychographic targeting and demonstrated its effectiveness for digital mass persuasion [10]. The issues of consumer behavior during the sales funnel stages, the role of AI in the consumer decision-making process, and the role of psychological dispositions in behavioral and psychographic targeting were discussed by O. Galushko in her works [11-13].

Research shows that consumer behavior is a complex blend of personality traits, social influence, behavioral patterns, and economic calculations. Despite the significant amount of work in this area, further research into the specifics of behavioral and psychographic targeting appears promising, as the development of digital technologies and artificial intelligence creates new opportunities and challenges.

Purpose and Methodology

The purpose of the study is to examine the tools of behavioral and psychographic targeting and the characteristics of their impact on consumers. This study utilizes an interdisciplinary approach that integrates the scientific and methodological foundations of psychology (in particular, cognitive and behavioral psychology), marketing (in particular, consumer behavior), and information technology (in particular, targeted digital advertising). The study utilized the following theoretical methods:

- 1) Analysis – to study the psychological factors influencing consumer behavior;
- 2) Synthesis – to examine the role of psychological characteristics in targeting;
- 3) Abstraction – to study the psychological characteristics most significant for targeting;
- 4) Generalization, induction, and deduction – to discuss the research results and formulate conclusions.

The study also utilizes tabular and graphical methods to summarize the research findings.

Results and Discussion

Consumer behavior is a complex, multifactorial set of reactions and actions related to the selection, purchase, use, and satisfaction with a product or service. Consumer behavior is associated with the decision-making process, which includes the following stages: recognition of a need or problem to be solved; search for information about possible solutions; evaluation and comparison of possible alternatives; product selection and purchase decision; assessment of purchase satisfaction; and post-purchase behavior.

Consumer behavior is influenced by various factors: personal (age, gender, income, education, lifestyle, etc.); psychological (motivation, perception, beliefs, and attitudes); social (influence of family, friends, colleagues, and social groups); cultural (culture, subculture, social class).

Targeting is based on collecting consumer data through social media and search engines, segmenting the target audience, and ad delivery algorithms. The targeting mechanism is implemented through the personalization of advertising messages, the use of psychological techniques, and digital marketing tools.

Targeting influences consumer behavior by directing advertising to specific groups, making it more relevant and effective. This impacts consumers on multiple levels: it builds product awareness, creates emotional connections and associations, convinces them of the benefits of purchasing, and, ultimately, can foster brand loyalty or create new needs [7, 10, 13]. In a highly competitive, dynamic marketplace, and digitalized environment, targeting is an effective marketing tool for influencing every stage of the consumer decision-making process. The types of targeting are presented in Fig. 1.

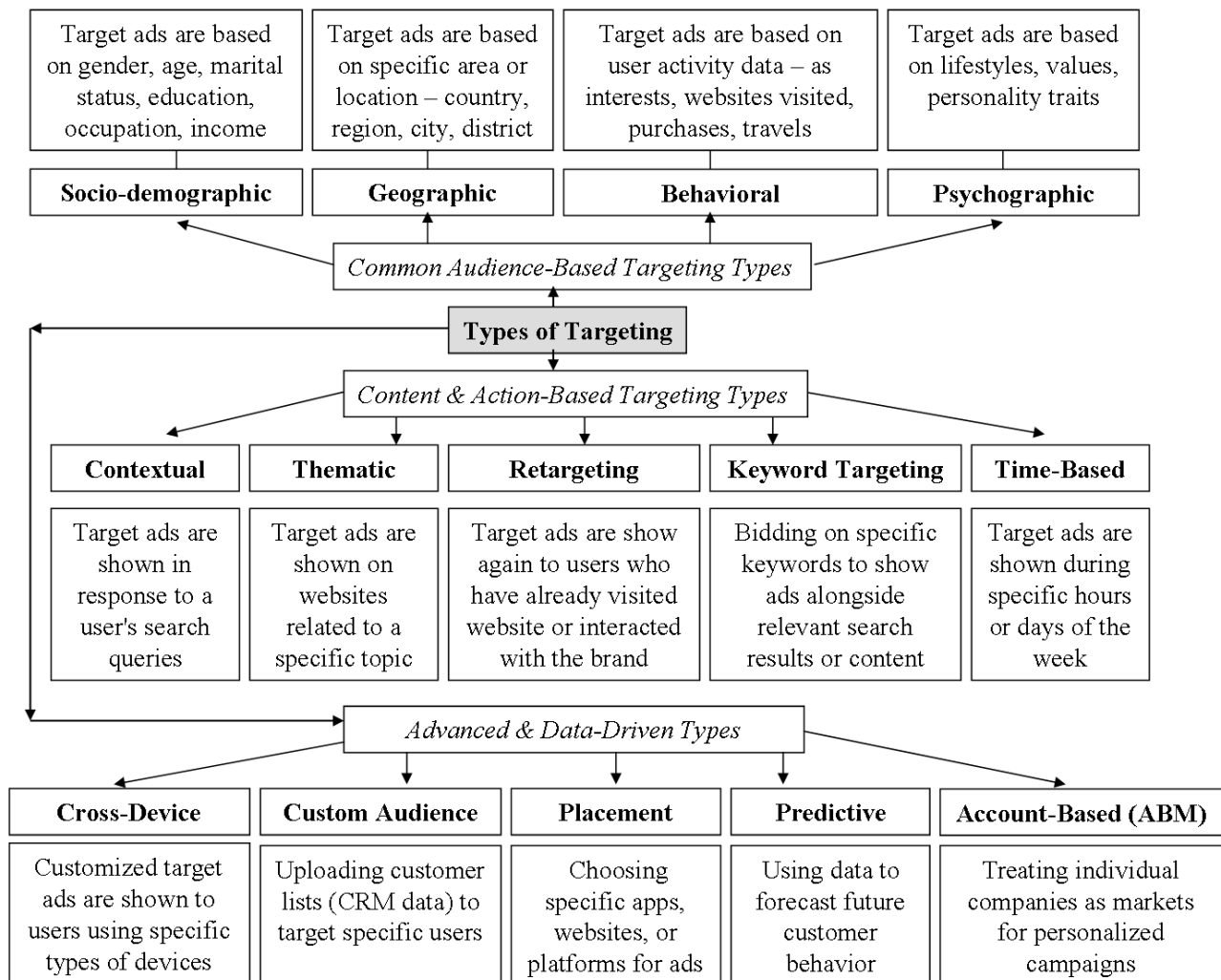


Figure 1 – Types of Targeting

A source: developed by authors

Common audience-based targeting types (socio-demographic, geographic, behavioral, psychographic) provide the basis for understanding consumer preferences, motivations, and behavior, enabling the creation of personalized advertising messages. Content- and action-based targeting types (contextual, thematic, retargeting, keyword targeting, time-based targeting) enable to create the content tailored to the target audience's preferences and to select the most effective delivery times. Advanced data-driven targeting types (cross-device, custom audience, placement, predictive, and account-based) enable even more precise targeting to specific consumers' groups.

Each type of targeting has its own advantages, for example: behavioral targeting increases conversions; demographic targeting helps avoid irrelevant audiences and reduces advertising costs; geographic targeting allows for regional tailoring and attracts customer traffic to offline stores; psychographic targeting enables deeper connections with customers and personalizes offers, which increases satisfaction; contextual targeting increases relevance and improves the customer experience.

It seems most appropriate to consider the relationship between behavioral and psychographic targeting. Psychographic targeting can be characterized as a method of audience segmentation based on psychological characteristics. Behavioral targeting, on the other hand, can be characterized as an advertising strategy based on the analysis of user behavior online. Features of Behavioral and Psychographic targeting are given in Table 1.

Table 1

Features of Behavioral and Psychographic targeting

	Behavioral targeting	Psychographic targeting
Focus	Analysis of user actions in real time (clicks, views, search requests, abandoned baskets)	Psychological traits (values, beliefs, way of life, social status, interests, motives)
Mechanism	Data collection through cookies, site analytics (Google Analytics)	Segmentation of the audience by qualitative characteristics, and not only by demographics
Influence	<i>Relevance:</i> Shows ads based on recent interests	<i>Emotional connection:</i> Addresses deep needs and feelings, forming trust
	<i>Personalization:</i> Automatically adapts offers to a specific user	<i>Positioning:</i> Helps to precisely position the product, emphasizing its compliance with the values of the target audience
	<i>Efficiency:</i> Weeds out the non-target audience, reduces costs, increases conversion	<i>Persuasion:</i> Uses psychological techniques (limited sentences, creation of associations) to form needs

Authoring: developed by authors

To implement effective marketing campaigns, a sales funnel is used – a marketing model (such as AIDA) that outlines the stages of the customer journey, from initial product discovery to purchase and post-purchase behavior (satisfaction, loyalty). Targeting attracts buyers to the upper levels of the funnel (attention, interest, desire, action), and the sales funnel model shows how to guide these potential customers

(leads) through all stages (attention, interest, desire, action, retention) to purchase, using various marketing tools [11]. Behavioral targeting captures consumers in the sales funnel, at its first level – initial interest. Psychographic targeting retains consumer interest and facilitates further progression through the sales funnel, not only to the point of purchase but also to the formation of loyalty. By addressing personal characteristics and values, psychographic targeting leads to a deeper and more lasting impact on the consumer.

Psychographic targeting tools include:

1. Surveys and questionnaires are used to collect primary data on the values, interests, and preferences of the target audience.

2. Social media analysis involves studying the content users create and share, which helps identify their interests and emotional states.

3. Psychographic models (classifying consumers by values and lifestyle). One such model is VALS (Values and Lifestyles), which is based on motivation (ideals, achievements, self-expression) and resources (income, education) [14]. Another model distinguishes: *idealists* (thinkers, followers), who buy based on principles and seek information; *achievers* (achievers, strivers), who value status and image, and buy brands that demonstrate their success; *self-expressers* (practitioners, experimenters), who seek experiences, variety, and activity.

4. Customer segmentation involves developing customer profiles based on collected data on psychographic characteristics [13, 15].

Behavioral targeting tools include:

1. Cookies and trackers are used to collect data on the behavior and preferences of online resource users.

2. Website analytics is performed using Google Analytics and other tools to collect and analyze data on user behavior on the site, including conversion paths and interactions with content.

3. Retargeting is a technology that allows to show advertising to users, who have already interacted with specific content, brands, products, and services.

4. Machine learning and artificial intelligence offer algorithms for analyzing large volumes of user behavior data to build predictive models and forecast behavior and future actions [12].

Mechanism of Psychographic and Behavioral targeting is given on Fig. 2.

The mechanism of psychographic and behavioral targeting involves collecting data on the actions, interests, values, and lifestyle of users through their online activity, analyzing this data with algorithms to create profiles, and displaying relevant advertising based on these profiles, predicting what will interest a particular person at a particular moment in order to increase the likelihood of a purchase.

Psychographic targeting enables individualized customer experiences, allowing brands to offer more personalized solutions, which increases customer satisfaction. Behavioral targeting helps increase conversions, while retargeting helps re-engage users who have already shown interest in your product, leading to higher conversion rates.

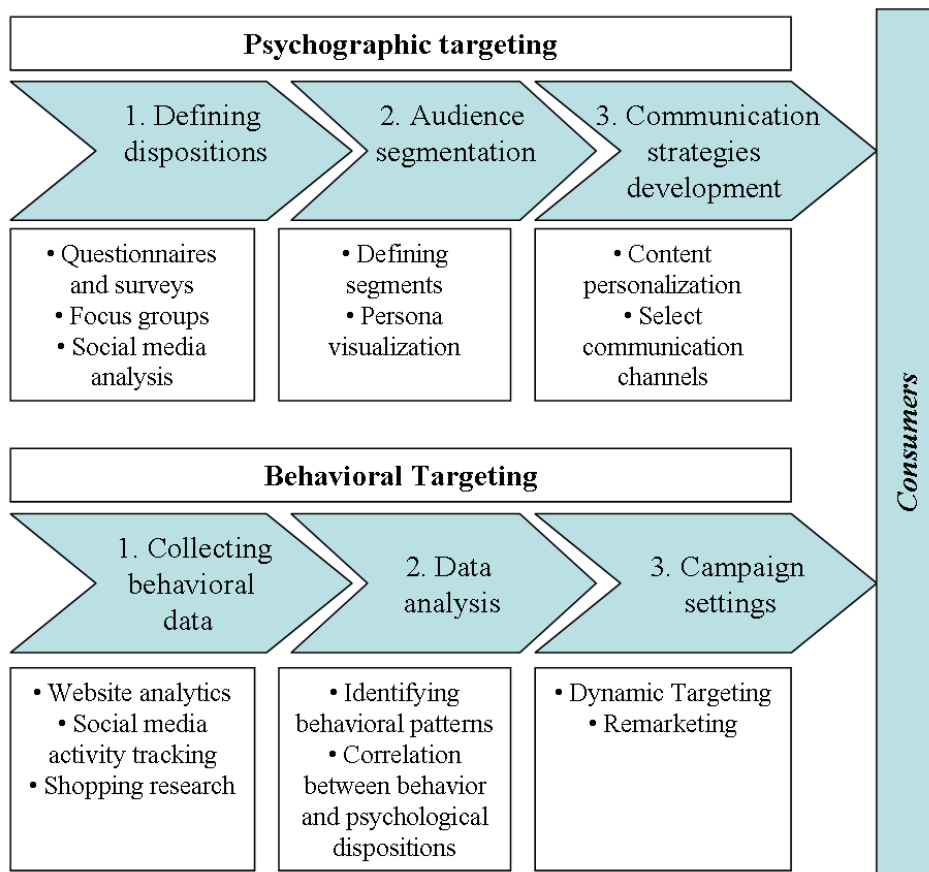


Figure 2 – Mechanism of Psychographic and Behavioral Targeting

A source: developed by authors

From a psychological perspective, human behavior reflects their preferences, interests, and needs. Behavioral targeting aligns advertising with the user's previous behavior, creating a sense of personalization and increasing the likelihood of a response. This approach provides users with relevant content, reducing the need to process large amounts of information and facilitating decision-making. Advertising based on previous behavior evokes positive emotions and associations, fostering brand loyalty.

Psychographic targeting taps deeper aspects of psychology, such as motivation and emotional triggers. Psychographic analysis helps uncover why consumers choose certain products, enabling the creation of more targeted and resonant advertising messages. Advertising campaigns that take into account the values and interests of the target audience are capable of evoking stronger emotional responses and establishing a deeper connection with the brand. Psychographic targeting helps brands position their products as part of the consumer's identity.

Influence of behavioral and psychographic targeting on customers' behavior on each stage of sales funnel is given in Table 2. Using these methods allows brands not only to understand their audience better, but also to create more personalized and relevant offers, which ultimately leads to increasing of customers' satisfaction and loyalty. In conditions of increasing competition and rapidly changing markets and

consumer preferences, the effective implementation of these strategies is becoming a key factor for marketing success.

Table 2 – Influence of Behavioral and Psychographic Targeting on Customers' Behavior

Stage of Decision-Making Process	Behavioral targeting	Psychographic targeting
Problem Recognition	It allows brands to offer relevant solutions precisely when consumers begin searching for information	It creates an emotional connection with the consumer and promotes faster recognition of the need.
Information Search	It's used to provide personalized recommendations based on the user's previous behavior.	It allows brands to create content that resonates with their audience.
Evaluation of Alternatives	It can help highlight the key benefits of a product or service based on data about which aspects have been most appealing to other users with similar behavior.	It allows to take into account personal preferences and emotional factors when comparing the alternatives.
Purchase Decision	It can be used to create urgency (e.g., limited-time offers) or provide additional incentives (discounts, free shipping) that can influence the consumer's final choice.	It allows brands to formulate their offers to align with their core beliefs. The emotional aspect of decision-making is often decisive.
Post-Purchase Behavior	It can be used to analyze customer satisfaction and identify opportunities for repeat or cross-selling.	It helps create loyalty programs and post-purchase services that align with the customer's interests and values.

Authoring: developed by authors

The neuropsychological basis for the influence of behavioral and psychographic targeting on consumers is that they enable to create the advertisements that appeal to the subconscious and emotional centers of the brain, bypassing rational filters. Psychographics create emotional "hooks" through stories, music, and images that evoke anticipation or joy, engaging the reward centers and strengthening the connection between the stimulus (brand) and positive feelings. A holistic brand image is created that aligns with the consumer's self-concept, with the brand becoming part of the consumer's psychographic profile [16, 17].

Stimulation of the limbic system (emotions, memory, basic behaviors) and the mesolimbic pathway (subconscious triggers, pleasure, addictions) activates brain areas responsible for pleasure (dopamine centers), trust, and anticipation, forming brand attachment and desire to purchase. Behavioral patterns are formed on the principles of classical and operant conditioning. Classical conditioning (the association between a

stimulus and a response) and operant conditioning (the reinforcement of behavior through consequences) play a significant role in purchase habits formation. Discounts, promotions, and scarcity activate reward centers, triggering a release of dopamine, which reinforces the "see–obtain–pleasure" behavioral pattern and forms a purchase habit. Choices become automated, and purchase decisions are made almost instantly, without much deliberation, reducing cognitive load [16, 17].

Thus, behavioral targeting can be used to manipulate consumer behavior, pushing them to purchase products or services they don't need. And psychographic targeting, can use emotional triggers to influence consumers, potentially leading to overconsumption or addiction.

The extensive potential for manipulation in behavioral and psychographic targeting creates a significant ethical issue that requires careful attention from companies. Manipulative techniques can have short-term effects. However, integrating ethical principles into digital marketing improves brand reputation and builds consumer trust, ultimately fostering lasting loyalty. Another ethical problem is related to collecting and use of consumer's data. AI and machine learning create new possibilities for big data analysis and consumers often didn't realize that all their online activities and personal digital information are transformed to analytical data for behavioral and psychographic targeting. It requires more measures on customers digital data protection and legislation improvement.

Conclusions

Targeting plays a critical role at every stage of the consumer decision-making process. Effective use of behavioral and psychographic targeting helps brands not only attract attention to their products but also create a deep emotional connection with customers. This leads to increased customer satisfaction and stronger brand loyalty. In an environment of increasing competition and constantly changing consumer preferences, a sound targeting strategy is becoming a key factor for market success.

Research in this field helps to improve and enrich the user experience by offering most relevant goods and services, and to form brand loyalty and increase conversion and sales. Prospects on future researches could include: study of interaction of different targeting types and their combined effect on consumers behavior; development of new models and algorithms for better prediction of consumers behavior; study of cultural factors in psychographic profiles of global brands.

References

1. Young, B. M. (2018). *Consumer psychology : a life span developmental approach*. Publisher : Palgrave Macmillan. Cham, Switzerland. 366 p. ISBN : 9783319909103.
2. Devereux, S. (2021). Chapter 8: Targeting. *Handbook on Social Protection Systems*. Publisher : Edward Elgar Publishing. Pp. 150-162. DOI : <https://doi.org/10.4337/9781839109119.00027>.
3. Kahneman, D. (2013). *Thinking, Fast and Slow*. Publisher : Farrar, Straus and Giroux. 512 p. ISBN : 978-0374533557.

4. Thaler, R. H. (2016). *Misbehaving: The Making of Behavioral Economics*. Publisher : W. W. Norton & Company. 432 p. ISBN : 978-0393352795.
5. Fernandez, R. (2003). *Thorstein Veblen. Mappers of Society: The Lives, Times, and Legacies of Great Sociologists*. London: Praeger. 312 p. ISBN: 0-275-97434-0.
6. Sarver, V. T. (1983). Ajzen and Fishbein's "Theory of Reasoned Action": A Critical Assessment. *Journal for the Theory of Social Behavior*, 13 (2). Pp. 155-163. DOI: <https://doi.org/10.1111/j.1468-5914.1983.tb00469.x>.
7. Lindström, M. (2008). *Buyology: Truth and Lies About Why We Buy*. Publisher: Doubleday. 241 p. ISBN: 978-0385523882.
8. Kim, H., Fiore, A.M., Niehm, L.S., & Jeong, M. (2010). Psychographic Characteristics Affecting Behavioral Intentions Towards Pop-up Retail. *International Journal of Retail & Distribution Management*. 38 (2). Pp. 133-154. DOI : <https://doi.org/10.1108/09590551011020138>.
9. Nagadeepa, C., & Mukthar, J. KP. (2024). Unveiling the Psychology of Flash Sales: The Impact of Personality Traits on Consumer Behavior. *EuroMid Journal of Business and Tech-Innovation (EJBTI)*. 3 (2). Pp. 11-19. DOI : <https://doi.org/10.51325/ejbti.v3i2.190>.
10. Matz, S. C., Kosinski, M., Nave, G., & Stillwell, D. J. (2017). Psychological Targeting as an Effective Approach to Digital Mass Persuasion. *Proceedings of the National Academy of Sciences*. 114 (48). Pp. 12714-12719. DOI : <https://doi.org/10.1073/pnas.1710966114>.
11. Galushko, O., Kovalenko-Marchenkova. Ye., & Kvirkvaia, M. (2023). Conversion Funnels as Sales and Marketing Instruments. *Scientific Journal "Philosophy, Economics and Law Review"*. 3 (1). Pp. 145-151. DOI : <https://doi.org/10.31733/2786-491X-2023-1-145-151>.
12. Feller, O. R., & Galushko, O. I. (2025). Rol' AI u protsesi pryynyattya rishen' spozhyvachem [The role of AI in the consumer decision-making process] in *Informatsiyni tekhnolohiyi: nauka, tekhnika, tekhnolohiya, osvita, zdorov'ya: tezy dopovidey XXIII mizhnarodnoyi naukovo-praktychnoyi konferentsiyi MicroCAD-2025 (14-17 travnya 2025 r.) [Information technologies: science, engineering, technology, education, health: abstracts of the reports of the XXIII International Scientific and Practical Conference MicroCAD-2025 (May 14-17, 2025)] / za red. prof. Sokola Ye. I. [ed. by prof. Sokol Ye. I.]*. Kharkiv : NTU KhPI. P. 110. URL: <https://ndch.kpi.kharkov.ua/wp-content/uploads/2025/06/Zbirnik-tez-2025.pdf>.
13. Ilkova, M., & Galushko, O. (2025). The role of psychological dispositions in psychographic and behavioral targeting. *Collection of Scientific Papers with the Proceedings of the 6th International Scientific and Practical Conference «Global Directions in Scientific Research and Technological Development» (December 22-24, 2025, Valencia, Spain)*. European Open Science Space, 2025. URL: <https://www.eoss-conf.com/en/archive/global-directions-in-scientific-research-and-technological-development-22-12-25/>.

14. Rousseau, G., & Kruger, J. (1990). Testing the value and life-style model (VALS) of psychographic market segmentation. *South African Journal of Industrial Psychology*. 16 (1). Pp. 31-37. DOI : <https://doi.org/10.4102/sajip.v16i1.502>.
15. Saumendra, D., & Nayak, J. (2022). Customer Segmentation via Data Mining Techniques: In book: Computational Intelligence in Data Mining. State-of-the-Art Review. Pp. 489-507. DOI : https://doi.org/10.1007/978-981-16-9447-9_38.
16. Shaw, S.D., & Bagozzi, R. (2017). The neuropsychology of consumer behavior and marketing. *Consumer Psychology Review*. Pp. 1-19. DOI : <https://doi.org/10.1002/arcp.1006>.
17. Solnais, C., Andreu-Perez, J., Sánchez-Fernández, J., & Andréu-Abela, J. (2013). The contribution of neuroscience to consumer research: A conceptual framework and empirical review. *Journal of Economic Psychology*, 36. Pp. 68–81. DOI : <https://doi.org/10.1016/j.joep.2013.02.011>.