

Psychographic Data - The 7 Common Types



Belonger

The most common psychographic personality type in the US. They are more "mainstream" than people in the other categories, **always wanting to fit in with their families, friends, and community**. They don't want to stand out in a crowd, feel isolated, or experience change.

Belongers seek acceptance. Those with this personality type like to go with the crowd and don't like to stand out from the group.



Achiever

Achievers are characterized by their ambition. This group is often made up of always busy, need to constantly be productive, upwardly mobile individuals who sometimes make large, materialistic purchases to symbolize their success. **They are very ambitious, and dislike anything they feel is a waste of time.**



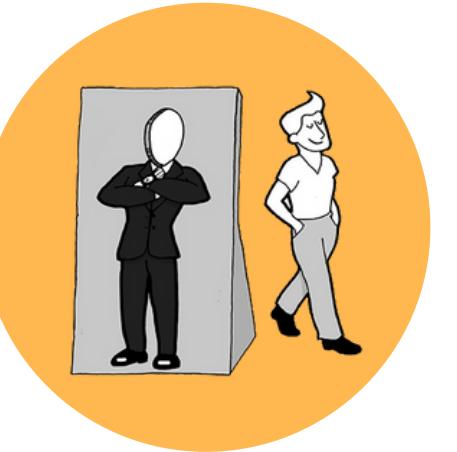
Emulator

Those classified as emulators often **wish to be or see themselves as achievers** but, in reality, they lack the critical skills they need to become a true achiever. The emulator often makes large purchases similar to the achiever, but it's only a facade, as they can't afford to keep up or buy knock-off / used products to appear successful.



Saviors

Conscientiousness decision makers. Saviors are similar to achievers in that they strive to be productive, but different in that the hard work they're known for is done in an **effort to improve the world around them rather than for their own gain**. Saviors are typically socially conscious individuals who give without asking for anything in return.



Doomsdayers

Integrators

The exact opposite of Saviors, seeing nothing but doom and destruction for the human race. They try to be as self-sufficient as possible and tend to have a strong opinion about almost anything. This personality type is described as **marching to the beat of their own drum**. Doomsdayers don't like to rely on others. But, they'll be incredibly loyal to a brand or company who has earned their trust.



Survivalists

Survivalists are just what the name suggests – they are merely surviving. A typical survivalist is living paycheck to paycheck and hasn't amassed many material items or assets to show for themselves. **They're often very strict with the money they spend out of fear they won't have enough.** They don't plan purchases or spend money haphazardly because they fear losing everything.

Fear—Greed—Guilt—Anger—Exclusivity—Salvation—Flattery

Emotional Drivers That Compel Prospects To Say Yes



Fear of Loss

Fear is a powerful motivator that can prompt merchants to take action to avoid negative outcomes. Effective prospecting messages leverage fear by **highlighting the potential risks or consequences of inaction**. For example: a merchant's noncompliance with PCI and/or Fee Regulations could result in fines, penalties, chargebacks, loss of revenue, or damage to their brand or reputation.



Greed

Greed taps into merchants' desire for wealth, success, or growth within their business. Prospecting messages that appeal to greed emphasize increased profitability / eliminating costs and the **benefits of taking advantage of an opportunity**. For instance: dual-pricing eliminating fees; the ability to accept newer forms of payment like ACH, electronic invoicing, Venmo, or PayPal; or access to capital through merchant advances or PassPort.



Guilt

Guilt can be a powerful motivator for action, as people seek to alleviate guilt or remorse. Prospecting messages that leverage guilt often **highlight the consequences of neglecting responsibilities or failing to live up to societal expectations**. For example: when selling dual-pricing you may appeal to the merchant's disproportionately to offset fees for cash, which affects lower income consumers who are unbanked, and cannot pay with a card.



Anger

Anger can be a powerful driver of action, as Merchant's seek to preserve their time by not dealing with service issues / eliminate financial losses. For example: **merchants become angry when faced with time-consuming interruptions to their operations and/or unexpected fees and chargebacks**. Prospecting messages that tap into anger call for action or change by highlighting unfair/unfair billing practices or rate increases which are perceived to be unjust and opportunistic.



Exclusivity

Exclusivity appeals to merchants' **desire to feel special or unique**. Prospecting messages that emphasize exclusivity **highlight our service's limited availability and unique features, creating a sense of urgency and rarity**. For example: a dedicated local agent, access to passport with faster funding, or our proprietary system that bundles everything together that can't be obtained anywhere else because it is all-inclusive under one relationship with PCBancard.



Salvation

Salvation appeals to merchant's desire for redemption or salvation from their problems or challenges. Prospecting messages that leverage salvation, offer **solutions to merchant problems and promise to deliver relief or improvement**. For example: dual-pricing, embedded omni-commerce payments that enable; text-to-pay, mobile tap-to-pay, QuickBooks integration, hosted-payments page, electronic invoicing, cloud payments, recurring billing, and granular reporting.



Flattery

Flattery appeals to merchants' desire for validation and recognition. Prospecting messages that use flattery often compliment and highlight positive attributes or achievements. By stroking people's egos, these messages **create a positive association with the brand or product**. For example: PCBancard's gift and loyalty program promotes confidence by highlighting the transformative effects of a merchant's products and rewarding their customers for repeat business.

Using Tonality / Verbal Pacing - Shaping how your prospect interprets and perceives the questions that you ask.



Curious Tone

The curious / skeptical tone causes the prospect to feel that you are **genuinely curious about the question**. If the prospect interprets genuine curiosity, it helps them open up more and let down their guard.

e.g. What was it that makes you want to look into this further?

Can you walk me through who you use now for _____, so I have more of a background / understanding / context?

Who are using now to eliminate your fees?

You've been with _____ for three years ... do you like the results ... you have been getting?



Confused Tone

A confused tone, used properly, will cause a prospect to better clarify what they just said.

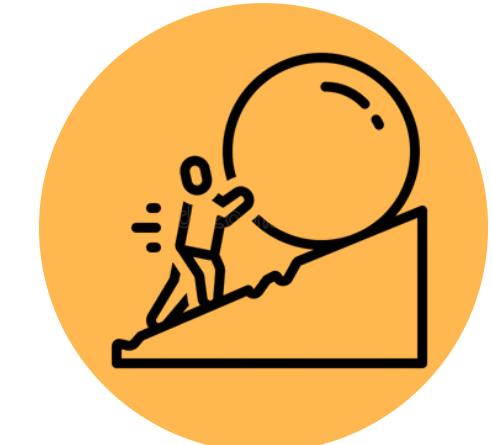
Act confused to **trigger curiosity** and **engagement** to come to your rescue and clarify for you.

e.g. I am not understanding how do you mean ... by that?

Helps the prospect **relive their pain** and clarify what they mean.

Wow, what a minute ... I am on page 3 and you're on page 37, can you **clarify** what you mean? Can you **unpack** that for me more?

The purpose of acting confused is to get the prospect to **let their guard down** and open up to you vs. triggering sales resistance.



Challenging Tone

This is a consequence question and should not be used until **after you have established trust**.

e.g. What happens if you don't do anything about this? What happens if you stay with _____, and you keep losing money?

What if you don't do anything about this and it prevents you from scaling your company? What would happen to you at that point?

What are the ramifications for you ... at that point?

Start with a **challenging** and skeptical tone and end with a **concerned** tone about the consequences - this develops **trust** and helps demonstrate that you can get them **better results**.



Concerned Tone

Show empathy in your voice.

Your fees keep increasing, what's caused you to feel that's something you can't do anything about?

What happens if you stay with _____, and you keep losing money? What if you don't do anything about this?

What's really holding you back from moving forward? **(put your hand on your chest - when you ask)**

Do you want to have to pay for all these fees if you didn't have to? What happens after they keeps increasing?

What happens when you need help and can't reach anyone or get stuck on hold for hours?



Playful Tone

Helps disarm and let guard down. A playful humorous tone with a little sarcasm.

The relaxed and playful tonality helps build rapport and encourages conversation. It's perfect for when you're just introducing yourself and making small talk. **Use a happy, friendly voice that sounds engaged and inviting.**

Example of a relaxed/playful tone:
"Hey there! Thanks for taking my call. I'm (name) from Peanut Butter Co. (company). How's your day going?"



Seeding Doubt

This tone is particularly effective in suggesting that the current service being used may not be optimal, without directly stating it. This tone **instills doubt rather than criticizing the prospect's existing solution**, it helps to trigger curiosity and engagement while avoiding defensiveness.

e.g. You already have a processing relationship, but **do you feel like that's going to be enough?**

What if you don't do anything about your fees and they keep on increasing and eating into your profits? Do you like the results you have been getting?