

# The **ENTREPRENEUR'S** Guidebook Series™

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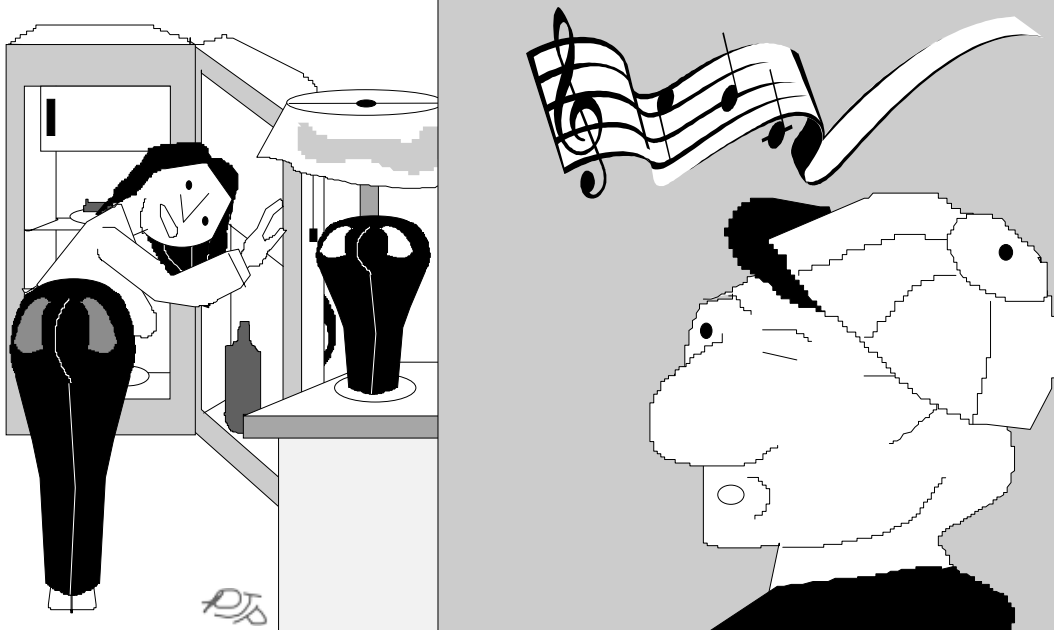
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# PERSONAL PLANNING

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*“Honestly Harry . . . I’ll never understand why you bought such a strange looking lamp!”*

Smallbusinessstow.com

## ***UNDERSTANDING WHY PEOPLE BUY***

**IF YOU** could anticipate every objection a customer might have about buying your product or service, and if you then researched and found satisfactory solutions to all these objections, it would seem reasonable to assume you could persuade them to buy almost anything.

However, although interesting in concept, in reality, human purchasing behavior can be much more complicated and unpredictable.

Advertising based on logic rarely does as well as advertising based on an understanding of people's emotions, desires and needs. In fact, more often than not, advertisers only get results when they anticipate both the cerebral **AND** emotional needs of consumers.

## UNDERSTANDING HUMAN BELIEFS

---

THE SOCIAL SCIENCES have given marketing researchers the basics for understanding why people buy certain products and services as opposed to others. Psychologists and sociologists have probed motives, wants, perceptions, attitudes, how people learn and forget, and individual needs both learned and innate. However, most will agree that the key to understanding why people buy, and for that matter all human behavior, is to first understand what they believe in.

A belief is a combination of spiritual, physical, intellectual and emotional aspects all interacting together to bias motivation and actions. Beliefs are formed during painful and pleasurable experiences or

simply adopted, especially when young, for no apparent reason other than the fact that society or your parents seem to think they are good beliefs to have.

### Understanding Human Motivations

IT IS EASIER to pin down a person's beliefs than to understand what motivates them. Motivations can be intellectual, physical, emotional or even spiritual. They can be based on beliefs, need or wants. They can be energized by instinct, driven by hunches, or learned after extensive interaction with society and the environment. Motives are the unseen forces that drive some to disaster and others to fame and fortune.

Other factors that influence the creation of beliefs are knowledge, environment, events large and small, peer pressure, past results, and perhaps most interestingly enough, the positive and negative thoughts of others. Examples of beliefs are: youth is better than age, all people are basically good, dogs make better pets than cats, people with big noses are smart, work hard and you'll get ahead.

**NOTE** It is important to distinguish between behavior caused by instinct and behavior caused by belief. Survival is based on instinct, but risking your life for your friend is an action based on belief. Wanting sexual intercourse is an

instinct, but waiting for sex until married is a choice based on the belief or Religious doctrine. Instinctive behaviors are behaviors that if not followed through result in death or extinction. Such behaviors include eating, drinking and sexual intercourse. Behaviors caused by beliefs are learned behaviors and can be both internally and externally motivated.

*People buy for essentially two reasons: to solve problems AND make themselves feel good. To solve problems come up with innovative products. To make people feel good about themselves, become an expert at manipulating human behavior.*

**SUPERTIP**



## MASLOW'S MOTIVATION THEORY

THE EMINENT psychologist Abraham Maslow postulated that people are animals who continually want. No matter how many needs they have satisfied at any one time, they constantly struggle upwards to reach higher levels. He classified these needs in a sequence of five levels that he referred to as “the hierarchy of human needs” (see **page 7**).

The **FIRST LEVEL** is the lowest and most powerful. Maslow describes first level needs as the *physiological needs*, which include hunger, thirst, sex, air and rest.

*People buy with their hearts no matter how much their brain tells them otherwise.*  
**SUPERTIP**

Once satisfying these needs, the human creature will then seek to provide for his or her own **SECOND LEVEL** *safety and security needs*. These needs center around gaining shelter, providing clothing, protecting oneself from predators and enemies and establishing law and order. In the modern world, this usually means getting a good job with a pension, some life insurance and maybe a pitbull.

After providing for ones safety-security needs, the human creature will then want to satisfy their **THIRD LEVEL** *love and belonging needs*. They will thus seek acceptance, affection, friendship and lovers, and will eventually want to start a family.



At this point, now typically married, waistline thickening a bit, the human creature will then want to satisfy their **FOURTH LEVEL** *esteem needs*, which include the need for recognition, respect, achievement, prestige, independence, importance, attention and appreciation.

Getting that, the human creature now has just about everything they could possibly want: income, a sense of security, a nice house, a recent model car, family and friends, a good reputation, a sense of accomplishment, recognition from peers, status within their group, authority, ego fulfillment, and the belief that their work is valued. Yet, despite this, Maslow says that the human creature will still want more.

The **FIFTH AND HIGHEST LEVEL** of need is the need for *self-actualization*.

Self-actualization is the ultimate goal we all climb towards our entire lives.



## Maslow's Basic Needs



Level 5

**Self-Actualization**

Level 4

**Esteem**

Level 3

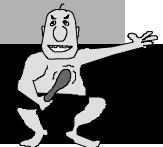
**Love & Belonging**

Level 2

**Safety & Security**

Level 1

**Physiological**



## WHAT MASLOW'S THEORY MEANS TO ADVERTISERS?

TO THE ADVERTISER, Maslow's theory has three important ramifications:

**FIRSTLY**, your advertising message should attempt to present an appeal strong enough to stimulate action toward satisfying one of Maslow's basic human needs.

**SECONDLY**, being that Maslow believes lower levels *always* take priority over higher levels, you should never attempt to sell products that meet peoples' higher levels needs, if their lower level needs aren't presently being met.

*About 75 percent of all buying decisions are based on unconscious needs and wants, such as prestige, habit, or perceived values.*

**FUNFACT**

This means don't try and sell shoes to someone who hasn't eaten in a week, and don't sell expensive luxury cars to people who don't have secure and prosperous jobs.

**THIRDLY**, a most encouraging note to all advertisers is that according to Maslow's theory, no matter how much people have, they will always want more: consumers never cease to consume.

Bear in mind that despite the above ramifications of Maslow's theory, it is important not to take them too literally. Although for the most part consumers do have a tendency to follow his hierarchy of human needs and motivations, they also have a tendency to

jump levels for complicated and often unexplainable reasons.

For example, the need for self-actualization or enlightenment for some is more important than their basic physiological and safety needs (regular fasting is an important part of many religions). In other words, for two kinds of people classified at the same level, what motivates one may not budge the other, and what doesn't budge either of them, might motivate someone else two levels below.

To the advertiser, this ability for people to occasionally jump levels means that if you cater to your market in

just the right way you *really can* get them to buy expensive cars they can't afford.



*Consumer wants can have bizarre, frivolous, or even immoral origins, and an admirable case can still be made for a society that seeks to satisfy them. But the case cannot stand if it is the process of satisfying wants that creates the wants.*

**JOHN  
KENNETH  
GALBRAITH**

## UNDERSTANDING THE HUMAN MIND

AN UNDERSTANDING of human behavior, and hence why people buy, can be further enhanced by understanding how the human mind works. Below are three major categories of people and an explanation of what drives them to do what they do, based upon their thinking patterns.

### Glasses Half-Empty & Half-full Types of People

If you look at a glass of water, what do you see? Is it half-full or half-empty? It has been said that those who see glasses half-full think positively and those who see glasses half-empty think negatively. However, this is hogwash! What this example

*Man BECOMES man only by the intelligence, but he IS man only by the heart.*

**HENRI  
FREDERIC  
AMIEL**

really compares is the basic thinking patterns of two distinct kinds of people:

- those who tend to see “what’s missing”
- those who tend to see “what’s there.”

Both ways of thinking can be beneficial or hazardous to one's personal fulfillment. If you want to improve a relationship, don't focus on “what's missing” in your partner, concentrate on positive aspects, the things you admire and respect most about your partner. If you do this consistently, the bad parts of your relationship will become less dominant in your mind, your partner will likely say “Hey, when did you turn over a new leaf” and respond with renewed excitement and tenderness. In the long run, both of

you will live happier, accepting and more fulfilling lives.

On the other hand, if you're a businessperson, one of the worst things you can do is be a "glasses half-full" type of thinker? While couples and individuals must concentrate on what's right and good about their lives, business owners must see what's missing in other people's lives to capitalize on needs that aren't being met. As a human being, you want to be optimistic and you want to believe in yourself. As an entrepreneur you want to see change, respond to it, and not get bogged down in details and negative outlooks.

All in all, as a human being you will get more satisfaction out of life being a

"glasses half-full" type of thinker while as an entrepreneur, you will accomplish far more being a "glasses half-empty" type of thinker. Remember that people buy what's missing in their lives.

*People buy products and services that appeal to their own visual, auditory or sensory driven patterns of thought.*  
**POWERPOINT**

**TIP** As an entrepreneur, sell positive solutions. Sell glasses that are half-full, three quarters full, or completely full and even spilling over a bit.

### **Auditory, Visual & Sensory Driven Types of People**

Aside from the glasses full or glasses half-empty types of people, people also tend to fall into three other categories based on the way they think. There are people who think in words, people who think in pictures, and people who think with their senses (sight, sound, touch, taste, and smell). By taking into

consideration the way these three groups of people think, you will be able to more easily create the necessary state of mind they need to believe in your product.

For example, if you are selling to a group of people who think with their **senses** – kineseitic types of people – use words like velvety, smooth, sumptuous and delicate. For people who think in **pictures**, use lots of visuals in your advertising, panoramic views, detailed diagrams, charts and cartoons. For people who think in **words** use concise, vivid narrative, pertinent stories and delightful analogies.

## Film Going on Inside Their Head Types of People

For many of us, our brain is like a movie

*Poverty is as much a destroyer of rain forest as greed. These people don't want to live in Stone Age zoos.*  
**JASON CLAY**  
*Anthropologist*

camera. We have our own private show going on just waiting for characters to pop in and out and make our dreams come true. In fact, the films going on inside our heads can be so powerful that they can easily control what we perceive to be reality.

Imagine what this means to an advertiser? Just as easily as a movie director can change the effect a movie has on an audience, an advertiser can change the effect any experience in life has upon an individual's psyche. In other words, as a movie director can change the camera angle, the volume and type of music, the speed and amount of action, and the color and quality of images, to make us cry, laugh or become afraid; an advertiser can influence our buying deci-

sions by tapping into the private films going on inside our heads and creating connections between their product and our fantasies.

Essentially, this means advertisers can direct our brains to focus on and support what they have to offer by attaching mini-trailers to the multitude of films already going on inside our heads. Once these mini-trailers have attached themselves to our own inner psyches, it makes it easy for them to add a few twists of their own. It thus sounds perfectly natural for advertisers to say things like:

Look here my friend . . . if something happens to get you down, don't brood or fret over it . . . look at the bright side . . .

*Advertisers can direct our brains to focus on and support what they have to offer by attaching mini-trailers to the multitude of films already going on inside our heads.*

treat yourself to a relaxing dip in one of our famous solid oak hot tubs.

Or

Frustrated with your waistline? Afraid of slipping into that bikini and frolicking down the beach? Why not turn your frustrations into action . . . order our new amazing *Ab Smashing Cruncher* today.



## GETTING PEOPLE TO GIVE YOU THEIR BUSINESS

YOU DON'T have to stick a gun to someone's head to get them to buy your products or services. Not if you master the following three subtle, yet powerful, methods of manipulating human behavior.

### Using Skinner's Positive Reinforcement Theories

According to positive reinforcement theorists, there are two ways you can motivate people to buy your products: You can attempt through positive reinforcement to lead people gently over a period of time to pay attention to new activities, goods and services; or you can take them by the horns and simply wrestle out

*People buy what's missing in their lives.*

#### **POWERPOINT**

undesirable traits that keep them from buying your products.

Negative reinforcement is simplistic and sometimes works well in advertising because people don't like to think too much. However, as B.F. Skinner argued (a famous motivational psychologist), the wrestler's approach is likely to be much less effective in the long run, even though it can work effectively in the short run.

Positive reinforcement is more complicated and involves higher levels of thinking and effort, making it considerably more difficult to implement. However, eventually it will bear more fruit.

To motivate human behavior using positive reinforcement, Skinner believed:



**Reinforcement ought to be specific, incorporating as much information content as possible.** Practically speaking, this means when your customers do something you want them to, make sure you reward them with something they understand to be a reward. When you treat them extra-special, tell them, "Not all customers are given such care and attention."

**Reinforcement should be immediate.** Practically speaking, this means that when a customer makes a big order, on-the-spot discounts are more effective than discounts off future purchases.

**Reinforcement feedback mechanisms should reward both major and minor**

**events considering that major events are uncommon.** Practically speaking, this means you should occasionally give a customer a good deal, for little things they might do, like paying their account on time.

*Consumption is the sole end and purpose of all production; and the interest of the producer ought to be attended to only so far as it may be necessary for promoting that of the consumer.*

**ADAM SMITH**

**Unpredictable and intermittent reinforcement works better than regular reinforcement because the latter will eventually be expected always and be considered part of the norm.** Practically speaking, this means you shouldn't reward your good customers constantly and regularly, or they'll come to expect it and your profits will suffer.

**The way reinforcement is carried out is more important than the amount.**

Practically speaking, this means you should always advertise your company in a positive light (don't waste your money knocking the competition); AND realize that small symbolic rewards are just as effective as large expensive ones (they become a focus for positive celebration rather than a seed for greed).

**NOTE** B.F. Skinner (1904-1990) is considered one of the foremost behavioral psychologists in the United States. He based his work on

## What People Really Want?

### PLEASE, DON'T SELL ME . . .

#### **A place of residence . . .**

sell me comfort, contentment, a good investment and pride of ownership.

#### **Airline tickets . . .**

sell me a fast, safe, on-time arrival at my destination and making me feel like a million dollars.

**Books . . .** sell me pleasant hours and the profits of knowledge.

**Clothes . . .** sell me sharp appearance, style and attractiveness.

#### **Computers . . .**

sell me the pleasures and profits of modern technology.

#### **Insurance . . .**

sell me peace of mind and a great future for my family and me.

**Things . . .** please don't sell me things. Sell me ideals, feelings, self-respect, home life, and happiness.

**Tires . . .** sell me freedom from worry and low cost per mile.

**Toys . . .** sell my children happy moments.

the principles of operant (observable) conditioning, whereby an organism's behavioral responses in a situation are reinforced or discouraged according to a system of rewards and punishments.

His experiments demonstrated that, through such conditioning, animal behavior could be controlled and predicted to a far greater extent than was ever thought possible. Skinner believed operant conditioning could also be used to control one's own behavior as well as others.

### Putting Customers into a “Buying State of Mind”

Most people can convince themselves logically that a certain product will fill their

*Why do people buy? People can be interested and not buy, people can want something and not buy. But if people believe in something than the only thing that keeps them from buying is the opportunity to buy – or a fistful of cash.*

#### **POWERPOINT**

needs, but it is not until they actually believe in it, or believe in the benefits it promises, that they will actually buy it. This is why as an advertiser you need to concentrate on proving your benefits and not simply listing features.

Although you cannot outright create a belief that will change a potential customer's behavior, you can create an environment or rather state of mind that is conducive to behavior modification.

A state of mind is a composite of all the feeling and thoughts a person can have at any one time, as well as the way they breathe, hold their body, their posture, facial expressions, and the nature and quality of their

movements. You can thus manipulate consumers by creating pleasurable environments they will wish to mimic and painful environments they will want to avoid. If you can associate a pleasurable experience with your product or service and a painful experience if your customer doesn't buy it, than you know you are that much closer to convincing people to take action.

**REMEMBER** All purchasing decisions are based on behavior patterns. Advertisers must therefore anticipate and use these patterns to their advantage. Behavior patterns are based more upon beliefs than anything else. Change peoples' beliefs by manipulating their state of mind and you can get them make decisions in your favor. Create a "buying state of mind" by associated pain

*People buy to fulfill the film they have going on in their head.*  
**POWERPOINT**

or negative feelings with actions you don't want and pleasure or positive feelings with actions you do want.

## Giving Customers "What They Really Want"

Customers don't like buying things so much as they like buying what the product and services stand for. As an advertiser, this means that to get people to buy your products and services, pay particular attention to what that product or service really means to your buyer (see the chart on **page 16**).



## SUMMARY OF WHY PEOPLE BUY

TO WRITE good copy, you must understand human nature thoroughly. This means you will have to become an avid observer of human nature, because the fact is people change continuously. However, to get you started, if you don't have the hours, days and months it take to observe and study human behavior, use the following lists and strategies as a guide and a quick reference to understanding why people buy:

### People Buy Because They . . .

**Want . . .** affection, amusement and beauty. People also buy because they want:

- children
- peace of mind

- cleanliness
- clothing
- comfort
- companionship
- convenience
- durability
- economic security
- efficiency
- ego-satisfaction
- elegance
- enjoyment
- entertainment
- exercise
- eroticism
- family
- fellowship
- freedom
- passion
- pleasure
- praise
- prestige
- profit
- protection
- reasons for living
- reasons to get up in the morning
- recognition from others
- respect from peers
- safety
- satisfaction
- security
- self-

- friends
- good food
- happiness
- health
- higher standard of living
- increased productivity
- increased self-esteem
- knowledge
- love
- luxury

- actualization
- self-improvement
- shelter
- social advancement
- spiritual well-being
- the simple life
- togetherness
- up-to-date technology

- something
- belong to a group
- do what they really want when they want
- enjoy a good standard of living
- emulate those they admire
- express their creativity
- express their individuality
- feel good about themselves
- feel important
- feel secure in

- live cheaper
- live longer
- maintain possessions
- own beautiful possessions
- make lots of money
- make work easier
- play
- protect family
- protect reputation
- relax
- relive their youth or a previous generation like

**Want to . . .** accomplish, achieve and acquire possessions. People also buy because they want to:

- believe in
- laugh

old age

- get ahead
- get away for the weekend
- get a better job
- get married
- go to heaven
- have fun
- increase their productivity

the 60's or 50's

- satisfy appetite
- satisfy curiosity
- save effort
- save money
- save time
- simplify their life
- sleep easy
- take advantage of opportunities

**Want to be . . .** accepted, appreciate and attractive to the opposite sex. People also buy because they want to be:

- distinct
- fashionable
- liked
- one up on the
- original
- popular
- right
- smart

Jones's

- spontaneous

**Want to avoid . . .** change, confusion and criticism. People also buy because they want to avoid:

- danger
- death
- deprivation
- effort
- embarrassment
- excessive worry
- failure
- fear
- grief
- growing old
- hunger
- illness
- impersonal computerization
- large crowds
- needless suffering
- peer pressure
- physical pain
- risk
- stress
- tension
- thirst
- work

**Are fearful.** Many advertisements promise a remedy for that which is to be feared: “ring around the collar,” “static cling,” “bad breath,” “underarm perspiration” and “flaky dandruff,” are just a few readily recognized fear situations.

**Are greedy.** Greed overpowers reason. The victim of greed wants so much to believe the product will make them rich that they become experts at self-persuasion. The wish and need to believe is a powerful stimulator, more powerful than any fact, no matter how pertinent.

**Can identify with the advertising.** In a novel, a reader must identify with the hero or heroine, and understand or better yet, feel his or her fears, hates, aspirations, distress, loves and other emotions.

*Effective advertising begins and ends with a message that puts the desires of the potential customer ahead of the desires of the advertiser.*  
**POWERPOINT**

And it is only to the extent that most of us do or do not identify strongly with the hero or heroine whether the story succeeds or fails. We succumb to what writers call suspension of disbelief. Buying products and services is not much different. People must identify with products in order to feel good about buying them.

**Have been promised to gain something.** The promise of gain is a very common motivating factor. Remember, once again, people buy what’s missing in their lives.

**Want the best value for their money.** People make the decision to buy a product or service, not because it is expensive, but because they perceive it to have a high value. In other words, they



want the most “bang for their buck.” *Value* can be defined by the following formula:

$$\text{VALUE} = \text{BENEFITS} / \text{PRICE}$$

This formula suggests that value is equal to the benefits a customer perceives a product or service to have divided by its price. Thus, to increase the perceived value of a product or service, you should reduce your price or increase benefits.

However, before you commit yourself to doing one or the other, realize that a quality common to all successful companies is that rarely do their customers make purchasing decisions based on price alone. Companies like Coca-Cola and Microsoft, far from being low-price players in their industry, are al-

most always the most profitable because they understand the importance of pushing their benefits. In fact, good companies consciously surround their products with so many benefits of great value to their customers that they invariably command a higher price. It is because of this that they are able to dominate their markets.

*I am easily  
satisfied with the  
very best.*  
**WINSTON  
CHURCHILL**

**People ALSO Buy . . .**

**If you understand their dreams.**

People dream about finding true love, being rich, being an incredible athlete, being worshipped by a legion of fans, finding heaven, having passionate sex, and being physical fit, strong and beautiful.

**If you show them a better way of doing things.** Most people-related problems can be shown to be behavior problems.

Pollution is a problem because people like driving, corporations like making lots of money with little or no regard for environment, and recycling is considered too much of an effort. However, if you give people a different choice that is more beneficial to them than their previous behavior, they will try and change.

**Out of . . .** belief, desire, and excitement. People also buy out of:

- fear
- guilt
- ignorance
- interest
- love
- need (imagined or real)
- pride
- sentiment
- sympathy
- vanity
- want
- zest for life

**The “Sizzle not the Steak.”** As an advertiser you must point out benefits – selling points – not features or product specifications. Don’t show a picture of a raw steak hanging in a fridge. Show someone cutting and eating a sumptuous morsel of tenderloin.

### **When feeling down in the dumps.**

Since people like to feel good about themselves, they often buy when depressed or lonely. They buy a chocolate bar from a convenience store and then throw half of it away, not because they suddenly don’t like chocolate, but because what they really wanted was a smile, hello and good-bye, when making their purchase – as if money could buy friendship. People also get their haircut just to have someone wash their hair and massage their scalp.

**With their hearts not with their minds.** Many buying decisions can be traced back to emotions that are later rationalized by thought. This statement might upset intellectual types who say, “Nonsense, I buy only after careful consideration of all the facts.” But consider the following situation:

Suppose you have made up your mind to purchase a certain brand of juicer from a nearby healthfood store. However, the moment you enter the store, the owner or sales worker is rude and impatient. Wouldn't you feel like walking out and buying the juicer elsewhere? Wouldn't you say to yourself, "this establishment doesn't deserve my business."

*The American consumer is not notable for his imagination and does not know what he wants.*  
**ANDREW HACKER**

If you thought about the situation a bit longer, you might conclude that the owner or sales worker was having a bad day, or that perhaps they had just finished dealing with a demanding customer or intimate friend who had just phoned and canceled a big date? You might even conclude that maybe this person is normally very helpful and nice, but the instant your walked through the door was reminded of a grade five bully who use to pull their hair and steal their lunch money.

Whatever the reason, no matter how much you try and rationalize it, as a customer you believe this worker or owner has violated your right to be treated courteously. Therefore, you walk out and perhaps journey for another hour or so before buying your juicer from someone else.

**When you don't force them to think too much.** There is no question that emotions motivate human actions far more than logical or rational considerations. When someone says, "Don't confuse me with facts; my mind is made up!" They are generally being honest and truthful. People tend to base their decisions on emotional drives and then rationalize those decisions or persuade themselves that they acted intelligently and with good judgment. In fact, the less thought needed to form a decision, the more likely a sale can be made.

*Do not do unto others as you would they should do unto you. Their tastes may not be the same.*

**GEORGE  
BERNARD  
SHAW**

### People Won't Buy . . .

**Because they are slow to accept new and untried products and services until they have become firmly estab-**

**lished.** Essentially, people are reluctant to break established habits and are fearful of change.

### Because they dread making deci-

**sions.** This is why all advertising tries to end with some kind of catchy saying to get people to help make up their minds.

**From advertising that badmouths the competition.** Never assume people are uninformed shoppers. They usually have a good idea where the competition stands. Don't try to sell your product by badmouthing the competition. Don't even mention the competition.

**From advertisers that discuss downer topics like pollution, infla-**

**tion, or recession unless their product can actually do something to change them.** People buy things to make life better and brighter not to ruin their day. People also don't buy when advertisers take too long to present a cure for an undesirable situation.

**From losers.** Everybody wants to be a winner, or in the least, wants to think they have the potential to be a winner. It's thus natural for people to want to associate themselves with winners. They buy trendy shoes and cars because these are products associated with winners.

*The philosophy behind much advertising is based on the old observation that every man is really two men – the man he is and the man he wants to be.*

**WILLIAM  
FEATHER**

