Micro and Small Entrepreneur Social Ads: The Influence of Risk Perception as Measured by Self-Monitoring and Social Expectation on Poverty Reduction Social Ads in Indonesia

Adi Zakaria Afiff*

Regardless of the growing usage of social ads in Indonesia, the effectiveness of these social ads has not really been assessed. One theme of the social ads that is related to the poverty problem in this country is the micro and small entrepreneur social ads, namely a number of related social ads issued by the government that persuades its audience to release themselves from poverty by becoming micro and small entrepreneurs that is supported by low cost loans from the government. As becoming a micro or small entrepreneur has both an individual and a social risk perception, a 2x2x2 experiment was conducted using self-monitoring to represent the individual risk perception, social expectation to represent the social risk perception and message framing; to see how these 3 factors affect the target audience attitude toward the message of becoming a micro and small entrepreneur. The result of the study shows that self-monitoring, the individual risk perception, has the strongest influence over the audience’s attitude, in which the higher the self-monitoring characteristic of the audience the more positive the attitude formed toward the message. Social expectation and message framing does not show any direct significant influence, however the interaction of the 2 factors show significant influence toward the attitude the message.

Keywords: social ads, self monitoring, social expectation, message framing

Introduction

Social problems faced by nations or societies in the 21st century are still numerous and challenging. However, social problems that before was mostly solved by force and violence through the mechanism of wars and revolutions are currently expected to be solved more by the mechanism of social exchanges and persuasions (Kotler and Roberto, 1989). This expectation of the social exchange and persuasion mechanism seem to have materialized through the increase usage of social campaigns in various countries around the world (Andreasen, 2006; Hasting and Donovan, 2002).

The representation of social exchange and persuasion mechanism are represented in the Marketing literatures through the term social marketing, a term that was first introduced in 1971 (Kotler and Zaltman). Even though social marketing raise some pro and contra arguments in the beginning of its introduction, currently it is comfortable accepted by the marketing community, both in the academic and practical circle. Exchange as the central paradigm in marketing is seen to cover both marketing in a commercial and social understanding.

The increase of social campaigns used all over the world resulted in an increase of social ads. These social ads highly varied, including subjects of health, education, social partnership, energy saving, drugs danger, poverty reduction and so on. This high variation also represents a high number of social advertisers, namely government, non-profit organizations and even certain commercial organizations. This rich variation of subject and source of social advertisers have made the effectiveness of social

* Adi Zakaria Afiff: Department of Management, Faculty of Economics, University of Indonesia.
Email: azaf80@yahoo.co.id
ads became a question more difficult to answer, as its objectives are behaviour or mindset changes of its target audience.

Along with the increase of social campaigns used all over the world, the number of social ads in Indonesia also increases, especially following the 1998 economic crisis that hit the country. The increase of variations and usage of social ads in Indonesia seem to be related to the increase democracy atmosphere in the country that resulted in an increased openness of the Indonesian society. Within this more open society, the usage of social campaigns, including social ads, to persuade certain positive behaviours or change negative behaviours in the society has became more important.

A further analysis on the type of social ads in Indonesia show that even though most social ads deals with changing behaviours or mindsets (health, energy saving, drugs danger etc) there are certain social ads that try to persuade its target audience to do more than just changing certain behaviours, namely to enter a new profession. The latter can be seen from the poverty reduction social ads by the government in Indonesia that try to persuade its target audience to become micro and small entrepreneurs.

The objective of these micro and small entrepreneur social ads is to persuade those that are unemployed and living in poverty to empowered their selves by becoming micro and small entrepreneurs. The solution to poverty offered in this type of social ads is self-employment through government low interest loan support. The message is consistent with the reality faced by Indonesia, a high growth of productive age population that could not be absorbed by Indonesia’s economy, as employment opportunities are far lower. This of course resulted in a relatively high level of unemployment, making self-employment by becoming a micro and small size entrepreneur a rational solution for the country’s unemployment and poverty problem.

It is interesting to see that these poverty reduction social ads are presented both in positive and negative message framing. However, research on message framing shows inconsistent findings, highly influenced by consumers and product characteristics (Schiffman, 2007). As there are generally no tangible products involved in social ads, the audience perception of the idea proposed in the social ads become a very important factor in influencing the effectiveness of the social ads. Since the term entrepreneur is generally associated with risks besides opportunities, how favourable do the target audience of this social ads see the entrepreneur profession is a question that arise.

Favourability of the entrepreneur profession can be seen from two different sides. First, how one believes he or she has the attributes to be a successful entrepreneur (individual aspect). The risk perception of micro and small entrepreneur position makes some less sure that they have the mental ability that is needed to become an entrepreneur. An important attribute related to an entrepreneur’s success that should be owned by an entrepreneur is social competency (Baron and Markman, 2003). Here the self-monitoring construct (Snyder, 1974) is used to represent the individual risk perception that will influence how the target audience evaluates the above social ads. Second, the risk perception of how other members of the society sees this profession (social aspect). In a paternalistic society like Indonesia is the small and micro entrepreneur profession a socially desirable profession? Government or private companies employment may be seen as a more prestigious profession as the government and private companies are seen more established than the small and micro entrepreneur image. Here social expectation is used to represent the social risk perception that will influence how the target audience evaluates the above social ads.

Based on the discussion above, the purpose of this article is to examine influences of risk perception, represented through self-monitoring and social expectation, and message framing toward evaluation of the micro and small entrepreneur social ads intended to reduce poverty.

LITERATURE REVIEW

Self-Monitoring

Self-monitoring is defined the ability of a person, out of a concern for the situational
appropriateness of the expressive self-presentation, to monitor and regulated their behaviour for the desired public appearances (Gangestad and Snyder, 2000). High self-monitoring persons are said to be able to adopt different behaviours for different situations they face, low self-monitoring persons, on the other hand, puts less emphasis on social cues and more on their values, believes or attitudes as a basis of their behaviours (Kjeldal, 2003).

Even though self-monitoring that originated from Snyder in 1974 (O'Cass, 2000), and in its development has expanded into various research directions (Gangestad and Snyder, 2000), an interesting view is that self-monitoring is also related to both entrepreneurs and corporate entrepreneurs' success (Prasanna and Venkatrapathy, 2000; Baron and Markman, 2003; D’Intino, Houghton and Neck, 2007). The argument is that an entrepreneur requires a capability of adaptability, or social competency, in facing the dynamic situations faced by an entrepreneur. This adaptability capability then can be measured through self-monitoring as seen from findings that self-monitoring is positively related to interpersonal competence (Athay & Darley, 1981), organizational success (Sypher & Sypher, 1983), career success (Snyder & Campbell, 1982) and the emergence of leaders in small groups (Ellis & Cronshaw, 1992; Kent & Moss, 1990; Zaccaro, Foti, & Kenny, 1991).

As the objective of the micro and small entrepreneur social ads in Indonesia is to offer the micro and small entrepreneur solution for poverty, the social competency or adaptability capability of the social ads audience may be an important factor in evaluating the social ads message. A higher self-monitoring audience should have a higher evaluation toward the social ads compared to the lower self-monitoring audience.

**Sosial Expectation**

The perception of risk associated with the entrepreneur profession is contrast to perception of no or small risk associated with an employee. Even though an employee also faces the risk of being fired, this perception of risk seem to be far lower than the entrepreneur profession. This background raised the question of whether becoming a small or micro entrepreneur, the solution offered for poverty, is really a desired solution? Is this profession socially desirable? These questions regarding social expectations is related to both social learning theory (Bandura, 1977) and social cognitive theory (Bandura, 2001), that basically discusses how people’s expectation influence motivation and behaviour.

Further more, the influence of one’s perception on how others wanted him/her to behave that is known as the subjective norm (Fishbein & Ajzen, 1975; Ajzen, 1985) has been widely researched and widely accepted in the marketing literatures. So in relation to the concern of how the target audience perceived the entrepreneur profession, the difference between a positive and a negative perception should have its effect in evaluating the social ads message. Does the target audience see that becoming a small or micro entrepreneur as a socially accepted profession in the eyes of the public? What if the public perception of having a stable income as represented by working at the government or private sector is more favourable than becoming a micro or small entrepreneur? As there is a possibility that some of the target audience see this as a socially positive profession, while others see this as a socially negative profession, this factor should be put into consideration.

**Message Framing**

Message framing refers to term framing introduced by Tversky and Kahneman (1981). It basically refers to presentation of information that shows the benefit consequences of a certain behaviour (positive framing) or loss consequences of a certain behaviour (negative framing). In its original research on framing, Tversky and Kahneman (1981) was able to show that their experiment respondents choices were different when they were provided information of the same problem under a positive frame and a negative frame. Using an ‘Asian disease problem’ manipulation, they demonstrated that the participant with positive frame manipulation selected the certain outcome solution of the problem; while the participant with negative frame manipulation selected the risky solution.
of the problem. This finding was considered consistent with Kahneman and Tversky (1979) previous research on what is now well known as prospect theory.

In the marketing literature, various researches on message framing have already been conducted. These researches include: the relationship between framing and consumption evaluations (Levin and Gaeth, 1988), the relationship between framing and issue involvement (Maheswaran and Meyers-Levy, 1990); perceptions of the price-perceived risk relationship (Grewal, Gotlieb and Marmorstein, 1994); the impact of framing on buying behaviour (Ganzach and Karshai, 1995; Ganzach, Weber and Or, 1997); the interaction between message framing effects and need for cognition (Zhang and Buda, 1999), the relationship between framing and message processing (Aaker and Lee, 2001; Cox and Cox, 2001; Buda and Chamov, 2003; Shiv, Briton and Payne, 2004). However, research on message framing shows that their effectiveness is highly influenced by consumers and product characteristics (Schiffman, 2007).

Levin, Schneider and Gaeth (1998) tried to expand the understanding of framing by providing a typology of framing. According to them, framing can be classified into three major types, namely risky choice framing, attribute and goal framing. Further, Levin, Schneider and Gaeth (1998) stated that the risky choice framing was the most common understanding of framing and originated from the research of Tversky and Kahneman (1981). In relation to describing the risky choice, framing underlines the importance of comparison of choice regarding risky options. For many social ads, such as energy saving behaviour, smoke quitting behaviour, or donating for environment cause; the risk of not performing such behaviour is often vague. In the poverty reduction social ads in Indonesia, on the other hand, the perceived risk may be higher. If one follows the persuasion on the social adsto become a small or micro entrepreneur, the risk of failure is often perceived to be quite high.

An additional analysis of this perceived risk could start from an understanding of the term entrepreneur itself. The word entrepreneur that came from the French language can basically be divided into two words, entre that means ‘between’ and prendre that means ‘to take’. Overall the meaning of entrepreneur begins with a meaning of ‘to undertake’ or ‘to do something’ develop to mean activities related to capturing business opportunities (Hall and Sobel, 2006). As business opportunities are related to business risk, the understanding of entrepreneur also refers to someone who is willing to take risks in conducting business (Shane and Venkrantraman, 2001, Hall and Sober, 2006).

In summary, the importance of risk in a framing based decision and the risk perception of the entrepreneur profession provides an opportunity to see how far social ads can influence the attitudes of the audience who are exposed to these social ads.

Message Evaluation

Attitude toward becoming a small or micro entrepreneur is used as a basis of message evaluation. By definition, attitude is a learned predisposition to behave in a consistently favourable and unfavourable way to a certain object (Schiffman dan Kanuk, 2007), which in this case toward becoming a small or micro entrepreneur. To measure attitude toward becoming a small or micro entrepreneur as the main message of the social ad, three components of attitude (affective, cognitive and behaviour intent) will be used (Shiffman & Kanuk, 2007; Solomon, 2007).

Hypotheses

Based on the above discussions, the hypothesis developed for this study includes the following:

- H1: The affective component of attitude toward the social ad will be higher when social expectation is positive, self-monitoring is high and advertising framing is negative

This hypothesis can be further divided into hypothesis 1a, 1b and 1c:

- H1a: The affective component of attitude toward the social ad message will be higher when social expectation is positive than neutral

- H1b: The affective component of attitude toward the social ad will be higher
H1c: The affective component of attitude toward the social ad will be higher when advertising framing is negative than positive

H2: The cognitive dimension of attitude toward the ads will be higher when social expectation is positive, self-monitoring is high and advertising framing is negative

This hypothesis can be further divided into hypothesis 2a, 2b and 2c:

H2a: The cognitive component of attitude toward the social ad will be higher when social expectation is positive than neutral

H2b: The cognitive component of attitude toward the social ad will be higher when self-monitoring is high than low

H2c: The cognitive component of attitude toward the social ad will be higher when advertising framing is negative than positive

H3: The behaviour intension component of attitude toward the social ad will be higher when social expectation is positive, self-monitoring is high and advertising framing is negative

This hypothesis can be further divided into hypothesis 3a, 3b and 3c:

H3a: The behaviour intension component of attitude toward the social ad will be higher when social expectation is positive than neutral

H3b: The behaviour intension component of attitude toward the social ad will be higher when self-monitoring is high than low

H3c: The behaviour intension component of attitude toward the social ad will be higher when advertising framing is negative than positive

Methodology

A 2 (self monitoring: low and high) x 2 (social expectation: positive and neutral) x 2 (advertising framing: positive and negative) factorial experimental design is used in this study. There are 240 participants in this study, including 89 men and 141 women that are not working and are living in poverty based on the poverty classification in Indonesia. The participants were recruited using a list of residence from the local government and were asked to participated in the experiment in exchange for payment.

Self-monitoring and Social expectations are measured before visiting the participants at their home and interviewing them. Self-monitoring was measured using Lennox & Wolfe’s (1984) measurement, while social expectations was measured by asking the participants directly their perception (6 scale) toward society’s acceptance of the small and micro entrepreneur profession. Participants who answer on scale 5 – 6 is classified as perceiving that society has positive social expectations, while those who answers between 3-4 is classified as perceiving that society has neutral social expectations of the small and micro entrepreneur profession. The result of this interview is used to determine the population of each cell before allocating each person randomly on the related cells. In addition, advertising framing was decided by a panel of experts to determine social ads that are considered to have positive and negative framing among the current social ads used by the government.

Participants were then randomly allocated into 8 classes that are design to follow the three factors above. Within each class, participants viewed a number of ads including the social ad used as object of this study. Participants were then asked a number of questions related to the ads they viewed, including the social ad. Following is the experiment design table,

Results and Discussion

As the self-monitoring and social expectancy manipulation was based the participant classification, and was already conducted prior to the experiment no manipulation check is necessary for the 2 manipulations. Similarly, the message framing manipulation was also decided by using 3 expert opinion on type of social ad classifications.

To examine the effect of the three-way interaction among self-monitoring, social expectation and message framing, ANOVA was used. The results show that the significant factor
is self-monitoring, while social expectation and message framing has no significant relationship with the social ads audience evaluation of the ad. Self-monitoring is found to have a significant relationship with the affective (p<0.033) and cognitive (p<0.005) component of attitude toward becoming a small or micro entrepreneur, but not with behaviour intention. In term of interaction, the interaction among self-monitoring, social expectation and message framing has a significant (p<0.011) relationship with the affective component of attitude. In addition, if an alpha of 10% is used, the result of this study shows interaction between self-monitoring, social expectation and message framing is also significant (p<0.095) toward the behaviour intention component of attitude. The interaction between self-monitoring and social expectation is also significant (p<0.071) toward the cognitive component of attitude.

This result means that among the hypothesis proposed in this study, hypothesis 1 and hypothesis 2 are partially supported (hypothesis 1B and 2b). Individual risk perception as measured by self-monitoring then can be concluded as a significant factor influencing attitude formation toward the social ads message of becoming a micro or small entrepreneur. However, this individual risk perception factor is important to influence the affective and cognitive component of attitude, but not the behaviour intention component of attitude.

The descriptive statistics show a stronger support for self-monitoring influence toward favourable attitude on the social ad message if the social ad message framing is positive than when it is negative. The difference between high and low self-monitoring in influencing attitude toward the social ad message seems to weaken when the social ads use a negative frame and the social expectation is neutral. The ANOVA result also shows that interaction among factors play an important role in influencing the audience, especially toward affective and behaviour intention component of the attitude. In the three interactions, self-monitoring and social expectancy is always included. This indicates the importance of risk perception in evaluating a social message of becoming a micro and small entrepreneur.

Two questions may arise from the findings in this study. First why does high self-monitoring audience, compared to lower self-monitoring audience, generates a lower evaluation (affective, cognitive and behaviour intention components of attitude) on social ad message when the social expectation of is neutral and the message framing is negative? Referring to Tversky and Kahneman

Table 1. Experiment Design

| Message Framing | Positive Social Expectation | Neutral Social Expectation | Positive Social Expectation | Neutral Social Expectation |
|-----------------|-----------------------------|---------------------------|-----------------------------|---------------------------|
| High Self-Monitoring | (Cell 1) | (Cell 2) | (Cell 3) | (Cell 4) |
| Low Self-Monitoring   | (Cell 5) | (Cell 6) | (Cell 7) | (Cell 8) |

Table 2. ANOVA Results of 2x2x2 Experimental Design

| Source | Affective component of attitude | Cognitive component of attitude | Behavior Intention component of attitude |
|--------|-------------------------------|-------------------------------|----------------------------------------|
|        | F | Sig. | F | Sig. | F | Sig. |
| Corrected Model | 2.442 | 0.021 | 226,945,423 | 0.030914 | 1,124 | 0.350 |
| Intercept | 9,011,250 | 0.000 | 6,609,555 | 0.000 | 4,394,736 | 0.000 |
| SD | 2.468 | 0.118 | 0.984 | 0.323 | 0.257 | 0.613 |
| SM | 4.626 | 0.033 ** | 8.176 | 0.005** | 0.536 | 0.465 |
| FRM | 0.069 | 0.793 | 1.613 | 0.206 | 1.559 | 0.213 |
| SD * SM | 2.632 | 0.106 | 0.630 | 0.428 | 3.294 | 0.071*) |
| SD * FRM | 0.062 | 0.804 | 0.098 | 0.755 | 2.170 | 0.143 |
| SM * FRM | 0.007 | 0.936 | 1.583 | 0.210 | 0.127 | 0.721 |
| SD * SM * FRM | 6.570 | 0.011**) | 2.810 | 0.095*) | 0.000 | 0.992 |

** p < 0.05
*) p < 0.10

R Squared = .088 (Adjusted)
R Squared = .082 (Adjusted)
R Squared = .043 (Adjusted)
R Squared = .052
R Squared = .046
R Squared = .005
Diagram 1. High Self-monitoring generates higher target audience evaluation

A: Positive Message Framing Condition

B: Negative Message Framing Condition
finding that a more negative message frame will caused the participants to choose a higher risky solutions selected, it can concluded that when the small or micro entrepreneur profession is considered to have a neutral social expectation and the audience itself has a lower self-monitoring characteristic, the perception of the small or micro entrepreneur profession is riskier than when the small or micro entrepreneur profession is considered to have a positive social expectation and the audience itself has a higher self-monitoring characteristic. This riskier perception of the micro and small entrepreneur combined with a social ad that uses negative framing then resulted in the audience choosing a riskier solution, or a more positive evaluation toward the micro and small entrepreneur solution of poverty.

Second, What is difference among the affective component, cognitive component of attitude on the one side, and the behaviour intention component of the attitude on the other side? This question arises as high self-monitoring shows strong relationship with the target audience’s evaluation for the affective and cognitive component of attitude, but weakened for the behaviour intention component of attitude (all means for behaviour intention in this study is bellow 5 from a 1 – 6 scale). This finding may show that the social message ad itself is not strong enough to make audience of this ad to have the intention to become a small or micro entrepreneur.

An explanation to this finding may be that the showing of the social ad in the experiment lack the frequency needed of the social ad to be effective or the information search process required to move from affective and cognitive components of the attitude toward the behaviour intention component. As the decision to be a small or micro entrepreneur a risky decision for the audience, this type of decision can be classified as a high involvement decision. Such a decision requires the attitude formation on a sequence of cognitive component (belief) first, then followed by the affect component (how does the audience feel of this belief), and finally the behaviour intention (Solomon, 2004). As behaviour intention is formed through a search of information process, the lack of higher frequency of the social ads and the information search process may weaken the effect of the social ad toward the behaviour intention component of attitude.

- Practical implications

From the above discussion can be concluded that risk perception plays a very important role in influencing the success of a social ad that provide the solution to poverty be becoming a small or micro entrepreneur. For the government as social advertisers, to support acceptance of the target audience of this type of social ad, an understanding of the target audience’s risk perception background, in this case especially through self-monitoring, is very important. If the target audience have a high-risk perception tendency, then the positive message framing of social ads may be the right persuasion tool. On the other hand, if the target audience have a low-risk perception tendency and have a neutral social expectation perception toward the micro and small entrepreneur profession, then the negative message framing of social ads may be a better alternative.

In addition to the alignment of micro and small entrepreneur solution social ads with the risk perception condition of the target audience, the government should provide other sources of information so that the audience’s behaviour intention can also be increased. Following the high involvement decision process (Solomon, 2004), the social ads will not be enough to gain increase in behaviour intention or even the behaviour of becoming a micro and small entrepreneur itself if no written materials (ads/brochures) and no offices or desks for face-to-face consultation are provided.

- Limitation and suggestions for future research

This study of social ads is conducted for the micro and small entrepreneur social ads. As the micro and small entrepreneur profession may have a higher perceived risk than other social ads objective, such as environment friendly solution social ads, health solution social ads energy saving social ads, drug danger social ads and
other social ads; for these non micro and small social ads, individual risk perception may have to be measured not by self-monitoring but have to be replace by different factors that are related to the objective behaviour of the social ads itself.

This study found that self-monitoring is an important factor that influences how the target audience of an micro and small social ad evaluates the message in the ad under both different social expectations and message framing. As the social expectations used on this are positive and neutral, the study does not cover target audience evaluation on the social ads if the social expectation is negative. Based on this limitation, it might be a research area to pursue further, to see whether the social ad target audience respond toward the ad when they themselves think that the society sees the small/micro enterprises have a negative image in the society (negative social expectation).

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