

Your Digital Personality: A Psychometric Compilation

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Facebook blocks Admiral's car insurance discount plan

By Kevin Peachey
Personal finance reporter

🕒 2 November 2016 | [Business](#) | 📧

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WeBank

Facebook has blocked plans by an insurer to view young drivers' profiles to help set car insurance premiums.

In a planned trial, insurer Admiral wanted new motorists' permission to look at their posts and likes to judge their safety as a driver.

Were a young driver considered to be low-risk, a discount would be offered.

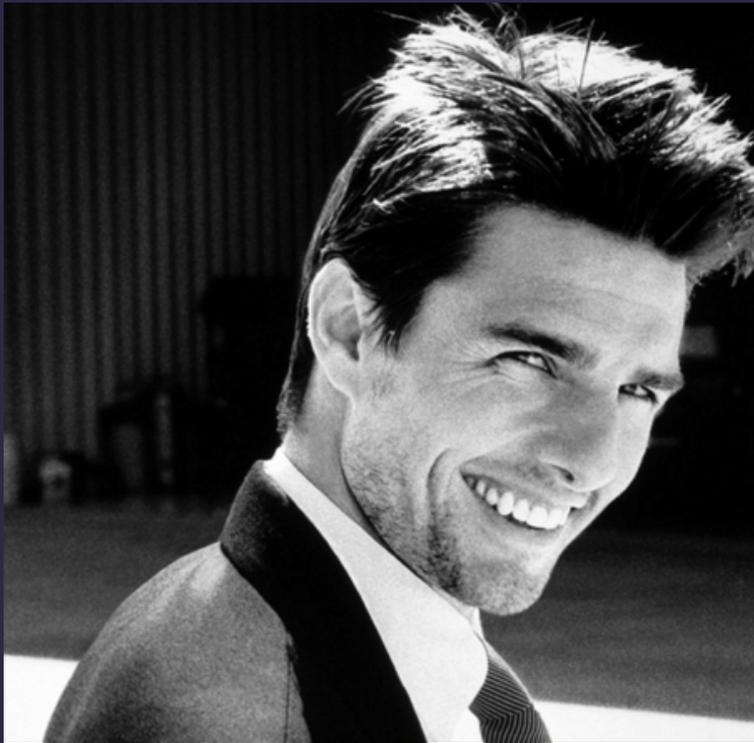
Summary

- **Understanding Millions of People as Individuals: Predicting Psychological Traits from Digital Footprints**
- **Experiments in Psychologically Micro-Targeted Marketing**

3 Ways to Predict Psychological Traits from Digital Footprints



Which celebrity do you prefer?



Tom Cruise

A

or



Frank Sinatra

B

Results – Openness Scale

**Conservative
& Traditional**

Average (50%)

**Liberal &
Artistic**

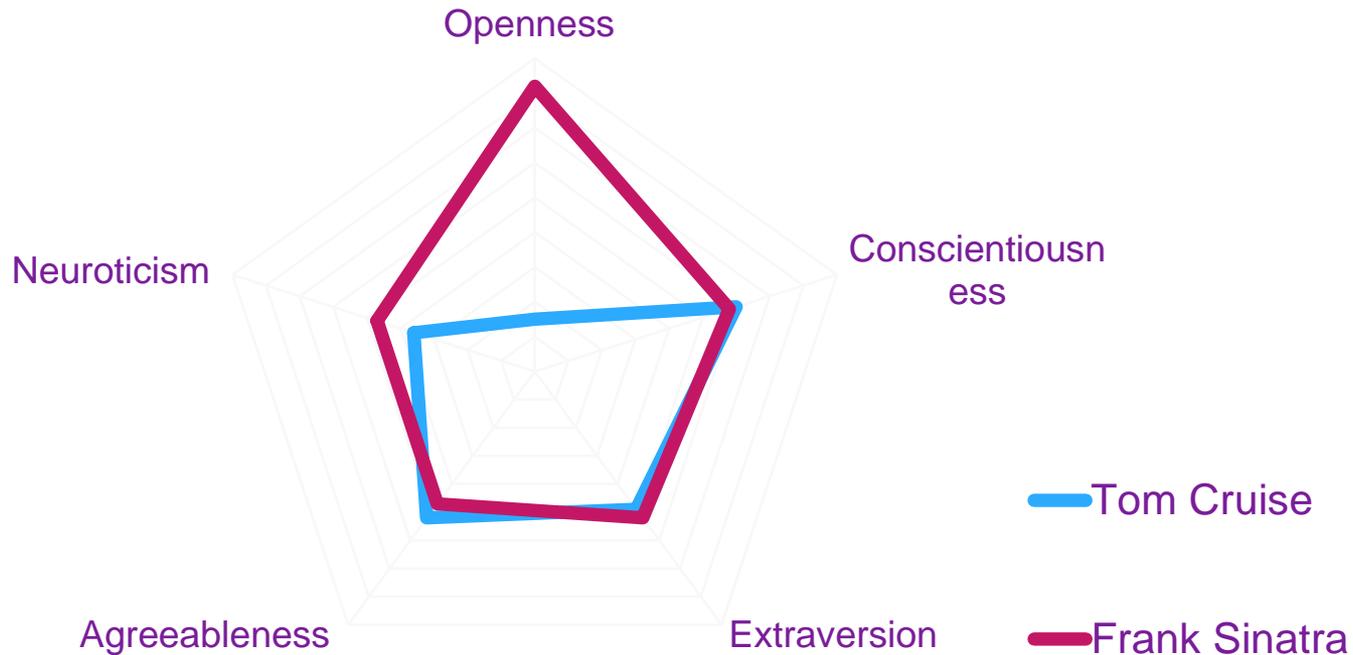
AA

**AB
BA**

BB



Extracting Average Psychological Profile from Social Media



Big5 Personality



myPersonality app launched in 2007



6mil individual psych & social profiles



25 validated psychometric tests



All data collected through opt-in



Data shared with >100 Universities



Feedback was the only incentive



40 journal articles since 2011

[Home](#) > [Early Edition](#) > [Michal Kosinski](#)

Private traits and attributes are predictable from digital records of human behavior

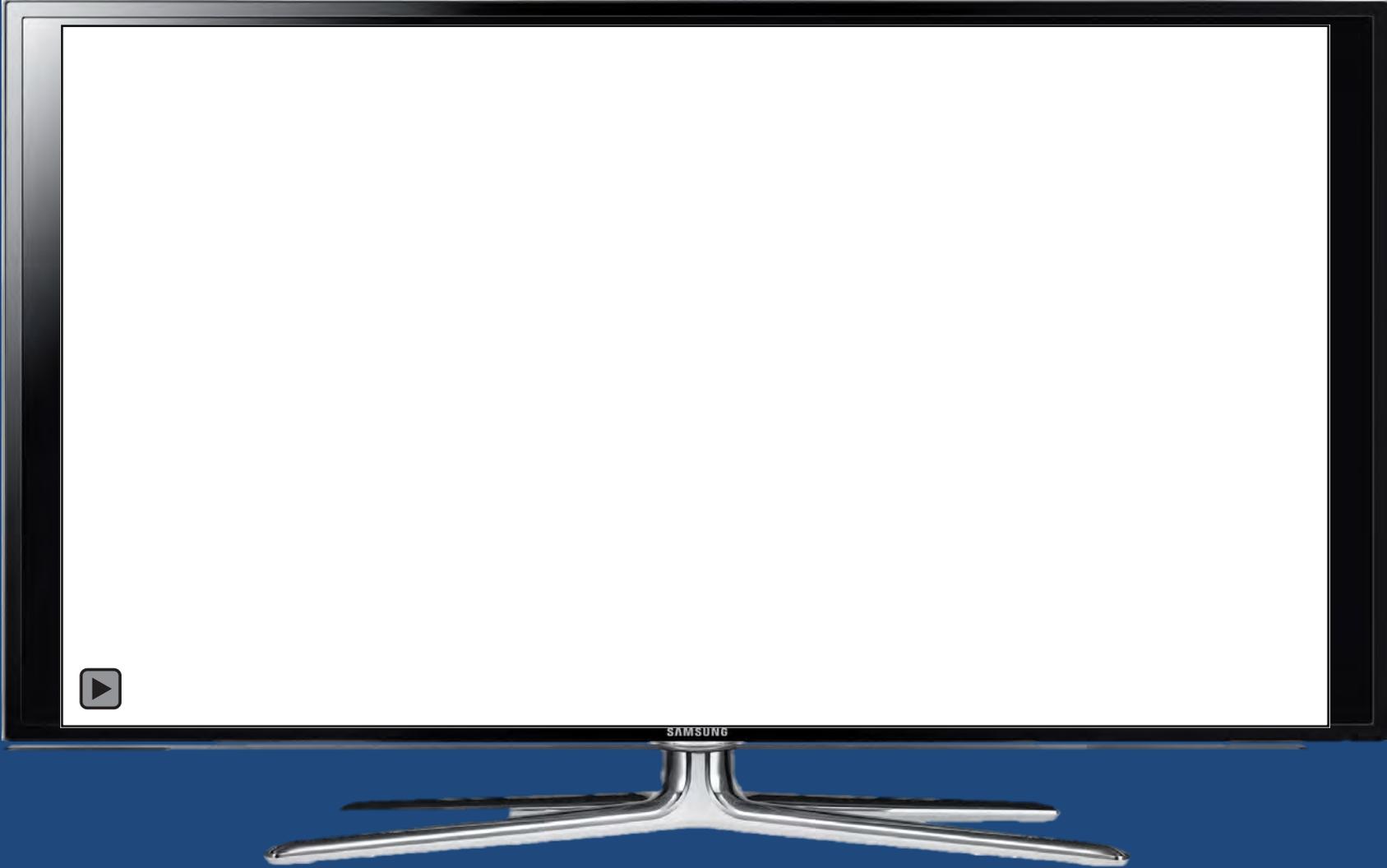
Michal Kosinski^{a,1}, David Stillwell^a, and Thore Graepel^b



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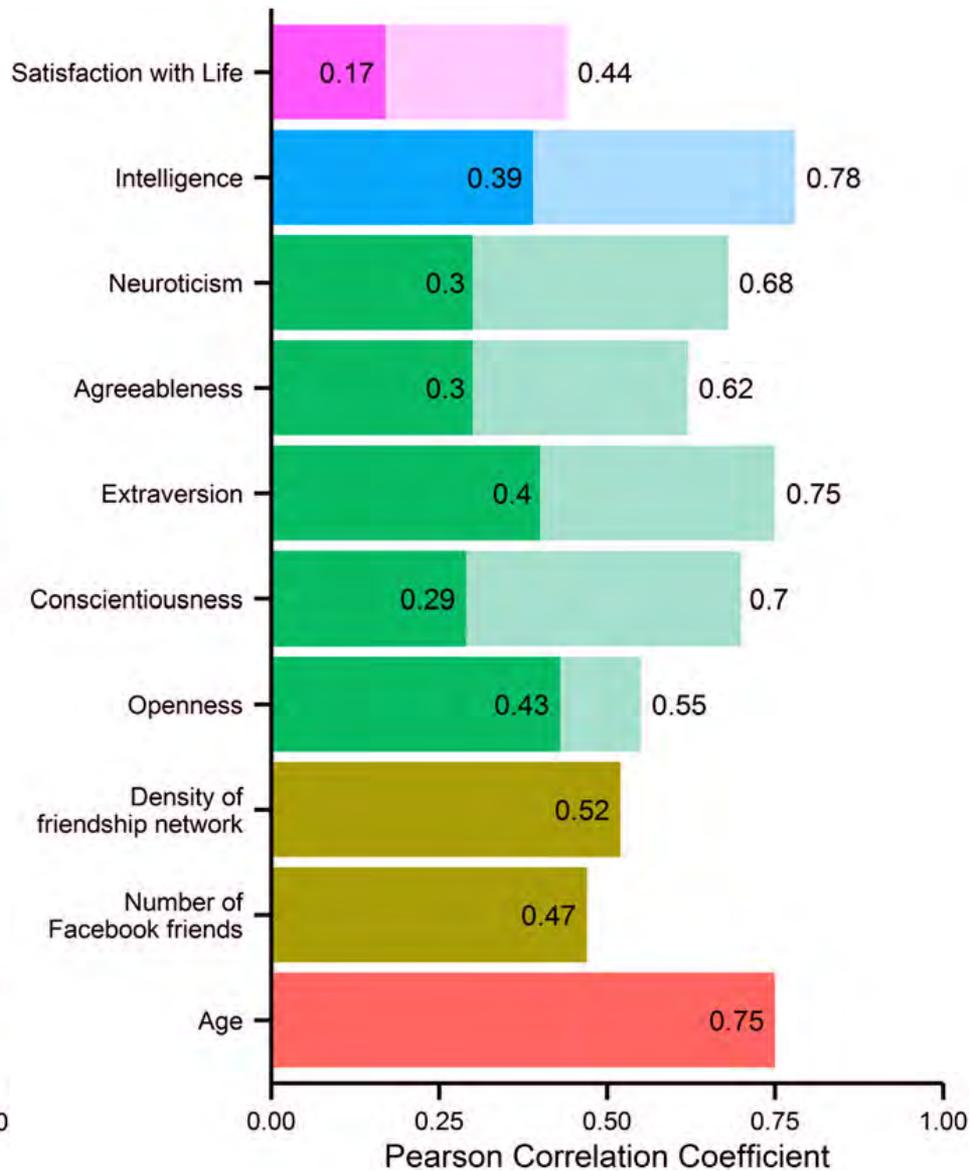
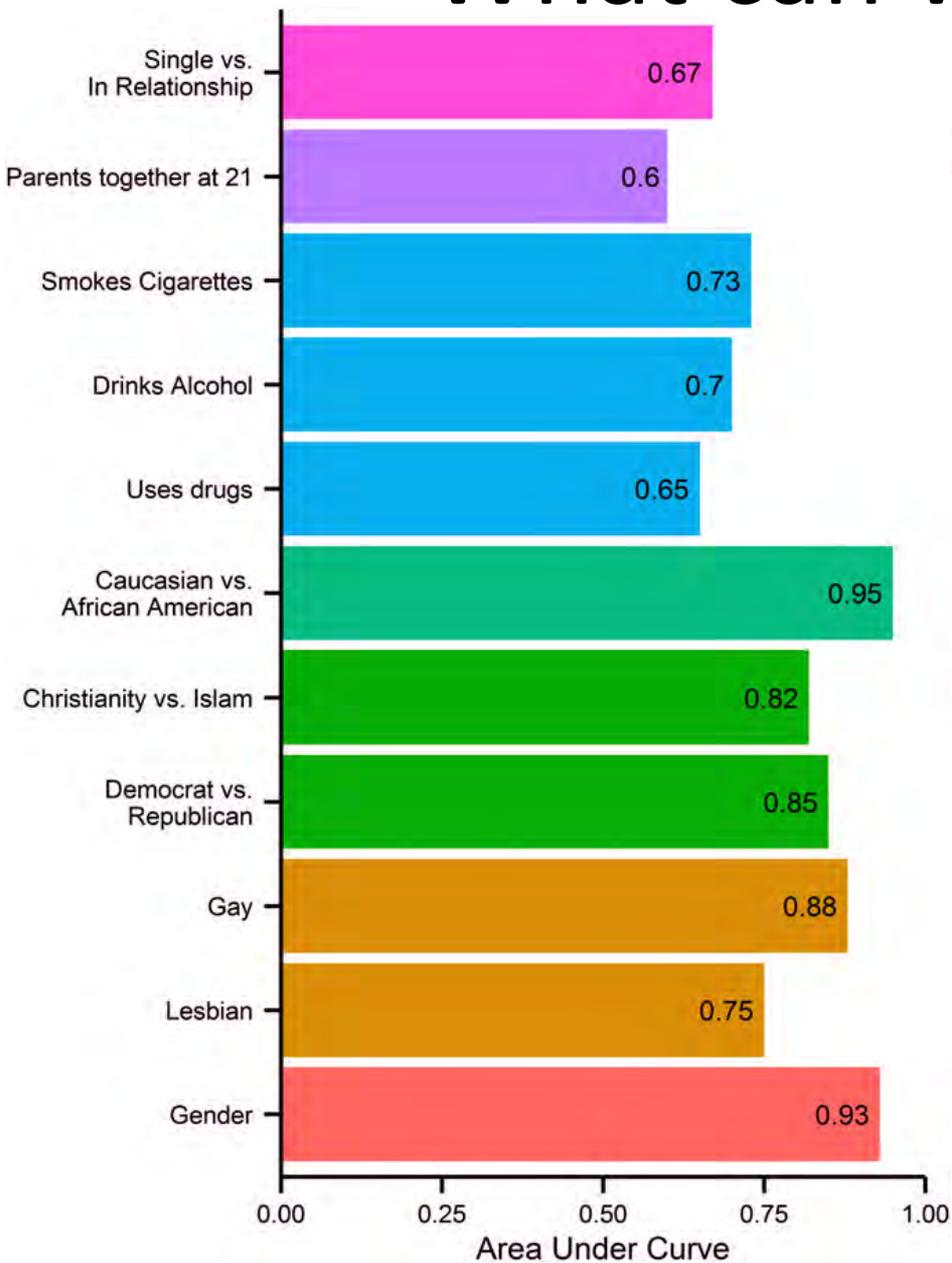
“Digital records of behavior can be used to automatically and accurately predict a range of highly sensitive personal attributes”

March 2013

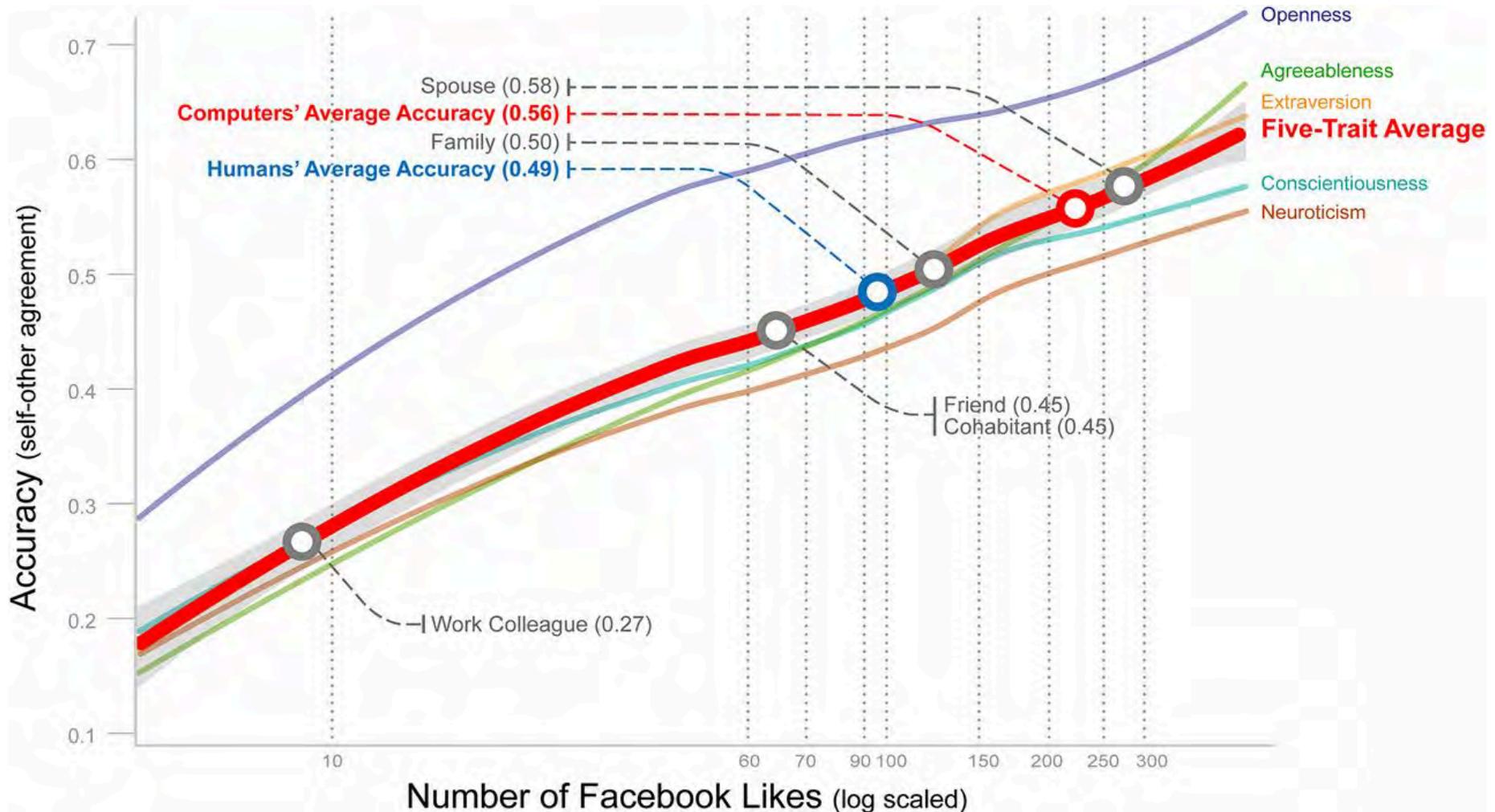


What can we predict?

Kosinski, Graepel & Stillwell (2013)



Predictions More Accurate than Humans



IQ

High



The Godfather



Mozart



Thunderstorms



The Daily Show



To Kill a Mockingbird



Lord of the Rings



Science

Low



Jason Aldean



Tyler Perry



Sephora



Chiq



Bret Michaels



Harley-Davidson



Bebe

Agreeableness

High



Compassion
International



Jon Foreman



Pornography Harms



The Book Of Mormon



Circles Of Prayer



Christianity



Marianne Williamson

Low



I Hate Everyone



I Hate You



I Hate Police



Friedrich Nietzsche



Atheism / Satanism



Prada



Sun Tzu

Apply Magic Sauce

PredictionAPI

Apply Magic Sauce translates individuals' digital footprints into detailed psychological profiles.

For research

For business

For you



Digital footprints

Facebook LikeIDs >

Facebook statuses >

Tweets >

Browsing data >

Open text >

And more.... >



Individual profiles

Psychographics

Demographics

- BIG5 Personality
- Intelligence
- Life Satisfaction
- Political Views
- Religious Views
- Sexuality
- Profession

- Age
- Gender
- Relationship status

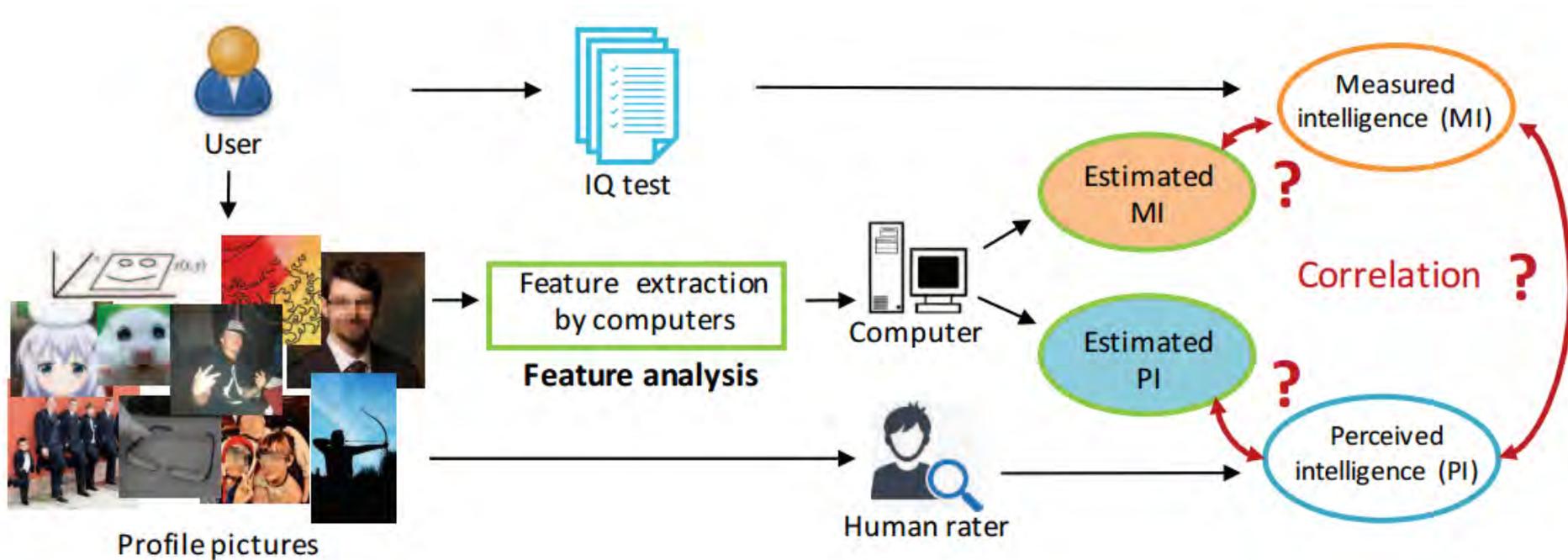
Try it yourself

www.applymagicsauce.com

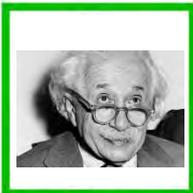


Predicting Intelligence from Profile Pictures

Predicting Intelligence from Profile Pictures



Profile Photo



Name

Albert Einstein >

WeChat ID

i_am_einstein

My QR Code



Gender

Male >

Region

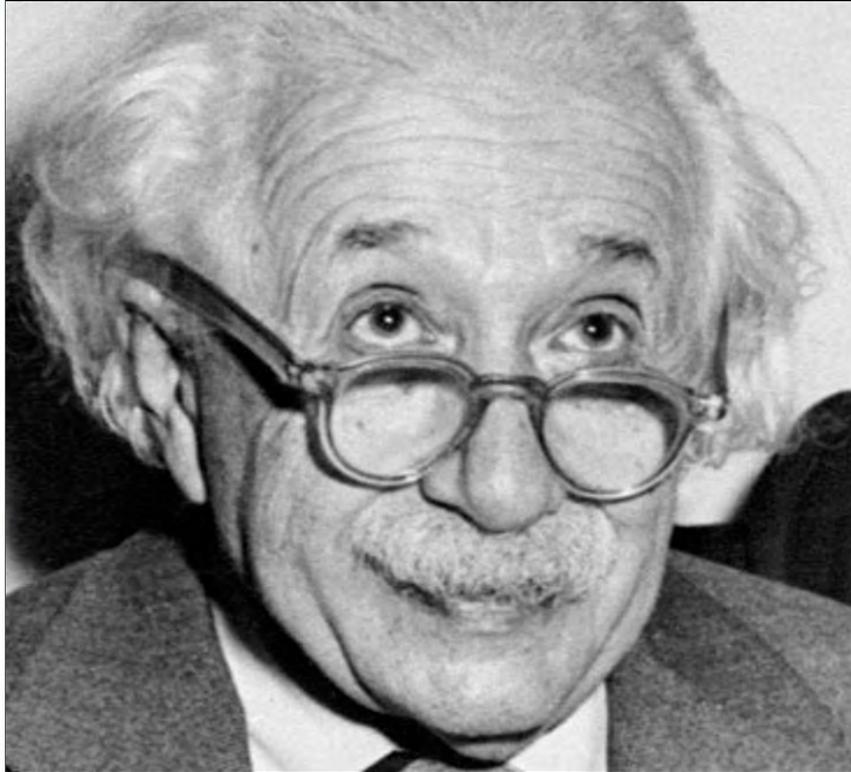
New Jersey, United States >

What's Up

Good day! >

LinkedIn Account

Not Set >



Psychological Marketing in Practice

With: A 'cosmetics brand'

Donald Trump's election campaign

SAP in Recruitment

High Extraversion



“Dance like no one’s watching (but they totally are).”

Low Extraversion



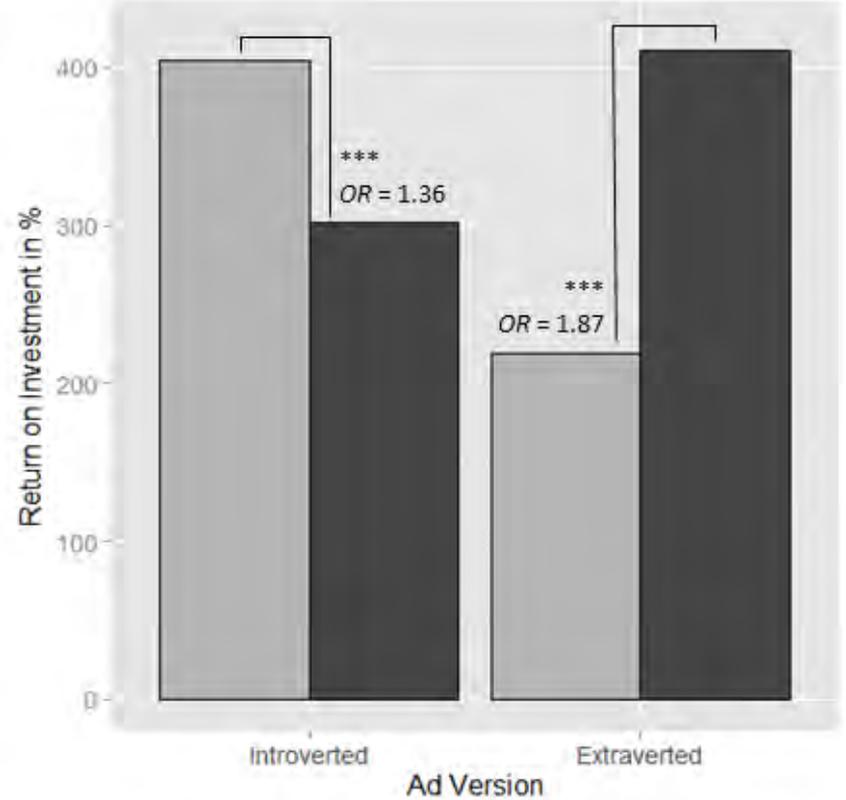
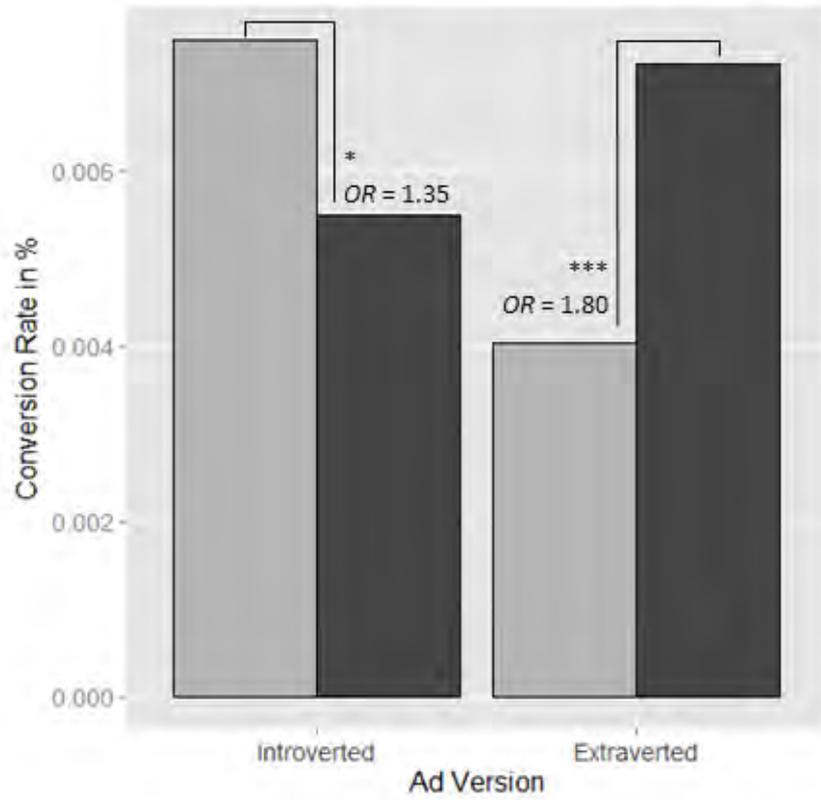
“Beauty doesn’t have to shout.”



Love the spotlight and feel the moment



Beauty doesn't have to shout



Results based on 10,348 clicks

Matz, Kosinski & Stillwell (in prep.)

“The Data that Turned the World Upside Down”



Cambridge
Analytica

The Power of Big Data and Psychographics
in the Electoral Process



CONCORD



https://motherboard.vice.com/en_us/article/how-our-likes-helped-trump-win

Exploiting Psychological Weaknesses

- Trump's election campaign aimed at “**voter disengagement**” and “to persuade Democrat voters to stay at home”
- They could, for example, target people high in Neuroticism with images of immigrants “swamping” the country, to **encourage their natural inclination for fear**

Principles to Make Customers Comfortable

- **Transparency** (they understand what is being done with their data)
- **User Control** (opt in consent, can opt out too)
- **Relevance** (what you're doing makes sense to the customer and seems fair)
- **Benefits them** (customer feels that it's a good use of their data)

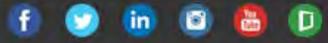


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We will gather data from your Facebook profile and may use it to identify areas of our business that could be of interest to you, but the data will not otherwise be used as part of our assessment of you as a candidate.

Get your results



A bit about you

You tend to...

Be good-natured and eager to cooperate • Be easy-going, preferring not to make strict plans •
Prefer to spend time alone or with a few close friends • Be practical and traditional



David Stillwell

Results

A job type that matches your persona

Development

As one of our Development and Technology gurus, you will work with other creative minds to engineer innovative software, re-think user experiences, and develop product road maps, and so much more!

Our team of developers work with other top engineering talent to design, implement, and maintain the modules and features of the SAP product line, including architecture, applications, and solutions.

If User Experience is your passion, then you may be a perfect match on our UX design teams, where you'll work on visual interaction and physical manipulation projects, and perform task and objective analysis.

If creating standards, processes, and tools for IT governance topics such as security and quality management, then a Business Services or IT Technology role sounds perfect for you.

For the best in class technical Development roles, look no further than SAP.



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Summary

- Companies can get access to **more and better data** about their current and potential consumers than ever before
- **Psychological differences** can be accurately predicted from online behaviour
- Psychologically micro-targeted marketing is effective in **driving behaviour**