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A tale of two channels

How digital juices high octane into traditional list industry

PHOTO BY GARY TANNYAN

Kerry Munro is the Group President – Digital Delivery Network at Canada Post Corporation.

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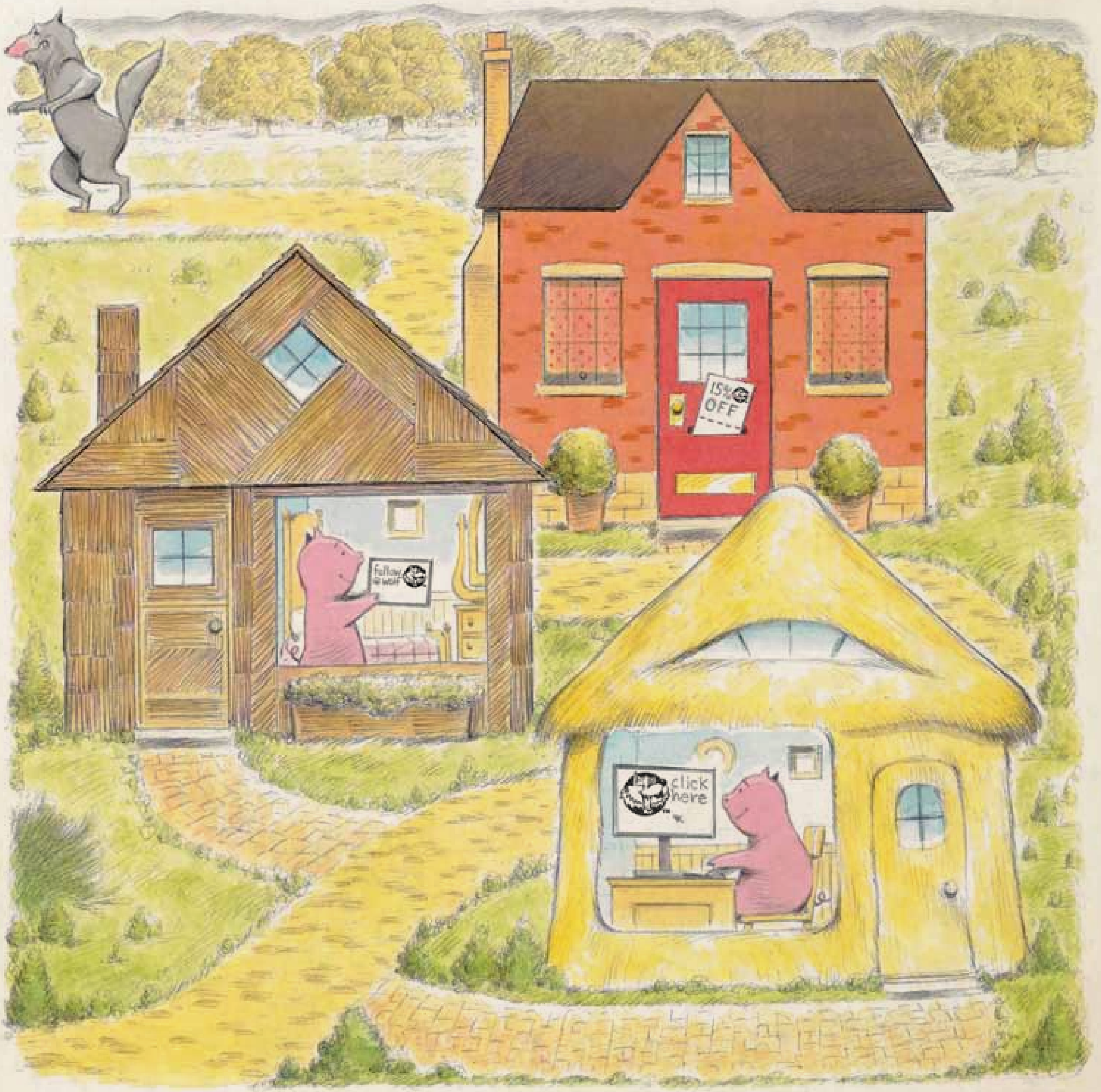

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The enduring value of direct mail

BY KRISTI KANITZ

The recent CBOC report left many readers wondering what the future of the postal industry will look like in Canada. With the volume of mail declining and costs increasing, how can it possibly survive? And should it survive? The CBOC report gave a pretty discouraging view of the future of mail from the perspective of the consumer. So in the face of this gloom and doom, can direct mail possibly still deliver in your marketing mix?

The answer is a resounding "YES". With declining volume, the items in the mailbox take on a more prominent position. Add targeting, customization and personalization, and DM becomes much more attractive and relevant to the recipient. A Direct Mail Information Service report indicates that 63% of recipients read the DM they receive and the DMA's 2013 Factbook shows that 65% of consumers have made a purchase as a direct result of DM. In the non-profit world, the ROI on DM can be very high. Kent Dove's "Conducting a Successful Fundraising Program" (2001) indicates that pieces to current or recently lapsed donors can produce a response rate of as much as 50%.

Studies consistently show that recipients are more receptive to DM than e-mail. They spend more time looking at a direct mail piece especially if the offer is relevant and catches their eye. According to the Pew Research Center (2013), the average response rate for DM is 4.4% for B2B mailings versus approximately 0.12% for e-mail marketing. Although the USPS states postcards are the most read format, adding samples or other interesting inserts increases this response rate too; according to DMA research, dimensional mailings outperform standard format, including postcards, by 250% while only increasing the cost per lead by 50%. The Print on Demand Institute shows DM has a higher conversion rate than any other medium especially when it comes to lead-generating offers. The conversion rate increases if the offer is personalized.

But isn't direct mail time consuming, complex and expensive? No, says the DMA's "Response Rate Report" of 2012. The cost per lead for DM ($51.40) is very similar to pay-per-click marketing ($52.58) and only slightly higher than e-mail marketing ($55.24). Print advertising sits at $60.50 with telemarketing at a whopping $190.49. Experienced mail houses take the pain out of dealing with complex postal regulations and advances in software and equipment can take days and weeks out of the lead time previously required. Many marketing campaigns can be developed online in minutes using templates, ready artwork and rented lists. Many printers and mailing houses specialize in providing full service to customers – from concept to completion – on tight deadlines.

E-mail is seen by some as a less expensive, less complex method of delivering a marketing message than mail. However, studies show that e-mail works best when recipients are familiar with the brand and have regular contact with the company. Acquisition e-mails have a very low open rate and even lower click-through rate according to the DMA. With spam filters becoming more intelligent and the higher volume of e-mails received per address, inboxes are increasingly crowded. This makes it less likely that the message will be received and opened by the recipient. Marketscan, a UK data provider, indicates that e-mail addresses are available for only about 20% of postal addresses so using only e-mail could potentially be missing 80% of a marketer's target audience. E-mail lists are not as accurate nor has their level of targeting reached the sophistication of direct mail lists.

So what makes direct mail so special? When targeted and relevant, it is much more likely to grab the attention of the recipient which makes them more likely to make a purchase. They spend more time reading or scanning the piece and it is an easy way to receive information that can be kept for days or weeks if desired versus e-mails which are often deleted within seconds after receipt. Studies prove recipients prefer to receive DM over other types of marketing and make them feel more valued. It is considered a more professional method of communication that can provide a better overall impression of the marketer.

Direct mail is efficient and cost-effective for businesses and works extremely well as part of a cross-platform campaign. Whether driving new business or keeping in touch with an existing customer base, DM is a proven performer. Customized, targeted DM is much more sophisticated than the campaigns of old and is attractive to younger demographics as well as the older crowd. While many companies never stopped their mail campaigns, others have realized the ROI available and are beginning once again to make it an important component in their marketing plans.

So dire CBOC predictions aside, smart marketers know that direct mail delivers and are continuing to include it in their cross-platform campaigns. With highly targeted lists and relevant, attractive offers, direct mail stands out in those less crowded mail boxes. With proven ROI and technology advances reducing campaign lead-times, direct mail remains an integral component of marketing now and for many years to come. ✓

KRISTI KANITZ is the General Manager of Flagship Software Ltd.

Marketing to Canada's changing mosaic

Canada has become increasingly multi-ethnic and multi-cultural over the last 50 years and as our cultural mosaic continues to evolve, marketers are having to increase their efforts and broaden their understanding of what makes these demographics different from mainstream. New Canadians especially have different behaviours and attitudes that cannot be overlooked.

Statistics Canada tells us that in 2012, 100 per cent of our country's labour force growth came from immigration. The numbers also tell us that 1 out of every 5 people living here is foreign born.

This increasing segment of the population represents purchasing power in the billions of dollars. So how can marketers make sure that they are engaging them in the most effective way?

In this issue of DM, the folks at Maple Diversity are sharing the five basic ingredients needed for a company to ensure success in its ethnic marketing strategy.

It all starts with the list

Ethnic marketing campaigns, and all direct marketing campaigns, are only as good as the lists they are built from so this month we take a look at advancements within the Canadian list industry. Our cover story deals with how lists have evolved and how bringing the digital and physical worlds together can ramp up traditional lists. We'll also bring you advice from data experts on how to look at lists a little differently and use your information to create more powerful models.

Also in this issue we're premiering our brand new Executive Roundtable series. This month's session, sponsored by DMTI Spatial, brings you a lively discussion about how location intelligence is and can be used in direct marketing campaigns to help you be better targeted and increase your ROI by up to 400 per cent. Participants include Home Depot, Loblaw's, Shop.ca, Elite Email, TCP Integrated and DMTI Spatial.

As summer draws to a close we're starting to look ahead to 2014 and planning our new editorial calendar. I welcome your input and suggestions and am always happy to chat. You can reach out to me at amy@dmn.ca or call me at 905-201-6600 x227.

Cheers!

The impact of an opt-out in one campaign is directly felt by the next campaign and every subsequent one. If we also take into account the problems of missing or inaccurate data, we find ourselves with a very large "unreachable" segment. Our experience indicates that this segment can range from 15 per cent to 65 per cent of an organization's customer base.

Less CAN BE More

Rethinking opt-out management: strategies for retaining and re-engaging the consumer

BY JEFF NICHOLSON

Unsubscribing from emails has become part of our daily routine. With the click of a mouse, we are able to permanently stop the flood of emails from a vendor whose products or services seem irrelevant to us. However, marketers continue to believe that more emails translate into more responses from consumers, which in turn means more revenue for the company. Unfortunately, this is a flawed notion which reflects the impact only on those recipients who go on to buy or respond. Strategic marketers are beginning to realize that they have been ignoring the people on the e-mail list which do not have a positive response and, too often, opt-out.

We now know that email marketing is one of the most powerful and measurable marketing channels for driving revenue, allowing direct access to a customer. By the same token, when a customer opts-out, it effectively ends a business's capacity to influence that customer, cutting the conversation prematurely short.

Speaking recently with a banking CMO on this topic, he fumed "what really gets me upset about opt-out is that I can't talk to them, but all my competitors CAN!" With their current direct marketing strategies, companies are inadvertently leading their customers to the exit door through their opt-out mechanisms.

It is clear that we need to challenge what campaign success means.

We need to shift our thinking from the short term to the long term. Consider your last marketing campaign. What was the opt-out rate, when compared to the response and conversion rate? What about all the recipients that have flagged e-mail as junk – effectively opting-out without giving the marketer the RSVP. If you consider the lost lifetime value of those who have opted out, has your campaign ultimately made money or has it lost money?

It is also important to keep in mind that the effect of opting-out is cumulative. Campaign managers often think about their campaign as a one-time event. Perhaps a better way to think about a campaign is as the beginning of a conversation between a brand and its customer. The impact of an opt-out in one campaign is directly felt by the next campaign and every subsequent one. If we also take into account the problems of missing or inaccurate data, we find ourselves with a very large "unreachable" segment. Our experience indicates that this segment can range from 15 per cent to 65 per cent of an organization's customer base.

The good news is that we have the tools to break through to this "unreachable" group. The two key drivers of opt-outs are frequency and relevancy. Armed with this knowledge, we must begin to think critically about the content of these marketing campaigns. It is just as crucial for marketers to know what NOT to send to a customer, as what to send them. It seems counter-intuitive, but it may be worth thinking about how many emails the brand's highest value customers receive, then considering what emails are irrelevant to send to those customers.

There are many other steps that can be taken to reduce the customer opt-out rates, including improving prediction and capturing individual customer preferences early on. When it comes to prediction, marketers need to radically reassess their approach. A targeted strategy is needed - one that focuses on communications that will positively impact customer behavior.

To this end, there is a new approach in play called "uplift" modeling. Rather than simply predicting which customers will be more likely to buy, this approach predicts whose behavior can be positively influenced by a specific marketing activity. This approach places customers into four categories: the Persuadables, who are positively impacted by the offer, the Sure Things, who will buy anyway, Lost Causes who are indifferent to the offer, and Sleeping Dogs, who will react negatively.

To illustrate how effectively this approach works, take the case of one US-based banking organization that used uplift modeling. They increased their incremental responses by more than 300 per cent while at the same time reducing message volume by 40 per cent. In this case, less really was more. This method reduced their cost and customer ad-fatigue while simultaneously improving revenue. This limited, targeted approach was combined with event-triggered marketing strategies that engage customers at a moment that is relevant to them individually. The results were astounding.

Perhaps the most encouraging news to marketers is that there are, in fact, methods of re-engaging with customers who have opted-out, which may even lead to them coming back. We can interact with customers that have opted-out at the individual level across inbound touch points (such as call centers, branches, web sites and mobile devices) and even at transactional touch points (including monthly statements and POS). However, before entering this phase, it is always good to adhere to the best practices in direct marketing outlined above.

In this brave new world of direct marketing, the marketer's toolbox should include frameworks for opt-in optimization that empowers the organization to

- understand their financial exposure
- preserve their customer base by preventing opt-outs,
- comply with regulations and
- re-engage with valuable customers that have opted out.

While the new rules of marketing appear intimidating at first, they present a valuable new opportunity for marketers to re-imagine their approach and in so doing, reap the benefits of greater revenue, retention and satisfaction. If your current campaign management consists of little more than counting lists of hits and responses, it is time to take up the gauntlet of creating a comprehensive opt-out management strategy. ✓

JEFF NICHOLSON is Vice President of Pitney Bowes

Looking AT LISTS A LITTLE differently

Using the merge/perge processing of name and address information to create more powerful models

BY RICHARD BOIRE & ANTHONY SMITH

One of the recurring challenges in data mining is the development of acquisition models. The key to the development of good models is data and, in acquisitions, access to data from which an effective model can be built is a challenge.

One approach is to use Statistics Canada Census data or Statistics Canada Taxfiler data. These sources describe aggregate properties of areas (for example, the proportion of people in a given area who are 65 or older) which then must be attached to acquisition records via postal codes. While this approach can produce models that work to differentiate records and predict greater to lesser response across an acquisition file, the modeling results are typically sub-optimal compared to models that use actual customer data and the transactional and other information found in customer files.

A second approach involves purchasing records that have individual-level information attached. Such data have their own limitations. Typically the individual-level information available is self-reported in response to questionnaires. The universe is then the self-selected population that is prepared to answer such a questionnaire and "opt in," accepting that their information will be sold as personal information. The result is a response-biased universe whose demographic profile may make them a less than ideal target for an acquisition. In addition information that is self-reported may not be accurate or complete, and missing values can decrease the usefulness of much of the data in a modeling exercise.

The prevailing approach to acquisitions has been to try to manage response through list selection. Acquisition files are typically assembled by renting lists which are then merge-purged. Non-profits and charities may use both rented lists and lists that they obtain from similar organizations by "trading." Tracking of response by list offers some degree of control via list selection; over time lists are differentiated based on the tracked list-response and list use adjusted based on response rates.

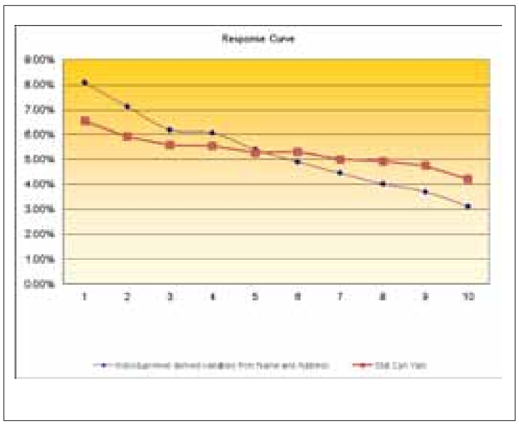
Given these data limitations, acquisition response modeling is indeed a perplexing challenge. So what can we do to generate lift and improve ROI?

Through initial investigation and testing, we developed a method for of additional variable creation using information created during the merge-purge processing of rented and traded files. The approach involves attaching variables to records entirely based on the names and addresses and the list sources received and does so entirely via the processing that these records undergo during a merge-purge. The records are received like all rented and traded names as names and addresses with no other information attached to them.

During processing, we attach gender and age range probabilities to records. These records also emerge from the merge purge with significant list-based information attached to them. Examples include the match rate between a list and the house-kill list, a measure of the past responsiveness of the list, and the number of list sources from which a record came. Parsing of addresses also provides access to address properties: for example whether the address is rural or urban, and whether it is a house or apartment.

Based on this initial investigation we decided to build acquisition models using the variables created by the merge-purge. In order to determine the real value of these variables we wanted to compare models built in the traditional manner using Stats Canada aggregate area variables to models built using variables that were creatively derived from names and addresses.

Below is a decile graph demonstrating our results:



The performance of a model is evaluated by its ability to rank-order the targeted metric; in our acquisition file, the response rate. Performance is demonstrated by the steepness of the downward slope of the line in the graph. The graph provides a clear demonstration that the name/address derived variables out-perform a model using Stats-Can derived variables.

> The key to the development of good models is data and, in acquisitions, access to data from which an effective model can be built is a challenge.

Assume the model is used to target the top 1mm prospects out of a net eligible universe of 2mm prospects or 50% of the prospects with a marketing cost of $1.00 per prospect. The model using the additional variables from name and address merge purge processing yields 65,844 responders. Without modeling, to achieve the same quantity of responders(65,844), we would have to promote an additional 238,803 names at a cost of $238,803, which represents the opportunity cost. Using Stats can data only, the model yields 57,756 responders. Without modeling, to achieve the same number of responders, we would have to promote an additional 87,673 names or $87,673 as the opportunity cost. Accordingly, the benefit of this name and address variable creation is the difference between the two opportunity costs($238,803-$87,673) or $151,130.00. Below is a table depicting these results.

Targetting the best 50% or 1mm prospects assuming $1.00 marketing cost per prospect

Opportunity Cost using Individual-level variables derived from name and address	Opportunity Cost using Stats Can Variables only	Incremental $ benefit of using individual level variables derived from name and address
$238,803	$87,673	$151,130

We did attempt a third model that used both the name/address variables as well as Stats Can type variables. We were unable to find a variable of the latter type that added to the name/address based model in a way that made the inclusion of a Stats Can variable worthwhile. Thus the optimum modeling result was achieved entirely by using variables created during the merge-purge, variables constructed directly from the names and addresses handled.

This approach clearly illustrates how expertise in data processing and data mining can be combined to create a better acquisition model. Through a data approach that leads to more powerful variable creation, the acquisition model is able to deliver significant dollar benefit to the client. ✓

RICHARD BOIRE is the founding partner at the Boire Filler Group, a nationally recognized expert in the database and data analytical industry. **ANTHONY SMITH** is president of JSI data, which provides data processing and database services to marketers. JSI uses in-house name and address handling software developed over the thirty years the company has been in business and offers proprietary targeting methods based on this expertise.

Insider Tips

How to manage your email mail lists

BY GEOFF LINTON

Good email lists are rare and a good list can generate a high response in a short time period. In fact, email lists are increasingly getting as valuable as solid gold bars. Similar to gold, lists take a lot of resources to create and they are a precious asset (for marketers). Client case studies show email subscribers from house files shop more frequently and generate more dollar margin per person. House files can generate 30% Open Rates and double digit CTR%. In the acquisition world, email list rental is a quick way to grow your own house file list to a critical mass.

The Email List Landscape

Canadian consumers rely on email as a key touch point for staying in contact with their most trusted brands. According to Ipsos-Reid, the average Canadian subscribes to 13 commercial email programs including their financial services relationships, retailers and hobbies. Consumers only let in a limited number of companies into their Inbox and they are becoming increasingly discerning. And, it's safe to hypothesize that of those 13 subscriptions, they likely only pay regular attention to 50-70% of them.

Marketers might be surprised at what other companies they share the inbox with. An "overlap" analysis of subscriptions typically shows that an opt-in receives emails from several competitors. According to a subscriber tracking portal called eDatasource, Nordstrom subscribers also subscribe to other clothing retailers (29% subscribe to Old Navy, 21% to The Gap, and 21% Banana Republic). In Canada, 23% of Aeroplan email subscribers receive emails from Air Miles and also 25% subscribe to Expedia.

Email list rental can be a lucrative revenue generator for marketing departments. Marketers who are comfortable with renting their house file lists typically arrange a partnership with a certified list broker. List brokers can help you select the list best suited for your product and objectives. Since email lists are such valued assets, list owners deploy any list rental campaigns from their own systems. List owners typically vet the content, creative and the company because they don't want to negatively impact their list.

Email Lists are Sensitive and the Quality Varies

Email is a strong traffic driver and leading email marketers see that more than 50% of their web traffic comes from their house file email subscribers. Email pushes messages on a regular basis to keep the brand "top of mind" and the outcome is better retention.

But lists are dynamic assets and are sensitive to changes in strategies or tactics. The contact frequency needs to be reasonable (relative to the product purchase cycle) and the content needs to be relevant to the target audience. No matter what marketers do, a portion of "actives" (those who open or click at least once over the previous 6 months) will turn "inactive". A list depreciates and fatigues as it ages, something we can all relate to! The depreciation depends on your industry but 17- 40% of an email list turns inactive each year. We call this the "Active Depreciation Rate". Keep a close eye on the overall proportion of "actives" in an email database and it should be around 50% (with the remainder categorized as "new" or "inactive").

Email is an ideal response vehicle but there are significant variances in performance depending on list quality. Good email house files have average Open Rates of 20.1% and Click-through Rates of 5.7%. According to the *DMA 2012 Response Rate Report*, opt-in prospects have about half the Open Rates of house file emails. List rental open metrics vary between 5% and 15%, so make sure you ask about the typical performance of a particular list before you commit to a campaign.

List Rental Need to Knows

There are three major challenges in list rental: availability, high cost, and variability of performance. Companies doing customer acquisition through list rental find that there are far fewer email lists versus the thousands of direct mail lists. Also, many marketers don't rent their lists (through a list broker) because they are afraid of fatiguing a list that they carefully built over a few years. Given the low supply and high demand, Cost per Thousand (CPM) is high and varies from $250 to $400 (which is 10x a 15k direct mail list price).

Large companies also need to be extra careful with lists from other internal stakeholders. Even if a list is provided by an internal group, all lists should be vetted and analyzed before use. One large company that we worked with decided to cross-sell subscribers from a big list that one of their brands had built. We were reassured that the list had low bounce rates, was deployed to frequently and was "clean". In reality, when we deployed the list, there were a significant number of bounces and SPAM traps! The impact was immediate and the Sender Reputation of the dedicated IP Address was damaged and took months to recover. In the meantime the Inbox Placement Rate dropped by 30% which meant that thousands of messages in each campaign were diverted to the junk folder. To paraphrase an old saying, "it takes years to build a reputation and minutes to wreck it". Be cautious and ask lots of questions before using a list that is not your own.

Best Practices

Leading companies keep their lists fresh through vigilant cleaning by flagging bounces and using feedback loops to immediately scrub unsubscribes. Companies with their own email house files of customers (or prospects) also carefully monitor the health of their lists and know that subscribers are fickle. With this in mind, they proactively flag subscribers whose clickstream activity is declining and send them reactivation messages.

Email marketers typically see a 10%-25% churn in their email lists each year. As a result, marketers need to backfill with new names to keep lists fresh. In fact, email marketing leaders typically see +14% net growth each year.

Disciplined marketers do a few more advanced tactics. They regularly test a cross-section of acquisition lists and optimize the Cost per Acquisition (CPA). Others go beyond the one touch "welcome" prospect strategy. Consumer Intelligence Group has been testing multi-channel acquisition for clients. Through their Precision Brokerage service they have tested different combinations of mail, telemarketing and email. In some sectors the email channel is used first to generate awareness and a follow-up outbound telemarketing phone call engages the prospect. On the other hand, some marketers have found that an "email chaser" strategy (direct mail and then an email follow-up) also efficiently lifts response.

Email lists are a valuable asset for today's marketers. One research source estimates that the value of an email address can vary from $12.59 to $57.17 per year. In the next year, as CASL is implemented, this will both impact and reduce the number of rental lists available in Canada and more marketers will be scrambling to grow their own permission house files - making email addresses even more valuable. ✓

A TALE OF TWO CHANNELS

Digital juices high octane into traditional list industry

BY AMY BOSTOCK

Once upon a time, marketers created lists from a multitude of sources. They took phone directories and everything else they could find and tried to piece together whatever "physical data" existed in whatever way, shape or form and then packaged it up in a list and away they went. It was either sent out or sold as a list.

"What happened is that a marketplace formed, built itself up and did quite well," says Kerry Munro, Group President – Digital Delivery Network at Canada Post Corporation. "It got to a point in Canada where you had a handful of large players in the list and licensing space and from a marketing opportunity standpoint you were looking at transaction values of about $125 to $150 million in total list license market spend.

"That then had a halo effect in terms of its converting nature, again primarily in the physical world (and around call centre operations)."

Since then, a real evolution has taken place in the list industry – one that is bringing the physical and digital worlds together.

"I think the evolution that's happening now involves one large group that is looking at lists in the traditional sense and then starting to add in some of the digital information that's out there," says Munro. "The challenge is that as digital starts to evolve, then more and more opportunities come up in terms of the breadth of information available."

It's no news flash that there's a lot of data out there for marketers to utilize but the key, says Munro, is determining what is the most relevant data.

"In the last few years one of the challenges that marketers face is how do you combine the two. Because right now traditional and digital are mutually exclusive in some ways."

It's also very hard for marketers to determine if the information that they're gathering in the digital space is even correct. So many are still trying to market to those people and are still defining their ROI back to the finance department based on wrong information or doing focus groups based on incorrect data.

"In the last three to four years, where fiscal responsibility has become a key metric for every company, the ability to take data – both the traditional list/licensing pieces and the correct digital pieces - and combine it in such a way that you can improve your acquisition ROI, build loyalty or reduce cost structures within your enterprise has become key," he says.

That, he emphasizes, is the unique intersection point that only just starting to form.

So how do we get there?

"I think there has to be a strategy change," says Munro. "Today most companies have a digital strategy and a business strategy but they are two different things. The intersection point is still missing."

A part of the problem, he says, is that the new generation of marketers go right to digital because that's how they've grown up. They don't really understand the traditional methods.

"We market to customers on Facebook, on brand sites, on mobile, out-of-home, SEO, SEM -but how do they come together?" he asks. "How do we know that we're marketing to customers for their needs? This takes us back to the whole notion of one-to-one marketing from years gone by. How do we do it cost effectively and how do we learn from it?

"The only way to do that is to combine your strategies and say 'we're not digital, we're not traditional – we're marketing for our customers'. That's what it's all about."

Bringing it all together

In order to make the most of the data, Munro says marketers have

to start to understand which data points to use and to identify what habits customers have that are more pervasive online versus traditional.

"It comes down to how do we do a match between your profile/address in the traditional world and you profile/address in your virtual world? That is an element of strategy, an element of data and data management and then execution, whether as a campaign or otherwise."

Those aspects of how marketers need to think are evolving and according to Munro some are doing it very well while others are struggling with it.

"There is also a whole bunch of people in between who are trying to look for the answer and trying to draw on best practices to learn. The danger in that is that it becomes one size fits all. You have to engrain in your business strategy that every business is different then identify what your business is all about and how you plan to market or build/sustain loyalty for growth. That's the thing that really has to change."

So is there still room for traditional lists?

"Traditional is relevant again," Munro assures us.

"Digital just juices high octane into traditional lists. So it's all about understanding that the evolution of business itself is that people need to move faster, be more targeted in terms of their approach and go back to the tried and true principles of one-to-one marketing or 'the loyalty effect'."

The art of the possible

Marketers used to look at lists and it was what is was. What they didn't understand says Munro, was how to take it to the next level and refine it in such a way that it is most effective.

"It's about taking the data and in the context of the larger customer experience, infusing it in all consumer touch points." ✓

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7 WAYS TO MAXIMIZE YOUR POSTAGE BUDGET

There is a new level of mail service in Canada. Canada Post recently certified a select group of mailing companies as Canada Post Expert Partners based on their proven track record in the direct marketing industry and their ability to recommend solutions for adding direct mail to marketing channels.

As one of the new Canada Post Expert Partners, I find myself coaching a lot of people about what they should consider before they think about postal mail. Mostly, we discuss measurement and how mail campaigns shouldn't be created in isolation. Consider: are you ready to answer calls after business hours? Does your direct mail piece deliver a consistent brand with your website, storefront, packaging, etc.? Coordination is key.

When you do decide to send direct mail, remember that postage expenses can be one of the most costly components of your campaign. Below are seven ways to plan and design your direct mail campaign to realize the best return on your investment.

1. Use a customized postal indicia - Now you can incorporate a logo, message or imagery into your indicia design. This new option allows for a more personalized design on your envelope and increases the power of your message. There are several formats and it is available for admail and lettermail.
2. Measure your results - With a CRM tool or other response mechanism you can review data to discover the true benefits of your postal investment. You can also measure success by including a coupon, creating a "special offer," or adding a QR code. Evaluating your response can help save money on your next mailing. Test mailing achieves a similar goal. Compare a test mailing group with a controlled group to help predict your campaign's outcome before you make a significant postal investment.
3. Target your ideal customers - Like any marketing initiative, the more you know about your customer the more successful your campaign. Targeting and choosing the best geographic locations and other demographics will increase your likelihood of success and help you save on postage. Analyze and segment your data to identify your target markets. Also look at trends to determine which clients haven't purchased from you in the last five years and consider whether they should be included in your mailing.
4. Clean your lists and data - There are simple ways to ensure your data and lists are up-to-date, making sure you avoid mailing to duplicate addresses, clients who've moved, or who have become deceased. Called National Change Of Address (NCOA), this process involves comparing your database to the post office records, and returning a clean file. With over 18% of Canadians moving annually, it's a good idea to review your lists regularly.
5. Understand Canada Post guidelines - Did you know Canada Post offers seasonal and volume discounts and charges extra for "premium" areas? Understanding Canada Post guidelines is extremely valuable if your campaign includes unaddressed admail. Some postage rates can be discounted based on volume and many are up for negotiation. And currently, there is a 15% Canada Post discount for those who haven't used unaddressed admail in the past year. Ask a Canada Post Expert Partner for more information. Also, weight is not the only factor in postal charges. Size, stock, colour and label location can add to postage costs. Understanding these parameters can help you design an attractive campaign within a reasonable postage budget.
6. Classify your clients' mail preferences - Data analysis can help you understand which recipients prefer electronic, paper, or other marketing channels. You can classify your clients based on those who respond to direct mail more than electronic mail and vice versa.
7. Consider on-demand fulfillment - Instead of mailing to a large area or database, use on-demand fulfillment to offer a catalogue or larger information package on request. On-demand allows engaged recipients to sign up individually for information they really want, instead of - or in addition to - mailing to large lists.

It makes good business sense to take time to spend a bit of extra time and seek ways to help maximize your postal spend. ✓

STEVE FALK: is president of Prime Data, an innovative and growing variable data mailing company based in Aurora, Ontario. Prime Data supports data-driven direct mail campaigns offering data work, variable printing, mailing, and fulfillment services. Prime Data is one of a limited number of Canadian companies certified as a Canada Post Expert Partner.

WINNING *ethnic markets for your brand*

One out of 5 people in Canada's population today is foreign-born. According to Statistics Canada, 100% growth in Canada's labour force came from immigration in 2012. In fact, immigration will account for all population growth in two decades.

BY NIRAJ SINHA

Today, three largest visible minority groups – South Asian, Chinese and the Black (Afro-Caribbean) account for 63.3% of the visible minority population. On the other hand, the Filipino community in Canada is growing faster than the overall population. Tagalog is now the third most common immigrant language spoken in Canada, behind Punjabi and Chinese.

All these demographic changes have also resulted in a proliferation of ethnic media in Canada. National Ethnic Press and Media Council of Canada (NEPMCC) represents over 600 ethnic media in over 120 languages. Various studies have shown that nearly 75% of South Asians and Chinese consume ethnic media in Canada on daily basis.

The rise of ethnic markets in Canada presents unique opportunities to Canadian businesses. According to an estimate by Environics, the purchasing power of South Asians and Chinese is now close to $32.1 billion and 34.6 billion respectively.

As a result, more and more businesses across Canada are awakening to the importance of ethnic consumers. In this context, what does a company need to do to ensure success in its ethnic marketing strategy? Here are five basic ingredients -

1. Involvement of senior executives in major ethnic marketing decisions - When a decision is made right at the top, it percolates down to everyone in the organization or at least taken more seriously. While the overall direction must come from the top, the year round plans should be entrusted to the middle level management with the execution left to the zeal of a passionate marketing manager.
2. Equipped with right ethnic markets insights – One doesn't need to belong to a specific heritage to sell to a particular cultural group, one just needs to invest the time to learn about their cultural characteristics and the values that would drive them to trust a brand. This calls for marketers to become more informed about their lifestyles, religious beliefs and cultural values. A successful ethnic marketing strategy is not about the language, but rather connecting and identifying with people culturally.
3. Reliable and insightful ethnic agency partner – It is totally understandable that the regular marketing folks in a large company may not have adequate insights that are critical for a successful ethnic marketing strategy. That's why they need to look for ethnic market experts and insightful agency partners. Regular mainstream agencies may not be best suited for this task as their ethic market insights may be just as good as that of their clients.
4. Ability to connect with the ethnic media and community influencers – A Canadian business should be able to connect and network successfully with ethnic media and community leaders. One may engage a well-connected ethnic agency partner to ensure that the ethnic media and influencers are supportive of the company's business objectives in the ethnic markets.
5. Expertise to measure ROI – All ethnic campaigns can be and must be measured. The measurability aspect should be built in the campaign right at the onset. However, if a campaign is not planned andldeveloped on the right insights and strategy, it will be very difficult to achieve desires results. The campaign will yield a negative ROI as a result of a mismanaged short-term strategy. Many Canadian marketers claim to have launched an ethnic marketing strategy, but they didn't invest in the right cultural ingredients, creatind the wrong recipes, and mismanagind their ROI expectations. After their first attempt fails, many will never repeat the effort. Needless to say, one cannot expect a perfect ROI out of an imperfectly planned marketing campaign.

The fact of the matter is that if a business doesn't act now to win ethnic markets with a serious intent backed by sound insights, they may never get a second chance. Businesses that plan and market the right way to the ethnic segments will be in a better position to dominate their industry in the next two decades. ✓

NIRAJ SINHA: is the Director, Accounts & Strategy at Maple Diversity. Niraj Sinha has over 15 years of experience in media and communications. With over eight years of multicultural marketing experience in Canada, he has worked on major accounts such as RBC Royal Bank, Sony Pictures, Bell Canada, Canadian Tire, Virgin Mobile and Nestle Canada among many other big brands in Canada. Niraj also has the distinction of launching the first multicultural expressions of Bell Canada's new brand in 2008 as well as introducing many new ethnic campaigns on a National scale along with innovative ethnic media placements. For his contributions to the community and multicultural communications, he has received many community awards and recognitions. Niraj currently leads the team at Mississauga based Maple Diversity Communications, one of fastest growing ethnic marketing agencies in Canada.

Just the basics

Goal: To promote a Union Gas energy conservation program to additional eligible clients in an effort to reduce natural gas consumption among this group.

Challenge: Honing in on the right audience with the right message: Union Gas needed to determine the optimal areas to focus marketing efforts, based on property and income characteristics.

Solution: DMTI provided a solution that allowed Union Gas to visualize existing customer addresses, and cross-reference those addresses with neighbourhood and property characteristics, to identify the right neighbourhoods in which to promote their programs.

Outcome: As a result of the DMTI solution, program uptake rates increased to 4 per cent and in some areas as high as 8 per cent, compared to typical response rates of 1 per cent and 11.5M m^3 of natural gas was saved.

What They Used: DMTI's Location Hub services, visualization solution, CanMap® Postal Code Suite, and DMTI's Partner Ecosystem data.

By the Numbers:

- 400 per cent: increase in uptake rate of marketing programs after implementing the DMTI solution.
- 31 per cent: percentage of program gas savings in one year from a targeted segment that was previously unreachable without the DMTI solution.
- 11.5 million m^3: reduction in natural gas consumption as a result of DMTI-aided programs.
- 3,800: equivalent number of cars that would have to be removed from the road for one year to equal this reduction in consumption.

Case Study:

Precision-targeted marketing campaign helps Union Gas achieve massive energy conservation

BY PHIL KASZUBA

Despite our best efforts, databases get dirty. Sloppy data entry, systems integration, merged data due to acquisition - numerous internal factors can create a world of trouble for marketers. External factors also contribute to the problem - more than 3.3 million addresses are amended each year as postal codes change or municipalities merge, streets expand or are renamed across Canada. The result - marketers could be looking in the wrong places for potential customers.

Using location intelligence solutions to clean, segment and target your marketing data can be an essential component to a successful campaign.

Recently, Union Gas used location intelligence to run a successful high-precision marketing campaign. Union Gas Limited is a major Canadian natural gas storage, transmission and distribution company with over 100 years of experience and service to customers. Since 1997, Union Gas conservation programs, directed to residential, commercial and industrial customers, have raised awareness that there are both environmental and economic benefits to using energy efficiently.

The company was tasked with expanding its home weatherization conservation program offering within its existing markets. The program had previously only targeted customers who were residing in government subsidized housing, leaving a significant segment of the customer base with minimal access to the program benefits. Their goal was to broaden the program to reach an expanded eligible target base in the most effective and efficient manner possible, through direct marketing.

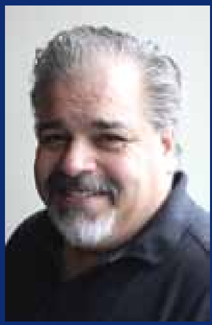
With 1.4 million residential customers, the challenge was to promote energy conservation programs to the most eligible among them – not every customer would qualify. Union Gas needed to isolate marketing efforts to customers with specific property and income characteristics. They knew that approximately 14 per cent of their customers would be eligible to participate in the program, but they did not know where these customers were geographically located. They also knew that the program was most applicable to dwellings within a certain size and age range. However, they did not have a method of determining where these dwellings were.

To help overcome their challenge of identifying ideal neighbourhoods, Union Gas turned to DMTI Spatial for a solution built on top of DMTI's Location Hub services. With the use of DMTI's location intelligence software, Union Gas was able to visualize existing customer addresses and cross-reference those addresses with neighbourhood and property characteristics. Simultaneously, the solution provided overlay of various neighbourhood aspects such as population density, income level and individual property characteristics such as age and size of home. By using location to tie all of this information together, Union Gas was able to identify exactly the right neighbourhoods in which to promote their programs.

As a result of leveraging location intelligence, program uptake rates increased 400 per cent over previous attempts and Union Gas was able to translate its precise market segmentation and targeting into much more effective direct marketing programs. Compared to previous direct mail uptake rates of 1 per cent, Union Gas' new programs experienced an average uptake rate of 4 per cent, in one case going as high as 8 per cent. The DMTI solution also enabled Union Gas to begin targeting individual single-family customers as opposed to previously relying primarily on customers residing in government subsidized housing. This new access to individual single-family customers had a large impact, accounting for more than 30 per cent of Union Gas' total energy savings from the program offering last year. As a result, Union Gas was able to reduce the total natural gas usage by its customers by 11.5 million m^3. This is equivalent to taking 3,800 cars off the road for one year. ✓

PHIL KASZUBA is Vice President & General Manager at DMTI Spatial

THE PARTICIPANTS



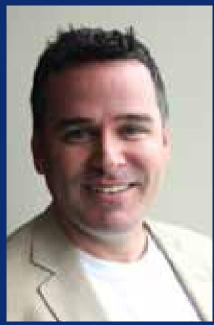


PHOTO BY GARY TANNYAN

Robert Burko
President of Elite Email.com, Canada's leading email marketing company . Elite has also just launched a suite of mobile marketing tools.

John Fisher
CEO of DMTI Spatial. For the last 20 years, DMTI has been providing location-based services for sales, marketing, and other applications.

Allison Fraser
Flyer Distribution and Analytics with Home Depot responsible for all of the company's mass targeted products: flyers, specialty pieces and direct mail.

Aris Gouvis
Principal at TCP Integrated Marketing, a boutique full-service agency in Toronto. Aris wears the hat of a principal and a new business development guy.

Trevor Newell
Co-founder and President of Shop.ca, Canada's largest store as of now with over 15 million products. They have just celebrated their one year anniversary.

Ryan Prior
Media Manager at Loblaw, working on the more mass media programs working side by side with Diana Simpson.

Diana Simpson
National Flyer Distribution Manager for Loblaw in charge of distributing flyers right across the country for 23 banners.

The Power of Place

In this roundtable discussion, sponsored by DMTI Spatial, learn how leading edge marketers are embracing location technologies to drive an increase in campaign ROI

BY AMY BOSTOCK

Now that 85 per cent of data can be directly related to location, the use of location intelligence can help give legs to direct mailing pieces and integrate new technologies into the call to action. Location intelligence is helping direct marketers to get to know their customers in a way they never could before and allowing them to customize who they talk to and what messages they use. This Executive Roundtable discussion brought together LI, creative and marketing industry leaders to talk about how the "power of place" fits into the rapidly changing marketing ecosystem and how, by thinking outside of the box, marketers can boost their campaign ROI.

But before we could get into the nitty-gritty of how location intelligence works for marketers, we first had to define what "place" meant for each of our panellists within their given channel.

"We deal with all kinds of data to try to target our customer the best way possible," said Diana Simpson, National Flyer Distribution Manager for Loblaw. "It can be a challenge because in many respects, even though there's location information that we use, there is an emotional aspect to flyers that Store Managers have. They think that if we just put out as many flyers as possible as far around the store as possible the customers will come. My job is to try to rein everybody in and say look, this is our intelligence. This is where we need to go. These are our boundaries, and these are the cost efficiencies. We review the data on all our banners periodically and tweak our patterns where necessary."

"We've got a really diverse range of clients," said Robert Burko, President of Elite Email. "They're all interested in the same thing, but they'll have different conversion points. One of the strategies we have for clients is that we always tell them it's about the right message at the right place at the right time. Those are the three ingredients to success across e-mail marketing and mobile marketing. We use a lot of analytics to tell the full story. First we're going to build the customer a comprehensive psychographic profile. What do they think, what are their buying habits, what have they done before, what e-mails are they opening, and what are they clicking? Then we try to figure out using geographic reports where are they located. How can we make this message more relevant? How can we make sure they get that message at the moment where they can convert for the client? We take all those inputs, and if get the right message, it's really great. If we get it at the right time, it's really great. But if we're not in the right place, then we often fail. The location part of it actually ends up being important because we need all three things. We need the hat-trick so to speak in order to close the conversation so that ends up being a big part of it."

"Complementary to what you're saying, we think of it as relevance. We're trying to create the right relevance in the right location," explained Trevor Newell, Co-founder and President of Shop.ca. "Intelligence for us for location is about being relevant, and relevant to not just what device I'm on, but also where I've come from. We're creating a user experience where we're trying to make the experience relevant to the amount of desktop, the amount of phone, and the amount of tablet as well as what the behaviour analysis or analyst tells us. We know you've been to our site before, you've opened our e-mail before, you've bought from us, or you've navigated certain categories. With us we have 27 different categories of products so marketing baby to my dad doesn't make sense right now. But at the same time, if we've seen someone who has navigated babies and mom stuff, etcetera, creating relevance in knowing where they've come from on the site and where they've come from on a mobile device or other things really can create a personalized and relevant behaviour. That's something that we really focus on.

"In addition to that, we are very well connected to the social graph so a lot of our members, which you can be a member of Shop.ca, have linked their Facebook, Twitter, LinkedIn, and other social graph elements to it. We use some of that information to create relevance so location of did you come from Facebook and if so, what ad did you come from? Or did you come from Facebook because a friend of yours shared a product or wrote a review, those types of things? We're using a lot of that intelligence to be where you've come from, where you've been on our site as well as what device you're on to be local for us."

In Ryan Prior's world, it's very mass-focused. As Media Manager at Loblaw, Ryan works in a very broadcast-focused world where everything is trying to blast out to as many people as possible.

"The challenge we have with that is we have different banners in different regions and a different message for each region. So how do we target that specific area when we're talking about broadcast media and stuff like that? It becomes a bit of a challenge because the business is so complicated. We need to get a specific message to the right target in the right location so we're always looking for new opportunities to narrow that target. It becomes especially important when we're talking about things like opening new locations where we're trying to target a specific location. In a mass media environment, this can be difficult to do, especially since we don't want to be competing against ourselves."

Allison Fraser is in charge of Flyer Distribution and Analytics with Home Depot. She tends to think of location intelligence as linking data sources with a geography.

"'Location intelligence' could be various data points (economic, psychographic, demographic, even sales, etcetera), all connected to geography to provide location-specific information. These data layers give us a deeper understanding of neighbourhoods. That's what I'm looking for."

For John Fisher, CEO of DMTI Spatial, location intelligence is what he does.

"We really believe that location is tied to almost all information," said Fisher. "Where you live and where you work has a lot to say about how you're going to react in your buyer behaviour. We do a lot of work with companies around how do you tease that information out and make use of it? In today's big data environment, there's a massive amount of information available, but how do you make sense of that and use location effectively?"

At TCP Integrated Marketing, Aris Gouvis is using location intelligence on their not-for-profit side "where we take a client's database, we'll profile it, and if there are dollars we might even model it. But with just a simple profile, we'll find the over-indexing clusters, and from there we'll go back and target high potentials in their mailbox. We've had great success doing that. Where clients keep on coming back and saying it's working, we're going to keep on doing that until it stops working."

"Location intelligence to us is going back, profiling existing databases where they have habits and patterns. It's the birds of a feather flock together analogy, they still do, and we'll track them right back down to a physical address. We try to put something in their mailbox and we've had great success doing that."

The evolution of location intelligence

Using location data for marketing campaigns is not new, but some of the LI technology available – and how marketers use it - is.

"We do a lot of work with people's existing databases," said Fisher. "Customers may have 10 or 12 million records so one of the first things we do is map out where all the existing customers are. Then using profiles of those customers, we understand how they're clustering.

"Traditionally people have used standard boundaries, census boundaries, and postal boundaries, but those develop purpose and are not necessarily granular enough or specific enough for the clusters that people are looking at. So we've been evolving technologies that will dynamically create boundaries and then do analysis based on

5 Ways Location Intelligence Improves Marketing Success

1. **ADDRESS VERIFICATION** – having an accurate database is detrimental to running effective marketing campaigns. Since 85% of data contains a location component it is vital that address data is always current. By using high quality cleansing tools, you can improve your prospecting database quality by as much as 25% and ensure that you are truly focused on the right location.
2. **ENRICH WITH LOCATION INFORMATION** – Once you have accurate addressing data, your ability to add location information such demographic, psychographic and property details to each prospect allows you segment your customers into groups based on desired variables such as age, gender, family size, income and more. Such information equips marketers with the ability to customize campaigns based on targeted goals.
3. **PROSPECTING NEW CUSTOMERS** – identify new prospects you may be missing in your current network of existing customers. This will allow you to grow your business by expanding your market share and targeting new clients you were missing.
4. **CHARACTERIZE** – by adding additional attributes such as dwelling type and usage you can further tailor your marketing campaigns and easily refine your programs to ensure that you are targeting the right person with the right message associated to where they live. For example, if you are marketing new windows or doors, wouldn't it be great to eliminate anyone living in a condo or apartment?
5. **IMPROVE OPERATIONAL EFFICIENCIES AND REDUCE COSTS** – cross-reference and integrate multiple databases for better understanding of customers and creation of new programs. Remove incorrect and duplicate address records and eliminate additional marketing costs.

Courtesy DMTI Spatial

those.

"The secondary is around the data itself. There are massive amounts of information available in terms of how to profile and analyse the customers. But it's pretty impossible for anybody to really understand all of those pieces and then go through them to figure out what the most relevant pieces are. The leading edge right now is to use machine learning to figure out what factors are popping out, differentiating between your existing customers, and then use that as a way of profiling them."

Our house, in the middle of our street

In the physical flyer world, the old "spray and pray" tactics just don't cut it. Targeting is king and knowing not only who your customers are but also where they live is a huge advantage.

For Diana Simpson, whose company has many banners, this becomes even more important.

"In my business, because we're grocers, everybody needs to eat," she said, "but at the same juncture, we have many banners. For instance, we have No Frills, which is a different customer base than say a Loblaw store or a Superstore, etcetera.

"First of all, the whole spray and pray of flyers went out years ago. We started looking at various data. For all our banners we analyse and reanalyse based on our most current data to ensure we get to our customers. But the reality is, how specifically we target is at the mercy of how finely our distributor can distribute – some can go to a route level, some only distribute by FSA. Yeah, I would say it's complicated in many respects. When I started in the business many, many years ago with Sears, everybody just went 10 kilometres out from the store in a radius and expected the best results – we know differently now.

These days, having a physical flyer isn't enough – stores need the digital component as well. But going digital has its own unique set of challenges.

"I think the challenge we have, especially when it pertains to flyers because we're a flyer-based business, is it's a big component of our business," said Ryan Prior. "I think there's a myth that digital doesn't cost you anything so you're going to get rid of all this paper, you're going to get rid of all of this distribution, and you're going to save a ton of money because you're doing that.

The challenge is that while the flyer gets placed in someone's hand essentially, with digital, someone has to come to you - so you have to have some way of driving those eyeballs to your digital flyer. Oftentimes, that ends up being more expensive than actually just sending a flyer to your customers. The other part is, to Diana's point about us getting very specific about location, there's a different version of the flyer. When you're coming from digital, you can target on someone's IP address. But that's not really good enough for us because it's too broad first of all, and sometimes your IP address is different than where you actually are. Often it's put in your postal code to get your version, but that's another step you have to get people to do before they can see your flyer. There are extra steps and extra expense that come just to get people to your people, let alone to get them to read it so I think that's probably the biggest challenge for us.

Allison Fraser agrees.

"I've experienced much the same. I work with both sides; both the paper as well as the digital distribution. We've gone through a number of tests. We're always testing and learning, testing and learning. There are a number of key learnings from these which have helped us to retarget, to alter what we're doing and to make adjustments as we go.

"The primary benefit of advancements in LI technology for mass targeting at The Home Depot is that it has allowed more visibility to the rest of our organization. When consulting with internal clients, the data layers underlying our targeting decisions are more readily apparent in a colourful, visual application. Some of the choices we've made in the past were not as sharable as they currently are, nor as visual. In the past if I wanted to share with a Store Manager what his flyer distribution looked like, I might have to go to the GIS people to create a map to share with them. You can try to describe coverage by pointing out, 'there is distribution on this street.' But when you get to the point where you can actively show someone immediately what their distribution patterns look like or the composition of their store trade area or when building out a marketing plan to target areas more likely to be our customers? There's a real win there in terms of both the other associates in our organization as well as our leadership."

Finding "place" in a digital world

Although geography is commonly what we think of when we talk about location intelligence, when it comes to the digital world place can take on many meanings.

"We do know where our consumers are coming from so we do have reports on city, province, and time of day and we look at that," said Newell. "But really place for us includes a lot more of the technology place. That starts with device and can be right down to browser specific. We know that 47% of our desktop browsers are from the Internet Explorer versus 28% from Chrome and so on. That place has a different look and feel. Those users have a different behaviour analysis. We haven't yet done a lot to personalize those experiences at Chrome versus Internet Explorer in that case, but we are aware and make sure that all the clicks and the user experiences are great.

"Some of the newer technologies allow us to more easily create relevance in that place - not just through recommending different products per device but right down to what order of things. If I wanted to put five different products or five categories into an e-mail, the order of those could be based on my place. If I'm on a desktop, I see Product A first, but if I'm on a mobile device, I see Product C first. If I'm using a mobile device I'm more likely to be interested in maybe technology or mobile type products that might be in that e-mail. We're using that place to not only create the experience that's consistent or personalized but also creating relevant content, which in this case for us it's our product or a call-back action to buy."

Knowing "where" your customers can also help email marketers stay out of legal hot water. According to Burko, knowing the physical location can help your clients in terms of working within the new anti-spam regulations, both within Canada and the U.S. marketers trying to break into Canada.

"Canada has a new currently proposed anti-spam legislation called CASL. We've heard a bit about it now. We're going to hear a lot more about it. It changes the game and is effectively going to have an impact on all marketers. The situation we're running into is the way the legislation is currently written. Regardless of whether you're Canadian, American or anywhere around the world, if you e-mail or message someone and they get that message on a Canadian device, bang - CASL is in effect.

"It really changes the game because we have a lot of clients in America who think CASL doesn't affect them. But we say okay, let's take a look at some of your analytics. We'll load a map of the world, and we'll heatmap it. Then we'll say hey, I know you think you only deal with American clients, but these are all the people who are engaging with your e-mail in Canada. Then we'll drill down, and here we'll go province by province and city by city. So although you're saying this doesn't affect you, the data is screaming in the opposite direction. Now, all of a sudden all of these American clients are ahead of the curve, and they're saying thank goodness we have this location data because otherwise we're going to be breaking the law without knowing it at all."

While physical mailings face address inaccuracies when people move etc, email marketers have their own version of this challenge.

"One of the most annoying challenges is when the IP address doesn't actually tell us where the person is," said Burko. "That's supposed to work. It was designed where your IP address should explicitly tell us where you're located, and we still run into problems. We had you here, but you're actually way over there. We have you on the border of this province, but you're actually over here in this province, because that is where the head office of your ISP happens to be located. This tends to be an annoying thing because that's how we're going to measure it. We're going to base our analysis off of that so if the source data is wrong, then the analysis that follows is also going to be off. We do the best we can with that, but it ends up being an obstacle.

"Now we have further issues when we build a profile of a customer. Depending on where they engage with your e-mail, for example, we know this is how we're going to market to that consumer based on their location. Well, now a ton of people are opening e-mails on their mobile devices so when we plot engagement points on a map we end up with a much wider range. You might live here or here or here or here because you're walking around checking e-mails on your mobile device so we don't definitively know. You might be closest to seven different Loblaw stores. We can't figure it out so we're trying to take that massive amount of data, cluster it, and say you have the most engagement here. You spend the most amount of time here so that Home Depot would be your home, Home Depot. That ends up being a challenge; whereas many years ago when we were doing this, you checked e-mail on your home computer or office computer. I've been doing this a very long time! When you checked e-mail on your home computer or your office computer, I could target you at home, I could target you at work, and I knew where you were. I didn't have these points literally all over the map so that ends up being a challenge."

LI boosts ROI by 400%!

While location information seems tailor-made for retail and hospitality, other verticals are recognizing the value of place and are using it successfully in their marketing.

"Just one example," says Fisher, "is work we're doing with the utilities like Union Gas. With the utility they market to the customers in the geographic area where they are licensed. One of the big issues is how do you identify exactly what targets you want to go after? In the case of Union Gas, they did a bunch of work around conservation of energy to help their customers save money and ultimately use our natural resources in the most efficient manner possible. What they wanted to do was ensure that the particular products, say low-flow faucets, hot water insulators and so on, were targeted at people who were likely to take them up. They actually have brought in databases of exactly what the homes were like so details of how many bathrooms, how big they are, and when they were built so how well they were insulated, things like that. Then they added the socioeconomic factors and correlated all of those against their customer base. They have a number of different campaigns to offer energy saving programs to lower income customers so they used demographic information and specific property details to make sure they targeted eligible customers and limited targeting customers that would not be eligible. They determined the people who were most likely to save and the most likely to be receptive to that message.

"Their results went up 400% so it was very successful, and they're continuing to roll that out. The other thing that happens, in addition to going to the households, is to identify the Home Depot, Lowe's and other outlets that are close by where you can set-up a table and get people as they're coming in to reinforce the message in the two places. That is another aspect of that campaign."

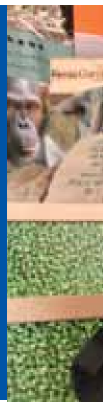
What's next in location intelligence?

"I'm encourage by all the discussion that we've heard today about testing and scientific method creating baselines and then calibrating against those because I think that that has a lot of legs to come," said Fisher. "Also, we've heard about different modalities of how to get to the customer. I'm curious about how those are being reinforced across how the flyers work, the e-mails work, and how the various methods of getting to the customer are all coming together.

"I sit on the Advisory Board of the Location Based Marketing Association. The big focus there is around the mobile customer. What can you glean from the devices? How much can you know about where they are, and therefore, infer where they should go, or what message you should be giving them? All of those pieces are coming together very, very quickly. We need to consolidate those in a database that we can mine and work with over time. Let me just give one example of a fairly futuristic aspect of that. The Location Based Marketing Association did a study in New York. They happen to have buses there that have live panels on the side so you can change the ads as you go. What they did is as the buses approached each intersection they did a quick poll of all of the devices in the vicinity and picked up the signatures from the devices. Then they checked social media to see what the people were interested in and changed the ads dynamically on the sides of the buses to reflect the audience it was immediately around. That happened at each intersection as the bus progressed.

"We're in a world where there's a mass amount of information that's very valuable. How do we glean that and make good use of it? How do we tie across the information we're getting in the stores, the trade areas, the actual customer information through loyalty programs, and through the e-mail campaigns through the devices? The only way I think to effectively do that is to have a well structured database, and location has a huge amount to help you structure that and interpret it."

> "Where you live and where you work has a lot to say about how you're going to react in your buyer behaviour.
> John Fisher, DMTI Spatial



The Orange Revolution

When ING DIRECT opened for business 16 years ago, its no-fee promise completely disrupted the retail banking business. But now that the company has been taken over by one of the Big Banks, can it stay true to its principle of putting customers first?

1:1 WITH ANDREW ZIMAKAS

PART 2 OF 2

BY STEPHEN SHAW

SHAW: You remain purely an online bank, but since you began, of course, we've seen all of the major banks make significant investments in their digital channels, to the point where Bank of Montreal has been crowing about having the best online experience of them all. How do you maintain a competitive advantage?

ZIMAKAS: Simplicity, as I talked about before. So when it comes to the website, making it simple, clean and easy. Our product line-up is simple too: we have one savings account, one chequing account, a no-hassle mortgage, and a range of low-fee mutual funds. You can choose to interact with us online, through a mobile phone, or at one of our cafés. We've got a 24/7 contact centre as well. So simplicity is still a big point of difference. Beyond that, I think we have an advantage around innovation. A simple example is the chequing account we introduced called *THRiVE*. Rather than offering conventional overdraft protection, which is often a flashpoint for consumers, we created something called *Whoops! Protection*, where if your account is overdrawn, you'll have an opportunity to repay those funds within a certain time without incurring extra fees. Incidentally, that was an idea we crowd-sourced.

SHAW: When you say crowd-source, can you explain how you did that?

ZIMAKAS: We reached out to a subset of our clients with a preview of what we had in mind. They were able to try the chequing product and provide us feedback through social media: what they liked about it, what they didn't like, what they would change, what they would improve. We actually used that feedback to refine the value proposition - for example, ordering cheques. Originally we weren't going to offer cheques at all - or for a fee only - and we got some strong feedback that we should offer a certain number of cheques up front but moderate the pricing afterward. That's just one example. We received feedback on many other aspects of the customer experience as well, including setting up bill payments. We took all of that feedback into account before we launched the product.

SHAW: Have you institutionalised the practice of crowd-sourcing?

ZIMAKAS: It's becoming more pervasive. We've used it for product development, as I've explained, but we've also used it for name validation, and to understand communication preferences.

SHAW: How else do you source new ideas?

ZIMAKAS: We've got something called the *Orange Spark*, where employees are encouraged to submit ideas. We also have a process around sheparding an idea from inception to commercialization. An innovation team oversees the process, with employees having an opportunity to vote and comment on worthwhile ideas. When we want feedback from our client community, we reach out through social media as well. Popular ideas are taken to the business unit ultimately responsible for owning it, and they work on shaping and evolving it.

SHAW: What are the other elements of your voice of customer program?

ZIMAKAS: We use broader panels for ad hoc market research, but we also measure satisfaction in the form of net promoter score. In addition to all that, we have our *Orange Ambassadors*. They're typically the people who really know and understand us well, and they tend to respond through social media with questions or queries or sometimes criticism.

SHAW: When you reference social media, are you referring to Facebook and Twitter and the broader social networks?

ZIMAKAS: I'm referring primarily to Facebook and Twitter, and our presence on YouTube. But we're also looking at communities in which customers can communicate with each other.

SHAW: Would you characterise your organisation as an advanced practitioner in the social media space?

ZIMAKAS: I think that's a great way to put it. I think we've always had a community of supporters, and the advent of social media has just brought that to life - created a more real time dialogue. And in our case, we've got a CEO [Peter Aceto] who has embraced social media himself, and led the way from the top. We're also using social media to address customer concerns in a quick and seamless way. And, increasingly, we're engaging customers through social media using content, because, obviously, the financial space is content rich, and money is of interest to many if not most people.

SHAW: Content is now recognised as the key way for brands to initiate a dialogue with customers. What's your perspective on the use of content to drive engagement?

ZIMAKAS: It's a work in progress, for sure. If you step back and look at what you'd call our brand purpose, it's helping Canadians live better lives. That means, in part, changing the conversation about money. So that provides us a singular content focus. But anything we do must ladder back to helping Canadians live better lives, and in some cases. that's not strictly in the financial domain: it crosses over into health and well-being and some other areas which are of interest to our clients.

SHAW: Is it hard for an organisation like yourself to become, in effect, a media publisher? A content producer?

ZIMAKAS: It is a challenge, and we're certainly moving in that direction, because we think that content marketing is right for us. It is the intersection of journalism, publishing and marketing, and then there's the whole systems infrastructure: how you deliver the right offer to the right customer at the right time, and by offer I mean the right content. It's something that we believe in, and it's a natural extension of what we're doing.

SHAW: So let me just segue into a discussion around customer acquisition. You've publicly declared your ambitions to double the size of your customer base. Is the intent of your paid advertising to reach out to a more mainstream segment who may not be as comfortable with the digital channel? What is the rationale behind your media strategy?

ZIMAKAS: No sacred cows. We'll consider all channels for communicating with existing or prospective clients. Obviously the DNA of our brand is largely digital. But traditional above-the-line media like TV remains interesting, because we see people interacting through social channels while consuming media, and we do consider ourselves a social brand. So we'll continue to invest in television. But back to the original question: how do we make a step change in acquiring new customers? There's no silver bullet. I think it's really being more relevant in the way that we speak to different segments, whether they're Gen Y consumers who have certain financial needs, or New Canadians. We've had great success regionally, especially

ING DIRECT CMO ANDREW ZIMAKAS

in Quebec, where our offering really resonates. So I think it's going to be a combination of different things. But there's one area that I haven't spoken about which is at the heart of our new customer growth and that's our refer-a-friend program: good old word of mouth. We have a programme called the *Orange Key*, where as an ING DIRECT client you can easily refer a friend and have them become a client. That program is a huge part of our acquisition focus.

SHAW: What's your approach to deciding what your optimal media mix is?

ZIMAKAS: It's a combination of trial and experimentation and some science around understanding the relationship between media mix and results.

SHAW: Is that market mix modelling, attribution modelling, or a more basic, intuitive approach?

ZIMAKAS: A lot of it is basic, but we're also looking at trying to establish relationships between spend mix and results. And I don't just mean the volume of customers or volume of deposits, but measures of quality also. The reality is, it's still a matter of art and science.

SHAW: Well, it seems all of marketing is in an experimental state with media these days. Let's talk about your use of analytics. How would you characterise the maturity of your environment in the development of targeted offers and messaging?

ZIMAKAS: We have a data warehouse system in place which enables us to really understand the engagement of our customers and their value. And that's driven by our customer-focused orientation. It means truly understanding the customer – not just what products they may have, or what products we may want them to have.

SHAW: Given what you said earlier about being a social brand, have you been able to connect your conversations with customers to all of the transactional information you have on their behaviour and interactions?

ZIMAKAS: I talk to a lot of CMOs about this, and that idea is certainly being treated as the Holy Grail. Like most organisations, we're still at a relatively early stage. We've made some inroads recently to improve the connection between the behavioural data from the web with our contact centre. When we have an interaction through social media that results in a client care situation, we can make the linkage. Consumers expect a consistent "omni-channel" experience, whether they're interacting with us on social, on our web site, with our contact centre, or through a mobile device.

SHAW: I have to think that the workhorse behind a lot of your interactions today is still email.

ZIMAKAS: In terms of digital communications, email plays a huge role, no question. But you'd be surprised: a lot of the interaction we have with customers is through a mobile device. Our mobile solutions are available on all smartphone and tablet platforms, and we were the first bank globally to offer that. Where it becomes really interesting, though, is the use of online chat, because you can be on the website and interacting with one of our associates at the same time.

SHAW: Are you doing anything in digital communications that you would view as particularly innovative?

ZIMAKAS: We work hard to make all of our communications preference-based. It's about putting control in the hands of the client. In the digital channel we use a message board which tends to be less intrusive and more convenient for many people. We have alerting capability that makes the whole experience of transacting more intuitive and pleasurable. We've got something called an "Orange Snapshot" where we'll push out a quick summary of all your accounts so you can get a really clear understanding of where things are at. That's only possible because all of our systems are unified and able to talk to each other. We also try to be consistent with our brand voice, regardless of whether we're communicating through a newsletter, an email, or how we talk to our clients on the site. I think we're quite good at that.

SHAW: So I just want to come back to this issue of culture. Your ability to create an environment in which all of your employees are customer-focused and aligned around your brand purpose. Does that start with your CEO who is an advocate of these customer-centric ideas?

ZIMAKAS: I think it does start with the CEO, and I think that Peter's participation in social media is important in shaping both employee and public perceptions of us. That's part of it, for sure. And that immediately sets up an expectation of what our Orange culture is all about, and how someone here should conduct themselves. I think being seen as the challenger, as the "good" guys, is really important as well. There's a collaborative spirit that goes with being a challenger - feeling as though you're part of something great. Something special. The only way we can continue to innovate, to stand out, is through collaboration, not by having a silo mentality.

SHAW: Is there a different approach you've taken to organising yourself that promotes greater collaboration?

ZIMAKAS: Well, I guess overall, we're a relatively flat marketing organisation. We try to embrace points of ambiguity between sub-teams. As an example, we have a team focused on customer insights and analytics, including segmentation and CRM. We have a team focused on creative services and digital, and a more strategic and operationally focused team. Finally, we have the café team and an internal communications team. Five sub-teams, but the work is very fluid. We've got a physical environment that's completely open. We work in clusters. I think all of that lends itself to collaboration.

SHAW: And what about the rest of the organisation? How do you ensure that you are getting the compliance, cooperation and contribution of operational areas in charge of execution?

ZIMAKAS: Yes, that's a great question, I mean, that's what it all comes down to, right? Because it's all for naught if you've got a great customer experience strategy and it doesn't get delivered. For example, we work very closely with the Service and Sales teams and we try to involve them early in our plans. We have on-going meetings to discuss activities. They are closest to our customers, and a lot of innovation, a lot of ideas, come from them. We really think that their service interactions are just an extension of what we do, and I think they view marketing as an extension of what they do. There's no magic formula - it just comes back to a shared culture.

SHAW: Have you formed any kind of a cross-functional committee that has oversight over the customer experience?

ZIMAKAS: Yes, we have a Voice of the Customer team that resides within Service and Sales, but really reaches out to the whole organisation, and they also report on feedback, complaints and customer praise. They're the stewards for evolutionary change. They also play a major role in improving the customer experience.

SHAW: Looking out five years from now, how will you evolve as an organisation?

ZIMAKAS: There's a book out called *Bank 3.0*, about the notion of banking as something that you do, not some place that you go, and I think that's a great encapsulation of where we're headed, putting the user at the centre. That's where I see us heading. I think we have a brand DNA that positions us well for that. But at the end of the day, I guess it comes back to where we started the discussion, which was about having that human connection, that human touch.

SHAW: Given the lack of trust in financial institutions today, you've describing a revolutionary form of customer relationship.

ZIMAKAS: I think it's a different kind of relationship because it expands the notion of trust, and in financial services that's traditionally about the safety and security of my money and the protection of my privacy. But I also think it's trust that you will provide the best possible customer experience, regardless of how I choose to interact with you; trust that you will innovate to make my life simpler; trust that you will make banking an enjoyable experience, to the point that some people would describe it as fun.

SHAW: I like to use the term *joyful*.

ZIMAKAS: Yes, joyful is actually a really good term for it. It's so interesting that in financial services we're often so focused on the functional benefits that we often overlook the emotional side. I'm also a client of ING DIRECT and my association with the brand is saving for our first house, saving for our kids' education, and when I interact with the service, the feelings I have can be very emotional. So I think joyfulness is probably a lofty but suitable goal. ✓

Consumers expect a consistent "omni-channel" experience, whether they're interacting with us on social, on our web site, with our contact centre, or through a mobile device

Q&A: Catherine Pearson on WealthScapes 2013

Environics Analytics' Financial Database Reveals Rising Fortunes among Canadians

For the first time, the average household net worth of Canadians has topped $400,000, an indicator that the financial crisis is now receding into the past and businesses have some more encouraging news about their customers. That rosy assessment comes courtesy of WealthScapes 2013, the latest edition of the financial database from Environics Analytics that measures the assets, liabilities, net worth and spending power of Canadian households. For Catherine Pearson, the Vice President and Financial Practice Leader at Environics Analytics, the update offers more than a snapshot of how neighbourhoods have fared since the economic downturn. It provides valuable data to businesses and not-for-profits into the financial behaviour of Canadians. "For years, WealthScapes has helped businesses and not-for-profits better understand their constituents and markets," says Pearson, an industry veteran with experience in analytics, database marketing, information technology and Internet services. "But as we keep adding new variables to the database, it's become even more effective helping our clients reach their customers and identify markets of opportunity." From her office in Toronto, Pearson recently sat down with *Direct Marketing* to talk more about the newest financial product from Environics Analytics.

Q: This is the sixth release of your WealthScapes database. How is the 2013 edition different from last year's product?

A: Well, let's first note what hasn't changed. As in years past, WealthScapes 2013 consists of key financial and investment statistics available at the census dissemination area level. And the database is still built using sophisticated modelling techniques that crunch numbers from over thirty different data sources. But the latest edition has even more data than in years past. And the latest numbers are current as of December 2012, meaning that marketers can better gauge where neighbourhoods and markets stand in the current economic climate.

Q: How many new variables and in what financial areas?

A: We incorporated two major enhancements that increased the number of financial variables from 86 to 109. The first improvement increased the number of household income categories; we now offer six income categories above $100,000 to better locate affluent Canadians. The second enhancement increased the classification of household liquid asset holdings by separating investment funds into "segregated funds" and "mutual funds." Both changes will help financial institutions and investment advisors produce better estimates of market and wallet share, and allow them to differentiate investment funds sold through different channels.

Q: Did Canadians become richer or poorer last year?

A: In general, richer. While many Canadians still face higher-than-normal unemployment, the data show an upbeat trend, with stock portfolios growing, the value of real estate increasing and household debt growing only modestly. Canadians' net worth reached $400,151—a 5.8 percent increase over December 2011. The data also show that the average Canadian household is richer than the average American household by 5 percent (with the dollar at par).

Q: What are some of the factors that led to the strong rebound for Canadians?

A: Three main ones. The $400,151 figure per household represents a strong 5.4 percent increase in liquid assets and a 5.1 percent increase in real estate, along with a relatively modest 3.3 percent rise in debt. Much of the growth in liquid assets can be attributed to the robust stock market. Canadian investors also benefitted from the rebound in the U.S. economy and financial markets and, despite the continuing euro crisis, improving economic news from Europe.

Another factor is a reduction in "bad debt" while taking on more "good debt." That is, Canadians are reducing consumer debt while increasing mortgage debt, which reflects rising property values. Canadians in general laid off their credit cards in 2012, opting for lower interest forms of payments like debit cards.

Q: In last year's edition of WealthScapes, the three wealthiest provinces were British Columbia, Alberta and Ontario. Did that change?

A: No, but there were some internal shifts. Ontario had a good year, with its net worth growing 8.2 percent, and its residents closed last year's wealth gap with those in Alberta. By contrast, B.C. and Alberta experienced a below-average growth in their net worth over 2012, at 2.8 percent and 4.6 percent, respectively. One reason for Ontario's jump in net worth is its slow-growing debt level. Between the end of 2011 and 2012, Ontario's household debt grew only 2.1 percent to $132,876—lowest of all provinces.

Q: Why are Ontario residents becoming so careful about their debt?

A: It's unclear whether they're becoming more cautious or have simply maxed out their credit cards. But they are paying down their debt at a faster rate than in the past. Perhaps more importantly, this modest increase in debt was the net effect of an average increase in mortgage debt, up 4.9 percent, and the only provincial-level decrease in consumer (or non-mortgage) debt, down 3.6 percent. Ontario's households are paying less interest than in prior years, which permits further debt repayment and consumption—good news for marketers.

Q: What about the fiscal health of other provinces? Was there a rising star last year?

A: Saskatchewan. The province exhibited the second largest growth in net worth, after Ontario, an increase of 7.6 percent to $351,865. With the province's abundance of natural resources fueling the economy, Saskatchewan residents increased their liquid assets by 7.4 percent to $208,444, and their real estate holdings by 7.7 percent to $243,858. Not even a 7.4 percent growth in debt to $100,437 could dampen the province's booming performance. Some liken Saskatchewan to the Alberta of years past, where newfound prosperity brought newfound concerns such as traffic jams and a sharp increase in real estate values.

Q: How did Canada's largest markets fare in 2012?

A: There wasn't a lot of change among last year's wealthiest cities: Vancouver, Calgary and Toronto. Vancouver, largely on the back of its pricey real estate—$551,461 per household—continued to hold down the top spot as Canada's city with the highest net worth at $662,600. Calgary remained in second place with $620,607 in net worth, despite its households carrying the most debt of any city at $198,589. And Toronto maintained its hold on third place for another year. Canada's most populous city benefitted from a 5.0 percent decline in consumer debt, the largest drop of any major city, and a healthy 6.3 percent rise in savings per household.

Q: Are there any reasons that explain why these three cities continue to be Canada's richest?

A: One connection is their real estate or, more to the point, their pricey real estate. The average household in these three cities has about a half-million dollars' worth of real estate holdings. Few other Canadian cities carry such high values of real estate. What's also striking is how close the three cities are in terms of their household net worth—all within 7.2 percent of each other.

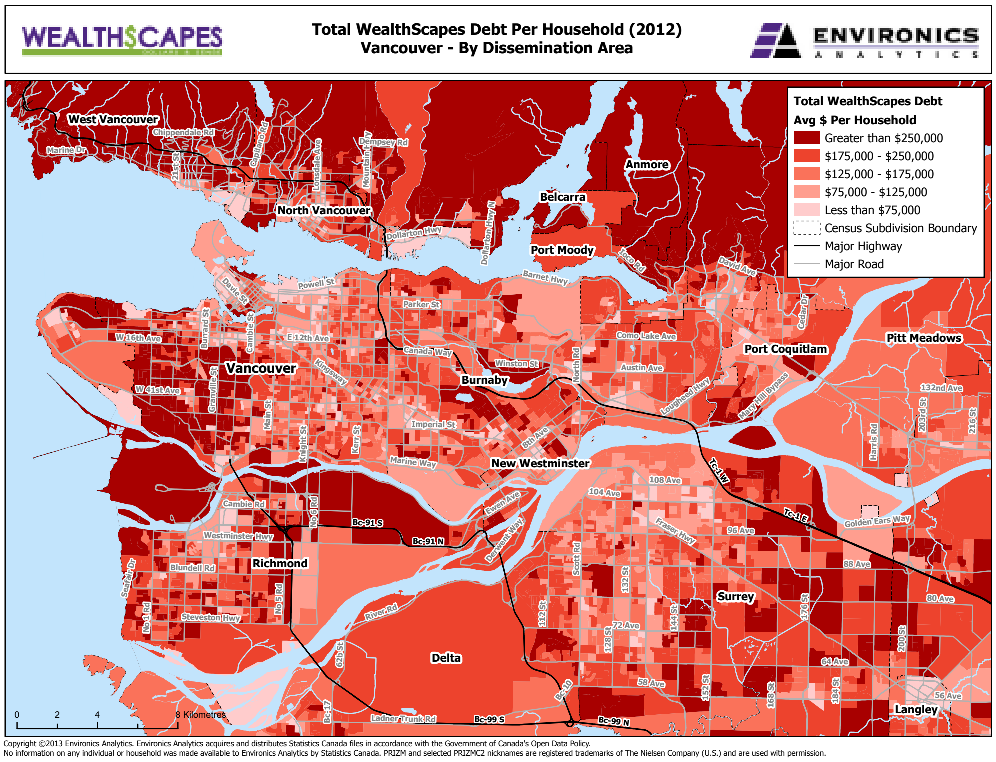
Q: There's talk about other Canadian cities rising to the top of the wealth ladder. Does WealthScapes 2013 capture that?

A: Some cities experienced a significant increase in net worth during the last year. Regina's net worth jumped 11.2 percent to $391,826 during 2012, fueled by the strongest growth in real estate holdings among cities and the third fastest rise in liquid assets. And in the Golden Horseshoe, Hamilton experienced the second fastest growth in net worth among major cities, up 9.5 percent to $420,515. Its rise was due to a strong 9.1 percent growth in household real estate countered by only a modest 2.2 percent rise in household debt.

Q: How can direct marketers benefit from using WealthScapes 2013?

A: WealthScapes is already helping direct marketers in a number of different sectors. As expected, a lot of banks, credit unions and financial services companies use the data to better understand a household's financial portfolio and increase their share of that wallet. We're also seeing investment firms use it to sell stocks, bonds and mutual funds by identifying high net worth postal codes. But retailers and fundraisers are also now using WealthScapes to find consumers with significant spending power beyond what their household incomes would suggest. Retirees who may be living on fixed incomes from pensions and registered investments may still have substantial spending power from sizable financial portfolios.

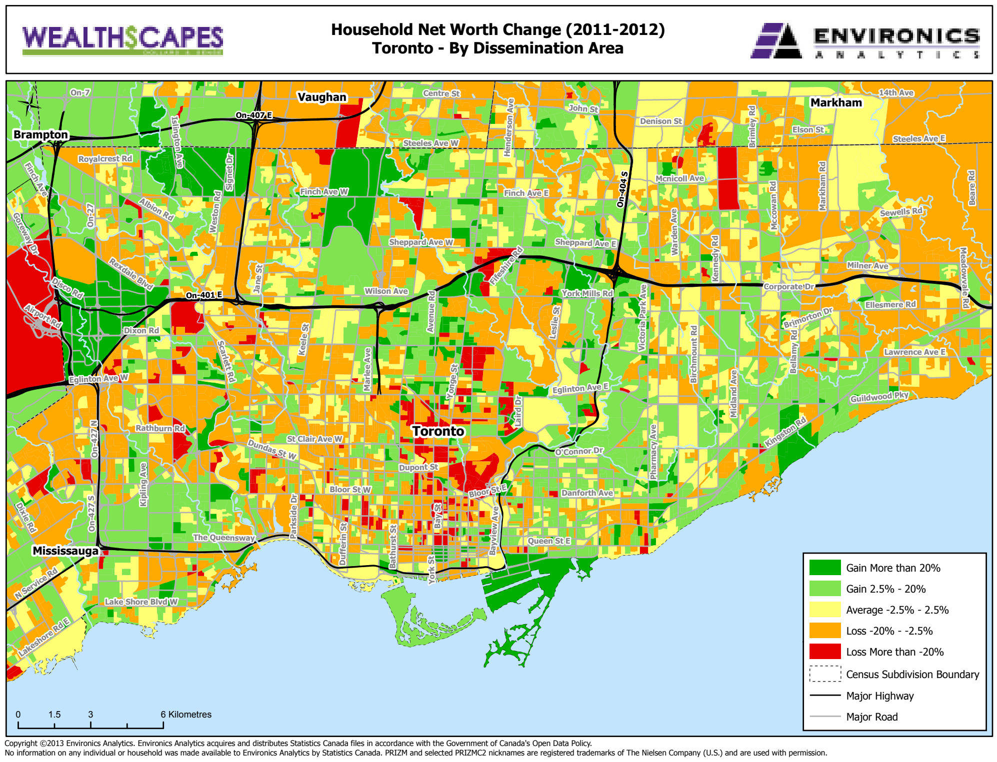
Finally, a number of companies have used WealthScapes to help manage risk. Insurers and credit card companies have been able to refine their target audiences beyond what may seem desirable based on the residents' lifestyle or demographics. By using variables in WealthScapes like debt-to-asset ratio as a filter, they can identify postal codes that meet their criteria for desirable prospects that might have been overlooked in the past. And real estate developers have a big interest in the data because it helps them understand the gentrification and renewal of communities, assisting in the planning and management of commercial and residential developments. With WealthScapes data over time, direct marketers can test their hypotheses, refine their projections and adjust their strategies to meet future demand. ✓



DEBT PER HOUSEHOLD IN VANCOUVER: 2012

While Vancouver still holds the heaviest debt loads in Canada, between 2011 and 2012 the rate at which debt grew sits just above average when compared to other urban centres. Communities like North Vancouver, West Vancouver and the suburban neighbourhoods of Surrey are all holding more than $175,000 per household in debt, with Richmond and East Vancouver having slightly lower average household debt.

(Source: Environics Analytics, WealthScapes 2013)



CHANGE IN NET WORTH IN TORONTO: DECEMBER 2011-DECEMBER 2012

Greater Toronto placed third among major metropolitan areas in Canada, growing by 9.4% in 2012 to an average net worth of $617,846. Parts of Oakville, King City and Brampton saw higher increases in net worth, while neighbourhoods in northwest Toronto and The Beach District in the south fared well in Canada's largest city. Lawrence Park and Rosedale were among the wealthier areas reporting the sharpest declines last year.

(Source: Environics Analytics, WealthScapes 2013)

From humble beginnings

Bob Penner and the slow and steady rise of STRATCOM

BY BILLY SHARMA

Bob started his own business, Strategic Communications Inc. or STRATCOM for short, after having worked for a number of non-profits in the 1980s.

He explained, "I worked as a coordinator of the Canadian Peace Alliance and later Greenpeace where I was the Director of Development. We were using a US consulting firm for our fundraising and I could see that there was a need for more Canadian services on a broad range of things. As well I wanted us to make use of the more sophisticated techniques that were being developed in the US.

"When I left Greenpeace, I started STRATCOM and operated as a freelance consultant for a couple of years. I was focused on a range of services to the non-profit sector, including fundraising, communications and public opinion research. If my clients needed services in any area, whether it was an opinion poll, or phone or direct mail fundraising, I would arrange to subcontract that portion of the work while I would develop the strategy with the client.

"However, I became dissatisfied with not being able to control the ultimate product. Even if we had the greatest strategy or the best clients and program in the world, we were still ultimately reliant on other businesses to deliver the final product.

"I decided to begin building the service provision aspect at STRATCOM, bit-by bit to a full cycle, which has been our model since then. We still do subcontract out some services, but they are very few."

Rise to International status

Today, STRATCOM has offices in Toronto, Ottawa, Vancouver and London (England) with a staff of about 50 full-time employees.

"We are completely full service from top to bottom on the fundraising side," he said proudly. "This means we write all our own copy, we do our own production, do list brokering and so on. Likewise in opinion research, we do the research strategy we design the questionnaire, or field the surveys and do the data analysis and interpretation all in house.

"This is a tricky business because it does require a fair bit of operating money so we need to keep busy to cover that overhead. But it also gives us and our clients more control over the products and services we are delivering and ultimately provides them with better services."

The man behind the success

Bob was born and raised in Toronto where he initially started the business.

"We expanded the business to Vancouver mostly because my wife was from here and this was an opportunity to spend some time in both places with my family in Toronto and hers here in Vancouver. Eventually, we decided to move to Vancouver and I would do the commute the other way. We have a good business in Vancouver although it's still quite a bit bigger in Toronto. Recently we expanded to Ottawa and London, England.

"My wife, Shaena Lambert, is a fiction writer and has published two books with Random House in Canada. Her next book is coming out with Harper Collins and is called Oh My Darling.

We have a 24-year-old son, Peter in UBC studying biology and our 18-year-old daughter Lucy, has graduated from high school and is traveling and working this year.

I used to spend a lot of time playing guitar and actually studied classical guitar when I was younger. My main non-direct work activity work is studying French, which I do several hours a day when I can with the goal of becoming functionally bilingual."

The part he enjoys most

He candidly told me, "Anything that involves some level of innovation or experimentation interests me the most. On the fundraising side, I am most involved and helpful when we have a client who is keen on significant growth and prepared to try new things and invest in it. We've had a lot of success in building small clients into very large ones and that is the most rewarding because those organizations have many more times the funds than they used to have to fulfill their mission.

"I realize that not all programs can be like that, nor does it make sense to try and force them.

"Today, we have about 50 full time staff working across four offices and I enjoy the challenge of managing and running the business even though it can get complicated with a lot of service lines. Of course, the key to any business is the quality of staff that you have, my clients and I rely on professional and dedicated staff."

How the company slowly took shape

"In the earlier stages I didn't fully realize the need for capital for the rapid growth we were experiencing as a business. As I was expanding and building out, I never had quite enough money to invest. Cash flow was challenging for a number of years and in the early stages of the business, we weren't eligible for conventional credit. So we had to find other ways to finance the growth of the business. Some of that was stressful, some of it was expensive and some of it was time consuming. It did work out and as we got bigger, we generated enough money to support the growth that we wanted by ploughing all the profits back into the business.

"After a few years, I adapted a different model so that investors began approaching me about buying into the business as partners. This seemed like the best route—to have an external source of capital—which would allow us to get more conventional sources of credit in order to continue to build the business.

"After turning down the first investor, I was very fortunate to be introduced to Joel Solomon from Renewal Partners, a social purpose angel investor rather than a traditional venture capitalist or higher risk investor. Like me, Joel is equally interested in the bottom line as well as the social commitment our business provides. He didn't want much control and was a patient investor who was content with a return over time. I was very lucky to find such a compatible partner who was experienced in the non-profit sector. That was a significant change in the business and Joel has been a good partner and friend ever since.

"Later on, we had a similar experience when Working Enterprise, a fund owned by the Canadian labour movement, approached us with an interest in also investing in the company. They function on a similar level in taking a minority position in the business and helping us develop our services as we go along."

An important aspect for future growth

When I asked Bob what he sees as the most important aspect for future growth, he had just one word to say. Innovation.

"All of the elements—the marketplace and the sector in which we work—are rapidly changing and we need to not only keep up with them but also lead with creativity and innovation.

"On the fundraising side, we've been working on conversion to online from offline methods. We pay special attention to the synergy from online contact development as a lead generating process. We also focus on telephone fundraising, making advances in our methods and finding a lot of success with our clients with this service.

"For sure mobile phone fundraising will be taking on a more important role in the future once the sector produces more reasonable rules and fewer restrictions on it. There are currently more limitations in Canada than in other countries.

"On the opinion research side of our business, we've moved substantially from telephone surveys to online internet administered surveys, which also have some limitations but many advantages as well. The Opinion Research process has experienced a significant influx with the changing environment as well and that is something we are working on."

What would he do differently?

"If I had to do it again, I might have looked for partners and investors sooner. We're now expanding in England where there's quite a lot of potential and that's something I could have done more quickly as well.

"I can't complain because overall, it's gone well. No business is perfect and you can't make it so. It is trial and error. If you want a business that makes very few mistakes, that's a business that doesn't try to innovate very significantly and I didn't want that.

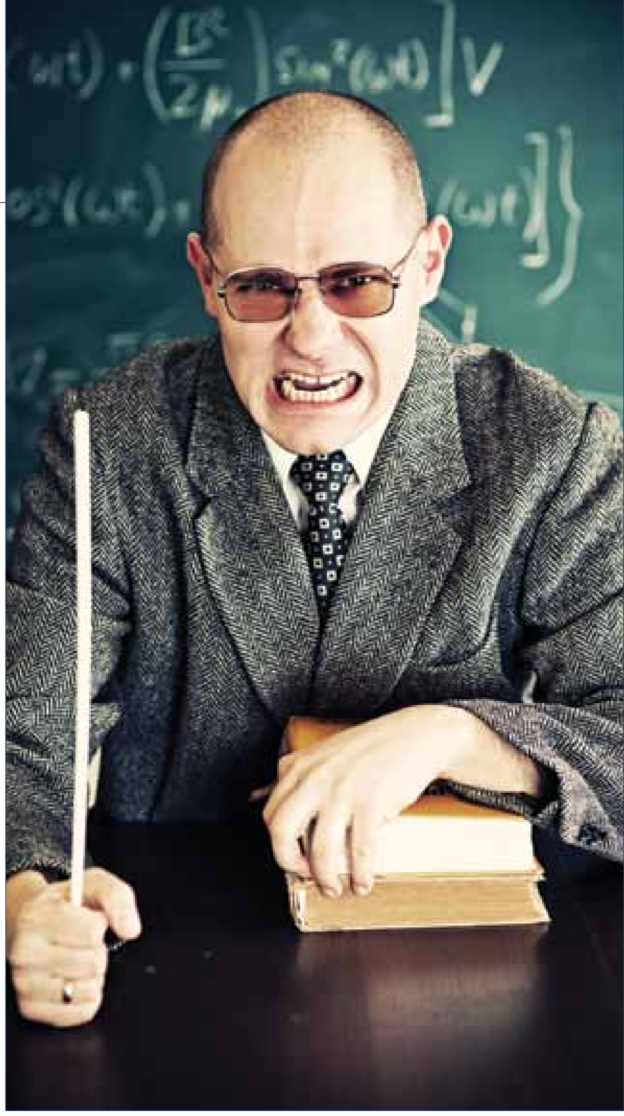
"I think we are fulfilling our goals which have always been the same: we try to provide services to the non-profit sector so that they can become more effective in their work and contribute to social good, whether they are raising money for health improvements, social or political change. We try to do all that while running a successful business that provides good jobs and an outlet for people's skill and creativity. And of course, we want to have fun in the process. I believe we've been successful at accomplishing our goals."

Having worked for STRACOM many years ago and having seen it slowly blossom and flourish, I fully concur. ✓

BILLY SHARMA is president and creative director of Designers Inc. He can be reached via email at designersinc@sympatico.ca or by telephone at: 416-203-9787

COLUMN

Grumblings & Rants from a Data Guy (Part 2)



VOLUME 2: Don't forget the fundamentals. Get a better marketing plan to handle increasing marketing complexity

Too many marketing teams behave like "The Walking Dead" and wander through their digital messaging campaigns in zombie mode. They are seen at inconsistent times and are reactive with their messaging. "Zombie marketers" are so focused on getting campaigns out the door that they forget about their core drivers and the bigger picture.

How do marketers become zombies?

There is no disputing that marketing has become more complex. There are more consumer-driven channels, devices and data than ever before and these are all evolving simultaneously. Marketing communications are moving at a faster speed and anxiety about marketing is seen at all levels of the organization. Today's CMO's are generally concerned and challenged about the increasingly turbulent marketplace and the increasing complexity. That said marketers are causing part of the problem! (IBM Global CMO Study 2011) .

3 Causes of Marketing Complexity

Cause 1: Doing Too Much Causes a Lack of Focus

Research shows that marketers are doing too many projects. As a result they are often overworked and their focus becomes diluted. The end result is that many projects don't end up supporting their business model or SCA (Sustainable Competitive Advantage). Marketers become focused on just getting any campaign done instead of focusing on getting the right one done.

Cause 2: Lack of Discipline and a Strategic Plan

There is substantial research to support this current lack of focus and marketing discipline. A Global Study of CMOs by IBM reports that many companies are narrowly focused on just the Promotion and Product tactics and that they don't spend enough time on Place and Price. The IBM study indicates that marketing "Laggards" spend a disproportionate amount of time on promotion, versus industry leaders who have adhered to a disciplined messaging plan covering all of the elements.

Another report by Booz Allen states that most marketers don't strategically segment their customers and that there is a general lack of clarity around objectives. For marketers, identifying target segments and planning messaging that is specific to these segments is fundamental to success.

Cause 3: Unsure What to Measure

Overall, marketers have a scattered approach to measurement and over 60% don't measure campaigns at all! A survey by Wharton Business School lists over 100 common marketing metrics, but these can be shortlisted to 25 key metrics. As a rule of thumb, these should be further refined to a half dozen. Remember, though, that a marketer's set of KPIs depends on their business model and plans. For example, a mass marketer would have different KPIs than a direct response marketer.

But before you change your whole focus....

Go back to the basics and try to "Keep it Simple" by focusing on fewer things. Most companies have small audiences and simple business models. Rather than get enamoured with the "new shiny object" that marketers love, marketers should first re-examine their business model and how their company plans to maintain their competitive advantage or SCA.

The entire marketing team needs to understand the business model. Understanding revenue and margin drivers will keep the team's strategies and tactics more focused and by increasing the visibility of the business model it will help the marketing teams focus better. Think efficiencies.

Back to Marketing Fundamentals… Product, Place, Price, Promotion

The Marketing Plan starts with primary and secondary audiences and also clearly identifies objectives. Get a holistic view through a range of measures (Customers, Learning/Innovation, Internal Processes and Financial). All marketers need a balance of "above the line" and "below the line" measurement, but it is wise to focus first on the communication and promotion vehicles that generate the customer behaviour that you need.

What to Do?

Once you have thoroughly examined your business model and key fundamentals you are ready to better align your marketing with the rest of the organization. Below are seven sequential steps you can use to start eliminating unnecessary complexity out of your marketing. Clarifying these areas will help you focus on what matters most and it will simplify your marketing plan.

- Clarify your target audience
- Adopt frameworks used by other smart marketers
- Use matrices to highlight opportunities (e.g., Ansoff`s 2x2 Matrix)
- Write a marketing plan & get buy-in
- Outline the data you need
- Shortlist the reports you need
- Write your marketing elevator pitch ✓

ABOUT THE GRUMBLER: Geoff Linton is Vice President of Inbox Marketer with over 25 years of direct marketing experience. He's passionate about data. He's really, really passionate about data. So, we let him rant and grumble about all things data here. Read on to have myths explained, get tactical advice, and learn what really matters when it comes to data in the digital space. You can reach him at geoff@inboxmarketer.com, 519-824-6664 x225

> Expectations for marketers are higher than ever and marketing teams are expected to juggle many projects simultaneously. Lately I've become increasingly alarmed that more marketers are paralyzed with uncertainty and that they lack direction in their digital messaging campaigns. During this spring I attended a cross-section of marketing conferences and was surprised to hear from so many marketers about their anxiousness and uncertainty; they seem overwhelmed with shifting media and the plethora of digital marketing options. After digging a little deeper I was further surprised by how many marketers are unclear about their target audience profiles and what their annual marketing plan was. Target audience and the 4 P's are a marketer's fundamentals! A marketing plan isn't a 3 slide PowerPoint deck and without a detailed plan the marketing team can get lost or turn into "The Walking Dead".

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