

# Marketinglines

## Spring into 2011

A year of change

### In this edition

Welcome **p2**

Electoral Roll Update **p3**

The Trading Floor **p4**

Latitude **p5**

Single Customer View **p6**

Retail Planning **p7**

Database Technology **p8**

Customer Engagement **p10**

Trigger Data **p11**

Strengthening Team **p12**

# 2011: A year of change

## Welcome to the first Marketinglines of the New Year



Over the course of the last couple of months I have taken the opportunity to speak with many organisations across a wide variety of sectors to gauge their level of optimism for 2011 and it is clear that there is wide variation. Considering the macroeconomic pressure currently being exerted on the UK this variation is probably not a surprise. Inflation remains stubbornly high, historically low interest rates are expected to rise, as are unemployment rates and the impact of the Government's spending cuts and tax increases are beginning to bite.

Despite these negative factors UK GDP growth is forecast to be in excess of 2% for 2011 and there are positive signs that organisations are focused on recruiting new customers as well as developing their existing relationships.

At Callcredit we continue to invest heavily in our data and knowledge based assets as we believe that accurate and insightful information will help companies execute their marketing campaigns more effectively. The acquisition of The Trading Floor and Latitude, which we recently announced is further evidence of this and we very much look forward to discussing with you how their products and services can add real value to your marketing activity.

**Very best wishes for 2011.**

Christopher Savage  
**Managing Director**  
**Callcredit Marketing Solutions**

“ We continue to invest heavily in our data and knowledge assets ”

# First drop in Edited Electoral Roll opt out rate is positive for marketers

## But regional variations are still substantial

After years of climbing opt out rates since the introduction of the Edited Electoral Roll nearly 10 years ago, Callcredit delivered some good news to the marketing industry in January when we announced that opt out rates had fallen for the first time.

Following analysis of the 2011 Electoral Roll, Callcredit published figures illustrating that the rate had fallen by a small but significant 1% however regional variations are still worryingly high.

With many marketers looking to the edited electoral roll to verify their own customer data or to target potential prospects, the fact that some local authorities have more than 75% of people opted out of the edited roll is challenging, particularly for businesses based in those areas.

The analysis illustrates the following key findings:

- **41.6% of all councils have more than half of their residents opting out. This shows a significant increase on the figure of 39.9% reported in 2010 and 32.3% reported in 2009.**
- **16.3% of all councils have opt out rates in excess of 60%. Again this is a major increase from previous years; 14.7% in 2010 and 13.0% in 2009.**

**Chris Savage, Managing Director of Callcredit Marketing Solutions comments:**

“The Edited Electoral Roll continues to play a vital part in the direct marketing world today. The good news is that the opt out rate is plateauing but it is still at a significantly high level, which continues to concern us both as a business and as an industry. Large regional variations still exist which make it difficult for marketers wishing to verify customer data or target direct mail campaigns.

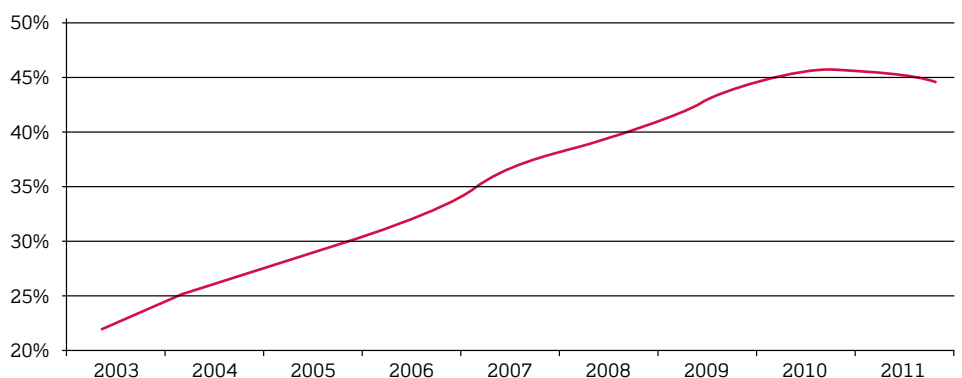
There are however data sources available that can assist direct marketers to infill data gaps, particularly in high opt out areas. Callcredit's Core consumer universe is one such example. It provides marketers with continued access to almost 42 million UK consumers, bridging the opt out gap with a substantial volume of valuable prospects. For example the worst council areas show opt

outs in excess of 70%. In these areas Core is able to provide data to fill as much as 50% of the gap.”

Whilst Core does provide access to a large proportion of consumer data not in the edited roll, the recent drop in opt out rates (although small) is a positive sign for marketers and the industry will be hoping that this is the start of a trend.



### Overall Average Opt Out Rate ▼



### Top 10 Councils by Opt Out Rate ▼

Rank	Local Authority Area	% Opt Out	Core Infill	Shortage on Core Universe
1	South Gloucestershire	81.95%	52.89%	29.06%
2	Bromley	77.51%	51.78%	25.73%
3	Epping Forest	76.49%	50.06%	26.43%
4	Bridgend	73.90%	48.85%	25.05%
5	Wokingham	73.89%	47.63%	26.26%
6	Weymouth & Portland	73.39%	45.15%	28.24%
7	Teignbridge	73.30%	41.96%	31.34%
8	Blackpool	73.28%	51.94%	21.34%
9	Test Valley	72.82%	50.27%	22.55%
10	Stroud	72.57%	46.40%	26.17%

# Introducing The Trading Floor

We at The Trading Floor are delighted to have recently become part of the Callcredit Information Group

**From our launch in 2005 we have strived to innovate, revolutionise and grab the direct marketing industry by its coat tails to educate them as to the power of transactional data. These goals underpin the core of our existence, and we're pleased to have found a partner in Callcredit that shares our vision and our objectives.**

The Trading Floor introduced a unique proposition to the data industry by enabling companies - no matter the size - to monetise their otherwise dormant data assets through anonymised data pooling. The heart of this transactional data gives detailed and actionable insight across core sectors including personal lines insurance, finance and retail for prospect acquisition, client retention and cross-and-up selling purposes. Combining the wealth and depth of these variables alongside detailed demographics, with the most comprehensive multi-channel marketing selectivity in the UK today, and you start to see why the last few years have been award-winning for us.

Our 17 strong team based just outside Halifax, West Yorkshire, provide specialist resources in data services, software and database technology. This skilful combination has enabled our progress to be dynamic as well as agile - providing a full data solution from count to export within a staggering 7 minutes, alongside fully refreshing the entire data pool at least once a week!

Never ones to rest on our laurels, seeing the data pool reach a critical mass of over 25m individuals and the largest single source email volumes linked to real data in the UK (the majority with a detailed 6+ year transactional history), has already prompted a raft of inspired developments and propositions that we look forward to bringing to market with Callcredit's considerable expertise alongside us.

Look out for news coming soon on updates to *LiveTrading Floor*, the unique real-time data solution that has already exceeded market expectations.

The responsiveness of our data combined with the significant resources we are now able to tap into combines to create an extremely powerful combination and we look forward to leveraging the opportunity to further revolutionise the way our clients think about data.

My team and I look forward to getting to know you over the coming months, in the meantime do feel free to pick up the phone and introduce yourself, or find out more about us at [www.thetradingfloor.co.uk](http://www.thetradingfloor.co.uk)

Chris McDonald FIDM  
Managing Director  
[chris.mcdonald@thetradingfloor.co.uk](mailto:chris.mcdonald@thetradingfloor.co.uk)

“ We revolutionise the way our clients think about data. ”

**THE TRADING FLOOR®**

Part of the Callcredit Information Group



# Callcredit acquires Latitude



**LATITUDE**

Part of the Callcredit Information Group

We are delighted to welcome Latitude Digital Marketing Ltd to the Callcredit Information Group. Latitude are one of the largest and longest-established digital marketing agencies in the UK, with expertise in search engine optimisation (SEO), pay per click (PPC), display advertising, social media, conversion analytics and affiliate marketing. The case study below demonstrates how they added value for Fitness First.



“ Latitude generated a 61% increase in gym pass downloads for Fitness First in 6 months through innovative digital marketing. ”

One of the key challenges faced by Fitness First in March 2010 was the ever increasing competition in their space. Due to this, cost per download (CPD) for their campaigns was increasing whilst the number of downloads generated through PPC alone was reducing. In view of this, Latitude was required to:

- Grow the Fitness First brand within the UK
- Grow the number of free one day gym pass downloads whilst lowering acquisition costs

## Cutting Edge Strategy

Latitude's strategy for Fitness First was to grow the campaign into other channels thereby looking to generate greater brand awareness by tapping into whole new target customer groups. In addition to delivering consistent free one day pass volumes, Latitude aimed at increasing results and exceeding expectations by successfully blending PPC, SEO, Display and Affiliate campaigns.

### PPC Implementation:

- Site links were introduced on the majority of keyword terms
- Geo targeting focussed on specific gym locations
- Specific classes were campaigned i.e. yoga
- Click to call extensions on mobile ads

### SEO Implementation:

- Organic coverage across competitive non brand location terms
- City locations and lower costs terms were targeted

### Display advertising:

- Latitude used networks ensuring broad coverage of the brand name
- Behavioural targeting was applied
- Facebook was utilised to push out messages to key target audiences

### Affiliate Marketing:

- Individual affiliates were identified as being key to Fitness First

### Optimisation:

- AB testing of the form page was conducted to further improve conversion

### The Results (from April – Sep 2010)

- 61% increase in downloads
- 18% decrease in cost per download

## Creativity and Innovation

Fitness First's online marketing approach is innovative not for just the comprehensive blend of channels, as outlined above, but also for the cooperation between Latitude's SEO, Account Management and Display teams. The Fitness First campaign is a demonstration of Latitude's core values of Integration, Integrity and Teamwork.

Find out more about Latitude at [www.latitudegroup.com](http://www.latitudegroup.com).

“ Latitude has been running successful integrated marketing campaigns for Fitness First since 2007. Their innovative approach has helped increase downloads for Fitness First by 61% in just five months! Latitude's attention to detail and bespoke strategy for specific campaigns are the driving force behind their success in achieving targets and exceeding expectations. ”

Dave Jones  
Head of Group Member Experience (Europe)  
Fitness First

# A single perspective

Ask a room of multi-channel marketers what their “hot button” is at the moment and you’re likely to get a sea of raised hands for some aspect of Single Customer View (SCV).

SCV can be one of the most over used terms largely used to mean “capture all”. It has derived very different meanings to many companies and people. When challenging the meaning of SCV, the definition given is about identity, recognition, tracking, joining customer data across channels and touch points.

In essence, creating a clear and highly valuable view of your customer data assets.

It is done in the pursuit of reducing cost, risk and increasing revenue and profitability through effective and meaningful customer engagement.

Ask someone outside of marketing what a single customer view is and the answer ironically is all of the above just in a different context. With a little explanation, prompt and real life scenarios it’s about what is important to them: “Not having to repeat myself across touch points, being recognised online and in-store, being rewarded for loyalty and efficiently serviced.”

“ So we see that brands and consumers are joined by a common purpose; reducing risk, being served more efficiently across all channel preferences and optimising marketing communications. ”

The traditional “funnel engagement” model saw prospective customers enter the top of the funnel and then be squirted out the other end, hopefully with a purchase. For the new breed of multi-channel consumer, the steps through the funnel are largely the same however it is the channel analysis and application of intelligence that has had to evolve. SCV is driving this movement.



Multi-channel consumers demand brand engagement, developing the buyer/seller relationship into a virtuous cycle. They engage across multimedia, channels, devices, researching, asking friends, comparing and contrasting offers, sharing knowledge and experience along the journey. They often know more about the product or service than the people selling! To pull all of this together can be complex.

Callcredit’s approach to creating a SCV starts with simple addressing. How can a company create a SCV without knowing it’s the same person emailing as it is calling in on their mobile? There is a need to authenticate, apply the same affordability, insight and intelligent marketing online and offline. Callcredit have achieved a significant part of the journey in SCV, launching one of the most comprehensive holistic addressing sources – the single customer perspective. Equally important is the ability to keep data safe, compliant, up-dated and volunteered by the consumer.

This volunteering of information has been a major phenomenon for marketers in recent years. Rather than having to ask the questions yourselves and relying on an opt-in tick box, consumers are actively going to the market, telling us what they’re interested in, what they want to buy and how they want to be treated. Bringing this volunteered data into your SCV is perhaps the new Holy Grail for multi-channel, and this is where Callcredit want to take their clients.

Kevin Telford  
**Strategy Director**  
[kevin.telford@callcreditgroup.com](mailto:kevin.telford@callcreditgroup.com)

# Planning for success in retail

## Callcredit launches new and improved version of RetailVision

**As consumer purse strings tighten, and shoppers are enticed online with the promise of bargains and 'hassle-free' shopping, it's crucial for retailers to put their stores under the microscope to ensure they are maximising potential and continuing to deliver success.**

Callcredit's new and improved RetailVision is a vital tool for any retail planner, not only giving unique in-depth analysis into 16,000 retail centres across the UK but also helping to predict how future events could affect a store.

### Understanding retail centres

**A key factor in the success of a retail unit is location, location, location, but, as we know, it's not as simple as picking a good spot on a map.**

RetailVision analyses over 16,000 UK retail centres identifying the retail mix, the catchment area around those centres and, uniquely, the best pitches within those centres. It helps you understand areas within a centre with a high concentration of value shops, premium shops and the mass market in between so you can select the most appropriate premises for your market.

### Knowing where to find your customers

RetailVision can also help you fully understand your store catchment areas and the consumers who live within them. You can see the demographic profiles of the neighbouring areas and understand where customers travel from, to shop. With this information at your fingertips, you can achieve a greater understanding of your customers, identify prospect hot-spots and improve the targeting of marketing support.

### Assessing store performance - now and in the future

Using this intimate knowledge of the retail environment, RetailVision can help you analyse your stores' performance against local market conditions and pinpoint underperforming sites.

Whilst the power to analyse the current performance of stores is extremely important, perhaps even more significant is RetailVision's ability to help retailers predict how stores may be affected by future developments. Retailers are able to predict the turnover of new stores, the increased performance that could be delivered by a store extension and see what affect a competitor opening may have.

**RetailVision is a one stop shop for retail planners, collating data from a wide range of reliable sources within one central database and analysing the information to give critical insight. The most comprehensive database of its kind, RetailVision gives you that essential local knowledge for every store, helping you make the right decisions every time.**

Michael Jennings  
Retail Planning Director  
[michael.jennings@callcreditgroup.com](mailto:michael.jennings@callcreditgroup.com)

### Top UK retail centres for comparison goods

Rank	Centre
1	Oxford Street
2	Manchester
3	City of Glasgow
4	Birmingham
5	Nottingham
6	Knightsbridge
7	Liverpool
8	Edinburgh
9	Leeds
10	Leicester
11	Bristol
12	Reading
13	Southampton
14	Norwich
15	Cardiff
16	Newcastle-upon-Tyne
17	Westfield Shopping Centre - White City
18	Cambridge
19	Beddington Retail Estate - Croydon
20	Kingston upon Thames





# “No one ever got sacked for choosing IBM!”

Re-engineer your thinking. The last thing you should think of when you consider your database is the technology.

It's possibly an urban myth, but in passing this quote has been made many times. It's simple to look at the range of research sources for database software and technology out there, Gartner Quadrant being one, and you see the starting point for many marketers and IT departments challenged to make their activities more efficient and effective. But there in lurks a danger that few seem to grasp until it is too late.

For many individuals and businesses it is far easier to buy a database technology and hope that it will automatically deliver to their challenges than it is to plan and define their real needs and identify how they will organisationally apply the new solution. Very often the self same businesses find

themselves 12 months down the line using less than 50% of the functionality and wondering how and why they got there. In this period the issues and bugs that deter users from engaging with the system surface as do internal data issues.

**The result is that the marketing and IT teams are left with a millstone that is both costly to support and far from meeting their needs.**

Why does this happen? Why do marketers and IT departments not specify their needs? The reality is that very often the functional needs are specified but it is the lack of organisational ability and customer insight that causes these technologies to appear to fail. The reality is that it is the business that

has failed to clearly think through its needs beyond functions to insight and ability. It is like buying a £100,000+ Aston Martin without having a drivers license or a 20 year old single malt and having never tasted Whisky in your life. Why would you take such a gamble? We would not do this in our own personal life without first reasoning that we have some insight into why and how we are going to use it. Very often people will buy an item on impulse but at the heart of it there will be a balance of emotional and rational. The technologies that exist right now provide huge advances in capability and allow businesses to deliver more in an ever more effective and efficient manner. But without a plan of where and what is to be achieved, and without added insight on the customer base, the technology will not be utilised.



# White Paper: Terms of Engagement

Imagine you needed to buy a new laptop - how would you go about it? Which of the following would you do?

- **Web search for "laptop"**
- **Browse a specific site because you know or trust that particular brand**
- **Ask friends and family for their recommendations**
- **Use some kind of independent user review site**
- **Go into a store and look at different models**
- **Use a price comparison site**
- **Ring up a store for advice**

There are two fundamental lessons from this exercise: in this multi-channel world we don't just use one route in isolation but combine different ones to help us reach our decision, and secondly, we all use differing combinations of these channels and routes to market. Therefore, any organisation which still operates according to the traditional linear and "one size fits all" model of customer engagement is going to struggle to compete effectively in this multi-channel world.

At Callcredit, we believe the challenge is to ensure robust customer engagement principles are applied, many of which we have learned over decades, whilst embracing new technologies and making all this work within the chaotic and highly personalised consumer market.

Callcredit's recent White Paper, entitled "Terms of Engagement", based on a recent presentation given by the author to an industry seminar, seeks to reinforce these customer engagement fundamentals but in the context of engaging with consumers in 2011. The document sets out 7 steps:

- 1. Get It Together** – moving from a traditional Single Customer View to a Single 'Holistic' Consumer View recognising an individual across differing channels and locations
- 2. Colour It In** – enhancing what you already know about a consumer with external data attributes to provide a fuller, richer view
- 3. What Else Do You See** – using data analysis to provide greater insight about those consumers
- 4. Stop Shouting** – traditional mass marketing techniques deliver increasingly poor returns. The era of batch mass-market communications is over. Dialogue and conversation is the new currency
- 5. Speak Where I'm Listening** – channel preference is crucial to successful engagement

**6. Show Me You Know Me** – use the insight gained to deliver highly personalised, relevant and timely communications via the channel of preference

**7. Learn From What Happens** – the virtuous circle of test and learn is indispensable as each interaction generates additional insight which further improves the quality of future communications

The paper argues that traditional marketing principles are still relevant now but need to be applied in a world where savvy empowered consumers expect relevance in return for information and connected messaging rather than isolated mass marketing. Brands that successfully engage with their prospects and customers benefit from higher than average return on investment, higher repeat sales and greater customer advocacy.

David Beardmore  
Business Development Director  
[david.beardmore@callcreditgroup.com](mailto:david.beardmore@callcreditgroup.com)

To receive the full Terms of Engagement White Paper email us at: [info@callcreditmarketing.com](mailto:info@callcreditmarketing.com)



# Pulling the trigger

**At the point when someone is considering a purchase, their value to marketers rockets. Whether their purchasing decision is the result of a contract coming to an end, moving home, reaching a milestone year, changing financial circumstances or some other life event, the race is on for credit and marketing professionals to act upon this information with the most timely and relevant messages possible.**

It used to be that profiling consumers and pigeon holing them into segments was good enough. This age old practice of predictability has moved on somewhat. It is no longer enough to make assumptions on past behaviour, although it is recognised that past credit history impacts on future lending. Instead, modern targeting is much more about making informed predictions as to what an individual will do next. Being first off the starting block in this way allows us to do so much more for the customer experience.

Multi-channel consumers are throwing masses of information into cyberspace for brands to capture and action. We can see from a person's interactions, where they meet, what they say, when they say it, which devices they use and what content they consumed. It is a given that this self volunteered information is given with the full permission of the individual. But to distill this information down into actionable insight is where the real value lies - especially if all signs point to a key event in the customer journey.

For example, does a comparison site search for credit indicate a likely switch or signal a baby on the way? Maybe they are getting divorced or starting home improvements? This behaviour in isolation will never provide enough depth to act on, yet when combined with historic, operational, transactional and interactional insight it can add up to a whole lot more. This real-time "trigger" data is top of many companies' wish lists, especially when it is their own customer in question. Imagine if you knew that one of your most profitable customers with high life time value, low cost to serve and owning multiple products was showing signs that they may defect from your brand at anytime. Wouldn't you want to pull the trigger and save the relationship and its value?

Signals, patterns and triggers are key business development areas for Callcredit Information Group. In 2011 we are bringing to market the UK's most comprehensive pre-move home trigger. The trigger identifies individuals who are either thinking of moving, moving or have moved and are settling into

their new home. In other words, people who are likely to be seeking credit! What's more Callcredit are securing trigger data for the entire renter and mortgage market.

Combining these triggers with risk, affordability, personal insight and one of the UK's most comprehensive holistic address databases, empowers you to make the best next offer, with a timely, relevant message through the preferred channels, resulting in improved acquisition and retention rates.

Callcredit are the only company in the UK that bring all of this together - with the benefit of the SHARE database, real-time alerts and holistic addressing. The client doesn't have to do anything other than engage in a Proof of Concept. This light approach to engagement is proving very successful as a no risk, low resource way of proving a return on customer investment model.

Kevin Telford  
Strategy Director  
[kevin.telford@callcreditgroup.com](mailto:kevin.telford@callcreditgroup.com)

“ This real-time “trigger” data is top of many companies' wish lists, especially when it is their own customer in question. ”

# Callcredit continues to strengthen team as company grows



Callcredit Marketing Solutions is continuing to invest in growth as we further strengthen the team by appointing new industry experts across the business

## Welcome to:

### Sophie Walshe

Sophie Walshe is our new Digital Planner and will be focusing on digital and social media as well as supporting the Head of Consultancy, Paul Kennedy. Prior to joining Callcredit, Sophie was responsible for strategic planning and developing the social media offering at marketing agency Outside the Box.



Sophie Walshe - Digital Planner



Paul Caveller - Senior Sales Consultant



Lindsey Scarfe - Senior Sales Consultant

### Paul Caveller & Lindsey Scarfe

Strengthening the sales team, Callcredit has appointed Paul Caveller and Lindsey Scarfe as Senior Sales Consultants. Paul joins from Sky IQ, formerly Experian Integrated Marketing, where he worked as a Sales Director promoting complex marketing and analytical databases, consultancy and data. Lindsey has 15 years experience working in marketing solutions, most recently in sales and account management roles at Experian.

### Chris Savage, Managing Director of Callcredit Marketing Solutions comments:



We are a rapidly developing company, supported in our growth by innovative technology and a committed and capable team. We're delighted to welcome these new colleagues on board; the appointments add even more knowledge and expertise to Callcredit and help to support our clients to maximise returns on their marketing investment.



## Key Contacts

**Chris Savage**  
Managing Director - Marketing Solutions  
[chris.savage@callcreditgroup.com](mailto:chris.savage@callcreditgroup.com)  
0113 388 4317  
07710 901 671

**David Beardmore**  
Business Development Director  
[david.beardmore@callcreditgroup.com](mailto:david.beardmore@callcreditgroup.com)  
0113 388 4317  
07717 618 748

**Kevin Telford**  
Strategy Director  
[kevin.telford@callcreditgroup.com](mailto:kevin.telford@callcreditgroup.com)  
0113 388 4317  
07734 481 748

**Tim Pottinger**  
Commercial Director - Client Services  
[tim.pottinger@callcreditgroup.com](mailto:tim.pottinger@callcreditgroup.com)  
0113 242 4747  
07776 224 333

**Martin Bradbury**  
International Client Services Director  
[martin.bradbury@callcreditgroup.com](mailto:martin.bradbury@callcreditgroup.com)  
0113 242 4747  
07921 985 621

**Alex Hoye**  
Chief Executive Officer - Latitude  
[alex.hoye@latitudegroup.com](mailto:alex.hoye@latitudegroup.com)  
0845 021 2223  
07889 766 517

**Adam Leslie**  
Head of Data Sales  
[adam.leslie@callcreditgroup.com](mailto:adam.leslie@callcreditgroup.com)  
0113 242 4747  
07872 808 208

**Michael Jennings**  
Retail Planning Director  
[michael.jennings@callcreditgroup.com](mailto:michael.jennings@callcreditgroup.com)  
0113 242 4747  
07736 728 915

**Chris McDonald**  
Managing Director - The Trading Floor  
[chris.mcdonald@thetradingfloor.co.uk](mailto:chris.mcdonald@thetradingfloor.co.uk)  
0870 428 4600  
07976 895 570