

# Marketinglines

## Green shoots of opportunity?

It pays to think differently

### In this edition

Welcome **p2**  
Multi-channel data **p3**  
People in play **p4**  
Digital marketing **p6**  
Home move triggers **p8**

Connected **p9**  
Integrated prospecting **p10**  
New call centre **p11**  
Consumer launch **p11**  
Expanding team **p12**



Callcredit  
Information Group

# A time of opportunity

Welcome to the summer edition of Marketinglines.

**Following another wave of recently reported retail failures, sovereign debt worries, low economic growth and further significant job cuts across the economy one could be forgiven for feeling a little depressed. However I do believe that green shoots of opportunity do exist for smart innovative companies who think differently.**

Interest rates are historically low and set to remain so for some time, the stock market remains remarkably resilient, corporate earnings are improving and consumers are still prepared to spend money. However they are looking for good value and demand high levels of customer service. This service starts with effective targeting. Nothing will turn a consumer off more quickly than offering them something that they don't want. Or even worse offering them something they do want and then when they apply turning them down!

Of course with the proliferation of channels it is a major challenge for organisations to deliver consistency across every point of entry into their organisation that the consumer may choose to use.

This is potentially a great environment to be brave with your marketing, taking market share from your competitors. However being brave does not have to mean taking excessive risks or just throwing money at the opportunity.

Our clients are responding to these challenges by deploying a range of new products from Callcredit that give them a clear ROI on their marketing investment. I do hope you enjoy reading about some of these in our 3rd edition of Marketinglines:

- Multi-Channel datasets – delivering multiple consumer touchpoints
- Home Move- one of the most important triggers for marketing activity
- Connected- providing insight on your customers behaviour towards technology
- People in Play- so much more than data- people ready to buy what you have to sell!

You can also read about our contact centre moving to new premises reflecting the on-going confidence our clients, both existing and new, show in our ability to deliver integrated digital communications.

Recent announcements about the re-positioning of two of our key trade bodies the DMA and IDM reflect the imperative for all marketers to integrate across all channels. We are practising what we preach with the integration of The Trading Floor and Latitude into the core Marketing Solutions business. Our aim is to bring together the online experience with the traditional offline experience to ensure that the consumer receives well targeted and relevant offers regardless of how they prefer to research the market and ultimately purchase.

Christopher Savage  
Managing Director  
Callcredit Marketing Solutions

**“ Green shoots of opportunity do exist for smart innovative companies who think differently ”**

# Maximising multi-channel

We all know that consumers engage with brands across many communication channels.

**For many activities - whether buying a car, a holiday, a meal, finding a hotel or choosing an insurance or financial product - digital engagement is the norm. Yet many organisations don't have the multi-channel data they need to make this possible. That's where our data can help.**

With the addition of The Trading Floor data Callcredit now has probably the UK's largest and most up-to-date source of multi-channel data. All our data is fully opted-in for 3rd-party marketing use for either acquisition or retention.

Over 16m of our records are contacted every month – therefore our data is verified at least every 75 days. It's fully compliant, accurate and trusted by some of the UK's largest organisations to support their marketing campaigns.

We typically achieve match rates of 25% to 45% on client files. Why not contact us, send your customer file, and we can report back on how many of your customers you can now contact through email, mobile and landline.

### Benefits at a glance:

#### Reduced cost per communication

- Statement provision, newsletters, product change notifications

#### Uplifted response through personalised and dynamic content

- Product launches, brand awareness, promotions, tailored offers

#### Speed of message to market

- in reaction to market conditions or events
- proactively to capitalise on new opportunities

#### Increased response from integration of campaigns across multiple consumer touchpoints

41 million postal contacts

20 million landlines

20 million emails

15 million mobiles

**“ our data is verified at least every 75 days ”**

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# People in play

Imagine if a profitable customer was about to defect and you didn't know. Think again about someone about to buy a product from a competitor and you could have switched them to a better offer you are promoting backed by better service.

It wasn't long ago people purchased in predictable orderly steps. They decided on a product usually triggered by an event such as end of contract, found it in a shop, online, reviewed and bought. Now it's a complex myriad of events and influencers when making a considered purchase or higher ticket value.

People do the searching; they find and review the product, visit, touch, feel the real product and walk out too, drop out of baskets and continue elsewhere to seal the best offer. This "disruptive" model doesn't take into consideration how business is currently set up to match this new journey. When Brands engage with people in-store, even online or through other channels, they attempt to match the product to the customer needs. The Brand does the questioning probably in the stark realisation that the customer knows more about the product than the person, process or system selling it.

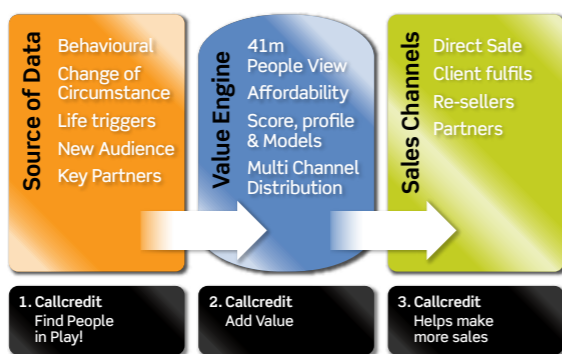
Imagine a different people scenario.

People review products, ask their friends and often make up their mind long before the brand has had any indication that this is happening. People leave plenty of clues they are 'in play'. They may be inactive, querying service or simply searching for better value despite being looked after. The point is, until now, the existing brand could not see this activity as it would normally happen outside of their sphere of influence. Callcredit have the potential answer to this conundrum with our exciting new proposition called "People in Play (PiP)". It is a transformational marketing proposition currently undergoing final testing. The goal is to enable you to make smarter decisions in order to:

- Retain profitable customers that would have disappeared
- Reduce cost of acquisition through highly targeted, customer engagement at the time of decision point and purchase
- Gain competitive advantage for acquisition, retention and cross-sell

- Utilise multiple channels to optimise customer profitability
- Gain access to unique value that Callcredit combines with People in Play

PiP harnesses people that are considering buying from multiple sources and for many reasons. The reasons may include coming to the end of their contract, comparing prices, getting recommendations from friends or social audiences or even because of life changing events such as having a baby or moving home. PiP assembles all of these insights and appends and enhances the information to create deeper knowledge about that person. The resulting intelligence might now show us that we know this person is moving because they are changing job, moving location and are looking at funding the move.



### The solution involves:

- Engaging with people about to review or buy something
- Using untapped data sources never marketed to in such a valuable way
- Locating people in new environments and moments of truth
- Identifying people that you can't see are "in play"
- Making profit and risk assessments ahead of engaging the person
- Pre-matching offers and engagement centred on the customer

“ People in play harnesses people that are considering buying – from multiple sources ”

PIP is being tested initially within the Financial Services arena. There are imminent plans for credit cards, insurance (including house, car, van, bike), broadband, utilities and there's even more in pipeline.

PIP will transform how people are retained or acquired in the market forever. The people engagement model and the value derived by the individual receiving the right offer and price, through their preferred channel at the most opportune moment in a way that is valuable and thoughtful with their permission moves marketing to a higher level.

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### Next steps for any client wishing to engage in a proof of concept:

- Specify what kind of people you want, when to engage, channel preference and where you want the enquiry to be directed
- The PiP solution is then designed to identify profitable prospects and customers about to buy or defect
- Engage in a proof of concept and appropriate commercial model
- The PiP solution directs and distributes your customers to a fully managed delivery including Callcredit's contact centre or directed to your in-house team or outsourced partner
- At the end of the proof of concept detailed contracts are drawn up to ensure continuity of highly valuable contacts

# Using the data revolution IRL - In Real Life

It's all happening. After a quiet 2009, the ball got rolling in 2010 and in 2011 we are living in a golden age of digital marketing. Marketers across channels and disciplines wake up each day knowing there will be more to learn before the month, week, or even day is through. Exhilarating, isn't it?

### The drivers are simple:

1. Rapid adoption of new ways to spend time and interact with media – and it's mostly digital;
2. Explosive means to capture data;
3. A surge in technology innovation on how to apply that data to advertising.

Eric Schmidt of Google notes,

We are seeing a digitisation of our lives – think about the amount of time spent on mobile devices, IP-enabled video, always-on laptops. Marketers, can go beyond the anonymous online 'user' and refine messages and volumes based upon who people are in real life – or 'IRL' as online denizens call it.

At Latitude, we believe that successful marketers are those who excel at applying the innovation and data to both tried and true

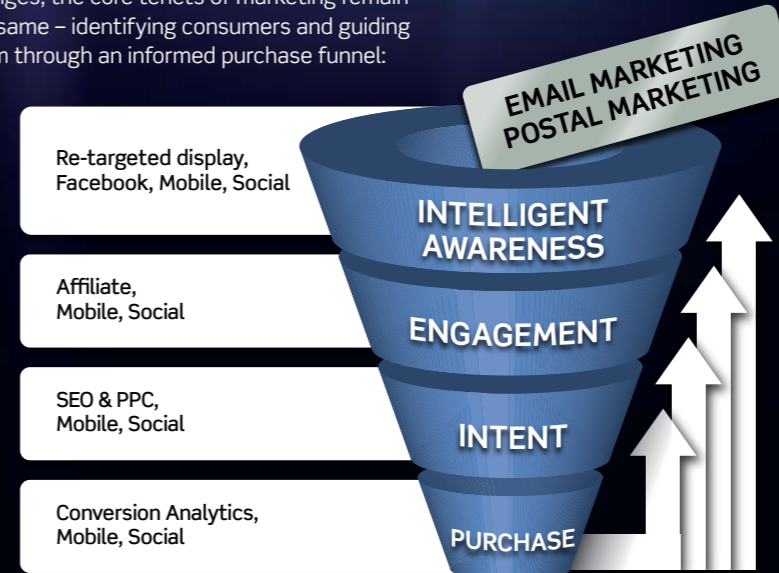
channels like search and display as well as keeping pace with emerging channels.

As reformed search marketers, we revel in the data-richness that re-targeting and behavioural targeting brings to display. For emerging platforms like mobile and Facebook – both of which have surged ahead of Bing in client spend for us – it is exciting to find the right model, hybrid or simple arbitrage through analyses of CPM, CPC, the new f-currency CPL – Cost Per 'Like' – and more. And all that is before thinking of entirely new dynamics like this new acronym – FBO: Facebook Optimisation.

The third dimension is the ability to tie these evolving channels to classic direct marketing. This has been the key motivation for the acquisition of Latitude by Callcredit Information Group in January this year. We are already harnessing the combination of online and IRL.

“ Between the birth of the world and 2003, there were five exabytes of information created. We [now] create five exabytes every two days. ”

Though the industry is going through rapid changes, the core tenets of marketing remain the same – identifying consumers and guiding them through an informed purchase funnel:



The roadmap for intelligent integrated marketing for your enterprise by working up the curve defined by the hallowed goals of low cost of acquisition versus more volume is based upon:

### Conversion Analytics: Maximum CPA reduction

The highest impact in terms of the cost per acquisition (CPA) is at the flashpoint of the transaction. Analytics and multi-variate testing are still under-utilised despite cases where we have helped clients improve lead conversion by over 108%.

### Intent-based channels: Give them what they know they want

How do we get more intelligent about these mature channels? Having a detailed comparative data set across channels to see what is working is an element Latitude calls Enterprise IQ.

### Intelligent awareness channels: More data and iteration

Compelling creative branding is still critical for success and building awareness. That impact is multiplied using the science of hyper-



Alex Hoye - Chief Executive Officer - Latitude

targeting, re-targeting technology like Struq and Brainient. We are putting millions of pounds to work nearing search CPAs with these techniques.

### Mobile and location: An additional dimension

Where do mobile and location fit into the picture? The answer is: Throughout. Mobile spend and use is growing at around 30% per quarter for us at Latitude.

### Feedback loop: Do more of what works

Now that we've optimised to get the buyers at the best cost, Enterprise IQ means going back for more. With a feedback loop, you can improve each step of the system.

2010 was a great transition year, but 2011 is when the dynamism of consumer behaviour, technology and marketing options is taking off – which is why anyone reading this enjoys digital marketing – we're leading a revolution!

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View the video of Latitudes latest client summit at:  
[www.latitudegroup.com/client-summit-2011](http://www.latitudegroup.com/client-summit-2011)



# Sorry, I've moved home and provider... didn't you know?

We all know that moving house ranks as one of the most stressful events in anyone's life. It's also a time when consumers feel the squeeze on their wallets and decide to review providers for everything from telecoms and utilities through to insurance. At the same time it presents an opportunity to review their mortgage provider, and for many, their current account as well as seeking out new finance either via a credit card or loan.

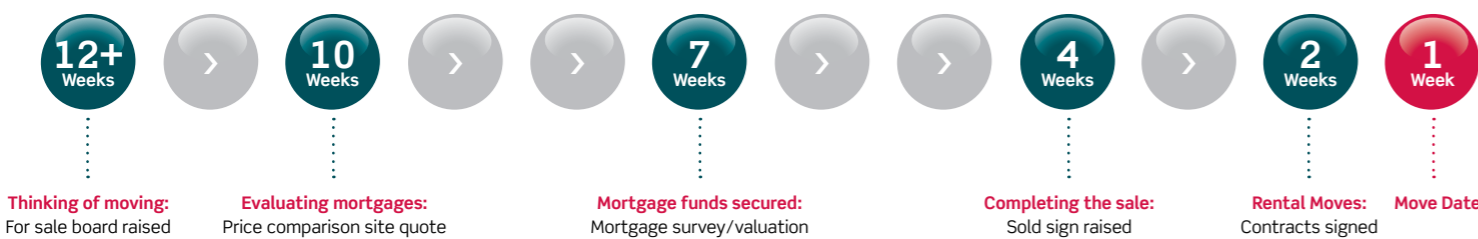
they move house, the value of business lost to churn is colossal. But gone are the days when you have to be the last to know that your customer has upped sticks and defected.

Callcredit's home move trigger alerts can help you act quickly to retain business or boost acquisition at the point when it matters. They cover every stage in the home moving cycle meaning Callcredit's data is the most complete and accurate available. With a data collection window 2-12 weeks prior to the move, our triggers are guaranteed to identify movers exactly when they will be researching the best deal. Triggers can be further qualified

by credit pre-screening or applying CAMEO geodemographics and nGauge customer profitability insights to fine tune targeting and messaging. Callcredit can also provide a fully integrated home mover programme which takes all the hassle out of the process. From alerting you to a customer who's moving, or a prospect who's prime for targeting, right through to the campaign execution whether it be call based, direct mail, email or SMS. With such a seam-free engagement process available, campaigns need not be inhibited by current systems and every trigger we provide could help you retain a valuable customer!

Under normal market conditions in excess of 1.5 million homes are sold each year and with over 65% of movers changing provider when

## Pre-Mover Timeline - Callcredit can identify pre-movers at every stage of the process



# Keeping you connected

In today's fast changing world of online interaction, social engagement and mobile application, technology is embedded in people's lives.

Technology is an intrinsic part of everyday life - whether people are enjoying their leisure, making a purchase, communicating, conferring or considering. As such, it affects how they respond, how they interact and how they wish to engage with brands.

As a marketer it's therefore imperative that you are in tune with your customer's technological aptitudes, behaviours and attitudes and that you connect with them through the channel that they prefer with an offer that's appropriate.

Callcredit's latest consumer segmentation enables you to do exactly this. Built at individual level, 'Connected' enables organisations to assess their customer's

usage and views of technology and enables them to target similar prospects with ease. Unlike other classification systems its scope extends much further than simply looking online. Instead it considers:

- Mobile phone ownership, usage and spend
- On-the-go entertainment
- Home entertainment including television
- Computer ownership
- Internet access and online behaviour
- Purchase via devices

Connected segments the whole of the UK population into 5 broad technology groups and 23 more detailed categories as follows:

<b>1</b>	<b>Online Trendsetters</b>
1A	Professional Gamesters
1B	Wireless Socialites
1C	Enthusiastic Bloggers
1D	Cyber Singles
<b>2</b>	<b>Family Fun</b>
2A	Gadget Families
2B	Expensive Entertainment
2C	Broadband Families
<b>3</b>	<b>Spending Big</b>
3A	Fully Loaded
3B	PDA Professionals
3C	Grey Skypers
3D	Sceptical Surfers
3E	Thrifty Researchers
<b>4</b>	<b>Follow The Leader</b>
4A	Savvy Surfers
4B	Social Media Addicts
4C	Grown-up Gamers
4D	Digital Dabblers
4E	Technology Ticklers
<b>5</b>	<b>Lagging Behind</b>
5A	Telly Addicts
5B	Late Learners
5C	Traditional Technology
5D	Retired Interests
5E	Limited Resources
5F	Keep it Simple Seniors



“ Unlike other classification systems its scope extends much further than simply looking online ”

As well as the Connected segmentation, individual level propensity scores are also available, subject to an extra licence, covering a wide range of technological behaviours. When used in advanced analytics, modelling and data planning these scores can deliver additional insights that you will help optimise your campaign activities.

# Joined up prospecting

Have you ever thought there must be an easier way of joining off and online prospecting?



**Surely there must be an easy way of harnessing traditional and digital 'people' engagement not just from a joined up communication, look and feel ... but from locating people, nudging them when they are in the middle of an event and bringing them online to fulfil their experience? Doing this as the person moves across channel and outlets also appears tricky.**

It was a lot easier engaging with people when they acted in an orderly buying fashion where you could "track" them, in store for example. Now people perform the product search and review long before the brand ever has a chance to engage. The complexities and influence of social interactions have also muddied the waters. So with a little imagination maybe there is a new way of finding more people who are 'in market' and about to buy - and bringing them into the online experience.

People are enticed to visit websites from a myriad of activities, including using keywords, search engine optimisation, links, placed content and pay to visit. More often than not, in the context of the online person's activity it is not directly linked to more traditional ways of marketing, or put another way - how some people want to be communicated to and engaged.

Finding customer's online or driving traffic to a website via a promotional push is hugely successful however another clever way of giving people great experience is finding "look-a-likes" in streams of people. These streams of people are in the middle of an event like moving home, researching a product, exchanging vouchers or behaving in a particular way when they are doing things. The key is nudging them through to the web journey when they are in the mood or moment of buying. It doesn't require cookies enablement either.

So is this the simple answer to the joined up prospecting conundrum? Callcredit think so. Well at least part of it. It really is a simple proposition for Callcredit where the data asset already exists, combined with the digital ability, technology capability, people experts and the knowhow of simply plugging in a client's current online marketing activity. The next step is to turbo-charge the online efforts with a wider stream of people that can be encouraged to buy services online. Of course it sounds really simple and the business model really is. Callcredit guarantee more conversions, lower cost of acquisition and access to a wider target audience. Better still we will do it with little risk and high rewards.

The idea came about when the online and traditional marketers came together to map the customer journey. With a bit of creativity and heavy investment we brought the solution together. The great news for our clients is now that it's done we just need to plug the transactional view of the client's customer in store and online through a simple process. Then get going, resulting in more people than ever before engaging with the brand - all joined up.

Kevin Telford  
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“ the key is nudging them to the web journey when they are in the moment of buying ”

# In line for a new contact centre

This summer, Callcredit's contact centre is moving to a new site in Bristol.

**The centre will be purposely designed and fitted to facilitate the best possible solutions for our clients.**

The Quorum, in central Bristol, will house Callcredit's highly trained bureau support function and dedicated call handling teams. As well as the bright and spacious contact suite that will occupy one floor, Callcredit will also have a second floor to house state-of-the-art training facilities, meeting rooms and offices.

The expansion supports our clients, including those recently onboard for subscription services and call handling, as well as further development of popular digital services such as mobile marketing and social media services.

The contact centre prides itself on an astonishingly low natural turnover rate, with many staff developing substantial client experience and knowledge working on a particular account for a number of years, with the new contemporary working environment expected to help reduce that rate even more.

The move itself is being meticulously planned with rigorous support, checks and contingencies put in place to ensure a seamless transition for our clients as well as a smooth process for staff. The contact centre team is now looking forward to transferring its high-level service to the new facilities in the coming weeks.

## About Our Contact Centre:

- 500 seats - all configured with multi-channel capability
- Inbound and Outbound for both voice and email
- Web, email and white mail response handling
- VOIP capability enabling multi-site and home working functionality
- 100% call recording if required
- Bespoke marketing services applications and scripting tool
- 99.9% availability 24/7/365
- FSA accredited



# Callcredit launches noddle



**After many months of preparation, a few anxious moments and a lot of hard work by everyone involved, Noddle - our exciting new consumer credit report offering - was launched on 16th June with over 10,000 people registering to take part in the beta launch already!**

Your credit report is like your financial passport. Companies look at it all the time and make decisions about you based on this information, from approving a mortgage application to giving you a mobile phone contract. I believe consumers need to get into the habit of doing the same and think it's only right they have ready access to the personal information these important decisions are based on. So that's why Callcredit, through Noddle, want to make sure every adult in the UK has free access to their personal credit report whenever they want it.

I'm immensely proud of what we've achieved and am genuinely excited by the impact that we're going to have in the market - I've been involved with a number of companies who have fundamentally changed the markets in which they operate, and I truly believe that is what Noddle can achieve.

We've got Noddle off to a good start and it has been positive for the Callcredit brand too. Martin Lewis, the influential commentator said that this is an "interesting innovation" from Callcredit and said the other two agencies have "questions to answer" about their 30 day free trial approach.

**For more details on Noddle visit [www.noddle.co.uk](http://www.noddle.co.uk)**

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# Strengthening the team further

Callcredit is delighted to announce recent additions to the Marketing Solutions team, who will bring further valuable expertise and experience across a range of areas.

**Nigel Costello** has joined as Head of Proposition Development, critical to the delivery of transformational products, services and propositions. Nigel has vast experience across multiple sectors including Financial Services, Retail and Services. He will help to ensure that Callcredit continues to deliver innovative solutions to the marketing industry.

**Neil Vincent**, new Insight Manager at Callcredit, joins from DunnHumby where he was an Analysis Director. Prior to this Neil worked at BSkyB, GE Money and M&S Financial Services. He has a wealth of experience working with retail clients to help them better understand their customers and deliver more effective marketing communications.

We have also recently welcomed two new colleagues to The Trading Floor team:

**Craig Robertson** has joined as Senior Product Manager from AI (Communis). Craig has 14 years experience in the Direct Marketing industry working with CACI, Equifax and Acxiom. He has had previous roles in Financial Services, Retail, Utilities and the Automotive sectors.

**Lee Bennett** will further enhance The Trading Floor's already extensive data pool in his new role as New Business Development Manager. Prior to joining the company, Lee worked as a Business Development Manager within the Foreign Exchange markets and previously as a Sales Manager within the chargeable cash machine sector.



**Nigel Costello** -  
Head of Proposition  
Development



**Neil Vincent** -  
Insight Manager



**Craig Robertson** -  
Senior Product Manager



**Lee Bennett** -  
New Business  
Development Manager



## Key Contacts



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