

Marketinglines

Making all the right moves

Enabling smarter decisions for smarter business

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Callcredit
Information Group

Enabling smarter decisions for smarter business

A warm welcome to the Winter edition of Marketinglines.



2011 has been a very challenging year for many. Anaemic GDP growth, sovereign debt issues, high inflation relative to interest rates, declining real household disposable income and low consumer confidence have combined to create tough conditions in most sectors.

Now more than ever marketers and planners have been forced to recognise the importance of executing effective and integrated marketing and planning strategies, both in the UK and overseas, and key to this in these turbulent times, is the ability to stay as close to their customers as possible.

At Callcredit we are continually striving to find new ways to unlock value for businesses by the secure and innovative transformation of data into intelligence and insight, enabling transactions through multiple channels and markets. We pride ourselves in helping our clients make smarter decisions; whether it be through using consumer information to identify, engage and convert more customers, optimise existing customer profitability or maximise the performance of 'clicks and bricks' channels.

The key to a business not only surviving but succeeding in this environment is the ability to clearly understand their customers. So often we assume what our customers want, rather than engaging, listening and then acting. It is now more important than ever that businesses engage with both new and existing customers in a manner and at a time that suits them and then delivers the products and services they require – all of which is impossible without the benefit of insight.

In this edition of Marketinglines we look at how we're working with businesses across such diverse markets as retail and the public sector. We'll also be sharing some insights into how we are helping organisations gain traction in new markets where opportunities are vast, create dialogue with powerful digital audiences and how we're helping businesses engage with the environmental and ethical demands of consumers.

I hope you enjoy reading Marketinglines and I look forward to updating you with some interesting new propositions from Callcredit early next year!

Best wishes

Christopher Savage
Managing Director
Callcredit Marketing Solutions

“ The key to a business not only surviving but succeeding in this environment is the ability to clearly understand their customers. ”

Callcredit helps adidas branch out

Callcredit's retail network planning team, GMAP Consulting, has been working with adidas in Japan and the Asia Pacific region for several years now to identify retail opportunities in a number of markets in that part of the world.

In recent weeks members of the team from Leeds and Tokyo have been analysing the retail environment across the region to define and prioritise shopping centres and malls in different countries to enable adidas, the global sports and fashion brand, to meet the needs of their customers more effectively.

Many of the markets are showing strong growth in demand for international fashion brands and a lot of activity in new retail development. Throughout the region the retail landscape is changing and growing, with new malls being built and traditional shopping districts being upgraded and expanded.

Luke Whittam, GMAP's Asia Pacific Director believes the challenge facing international retailers is about prioritising so many opportunities in so many different markets. "Retail is evolving and developing fast in this region. It is hard for ambitious retailers to know every shopping area and focus their finite resources optimally."

Based on detailed analysis of adidas' customer behaviour and loyalty, the team were able to measure how far consumers travel to shop and to identify where they most liked to buy their favourite adidas products. This led GMAP to define and describe retail centres in many different

regional cities based on the variety of brands and products that each shopping district has to offer to the consumer. The analysis of consumer behaviour and of the comparative merits of the retail destinations available to the customer has proved very revealing. Major brands like adidas are bought by consumers through a range of store formats. Finding the most appropriate mix to meet consumer preferences is a constant challenge to the brand.

"The work the retail planning team has done in the region has provided us with a great insight into our consumer preferences and into the mix of retail channels available to us to meet these growing needs" said Pilar Francia-Ruiz, adidas' Global Wholesale Solutions Manager responsible for providing retail support for the region.

GMAP's analysis is being delivered as a web service that enables retailers in the markets and at the head office to view common output for any city and for individual retail centres, so that decisions can be made faster and based on a widely agreed understanding. "This is changing the way we work with retailers in Europe and America as well as in the Asia Pacific region" said Luke Whittam.

Michael Jennings
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“ The work the team has done in the region has provided us with a great insight into our consumer preferences and into the mix of retail channels available to us to meet these growing needs. ”



To find out more visit
www.callcredit.co.uk/gmap
or email info@callcreditmarketing.com

Focus on the Public Sector

Supporting the Apprenticeships Programme through our contact centre

In today's current economic climate there is much recognition within the political world on the importance of Apprenticeships as a means of encouraging economic growth. In July, David Cameron said "We are investing in Apprenticeships because we know they work. They are good for people who want to get ahead, good for business and good for the country."

Earlier this year, John Hayes, Minister for Further Education explained that with 50,000 additional adult places this year, as well as an increase in the budget for apprentices to rise to £1.4 billion in the 2011/2012 financial year, it is vital that employers get on board now and seriously consider taking on apprentices.

Callcredit Marketing Solutions has been involved with the National Apprenticeship Service since 2003. In that time the service has grown from a shared bureau resource to an intelligent dedicated contact centre, acting as an extension to the National Apprenticeship Service initiative. The key part of our solution is the service excellence provided by the dedicated team. The Callcredit advisers are committed to providing a first-class call handling service to any employer or candidate who calls the widely advertised National Apprenticeship Service telephone number. Through on-going training, monitoring and constant up-dates from the client all team members have extensive knowledge of Apprenticeships.

We are also actually experiencing firsthand the loyalty and expertise Apprenticeships can drive back into our own business as 5 Team Leaders and 1 Account Executive at our contact centre are currently doing

“ We are investing in Apprenticeships because we know they work. ”

Apprenticeships in Team Leadership and Marketing themselves!

Callcredit takes its responsibility as the first touch point with the National Apprenticeship Service for many employers and candidates very seriously. We regard each call as an opportunity to provide information and encourage the caller to progress onto the next stage of the service.

Advisors use their extensive knowledge and understanding of Apprenticeships to answer the callers' questions. The advisers have access to the National Apprenticeship Service CRM data collection page through a secure login where they capture details of interested employers.

When a high profile government mystery shopper called the service and quizzed one of our dedicated advisors, John Iles, he was very pleased with the experience.



Driving Results

Callcredit has also been involved in managing a successful outbound telemarketing campaign that ran between October 2010 and March 2011 and has started running again this October.

The 2010/2011 campaign generated 16,369 leads through all marketing activity of which 11,642 leads were generated through telemarketing.

The objective of the 2011/2012 campaign is to generate as many, if not more leads from telemarketing into the National Apprenticeship Service as last year.

Other Public Sector Clients:

We work with a large range of public sector clients, helping them improve their citizen data, insight, communications and location planning strategies.



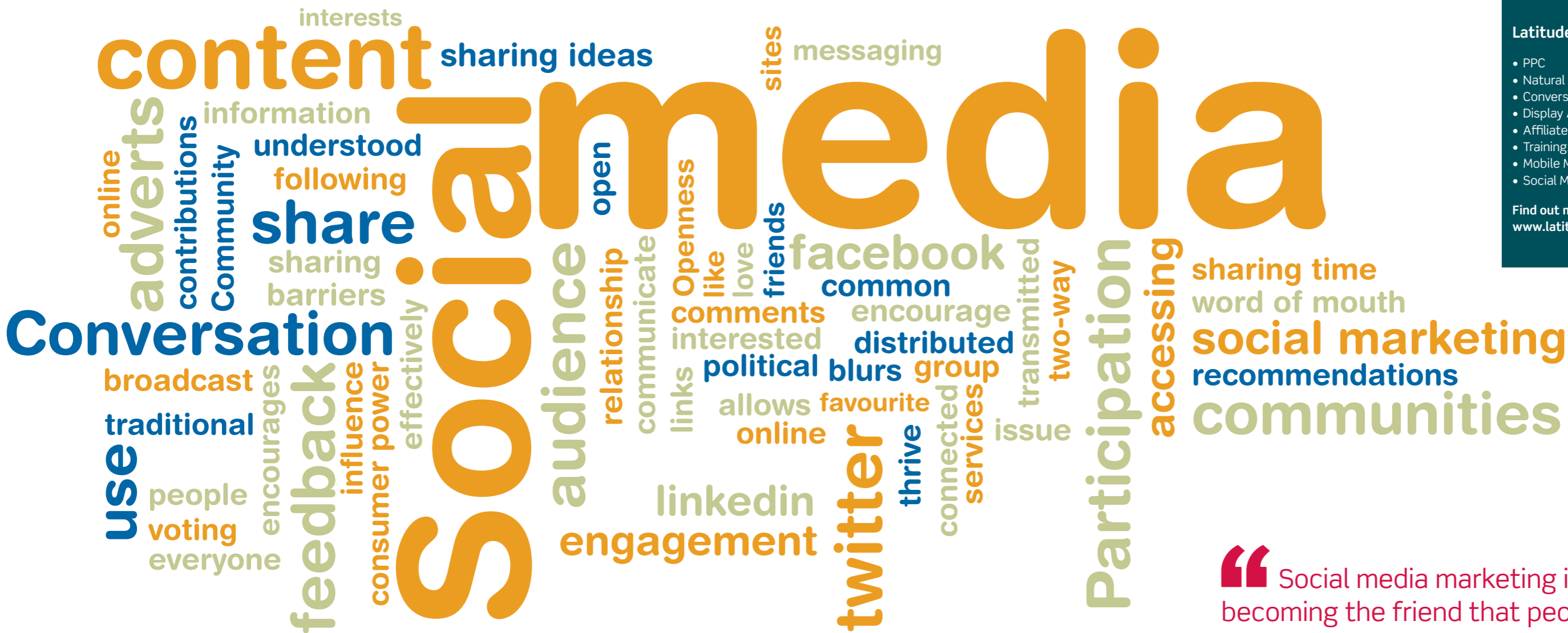
Read more about what we are doing in the public sector at: www.callcredit.co.uk/public-sector

“ The latest campaign generated 11,642 leads through telemarketing ”



Did you know?

Our Contact Centre handles on average 70,000 inbound and 60,000 outbound contacts per month spread across inbound and outbound calling, white mail, email, SMS, web chat and social media monitoring and mediating.



Latitude are specialists in:

- PPC
- Natural SEO
- Conversion Analytics
- Display Advertising
- Affiliate Advertising
- Training/Consultancy
- Mobile Marketing
- Social Media

Find out more at:
www.latitudegroup.com

Relationships that matter and conversations that last

Digital marketing is measurable marketing. It's about the here and now, the instant response and the immediate conversion.

Search, digital display, and affiliate marketing are the new broadcast: done properly they are creative, they leverage brand, and they speak to the masses. They work. They work so well that in 2009, online advertising spend overtook TV for the first time.

A lot of agencies thought that Social Media would be the same: another broadcast medium where they would be able to hit people with a message and measure their

return in the same way as with search. They're beginning to discover that it isn't and never will be. If Google is the high street, Facebook is the pub. If display advertising is television, social media advertising is telesales. It can be untargeted, unexpected, and generally unwelcome, but it can be hugely successful too.

There's a reason for this: Social media is about conversation. It's about sharing time and ideas with like-minded people. Unlike

search which is a means to an end, social media engagement is an end in itself, and unlike search, where advertising is a welcome part of the experience, advertising in social media is often an interruption.

Understanding how social media works for any business comes down to the audience. It's about getting to know your customers, finding out what they want and need, and finding out how they want to buy it. It is not about interrupting the conversation, but

becoming part of it. To be a good speaker, you need to be a good listener first. A business that wants to be listened to must know what needs to be said, and by whom.

Effective social marketing is word of mouth marketing, and word of mouth marketing is nothing new. Advice from a friend resonates more than from someone we've never met. Social media marketing is all about becoming the friend that people listen to and knowing the right thing to say at the right time.

Truly effective social media marketing is not about selling to everyone on a one to one basis: it is about finding people to do it on your behalf. It is about finding your target market and then identifying the influencers within that group. To market successfully in social media, you must turn influencers into

“ Social media marketing is all about becoming the friend that people listen to and knowing the right thing to say at the right time. ”

advocates and advocates into evangelists. You create conversations.

Of course conversations in social media aren't like conversations in the street, answers are not always immediate, and recommendations hang around for a while. Making conversations measurable is the biggest challenge facing marketers, and it's not an easy one to get past.

We have access to social data and tools (via the likes of SM2 and Ubersview) which allow us to measure who talks about us from 2007 right up to the present moment. Analytics can track who is clicking through from a particular link at a particular time, but can we really measure the long term impact of conversations as an ROI generating channel within the wider digital mix?

Of course we can, we just need to measure the right thing, and often this can't be measured in terms of the number of sales you get, but the willingness that people show in buying. Effective social media measurement comes from the quality of traffic you get, the number of positive comments you receive, and the willingness of people to listen to what you have to say.

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New markets require new ways of thinking

If you are one of those people - typically men - that can't spot a pair of socks in a drawer, then spare a thought for the difficulties faced by marketing colleagues at the frontiers of the profession.

Blue-chip companies of all stripes are stressing out their respective marketing teams as they propose ambitious plans for revenue growth in the BRIC countries (Brazil, Russia, India and China). The success or otherwise of these plans rest on the shoulders of marketers, and importantly, on the level at which they can interact with appropriate consumer types.

It is no surprise that businesses hungry for growth now look outside of long established areas of activity and to the newly emerging markets. Traditionally buoyant western markets no longer hold the appeal for business that they once did. They feature saturation, depressed economic outlook, and cautious consumers—this translates into cut throat levels of competition at best and revenue contraction at worse. The new markets, however, appear fresh, energetic and full of opportunity, featuring a new, emerging consumer class clamouring to buy western goods in the new malls. This view is not without substance, in China, for example, Forbes (Sept, 2011) sizes the current middle class at 300 million – more than the total population of Germany, France, Italy and the UK! The magazine goes on to forecast that within a generation, the Chinese middle class will outnumber that of the US by four-to-one.

By that time, market analysts will doubtlessly be able to base their growth strategies on quality data and analysis at least on a par with that currently available in the West. At this moment, however, understandings are

much more limited and the search for meaningful insight can be tantamount to looking for the proverbial needle in a marketing haystack.

So then, here is the challenge – how can business gain the secure foothold it needs in China, gain traction, and then systematically (profitably) extend its footprint? Let's remind ourselves of the purpose of the data-based inputs that marketers contribute into the planning process. Summarised, these address the three fundamental questions asked by businesses that are on the customer acquisition trail, i.e.:

• **Who are my customers?**

What characteristics define my customers in terms of key variables such as lifestage, affluence, education, and occupation? How does the mix of these correlate against value and product take-up?

• **Where are there similar types of consumers?**

Where are those similar types of consumers located so that I can optimally plan my direct mail campaign or the rollout of my retail network?

• **How many are there?**

How large are the pools of consumer potential in each area so that I can set realistic expectations against marketing spend or benchmark the performance of my existing shops?

We have established that the detailed and broad data assets traditionally utilised by marketers are currently unavailable in the BRIC markets. Short of this, the fallback position for business is to deploy scattergun marketing and undertake a slow build up of consumer intelligence. Naturally, this route has little appeal for companies that need to move ahead quickly and inexpensively.

It is in this context that Callcredit has introduced a two-level solution for China initially but also for the remainder of the BRICS through 2012.

1. A China 'consumer-base' dataset available for all Tier 1. and Tier 2. cities

This dataset provides the essential base understanding of the location and demographics of China consumers by the latest Township Geography.

2. Customer segmentation and potential scoring by 250m grid geography

An advanced system that incorporates offer 1, but also adds powerful insight derived from existing performance statistics and a range of detailed contextual data.

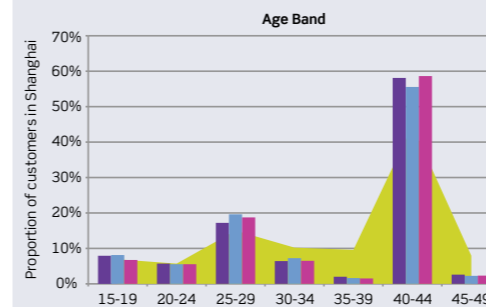


Figure 1: Accurate demographic profiles of customer groups

- Shanghai
- High Value Customers
- Med Value Customers
- Low Value Customers

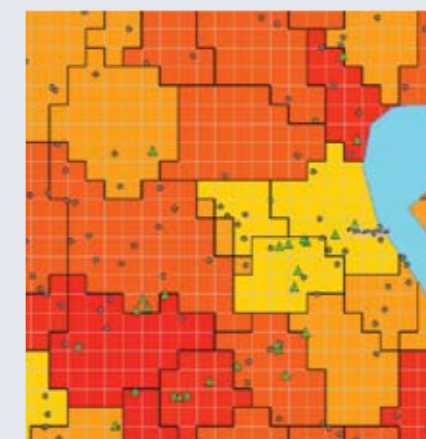


Figure 2: Shanghai townships disaggregated to 250m grid-level

- Shanghai Townships by Disposable Income
- 4,190 to 4,700
 - 3,660 to 4,190
 - 3,130 to 3,660
 - 2,600 to 3,130
 - 2,070 to 2,600
 - 1,540 to 2,070
 - 1,010 to 1,540
 - 480 to 1,010
- Sample Customer Location
 - Sample Store Location

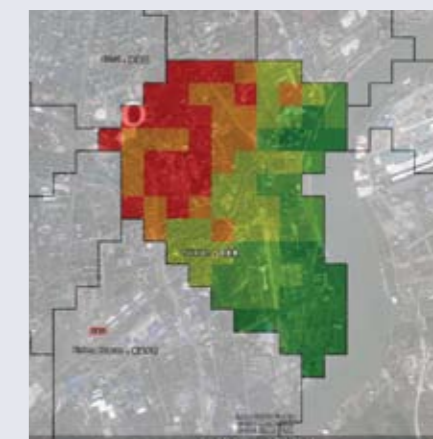


Figure 3: 250m grids ranked by prospect value

- Total Score
- 38.8 to 41.1 (20)
 - 36.4 to 38.8 (18)
 - 34.4 to 36.4 (21)
 - 32.1 to 34.4 (20)
 - 28.2 to 32.1 (20)

The development process has drawn heavily on both Callcredit's international data library and the statistical skill sets that have been built up via high-end programmes to build predictive systems for marketing and credit industry applications. These typically derive detailed insight from often disparate datasets and utilise hugely effective algorithms to maximise the intelligence obtained – in effect, substituting intensive analytics for unavailable data.

Let us illustrate the detailed geography and high level of market definition that this provides by viewing an area of Shanghai.

There is an extensive array of demographic variables available including:

- Age
- Purchasing power
- Higher education
- University attainment
- Profession / Occupation
- Sales and services occupations
- Presence of children

Contextual data including proprietary and transactional variables add to micro-level discrimination:

- Grid proximity
- Household proximity
- Transactional activity
- Retail access
- RFV
- Customer performance
- Neighbourhood effect

Drill-down concludes with a statistical model that evaluates potential at Callcredit's 250m proprietary grid geography.

Marketing applications for the system include:

- Store network planning
- Performance benchmarking
- Direct Mail campaigns
- Database segmentation and scoring
- List selection

In summary, Callcredit are in a unique position to fast-track consumer marketing development in the new markets. It is a 'tricky process' that draws on deep foundation understandings, and technical skill, and those viable datasets that are available - fortunately, these are now in place and available.

So, no excuse for not being able to find things in China – especially new customers! The new service will be rolled out for selected clients during this fourth quarter, and will extend to India, Brazil and finally Russia in 2012. A brief overview presentation is available for Callcredit customers now.

Martin Bradbury
International Client Services Director
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Callcredit have segmentations and supplementary global datasets available in the following markets:

- Asia Pacific**
 - Australia
 - New Zealand
 - Hong Kong
 - Japan
 - Korea
 - Philippines
 - Singapore
- Americas**
 - Brazil
 - Canada
 - Mexico
 - USA
- Eastern Europe & The Baltics**
 - Czech Republic
 - Estonia
 - Hungary
 - Poland
 - Romania
 - Slovakia
- Western Europe**
 - Austria
 - Belgium
 - Denmark
 - Finland
 - France
 - Germany
 - Italy
 - Netherlands
 - Norway
 - Portugal
 - Republic of Ireland
 - Scotland
 - Spain
 - Sweden
 - Switzerland
 - United Kingdom
- Africa**
 - South Africa

To find out more visit
www.callcredit.co.uk/international
or email international@callcreditgroup.com

Green and Ethical

Green and Ethical consumerism is not only on the rise around the kitchen table but also around the boardroom table as corporate social responsibility increases momentum within the stakeholder agenda.

Given that all purchasing decisions imply some kind of environmental or moral choice, whether implicit or not, it's vital that marketers seek to understand and tune in with customer attitudes and concerns by planning marketing activity that engages with consumers in a more personalised and targeted manner.

The latest segmentation from Callcredit helps marketers assess the way consumers think about and act upon environmental and ethical concerns in their daily lives; whether through the purchase of goods and services, their consideration of provider or in their individual attempts to make a difference.

The Green & Ethical classification seeks to identify and differentiate the contrasting audiences we see in society by segmenting the UK population into 13 groups; from those at one end of the spectrum, who are passive to the issues, to those who care enough to act. Each highly predictive and discriminative segment provides real insight into what compromises consumers are willing to make, if any, to balance their beliefs with the higher costs associated with eco and ethical products.

The classification has been built to consider such factors as:

- Environmental awareness, views and feelings
- Green living – including energy, transport, garden and recycling
- Eco and ethical shopping
- Green and ethical finances

Propensity scores for more advanced analysis and modelling are also available depending on your requirement.

Adam Leslie
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Code	Group Name
A	The Righteous Rich
B	Green Is The New Black
C	Eco Enthusiasts
D	Money Talks
E	The Good Life
F	Doing Their Bit
G	Green Drivers
H	Stuck In The Middle
I	It's Not Easy
J	Not My Problem
K	Skint Sceptics
L	Other Priorities
M	Am I Bothered?

“ Each highly predictive and discriminative segment provides real insight into what compromises consumers are willing to make. ”



To find out more visit www.callcredit.co.uk/ge or email info@callcreditmarketing.com

Barclays eco suppliers roadshow

Barclays have shown strong leadership in recognising both the challenges and opportunities facing the world as a result of environmental issues, including climate change and resource shortages.



In response Barclays have embedded a commitment to manage their environmental footprint through their governance structures, day-to-day operations, and stakeholder engagement.

Each summer, on World Environment Day, Barclays runs a series of events across its different sites, to engage with their employees in supporting this aim. This year Barclays' UK Retail Banking Vendor Management team organised an environmental roadshow for staff to meet key suppliers. Suppliers are an 'upstream input' to a business, and so form an important part of any business environmental footprint. For this reason Barclays require suppliers to meet minimum environmental credentials.

Callcredit Information Group whole heartedly endorses Barclays' recognition of the commercial benefits of addressing environmental issues. John McAndrew, Chief Executive commented: "A green business is an efficient business which will be more resilient to the changes a low-carbon economy will bring. Callcredit was therefore delighted to join other key Barclays' suppliers to support their roadshow".

Callcredit's stand was run by members of our "eco champions' team", who are volunteers from across our different sites responsible for the coordination and promotion of our environmental initiatives. Visitors were able

to quiz the team on what Callcredit is implementing to reduce our carbon footprint by more efficient use of energy, and reducing consumable waste through process improvements. Callcredit has also doubled recycling by replacing desk rubbish bins with shared recycling consoles, and reduced staff's commuting footprint by offering discounted travelcards and bicycles.

The event was a real success. Steven Gaunt, Head of Barclays UKRBB Vendor Management commented: "Our staff really enjoyed having the opportunity to meet some of our key suppliers and understand more about what they do for us, for our customers and for the environment. We're already looking forward to next year's event".

“ Our staff really enjoyed having the opportunity to meet some of our key suppliers and understand more about what they do for us, for our customers and for the environment. ”

Visitors were also able to share ideas on how to reduce their eco footprint at home. Unsurprisingly involving children was the top tip, with home energy monitors and shower water timers proving big hits. Equally popular was Callcredit's Eco Pledge Tree, onto which staff could pin a leaf with a thumb print (eco friendly ink of course!), and a pledge they'd written on themselves.

To find out more visit www.callcredit.co.uk/csr

Targeting the renewable energy market

We're all aware of the increased media coverage of environmental disasters, diminishing fossil fuels reserves and rising energy costs. All of which have brought the issue of climate change to the forefront of public thinking, challenging us to reconsider the way we source energy.



A key route towards reducing carbon emissions is the wide scale adoption of micro energy generation, such as solar PV, air source and ground source heating.

One of Callcredit's latest innovations is to provide energy clients with solutions which can identify consumers whose properties are suitable for different types of micro generation, for example those with south facing roofs, onto which solar panels could be installed.

In addition to identifying properties which can have these measures installed, Callcredit

enables their clients to determine which consumers are most likely to want to pay for the panels to be installed themselves, therefore benefiting from selling excess energy back to the grid via the Feed in Tariff; and which consumers will only wish to pay a nominal fee, providing them with free electricity, but not the additional income via the Feed in Tariff.

Pete Denby
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Some of the list selectors available:

- South facing garden/roof
- Homeowners
- House type
- Property price
- Council tax band
- Green attitudes
- Affluence
- Savings
- Adult Age

To find out more visit
www.callcredit.co.uk/sfg
or email info@callcreditmarketing.com

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