



Marketing Today –
An Insiders' View

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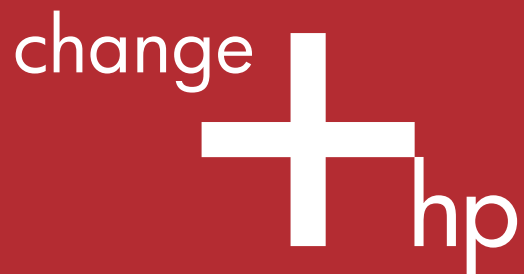


Table of contents

Opening Remarks: HP	3
Promoting Social Responsibility in Direct Marketing: DMA	4
How to Build a Global Brand: Ries & Ries	6
Leveraging CRM Technologies for Prospecting: Rapp Collins	10
Customer Strategy in a Growing Economy: Peppers & Rogers	13
The Reality of Real-time Targeted Marketing: Quark	16
HP's Point of View	19

Opening Remarks

Bill McGlynn



Real-time Targeted Marketing; delivering highly targeted, personalized communication to customers on demand for increased return on investment

Welcome to HP's guidebook on Real-time Targeted Marketing! With the ever-increasing intensity of business competition and the need to differentiate effectively in a crowded marketplace, marketing has become even more important. But as marketing has grown in importance, so have the challenges. Today's marketing professionals must reach a society bombarded with sales pitches. They must weed through a growing array of sophisticated marketing technologies that promise much improved results, but often at a significant cost. And they must prove to management that their marketing efforts are producing reasonable financial returns.

In the age of Do-Not-Call and similar legislation, one-to-one marketing is quietly going mainstream, transforming the art of reaching and retaining customers for agencies and enterprises alike. We've coined a phrase for this customized approach called Real-time Targeted Marketing or RTTM. RTTM is the melding of sophisticated databases with the ability to produce customized materials on demand, in order to communicate with customers in a more compelling and personally relevant way than ever before.

As such, we at HP are working to usher in the new age of marketing designed to streamline the creation and production

of personalized communications, while enhancing your ability to acquire and retain customers at a lower cost.

Therefore, we have created this guidebook on marketing today in hopes of stimulating more conversations about maximizing your marketing effectiveness. In this booklet, we address branding, CRM, customer prospecting and acquisition, and digital publishing – all critical elements of the marketing mix.

HP was founded to invent better tools, and we are committed to transforming the way digital publishing fits into the marketing communications mix. Our goal is to make digital publishing as automatic, streamlined and easy to use as possible, so you can meet the challenge of boosting marketing performance and increasing marketing ROI.

What does this mean to you? It means more effective marketing pieces, dramatically reduced printing inventory and increased return on marketing communications investments.

Happy reading!

Bill McGlynn
VP, Digital Publishing Initiative
Hewlett-Packard

Promoting Social Responsibility in Direct Marketing



According to a recent census of the Direct Marketing Association (DMA), the direct marketing industry shows an increase of 14.8% over last year. This figure remains largely dominated by the two main media of direct mail and telemarketing, which account for nearly half of total expenditures. The nature of direct marketing has been transformed by the introduction and growth of interactive media. New media has shown a strong year-on-year growth of 29%. The use of interactive media is now an integral and everyday component of the marketing communications mix in all industry sectors and for companies of all sizes. However, although interactive and electronic media have shown strong growth, the more traditional media, including direct mail, continue to hold their own.

“Although consumers spend billions of dollars a year on goods and services through direct mail, the term ‘junk’ mail is still embedded in consumer jargon...”

The effective partnership between direct mail and electronic media could not have come at a better time for the direct marketing industry. Although consumer direct mail continues to do well, showing a growth of 8% in 2003, pressure is being put on the direct marketing industry to address its environmental responsibilities in relation to direct mail and with the global rise of the ethical consumer and the growing necessity for Corporate Social Responsibility reporting, this pressure has never been greater.

Although consumers spend billions of dollars a year on goods and services through direct mail, the term ‘junk’ mail is still embedded in consumer jargon and there is a misinformed belief that the industry contributes significantly to the amount of waste ending up in landfills. While the issues direct marketers face may differ from region to region, the need for our industry to be environmentally and socially responsible is a global necessity and an area that needs to be addressed if we are to avoid potential levies on our industry or even draconian legislation.



Thus, it becomes of critical importance to maintain a self-regulatory direct mail system and address consumers' negative perceptions of direct mail. In the UK, for example, the DMA signed an agreement with the Department for the Environment, Food and Rural Affairs and developed a 'Producer Responsibility Scheme for Direct Mail and Promotions Waste'. This scheme committed the DMA to increasing the direct mail presently being recycled from the present level of 17% to 30% in 2005, 55% in 2009 and 70% in 2013.

As part of their continuing effort, the DMA UK launched a national awareness campaign with an international environmental group with key objectives to:

- encourage consumers to recycle their used or unwanted direct mail;
- raise awareness of the UK Mailing Preference Service (MPS), which allows consumers to register their details to stop up to 95% of addressed direct mail;
- and highlight the difference between targeted direct mail and 'junk' mail.

The results will be used to develop and implement relevant education and awareness activities on a global level that will initiate real and measurable change among the industry and consumers.

The DMA's ongoing environmental initiative has received immense support from the industry, the media and Government, and has been recognized as a workable, and beneficial producer responsibility scheme on both a national and international platform. Environmental issues will continue to form a fundamental part of the political and consumer agenda. Therefore, it is vital that the international direct marketing community recognize its responsibilities and understand the opportunities available, by accepting such environmental challenges and addressing consumer needs and concerns.

How to Build a Global Brand

By Laura Ries & Al Ries



There's common sense and there's marketing sense and the two are often confused.

Common sense suggests that you build a global brand by being the best company to take care of every need customers could possibly have. 'We will do everything for our customers,' just makes good common sense. But not good marketing sense. How do you build a global brand? You narrow the focus.

Take Marlboro, the world's best-selling cigarette. Marlboro narrowed its focus to cowboys. Cowboys? There are only a handful of cowboys left in the world.

Every small town in America has a coffee shop. In larger cities and towns you can find coffee shops on every other block. So what can you find to eat in a coffee shop?

Everything. Breakfast, lunch, dinner. Pancakes, muffins, hot dogs, hamburgers, sandwiches, pie, ice cream, and, of course, coffee.

What did Howard Schultz do? Would you believe he opened a coffee shop that specialized in, of all things, coffee. In other words, he narrowed the focus.

Today Schultz's brainchild, Starbucks, is a rapidly growing chain that does billions of dollars worth of business annually. His company, Starbucks Corp., is worth more than \$18 billion dollars on the stock market.

Almost every single item in a traditional American coffee shop has served as a foundation to build a powerful brand by those entrepreneurs savvy enough to narrow the focus. Hamburgers: McDonald's. Chicken: Kentucky Fried Chicken. Roast beef: Arby's. Donuts: Dunkin' Donuts. Ice Cream: Baskin-Robbins. Pizza: Pizza Hut.

Coffee and cowboys are only two examples of narrowly-focused concepts that helped brands become global leaders.

There are many other examples. 'Prestige' for Mercedes-Benz. 'Driving' for BMW. 'Safety' for Volvo. 'Invent' for Hewlett-Packard. To become a global leader, you need to narrow your focus to stand for something in the mind of the prospect. You can't be all things to everybody.

Focus is the most important concept in marketing. A brand becomes stronger when you narrow its focus. But there are also some other specific marketing laws that you might find helpful in building a global brand.



1. The law of expansion.

The power of a brand is inversely proportional to its scope.

What's a 7-Up? Seven-Up used to be the leading lemon-lime soda with 5.6 percent market share. It was a great drink for the younger generation because unlike cola, 7-Up did not contain caffeine.

Seven-Up wasn't happy with their market share, so they introduced Cherry 7-Up and 7-Up Gold (with caffeine to appeal to the older crowd.) And naturally they also introduced diet versions of all three flavors.

When you put your brand name on everything, that name loses its power. Seven-Up's current market share: about 2 percent.

2. The law of public relations.

The birth of a brand is usually accomplished with public relations or publicity, not advertising.

In the past, it may have been true that a beefy advertising budget was the key ingredient in the brand-building process. But what worked in the past doesn't necessarily work today. We live in an over-communicated society, where each of us gets hit with hundreds of commercial messages daily.

Today brands are born, not made. A new brand must be capable of generating favorable publicity in the media or it won't have a chance in the marketplace.

And just how do you generate publicity? The best way is by being first. In other words, by being the first brand in a new category.

Rolex, the first expensive watch. Swatch, the first fashion watch. CNN, the first cable news network. Red Bull, the first energy drink. Hewlett-Packard, the first desktop laser printer.

All of these brands (and many, many more) were first in a new category and, in the process, generated enormous amounts of publicity.

What works in marketing today is PR, not advertising. This is especially true in the high-tech field. All the big global high-tech brands (Microsoft, Intel, Hewlett-Packard, Oracle, Cisco and SAP) were first created by PR, not by advertising.

Most companies develop their marketing strategies as if advertising were their primary communications vehicle. They are wrong. Strategy should be developed first from a PR point of view.

3. The law of advertising.

Once born, a brand needs advertising to stay healthy.

PR is a powerful tool, but sooner or later a brand outlives its publicity potential. As the publicity dies out, brands will someday have to shift to massive advertising to defend their positions. First PR, then advertising is the general rule.

“To become a global leader, you need to narrow your focus to stand for something in the mind of the prospect.”

Leaders should not look on their advertising budgets as investments that will pay dividends. Instead, leaders should look on their advertising budgets as insurance that will protect them against losses caused by competitive attacks.

What should a brand leader advertise? Brand leadership, of course. Leadership is the single, most-important motivating factor in marketing. Consumers want to do business with leaders because they believe that leaders make better products.

Coca-Cola, the real thing. Budweiser, the King of Beers. Heinz, America’s favorite ketchup. Barilla, Italy’s No. 1 pasta.

4. The law of the word.

A brand should strive to own a word in the mind of the consumer.

If you want to build a brand, you must focus your branding efforts on owning a word in the prospect’s mind. A word that nobody else owns.

The key to getting into the consumer’s mind is sacrifice. You have to reduce the essence of your brand to a single thought or attribute. An attribute that nobody else already owns in your category.

Cowboys, prestige, driving, safety, invent, expensive coffee, expensive watches. These and many other single words or concepts have built powerful worldwide brands.

About the authors:

Al Ries is the author or co-author of 11 books on marketing, including his latest, *The Origin of Brands*, which he wrote with his daughter and partner Laura Ries. Al and Laura run the Atlanta-based marketing strategy firm Ries & Ries.



Leveraging CRM Technologies for Prospecting

By Steve Taylor, Sr. Vice President,
Rapp Collins Marketing Technology Group



As CRM techniques and technologies continue to develop and evolve, a gap continues to widen in our approach toward how we treat our customers versus how we treat our prospects. On the one hand, we have become fairly sophisticated in our attempts to retain, develop, and create advocates of our customers. While on the other hand, we still utilize archaic methods in our attempts to identify, nurture, and acquire prospects. Examining the difference between these two distinct approaches allows us to identify gaps and suggest a better approach toward acquisition marketing.

CRM Today

Rapid advances over the past 10 years have given us powerful tools and techniques to maintain and manage our customer relationships. In an ideal setting, it all begins with a marketing optimized database, i.e., one that is engineered to support the unique needs of marketers versus one that is designed for the broader needs of the enterprise. Fundamentally, a marketing database should be developed with On Line Analytical Processing (OLAP) to support ad hoc 'what if' queries, which are critically important as marketers attempt to predict the future. OLAP optimizes 'output processes,' e.g., analysis and list extracts, but also supports easy addition of new data elements that

may become available. It also summarizes data at a level of the marketers choosing, based on what is important to their efforts. This results in a 'data mart' which is typically a small subset of the huge amount of data that is resident in the enterprise.

Once a marketing optimized data mart is established, which is ideally owned and supported directly by the marketing organization, sophisticated analytical techniques are applied to the customer data. With the benefit of summarized transactional and behavioral data, coupled with appended demographics, both descriptive and predictive techniques can result in powerful knowledge. These include profiling, clustering and multi-dimensional techniques, as well as the predictive approaches of linear regression, neural networks or genetic algorithms. The results of these analyses are then added to the database as newly derived data elements, in the form of scores, cluster codes or algorithms, to be used for highly targeted selection criterion.

Through these processes, we have invested a lot of time and money into organizing, analyzing and creating information about our customers. With the knowledge gleaned from these activities, we are now in a position to get a return on our investment. This is



accomplished by using the knowledge to develop intelligent, targeted and relevant communications for our customers. This sophisticated customization is what generates a 'lift' in our results over what could

“This sophisticated customization is what generates a ‘lift’ in our results over what could be generated from more traditional mass marketing programs.”

be generated from more traditional mass marketing programs. It is also what allows us to develop a relationship with our customers, the cornerstone of CRM. Today, these customized communications are developed across many channels: direct mail, e-mail, telemarketing, direct response advertising and field sales.

One of the most critical aspects, and one of the most difficult, is capturing the responses to these highly customized communications. There are many techniques to do so, from key codes on business reply cards, source codes on catalogs, and tracking click through patterns, for example. Whenever

possible, it is imperative to add these responses back to the customer record to allow for analysis, reporting and then potential adjustments to our strategies.

Another technological advancement in customer marketing is the emergence of a new category of software tools called Campaign Management. Sophisticated analytics generate hundreds or even thousands of variation treatments in campaigns. These treatments are produced using state of the art digital presses, which allow 100% digital customization, on the fly, using no pre-printed graphics. No longer can we manage these widely varied treatments and cells in a manual fashion using Excel spreadsheets. These are very sophisticated tools that utilize 'tree logic' to manage the virtually unlimited number of 'branches,' each of which represents a unique treatment in a campaign. They also automate most of the campaign management process.

Prospect Relationship Marketing (PRM)

At Rapp Collins, we have developed the concept of Prospect Relationship Marketing (PRM), which extends the techniques and technologies we have developed for CRM to acquisition marketing. It begins with establishing a 'Prospect' database that is used as a surrogate to our customer database.

With this demographically selected Prospect database, campaigns similar to those developed for customers can now be created. Targeting is based on initial knowledge, drawn intuitively from demographics. Or, we can apply analytics by leveraging our customer database, for example, building a clone model of our best customers using common demographics and then extending it to the Prospect database.

While the Prospect database is separate and distinct from the customer database, in reality, they can co-exist together in the same database, if so desired. This allows us to leverage the large investment we have made in CRM tools, analytics and technologies for our Prospect acquisition activities. For example, the campaign management tool should be used to plan, design, implement, track, analyze and report on our Prospect campaigns, in a similar fashion to our customer campaigns.

Compared to historical list acquisition campaigns, Prospect Relationship Marketing not only results in a dramatic lift in acquiring new Customers, but we are also spreading our investment in CRM infrastructure across prospecting activities to further increase the return on investment. While these tools are very efficient at managing today's sophistication, they are also very expensive. Only companies at the cutting edge of CRM can justify investment in these tools.

Customer Strategy in a Growing Economy

Don Peppers and Martha Rogers, Ph.D.,
Founding Partners, Peppers & Rogers Group



It's an unfortunate business reality that the past is measured in data and the future is measured in faith. Businesses have most often reported performance around relatively short-term results by quarters and years. But the most relevant measurement for business performance may be the business cycle. According to the U.S. National Bureau of Economic Research, the economy has been recovering for more than two years. Whether or not your business is improving depends on more than just an academic analysis, but the general consensus is that a new economic landscape is taking shape.



Peppers & Rogers Group
a Carlson Marketing Group company

In the past, this landscape centered around short-term profit, earnings at all costs and product development. This new environment will include those features but it will be centered around customers. Decisions at all levels of a company need to maintain a more customer-focused conscience in this next, more dynamic, business cycle. In the midst of this economic upturn, customer strategy is more relevant than ever.

Not your normal upturn

The collective sigh of relief is audible, but the realization that this upturn is a unique animal will soon set in. Returning to 'business as usual' is not an option. Familiar strategies like purchasing other companies, customer acquisition to drive market share and profitability via cost cutting must also be evaluated through a customer lens.

What do we mean by a 'customer lens?' It means seeing your business the way your customers see it, and then putting the customer at the center of your strategy. It means evaluating your upturn initiatives based on three customer-focused criteria:

- Does the initiative help to uncover deeper insight into the needs of customers?
- Will it meet these customer needs?
- Will it grow the profitability and value of this, your most important asset – your customer base?

Two different but linked developments are at work here, and will mean that this recovery is likely to be somewhat different from previous ones. The first development is technology. Specifically, innovations in data warehousing, analytics, sales force automation,

campaign management, digital collateral management and technology-enabled customer service have changed the rules of the game quite dramatically.

Today's technology makes it possible to provide individual customers with

“Today's technology makes it possible to provide individual customers with increasing levels of value at lower transaction cost than ever before, and customers will reserve their business for companies that get this right.”

increasing levels of value at a lower transaction cost than ever before, and customers will reserve their business for companies that get this right.

During the long, dark winter, companies used these technologies to suck costs out of their operations. But during the upturn, companies will be tested to see if they can refocus these technologies on improved customer service and customized treatment. Companies that don't keep up will falter, even though their costs might be lower.

The second development is customer attitudes, which have changed over the last few years. Consumers around the world have now had a taste of top-flight treatment. Every time a consumer receives a world-class customer experience, her expectations go up for every other company she deals with. So even if a business model was successful in the past, it will become less attractive to consumers as they demand more.

Seize the day

When viewing your company through a customer lens before making managerial decisions, the decisions themselves – i.e., the initiatives your company takes – will almost certainly change. Furthermore, a valuable resource emerges during a growth period that isn't affordable in a downturn: time. Businesses today are no longer in a survival mode, standing on the scaffold afraid to take the time necessary to plan for a future that might not come at all. The added resource of time allows you the advantage of rolling out initiatives that increase customer profitability in the long term.

Take the case of two telecom competitors. Company A takes a typical upturn tack. It's looking to be 'first to market' with new products and will measure success by how many new customers it acquires, the response rates to its new campaign and total sales.

Company B, by contrast, assesses the same initiative according to its impact on long-term customer profitability, measurable today using new technologies now available. So company B balances the benefits of being 'first to market' with a given offering against the longer-term benefits of being 'best-in-market' at serving customers needs.

Company B asks important strategic questions up front, such as, 'What will the offering cost on a customer-by-customer basis? Are my customer services aligned not just to cut the costs of a quick product rollout, but also to provide real convenience and value to customers? Is the product designed in a way that allows my existing valuable and growable customers to supplement easily the services they already have?'

Company B's customer-driven decision-making will impact other initiatives across the enterprise. Technology investments can be tied to business cases that take into account whether the solution enables customer interactions that are aligned with individual value and needs of each customer. Customer-facing processes can be re-tooled according to whether or not they allow differentiated treatment.

By peering through the customer lens, company B will be able to leverage

the upturn in a more competitively advantageous way. In a growth economy, everyone's boat is rising, so the real 'success test' is whether you're growing faster than the competition. The customer lens is the path to getting there.

"It's typical to talk strategy about achieving financials," says Roy Barnes, senior vice president of Customer Strategy at Marriott Vacation Club International. "But consistent focus and application of what you want to do for the customer is the key. If that becomes your strategic guidepost, you can properly assess your capabilities, processes and culture, and your financials will inevitably fall into place."

Reap what you sow

In a downturn, customers are the assets that help companies survive; and in an upturn, customers are the most direct route to triumph. If you are a customer-focused business, you are one step ahead of the game. The question now is whether you can improve your situation during these coming good times, so that when the next winter hits, you'll survive that one too.

The Reality of Real-time Targeted Marketing

By Kamar Aulakh, President and CEO, and Susan Friedman, Senior Vice President of Marketing, Quark



The pieces are finally falling into place for the print market to take advantage of the same technologies that make Web marketing so timely and effective. Quark® and Hewlett-Packard (HP) are collaborating to create a new digital-publishing model and bring Real-time Targeted Marketing (RTTM) from the lab to the marketplace. The market has experimented with on-demand and variable data-printing techniques for years, but until recently the right combination of databases, standards, and digital asset management systems weren't in place to enable Real-time print publishing.



Gone are the days of producing hundreds of thousands of generic catalogs and brochures that sit on the shelf and become obsolete within days of printing. New generations of consumers want increasingly personalized information at their fingertips 24 hours a day, 7 days a week. With Real-time Targeted Marketing, your organization can import up-to-date information from corporate databases and place that information into printed communications targeted at specific demographics or customers – in real time.

Finally, instead of printing and distributing, you'll be able to distribute and print. your organization will be able to keep its data fresh and its marketing communications digital

until the customer asks for it. In fact, everyone will be able to produce targeted, customized printed material on demand for a specific customer.

The key is in gathering the right data and utilizing digital publishing to deliver the information your customers want when they want it. Real-time Targeted Marketing solutions help you take advantage of this transformation of business communication to more effectively market your company and products.

A Collateral-on-Demand Solution

So, how does a Real-time Targeted Marketing process work? The following marketing collateral scenario is but one example of the power of this approach.

A collateral-on-demand system helps organizations manage their marketing collateral on a 'just-in-time' basis to produce smaller quantities of collateral with custom messaging during tight production schedules.

With such a workflow, any user with Web access can tap into the system from anywhere in the world to build, edit, and review collateral without loading special software or fonts on his or her local system. The system not only encompasses the production and review cycles, but it also includes sophisticated technologies for customization and address verification.



Because users' log-on levels tightly govern their access rights, an individual's ability to modify an element is limited to the capabilities you establish for them. Certain users might have review and comment-only access, and a manager might have the ability to edit and create elements.

“...any user with Web access can tap into the system from anywhere in the world to build, edit, and review collateral...”

The system's workflow might look like this one, depending on the access rights and routing structure you establish within your organization:

Using a Web browser to log on to the marketing collateral portal, which is based on Quark Dynamic Document Server™, a manager accesses an existing document or a master QuarkXPress® template.

The necessary elements (such as images and blocks of text) are placed in the template and other customizations are performed as required. If no existing document is available, the manager can use a 'white board' feature to mock up the new template from existing, approved content in the system.

An electronic job ticket is created, which automatically routes the document to the specified individuals and departments for approvals. As the appropriate departments review the documents, the system automatically records changes and comments.

If necessary, managers, reviewers, and designers can engage in an online collaborative chat to clarify issues with the content or design.

Once the document design and content has been approved, the system can automatically submit the document to an HP Indigo digital press either in PDF format or through capabilities in the QuarkXClusive XTensions® software.

Upon completion, the document's final elements are automatically converted to XML and stored in Quark Content Manager for repurposing in other print or Web documents or for e-mail, Web, or wireless distribution.

Creating New Revenue Streams

The possibilities for employing Real-time Targeted Marketing within an organization are endless. For example, a travel agency produces customized catalogs and brochures for each client based on his or her travel patterns and destinations. The agency is able to track the traveler's itinerary and can place ads for specific products and services

along the route as well as for their destination. The agency is not only offering the information that its customers want to get, but it is also providing new sources of revenue and the targeted advertising that its partners want to deliver.

Cierant Corporation provides a more detailed look at how Real-time Targeted Marketing works. As a developer of software applications that give advertising and marketing agencies the tools to compete in emerging interactive marketing and channel-based sales markets, Cierant's clients range from some of the world's largest and most prestigious advertising and promotions companies to small local and regional marketing communications shops.

When Cierant wanted to augment its services with a tool for on-demand publishing, the company selected Quark's Dynamic Document Server. They used the technology to build eCommUNIQUE Marcom Center, a dynamic Web-based page-editing tool for document customization and localization.

With Marcom Center, Cierant's clients can let their customers and channel partners personalize and localize marketing materials or collateral through a convenient Web browser. Depending on their access rights, users can retrieve collateral, make the

appropriate changes to QuarkXPress pages, and then distribute the documents without using publishing software, the required fonts, or graphics on their local machines.

Cierant's clients can control the flexibility of their materials, which means they can ensure that all documents maintain their corporate brand identity and message. And because the documents are created on a local level, clients save time and see reduced costs of distribution and content creation.

"Our customers and their customers are demanding more for less," said Jim Cioban, president and CEO of Cierant, adding that Real-time Targeted Marketing technology gives his company the means to pass along to its customers a product with a demonstrable return on investment. This gives Cierant a strong position among its competitors and opens new streams of revenue not only to Cierant, but also to its clients.

A Digital Future

Real-time targeting marketing's abilities to streamline the creation and production of just-in-time, all digital, personalized communications can enhance every organization's ability to maintain its brand identity and acquire and retain customers at a lower cost.

HPs Point of View

It's time to demand more from your marketing. Business communication is changing, and companies that understand these changes are better equipped to reach out and touch customers, employees, shareholders, and partners. They're also in a better position to leap ahead of the competition.

The Internet has opened an information floodgate, transforming the way organizations move data and giving

them achievable. By combining Web-based technologies and digital printing, digital publishing can reduce marketing communication costs, maintain brand integrity, help businesses acquire new customers, and increase loyalty.

Delivering highly targeted, customized communications on demand – Real-time Targeted Marketing – is key to improving marketing ROI. That's where HP plays a role. Digital publishing solutions enable Real-time Targeted Marketing and your ability to cost effectively create, print on demand, and distribute collateral such as brochures, direct mail and point of sale materials that are customized to each member of your audience.

Real-time Targeted Marketing works because customers respond to messages that are relevant to them. Its value, however, extends beyond response rates. Real-time Targeted Marketing helps you demand more from your marketing – more customers and greater loyalty at a lower cost.

Visit www.hp.com/go/realtime-targetedmarketing to learn more.

“Real-time Targeted Marketing works because customers respond to messages that are relevant to them.”

consumers access to an unprecedented amount of information. Technology has made customers more demanding and less tolerant of irrelevant messages.

In addition, customer relationship management (CRM) systems have given organizations the ability to gather an increased quantity and quality of customer information. Databases filled with detailed information on interests, habits, and buying patterns make it possible to reach target audiences with information that applies only to them.

Customer demands drive marketing requirements and technology makes

change + hp

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