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Papers

Getting to the bottom of Pandora's Box

Three ways data-driven marketing can go off the rails—And three ways taking the consumer perspective can get it back on track

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Abstract

This paper proposes that the consumer perspective has been overlooked in implementing Customer Relationship Marketing (CRM). Examples are given of how firms have ignored the consumer side of the CRM promise, misused customer data and failed to recognize and act upon the strategic implications of CRM. Correcting this is critical as firms move forward with data-driven marketing, in the light of the movement towards consumer empowerment. The paper explains how companies can use customer data to fulfil the neglected customer service promise and lighten the burden on consumers caused by excess marketing pressure while increasing profits.

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Opening Pandora's Box

Those of us who pioneered data-driven marketing and introduced Customer Relationship Management (CRM) in the 1990s unwittingly opened Pandora's Box. We were looking for 'golden nuggets' and marketing opportunities in the data. However, at the same time we let out the temptation for firms to submerge consumers with direct messages, many of which are irrelevant, time-consuming and irritating, whereas others can be so disturbingly pertinent that they can overshoot the mark and be considered intrusive. With the advent of additional web, mobile and social marketing channels, the problem has increased to the point where some consumers have become exasperated and legislators are pushing through stringent data protection regulations, which may even put an end to direct marketing as we know it. If practice does not change, consumers

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may even take control of data into their own hands and remove it from a company altogether.

This has overshadowed the core message of data-driven marketing — that is, that companies should use customer data for finding opportunities and delivering messages that are relevant to the consumer and are of mutual benefit. Consumers benefit from being made aware of product offerings that will appeal and be useful to them. Another important benefit is that the company learns enough about consumers to understand individual needs and provide a superior level of service. The resulting mutual trust leads to a profitable relationship for both parties — better service for the consumer and increased sales, loyalty and customer lifetime value for the firm. These messages were focal points of the 1990s' database evangelists,[1–4] but they have increasingly been ignored.

The unheard consumer side of the CRM promise

Twenty years later, firms are still not using data and technology to explore the consumer side of the relationship. Companies are not taking the customer point of view — they are intent on giving consumers what they think they need and not what they really want. The data and tools for understanding the individual consumer are available, but they are not being used to their full potential. Companies overlook what consumers want and especially choose to ignore what they do not want. This is largely due to fear of losing money if the customer 'has it his way' and partly due to management's fear of losing control — marketing managers believe they know better than consumers what they should want. However, successful business is about giving customers what they want and making money out of it. The potential profits are worth taking the customer's point of view more seriously.

Three ways that data-driven marketing can go off the rails

Failing to keep the consumer promise

Consumers leave behavioural tracks and volunteer personal information, either willingly or unknowingly, in the expectation of receiving a number of benefits that they do not always obtain. Here are a few illustrations of benefits that are not always delivered:

Relevant product offerings in the right place via the right channel at the right time. Probably the most widely known benefit of data-driven marketing is automation; yet, there is a great temptation to design a programme, launch it, then forget it, without thinking about the varying contexts in which these messages are received or taking into account that the customer's needs change over time. E-merchants automatically recommend to parents new releases of video games for teenagers long after the kids have left home. A Mother's Day offer can be upsetting if the recipient's mother is deceased. A pop-up video of lingerie selections on the home page may be pertinent if the consumer had recently been shopping for these items at home, but can be embarrassing at work.

Loyalty incentives that motivate customers rather than staff. A retailer replaced the incentive for its loyalty cardmembers — 15 per cent off on the day of their choice (figures have been changed) — by a gift, chosen by management, to be given at the checkout. The marketing managers thought this to be a better idea than the discount, as the checkout hostesses liked being able to give something in person to the customers — it made the staff feel good. They also believed it would cost less than the 15 per cent discount. After a few months, the retailer reverted to the discount as the loss in sales was impacting store managers' bonuses. In fact, they actually increased the discount for their best customers.

Where it went wrong — 1

The retailer had looked at the data before making the decision to change the incentive. However, they did not draw the right conclusions. The retailer had decided that the customers were getting too much of a rebate on their chosen day; the incentive was too customer-centric and did not involve enough positive interaction with the store staff. The data showed that customers steadily built up their basket value before their chosen day to earn enough points to benefit from the discount. On the specified day, they spent considerably more than average — the more they spent, the more they would save as the 15 per cent discount was not limited. The data also showed that, after the discount day, the average basket did not decrease below the pre-discount day amount. Customers were getting what they wanted and the retailer was making money out of it. When the retailer replaced the discount with an arbitrary gift, this pattern ceased. Customers no longer built up their purchases to earn points as they were not motivated. They received the gift after they had already filled their basket and it did not affect their next purchase.

Using data in the customer's best interests, not just those of the firm. Utility companies are keen for customers to go paperless with their bills. The firms' motivation is mainly because it saves them money rather than because it preserves the planet. However, small businesses need hard copy invoices for their accounts and archives — printing them out takes hours. To increase electronic invoicing, utility companies should provide facilities to help the small businesses integrate bills into their accounts and provide archiving beyond the insufficient 12-month online storage period. Card operators, such as American Express, do this with corporate travel and expense statements.

Telecom operators regularly call customers to adjust their tariffs based on their consumption data — usually in the operator's favour, as the most favourable offers are reserved for new customers. Until there is a revolution, such as when Free entered the French mobile phone market and severely cut prices in January 2012, tariff adjustments are usually upwards rather than downwards in price. Only when faced with a competitive offer and massive loss of customers did the other French operators align their services between new and existing customers, giving the latter the benefit of the newest, most favourable offers. Customers could expect firms to use their data for more than mere price adjustments — for example, for offering unlimited overseas calls to family members, or special deals on mobile internet access in countries that travellers visit. Instead, roaming packages are designed to best suit the deals the operator has made with partner organizations.

Special treatment and recognition that makes customers grateful, rather than managers. One of the principles of CRM is to use customer data to identify and reward the best customers by giving them special recognition and treatment. However, the treatment given is often based on the manager's subjective appreciation of 'special'. The management of a retail chain thought it would be a good idea to invite their best customers to meet the store manager. However, customer interviews showed that some customers thought that meeting the store manager would be like being summoned by their boss. Many consumers would prefer that personal recognition simply lead to better service. For example, they would appreciate that their insurance company keep their history of calls and correspondence online for more than the standard 60 days, especially if they have an ongoing insurance claim that originated a year ago, or that previous tests of faulty equipment be recorded so that the same tests and the same processes are not repeated each time the problem occurs.

Ignoring the consumer perspective

Data-driven marketing was to have put an end to the mass marketing era. Despite Seth Godin's writings on permission marketing,[5] many firms are still essentially in push, mass marketing mode. As the number of channels increases, the effect is multiplying. Instead of tailoring the channels used to the consumer's needs and circumstances, additional channels are simply multiplying the volume of messages. Consumers use different channels for different reasons and in different circumstances. For example, the same customer may prefer to use the telephone to contact the company to resolve a technical problem but is not amenable to receiving sales calls by phone.

An analysis of consumer correspondence and the company's response[6] showed that if the consumer asked for a written response but received a telephone call, he was more likely to leave. Godfrey *et al.*[7] showed that the cumulative volume of marketing messages through different channels led to a saturated response curve but that taking into account a customer's preferred channel increased the overall response-to-message ratio.

Managers are especially tempted to overload the consumer with digital marketing because it is 'cheap'. They are not motivated to reduce exposure through targeting because they know that massive messaging volume will always produce more overall response volume. This may be true at a particular moment. However, over a period of time, consumer perception of high direct marketing pressure is damaging.[8] It reduces advertising reach as consumers use strategies to avoid being submerged with irrelevant incoming messages.

On first sight, the most damaging consumer avoidance strategy appears to be complaining to the Internet Service Providor (ISP) — this can cause blacklisting, which affects the delivery of future campaigns. On the other hand, less conspicuous avoidance strategies, such as unsubscribing, local spam filtering or using separate e-mail addresses for online purchases and receiving commercial offers, lead to reduced response and revenues. Such consumers are no longer available to receive further messages from the firm. As the total contactable list decreases, so does the overall response volume, even under mass mailing conditions.

Moreover, research has shown[8] that at moderate frequency levels perceived pressure is due to consumers having to waste effort on irrelevant messages rather than due to volume. Perceived pressure can create negative attitudes towards the channel and towards the firm — exactly the opposite result to the goal of advertising.

The timing of digital messages is another aspect of campaign management that does not sufficiently take the recipient's point of view. Consumers like to receive and use offers when it suits them, not when it suits the firm. A postal message can be set aside and used later — for example, 57 per cent of e-mail advertisements that the recipient finds interesting are also kept for later use.[9] Instead of sending digital messages when the firm thinks they have the best overall chance of being opened by the largest numbers of individuals (often Tuesday afternoon), firms could analyse the open patterns of digital messages and infer when it most interests the individual consumer to receive them.

Failure to give CRM enough attention in the boardroom

The data-driven marketing revolution was to bring about the customer-centric organization. Putting the consumer at the centre is a long-term corporate engagement, simply because without the customer the commercial firm cannot exist. However, as things stand, the customer has a deeper knowledge of his relationship with the firm than the firm does about him. Marketing managers are not in their jobs long enough to look far ahead and the firm's management is usually driven by this year's profits. However, the customer will still be there in 5 years' time — unless he is driven away.

More consideration should be given to the meaning and implications of customer lifetime value. A lifetime relationship means investment in the long term, both from the consumer and from the company's standpoint. The quality of the consumer-to-brand relationship is derived from multiple experiences over a period of time, which can extend to a number of years. Yet, there is a great temptation to use data purely to drive instantaneous customer interactions, such as trigger campaigns and real-time, web behaviour-based actions, which are isolated and not set in any medium-term perspective designed to build the relationship. Confidence builds over time, as does a profitable relationship. Inherent in this notion of long term is a strategic angle — data-driven marketing has great strategic potential that is not being exploited.

Strategy is a matter for the boardroom. Only the executive committees, with shareholder backing, can mobilize the resources to invest in the customer relationship. They are also ultimately responsible for the governance and ethics of the customer relationship.

CEOs should not leave CRM to operational management

Below are a few of the reasons why board members should not dismiss data-driven CRM as merely an operational issue:

Customer relationship strategy requires higher-level thinking and investment than a digital action plan. Managers can be overwhelmed by the sheer number and technical complexities of the digital methods that they can potentially deploy and by the accelerating rate at which new digital media becomes available. They like the idea of using an external partner with a 'strategic vision' that has been successfully applied elsewhere and who is capable of rolling it out in their own business context. However, strategic planning is not limited to applying the same digital recipe to any number of (often competing) brands. It requires careful consideration of fundamentals, such as the vocation and core message of the brand. It requires thinking about the underlying concepts such as 'Brand Love'[10] and 'Relationship Quality',[11] which drive the consumer relationship and how they apply to the firm. Data-driven CRM strategy involves benchmarking competition, identifying existing and potential customer segments, evaluating alternatives and then taking a proactive decision to invest in new market segments. Operational roll-out is the last stage in this process, not the first. CRM strategy is corporate strategy and should be decided at the corporate level. Data can be used in this process in identifying segments, evaluating alternative business plans, estimating return on investment and, finally, in carrying out the selected action plan.

Tapping the power of data requires organizational changes beyond the scope of operational managers. Managers wear organizational blinkers when they study their data. This causes them to overlook or choose to ignore strategic implications because they do not have the power to change the organization. The data shows the differences, but it is not always actionable because it entails reorganization of the company, perhaps even creating a separate division or sales channel.

Where it went wrong — 2

A firm regularly analysed its recruitment data. The analysis showed that over two-thirds of new contracts in the small business division were initiated among micro-businesses with no employees (figures have been changed). This result was deemed 'normal' as it was proportional to the number of micro-businesses in the small business market. However, management did not consider whether the needs of these independent workers mainly working from home were any different from those of small businesses with several employees working in office premises. Although the data showed these differences, they were not taken into account — all of these customers were offered the same products through the same small business service outlets and given the same marketing treatment. In fact, the needs of independent workers were closer to those of consumers than to those of other small businesses. However, consumer marketing was in a different division. Aggregating segments in this way may make sense from the firm's organizational standpoint, but it does not make any more sense to the customer than aggregating Europe with Middle East and Africa.

Aside from losing sight of customers in over-aggregated segments, company organization can fragment the customer due to different departmental views. Clicks-and-mortar retail organizations are particularly prone to such problems. Often, the e-commerce side of the organization has been created as a separate entity from the traditional store management side. This creates internal problems as both the 'click' and the 'mortar' marketing departments battle for control. However, it also affects the customer relationship. From the customer standpoint, separate departments can lead to an overload of direct and digital pressure if the overall volume of multi-channel advertising from the different divisions is not managed as the single source the customer sees. It can lead to frustration on the part of the customer if his history or even his identity is not recognized seamlessly by both divisions. It can also lead to lost sales opportunities if the customer's entire profile is not taken into account and the full potential of both online and physical sales channels are not used in meeting his needs. Even when the full '360° picture' is available, organizational barriers can impede the delivery of an optimal customer experience.

Where it went wrong — 3

A sporting goods store (sector has been changed) merged its online and retail store customer data. Analysis showed that multi-channel customers produced the most revenue overall and within channels. Multi-channel customers made more frequent visits to the retail stores than did retail-only customers. They also made more frequent online visits than did online-only customers. Despite this knowledge, retail store management and sales staff still considered the online division as competition and did not make any effort to encourage store customers to go online — even when the product they were looking for was available for next-day delivery online but was out of stock in the store.

Administrators are responsible for ethical use of customer data. Marketing data can in fact be harmful to the consumer if it is misused. In 1994, Micheaux[4] wrote that sending out a mailing was probably the most dangerous thing that could be done with a marketing database. Actually it is not. If personal data is misused, it can create a considerable amount of damage. For example, customer confidence could be undermined if the data collection is considered intrusive. If data collection is not carried out in a loyal and transparent way with regard to the consumer, it can lead to prosecution of the firm.

Where it went wrong — 4

A bank collected addresses on cheques that its customers paid in so that they could prospect a competitor bank's clientele. They were reprimanded by the French data protection institution CNIL and taken to court by the competitor.[12]

Marketing data can even put the customer at risk. For example, if data from a holiday firm recording when consumers are away from home gets into dishonest hands, people can be burgled. Or it can be embarrassing — or even compromising — if information about items someone has purchased is communicated to a spouse or to other members of the family.

Where it went wrong — 5

US retailer Target derived a statistical model to predict when their customers were pregnant so that it could increase the direct and digital marketing pressure and personalize messages even before the baby arrived.[13] *When a customer complained about his teenage daughter receiving coupons for cribs and baby clothes, the mailings were stopped. The teenage daughter did turn out to be expecting. According* *to the press report, Target continued using the model, but in a way less obvious to the customer. Although Target's management held that they were not infringing upon any US data privacy legislation, it is questionable whether this type of practice is in customers' best interests.*

Where it went wrong — 6

An Asian telecom company called on a service bureau to develop a model combining historical and real-time data to detect customers with a potential to churn.[14] *According to a blogger present at the conference, the model included detecting when a customer browsed a competitor's website*[15]

In both of the above cases, the damage to the firm's image was done when predictive models were used blatantly. However, even if the models are used discreetly, is it acceptable to the consumer that firms derive, store and take commercial advantage of information about events that he would rather keep private or maybe not even anticipate himself?

Collection and use of data is a matter of trust from the consumer who provides the data in the expectation of better service and a better deal from the firm. The firm aims to use the data to increase customer loyalty. However, if data collection and its use are not appropriate to the customer, how can the firm expect the customer to be loyal to it? Administrators and CEOs need to be aware of how customer data is being used and have the opportunity to prevent any methods that are inappropriate, over-intrusive or which could be harmful to the customer.

What is at risk?

If consumer data continues to be used in the best interests of the firm and its management, rather than to the mutual benefit of the company and its customers, then consumers may well take matters into their own hands. If they do so, companies will be at risk of losing control of customer relationships with resulting lost business opportunities.

Consumer empowerment brings data revolution

The next stage of the data revolution now facing marketers is what may happen if and when the consumer access to data becomes consumer control of the data. Consumer empowerment is implicit in the European Commission's draft Regulation published on 25 January 2012.[16] If the regulation comes into effect, consumers will control commercial use of their data through prior consent and will have 'the right to demand that an organization transfer any or all information held about them to a third-party organization in a format that the individual determines'.[16] Over and above the intrinsic principle of transparency in previous legislation, the current move is towards portability of the data back into the consumer's hands.

Private and government actors in the open source and open data movements have been quick to seize the opportunities that consumer data empowerment can deliver. Organizations have sprung up offering to help consumers in accessing and using the data that have been generated by their behaviour and profiles. Such assistance can take two directions: either firms can provide applications to help consumers use their data, which remains on the company's database, or external providers can offer services to consumers who transfer their data onto a third-party database. The kinds of services that can be offered for different uses by consumers are still in embryonic stages of definition, and programmes such as Midata in the UK[17] or MesInfos in France[18] are still examining the hypotheses.

Regardless of the outcome, it is clear that there is a potential risk that consumers who are not satisfied that their data is being used in their best interests could deny firms commercial access to it and take it elsewhere. Considering consumer data empowerment in the perspective of unstructured, Big Data technology[19,20] and the increasing use of real-time data analysis for marketing, it is easy to imagine a future where the customer would hold the history of the relationship and the firm would only know and be able to act on the real-time transactional data, on the fly, as the consumer enters into contact with the firm. This would severely limit the firm's ability to make inferences from the data leading to commercial offers, unless the consumer chooses to give access to the full history of the relationship and allows the firm to combine his personal profile with transactional data for the mutual benefit of both parties. In the light of this scenario, taking the consumer perspective and giving customers what they want out of data-driven marketing is no longer an option — it becomes a necessity if companies are to enter into the new era not only unscathed but also enriched.

Three ways the consumer perspective can help data-driven marketing fulfil its promise

Gauge perceived direct marketing pressure and use it for campaign management

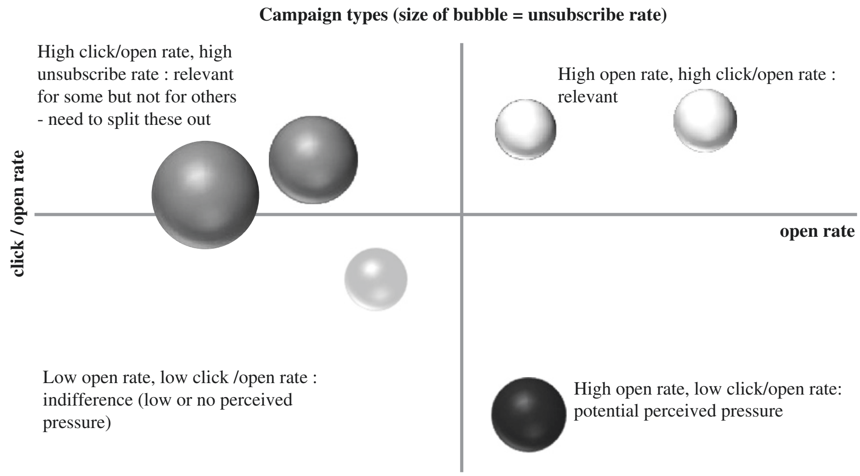
Limiting direct and digital marketing frequency is not sufficient or even appropriate if the aim is to relieve the consumer of an overload of direct messages. Research shows that perceived pressure[21] arises through receiving irrelevant messages and not simply through volume.[8] Firms are beginning to record the number of direct messages a consumer receives over a given period; however, they also need to measure their relevance in order to be able to gauge the perceived pressure building up on the consumer side. By measuring volume and relevance, firms can use various tactics to lighten the burden for the consumer.

The data needed to estimate the potential relevance of each message to the recipient is already stored in most marketing databases but is not yet being used for campaign management. By taking into account the type of campaign (Box 1) and combining it with the individual campaign data and the propensity data used in targeting the campaigns, it is possible to create an indicator for estimating how each new message is likely to be received by the customer.

Getting it right 1

The principle is to automatically compute a message relevance score from existing data sources for each message that the individual would potentially receive. The indicator can be stored and used in rule-based

Box 1: Digital campaign typology — a component of an individual message relevance score



Some campaign types may create more perceived pressure compared with others. A study of e-mail advertising[8] shows that perceived pressure builds up and has negative consequences for the advertiser where the recipient has to invest unrewarded effort into discovering the content of a message, which does not prove to be relevant. This translates into campaigns with high open rates, but with low click/open rates on the commercial link — many people open the campaign e-mails but only few find anything of interest. Such campaigns cause high unsubscribe rates. The research also confirms that people click on a commercial link when they find the content of an e-mail advertisement relevant. Even when perceived relevance is not known, plotting existing campaigns on a matrix of open rate versus click/open rate, as illustrated in the above figure, can help identify types of campaigns that potentially cause perceived pressure.

A firm has plotted its campaigns on the matrix shown above. Each bubble represents a type of campaign that the marketing team has identified (trigger campaigns, promotional campaigns, seasonal campaigns, national versus local …). The horizontal axis represents the average open rate obtained by that type of campaign, the vertical axis represents the average click/open rate and the bubble size is proportional to the average unsubscribe rate. The axes have been drawn to cross at the overall average open and click/open rates.

Campaigns in the upper right-hand segment generate high open rates, high click-to-open rates and low unsubscribe rates. These campaigns are most likely perceived as relevant, creating little or no perceived pressure. Trigger campaigns often fall into this category. Campaigns in the bottom right-hand segment have relatively high open rates and much lower click-to-open rates. These could be generating perceived pressure and should be sent out with caution. Fortunately for this firm, there are no campaigns in the far bottom right-hand corner, which is where the most damage would be. Campaigns in the bottom left-hand segment have low open and click-to-open rates with low unsubscribe rates. These messages are likely to leave recipients in a state of indifference.

Campaigns in the upper left-hand corner show a mitigated result: they have high click/open rates, which shows that recipients are interested, despite the relatively low open rates. However, the same campaigns generate relatively high unsubscribe rates (indicated by large bubbles). This can be explained by considering that some recipients found the campaigns pertinent and clicked, while others were irritated and unsubscribed. This may be the case for some promotional advertising, which can create perceived pressure when the offer is not relevant to the receiver. These campaign types need more precise targeting — estimating the individual relevance of the messages before they are sent out and combining this information with the recipient's campaign history and channel preferences can help avoid too many messages of this type from reaching the customer.

campaign management at an individual level. The overall estimated perceived pressure gauge is derived not from the volume of messages received but from the inverted total of the aggregated message relevance scores. The perceived pressure gauge and the individual message relevance scores can be used to drive different tactics. If the message relevance score is low, a 'light' creative variant requiring minimal effort from the consumer can be used. If the recipient wants to know more, he can click and get more detailed information from a landing page. The aggregated perceived pressure gauge can also be used to manage frequency. If the next potential message is of high estimated relevance, it would go out even if the consumer's pressure level is high. However, if the next candidate message is of low-to-medium estimated relevance, the system can apply a limit of *a maximum number of messages of that campaign type in a given period. Message relevance indicators and the perceived pressure gauge can be periodically verified by customer survey measures. Moreover, agencies should be remunerated not merely on the basis of campaign response but also for keeping the perceived pressure at a low level.*

By using relevance to drive execution format and frequency levels, campaign managers can expect to improve return on investment over a period of time since the consumers will remain available to receive and respond to a series of messages. The consumer's point of view is taken into consideration by removing messages in which he is not immediately interested so that he does not receive an overload of non-relevant messages while remaining open to receiving further relevant ones.

Give more reign to the consumer

Consumers may not always know what they want — many are eager to receive direct marketing because it keeps them informed about new products and services — [22] but they do know what they do not want. A consumer does not always want a sample of a product he already buys or of a brand he never buys in a product category he uses.

Customers can react negatively to what they see as attempts to control or manipulate them by deliberately behaving in the opposite way to that which the firm intends. This state of psychological reactance is due to a fear of loss of freedom to decide for themselves.[23]

The Vendor Relationship Management (VRM) movement, initiated by Doc Searls,[24] is emerging in response to the need to give consumers more control and greater share of voice. VRM, described as 'the customer-side counterpart of CRM',[25] has goals in keeping with the principle of giving consumers control over their data and aims to 'improve the ways companies relate to customers' by providing customers with the tools to 'bear their side of the relationship burden'. Start-ups such as One Cub[26] in France are beginning to offer services to help consumers sort their incoming commercial messages or to offer their profile data to different vendors. Large corporations are yet to follow suit.

Try a little empathy

Consumers may understand the point of view of the firm better than the firm understands its customers. They can understand that firms need to make money and that direct marketing contributes to economic growth.[22] Just as company employees are also consumers, many consumers are also private company employees. It is time for firms to seriously consider how the consumer views and feels about their direct, digital and data-driven marketing efforts. Managers should put themselves in their customer's shoes and never forget that they are consumers themselves.

Getting it right — 2

Before deciding to telephone every member of a family until the household subscribes to its internet service, the manager of a telecom operator should imagine how he would feel if his spouse and children *were receiving the calls. Before making it difficult for consumers to unsubscribe to e-newsletters, the manager might remember that the only way he has found to end a flow of unwanted newsletters has been to change the e-mail address he provides to one dedicated for commercial use. If he himself has had to resort to diverting digital advertising into a dedicated address, what does he expect consumers to do? When the manager imagines putting geo-location chips in supermarket trolleys so that she can track consumers and target offers even as they pass through the store, she should imagine herself with a shopping cart that beeps every 30 seconds and think about whether she would enjoy the experience. In all of these cases, the same technology could be used to help the consumer instead. Consumers may not want geo-located, flashing shopping carts. However, if they were offered a GPS chip that would help them find their glasses or their keys they would most certainly appreciate that.*

Pending data protection regulations may be interpreted as a reflection of consumers' desires — they would like their data to be used with their permission in their best interests. They may want a trusted third party, such as a Data Protection Officer, to safeguard their privacy and ensure that information about them is collected and used appropriately and hope that the board of director's would be informed about how the firm is using their data. If the board knows what the customer considers is misuse of his/her data then, from the consumer's standpoint, that is a statement about the company's values.

Hope at the bottom of Pandora's Box

After all of the temptations had flown out of the box, Pandora — who regretted what she had done — had a last look before closing the lid and was relieved to find there remained the spirit of Hope.

Consumers embody that Hope at the bottom of the box. They are going to be at the leading edge of data-driven marketing as it moves forward. The corporate winners will be firms that understand that taking the consumer perspective, making sense of data for mutual benefit, will be profitable. Successful marketing has always been about giving customers what they want and making money out of it.

Getting it right — 3

Apple, Ikea, Zalondo (the online shoe shop that offers free delivery and return), the French Post Office, which puts staff in front of the counters to reduce waiting time, drive-through supermarkets…

Data-driven CRM players are making a start. Major French banks and telecom companies are supporting the MesInfos VRM workgroup in France; consumers can now click to know the reasons behind Amazon's automated recommendations and can even correct them.

At the bottom of Pandora's Box, there is more than hope — there is a glint of gold for those who understand that individual data can drive models, indicators and tools to help the consumer, not only the firm. In doing so, firms will discover they can give customers what they want and make money out of it.

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21. Perceived e-mail advertising pressure is defined as 'a state of irritation provoked by the impression of receiving too many email advertisements from a commercial source'.[8] The negative consequences of perceived pressure are consumer avoidance strategies and negative attitudes towards the brand, its e-mail advertising and the e-mail advertising channel in general. Here we expand perceived pressure to include other direct channels than e-mail.

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