Nutshell

UNDERSTANDING PERSONALIZED MARKETING

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From the Chairman's desk

Dear Member,

Consumers in today's day and age face an overwhelming variety and volume of products and services available to purchase. They often get frustrated when websites have content, offers, ads, and promotions that have nothing to do with them. Often, the challenge is to pick the right product that suits one's need.

Personalized marketing helps to bridge the gap between the vastness of what is available and the needs of customers for a streamlined shopping experience. Personalized marketing is essentially the implementation of a strategy by which companies deliver individualized content to recipients through data collection, analysis, and the use of automation technology.

This issue of the Nutshell attempts to understand the nuances of Personalized Marketing and showcases how it can be leveraged in the right way to maximize its effectiveness. We would love to hear back from you. Do send us your feedback to isa.sg@insocietyad.com

Regards,

Sunil Kataria
Chairman

Personalized Marketing

In this day and age, consumers face a humongous challenge of an overwhelming variety of products and services available for purchase. Personalized marketing is the implementation of a strategy by which companies deliver individualized content to recipients through data collection, analysis, and the use of automation technology. The goal of personalized marketing is to truly engage customers or prospective customers by communicating with each as an individual. By providing a customized experience, frustrations of purchase choices can be avoided. Customers can more quickly find what they are looking for and avoid wasting time scrolling through irrelevant content and product offerings.

Consumers face an overwhelming variety and volume of products and services available for purchase. A single retail website can offer thousands of different products, and few consumers have the time or are willing to make the effort to browse through everything retailers have to offer. At the same time, customers expect ease and convenience in their shopping experience. In a recent survey, 74% of consumers said they get frustrated when websites have content, offers, ads, and promotions that have nothing to do with them. Many even expressed that they would leave a site if the marketing on the site was the opposite of their tastes, such as prompts to donate to a political party they disliked, or ads for a dating service when the visitor to the site was married. In addition, the top two reasons customers unsubscribe from marketing emailing lists are 1) they receive too many

The goal of personalized marketing is to truly engage customers or prospective customers by communicating with each as an individual.

emails and 2) the content of the emails is not relevant to them.

Personalized marketing helps to bridge the gap between the vastness of what is available and the needs of customers for streamlined shopping experience. Personalized marketing (or one-to-one marketing) can be defined in a number of ways, but at the most basic level, it can be explained as follows: *Personalized marketing is the implementation of a strategy by which companies deliver individualized content to recipients through data collection, analysis, and the use of automation technology.*

By providing a customized experience, frustrations of purchase choices can be avoided. Customers can more quickly find what they are looking for and avoid wasting time scrolling through irrelevant content and products. Consumers have come to expect this sort of user experience that caters to their interests, and companies that have created ultra-customized digital experiences include Amazon and Netflix.

Personalized marketing is a marketing strategy by which companies leverage data analysis and digital technology to deliver individualized messages and product offerings to current or prospective customers. Advancements in data collection methods, analytics, digital electronics, and digital economics, have enabled marketers to deploy more effective real-time and prolonged customer experience personalization tactics.

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Beginning in the early 1990s, web developers began tracking HTML calls that their websites were receiving from online visitors. In 2012, the Web Analytics Association (WAA) officially changed its name to the Digital Analytics Association (DAA) in order to accommodate new and developing data streams that exist in addition to the web.

Personalization marketing actually has impacts across a range of other marketing campaigns:

• **Internet marketing:** In addition to making personalized recommendations, web pages can also be designed to display other content

based on customer history; in fact, entire landing pages can be built out of this. Thus, when a customer arrives at the website, the referral source, geographical location, and purchase history can all influence what is presented on the page.

• **Direct mail and e-mail:** Greeting somebody by their first name is more engaging than "Dear customer," but direct mailings can do so much more than that. Lead data can be integrated into the mailings, so that specific products or offers are highlighted accordingly. This is markedly easier with e-mail, but reductions in variable printing costs make it possible for physical mail as well. For example, if your mailing list is generated from your customer database, then information on prior purchases can be used to suggest future ones. Database marketing activities that already generate highly targeted lists can be used to cater to specific individuals as well.

• **Business-to-business (B2B):** Before contacting agents and decision-makers in the target business, lead intelligence can be collected on the specific challenges they are facing in their position, and this can be used to frame pitches. Additionally, a search on LinkedIn can turn up mutual contacts that can be leveraged for references, or making a point of common contact.

• **Social media marketing:** This method enables you to respond to customers on

social media, answering their questions and engaging them. A personal interaction here (as opposed to automated responses) goes a long way. It may seem like a lot of effort for a single customer, but those active on social media are more likely to share with friends, thus connecting you to even more contacts.

Personalized marketing is dependent on many different types of technology for data collection viz: data classification, data analysis, data transfer, and data scalability. Technology enables marketing professionals to collect first-party data such as gender, age group, location, and income and connect them with third-party data like click-through rates of online banner ads and social media participation.

Data Management Platforms: A data management platform (DMP) is a centralized computing system for collecting, integrating and managing large sets of structured and unstructured data from disparate sources. Personalized marketing enabled by DMPs, is sold to advertisers with the goal of having consumers receive relevant, timely,

engaging, and personalized messaging and advertisements that resonate with their unique needs and wants. A growing number of DMP software options are available including Adobe Systems Audience Manager and Core Audience (Marketing Cloud) to Oracle-acquired BlueKai, Sitecore Experience Platform and X+1.

Customer Relationship Management Platforms: Customer relationship management (CRM) is used by companies to manage and analyze customer interactions and data throughout the customer lifecycle to improve business relationships with customers, assist in customer retention and drive sales growth. CRM systems are designed to compile information on customers across different channels (points of contact between the customer and the company) which could include the company's website, live chat, direct mail, marketing materials and social media. CRM systems can also give customer-facing staff detailed information on customers' personal information, purchase history, buying preferences and concerns. Most popular enterprise CRM applications are Salesforce.com, Microsoft Dynamics CRM, NetSuite, and Oracle Eloqua.

Beacon Technology: Beacon technology

personalisation tech solution uses customer information and Artificial Intelligence to deliver personalised product recommendations across digital channels to users. Brands can then send behaviour-triggered messages that reach users via the push notification and email channels.

works on Bluetooth low energy (BLE) which is used by a low frequency chip that is found in devices like mobile phones. These chips communicate with multiple Beacon devices to form a network and are used by marketers to better personalize the messaging and mobile ads based on the customer's proximity to their retail outlet.

Marketers want to know their customers and prospects on a personal level and "Personalization Technology" is a bunch of technologies strung together that allows digital interactions between brands and customers. Using Dynamic Product Messaging, a

Recent studies have shown that 78% of the consumers will engage with offers ONLY if they are personalised to their past experiences with the brand. A survey by Salesforce revealed a vast majority of customers are even willing to share their data with brands for personalized offers and recommendations in return. In a recent study by Evergage/Researchscape International they believe that personalization helps advance customer relationships.
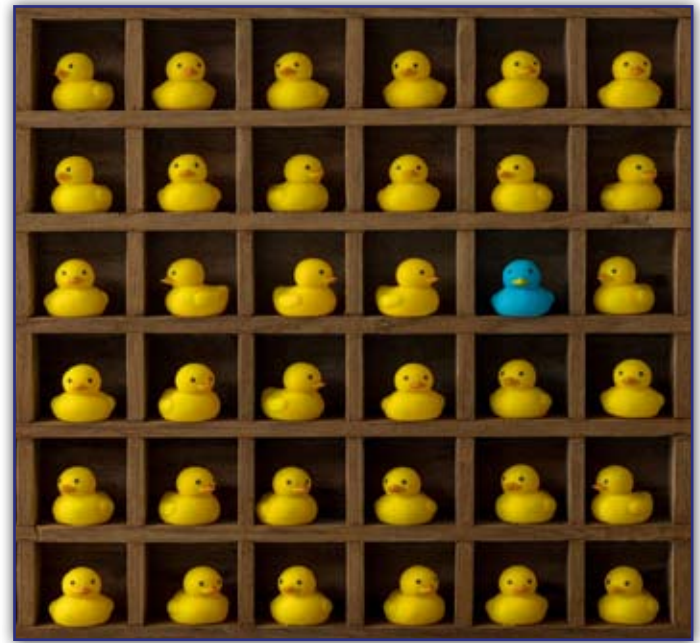
Today, we see a shift in the industry's focus from personalising with just 'User Context' and 'Click-stream data,' to personalising 'product recommendations' based on product affinity. Adding to this, is the development of consistent, personalised experience across all channels – which requires brands to integrate

data across all touchpoints and personalise communication, based on users' response to each channel.

However, not all marketers feel they're earning gold medals in the personalization Olympics. Case in point, the same report found only 12 percent of marketers are "very" or "extremely" satisfied in the level of personalization in their marketing efforts, while 38 percent are "moderately" satisfied. Why? Probably because more than half of them (55 percent) don't feel they have sufficient data and insights for effective personalization. Further, they're housing their customer data, on average, in four different systems.
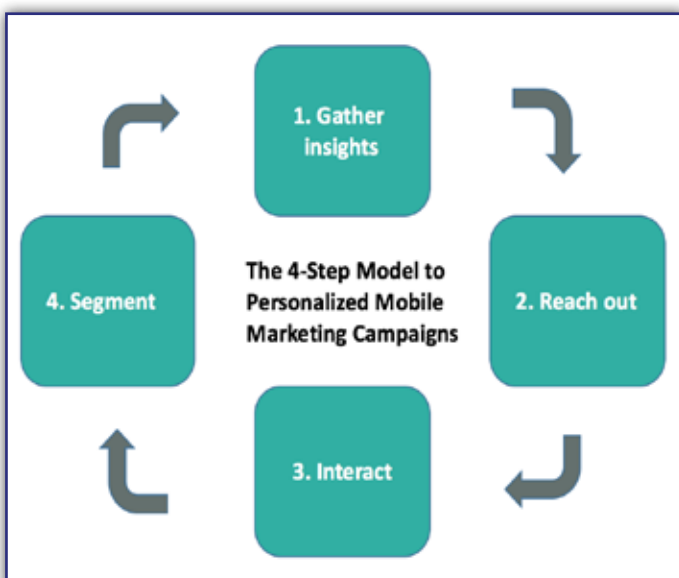
Do consumers even want personalization? Yes, but not all of them. About 50 percent of consumers in the U.S. either really or somewhat like to receive personalized messages, according to a study by 'Periscope by McKinsey'. French and British respondents in that same study were less enthusiastic about personalization, with 38 percent and 37 percent, respectively, feeling somewhat or very favourable toward them. Consumers in Germany were more skeptical, with only 29 percent having a positive feeling about personalized messaging.

Personalization's Never Been Easy

Personalization is an enticing vision for marketers. It's the core marketing message for many digital customer experience software providers. It's a vision, however, tempered by unrealistic expectations, often wrong application approaches and privacy restrictions and laws that give consumers more control over their personal data. "Personalization has been the most demo'd but least implemented function of DX (Digital Experience) platforms for over a decade," said Tom Wentworth, chief marketing officer for Rapid Miner and former CMO of Acquia, which provides personalization technology. "Marketers were sold a vision of personalization that required way too much effort from marketing teams to make it work."
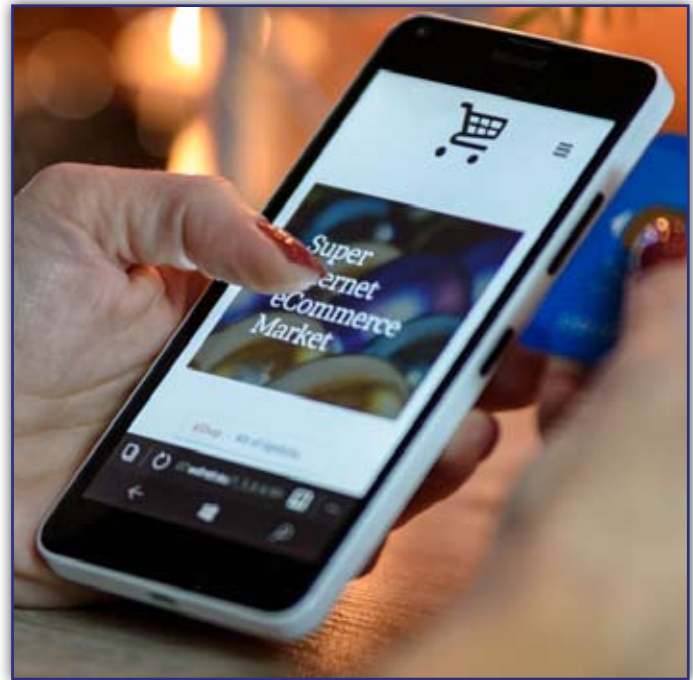

The 4-Step Model to Personalized Mobile Marketing Campaigns

1. Gather insights
2. Reach out
3. Interact
4. Segment

Wentworth found that earlier DX personalization products required marketers to create "if/then/else" style business rules to define personas. Then, they'd have to manually tag content to get it in front of the right person. "Almost no one," Wentworth said, "went through all of that effort, and personalization was rarely implemented because of it."

Today, machine learning has entered the picture, and the manual work is being eliminated. "There is still work to be done," Wentworth said, "specifically in how DX personalization products automate content creation and tagging."

Challenges of Personalized Marketing
Like all marketing strategies, there are challenges that arise when it comes to personalized marketing. Let's take a look at some of the most common hurdles:

- **Finding the Right Technology:** One of the biggest problems with personalized marketing comes from outdated technology that is not fit for the mobile era. A key element of personalization success is data

collection and automation, and with this comes the need for an intelligent algorithm. Unfortunately, many marketers struggle to find a smart personalization engine that meets their needs.
- **Time and Resources:** While the right software is needed for personalization, companies also need a devoted team. Not all companies are prepared to dedicate the time and resources toward a successful personalized marketing strategy.
- **Creating a Single Customer View:** When looking for common threads across channels, marketers are able to establish a better picture of who the customer really is by piecing together their customer data into a single unified customer profile. However, research shows that marketers have trouble linking data to individual customer profiles.
- **Implementing Smart Segmentation:** Smart segmentation across channels isn't just for show, it actually boosts performance. Unfortunately, many marketers still struggle to get past basic segmentation strategies. In fact, 85% of brands agree their segmentation strategy is based on broad segments and simple clustering.

What is Personalization at a Minimum?

A survey by Sailthru (one of the largest personalized email marketing companies) found that 75 percent of marketers believe that segmenting an audience fulfils the bare minimum requirements for personalization. It's not going to get you to the personalization holy grail. That same survey found marketers face personalization challenges – with data (23 percent) and lack of resources (42 percent).

Sailthru researchers also asked marketers what they felt a brand needed to do in order to be able to say it provided a personalized

customer experience:

- Use customer demographic or behavioural data to segment audiences and message accordingly (75 percent)
- Use customer behavioural and interest data to dynamically provide unique content or product recommendations (64 percent)
- Predict the next set of actions a customer is likely to take, and tailor experiences and content to that customer based on the prediction (33 percent)
- Use the customer's name in communications (57 percent)
- Dynamically coordinate messaging and marketing across multiple digital channels for individuals in real time (43 percent)

Segmenting, Persona-Building: Where it Went Wrong

Personalization efforts fail not only because brands leave technical capabilities on the shelf. They also fail because they take the wrong approaches toward understanding their customers and prospects, according to Brendan Witcher, vice president and principal analyst at Forrester who serves digital business strategy professionals. "What most marketers miss is that what they think they are doing right is actually wrong. Personas (a semi-

fictional representation of your ideal customer based on market research and real data about your existing customers), for example, are a horrible way of applying personalization. If I buy Yoga pants, that doesn't make me a soccer mom, and you can very easily offend me, or at the very least make me feel misunderstood, if you treat me like one," said Witcher.

Marketers need to target profiles, not personas, Witcher shared. Even marketing segmentation is a problem. Witcher finds there is nothing actually personal about comparing him to a bunch of other people. This is in line with Witcher's thinking in his recent report on personalization that stressed a move from segmentation to individualization. "The big a-ha moment some marketers have is when they realize the customer data they have — age, gender, zip code, income level, last product purchased — isn't very powerful for creating personalization, and that their problem isn't personalization delivery, but rather the lack of relevant data to do personalization that matters to the customer," said Witcher.

Segmentation, Personas Worth Effort

The main objective in building a persona is to not only fully understand the activities or hobbies your ideal customer enjoys, but to understand what makes them tick and which triggers cause them to make a buying decision.

Airto Zamorano, CEO of NumanaSEO, said that although some personalized marketing experiences "feel hollow and inauthentic," segmented marketing "seems to be very effective as you can use data to draw rational conclusions about specific demographics. This inherently feels more authentic to the consumer because it is." Marketers can also build strong personas if they learn the challenges, strengths, fears and weaknesses, he added.

Stop Trying to Be Amazon or Netflix

Unless you have the systems, data repositories and data science teams to do this kind of personalization, stop dreaming. "While DX personalization products like Acquia Lift and Adobe Target use many of the same machine learning algorithms, personalization pioneers like Amazon and Netflix have huge advantages that just can't be replicated by a
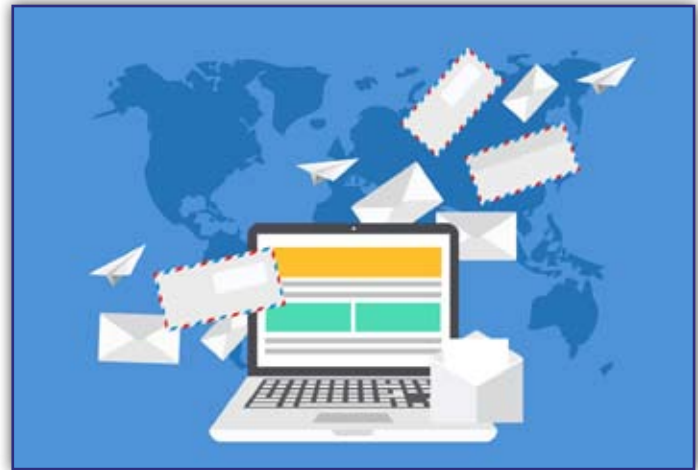
product, including an enormous amount of data and large data science teams who deploy machine learning models specific to their needs," Wentworth said.

As marketer Matthew Cyr of Clark University said, "There's a whole lot of logic you have to build in the back-end to make our system deliver the information you want to deliver to the right person at the right time. It's that sort of figuring out how does the personalization piece interact with the typical experience of being on the website. It takes some getting used to for sure."

Where Should You Start Personalizing Messages?

According to the Evergage report, most marketers (77 percent) use email for personalization efforts over other channels. Website (52 percent), mobile app (31 percent) and web application (24 percent) were next.

Where else are they personalizing? Forrester's Witcher cited the Forrester Digital Experience Delivery Online Survey that found content on the website is the No. 1 area (75 percent), followed by promotions / product offers (55 percent), product recommendations (49 percent) and reminders and alerts (44 percent).

Rachel Folz, director of digital marketing for Cerkl, said that marketers who decide to build an integrated, personalization-powered tech stack should start with their email system. "An opted-in email is one of your most valuable assets, even in a post-GDPR world," Folz said. "Seek an email system that automatically personalizes your messages to your audience interests. Use their click and open patterns to develop personas." Folz cautions that creating personas without a strong, deep data set is useless. "Your personas should be more than three categories," she said. "Try to make them into real people. Don't just name them, find them."

After email, Folz suggests leveraging Artificial Intelligence (AI), then taking personas and applying them to your social and search campaigns. "If you can move past your fear of the robots making you obsolete," Folz said, "you can build a marketing personalization stack that will make your email, social, and video strategies stronger."

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Support Your Own Strengths

A strong personalization strategy entails recognizing your own strengths. For instance, retailers are moving from segmentation to individualization and multichannel retailers - those with physical stores - have an advantage, according to Witcher. "Everyone can, and most do, offer product recommendations on site and in emails," he said, "but getting customers to buy more is what retailers want to do, not necessarily what customers want to experience."

But not all are nailing personalization efforts yet. "The biggest problem today with many retailers is confusing the act of being customer-obsessed with actually being company-obsessed," Witcher said.

The real power of personalization, he added, is when a retailer can offer individualized experiences to customers who want to buy online / pick-up in store. Those that want to communicate to their favourite store associate through the retailer's app. For example, those who want to try on the makeup virtually in a store before they actually buy it. "These," he

said, "are the personalized experiences that actually add value to a customer's life."

Data, Data, Data — Where Is It?

According to the Evergage study, 55 percent of marketers don't feel they have sufficient data and insights to drive effective personalization. Witcher suggests in his report that brands need to consolidate data from internal databases and external partners in a single repository. Siloed data remains a problem for marketers today, Witcher told CMSWire, but it's a problem that's improving. "Data living across siloed systems is still an issue for most companies," Witcher said, "but there has been a significant shift in the number of organizations who at least acknowledge that they are running at less than optimum levels because of their inability to work with data. This is a good start, but we have a ways to go."

Jon Dick, marketing vice president for HubSpot, told CMSWire that between expanding first-party data, third-party data that can provide additional context, and the sophistication of modern CRM and customer data platforms (CDP), there's never been a better time to leverage personalization. "That said," Dick added, "leveraging this data to effectively drive personalization is still tough. Many (marketing technology) stacks are loosely integrated, and some of the most important data can't be

leveraged by marketers to drive relevant and timely personalized communications."

Lizzy Foo Kune, research director at Gartner, captured nicely in her CMSWire post

which systems manage customer data and help marketers create personalized experiences. The systems include: enterprise data warehouse platforms, customer identity and access management systems, CRMs, data management platforms, digital experience platforms, digital personalization engines, marketing dashboards, master data management platforms, multichannel marketing hubs and tag management systems.

Examples of Personalized Marketing Campaigns

Nowadays, the average consumer is fully expecting personalization in every campaign your brand runs. Here's a look at some examples of personalized campaigns that can lead to a great deal of success.

Targeted Emails

Marketers are using personalization to jumpstart their email campaigns. Through personalization, marketers can create and send individualized emails to a specific group with certain needs.

Getting a better understanding of your audience is key to increasing the relevancy of email content. One way to start collecting customer information is through sign-up forms. When someone signs up, they would

fill out a questionnaire with details about themselves that could range from their birth date to particular interests. For example, a clothing retailer might send emails based on age and interests to potential customers to determine what clothing styles they would like best.

Custom Video Messages

Did you know that the average online reader loses interest in about 10 seconds? Leveraging videos with custom messaging can be a very effective approach to keep customers engaged.

Perhaps you've seen the dancing holiday elves before – you can add a picture of yourself and

friends, then watch as the elves boogie down with your faces on them. Or, social media videos that show your name and personalized information that you might've included in your profile.

Although this type of personalization is memorable for your audience, it can be time-consuming without the right automation technology in place. So, be sure that you have the tools and resources needed to make this as scalable as possible.

Product Recommendations

This is a pretty common tactic and for good reason – it works. This type of campaign uses data collection to determine what type of product, service or offer a user is most likely interested in and tailors recommendations accordingly.

Say the last three movies you watched were all drama, it wouldn't make sense if you were recommended the latest Adam Sandler film. Similarly, customers have the ability to rate these campaigns and provide feedback based on whether they enjoyed it or not. This allows customers to filter through what they like and don't like much easier without having to go through the trouble of watching everything.
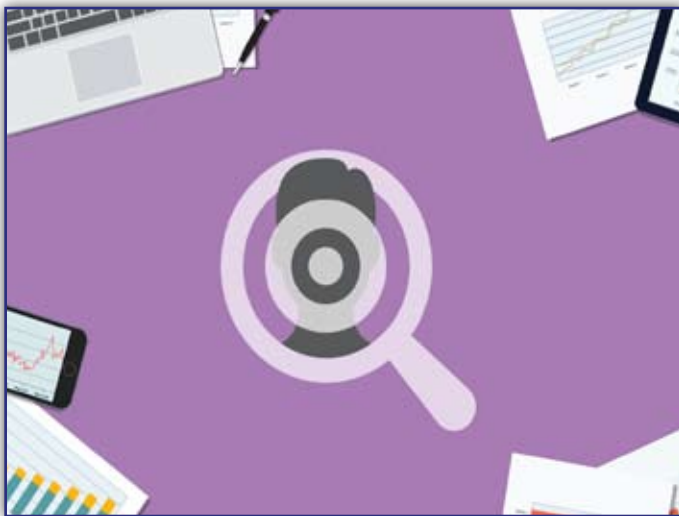
Social Media Marketing

Interacting with consumers and potential customers across social media networks can help increase customer satisfaction and brand loyalty. Not surprisingly, social media has quickly become the backbone of multichannel initiatives and has helped continue conversations online that keep brands on the minds of potential customers. By sending highly personalized and relevant social media messages through automation, marketers are able to collect responses and customer data from social media channels, which in turn helps improve communication and drives conversions.

Fear of Missing Out (FOMO)

Want to know what really drives conversions? Fear – or fear of missing out, to be exact. As humans, we aggressively seek out information that could be deemed vital and get an uneasy
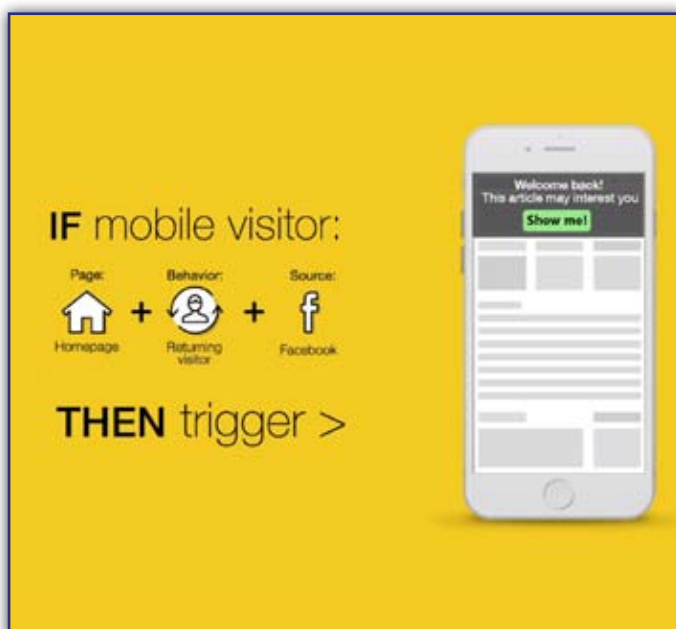
feeling when we sense we're missing out on something special. By showing how many other people are currently looking at this same product or have bought it recently, e-commerce sites are incorporating FOMO personalized messages as a way to convince customers that they need make a purchase before leaving. These messages are often times brief and to the point, while requiring very little effort from a marketers' standpoint.

Five Personalized Marketing Statistics and Trends to Watch For

We've talked a lot about how personalization can help marketers drive conversions, boost engagement and improve customer loyalty, but where are the facts to back it up? Seeing

is believing, right? Take a look at these 5 personalized marketing statistics that have turned even the biggest sceptics into believers.

1. Growing Customer Expectations

Customers don't just want personalization – they demand it. In fact, a lot of customers feel frustrated when website content is not personalized. Marketers must take that into account as personalization represents a huge portion of customer satisfaction.

2. Purchasing Behaviours

Did you know that consumers said spending more time engaging with personalized content makes them more likely to make a purchase? That means that creating engaging, personalized content can be the difference between pretty much doubling your potential customers' purchase rate.

3. Email Transaction Rates

Personalized emails deliver a six times higher transaction rate, but a lot of brands fail to properly use them. While this is a challenge that comes along with delivering personalized emails, the pros far outweigh the cons. Numbers don't lie and brands should adjust their campaigns accordingly.

4. Customers' Preferences

Any business searching for a way to drive

conversions need not look further. A lot of consumers have chosen, recommended, and even paid more for a brand that provides a personalized service or experience. This is a great example that going the extra mile really pays off.

5. Email Open Rates

Emails with personalized subject lines are more likely to be opened. Personalization makes content marketing messages feel more customized to the individual. By leveraging the data you've collected from your audience, you can drive open rates while also increasing the overall effectiveness of your marketing efforts.

Privacy Starting to Rule

Of course, harvesting personal data has a whole new set of challenges in today's time. These developments mean the future of personalization will be based on trust, according to RapidMiner's Wentworth. "And I think we'll start to see declared data emerge as the foundation of personalization, where consumers control what they share and who they share it with."

The developments around GDPR and privacy laws also means companies can no longer have a casual approach to p ersonalization, Witcher

said, or the collection of data that drives personalization. "Many leading brands are now assigning someone in the organization as a 'personalization specialist,'" Witcher said. "This is someone that understands the company's strategic goals, translates that into personalization initiatives and keeps customer-facing teams across the organization in line with legal requirements."

Start Small

Dick recommended marketers start by ensuring they can consistently and reliably track and access customer data in a timely

manner. CRMs need to be well integrated (or built into) your marketing systems. "When it's time to start deploying personalization, start small," Dick said. "Choose a few places where you can really understand a person's intent, and leverage automation to provide a great marketing experience. Once you understand if it can impact your key metrics, you can pour gas on the fire and create some truly remarkable experiences."

More recently, personalized marketing, also known as individual marketing, has become practical for bricks and mortar retailers. The market size, an order of magnitude greater than that of the internet, demanded a different technological approach now available and in use. Many retailers attract customers to the physical store by offering discounted items which are automatically selected to appeal to the individual recipient. The interactivity occurs through the offer redemptions recorded by the point of sale systems, which can then update each model of the individual shopper. Personalization can be more accurate when based solely upon individual purchasing

records because of the simplified and repetitive nature of some bricks and mortar retail purchasing, for example grocery superstores.

Don Peppers and Martha Rogers, in their book on the subject, *The One to One Future*, speak of managing customers rather than products, differentiating customers, not just products, measuring share of customer, not share of market, and developing economies of scope rather than economies of scale. They also describe personalized marketing as a four phase process: identifying potential customers; determining their needs and their lifetime value to the company; interacting with customers so as to learn about them; and customizing products, services, and communications to individual customers.
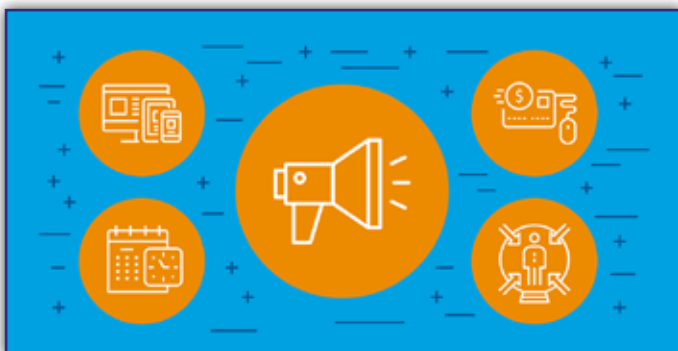
Some commentators (including Peppers and Rogers) use the term "one-to-one marketing" which has been misunderstood by some. Seldom is there just one individual on either side of the transaction. Buyer decision processes often involve several people, as do the marketer's efforts. However, the excellent metaphor refers to the objective of a single message source (store) to the single recipient (household), a technological analogy to a "mom and pop" store on a first-name basis with 10 million customers.

It is now certain that Personalized Marketing will rule mainly in the email marketing and mobile marketing sector. This strategy will help focus more on the existing customers and build new customers, based on existing ones. Marketers have to date, concentrated on acquiring new customers only, then working with existing customers. Returning customers are said to be 70% more likely of purchase as compared to new customers. So it only makes sense that you concentrate on them more and build more evangelists who can bring you new customers. Personalization is one of the best ways for brands to appear more human. It will also make the interactions between brands and customers less robotic and therefore more sensible.

Best Practices for Personalized Marketing
To ensure the best results with your personalized

marketing efforts, you'll want to collect data from as many sources as possible. Social media is an excellent source of audience data on both a broad and individual level, as is direct email marketing. You'll also need to ensure that any personal data collected is securely stored and cannot be accessed by unauthorized persons to protect your prospects' and customers' sensitive personal information.

Automating data collection and personalization technology whenever possible reduces overhead costs as well as the time investment in data collection and analysis. Freeing up sales and marketing staff to convert potential customers is a more valuable use of their time than working with a cold funnel.

Continually review data to spot what is and isn't working, and allocate your resources accordingly in order to make the most of personalized marketing efforts and get the biggest ROI from your investments.

Final Thoughts
Consumers demand more personalization throughout the buying journey, now more than ever. If your personalized marketing strategy isn't properly tailored to each and every individual, they won't feel engaged and therefore are less likely to purchase from you. Having a successful personalized marketing strategy in place can be the greatest asset your business has to offer.

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