Web Marketing Digital Advertising
Online marketing researches
A.Y. 2019-2020

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D. Report Contents / Sections

Your report should include the following sections:

   Table of Contents

   Executive Summary

1. The company / organization

   a) A short description of the company/organization: products, target markets, distribution channels, size, length of time in business, market share, main competitors, offline and online marketing strategy, etc.

   b) A description and assessment of the existing physical (where appropriate) and web presence and social media activities of the company / organization. Include information about social media activity (social channels used, number of followers, friends, likes, posting frequency, etc.).
I chose my company!!!
Now I need to reduce my information asymmetry
What are online marketing researches?
How are they used?
How do they work?
Online researches … a few problems

- Who can access the Internet?
- How can I know if the people I investigate are really in my target?
- How can we know whether the investigated samples do not change in time?
Online researches ... they are useful

- Very useful to reach a multiplicity of individuals relative to specific phenomena.
- Required for investigating behaviors that occur online
We have to make a distinction

- **RESEARCH WITH THE INTERNET (WEB-ENABLED):** the Web is a "mere" support for carrying out the research

- **RESEARCH ON THE INTERNET (WEB-CENTRIC):** the research concerns specific behaviors that occur on the Web
3 main sources of data that e-marketers use for research purposes

- Internal company records
- Secondary data
- Primary data
Non-marketing Data:
- The accounting department generates data about sales, cash flow, marketing expenses

Sales Force Data:
- sales force automation software, allows representatives to input results of sales calls to both prospects and current customers

Customer Characteristics and Behavior
- Web Analytics, Clickstream analysis and Data Mining
- Complete customer profile from all “touch points”
Hardest things

- Time consuming activity
- Gather relevant data and information
- Summarize them effectively
- Make use of tables and graphs!
Source 2: Secondary Data

- When are they used?
  - Need specific information *not available* in company or partner databases,
  - Need information that can be collected *more quickly and less expensively* than primary data.

- But:
  - They may not meet the e-marketer’s information needs, because they were *gathered for a different purpose*,
  - The *quality* of secondary data need to be checked,
  - They are often *out of date*.

- Internet provides easy access to secondary data about environmental factors and trends.
Marketing intelligence = Marketers continually scan the firm’s macro-environment for threats and opportunities.

What type of information do marketers need?
- Demographic trends,
- Competitors,
- Technological forces,
- Natural resources,
- Social and cultural trends,
- World and local economies,
- Legal and political environments.
National agencies/Ministries provide online information in their respective areas.

Most universities provide extensive information through their libraries, and many faculty post their research results online.

Industry- or profession-specific information is available at the sites of professional associations such as the American Marketing Association.

Most of this information is free and available to all Internet users.
Company Web sites provide a great overview of the firm’s mission, products, partners, and current events.

Individuals often maintain sites with useful information about companies as well.

Sites that provide statistics etc. relating specifically to Internet markets

Large research firms put sample statistics and press releases on their sites or offer e-mail newsletters

Infomediaries: firms that monitor a number of media sources, presenting selected resources to users either by “pushing” material to the user’s desktop via e-mail, or by allowing users to “pull” it from a specially tailored Web site.
Some sources

- https://www.statista.com
- https://go.forrester.com
- https://www.mckinsey.com
- https://scholar.google.com
My competitors

- **Mango**
  https://shop.mango.com/it

- **H&M**
  https://www2.hm.com/it_ch/index.html
What’s a great tool to systematize data and information?
Source 3: Primary Data

- **Primary data** = information gathered for the first time to solve a particular problem.

  - When secondary data are not available managers may decide to collect their own information.

  - They are more expensive and time-consuming to gather than secondary data.

  - They are current and more relevant to the marketer’s specific problem.

  - They are proprietary, therefore **unavailable to competitors.**
The Internet is increasingly being used for primary data collection.

Why? Declining cooperation from consumers using traditional research approaches. Telephone survey refusal rates = 40-60%.

Increasing number of consumers online:
- inexpensive and quick method
- In North America, over 70% of all research firms use various online methodologies.
Main Internet-Based Research Approaches

- Online experiments
- Online focus groups
- Online observation
- Usability testing
- Online Survey Research
  - E-mail surveys
  - Web surveys
Online Experiments

- Experimental research attempts to test cause-and-effect relationships:

- Marketers can easily test alternative web pages, banner ads, or promotional offers
  - A firm might send e-mail notification of 2 different pricing offers (with a link to the website), each one to a different set of customers
  - By tracking the click-through rate it will be a simple matter to track which pricing offer has the better “pull”

- A/B testing
<table>
<thead>
<tr>
<th>Claimed health benefit</th>
<th>Brand/Product</th>
<th>Manufacturer</th>
<th>Active component</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strengthening the intestinal tract and/or the immune system</td>
<td>Actimel®, LC1 Protection, Kyr®</td>
<td>Danone, Nestlé, Parmalat</td>
<td><em>Lactobacillus casei</em> immunitass, <em>Lactobacillus johnsonii</em> LAI, <em>Lactobacillus paracasei</em></td>
</tr>
<tr>
<td>Helping the functioning of the intestinal tract</td>
<td>Activia®, Fibresse®</td>
<td>Danone, Parmalat</td>
<td><em>Bifidus actiregularus</em>, <em>RegoPlus</em>®</td>
</tr>
<tr>
<td>Reducing the absorption of cholesterol</td>
<td>Danacol®, Yomo Abc Equicol</td>
<td>Danone, Granarolo</td>
<td>Phythosterols</td>
</tr>
<tr>
<td>Others</td>
<td>Essensis®, Omega 3 Plus</td>
<td>Danone, Parmalat</td>
<td><em>Borage oil and phytoplasterols</em>, Carditop®</td>
</tr>
</tbody>
</table>
The experiment: the right packaging

1. Versione di Base
2. Aggiunti fondazione Cuoresano e contenuto
3. Versione completa
Online Focus Groups

- Focus group research:
  - A qualitative methodology that attempts to collect in-depth information from a small number of participants.
  - Often used to help marketers understand important feelings and behaviors prior to designing survey research.
    - 15-30% of advertising agencies and market research firms use the Internet to conduct online focus groups.
  
  - Online focus group
Online Focus Groups – pros and cons

- **Advantages over traditional focus groups:**
  - The Internet can bring together people who do not live in the same geographic area.
  - Quicker and less expensive to operate than offline versions.

- **Disadvantages**
  - Nonverbal communication is lost online.
  - The authenticity problem = Without seeing people in person, it is difficult to be sure they are who they say they are (need to verify respondent authenticity).
Online Observation

- Observation research monitors people’s behavior by watching them in relevant situations.

- Online it takes the form of monitoring consumer chatting and posting through chat rooms, blogs, etc.
  - on the company site and on 3rd party and / or public sites

NETNOGRAPHY
Web site usability studies to watch users as they click through the firm’s Web site:

- Subject and observers sometimes in the same room, sometimes watch through one-way glass
- Subjects usually given specific tasks
- Observers can pinpoint site design and usability problems

Usability testing
Online Survey Research

- E-marketers conduct surveys using 2 main methods
  - Sending questionnaires to individuals via e-mail,
  - Posting a survey form on the Web
To prepare an e-mail survey, an organization can:

- Draw a sample of e-mail addresses from its database,
- Purchase a list,
- Gather e-mail addresses from the Web

The researcher can send e-mail reminders to participants who have not yet responded: response rates are just as high for e-mail surveys as for traditional contact methods.
Web Surveys

- Many companies post questionnaires on their Web pages.
- They might be posted on social networks.
- There are platforms that provide services for designing questionnaires and submitting them online.
- SurveyMonkey, for example.
FREEMIUM PRICING

**STANDARD**
€ 39 / month
BILLED MONTHLY
SAVE with Annual

- Unlimited number of surveys
- Unlimited questions per survey
- 1000 responses per month*
- 24/7 customer support via email
- Quizzes with custom feedback
- Unlimited filters & crosstabs, trended data
- Custom logo, colors, and survey URL
- Data exports (CSV, PDF, PPT, XLS)
- Skip logic only
- Text analysis

**ADVANTAGE**
€ 36 / month
BILLED € 432 ANNUALLY

- Unlimited number of surveys
- Unlimited questions per survey
- Unlimited responses per survey
- 24/7 expedited email support
- Quizzes with custom feedback
- Unlimited filters & crosstabs, trended data
- Custom logo, colors, and survey URL
- Data exports (CSV, PDF, PPT, XLS)
- Skip logic, question & answer piping
- Text analysis & statistical significance
- Advanced data exports (SPSS)
- A/B testing, randomization, quotas
- Custom variables

**PREMIER**
€ 99 / month
BILLED € 1188 ANNUALLY

- Unlimited number of surveys
- Unlimited questions per survey
- Unlimited responses per survey
- Phone support and 24/7 email support
- Quizzes with custom feedback
- Unlimited filters & crosstabs, trended data
- Custom logo, colors, and survey URL
- Data exports (CSV, PDF, PPT, XLS)
- Skip logic, question & answer piping
- Text analysis & statistical significance
- Advanced data exports (SPSS)
- A/B testing, randomization, quotas
- Custom variables
Web surveys - advantages

- **Fast and inexpensive:**
  - Instantaneously worldwide delivery of questionnaires,
  - No cost for postage or an interviewer,
  - No printing, collating, and mailing time,
  - Those who complete the questionnaires do so in the first three days,
  - Easy to send multiple reminders if using e-mail invitations.

- **Web surveys reduce errors:**
  - Technique reduces the complexity and time involved for respondents,
  - Respondents enter their answers - eliminates data entry errors when converting answers from paper questionnaires.
Web surveys - Disadvantages

- **Sample representativeness and measurement validity**
  - No ability to draw a random sample
  - Researchers cannot generalize results to the entire population being studied.

- **Online research entails several measurement issues:**
  - Different browsers, computer screen sizes, and resolution settings = researchers worry that colors will look different and measurement scales will not display properly online.

  - A comparison study between telephone and online surveys found that online users were less likely to use the two extreme scale points on a five-point scale.
Research objectives

The researcher's objectives are mainly three:

1. collect the **desired information** through a set of specific questions

2. involve the respondents in order to obtain their **collaboration and participation** in the survey,

3. try to **reduce response errors** by designing the questionnaire accordingly.
The questionnaire

Formulate the questions in such a way as to represent the same stimulus for all respondents.

Establish the logical succession of the topics dealt with.

Prepare filter questions.

Define the sequence of questions on the same theme.

Formulate questions.

Decide the organization of responses.
The questions

The result of the survey is influenced by the way questions are asked and answers expected.

**Preparing the questionnaire is a complex operation!**

Before actually doing the survey, it is important to **TEST** all the questions in the questionnaire.

- Is the question asked clearly and unambiguously?
- Are all the possible answers provided in a complete and mutually exclusive way?
- Are all the people to be interviewed able to answer the question?
The questionnaire: section 1

Contains:

**Request for collaboration**: one or more opening sentences explaining the objectives of the research (designed to obtain the consensus and approval of the respondent on the purpose of the research)

**Privacy assurance**: total anonymity of the information collected and its possible disclosure only in aggregate form.

**Instructions for filling in**: insert directly in the questionnaire in cases where the interviewer is not expected to be present.
Dear Manager,
the project "Value-able", financed within the EU program Erasmus+, Call 2019 Round 1 KA2 - Cooperation for innovation and the exchange of good practices, provides for a process of monitoring the effectiveness of the actions implemented.

We therefore send you this link ________________________ so that you can answer few questions that may be useful for monitoring the project and improving our activities.

We kindly ask you to fill in the online questionnaire, providing the most sincere answers possible. The questionnaire does not aim to evaluate you, but only to verify the effectiveness of the activities that have been designed for the project achievement. An identical survey will be carried out at the end of the project to verify any possible changes in the attitudes, knowledge and beliefs toward intellectual disability of the people who have participated in the project.

Please note that the data collected through this questionnaire will be processed only in aggregate form for the purpose of monitoring the project, in accordance with the Legislative Decree no. 196/2003 and the GDPR 679/16.

Thank you!
The questionnaire: the themes

List the **THEMES** covered by the investigation, excluding those which are not of primary interest,

**Keyword: parsimony**

First list the **VARIABLES**, then formulate the questions!!!!!
The questionnaire: sequence of questions

Questions that cause memory stress placed in the middle of the questionnaire, to prevent that:

- the respondent is not yet available for such a commitment at the outset, and
- he's too tired in the end.

Questions about delicate issues placed at the end:

- take advantage of the increased confidence and availability now acquired and
- not to risk that a refusal to reply could prevent the acquisition of the information placed on the last part of the questionnaire.
The questionnaire: filter questions

They're useful when:

- groups of respondents should be directed to questions specifically addressed to them (e.g. men or women);

- avoid asking questions when it is unnecessary (do not ask questions about room service if a person has not had room service);

- we want to avoid conditioning in the answer (we do not want to ask for opinions on the book read in the last month to a person who has not read any book, so as not to provoke answers given in order not to make a "bad impression").
The questionnaire: ambiguity

Example:
Do you have breakfast in the morning?

- does not clarify what a breakfast is made of;
- It is not clear until what time in the morning a meal can be considered a breakfast;
- It is not clear whether the question refers to a regular consumption or a specific day.

That's better:
For our purposes consider breakfast a meal consisting of at least one drink (tea, milk, coffee, ...) and a food such as croissants, cereals, biscuits, toast or fruit, consumed before 10 am. According to this definition, over the past 5 days, how many times have you had breakfast?
The questionnaire: question type

- **OPEN-ENDED:**

  - **Advantages:** wider questions, greater depth of information, greater freedom for respondents to provide answers
  
  - **Disadvantages:** difficult to process and analyze, more possibilities to make mistakes

- **CLOSE-ENDED:**

  - **Advantages:** easy to encode, tabular (data entry) and process, less chance of making mistakes
  
  - **Disadvantages:** greater rigidity, possible answers chosen a priori by the researcher
The questionnaire: close-ended questions

**Dichotomous: 2 response alternatives**

Have you ever been to Uruguay?
- Yes
- No.

**Multiple-choice: list of possible answers**

Which of the following activities did you do during your stay in Uruguay?
- Golfing
- Surf
- Visit museums
- Visit churches
- ...
**The questionnaire: close-ended questions**

**Likert scales**

1. Considering the possibility to host as worker a person with DS, according to a scale where 1 = absolutely disagree and 5 = absolutely agree, how would you rate your level of agreement with the following sentences?

The worker with DS …

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. would slowed down our working processes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. would s not be able to achieve the assigned tasks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. would bother our guests</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D. would not be able to appropriately respond to our guests’ requests</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. would reduce the productivity of other employees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F. would scare our guests</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G. would need a continuous monitoring/control by other employees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>H. Other (please specify) .....</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The questionnaire: close-ended questions

Number of even or odd modes?

- Even numbers force the respondent to "take sides", but leads to an underestimation of the undecided;
- Odd numbers increase the risk of responses thickening too much on average values.

Length of scale?

- from 3 to 4: information that is easy to code, not very precise
- 5 to 9: allow for more discrimination between the subject
- 10: The risk is the "school perception". The answers thicken after 6.
Socio-demographic questions for customer profiling

- Sex
- Age
- Place of residence
- Marital status (married, unmarried, divorced, etc.)
- Family unit
- Degree of schooling
- Profession
- Income
- ...

This information is easy to provide but delicate
They always go to the end of the questionnaire!
Technology-Enabled Approaches

- The Web provides marketers with huge amounts of information about users
  - This data is collected automatically
  - It is unmediated

- Server-side data collection CLICKSTREAM TRACKING
  - Log file analysis - historical data
  - Real-time profiling (tracking user Clickstream analysis)

- Client-side data collection (cookies)

- Data Mining

- These techniques did not exist prior to the Internet.
  - They allow marketers to make quick and responsive changes in Web pages, promotions, and pricing.
  - The main challenge is analysis and interpretation
Web server log files

- All web servers automatically log (record) each http request

- **Log file analysis**

- Most log file formats can be extended to include “cookie” information
  
  - This allows you to identify a user at the “visitor” level
What log files can record includes:

- Number of requests to the server (hits)
- Number of page views
- Total unique visitors (using “cookies”)
- The referring web site
- Number of repeat visits
- Time spent on a page
- Route through the site (click path)
- Search terms used
- Most/least popular pages
Enhancing marketing tactics using web analytics - some examples

- Identify point of **drop-off** in registration or purchasing process.
  - Pinpoint problem and concentrate efforts on the apparent trouble spot to improve conversion rates.

- Maximize cross-selling opportunities in an on-line store
  - **Identify the top non-purchased products** that customers also looked at before completing the purchasing process.
  - Add these products in as suggestions

- Refine search engine placements by implementing keyword strategy
  - Use referrer files to identify commonly used search terms and the search engine or directory that sent the customer.
Real-time profiling: building relationships with customers

- Uses **real-time Clickstream Monitoring** - page by page tracking of people as they move through a website

- Uses server log files, plus additional data from cookies, plus sometimes information supplied by user

- Real time profiling entails monitoring the moves of a visitor on a website starting immediately after he/she entered it.
Clickstream monitoring and personalization

- This type of personalization is very complex and expensive to achieve
  - Existing customers and order databases must be mined for buying patterns
    - People who bought a Nora Jones CD also bought a John Grisham novel
    - Called collaborative filtering
  - Real-time monitoring of customers on the site needed, so marketers can make recommendations or special offers at the right time
  - Becomes even more complex when combined with information actually provided by the customer
Cookies

- Cookies make the web work as we currently experience it. They give the web its memory.
- Just a few of the uses of cookies
  - Personalization
  - Advertising and ad networks
  - Shopping carts
  - Recognizing returning visitors
  - Tracking click-through from advertising to purchase
- No one-to-one correspondence between computer (cookie) and user (unless a person is signed in)
- However – they are also the cause of many privacy concerns
Session cookies

- **Temporary cookies** that memorize your online activities. Since websites have no sense of memory, without these cookies, your site browsing history would always be blank. In fact, with every click you would make, the website would treat you as a *completely new visitor*.

- **Example: online shopping.** When you’re shopping online, you can check-out at any time. That’s because session cookies track your movement. Without these cookies, whenever you would go to check-out, *your cart would be empty*.

- They **expire** as soon as you close out of a web page.
Persistent cookies

- Also known as **first-party cookies**, work by tracking your online preferences.
- When you visit a website for the first time, it is at its default setting.
  - But if you personalize the site to fit your preferences, persistent cookies will remember and implement those preferences the next time you visit the site.
  - This is how computers remember and store **your login information**, **language selections**, **menu preferences**, **internal bookmarks**, and more.
Persistent cookies

- **Persistent, permanent, and stored cookies** are terms used interchangeably as these cookies are stored in your hard disk for (typically) a long period of time.

- The cookie’s timeline will vary depending on the expiration date. But, once that date is reached, the cookie will be deleted, along with everything you customized.
Third-party cookies

- Also referred to as **tracking cookies**, collect data based on your online behavior.

- When you visit a website, third-party cookies collect various types of data that are **then passed on or sold to advertisers** by the website that created the cookie.

- Tracking your interests, location, age, and search trends, these cookies collect information so that marketers can provide you with **custom advertisements**.
Third-party cookies

- These are the ads that appear on websites you visit and display content relevant to your interests.

- By tracking your habits and providing targeted ads, third-party cookies serve a useful purpose for marketers but can seem pesky and intrusive to internet users.

That’s why you have the option to block them.
Examples of third-party cookies

– A site that has a Facebook like button on their pages means that a cookie has been set that can be read by Facebook. Your visit to the page is tracked, even if you don’t click the Like button.

– A page that has a YouTube video embedded in it. The embed code is provided by YouTube, and also sets a cookie that tells YouTube you watched the video. Your visit to the page is tracked even if you don’t watch the video.
A **tracking pixel** is code inserted into a web page that makes a request to a third-party server when the page is loaded into a web browser.

The server returns a transparent 1x1 image (normally a GIF file). The image is not visible to the website user.

When the browser requests the image it supplies information to the third-party server such as such as the amount of items purchased or other data to identify the user's action.
Location data and tracking

- Google location history / Now called “Your timeline”

- Pokemon Go collects unprecedented amounts of user location data

- **Facebook recommended that this psychiatrist’s patients friend each other**
  - Location tracking?
  - Phone number?

Unlike other mobile activities, location-based services appeal to smartphone owners of all ages:

<table>
<thead>
<tr>
<th>Activity</th>
<th>18-29</th>
<th>30-49</th>
<th>50+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Get directions, recommendations, other info related to your location</td>
<td>95</td>
<td>94</td>
<td>82</td>
</tr>
</tbody>
</table>

http://www.pewresearch.org/fact-tank/2016/01/29/us-smartphone-use/
Tracking from online ads to physical stores via smartphone

- Google ads have had this capacity for since early 2015
- Facebook introduced it in June 2016
- People who saw the ad need to have location services turned on
98 personal data points that Facebook uses to target ads to you

1. Location
2. Age
3. Generation
4. Gender
5. Language
6. Education level
7. Field of study
8. School
9. Ethnic affinity
10. Income and net worth
11. Home ownership and type
12. Home value
13. Property size
14. Square footage of home
15. Year home was built
16. Household composition
17. Users who have an anniversary within 30 days
18. Users who are away from family or hometown
19. Users who are friends with someone who has an anniversary, is newly married or engaged, recently moved, or has an upcoming birthday
20. Users in long-distance relationships
21. Users in new relationships
22. Users who have new jobs
23. Users who are newly engaged
24. Users who are newly married
25. Users who have recently moved
26. Users who have birthdays soon
27. Parents
28. Expectant parents
29. Mothers, divided by “type” (soccer, trendy, etc.)
30. Users who are likely to engage in politics
31. Conservatives and liberals
32. Relationship status
33. Employer
34. Industry
35. Job title
36. Office type
37. Interests
38. Users who own motorcycles
39. Users who plan to buy a car (and what kind/brand of car, and how soon)
40. Users who bought auto parts or accessories recently
41. Users who are likely to need auto parts or services
42. Style and brand of car you drive
43. Year car was bought
44. Age of car
45. How much money user is likely to spend on next car
46. Where user is likely to buy next car
47. How many employees your company has
48. Users who own small businesses
49. Users who work in management or are executives
50. Users who have donated to charity (divided by type)
51. Operating system
52. Users who play canvas games
53. Users who own a gaming console
54. Users who have created a Facebook event
55. Users who have used Facebook Payments
56. Users who have spent more than average on Facebook Payments
57. Users who administer a Facebook page
58. Users who have recently uploaded photos to Facebook
59. Internet browser
60. Email service
61. Early/late adopters of technology
62. Expats (divided by what country they are from originally)
63. Users who belong to a credit union, national bank or regional bank
64. Users who invest (divided by investment type)
65. Number of credit lines
66. Users who are active credit card users
67. Credit card type
68. Users who have a debit card
69. Users who carry a balance on their credit card
70. Users who listen to the radio
71. Preference in TV shows
72. Users who use a mobile device (divided by what brand they use)
73. Internet connection type
74. Users who recently acquired a smartphone or tablet
75. Users who access the Internet through a smartphone or tablet
76. Users who use coupons
77. Types of clothing user’s household buys
78. Time of year user’s household shops most
79. Users who are “heavy” buyers of beer, wine or spirits
80. Users who buy groceries (and what kinds)
81. Users who buy beauty products
82. Users who buy allergy medications, cough/cold medications, pain relief products, and over-the-counter meds
83. Users who spend money on household products
84. Users who spend money on products for kids or pets, and what kinds of pets
85. Users whose household makes more purchases than is average
86. Users who tend to shop online (or off)
87. Types of restaurants user eats at
88. Kinds of stores user shops at
89. Users who are “receptive” to offers from companies offering online auto insurance, higher education or mortgages, and prepaid debit cards/satellite TV
90. Length of time user has lived in house
91. Users who are likely to move soon
92. Users who are interested in the Olympics, fall football, cricket or Ramadan
93. Users who travel frequently, for work or pleasure
94. Users who commute to work
95. Types of vacations user tends to go on
96. Users who recently returned from a trip
97. Users who recently used a travel app
98. Users who participate in a timeshare
Data mining

- **Data mining** = extraction of hidden predictive information in large databases through statistical analysis.

- Marketers are looking for patterns in the data such as:
  - Do more people buy in particular months
  - Are there any purchases that tend to be made after a particular life event

- Refine marketing mix strategies,
- Identify new product opportunities,
- Predict consumer behavior.
What about ethics????