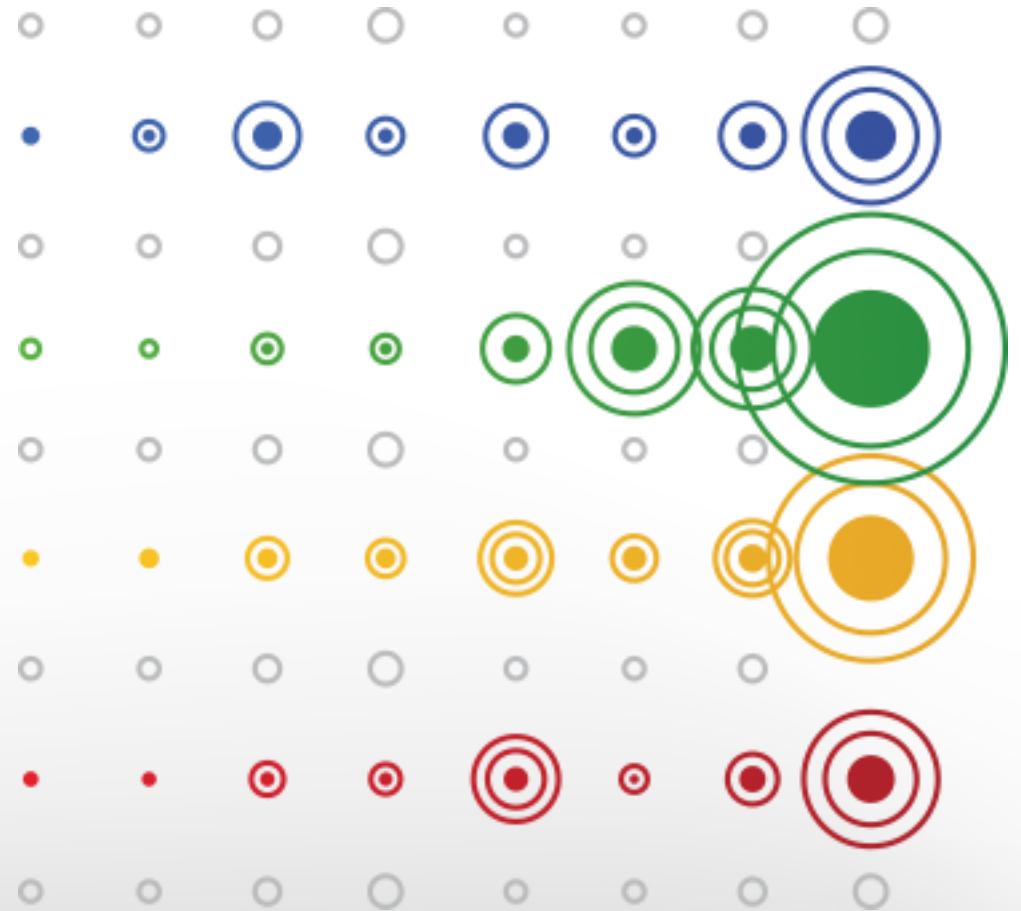




Valuable Connections: Reaching the Right Customer - *Segment, Experiment, and Optimize*

November 10, 2011

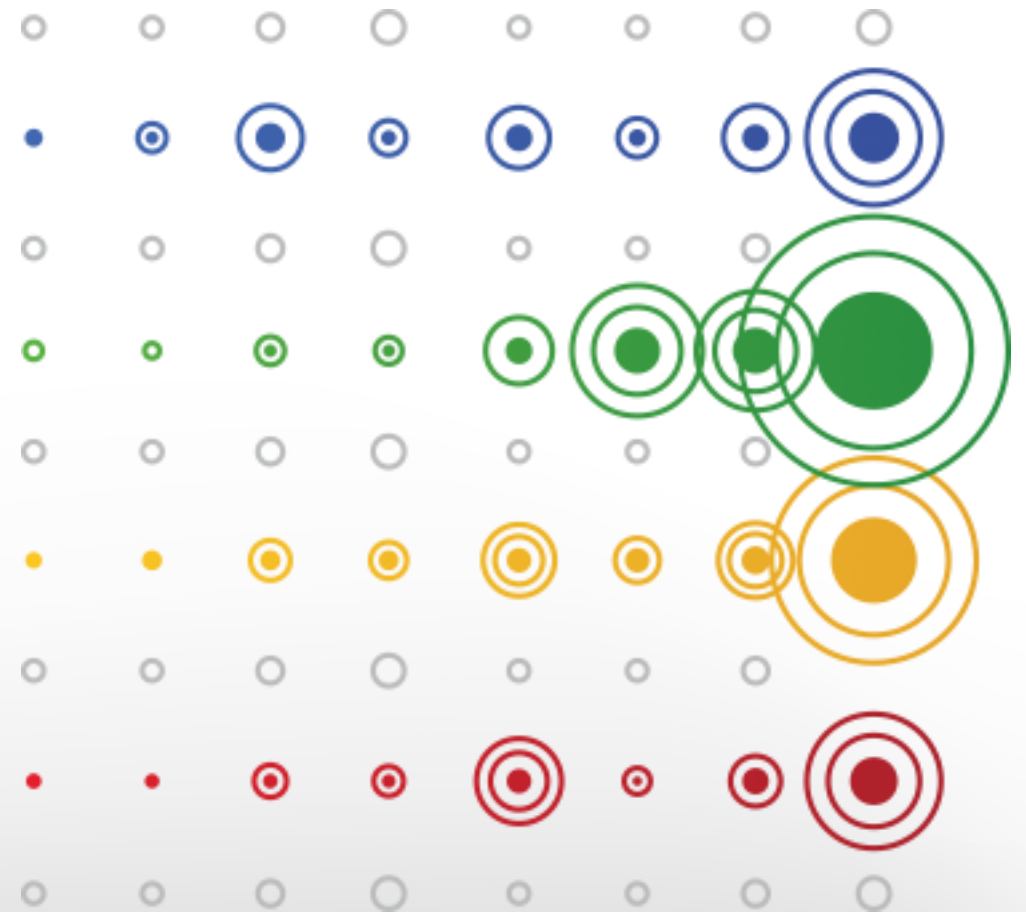




Zero Moment of Truth

November 10, 2011

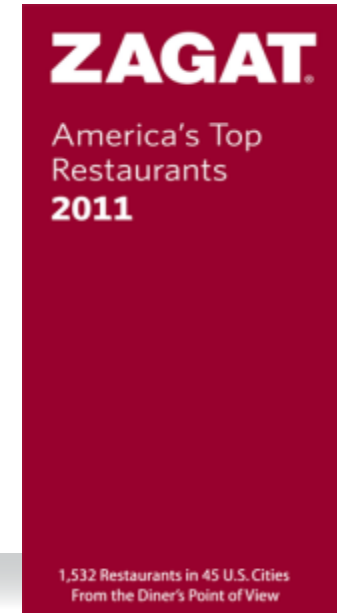
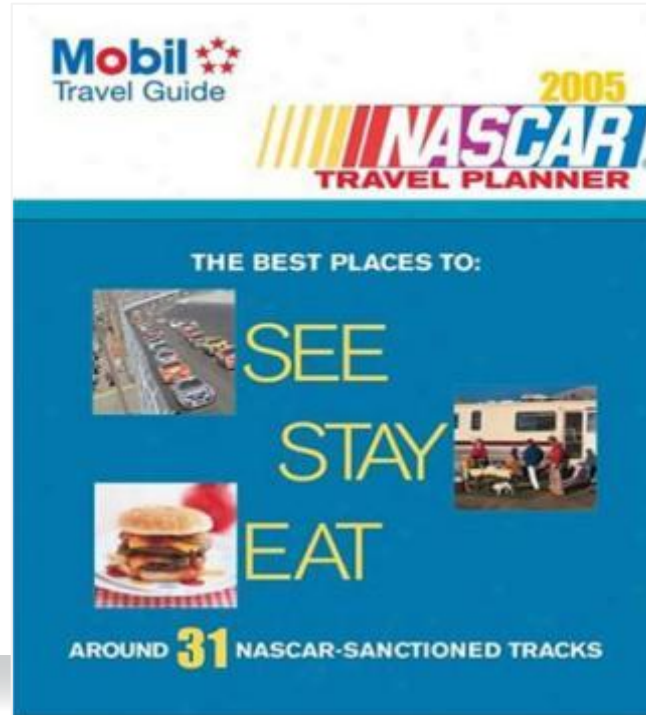
John Ross



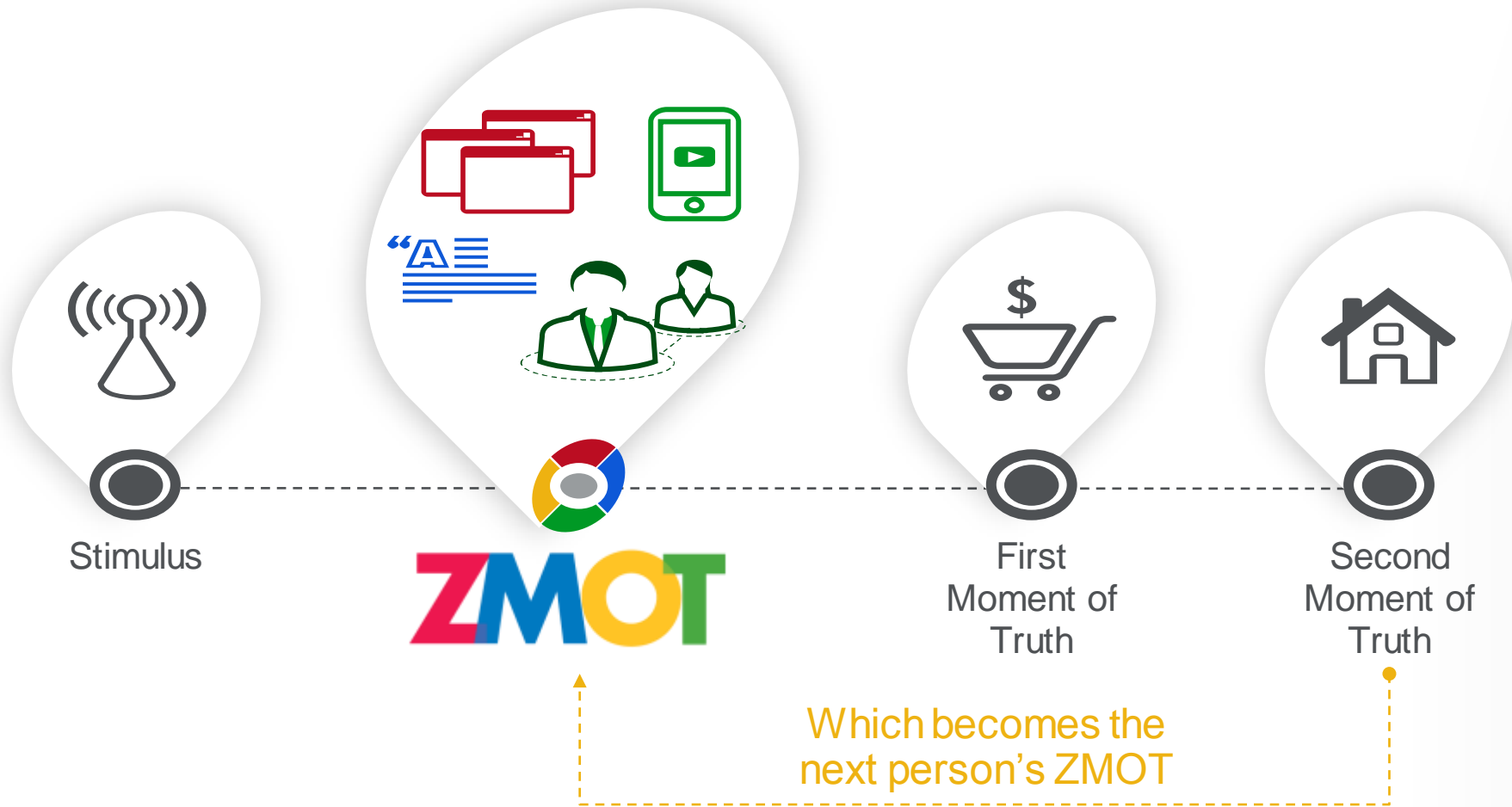
The Traditional Mental Model of Marketing



Historical “Interrupters” of Three Moment Model



The New “Four Moments” Mental Model



We asked shoppers 4 key questions:

When? Purchase timeline

How far in advance do shoppers start thinking about their purchase?

What? Source usage

What traditional and new media sources did shoppers use to help them decide on their purchases?

How? Influence

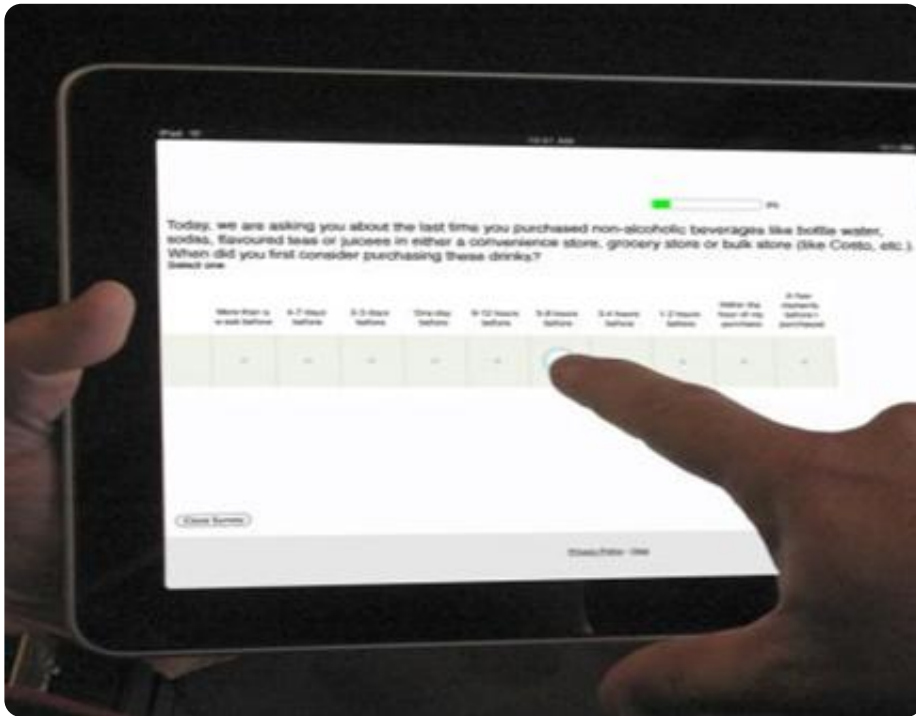
How influential were each of the sources in the ultimate decision making?

Why? Information-seeking

Why did shoppers consult the internet? What information were they looking for?

Methodology

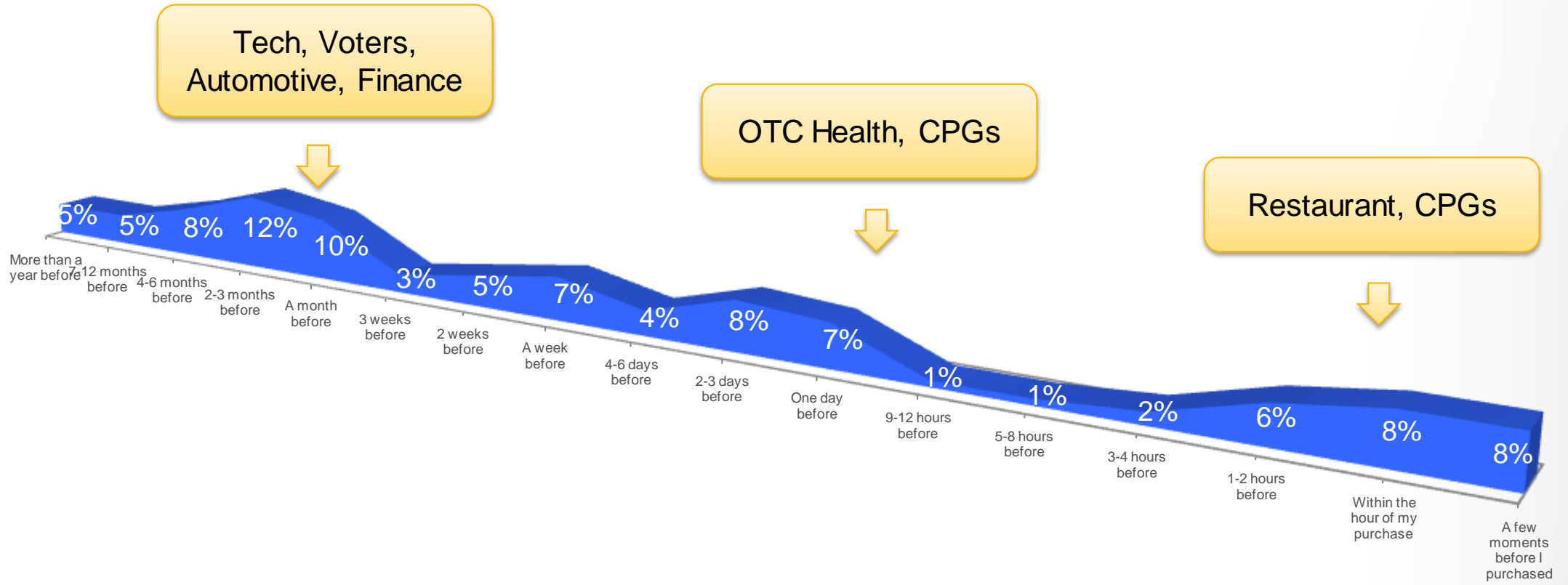
A quantitative review of decision making behavior across shopping, services and voting.



- Online shopper surveys with interactive game-like construct
- Fielded in March 2011 in the US
- Connect as close to purchase decision as possible
- N=5,000 Shoppers:
 - 500 each in Auto, Tech, Travel, Voters, Restaurant, OTC Health, CPG Grocery, CPG Beauty/Personal Care
 - 250 each in Credit Cards, Banking, Insurance, Investments

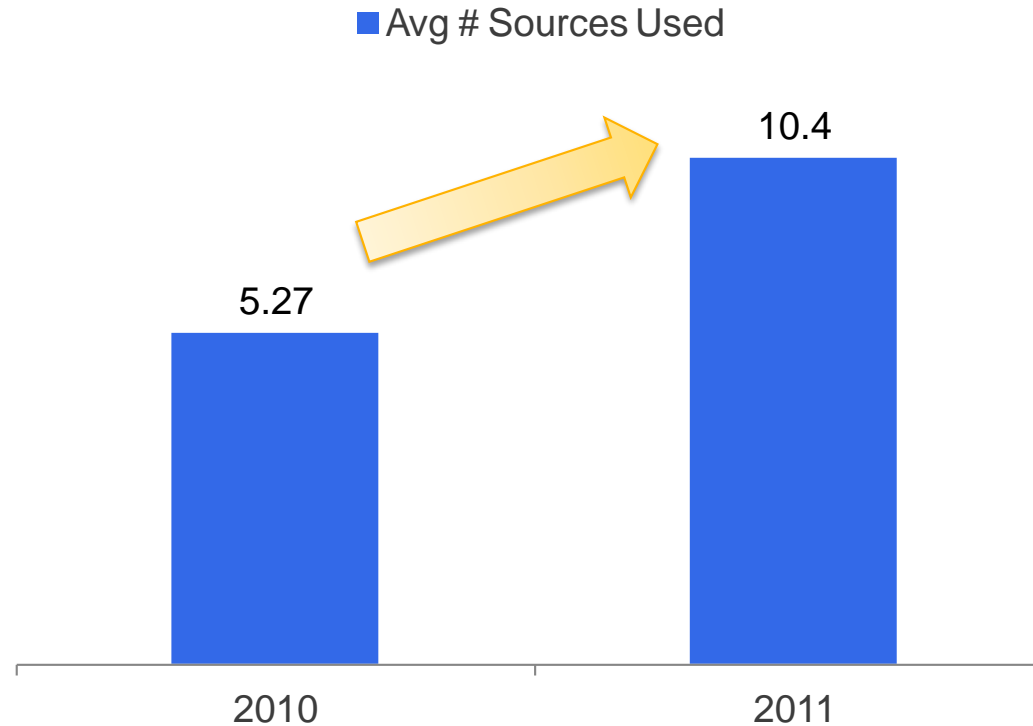
The purchase timeline varies by category

Average length of purchase cycle



Shoppers today are able to process an enormous amount of information

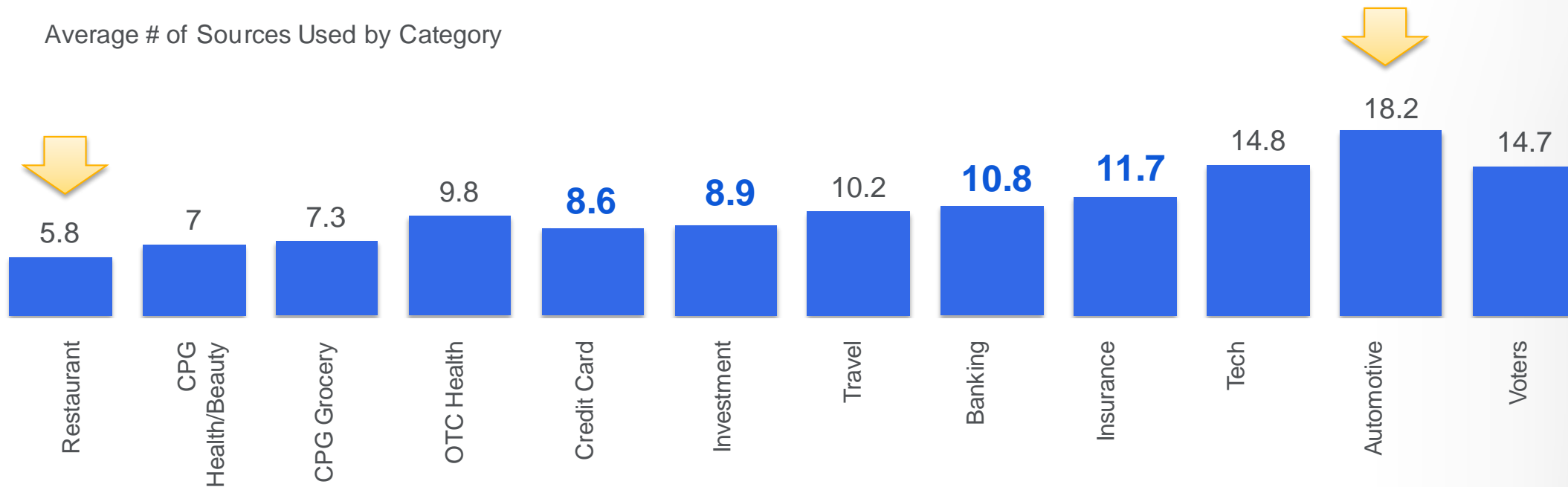
Shoppers today use twice as many sources to arrive at a decision



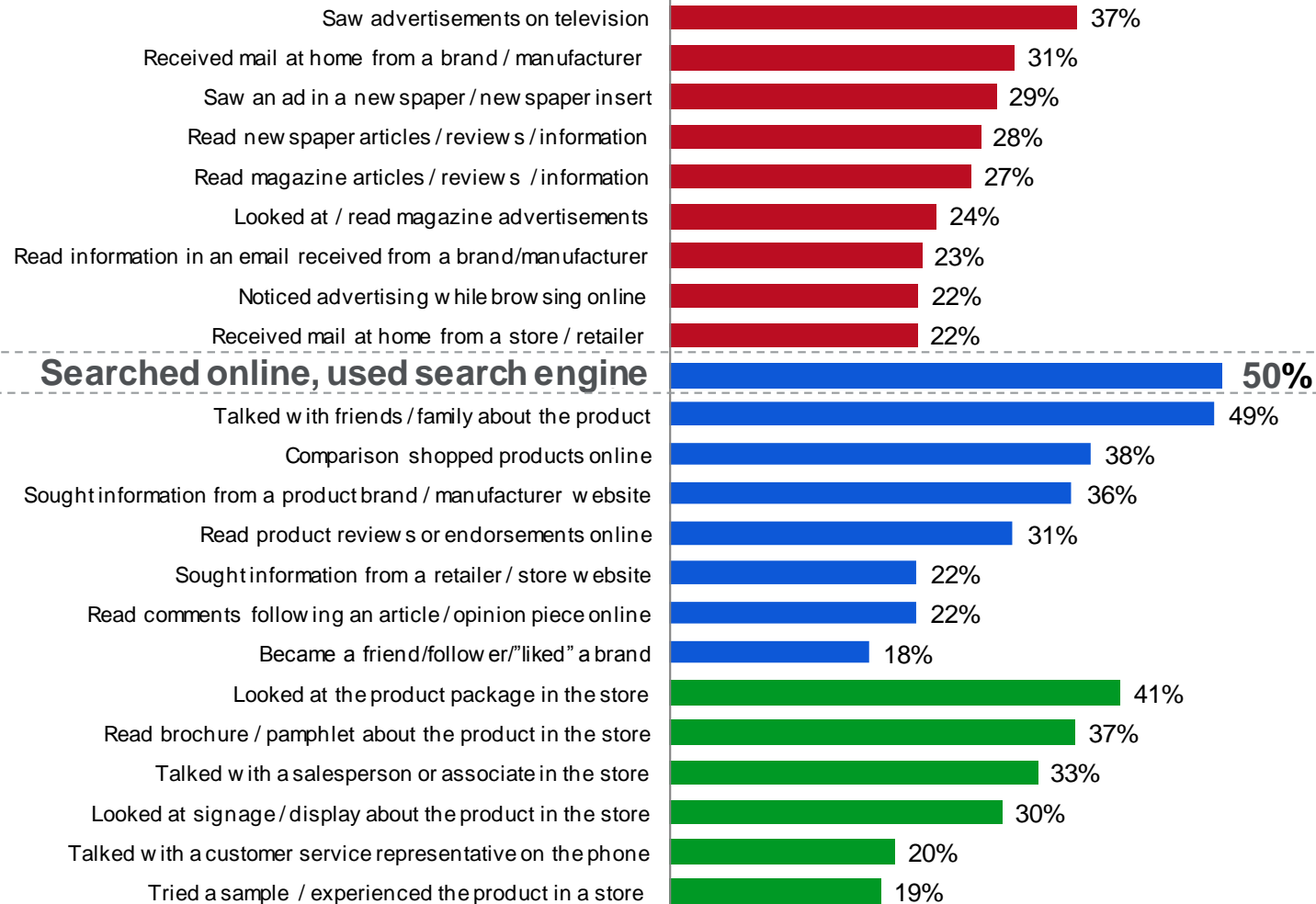
Shoppers use a range of sources, depending on type of decision

From an average of 5.8 sources when choosing a Restaurant to a high of 18.2 sources used by Automobile shoppers.

Average # of Sources Used by Category



Analyzed 50+ Drivers Across 11 Categories



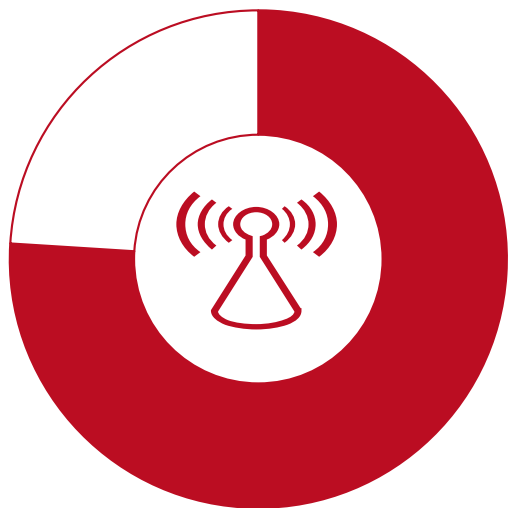
Stimulus

ZMOT

FMOT

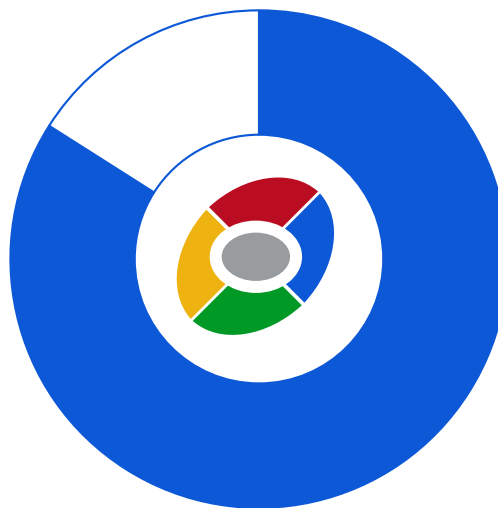
Across All categories, shoppers are using stimulus, ZMOT and FMOT roughly equally

76%



Stimulus

84%



ZMOT

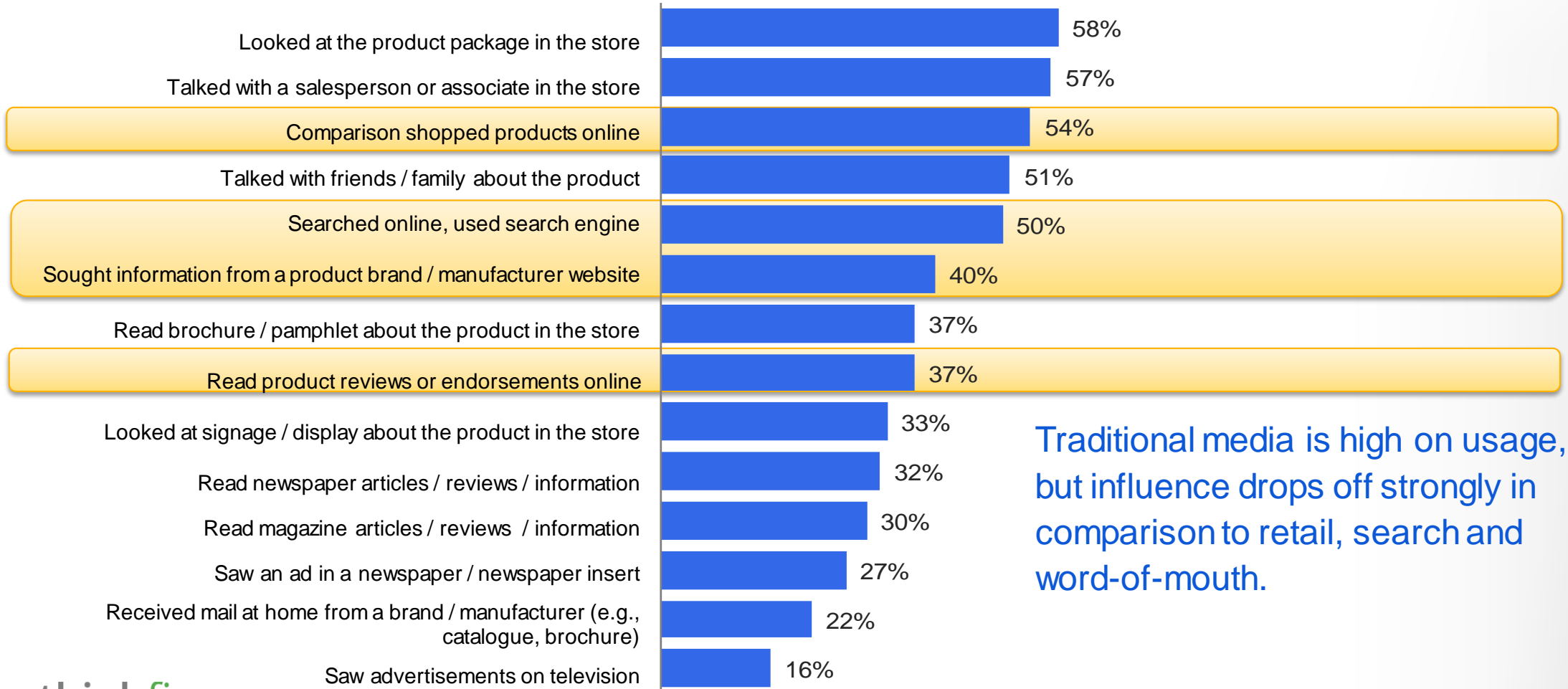
77%



FMOT

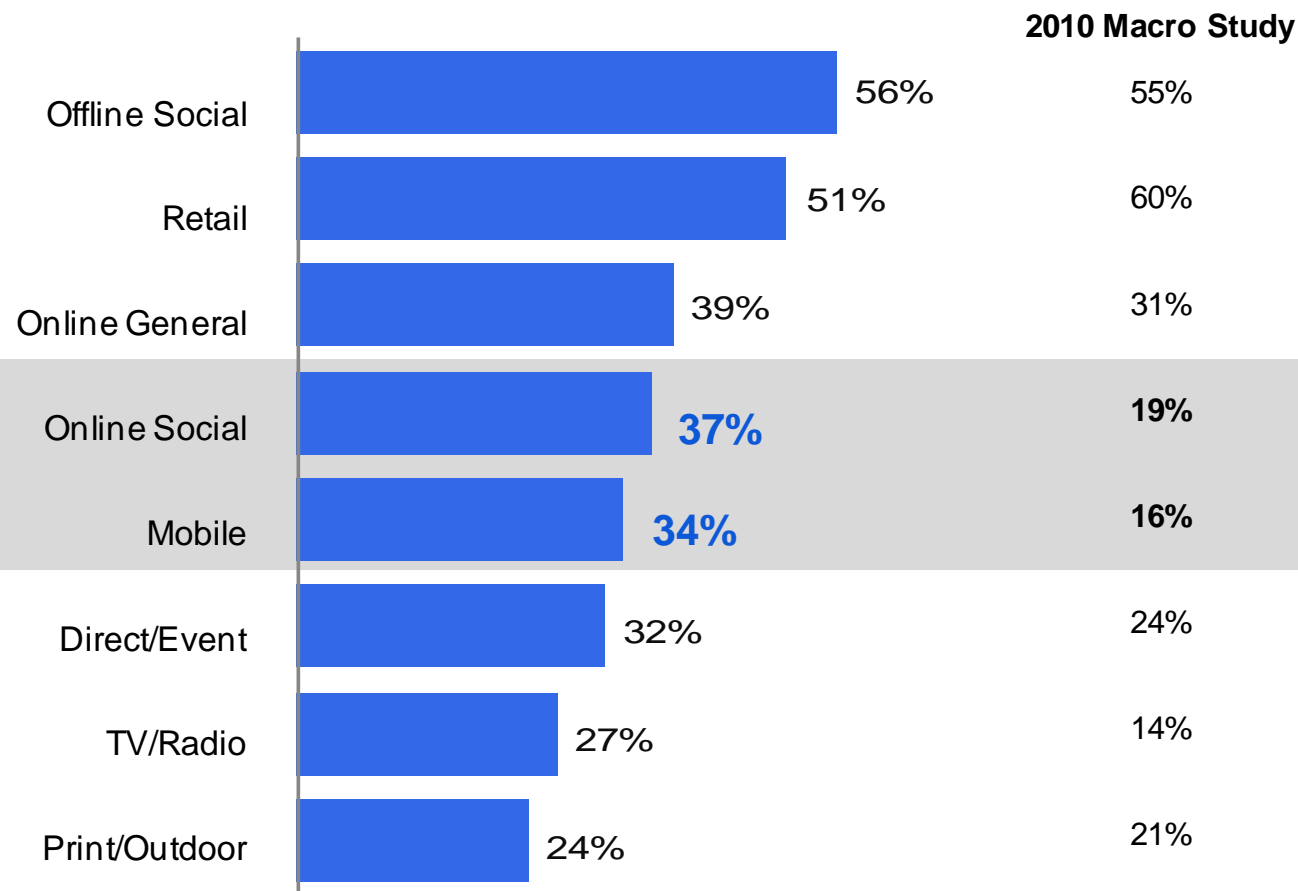
Influence of Leading Sources

Net Influence – Top Sources Above Average



Traditional media is high on usage, but influence drops off strongly in comparison to retail, search and word-of-mouth.

Top Influential Sources by Type 2011 v. 2010



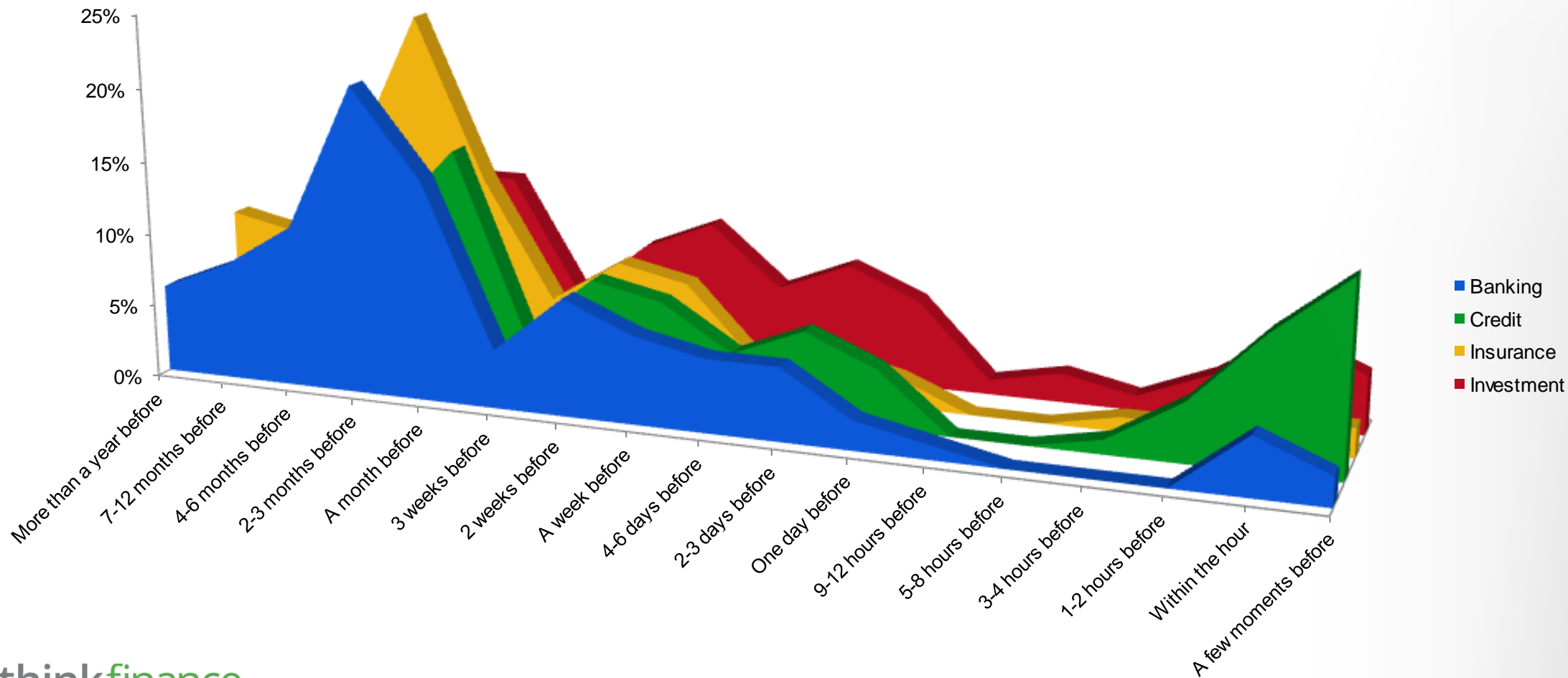
Finance Categories

Banking, Credit Cards, Insurance, Investments



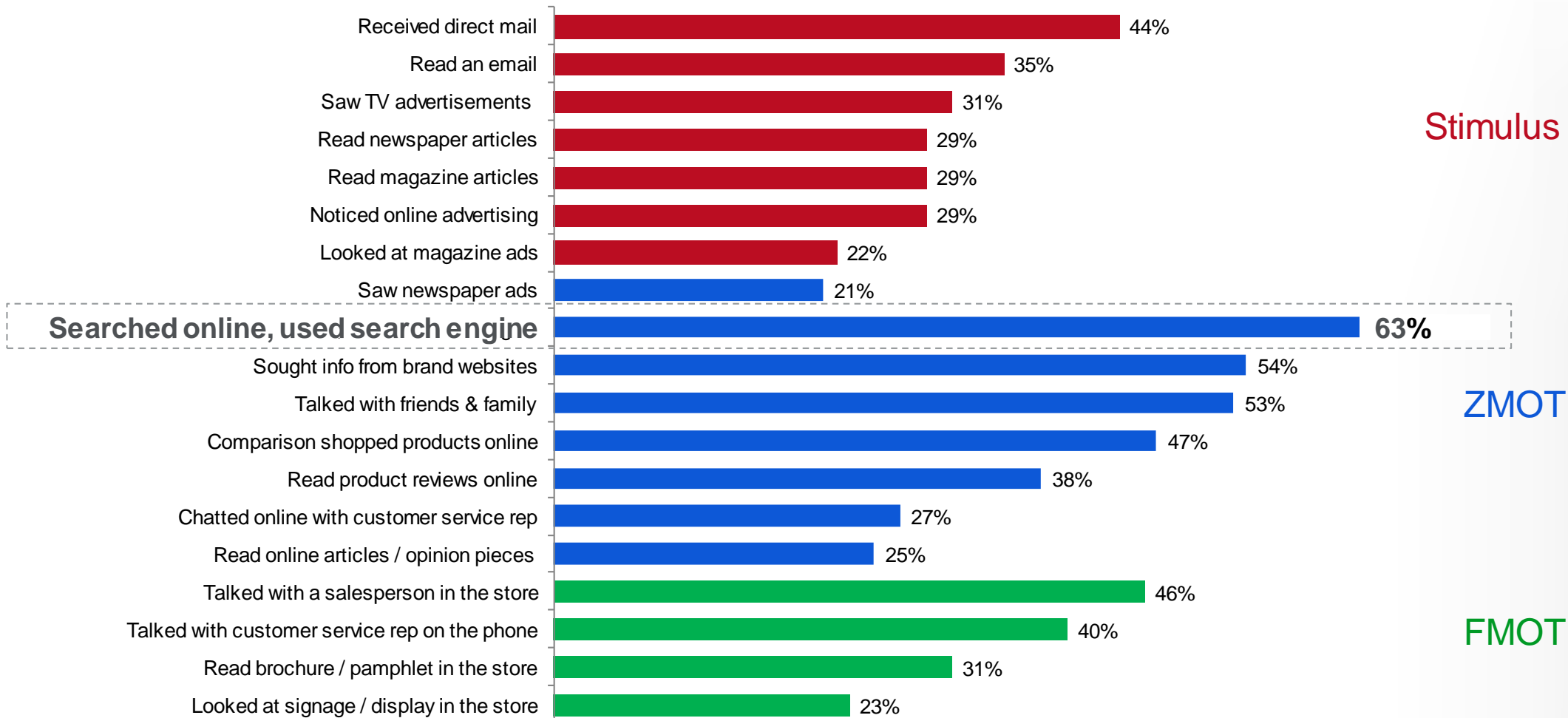
Purchase Timelines

Finance Categories



Top Sources Used

Finance Categories



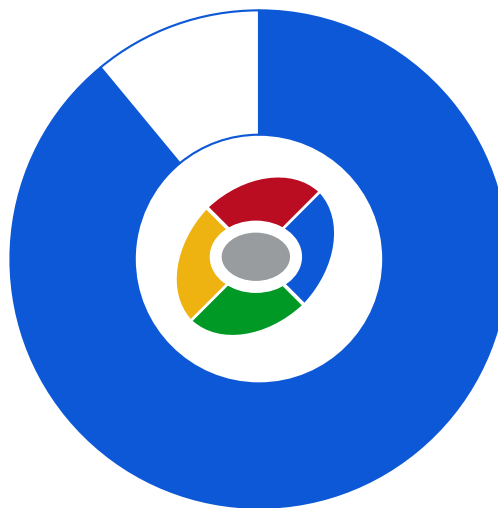
Across all Finance categories, shoppers are relying on ZMOT more heavily

77%



Stimulus

89%



ZMOT

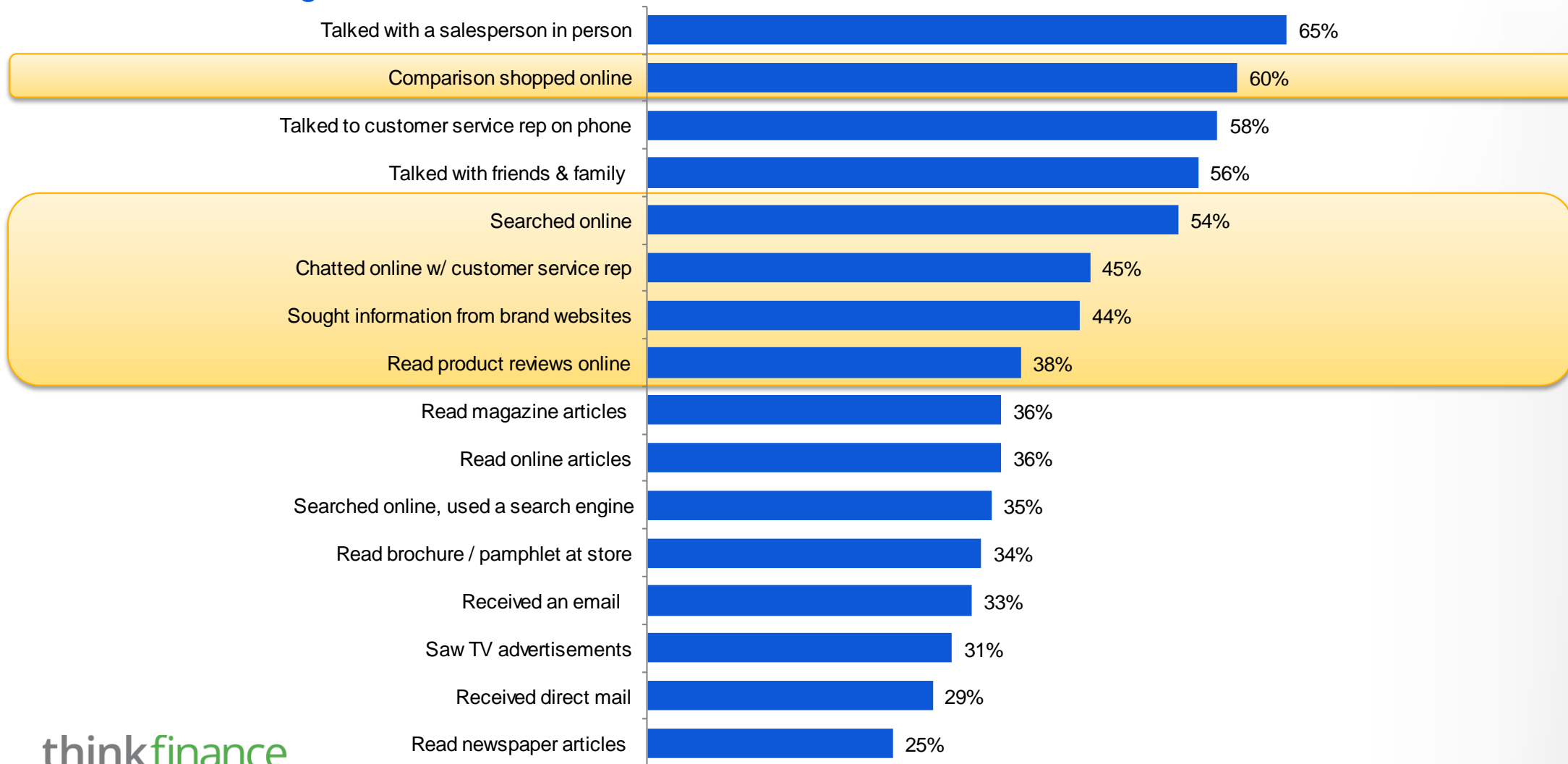
66%



FMOT

Net Influence of Top Sources

Finance Categories

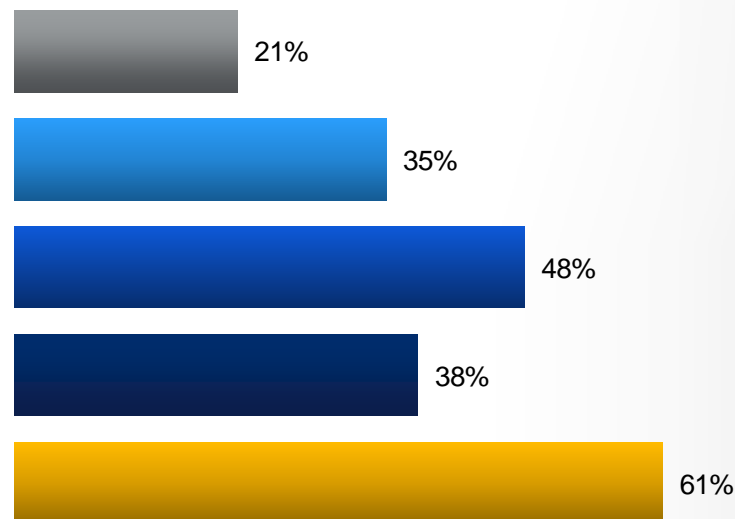


Searched online

Credit Cards



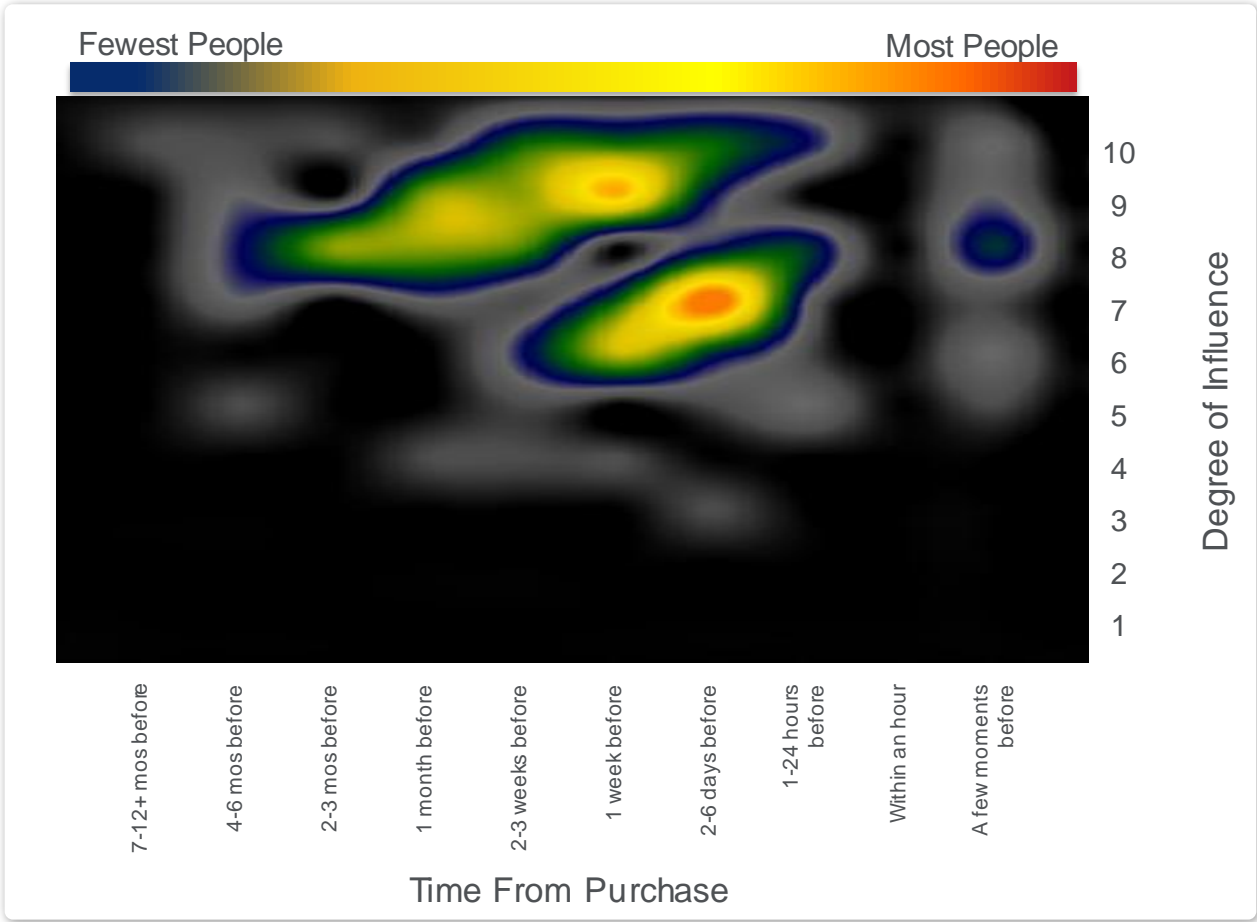
58% Usage 88% Repeat Usage



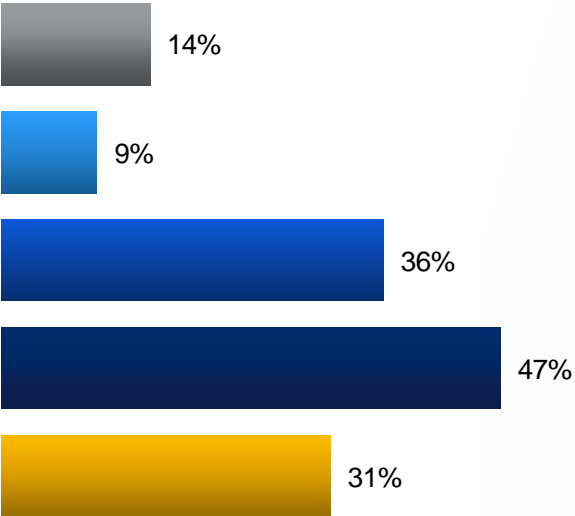
- Convenience/Customer Service Preferences
- Online Access to Account Information
- Awards & Benefits of Different Cards
- Reputation of the Credit Card Company
- Rates/Costs

Talked with friends & family

Credit Cards



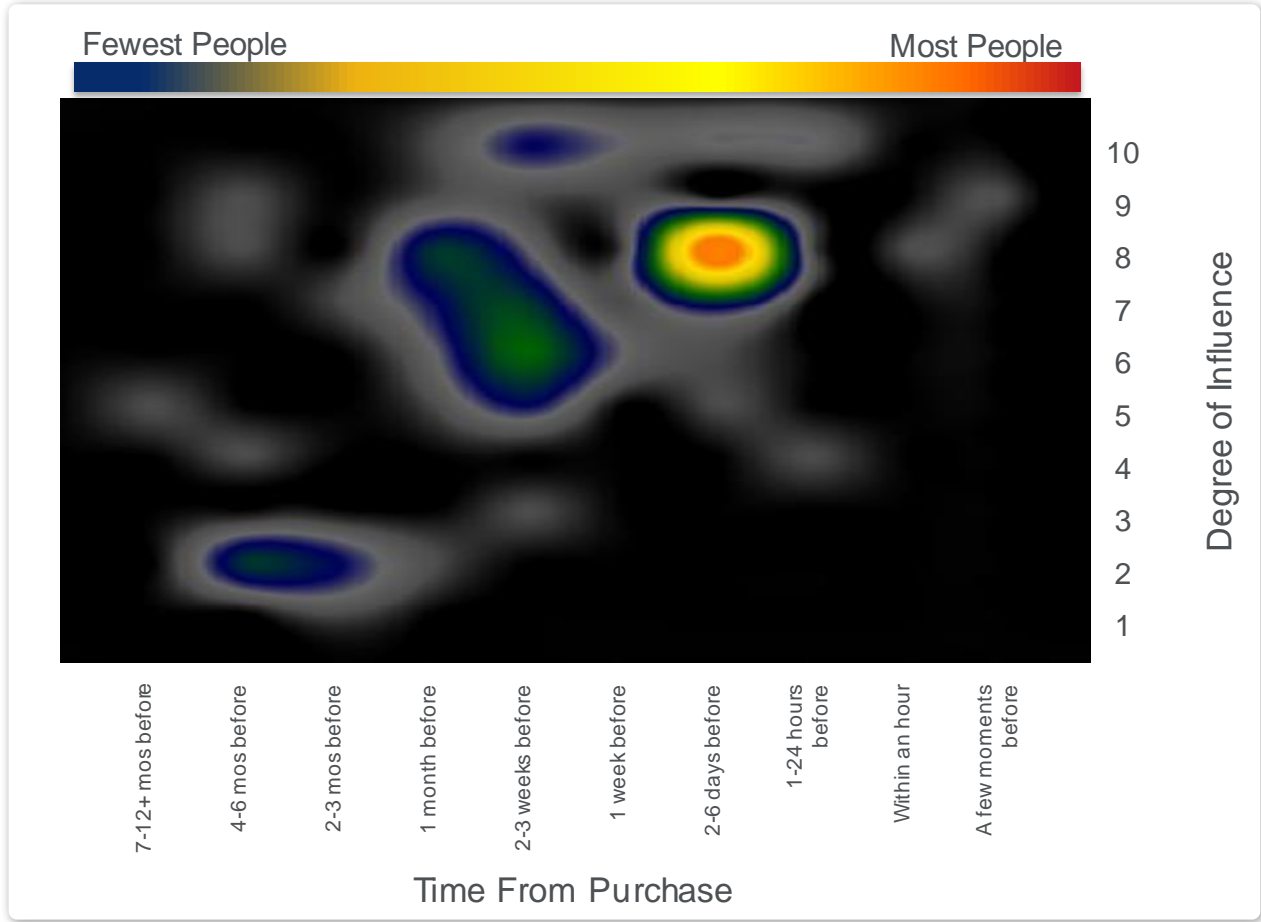
39% Usage 47% Repeat Usage



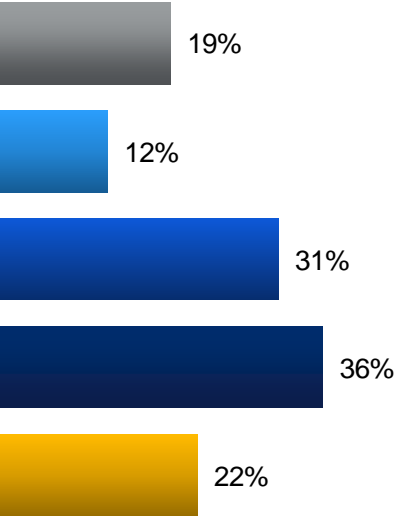
- Convenience/Customer Service Preferences
- Online Access to Account Information
- Awards & Benefits of Different Cards
- Reputation of the Credit Card Company
- Rates/Costs

Saw TV advertisements

Credit Cards



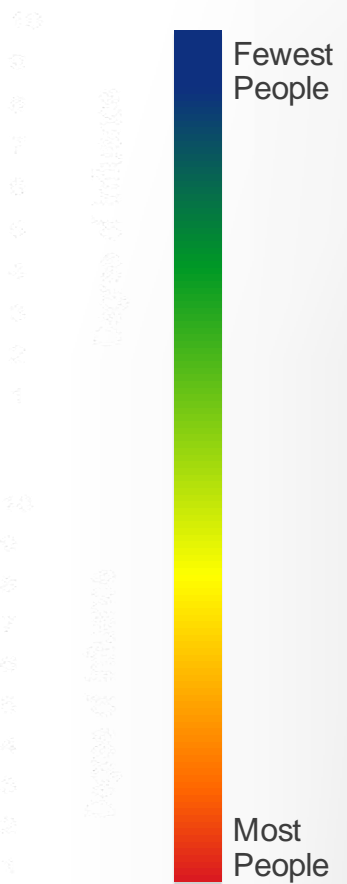
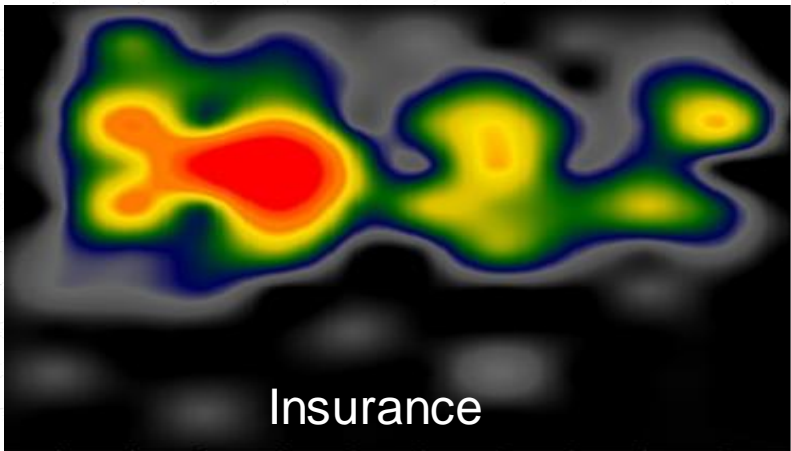
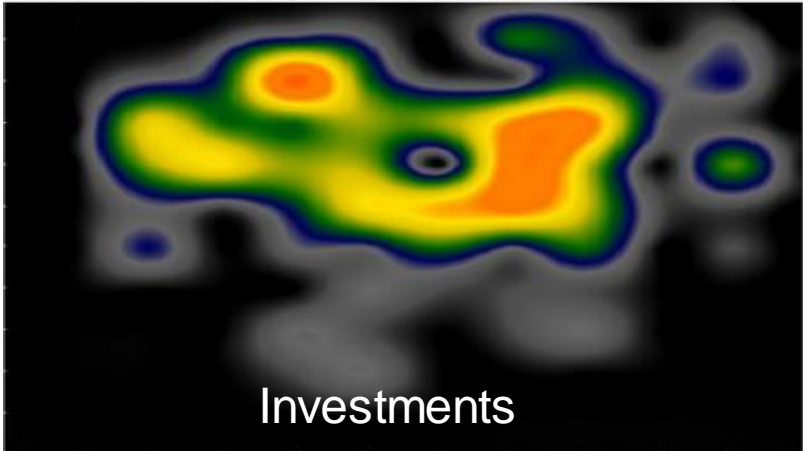
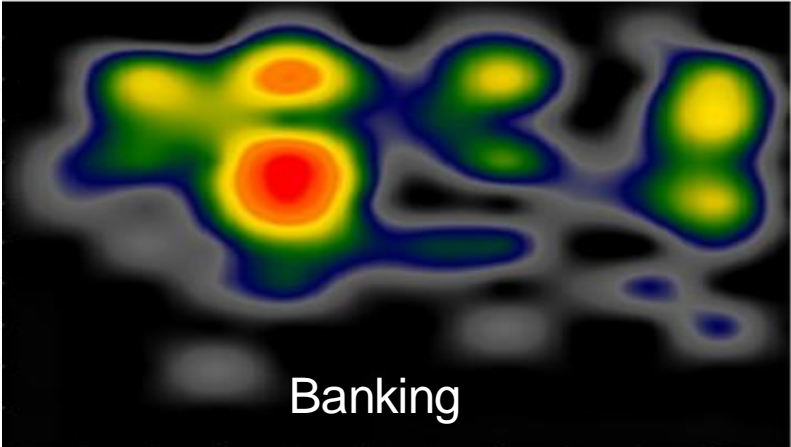
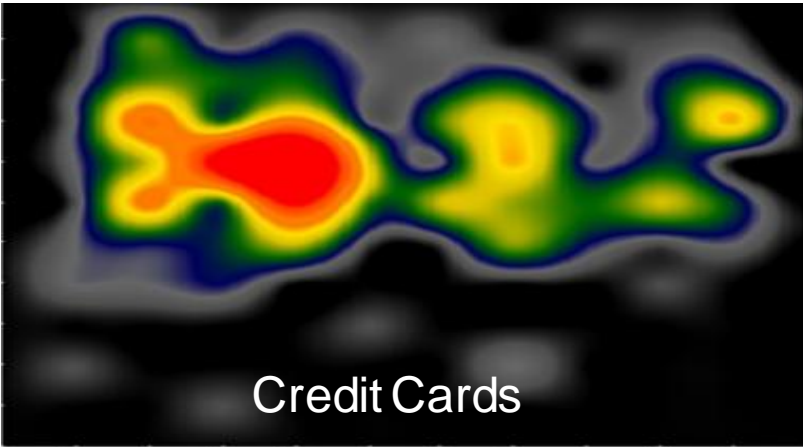
23% Usage 38% Repeat Usage



- Convenience/Customer Service Preferences
- Online Access to Account Information
- Awards & Benefits of Different Cards
- Reputation of the Credit Card Company
- Rates/Costs

Heat Mapping Influence

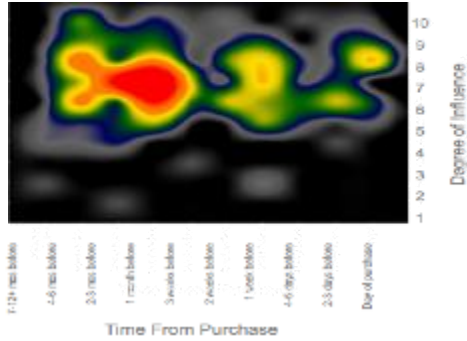
Online Search



Insurance

Fewest People

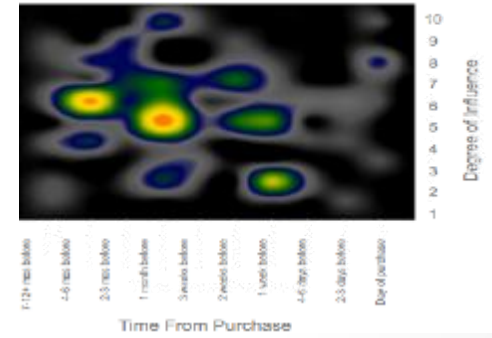
Most People



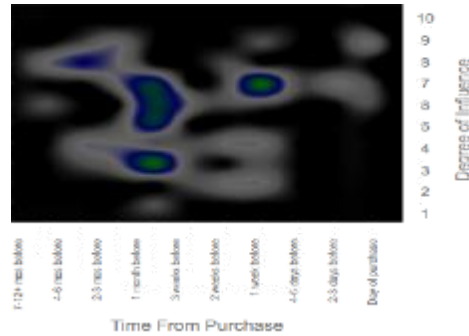
Searched online



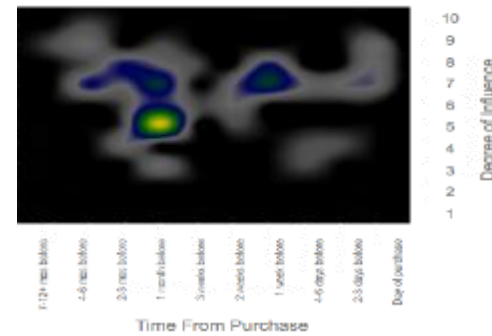
Talked with friends & family



Saw TV advertisements



Saw newspaper ad

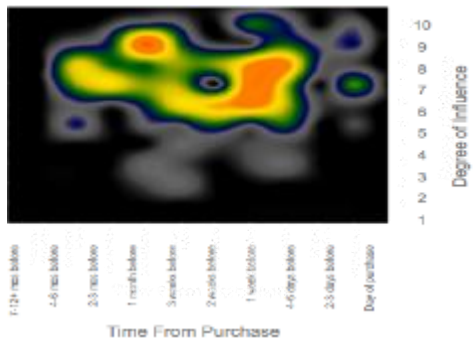


Read brochure/pamphlet

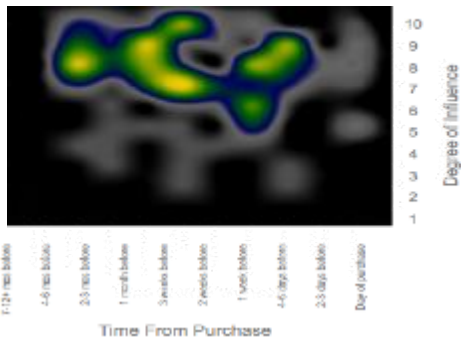
Investments

Fewest People

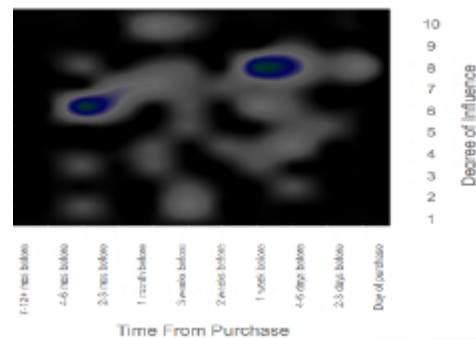
Most People



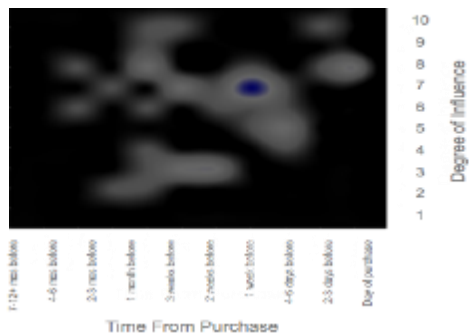
Searched online



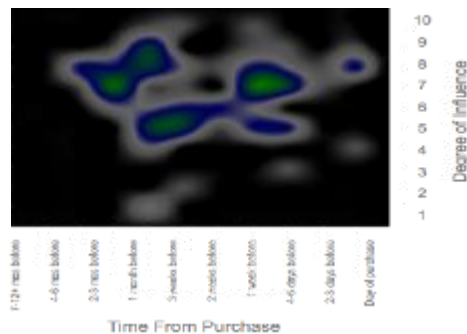
Talked with friends & family



Saw TV advertisements

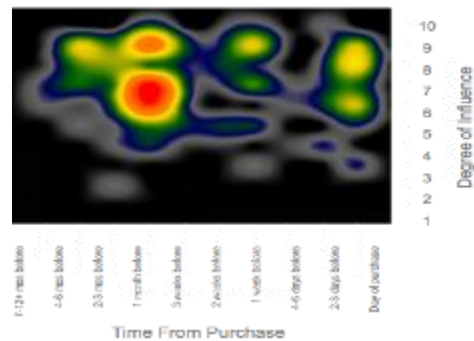


Saw newspaper ad

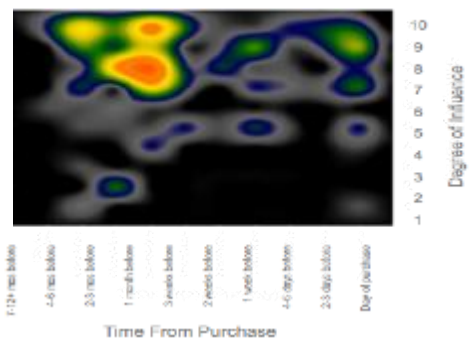


Read brochure/pamphlet

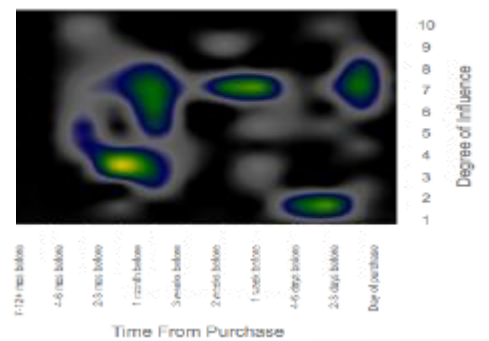
Banking



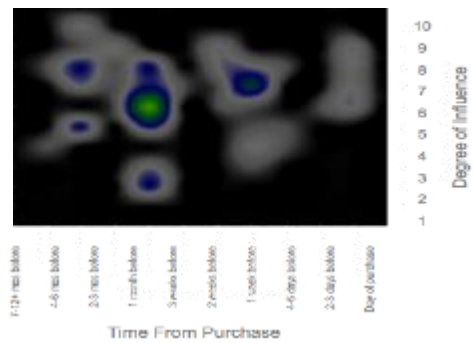
Searched online



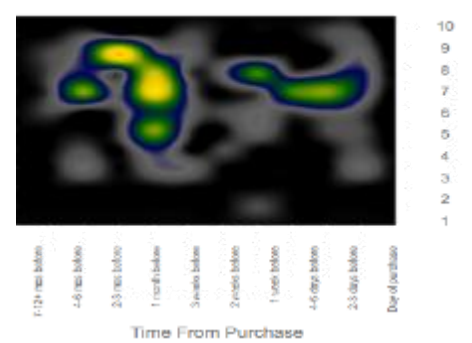
Talked with friends & family



Saw TV advertisements



Saw newspaper ad

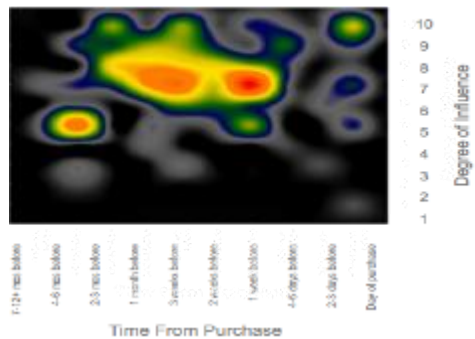


Read brochure/pamphlet

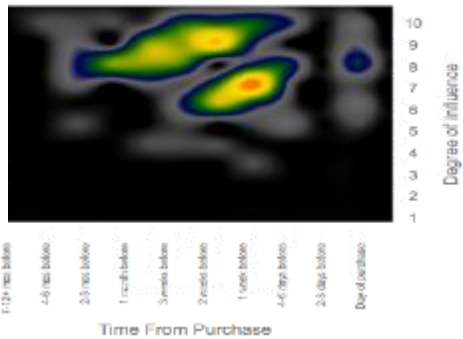
Credit Cards

Fewest People

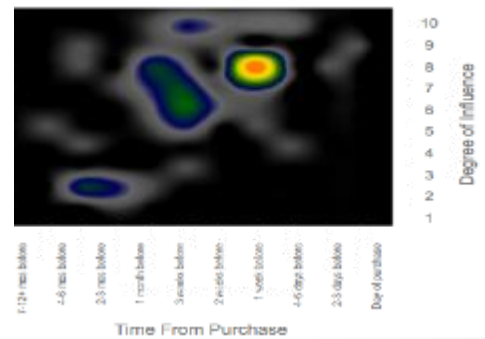
Most People



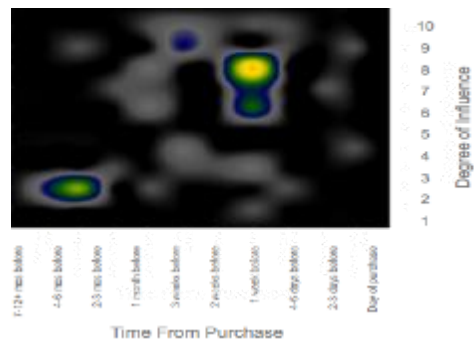
Searched online



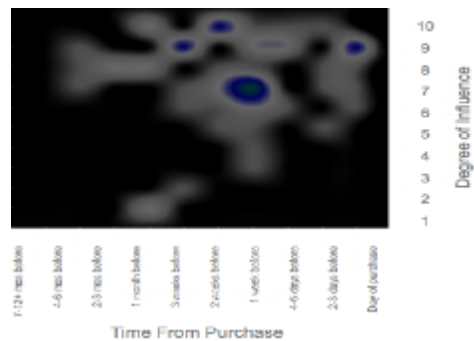
Talked with friends & family



Saw TV advertisements



Saw newspaper ad



Read brochure/pamphlet



Applied

Shopper-lead creative strategies

The screenshot shows the Yahoo! Finance Mutual Funds Center. A green callout box titled "HIGHLIGHTED TOOLS" is overlaid on the right side of the page. The callout box contains four items:

- Fund Screener**: Search all the funds in the market
- Top Performers**: Best-performing funds by sector, style, and strategy
- Prospectus Finder**: Download a prospectus for any U.S. fund
- Online account access**: Connect with your account 24 / 7 from any PC or tablet – even your smart phone

The background website features a navigation bar with links like HOME, INVESTING, NEWS, PERSONAL FINANCE, and MY PORTFOLIO. Below this is a search bar and a "GET QUOTES" button. The main content area is titled "Mutual Funds Center" and includes a "Features" section with a "FUND LOOKUP" form and a "Find Funds by Name" search bar. A sidebar on the left lists various tools and resources, including "Fund Screener", "Top Performers", "Prospectus Finder", "Quizzes", "Funds by Family", "Morningstar Editorials", "Message Boards", "INTERACTIVE GUIDE", "Mutual Funds 101", "Searching Funds", "Monitoring Your Funds", "Interactive Videos", "EDUCATION", "Understanding Investing", "Mutual Fund Basics", "Types of Mutual Funds", "How to Choose a Fund", "Other Investing Vehicles", "Tax Issues", and "Glossary".

Wanted:
Online access to
account information

ZMOT APPLIED

Google

mutual funds

Search

About 173,000,000 results (0.28 seconds)

Everything

Images

Maps

Videos

News

Shopping

More

Chicago, IL

Change location

Any time

Past hour

Past 24 hours

Past 2 days

Past week

Past month

Past year

Custom range...

All results

Related searches

More search tools

Ads - Why these?

[T Rowe Price Mutual Funds | troweprice.com](#)
[www.troweprice.com](#) [+1]
Choose Low Cost Funds With No Loads Or Commissions. Open An Account Now

[Vanguard Mutual Funds | Vanguard.com](#)
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Over 10 years, 75% of our funds outperformed their peer group.
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Fidelity offers years of mutual fund management experience.

[Mutual fund - Wikipedia, the free encyclopedia](#)
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A mutual fund is a professionally managed type of collective investment scheme that pools money from many investors to buy stocks, bonds, short-term money ...
Open-end fund - Mutual funds in India - 2003 mutual fund scandal

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Information on everything you need to know about mutual funds - How to buy mutual funds, understanding mutual fund types and key strategies for using mutual ...
5 Things to Know About Mutual Funds - Mutual Fund Basics - 3 Pros of Mutual Funds

[Mutual Funds - Morningstar](#)
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19 hours ago – complaint, the payments were made to reward the firms for past sales and to encourage future sales of American Funds' 29 mutual funds . Then ...

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Welcome to Vanguard, the client-owned investment management company built to put your interests first.

[Mutual Fund Definition](#)
[www.investopedia.com](#) > Dictionary [+1]
Mutual Fund - Definition of Mutual Fund on Investopedia - An investment vehicle that is made up of a pool of funds collected from many investors for the purpose ...

[Mutual Funds Center - Yahoo! Finance - Screen, Analyze and Invest ...](#)
[finance.yahoo.com/funds](#) [+1]
Mutual Funds Center - Get investing strategies, data, and mutual fund news in the Yahoo! Finance Mutual Fund Center. The Fund Screener surfaces low-cost ...

Mutual Funds - Morningstar

[www.morningstar.com](#) > Topics [+1]

19 hours ago – complaint, the payments were made to reward the firms for past sales and to encourage future sales of American Funds' 29 mutual funds . Then ...

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48%

of those in market for investment products say they consult search engines for:

Online Access to Account information

Conclusions

- Online and Personal Sales Interactions get high usage and high influence
- Younger, emerging target are highly ZMOT enabled
- Search key to winning the shopper early, middle and late
- ZMOT plus traditional efforts (like direct mail) have strongest opportunities for conversion



Best in class
yet to be
defined

How to Win at ZMOT:



- 1 Put someone in charge
- 2 Find your Zero Moments
- 3 Answer the questions people are asking
- 4 Optimize for ZMOT
- 5 Be fast
- 6 Don't forget video
- 7 Jump in!

1

Put Someone In Charge



2

Find Your Zero Moments



[Your Brand]		Search
[Your Brand] Review		Search
Best [Your Category]		Search

3 Answer the Questions People are Asking



Google beta

3M office supplies Search

About 24,600,000 results (0.10 seconds) Advanced search

Everything

- Videos
- News
- Shopping
- More

New York, NY
Change location

Show search tools

3M™ Official Site Ads

Buy 3M™ Products Online. Adhesives, Tapes, Abrasives, Cleaners & More!
Home & Office - Bonding Adhesives - Safety Products - 3M Tapes
www.shop3m.com

3M Tape Products - ULINE - Over 650 3M Tape Products in Stock

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www.uline.com/3M-Tape

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3M US: Office Supply Division

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3M Authorized Distributor
bindingsource.com

Business Supplies Solutions

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www.allegromedical.com

3 Answer the Questions People are Asking

Google AdWords

English (United States) | [Report an issue](#) | [Help](#) | [Sign in](#)

Home External tools

Tools
Keyword Tool
Traffic Estimator

Starred (0) Show

Include terms
Exclude terms

Categories
All Categories
Arts & Entertainment
Beauty & Personal Care
Business & Industrial
Computers & Consumer Electronics
Dining & Nightlife
Health
Hobbies & Leisure
Home & Garden
Internet & Telecom

Find keywords
Based on one or both of the following:
Word or phrase (one per line)
business supplies
Website
Only show ideas closely related to my search terms
Advanced options Locations: United States Languages: English
Search
Sign in with your AdWords login information to see the full set of ideas for this search.

Download View as text More like these

Sorted by Global Monthly Searches Columns

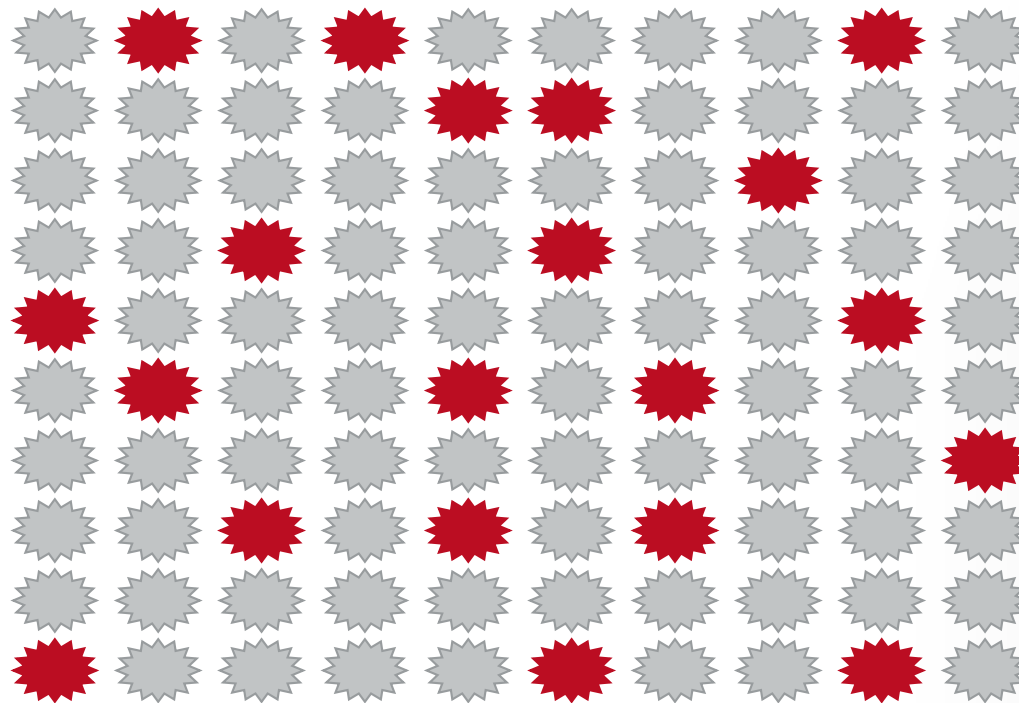
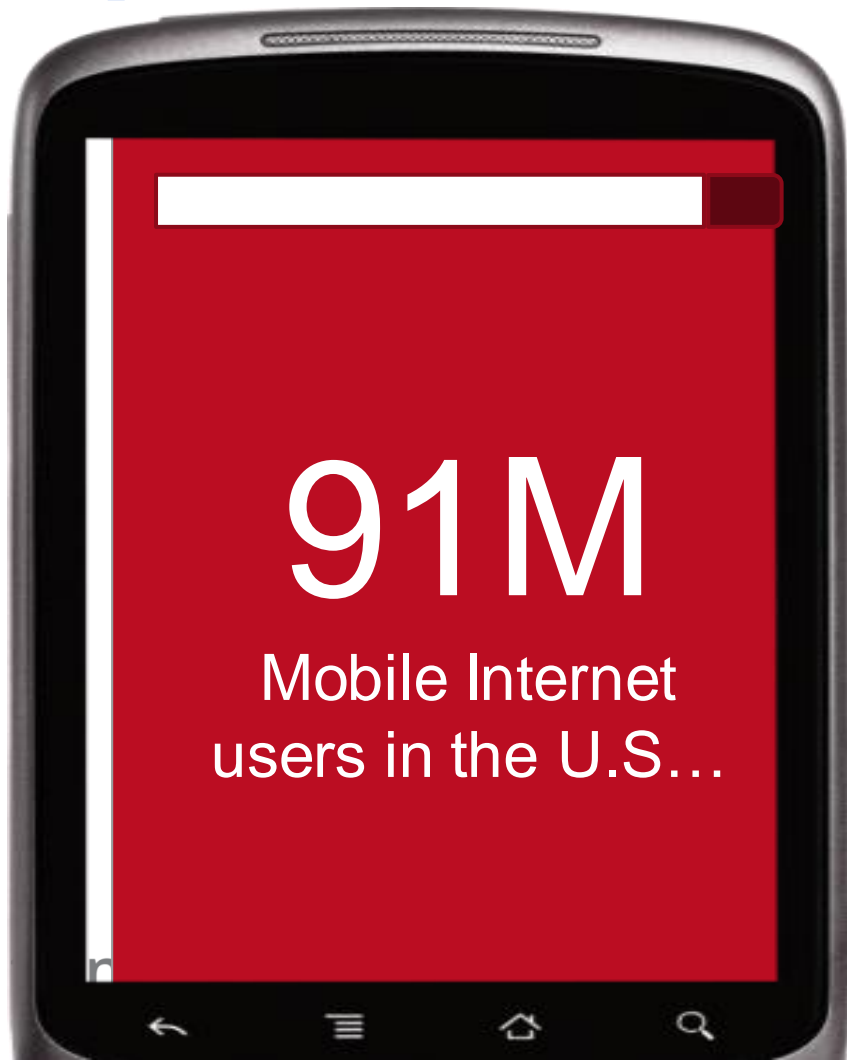
Keyword	Competition	Global Monthly Searches	Local Monthly Searches
offices depot		3,350,000	2,240,000
office product		1,220,000	301,000
office furniture		1,000,000	550,000
stationery		1,000,000	368,000
stationary		1,000,000	550,000
office supply		550,000	368,000
office products		550,000	301,000

Keyword ideas

Keyword	Competition	Global Monthly Searches	Local Monthly Searches
offices depot		3,350,000	2,240,000
office product		1,220,000	301,000
office furniture		1,000,000	550,000
stationery		1,000,000	368,000
stationary		1,000,000	550,000
office supply		550,000	368,000
office products		550,000	301,000

4

Optimize for ZMOT



...only 21%
of our top advertisers have
a mobile-optimized website

4

Optimize
for ZMOT

where to stay in madrid



Search

About 66,600,000 results (0.24 seconds)

Advanced search

Everything

Images

Videos

News

Shopping

Books

More

Mountain View, CA
Change location

Any time

Latest

Pa

Pa

Pa

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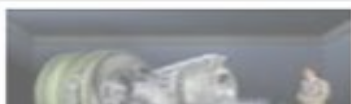
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