

Busting Out of the Inbox: Five New Rules of 1to1[®] Email Marketing



Peppers & Rogers Group
a division of Carlson Marketing Worldwide



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Overview

Think email has been left behind by snazzy blogs and RSS feeds? Was it cut short by ISP filters, or maybe set aside by multi-tasking consumers numb to new offers? Hardly. Ninety percent of Internet users, and over 56% of all Americans, use email on a regular basis.ⁱ Sending email also is the preferred delivery vehicle for buzz-filled social networks such as word-of-mouth and user-generated content. The mass adoption of email hasn't escaped the attention of marketers, either. Second only to search marketing in terms of spend, email has staked its claim as a mainstay of the online marketing mix.

But situating email in a multi-channel marketing plan is more complicated than it used to be. Where exactly does email fit in the world of blogs, vlogs and podcasts, where MSN, Google and Yahoo! call the shots?ⁱⁱ What tactics are the leaders using to ensure their emails make it through spam filters to deliver rich, targeted content? "Email is even more powerful than most marketers realize," says Jason Mittelstaedt, Vice President of Marketing, RightNow Technologies. "They must tap that power to bust out of the inbox, build profitable relationships and enhance brand."

Detailing five new 1to1 rules of email marketing, the following white paper covers the trends, strategies and tactics marketers need to know to achieve higher relevancy and increase the likelihood that their emails get delivered, opened and acted upon. We'll also show you several of the new 1to1 rules in action. The paper tells the story of how The Right Start, the largest national specialty retailer of juvenile products for infants and young children, uses targeted email campaigns to reach untapped prospects, fortify its brand and drive results across channels, including a 20% lift in in-store promotions.

"Email marketing is not a right. It's a privilege."

— Jason Mittelstaedt

Vice President of Marketing, RightNow Technologies

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In Brief

Who:

Senior marketers and brand managers

What:

Strategies and tactics for using email as a 1to1 marketing tool that enhances customer relationships, reputation and brand

How:

- Shows why many email marketers play "not to lose" rather than "to win"
- Situates email in the online marketing mix
- Defines a new set of 1to1 rules and tactics for busting out of the cluttered inbox
- Documents the rules in action at one innovative, multi-channel retailer



Oh, How the Game Has Changed

It's no secret that email volume is at 2.4 trillion messages annually in the U.S., that open rates have dipped, or that more consumers are using the "report spam" button.ⁱⁱⁱ But who says email marketing is dead? In four short years, the penetration of email in the U.S. is expected to reach 61% of Americans. No surprise that 94% of marketers currently invest in email, a trend that will help push overall spend on online marketing to \$26 billion by 2010.^{iv}

From above to below

Email's ongoing success can be attributed to the seismic shift from above-the-line media (mass advertising such as TV and print ads) to below-the-line media (targeted, trackable mediums like email, Web sites, etc.). The average U.S. consumer spends an average of 14 hours each week online, the same amount of time spent in front of the TV.^v They are spending more and more money online, too, and the impact on marketing effectiveness is immense. Consider these facts:

- Overall advertising ROI is below 4%.^{vi}
- Over 80% of TV ad campaigns fail to deliver a positive ROI in the short term.^{vii}

Engagement matters

The numbers are compelling. But there are reasons beyond even the dollars and cents why marketers are opting for below-the-line media. They realize that *engagement* is the best way to attract, retain and grow customers. "Engagement is about two-way dialogue; it's about giving prospects and customers the ability to interact with you and their peers when and where they choose to; it's about relevant communication on their terms, and not the company's terms," says Doug Rozen, Vice President of Interactive Marketing, Carlson Marketing. The emphasis on customer engagement gives email a leg up over other online channels. With its qualities of being channel independent (i.e., delivery to PCs, mobile phones and PDAs) and enabling two-way dialog, email will continue to play a key role in cultivating leads, cross-sells and up-sells, and post-purchase service interactions.

Blogs, RSS, podcasts...and email?

Some claim that email has been left behind by blogs and RSS or gobbled up by podcasts and instant messaging. Not true. "Email is a go-to channel for the social network craze, and it

has the potential to drive viral or word-of-mouth buzz with exponential reach," says RightNow's Mittelstaedt.

To show the point, consider the story of recruitment resource firm CareerBuilder.com. Early this year, the firm launched a Web site and tool that allowed visitors to custom create a humorous, video email.^{viii} It featured a chimpanzee of your choice that would speak your message while adorned in your choice of headgear, clothes and glasses.

CareerBuilder.com sent out an email campaign to a few million of its registered users in the hope of sparking pre-game hype around two Super Bowl TV ads featuring chimpanzees leaping around the office. The two Super Bowl ads no doubt resulted in millions of impressions to football viewers around the world. But here's the age-old catch: impressions cannot be tracked in a truly accurate way, leaving plenty of room for guesswork and little room for gleaning new insights that marketers can use to craft a followup plan.

On the other hand, the monkey emails fared much better. Five months after the

email campaign's launch, over 6.5 million individuals visited the Web site and drove more than 44 million monkey emails—actionable behavior that can be tracked for insight and follow up. The approximate cost of two Super Bowl ads: \$5 million, which includes the cost of the commercials and the air time. The approximate cost of 44 million monkey emails: a few hundred thousand dollars. Viewed from a cost per impression assessment alone, the email and Web site approach comes out clearly on top.^{ix}

Upping the 1to1 ante

Yes, the game has certainly changed to one where individually addressable and trackable media channels are king, including email. However, just getting your marketing emails delivered and noticed is not the end-game anymore. It's just the beginning. Yesterday's familiar rules of email marketing—regulation compliance, opt-in, basic list hygiene, varied subject lines, etc.—are no longer enough to bust out of the inbox. "These old rules are still valid," says Mittelstaedt, "but following them will only help you not to lose. Winning requires a new set of rules."

Did you know?

Over half of consumers define spam as, "I once gave my permission but I no longer wish to receive emails."



Five New Rules of 1to1® Email Marketing

The new rules of 1to1® email marketing share a core attribute: they are customer-centric. This means they take an outside-in perspective, from the vantage point of the customer rather than the company; and second, they recognize that the value a company creates must come from current and future customers. The new 1to1 rules below articulate and apply these concepts specifically to email marketing.

1. Build Your Reputation, Not Your List

Back in the late 1990s, IBM took a chance. It created the IBM Software Premiere Club, an opt-in marketing arm for software purchasers at large companies. By abandoning the common opt-out model, IBM put power in the hands of customers at the cost of limiting the number of contacts on its email marketing rolls. The results: IBM's click-through-rate jumped to nearly 20%.^x No legit marketer wants to be viewed as a spammer. Yet, many still operate in a "quantity over quality" mindset, and haven't made the transition IBM did. "They might use opt-in, but a lot of marketers are still more concerned with, 'How can I add more email addresses to my list?' and 'How many emails can I send per hour?'" says Richard Beach, Delivery Management Officer, RightNow Technologies.

The broadcast approach isn't working anymore. Internet Service Providers (ISPs) have become increasingly diligent (and successful) in their attempts to protect their customers from the onslaught of bulk email. The algorithms and approaches used by each ISP are closely held secrets, but all the major players employ some form of controlled email filtering. AOL, for example, blocks about 75% of the roughly two billion emails it receives each day.^{xi} To make it through, smart email marketers use *authentication* mechanisms, in which their identity is validated by the ISP; and *accreditation* procedures, in which they secure the status of a "white-listed" source to ensure delivery by the ISP.

Reputation = brand

In this environment, the *reputation* of the sender becomes paramount. It's not a warm-and-fuzzy concept. It is an empirical and quantified assessment of marketing practices made by an ISP or by third-party organizations like TRUSTe. Unfortunately, reputation is a fragile asset that is easily damaged. It can happen when individuals who receive the email

click the "this is spam" button, which alerts the ISP to the behavior of the marketer, lowers the reputation score, and increases the chances that future emails will be blocked before even reaching the inbox.

In the war against spam, companies that specialize in the maintenance of blacklists purposely plant email addresses where spammers are likely to find and harvest them. These "spam trap" address are indistinguishable from valid addresses, and they find their way onto email lists rented by marketers in their quest to broadcast their messages more widely. However, when an ISP detects that a marketer is sending to a known spam trap address, it further cuts into reputation. Also, that reputation is maintained at the Internet domain level (e.g., 'www.Company.com'), which means a damaged reputation doesn't just hurt the current campaign—it injures the brand, too.

>>Taking Action

Grow your list organically. Populate your email list with individuals who have expressed an explicit interest to receive your communications. It requires at least moving from an opt-out to an opt-in policy, and ideally to the practice of using confirmed opt-in (in which individuals receive a notification email confirming the opt-in) or double opt-in (in which the individual must actively reply to the follow-up notification email).

Make it easy to unsubscribe. Marketers cringe at the thought of helping customers to unsubscribe from their email list, but it is in their own best interest to make the process prominent and painless. If a recipient doesn't unsubscribe but instead uses the "this spam" button to suppress your emails, future emails will be blocked, never reaching the inbox.

Never stop scrubbing. Ongoing list hygiene is essential given that annual email address turnover is 30%. Touch base at least semi-annually to confirm the individual still wants to hear from you, and let customers dictate the frequency of contact going forward.

Be trustworthy. More trust means more business. Online merchants who are trusted, for example, have greater success in soliciting and receiving self-reported information from customers that enables sharper personalization and targeting. Permission-based email using confirmed opt-in, an easy to find and clear privacy policy, and avoiding using "pre-checked" subscription boxes are a good start.



2. Don't Just Segment...Microsegment

Email remains one of the most addressable mediums, and the payoffs of relevant emails are substantial. For promotional email campaigns, segmentation delivers, on average, a 7x increase in open rate and a 14x increase in click-through rate.^{xii} "If you're not using segmentation, you're an email laggard," says Mittelstaedt. "If you are, then you're on par with the better email marketers. The leaders, however, are doing more. They are moving from the practice of segmentation to microsegmentation."

Microsegments take the traditional categories of segmentation, such as demographics, lifestyle, life stage and purchase history to a finer level of granularity. Where a standard segmentation scheme might have 10 or fewer segments, microsegmentation can reach 10 times that number. In the case of one travel agency, the marketing team created one hundred microsegments (such as "skied in the Swiss Alps in February") allowing for micro-targeted offers via

>>Taking Action

Build on your data assets. Most companies house lots of customer data (transaction data, behavioral data, etc.), but it's often scattered and un-leveraged. If you already have segments in place, centralize as much additional data as possible to build the foundation for microsegmentation. In the process, recognize what new data would add the most richness to the microsegments and develop plans to acquire the new data elements over time at selected customer interactions.

Take personalization past "Dear <<customer>>". Use insight from the microsegment to tailor the content and creative to increase relevancy. Refine it even further by including (where appropriate) knowledge gained from your unique relationship with the individual (e.g., anniversary date of becoming a customer).

Don't forget timing. Being relevant isn't just about what you say, but when you say it. The microsegment might include a timing component (e.g., a seasonal preference), or messages for a microsegment might be triggered by an event (e.g., product inquiry).

Start where you are. Building microsegments to take personalization deeper in terms of the content and timing does not require boiling the ocean. Pick one or two areas where you have enough data points to drill down further. It might be matching up "unsubscribe me" requests (behavior) to high value customers (characteristic), so you can act fast to prevent a top customer from churning.

email. By doing so, it achieved a 20% boost in cross-sell rate, and a 60% boost during the critical travel planning season of November.^{xiii}

Microsegments leverage the trackability of email to tailor future offers based on a more detailed understanding of customer characteristics (demographics, product holdings, the tenure of the relationship, etc.) with customer behavior (click-through, purchase, Web-based service inquiries, etc.) For example, microsegments might subdivide high-growth customers with a short-relationship tenure into: email not opened; opened but no click-through; opened, clicked-through but no purchase; and opened, clicked-through and purchase. Knowing that a subset of individuals clicked-through to a Web page but did not buy

might indicate an interest in a product category, information that can be used in a timely follow-up email.

Using microsegments provides three major benefits. First, it improves deliverability by lessening the ISP's perception of the campaign as bulk email. Second, it enables more detailed testing, the learning from which may be used to construct more effective email campaigns. Third, it allows the marketer to enhance relevancy through a greater degree of personalization and customization which is known to increase response rates.^{xiv}

3. Use Email to Enhance the Customer Experience

"It's common to view email marketing in a silo, as something separate from the customer experience, when in fact it should be used to enhance that experience," says Andrew Hull, Marketing Operations Manager, RightNow Technologies.

Enhancing the customer experience through email is especially effective at select stages of the customer lifecycle. "In the earliest stages of the company-customer dialog," says Hull, "email is often perceived as spam. But, after a relationship has been established, email is perhaps the most robust of the relationship building tools." Why? Because email has the ability to convey rich media, to be readily personalized, and to be bi-directionally interactive.

Using email to enhance the customer experience depends upon two conditions. First, it requires access to data and the timely utilization of the data. If you're not factoring in the cus-

Did you know?

There is no universal, "best" day to send outbound emails. In a future campaign, ask your best customers when they prefer to hear from you. That's always the best day.



customer service interaction that occurred three minutes ago or the sale that took place an hour ago, then your email is bound to be at least irrelevant and possibly annoying.

Second, it requires the technology and the discipline to do the right thing with that data. As obvious as it may seem, when promoting a product, for example, the email marketer must be able to easily exclude those who have already purchased it. Nothing will make a customer more upset than to learn what was purchased yesterday at full price is now on sale today. “If an email is not value-add, then it is value-subtract,” says Erich Hannan, Director of Development, RightNow Technologies. “A customer’s time is short, and infringing on it is a direct net reduction on the quality of the customer experience.”

>>Taking Action

Destroy data boundaries. Knowledge is power. Delivering relevant emails relies on the integration of data from different sources into a single knowledge base, including purchase history, service interactions, and campaign response behavior.

Get the right technology. Email solutions allow marketers to automate aspects of the customer experience at the individual level. The best systems have triggers and work flows based on what you learn about an individual that may be used to tailor and transmit personal communications at key points of a larger, multi-stage campaign.

Assign ownership. Collective ownership of the customer experience virtually guarantees a fragmented customer experience. Assign one functional area, and preferably a single, executive-level owner. Most organizations look to marketing, but also consider service since the majority of customer interactions happen here.

4. Get Creative to Drive Engagement

Most emails are now sent in HTML format, allowing a vast array of creative approaches and techniques to be used together with the rich media of images, video and audio. In this complex realm, even seemingly small but creative changes to email can increase response rates by up to 75%.^{xv} To make it all work well, design and usability evaluation together with in-market testing to identify what works and what doesn’t are vital. But it has to happen from the customer perspective. “Successful email creative and content is defined through the lens of the customer, and a high level of engagement is the benchmark,” says Carlson Marketing’s Rozen.

There are many techniques for driving engagement. For

example, short polls or surveys may be used to create a sense of participation and ownership in a company’s products. “Mind bender” questions are another good way to provide some fun while building interest in a product or service category. Appearing in an email with a link to the answer located on a landing webpage, such a question might be:

As an email marketer, you awake one day to mysteriously find yourself in a conference room with two identical doors. Behind door #1 is the unabridged set of the new rules of 1to1 email marketing, guaranteeing fame and fortune when followed. Behind door #2, however, is a siren luring you to a future of email deliverability disasters. You don’t know which door is which, but you are allowed to ask a single question to one of the two consultants who are also in the room. One of them always tells the truth, the other always lies—but you don’t who is who. What is the question you should ask in order to ensure passage through the door leading to the new rules of 1to1 email marketing? Click [here](#) for the answer! ^{xvi}

Links embedded within emails may also drive a connection to a dynamically selected Web page, continuing a customized interaction that was started within the email. For example, knowing an individual customer’s needs or interests expressed by clicking an embedded image in an email (a PC pictured in a home office setting) can be used to present the most appropriate promotion and associated value-add information (rules for tax deduction of home office equipment). A “push-to-talk” button that launches a live chat or telephone session is a variation of the same theme. It’s creative that is designed to create back-and-forth, give-and-take customer interaction.

>>Taking Action

Bake in engagement. Evaluate email creative and content by the criterion of its ability to engender customer engagement.

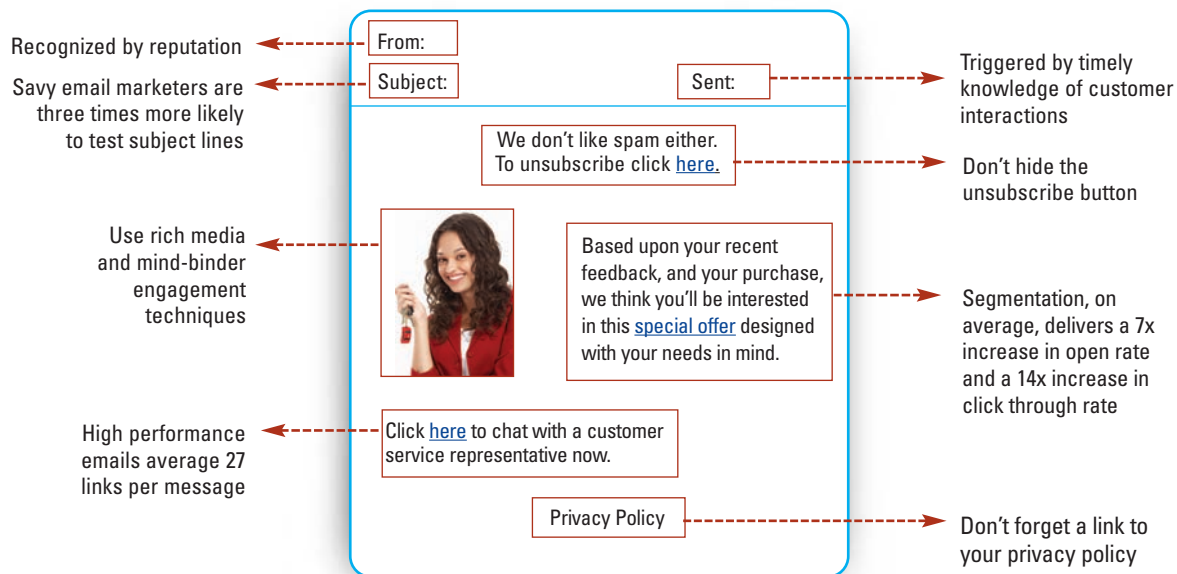
Act bi-directionally. Use creative to leverage existing knowledge about a customer (e.g., product purchase history), as well as to gather and retain new knowledge (e.g., intended product purchase timeframe and application) to guide future messages.

Do it differently. It’s natural to want to stick with what works, but don’t hesitate to try something new to engage customers.



The Anatomy of a 1to1® Email

Putting together a 1to1 email that delivers value to the recipient as well as the marketer means incorporating a number of key components. What's the anatomy of your marketing emails?



Source: 1to1 Media, 2006

5. Consider the Cost of Non-Responders

Ready for a quick quiz? A marketer sends the same blast promotional email to 100,000 existing customers at a total cost of \$10,000. Assuming a 2% response rate (2,000 responses) and revenue of \$10 per response (or \$20,000), the result is a 200% ROI. Should the marketer be congratulated or chastised?

If you said "Congratulations!," then you're probably operating under the old rules of email marketing. Here's why: Non-response is not free. Customers create value for a business in two ways, by purchasing products and services today *and* by increasing their intent to make a purchase in the future. When the marketer sent the email campaign above, he also sent it to 98,000 customers who had no interest in the offer. What if the email was perceived as spam by a number of high-value and high-growth customers and as an intrusion to the inbox? If even a fractional percentage of these annoyed non-responders decide to purchase less from you in the future, the loss in customer value and profits far outweighs the short-term benefits you received from the promotion.

"Clear, relevant and timely emails today not only help boost short-term returns, they also enhance the lifetime value (LTV)

of current and future customers," says James Vila, Principal, Peppers & Rogers Group. Using the metric of Return on Customer (ROCSM) provides a more balanced picture of the impact of email campaigns.^{xvii} ROC measures the customer value that's created or destroyed, which allows for a more accurate gauge of the long-term effect of outbound emails.

>>Taking Action

Use a feedback mechanism. Always seek to understand what the non-responders think of you by providing a feedback mechanism in each mail together with an easy-to-find unsubscribe option.

Think long-term, too. Marketers can do more than help the company hit sales goals for the current quarter. They also can tap into the addressability and customization of email to influence the future purchases of customers.

Measure ROC. Quantify how each email is contributing to (or detracting from) the change in LTV among current and future customers, and use that metric to infuse a long-term view of the impact of marketing in your company.



Case Study: Doing It Right at The Right Start

Founded over 20 years ago, The Right Start has grown to become a trusted supplier of high-quality products for infants and young children, operating through the “bricks,” “clicks” and catalog channels. More than simply the largest national specialty retailer of juvenile products, the company has a reputation as a trusted resource of parenting solutions. “Building our brand and customer equity involves many components,” says Hope Neiman, Senior Vice President, Marketing and Development at The Right Start. “Using email to create and cultivate profitable relationships with our customers is a critical part of that effort.” Here’s how the retailer is using three of the new 1to1 rules to bust out of the inbox.

Build your rep, not your list

The Right Start enjoys a track record of email campaigns that have delivered 20% improvements to in-store retail promotions while enhancing online revenues. Getting there took a commitment to the quality of the email list rather than the quantity of records. “We started with over 300,000 email addresses,” says Neiman, “but we didn’t know anything about them.”

Learning which customers had the highest value and a willingness to interact across channels was the first task. With the help of RightNow Technologies, the retailer crafted a multi-stage campaign inviting customers to sign up for a Preferred Customer Web page. In the process, more data was collected from customers who responded. The fresh data was rolled together and became the basis for more targeted emails. For example, high-value customers may be the first to hear about an upcoming sale at their nearest location. “But the value we deliver also has to go beyond price,” says Neiman. “Our customers are educated parents who want the best product for their child and are hungry for information. So in addition to selling them the latest car seat, we’ll also give them recommendations for installing it. Or it might be home safety tips during National Safety Month. It all contributes to building our reputation as a trusted advisor.”

Don’t just segment...microsegment

The Right Start engages in microsegmentation by drilling down into two areas: the life stage of the child and the geography of the household in relation to store location. “Every child develops differently, walking and talking at different times,” says Neiman.

“We recommend products that fit the developmental stage of a *particular* child rather than a static age group of 12-24 months.” To uncover the best timing for its emails, The Right Start gleans insight from surveys, campaign response data and Web-based product inquiries, then runs it through analytics to learn more about its customers. It uses the findings to target future promotions based on overall spend, purchase history or interest.

Geography is the second micro-focus. “For one region, a specific product might work best, while in others a general percentage off purchases is better,” says Neiman. The Right Start matches up regional hot buttons with key parental challenges to get better results. In one case, it sent emails to customers in a 30-45 minute radius of a store where the author of a popular, potty training book was to present. Although scheduled for 6 p.m. on a Friday, every available slot filled fast.

“The more a store engages in our email program, the better the customer relationships become, and the more success it realizes.”

— Hope Neiman

Senior VP, Marketing and Development, The Right Start

Use email to enhance the customer experience

“There was a time when the experience of our customers was fragmented, depending on whether you were an in-store customer, a Web customer, or a catalog customer,” notes Neiman. “Today, we use email to cut across the channels, to speak with one voice, and to encourage our customers to shop across any and all media that work for them. In the past year alone, we’ve doubled the percent of retail customers who also shop online.”

To succeed in a multi-channel environment, channel conflicts must also be minimized. Through the tracking and reporting of email campaigns, Neiman’s team has been able to show store managers that it’s in their best interest to encourage customers to sign-up for the email program. “I make it clear that the more a store engages in our email program, the better the customer relationships become, and the more success it realizes.”

Just the beginning

Neiman says there’s more 1to1 work to come. Collecting data from customer service interactions and integrating it with existing data stores to create one knowledge base is on her to-do list. For fellow marketers on the journey, she has this piece of advice: “Looking at top-line results of email campaigns isn’t enough—constantly question the why and the how, and you’ll be able to continuously improve.”



Conclusion: Survival is Not Mandatory

Adoption of email in the U.S. and globally continues to rise. The business case for email marketing is strong. Rumors of email being overlooked among new online marketing channels or simply lost in the buzz of social networks are proving false. As a result, marketers are confident, too. A 2006 survey of 253 interactive marketers found that 88% expect email effectiveness to go up in the next three years.^{xviii}

But the playing field on which email marketers compete is anything but level. Cleverly illustrated by the cartoon below, the old rules of email marketing success are today's cost of entry, forcing marketers to raise their 1to1 game or become "another email casualty." The game is now run by new rules built on 1to1 principles for tying email to other channels and using email as an individually addressable, interactive tool for acquiring, growing and retaining customers. Technology can aid the journey, allowing you the time to plan thoughtfully and start putting several of the new rules to work at your organization. So what will you do? Stay stuck in the inbox—or bust out? As you contemplate the decision, perhaps words of wisdom from the famous instructor and statistician W. Edwards Deming will help: "It is not necessary to change. Survival is not mandatory." ■

Five Tactics to Enhance Email Effectiveness

1. Supervise Spam. Check the percent of messages that are marked as spam by recipients. If it's above expectations, find out why. Did multiple departments inundate customers with too many emails at the same time? Did the subject line trigger an ISP spam filter? Whatever the cause, use the information to improve over time.

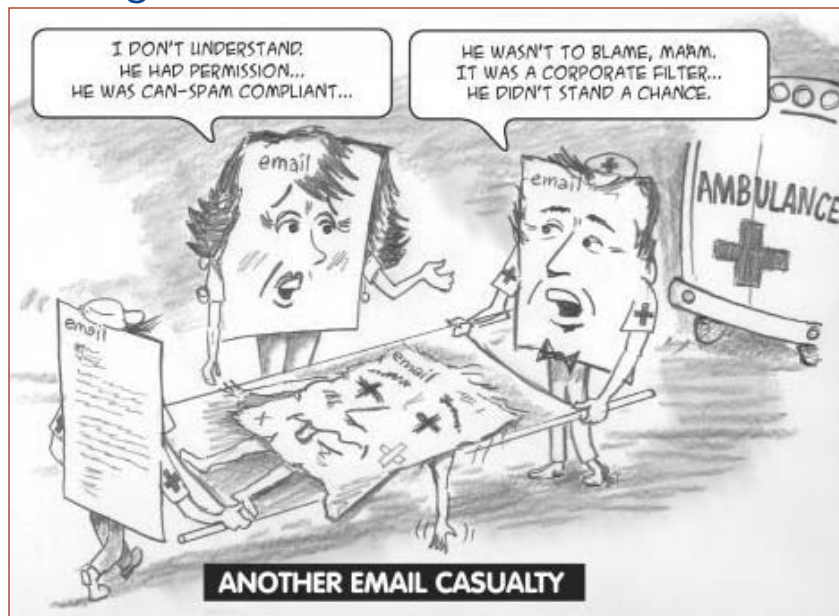
2. Always authenticate. Validate your authorization to send email to the major ISPs, using a mechanism such as the signature-based DomainKeys Identified Mail (DKIM), or the open-source Sender Policy Framework (SPF).

3. Weigh the whitelist. Use one or more third-party whitelisting services to establish your reputation among ISPs. It won't guarantee delivery of your email messages to the inbox, but it will certainly help.

4. Diagnose delivery. Routinely monitor email delivery reports from each ISP to detect problems. Because individual email marketers don't have much influence at the large ISPs, this is one area where an Email Service Provider (ESP) delivers a benefit.

5. Test, test. Every marketer knows that subject lines, layout and copy should be tested. "Get real, every A/B split doubles the work," is the typical marketer response. But with today's technology, testing is less resource intensive and makes for much more effective campaigns.

on the lighter side



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Footnotes

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RightNow Technologies

RightNow (RNOW) is leading the industry beyond CRM to high-impact Customer Experience Management solutions. Over 1,500 companies around the world turn to RightNow to drive a superior customer experience across the frontlines of their business. As a win on service strategy becomes a business imperative, experience management solutions are increasingly recognized as a core driver of business success.

For more information visit: www.rightnow.com

Peppers & Rogers Group

Peppers & Rogers Group is a management consulting firm, recognized as the world's leading authority on customer-based business strategy. Founded in 1993 by Don Peppers and Martha Rogers Ph.D., the firm is dedicated to helping companies grow the value of their business by growing the value of their customer base. Our goal is to develop and execute strategies that create immediate return on investment and long-term customer value. Peppers & Rogers Group maintains a significant voice in the marketplace with its 1to1 Media properties. Led by 1to1 Magazine, these print, electronic and custom publications reach more than 250,000 decision-makers. Peppers & Rogers Group is a division of Carlson Marketing Worldwide, and is headquartered in Norwalk, Conn.

More information is available at: www.1to1.com