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HHQ

HARTE HANKS QUARTERLY

POWER TO THE PERSONAL

The path to making marketing human

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Everyone is on Twitter,
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2018 predictions
Looking at what this year
in marketing will hold

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HARTE HANKS QUARTERLY

More meaningful marketing

In the world of modern marketing it's all too common to see irrelevant ads and ineffectual attempts at engagement. To make a difference and an impact there needs to be a genuine effort at speaking to the customer personally and in the moment. Thinking that a single data point or sending me a note on my birthday is personalization is just wrong.

That's why this issue of Harte Hanks Quarterly focuses on the importance of making marketing more like true human interaction. We as marketers need to step up and help create connections, and engage in conversations, that are valuable and meaningful based on what our customers are telling us. The new Art of Marketing is learning to listen first and speak second. Only by doing this can we make marketing that matters.

We hope you enjoy reading the second edition of our magazine, and we'd love to hear from you if your business benefits from any of the insights you find on these pages.

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CONTENTS

POWER TO THE PERSONAL

FRANK GRILLO
CMO, HARTE HANKS
AND SRINI PALLIA
PRESIDENT, CONSUMER BUSINESS, WIPRO LTD

Personalization. Omni-Channel. One to One. These have all been catch phrases of the marketing world for longer than any of us would care to remember. And while they have framed the conversations marketers have been having, they have not defined the actual marketing that's been occurring.

Technology is the enabler of this new marketing; it is the underpinning of how this speaking to individuals will occur. But technology is not enough, without analytics and strategy, to help marketers listen and to know what to say next...

Personalization is more than knowing a customer's name and some basic demographics about them; omni-channel is not you as a marketer trying to send a prospect offers in as many ways as you can contrive. And One to One is not enough; I, for one, am not a stagnant version of me!

Personalization means listening to me as a person and then as a prospective customer; asking how you may help me before you assume anything. Omni-channel is from my point of view not yours; I want to engage you how I want and when I want, your job as a marketer is to be ready to respond and to understand all of the conversations we're having together. One to One assumes I am a static "persona," I am not, I am a person, and the drivers of this buyer's journey are very different than the one I just had, and the one I have next; I expect you to understand me now.

The customer is not King, the customer is Dictator! Marketers can no longer pander to their wants while doing whatever they deem best. Marketers must do what the customer wants, how they want it, when and where they want it. Or risk being relegated to the trash heap of brands that didn't make it.

Technology is the enabler of this new marketing; it is the underpinning of how this speaking to individuals will occur. But technology is not enough. Without analytics and strategy to help marketers listen and to know what to say next, technology just enables more bad marketing, just faster and more efficiently! You would not put a 15-year-old beginner driver in the cockpit of a 750-horsepower Formula One race car. Without knowledge and skill, technology will just lead to high-speed disaster.

Enter Wipro and Harte Hanks! The coming together of deep technological and operational expertise with marketing know-how and customer centricity makes us the ideal partner for marketers on the path of achieving genuine, personal, one-to-the-moment marketing.

We can help you use technology to both facilitate and drive the kind of marketing that will feel human to your clients. Using multiple data sources, signal-based analytics and tools to help you "listen" to each customer interaction, we'll show you how to Ask and Answer the question "how may I help you," and then create the conversation engine that will build a marketing "dialogue" to enable you to say what the customer wants to hear, where and when they want to hear it.

Together, we are passionate about bringing about the true transformation of marketing to restore the human touch that was lost with the advent of the digital era. Together, we will ensure our clients not only survive, but thrive in the new world order we're experiencing today! ■

MAKING MARKETING HUMAN

We are a marketing agency that helps you win attention, build trust, and earn loyalty in an increasingly connected world.

Creating marketing that matters is a global mission, and requires a personal touch. Our team is based in 32 offices in 6 countries across 3 continents. We unite via our expertise, insight and a shared ambition to create the best work at the heart of every project, every time.

That's why we're now changing the game, upping the ante, and holding on to what it's all really about. We're bringing the human back to marketing.

Read on to find out how.

Our five pillars of best-in-class marketing

SERVICES & EXPERTISE

What we do:

Consulting
Data & Analytics
Marketing Services
Marketing Technology
Creative Services
Digital & Social Media
Marketing Strategy
Contact Center
Direct Mail & Logistics
Fulfillment

Industries:

B2B
Financial Services
Insurance
Consumer Brands
Retail
Automotive
Technology
Pharma
Entertainment
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Established: 1923

Employees: 5,000+

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THE ROLE OF JOBS-TO-BE-DONE IN

THE BANK BRANCH CUSTOMER EXPERIENCE

JD METCALF, LAURA WATSON AND NICOLE PAWLUK
HARTE HANKS

Several of our thought leaders have recently addressed the changing role of brick and mortar stores in an increasingly digital retail world. Do they still matter? Or is brick and mortar dead?

But retail is not the only industry struggling to determine the future of their physical locations—banking and financial services grapples with the same question. This is a space in which we have also seen an exponential shift in consumer preference of digital interactions. The Financial Brand states that, as of October 2017, an average of three bank branches are closing per day. According to JLL Research, the number of bank branches in the U.S. will soon fall to 71,500 from the existing number of 90,000.

The current standard branch design is a relic from the 1700s in England when the bank's primary job was protecting gold and currency. Tellers used to stand in small windows that made it harder for someone to reach in and steal money. Plus, a teller could quickly close the window (often lined with a gate or bars) to protect the money (and themselves) if there was a robbery. Consider the fact that we still use the antiquated description "teller window" when completing a transaction at the local bank branch.

So, how does the bank branch as we know it need to change to stay relevant while still balancing the need to provide a familiar and comfortable place for customers to conduct financial transactions?

Digital is making change

A study by CACI indicates that digital interactions between consumers and banks will more than double over the next five years, while branch visits are expected to drop approximately 60% (possibly more, depending on the demographic). Additionally, desktop banking is anticipated to drop 63% as mobile apps and services become more accessible across demographics.

Does this drop in foot traffic and swift uptake of new digital methods mean there is no value left to be found in the bank branch? No—well, at least not yet. A recent article discussed the potential path to Augmented and Virtual Reality ultimately replacing the physical bank branch, which is key to being on the forefront of innovation and solving unmet customer needs, but we're not quite there.

So what do we do in the meantime? As you begin to reevaluate your branch locations, there are a few key points to consider.

Deliver value to receive value

Wells Fargo's Head of Community Banking, Mary Mack, has observed that her branches serve a valuable and specific function to visitors—especially those that primarily engage with the bank online.

> "Our customers come into our branch not to get a product; they come in because they want to buy a car or they want to buy their first home, or they want to repair their credit and they need some help doing it."
>
> MARY MACK, HEAD OF COMMUNITY BANKING, WELLS FARGO

She says, "If you go into a branch, I believe, you're looking for something of value. You're looking for somebody to understand something that may be a little bit more complex. Our customers come into our branch not to get a product, they come in because they want to buy a car or they want to buy their first home, or they want to repair their credit and they need some help doing it.

So, the way I think about branches is that [there are] team members who can help customers understand what it is they're trying to do. They're not as interested in loans, deposits and mortgages. They are interested in homes, and cars and rebuilding credit. So that's where we start, and our team members in the branch help solve those problems."

Despite more customers than ever using digital or mobile banking, a J.D. Power report states that 71% of all bank customers visited a branch an average of 14 times over the past year and index 27 points higher in overall satisfaction with their bank. A clear indication that while technology solutions are important, consumers are still finding value in their local branch.

Jobs-to-be-Done strategy at banking branches

The changing role of the branch lines up perfectly with the Jobs-to-be-Done theory. Banks need to design their branches around what jobs their customers need help with. It's a better use of the customer's time and a better use of the bank's resources. Bank profitability is being squeezed, so if there's any efficiency they can gain in their branch design, they should do it.

Customer visits to a branch: Understanding the numbers

71%

of all bank customers visited a branch an average of **14 times** over the past year

Overall satisfaction rating:

27 POINTS HIGHER

Despite the importance of technology, **customers are still finding value in their local branch.**

J.D. Power 2017 U.S. Retail Banking Satisfaction Study SM

In addition to optimizing your branch strategy around customers' jobs to be done, you can't forget to also optimize the customer experience.

So, again we need to look at why customers visit bank branches. What jobs are they doing there? Most of the time, it's to deposit and cash checks.

For simple transactions like these, banks should take a cue from Southwest Airlines. For several years, the airline has offered multiple kiosks for customer self-service check-in with one or two lobby agents available to help with technical challenges or complex transactions. This is a benefit for both the bank and the customer. Higher volumes of transactions can be managed, and with fewer resources.

Infrequent branch visitors usually visit to talk to a banker about a loan, mortgage, credit card, or some problem with their account. The jobs that these visitors are trying to solve require more care are typically resolved with longer-term, higher-dollar products (e.g. mortgages and auto loans rather than checking accounts). These customers need more guidance, regulators require more disclosure, and expect more service while completing jobs like buying a new home—and both customer and bank can benefit by offering more human interaction and personal value. Offering more value for these types of jobs can result in higher value customer purchases and longer, more loyal relationships.

Can bankers be mobile and visit these infrequent customers in their homes? Why not do it via Skype? It's worth the investment to help these customers complete their jobs as efficiently as possible—they are usually the most profitable.

Deliver value through the branch experience

In addition to optimizing your branch strategy around customers' jobs to be done, you can't forget to also optimize the customer experience.

There are tests already happening in the retail sector with businesses scaling back the number of physical locations, given consumers' digital preferences for ease and convenience. However, they are still making flagship and key locations (in neighborhoods where strolling and window shopping are the norm) feel more like a specialty destination than a chore. It's all about the in-store experience. A new term—consutainment—has actually been coined to describe the mix of ultra-convenience, consumption, and entertainment that these locations aim to provide for consumers.

In fact, the internet itself has become less about pure information and more about infotainment catered to helping people solve their unique challenges, or jobs to be done, in a way that feels less like a job and more "palatable."

Retailers like Bonobos are already using digital dressing room technology, and Lowes is testing the LoweBot, a customer service robot. Some banks and credit unions are already following suit, implementing technologies like lobby trackers to identify who's next in line for service and be able to quantify wait and assist times. Banks are also deploying service kiosks that invite members to easily provide feedback by clicking a range of happy, neutral, or sad face icons, which members happily interact with (about 4,000 responses per month).

Capital One entered the consumer banking space in 2005, and has been evolving the way customers engage through Capital One 360 Cafes. This goes beyond the notion of simple informational and transactional bank engagements with customers, while still providing them with a comfortable experience. Since money is one of the most stressful situations for people, these spaces serve to make conversations about finances feel more accessible in a relaxed environment.

These experience-boosting efforts are ultimately rooted in facilitating the customer's job to be done—helping customers to easily get the right items to their dressing room to try on or helping them to quickly talk to a service representative that can assist with a car loan.

But how could the branch go further in adding value to the customer experience? Consider Boost Mobile's decision to use their storefronts as polling places. Are there similar ways banks can repurpose their locations to provide value to their communities? And how can pop-up branches contribute to this value beyond traditional location testing or facilitating events? Let's get really crazy for a moment—instead of food trucks, what about bank trucks? What financial services could literally be made mobile—and would that be valuable for the customer?

The point is that we need to think outside the box and outside the traditional four walls of the branch to create an experience that delivers consutainment while ultimately helping customers to complete their jobs.

The point is that we need to think outside the box and outside the traditional four walls of the branch to create an experience that delivers consutainment while ultimately helping customers to complete their jobs.

Branching out to connect with customers

This is an opportunity to connect with customers and prospects at a key point in their journey. By understanding and addressing the ultimate job to be done—and not just the product to be sold—branches offer a unique connection between bank and customer that has so far proven difficult to replicate online.

So, yes there is a definite role for branches. They just need to be designed around the Jobs-to-be-Done approach with an eye on creating an ultra-convenient and entertaining experience. And all of this should be part of an omnichannel strategy. Call centers, chatbots, virtual assistants, ATMs, branch and online banking should be designed the same way and coordinated so that a customer can move between them with little to no friction. ■

7 WAYS TO MAKE DIRECT MAIL MORE CREATIVE

Direct mail is still one of the most effective methods of engagement out there. These seven principles can help your message break through and get acted upon.

1

Focus your attention on CTAs and the key messages, especially, "What's in it for me?"

2

Use formats, images and color to transmit the emotions you want the reader to experience.

3

Apply contrast, directional cues and placement techniques to enhance conversion.

4

Embrace relevance, context and legitimate personalization wherever possible.

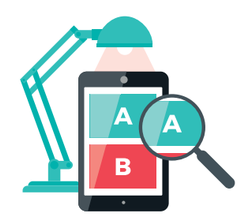
5

Remember that **peer validation and social proof can be deal closers.**

6

Employ power words and concise, impactful copy; it remains as vital as ever.

7



A/B test to find out what's working, **then test and test again.** ■

TOYS"R"US FAILURE IS BECAUSE OF CUSTOMER EXPERIENCE—NOT AMAZON

KAREN PUCKETT
CEO, Harte Hanks

In his article, "The shockingly sad but true story of Toys"R"Us decline," Roger Hamilton explains that Toys"R"Us recently filed for bankruptcy after losing a battle with Amazon to be the eCommerce giant's exclusive toy provider.

While many may attribute this bankruptcy to the continued decline of brick and mortar retail, this failure is not a matter of digital versus physical or online versus offline.

It's a matter of failing to understand the customer and failing to meet their demands.

I believe that Neil Blumenthal, CEO of Warby Parker, summed it up best when he said: **"I don't think retail is dead. Mediocre retail experiences are dead."**

Consumers are demanding great retail experiences and won't settle for mediocre. What worked for Toys"R"Us in the late 1990s and early 2000s wasn't working today, but the store refused to change the way it had always operated.

Contrast this to stores like Nordstrom, which is testing the Nordstrom Local concept, where they provide curated services but carry no inventory. *The New York Times* article, "An Alternate Universe of Shopping, in Ohio," notes that numerous other forward-thinking brick and mortar brands are testing their out-of-the-box ideas in Columbus, considered the nation's consumer laboratory:

- McDonald's is considering testing wait staff and table service in their restaurants.
- Lane Bryant has introduced LaneStyle Studio, a personal shopping program that offers customers one-on-one appointments.
- Abercrombie & Fitch debuted its first new store design in 15 years, replacing traditional shadowy décor with warmer, better-lit displays.
- DSW is testing new offerings, including shoe rental, shoe storage, cobbler services and even a nail salon.

What all of these experiments have in common is a desire to innovate, to meet evolving consumer needs. Perhaps there is a large segment of McDonald's customers that would prefer to order at the table rather than stand in line for counter service. Maybe there are enough die-hard shoe collectors that shop at DSW to warrant shoe storage services when a buyer comes in to stock up for the next season.

Or maybe not. But we will never know without understanding the customer—what they are trying to achieve, how they prefer to shop for any given product or service, where they sit in the buyer's journey.

How could Toys"R"Us have reacted differently?

Toys"R"Us needed to better understand the role of their brick and mortar stores in their buyer's journey, and how these stores could help customers solve their problems (or complete their jobs).

ENHANCE THE EXPERIENCE

There is likely a large segment of Toys"R"Us customers that would enjoy an experience center like Nordstrom Local, where customers could come play with and test out the toys. Rather than focus on inventory, these stores could let buyers (and their kids) experience the items that would typically be stocked in shrink-wrapped boxes on shelves.

Special store events could include Nerf gun battles and dress up contests. Store representatives could excel at providing toy recommendations for particular age groups and interests (ever wondered, "What the heck do I get my 8-year-old niece for Christmas?"). These store locations could also accept easy, no-questions-asked returns (without a trip to UPS or the post office), which is proven to improve sales without increasing return rates.

Most simply—focus on the customers, and give them what they want.

ENHANCE THE EASE AND EFFICIENCY

There is also likely to be a large segment of Toys"R"Us customers that simply want ease and convenience—fast purchases with as few touchpoints as possible. In this case, Toys"R"Us could have provided services like online ordering with same-day delivery out of local store inventory. Based on loyalty program purchases, the store could recommend the next-best toy for the child's age and likely interests ("Hey, it's Johnny's birthday again. We bet he'd like a Transformer. Would you like one delivered to your home?").

If Toys"R"Us had paid attention to what their customers were trying to achieve, they could have understood how to use stores most effectively. We would have likely seen their stores evolve to be a mix of experience center, à la Nordstrom, and ultra-convenient, à la Amazon.

GIVE CUSTOMERS WHAT THEY WANT

Again, Toys"R"Us' bankruptcy is not about online and offline competition. It all comes down to understanding the brand's best customer segments and ensuring the retail experience meets that segments' needs throughout the buyer's journey. ■

DO MY TWEETS REACH THE C-SUITE?

FRANK GRILLO
CMO, HARTE HANKS
AND MARK BLESSINGTON
PRESIDENT OF MARK BLESSINGTON INC.

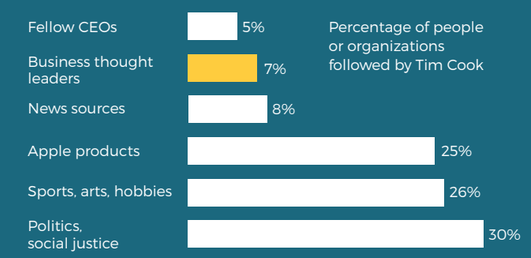
Prevailing wisdom holds that Twitter is a valuable social media channel for B2B content marketing. Twitter reports that 288,000 CEOs and 366,000 startup founders use the social network. The Content Marketing Institute reports that 87% of B2B marketers use Twitter to distribute content. These types of statistics provide strong support for why Twitter is commonly thought of as an attractive channel for content marketing efforts.

On the other hand, CEO.com reports that 60% of Fortune 500 CEOs have no social media presence at all, only 7% have a Twitter account, and only 5% are active on Twitter. Marketing Land reports that less than one-third of the world's top CMOs have active Twitter accounts.

Do executives read Twitter for content?

Going one level deeper, it is clear that some executives on Twitter primarily use it to distribute company-related information, rather than for gathering insights from thought leaders. Take Tim Cook, the CEO of Apple. INSEAD listed him as the most influential CEO on Twitter. While he has 6.6 million followers, he only follows 60 people and organizations. As shown in the bar chart, only 7% of those he follows offer business thought leadership. The rest emphasize political and social issues (e.g., The Human Rights Campaign), and others are there to reflect personal interests (e.g., Auburn Football).

Who does Tim Cook (CEO of Apple) follow on Twitter?



CEOs like Tim Cook do not use Twitter to find thought leadership content. They primarily use it to influence others, such as employees and customers. They are engaged in a one-way relationship with Twitter: they want to distribute content, not find it.

How about indirect access to the C-suite Twitter?

If we assume it is tough to directly access the C-suite of major corporations through Twitter, does that make Twitter a useless marketing channel for B2B content? Maybe not if tweets reach the C-suite indirectly through employees who are one or two levels down from the C-suite.

Here again, we struggled to find a sizable number of corporate targets on Twitter. For example, we searched Twitter for people working in the Fortune 20 by entering the company name into the "Search Twitter" function and clicking on the "People" tab. We only found 218 employee names. That is an average of 11 personal Twitter accounts per Fortune 20 company. CVS Health had the most names (37) and we could not find a single employee of AmerisourceBergen on Twitter.

We also conducted a Twitter search of "VP Marketing" and "Marketing Director." This produced 88 and 94 personal Twitter accounts, respectively. A review of the hits showed that, at best, 20% of them were for individuals working at Fortune 500 companies.

So, it seems that few employees of the Fortune 20 are willing to state who they work for in their Twitter profile.

What Twitter influencers?

Considerable attention is placed on Twitter "influencers." See, for example, the recent *Forbes* article: "The World's Most Influential CMOs." Such articles ignore a fundamental question: Who, exactly, do these top influencers actually influence? Yes, the 50 CMOs have large numbers of Twitter followers: the mean is 4,660. But, if the leaders in the most important US corporations are poorly represented on Twitter, or primarily use Twitter to distribute rather than gather content, then what is the point of being an influencer on Twitter?

Twitter personas

A B2C content marketing strategy might be well-served by scattergun broadcasts on Twitter. But B2B marketing often emphasizes reaching the C-suites of specific companies. Based on the numbers just reviewed, the use of Twitter as a B2B content marketing channel is not a simple, straightforward proposition. A healthy amount of planning is in order.

One way to build a viable B2B content marketing strategy for Twitter is to utilize the personas concept. Twitter users can be described by personas, or sets of attitudes and behavior patterns. From there an associated set of B2B content marketing tactics can be crafted for each persona. An example is provided using seven Twitter personas.

A B2C content marketing strategy might be well-served by scattergun broadcasts on Twitter. But B2B marketing often emphasizes reaching the C-suites of specific companies.

THE TWITTER **PERSONAS**

C-SUITE DISTRIBUTOR

- The "executive distributor" tweets weekly or so about themselves, their company, or social/political views supported by their company. Retweets political or social tweets, and uses "like" freely. May have small amount of staff assistance for their Twitter posts.
- They seldom retweet thought leadership content or show advocacy for any particular company.
- **Example:** Tim Cook of Apple: 430 tweets; 60 follows; 66,800 followers, 857 likes.

If their business approach or social/political views align with your company, then follow them on Twitter to imply "brilliant minds think alike." Don't bother trying to get them to follow you; it is counter to their persona.

C-SUITE GATHERER

- They sign on to Twitter every week or so, post very few tweets, have several hundred people or organizations they follow, and occasionally "like" a tweet. Probably do not have assistance with their Twitter account; they do it themselves.
- **Example:** many CIO and CFOs demonstrate this persona.
- If the "executive gatherer" is in your target set of companies, functional areas, and job titles, you want them to read your tweets.

Direct Twitter ads at them and who they follow. Track whether they start to follow you on Twitter, click through to your blog, etc.

C-SUITE EXPERT

- Is active and sophisticated on Twitter. Posts every day or even multiple times a day. Has a staff member working on his or her Twitter feed every day. Covers company-specific events, social issues, general management business concepts and industry issues.
- Seldom retweets thought leadership content or shows advocacy for any particular company. Prefers to retweet rather than "like."
- **Example:** Paul Polman, CEO Unilever: 3,097 tweets; 167 follows; 38,500 followers; 107 likes.

Follow them to learn what the key issues are in the industry. Try to engage by joining the conversation—provide useful information.

NEWS INFLUENCER

- The "news influencer" posts daily or more often, has many followers, and follows many people. The most prominent ones have someone working full time to manage their Twitter account.
- They focus on retweeting news or tweet quotes from others. Posts usually relate to their area of expertise. They usually add a simple comment to introduce a retweet, or package a quote with graphics to create a tweet.
- About 10% of their posts are about their professional activities (e.g., talks at conferences) and may occasionally include original thought leadership content. They often retweet the same original content, on a monthly cycle, until they create something new.
- **Example**: Alan See, CMO Temps: 35,400 tweets; 51,500 follows; 90,400 followers; 346 likes.

If their expertise aligns with your offering, follow them and retweet them. Otherwise, just follow them and learn from their tactics.

THOUGHT LEADER INFLUENCER

- Their posts feature innovation and insight. They use retweets often, and introduce them with a pithy, insightful, or clever comment. Tweets of original content may be only 10% of total but link to carefully written pieces in respected publications.
- They post several times a week, and emphasize quality over quantity.
- **Examples:** John Hagel, Jonah Berger.

If their expertise aligns with your offering, follow them and retweet them. If they do not follow you, advertise to them through the people they follow. If their interests do not align with yours, follow them and learn from their tactics.

INTERNAL C-SUITE INFLUENCER

- One or two levels down from the C-suite. Part of their "internal equity" is keeping the C-suite apprised of the latest thinking that relates to their function or industry.

If this influencer is in your target set of companies, functional areas, and job titles: you want them to read your tweets. Find out who they follow on Twitter and advertise on these Twitter streams. Track whether they start to follow you on Twitter, click through to your blog, etc.

MIXED AGENDA PROFESSIONAL

- Three of four levels down from the C-suite. Visits Twitter often. Follows people who are professionally aligned by function or industry, but also follows people or organizations reflecting a wide variety of interests and topics.
- Occasionally will retweet professional material up the chain.

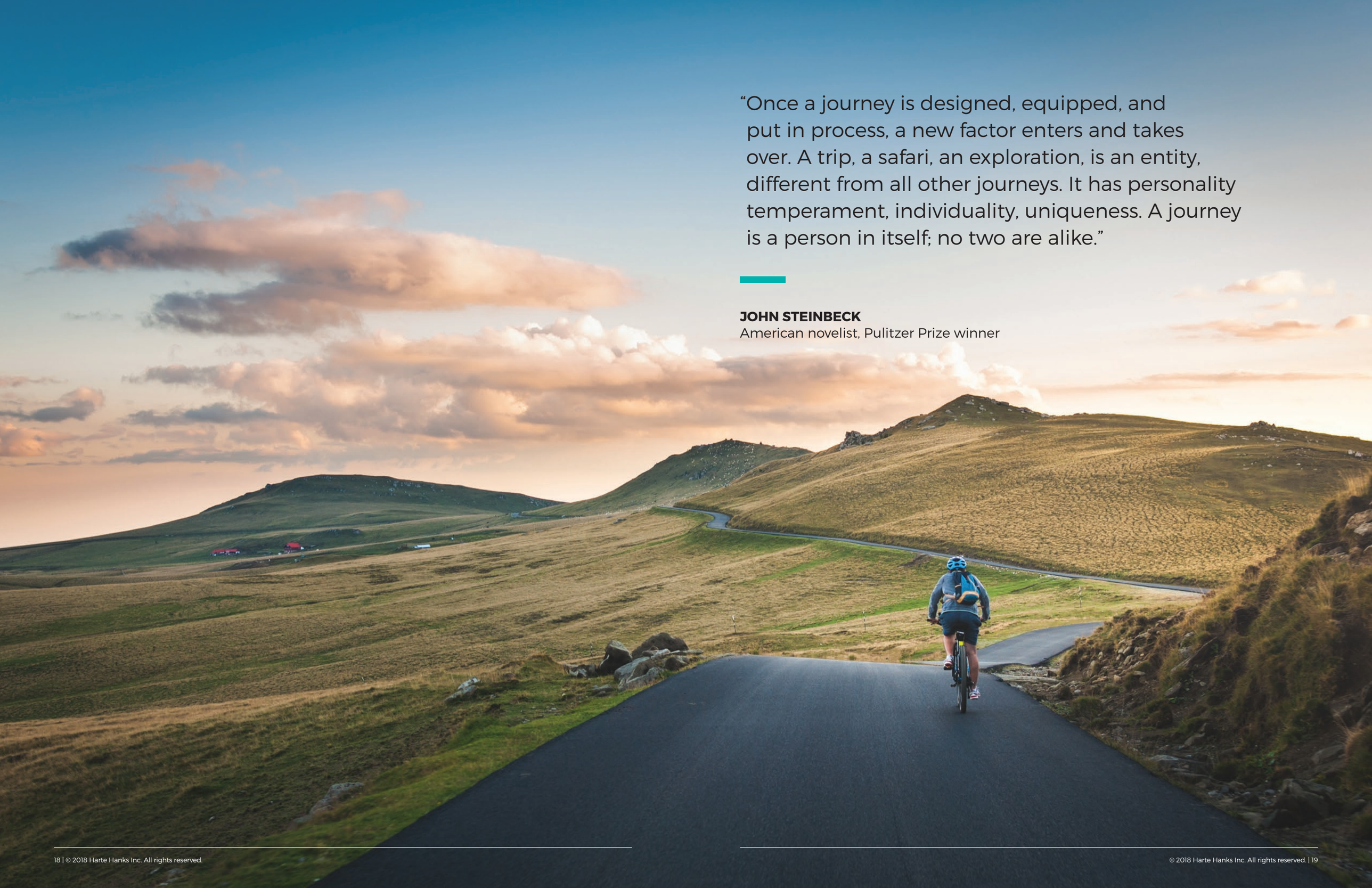
Find these individuals who match your target set of companies, functional areas, and job titles. Find out who they follow on Twitter and advertise on these Twitter streams. Track whether they start to follow you on Twitter, click through to your blog, etc.

#Conclusions

In many respects, the use of Twitter as a B2B content marketing channel is still in its early stages. This channel is readily suited to B2C broadcast marketing campaigns because of its enormous audience base. Although it takes much more care and planning to make Twitter productive and cost effective for B2B content marketing efforts, our experience is that it can be done, and personas can be a very effective tool for creating and organizing a tailored set of tactics.

Given the complexities and challenges surrounding Twitter, it is probably wise to use a multi-channel approach for B2B content marketing. For example, a combination of email, direct mail, and Twitter would probably be far more effective than Twitter alone. The three channels can complement one another. Targets identified through one channel can be added to other channels, tests can be run for each channel and compared (e.g. cost per impression, response rates, cost per response), and multiple channel exposure is often more effective than mono-channel efforts. ■

This article is sourced from marketingjournal.org —an online resource for marketing thought leadership.



"Once a journey is designed, equipped, and put in process, a new factor enters and takes over. A trip, a safari, an exploration, is an entity, different from all other journeys. It has personality temperament, individuality, uniqueness. A journey is a person in itself; no two are alike."

JOHN STEINBECK
American novelist, Pulitzer Prize winner

"THE FOUR HORSEMEN"

AN INTERVIEW WITH SCOTT GALLOWAY

CHRISTIAN SARKAR
EDITOR, MARKETING JOURNAL

Scott Galloway's "The Four: The Hidden DNA of Amazon, Apple, Facebook, and Google" is an instant classic. Instead of buying the myths these companies broadcast, Galloway asks fundamental questions. How did the Four infiltrate our lives so completely that they're almost impossible to avoid (or boycott)? Why does the stock market forgive them for sins that would destroy other firms? And as they race to become the world's first trillion-dollar company, can anyone challenge them?

PROFESSOR GALLOWAY, WHAT MADE YOU WRITE THIS BOOK TO BEGIN WITH? I HAVE TO SAY IT IS AN EYE-OPENER.

I tell my students the goal of the course I teach is to provide them with an edge so they can build economic security for themselves and their families. I wrote this book for the same reason. I hope the reader gains insight and a competitive edge in an economy where it's never been easier to be a billionaire, but it's never been harder to be a millionaire.

The Four—Apple, Amazon, Facebook, and Google—have created hundreds of thousands of high-paying jobs, and are responsible for an array of products and services that are entwined into the daily lives of billions of people. How do we better understand these firms, the instincts they tap into, and their intersection between technology and stakeholder value to gain insight into modern-day business, our world, and ourselves?

Yes, the Four have generated unprecedented wealth ($2.3 trillion) that, via stock ownership, has helped millions of families across the planet build economic security. But I ask readers and students to consider another view, one that's more troublesome.

WHAT IS IT ABOUT THE FOUR COMPANIES—AMAZON, APPLE, FACEBOOK AND GOOGLE—THAT WORRIES YOU?

In the book, I ask the reader to consider the following:

One, a retailer that refuses to pay sales tax, treats its employees poorly, destroys hundreds of thousands of jobs, and yet is celebrated as a paragon of business innovation.

Two, a computer company that withholds information about a domestic act of terrorism from federal investigators, with the support of a fan base that views the firm similar to a religion.

Three, a social media firm that analyzes thousands of images of your children, activates your phone as a listening device, and sells this information to Fortune 500 companies.

And four, an ad platform that commands, in some markets, a 90% share of the most lucrative sector in media, yet avoids anticompetitive regulation through aggressive litigation and lobbyists.

WHAT HAPPENED TO "DON'T BE EVIL"?

That mantra was a wish, or rather a prayer.

We know these companies aren't benevolent beings, yet we invite them into the most intimate areas of our lives. We willingly divulge personal updates, knowing they'll be used for profit. Our media elevate the executives running these companies to hero status—geniuses to be trusted and emulated. Our governments grant them special treatment regarding antitrust regulation, taxes, even labor laws. And investors bid their stocks up, providing near-infinite capital and firepower to attract the most talented people on the planet or crush adversaries.

How did these companies aggregate so much power? How can an inanimate, for-profit enterprise become so deeply ingrained in our psyche that it reshapes the rules of what a company can do and be? What does unprecedented scale and influence mean for the future of business and the global economy? Are they destined, like other business titans before them, to be eclipsed by younger, sexier rivals? Or have they become so entrenched that nobody—individual, enterprise, government, or otherwise—stands a chance?

SO YOU SOUND THE ALARM ON UNCHECKED POWER DEMONSTRATED BY THESE FOUR COMPANIES?

Ultimately, the only competitors the Four face are each other.

> Amazon has become the Prince of Darkness for retail, occupying a unique position—inversely correlated to the rest of the sector.

BUT WHAT'S WRONG WITH AMAZON SIMPLY DOING A BETTER JOB AT SATISFYING THE CUSTOMER?

Amazon has become the Prince of Darkness for retail, occupying a unique position—inversely correlated to the rest of the sector.

Traditionally, stocks in the same sector trade sympathetically—in lockstep with one another. Not anymore. The equity markets now believe that what's good for Amazon is bad for retail, and vice versa.

It's a situation almost unique in business history. And it has become a self-fulfilling prophecy, as Amazon's cost of capital declines while every other retailer's increases. It doesn't matter what the reality is—Amazon will win, as it's playing poker with ten times the chips. Amazon can muscle everyone else out of the game.

The real hand-wringing is going to begin when people start asking if what's good for Amazon is bad for society. It's interesting to note that even while some scientists and tech tycoons (Stephen Hawking, Elon Musk) publicly worry about the dangers of artificial intelligence, and others (Pierre Omidyar, Reid Hoffman) have funded research on the subject, Jeff Bezos is implementing robotics as fast as he can at Amazon.

LET'S LOOK AT ONE OF THE FOUR. WHAT HAS AMAZON DONE DIFFERENTLY TO ACHIEVE THIS UNPRECEDENTED POWER?

Amazon's core competence is storytelling.

Through storytelling, outlining a huge vision, Amazon has reshaped the relationship between company and shareholder. The story is told via media outlets, especially those covering business and tech. Many of them have decided tech CEOs are the new celebrities, and they give Amazon the spotlight, center stage, and star billing anytime.

Until now, the contract companies have with shareholders is: give us a few years and tens of millions of dollars, and then we'll begin returning capital to you in the form of profits. Amazon blew up this tradition. Profits have been replaced with vision and growth—via storytelling.

Amazon has had more access to cheaper capital for a longer period than any firm in modern times. Most successful VC-backed tech companies in the nineties raised less than $50 million before showing a return to investors. By comparison, Amazon raised $ 2.1 billion in investors' money before the company (sort of) broke even.

Amazon can launch a phone, invest tens, maybe hundreds, of millions of dollars on development and marketing, have it fail within the first thirty days, and then treat the whole disaster as a speed bump.

Now that's patient capital.

If any other Fortune 500 company—be it HP, Unilever, or Microsoft—launched a phone that proved DOA, their stock would be off 20% plus, as Amazon's stock was in 2014. But as shareholders screamed, the CEOs of those other companies would blink and order a company-wide retreat and pull in its horns. Not Amazon. Why? Because if you have enough chips and can play until sunrise, you'll eventually get blackjack.

Amazon has trained the Street to hold them to a different standard. The company's revolutionary timeline of capital allocation is what we've been preaching about in business school—disregard the short-term and focus on long-term goals.

IN YOUR BOOK YOU DESCRIBE THE DIFFERENCE BETWEEN "NORMAL" BUSINESS THINKING AND "AMAZON BUSINESS THINKING." CAN YOU TELL OUR READERS WHAT YOU MEAN?

Sure. Normal business thinking goes something along these lines: "If we borrow money at historically low rates, buy back stock, and see the value of management's options increase. Why invest in growth and the jobs that come with it? That's risky."

Amazon's thinking is as follows: "If we borrow money at historically low rates, why don't we invest that money in extraordinarily expensive control delivery systems? That way we secure an impregnable position in retail and asphyxiate our competitors. Then we can get really big, fast."

HERE'S A QUESTION YOU ASK IN THE BOOK—"IS EVERY RETAILER (AND ITS EMPLOYEES) SCREWED BECAUSE OF AMAZON?"

No. There is a rebel force of innovative retailers out there who are fighting the Empire. Sephora, Home Depot, Best Buy. They are investing in people and technology. Consumers don't go to the store for products anymore. They go for advice.

Which strategy will emerge victorious? The answer will decide the fate of not just companies, but millions of workers and households as well. We need business leaders who envision and enact a future with more jobs, not billionaires who want the government to fund, with taxes they avoid, social programs for people to sit on their couches and watch Netflix all day.

THANKS, PROFESSOR GALLOWAY. AND THANK YOU FOR WRITING THIS INSIGHTFUL BOOK—WHICH IS AN INSTANT CLASSIC, IN MY VIEW.

Galloway is a Professor of Marketing at NYU Stern School of Business where he teaches Brand Strategy and Digital Marketing to second-year MBA students and is the author of the Digital IQ Index®, a global ranking of prestige brands' digital competence. In 2012, Professor Galloway was named "One of the World's 50 Best Business School Professors" (Poets & Quants). Professor Galloway is also the founder of several firms including: L2, a subscription business intelligence firm serving prestige brands; Red Envelope, an e-commerce firm (2007, $100mm revs.); and Prophet, a global brand strategy consultancy with 250+ professionals.

Professor Galloway was elected to the World Economic Forum's "Global Leaders of Tomorrow," which recognizes 100 individuals under the age of 40 "whose accomplishments have had impact on a global level." Professor Galloway has served on the board of directors of Eddie Bauer (Nasdaq: EBHI), The New York Times Company (NYSE: NYT), Gateway Computer, and Berkeley's Haas School of Business. He received a BA from UCLA and an MBA from UC Berkeley. ■

This article is sourced from marketingjournal.org —an online resource for marketing thought leadership.

CMOs, IT'S TIME FOR SOME REFLECTION: RESPONSE TO GARTNER SURVEY

FRANK GRILLO
CMO, HARTE HANKS

Gartner recently released a new report: "CMO Strategy Survey 2017: CMOs Go All in on Customer Marketing, but at What Price?" The report's conclusions are based on responses from 359 marketing leaders, split evenly between the US and UK.

A few of the key findings include:

1. CMOs face challenges with finance and IT.
2. CMOs are struggling with technology.
3. CMOs want to bring more capabilities in-house.

In this article, I'll break each of these down and provide some suggestions as to how CMOs can successfully navigate these issues—and each requires some careful self-reflection.

CMOs face challenges with finance and IT

Gartner explains that marketing has support from the CEO and the sales organization, but there is often friction between the CMO and the CFO and CIO/CTO. Gartner attributes this to a poor track record in deploying technology and the lack of focus on ROI.

However, there's more to the picture.

In many cases, the CMO is tasked with being the voice of the customer and coordinating the full customer experience across the organization—yet the CMO often does not have the authority to manage all the pieces of this complex puzzle. He or she must coordinate with other leaders that have competing interests, like the CFO and CIO, to get things done.

Kim Whitler, Assistant Professor, University of Virginia, Darden School of Business, calls this being put in a "water-walking" role.

While classic marketing design often puts CMOs in high responsibility, low authority roles, this approach just doesn't work—and it sets CMOs up to fail. This is one of the reasons behind the fact that CMOs have the lowest tenure of any role in the C-suite, averaging only 4.1 years.

To alleviate this situation, CEOs and CMOs need to work together to develop Heavyweight CMO roles with more strategic influence in the C-suite. To be at the table with the CFO and CIO and the rest of the executives, Mohanbir Sawhney and Robert Wolcott explain that CMOs need authority over 6 key areas of the business: customer insights, growth opportunities, the customer experience, developing talent, protecting the brand, and engaging stakeholders through communication.

Owning and adding value in these areas will help the CMO to develop relevance and clout with fellow executives. For example, "CMOs can add value to engineering and R&D initiatives by ensuring that technology and scientific innovations grounded in current and future customer needs and requirements."

If you can answer 'yes' to at least eight of the following questions, you have achieved Heavyweight CMO status.

Are you a heavyweight CMO?

1. Do you attend most meetings of the Board of Directors?
2. Do you have an equal say along with your C-suite peers in strategic decisions, like acquisitions and divestitures?
3. Are you one of the candidates in the CEO succession plan?
4. Is your organization a trusted provider of customer and market insights for Engineering and Product Development organizations?
5. Do you drive your company's strategy and investments in Analytics?
6. Does the CEO look to you to drive revenue growth?
7. Are you seen as a driver of revenues and growth or as a cost center?
8. Are you a key partner in business innovation at business units?
9. Does your organization drive digital and social media strategy?
10. Do you have a direct responsibility for developing and telling the corporate brand story?
11. Do you own or play a key role in your company's customer experience measurement and improvement program?
12. Is your organization responsible for developing and nurturing marketing talent?

Sourced from marketingjournal.org—A New Charter for Chief Marketing Officers—Mohanbir Sawhney and Robert C. Wolcott.

CMOs are struggling with technology

Gartner says that only 51% of CMOs believe they are "somewhat," or "very" effective at acquisition and use of marketing technology. These people think they're doing okay—a lot probably see room for improvement. Then there's another 49% of respondents that say they are "neutral," "somewhat" or "very" ineffective at acquiring and using MarTech. In other words, most CMOs don't have the necessary expertise to fully own the MarTech stack.

Considering that CMOs are driving a big piece of brands' technology agendas, that's a scary fact. It's also a contributor to the tension between CMOs and CIOs—our needs in marketing are based on daily, weekly and monthly timelines, but CIOs see technology purchases as long-term infrastructure plays.

When it comes down to it, most marketing leaders are not technologists at heart. To make effective decisions around MarTech acquisitions and to deploy those acquisitions to the brand's advantage, brands should consider bringing on a MarTech partner that brings together both marketing and technological expertise, while also understanding the timeline that CMOs operate under. (Remember that 4-year tenure? We need to see results fast!)

CMOs want to bring more capabilities in-house

Gartner's survey also indicates that nearly one-third of CMOs want the in-house marketing team to set the strategy and use agencies only for execution. Another 29% want strategy AND execution in-house, using agencies only to fill tactical gaps. On the surface, this seems to make a lot of sense. It almost even feels like an obvious choice. But CMOs need to fully understand the expertise required to successfully drive business strategy, and that's not always the case for those filling the role. While the mandate is there for CMOs to step up and take on more strategic roles, not all are equally prepared to do so.

Whitler notes in her recent Harvard Business Review article that there are three types of CMO roles: those that focus on strategy and innovation (about 31%), those that focus on commercialization through marketing communications (46%), and those that do both (23%). Many CMOs' background and current role focus is in marketing communications, rather than broader business strategy. They are often less experienced with the complexities of bringing together technologies, customer data, buyer's journeys, etc. into a holistic plan that drives business growth.

She explains in our recent interview:

> What tends to play out is that CMOs end up in high-influence roles. The expectations are broad (i.e. change the growth trajectory of the firm), but their authority is narrow, or limited to a single area such as marketing communication. The only way they can close the gap is through influence, or to encourage the other functions to support marketing-sponsored growth initiatives. This is what I call a 'water-walking' job.

CMOs therefore need to do some reflection as to their true expertise and capabilities before deciding to bring all strategy in-house. I can understand the drive to do so, but I would advise a careful balance between partnering with professional strategists and gradually bringing strategic planning in-house—should you ultimately decide to go that route.

The big picture for CMOs

All three of the issues that marketing leaders are facing today require some serious self-reflection. Our C-suite colleagues expect grand results from us, and we need to deliver quickly—or face the revolving CMO door. This requires, at the highest level, carefully considering the type of roles we accept through the lens of our own background and capabilities, as well as where we want to be moving forward. It also requires that we fulfill these roles with that lens in mind, partnering with external resources to fill important gaps in our own skill set.

If we all keep our eye on this ball, we just may see that 4-year CMO tenure start to creep upward. ■

“Content is a conversation. If a person reads a piece of content and they like what we just said, what's the next thing we should say to them?”

FRANK GRILLO
CMO, Harte Hanks

15 OF THE MOST INTERESTING CMOs ON TWITTER

IAIN FULLER
SENIOR COPYWRITER, HARTE HANKS

We've taken a quick look at which CMOs are fully utilizing all the opportunities the bite-sized social platform offers—in no more than 280 characters of course.

Leslie Berland
@leslieberland

While Twitter CMO Berland never fails to report the latest news about the brand, she's also great at giving her followers a behind the scenes glimpse of what it's like to work for the social media giant.

Rod Brooks
@nw_mktg_guy

The feed of Brooks, PEMCO Insurance CMO, is a diverse mix of industry news, information about healthy living, and his beloved WSU Cougars, so there's pretty much something for everyone.

Chris Capossela
@chriscapossela

As is befitting of the CMO for Microsoft, Capossela tweets about all things tech, a lot. Fortunately, as a fan of great storytelling, the content is thought-provoking and perceptive.

Beth Comstock
@bethcomstock

Comstock's role at GE is focused on growth and market innovation, and it shows in her feed, with a great mix of interesting stories on tech and design, as well as brand news.

David Edelman
@davidedelman

As Aetna's CMO, Edelman knows a thing or two about leading a successful marketing team, so his tweets about healthcare, technology, and digital are both absorbing and relevant, no matter your industry.

Brian Kardon
@bkardon

Kardon, CMO at communications provider Fuze, is a fan of the tenor sax, but is more likely to share news about his company, as well as ideas about demand generation, marketing and SaaS (software as a service).

Antonio J Lucio
@ajlucio5

As the global CMO of HP, it's unsurprising that Lucio posts a lot of brand content, but he's also vocal about the issues he's passionate about, especially equality in the work place.

Marc Mathieu
@marcfmath

A self-confessed marketing maverick, Samsung CMO Mathieu regularly fills his feed with tweets about tech startups and people-focused innovations, as well as the latest brand news.

Raja Rajamannar
@rajarajamannar

Alongside branded content, Mastercard's CMO Rajamannar is an insightful commentator on all the latest marketing news, but he takes a special interest in customer engagement.

Philip Schiller
@pschiller

As Apple's CMO, Schiller understandably tweets quite a bit about the brand, and tech in general, but he also likes to share his passion for photography, sports and cars.

Caroline Taylor
@green_goddess

Taylor is IBM's CMO for Global Markets, and when she's not tweeting about work, she makes a point of bringing a personal touch to her posts, talking about things she loves, like science, tech, marketing, and even wine.

Lorraine Twohill
@LorraineTwohill

The tweets from Google CMO Twohill tend to focus on the current offerings from the tech giant, which makes for some pretty interesting and inspiring content.

Karen Walker
@KarMWalker

In her Marketing SVP and CMO role at Cisco, Walker has long championed an integrated marketing and communications approach, and she certainly practices what she preaches, with regular tweets about both her company and her passion for soccer and interior design.

Keith Weed
@keithweed

Alongside brand updates, Unilever CMO Weed is keen to shares his thoughts about marketing, sustainable business and new technology, which makes for a varied and thought-provoking feed.

Kimberly Whitler
@kimwhitler

Technically a former CMO, and now a professor at Darden Business School, Whitler uses the platform to express her desire to see CMOs succeed and is incredibly articulate in her musings on marketing.

2018 PREDICTIONS FROM THE BRIGHTEST MINDS IN MARKETING

NICOLE BUMP
SENIOR CONTENT MANAGER, HARTE HANKS

The customer experience and customer loyalty. Artificial intelligence and machine learning. eCommerce, digital and social media. Changing C-suite dynamics.

With all of the continual evolutions and revolutions in marketing, marketers have a lot to think about in the coming year. That's why we asked some of the members of the Harte Hanks Marketing Advisory Board for their insights and predictions on what will matter in 2018. Read on:

Corporate Social Responsibility Finally Takes Hold

Ken Bernhardt, Regents Professor of Marketing Emeritus at Georgia State University: For years, consumers talked about how important what they put into their mouths was, but continued to eat hamburgers and french fries at Burger King, Wendy's and McDonald's. That eventually changed. Then consumers talked about how important the environment is but continued to ignore recycling programs and failed to buy products that were environmentally friendly. That eventually changed. Employees talked for years about how important a company's social responsibility is, but ignored that once it came time to accept a job offer. Thanks to Millennials, that has changed as well.

Consumers have also talked for years about how important it is to buy from companies that practice social responsibility (including the way they treat the environment). My prediction is that 2018 will be the year that consumers' behavior changes and they begin to actually take how a company behaves (including how they treat their workers, how they treat their customers, how they treat the environment, and how they interact with their local communities) into consideration as they make their buying decisions.

Marketing Trends Will Rise From the East

John Deighton, Baker Foundation Professor of Business Administration at Harvard Business School and Past Executive Director, Marketing Science Institute: My prediction is that by the end of 2018, China (Alibaba and WeChat/Tencent in particular) will be a force in the U.S. marketing landscape. Notably, they will be a lot more consequential and more positive than Russia has been in our political markets.

Kim Whitler, Assistant Professor at the University of Virginia Darden School of Business: In 2018, CMOs in the West will look to the East for insight and learning. As a mobile-first market, China's experience and, in many ways, more sophisticated approach to developing content that is based on storytelling (and not promotions), will garner interest from CMOs around the globe. As a historical net importer of talent and marketing theory, Chinese marketers have found that the rules in the West don't apply—and they are starting to build their own theories and rules. Western marketers who want to learn how to build deeper relationships based on something other than price and promotion will begin looking eastward for insight.

Increased Data and Analytics Focus for CPG Companies

Kay Lemon, Accenture Professor of Marketing, Carroll School of Management at Boston College and Past Executive Director, Marketing Science Institute: Consumer packaged goods (CPG) companies have been using data analytics for many years in many applications—for example, in channel strategy, for pricing strategy, and for sales and promotion strategy. In the continued quest for growth, I see an increased focus on individual-level consumer data insights and CPG manufacturers focusing on individual consumers like never before. With the availability of individual-level transaction data, social media data, media consumption data and location data, CPG companies can begin to (slowly) gain traction in understanding who their best consumers are, in addition to who their best retail customers are.

I don't see this trend leading to a significant shift in power between manufacturers and channel partners yet, but given the significant changes happening in this space across channels (think Amazon and Walmart as two examples), CPG companies may have a lot to gain from getting better insights about who their power shoppers are and how to reach them anytime, anywhere.

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>
> - Kim Whitler

> In the continued quest for growth, I see an increased focus on individual-level consumer data insights and CPG manufacturers focusing on individual consumers like never before.
>
> - Kay Lemon

Increasing Cost of New Customer Acquisition

Kay Lemon, Accenture Professor of Marketing, Carroll School of Management at Boston College and Past Executive Director, Marketing Science Institute: Customer decision-making continues to change and morph with the digitization of everything—for B2B and B2C. Consumers and decision-makers attend to what they want to attend to, and firms need to adapt. Couple this trend with firms across all industries and all geographies embracing the power of hyper-targeted digital marketing (regardless of device). The consequence: it may become increasingly difficult and much more costly to acquire new customers/consumers.

Firms using programmatic buying approaches to target segments very narrowly are finding that this practice, while effective, is increasingly more expensive. Maintaining sufficiently "fresh" content to attract customers across mobile and web will also continue to require time and effort—and therefore cost. The best defense against this? Knowing the true value of an acquired customer, in terms of that customer's overall lifetime value (CLV) to the firm. If you know the potential customer's (or potential segment's) CLV, you are unlikely to spend more than the CLV in customer acquisition efforts.

The Evolution of eCommerce (a.k.a. eTail)

Scott Neslin, Albert Wesley Frey, Professor of Marketing at the Tuck School of Business at Dartmouth College: Product returns will be recognized as a major issue for eTailers. Returns aren't glamorous, and they create huge inefficiencies and decrease profits. eTailers are caught between price competition and consumers' negative reactions to shipping fees. To address consumers' concerns, eTailers offer free shipping promotions, and some make free shipping on shipments and returns their everyday policy.

Free shipping, however, comes at a real cost and should push up prices—but the online landscape is so competitive it's difficult to raise prices. With the market demanding both low prices and free shipping, something has to give. I recommend eTailers learn how to decrease returns. Two suggestions:

1. Make the online shopping experience as informative as possible. This means more emphasis on user recommendations, chat features, videos, etc.
2. Open physical stores. This obviously is expensive, but Bonobos is the poster child for this. You can go to the store, get fitted, and then order the clothes.

The Harte Hanks Marketing Advisory board is a group of academic and C-level professionals who focus on emerging marketing issues and progressive marketing practices. With ties to the real-world issues facing today's CMOs, the advisory board offers insights and thought leadership commentary on key industry issues, trends and technologies. ■

THE CONTRIBUTORS

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Senior Content Manager at Harte Hanks

A writer at heart, Nicole is responsible for developing the Harte Hanks content strategy, bringing this strategy to life through the editorial board, as well as generating much of the company's content and managing the company's social presence.

JD Metcalf
Vice President, Marketing Strategy at Harte Hanks

Currently specializing in marketing in the financial services industry, JD has a consistent record of creating and executing marketing strategies that achieve industry-leading performance.

Frank Grillo
CMO at Harte Hanks

With more than 25 years of sales and marketing experience, Frank's focus on creativity and customer centricity has helped many brands expand and transition their marketing strategies through periods of significant change, innovation and disruption.

Karen Puckett
CEO at Harte Hanks

Karen brings nearly 15 years of COO and president experience in the telecom, cloud and managed services industries. She has a track record in growing companies, both organically and through acquisitions, and navigating businesses through shifts in industry dynamics.

Mark Blessington
President of Mark Blessington Inc

As well as the work he does for his sales and marketing consulting firm, Mark is the author of two books: "Sales Forecasting—A Practical Guide" (2015) and "Sales Quotas: An Analytical Approach to Quota Setting" (2014).

Christian Sarkar
Editor of Marketing Journal

As well as Editor of Marketing Journal, Christian is also an entrepreneur, consultant, and artist, whose other projects include the $300 House project and FixCapitalism.com.

Srini Pallia
President, Consumer Business at Wipro Ltd

Srini is the President of Wipro's Consumer Business Unit which serves clients in a range of consumer-focused industries including Retail, CPG, New Age, Media & Entertainment, Travel, Transportation & Hospitality and Public Sector. He is responsible for setting the vision as well as shaping and implementing growth strategies for each of the industry verticals.

Iain Fuller
Senior Copywriter at Harte Hanks

With a decade of experience across B2B and B2C, Iain's obsession with the written word has helped a huge variety of companies bring their brands to life.

THERE IS ALWAYS MORE TO DISCOVER

There is plenty more inspiration to come in the next edition of HHQ.

In the meantime, visit HarteHanks.com/insights for the latest news and reviews.