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Beyond Segmentation

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ABSTRACT

The evolution of segmentation from monolithic brands parallels changes in psychosocial dynamics. The millennia-old individualisation process has intensified in recent decades. Segmentation is only the first step in responding to this. It is a top-down analytic approach. A 'grouping' approach focuses on a synthetic, clustering process. It leads to the concept of 'customer communities' and the creation and preservation of loyalty within these groups. This paper proposes Maslow's hierarchy of values as a useful typology for the ladder of loyalty, or value, representing an evolution of quality thinking. The paper also includes proposals for a methodology for success.

INTRODUCTION

Segmentation is a standard technique which is now well established both as a mental framework (or paradigm) and as a series of technical methods,¹ in continuous evolution. Segmentation as a methodology has implications, among others, for:

- brand and corporate positioning
- campaign and promotion strategy
- copy, offer and other details
- customer selection for participation
- media selection, and
- channel choice.

What kind of thinking, however, is segmentation? Typically it is an analytical

reductionism; indeed, that is its power. The essence of segmentation is the division of a presumed larger whole into smaller separate groups which may require different treatment. The benefits segmentation brings are obviously considerable and represent a major development over what came before. Does it, however, go far enough? Specifically, how well does segmentation cope with the concept and fact of the 'individual' consumer (a term used to mean business or private customer throughout)?

It is proposed that a step forward can be taken with an approach which emphasises a developmental, building, gathering approach to successful marketing. Many of the technical techniques and even much of the conceptual approach will remain valid even if the arguments in this paper are accepted. However, there should be some important reframing which should enhance brand and corporate positioning, service and 'targeting'. Marketers should, it is hoped, have:

- a better intellectual and practical tool for dealing with the interaction between the concept of the 'individual' and the concept of 'group'
- a better way to develop brand and organisation positioning
- a more significant role for marketing in the ongoing evolution of quality

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- a better value and values-related approach to the task of marketing.

This paper (which is an abbreviation of material to be published as part of a book later this year) therefore aims to show how:

- the concept of ‘group’ and ‘alignment’ or ‘focus’ could be more powerful than ‘segment’ and ‘target’ (first part of the paper).
- relationship management may be considered the next step in ‘total quality’ evolution (second part).

By shifting to the language and attitudes behind ‘grouping’, companies will more easily create and take advantage of loyalty opportunities among customers where traditional loyalties are no longer reliable.

BRAND DIFFERENTIATION

Given the current and valid emphasis on the individual in marketing, summed up in the increasingly ubiquitous slogan, ‘one-to-one marketing’, how appropriate now is the concept of segmentation? The need for *focus*, which segmentation brings, is not in question. Focus brings quality improvement and waste reduction.

Furthermore, there is a connection between branding and focusing. Branding, as a minimum, aims to establish a distinctive and attractive personality for the product. This is easiest achieved in relation to a specific group of consumers. It tries to establish a difference with a premium (ie, added value).

However, segmentation implies a top-down differentiation of a population. As

a tool and term it may be described as only the first stage of evolution beyond the monolithic brands which until recently dominated markets. Many, of course, are still very important.

However, rather than try to create one brand which satisfied all, a multiplicity of focused brands appeared. Undoubtedly this partly sprang from the dynamic hope of the entrepreneur seeking to establish and expand a place for yet another product in a larger but crowded marketplace. Skills in brand differentiation grew as a consequence and necessity when the stable world of traditional products was shocked by the product proliferation of the last century (and especially the last few decades). As craft products from guilds and local, known traders and manufacturers were increasingly replaced by relatively anonymous supply sources, the need for the establishment of brand and corporate identity became increasingly important in order for relationships to exist.

Individual differentiation

Another driver, however, was and is the changing psychology of the consumer. Space does not permit a full treatment of the sociological process of individualisation which is taking place. However, just as technology has been evolving and changing over thousands of years with dramatic acceleration in recent centuries, and particularly this one, so can a parallel change be noted in psycho-social forms, as shown in Table 1.

We can even see dramatic contrasts between present-day mores and Victorian class structures or across different

societies today. While there are many factors involved, a central and dominant factor is the emergence of full ego or individual self-consciousness.

In a modern sense, other than for rare exceptions, this is really surprisingly recent. Various commentators locate the real change at different moments, but mostly post-15th century. For example, this analysis from a recent survey of cultural history:

'Rousseau's narrative of his inner life is also Rousseau's invention... of "Rousseau". By inventing "Rousseau"... Rousseau (1712-1778) *invents modern man* who thinks that truth is not just something that exists out there — in an order of the universe, or in God's providential plan for men — but *subjectively in the unique experience and history of each individual...* Culture cannot be imposed on him from the outside... Traditions and customs... have to meet the test: "*can they be authentic for me?*"² (my italics).

Rousseau's influence was significant in one of the great icon-toppling³ events

of modern times: the French revolution. Businesses today are not immune to this icon toppling.

Since the 'sixties the pace of such change has increased dramatically. The importance of this to marketing is fairly obvious. One of the clear dynamics in the shift towards segmentation is the response to this phenomenon. Consumers can also reject the marketer's providential plan, or culture (brand). They may have no interest in dutifully labouring to build our 'pyramid' of profit and power.

Consumers evaluate the relationship between the brand image and the reality of experience. The brand promise is not only a component of the product but also a measuring gauge. Brand product and service components are evaluated against personal experience and expectation.

Given the significance of the service dimension, its individual experience increasingly either damages the brand or is affirmed by it. The moment of truth determines: 'Is this authentic (for me)?'

Table 1

EGYPTIAN FORMALISM AND CURRENT 'CRAZY TIMES'

<i>Ancient Egypt</i>	<i>Late 20th Century West</i>
Pharaoh as god	Watergate et al (icon toppling)
Slavery	Political correctness
Rigid hieratic classes	Mobility of the individual
Natural order	Social re-invention by humans
3,000+ years' duration	That was yesterday's product

EVOLUTION OF SEGMENTATION

Segmentation therefore is a response to both:

- the need to respond to individual taste and personality
- the need to provide product identity with which customers can more closely associate

with an obvious interaction. Preference niches were sought for products. People's tastes were shaped by new products. Proliferation of 'people' and 'product' personalities makes the matching process more critical.

The step from:

- individual small scale craft production/trade directed towards traditional, undifferentiated, slowly changing demand patterns

to:

- national/global manufacture aimed at differentiated, rapidly changing demand

requires the kind of focus that segmentation gives. Mass marketing is typically too inefficient. Segmentation as differentiated mass marketing is the new solution.

But segmentation, as normally understood, represents only the *first stage* in the response to the market phenomena. It is a first breakdown of the monolithic market into smaller units. It is possible to go further.

Segments and groups

Whereas to 'segment' implies *dividing* a given population into portions based

on appropriate factors (age, gender, buyer or not, interests etc), *grouping* means finding and collecting together people who share common characteristics (interests, buyer or not, gender, age). Groups and segments are not, at first, that far apart. In practical terms we could use factor and cluster analysis, for example, to determine both. In both, we would create discrete programmes and products aimed at a portion of the consumer marketplace.

The difference may seem subtle, but, as shown in Table 2, it can have important benefits. It is much easier to 'segment' than to 'group'. Grouping requires more intimate knowledge and relationship. However, if the process of grouping is stressed as a *direction* towards which to evolve (ideas always precede implementation) then it is possible to posit some potential effects of so doing.

Is not much of business management about managing the 'seams', finding ways to bring people and things together, effectively? Is that not the task of marketing?

What's in a word? Ask the copy writer. For example, it is much easier to think of developing a relationship with a *group* (of people) than a segment. How many *segments* do you personally have a relationship with? Do you want to be in one? A group connotes individuals who have something in common: a community of individuals.

One may want to belong to a group, by becoming a Gold Card Member, environmentalist or Armani client; but one does so as an *individual*. The trend in this direction increases with each

new generation⁴ and with the age of the individual. Old loyalties die, and Number One comes first.

Hence, there are new challenges for the marketer, whose job must surely be to sense the realities and movements at work in the psyche of society (or a relevant part of it) and to react accordingly. Today's task demands *individualised marketing*.

This switch from a relatively undifferentiated 'clan market' consciousness where large groups behave the same way, driven by traditions, such as class, ethnic or cultural habits, to a highly personal market of individuals can be described in four major stages constituting a conceptual continuum, as illustrated in Table 3.

Grouping as opposed to segmentation, represents the flip from a 'class' or 'clan'

dominated society or market (where an external order imposes the sense of self and place in society) to an individually created society or market. Whether we ever want or would have the kind of society or market where individualism is totally rampant ('the customer is king') and no meaningful cohesion or tolerance exists is open to doubt. There is more than one kind of tyranny.

LOYALTY: THE EVOLUTION OF GROUPING

The next step beyond the analytical process of grouping is for the organisation to go through a marketing, service and production development which consciously evolves the capacity to create and sustain worthwhile relationships with customer groups. This can be

Table 2

SEGMENTS AND GROUPS

'Segments' are more:	'Groups' are more:
Top down	Bottom up
What divides?	What unites?
Population based	People based
Macro-economic	Micro-economic
Class determined values	Individual values shared
(Useful) abstraction	Concrete people
Product driven	Requirements driven
Aiming to generate aspirations	Aiming to recognise aspirations
Targeted solutions	Tailored solutions
Targeted, focused on	Aligned with, focused on
Aimed at 'target' audience	Aimed at 'listening' audience
Selected by factors in common	Recognised as community of individuals
Transaction potential	Relationship potential

thought of as a loyalty and community development capacity.

Developing loyalty is a long-term commitment. In one survey of large European consumer product companies, 84 per cent claimed to be using direct marketing techniques and 67 per cent believed that promoting consumer loyalty is its main purpose.⁵ Yet the American Direct Marketing Association's 1992 Direct Marketer of the Year, Jerry Pickholz of Ogilvy & Mather Direct was moved to say in his acceptance address: 'I say we've failed. As direct marketers, we're used to thinking and succeeding in the short term'.

There are a limited range of things a company can do with a customer: it can

acquire the customer, sell them the product or service again (repeat), sell them a higher value version (upsell), and sell them other products (cross-sell). Or it can acquire and then lose the customer. Considered like that, the mathematics of keeping customers gets very simple and obvious for most businesses.

Never sell to a customer once if you can do it again

All good businesses are built on repeatable (evolving) business in a mutually-valued relationship. This is most effectively achieved by an approach which respects—as it serves—as it encourages custom, supported by culture, structures and information systems.

Table 3

THE DIFFERENTIATION CONTINUUM

	Past Outer drivers dominate		Future Inner drivers dominate	
Grouping driver	Mass 'Class' or clan habits	Segmented 'Keeping up with the Joneses': aspirational values	Group We feel recognised	Individual I-expression
Supply dynamic	Local, traditional, with some 'monolithic', big brands	Local service and many brands, some very big	Tailored products and services of all sizes	Multiplicity: all against all
Customer attitude	I know my place	I want my place	I have my place	I am my place
Archetypal products	A Model T for everyone	This year's Buick model for the young executive	Virgin Records/ Harrods	Home hairstyling
	* 1/2" screws	* Brass 1/2" screws	* Own label specialist screws	* Give me your screw design today

A New World

The arrival of the Japanese on the world stage has changed the rules of business. W. Edwards Deming, one of the most influential management thinkers this century, makes his second rule, 'Adopt the new philosophy. We are in a new economic age.' In all its forms, quality, flexibility and service began to rule planning. In this planning, the customer has a new place: at the centre of the organisation's thinking.

In this new world, direct marketing has an extraordinary role to play. Not the direct marketing of junk mail and 'tactical campaigns', but a quality discipline based on a responsible use of data and a methodical and passionate approach to customer focus and dialogue. In fact, the author suggests that the real discipline (not always applied) of direct marketing is the ace up the sleeve of modern business thinking.

THE QUALITY HIERARCHY: A LADDER OF VALUE

The 'ladder of value' is a new concept, developing the understanding of the concept of relationship marketing. As a theory, it explains both the development of total quality production and suggests its future development, in a way rather attractive and important to the marketer.

One of the most important contributions to 20th century psychology has undoubtedly been that of Abraham Maslow, particularly in its impact on the business community. Unusually among earlier psychologists, his work emphasised not the pathological condition, but healthy ones, and the condi-

tions for such health. His work on the Hierarchy of Needs⁶ has, as far as the author is aware, never before been applied to an understanding of organisation behaviour as such, although it has been used very widely to explain personnel motivation and to give insight to management, marketing and sales practice. Using it to describe the needs of *organisations* is revealing (see Table 4).

The basic principle of his theory is simple and cogent. He demonstrated that humans were driven progressively by an ascending set of needs. His typology begins at the lowest level, the basic physiological drives, especially survival, and ascends to so-called Self-actualisation. The idea can be understood as follows: first, humans have a basic need to be alive. They want food and the other basics. They want them now. Tomorrow is rather a long way off. When they are starving they will work quite hard to get food. If their lives are threatened by someone with a gun, their current salary rather takes a back seat. The immediate present becomes all.

As basic survival is met, safety and comfort become more important. They want to know that they will have a roof over their heads tomorrow, and be able to pay the bills and so on. Satisfaction at this level leads to a higher level of motivation: they want to feel that they belong to a group of people who value and appreciate them, who love them. This builds confidence until the need to feel good about oneself becomes dominant. They want self-esteem, depending not on the views of others, but themselves. Finally, they want to express their full

selves: to do what lies within them as their potential, what expresses their unique capacities and personality.

The theory proposes that people need to have their most basic needs met first, and only then can they ascend to higher needs. Lower levels never disappear, but, as they are satisfied, the need to evolve becomes ever more urgent. Ascendance represents real development: a ladder to a more successful existence.

Could this theory be used to explain the behaviour and give direction to an evolutionary possibility for such behaviour in organisations? Given the fact that organisations consist of people interacting with other groups of people, it seems at least reasonable. In fact, it

gives a rather interesting insight into the evolution of quality, both in terms of internal behaviour and goals.

These stages of human need do seem to have an organisational parallel. The higher up the ladder, the more fulfilled is the organisation (or individual) and its stakeholders. Progress up the hierarchy depends on attaining the needs of lower levels.

Most organisations are initially driven by survival, and rather short-term demands and thinking necessarily predominate. Large organisations may not be exempted from this, especially when threatened. After all, the larger the organisation (as organism), the larger the stomach that has to be fed. Such com-

Table 4

LADDER TO VALUE, BASED ON ABRAHAM MASLOW'S HIERARCHY OF NEEDS

Maslow's Hierarchy of Needs	Related organisation state
<i>Self-actualisation:</i> achieving inner mastery, doing and being creative in what he or she is fitted for, integration, self-knowledge, joy in the capacity to give	<i>Service Mastery</i> Integration of personal, corporate and community aims in an effective, dynamic, innovative, lively organisation, knowing and achieving its mission and potential in harmony with suppliers and customers.
<i>Self-esteem:</i> achieved through doing something felt to be worthwhile	<i>Treasuring reputation: Loyalty to customers</i> Community value directed. The desire to know that products and services change the world in a valuable way. Genuine service laden and design value.
<i>Belonging:</i> being welcomed into meaningful relationship with others	<i>Seeking loyalty</i> Relationship quality or value directed. (TQM, partnership programmes, customer relationship focus.)
<i>Safety and comfort:</i> Effectiveness: Taming the World: Surviving tomorrow	<i>Avoiding the pain</i> Product quality assurance directed at avoiding trouble, error and hassle-free production. IS9000 and BS5750.
<i>Basic physiological needs:</i> Security and Survival: Surviving Now	<i>Surviving by sales</i> Profit quantity directed: Survival

panies are focused on this month's profits. When this is a crisis which motivates change, it has merits, but as a way of life it is rather meagre.

A 'numbers' obsessed business is probably focusing on maintenance and survival: basic physiological needs. One of the tests of a struggling company is that the monthly financial figures dominate attention.

Organisations are also threatened by poor product. They progress by figuring out that the route to success involves using resources to improve product quality to reduce error (safety and comfort).

This is a decisive shift, but not yet a final goal. Developing basic product quality (difficult enough for some companies) is a prerequisite of relationship quality. Total quality thinking's customer focus leads naturally over to relationship quality and lifetime value thinking.

Just as the debate about the cost of quality has broadly been resolved:

- quality saves money (by reduced waste: ie, a comfort factor);
- even if it did not, there is no choice: no quality, no business (safety, survival);

so has the need and value of relationship management been resolved. But, moving up this ladder, which will mean becoming more successful and profitable, demands culture and paradigm shifts in the business.

Becoming relationship or community value directed means progressively understanding the nature of the community and recognising the need to de-

liver authentic service in response to the real interests of its members: the customers. This means managing the interaction with customers successfully: adding personalisation to the so-called moments of truth.

Companies may have relationship aspiration before they know how to do a good product quality job. This tends to lead towards disappointment at 'hype'. Furthermore, quality improvement needs continually to evolve to keep pace with customer aspiration and competency trends.

Sussex-based Saga Holidays is one example of a company which demonstrates *some* of these qualities. It saw the opportunity to match the freedom of senior citizens to travel, their desire to find warmth in the winter cold, and the need to do so cheaply, with off-season, idle capacity in Mediterranean holiday resorts. Saga created the brand leader in a new market with a database of well over two million people. In their category, they are well known; outside it, relatively obscure. This is because they focused their communications where it was relevant. Not only that, but they recognised, in serving their chosen community, an opportunity to capitalise on the perception of Saga as lifestyle leaders. Now, a special interest consumer magazine expands their service. The magazine also promotes other products and services. By asking questions about customer interests like, 'Would you be interested in home security and if so what would be important?', they have developed a range of services from knitting patterns to specially-designed apartments for the el-

derly. The database enables interested customers to be informed about new offers after they have been researched.

There are many others:

- Control Data Corporation whose real commitment to poorer neighbourhood communities as long ago as the 1970s meant it even designed products and services which would aim to regenerate these communities;
- Non-profit membership organisations — perhaps the Institute of Direct Marketing?
- Weleda, an international non-profit making commercial business producing and selling natural medicines and therapies since early this century;
- Weight Watchers, which focuses on an international community of millions and whose parent, JR Heinz, has been building a vertically-integrated business to focus on them;
- American Express Gold Card;
- John Sculley, a marketer who was no soft touch, tells how,⁷ at Pepsi, he authorised the 'Pepsi Generation' adverts, surely aimed at exploiting just the power this concept owns. There was a time when self-respecting people did not offer Pepsi to visiting friends because it was perceived as an inferior brand. Later, he became president of Apple, whose vision and passionate commitment to changing the world by providing a new, user-friendly tool for education, life and work created a distinctive community of users;
- IBM mainframe users, especially in the company's heyday, constituted

another community, a community which even had a colour! IBM users were quite distinctive with respect to, say ICL or Digital users. Both of these, in turn, had their own characteristics. Both the company and the people in the company were often detectably different.

- Land Rover customers; a group of wealthy individuals who tend to be owners of their own businesses, senior directors or landed gentry.⁸ The establishment.

Obviously, every user or customer does not precisely fit the mould; perhaps none do. In a community or family there is a spread. But, the commonality is real.

Can any company be really successful, change the world, even in a small way, become iconic or even stand out unless it, in some way, plugs into this factor? How can one make this happen? How can one move up the ladder of values, which is also a stairway to profit? A few suggestions follow (see also Figure 1):

- ensure the product comes wrapped in the company soul. Cold, uncaring companies breed cold, uncaring customers
- work for 'alignment'. The company must stand for values belonging to the community or group the individual is related to. These must be demonstrable and intrinsic. The essence of 'segmentation' goes deep into the organisation niche-manship
- the individual and company must want to form an associative relation-

ship⁹ appropriate to the service and circumstance, for which there must be good reasons. Customers are no more stupid than companies are

- dialogue
- the individual should not tyrannise. If the company serves a group or community, each consumer needs the company to be successful. Companies need to know their parameters and they need self-esteem. Staff work best out of a willingness to do a good job, not out of fear. If companies achieve that, they will find it much easier to listen to customer complaints. Furthermore, with this attitude, customers begin to communicate what they want/need/do not like. It is likely that the customer who does not communicate about problems does not care.

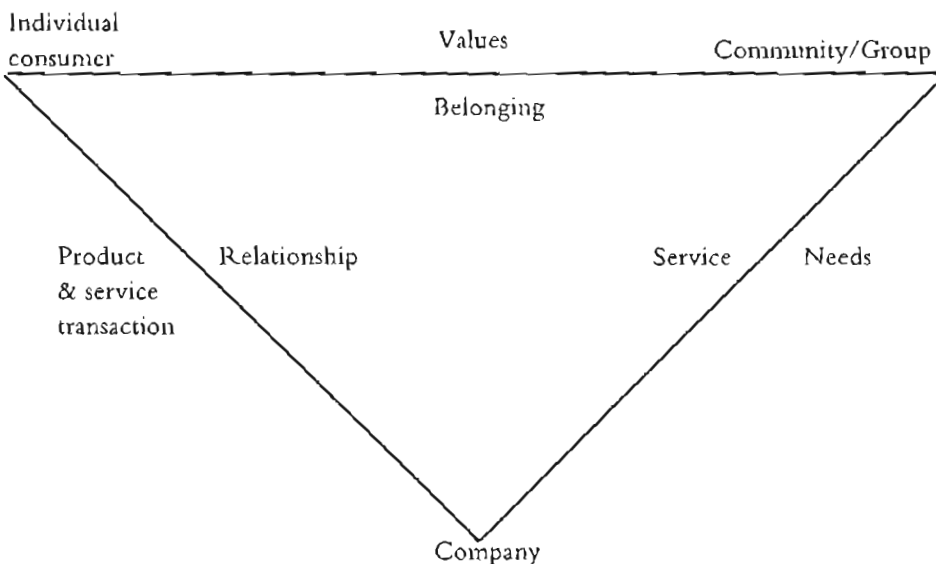
- use quality development techniques which have a full left brain-right brain approach to improvement. The methods of W. Edwards Deming, who revolutionised the Japanese, are a good place to start.

To achieve this, marketing needs to belong to the whole organisation, with an end-to-end commitment.

TALKING WITH CUSTOMERS

The Apple Corporation's commitment to changing the world, to delivering a better future for society, is what drove it to its world-class status. The process of development began with listening to the ideas and desires of a small group of 'early adapters', the members of the computer clubs of the early seventies.

Figure 1: Individualised marketing



From these came the first ideas and the first product, intended for hobbyists. Later, the genesis of the best personal computer on the market, the Macintosh, came about through feedback on Apple II, information from journalists and users of the less successful Lisa and from first users and buyers of the Macintosh (who pointed out its early deficiencies, such as lack of memory). The involvement of thousands of dealers, customers and industry commentators refined and developed the product until it had 80 per cent of the personal computer market.

Since then, despite loss of share during market growth, customers have been coming back again and again and telling their friends.

Some products have been built from decades of listening and development. The Levi Jeans advertisement series that describes the stages by which 501s became a classic is an exercise in communicating that idea. Some products explode new onto the world stage, like Walkman or Apple, but these too arrive by tuning in to the voice of inspiration arising from the sense of the time, or a deep intuition about people. Even so, if these products are to survive and prosper, a process of ongoing dialogue with customers will be required and a consequent tuning of the product and all aspects of its process to the customer, including maintenance and service.

This art of conversation is the aim of direct marketing.

MOMENTS OF TRUTH

It is cultivated by developing the discipline of managing the moments of

truth. (This term was coined by SAS's managing director and refers to each moment of interaction when the customer's contact with the company means that the company is evaluated.) Direct marketing could be the natural discipline to enhance this service concept, adding personal value to the relationship. Direct marketing's natural progression is towards a database-supported lifetime commitment to developing and maintaining individual customer relationships. Direct marketing skills enable the niche focus which differentiates the company to and aligns it with, the community, while also enabling personalised service.

The relationship consists of these personal moments, which should be cultivated with personalised care: the quality of the catalogue, the donation thank you, the response to a careline phone. (There are also the moments that companies overlook, or fail to recognise: sins of omission as opposed to commission; for example, failing to thank or inform a customer.) Increasingly, direct marketing skills will be used to encourage and execute proactive and event responsive communication. This will range far beyond direct mail. In particular, people are likely to become more, rather than less, important in the channel mix.

Database marketing therefore becomes: The effective use of information to support, at minimum cost for optimum effect, a creative and continuous development of relationship value with a company's customer community through an informed, personalised con-

versation, service and trade which sometimes responds to and sometimes initiates positive changes in both the company and its individual customers.

BRAND STEWARDSHIP¹⁰ IS CUSTOMER STEWARDSHIP, IS BRAND STEWARDSHIP DONE RIGHT

Going beyond segmentation means total internal alignment with the customer communities. For generations, marketing departments have been split into product or brand managers whose job is to fight for market share and push their product into the marketplace. The new age will focus on a partnership of account and brand stewardship, which makes more sense. Companies will need to ask themselves:

- what will my customers want that I can sell them?
- how do I make sure they are my customers tomorrow and the next year?
- how do I ensure that their perception and experience of what I sell them will ensure my future?

Brand management clearly needs to respond to a new challenge. It has always valued a long-term approach. It takes a lot of money and time to really develop a brand. Brand loyalty depends on a sustained relationship between the customer and the brand. What is being argued for is the complement of this philosophy. If a company wants to create and sustain a relationship between the *customer* and the brand, it might just need to create and sustain one between

the *brand* and the customer. This will need just as much long-term investment and care, and neither is possible without the other.

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