Contents

1. About the DMA

The Direct Marketing Association (DMA) is Europe's largest and most influential professional body to serve the direct marketing industry. Through its unique services and initiatives, the DMA promotes the business interests of its members and drive the growth of the direct marketing industry.

The DMA counts among its membership direct marketing agencies, services suppliers and corporate clients. The DMA advances the professional development of these members through offering a range of commercially beneficial services, including: networking and knowledge-sharing events; cutting-edge industry studies and research; updates and analysis on the latest political and legal developments; business support tools; and specialised legal advice.

Additionally, the DMA maintains the industry's self-regulatory framework by developing industry standards of best professional practice; engaging with government and other policymakers on legislative matters that affect the industry; and producing industry standards that guide the sustainable development of direct marketing. The DMA also provides thought leadership for the industry, and raises its profile through an active PR programme and ongoing community initiatives.

For details on the benefits of becoming a DMA member please call (020) 7291 3300 to speak to the membership team, or email: membership@dma.org.uk, or visit www.dmamembership.org.uk

2. About fast.MAP

*fast.*MAP (launched a decade ago as CCB *fast.*MAP) is an online, real-time research company with its roots in direct marketing. This high-profile company produces fast, accurate, cost-effective insights for marketing and direct marketing clients and agencies.

fast.MAP exclusive Insight Partner of the DMA and Research Champion of the Institute of Fundraising*, helps to enhance the client decision-making process by providing relevant insights into consumer behaviour and opinion.

Now that more adults are available on line than via the telephone, the internet is an increasing valuable and effective research medium, which can offer benefits not available using traditional research methods.

fast.MAP's useful and valuable marketing insights have gained it significant press coverage in the national, marketing and business press.

*fast.*MAP's research panel of 30,000 profiled UK adults is constantly refreshed and tested to ensure results accurately reflect national opinion. Geo-demographic profiling tools can be used to both produce insights into specific groups of respondents (age, sex, region, household income etc.) and to link research results to campaign targeting.

*fast.*MAP carries out quantitative and qualitative pre-testing of marketing concepts, ideas, incentives, writing and design in real-time for press, TV, radio and mail.

It runs a monthly research Omnibus – the most cost-effective method of testing standard projects or posing individual questions.

And *fast.*MAP can continuously connect brands with their customers in real-time by asking the same key questions at regular intervals. This makes it possible to track changes in consumer behaviour and opinion and use the insights gained to pro-actively tackle potential marketing hazards. The Marketing-GAP Tracking Study of which this is an introductory page, provides an excellent example of how this works.

For speed of response, bespoke *fast*.TRACK projects can be broadcast within 48 hours of sign-off and producing significant levels of response within a day or two.

A risk-and-reward approach to agency pitch support allows agencies to take advantage of 48-hour primary research results - so they can include consumer insight in their presentations – in the knowledge that they will qualify for an 80% discount if they fail to win the business.

**of the Special Insight Group on Fundraising*

fast.MAP
Effective Marketing Insight

3. The fifth annual fast.MAP / DMA Marketing-GAP Tracking Study

The *fast.*MAP/DMA Marketing-GAP Tracker, the direct marketing industry's only tracking study, has been run each year since 2005 by online research company *fast*.MAP – this year in partnership with the DMA.

The *fast*.MAP/DMA Marketing-GAP Report is unique in tracking not only consumer usage of and attitudes to direct marketing, but also monitoring how closely marketers are keeping in touch with changes in consumer motivation and tastes.

In November 2009, *fast.*MAP's panel of 1,376 consumers (which echoes the UK's demographic profile) and a panel of more than 300 marketers and fundraisers (made up of DMA members and the *fast*.MAP Marketer Panel) answered the same questions.

However, while consumers simply respond to the questions, marketers are asked to judge what the consumers' responses will be.

The GAP is the gulf between what consumers are actually doing and thinking and what marketers believe consumers are doing and thinking.

4. Introduction by Robert Keitch

Direct marketers, the results of the 2009 Marketing-GAP Tracking Study are in and you can breathe a short sigh of relief; you're not as hated as you used to be. Consumer perception of direct marketing has improved over the past five years since the first Marketing-GAP Track Study was published. More consumers than ever before have stated that they are happy to receive marketing information about products and services, but this of course comes with a caveat: *they* dictate the terms and conditions under which they receive such information.

What is clear from the study is that consumers will only engage with direct marketing if three criteria are satisfied: it is received through their preferred medium; the information is of personal relevance; and it originates from brands and companies in which they have a genuine interest. All of this should be of no surprise to the savvy direct marketer; after all good direct marketing is predicated on the idea of making the right offer, to the right person, at the right time.

The fact that consumers are now more accepting of direct marketing than ever before I think is, in part, the result of the DMA's work to support the professional development of the direct marketing industry. The aim of setting the standards of best practice for direct marketers is to build consumer trust and faith in the value of direct marketing; without this direct marketing's effectiveness would be undermined.

While this study shows that consumer confidence in direct marketing is growing, there can be no room for complacency. The results clearly indicate there remains a sizable a gulf between what direct marketers assume and what consumers actually *do* and *think*. It is only when this gap is narrowed significantly that I believe direct marketers can really wipe the sweat from their brows and exhale a collective sigh of relief.

Robert Keitch, chief of Membership & Brand,
Direct Marketing Association

5. Key Findings

Five years ago *fast.*MAP launched the direct marketing industry's only tracking study. Since then, the annual Marketing-GAP Tracker has monitored consumer DM activity and recorded their attitudes to different aspects of the discipline.

Simultaneously, marketers complete the same questionnaire. But instead of voicing their own views, the marketers use their skill and experience to predict what the consumer responses will be.

The GAP is the difference between what consumers are actually doing and thinking and what marketers believe is happening.

The GAP

- For five years marketers have underestimated consumers' desire to control what and how they learn about products and services
- They have also underestimated people's enthusiasm for direct marketing

What makes people open/ read DM?

- The same things motivate people to open/ read DM now as five years ago: Known brand/ company, relevance, personalisation and coupon or voucher always top the chart
- Marketers, while identifying these main motivators, continue to overrate the power of aesthetics

How much direct mail is opened and read?

- 86 per cent (same as last year) of consumers open mail packs
- But 37 per cent of these only open ones from existing-relationship companies
- The majority of marketers expect a total of less than half of consumers to do so

What makes people throw away unopened packs?

- For five years the reasons why people fail to open packs have remained unchanged and highlight the importance of customer/ prospect knowledge and correct targeting
- They are largely the opposite of the reasons for opening – product/ company not relevant, not personally addressed/ wrongly addressed
- However, the number of people who do not open packs because they object to being sent marketing material has increased from 63 per cent to 70 per cent
- And 19 per cent (down one per cent on 2008) lack time

The things people like to know about

- People are happier to receive information now than in 2005 about all but three subjects – cars, customer magazines and education/further education courses/classes.
- Traditional contact methods have held their ground but been supplemented by new media – mobile, email, SMS
- The overall result is an increase in the percentage of people who are "happy" to receive information on almost all subjects
- Top Ten DM favourites list –
    - Supermarkets and stores
    - Local restaurants/take-aways
    - Local services/trades/shops
    - Competitions
    - Mail order catalogues
    - Newspaper subs./vouchers

  - Holidays
  - Events/entertainments
  - Books
  - Banking
- Even traditionally less popular subjects have some fans – the trick is to identify these
- SMS and mobile contact remains unpopular
- Marketers generally underestimate the popularity of mailed promotions and overestimate the popularity of telephone, SMS and mobile contact

Cold marketing frozen out

Tolerance of cold marketing ebbing away except for by mail, for which preference is growing slightly

- Slightly fewer people shun contact by existing-relationship companies
- Preference for landline telephone contact increases slightly
- Marketers massively overestimate popularity of SMS and mobile contact

Marketers wrong about rights

- People increasingly unwilling to agree to third party contact
- A quarter now opt-out of existing-relationship company contact
- Marketers in continued denial about nine out of ten people now always looking for opt-out boxes

The enduring popularity of coupons

Coupons are enduringly popular with consumers and constantly under-rated by nine out of ten marketers

- Marketers expect less redemption and more misredemption

Telephone Preference Service

- Awareness of TPS falls by three per cent in a year
- Actual enrolment increases by four per cent
- Marketers continue to massively underestimate enrolment levels
- Silent calls now main reason for enrolling
- Marketers identify main reasons for enrolment but underestimate percentages by about a fifth
- If TPS registration were changed to opt-out at specific subject level, the sectors which currently spend most on DM would all be at the top of the opt-out list of between eight and nine out of ten people
- Eight out of ten say they'd include Charities – which places it seventh on the opt-out list
- Marketers judged the public's antipathy to most sectors to be about half the actuality

Text Preference Service / mobile marketing

- Seven out of ten people (and increasing) would enrol in a Text Preference Service if one existed
- No one wanted to hear about any other subjects by mobile
- Fewer than one in ten marketers expected this

Fundraising

- Whatever way the question is posed, the answer remains the same - at least eight out of ten people do not want telephone calls about charity donations
- Marketers expected only four out of ten to feel this way
- However, two out of ten people are still happy to receive mail about charities
- And 18 per cent are happy to receive emails
- Since 2005 no one has been happy to receive mobile contact from charities
- SMS popularity has decreased to 1 per cent (from 2 per cent in 2006)
- More than two thirds give to charity
- A third of donors stopped giving to a specific charity this year
- More than half of them because they couldn’t afford to continue
- 15 per cent stopped giving because “it wasn’t clear how their money was helping”
- Donor loyalty steadily increasing – 83 per cent of donors have supported a charity for three years and 47 per cent for more than ten years
- The main reasons people started giving to a specific charity – a new question this year- were personal, rather than connected with a promotion or appeal

Conclusion

The popularity of direct marketing has increased over the year – but not by as much as marketers supposed.

Direct mail is the best-liked contact method and its popularity is increasing. Email (which briefly took over pole position in 2005) is second favourite and the public rates these two communication methods way ahead of all others.

The popularity of contact by landline from previous-relationship companies has increased by 2 per cent over the year, to 9 per cent.

Marketers seem to have expected people’s acceptance of mobile and SMS marketing to have increased in line with the popularity of their personal use. But the opposite is the case, with both media declining in popularity – especially for cold calling or cold texting where their popularity has shrunk to naught. Known-company mobile calls have clung on to last year’s two per cent, but SMS messaging has dropped from three to two per cent.

Government data losses continue to breed caution when it comes to divulging personal information – even of the most trivial things. And people are increasingly resistant to allowing third party contact.

Almost without exception marketers expectations are optimistic – probably a good thing while the nation is in the grip of recession.

But a worrying trend is their failure to grasp the importance of people’s increasing determination to opt out of unwanted contact, which if it continues, will significantly decrease the ability to make additional sales.

6. Illuminating the GAP

Direct marketing is credited with being the most scientific, technical and targeted of the promotional disciplines.

Marketers pride themselves upon precision; reaching the right people with the perfect message; increasing return on investment; – in fact, all that is opposite to the advertising mass-market approach.

Marketers collect information about customers and prospects and work at getting closer to their target markets, to stay in tune with the marketplace.

But how successful have they been in achieving this?

This paper uncovers the findings of the 2009 *fast.*MAP/DMA Annual Marketing-GAP Tracking Study, which since 2005 has been measuring what consumers are thinking and doing and finding out whether marketers really are keeping pace with changing attitudes.

The GAP

One thing that has remained constant over the last five years is the marketers' underestimation of consumers' desire to control what, who and how they learn about products and services.

Although people are far more keen to receive market information than marketers realise, they are jealous of their privacy and protective of their leisure time. They both understand and use the methods open to them to ban unwanted telephone calls, mail and emails. What's more, they'd enrol enthusiastically if a Text Preference Service (along the lines of the Telephone Preference Service) was available.

What makes people open a promotional pack?

Half a decade of Marketing-GAP Tracking Studies have consistently shown that people like information from brands or companies they know and that they view a personal address as an indication that the content is relevant.

Over the years, though the percentages have fluctuated by nine per cent, 'known company' has always been the top motivation to open and read a mail pack, followed by personal address (since it was added to the questionnaire in 2006).

With direct marketing, as with most jobs, it's often the painstaking, tedious bits that ensure success rather than the exciting creative, show-stopping art work or brilliant copywriting.

'Interested in the product or service' would have held third place if a new question had not been added this year. The new option, 'May contain a coupon or voucher', zoomed straight in as third strongest motivation - two places above 'see it contains a free sample or voucher', which would otherwise have remained fourth strongest.

What makes you decide to open/ read a direct mail pack? Please tick all of the answers, which you think apply.

	Marketers 2009	Consumers 2009	Consumers 2008	Consumers 2007	Consumers 2006	Consumers 2005
From brand/company that I know	56 %	50%	55%	56%	47%	51%
Personally addressed to me	42%	47%	51%	49%	43%	-
May contain a coupon/voucher	31%	44%	-	-	-	-
Interested in the product or service	55%	42%	50%	46%	42%	50%
See it contains free sample/voucher	50%	38%	39%	40%	36%	43%
Local services or events	28%	21%	27%	24%	21%	28%
Because it's a competition	31%	19%	21%	20%	18%	23%
Interesting package	34%	15%	15%	19%	17%	21%
Looks fun/humorous	25%	8%	10%	11%	10%	14%
Attractive envelope	19%	4%	6%	6%	6%	7%
The design	21%	3%	6%	6%	6%	7%
The colour	14%	1%	3%	3%	3%	3%
Other	3%	14%	12%	12%	16%	21%

Source: *Fast.*MAP/ DMA Marketing-GAP Tracker: *1376 consumer respondents: 309 marketer respondent.*

Creative content – looks fun, attractive envelope, design and colour – have remained the least important motivational tools for half a decade. Conversely, they are the factors least likely to deter people from opening and reading a promotional pack.

Although marketers are on the right track when it comes to identifying what makes people open promotional packs, as in previous years, between two and three out of ten of them greatly over-rate the power of aesthetics.

The 2009 *fast.*MAP/DMA Marketing-GAP Tracker has yet again illustrated the power of the coupon. The inclusion of a coupon or voucher remains one of the top five reasons for people open and read a promotional pack.

Almost nine out of ten opened mail packs

This year, as in 2008, 86 per cent of consumers opened mail packs, although in both years 37 per cent of these only opened ones from a company with which they have a relationship.

Yet more than half of marketers (up from a third in 2008) pessimistically expected less than 50 per cent of people to open direct mail from companies with which they have a relationship, while an optimistic 9.5 per cent (up from four per cent in 2008) expected 91 per cent to 100 per cent would do so, which is far closer to the actual figure.

Although only a proportion of those who open promotional packs respond, marketers are mistakenly presuming that most recipients do not open and read them. In fact, one of the strengths of direct marketing is that consumers who are not in the market for a specific product when they receive information about it, often assimilate the content or even retain it for later use.

What makes people throw away a promotional pack unopened?

The five main reasons why people throw away unopened promotional packs have also remained unchanged over the years. These are largely the converse of the reasons why people open packs; that is, the recipient has no interest in the product or company or the item is not personally addressed.

However, a worrying trend for marketers and one which they greatly underestimate (with only 48 per cent citing this as a reason why people throw away unopened mail) is a steady increase, since 2007, in the number of people who object to being sent marketing: from 60 per cent to 63 per cent last year and a seven per cent jump to 70 per cent now.

However, as other research has shown, most people do not classify useful, relevant mail as marketing.

Since 2005, consumers have cited ‘lack of time’ as one of the five main reasons for not opening mailed promotions. Then it was 13 per cent, steadily rising to 20 per cent in 2008 before dropping back one per cent now.

As time pressures have increased, people have become more selective about which mail they open, as indicated by the fact that they continue to view personalisation as an indication of relevance.

The increasing importance of correct targeting is highlighted by the steady rise in people saying they don’t open mail if they “have no interest in the company”, this year’s main reason for throwing away mail packs unopened, which at 74 per cent shows a steady increase since 2005, when it was 61 per cent.

***Fast.*MAP/ DMA 2009 Marketing-GAP Tracker: What makes you decide to throw away an unopened mail pack? Please tick all of the answers, which you think apply.**

	Marketer 2009	Consumer 2009	Consumer 2008	Consumer 2007	Consumer 2006	Consumer 2005
No interest in the company	64%	74%	66%	66%	59%	61%
Object to being sent marketing	48%	70%	63%	60%	66%	61%
Not interested in the product	65%	69%	76%	68%	66%	66%
Not personally addressed	44%	39%	41%	40%	33%	33%
Lack of time	33%	19%	20%	19%	17%	13%
Incorrectly addressed	39%	16%	-	-	-	-
The design	16%	5%	7%	5%	5%	5%
The colour	2%	5%	6%	4%	3%	7%
Other	11%	4%	4%	3%	4%	3%

Source: *fast.*MAP/ DMA Marketing-GAP Tracker: *1376 consumer respondents: 309 marketer respondents*

The number of people who don’t open and read their direct mail has remained at 14 per cent the same as in 2008. In 2005, 26 per cent of consumers didn’t open direct mail, but this figure had been decreasing steadily until last year when it increased from 13 per cent to 14 per cent.

People happy to receive information on all but three subjects

Fortunately, people are happy to receive marketing information about most things, for example, 34 per cent (37 per cent in 2008) like hearing about events and entertainment by direct mail and 30 per cent (34 per cent in 2008) by email. Marketers overestimate these figures by four and three per cent respectively.

In fact, their pleasure at receiving information on all but three subjects has increased since 2005. The exceptions are events and entertainment; education and further education; and mobile phones and services - but all of these were relatively popular in the first place.

In 2005, when *fast.*MAP launched the Marketing-GAP Tracker, direct mail, door drops and printed direct response ads were the main ways of taking promotions into people's homes. For most subjects, mail has pretty much held its ground, but it has been supplemented by telemarketing, email marketing, websites, mobile marketing and SMS (although the last two have made only a tiny impact).

When all these media are included (and, in some instances, even without the new media) people are now far happier to receive promotional information about a whole host of subjects than they were five years ago.

Topics people are <u>more receptive to now than in 2005</u>

	2009 Marketers Mail only	2009 Consumers Mail only	2009 Consumers All media	2008 Consumers Mail only	2008 Consumers All media	2005 Consumers
Supermarkets/Stores they use	43%	51%	95%	46%	86%	57%
Local Restaurants/Take-aways	37%	47%	73%	47%	73%	46%
Local Services/Trades people/Local shops	36%	46%	66%	43%	68%	36%
Mail order catalogues	35%	35%	53%	30%	53%	21%
Events/entertainment	38%	34%	65%	37%	74%	38%
Books	37%	31%	66%	30%	63%	24%
DVD's	31%	28%	61%	24%	57%	26%
Home improvement/ gardening	28%	28%	52%	27%	53%	18%
Customer magazines	34%	26%	44%	24%	46%	15%
Education/ further education courses/classes	32%	24%	42%	25%	57%	21%
Cars	36%	24%	42%	18%	38%	12%
IT/ Computers	26%	23%	50%	20%	51%	21%
Insurance	31%	23%	46%	21%	45%	7%
Charities	34%	21%	40%	20%	37%	12%
Financial Services	30%	18%	37%	16%	36%	6%
Mobile phones/ services	22%	16%	38%	17%	41%	11%
Loans/ credit cards	26%	14%	27%	14%	30%	5%

Source: *Fast.*MAP / DMA Marketing-GAP Tracker:

For example, 47 per cent (unchanged since last year) like mailed and 23per cent (up one per cent since last year) emailed information on local restaurants and takeaways. Marketers underestimated the mail figure by 13 per cent and overestimated the email figure by one per cent.

Newspaper subscription or discount voucher offers by mail were liked by 39 per cent (40 per cent in 2008)– marketers judged 34 per cent; 28 per cent (one per cent up on 2008) email – marketers 24 per cent; SMS, mobile and telephone one per cent (in 2008 they were two per cent, one per cent and one per cent, respectively).

Consumers' Top 10 DM favourites

Please tick to indicate the subjects you would be happy to receive communication about? Please state how you prefer to be contacted i.e. like to receive direct mail for local restaurants and events and insurance. Please tick all of the answers which apply.

	Consumer Mail	Marketer Mail	Consumer Email	Marketer Email	Consumer 'Phone	Consumer Mobile	Consumer SMS
Supermarkets and stores	51%	49%	41%	30%	1%	1%	1%
Local restaurants/take-aways	47%	34%	23%	24%	1%	0%	1%
Local services/trades/shops	46%	43%	19%	27%	1%	0%	0%
Competitions	37%	41%	43%	28%	1%	1%	1%
Mail order catalogues	35%	42%	18%	26%	0%	0%	0%
Newspaper subs./vouchers	39%	34%	28%	24%	1%	1%	1%
Holidays	36%	34%	33%	34%	0%	0%	0%
Events/ entertainments	34%	38%	30%	33%	0%	0%	1%
Books	31%	43%	33%	38%	1%	0%	1%
DVDs	28%	41%	32%	40%	0%	0%	1%
Banking	30%	49%	23%	35%	2%	1%	1%
Chrities	21%	41%	18%	32%	1%	0%	0%

Source: *fast.*MAP/ DMA 2009 Marketing-GAP Tracker:

DM is more popular and better-received now than it's ever been. Far from alienating our audience with over-communication and junk mail as the national media would have the public believe, the reality is that people like direct mail and email marketing communication more than they did five years ago.

So the likelihood is that even the currently-unpopular contact routes - mobile and SMS - will similarly increase in favour as they become more familiar and thus open up new recession-busting opportunities.

Even the traditionally least-popular subjects have some fans; 12 per cent unchanged since 2008 like to hear about mortgages by mail, nine per cent (down three per cent on last year) by email and one per cent by home telephone.

Utility companies 27 per cent (up from a quarter in 2008) by mail, 22 per cent (same as last year) by mail and one per cent (down from 2 per cent) by home telephone, utility messages via SMS are favoured for the first time by one per cent.

Marketers tend to underestimate people's willingness to receive mailed promotions. Nor do they seem to have adjusted to the changes advancing technology, the Telephone Preference Service (TPS) and the opt-out box are making within their industry.

Because of the growth in TPS registrations, it is now possible to reach more people online than via the telephone and partly because of high-publicity Government losses of sensitive public information, people have become less happy about revealing information and especially of allowing third parties to share it.

Until marketers fully appreciate these changes, their strategies will be flawed. It has never been more essential for them to keep abreast of activity and opinion within the marketplace.

Cold marketing gets the cold shoulder

Apart from contact by mail, people's tolerance of cold marketing messages is gradually eroding. And the number who would prefer not to be contacted by companies with which they have no relationship has increased from 63per cent in 2008 to more than two thirds in November.

But the good news is a contemporaneous one per cent decrease in those preferring not to be contacted by companies with which they have an existing relationship from 23 per cent to 22 per cent.

What is your preferred method of communication from marketing companies? Please tick all that apply.

Companies with which you have an existing relationship

	Consumer 2009	Marketer 2009	Consumer 2008	Marketer 2008
Telephone	7%	9%	5%	15%
Email	51%	28%	56%	32%
Mobile phone call	2%	8%	2%	6%
SMS messaging	2%	8%	3%	5%
Direct Mail	38%	30%	32%	32%
No preference	4%	6%	3%	4%
Would prefer no contact	22%	12%	23%	7%

Companies with which you have no relationship

	Consumer 2009	Marketer 2009	Consumer 2008	Marketer 2008
Telephone	1%	9%	1%	6%
Email	18%	16%	26%	25%
Mobile phone call	0%	9%	1%	2%
SMS messaging	0%	6%	1%	3%
Direct Mail	17%	18%	16%	21%
No preference	2%	2%	1%	7%
Would prefer no contact	67%	40%	63%	37%

Source. *fast.*MAP/ DMA Marketing-GAP Tracker:

Marketers expectations about the number of people who would prefer not to be contacted at all were more realistic than a year ago when they believed only seven per cent would feel this way about contact by companies with which they had a relationship and 37 per cent by companies with which they had no relationship, but they were still well short of the actual figures of 23 per cent (up from 21 per cent in 2007) and 63 per cent (up from 57 per cent in 2007).

In November they expected 12 per cent (just over half the real figure) would prefer no contact where there was an existing relationship and 40 per cent (the real figure was 67 per cent) would prefer no cold contact.

Although mail and email are by far the most popular direct marketing routes for companies with which there is an existing relationship, seven per cent selected home telephone – two per cent more than last year (optimistic marketers suggested nine

per cent). Mobile marketing remained at two per cent (marketers expected eight per cent) but SMS dropped from three percent a year ago to two per cent (marketers again said eight per cent).

Favoured cold contact methods are email 18 per cent, significantly down on last year's 26 per cent and mail 17 per cent (up one per cent).

Mobile and SMS both one per cent in 2008 dropped to zero as cold contact methods in 2009, but telephone held onto its one per cent of popularity (marketers expected nine per cent).

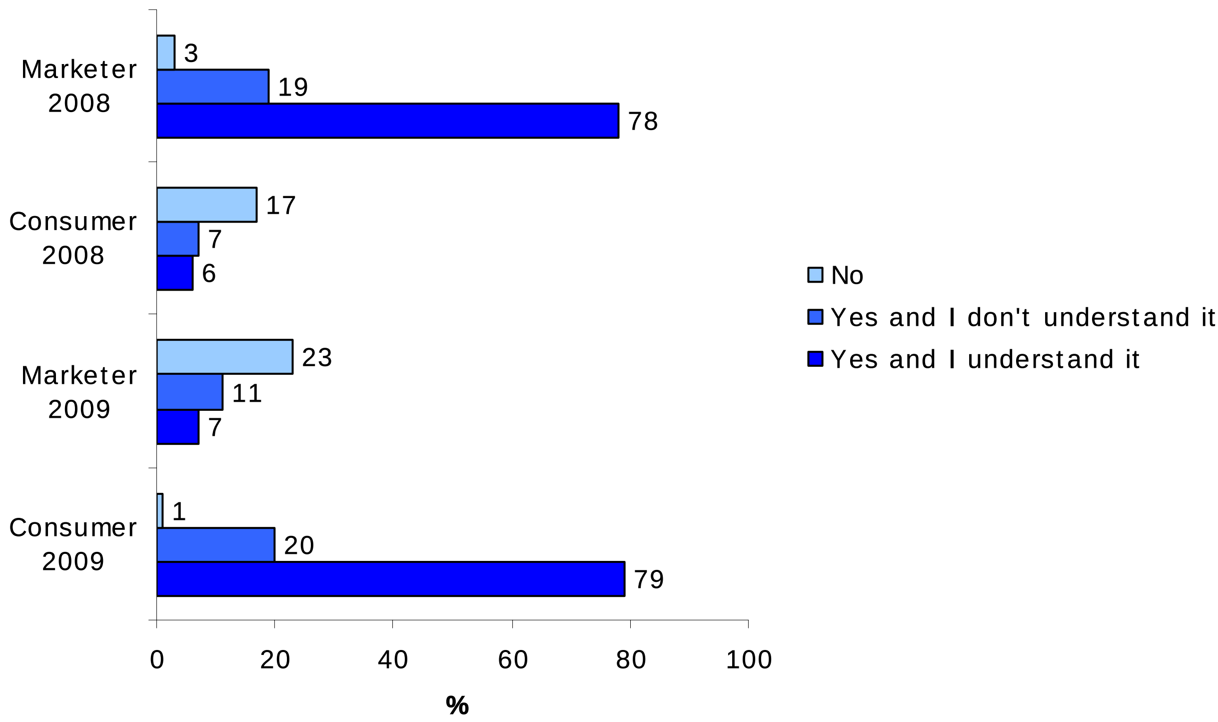
Marketers wrong about Rights

People are increasing unwilling to give permission for companies to contact them and even more wary about agreeing to third party contact.

Continual Government data losses over the last couple of years have awakened people to the necessity of protecting their personal details. And although the kind of information companies hold about customer preferences and buying habits can hardly be compared with the sensitive

information stored by the Government, these data losses have generated an attitudinal change and made people more wary about revealing even trivial information.

Are you aware of the Data Protection Act?



Source. *fast.*MAP / DMA Marketing-GAP Tracker:

77 per cent always tick the third party opt-out box, up nine per cent in a year and a quarter, up from 18 per cent, refuse permission for further contact from the company to which they are giving their details. However, the number who never opt out of third party contact has doubled, from two to four per cent and is now the same percentage as for existing relationship companies.

Do you tick the box to stop the company which sent the communication and other third parties from contacting you again?

Companies with which I have an existing relationship

	Consumer 2009	Marketer 2009	Consumer 2008	Marketer 2008
Always	25%	20%	18%	4%
Sometimes	70%	69%	79%	94%
Never	4%	11%	3%	1%

Companies with which I have no relationship

	Consumer 2009	Marketer 2009	Consumer 2008	Marketer 2008
Always	77%	36%	68%	4%
Sometimes	20%	55%	30%	94%
Never	4%	10%	2%	1%

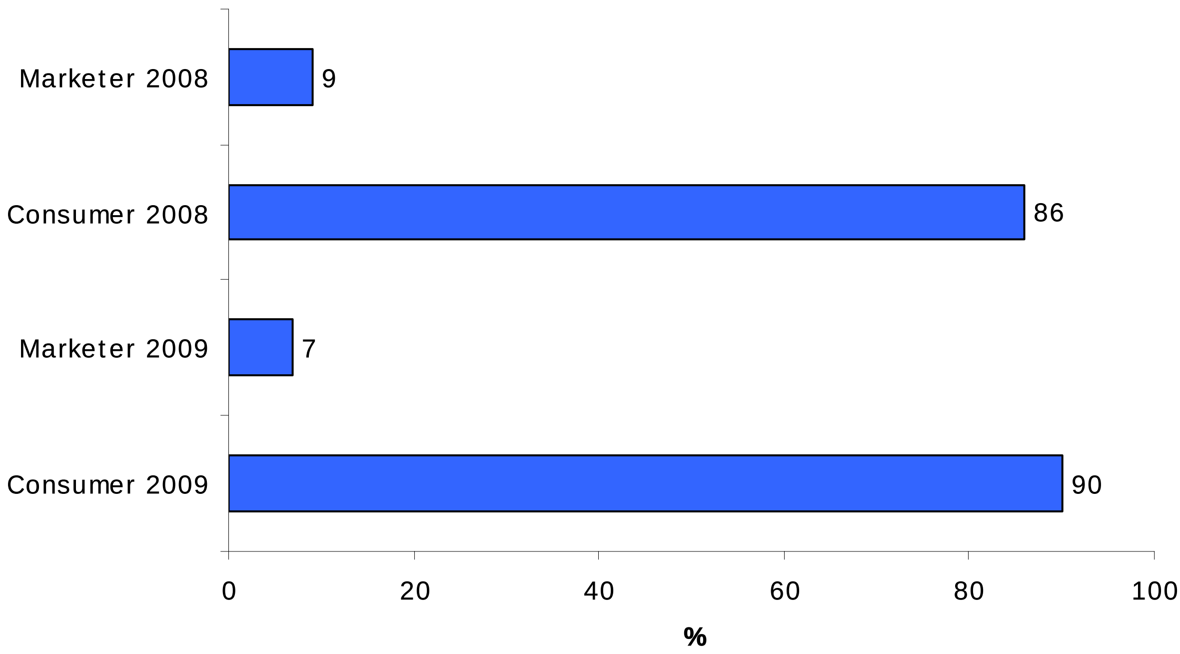
Source. *fast.*MAP / DMA Marketing-GAP Tracker:

Since the first *fast.*MAP Marketing-GAP Tracker in 2005, marketers have underestimated the speed at which consumer trends can change.

In 2005, 82 per cent of consumers always looked for the opt-out box when providing personal details. By 2006, this had risen to 86 per cent and now it is 90 per cent. In 2005 only one per cent of marketers got this right and their learning curve is very slow, because this year only seven per cent correctly selected the correct '81 per cent to 90 per cent' option – even though the correct option has not changed for half a decade.

57 per cent still think less than half of consumers look for the opt-out box.

Consumers and Marketers who always use the opt-out box to prevent personal details being passed to a third party for marketing purposes



Source. *fast.*MAP / DMA Marketing-GAP Tracker:

Marketers underestimate coupon redemption

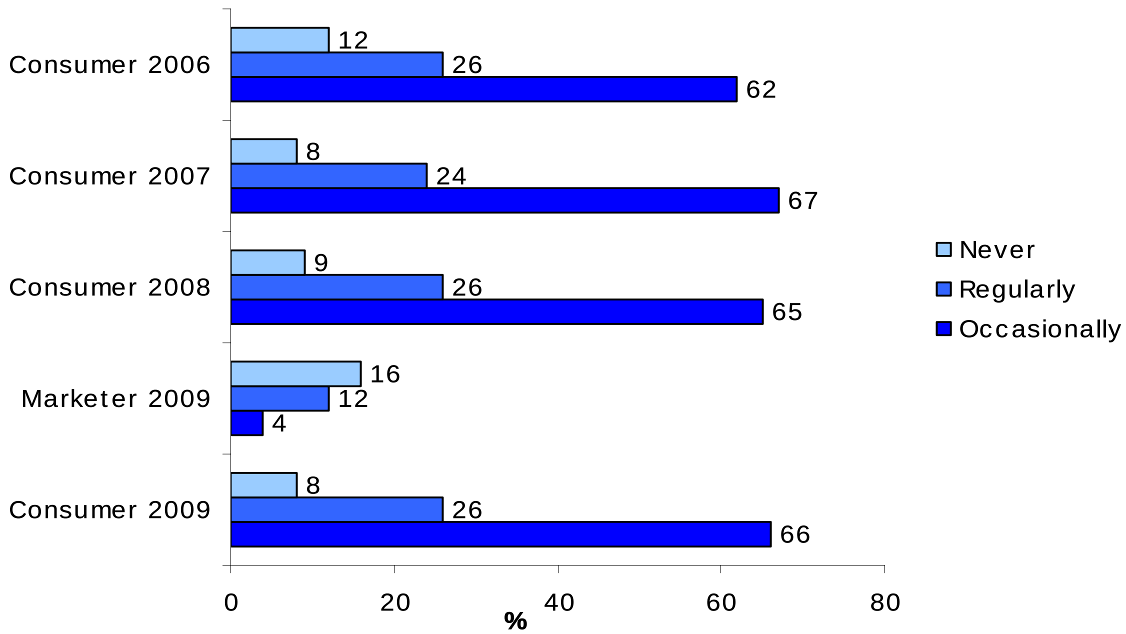
Marketers constantly underestimate the popularity and power of coupons and vouchers. They misjudge the appeal of low value coupons while simultaneously expecting the majority of customers to misredeem them.

Even though this and other consumer research has tracked coupons' enduring popularity down the years, marketers have consistently displayed a bias against them - maybe because they are not at the exciting cutting edge of the profession.

Certainly, retailers are still investing heavily in them, even though many of the manufacturers which traditionally used them seem to have abandoned them.

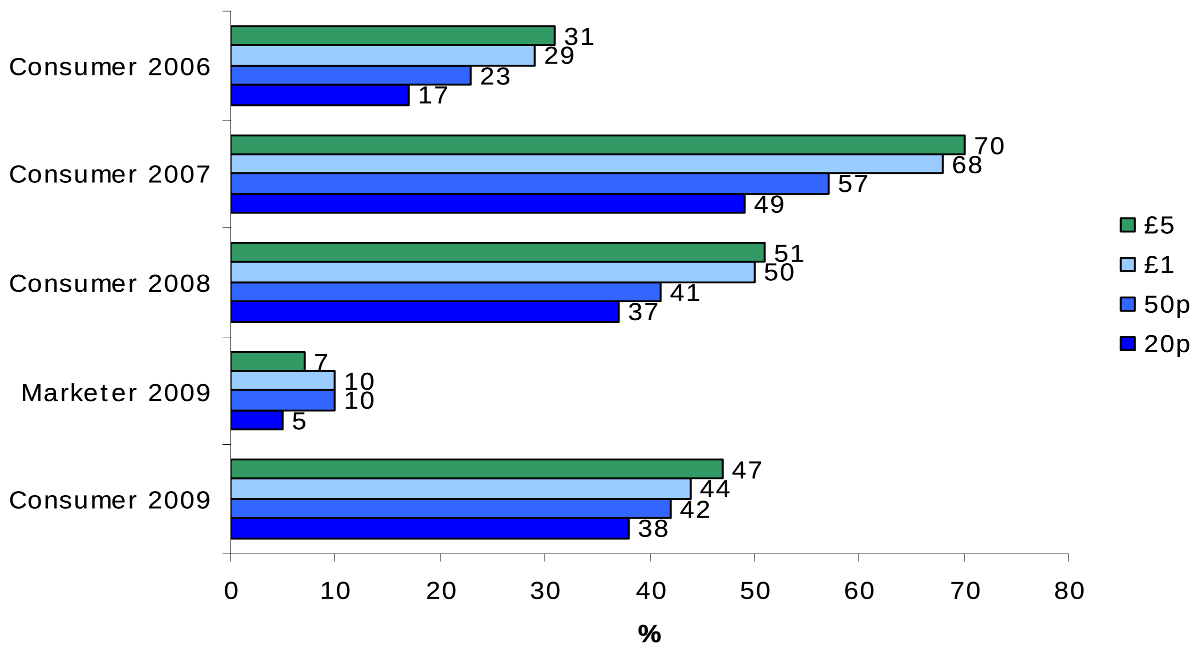
Only four per cent of marketers correctly identified that between 61 and 70 per cent of shoppers occasionally redeemed coupons – the vast majority, 90 per cent, said fewer did so. In fact, 82 per cent expected less than half of consumers to sometimes use coupons.

Do you redeem coupons or vouchers i.e. money-off vouchers that you might get through the post or via email or through newspapers etc?



Source: *fast.*MAP / DMA Marketing-GAP Tracker

Is there a minimum face value below which you are not motivated to save and redeem coupons?



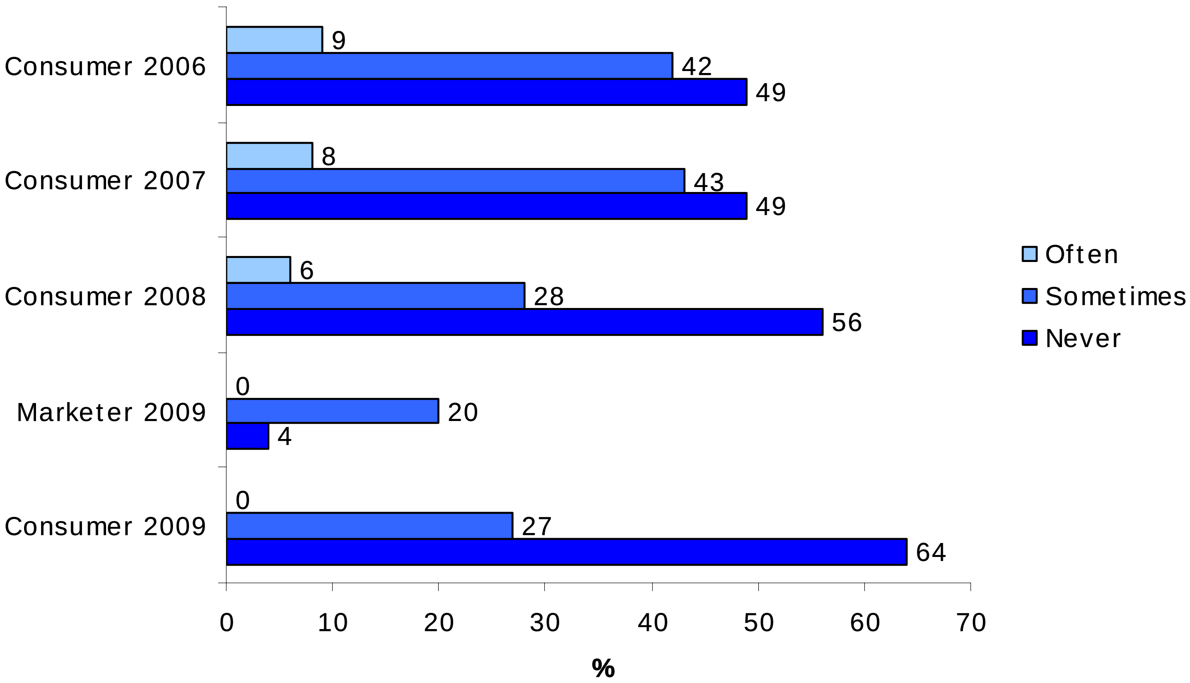
Source: *fast.*MAP / DMA Marketing-GAP Tracker

When asked what face value would motivate them to redeem a coupon or voucher, more people were tempted by a 20p coupon than in 2008. In 2006, a mere 17 per cent said they'd redeemed it – now its 38 per cent, up from 37 per cent in 2008, but still 11per cent less than in 2007.

It would be logical to assume that now the recession is squeezing household budgets, the appeal of money-off vouchers would be even more attractive to the consumer. But 67 per cent of marketers thought fewer people would bother, more than half of marketers (56 per cent) thought less than a fifth would do so.

Similarly, more than half of marketers underestimated the number of people who would redeem 50p, £1 and £5 coupons.

Do you ever redeem coupons when you have not bought the products specified on them?



Source: *fast.*MAP/ DMA Marketing-GAP Tracker

Marketers also lack confidence in people's honesty. More than eight out of ten expected less than half of consumers to never misredeem coupons. They were more accurate in assessing those who sometimes misredeem – with the majority clustered just above or below the correct 21 per cent to 30 per cent answer.

Telephone Preference Service

Marketers seem generally unaware that because so many households are registering for services which suppress their telephone numbers on marketing prospect lists, it is now possible to contact more consumers by email than by telephone.

Awareness of the Telephone Preference Service TPS - which has fallen by three per cent since 2008 to 57 per cent- had been steadily increasing until then, from 28 per cent in 2006 and 2007. Awareness was boosted a year or so ago by a series of high-profile BT ads which offered customers free enrolment (although enrolment has always been free anyway).

However, there has been a four per cent increase to 30 per cent in those who have actually enrolled.

More than three quarters of marketers underestimated the percentage of people who had heard of the TPS. The actual figures were 76 per cent in 2009 and 77 per cent in 2008, but marketers expected less than half of consumers would have heard of it.

In 2008, only 16 per cent of marketers correctly identified the consumer enrolment percentage, this year even fewer, only 12 per cent did so. Surprisingly, in view of the amount of publicity the growth of TPS enrolment has generated, more than half (56 per cent) expected it to be less than 20 per cent.

Five years ago, three quarters of consumers selected "being disturbed in a leisure period" as their main reason for enrolling in the TPS, but while this has remained the chief motivation, now only 67 per cent select it (down from 78 per cent in 2008) - marketers incorrectly estimated 49 per cent.

Please indicate the reasons why you enrolled in this service? Please tick all of the answers you think apply

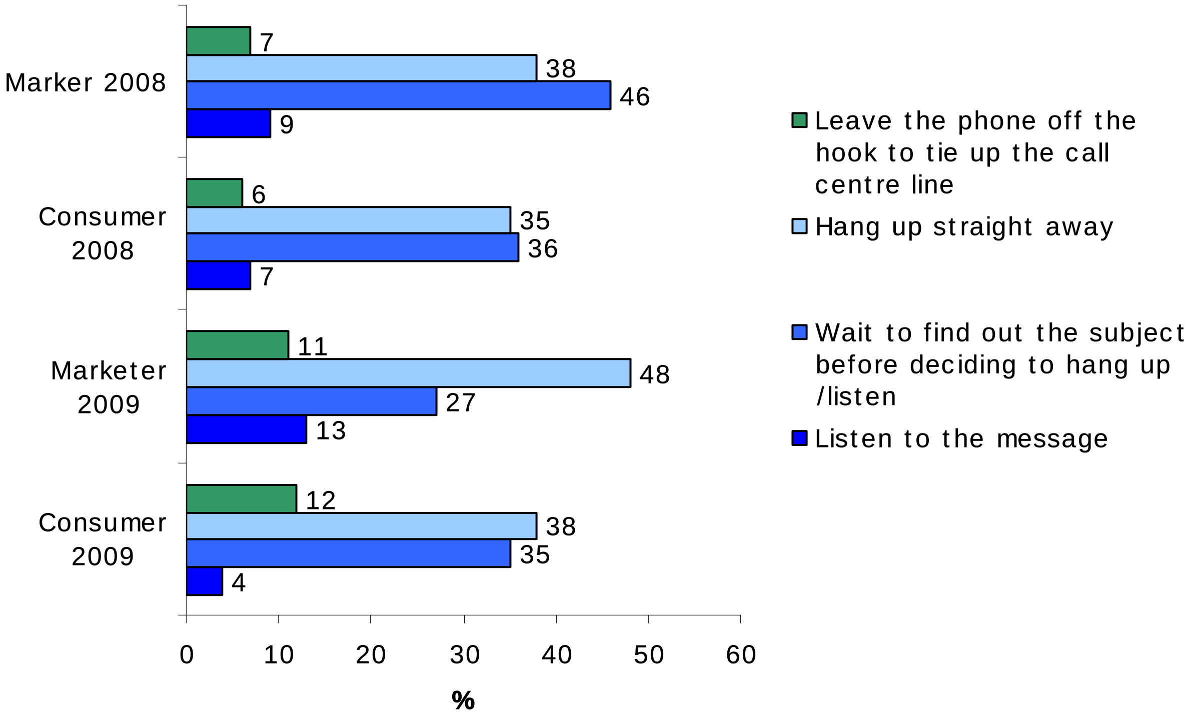
	Consumer 2009	Marketer 2009	Consumer 2008	Marketer 2008
Silent calls	65%	44%	63%	47%
Overseas call centres	54%	49%	59%	59%
Being disturbed in leisure period	67%	49%	78%	57%
Bad experience with a company	15%	37%	16%	49%
Pre-record messages	55%	43%	51%	49%
Hour of the day	40%	37%	48%	46%
Foreign accent	37%	34%	38%	49%
Disturbed TV programme	31%	29%	39%	42%
Just got in from work	15%	29%	27%	38%

Source: *fast.*MAP/ DMA Marketing-GAP Tracker

Two thirds of consumers objected to silent calls in 2005, now one per cent less do so (though two per cent more than in 2008) marketers greatly underestimated this at 44 per cent and "pre-recorded messages" (64 per cent in 2005) are now in third place, but with 55 per cent (up from 51 per cent in the last survey), marketers expected only 43 per cent.

The other main motivations were 'pre-recorded messages 55 per cent (51 per cent in 2008), marketers said 43 per cent; 'overseas call centres'54 per cent (59 per cent in 2008) marketers judged 49 per cent; and 'hour of the day' 40 per cent (48 per cent in 2008), marketers 37 per cent.

When you receive a marketing/sales call do you?:



Source: *fast.*MAP/ DMA Marketing-GAP Tracker

Marketers, while correctly identifying the main motivations for TPS enrolment, underestimated the strength of feeling behind them by around a fifth in each case, continuing the trend of underestimating the bad news and overestimating the good.

Many telemarketers argue that the TPS's all-or-nothing approach to opt-out is unreasonable, since if only one person in a households enrols because they have been upset by a single sales call, they are in effect banning all household members from receiving all marketing calls.

There is pressure in some quarters to change the registration method so that people may opt out of receiving messages about specific subjects, thus leaving other market sectors free to continue calling.

However, as the table illustrates, the very market sectors which invest most heavily in direct marketing are the ones the vast majority of people would choose to opt out from. Almost half of consumers would opt out of all sectors. And registration trends have been steadily upward since 2005 – although with slight fluctuations over the years.

If the TPS were tailored to market sectors/ companies, <u>which would you register with to stop receiving unwanted marketing calls?</u> Please tick all that apply

	Consumer 2009	Marketer 2009	Consumer 2008	Consumer 2007	Consumer 2006
Loans/ credit cards	89%	51%	88%	86%	80%
Mortgages	85%	-	85 %	-	-
Financial Services	85%	53%	81%	79%	75%
Insurance	83%	53%	80%	77%	73%
Mobile phones/ services	82%	45%	79%	75%	76%
Gym/health clubs	81%	37%	79%	74%	66%
Charities	80%	44%	76%	74%	64%
Utility companies	78%	48%	73%	72%	67%
Broadband/cable/landline suppliers	73%	49%	72%	69%	60%
Health and beauty	72%	35%	68%	63%	59%
Home improvement/ gardening	71%	38%	68%	63%	58%
Banking	71%	52%	7%	67%	64%
Mail order catalogues	70%	43%	66%	63%	62%
Customer magazines	69%	37%	67%	64%	58%
Cars	69%	40%	74%	65%	63%
Education/ further education courses/classes	66%	33%	63%	60%	52%
IT/ Computers	65%	38%	66%	60%	53%
Holidays	64%	37%	60%	54%	51%
Newspaper subscriptions/offers	63%	31%	57%	52%	48%
DVD's	61%	35%	61%	53%	49%
Competitions	57%	41%	51%	47%	47%
Events/entertainment	55%	27%	49%	45%	40%
Local Restaurants/Take-aways	53%	2%	49%	44%	40%
Local Services/Trades people/Local shops	49%	25%	50%	42%	35%
Supermarkets/Stores they use	49%	25%	47%	42%	38%

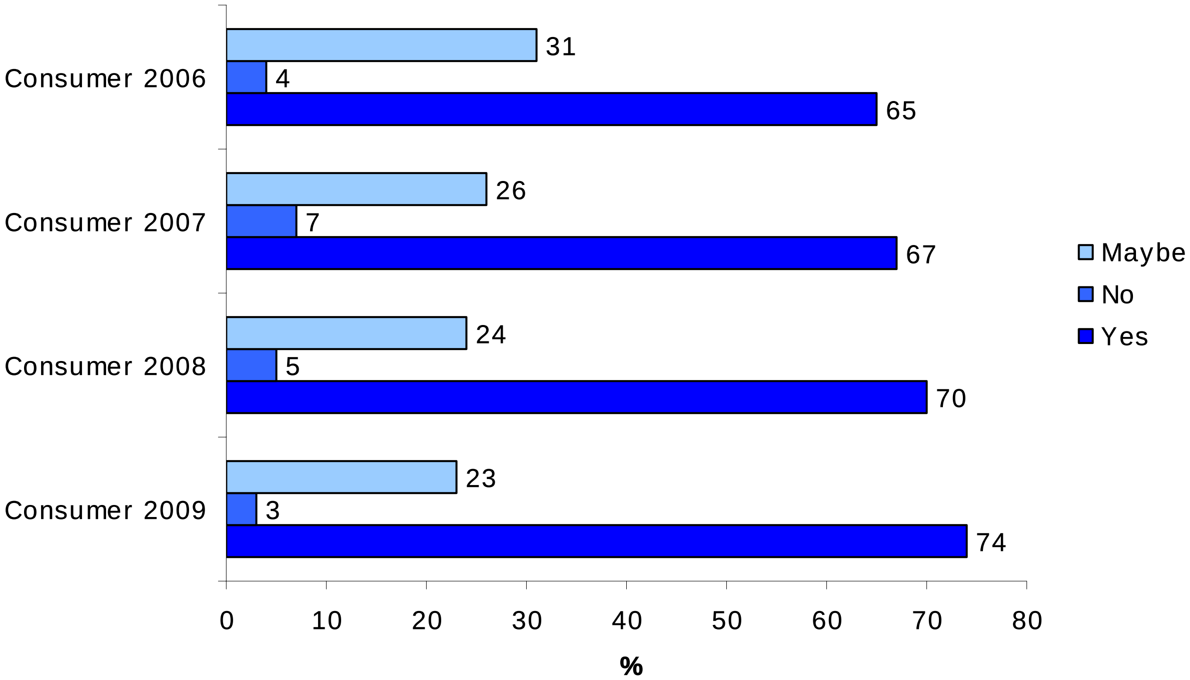
Source: Source: *fast.*MAP/DMA Marketing-GAP Tracker:
1376 consumer respondents in 2009:

Marketers have failed to grasp the antipathy more than eight out of ten adults feel towards the eight least popular telemarketing sectors. On average, well under half of the marketers correctly judged that people would opt out of these sectors if the TPS was changed.

Demand for Text Preference Service

There has also been a steady increase in those saying they would opt out of receiving all text messages if there was a Text Preference Service similar to the TPS, from 65 per cent in 2006 and 67 per cent in 2007, to 70 per cent now. Only three per cent would definitely not register.

Would you opt out completely if there was a Text Preference Service?

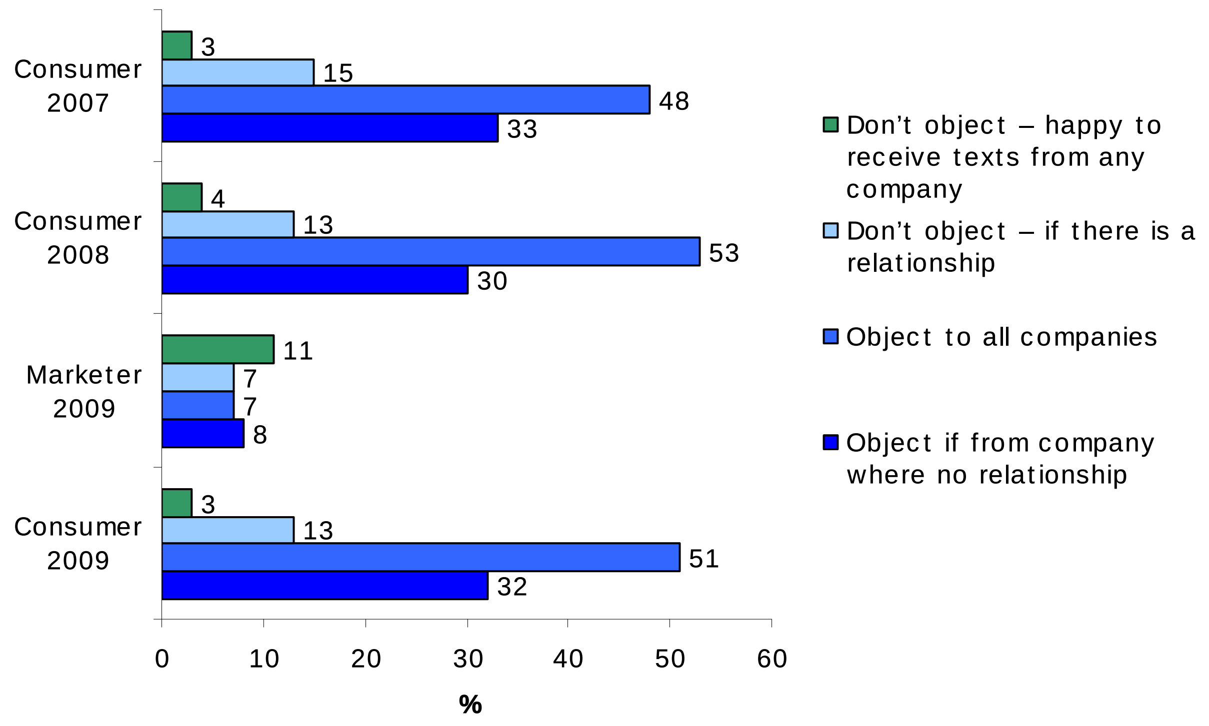


Source: *fast.*MAP / DMA Marketing-GAP Tracker:

Although they are not exactly “happy” about it, one per cent of people are prepared to hear about five subjects by mobile phone: banks, competitions, mobile phone services, newspaper subscriptions and discount vouchers/ offers and supermarkets and stores. No one wanted mobile calls on any other topics.

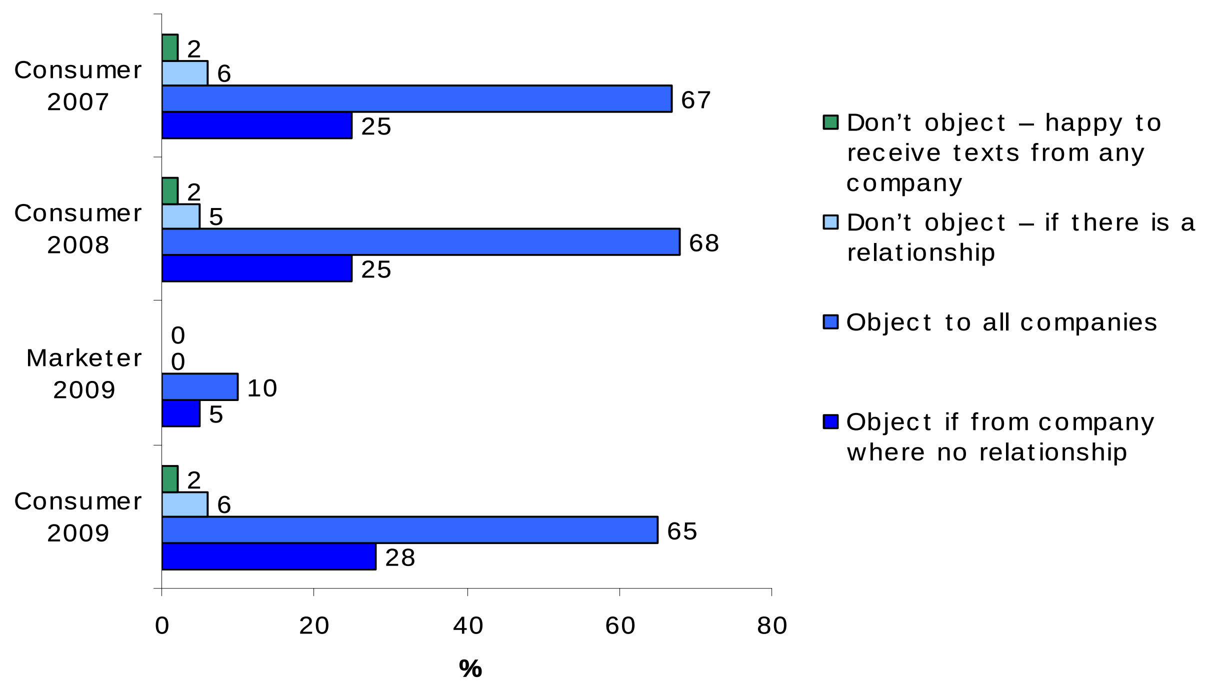
Throughout the research marketers overestimated the popularity of text and mobile phone contact.

Do you object to receiving text messages from companies?



Source. *fast.*MAP / DMA Marketing-GAP Tracker:

Do you object to receiving marketing calls via your mobile?



Source. *fast.*MAP / DMA Marketing-GAP Tracker:

Fundraising
Some fundraisers wrongly expect people to be happier to receive information about charities than about other subjects.

They argue that people who have registered for the TPS to ban marketing calls do not understand this ban includes charities.

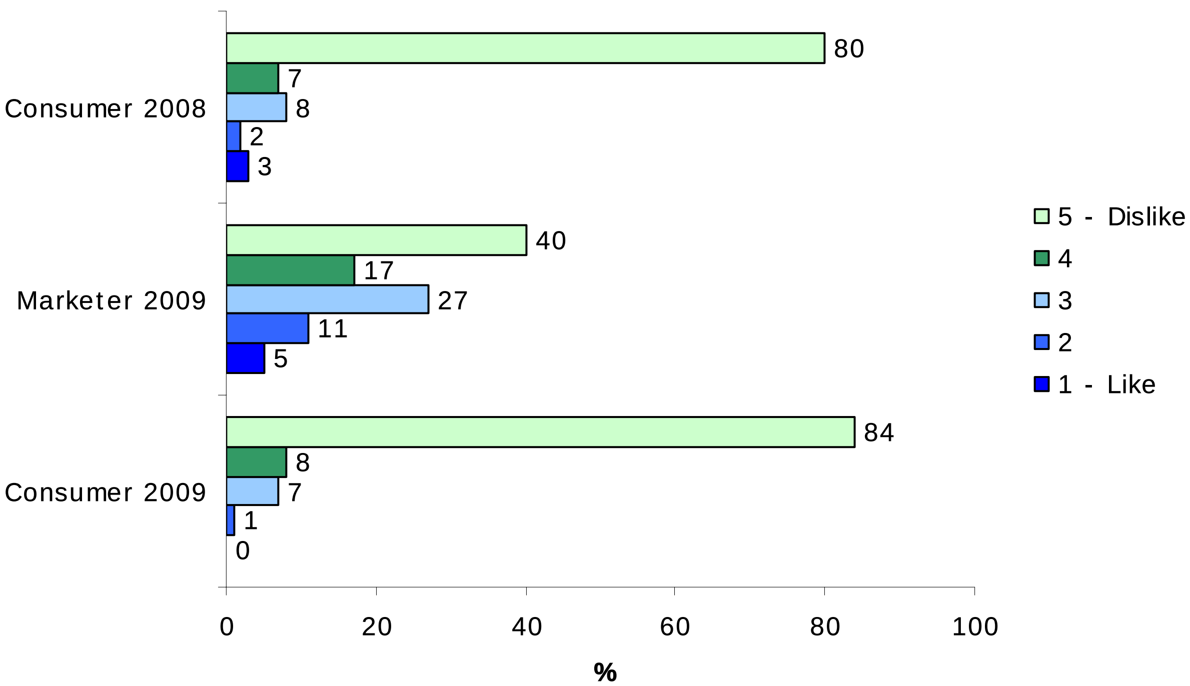
But, in fact, eight out of ten (up from 76 per cent in 2008) would actually opt-out of receiving charity phone calls if the TPS was tailored to allow sector by sector opt-out, which puts charities among the ten least popular telemarketing subjects.

Marketers expected only 44 per cent of consumers would register to stop charity calls, roughly half as many as would actually do so.

To verify the above findings, in a separate question consumers were conversely asked what things they do not mind receiving marketing calls about. Unfortunately, 84 per cent disliked charity donation request calls (up from 80 per cent in 2008) and only one per cent liked them (down from five per cent in 2008).

Marketers expectations were wildly optimistic, with only 40 per cent expecting people to dislike charity calls and 16 per cent expecting them to feel positively about them when in fact only one per cent did.

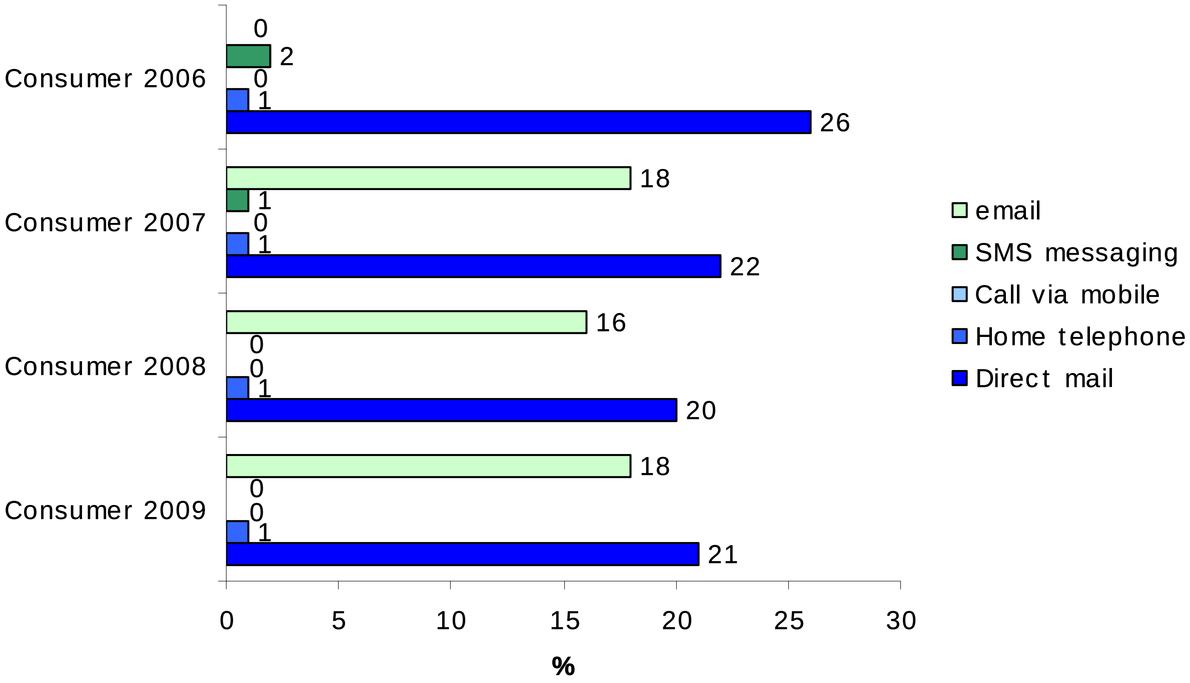
On a scale of 1 - 5, where 1 is like and 5 is dislike, please indicate how you feel about receiving charity requests by telephone.



Source: *fast.*MAP Marketing-GAP Tracker:

However, 21 per cent are happy to receive direct mail about charities – up one per cent on 2008 - and 18per cent are happy to receive emails - up from 16 per cent in 2008 and the same as in 2007. One per cent, unchanged since 2006 are happy with telephoned appeals.

Which subjects are you happy to receive communication aboutfrom charities?



Source: *fast.*MAP Marketing-GAP Tracker.

No one has been happy to receive mobile contact about charities since *fast.*MAP started tracking five years ago. SMS messaging has steadily decreased in popularity, from the very low level of two per cent in 2006, to one per cent in 2007 and naught in 2008 and 2009.

The evidence indicates that people do not view charity communications any differently from any other direct marketing contact. If they are not interested in what appears in their in-box or on their doormat, they regard it as junk and the money spent on it is wasted.

More than a third of donors stopped giving to a specific charity in 2009 and, as in the previous year, the majority did so because they “can’t afford it any more” rather than because they moved their support to another organisation.

More than half, 51 per cent, up from two fifths a year ago, stopped giving for this reason. But more worryingly for fundraisers, 15 per cent the second largest group, stopped giving because it wasn’t clear how their money was helping, though this is significantly fewer than in 2008 when almost a quarter felt this way.

Twelve per cent swapped their support to a different charity sector.

More than two thirds of consumers, 67 per cent, down one per cent since the last survey, donate to charity (up from half in 2005).

Twelve per cent (14 per cent in 2008) stopped giving because ‘another charity seemed like a more worthwhile cause’; eight per cent, up one per cent on last year because ‘another charity needed my money more’ and five per cent, down from seven per cent in 2008, stopped 'because of lack of communication from the charity that I was donating to'.

Please state the reasons why you stopped giving to a specific charity?

	2009 Consumer	2008 Consumer	2005 Consumer
Couldn't afford it anymore	51%	41%	36%
Other	20%	29%	17%
It wasn't clear to me how my money was helping	15%	22%	12%
Another charity seemed like a more worthwhile cause	12%	14%	-
I decided to support a different charity sector	12%	-	-
Another charity needed my money more	8%	7%	17%
Lack of communication from charity I was donating to	5%	7%	5%
Because I gave money instead to a disaster/ appeal	2%	2%	1%
I moved house and the charity did not contact me	1%	1%	0%
Media attention about cause I support instead	1%	2%	-
Another charity contacted me - more personal approach	1%	1%	-
Another charity offered a free gift/ incentive	0%	0%	-
Was moved by picture on another charity's mailing	0%	0%	-

Source: *fast.*MAP Marketing-GAP Tracker.

Only two per cent, half of the 2008 figure, stopped giving because of a disaster appeal and a further one per cent because of other media coverage.

This suggests most people will continue to give to a cause to which they are committed, even when they are moved to make extra donations elsewhere.

Since the last survey, there has been a two per cent drop (to five per cent) in the number of people who stopped donating to a charity because of lack of communication from it. So fundraisers are succeeding in binding more loyal donors to their cause by identifying receptive, responsive people and then treating them with respect.

Charity fundraising, a tough business at the best of times, is even more difficult in a recession when consumers are cutting back on personal spending.

Contrary to conventional wisdom, consumers' attitude to charity direct marketing is no different from their attitude to commercial direct marketing, so fundraisers should not expect to get an easier ride through the recession than marketers in other sectors.

However, they can derive comfort from the fact that over the years, there has been a steady increase in donor loyalty. Now, 83 per cent of donors have been supporting a specific charity for three years or more; up from 80 per cent in 2008 and 71 per cent in 2005.

Almost half (47 per cent up from 45 per cent a year ago and 22 per cent in 2005) have remained loyal for more than ten years.

Those who had given for more than five years were asked why they still donated and the majority since 2005 (more than half this year and in 2008) did so because they "believe it's a worthwhile cause", 38 per cent of marketers, the largest group, anticipated this response.

Why do you still donate?

	2009 Consumer	2008 Consumer	2005 Consumer
I believe that it's a worthwhile cause	55%	53%	63%
I can relate to the cause	15%	20%	14%
They need my money	10%	6%	6%
Charity keeps in regular contact and explains how my money helps	8%	6%	9%
A relative or friend has benefitted from the charity	6%	7%	5%
I work for the charity or I know someone that does	3%	3%	1%

Source: *fast.*MAP Marketing-GAP Tracker:

The second biggest group – 15 per cent this year, a fifth in 2008 and 14 per cent in 2005 - "can relate to the cause" was also the second most popular marketer choice, selected by 21 per cent.

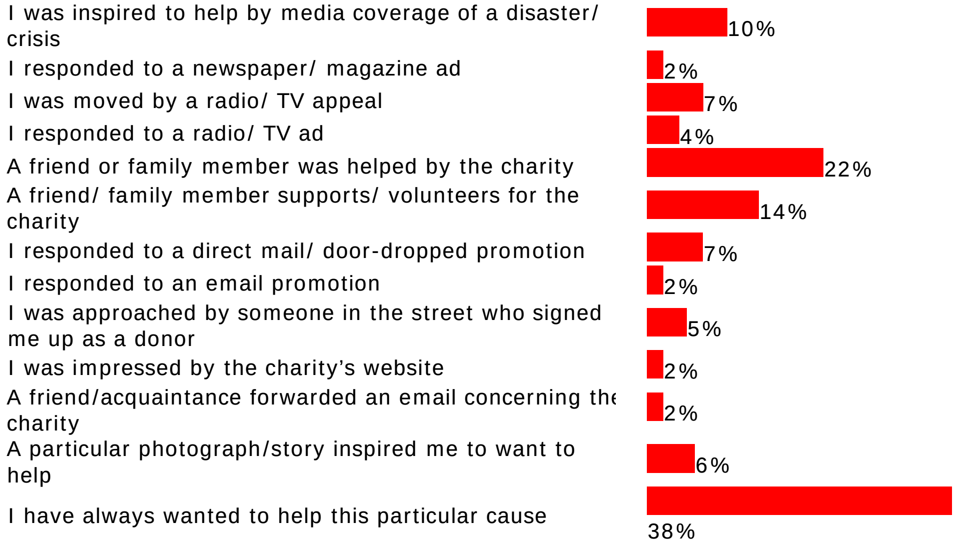
However, in 2009 the third most common reason cited by one in ten donors was "they need my money" whereas in 2008 it was "a relative or friend has benefitted from the charity" (seven per cent). Marketers wrongly expected "a relative or friend has benefitted from the charity" to be third choice this year too. In 2005 "the charity keeps in regular touch contact with me and explains how my money helps" came third with nine per cent.

Last year, fundraisers suggested a new question be added to the next Marketing-GAP survey: "What moved you to donate to the charity in the first place?"

This revealed that the main motivations were all personal rather than connected with appeals or promotions. "I have always wanted to help this particular cause" was cited by almost four out of ten donors, followed by "a friend or family member was helped by the charity" by 22 per cent and "a friend/ family member supports/ volunteers for the charity", by 14 per cent.

However, "IWas inspired to help by media coverage of a disaster/ crisis" does make it into fourth place with ten per cent, followed by, in joint fifth place with seven per cent, "I responded to a DM/ door-dropped promotion" and "I was moved by a radio/ TV appeal".

2009 fast.MAP/DMA Marketing-GAP Tracker What moved you to donate to charity in the first place? Please tick all that apply.



Popularity of DM has increased – but not half as much as marketers think

Although in general people are not half as enthusiastic about direct marketing as marketers imagine, they are certainly more enthusiastic about it now than they were half a decade ago.

The popularity of direct mail has increased over the last year, whether or not the contact comes from a company with which the individual has a relationship. And although the popularity of email has decreased slightly, it remains the second favourite route – way ahead of all other contact methods.

Telemarketing is also holding its own, though at a very low level, particularly when it comes to cold calls which only one per cent of consumers want. The popularity of telephone contact from companies with which individuals have a relationship has increased by two per cent, to seven per cent in the last year.

But enthusiasm for new media contact – mobile marketing and SMS messaging - has dwindled to naught for cold calls. It has remained at a low two per cent level for mobile calls from companies with which there is a relationship while SMS messaging has dropped from three to two per cent.

It is telling that three quarters of consumers – on a steadily rising curve – would register for a Text Preference Service if there were one and a further 23 per cent might register.

Despite public antipathy for the newer media, marketers remain enthusiastic about them and expect consumers to feel the same. Simultaneously, they underestimate people's enthusiasm for the less high-tech promotional tools, such as the coupons and vouchers shoppers love so much that they'll open any mail pack they suspect may contain one.

It is worrying that marketers continue to underestimate people's awareness of and use of the various opt-out options– whether it's a tick box on printed or emailed material or the TPS for telephone contact.

Such an attitude could easily lead to them undervaluing, or even worse abusing, the contact permissions they have already gathered, or failing to invest in gathering more.

As more people opt out of third party contact bought-in lists will gradually shrink and those still willing to be indiscriminately contacted will find themselves targeted more frequently – leading to a vicious circle of contraction.

The companies which thrive in the recession will be those which market cleverly and nurture current customers and prospects by finding out as much as they can about their preferences and needs and acting on the information gained.

7. Methodology

Each year, the same questions are asked of similarly-constructed, online consumer and marketer panels.

However, to ensure the survey stays abreast of technological advances over the years, new questions are occasionally added, as emerging media have moved into the marketing mainstream, for example, the internet, mobile phones and SMS messaging.

Each panel responded to a separate survey.

Both surveys contain the same questions, but while consumers are asked to express their own views, the marketers are asked to use their experience and judgement to predict how the consumers will have responded to that question.

The consumer panel

- 28 questions were submitted into a fast.MAP online self completion survey despatched on November 6, 2009.

- The panellists were entered into a prize draw to win £250

- **Randomisation** of images and answer options to avoid top box bias / creative skew

- **An acceptable minimum completion time** was pre-set and surveys completed more quickly were not included in the results

- **Intelligent Routing** ensured panel members would experience a high-quality survey experience, because respondents are only presented with relevant questions

- **Constant re-qualification** of the panel to ensure that background variables are updated. Differences from initial recruitment can result in being removed from the panel

The consumer panel comprised 4,000 adults recruited from the 30,00 fast.MAP wholly-owned, closed panel whose profile echoes that of the UK's population profile in age and gender.

Demographic data, collected via online lifestyle survey, made it possibly for only people who are both mail and internet responsive to be selected for the panel.

This pre-existing data also makes it possible for fast.MAP to examine in detail the demographics of a group of people who respond to a question in a specific way. For example, it might choose to investigate their age, sex, income, family or marital status to establish whether there are any significant similarities.

The advantage of the fast.MAP panel - which has been running for more than eight years and has achieved accurate results for marketers within sectors including automotive, charity, finance, catalogue and mail order, telecomm, internet, fast moving consumer goods and medical - is that it is extremely representative of a direct marketing-responsive audience.

It is used by direct marketing, marketing, advertising and sales promotion agencies and brands to gain feedback on marketing, advertising (print/ web/ mail/ video/ radio) or sales activity, e.g. testing different creative treatments, scripts or envelopes; list selection; data planning and purchase and media planning.

It is now possible to reach far more people for research purposes via the internet than the telephone, because so many households have registered for the Telephone Preference Service (TPS).

Online research offers many benefits. Two of these are overwhelmingly important for the fast.MAP Marketing-GAP study. One is the availability of the wealth of demographic and lifestyle data on panel members, which allowed the profiling of cluster groups of those who respond in specific ways. By relating these profiles back to the database, it was possible to identify and quantify the number of other individuals who fitted the same profile.

The second benefit is that the research was done in real-time to gain fast, continuous feedback. This means that, for example, if people change their views following, say, a Government announcement, a disaster, a product recall, or a rise or fall in the interest rate, it is possible to instantly track this change and factor its effect into the findings.

The marketer research panel
The second panel comprised 200 marketers, drawn from the fast.MAP marketing professionals' panel, who were emailed the questionnaire. Additional responses came from DMA members who were invited by email and on the DMA website to access the questionnaire via a link.

Validity
When looking at the validity of research findings four things are of prime importance – recency; sample size (that a statistically relevant number of people took part in the survey); whether the respondents form a representative sample; and the manner in which the question is posed.
The representative sample and statistical relevance aspects have been covered above. The research was conducted among a very large sample of 4,000 consumers and is therefore more statistically relevant than similar research done among a smaller sample: The bigger the panel, the more accurate the results.

Since the order in which multiple choice answers appear can influence response (it has been shown that for some individuals items higher up a list are more likely to be selected than those lower down) the order items appearing on all multiple choice lists was randomly changed throughout the survey, to avoid bias.

Results can also be biased by the way in which responses are collected. A very obvious example would be for a face-to-face interviewer to ask the question: "Do you donate to a charity at least once a month?" Or even worse, for the question to be asked by someone easily identifiable as being connected with a charity. In such cases guilt will become a factor and people are likely to lie to save face, rather than admit they've not given to charity recently.

With an online, anonymous survey, people are more likely to give honest answers to awkward questions.

Recency

One of the greatest benefits of online research is that it takes place in "real time" so that at any moment it is possible to monitor response levels and observe progress. Since answers have been input by the respondents, the delay which occurs because written data has to be entered by a third party is avoided.

Also, it has been shown that data entry errors are less likely to occur when people enter their own responses online. This is partly because a third party may make a data-entry error if they have difficulty in deciphering someone else's writing and partly because if an individual takes the trouble to fill in an online questionnaire, they are likely to enter the data more accurately than a keyboard operator whose attention may wander during monotonous, repetitive data-entry work.

Using face-to-face surveys or paper questionnaires, it would take two or three months to achieve responses to 34 multiple-choice, complex questions from 4,000 people who mirror the UK population profile.

This is because, it would be necessary to first identify individuals with the right demographic profiles and persuade them to participate. Then, either the questionnaires would have to be mailed or delivered or a qualified, nationwide research team would have to be assembled to do the interviews. Responses would be returned to base for input and data processing before results could be presented in a useable form.

The fast.MAP Marketing-GAP Research was carried out in November and the first findings were accessible within hours, statistically relevant results representing an accurate "snapshot" of topical UK consumer opinion were available within days.

Comparison of marketing specialist and consumer respondent findings

In the marketing specialist questionnaire it was necessary to collect responses in a slightly different way from the consumer questionnaire. So that one set of findings could be compared with the other, it was necessary to organise responses into class intervals.

For example, if consumers are asked to provide a yes or no response to the question: "When providing details about yourself do you always look for the opt out boxes so

your details are not passed on to a third party or used for marketing?" 82per cent may answer "yes".

The corresponding marketer question would be: "What proportion of consumers do you think always look for the opt-out box when providing details about themselves, so their details are not passed on to a third party or used for marketing purposes?" and their responses may be as follows:

Proportion	Response
0 – 10%	7%
11 – 20%	13%
21 – 30%	22%
31 – 40%	16%
41 – 50%	16%
51 – 60%	7%
61 – 70%	13%
71 – 80%	5%
81 – 90%	1%
91 –100%	0%

The above findings can be reported in several ways, for example, that 1 per cent of marketers correctly predicted that more than 80 per cent of consumers look for the opt out box, or that 99 per cent of marketers are more optimistic than reality suggests, or that, on average, marketers are more optimistic thinking that only 37.5 per cent of consumers opt out compared to a reality of 82 per cent

If 50 per cent of marketers had underestimated and 50 per cent had overestimated, then the overall assessment of consumer attitudes by marketers would have been correct.