

customer insight



competitive advantage

CRM IN RETAIL REVISITED

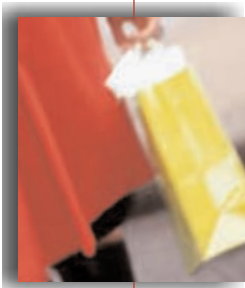
Using Customer Insight to Build Competitive Advantage

Peppers & Rogers Group
a Carlson Marketing Group company

Today's Business Mandate: Customers, Not Commodities

It's no secret. Retail profitability is connected to customer insight. Years ago, the best retailers were those that could generate pedestrian traffic and had well merchandised stores offering fresh displays and good service. Firmly entrenched in the "Relationship Age," today's leading retailers are leveraging their rich customer bases to build profitable relationships with valuable customers by focusing their merchandising, marketing and customer service offerings into a powerful, integrated brand offering. Retailers that successfully integrate their offerings into "one face" to the customer will build interactive relationships that create strong switching costs. This directive lies at the heart of sustainable competitive advantage in the modern retail industry.

Today, the "store" is wherever the customer wants to shop, thus the customer defines what the "store" is. This doesn't negate the need for strategic store locations and well-stocked, carefully chosen merchandise. But many competitors can match this offering with just-as-good merchandise in just-as-nice stores. The traditional response: To compete through round after round of sales and price reductions. But the current customer-driven economy requires revolutionary methods of differentiating a retail business in a crowded marketplace. The retailer must go beyond the bricks-and-mortar "store" and build business by getting, keeping and growing the best customers and, in the process, turn those customers away from competitors.



Most retailers would agree that achieving these goals has become standard operating procedure. However, to truly break out of the commoditization trap that drives down pricing (and margins), a retailer must be able to address the following questions:

- *Who are your Most Valuable Customers (MVCs)?*
- *What do they need?*
- *What motivates them to purchase?*
- *Beyond a transaction, how can you interact with your MVCs in a relevant and profitable manner?*
- *How can you customize aspects of your business to meet customers' needs and drive impact?*

Having the answers to these questions is no longer a luxury, nor is simply answering them enough. Retailers must also act on that information to reap tangible impact. In the past, it was enough to understand geographic markets and segment preferences. Today, the ability to understand customers one at a time across channels will mean the difference between managing customers reactively, as if they are the mere cash flow through product departments, and managing customer relationships proactively. Knowing how, when and what to offer a customer can mean the difference between a profitable versus an unprofitable business.

Optimizing opportunity

Customer-based strategies are the key to competitive differentiation in the commoditized retail industry. Customer insight can be used to guide merchandising decisions, determine a technology investment and drive brand relevance to help retailers uniquely differentiate themselves. But how does it all come together to generate opportunity and create value?

Technology is one core component. Customer insight, no matter how rich, cannot be fully leveraged without technology to enable the relationship. Collecting, housing, analyzing and disseminating this insight to the right customer-facing employee at the right time depends on a technological infrastructure.

By understanding the particular customer data elements that comprise the creation of actionable customer insight, retailers can more effectively specify information system requirements and determine how marketing activities affect customer-buying behavior over time. Simply stated, if you know which customers are most valuable to your business, and you can anticipate their needs, you can leverage that information across marketing, sales and operations. Over time, the insight comes full circle. Success comes when retailers are able to maximize the value

of that customer information to create a meaningful, “in-store” experience for their best customers.

Enterprise level and beyond

While this proposition is true for large retailers, it is just as powerful for the mid-market sector. As mid-market retailers traditionally have fewer resources, they are often forced to do more with less and retain a high level of flexibility to quickly identify and capture value opportunities. As a result, the mid-market retailer must incorporate cost-effective CRM initiatives that are manageable in scope yet focused on maximizing return.

One advantage mid-market firms possess is that, due to their size, their relationships with individual customers are often more intimate than larger retailers. In fact, most mid-market retailers are well aware of who their best customers are. But are they maximizing the potential return from these valuable relationships? What revenue opportunities are going unnoticed? Are there other customers that could become MVCs with the right treatment strategy? Which CRM initiative will spark healthy growth? With the right customer-based strategies and enabling tools, mid-market retailers can unlock and apply customer insight in a way that leverages existing and potential customer relationships for maximum growth and profit. Thus the relevancy of CRM initiatives is very strong for the large and mid-market retailer alike.

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Case in Point Billyblue

From sales slump to record sales

Billy Bragman sells men’s clothing in Billyblue, a San Francisco Bay area store. Hit hard by the recession of 2001, Bragman found himself on the brink of losing his 15-year old business. George Raine reported Bragman’s story in *The San Francisco Chronicle* (November 2, 2001). Raine revealed Bragman’s proactive approach to customer marketing. He simply built

a list of his best customers and wrote each one a letter telling them that he needed their help. His business was in trouble, so he reached out to the customers with whom he had genuinely worked so hard over the years building relationships.

In one case, a customer from Pennsylvania was not really shopping for clothes at the time, but responded to Bragman's letter and agreed to buy high-end men's clothes. This customer respected the approach and the relationship that was built over the years, and sent a blank check to Bragman for some trousers, shirts and ties with the complete confidence that Billy's staff at the store would pick the right things. Around \$2,400 dollars later, our friend from Pennsylvania had some great new additions to his wardrobe. He wasn't alone as other customers sent similar blank checks. Bragman soon found himself recovering from his 35 to 40 percent sales slump, and even had a record-breaking sales month in November 2001.

What allowed Bragman to take charge like that? What gave him the permission and the confidence to ask his customers for help? Why was he so sure that his customers would help save his business? Finally, how do you find, recognize and begin to build customer relationships like these?

The 1to1[®] Learning Relationship

Bragman successfully built what Peppers & Rogers Group refers to as "1to1 Learning Relationships" with key customers. A Learning Relationship builds customer loyalty and the profit that follows. It is the result of identifying a customer's needs and meeting those needs, possibly across a variety of communication and delivery channels. In doing so, savvy retailers position themselves to secure coveted loyalty revenue.

It starts very simply. When a customer does business with you, retailers must remember that customer's

needs and preferences, then customize products or services accordingly. This is known as the "one long conversation" model of customer relationship building. If you build a series of "long conversations" with your best customers and then react according to what these customers need from you, that customer becomes "locked" in.

The result is deepening loyalty. Due to the value of the ensuing relationship, it becomes cumbersome for the customer to switch to another retailer. In order to

get equivalent value somewhere else, customers have to teach competitors everything you have already learned about them. The true value of a two-way relationship with your best customers will be similar to what Bragman experienced, critical customer support in a time of need. In more stable economic environments,

your brand can leverage these switching costs to maintain a reliable share of wallet with these customers that greatly contributes to a profitable bottom line.

A broad brush

This may work for a small, one-location retailer with a spreadsheet file or off-the-shelf contact management software. But can it work just as well for a mid-market dual-location retailer with the right tools, the right strategy, the right metrics and integrated acceptance throughout the company? Absolutely.

While mid-size companies have been historically lumped together with small firms under the heading "SMB" (for small and medium-sized businesses), their emerging demands for technology and strategy are clearly more sophisticated than their smaller counterparts, yet less complex than larger, multi-channel retailers. Yet, where many large firms have embraced CRM in recent years to support long-term, customer-driven strategies, mid-market companies still tend to be driven by immediate needs and concerns. Mid-market retailers too, however, can realize the benefits

Mid-market retailers realize the benefits of adopting longer-term customer strategies, learning from the mistakes that led to failure and disappointment among larger, earlier adopters.

of adopting longer-term customer strategies, learning from the mistakes that led to failure and disappointment among larger, earlier adopters. Combined, these factors create a keen opportunity for mid-market retailers to look to customer-based initiatives to gain competitive advantage among their peers, as well as to create more personalized, one-to-one relationships with customers than their larger counterparts.

Building a Customer-based Strategy: The Retail Perspective

Peppers & Rogers Group methodology, (Identify, Differentiate, Interact, and Customize, or IDIC), includes the key steps in implementing a customer-based strategy. A retail company looking to employ this approach must be able to identify its customers, differentiate them based on their value to the firm and needs from the company, interact with customers in a relevant way and customize some aspect of its product or service to meet customers' individual needs. Based on IDIC, you'll start with a strategy for collecting, mining and leveraging valuable customer data. Bragman had the following types of data available to empower him as he built proactive customer relationships:

- Contact information such as name, address, e-mail address and preferred method of contact
- Purchase history, including dollars spent, type of merchandise, seasonality and method of payment
- Customer preferences, such as colors, fabrics, measurements and brands

The collection of this customer data was a focused effort by the entire staff. He wasn't just in the "clothing" business. He was in the "wardrobe management" business. For a mid-market or larger retailer, the goal is growing the business by increasing the value of the

customer base. Retailers do this by keeping valuable customers and getting a greater and greater share of each one's business. Once a company gains the attention of its customers, it can acquire more of their business by meeting more of their needs.

The chart on page six depicts the progressive uses of customer data. As a retail company moves through the cycle, it becomes more skilled at collecting, leveraging and using data to create insight and profitability. It becomes apparent that better, more focused customer management becomes possible to build a measurable competitive edge. An effective way to view the chart is to think about where your company spends most of its resources. Where do you have best practices? What are your obstacles to building more valuable customer relationships?

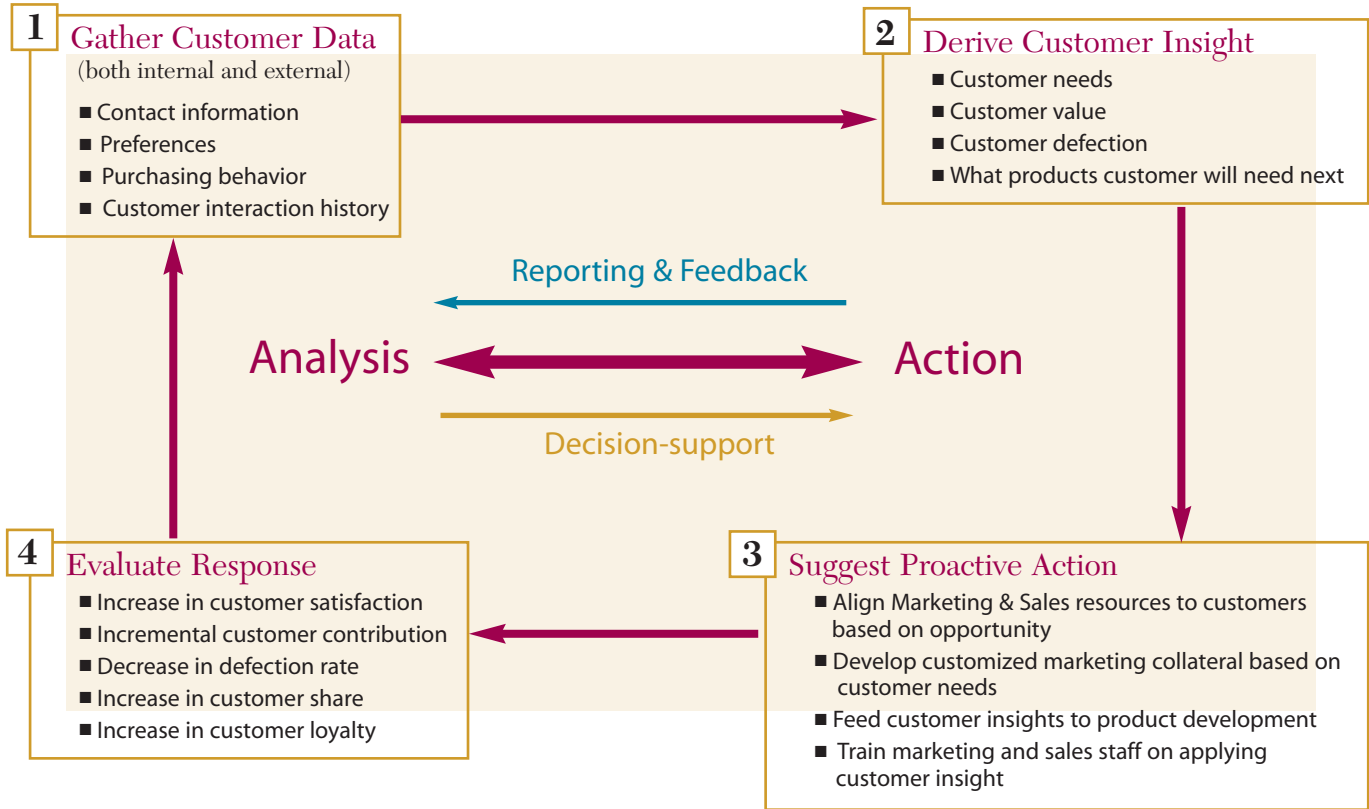
Turning Data Into Insight: The Value and Needs Difference

For retailers, identifying, differentiating, interacting with and customizing for customers is critical to gaining a larger share of a customer's business. The foundation for developing long-term loyal and profitable customer relationships comes from the use of customer insight derived from capturing and remembering customers' behaviors and preferences. Those behaviors include past transactions, but even more valuable are the many inquiries your customers make through multiple channels (online, the call center, in-store, wireless) across marketing, sales and service.

Collecting customer data is only the first step, however. Understanding which customers are the most valuable to the business, and what those customers need, prefer and want, is where data becomes actionable customer insight. Some customers are naturally worth more than others based on the size and frequency of their purchases. These highly valuable, repeat customers can be distinctly differen-

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Managed Analytics Overview



The above chart outlines the processes, data elements and resulting benefits of using customer insight and analytics to drive competitive advantage.

tiated from one-time shoppers, allowing the retailer to allocate its resources toward identifying and growing relationships with the customers most valuable to the enterprise.

The value of individual customers is determined by the profitability of the relationship and each customer’s contribution to the enterprise. A range of factors such as average spend, length of the relationship, cost to serve and purchase history can play a role here. Informed with this data, the retailer can then rank its customers according to their actual and potential value.

Peppers & Rogers Group defines actual value as the customer’s expected Lifetime Value (LTV) if “busi-

ness as usual” is maintained. If the retailer does not engage in a Learning Relationship, then the purchase behavior of that customer—and the value of that customer to the retailer—will go unchanged. The opportunity to capture more of that customer’s

business is limited at best. Potential value, however, identifies the unrealized opportunity that lies dormant in your customer base. When retailers uncover the potential value of individual customers, they can determine how much of a customer’s business goes to

the competition and how to capture more of his business by employing the practices of IDIC to treat different customers differently. The fact is certain customers are worth more to your business than oth-

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ers. So why treat all customers the same?

Once you have identified your MVCs along with those that offer room for growth (Most Growable Customers (MGCs)), you're halfway there. Now, the key to CRM success in retail is uncovering the needs of those customers. After all, customers probably don't know and don't care what their value is to your enterprise. What they do care about, however, is having their needs met in an efficient and cost-effective manner. Although price is important, these needs often go beyond getting the cheapest deal: When can you ship it? Can I track my order? If I change my mind, can I also change my order without significant delays? When I call in to the service center, do I have to repeat my account information every single time? Questions like these, and the customer needs that they reveal, are frequently heard in retail environments.

Given the range of motivations behind customer purchases, knowing why a customer buys can do more to help increase customer value than studying what a customer buys. The motivation to purchase may be distinct for different customers who are buying the same product. For example, if a retailer understands different needs of three different customers, it can use this insight to develop different marketing communications that would be relevant to each of them, and motivate each one to make a purchase. Thus, by combining insight into the needs and value of individual customers, retailers can proactively manage their customer bases, generate a rich and relevant customer experience and capture the highest return.

Pay attention to privacy

No discussion of CRM and the use of customer information would be complete without a look into the world of privacy and security. As a CRM initiative takes hold, the need for more individualized preferences and information becomes necessary. A key to success for

creating one-to-one relationships is a customer's willingness to tell you how she likes to be treated and what her ongoing needs from your company are.

To engage with customers in an individual manner, collection, storage and use of customer data must hold up to privacy and security standards. In the days when personal relationships were developed in mom-and-pop stores, acquiring that information required trust, but for the most part there was a willingness to share. Regardless of the complexity of the modern, multi-channel marketplace—and the existence of vast customer bases—trust still lies at the core of relationship success. The information that once was kept in the store owner's head may now be digitized and available across the enterprise; but the need to keep that customer data secure is more important than ever.

Eliminating data silos; maintaining oversight of the data-use of customer-facing departments; clearly communicating how you collect, house and leverage customer data; a visible and accessible privacy policy; and regulating which customer-facing personnel have access to data stores are all important steps. When companies do not take the necessary action to protect the Personally Identifiable Information (PII) of customers, they invite risk. Violations of individual customers' privacy erode the trust so vital to profitable relationships. When they are brought to the public's attention, the result can be significant brand dilution and diminishing revenues.

Remember, success starts inside out

Customer insight is only as valuable as the sales associate or service rep that uses it at the point of sale. For most retailers, the sales associate is the first line to the customer. This means that associates' information needs must be understood and combined with the appropriate customer insight to enable action. To get there, management should be equipped with an overview of customer information, or a "dashboard,"

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at regular intervals to ensure that customer insights are effectively driving the company's success. These measures, in combination with the appropriate training and incentives for customer-facing staff, will help ensure a retailer's overall CRM success.

Case in Point Mitchells

Insight drives focused action, loyalty

Mitchells, a Connecticut-based clothing retailer, turns one-and-done shoppers into loyal customers via one-to-one practices designed to meet the needs of individual customers, and most importantly, its MVCs. By systematically identifying customers and differentiating them based on their individual value and needs, Mitchells continues to build upon its successful customer strategy that has generated strong customer loyalty.

Serving an upscale customer base, Mitchells is a \$65 million family-owned clothing retailer with locations in Greenwich and Westport, Conn. (The Greenwich store, acquired in 1995, goes by its original name, Richards.) Mitchells employs nearly 200 people, 174 full-time and 20 part-time. At each location, the retailer tracks each of its approximately 150,000 customers' personal data and preferences, including size and style, stock keeping units (SKUs) bought and prices paid. In fact, chairman and CEO Jack Mitchell personally keeps at his fingertips information about his top 1,000 customers.

Nearly 30 years ago, the company began tracking its customers' purchases by category (suits, shirts, etc.). The spotlight went on for CEO Mitchell back in 1989, when he and his son Russell purchased the company's IBM AS 400 and decided to track customers' purchases, not only by category, but also by actual SKU. "When Russell and I were looking at the system, someone from a marketing firm asked us if

we knew as much about our customers as we knew about our inventory," he explains. "We realized at that moment that we didn't...and then the light went on! We decided the whole system would be 'architected' around the customer and then on what the customer bought."

That vision flourished and grew when Mitchells acquired Richards. "The most important benefit we bought was the relationship that the sales associates and the tailors had with their customers," recalls Mitchell. "They had worked some 45 years establishing those relationships, but didn't really know who their customers were." By introducing customized CRM technology, "we brought in a system behind the scenes to track the important customer facts and we gave them the technology to manage customer relations effectively and profitably," he adds. Today, Mitchells and Richards share a customized customer database built in-house that is completely integrated with their accounting and inventory databases.

"Customers aren't going to tell you their whole history on the first visit. But gradually you listen and you learn about them, and you know how to service them on a one-to-one basis."

-Jack Mitchell, CEO, Mitchells

Where the rubber hits the road

Gathering all that customer data begins with a profiling process in which sales associates ask customers for basic personal information, such as name and address. According to Mitchell, customers willingly provide the information because the retailer is respectful of its clientele's privacy concerns. "We never, ever share any privileged customer information with anyone—we don't sell or rent our customer lists. We've even gone so far as to make sure all this information is password protected," explains Mitchell.

As a result, customers trust the benefits of sharing their information with Mitchells' sales associates, and go on to provide more personal data about their work and home lives, as well as their clothing preferences. "Customers aren't going to tell you their

whole history on the first visit. But gradually you listen and you learn about them, and you know how to service them on a one-to-one basis," says Mitchell. "You've gone from a transaction to a relationship."

A new data report that Mitchell introduced this year, called profiling, highlights many of the key bits of personal information, such as business title, spouse or children's names, gathered by sales associates. Profile reports are prepared daily to gauge how many customers were profiled, and to provide associates with opportunities to update their customers' profiles or ask them for more information. The reports have become a management tool for Mitchells to measure its associates' success.

In addition to its in-store efforts, Mitchells uses other methods, such as targeted direct mailings and telephone calls, to market to different customers differently. According to Mitchell, the company sends hundreds of individualized mailings each retail season, most of which feature personalized notes from sales associates about favorite brands or designers. Customers who have given their permission may also receive phone calls about designer shows, or recently arrived stock in a favorite brand.

The retailer's MVCs, or customers that spend more than \$2,000 in any single sale, receive personal notes from Mitchell each year. He also sends a personal note to all first-time customers within three days of their initial visit. All of these relationship-building efforts, as well as the customer response to those efforts, are stored in Mitchell's database to track and improve the effectiveness of the company's varying efforts. Looking ahead, the organization's future goals include profiling 100 percent of its customer base as well as customizing its e-mail marketing efforts to include more relevant and targeted campaigns that meet the needs of its customers. The result is a sustainable competitive edge based upon the satisfaction, loyalty and trust of individual customers.

Case in Point California Closets

Employee buy-in sparks maximum return

In the previous case study, Mitchells illustrates how collecting, storing and acting on customer insight can take place in an everyday retail setting. Key data points ranging from brand affinity to payment preference and interaction history all roll up into robust customer profiles from which insight—and plans of action—can be derived. However, the Mitchells case study also reinforces the message that successful CRM in retail hinges on more than utilizing data at the point-of-sale. Success also depends on a customer-focused culture able to see the benefits to customer, employer and individual employee alike. In the long-term, buy-in opens the door for the highest ROI.

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This was certainly the case for California Closets, a retailer that focuses on helping customers organize and maximize their closet space. Long before the company fully rolled out its CRM program, management recognized that success with customers began right at home. Customer-facing sales associates, who are also in-home closet designers, needed to be retrained to position the company's products and services differently. Additionally, most of its associates are independent franchise owners who needed to be convinced that change was good for their business.

CEO Anthony Vidergauz says the organization embarked on a discovery mission to uncover the franchisees' view of customer relationships. It found that they wanted to be seen as a company that cared deeply about customers, that was capable of listening, caring and serving through every avenue. More importantly, they were open to new ideas on how to accomplish these goals.

With a typical sales approach ("How many shelves would you like?"), the value proposition of the firm's product—which was more expensive than the

competition—was not immediately recognizable. The company needed to create a deeper dialogue by training employees to ask questions that would reveal individual customer's needs and barriers to the sale. This dialogue empowers the buyer to think through each decision to come up with her own solution, based on individual variables, while the seller serves as a guide through the process.

For the strategy to work, the methodology had to be accepted at every level of the company. Vidergauz first trained his executive team to ensure that the change came from the top. They decided that if they operated as a unit, any resistance would be met with unilateral support. Next, they sought buy-in from franchisees. At the firm's annual franchise-owner conference in August 1998, the company secured a commitment from two franchise owners to be pilots for the new initiative. The first franchise, in Huntington Beach, Calif., trained its workforce and increased sales from \$3 million to \$10 million since the program launched four years ago. In the other pilot franchise in Fairfield N.J., sales are up 17 percent for Q1 2003. Both franchises continue to send their employees for yearly refresher courses. Vidergauz says other franchisees have seen these successes and are bringing their operations on board as well.

In today's economy, "relationship-first" orientation is congruent with the values of the company, brand and stakeholders. "We are not only earning more money and helping our customers decide more quickly in an area of stiff competition, we are creating long-term, loyal relationships that last," says Vidergauz. This helps the bottom line as well, since 50 percent of California Closets' business is based on referrals and repeat business.

California Closets tripled its revenue since 1994, to \$152 million. And according to Vidergauz, with this new program the company continues to generate organic growth (i.e., same-store sales increases) even

during the recent economic recession. "Our anecdotal research shows that our customers are now pre-disposed to buy from us without requiring competitive bids," he says. "We hear time and again that once our designers get out to the client site, help them make their decisions before they go into the closets, ask them the questions that help them make sense of their variables, they are ready to go ahead and give us an order without even seeing the competition."

Conclusion

These case studies illustrate how mid-market retailers can both address their unique challenges while maximizing the existing strengths of their customer relationships. By assessing their unique requirements necessary to create a profitable customer strategy, both companies recognized that success started with customer data and continues with proactively leveraging customer insight. Their results speak to retailers' goals: 1) increases in customer satisfaction leading to long-term customer loyalty, 2) getting these customers to the store or Web site and 3) greater profitability.

Past retail business assumptions no longer provide a sustainable competitive advantage. Instead, today's retail "store" is built around customers, not commodities. Those retailers that effectively utilize customer insight to drive the customer experience will better compete and win in today's customer-focused marketplace. Building this kind of sustainable business advantage in a highly competitive retail environment is not easy. The process begins with basic data transformed into insight through the combination of the Peppers & Rogers Group's IDIC process and today's powerful analytic tools. Your best customers are eager to help you succeed. The key to execution is to get the right knowledge to the right people in order to serve the right customer, consistently across the entire retail brand. ■

Those retailers that effectively utilize customer insight to drive the customer experience will better compete and win in today's customer-focused marketplace.

About the Author



Lane Michel, a managing partner and the director of the Western United States for Peppers & Rogers Group and leads its high technology, information technology and manufacturing industry focus areas.

Lane has consulted to CEOs, executive teams, and senior change leaders across a range of industries to start, accelerate and gain maximum return on investments in business strategies embracing Customer Relationship Management (CRM) principles. He has also been asked to provide thought leadership in topic areas including CRM applications and tools, eCommerce and personalization, CRM Vision development, the new role of Sales & Marketing and gaining profitable returns on 1to1 marketing and CRM investments.

Prior to joining Peppers & Rogers Group, Lane served as the director of Hewlett-Packard's successful 1to1 relationship marketing initiative, as well as the director of its worldwide marketing development. By implementing Customer Relationship Management strategies, Lane led Hewlett-Packard to continually strive for stronger connections with its customers to add value to their businesses and to drive growth.

In addition to his many years of experience in the high technology industry, Lane has also held engineering or management positions in federal government, local public service and the entertainment industries.

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About Peppers & Rogers Group

Founded in 1993 by Don Peppers and Martha Rogers, Ph.D., Peppers & Rogers Group is a management consulting firm recognized as the world's leading authority on customer-based business strategy. It is dedicated to helping companies compete and win by identifying differences within the customer base and using that insight to maximize the value of each and every customer relationship.

Recognized by the World Technology Network as having played a significant role in developing the field of CRM, Don Peppers and Martha Rogers, Ph.D., are the co-authors of the revolutionary *The One to One Future* and a series of business books that further develop the unique one-to-one methodology espoused by their firm. Peppers & Rogers Group is a Carlson Marketing Group company, headquartered in Norwalk, Connecticut. For more information about Peppers & Rogers Group, visit their web site at www.1to1.com.

About Carlson Marketing Group

Carlson Marketing Group, a recognized leader in Relationship Marketing, helps global Fortune 1000 clients increase their ROI by designing integrated marketing strategies that build better relationships with the audiences that clients depend on for their success: employees, channel partners and consumers. Ranked by Advertising Age magazine as the largest marketing services agency in the U.S., Carlson Marketing also has an extensive global presence with offices in Europe, Asia-Pacific, Canada and South America. Carlson Marketing Group is one of the major operating groups of Carlson Companies, which is recognized as one of the top 100 companies to work for by Fortune and Working Mother magazines. The National Women Business Owners Corporation (NWBOC) recently certified Carlson Marketing Group as a woman-owned and controlled business.

Carlson Marketing Group's corporate headquarters is located in Minneapolis. The company has a presence in the following major North American business markets: Atlanta, Bloomington (Ill.), Boston, Chicago, Dallas, Dayton, Denver, Detroit, Houston, Los Angeles, Minneapolis, Montreal, New York, Norwalk (Conn.), Philadelphia, San Francisco, Toronto and Union (N.J.). www.carlsonmarketing.com

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