

THEY'RE WATCHING - EVERYTHING YOU DO.

So, how



LOTS
AND
LOTS

Forget Big Brother. The people watching you these days are much smarter. FIONA HUDSON reports on the many ways clever geeks are using your data trail to find out everything about you

Data is only good if it leads to . . . a better product, at a better price, with better customer service. There's no value in data unless you do something with it

example. Meanwhile, the customer could be sent information about other shoes people like them looked at. "It's about accessing the information to know what (customers) want before they know what they want themselves," Mr Bark said. "It's about giving people the right message, at the right time. "It (data) is only good if it leads to . . . a better product, at a better price, with better customer service. "There's no value in data unless you do something with it." Department store Myer's retail analysts are on the frontline of attempting to predict a customer's behaviour based on the patterns of other shoppers. They know, for example, that if a woman purchases a particular style of Voodoo hostility, there's a strong chance her next stop will be at the Benefits cosmetics counter. By studying what items customers purchase while in-store or online, in what order, and what prompted

TECH-savvy companies are doing sophisticated digital detective work to track and change our behaviour. By shadowing our shopping habits, scouring bank records or watching as we web surf, the cyber sleuths are uncovering patterns and seeking to capitalise on them. The geeky gumshoes are gleaming astonishing detail on our spending, travelling and browsing habits by running a magnifying glass over the extensive data trails we leave behind in our day-to-day activities — be it on the road, at the shops, at home or at work. In doing so, the number-crunchers hope to invent new products or better tailor the customer's experience — boosting sales in the process. Several insurance companies, for example, are preparing to introduce devices that will allow real-time capture of a vehicle's location and speed, and any erratic acceleration or braking. They'll closely monitor the data and use it to offer safer drivers lower premiums — and to charge bad drivers more. Insurance telematics Australia director Martin Burgess said the devices, about the size of a deck of playing cards, were widely used overseas and likely to be offered by up to three Australian insurers later this year. "They transmit data back to a central base. The experience overseas . . . is they improve driver behaviour. If you know you are being watched, the better your driving habits will be," he said. Mr Burgess said the devices could also be used to track a vehicle if stolen, and to dispatch emergency services automatically if they experience a collision. The high-tech devices are one example of how our digital footprints are being collated and harnessed to monitor, alter and possibly enhance the way we live. E-commerce guru Ross Bark, of Salmat Digital, said by merging information gathered from social media sites with existing databases, marketers were hoping to predict real-time purchasing behaviour. A comment or search online for a particular pair of shoes might trigger an alert to the attendant in the nearest store to be on the lookout for that particular customer coming in, for

them to do so, researchers have built a detailed picture of our behaviour. Myer's general manager of market-ing, Megan Foster, said data harvested from millions of loyalty card holders had yielded valuable insights that would be used to improve customer experience. "Customers want relevance and personalisation. They know we have information on them, and their expectation is we will make offers relevant to them," she said. Ms Foster recounted how Myer chief executive Bernie Brookes, aged in his mid-50s, recently queried why he was receiving toy catalogues rather than the usual mail-outs for business shirts or electronics. It

particular customer coming in, for

YOUR HOME, CAR, COMPUTER AND EVEN YOUR MYKI CARD ARE GIVING AWAY ALL YOUR SECRETS

much do they know about you?

CAR

- 1 Number plate readers. Many private parking and security firms capture and store images of number plates, and time and location details.
- 2 Telematics devices compile details of location, time and driving habits. Data used by mechanics, car manufacturers and by some insurers.
- 3 Road safety cameras record details of vehicles that speed, run red lights or ignore lights at level crossings.
- 4 Parking systems used by some councils gather registration and location data of cars, and cross-match against other databases to issue tickets.
- 5 Electronic toll tags track movement and can trigger gantries to capture number-plate and overhead images.
- 6 In-car navigation systems collect time and location information. Some systems forward aggregated data to transport planners and marketers.



HOME

- 1 Smart meter. Real-time energy use readings in some cases shared with third parties.
- 2 Aerial photos used by councils and other authorities to check for illegal renovations, pool fences, pet ownership, drug crops etc.
- 3 Rental database records possession orders, rent arrears, money owed to landlord, and damage to premises for up to three years.
- 4 Home owners. Mobile apps allow strangers to see price guide, auction data, interior shots and even floor-plan.
- 5 Census and other ABS data is aggregated to average 400-person chunks to allow researchers and marketers to pinpoint particular demographics.
- 6 Pay TV. Tracks viewing and predicts future habits.



HOW YOU GIVE WHAT AWAY



OUT SHOPPING

- 1 Store loyalty cards amass shopping and browsing habits, especially if linked to online accounts or apps.
- 2 Credit or EFTPOS transactions closely monitored, often in real-time, by both banks and retailers and mined for trends.
- 3 Myki card captures locations, times and dates of travel, with some information kept up to seven years.
- 4 Mobile phone can track your location with precision. Many apps can collect location data and usage information to deliver ads, and other geo-targeted services.



COMPUTER

- 1 Facebook, LinkedIn, Twitter and other social networking sites are routinely mined by analysts to collect data on you, your friends and websites used.
- 2 Email providers can see mail contents, and contact list.
- 3 Web browsers track users, building profile of links clicked and used to serve personalised advertisements and search results.
- 4 Internet provider can monitor use and addresses viewed.

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turned out the analytics team knew he'd recently become a grandfather, and had altered the promotions he received accordingly. Other Australian businesses are beginning to grasp the value of such predictive analytics. Knowing if you're pregnant, or regularly engaged, or that you've moved house is vital for marketers because at such times your long-held habits are changing and you might switch brands. Business software leader SAS Australia provides the tools that help trillions of the nation's top companies find useful intelligence. SAS marketing manager James Foster says the company's projects range from helping winemakers choose the best time to pick grapes based on historic weather patterns, to helping government departments decide where to build the next hospital. He said one of the growing areas is real-time data analysis in call centres. A customer who calls their phone

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