

STOP RESEARCHING.

START INVESTIGATING.

AHEAD OF THE CURVE - OUTPACE YOUR MARKETPLACE™

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I recently met a...



Image property of C-SPAN.





Intelligence is everywhere.

It will lie undiscovered.

**Unless we
SEEK IT.**



**And this is our mission
as investigators...**

**TO SEARCH FOR
ACTIONABLE INTELLIGENCE.**



Research is...SEEKING FACTS

- ❖ 1: careful or diligent search
- ❖ 2: experimentation aimed at the **discovery and interpretation of facts**, revision of accepted theories or laws in the light of new facts, or practical application of such new or revised theories or laws
- ❖ 3: the **collecting of information** about a particular subject



**We have plenty
of information...**

**LOADS
and
LOADS
and
LOADS**



Investigating is...DEFINING AND MAPPING BEHAVIOR.

- ❖ 1: to observe or study by close examination and systematic inquiry
- ❖ 2: to make a systematic examination; especially : to conduct an official inquiry

**IT'S ABOUT UNDERSTANDING THE WHY,
NOT JUST OBSERVING THE WHAT AND THE HOW.**

<http://www.merriam-webster.com>



**Now more
than ever...**

**OUR CLIENTS
NEED
INTELLIGENCE.**



Digging Deeper

Lets explore how **INVESTIGATING** made *THE* difference.





Meet Charlie...





Meet Charlie...



Charlie said something interesting during one of our investigation sessions.

Something Gatorade Vets had *heard* a number of times before.



One comment.

Followed by one question.

Made all the difference.



That's often how close we are...

Just one right question away.



A few of the FACTS we had to work with.

FACT: 95%+ of Americans say they want to save some/more money.

FACT: Fewer than 15% actually do.

FACT: Less than 40% of all 'banked Americans' balance their accounts.

FACT: Consumers love 'little extras' – freebies.



THE SOLUTION



THE REACTIONS

Bank of America says “Keep the Change” Ryan 26 Oct 2005

[139 comments](#) Latest by Jason

Keep the Change is a new idea from Bank of America that encourages you to build some savings by keeping the change.

So, if you buy a sandwich for \$4.50 with your BofA debit card, you are actually charged \$5.00, but the change is deposited in your savings account. So, \$4.50 for the sandwich and \$0.50 for savings. Basically they're rounding up and refunding the change to your savings account instead of back to your checking account.

Neat idea and new thinking. I recently took about a year's worth of change to the Coinstar and came out \$165 ahead. Change definitely adds up. It would have been easier not to have to go the Coinstar which is why I especially like this idea from Bank of America.

“I’m not a fan of the banks, but I do like this type of thinking. **At least someone’s thinking in that industry.**”

Dan Boland 26 Oct 05

This is the part I like — “For the first three months, we’ll match your Keep the Change savings at 100%. That means for every Keep the Change transfer, we’ll contribute the same amount to your Bank of America savings account. And when the three months are over, to make it even easier to save, we’ll continue matching 5% a year, every year.”

Too bad I’m a Bank One customer (oops, I mean Chase).

Mark 26 Oct 05

VERY forward thinking. Nice way to keep your balance nice and clean.



shortsboy7

September 10, 2008 2:28 AM

I like the idea... I do the exact same thing, except with cash and real change and a jar. Ok so not exactly the same thing, but I did just buy an ipod with money that i didn't miss at all while it sat in a change jar.





BROWN BAG COFFEE COMPANY: TIME TO SPILL THE BEANS



**FACT: YOU CAN'T MAKE MONEY ON
WHOLE BEAN COFFEE AT RETAIL.**

WELL. SO WE WERE TOLD.



2,000 Flavor Combinations And 1.3MM Mail Orders LATER...



**FACT: INFORMATION AND DATA
IS FREE FLOWING.**

**TRUTH: CLIENTS DON'T NEED
MORE DATA. THEY NEED
ACTIONABLE INTELLIGENCE.**



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