

A new marketing era?

 By [Jessie Rudd](#)

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Discovery Insure has a really nifty little gadget that it attaches to your car when you take out insurance: a tracking device that can also measure impact on your car, how fast you are going, where you are travelling, whether you brake sharply, and whether you cut corners. Altogether, it is a rather cool little tool that, in my opinion, it is not currently using to its full potential. However, that is neither here nor there.

Every day, most of us carry an almost identical tool around with us. For a company that is dialled in, it can tell in minute detail where we are and, using extrapolation, what we are most likely doing. For one second, just imagine the wealth of data and marketing possibilities of that reality.

Not so long ago, telephones were there to make calls. If someone couldn't reach you, he tried again. Then they became mobile and everyone could always reach you. Then they became smart and the truth is, at any given time, now the whole world can reach you. No longer limited to voice only, a myriad potential contacts and connections now exist.

Rarely buy underwear

Let's say I have an account with an upmarket clothing store - let's call it 'Banana Island'. Using information collated over time, Banana Island knows that I am female, between the ages of 30 and 40, I routinely buy handbags and soft leather boots, rarely buy underwear and hosiery and, in general, I spend up to R350 on each visit.

Now for a moment imagine that I, on a lazy Sunday afternoon, pop into Banana Island just to have a look around. Having given Banana Island permission to view my location via my smartphone, it is immediately registered that I am in a store. The Banana Island app pings me to offer me a R100 off of any purchase of handbags or leather boots when I spend R450 or more.

A different scenario: the Discovery app I have on my phone also has permission to view my location via my smartphone. I use the app to check in at Bloukrans Bridge on the border of the Eastern and Western Cape on a clear-and-quiet morning. The app immediately pings me and offers me life and disability insurance to cover me for the bungee jump I am most likely about to do. R10, take it or leave it, cover is immediate and only for the duration of the jump.

Using the phone's telematics system to measuring speed, impact, distance - the chances of a false claim is reduced. That is if the phone goes off the bridge with me. And, let's face it, most of us are as close as dammit surgically attached to our phones. That baby is more than likely going to bungee with me. Perhaps even snap a selfie or two.

Companies know where you are

A few, very forward-thinking companies are already realising this kind of power and potential. However, we are rapidly advancing into a world in which, at any given point in time, multiple companies know exactly where you are and can probably make a very educated swipe at what you are doing. With each marketing machine working overtime to dial you into its service, its product and its brand, your smartphone is no longer just a device to call. It affords companies and individuals endless and limitless possibilities, and it's guaranteed to generate some very new and very interesting business models.

ABOUT JESSIE RUDD

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