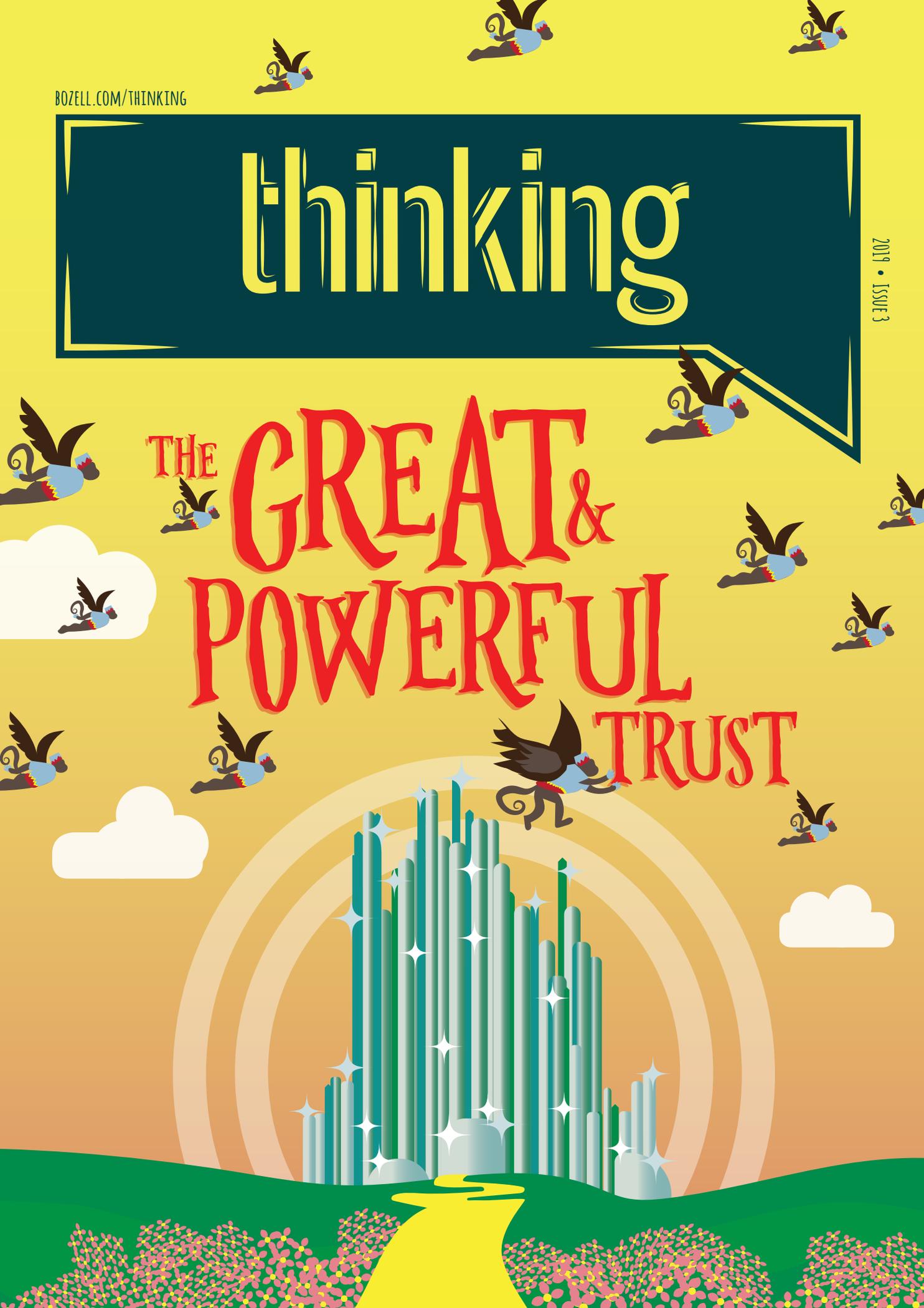


# thinking

# THE GREAT & POWERFUL TRUST



# WHAT'S BEHIND THE CURTAIN

SEPT 2019 **BOZELL**

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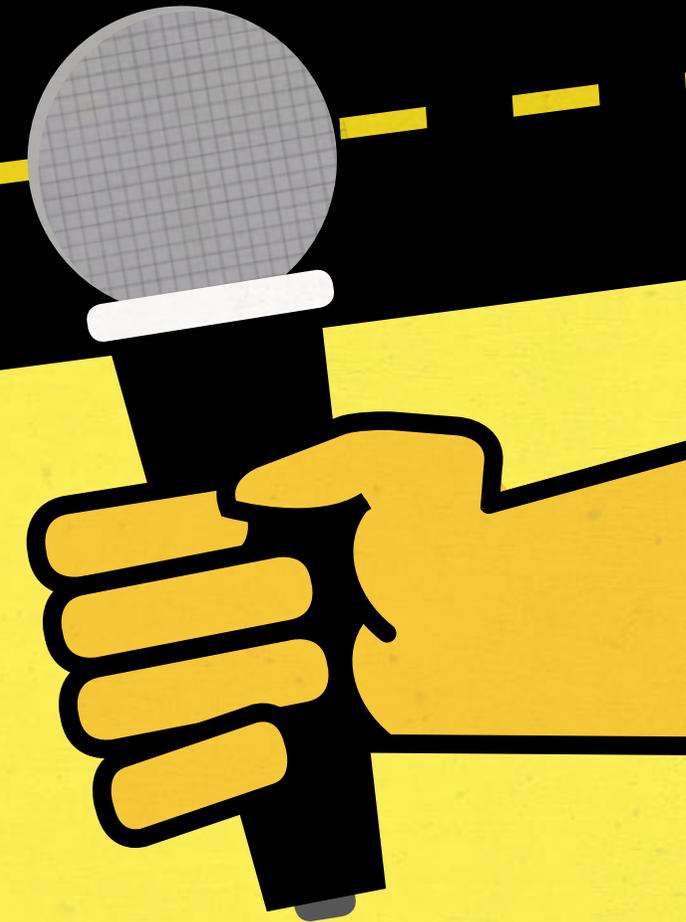
In The Wizard of Oz, it was simply understood that The Great And Powerful Oz was all-knowing and capable. Everyone just trusted that. But what happened when the curtain was lifted? They discovered a short, cowardly old man working some levers and living out a power trip. So what exactly was it that made everyone trust him in the first place? In the marketing world, the answer is your brand.

Getting customers to trust your brand is the ultimate holy grail of business. But the question becomes, how do you make that happen? In this issue of Thinking, we'll take a deeper dive into the psyche of the consumer and try to figure out what it is that triggers someone's confidence and insecurities.



Jim Minge, Content Developer

## Bozeller on the Street



Whether it's convenience, trust or simply the fear of missing out (FOMO), the fact is, most of us scroll to the bottom of an online agreement faster than you can say "send spam here." And then we quickly click that little box: "I agree."

Why is this, you ask? One of the best ways to find out is to hit the streets and ask real people. So, I did.

I had the privilege of being our "Bozeller on the Street" for an in-the-field research project. Did my interviews with random people confirm our suspicions? You'll have to keep reading this issue of Thinking for that answer. But here's an interesting takeaway:

I asked people if they ever read those long-winded terms and conditions. In regard to ecommerce, we asked if brand matters when it comes to handing over their personal information. And I asked people to be candid – do they forego security out of FOMO?

After asking men and women of varying ages and ethnicities a series of questions on internet security and privacy, I followed with one last query:

"Can you please sign this release form so we can use your answers, video images and voice for our article?"

Only 1 out of 4 people actually read the brief one-page document. And they all willingly signed it – even ones who maintained minutes earlier that they read all those terms and conditions. People claim that they are cautious, but are they just saving face? Or did they trust me because I have an honest face?

Maybe it's my Midwest charm. Maybe I appear honorable. No idea, but I do know that the face of the internet can be deceiving, and when people don't take action, it's our corporate responsibility to protect them as much as we possibly can.



**"Terms and conditions. Totally read those." - Everyone** 🙄



# The DIGITAL HITCHHIKER

By Mike Gilbon, Director of Strategic Communications



I would never pick up a hitchhiker. I know that person standing by the side of I-80 is probably just down on his luck. My conscience says he probably just needs a ride to Des Moines to get to the state fair. Or a lift to Dyersville to check out the Field of Dreams. But I'm sorry. I'm not going to do it. I'm not going to interrupt my road trip and risk being a murder victim because I think he's probably a nice person.

**NO WAY. I DON'T  
KNOW THAT GUY.  
I DON'T TRUST HIM.**

Here's a funny thing: I don't think this way when it comes to the internet. And I'm not the only one. Just about everyone has clicked five "next" boxes right through the fine print on the Internet. We've done it on everything: social media privacy statements; PayPal notices on a shoe purchase; a waiver on an online gaming account.

Just about everyone seems comfortable buying, talking, texting, searching and shopping on the World Wide Web. Waivers? Who cares? Just check the box and move along.

The funny thing is, that doesn't make sense. Because Americans can be skeptical people. I'm guessing you know at least one person who has updated their will before flying to Florida for spring break.

Last week, Bozell's own Jim Minge went out on the streets and asked people about their trust in corporations – particularly Facebook. Most conversations went something like this:

**Jim:** Have you read through Facebook's terms, conditions and privacy notices?

**Friendly Omahan:** No.

**Jim:** Why not?

**Friendly Omahan:** I dunno! I guess it just takes way too long.

**Jim:** So you signed a privacy contract that may have compromised your personal data because reading the two-page document would have taken too long?

**Friendly Omahan:** Well, when you put it that way ... Maybe I should have read it. I guess I just trust Facebook.

That's kind of amazing. We can look at a hitchhiker and assume he probably just needs a helping hand. We can read airplane safety stats and logically think that our plane will land safely. But we don't care. We don't often trust.

But that's not the case when it comes to the pillars of the internet – Facebook, Google, PayPal, etc. We trust them inherently. Is it that we think they're well-meaning? That everyone is online and there is safety in numbers? Probably a little bit of everything. The bottom line is that we are willing to do a lot for brands that we trust.

Have you given them anything to earn their trust? Have you cultivated a reputation – like

**SO WHAT DO  
CONSUMERS  
TRUST ABOUT  
YOUR BRAND?**

PayPal – that makes people assume their data is safe? Have you created a brand – like Volvo – that makes people assume that their family is secure?

Here's another funny thing: Most people Jim interviewed were embarrassed they didn't read the fine print. They said they should be more skeptical, especially with Facebook's recent data problems.

Here's the other funny thing: Jim asked all of them to sign a waiver to use their image and words on our website. And what did most of them do? They signed the waiver. Without reading a word.

Jim's a friendly guy. He smiled and said thank you. They trust him.

**THE BOTTOM LINE IS, WE ARE WILLING  
TO DO A LOT FOR BRANDS WE TRUST.**





By Jackie Miller  CMO

# SECURITY versus CONVENIENCE

We live in a connected world. True luxury is freedom, flexibility and time – aka convenience. Each point of connection between person to person, person to product and person to business are conduits of information. I remember the days when I had to memorize my name, address and home phone number. If I ever got lost or needed to connect with mom or dad, I had to have it committed to memory. I still remember my address and home phone number from when I was five. Now, I could count on one hand how many phone numbers I have committed to memory. Those are the ones I use the most and have had to use on forms, so it was worth it to memorize. Otherwise, a few taps on my phone, watch or computer and I have what I need.

We have become dependent on our devices and apps to think for us. And with this comes a greater risk to security. But we are a product



of our environment. Even two short years ago we would choose convenience over security – using the same password for everything, agreeing to terms with one click, gladly willing to trade information for a few extra minutes of time. On the streets, our very own Jim talked with Michael Ralnick who said, in regard to reading (or in this case not reading) terms of use agreements, one of the major factors is time. “It’s really hard to read those terms and conditions statements on most of those sites anyway.”

However, demands are changing. With the recent high-profile security breaches at financial institutions, credit institutions, retailers, you name it, we as consumers are now demanding more. Consumers consider security and convenience as the foundation of their online experience. According to findings from a 2019 Global Identity and Fraud Report, it was revealed that approximately 74% of consumers ranked security as the most

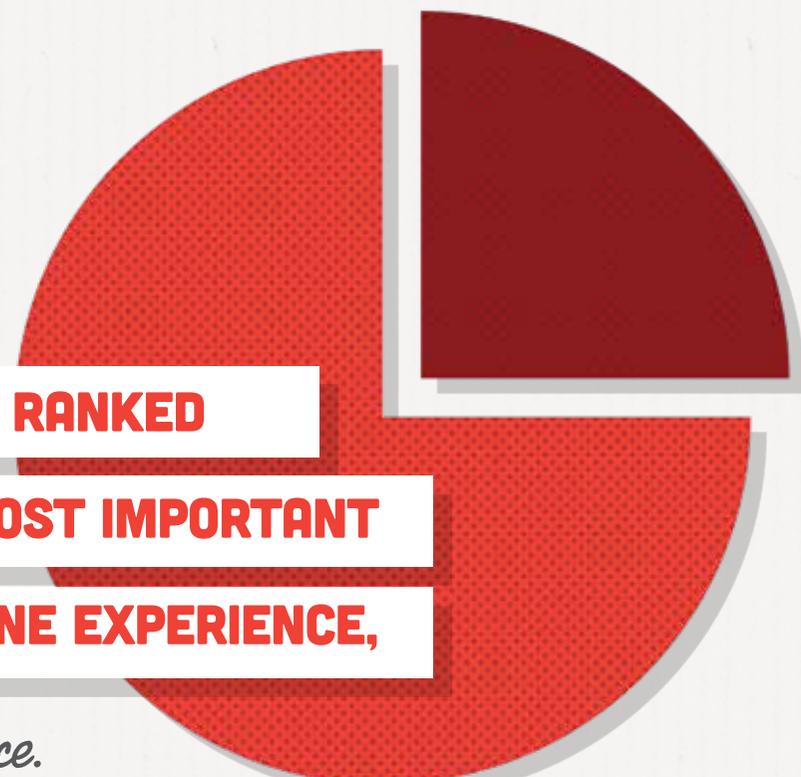
important part of their online experience, followed by convenience. In other words, people expect businesses to provide them with both: security and convenience.

Innovation, AI and biometric logins have all come to drive high security and protection, while also reducing the time it takes to set up or maintain. But when push comes to shove, depending on the data being shared, the consumer is now more risk averse. It only takes having your identity stolen one time – having to change literally everything about your digital and physical footprint – for you to

more likely walk away from a product or service that doesn’t prioritize your time and privacy. The weighing of risk versus return is becoming more prioritized and prominent when choosing what information we share. We start asking ourselves, “How much time, money or energy will this save versus the risk of a breach?” And, “How often will I even use this service or product?” This is how we decide if it is worth the risk.

**74% OF CONSUMERS RANKED SECURITY AS THE MOST IMPORTANT PART OF THEIR ONLINE EXPERIENCE,**

*followed by convenience.*





# SO, HOW DO YOU PROTECT WHAT YOU CAN'T SEE?

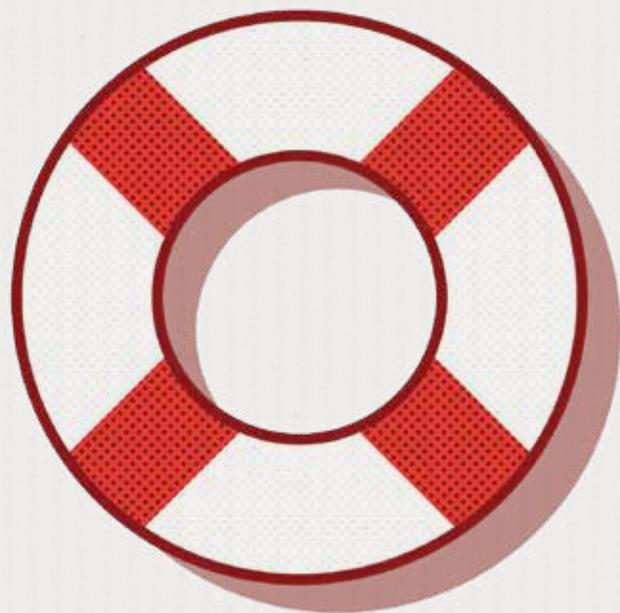
*Maslow's Hierarchy says* physiological needs are followed by safety – and that includes personal security. But, as our lives have become more and more connected, and as our identities have been relegated to thousands of data points scattered across devices, websites, products and services, it's vague and hard to visualize, let alone prioritize. We all want to be safe and secure, but then life happens, and we become more willing to risk the vague single data point in the vast expanse that is our personal connected identity –

whether that means getting into a stranger's car or sharing our personal likes and dislikes with an online clothing company we have never interacted with before.

When Jim talked to Justine Taylor, even she warned of the risks. "You should know what kind of information you're giving to others, because it can be used in ways that we may not be aware of that can catch you off guard in the future. It's common sense, I think, but a lot of people are simply too distracted to pay attention."

Convenience and pack mentality give us a false sense of security. If we don't dig too deep, we don't worry until the inevitable massive breach. "Most people, I don't think, really imagined beyond the surface of what they're doing" said Justine. And then we blame the companies, not ourselves. This is because we expect the brands we interact with to protect us, and we don't want to choose. We want both convenience and security. We deserve both.

At the end of the day, consumers struggle to truly understand the vastness of their digital and private data footprint, all while trying to balance security and convenience. As marketers, this provides us the opportunity to put the consumer and their needs first.



## MARKETER CONSIDERATION

### *Experience*

Focus on user experience by clearly identifying "why" consumers are sharing their data with you. Now hold yourself accountable and prioritize their "why." Identify key points of data sharing and remove as many friction points. Think of security as the blanket wrapping the full process. It isn't part of it, nor is it all of it; it is integrated and balanced.

### *Innovation*

Invest in innovation and technology advancements. For example, biometric logins. This will help you reduce the demand on the consumer while simultaneously providing more security.

### *Transparency*

Be upfront about what information are you taking and WHY – make it less abstract. The more the consumer connects their personal security with your company, the more likely they will be to trust you and become a loyal brand advocate.

By demonstrating your understanding and showing not just telling your customers, you can build an even stronger utility and value-based bond with them. And this will ultimately generate a positive customer and brand experience, driving advocacy and loyalty.



## AN UBER SUCCESS OF *security + convenience*

According to Statista, Rideshare is on the rise, having more than doubled from 2015 to 2018 (up from 15% to more than 35% in just three short years). We see this rise of usage for many reasons: reduction in drunk driving; less expensive than maintaining a car; and, ultimately, convenience.

*But with any peer-to-peer commerce, there is always a risk to security.*

For rideshare, security risks and bad press started on a national scale way back in 2013 with an accusation of a choking. When one chooses to participate in rideshare, he or she is essentially getting into a car with a stranger. Exactly what your mom told you not to do. So what does this mean for rideshare companies? That while the usage is rising, so is the need to help consumers balance convenience benefits with security risk.

### HERE'S A SOLUTION.

Uber decided to use the data and private information you provide when riding in order to create a toolkit/live-in app that offers a more secure and safe experience. The toolkit can provide one-click emergency services with location, contact information and even more – all in real-time. They also created a process and structures for background checks, insurance and two-way reviews. And while the data was initially set up to be collected for the basic service, it can be adapted and used for safety and security. ... Convenience and security.

What did we learn from a marketing stand point? Listen to the concerns, create a solution and be upfront about it. Uber took negative press and turned into a more convenient and more secure experience. They now even use the campaign tagline, "Ride with confidence." They are being transparent and they've set up frictionless ways to engage in security best practices.

# THE FOMO THRESHOLD



BY DAN COOPER,  
CREATIVE DIRECTOR

**T**he Fear of Missing Out (otherwise known as FOMO) is a powerful psychological force. How many times have you made a decision simply because you were worried about the social implications of not being part of what was going on? Staying up late to binge a new show on Netflix so you could talk about it the next day with coworkers? Buying the latest tech gadget to keep your early adopter status? Being the first to share breaking news, without first checking its validity? In a rush to not be left out, we often make hasty decisions that put our innate desires to be part of the in-crowd ahead of knowing better.

But what is the threshold for FOMO? How much are we willing to look past to find this social reassurance?

For me, FOMO reared its formidable head during my recent experience with the FaceApp Age Challenge. Like many of us, I check my Facebook feed regularly. At first, I noticed Pages sharing unbelievably realistic pictures of celebrities appearing much older than they actually were. Sometime soon after, my friends were the ones sharing pictures of 80-some-year-old versions of themselves, all made possible by the AI and machine-learning baked into the world's overnight sensation, FaceApp.

The name of the app was familiar, as I had experimented with it when it first came out. Another thing I was familiar with: The app was created by a Russian developer. This day and age, it's hard to think about "Russia" without also thinking about potential privacy concerns. And many people actually were concerned about this.

When Jim took to the streets, he asked people about this specifically. This is how one of the conversations went:

**Jim:** "If you were to use an app like FaceApp, and you knew that the app might use your information in some way outside the app, would you then read through the terms?"

**Friendly Omahan:** "Now that you brought that up, yeah, I would. But before, I had zero concerns."

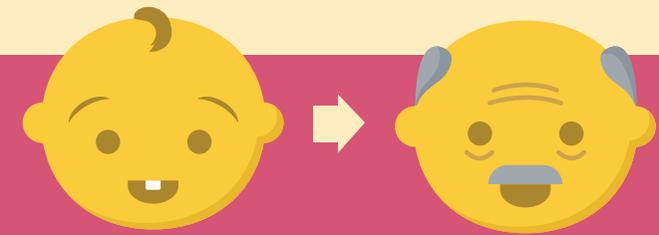
Here's where it gets funny (or I guess sad, depending on how you look at it). Unlike this Omahan, I actually knew that using the app came with a potential side of nefariousness. But, in my mind, the feeling of fitting in and sharing my photos with friends outweighed any potential privacy concerns I had with using an app made in Russia.

## My FOMO threshold? A handful of likes and a few quick laughs.

I eventually wised up and deleted the app. Though there were conflicting reports, recent stories suggest there probably weren't any privacy concerns different from the privacy concerns that have existed for years with services like Facebook and Instagram. Which, in and of itself, should be concerning.

But can FOMO play a positive role in advertising? In short, yes. To quote a mentor of mine, there's something worthwhile to the idea of "positive anxiety." But as advertisers, it's up to us to self-regulate our wildest inclinations and set a high moral standard for everyone else. Tapping into the feeling of wanting to be part of something timely and relevant is not necessarily

bad. And with positive intent, FOMO can be a remarkably powerful tool for good. But to quote another mentor of mine, "With great power comes great responsibility." OK, that was Uncle Ben. But truer words (now more than ever) have never been spoken.



## THE FACEAPP

### #AgeChallenge

FaceApp is a mobile application for iOS and Android, developed by the Russian company Wireless Lab. The app uses artificial intelligence (AI) to generate highly realistic transformations of faces in photographs. The app can transform a face to make it smile, look younger, look older or even change gender.

In July of this year, the FaceApp Age Challenge was born. People were encouraged to take a photo through FaceApp and alter their appearance to make themselves look 30 years older. In a matter of seconds, the app added very realistic wrinkles and gray hair to the photo. People then shared the photo on social with the hashtag #AgeChallenge.

Needless to say, the challenge went viral. Hundreds of thousands of people participated, including many celebrities and businesses.

DIDN'T READ  
THE TERMS AND CONDITIONS

