

# Marketing predictions for 2009

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Now is the particular time of year that clients start to ask that strange question: 'what's going to happen next year?' It's usually the digital client at advertisers who gets asked this by their peers and superiors since it is they that tend to be most tasked with 'innovation?'. And, naturally, digital is the area above all others where innovation occurs at an intimidating rate. Stripping the wheat from the chaff is a time-consuming business.

But, the value of asking this question is not instantly obvious - does future-gazing really help us do our jobs better? Well, apart from the fact that digital 'experts' are expected to know these things, it also helps us spot opportunities much quicker. A new project comes up and new thinking can be integrated from the start. So, here's just four 'predictions' for 2009. Some of it you will have heard before since they are clear trends, but that's all the more reason to examine them properly.

## 1. Mobile

We'll take mobile on two fronts: first the rise of the mobile phone as our connection to the world when we're on the move thanks to proper internet access and the better user-friendliness of devices; and, second, the increasing provision of wireless internet access through our laptops.

In terms of our phones, there's no question that the iPhone is helping to kick-start the market. The user-friendliness of handsets pre-iPhone was approaching shocking but Apple solved all that. While the uptake of Apple's device is strong, it will also prove market-changing by forcing the incumbent manufacturers to at least match its incredible usability. Once such devices are in the hands of a critical mass of users - probably by the end of next year - so the market for better applications, services and content becomes worth tapping. If an advertiser doesn't have a mobile strategy in place by the middle of next year, it will be behind the game.

In terms of wireless access, we have to expect greater provision of pay-as-you-go, and even free, Wi-Fi access in public places. At the moment there are many solutions out there, but none that really does the job of enabling us to freely open our laptops and connect. Paid-for services in coffee shops etc. tend to be unsecure and expensive and what package solutions that are available are also too expensive. BT's Openzone, for example, costs £40 a month. Meanwhile, 'dongles', which use the mobile networks to connect our PCs to the internet, are unreliable and, again, too expensive. But, this will continue to change, enabling any laptop user to connect whenever and wherever they like. For advertisers, like access through

our mobile phones, that means a rethink of what a user's location ? and therefore needs - might be whenever we're seeking to communicate with them.

## 2. VRM

VRM means vendor relationship management, which might sound like business bunkum, but actually describes a very powerful shift. Essentially, it encompasses tools that allow consumers to manage their relationships with suppliers, rather than the other way around. The internet age allows us to pick and choose between suppliers much more easily, but, as a result, managing all those relationships has become much more complicated ? imagine the hell of switching bank accounts and changing all the direct debits and standing orders you have in place. Generally, it's a shift for all businesses to be aware of ? if you can help your customers manage their lives better, they'll thank you for it - but it's of particular value in finance. Many customers already use systems that allow them to view all their accounts in one place. As that trend increases, so finance businesses need to think about how they a. become the ?home system? for their customers and b. communicate with customers who use someone else.

## 3. Zopa



Sticking with finance, one business for which the credit crisis might prove a blessing is Zopa. It's essentially Betfair for borrowing and lending money. Users come to see who might loan them a certain amount of money and find out who offers the best repayment terms. Meanwhile, lenders, including personal lenders like you and I, compete for their business. It ? or something like it ? could revolutionise the loans industry just as Betfair did for bookmaking. Plus the guys behind it, helped to launch Egg.

## 4. Twitter-time



Twitter continues to grow like crazy, especially in the UK. If you don't use it, you should ? and get a desktop tool to help you stay up-to-date more easily - if only to see what all the fuss is about. Remember, it's who you choose to follow that matters. Assuming the business manages to sort its technical issues (it hasn't been able to cope with its success without problems), then twittering will become commonplace. There's still no obvious commercial model yet, but that's not everything these days?

So there we are, four trends to consider as we head into 2009. It seems to me there's a real theme around all of them ? and that's the user in the middle; you in control. For any brand seeking to make sense of digital's impact it has to be the most important shift to consider. It's also the one thing to bear in mind whenever you feel like you want to talk to those all-powerful individuals that used to get called consumers.

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