Leading brands are using data to humanise their customer relationships and learning where to draw the line between invasive and inventive.

Accenture Interactive’s 2019 Consumer Pulse Survey European Summary
Lessons from the front lines of digital advertising on how to use data respectfully and responsibly.
MANY EUROPEAN CONSUMERS FEEL BRANDS don’t know them well enough to serve them in a way that makes them feel special, but when those brands seem to know too much—and act on that knowledge—they can quickly lose consumers’ trust. That push and pull between consumers’ desire to be known and their wish for privacy has increasingly become an issue for brands. As we mark the 25-year anniversary of what has been celebrated as one of the first digital banners, digital advertising plays a bigger role in the cultural conversation than ever before.

Sources:
This year Accenture Interactive conducted a consumer pulse survey to gain an understanding of how brands are creating paths to success with their digital advertising campaigns. We surveyed 6,000 consumers in France, Germany, Italy, Spain, Sweden and the UK to find out their answers.

Consumers increasingly expect brands to know and understand them at a time when first-party data, gained from consumer interactions, is taking hold.

Our research focused on three areas:

What are consumers’ experiences with digital advertising?

What are the drivers of consumers’ online purchases?

What are the most effective data-driven marketing efforts and challenges?
WE FOUND THAT MANY CONSUMERS feel the automated techniques brands are using to serve them are not effective. The algorithmic recommendations brands make to them, based on their demographics and past behaviours and purchases, don’t accurately reflect their intention. A salesperson in a store asking thoughtful questions to figure out what a shopper might like to buy is typically much more effective. But often, digital advertising behaves in a way that suggests a brand does not know the shopper at all. Or a brand collects data without having a clear purpose for doing so. That practice can create many risks and is no longer acceptable to consumers or regulators.

The good news is that there is a big opportunity for brands to take a more mindful approach to data collection and to design a holistic customer experience while doing so. Consumers do want a better, more customer-focused experience, with 66% willing to share more personal data in return. Amazon is a good example. Many consumers are willing to hand over personal data to the giant e-commerce retailer because of their level of trust in how this information will be used and the high level of service they will receive in return.

Brands that treat data collection and data strategy as part of the consumer experience can benefit from greater consumer willingness to share information. For instance, Accenture Interactive found that 74% of European consumers are willing to share more personal information if brands are transparent about how it is used, up from 67% in 2018. Providing consumers with value for their data, ensuring that the brand won’t lose or abuse their data, and recognising consumers in a way that puts them at ease are all part of a better experience.

This approach requires a human and humane approach to data. Think about typical personal interactions. People expect someone they’ve met before to recognise them—and they expect someone they’ve never met not to recognise them. The same logic applies digitally. Forward-thinking brands are finding ways to approximate how humans behave, in a humane and ethical way.
Top 5 creepiest advertising techniques as cited by European consumers:

1. An ad about something you talked about near a device microphone but never searched for (42%)
2. An ad that follows you across devices (31%)
3. A text message with an offer when walking by a store (28%)
4. A mobile notification with an offer when walking by a store (27%)
5. An ad on a social media site based on a recent shopping visit on another site (26%)
CONSUMERS INCREASINGLY EXPECT BRANDS’ digital advertising to show they are known and recognised, as long as there is transparency around what the brands are doing with their data. Accenture Interactive found that 88% of European consumers think it’s important to purchase from brands or retailers that understand “the real me.”

When digital advertising was new, a brand’s advertising team had a lot of latitude to experiment, and consumers weren’t as vocal about privacy worries. Today, however, as we mark the 25th anniversary of what the industry has cited as one of the first digital banner ads*, digital advertising is part of everyday life. Consumers have current preferences for how they want brands to interact with them digitally. Their tolerance for the way most data is collected may vary with demographic factors, such as their age, gender or even geo-localisation. Regardless, they don’t want brands to go too far and violate their privacy when delivering a custom-tailored, 360-degree experience.

* https://www.thedrum.com/news/2019/06/14/one-banner-ad-global-industry-digital-advertising-25-years
One central task of leaders in this environment is to limit data gathering to information they have a right to know, and they must provide value in exchange for that data. With 75% of consumers saying they are uncomfortable with data collection via a microphone on a voice assistant, providers of these devices will have to make clearer the value exchange when they do collect this data, or there will likely be a backlash. Handling data responsibly is a fast-emerging component of corporate accountability. As the executive who comes closest to owning the brand experience, the CMO plays a pivotal and fast-evolving role, with 90% of decision-makers agreeing that the CMO should be the internal advocate for their customers, according to research by Forrester Consulting and Accenture Interactive*. And, as other C-suite leaders and board members start to share this accountability, the CMO will play a key role in bringing all parties together to make decisions that affect the future of the brand.

A new conversation must take place among C-suite executives and boards to make sure they get this right. Companies face real risk if they don’t, including regulatory risk, reputational risk and bottom-line risk. Those who find the right route to success by truly listening to and knowing their customers will have a tremendous opportunity with consumers.


Accenture Interactive’s 2019 Consumer Pulse Survey

See people, not patterns.
What consumers want from digital advertising

WHAT MANY CONSUMERS ULTIMATELY WANT is for digital advertising to have the same social intelligence as a familiar salesperson in their favourite store—one who can tell from the expression on their face that they’re in the mood to splurge or that they’re in a hurry because it’s a Tuesday night and they need to get home to dinner. That salesperson has the social intelligence to avoid certain missteps, such as suggesting the consumer might need a new bathing suit for an upcoming Hawaiian vacation that the salesperson overheard the consumer mention.

The brands that approximate that human touch best (using automation) will stand out and win consumer loyalty. Brands that can’t pull it off will feel sterile.

Nearly 30% of consumers said a brand had become “too personal”—and 69% of these consumers would stop doing business with a brand or reconsider their relationship to the brand because of this.
So how can brands hit the mark?

Effective strategies include:

**Full transparency.**
Many consumers are willing to share data if brands are transparent about how it is being used.

**Smart use of walled gardens.**
Even when brands rely on high-quality data sources such as Amazon, Facebook and Google, consumers’ experience should be as consistent as possible across platforms.

**Creating a cohesive experience.**
The digital ad experience should be connected to the customer experience, whether on the web or in the store, though ads should be tailored to the channel where they appear.

**Behaving like a human.**
Human salespeople will only ask if you are interested in buying a shirt so many times before they finally stop trying to sell it. Similarly, capping the number of times someone sees an ad across all channels is important.

**Correctly attributing the results of digital advertising.**
Brands need to make sure their data collection helps them accurately determine which ads actually contributed to consumers’ decision to buy.

Among consumers who left a retailer/branded website because of poor personalisation, 50% think invasive ads are on the rise.

Comment:

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CONSUMERS’ EXPECTATIONS AREN’T THE ONLY FACTOR that brands need to consider when it comes to managing data. Brands need to pay close attention to the evolution of privacy regulations, such as the General Data Protection Regulation (GDPR) and California Consumer Privacy Act (CCPA), as they make advertising decisions. What should and shouldn’t be done in the current environment will be shaped by how rights granted under these two laws are interpreted.

Having a good handle on compliance will become increasingly important. With regulators starting to impose substantial fines to enforce GDPR, brands face the risk of negative publicity if their advertising practices are seen as out of bounds. Brands will also need to be aware of what their supply chain is doing, as this may be seen as their responsibility.

Brands must build the data architecture of enterprise systems in a way that reflects current regulations. Ultimately, brands must be respectful of the rights of consumers to get access to their data, be “forgotten” or request portability. This must be baked into their technology.

Brands can’t rely on regulators alone to set the pace for their policies, however. While GDPR has improved the ad industry, leading to less fraud and higher-quality audiences, there are still undesirable practices that remain legal under GDPR. For instance, brands have the ability to listen to customers through their computer mics, but should they? Even though by law they can do this, is this the time to reflect and say “Have we gone too far?” As a result, until ePrivacy laws impose more order on what brands can do with “legal” data and activate it, brands must consider the ethical aspects of their choices on storing and using it.

92% of consumers agree it is important that every interaction they have with a brand is excellent, whenever or wherever they happen in the decision to purchase from a brand or retailer.
The line in the sand

EVEN IF BRANDS FOLLOW REGULATIONS, it’s easy to take things too far in their digital advertising, as noted earlier. Some discover they are inadvertently angering consumers when the damage is already done while others are, frankly, bad actors.

There’s a price to pay if it seems like a brand is invading consumers’ privacy. Brands need to develop a balanced data strategy to avoid that perception, while still making the most of consumers’ desire to be known and recognised for who they are. The key to using any of this data is to use it responsibly and humanely.

There are ways to make third-party data more efficient, transparent and ownable. Accenture Interactive worked with a leading financial services institution to modernise its data strategy in the context of Facebook altering how brands may use data to identify and target audiences on their platform. Accenture Interactive built a plan to help the company take direct control of its relationship with its third-party data providers, bringing more transparency to their data costs and performance, and improving the institution’s ability to launch and scale campaigns. And as a result, the institution improved its speed to market by four times.
So how does a brand set the right tone in its data usage?

There are several types of data brands can use to create a balanced data strategy:

**Zero-party data:**
You make your consumers want to tell you something by giving them value.

**First-party data:**
You are respectful about what you collect and only gather what you have a right to know and what will help you better tailor the experience to consumers’ needs.

**Second- and third-party data:**
Using a humane, balanced approach to the data ecosystem (incorporating resources such as platform data and third-party platform matching), you can round out your view of consumers. For instance, the auto industry has embraced the use of third-party data to gain access to audiences based on factors such as car ownership or lease data, which isn’t available otherwise.
The seamless experience

GIVEN THE MANY MOVING PARTS in today’s digital advertising environment, it can be tricky to define a “better” customer experience.

So what do we know for sure?
Consumers are not asking for splashier banner ads. They want to be treated holistically and see the entire experience improve. As a result, brands need to focus on consumers’ experience at every interaction in the customer journey, from websites and mobile apps to physical stores. The data brands gather and how they use it will curate customers’ experiences. At the same time, opting out of collecting or licensing data should not have to be part of the consumer experience.

Although brands may wish to stitch every available data source together across business platforms in a seamless manner, that’s not possible because platforms don’t want brands to be able to do that. A more effective route to creating a great customer experience is building a respectful and empathetic data—and audience—understanding strategy that uses the best combination of rightfully, transparently available information.

To create a seamless experience, brands can benefit from:

- Using fresh opt-in alternatives to track users, such as encouraging consumers to authenticate on websites and mobile applications
- Bringing ad-tech contracts in-house to access more effective, transparent data collection methods
- Building the data architecture of enterprise systems in a way that reflects current regulations

Brands should also make sure the approaches they use extend throughout their advertising efforts. Consumers expect companies to take note of all of the information about themselves that they’ve chosen to share, no matter where that takes place.
LIKE THEIR NORTH AMERICAN COUNTERPARTS, European consumers want brands and retailers to better understand their interests and needs but are uncomfortable with advertising techniques that cross the line, especially device microphone listening. At the end of the day, European shoppers want to be treated with respect and consideration—they’re largely comfortable with news sites, streaming services and service providers collecting their personal data, so long as the company is transparent about how it’s used. Brands and retailers need to be especially careful in these countries, however, as they’re all members of the European Union where GDPR restrictions apply.

While these findings broadly align across Europe, some subtle differences arise when the data is broken down by country. For example, Italian and French consumers tend to be more open to companies collecting and using their data, whereas Swedish and UK shoppers lean more conservative.
## Top 5 creepiest advertising techniques as cited by European consumers

<table>
<thead>
<tr>
<th>Advertisement Type</th>
<th>Europe average</th>
<th>France</th>
<th>Germany</th>
<th>Italy</th>
<th>Spain</th>
<th>Sweden</th>
<th>UK</th>
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<tbody>
<tr>
<td>An ad about something you talked about near a device microphone but never searched for</td>
<td>1</td>
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<td>An ad that follows you across devices</td>
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<td>A text message with an offer when walking by a store</td>
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<td>5</td>
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<td>4</td>
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<tr>
<td>A mobile notification with an offer when walking by a store</td>
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<tr>
<td>An ad on a social media site based on a recent shopping visit on another site</td>
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<td>A chatbot that has access to your past online shopping (not just purchases)</td>
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<td>3</td>
<td>3</td>
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<td>A chatbot that has access to your past customer service interactions</td>
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<td>4</td>
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<td>5</td>
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<td>5</td>
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<tr>
<td>A customer rep who has access to your past online shopping (not just purchases)</td>
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<td>4</td>
<td>4</td>
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<td>A chatbot that has access to your past purchase history</td>
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</tbody>
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 Indicates ranking different to Europe average

See people, not patterns.

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France

Like the rest of European shoppers, French consumers find voice assistant listening creepy, but to a lesser degree. They prioritise “understanding the real me” higher than the European average when making a purchase (95% of French consumers prioritise this compared to the 89% European average), which may explain why they’re more comfortable with personalised advertising techniques.

Creepiest advertising technique

27% of French consumers say ads about a product or service they talked about near a device microphone are “extremely creepy.”

Transparency

76% of consumers are willing to share more personal information if brands are transparent about how it is used.

Understanding the real me

95% of French consumers say it is important for a brand or retailer to understand their interests and passions.

Voice assistant listening

72% of European consumers say they are uncomfortable with data collection via a microphone on a voice assistant.

This is slightly lower than the 75% average for Europe.

Nearly 30% of consumers said a brand had become “too personal”—and 68% of these consumers would stop doing business with a brand or reconsider their relationship to the brand because of this.

Accenture Interactive’s 2019 Consumer Pulse Survey
Germany

German consumers are the most creeped out by data collection via a microphone on a voice assistant compared to the other European countries surveyed (81% of German consumers were creeped out compared to the 75% European average). That said, Germans reported experiencing the lowest instances of brands and retailers crossing the line with their communication methods.

Transparency

68% of consumers are willing to share more personal information if brands are transparent about how it is used.

Creepiest advertising technique

39% of German consumers say text messages with an offer when walking by a store are “extremely creepy.”

Voice assistant listening

81% of German consumers say they are uncomfortable with data collection via a microphone on a voice assistant.

This is higher than the 75% average for Europe.

Crossing the line

Over 20% of consumers said a brand had become “too personal”—and 60% of these consumers would stop doing business with a brand or reconsider their relationship to the brand because of this.

Understanding the real me

95% of German consumers say it is important for a brand or retailer to understand their interests and passions.
In general, Italian consumers are far less creeped out by personalised advertising techniques than other Europeans. Only 63% of Italian consumers say they are uncomfortable with data collection via a microphone on a voice assistant, compared to the 75% European average. Not surprisingly then, Italian shoppers are the most comfortable sharing their personal data when the company is transparent about how it’s used.

Crossing the line

Nearly 25% of Italian consumers said a brand had become “too personal”—and 76% of these consumers would stop doing business with a brand or reconsider their relationship to the brand because of this.

Voice assistant listening

63% of Italian consumers say they are uncomfortable with data collection via a microphone on a voice assistant.

This is significantly lower than the 75% average for Europe.

Understanding the real me

90% of Italian consumers say it is important for a brand or retailer to understand their interests and passions.
Spain

Over 30% of Spanish consumers said a brand had become “too personal”—and 74% of these consumers would stop doing business with a brand or reconsider their relationship to the brand because of this. This was noticeably higher than the 69% European average. But like most Europeans, they're comfortable with brands and retailers using their personal data, as long as the company is transparent about it.

Transparency

72% of consumers are willing to share more personal information if brands are transparent about how it is used.

Crossing the line

+30% of consumers said a brand had become “too personal”—and 74% of these consumers would stop doing business with a brand or reconsider their relationship to the brand because of this.

Understanding the real me

93% of Spanish consumers say it is important for a brand or retailer to understand their interests and passions.

Creepiest advertising technique

30% of Spanish consumers say ads about a product or service they talked about near a device microphone are “extremely creepy.”

Voice assistant listening

73% of Spanish consumers say they are uncomfortable with data collection via a microphone on a voice assistant.

This is slightly lower than the 75% average for Europe.
Swedish consumers are much more wary of data collection and usage than their European counterparts. They’re the least comfortable with sharing their personal data, even if the company is transparent about how it’s used. 67% of Swedes are comfortable sharing data if the company is transparent about how its used compared to the 74% European average. Swedes also care less about brands and retailers understanding their personal interests and motivations when making a purchase, indicating they place a higher priority on privacy.

**Understanding the real me**
78% of Swedish consumers say it is important for a brand or retailer to understand their interests and passions.

**Transparency**
67% of consumers are willing to share more personal information if brands are transparent about how it is used.

**Crossing the line**
35% of consumers said a brand had become “too personal”—and 63% of these consumers would stop doing business with a brand or reconsider their relationship to the brand because of this.

**Voice assistant listening**
80% of Swedish consumers say they are uncomfortable with data collection via a microphone on a voice assistant. This is higher than the 75% average for Europe.

**Creepiest advertising technique**
40% of Swedish consumers say ads about a product or service they talked about near a device microphone are “extremely creepy.”
United Kingdom

UK consumers tend to view personal data collection and usage more conservatively, but are generally comfortable with it if the company is transparent about its intentions. For example, 79% of UK consumers say they are uncomfortable with data collection via a microphone on a voice assistant, compared to the 75% European average. Brands and retailers operating in the UK will need to pay attention to shifting privacy regulations as the UK prepares to leave the European Union, which may include the removal of GDPR restrictions.

Transparency

77% of UK consumers are willing to share more personal information if brands are transparent about how it is used.

Creepiest advertising technique

47% of UK consumers say ads about a product or service they talked about near a device microphone are “extremely creepy.”

Voice assistant listening

79% of UK consumers say they are uncomfortable with data collection via a microphone on a voice assistant. This is higher than the 75% average for Europe.

Understanding the real me

86% of UK consumers say it is important for a brand or retailer to understand their interests and passions.
Methodology

**ACCENTURE INTERACTIVE SURVEYED 6,000 CONSUMERS** from Europe about their digital advertising preferences when it comes to interacting with brands, retailers and service providers.

**FEMALE** 49.44% (2,966 respondents)  
**MALE** 50.56% (3,033 respondents)

- **France**: 12.50% (1,000 respondents)  
- **Germany**: 12.34% (987 respondents)  
- **Italy**: 12.49% (999 respondents)  
- **Spain**: 12.50% (1,000 respondents)  
- **Sweden**: 12.66% (1,013 respondents)  

*France: 12.50% (1,000 respondents)  
Germany: 12.34% (987 respondents)  
Italy: 12.49% (999 respondents)  
Spain: 12.50% (1,000 respondents)  
Sweden: 12.66% (1,013 respondents)  
United Kingdom: 12.50% (1,000 respondents)
About Accenture Interactive

Accenture Interactive helps the world’s leading brands transform their customer experiences across the entire customer journey. Through our connected offerings in design, marketing, content and commerce, we create new ways to win in today’s experience-led economy. Accenture Interactive is ranked the world’s largest digital agency in the latest Ad Age Agency Report for the fourth year in a row and was named a 2019 Most Innovative Company in Advertising by Fast Company. To learn more follow us @AccentureACTIVE and visit www.accentureinteractive.com

About Accenture

Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialised skills across more than 40 industries and all business functions—underpinned by the world’s largest delivery network—Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With 492,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives. Visit us at www.accenture.com

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