

Case Study on Intel Corporation and Insurance Industry Best Practices

“Hispanic Marketing Strategies That Produce Results”

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About Intel Corporation

- (NASDAQ: INTC)
- Preeminent provider of semiconductor chips and platforms for the worldwide digital economy
- \$37 Billion in revenue with 84,000 employees
- Marketing Goal: Promote brand awareness and generate demand through direct marketing and co-marketing programs.

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2007 North America Experimental Marketing Case # 1

- Objectives
 - Build awareness/preference/sales for Intel Centrino Duo based systems
 - Create affinity/emotional connection with Hispanic
- Strategy
 - Sponsorship of Key events, coupled with radio and retail pull programs

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U.S. Hispanic Facts & Figures



- 16 countries speak Spanish – A.K.A. Hispanics
- 45 million in the U.S. and Mexicans make up 67% of all U.S. Hispanics
- \$970 Billion to \$1.2 Trillion buying power
- Still fastest growing ethnic group.



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Hispanic Beliefs, Values, & Attitudes



Beliefs	Values
What my friends/family buy is good for me (word-of-mouth)	Collectivism
Stay with brand you know...not much switching	Loyalty, fear of unknown
Buy children what they want	Being good mother, give them what she did not have growing up, compensate for past poverty
Live for today	Can't control external environment, exogenous way of life that things are in God's hands. Children and grandchildren will take care of them during retirement

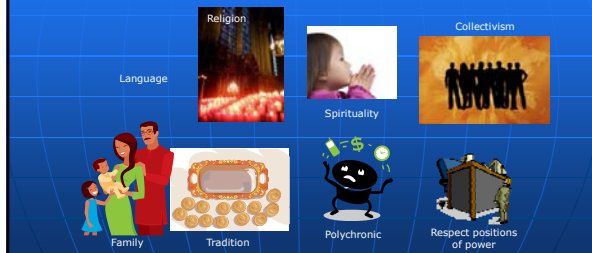


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Common Denominators

1



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Geographic Concentration

- # 1 California and Texas
- # 2 New York, Arizona, New Mexico, Illinois, Connecticut, & Florida
- New growth in Minneapolis, Charlotte, Chapel Hill, Atlanta, Denver, and Las Vegas
- More migration towards center of U.S.



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KQED Clip "Brown The New Green"



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KQED Clip "Hispanic Marketing Myths"



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Target Hispanic Model

- 1. All U.S. Hispanics (≈45 million)
- 2. Hispanics from Mexico
- 3. Ancestry from The State of Jalisco, Mexico
- 4. Roots from Guadalajara, Jalisco, Mexico


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English, Spanish, or Bilingual?

- Conduct focus group with target audience
- Research supports the use of Bilingual material
 - Selling to a household – What type?
 - Spanish dominant express interest in English translations in order to learn English vocabulary
 - Some distrust in solely in English


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What About Translations?

- English into Spanish
 - Translations not likely to be effective
 - Cultural elements in the original communication were not designed with the second culture in mind
- What to do?
 - Start with Spanish
 - If not possible, high quality translations adapted for specific audience (English – Spanish)
 - Translation verification


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Auto Insurance Case # 2 Hispanic Brand Value Measured

- Randomly sampled Hispanic market areas on:
 - Auto insurance value proposition 
 - Hispanic prioritize needs relative to value 
 - Brand-Loyalty 
 - Tracking auto insurance performance over time relative to competitors
 - Urban zone differences among Hispanics


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Impression of Infinity

- Which of the following areas most positively contribute to consumers' impressions of Infinity?
 1. Price 
 2. Easy to get a quote 
 3. Helpfulness 
 4. Claim service 
 5. Company reputation 
 6. Coverage options 
 7. Convenience
 8. Low down payment
 9. Trustworthiness
 10. Community involvement


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Key Drivers in '07 – '08

2007

1. Trustworthiness
2. Company Reputation
3. Coverage Options
4. Easy to Get a Quote
5. Community Involvement
6. Price






2008

1. Trustworthiness
2. Coverage Options
3. Community Involvement
4. Easy to Get a Quote
5. Low Down Payment




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Recipe for "Hispanic Marketing Initiative"

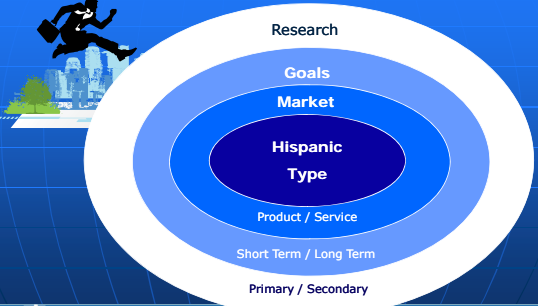
Ingredients:	Directions:
- Leadership/Vision	1. Get support, resources, and perceived value
- Team/Group	2. Identify team, committee, or group responsible for Hispanic marketing initiative
- Primary/ Secondary Research	3. Target your Hispanics...do not mix in gut feelings, use contexted and culturally adaptive research. Remember: Common denominators, acculturation model, location, etc.
- Outside Expertise	4. Use professional translators, Hispanic research consultancy, other vendors, etc.
- Be SMART	5. Pilot SMART and replicate SMART if goals are attained




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Hispanic Market Considerations





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Discussion & Thank You





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