This newsletter provides teaching tips and summarizes article abstracts for case discussions for the following topics:

- Retail 2020: Reinventing Retailing-Once Again (Chapters 1 and 5)
- Big Data Broadens Its Range (Chapter 11)
- What can Retailers Learn From the Martha Stewart Flap? (Chapters 5 and 13)
- Man Up: Changing tactics in the quest for ‘Mansumers’ (Chapter 4)
- Americans Won’t Pay for Same-Day Delivery, Or Will They? (Chapter 18)
- Will Stores Become Warehouses in the Omnichannel Future? (Chapter 10)
- Shoppers’ ‘Mobile Blinders’ Force Checkout-Aisle Changes (Chapter 17)
- How Can Retailers Gain the Loyalty of Millennials? (Chapters 4 and 11)
- High Court Rules in Favor of Book Reseller (Chapter 13)
- Celiac Supplies in Coorparoo, Brisbane, Charges $5 to Browse (Chapter 18)
- Naughty in Name Only (Chapters 3 and 5)

Retail Tidbits

- No Room for Indies at Target
- Fur Faux Pas Trips up Retailers
- Are Shoppers Entitled to Privacy While They Shop?

If you are interested in the text book please visit www.mhhe.com/levy8e. Simple registration is required to gain access to the newsletters and other instructor materials. If you would like to see this newsletter and the previous editions, go to: http://warrington.ufl.edu/centers/retailcenter/research/publications.asp
Teaching Tips

Additional Material for Teaching Retail Classes

A website, part of the University of Florida Miller Center for Retailing Education and Research, provides materials for retail class instructors including:

- Nine syllabi from instructors
- Classroom exercises
- Team projects
- PowerPoint slides
- Copies of this newsletter and previous issues
- List of retail links, cases and videos

The website is available at http://warrington.ufl.edu/centers/retailcenter/teach/

Please consider sharing your materials with other instructors through this website by sending your course syllabi, classroom exercises, projects, teaching types, etc. to bart.weitz@warrington.ufl.edu or mlevy@mit.edu
Retailing will change dramatically between now and 2020. The following outlines some of the anticipated changes and the impact these changes will have on retailers.

**Millennials are in charge** - In 2020, Millennials will be reaching their late 30’s and will be the main focus for retailers. Millennials value quality over quantity, have a real passion for social causes, and have grown up using the Internet for everything. In order to succeed, retailers need to offer this group products and experiences that are valuable and meaningful.

**Consumers continue to trade up and down** - Retailers positioned in the “middle” need to rethink their strategy as customers are leaning more toward luxury retailers and value priced retailers. Middle market retailers have seen their market share shrinking.

**Emerging markets provide opportunities for growth** - While the middle market in the U.S. is shrinking, it is growing in some emerging markets like Brazil, China, and India. This is an exciting growth opportunity for middle market retailers. However, there are political and cultural barriers that might make it challenging for retailers to enter those markets.

**Too much space. Too few sales** - In 1980, shopping centers covered 3.3 billion square feet. In 2010, that number was 7.2 billion. The rise of retail space was faster than overall sales growth rate and today mall vacancies are up significantly. By 2020, this space problem will continue to get worse as retail growth is primarily driven by online transactions.

**E-commerce challenges the business model of most “brick and mortar” retailers** - By 2020, online sales will account for 20% of all nonfood retail sales. This growth is primarily due to increases in the use of online shopping and mobile platforms. Traditional, brick-and-mortar retailers will struggle to define themselves in the multi-channel arena. Brick-and-mortar stores that have historically differentiated themselves on price will no longer have an advantage as the Internet has neutralized the price wars.

**Mobile platforms, smart sensors and social media enable new ways of shopping** - Online shopping and increased usage of mobile platforms allows retailers to connect with consumers on a more personal and localized level. In addition, more retailers are now optimizing in-store Wifi technology to encourage customers to use smart sensors throughout the store to locate products, find complementary products and search product availability. Mobile technology also allows sales associates to become “solution specialists” who can match products with customers’ exact needs.

**Four giants reshape the retail landscape** - Traditional retailers have to adapt in order to challenge online competitors who excel in speed, flexibility, technology, and business models. The biggest threat to traditional retailers will come from four giants that are controlling the shopping experience and will continue to dominate towards 2020. First, Amazon offers the broadest selection through its products and marketplace relationships. In addition, Amazon Prime provides customers more convenience and value. Second, Google dominates the search process and will continue to be the first place customers go to initiate the purchase search process. Third, Facebook knows what customers “like.” Facebook will continue to find ways to monetize this asset and influence customers’ shopping behavior. Finally, Apple Inc. has set the standard for the in-store experience. Apple excels in store design, customer service, and knowledgeable sales associates.
In order for today’s retailers to enjoy longevity into 2020, retailers need to begin strategizing now. To gain a competitive advantage, retailers need to:

- Find a way to appeal to Millennials as they will be the primary shoppers in most product categories.
- Invest in building a strong brand that offers a basis for differentiation.
- Reduce the amount of retail space by downsizing, recycling, repurposing, or eliminating unproductive space.
- Make it easy for customers to shop.
- Speak to customers personally by making sure customers understand the brand message. Engage with customers in a consistent dialog.
- Invest in sales associates who solve customers’ problems. Retailers have reduced payroll spending, often to their detriment. Sales associates need to be enabled, empowered, and able to engage customers with the retailer.

**Discussion Questions:**

**What will the retailing environment be like in the future?**

*In the future, Millennials will be in charge, e-commerce and mobile shopping will continue to grow, consumers will demand more differentiation and value from retailers, the retail landscape will shift tremendously, and retailers will have to determine what to do with empty storefronts.*

**What can retailers do to maintain a competitive advantage in this new environment?**

*In order to maintain a competitive advantage, retailers will need to find ways to attract Millennials, provide a unique brand message that resonates with customers, make it easy for customers to shop across multiple channels, and invest in sales associates that can become solution specialists for customers.*
Global retailers like AutoZone are using big data to customize selection at the local retailer level. For example, AutoZone customers in Waco, TX might find a deal on shocks that wouldn’t be available at other AutoZones, while customers in Mulberry, FL might find a special deal on bug deflectors. AutoZone is adjusting its inventory at some of its 5,000 locations based on information gleaned from multiple databases. There are a number of startup database companies now appealing to large retailers’ needs for a faster and more efficient approach to data collection and management.

Retailers are now relying on “Big Data” to capture more customer information. Big data is defined as data sets so large and unwieldy that it is difficult to manage, process, and capture data on traditional database systems. Big data allows analysts to explore relationships beyond basic correlations. For example, Google can better predict a flu outbreak than the CDC using big data gathered from customer search terms. Using big data, Walmart found that during storm preparation, customers bought flashlights and pop-tarts, although no causal relationship exists. Big data also helped analysts realize that credit scores can help predict who needs a reminder to take medicine.

Google, Amazon, and Facebook have been using big data for a while. Chevron uses multiple databases to process seismic images to search for new reserves of oil and gas. Sears and Walmart now use Big Data to aid in their marketing efforts.

The market for big data databases is worth $1.22 billion and is expected to double by 2014. In the past two years, 119 database software companies received $1.17 billion in venture capital funding. Conventional databases are written in SQL, but these databases can’t handle the large quantities of data generated by social media, mobile devices and other technologies. Only recently have research firms been able to capture unstructured data from the Internet.

Many of these new databases can be accessed over the cloud and don’t have the high maintenance or access costs of conventional databases. Other databases only charge a consulting fee. NuoDB, a startup database service, uses a cloud with an annual subscription fee. AutoZone uses NuoDBto quickly analyze data without freezing its system.

However, not all large corporations are quick to adopt this technology. For example, some financial services providers are sticking with conventional relational databases to speed up transactions. Some fear that with the new databases, there are higher risks of mistakes. Oracle, the largest database vendor, is developing new databases that no longer run on SQL. Online real-estate site Trulia uses one of Oracle’s open-source conventional relational database systems. However, as it began to grow, Trulia experimented with other databases to process some of the information on the 100 million U.S. homes in the company’s system.

**Discussion Question:**

**What is Big Data?**

*Big data includes data sets so large and unwieldy that it is difficult to manage, process, and capture data on traditional database systems. Big data allows analysts to explore relationships beyond basic correlations.*

**How is Big Data used by retailers?**

*Big data is used by retailers to identify trends and personalize the shopping experience for customers.*
What can Retailers Learn From the Martha Stewart Flap?

Al McClain, Retail Wire, March 12, 2013

Use with Chapter 5, “Retail Market Strategy,” and Chapter 13, “Buying Merchandise”

Martha Stewart is once again in the middle of a big controversy. The controversy revolves around whether or not Martha Stewart is a good business partner. Martha Stewart’s organization, Martha Stewart Living Omnimedia (MSLO) is in a three-way mess with JCP and Macy’s. MSLO had a deal with Macy’s to exclusively sell home categories merchandise. MSLO is trying to get around its current agreement with Macy’s in order to also open separate MSLO boutiques in J.C. Penney stores.

Currently, Macy’s, JCP, and MSLO are in mediation. Ron Johnson (former CEO of JCP) was looking for ways to break the exclusive agreement with MSLO and Macy’s. Terry Lundgren, CEO of Macy’s, actually hung up on Martha Stewart when she announced the potential deal with JCP. In the end, Macy’s has performed much better than the other two brands (JCP and MSLO) in the “he-said, she-said” argument.

This situation should serve as a reminder to retailers to think long and hard about the benefits before signing a contract with a celebrity.

Discussion Question:

What can retailers learn from the litigation between Macy’s/JCP, and Martha Stewart?
Retailers need to consider the long-term implications of entering into a contractual agreement with a celebrity. Partnering with celebrities can enhance the brand image of a retailer, or it could perhaps damage the retailer’s brand image.
Man Up: Changing Tactics in the Quest for ‘Mansumers’

Craig Guillot, Stores Magazine, March 2013

Use with Chapter 4, “Consumer Buying Behavior”

Long gone are the days of “Leave it to Beaver” type family conditions where fathers come home expecting a home-cooked meal before parking themselves in front of the television. Today’s families look considerably different. Millions of fathers stay at home part-time; in fact, in 2010, almost 20% of fathers with preschool-aged children indicated that they were the primary caregiver. Retailers have to adapt as men are making far more of the purchasing decisions for their families than in the past.

In a recent report of changing retail trends, researchers dubbed this demographic shift the “rise of the mansumer.” According to this research, 40% of men are the primary household grocery shopper, over 40% say they share equally in housekeeping, and over 80% agree that “being a man” means doing whatever it takes to keep the household running. However, there is a big difference between the way men and women think and act in regards to shopping. Men place a greater significance on durability and practicality. In addition, “Martha-Stewart” type images of a perfect dinner or event do not resonate with male shoppers. Male shoppers are focused more on the practical and respond more to functional appeals rather than emotional appeals.

Experts suggest that marketers shouldn’t communicate with men as if they are less intelligent or require more assistance. Additionally, retailers, especially grocers, should not just assume that dad is always cooking up hot dogs or hamburgers.

A tool that retailers use to communicate with male customers is often social media. Men use social media to gather information, read reviews, and conduct research. In order to reach male customers, retailers also need to provide greater product availability and communicate the value proposition more.

Discussion Questions:

How do men shop differently than women?
Men place a greater emphasis on durability and practicality. When making a purchase, men conduct more research to assess the functionality of a product. Men are not impressed with images of “picture perfect” meals and families; rather they are concerned with the performance of a product.

What can retailers do to appeal more to men shoppers?
In order to attract more male shoppers, retailers should not communicate with men as if they are less intelligent than women, or as if they only know how to cook up hamburgers and hotdogs. Retailers also need to provide information on product availability and clearly define the value proposition. A good tool for marketers to use to reach the “mansumer” is social media.

Back
According to researchers, 75% of customers (from a survey of 1,500 U.S. customers) expect free shipping from online retailers and listed free delivery as one of the primary factors in their decision to purchase. However, in this same survey, only 9% of shoppers cited same-day delivery as the most important factor in their purchase decision.

Same-day delivery appeals primarily to one specific target group, customers between 18 and 34 with household incomes above $150,000 living in urban areas. This group of “affluent millennials” only represents about 2% of the market. These customers might be willing to pay up to $10 to have online orders delivered the same day. Retailers might choose to offer same-day delivery to appeal to these customers, build brand loyalty, or enhance brand awareness.

Google is likely getting ready to introduce Google Shopping Express, which will offer same-day delivery from major brick and mortar stores for an annual fee. Some companies offer customers the “buy now” option for same-day delivery. These retailers often absorb the cost of delivery in order to overcome objections to delivery charges.

Discussion Questions:

Is it worth the time and expense for retailers to offer same-day delivery?

There is only a small segment of consumers who are really interested in same day delivery. Retailers who want to appeal to these customers can use same-day delivery to build brand loyalty with this influential group. However, in general, only 9% of the sampled population views same-day delivery as a deciding factor in their purchase decisions.

Is same-day delivery important to you? If so, how much would you pay for it?
Ask students how important same-day delivery is to them and if it would change their decision-making.

Back
Will Stores Become Warehouses in the Omnichannel Future?

Tom Ryan, Retail Wire, March 29, 2013

Use with Chapter 10, “Information and Supply Chain Management”

Many retailers, including department store giant Macy’s, are beginning to fulfill online orders from store inventory rather than through warehouses. The benefits of this include faster distribution of inventory, the ability to test products earlier with actual buyers, and the ability to leverage existing store personnel. In February, Macy’s announced that it would incorporate online fulfillment to 500 of its stores as part of its omnichannel strategy.

Most customers don’t care where merchandise is pulled from as long as the order is delivered accurately and on time. Macy’s expects that its fulfillment locations will be beneficial in expediting delivery. Macy’s is striving to potentially offer same-day delivery in some areas.

One of the main challenges of this strategy is the potential increase in out of stocks at the store level. Furthermore, this adds to the sales associates’ workloads and potentially decreases commissions.

Retailers can develop complex algorithms to help determine which stores to pull from for what order and to maintain consistent and appropriate inventory levels. Technological advances in POS and EDI systems also enhance omnichannel success.

Discussion Question:

What are the advantages and challenges that omnichannel retailers face when filling online orders from store inventories rather than from warehouses or distribution centers?

The advantages of pulling from store inventories include faster distribution of inventory, the ability to leverage existing personnel, and the ability to test products earlier with actual buyers. Some of the challenges with this system include increased potential of stock outs within the store and over-working store sales associates.
Sales of magazines have long been fueled by bored shoppers waiting in the checkout line who get engrossed in an article and then feel obligated to purchase the magazine. Now, customers are more likely to send a text or check Facebook than to read a magazine or suddenly feel compelled to purchase gum or candy at the checkout aisle. Many companies, like Hearst Corp., who publishes magazines like Cosmopolitan, Seventeen, and Esquire, and Coca-Cola Co. are reconsidering how to showcase their products so customers start to take notice again.

In the second half of 2012, single-copy sales of U.S. consumer magazines fell 8.2 percent, and publishers are attributing part of this decrease to the increase in Americans who now carry smartphones. The gum category is also experiencing a loss with a 5.5% decline in sales in the last year.

Now, manufacturers are partnering with retailers to develop new and creative ways to “catch customers by surprise!” For example, in 1,500 Kroger stores, customers may stumble on a temporary cardboard display that offers a $3 discount on a six pack of Diet Coke and a Cosmopolitan magazine. CVS Caremark Corp. and Target Corp will run similar product campaigns as Hearst is launching 20 in-store campaigns with companies like Coca-Cola and L’Oreal. Last year, Harris Teeter stores showcased unique displays with Food Network magazines and bottles of wine. Magazine sales in those stores rose 50%. Companies are also looking to use mobile to help boost sales. Hearst is teaming with media companies to offer consumers in-store prizes. For example, consumers can text “Cosmo” to win prizes or earn on-the-spot coupons.

Not all stores are suffering from mobile blinders, it is mostly occurring with retailers that rely heavily on impulse purchases. Other publishers are also suspecting that it’s not just mobile blinders that are causing the problems; it could also be higher taxes, commodity prices and gasoline prices.

Discussion Questions:

What are mobile blinders?
When customers are at a checkout counter, rather than looking at magazines or impulse items like gum and candy, customers are now checking their phone for a text, email, or Facebook message.

What are retailers and manufacturers doing about the problem?
Manufacturers, like magazine publisher Hearst Corp., are partnering with retailers to take customers by surprise to stimulate impulse purchases in other locations in the store. For example, Hearst has partnered with retailers like Harris Teeter to showcase Food Network magazines near the wine aisle.
How Can Retailers Gain the Loyalty of Millennials?

Megan DeCosta, Retail Wire, March 18, 2013

Use with Chapter 4, “Customer Buying Behavior,” and Chapter 11, “Customer Relationship Management”

Millennials, people between the ages of 15-34, spend about $600 billion a year. Retailers are scrambling to develop loyal relationships with this large and growing market. The Millennial generation is three times larger than Generation X, and by 2030 Millennials will outnumber non-Millennials.

Who are the Millennials? They are brand loyal and expect rewards to fit their needs and desires. Millennials promote brands online and share personal information in order to earn rewards. 80% of Millennials will choose a brand with a reward option versus a brand without one. 78% of customers will choose a credit card for its long-term benefits, but expect to be rewarded within three months of joining the program.

Millennials are also hyper-connected and very social. Millennials love customization and will personalize anything. Millennials get bored easily and prefer digital communications with simple, quick copy. More than 90% of Millennials want to manage all of their finances online.

Right now, the youngest Millennials are getting driver’s permits and the oldest are buying homes. In the upcoming years, Millennials will be going through significant life changes and retailers will have to demonstrate how their brand is relevant to the Millennials’ big-picture goals.

Millennials have big dreams and if retailers help them achieve those dreams, they can have a customer for life. In order to reach Millennials, reward them quickly, make the experience fun, and offer the opportunity for Millennials to read reviews.

Discussion Questions:

How can retailers gain the loyalty the Millennials?

Millennials are brand loyal, want simple and quick communications, and want brands that are customized to their unique needs. In order to reach Millennials, retailers need to deliver the value proposition and prove to Millennials that their products will make their lives better. Retailers also need to reward Millennials quickly, make the experience fun, and provide product reviews.

Back
High Court Rules in Favor of Book Reseller


Use with Chapter 13, “Buying Merchandise”

In March, the U.S. Supreme Court ruled in favor of a Thai student who was being sued by a book publisher. The University of Southern California student was being sued by publisher John Wiley & Sons for purchasing inexpensive foreign-edition textbooks and reselling them to U.S. students on eBay. The publisher claimed that the student was infringing on copyrights on textbooks and the Asian versions of the books he purchased were marked with warnings that the books were intended for sale only in certain foreign regions.

The U.S. law has long held that once a company sells a copyrighted product, the purchaser has the right to resell the product later. The Supreme Court agreed with this doctrine, also known as the “first sale” doctrine, even if the product was originally purchased abroad.

Retailers who sell foreign-made goods procured through unofficial distribution channels were excited over the Supreme Court decision. Both eBay and Google supported the student, arguing that if the publisher had won, it would have led to higher prices and uncertain legal liability for anyone purchasing foreign-made items.

Discussion Questions:

What is the legal issue found in Chapter 13 that is related to the Supreme Court ruling described in this article?

This article reflects the challenges of gray-market goods. Gray markets involve the flow of merchandise through distribution channels, usually across international borders, that was not authorized or intended by the manufacturer or producer.
Celiac Supplies in Coorparoo, Brisbane, Charges $5 to Browse

Cleo Fraser, March 26, 2013

Use with Chapter 18, “Customer Service”

In Brisbane, a gluten free specialty grocery store, is now charging customers who don’t buy anything $5 to browse. The owner of the store resorted to putting up a sign with the new policy after becoming fed up with customers who come in seeking advice, but leave without purchasing anything. According to the store owner, over 60 people come to the store each week asking questions and then purchasing their products online.

The owner of the store said that she was tired of working and not getting paid for her work and that her store was not a charity service to help increase sales at larger department stores or online retailers. However, the Australian Retail Association cautions the retailer, Celiac Supplies, against harsh policies that might turn some customers away.

If you would like to see the complete interview, go to: http://techcrunch.com/2013/03/27/store-charging-patrons-5-for-just-looking-to-offset-losses-from-internet-shoppers/

Discussion Question

Do you believe the tactic of charging customers to browse is a good idea? Why or why not?
Ask students whether or not they would be willing to pay a $5.00 fee for browsing. Would this discourage some students from visiting a store? Is this a good strategy to discourage showrooiming?
Nasty Gal is an eBay page that sells vintage women’s clothing. It was started in 2006 by a 22-year-old community college dropout, Sophia Amoruso. Nasty Gal gets its name after the 1975 album by Betty Davis. In 2012, Nasty Gal sold almost $100 million in clothing and accessories. Nasty Gal has more than 500,000 Facebook followers and 600,000 Instagram followers.

When Sophia Amoruso started, she bought an $8.00 Chanel jacket at Salvation Army and sold it for $1,000 on eBay. She was able to find Yves Saint Laurent clothing online by searching for misspellings of the name anticipating that individuals who didn’t know how to spell the name, probably didn’t realize the value of the clothing. Initially, she styled, photographed, captioned, and shipped each item herself. She created a Myspace page first and then began to reach out to folks who were fans of certain music and fashion magazines. As her business grew, she enlisted friends to help her model and photograph her products. She quickly moved from her aunt’s cottage to a 7,500 square foot warehouse in Emeryville, California.

Sophia began on eBay and realized that it was no longer a great platform for her business. Competitors started accusing her of breaking the site’s rules by linking her eBay page to her Myspace page. She began ShopNastyGal.com and recruited friends to help her build her website. She used real models that were approachable and fired models who customers said looked too skinny or annoying.

Nasty Gal has a constant conversation with its customers. 25% of Nasty Gal’s customers visit the site daily for at least six minutes and the top 10% return to the website more than 100 times a month. Nasty Gal fans comment on every Facebook, Instagram, Twitter, Tumblr, and Pinterest post the company makes.

The company has had some challenges. Initially, the domain name of NastyGal.com belonged to a pornography site and came up frequently when customers searched for the retailer. Also, as Sophia Amoruso grew, she found some brands unwilling to work with her. Eventually, Amoruso forged a relationship with shoemaker Jeffrey Campbell, who quickly became one of the most popular brands on the Nasty Gal site.

In 2012, Nasty Gal partnered with Index ventures and gave them a slice of equity for $9 million. The company was growing so quickly that it was on track to quadruple its sales by the end of the year. The company raised an additional $40 million from Index and used it to build a 500,000 square foot fulfillment center in Kentucky.

Still, Sophia Amoruso knows that now is not the time to rest on her laurels. Critics claim that her business model is just a fad. Her personal motto is, “Only the paranoid survive.”

Discussion Question:

If you wanted to start an eBay business, what tips could you use from Ms. Amoruso’s Nasty Gal?

Ask students if this article accurately reflects the potential for success of an eBay business. Amoruso was successful because she found a unique product mix that appealed to a large group of shoppers. Her business grew organically and because of her business model, she was able to quickly adapt to changes in technology and customer spending habits. Also, Amoruso enlisted trusted friends and family to help her develop her business.
No Room for Indies at Target

Tom Ryan, Retail Wire, March 13, 2013

In January 2012, Target launched a media blitz to showcase its new “The Shops at Target” initiative. The “Shops” program was designed to offer collections that “reflect each shop owner’s unique perspective, offering Target’s guests the opportunity to experience each shop’s distinct aesthetic simply by visiting their local Target or Target.com.” Examples of these shops included The Candy Store of San Francisco, The Webster in Miami, and Polka Dog Bakery in Boston.

Recently, Target announced its plans to close “The Shops at Target” program. Retail analysts speculate that it is because these shops did not perform as well as originally anticipated. Target’s partnership with Neiman Marcus during the holidays was said to have come in significantly below plan. Target has now announced that it will allocate more resources on collaborations with designers like Missoni and Prabal Gurung.

Fur Faux Pas Trips up Retailers


Neiman Marcus Group Inc. recently announced that it had reached a settlement with the FTC for marketing faux fur products that allegedly contained real fur. Neiman Marcus also allegedly sold customers a rabbit fur product that had mink fur. The FTC suggested that Neiman’s website did not correctly disclose the fur content, the animal name, or the country of origin for several coats, jackets, and shoes. Neiman Marcus has responded by promising to dedicate itself to providing complete and accurate information to its customers.

Are Shoppers Entitled to Privacy While They Shop?

George Anderson, Retail Wire, March 15, 2013

Euclid is a firm that tracks consumer behavior in stores through their smartphone technology. Recently, Senator Al Franken of Minnesota sent a letter to the CEO of Euclid arguing that customers have a right to privacy. While customers’ expectations of privacy might be lowered through online purchases and the use of loyalty cards, customers have an inherent expectation of privacy when shopping in stores. Sen. Franken argued that if Euclid wanted to continue this monitoring, it should ask customers to opt-in.

Others argue that customers should have zero expectations of privacy in today’s highly mobile, interconnected world.