

Chapter 1 : How Big Consumer Companies Can Fight Back

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Choose your location to get a site experience tailored for you. To win back this new breed of consumer, the thinking goes, fast-moving consumer goods FMCG companies have few options. Either they can launch small brands, at the risk of fragmenting attention and resources, or they can try to increase earnings through deep cost cutting, emulating the approach the private equity firm 3G Capital has taken in its acquisitions of large consumer brands. In short, many believe organic growth from the core is over. What has fundamentally changed is the economics of supply. Goliath can defeat David. Scale was once all important. On its own, however, it no longer guarantees competitive advantage. Even so, large FMCG companies can prevail over their supposedly nimbler foes. But they need a new playbook. First, they must master the new science of consumer demand. This is foundational to uncovering the unmet needs that small brands are satisfying better and to constructing a stronger, mutually reinforcing portfolio of brands. We are surprised how few FMCG companies have harnessed the latest advances in this area. Second, they need to engage with consumers in new ways, accelerating adoption of the viral, personalized, and experience-based methods that small brands have exploited. Third, rather than fearing the complexity that comes with creating and marketing a wider variety of brands and products, they need to embrace it strategically. In a fragmenting world, the ability to serve a wide range of demand effectively and efficiently can be a competitive advantage. Finally, they need to emulate the focus, coordination, and speed of their upstart rivals. Those companies rely on the agile principles, popular in entrepreneurial hubs around the world, of rapid prototyping, testing, and learning in continual cycles. This is an ambitious agenda for large FMCG companies. But failure to act is the first step on a slow journey to irrelevance. Why David Is Winning For the past five decades or more, multinational FMCG companies strengthened their brands, expanded their portfolios, steadily increased share and revenues, and created strong shareholder value. It was an era of big media, big retailers, and big brands. But about five years ago, smaller companies and brands began to take share from their much larger rivals for the first time. Europe has experienced a similar shift. While startups as a group appear to have understood demand better than larger companies have, they could not have succeeded to this degree without fundamental changes in the economics of supply. New distribution channels offer easier market access at small volumes, and social media channels allow them to build brands at lower fixed cost. Upstarts are finding their way into stores, homes, and consumer consciousness as never before. On the basis of our research in this area and our work over the past five years with global FMCG companies competing against smaller rivals in more than 20 categories, we have concluded that the fundamental drivers of consumer demand have remained consistent over time. People have core needs and desires: They want to indulge or energize. They want to wind down and relax. And many want healthy food and beverages. These are not new needs. Consider the growth of energy drinks. Consumers have always been drawn to beverages that deliver quick energy—coffee, tea, or cola anyone? And none of us is more tired. In fact, Americans sleep more today than they did in They had a great idea for how to fulfill an old one, and the changing economics of supply made it possible for them to turn that idea into a successful business. Supply Economics During the year rule of big media, big retailers, and big brands, the FMCG playbook focused on scale in order to reduce unit costs in sourcing, manufacturing, brand marketing, trade spending, and overhead. Lower costs allowed companies to invest in innovation, key account management, and global functions, thus reinforcing their advantage over smaller players. Scale created superior economics and barriers to entry, but those advantages are now eroding. Small companies are increasingly able to access or even surpass the economics of much larger competitors in four key areas. Small FMCG companies no longer need to own the means of production; they can effectively rent scale from a large comanufacturer. Through outsourcing, smaller companies can trade massive capital spending for more manageable variable costs at low volumes. Originally a French baked goods company, Michel et Augustin has expanded into drinkable yogurts by buying or leasing excess factory capacity. The factory owner achieves scale, and Michel

et Augustin is able to focus on merchandising and sales. Small FMCG companies used to be stymied by a limited number of big retailers that carried a limited number of brands, plus their own private labels. Today, they find willing customers in fast-growing new retail formats, especially premium, convenience, and online. In the brick-and-mortar world, Whole Foods in the US, Canada, and the UK carries small brands of natural, organic, and convenient-snacking items. In France, retailers Biocoop and Naturalia carry a similar line of products. At Amazon and other online stores, shelf space is unlimited: Some of these new channels offer small FMCG companies access to marketing and commercial tools and insights that were once the exclusive preserve of their larger peers. Amazon, for example, offers sophisticated marketing and consumer insight services, product sponsorship opportunities, and pay-as-you-go computing resources that can help even single-brand companies find their target consumers. Social and digital media have given small companies the opportunity to build their brands and attract new customers without large upfront commitments to media spending. Unlike global consumer brands, smaller companies are not necessarily trying to reach a mass audience through paid media, such as TV advertising. Rather, they are trying to make personal and targeted connections, which social and digital media facilitate with variable-cost marketing. The small attackers can often act more quickly and creatively than global companies in bringing brands to life. As founder-led companies, they are focused and efficient and do not bear the coordination and governance costs of large organizations. Their agility and simplicity allow them to outmaneuver large, siloed FMCG companies. In the process, they will need to learn to manage complexity rather than eliminate it and to break down functional silos, which stand in the way of agility and speed. These are not new goals, but “given the new competitive dynamics” the urgency to achieve them has never been greater. Doing so requires coordinated action on four fronts. And too often, the benefits from growth in one product are offset by cannibalization elsewhere in the portfolio. Traditional consumer research is too blunt an instrument to maximize growth across the portfolio. A methodology we call demand-centric growth DCG segments demand, rather than consumers. DCG does not start with assumptions about how to segment the market—it derives the segmentation analytically. These demand spaces can be defined by multiple factors, such as setting “day, time, whether the consumer is home alone or out with friends” as well as ethnicity, gender, age, and attitude. A rigorous, analytical model determines which variables best predict needs and choice. For each demand space, DCG also generates insights into the key drivers of demand and what it takes to capture it. The data is clear: The insights derived from DCG can reignite growth. Consider a leading snack food company seeking to grow. It finely parsed differences in how consumers purchase particular categories of food. Despite those efforts, it struggled to unlock consumer demand and to win in the fastest-growing channels. You may also be interested in [Identifying the Sources of Demand to Fuel Growth](#) Read the article DCG analysis revealed nine unique demand spaces, which were based on context rather than ethnicity, age, or usage patterns. The company targeted each of its brands at a specific demand space. The laser focus on needs drove brand growth, and the separation of brands into different demand spaces limited cannibalization. The snack maker turned around years of stagnation. [Reinvent Consumer Engagement](#) The shift from the era of big retail and big media calls for new consumer engagement models. Historically, in pursuit of scale, most brands maximized their consumer reach, often at the expense of the richness of communication and consumer activation. Digital tools and big data are now breaking the tradeoff between reach and richness by enabling affordable and effective personalized connections at scale. Many FMCG companies have already embarked on digital transformations centered around precision advertising, customization, and viral marketing. As a next step, companies should strive to connect individually with each of their millions of customers. Data is the spark that ignites customization, and large companies have an easier time than small ones in collecting and aggregating large data sets. They have natural scale advantages over smaller peers and the ability to generate proprietary data through multiple content, e-commerce, and customer relationship channels. Kraft, for example, generates consumer insights from chocolate and dessert lovers through Kraftrecipes. Smaller companies have to source data from Google, Facebook, Amazon, and other third parties at a higher cost, and the insights are often less relevant. You might also be interested in [Profiting from Personalization](#) Read the article Developing personalized connections at scale is not easy. Developing personalized connections at scale is not easy. It

requires a transformation of the marketing function and new ways of working. Embrace Value-Added Complexity In a fragmenting world, niche brands targeted at attractive demand spaces trump megabrands that seek to be all things to most people. But for large FMCG companies, addressing multiple targets with multiple brands and products necessarily introduces complexity to product and channel strategies. A rigorous demand-centric approach can help separate the complexity that creates value from the complexity that creates cost, inefficiency, and loss of focus. Such an approach depends on two factors. Traditional FMCG companies often try to eliminate low-volume brands in order to focus on bestsellers. Demand-centric insights can help companies identify which of their smaller brands, if properly repositioned, enhanced, and extended, have growth headroom. In our experience, many small brands have an avid following that can be expanded by more clearly targeting them at attractive demand spaces. For these, added complexity is worthwhile. Brands lacking demand headroom are candidates for complexity reduction or divestiture.

Chapter 2 : Consumer Wise: How to fight back against robocalls

Information for consumers includes fighting back against identity theft, how identity theft occurs, procedures to follow for victims, including sample letters and.

Send this info to a friend To: Check this box if you wish to have a copy mailed to you. See our privacy policy. A A 10 steps on how to fight identity theft A guide to protecting your money Published: January 17, But now is no time to be complacent. And although consumer protection laws usually limit your liability , thieves can create a passel of hassles for you, including bounced checks and overdraft fees if funds are stolen from your debit or checking account, hacked e-mail, and disrupted access to your rifled bank account until things get sorted out. Luckily, you can turn the tables on hackers by messing up their plans to mess up your day. Use this handy guide to protect your money and reduce the annoyance of the rising pace of security breaches. So get replacements for any cards caught in a breach. That will make it tougher for crooks to steal from you. Guard your nonfinancial info In the JPMorgan Chase hacking last fall, the bank reported that no account numbers were stolen. But the information the hackers did getâ€”names, addresses, phone numbers, e-mail addresses, and the type of Chase business associated with each victimâ€”was a valuable consolation prize. All of it can be used to trick people into giving more information in a practice known as phishing. If a scammer finds out that you have a Chase Private Banking relationship, for example, he might send authentic-looking e-mail asking you to log on to your account and confirm your identity. So follow this blanket anti-phishing policy: Be suspicious of anyone initiating contact with you by e-mail, phone, regular mail, or in person to request private information. Also, never click on links in unsolicited e-mail or respond to pop-ups on your computer that request your username and password. Think the message is legitimate? Look up a customer-service phone number on your own and call. Compounding the problem is the fact that websites frequently let people use their e-mail address as their username. Create strong passwords by using at least eight characters; nine or 10 are better yet. Include at least one uppercase and one lowercase letter, a number, and a special character, such as. Consider using an online password management service, such as LastPass, that generates and stores encrypted passwords. Consumer Reports tested LastPass and found it to be a good option. Alternatively, you can develop your own formula for creating passwords that will be easy for you to remember but difficult for anyone else to figure out. Never have the old address forward messages to the new one or a hacker with access to the old address could learn the new one. Consider a security freeze A freeze essentially shut off access to your credit history by potential lenders. Such new-account fraud is relatively uncommon. But freezes are generally recommended if your Social Security number is stolen because hackers can use it to open new credit in your name. In fact, if your Social Security number was ever compromised in a breach, it can probably be purchased on the black market, making you vulnerable to new-account fraud forever. A freeze slams the door on new-account fraud. They can be temporarily lifted when you need to apply for credit yourself, for similar fees. Smart-phone banking also allows you to watch your account in real time wherever you go. Because daily monitoring can be tedious, automate some of the chore with account alerts that send e-mail or a text message when potentially fraudulent activities occur. Never pay for credit reports Get free credit reports so that you can monitor them for fraudulent new accounts and incorrect information. Start with three free ones per year from each of the big three credit bureaus from annualcreditreport. Opt for day fraud alerts, not the seven-year extended fraud alert. MasterCard claims that the new cards with an encrypted chip EMV cards have reduced counterfeiting by 60 to 80 percent. Virtual wallets , such as Apple Pay , Google Wallet, and Softcard, which use your smart phone to make payments, also provide better security than magnetic stripes, according to Pascual. But there are limits on where you can take advantage of enhanced protections. And EMV readers are in short supply today. If a breached retailer offers free credit monitoring, consider taking it. But beware that it could create a false sense of security because credit monitoring does nothing to stop fraud on your existing credit accounts. Such a deal could be a phishing attempt. By law, banks have 10 days to fix things if your bank account was breached, but most restore stolen bank-account funds almost immediately, according to Javelin. Follow security protocols Use antivirus, antispyware, and anti-phishing software and a firewall, not only on

your personal computer but also on your smart phone and other devices connected to the Internet , and keep them up to date. Create a data-security file with all of your credit reports, freeze requests, breach notices, and suspicious mail in one place. Stop credit bureaus from selling your name to lenders who send preapproved offers that crooks can steal from your mailbox by going to optoutprescreen. Choose from cars, safety, health, and more! Manage your newsletters here too.

Chapter 3 : The Consumer Fight Back Show

Auto Suggestions are available once you type at least 3 letters. Use up arrow (for mozilla firefox browser alt+up arrow) and down arrow (for mozilla firefox browser alt+down arrow) to review and enter to select.

There are primarily four scenarios in which you can complain: For example, a cooker that is supposed to cook in 30 minutes, but does not. Or a lawyer who does not attend hearings. Charging above the stipulated price. What relief can you seek? In case of a misleading advertisement, issuing a corrective one Where can you complain? You can complain at the district, state or national levels, depending on your claim value, i. If your claim value is Rs 20 lakh or lower, the complaint should be filed at the District Consumer Disputes Redressal Forum. Every district has this forum, and it is presided over by a District Judge or a person qualified to be so. Both district and state authorities have three members overall, one of whom is a woman. This commission is presided over by a Supreme Court Judge. It will have five members, one of whom is a woman. An order from the district level can be challenged at the state level, and then at the National Commission. Appeals should be filed within 30 days of getting the order. You should file the complaint at the redressal forum in the jurisdiction of which the opposite party lives, works for gain, does business or has a branch office, or where the cause of dispute wholly or partly arose. How does one file a complaint? You should file the complaint within two years of the incident. You can file the complaint on plain paper, including these details: You can register the complaint personally, through an authorised agent or by post. For complaints made to the district and state level forums, submit three copies of the complaint, plus as many copies as the number of opposing parties in your complaint. In the case of complaints to the national commission, it should be four copies plus one each for opposing parties. For complaints in a District Forum: For claim value upto Rs 1 lakh: Rs for others 2. For Rs lakhs: Rs For complaints with the State Commission 1. For claim value of Rs lakh: Fee of Rs 2. For Rs 50 lakh â€” 1 cr: Rs For complaints in the National Commission: To know more, refer to this consumer handbook. Similarly, banks have the Banking Ombudsman Scheme. Learn more about these in the consumer handbook Study the details printed on packets â€” ingredients, nutritional information, weight, manufacturing and expiry date etc Check terms and conditions of use, refund and replacement policies, warranty etc Verify that the goods are in good condition before buying â€” that they are sealed, and not tampered with About Navya P K 25 Articles Navya P K is a former senior staff journalist at Citizen Matters, and a freelance journalist based in Kerala.

Chapter 4 : Sorry, this content is not available in your region.

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The latest research shows that: With numbers like these, it makes total sense that smart brands and businesses are leveraging reviews to gain a competitive edge. Listening closely to customer feedback on online review sites; Responding actively to what customers are saying; Analyzing review data to improve the customer experience; And generating positive new reviews to engage audiences and build reputation. The latest TripAdvisor TripBarometer study identified reputation and review management as the 2nd most important investment priority for the surveyed local businesses. Some companies have attempted to exploit the review revolution by manufacturing a 5-star reputation for themselves – in ways that can be described as unscrupulous. But the problem of fraudulent reviews is still on the rise. Here are some notable examples: A chef in the UK was exposed as the author of a number of online reviews that bashed competing restaurants on TripAdvisor. Yelp sued a bankruptcy and foreclosure defense law firm for giving itself 5-star reviews on the site. As you can see in the examples above, reasons for posting fake reviews vary. But it undermines the trust that consumers place on user-generated reviews, while also hurting brands and businesses that play by the rules. Not-so-genuine reviews on TripAdvisor For many businesses, Yelp is an easy target and not least because of its massive popularity, but travel site TripAdvisor has also had its fair share of struggles in combating phony reviews. Hoteliers and hospitality businesses listed on TripAdvisor also complained of being blackmailed on the site, with customers threatening to leave one-star ratings and negative comments if their demand for a free meal, a service upgrade, or some other special privilege was not met. Twitter campaign aims to combat fake reviews on TripAdvisor This week, local businesses and consumers alike are teaming up to put an end to the problem of fake reviews on TripAdvisor. That way, Rayner said, TripAdvisor can more effectively weed out the fakes and restore the trust that consumers place on online review sites. I support noreceiptnoreview tripadvisor https: Consumers rely on this feedback to make decisions, and businesses use it to make performance improvements. If four friends go out to dinner there will be four different opinions, but only the one person with the receipt would be able to leave a review. If so, how did you deal with the problem? Share your thoughts in the comment section below. Discussion Doris March 3rd, Tim Sykes is full of fake good reviews about him, he is a scam artist. Deceitful manipulator pathological liar. We were recently advise by Amazon that they discover fake feedback reviews linked to someone doing fake Customer Reviews for our product. When we looked at the name and address of the individual doing this, it was the name and address listed for the managing member of a competitor. Now we have proof it was a direct competitor. What can we do to stop this?? In essence optimize my Google Listing. After a week of their efforts my google listing was moved to the wrong city and then eventually lost completely. Frustrated I repeatedly called and emailed this company called Our Local Advantage and questioned how a company with such a name could cause all my local business to not be able to find me! I asked for a refund in February of one month later and they then said too much time has gone by and I cannot get a refund for the annual service I paid in full for. I fired them immediately and wrote a very accurate YELP of my experience with dates and names. Within days later I started seeing fake reviews of my business by fake people that I have never heard of. YELP was on it and actually deleted their fake reviews. Then the same reviewer posted on Google. This last site cannot be corresponded with. They do not even review or verify the reviews posted. I then contacted Our Local Advantage and told them to contact their fake reviewer or I will seek legal action. After that a new YELP fake reviewer showed up with a different and obvious fake profile. The new profile supposedly lives 2 hours away but still wanted my service? Also fake reviewer on same day reviewed a coffee shop 1. YELP again deleted this reviewer. Unfortunately there are other sites out there that do not care if a reviewer is fake or not. Anyone have any suggestions? Anyone have any suggestion on how to fight future fake reviews? This whole thing is a waste of time and energy that should be put toward running my business and living my life.

Chapter 5 : How consumers can fight back against big wireless - CNET

While traders commonly fleece consumers in many ways, these consumers used the Consumer Protection Act, to fight back. The orders in their cases not just benefited them, but also held traders/companies accountable for unfair practices.

But what can they do to make their wireless provider give them the service they pay for? Wireless customers can no longer join together in a big class action lawsuit to force companies to change their business practices. But one lawyer says he has found a loophole in the law that could allow consumers to join forces and take action. And my service has regularly been throttled. But is there anything I can do to get my money back? And in a market where more than 90 percent of the population subscribes to wireless service, that means that millions of consumers no longer have access to a full range of legal options when their carrier breaks the law. But there may be a third option available to you. Of course, there are also a few caveats you need to be aware of before you sign on. Some subscribers have seen success with this approach. There may be a third option you want to consider. Ben Kinney, a Chicago-based lawyer, says he has found an alternative to company-sponsored arbitration and having individuals sue large companies in small claims court themselves. Last year, he launched a company called CrowdSuit, which will fight the legal battle for consumers. Once someone signs over their rights to file individual legal claims to CrowdSuit, the company aggregates the claims and takes the offending company to court. Assigning legal claims to others who will fight your legal battle for you is done all the time in the insurance industry. Kinney said he is taking that same concept and applying it to protect consumers. To get started, Kinney recommends going to the CrowdSuit website and assigning your claim to CrowdSuit. The company will need your name, email address, cell phone number, and mailing address. This information is needed in order for CrowdSuit to subpoena your phone records to prove its case. It says it will not share your information with third parties and will only use the personal information to obtain the information needed for the case. Before you get too excited and give away your claim, there are a few things you should know. Instead, the company allows you to choose from one of five charities, including Big Brothers and Big Sisters, Habitat For Humanity, and Greenpeace, to donate whatever award they win for you. And yet printing those checks and paying the postage necessary to send those checks costs money. Even after losing that case, the company continued to throttle or slow down customers using unlimited data plans until this year. It now only slows down unlimited data customers when the network is congested. The company says it will fight actions taken against it. But it is something to be aware of. And you might win. If CrowdSuit is successful with this campaign, Kinney said the company will apply the same legal tactics to bring cases against other companies, looking to shield themselves from class action lawsuits. Please send me an e-mail at maggie dot reardon at cbs dot com. And please put "Ask Maggie" in the subject header. You can also follow me on Facebook on my Ask Maggie page.

Chapter 6 : Fight Bac! | Partnership for Food Safety Education

Scott, Timothy is the author of 'Consumer Guide to Fighting Back', published under ISBN and ISBN

Chapter 7 : Identity Theft | Consumer Information

We've posted recently about how to fight back when a business screws you over, and we've posted a lot of executive contact info over the years. The Consumer's Guide To Fighting Back.

Chapter 8 : The Core Four Practices | Fight Bac!

*A Staff Report by the Federal Trade Commission's Division of Consumer and Business Education and Division of Marketing Practices; Security in Numbers * SSNs and ID Theft - December - Recommendations on Social Security Number Use in the Private Sector.*

Chapter 9 : How Utilities Are Fighting Back on Solar Power - Consumer Reports

Identity theft tops the list of complaints to the FTC by consumers nationwide. Identity theft tops the list of complaints to the FTC by consumers nationwide.