

# **To the end of junk mail and loyalty card fatigue!! Consumers Should 'Become Their Own Database' Says PAOGA**

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Personal Knowledge Banks Will Spell The End of Direct Marketing Fatigue, Unsolicited Junk Mail and 'Fat Wallet' Syndrome of Numerous Loyalty Cards

Weary consumers bombarded with unsolicited junk mail, direct marketing fatigue and wallets bursting at the seams with loyalty cards will soon be able to 'become their own database', thanks to the emergence of Personal Knowledge Banks, according to personal records management specialists, PAOGA Ltd.

Personal Knowledge Banks shift the ownership, management and control of individual data from internal company databases and CRM systems back to the individual. Personal Knowledge Banks provide one very private and highly secure site where individuals can keep all of their information, currently on innumerable databases, files, vaults and shoeboxes, which can be accessed, updated or deleted from anywhere at any time and communicated to anyone on a permissions only basis. Individuals are able to compile a complete record of all of their interactions across firms in each industry, as well as supplementing this data with their updated personal details, current preferences and plans for future purchases as they change over time.

"Eighty five percent of UK consumers have signed up to at least one loyalty card, and thirty four percent of us have more than one," said Graham Sadd, CEO of PAOGA Ltd. "That's because as individual consumers, we want the rewards on offer for our repeat purchases with the same company. However, as consumers we buy from multiple organisations and it's simply not practical to carry multiple cards. Personal Knowledge Banks would enable individuals to have just one card and one unique number, granting third party organisations limited access to their personal details based on their own preferences."

More worryingly, consumer buying behaviour is being analysed through loyalty cards and personal details are being sold to marketing organisations.

"Whilst purchasing tea and milk may appear innocuous on the surface, if you start buying more it may signal a rise in the numbers in your household. If you usually purchase cola and biscuits and then start buying mineral water and salads, it flags that you're probably on a diet and might be interested in fitness holidays, weight loss products or gym memberships. Likewise, if you suddenly start buying nappies, it's a safe assumption that you've had a baby. Not everyone is completely comfortable with the idea of 'Big Brother' in their wallets. Many regard this level of personal information to be private and don't want the bombardment of unsolicited marketing offers arriving on their doormats on in their email inboxes."

Personal Knowledge Banks enable individuals to literally control and manage their own personal database, creating a consumer-centric service under their direct control rather than an external company's control.

Suppliers will absolve themselves of their onerous legal obligations under the Data Protection Act and know that the information they access from a Personal Knowledge Bank is accurate and up-to-date. Furthermore, third parties can provide independent verification and certification of sensitive data which individuals cannot change. And some individuals would even be prepared to make certain data available for specific marketing or research purposes to companies they trusted and might even pay me for such qualified data.

PAOGA uses the ubiquity of the Internet to give individuals total control over their personal data. By giving access, control and responsibility of personal data back to the individual, PAOGA reduces and automates unnecessary bureaucracy, automatically compiling a complete record of all interactions with various organisations, as well as the ability for individuals to supplement this data with their own preferences and plans.

#### About PAOGA Ltd

Founded in 2002, PAOGA Ltd provides the global technology platform that enables Web Service Operators to deliver secure Personal Knowledge Banks for an individual's data. PAOGA's core asset is the PAOGA platform which is an IT architecture and infrastructure. The company licenses access to the platform to Web Services Operators who are building applications for specific horizontal and vertical markets marketed directly to end users. The company is currently working with a number of Web Services Operators in the areas of Property, Project Management and Recruitment. [www.paoga.com](http://www.paoga.com)

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