

## Welcome to IF Consulting's weekly e-mail newsletter

March 4, 2005

Our regular email tackles the topical issues that surround all marketing channels and their underlying strategies.

### New credit card gets customers pumping

GE Consumer Finance and ExxonMobil have recently launched the new ExxonMobil Consumer and Business Credit Cards. The new cards, to be issued to over seven million current ExxonMobil cardholders, will provide enhanced cardholder benefits that deliver improved credit card security and flexibility.

The offer will be heavily promoted at ExxonMobil's 14,000-plus retail locations with enhanced on-site advertising and through a variety of other marketing channels. "We just celebrated 11 years of association with ExxonMobil, and we're excited about relaunching the ExxonMobil Credit Card with all the new features and enhanced value that it will bring to cardholders," said Margaret Keane, president and CEO of GE Consumer Finance's retail consumer finance unit.

Based on credit card industry reports, ExxonMobil believes that their Credit Card program leads the petroleum industry in both total dollars charged and dollars charged per account.

<http://www.datamonitor.com/~adaf9a3115c3430b89a3cf238832aed5~/industries/news/article/?pid=9F47D56B-E754-48AD-90F0-FEC41FF6D349&type=NewsWire> (Due to the length of this URL you may need to cut and paste it into your browser's address bar)

### IF Comment

Of all the purchases most people make, gasoline probably rates as the highest for a grudge purchase. No one buys gas on impulse and everyone complains about the high prices.

Oil companies around the world use all sorts of motivators to get customers into their stations. There are oil company convenience stores, for example, that range from 250 square feet up to 5000 square feet with restaurants, ATM's, coffee machines and in store bakeries. Some Italian gas stations span both sides of Autostradas.

The problem is that all major oil companies have very deep pockets, so all can copy each other.

Consequently, the differentiator is not capital expenditure, but innovation. GE Consumer Finance and ExxonMobil have come up with an excellent innovation. Zero credit card fraud liability is an excellent benefit. Affinity cards have been proven worldwide. Promotion of card benefits ostensibly sells cards and the partnership will result in the selling of more fuel for ExxonMobil.

### Snippets

One of the many promises made with the dawning of the Internet was the revolution in education that e-learning was expected to bring. Promoted as a way to stretch resources on



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crowded campuses, e-learning was also meant to miraculously engage those students who might otherwise be unable or unwilling to attend conventional institutions. Reality has painted a rather different picture, with some of the early efforts by mainstream universities to offer in-depth online programs ending in failure. Other, less-ambitious endeavors, have also failed to generate broad appeal.

<http://www.ecommercetimes.com/story/40766.html>

An organization representing the McDonald's, 7-Elevens and UPS stores of the world have commissioned a study in an attempt to generate some respect for their role in the world of business. In the US alone, 760,000 franchises generate jobs for more than 18 million people or nearly 14 percent of the private sector. Richard Rennick, the incoming chairman of the International Franchise Association explains, "One of the reasons we wanted to do this was so we had a voice in the legislative circles and with the regulatory agencies."

<http://www.sun-sentinel.com/business/local/sfl-ybmarcia28feb28,0,4370463.column?coll=sfla-business-headlines>

It's an accepted fact that successful retailers need to reach their consumers early, however it has taken online merchants a long time to work out how to tap into the teenage market. Accepting that young people operate online in a totally different manner to adults, some companies are now approaching teenagers in a way that reflects the shifting and sometimes confusing signals of this group.

<http://www.iht.com/articles/2005/03/01/business/ecom.html>

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To unsubscribe, please reply with "unsubscribe" AND a copy of the email address to be removed.

IF Consulting is a leading international marketing channel strategy consulting firm with over 30 years experience in a vast number of industry sectors. See our website for further information.

<http://www.i-f.com>