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The Hidden Variable:

Why Marketing Testing Fails and How Imagination Bridges the Gap

by John Miglautsch

For decades, the marketing industry has been obsessed with data — specifically, the promise that if we collect enough of it, we can predict the future. We build sophisticated models, run hundreds of tests, and rely on machine learning to tell us who will buy next. Yet, there is a fundamental, epidemic-level problem with this approach. We are operating as if data were a crystal ball, when in reality it is merely a mirror reflecting the past.

The missing variable in this equation — the one we ignore as if it were the air we breathe — is time.

The Einstein Connection: Imagination Over Knowledge

Albert Einstein famously remarked that "imagination is more important than knowledge." For years, this felt like an abstract platitude to many in the business world. However, when you analyze the history of scientific breakthroughs, it becomes a practical necessity.

Consider **Nicolaus Copernicus**. Seventy years before Galileo, Copernicus proposed a heliocentric solar system. New revolutionary telescope data did not drive his breakthrough; an imaginative shift in perspective drove it.

He performed a "thought experiment" by asking, "*What if the Sun were the center?*"



Nicolaus Copernicus, 1473 - 1543
"The Father of Scientific Research"

Image courtesy of malevus.com.

Read his biography here: <https://malevus.com/nicolaus-copernicus/>

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Copernicus realized that if the Sun were at the center, the universe would

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"The Hidden Variable: Imagination"



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become vastly more logical.

By simply shifting his viewpoint from Earth to the Sun, the chaotic, complex movements of the planets suddenly simplified into elegant, orderly, slightly elliptical orbits.

This revealed that retrograde motion (a phenomenon that required complex mathematical gymnastics in the Earth-centered model) was actually a simple optical illusion caused by the Earth lapping the other planets. He didn't have the immediate mathematical proof — that took 200 years of work by figures like Laplace — but he had the vision to see that a cleaner, more coherent system was more likely to be true than a chaotic, patched-together one.

In marketing, we often forget the power of the thought experiment. We get lost in the "knowledge" — the past transactions, the recency scores, the conversion rates.

But models don't "see around corners," as cartoonist **Scott Adams** might say. Only human imagination can do that. When you approach a testing problem, you cannot simply look at what happened yesterday and assume it will happen tomorrow. You must imagine the context of tomorrow, which will inevitably be different from the context of yesterday.

The Scientific Method & Imagination

Normally, humans predict the future by identifying causal connections that reveal how objects and forces move through time. The Scientific Method: Observation, Hypothesis, Experiment, Explanation & Theory is the industry's well-documented process for isolating and quantifying those effects.

Too often, I have seen marketers focus all their attention on the Experiment step, running endless A/B tests across multiple dimensions without thinking enough about the WHYs behind the testing and its results.

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The Trap of Historical Data

The greatest fallacy in modern marketing is conflating "predictive modeling" with "accurate forecasting." All data is historic. By definition, every data point in your CRM, every transaction in your database, is something that has already happened.

When we build models based on this data, we are essentially building a sophisticated parsing system for the past. If you assume that tomorrow will be exactly like yesterday, you are doomed to error — especially if you act on your own data.

The following case studies illustrate some of the issues with TIME & TESTING and show the need for greater imagination in test design.

Learning from the Field: Case Studies in Context

True expertise in testing comes from understanding the context that surrounds the data. Over decades of consulting, I have seen these patterns repeat across industries.

The "Changing the Game" Phenomenon

BNI Furniture had discovered an incredible metric: two-time buyers had ten times the lifetime value of one-time buyers. The conclusion was intuitive: "We should do everything in our power to incentivize that second order." They began offering 10% coupons to encourage that second purchase.

But they failed to take into account what generated that data. *Had they been mailing coupons before?* No.

Once they introduced the coupon, they changed the game. Customers began waiting for the coupon before buying. The data that looked like a path to long-term value was effectively corrupted by the very intervention meant to exploit it.

This is the central tension of testing: you measure something, you create a strategy, and that strategy fundamentally alters the landscape.

When I shared this example, someone agreed, "Yes, and the new buyers had much lower downstream buying than projected."

The Hudson's Bay Company and the Vacation Model

For the Hudson's Bay Company, we built a model to predict "vacation buyers." We were thrilled to find that customers with high credit limits also booked vacations. We thought we had found the causal link. We were wrong.

We had reversed the causation: people who wanted to buy a vacation called to ask to raise their credit limits to make the purchase. By looking only at the correlation, we confused cause with effect.

(Presumably, some Hudson's Bay customers asked to have their credit limit increased and were denied an increase. Consequently, they did not make the vacation purchase, which reinforced our hypothesis.)

Cabela's and the Seasonality Trap

At Cabela's, we faced a major modeling issue. We were pulling names in December for an

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early spring fishing mailing. Our models showed that recency — the most important variable in standard RFM customer segmentation — didn't come up.

Why? A Ph.D. Stats friend said our model must be broken.

However, it was imagination that revealed that the recent buyers in December were hunters, not fishermen. By failing to account for the seasonal context of the database, the company had been mailing hunting catalogs to fishermen and fishing catalogs to hunters.

Their number one customer complaint ("*Why do you send me all these hunting catalogs?*") (or fishing, depending on what the customer was not interested in) was a direct result of ignoring the time-based context of their own data.

The Blood Center: The Skew of Generation

In my work for a blood center in Kansas City, I encountered a classic bias.

They had profiled their financial donors and discovered they were all "wealthy suburban women." They wanted to know how to find different markets. I asked a simple question:

"What have you done to generate these donors?"

It turned out they were exclusively placing ads in glossy suburban real estate magazines. They hadn't profiled their customers; they had profiled their past advertising.

**The Mechanics of Rigor:
Hold-Out Groups and
Head-to-Head Tests**

If imagination is the "why," experimental design is the "how." You cannot achieve valid results without rigorous control.

The most powerful tool in your arsenal is the "hold-out group." In any marketing test, whether digital or print, you must reserve a percentage of your audience that is not exposed to the campaign. Without this, you have no way of knowing if the customer would have purchased anyway.

This is especially vital in our current landscape, where digital attribution is messy (an understatement, for sure).

When a customer sees a mail piece, then goes to Google, searches for your brand, and buys,

Continues on the right

MEMBERS-ONLY LIVE DIRECT MAIL INSIDERS' CALLS ON ZOOM

(All 90-minute calls start at NOON Eastern/11 AM Central/9 AM Pacific)

ALL Members

October 13th

November 10th

December 8th

FULL Members

October 27th

November 24th

December 22nd

These calls will be recorded and posted on the Private Members' Site for future reference.

Google gets the credit. The connection can get even more confused if the mailer triggers an AI prompt for that sort of item, potentially bypassing even Google. If you don't use hold-out groups to measure the "lift" of the mail channel against a control, digital channels will always win due to misattribution.

Furthermore, we must return to "head-to-head" testing.

Just as professional golfers compete on the same course on the same day to determine the best player, we must test variables against one another in real-time. If you test a variable in the spring, and then test another in the summer, you aren't testing the variables; you are testing the seasons.

The Future: Integrating Imagination

We are currently seeing a decline in experimental rigor.

Agencies and internal teams are often incentivized to show immediate lift on simple return on ad spend (ROAS) rather than dealing with full costs, profitability, long-term value... much less understanding underlying causes.

AI models are becoming more popular, but they have a distinct limitation, since they are engines of history. They can process data at scale, but they cannot interpret the "why" behind the results. They will give you a list of things to consider, but AI cannot "see around the corners" without imagination.

The future of marketing requires a synthesis:

1. Acknowledge the Context: Every data

point is historical and context-dependent.

2. Apply Imagination: Ask "*Why?*" constantly. Use thought experiments to stress-test your assumptions.
3. Maintain Rigor: Demand hold-out and control groups. Avoid circular logic.
4. Understand the Lifecycle: Recognize that your customers, the economy, and your competitors are constantly in flux.

The goal of testing isn't just to "crank out models" or "get lift."

The goal is to understand the nature of your business deeply enough to navigate an uncertain future. When you stop looking at data as a simple map and start looking at it as a set of clues for an ongoing mystery, that is when you will begin to see real growth.

We don't need more data. We need better questions. We need to be the "problem children" of the classroom who refuse to stop asking:

"But what if?"

Over more than 40 years, I've documented 36 valuation growth explosions across a wide range of industries.

Are your marketing and IT people generating the highest return on their budgets?

Contact me for information on my special 2-day on-site strategic marketing audit:

Email: john@migmar.com
Phone: 262-369-3900

Mailing of the Month: **BHG Financial** Fort Lauderdale, FL

About BHG Financial

Launched in 2001, BHG Financial offers tailored financial solutions, including personal loans for debt consolidation, home improvement loans, credit card refinancing loans, and business loans. The company targets successful professionals and business owners with strong credit scores; the minimum credit score is 640, while 750+ will improve approval rates and may mean lower interest rates. The company has originated \$23 billion in high-value loans (generally \$20,000+) without requiring personal collateral from its borrowers.

Privately held, the company is owned by individuals, including co-founder Albert Crawford, CEO and Chairman. Pinnacle Bank, which underwrites many loans from BHG, owns a 49% interest in the company.

About this Campaign

This customer-acquisition campaign has been promoted in three different formats and makes essentially the same offer.

Comments on this Campaign



The image on the left shows the outer envelopes of five different promotions, mailed by the same business, at different times to the same person, and all pitching the same loan product.

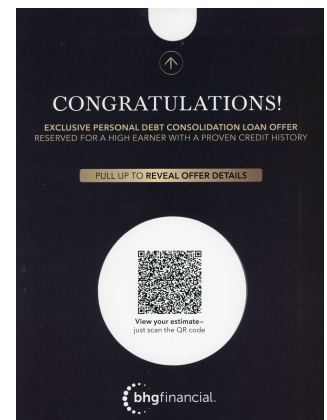
There are two 9" x 12" and two 6" x 11" envelopes and one 4 1/8" x 9 1/2" envelope.

These five campaigns use three different formats to make their pitch.

Inside both 9" x 12" envelopes are 8 1/2" x 11" window sliders.

Because these messages do not contain any personalized information, these are relatively inexpensive to produce. The prominent QR code goes to a generic webform.

When recipients move the slider up, they see copy that reinforces the offer and a "PRE-APPROVED" message (subject to credit approval,



CONSOLIDATE DEBT. INCREASE YOUR SPENDING POWER.

With our signature extended term financing,* you can reduce the monthly cost of your debt, simplify your finances into one low monthly payment, and free up funds in your budget for additional purchases.



which really means NOT NECESSARILY PRE-APPROVED) and a website address that goes to the same form as the QR code. (The website address is probably one of the campaign's tracking codes. The URL on the second version is different.)

The back of the slider, not shown due to space limitations, shows an example of potential savings, compared to "high-interest credit cards," testimonials, and the "PRESCREEN & OPT-OUT NOTICE." The latter explains that the mailing list was based on credit scores and how recipients may opt-out of such promotional mailings, which is a legal requirement for all mailings that rent outside lists based on credit scores (and, likely, other factors as well).

Congratulations, Dr. Rutz!

We're now offering fixed APRs as low as **6.49%**—an exclusive opportunity for physicians.

Your excellent FICO and high income make you a strong candidate for funding from BHG Financial.

By consolidating your high-interest credit cards into a single loan solution, you could significantly save in interest over time, lower your monthly payments, and benefit from:

- Simplified budgeting, with one easy-to-remember monthly payment
- More disposable income for things that matter most
- Greater satisfaction with your approach to debt management

Experience the affordability of debt consolidation with a low-rate BHG loan up to \$250,000.* Get your personalized quote today with no cost or commitment.

Sincerely,
Zachary Pines

Maximize long-term savings with BHG

Many high earners have already discovered the value of BHG's personal loans. It's a lower-rate option vs. high-interest credit cards, so you could save thousands in interest over time.

Unlock your best rate yet
Low fixed rates starting at

~~7.73% APR*~~
6.49% APR*1

Get your estimate in seconds with no impact on your credit score⁴

*6.49% APR is the lowest APR as of 5/15/2020, while 7.73% APR was previously the lowest APR.

"We wanted to consolidate our consumer debt to save money. BHG Financial was amazing to work with and so quick. We are now on the road to becoming debt free!" — Amanda K. ★★★★★

Founded on a better way to borrow

BHG offers a streamlined application process and our U.S.-based loan specialists are available around your schedule to tailor a financial solution to your needs.

- ✓ No excessive paperwork
- ✓ No lengthy wait for funds to arrive
- ✓ No personal collateral required

PERSONAL LOANS UP TO **\$250,000*** | APPROVAL DECISION IN AS LITTLE AS **24 HOURS*** | FLEXIBLE TERMS UP TO **10 YEARS***²

Scan the QR code to check your estimate in seconds³

Visit: vtfshw.bhgfin.com
Call: 866.413.4669
Invitation Code: 2045462995



Not all solutions, loan amounts, rates or terms are available in all states. Advertised rates are subject to change without notice. *Terms subject to credit approval upon completion of an application. Loan sizes, interest rates, and loan terms vary based on the applicant's credit profile. †Personal Loan Restriction Example: A \$40,000 personal loan with a 9.9% interest rate and a 60-month term.

The mid-size envelopes contain a six-panel personalized brochure. Here is the inside spread:

Like the previous version, both the QR code and the URL go to a generic webform.

There are four differences between these campaigns:

(1) The "best rate" is

different, either 8.72% or 6.49%.

(2) The URLs are different (as expected).

(3) One version contained the above-mentioned PRESCREEN & OPT-OUT NOTICE, while the second does not. This implies that the latter was sent only to people on the company's internal list where this notice is not required.

(4) One envelope uses a standard flap closure, while the other uses a pull-tab.



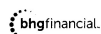
CONGRATULATIONS!

You have been selected for an exclusive loan offer reserved for high earners with a proven credit history.

PULL UP TO REVEAL OFFER DETAILS



View your qualification—just scan the QR code



The promotion in the smallest envelope combines both a slider and a brochure.

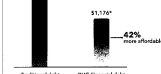
The slider inside reveals a personalized 6-panel brochure. Not surprisingly, the QR code goes to the webform, as does the URL.

While compact, this version is absolutely packed with information, including a "savings" graph (on the right) that compares the cost of their loan with a "traditional debt consolidation loan." This is a more accurate comparison than "high-interest credit card" cost cited in the oversized envelope promotions.

Simplify your debt, simplify your life

Take advantage of extended repayment terms up to 10 years.¹

Monthly payment comparison
\$75,000 balance | 14.25% APR



*Identical rates are subject to change without notice. †Based on a \$75,000 balance and 14.25% APR. Example assumes a \$75,000 balance and 14.25% APR. ‡BHG Financial payment based on BHG's recovery model. APR is a fixed rate with a 1.25% floor. ††BHG Financial's APR is a fixed rate with a 1.25% floor. †††BHG Financial's APR is a fixed rate with a 1.25% floor. ††††BHG Financial's APR is a fixed rate with a 1.25% floor.

BHG was so helpful and accommodating for my needs. I suggest them to anyone who is looking to consolidate and pay off credit card debt. Truly professional!

Amber D.

Campaigns courtesy of Dr. Ginger Rutz.

Beyond The Mailbox

Marketing 7.0 And The Customer's New Filter.

by David Baer

Two years ago, when I wrote about Philip Kotler's Marketing 6.0 in these pages, the big idea he was exploring was the "phygital" customer.

The idea was that a person might receive a piece of mail, scan a QR code, visit a website, place an order, and pick it up at a store.

It didn't really matter to them which part of that process was physical and which part was digital. Their only expectation was that everything would happen as expected each step of the way.

That advice still holds. Websites should still recognize offers sent via postcard. Salespeople should know what email promos are promising. And service after a sale should feel like it came from the same company that made the promise. In other words, there's consistency throughout.

But a lot's happened in the two years since that book came out.

AI has made it much easier to produce and personalize content, and test different versions. In *Marketing 7.0: A Guide for Thinking Marketers in the Age of AI*, Kotler, Hermawan Kartajaya, and Iwan Setiawan turn their attention to what all of that extra marketing is doing to the person on the other end.

Your marketing and sales channels can work together perfectly and still produce something the customer ignores, doesn't trust, or forgets within about five minutes.

Nostalgia, Without The Warm Fuzzy Feeling

The book opens with what the authors call mind-centric marketing, using Coca-Cola's 2024 holiday campaign as an example.

Coca-Cola brought back the red trucks from their 1995 "Holidays Are Coming" commercial. They combined human storytellers with AI to create the new version, complete with snowy roads, the glowing trucks, and even the same familiar music.

A lot of viewers hated it.

The word that kept showing up in the criticism was "soulless." There was plenty of criticism of how everything looked, but even people who couldn't explain exactly what bothered them seemed to notice that the old feeling wasn't there.

This is the kind of problem typical marketing data doesn't tend to show. The company's analytics probably suggested the views and engagement were high. But in reality, what Coca-Cola had done was stir up a lot of buzz about how badly this AI tribute ad had failed.

I love AI... and can see why the temptation to use it is hard to resist. AI can study previous campaigns, assemble familiar patterns, and produce more versions to deploy and test before lunch than a creative team used to produce in an entire week.

But the trouble starts when the AI supplies the idea, picks the words and phrases for the script

Continues on the right

or copy, and makes all the judgment calls. Other companies are using the same AI models, trained on many of the same examples, to make their own campaigns. So after a while, even a well-produced ad can look like the ad directly next to it.

More Opportunities To Ignore You

Kotler and his coauthors call today's customers "augmented humans." While that might sound sci-fi, the idea is that people now use digital tools to help them think, compare, choose, and buy.

We use search engines (and, increasingly, AI chatbots) to sort through the options for what to buy. We read reviews and social media to get a sense of how others think about products and services. And now an AI assistant can compare two products or explain a service before we ever visit a store or interact with a business.

The book describes three conditions: filtering, fragmentation, and frugality.

Filtering is easy to recognize. People have learned to dismiss anything that looks like an ad. They scroll past familiar social post layouts, skip sponsored results, delete or ignore emails, and sort their mail over the recycling bin before ever reading a word.

Fragmentation means two buyers looking for the same service may get their information from totally different sources. In other words, we're not all watching the same 3 TV networks every night anymore. Now, one buyer puts their trust in an industry newsletter and some respected peers. While another starts with an AI comparison, watches several YouTube reviews, and checks a Reddit discussion. To both of them, the same claim can feel credible in one of those places and artificial in another.

Frugality is more interesting because it doesn't

always mean buying the cheapest option.

The book describes reprioritizing away from ordinary expenses and more toward things that feel personally rewarding. For a business buyer, being choosy often means they want a stronger reason to say yes, one good enough to justify the cost, the disruption, the hassle of switching providers, and the chance they pick wrong.

Simply buying another batch of ad impressions won't fix any of those problems. Once customers have classified the message as familiar advertising, paying to show it again just gives them another chance to ignore it.

What Has To Happen Inside The Customer's Mind

Don't get too hung up on the three F's I just described. For practical purposes, the model comes down to three questions:

1. Will the customer notice this?

The message has to interrupt the routine without making customers work to understand it. A strange headline might stop the eye, but if the reader has to work hard to figure out what you sell, you've wasted their attention on the wrong action (because they usually won't invest time in deciphering your cleverness).

2. Does the customer trust who is saying it?

Real photographs, useful reviews, named people, and language that reflects the customer's actual problem give the buyer something to judge. A page full of generic claims may look polished, but typically lacks the necessary detail to persuade people.

3. Is the offer worth what the customer has to give up?

Price is part of that calculation. So are the time required to switch, the work of getting started, and the uncertainty about what happens after

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the sale. The cheaper option can lose when it asks customers to take on more work or more risk.

Those questions have to carry through the story, the value proposition, the sales conversation, and the customer experience.

About a decade ago, I worked with an auto shop on a campaign targeting owners of ten-year-old cars (in their case, Subarus).

We focused on something owners were likely feeling: the car runs fine, but it's the age where components start to fail, and buying a new car feels expensive. (And this is more factually true today than it was back then.)

So we offered a very specific value proposition: a flat-rate 27-point inspection, a written estimate that prioritizes what's urgent versus what can wait, and no upsell on work unless the car absolutely needed it.

If the car owner booked the appointment, the front desk needed to know the offer details without having the customer re-explain them. Their job was to reinforce confidence in their customer's decision to bring their car in.

And then the shop needed to prove their expertise.

First, they needed actually to run the 27 points, provide the written estimate with separate "fix now" and "watch this" sections, and make it obvious they were not padding the bill with an air filter.

The postcard promised a no-pressure inspection, so the shop was never going to hand customers a \$1,400 surprise and a hard sell. That would have undermined the entire promotion.

Direct mail has one significant advantage worth pointing out.

A postcard sitting on the kitchen counter (or on the refrigerator door) can get repeated exposure in a way a Facebook ad can't, simply because it's in a physical space alongside the person (and doesn't require them to be looking at a screen to see it). But a postcard doesn't get read just because it's there. It still has to name a problem the customer recognizes, back it up with something they can trust (a real price and a real guarantee), and give them a good reason to act before their car leaves them stranded somewhere.

Try The New Filter On A Campaign

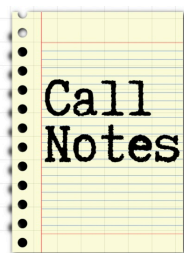
Take a postcard, email, ad, proposal, or landing page you're using now and ask:

- 1. What would make the right customer notice this before lumping it in with everyone else's ads?*
- 2. Which detail gives that customer a reason to believe your claim?*
- 3. What does the customer have to give up besides money?*
- 4. If the customer buys, what will they still remember six months later?*

You may find a copy problem. You may also find that the marketing is making a promise your sales process or customer experience doesn't carry through.

I ended my Marketing 6.0 article by asking what you could do to make your customer experience work better across channels.

I still like that question, but I'd add one more now: *Once those channels work together, what are you giving the customer that's worth remembering?*



Does USPS deliver its "every door direct mail" pieces to gated communities?

This question came up, in a moment of levity, during an otherwise serious discussion about testing "every door direct mail" (EDDM).

(The answer is yes: the USPS is obligated to deliver EDDM pieces to every address on a specific postal route.)

EDDM is unaddressed commercial mail that is used primarily by local businesses to promote their goods and services. Think real estate agents, restaurants, home renovation firms, and dental offices.

So, why is ***Direct Mail Insiders*** discussing EDDM? Aren't we the champions of addressed and personalized mail?

Yes, we are. But sometimes an EDDM test is warranted.

Take one member who uses an invitation-style direct mail campaign to fill his estate planning seminars. Each mail piece costs a buck.

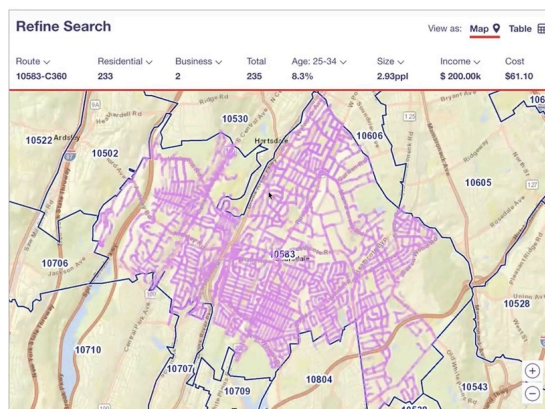
At scale, EDDM would be much cheaper, although it is critical to test this option first. Here's how:

1. In conjunction with the promotion of an upcoming event, add a small EDDM test. So, for an addressed mailing of 10,000, test about 500 pieces using EDDM. (The actual quantity is determined by the postal

route(s) chosen.)

2. Describe the ideal neighborhood for the promotion of your event. (Gated communities, anyone?)

3. Go to **eddm.usps.com** and enter the ZIP code for this neighborhood.



Hover over the purple lines to see the demographic profile of the postal routes. Use this data to determine the best postal route(s) for the EDDM test.

4. Mirror the creative from your current campaign to the EDDM test.

5. Modify the list for your addressed mailing by eliminating all addresses covered by the EDDM test (Households receive addressed mail or the EDDM piece, but not both.)

6. Print the appropriate number of pieces for each version of the promotion and mail them. Build in a mechanism to attribute responses correctly, for example, different QR codes.

7. Post-campaign, evaluate the response from each method of distribution. If the EDDM test results are positive, retest in the promotion for a future event.



WHEN TO IGNORE PRODUCTIVITY HACKS AND TRUST YOUR INSTINCTS.

Productivity hacks are everywhere, with promises to save time, streamline tasks, and boost output.

But not every "hack" fits every situation or person. Sometimes, the best move is to set them aside and trust your instincts.

Here's when (and why) you might want to skip the shortcuts.

When the Hack Doesn't Align with Your Workflow

Many productivity tips assume a one-size-fits-all approach. If a technique disrupts your natural way of working, it can cause more harm than good.

For instance, rigid time-blocking might work for someone with a predictable schedule but be a nightmare for someone who needs flexibility. Trust your instinct to know what fits your rhythm.

When It Distracts from the Bigger Picture

It's easy to get caught up in optimizing small tasks, such as finding the "perfect" app to organize your to-do list.

But if the search for efficiency distracts you from actual priorities, it's time to stop. Your instincts can help you focus on what truly matters, even if it doesn't involve the latest trend.

When Overthinking Becomes Counterproductive

Productivity hacks often encourage meticulous planning, but over-planning can lead to decision paralysis. If you're stuck debating whether to use one method or another, step back and let your gut guide you.

Sometimes, starting a project without the "hack" is better than waiting for the perfect approach.

When Experience Trumps Systems

If you've honed your craft over years, you likely have a natural sense of what works for you.

Systems and shortcuts can help, but they shouldn't replace the instincts you develop through experience. Trust yourself to recognize when you know better than the advice on offer.

When the Hack Feels Forced

Productivity hacks are meant to make things easier, not harder.

If a method feels unnatural or drains your energy, it's okay to abandon it. Productivity is personal, and forcing yourself into someone else's framework can backfire. Listen to what feels right for you.

Final Thought

Productivity hacks can be helpful tools, but they're just that: tools. They are not rules, and they don't replace your intuition.

Trusting your instincts doesn't mean ignoring good advice; it means knowing when to apply it and when to move forward with confidence in your own approach.