

Making Sense of B2B Purchase Intent Data and Putting It to Use

A CRM consultant's perspective

By Patricia Anton



Anton Consulting, Inc.
the human side of data

Customer Experience Management ■ Organizational Alignment ■ Business Intelligence & Measurement ■ Data Management & Quality

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In twenty years since founding Anton Consulting, we've found that our most successful clients bring together data, human processes, and technology in strategically meaningful ways that their competitors cannot. This means that no matter how entrenched a company may be in ways of doing business, there is a willingness to elevate how employees engage with customers and a commitment to meet customers and prospects on a higher playing field of understanding and trust. For successful companies, it is this ongoing attention to the delivered human experience – carried through all their decisions about how to use data, inform work processes, and deploy technology – that sets them apart from their competitors.



As technology pushes greater scale, volume, and automation, companies face continuous challenges in how to separate the promise of a particular solution from what competitive advantage actually requires.

For example, years ago, the original organizational philosophy and practices of “customer relationship management” became blurred and were supplanted by “CRM,” a type of software. Now, any time one speaks of CRM, they’re referring to a system rather than an organizational practice. Unfortunately, despite what CRM vendors may want you to think, simply adopting a CRM system cannot guarantee better customer relationships. It’s only the combination of the richness of data the Sales teams must be willing to put into the system, how it is augmented with other data sources to make it even more useful, and how it’s used by employees in other functions, that will make it into a significant source of competitive advantage. While software certainly can “enable” operations on its own, in case after case, it’s the data and the processes around it that are required to truly bring it to life.

Right now, in the area of marketing and sales data now commonly called “intent,” a similar confusion of category and software naming versus organizational practices seems to be taking shape. As a firm steeped in data, Anton Consulting spends a good deal of its time helping Marketing and Sales get the most out of the information assets available to them. As of late,

there’s substantial buzz among our clients about behavioral data in general and “intent,” so we felt it made sense to put some of our thoughts about the category down on paper. We’ve found that there’s substantial confusion in the marketplace, in part due to an overly broad definition of “intent.” The now common use of the term tends to disregard important differences such as the source of the data and the characteristics of the signals it records. Thus, potential customers are being put in the difficult position of having to differentiate between a wide variety of data products and services that appear to promise similar outcomes despite real differences in their potential utility.

Given this situation, this paper aims to help companies more clearly understand what purchase intent data is, how it can inform higher-yield

customer interactions, and how it can become a source of competitive advantage. To accomplish this, we'll focus on creating greater clarity and understanding of:

- A clear working definition of B2B “purchase intent data.”
- The origins of and sources used to procure purchase intent data.
- Differences between Weak vs. Strong purchase intent signals.
- A landscape of B2B “intent data” providers.
- Organizational considerations for successful adoption of purchase intent data

Purchase intent data records behaviors and identifies signals that directly indicate an intention to make a purchase.

Our Working Definition of Purchase Intent Data

Purchase intent data is primarily intended for use by marketing and sales teams to guide their companies' interactions with customers and prospects who have signaled an interest in buying what they have to offer.

The abbreviated term “intent” is now widely in use, but its convenience may be obscuring important information that buyers need to inform their data purchasing decisions. By clearly defining what we mean by purchase intent data, we hope to

establish a baseline that buyers can use to better determine what to expect from any given supplier. There are five key criteria that can be used to separate real purchase intent data from other data types and make it actionable in go-to-market processes.

1. Observed Behaviors.

For purchase intent data to be considered real, it must be possible to confirm that a claimed behavior actually occurred. While this may seem very basic, given the supply chain involved, many suppliers are not able to confirm the behaviors they claim by actually having observed them. Additionally, this makes real purchase intent data completely different from so-called “predictive data,” which uses a statistical model to examine

past behaviors and posit a likelihood that a possible future action will occur. Observed behavior is real, documented, and not based on calculated probabilities. The extent to which a behavior can be effectively observed depends on the source which will be discussed at greater length in the following section.

2. System That Records the Behavior Is Directly Owned or from a Trusted Second Party.

The observed behavior is recorded in a direct manner within a company's own system about its own customers and prospects, or through the owned and operated system of a trusted second party. This trusted second party will typically have its own established relationship (oftentimes branded) with the individuals whose behaviors generate the data because they are returning frequently to access useful, reliable content and services.



3. Content That Spurred the Action or Behavior Is Known.

If the material that caused a given behavior is not well-known, it's necessarily difficult to determine whether or not the behavior is indicative of purchase intentions. Thus, in order to create or claim genuine purchase intent signals, it is necessary to know exactly what action was taken or what content was actually viewed. If the content has little to do with buying, its consumption has little use in determining purchase intent.

4. Meaningful Exchange of Content Creates Purchase Intent Signals.

Genuine purchase intent data is created through a substantive and meaningful exchange of purchase-related content with an individual who is tracked and recorded over time. A single interaction can rarely be considered meaningful. Furthermore, since buying groups are involved in most complex B2B purchase cycles, additional validation that a purchase is actually in progress should be ascertainable through related observable patterns exhibited by multiple individuals within a given account.

5. Identity of the Individual Seeking Information Is Known via Opt-in or Log-in.

Almost no matter what the content consumption patterns are, if the individuals exhibiting them cannot be known, their validity as purchase intent data must remain in question. Simply put, it's specific people who shepherd specific purchases

through each company's decision-making process. In addition to information about the company involved, genuine purchase intent data uses explicit opt-ins or log-in credentials to identify the individual (their role, function and more) who is seeking information. These known individuals may well be asked to confirm or validate their level of buying interest on a topic as part of the process.

In making your own decisions around data sources and suppliers (especially when a category has become part of the vernacular of an industry as "intent" has), Anton Consulting recommends you put in place a set of differentiating criteria like those above. In the case of purchase intent data, doing this will help ensure that your team will avoid acquiring data that misleads its intended users about what the signals involved are actually able to explain about your targeted audiences. By beginning from a standardized definition, you can help ensure that any colleagues involved in the decision are starting their evaluation from the same baseline. Then, by employing further differentiating criteria, you can better navigate tradeoffs between what matters most to the outcomes your team seeks versus attributes that are less important (or even counterproductive) for reaching your end goals.

Sources of Purchase Intent Data

Beyond understanding a set of baseline criteria for determining how genuine a stream of purchase intent data is, exactly how that stream has been sourced can help you better understand whether

or not your teams will find it useful in their own processes and if your customers and prospects will be receptive to the actions your teams may take.

There are three common sources of behavioral data used to support marketing and sales activity:

First-party Data Sources refer to any data that is based on observed behaviors in a company's own systems.

Examples of this include when a customer or prospect visits your company website and downloads a white paper, or when a salesperson records a phone call with a prospect in the company's CRM system.

Not only is the observed action recorded in the company's system, but the content that spurred the action can also be known. In our example, the "known content" is the specific white paper that was downloaded by the visitor or the phone call conversation that was completed by the sales rep.

In some cases, first-party behaviors are attributable to an identified individual, but many times this is not possible. If log-ins or registrations are involved, the individual can be known (assuming that the information is validated).

Second-party Data Sources refer to any data based on observed behaviors that are captured in a second company's system. Most of the time, your company will have a trusted relationship with this second company, and they will have one with the people from whom they are collecting behavioral data. The data is collected by the second-party organization and shared with users like your company usually for a fee. (In other cases, such as governmental organizations and not-for-profits, when there is a shared common cause it may be shared at no charge.) In such relationships, there are often acknowledged partnerships with mutual interests shared by the parties involved. It's a trusted (oftentimes branded) connection that commonly involves ongoing exchanges of material.

One excellent example of this that's both B2B and B2B2C is Zillow, the real estate marketplace. There, users log-in to observe the markets that interest them. From its website, Zillow identifies people via their log-in and opt-in permissions. They observe their website behavior over multiple visits and know the exact houses they looked at. They then ask if the person is interested in buying or selling and how soon they expect to do so. For a fee, Zillow offers this curated information to real estate agents, who, in turn, reach out to those individuals regarding the behaviors they've exhibited.

FIRST-PARTY DATA

- Is recorded in a company's own systems.
- Directly observes the action taken.
- May or may not be able to identify the individual or entity who took the action through an opt-in or log-in.
- Knows the content or source that spurred the action.
- Creates its genuine purchase intent signals through a meaningful exchange of purchase-supporting content with the customer or prospect.

In addition to taking the proper steps to identify visitors and know what they've looked at, this second-party model works well because Zillow: 1) is trusted by its customers to publish reasonably accurate home values; 2) knows how to cultivate a meaningful exchange of content that keeps their customers coming back over time; and 3) analyzes the intentions of their website visitors such that when the real estate agent does reach out, they are informed, add value, and are treated with receptivity by Zillow's consumer customers.

When cultivated correctly, second-party data sources can benefit all parties involved by bringing transparency, permission, and higher-quality insights to the buying process.

SECOND-PARTY DATA

- Is recorded in a second company's systems.
- Comes from a trusted relationship that the second entity has with its customers where observed actions and behaviors can be confirmed and validated.
- Knows the content or source that spurred the relevant action.
- Creates its own purchase intent signals through a meaningful exchange of content.
- Identifies the individual and the entity they work for through an opt-in or log-in.

Third-party Data Sources obtain their data for their customer companies from multiple other sources. In many intent data-related cases, the third-party data provider pays publishers (second-party providers to them) to allow it to collect and

aggregate information about their users or visitors in a secondhand and anonymous way (the third-party firm doesn't know the publisher's users, and the publisher's users don't know the third-party aggregator). In many other cases, third-party data may "scrape" publicly available data from other websites without explicit permission from either the website operator or the end users exhibiting the behavior. In both examples, the 3rd-party data aggregator then packages this information and positions it as purchase intent data, usually selling it for purposes like ad buys, target list development, and account-focused lead generation.

While third-party data sources may be able to infer that an online visitor took action – by analytically

piecing together signals – the entity (the third-party firm) recording the behavior or action does not have any direct relationship with the visitor. Therefore, the behavior inferred can't actually have been observed in any meaningful (truly explainable) way. Furthermore, the content that spurred the action is not well known by the aggregator, so its potential as an indication of a likely purchase is difficult to determine. Lastly, the visitor is not identifiable through opt-in or log-in credentials. Even if the behavior is real, the person who exhibited it remains anonymous.

When an individual spends time reading a B2B-relevant article online anonymously, the publisher of that article may be able to track the user's IP address to a company name and, in turn, make this data available to a third-party data aggregator. The third-party aggregator makes certain assumptions



about the publisher's site (such as how relevant the content should be) and then combines this one data point (about an anonymous person at a company who read an article whose content is mostly unknown) with similar anonymous data points it collects about the same company from multiple similar publishers. The third-party aggregator then packages up all the data points from anonymous visitors at the same company and sells it as account-level purchase intent data.

When we closely consider the sources and methods used by these data aggregators to claim existence of third-party purchase intent, it quickly becomes apparent how truly difficult it is to distinguish whether anonymous visitors are consuming content relevant to a purchase at all. If the publisher's content can't be clearly understood, its role in supporting a purchase process simply can't be known. Much of what is published – even on B2B websites, even those dedicated to niche topics – has little to do with impending purchases. By extension, regarding the data that can be scraped from the internet, without knowing more about the content (the actual behavior exhibited, the people involved), most of it simply can't be connected in

any clear way with a buying group involved in a buyer's journey.

Thus, while third-party data may have practical applications in other types of data compilation and analytical efforts, it has very limited value as purchase intent data. Without the ability to identify the visitor who read the content (not just the company where they work), know what content that visitor viewed, and have a trusted relationship with the visitor by which you can validate their interests, it is hard to see how third-party data suppliers can claim any genuine purchase intent from the data that they collect.

THIRD-PARTY DATA

- Is captured across multiple other company systems which do not necessarily have trusted, long-term relationships with the individuals who took the action.
- Does not create its own purchase intent signals through a meaningful exchange of content with the customer or prospect – but rather buys data from other online publishers or “scrapes” publicly available data from other sites. Knows the content or source that spurred the relevant action.
- Is not directly observed.
- Does not definitively know the content or precise stimulus that spurred the action.
- Is not able to identify the individual who took the action.

Summing up the realities of data sourcing in this category, it's our opinion that first- and second-party data are far more powerful as potential sources of purchase intent than are third-party signals. This is because they more effectively observe and track the specifics of a behavior or action, know the identity of who took the action, and “make” or create their own purchase intent signals data through a meaningful exchange of content over time. Our conclusions are summarized in the chart below.

Comparison of Data Sources for Purchase Intent Purposes

	First Party Data	Second Party Data	Third Party Data
Observes a behavior or action taken	Yes	Yes	No – mostly infers actions by piecing together user movements in a secondhand way across disparate touchpoints
System in which the behavior is recorded and tracked	Systems owned by the company itself	System of trusted partner	Multiple other company systems which do not necessarily have trusted, long-term relationships with the individuals who took the action
Identifies the individual or entity that took the action through an opt-in or log-in	Only if opt-in or log-in credentials are used	Sometimes	No
Knows the content or source that spurred the action	Yes	Yes	No
Creates its own purchase intent signals through valuable exchange of content	Yes	Yes	No – buys or ‘scrapes’ data from other sites
Resells the data collected	Not likely	Sometimes Data is collected via a trusted relationship (often branded) and based on a meaningful exchange of content over time.	Always Data is harvested and sold as a commodity and based on a point-in-time snapshot of behavior



Our key takeaway on data sourcing is that any data positioned as purchase intent data can only be as good as the sources from which it comes. The further away from the source your supplier becomes, the less likely it is that you can easily understand the data's potential for your business. This is why a clear understanding of how the providers you are considering actually source their data can be so critical to making the right choice for your use cases and teams. In our opinion, ensuring that you have genuine purchase intent signals before you attempt to implement business processes around them is an important step in preparing yourself wisely.

Differences Between Weak and Strong Purchase Intent Signals

Just as the term “purchase intent data” means different things to different people, the concept of purchase intent “signal” is also widely used without clear definitions. Furthermore, how behavioral

signals are additionally packaged with other data before reaching you can significantly impact how much utility you can expect out of the whole.

Given the propensity of many data suppliers to package up static (“cold”) data and behavioral signals together, it is often not enough to know that a data source contains behavioral signals. We’ve developed the framework below to guide you through four question categories you can use to help determine the true strength and potential impact of the buying signals present in any particular intent data stream.

The highest quality and highest utility purchase intent data directly links the log-in credentials and opt-in permissions provided by individuals themselves to a very detailed understanding of the content they viewed. When these attributes are present, you can believe the behavior you seek is present because you can understand who exhibited it and what caused it. It can also be

Four Key Factors to Consider When Assessing Purchase Intent Signals

Who?	Did What?	On Which Topic?	How Relevant is it?
<p>Can you identify the person? At what level of detail:</p> <ul style="list-style-type: none"> ■ Name ■ Work address ■ Work phone ■ Work email ■ Mobile phone ■ Linked In profile ■ Twitter handle, etc. <p>Can you identify the account? At what level of detail:</p> <ul style="list-style-type: none"> ■ Parent company ■ Subsidiaries ■ Address ■ Phone ■ Website ■ Industry / SIC ■ Employee count, etc. <p>How was it obtained?</p> <ul style="list-style-type: none"> ■ Inferred ■ Purchased ■ Log-in / Opt-in permission 	<p>Can you detect a behavior?</p> <ul style="list-style-type: none"> ■ Google search terms used ■ Website page visited ■ Time spent looking at product comparisons or reviews, etc. <p>Can you attribute the behavior to a person or to an account?</p> <p>Better yet, can you attribute the behavior to a specific person at a specific account?</p>	<p>Do you know which content spurred the behavior?</p> <p>What level of detail do you know about the content that was viewed?</p> <ul style="list-style-type: none"> ■ What is the article about? ■ Which part of the article was the most time spent on? ■ What is the structure of the article? <p>eg: Late Stage structure is designed to provide a level of detail that is sought out when purchases are imminent</p>	<p>How closely aligned is the behavior to buying behaviors?</p> <p>What level of 'context' do you have about the behavior:</p> <ul style="list-style-type: none"> ■ How many individuals at one account are demonstrating buying behaviors? ■ How frequently and over what time period? ■ In what geographies? ■ By which roles or functions?

No Signal

- Contact and account data without a behavior associated with it is considered 'cold or static' data
- Log-in / Opt-in is the most accurate and reliable identifying info.

Weak Signal

- Caution: when a behavior is only attributed to an individual alone or to a company alone – the data supplier will buy cold data and append it to the behavior and call it 'purchase intent' data – this is a very weak signal.
- If the behavior can be attributed to a person at an account, it is better – but without knowing the content they looked at – this is a still a weak signal.

Moderate Signal

- When purchase intent data tells you what content was viewed, and it can be linked to the person who viewed it as well as the company they work for, you have a reasonable signal from which you can begin to understand purchase intent.

Strong Signal

- When there is a frequency of topics viewed and a progression of detail investigated over time this indicates a strong buy signal.
- When contextual indicators such as content viewing patterns among similar roles and functions at a company can be identifies this creates an even stronger, more accurate buy signal.



directionally helpful to seek out second-party data suppliers who have a close proximity to your specific industry categories because they may be able to further interpret for you (based on their own historical analyses) which behaviors are most relevant with accuracy and efficiency that general suppliers cannot provide. You will want to closely examine any supplier's ability to further "contextualize" behavioral signals for you. Can they determine if the signals are coming from more than one individual?

Better still, can they tell you more about possible relationships between the various signals coming from a single account and the individuals exhibiting them? Some suppliers are able to significantly improve buying group identification by looking at the context and frequency in which certain patterns of behaviors occur across multiple individuals at the same company. These analyses may include looking at behaviors on similar or related topics over time, at the same location, or across different geographies (if the company uses a decentralized buying process), by function, role, and so on. The strongest and most accurate purchase intent signals result from adding such

context and pattern identification across multiple people and content interactions.

Since much of the productivity your go-to-market team can gain from purchase intent data is directly related to its ability to add efficiency to your processes, it's hugely important to know if a provider can help you find an actual buying team inside one of your targeted accounts. With this kind of information, you will discover more opportunities, be able to prioritize them accordingly, and then engage them both sooner and more effectively.

Landscape of Purchase Intent Suppliers

Our goal is to help companies like yours make more informed buying decisions for yourselves. With a working definition of purchase intent data as a baseline, by understanding the sources from which it is procured, and by being able to broadly assess purchase intent signal strength, it should be possible for you to better evaluate purchase intent data suppliers on your own.

Although there is a good deal of consolidation in the purchase intent data industry due to acquisitions and overlaps through partnerships, it is worth looking at how existing suppliers position themselves and where they land in terms of data sources used and signal strength offered. Below is a summary of purchase intent suppliers for your reference.

Supplier	Data Source	Signal Strength	Considerations
Bidstream: captures intent by scraping programmatic advertising data			
MRP	Third-party	Weak	<ul style="list-style-type: none">■ Infers identifiable behavior by combining cold and static contact person and/or account data with scraped behavior data■ Does not use registration or log-in credentials■ Does not know the content that was viewed■ Does not know if behavior is related to buying
Demandbase	Third-party	Weak	
ZoomInfo	Third-party	Weak	
Aberdeen	Third-party	Weak	
6sense	Third-party	Weak	
Partner Networks: captures intent via a pixel on sites within their partner network			
Bombora	Third-party	Moderate	<ul style="list-style-type: none">■ Only identifies account-level behaviors■ Does not know the content that was viewed
Lead-based: captures intent via customer lead generation programs			
True Influence	Second-party	Weak to Moderate	<ul style="list-style-type: none">■ Does not look at frequency of behaviors over time■ Creates only point-in-time snapshot of buying interest■ Does not look at people as part of buying groups
Madison Logic	Second-party	Weak to Moderate	
Pure B2B	Second-party	Weak to Moderate	
Proprietary Publisher: captures intent via user registration and log-in credentials			
TechTarget	Second-party	Strong	<ul style="list-style-type: none">■ Identifies at the account and contact level with registration and log-in credentials■ Knows the content viewed with specificity■ Identifies buying groups■ Contextualizes behaviors by recency, frequency, geography, role, and function
IDG	Second-party	Strong	
G2	Second-party	Moderate	<ul style="list-style-type: none">■ Identifies at the account and contact level with registration and log-in credentials■ Focuses on ‘user reviews’ content only
SWZD	Second-party	Moderate	<ul style="list-style-type: none">■ Identifies at the account and contact level with registration and log-in credentials■ Low volumes of contact persons showing purchase intent signals■ Low volume of purchase intent signals within any given time period

Guidance on Organizational Adoption of Purchase Intent Data

By identifying contacts and companies that demonstrate strong buying signals, high-quality purchase intent data offers a great deal of insight for expanding your revenue in the most efficient way possible. As with all data-related endeavors, however, if the data is not perceived as useful, employees can easily become cynical about its value, or worse, they may soon give up on trying to use it at all. Whatever solution you are recommending internally, you must try to avoid this situation at all costs, for if a significant project fails out of the gate, restarting it any time in the future becomes a much greater challenge.

To be successful with purchase intent data, companies must consider shifting internal paradigms that no longer serve.

Anton Consulting is often hired by companies that know they can do more with data and are trying to adopt new methods and approaches for how they do business. In our work, we have witnessed firsthand how some companies make the mistake of believing that internal paradigms will shift simply because new sources of data have been acquired and new software is deployed. On the other hand, there are many teams that see their real work as being the creation of a compelling vision for new ways of doing things. Their focus on shifting mindsets,

changing processes, and emphasizing the right measures tends to be far more successful when it comes to data and technology implementations. To be successful with purchase intent data, companies must consider shifting internal paradigms that no longer serve. They should instead replace them with a fresh way of doing business based on greater insight into what customers want.

For example, in most companies, sales teams follow a traditional lead-based approach that turns a blind eye to the value of buying groups. When leads are acted on in a one-by-one manner or are dismissed because a certain threshold at an account has already been reached, opportunities can easily be missed or ignored. Shifting from a lead-based approach

to a buying group approach makes abundant sense, but it still requires leadership buy-in and accountability.

In marketing, for example, demand gen marketers may take their targeting cues exclusively from product- and solution-marketer input. This may focus their list

and data buys on a go-to-market hypothesis or generalization without much flexibility built into it. Here, there is clear opportunity for demand gen marketers who have access to dynamic purchase intent insights to share what they're seeing as the market moves with their upstream colleagues. The two groups can then work together to better shape the targeting, the messaging, and the content based on what the customer is signaling they truly care about. Likewise, contact and interaction data within the intent inputs can bring actual buying groups to life for the whole team. Previously defined static buyer persona concepts can



become much more precise and market-based. In order to reduce the risks of failure data and technology initiatives, it is imperative that companies:

1. Create a compelling and realistic vision for how the data will bring value to the organization.
2. Operationalize involvement and collaboration across the sales and marketing teams as a core element within the selection process for purchase intent suppliers.
3. Don't over promise. Maintaining integrity between what is said about the value of purchase intent data and what is delivered is important to creating long-lasting adoption.
4. Capture success snippets as milestones of progress. Across long sales cycles, make sure to collect quotes and feedback about how the purchase intent data is improving the quality of marketing and sales interactions along the way.
5. Make the most of your own purchase intent data and buy high-quality data from suppliers who source it from reliable second parties and package the data usefully and transparently. With good sourcing and clear-eyed evaluation, the road to delivering on the promise of purchase intent data will be much smoother.

Conclusion

At the beginning of this paper, we spoke about how successful companies are better than their competitors at bringing together data, human processes, and technology in ways that elevate the employee experience and create a higher playing field of understanding and trust with customers and prospects. High-quality purchase intent data provides an undeniably clear path to these objectives by delivering rich, actionable, and reliable insights into customer needs during their buying journeys. By helping you understand what purchase intent data is, how it is sourced, what makes a weak versus strong buying signal, and how to better implement it effectively in your organization, we hope we've given you a clearer picture of the B2B purchase intent data category and how it can be a source of competitive advantage for your organization.

About Anton Consulting Inc.

Anton Consulting is a boutique consultancy dedicated to improving the Strategy & Customer Experience Management capabilities of select, blue-chip clients. Best-in-class talent is tapped through a bench of consultants who are mature, experienced, and in the top tier of their specialties. Projects are designed to transform how companies manage their customer relationships by improving customer strategy, organizational readiness, technology, and data quality. All engagements are based on thought capital and proven methodologies that are customized for the unique needs of clients.



About Patricia Anton

An acknowledged thought leader in Customer Relationship Management, Patricia Anton's experience in the field spans three decades. Before the

2005 founding of Anton Consulting, Inc., Patricia was Senior Vice President of Customer Relationship Management at Digitas, San Francisco, a leading global firm focused on customer loyalty and ran the West Coast Customer Relationship Management practice at iXL (formerly Tessera), where her B2B activity took off. On the corporate side, after building strength in marketing fundamentals at Colgate-Palmolive, Glaxo and the May Company, she became Director of Marketing for North and South America at Cigna International. Patricia holds a B.S. from the University of Illinois and a Masters in International Business from the University of South Carolina, one of the most acclaimed schools for international business education.

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