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Consumer & Market Insights (CMI) in the Data Age: An Epistemological Analysis of Market Research, Consumer Heuristics, and Predictive Intelligence

Consumer & market insights (CMI) in the data age: an epistemological analysis of market research, consumption heuristics, and predictive intelligence

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Summary

The metamorphosis of human behavior in a hyper-connected society demands that market research transcend its traditional methodological boundaries to incorporate the analytical rigor of data science and cognitive psychology. This scientific article proposes a theoretical investigation into the evolution of *Consumer & Market Insights* (CMI) as a vector of strategic governance in global corporations. The methodology is based on a systematic literature review, correlating the classical research theories of Malhotra (2019) with the axioms of behavioral economics of Kahneman (2011) and the paradigms of analytical intelligence proposed by Davenport (2014). The study dissects the epistemological transition from analog to digital methodologies, the role of CMI in mitigating innovation risks, the triangulation of advanced qualitative and quantitative methods, the impact of heuristics on purchasing decisions, and the application of machine learning in prescribing trends. The results demonstrate that contemporary market research has ceased to be a retrospective diagnostic tool and has begun to act as the central nervous system of organizations. It can be concluded that building a sustainable competitive advantage depends on the ability to translate metadata into actionable intelligence, subordinating product development to decoding consumer behavior.

Keywords: Consumer Insights. Market Research. Behavioral Economics. Predictive Intelligence. Corporate Strategy.

Abstract

The metamorphosis of human behavior in a hyperconnected society requires market research to transcend its traditional methodological boundaries to incorporate the analytical rigor of data science and cognitive psychology. This scientific article proposes a theoretical investigation into the evolution of Consumer & Market Insights (CMI) as a vector of strategic governance in global corporations. The methodology is based on a systematic bibliographic review, correlating Malhotra's (2019) classical research theories with Kahneman's (2011) behavioral economics axioms and Davenport's (2014) analytical intelligence paradigms. The study dissects the epistemological transition from analog to digital methodologies, the role of CMI in mitigating innovation risks, the triangulation of advanced qualitative-quantitative methods, the impact of heuristics on purchasing decisions, and the application of machine learning in trend prescription. The results demonstrate that contemporary market research is no longer a retrospective diagnostic tool, acting instead as the central nervous system of organizations. It is concluded that building sustainable competitive advantage depends on the ability to translate metadata into actionable intelligence, subordinating product development to the decoding of consumer behavior.

Keywords: Consumer Insights. Market Research. Behavioral Economics. Predictive Intelligence. Corporate Strategy.

1. Introduction

The globalized corporate arena, characterized by the rapid obsolescence of products and by the fragmentation of media channels has imposed a reconfiguration in the way organizations...



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They understand and interact with their target audiences. In the past, the development of goods...

Consumption was often based on managerial intuitions or survey research.

Cross-sectional surveys that measure attitudes at a single point in time. Although

While valid in oligopolistic market contexts, these methodologies prove insufficient for

to capture the fluidity of the digital-age consumer, whose preferences are shaped by algorithms.

Recommendations and real-time interactions. In this scenario, the discipline of *Consumer & Market Insights is crucial*.

(CMI) consolidates itself as the strategic epicenter of modern governance. Authors such as Malhotra

(2019) point out that the competitive asymmetry between corporations lies in the installed capacity of

Extract, cleanse, and transform chaotic behavioral data into precise business guidelines.

mitigating the high failure rates that plague retail product launches.

The research problem guiding this scientific investigation lies in the challenge

methodological approach to merging the traditional applied social sciences (sociology, anthropology and

(psychology) combined with the analytical tools of computer science. The hypothesis put forward is that

The effectiveness of contemporary CMI does not stem from the indiscriminate accumulation of *Big Data*, but from...

methodological curation capable of eliminating cognitive biases from both the researcher and the

respondent. This article is structured to explore this paradigm shift. The following will be analyzed:

the integration of qualitative and quantitative methods, the application of behavioral economics in interpretation

of *surveys* and the use of artificial intelligence in trend modeling. The goal is to demonstrate that

Market intelligence has evolved from purely descriptive analysis to strategic prescription.

ensuring that portfolio development is rigorously aligned with latent tensions and

The unspoken aspects of consumer society.

2. The epistemology of market research: from the analog era to data science.

A structural understanding of market research requires an exploration of its origins.

conceptual, revealing the transition from a purely observational practice to an analytical field.

complex. Throughout the 20th century, the collection of market data depended

mostly rudimentary methodologies and interceptive interviews, aiming to measure the

Market size (*market share*) and physical distribution. According to the historical review by Aaker et al.

al. (2015), methodological maturity occurred with the adoption of sampling techniques.

probabilistic and statistical inference. This period, marked by face-to-face contact and by

Completing paper-based questionnaires (PAPI) required lengthy tabulation cycles.

Consequently, a significant time gap was generated between the collection of information in the field.

and the effective decision-making at the board level, reducing the agility of corporate responses to

Changes in consumption patterns.

The advent of the commercial internet and the spread of mobile devices caused a disruption.



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In this model, inaugurating the era of asynchronous digital methodologies. The transition to *Computer-Assisted Web Interviewing* (CAWI) allowed for demographically representative samples, encompassing thousands of geographically dispersed respondents, could be accessed in real time. However, this technological ease has generated the phenomenon of "respondent fatigue," characterized by... due to careless completion and the decrease in the validity of the responses. The research professional It needed to evolve into a manager of sample integrity, developing branching logics. complex (*skip logic*), integrated attention checks, and gamification of questionnaire design. to support panel engagement and ensure the quality of the primary data collected.

In addition to the evolution of structured questionnaires, the main epistemological change in CMI lies in leveraging passive or behavioral data (*behavioral footprint*). In the era In the analog model, companies relied exclusively on self-reported data, which was subject to distortions. Memory and social desirability bias. Currently, navigation telemetry, tracking via Cookies, loyalty program records, and e-commerce transactional data create a irrefutable digital trail of an individual's actions. Mayer-Schönberger and Cukier (2013) argue that This availability of *Big Data* alters the scientific method itself: the analyst begins to use Mining algorithms to allow hidden correlations to emerge from the raw data. identifying purchasing patterns that could not be detected through formulations of traditional a priori assumptions.

The integration between self-reported data (*Thick Data*) and behavioral data in *Big Data* scale defines the frontier of contemporary methodological excellence. While the Large volumes of data are exceptional at indicating "what" is happening — such as abandonment. When you drop a cart at a specific stage of e-commerce, they fail to explain "why" this is the case. Occurrence. In-depth qualitative research, through unstructured interviews and ethnography, It remains indispensable for delving into the consumer's psyche and extracting their motivations. Frustrations and aspirational desires that gave rise to the behavior recorded in the employees. The The role of the *Insights* analyst is to combine the metric rigor of statistics with hermeneutics. sociological, building a complete overview of the decision-making journey.

Finally, this transition to research driven by traceable data poses ethical dilemmas. and strict legal restrictions. The implementation of legislation such as the *General Data Protection Regulation . Regulation* (GDPR) and the General Data Protection Law (LGPD) required the restructuring of Compliance protocols, anonymization, and collection of explicit consent. The professional of CMI should incorporate the principles of *Privacy by Design* into the formulation of its studies, ensuring that behavioral tracking does not violate the right to privacy. This responsibility It transforms the intelligence department not only into the guardian of strategic knowledge, but also in the corporation's first line of ethical defense against the predatory and unauthorized use of

personal data.

3. Consumer insights as a governance mechanism and risk reduction tool in R&D.

The integration of the *Consumer & Market Insights* discipline into the core of governance. Corporate marketing marks the end of the era in which research served only as a validator of campaigns, preconceived advertising strategies. In data-driven organizations, CMI actively works on... innovation steering committees, providing statistical evidence that guides or vetoes the new product development. Davenport (2014) demonstrates that strategic decisions based exclusively based on the intuition of top executives (the HIPPO phenomenon - *Highest Paid*) (*Person's Opinion*) often results in inefficient capital allocations. The intelligence of The market assumes the fiduciary role of confronting internal biases, using acceptance data of consumers are encouraged to deconstruct projects that do not demonstrate organic traction or viability. marketing.

In the context of Research and Development (R&D), CMI is the primary mitigation vector. of financial risks. Launching large-scale innovations requires massive investments in lines of Production, logistics, and media. To avoid commercial failure, research departments structure funnels. Methodological processes known as *Stage-Gate Processes*. Each phase of development — from the From ideation to functional prototype — it undergoes rigorous concept testing. Sensory panels and pricing simulations (Gabor-Granger or Van Westendorp model). These evidence-based filters ensure that only innovations capable of resolving real tensions are considered. of consumers reach the commercialization phase, protecting the company's *pipeline* and preserving your profit margins.

In addition to guiding future innovation, the CMI exercises analytical governance over the portfolio of Brands already established in the market. Through continuous monitoring of brand health (*Brand In Health Tracking*), researchers use structural equation modeling to measure the Spontaneous recall, image attributes, and the Net Promoter Score (NPS) in relation to Direct competitors. This perceptual telemetry allows the organization to identify early signs of wear and tear. in its value proposition or the rise of new threats in adjacent categories. By detecting Regarding deviations in demographic behavior, the *Insights* area provides input for the department. Trade *marketing* teams should recalibrate distribution and brand messaging, preventing chronic losses. *market share*.

Optimizing Return on Marketing Investment (ROMI) is another task. Criticism anchored in market research methodologies. With the fragmentation of the ecosystem of In media, precisely attributing the impact of a campaign becomes a mathematical challenge. The CMI It implements techniques such as Marketing Mix Modeling (MMM), which uses regressions.



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multivariate econometrics to isolate the specific contribution of each channel (television, radio, programmatic digital media) in incremental sales, excluding macroeconomic variables or seasonal. This quantitative modeling provides Chief Marketing Officers (CMOs) with the empirical basis necessary to defend budgets before the fiscal councils and reallocate funds to the points of maximum conversion efficiency.

In its broadest sense, the strategic power of the CMI lies in its ability to induce a cultural transformation in corporations, promoting the paradigm of centrality in Customer -*Centricity*. The senior researcher goes beyond the role of spreadsheet analyst to become a *data storyteller*, translating complex statistical matrices into narratives. Comprehensive insights into consumer pain points and routines. The internal dissemination of these *insights*. It breaks down the compartmentalized view of departments, ensuring that from the chemical formulation of From product design to packaging engineering, all areas work towards meeting realistic expectations. who finances the production chain.

4. Methodological triangulation: qualitative-quantitative approaches and netnography

The scientific rigor required for mapping decision-making demands the adoption of Mixed Methods Research . Historically, market research The discussion was divided between the volumetric and statistical significance of quantitative methods and the depth of analysis. exploratory use of qualitative methods. Currently, corporate understanding establishes that both The matrices are strictly complementary. As documented by Creswell and Clark (2017), planned triangulation of structured data with behavioral observations and non-verbal discourse. Structured methods strengthen the internal validity of the study. This holistic approach prevents the... The researcher draws biased conclusions from false statistical correlations, using the step... Qualitative to provide context and causality to the numbers.

Netnography has established itself as the definitive qualitative method for the study of digital subcultures. Developed by anthropologist Robert Kozinets (2020), netnography adapts the Precepts of classic participant observation applied to the cyber environment. Instead of recruiting consumers for artificial focus groups — where behavior is frequently modified Due to the presence of the moderator (Hawthorne Effect), the researcher engages in non-invasive observation. of spontaneous interactions in specialized forums, social networks and e-review sections commerce. This environment provides a disinhibiting anonymity that reveals raw insights about the products, identifying usage needs that would rarely be verbalized in a traditional structured questionnaire

In the field of advanced quantitative methodologies, research has surpassed statistics. Basic descriptive approach to focus on multivariate analyses geared towards segmentation and pricing. A



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Cluster Analysis processes thousands of responses regarding attitudes and behaviors to group consumers into distinct psychographic profiles, going far beyond the Sociodemographic breakdowns by age and income. In parallel, Conjoint Analysis ... It simulates the consumer's *trade-off* process when faced with a product shelf. By presenting different By combining attributes and prices, the technique econometrically measures the marginal utility of each product feature, determining the exact financial value that the customer would be willing to pay. through new packaging or an improved formula.

The merging of qualitative and quantitative approaches reached its peak with the popularization of... *Social Listening* and *Web Scraping* tools . These technologies extract massively unstructured data from public platforms. Through Data Processing Using Natural Language Processing (NLP) and Sentiment Analysis algorithms , the raw text is classified. mathematically, allowing the corporation to monitor the valence (positive, negative, or neutral) of Real-time mentions of your brand. This technique transforms isolated comments into key performance indicators. brand health, allowing for the immediate management of reputation crises or the identification of Organic generation of new use cases for a product suggested by the users themselves.

The role of the market intelligence professional in this methodological ecosystem. A hybrid role is to act as a data architect. They must possess the mathematical rigor to validate P- The value of quantitative samples and sociological sensitivity in decoding irony and fads in Language captured through social listening. This ambidextrous ability is the company's protection against Decision-making based on vanity metrics. By triangulating what the consumer declares in research, what he spontaneously discusses on social media, and what he actually buys at the point of sale. In sales, the CMI builds the most accurate possible representation of the complex and non-linear journey of contemporary consumption.

5. Cognitive psychology and the impact of heuristics on consumer behavior.

The advancement of modern market intelligence is inextricably linked to incorporation. from the postulates of behavioral economics and cognitive psychology, fields that demystified The traditional model of the purely rational consumer. Classical economic theory was based on... premise of *Homo Economicus*, an agent that evaluates all available information to to maximize its utility based on strict cost-benefit calculations. However, research Exhaustive studies led by psychologists such as Daniel Kahneman and Amos Tversky (1979) proved that the The human brain, in order to conserve cognitive energy, delegates the vast majority of its decisions. everyday things — including choices in supermarket aisles — to a system of thinking Fast, intuitive, and automatic, referred to as "System 1". This mental processing is based on... in cognitive shortcuts (heuristics) that generate systematic and predictable biases in behavior of



buy.

One of the most impactful heuristics for retail and pricing strategy is...

Anchoring bias . This phenomenon occurs when the consumer uses the first item.

numerical information presented (the anchor) as a reference point for evaluating prices

subsequent, regardless of the logical relevance of that number. In gondola design and

In menus, the *Insights* section guides the display of a considerably more expensive (*premium*) item .

Placed alongside products of interest, the presence of high-value items anchors the consumer's perception.

making mid-priced options seem fairer and more attractive, making it easier to

Sales conversion (decoy effect). Market research maps elasticity.

These anchors are used to maximize profit margins without generating brand rejection.

Loss Aversion , a central concept in Prospect Theory, demonstrates

Statistically, the psychological pain associated with the loss of a resource is approximately twice as high.

more intense than the satisfaction generated by a gain of equal value. In the field of CMI, the

Understanding this bias alters the structure of communication and promotions. Rigorous A/B testing.

evidence suggests that campaigns written with a focus on what the customer will "lose" by not purchasing the service.

(negative framing) often outperform the conversion rates of campaigns that

They highlight what he will "gain" (positive framing). This psychological knowledge allows

that consumer goods companies adjust their sales pitches and subscription programs.

to reduce contract cancellations (*churn rate*).

The Availability Heuristic *affects* how consumers

They assess the probability or importance of an event based on how easily examples come to mind.

To their memory. Brands that invest heavily in top-of-funnel presence (*Top of Mind*).

Awareness) capitalizes on this bias: faced with a shelf displaying dozens of soap brands

In a powdered environment, consumers experiencing decision fatigue will choose the one whose jingle or color is most readily available.

In their subconscious, they confuse familiarity with objective quality. Market research

It measures the brand's cognitive fluency index, ensuring that visual stimuli at points of...

sales activate the immediate recognition required by the buyer's "System 1".

In light of these findings from cognitive psychology, the data collection methodology

It needed to be adjusted. Questionnaires that directly ask consumers for the logical reasons.

The reasons why they chose a specific brand tend to capture only rationalizations and false assumptions.

logical justifications generated *a posteriori* by "System 2" (rational and analytical), not reflecting reality.

Impulsive buying motivation. To overcome this limitation, the *Insights* discipline integrated

Biometric and neuromarketing techniques, such as eye tracking *and* analysis of

Facial microexpressions. These tools capture unfiltered, organic physiological responses.

In the presence of packaging or advertisements, providing raw data on where visual attention is directed.



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targeted and what is the real emotional valence generated by the stimulus, overcoming the barrier of self-deception. of the respondent.

6. Predictive intelligence and trend modeling with machine learning

The contemporary frontier of the discipline of *Consumer & Market Insights* is characterized by... structural transition from descriptive and diagnostic analysis to prescriptive and predictive capacity, enabled by the intensive application of Machine Learning *algorithms* and complex data mining. Traditional market research primarily acted as The rearview mirror of the corporate organization, explaining the reasons for losses or gains. *market share* in past quarters. The integration of data science has enabled corporations adopted a predictive approach, using advanced probabilistic models, such as forests Random *forests* and convolutional neural networks are used to infer the probability of events. Future consumer trends. This evolution transfers market intelligence from the status of a department. From reactive to the center of proactive orchestration of business strategy.

Predictive modeling relies on continuously feeding algorithms with time series. Temporal data structures (ERP transaction history, seasonality, indices) macroeconomic factors (inflation and employment) combined with unstructured and fluid sources captured via digital telemetry (search peaks on Google Trends, mentions on social media, *clickstream* on (applications)). The trained mathematical models cross these multivariables at high speed, Identifying patterns invisible to human analytical capacity. The tactical application of this technology. It allows, for example, the statistical prediction of which customer *clusters* are about to leave. Brand consumption. Accurate *churn* risk modeling provides the Customer team with Customer Relationship Management (CRM) - the exact moment to trigger personalized retention actions. protecting the *Lifetime Value* (LTV) of the active customer base

In the field of innovation and R&D, artificial intelligence has been used to accelerate Mapping and prescribing macro-trends in ingredients, flavors, and formulations. Instead of relying solely on the intuition of trend experts (*coolhunters*), *text* algorithms *Data mining* processes millions of health blog articles, globally registered patents, and reviews. of influencers to identify the growth curve of a new component (for example, the (demand for adaptogenic extracts in the food industry). When the algorithm signals that the Interest in a particular asset crossed the line from niche to the *mainstream market*, the area of *Insights* drives product development, reducing the traditional research cycle by months. exploratory and ensuring leadership in the *first-mover advantage* in the category.

Algorithmic pricing optimization (Dynamic Pricing) represents another A powerful intersection between artificial intelligence and consumer strategy. Predictive analytics.

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It allows modeling price elasticity curves with very high granularity, adjusting the values.

Charges in digital retail are based on instantaneous variables, such as the level of inventory, etc.

Price movements of competitors monitored via *web scraping* and variations in demand.

designed by climatic or seasonal factors. This micrometric management of sales prices,

Unthinkable in a manual fixed pricing model, it ensures that the corporation captures the maximum amount of...

possible contribution margin without breaking the consumer's stipulated willingness to pay.

based on previous price sensitivity research.

To ensure that this cyber integration does not deviate from methodological rigor, the area of

Consumer & Market Insights must exercise strict governance over the mathematical models.

implemented, preventing the phenomenon of *overfitting*, where the algorithm memorizes the

It uses past data, but fails to generalize to unprecedented future scenarios. Furthermore, the senior analyst

It acts as the necessary translator between the black box of the algorithm and senior management, explaining the...

Business logic underlies the machine's recommendations. Prediction does not negate judgment.

strategic human; it provides the mathematical probabilities that underpin the risk taken by

deliberative councils, consolidating the CMI as the organization's technological compass in the era of

Big Data.

7. Conclusion

The theoretical, methodological, and analytical research conducted along the thematic axes.

This scientific article helps to consolidate the thesis that the discipline of *Consumer & Market Insights*

(CMI) underwent a profound and irreversible restructuring in its operational and strategic core.

It has been demonstrated that the advancement in the availability and complexity of digital data has eliminated the

There is room for empiricism and intuition in decision-making in markets with high levels of invested capital.

Market research can no longer be conceived as a mere accessory or confirmatory tool.

of traditional marketing guidelines. It has risen to the position of the autonomic nervous system of

modern corporations, taking technical responsibility for mitigating research risks and

Research and development (R&D), protecting the value of established brands, and directing the allocation of funds.

through Marketing Mix Modeling (MMM), basing the strategy on rigorous evidence.

statistic.

The methodological transition in data collection analyzed in this study revealed that the

Digitization (CAWI, Behavioral *Big Data*) has brought speed and volume on a global scale, but

This posed new challenges to the integrity of the samples. It was found that overcoming "sample fatigue"

"Respondent" and respect for legal requirements for privacy protection (LGPD/GDPR) demand

a researcher focused on *Privacy by Design* and methodological curation. Furthermore, the integration between

Big *Data* (which maps overt behavior) and in-depth qualitative research (which



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(unveiling latent psychological tensions) has proven to be the only approach capable of delivering a

A holistic and causal view of the modern consumer journey.

The incorporation of behavioral sciences into the CMI's methodological arsenal revealed that the fragility of the classical premise of the consumer as a strict utility maximizer. The theories of Kahneman and Tversky, detailed in the text, attested that heuristics such as loss aversion and... Anchoring bias dominates retail purchasing routines. By adapting measurement methods to capture these instinctive responses from "System 1" through structured A/B testing and techniques. With neuromarketing (biometrics and *eye-tracking*), market analysts can do without... flawed rationalizations from respondents, extracting the true motivations that dictate the rates of conversion at points of sale.

The foray into the field of artificial intelligence and machine learning (*Machine Learning*) validated the transformation of CMI into a prescriptive and predictive discipline. The study demonstrated that time series-based algorithm modeling and text mining (*text mining*) gives the organization the ability to anticipate *churn rates and* dynamically adjust pricing strategies and identifying emerging macro-trends with probabilistic accuracy. A technology replaces reactivity with anticipation, allowing the company to shift its... Investing in innovation proactively, capturing competitive advantages in niche markets. market even before these become consensual in the consumer goods sector.

However, the main structural conclusion of this article is that the technological revolution and the unlimited access to data does not replace human interpretive, sociological, and curatorial capacity; they make it even more necessary. An excess of uncurated data leads to informational "noise" and to spurious statistical correlations. The role of the *Insights Manager* transcends exact science: he/she must act as a *data storyteller*, capable of humanizing complex data matrices and connecting them to... social and economic context. Only a mind trained in the intersections of administration and psychology. And statistics has the skill to transform mathematical predictions into corporate strategies. empathetic and applicable.

The consolidation of CMI at the top of corporate governance also poses an ethical challenge. formidable. The ability to predict behaviors and guide choices through the profound knowledge of mental heuristics requires fiduciary responsibility. The use of intelligence market principles must be subordinated to the creation of genuine value for society, aligning the portfolio development is not just about maximizing marginal profits, but about solving... real problems and the long-term sustainability of consumption. Corporations that understand this moral boundaries will guarantee your *brand equity*.

Finally, it is asserted that the future of the globalized market belongs to the organizations that... to be able to instill a genuinely *customer-centric* culture, where every department breathes the same values.



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Decoded *insights* from the streets and the networks. The inseparable fusion between the cold computational power of Advanced data science and the warm depth of behavioral psychology and anthropology. It defines the state of the art in business engineering. Market research, elevated to the category of Predictive intelligence science remains the most solid and reliable compass for navigating the world. uncertainties, volatilities, and sociological transformations that will dictate the economic course of 21st century.

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