

**The technological advance in CRM and the impact on
customer loyalty - A comparative study between Irish
and German consumers.**

BY

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Abstract

This work investigates the use and effects of Customer Relationship Management, and attempts to posit how the technology may develop in the future, while also presenting recommendations regarding how companies may wish to adapt their policy in order to make best use of the technology. The paper begins by looking at the issues of CRM and data protection, as well as surveillance culture. This is looked at from the perspectives of both consumers and organisations, and a wide background framework is presented. The second section of the work explains why the topic was chosen, and presents the manner in which the focus of the research was chosen – the author's experience and access to consumer markets in both Germany and Ireland, and interest in loyalty card schemes which are used in both countries. Overall aims are presented, and a thorough literature review is also undertaken, in order to make sure the work is fully contextualised. A full explanation of CRM technology, as well as a description of legislation and practice in the two countries is also given. There is then a thorough explanation of the research methods chosen, and the manner in which they were deemed to be appropriate for this particular project is also discussed. Ethical issues are discussed, and the full method chosen for the research is put forward and justified. Results are then presented in the following section of the work, and the results are analysed and illustrate trends within both countries, also discuss differences between the two. The limitations of the research and possible flaws are discussed, conclusions are presented, and recommendations are drawn from these.

The findings of this thesis essentially illustrate that Irish and German consumers of all classes and ages think more critically than would have been expected when it comes to the issue of data protection. This critical attitude concerns the private and public sectors in equal measure. The thesis further discovered that the most significant disparities lie between how different groups of people think and act. This gap is large and as there are no obvious disadvantages, they ignore the technological progress and the potential negative effect further developments that such technology might have. What is more, it has been shown that there are several features which distinguish the populations of Ireland and Germany. Most notably, the fear of state surveillance is

more deeply rooted in Germany than in Ireland. In relation to loyalty card behaviour and how German people deal practically with matters of data protection, there is no significant difference between behaviour of consumers in both countries. In other words German respondents, who have a different and a stricter attitude to the issue of data protection, tend to act in a less critical way.

At the moment, bonus programs are widely accepted in both countries because of the strong desire for the small benefits they offer, which overrides people's concern for the protection of their data. As long as companies who offer loyalty cards deal responsibly and transparently with the issue of data protection, consumers will benefit in the long run from bonus programmes.

It can therefore be argued that CRM is currently not having a discernible effect on customers' behaviour.

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I am grateful to all my friends, most importantly to Gerard Nicholson, Jim Smith and Luigi Cavallo for being the surrogate family during the three years I stayed in Sligo and for their continued love and support there after.

My final words go to my family. I want to thank my family, whose love and guidance is with me in whatever I pursue.

On a different note, many people have been a part of my graduate education and I am highly grateful to all of them.

Dedication

I dedicate this thesis to my parents who unremittingly supported me during my years of study. They made this work possible.

Mom and Dad, you two have given me so much, thanks for your faith in me, and your patience.

We made it...

Declaration

TO WHOM IT MY CONCERN

I warrant, that the thesis is my original work and that I have not received outside assistance.

Only the sources cited have been used in this draft. Parts that are direct quotes or paraphrases are identified as such.

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List of Abbreviations

BDSG	Bundesdatenschutzgesetz (German Data Protection Act)
CEM	Customer Experience Management
CIC	Customer Interaction Center
CIM	Computer Integrated Manufacturing
CRM	Customer Relationship Management
LC	Loyalty Card
OLAP	Online Analytical Processing
PB Card	Payback Card
SCM	Supply Chain Management
SEM	Search Engine Marketing
SPSS	Statistical Package for Social Sciences
WAP	Wireless Application Protocol
WWW	World Wide Web

Chapter 1 - Introduction

1.1 Background

Over a number of years the German media have published several reports and debates concerning privacy and data protection and how people's lives are becoming progressively less private and more open to intrusion due to technological advancement. Discussions are focusing on issues such as new full body scanners in airports, surveillance of cities through CCTV as well as fingerprinting for flights to the US. In addition to this, European member states are storing citizens' telecommunications data for 6 to 24 months under the Data Retention Directive. Originally these were government initiatives designed to collect and protect citizens' personal data. However, gathering data on consumers has become big business. These market research techniques are particularly applied in Customer Relationship Management.

Since the mid-80s, the concept of CRM has become increasingly important. It is now a subject in its own right in 3rd level education. The rising individualisation of customer relationships and decreasing customer loyalty in global markets has led to a tough competitive situation. Moreover, the development of new information and communication technologies, especially the internet, has changed customers' attitudes to brand loyalty. With minimal effort, the customer now has the opportunity to compare different products and prices in order to choose the best offer. Concerning these new developments, CRM is becoming more important in retaining customers and is an essential requirement for every company and service organisation. To adopt CRM more effectively, companies have developed a strong interest in gathering as much information as possible concerning consumer behaviour as well as consumer needs and how to satisfy these needs.

However, Davenport and Harris illustrate (2007) the other side of the issue and pointed out that the huge amount of sensitive data that has been collected could also generate a disadvantage for consumers. This may be illustrated by several alarming examples, for example cases where an employee may not get a job because his

shopping profile indicates that he is an alcoholic, even though he actually has to buy alcohol for a weekly student event.

It can therefore be seen that there is a lack of transparency and that consumers are unaware of what is happening to their data.

1.2 Personal interest

I am personally thoroughly opposed to the development of the surveillance state and fearful that privacy will be eroded in the future. Another issue that alarms me is the speedy development of new technology and the fact that society today accepts all new achievements without any critical assessment. I see this process as absolutely questionable. On the other hand I am fascinated with new technology and cannot wait, for example, to own the new iPhone. Often these two contradictory characteristics clash with each other and I have to ask myself if I really need this new technology and whether I am willing to once again surrender an amount of my privacy. My goal was to find a topic that I am really interested in and for this reason I have linked the area of ethics and technology to that of marketing.

1.3 Research Focus

It is important to bear public interests in mind, as well as the issue of data protection. The state is continually transforming into a nanny state and is very often the focus of public scrutiny. This statement is a fact, and is supported by the amount of articles in the media. One approach of this thesis is to identify the mindset of people concerning data protection, particularly the question of what area of data protection (public or private) concerns people most.

Another factor is the diversity of countries and the perception of citizens. How do different nations deal with the issue of data protection in general and how does this issue affect the private consumer? The author feels quiet strongly, that most Germans are more sensitive to the issue of data protection than other Europeans. Anecdotal evidence would suggest that they are more critical concerning data protection because of the experience of the totalitarian NS regime (1933 - 1945). What is more, during

the 60s and 70s the German government adopted several laws which clashed with the issue of data privacy. Founded by the fear that history would repeat itself, a strong movement against state intervention in privacy blossomed, which is still strong to this day. The most recent example of this is the strong resistance against Google street view. While its implementation in Spain, Netherlands and France was not difficult, the majority of the German population were against the program. The author would argue that most Germans are often highly sensitive concerning the issue of data protection, which is also affirmed by an Analytical Report published by the European Commission in 2008 (Eurobarometer, 2008). The study illustrates the perception of citizens concerning data privacy in general.

Because the author has access to both German and Irish culture there is a brilliant opportunity to analyse attitudes and opinions as to why behaviour is different within the two areas.

The first two sections discuss the core of the research. The third part focuses on consumers' behaviour and the influence of technological development on their choices. In other words, it investigates the development of new technologies in CRM on consumers, with specific reference to its effect on buying behaviour and brand loyalty. Does the fact that companies collect more private customer information affect customers to an extent that their buying behaviour and brand loyalty are affected?

1.4 Overall research aim & individual research objectives

The overall aim of this research is to identify whether the technological progress in CRM directly influences customers behaviour, particular customers loyalty and to identify awareness and attitudes to the ethical issues of privacy. However, the industry has developed new approaches and techniques, which are considered suitable for the customer in the 21st century. Theoretically, such techniques promise success. But the question is whether people act differently if new technology is fully accepted. Also, the research will identify the most critical and profitable customers on the basis of

demographic information. Two main research vehicles will be used to facilitate this study: a detailed review of relevant literature and the collection and analysis of empirical data. The Research Methods section contains the details of both the research strategy and the data collection techniques to be used to obtain empirical data.

Faced by the problem that CRM is primarily known in the business environment, the author had to find a CRM technique which is directly in touch with the customer. This issue was important because only in this way was it possible to confront and question consumers about the issue of data protection and CRM. For this reason the author decided to follow this approach on the basis of loyalty cards and bonus programs, as a tool of CRM

The objectives of this research are to:

1. Identify perceptions of Irish and German citizens concerning data protection in the public as well as in the private sector.
2. Explore customers' loyalty card behaviour and their perceptions of loyalty cards and privacy
3. Critically evaluate the influence of loyalty cards as a tool of CRM and their impact on customers' loyalty.
4. Formulate recommendations for the industry, to improve the use of loyalty cards as an instrument of CRM.

Chapter 2 - Literature Review

2.1 Introduction

In the grand scheme of marketing practice, CRM is a relatively novel development. None-the-less, the enthusiasm with which it has been adopted and developed over the past 20 years, means that it actually constitutes a theoretically well developed area of marketing, and there is a wealth of literature which discusses the theoretical and practical mechanism through which CRM can be deployed. Furthermore, there is also a significant body of literature pertaining to the likely consequences of wide scale adoption of CRM techniques. This literature review aims to examine literature within the field in order to identify the theoretical workings of the principle, the practical tools required to achieve it, and potential implications for businesses and the consumer in the future.

2.2 Theoretical foundations of CRM

It seems reasonable to suggest that within the last decade Customer Relationship Management (CRM) has become increasingly important and is widely used in business. On the one hand, a significant number of scientists and researchers have examined this topic and have developed several theories in a wide range of articles and books. On the other, a substantial number of consulting agencies offer services in the CRM sector which is further evidence of its popularity.

The following section illustrates the basic components of CRM. Further to this, section two describes the concept, emergence and development as well as the objectives of CRM in a more detailed view. In the end the chapter describes the different components of CRM.

2.2.1 The concept of CRM

The concept of CRM was established in the second half of the 90s and was largely developed at the Universities of Atlanta, Cranfield and Stockholm (Rapp, 2005). It grew rapidly over the last decade in practice as well as in academic doctrine. Rapp (2005) justified the development of CRM with growing doubts concerning the validity of the traditional marketing approach. It was, in earlier years, an important strategy in organising more product-oriented sales efforts, and was supported only

with basic product advertising. In recent times the customer has become much more central to the focus of entrepreneurial thinking. It is not unreasonable to suggest that this move away from the classical marketing approach was to some degree caused by the high pressure of competition in the global economy. Also, it could be argued that technological progress especially in information technology, and with specific regard to the Internet, has had an immense impact on this development. It is generally accepted that the standard customer is today willing and able to change business connections faster than ever.

These circumstances have led to changing behaviour among companies with a stronger focus on existing customers. Furthermore, there is no doubt that it is easier and more profitable to maintain existing customers than to acquire new ones. This new situation involves improving personal service. It also focuses on increasing efforts to build strong and long lasting relationships, based on customer satisfaction providing solid and ongoing gains. It could certainly be maintained that this new marketing concept might well have considerable influence on the success of companies that use it.

2.2.1.1 Definition of CRM

The CRM concept could be understood in a broader sense to be the administration process of customer relationships. Actually there is no scientific definition of CRM. Payne and Rapp (1999) see in CRM a comprehensive variety of activities with regard to dealing with customers. Brown (2000) describes CRM as a journey of strategic process and organizational and technical change whereby a company seeks to better manage its own enterprise around the customer. In contrast, Lochridge (2001) combines succinctly the central aspects of CRM and underlines the facet of economic efficiency in the creation of business relationships: "CRM is a customer-centric business strategy that requires alignment among people, processes and technologies to achieve growth and profitability".

2.2.2 The emergence and development of CRM

CRM is quite mature theoretically and conceptually. Since the early days of commerce, sales and business managers have been aware of the fact that a well kept customer relationship is the basis of the CRM business. Payne (2006) compares CRM to the former model of the corner shop, or so called Mom-and-Pop stores. In the not too distant past, before supermarkets and big grocery stores took over, the corner shop was the main means of buying domestic products such as groceries, and transactions involved a considerable degree of personal contact. The proprietor knew the customers either personally or by seeing them at the shop. A personal address of welcome was normal, and the shop owner was also aware of most people's buying behaviour. Cross-selling of products was quite common in the traditional grocery store. The grocer would, for example, show a customer who had a favourite cheese a new batch of Italian tomatoes that would compliment the taste of the cheese, and perhaps even recommend a new type of bread that had just reached the shelves. He recommended additional products, such as newspapers which he knew that the customer might be interested in. The customer received only specially tailored personal offers and did not feel harassed. In the end, the customer appreciated the personal treatment even though they were aware of higher rates (Woodcock et al., 2003). It is therefore fair to say that there are some parallels between this traditional model and the modern concept of CRM.

With the changing conditions and the rise of the supermarket, the corner shop model was simply no longer viable, and to a large degree faded into oblivion. The number of customers a supermarket processed on a daily basis and the flood of information required meant that the old model of managing customer relationships was simply not feasible. Companies increasingly placed more focus on customer target groups, instead of the individual customer, which resulted in an anonymous monologue between consumer and seller. However, with the advent of IT technologies throughout the 80s, the possibilities for CRM grew, and in the second half of the 90s academic doctrines started to develop the concept of CRM. Homburg identified (2004) three stages of the development of CRM: From approximately 1985 onwards vendors felt that it was justified to record customer satisfaction, so as to be in accordance with

customer experience and fulfill expectations, and they recognised that customer satisfaction was an essential assumption for a stable business relationship. He goes on to mention that during the 90s the focus on customer loyalty intensified. With attractive programs such as loyalty cards and better service, companies were increasing their efforts to oblige their customers thereby were able to prevent churn. From about 2000, technology started to become truly integrated, and with the help of IT applications, CRM became capable of covering a wide range of aspects of economic, individual and systematic development and customer care.

2.2.3 The objectives of CRM

CRM reintroduced the former model of the Mom-and-Pop store, upgraded and optimized for the information era in the 21 century (Mahnhart and Zimmermann, 2009). The fundamental objectives are still valid and include adding value to customers as well as suppliers within the business relationship (DDV, 2010). From this it follows that the enterprise has to find the ideal balance between the costs of the relationship and the fulfillment of all customer needs.

Enterprises should identify behavioural patterns of customers and get to know their specific needs. In a more detailed study by Hippner & Wilde (2006), customers were divided into target groups or examined singly, in order to gain an understanding of their specific needs and increase their loyalty so that both companies and consumers enjoyed a financial benefit. According to Newell et al. (2004) the majority of the profit of an organization is generated by a relatively small proportion of the clientele. The contrary view is that the predominant clientele allow only a small or even negative profit margin. It is thought by some theorists, including Grant and Nippa (2006), that companies should focus predominantly on their more attractive customers, i.e. those who spend the most, and offer them preferential terms to improve sales and thereby increase profitability from those customers. Conversely, it is also essential to attempt to increase spending by low yield clients. In order to achieve this it is crucial that all customer information is brought together and analyzed. It is also important that the results be provided to relevant employees.

Relevant literature refers in this case to the importance of holistic, strategic focus: all departments of the company must be integrated into the CRM concept with the emphasis on the customers. In this way it is possible to identify new customers, link existing customers more strongly and decrease the customer churn rate. The result should be more satisfied customers and a more profitable business.

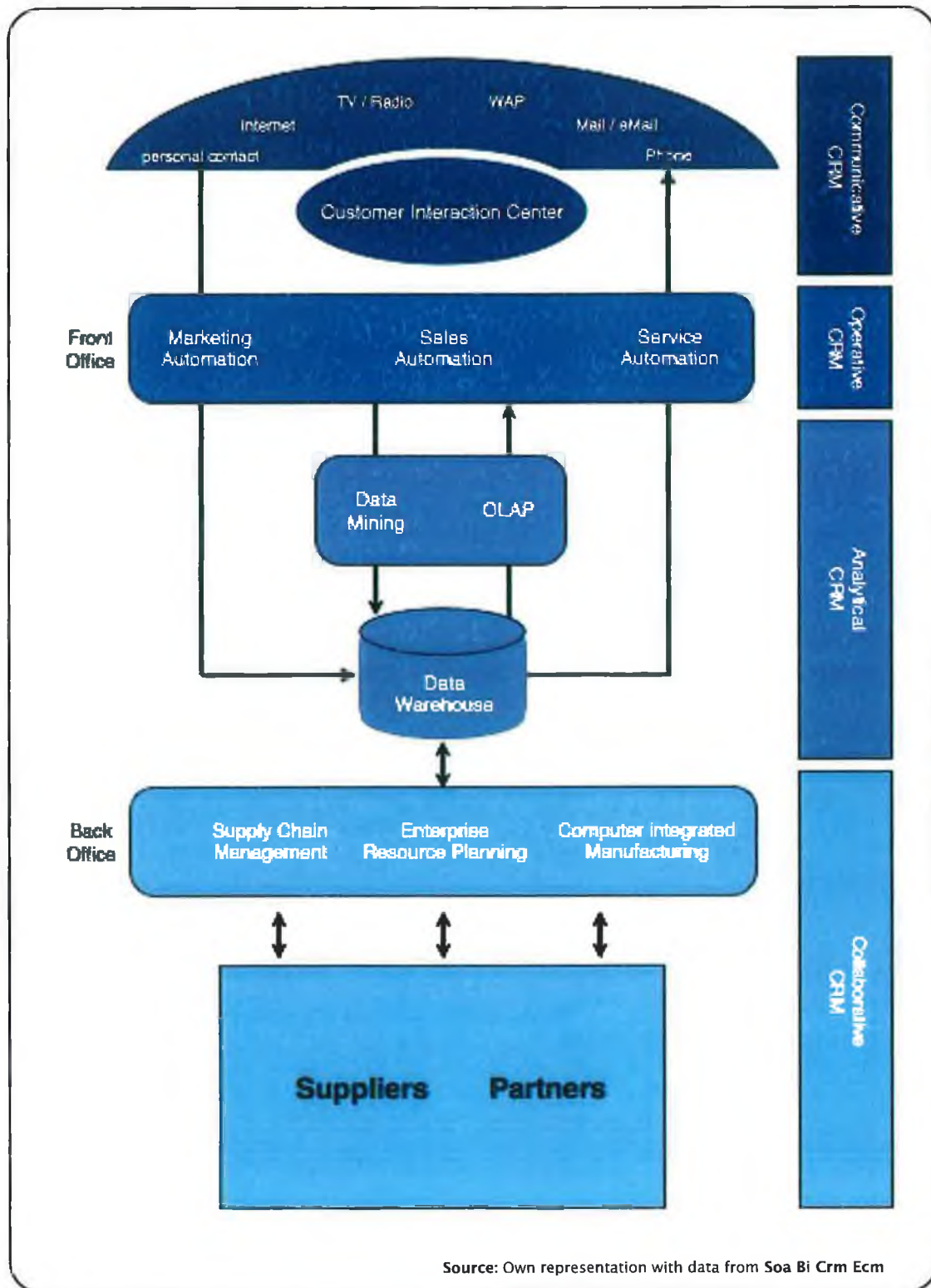
2.2.4 Components of CRM

Often the term “CRM” gives rise to irritation, within the business environment. It is widely believed that CRM concerns only IT hardware and software solutions. Another frequently aired opinion is that CRM is merely a passing trend. Hippner and Wild (2006) have argued that this is far from the truth. They view CRM as a customer orientated corporate strategy, whose implementation runs in a continuous organizational learning process. This learning process is a prerequisite for business improvement and change management, along with intensive support from powerful IT systems, and is a core competency for management as well as. It is not unreasonable to suggest that a CRM-System could be seen as “technological enabler” of CRM strategies.

According to Payne (2006) analysts classify CRM into Operational-, Collaborative-, and Analytical CRM. Mahnhart and Zimmerman’s (2009) approach is similar, but in contrast to Payne they added Communicative CRM as a fourth category.

It is worth pointing out that during his research the author of this thesis was faced with different approaches in the German and Anglo-American literature. Most German sources added Communicative CRM as a fourth component in a CRM system. It seems to be the case that what Anglo-American literature describes as “collaborative CRM” is known as “Communicative CRM” in Germany. This paper will follow Mahnhart and Zimmerman’s approach and treat Collaborative CRM and Communicative CRM as separate categories.

Figure 1: CRM - Components



2.2.4.1 Operational CRM

Operational CRM focuses directly on interactions between customers and organizations, as well as the improvement of business processes, especially in customer service, sales and marketing (Holland, 2001). The role of Operational CRM is to support those processes and communications between front office employees and customers which form part of a business' day-to-day operation (Waldhart, 2009). It is important to remember that operational CRM builds the fundamental business, and supports front office employees by providing useful customer information through an automated IT processes. The central instrument is a contact database in which all customer interactions are stored. The different front office departments take further advantage of this information through sales-force automation, or marketing automation processes. Mahnhart and Zimmermann (2009) are certainly correct in saying that Operational CRM is largely concerned with the automation of front office processes. Therefore IT soft- and hardware solutions are central to operational CRM. Nevertheless, it is worth pointing out that without smoothly networked processes and communications between front and back office departments, the full benefits of CRM cannot be enjoyed.

2.2.4.2 Communicative CRM

As Waldhard (2009) states, Communicative CRM aims to integrate and synchronize all communication through customer-related communication channels. It concerns the direct interface with the customer and provides different channels for customer contact.

Companies today must deal with many more communication channels than 20 years ago. Although classical direct marketing instruments such as face to face communication, point of sale, letters and fax remain important, many developments in customer communication have been made. The call centre is one of the most important. In addition, Mahnhart and Zimmermann (2009) mention internet technology including e-Mail, e-commerce, e-business, e-shopping and associated activities such as search engine marketing (SEM) and viral marketing as other customer "touch points" which play a significant and increasingly important role.

2.2.4.3 Collaborative CRM

The third pillar of CRM is known as Collaborative CRM and has increased in importance as a result of globalization. It is a matter of fact that many companies, especially multinationals, (for instance in the automobile and aircraft industry) depend on optimal synchronized business processes between component suppliers, themselves and their distributors. As Mahnhart and Zimmermann (2009) state, Collaborative CRM operates beyond customer focused departments such as customer services, sales and marketing. Buttle (2009) is certainly accurate in describing Collaborative CRM as “strategic and tactical alignment of normally separate enterprises in the supply chain for the more profitable identification, attraction, retention and development of customers”. In practice, this may mean that CRM’s Collaborative aspect extends its operating range beyond the service, sales and marketing departments to other functional areas within the company as well as external distribution channels, suppliers, service provider and logistics companies. The objective is the improvement of processes along the supply chain and a full integration into the management concept of CRM.

Although Collaborative CRM is not directly in touch with the end consumer, it is important to remember that the parties involved in B2B relationships are sellers and customers. It could also be argued that clients will benefit through faster, more efficient service. This makes Collaborative CRM an integral part of CRM.

2.2.4.4 Analytical CRM

The fourth and last CRM component is Analytical CRM, which is similar to Operative CRM in that it does not directly concern communication with end users. Broadly speaking Analytical CRM should help to identify customer needs and value, as well as assessing customers’ likely future behaviour. It is concerned with gathering, storing, organizing, refining and analyzing data which were collected, inter alia, through the operative part of CRM.

Hippner (2004) sees in Analytical CRM the opportunity for efficient use of potential, current and lost customers. Furthermore, he is certainly correct in saying that

Analytical CRM generates the knowledge of structure, behaviour and needs of customers.

Kölmel and Kühner's publication (Hubschneider, 2007) does not support the view that Analytical CRM involves customer orientated business processes. Instead, they describe Analytical CRM as a learning system in the background which offers central access.

The literature on CRM mentions a number of useful evaluation tools, in particular Data Warehouse, Online Analytical Processing (OLAP) and Data Mining. The author is now going to examine these three tools.

2.2.4.4.1 Data Warehouse

Martin (1998) pointed out that to increase growth in sales on the basis of CRM a company has to understand, first of all, the customer and his behaviour. An issue arises here: on the one hand, nearly all companies successfully use IT systems, but on the other these IT systems are often islands within each individual department, meaning that information tends to be scattered. This situation makes it difficult to analyze and segment customers.

“Data warehouse” is not a concrete product or piece of software. Rather, it is an independent Database separate to the operative systems of CRM. It reads the large amount of data generated by original sources, then modifies and formats them for further processing in Marketing or Sales. The implementation is often a lengthy and continuous process, but the enormous amount of stored data created in the long term creates an advantage with respect to business decisions.

“Data warehouses” assist with this process. There are numerous definitions offered within the literature pertaining to the exact nature and purpose of a “Data warehouse”. Mohanty (2005) defines it as a “powerful database model that significantly enhances the user's ability to quickly analyse large, multidimensional data sets. It cleanses and organises data to allow users to make business decisions based on facts”. As a result,

the data in a “Data warehouse” is not stored merely for the purpose of record keeping or recall, but instead has a deeply analytical nature that is geared towards painting an overall picture of business trends. Mohanty (2005) shows that data within a warehouse is grouped according to subject rather than activity. Thus, there is not a separate database for financial data, customer behaviour and marketing information, or shipping data. Instead, data is grouped according to its relevance to a particular activity, such as sales or employees. Data is collated from the entire organisation, and tagged according to whether the information can serve an analytical purpose in identifying trends pertaining to a specific organisation or group. Because “Data warehouse” serve the particular function of analysing behaviour and monitoring data across time, time referencing for the data is vitally important. Additionally, data accuracy and non-volatility are important issues for the maintenance of a “Data warehouse”. If they are not assured, there is a risk that the analysis yielded from data queries will be inaccurate and unsuitable for basing business decisions upon.

It can be argued that the term “Data warehouse” refers only to the storage of large amounts of data and not to any other function of the data or the database. If true, this means that “data warehouse” could refer to the storage of data simply for recall. It is arguable that the analytical function only comes into play when a “Data warehouse” (the main storage centre) is combined with OLAP or data mining analysis (the searching function). However, if the “Data warehouse” is going to be used to serve an analytical purpose in order to yield useful business data, it is important that the data is grouped by activity, time referenced, non-volatile and accurate. Thus, it can be argued that whilst the definition of a “Data warehouse” is merely “a large store of data”, the definition of an effective data warehouse is the “organised, time referenced, multidimensional activity grouped storage of data which can be utilised for analytical functions”.

“Data warehouse” are particularly useful within the marketing sphere. They can be used to create a picture of purchasing behaviour and consumer desire, thereby allowing companies to develop strategic marketing projects that capitalise on the needs and desires of their customers.

2.2.4.4.2 Online Analytical Processing (OLAP)

As described above at 2.2.4.4.1, a question arises as to whether data warehouses offer a functional preparation of data for the analysis processes in Marketing. If we consider the substantial number of data sets which an enterprise collects and stores each day, there is no doubt that it needs further processes and techniques to filter commercially valuable information for organizations. Thus, whilst the data warehouse is the storage place with everything ready to be easily found, OLAP is the worker that searches through the warehouse to collate relevant information in order to render it useful. Another analogy might be a library and a librarian.

OLAP is by no means a simple concept nor an individual application, and as such no standard definition of it exists. Indeed, attempts to define it have been a source of much contention between pioneers in the field. Codd (1993) developed a number of rules that a program must conform with in order to be considered an OLAP function. First (and least controversial) is that it must hold a multidimensional conceptual view (this refers to the “activities” classification system referred to in the data warehouse section). The authors further state that it must be transparent (i.e. coding can be accessed by the user), and accessible (which means that it is capable of applying logical structure to the data in order to convert unsuitable sources and present a coherent final data set (and answer) to the user. It must use client server/technology, must remain consistent even when data sets or dimensions increase and must comply with a number of other technology related principles.

The purpose of OLAP in the marketing context is to allow users to query the database about correlations between behaviours over time.

2.2.4.4.3 Data Mining

Data Mining exists beside OLAP and is another analytical information system. As the name implies, Data Mining is used to dig for conspicuous changes in customer behaviour and to react with the right business strategy. This technique enables the automatic analysis of data stocks on the basis of statistic methods, and is used not only by companies, but also by the government for research projects.

Data mining is particularly effective because, to a certain extent, it limits the user's problem in as much as it has the potential to make data warehouses and OLAP programs less ineffective in yielding usable business data. When presented with a data warehouse, the user has the potential to ask questions regarding the issues of correlation and trends. But what question should be asked? A user could spend a significant portion of time asking questions in the search for new or relevant information. Data mining removes the need to put in this effort by generating automatic reports based on trend changes indicated by the data. Returning to the analogy of the library and librarian, data mining is a list of book recommendations or book changes placed at the entrance of the library so that the user is alerted automatically to changes inside.

In the marketing context, OLAP functions are effective when the user has a specific query or hypothesis that needs to be proved. Thus, they are useful when it has already been identified that a new strategy is needed. Conversely, data mining is used to keep marketing departments constantly alert to changing consumer behaviour.

2.2.5 Technology

CRM technology must be divided into two separate areas. The first of these is the hardware with which the data is collected. Kotler et al. (2007) argue that at nearly all points of contact with the customer, personal data is collected in automatically generated processes. These include cashless payment transactions, websites, service hotlines or through loyalty cards and scanner tills. On the one hand, all this hardware has generated additional value for the customer, particularly in terms of CRM. It is more comfortable to buy online, get help by phone and pay faster by card. On the other hand there is the problem that all this information is spread across different documents, databases or branches within an organisation (Kotler et al., 2007). It is important to bear in mind that first and foremost this rapid development in technology has contributed to the ability to save huge quantities of data affordably.

It has also been central in building software solutions and receiving detailed, valuable information about individual customers. This process is based on software solutions,

and is also known as data mining, data warehousing or Online Analytical Processing (OLAP). It brings information together, analyses it and creates an overall picture of customer groups or single customers. By the end of the process the organisation has the unique possibility to know the value of every single customer, spot the most profitable customer and treat them individually.

Additionally, it is worth pointing out that CRM is not only a hardware or software product. CRM is technically more of a management program which includes philosophy, vision, strategy, organisation, people and technology. CRM based technology on its own cannot guarantee the success of an organisation, believing that CRM is the sole formula for success is fatal, as this is by no means the case. CRM systems should only be seen as a tool in assisting the creation of a profitable relationship with the customer. An organisation and their employees should learn how to apply the instruments of CRM while at the same time maintaining a real dialogue with the customers.

2.3 The Loyalty card as an instrument of CRM

It is often believed that the function of a loyalty card scheme is to encourage loyalty through records; namely the direct rewards that are accumulated through the spending of money. Thus, it is believed that a person will return to the supermarket of choice because they have accumulated points there, and they therefore yield more tangible gains from conducting future shops there than they would if they shopped elsewhere. Barnes (2000) phrases it thus: 'Loyalty schemes must be seen for what they are – not loyalty programs at all but rather programs to drive repeat business. As the latter they are generally successful, in that they tend to bring people back again and again, not because they are emotionally loyal, but because they want rewards. So, they are more accurately termed 'rewards' programs. However, it is argued here that the way in which this direct rewards system operates constitutes only a small way in which loyalty cards are designed to inspire loyalty. Newell (2004) identifies that the central purpose of a customer loyalty card is to capture data on purchasing behaviour of a customer. The information gained from loyalty card schemes increases the knowledge held on the customer, and as a result allows business practices to be geared towards

the desires of the customer. Thus, the loyalty card mainly assists in maintaining loyalty by ensuring that all of the shopping or service experience is orientated towards the needs of the consumer. This information may assist the design and layout of stores, new product development or assist in ensuring that direct mail provides offers for products that are frequently purchased, or would potentially be purchased by an individual consumer. In this way, the loyalty card ensures that a personal relationship is forged with each individual customer, making them feel noticed, valued and respected.

However, significant issues arise in the morality of loyalty card use. Users may believe that the rewards they gain are a swap for giving away volunteered personal information, such as the name and address that they provided upon signing up. What many loyalty card holders do not realise is that there is a significant body of involuntary information that is subsequently stored on them every time they use their card. For instance, the Crucible database, which is the database of information collected from the Tesco clubcard scheme, holds data on the purchasing history of each customer for the last ten years (Humby et al., 2006).

2.3.1 Types and different functions of loyalty card

Today there are many different loyalty cards available in Ireland as well as in Germany. According to word of mouth evidence and several of the interviews that were conducted with customers, cards offered by grocery and general merchandising retail stores, in both countries, are the most common loyalty cards.

The variety of loyalty cards is broad and ranges from cards with integrated payment features (Visa or Debit) over integrated club cards, such as entrance and ID Cards (night clubs, IKEA Family club cards etc) cards with simple discount features (Sielhorst, 2009). However, the structure of the loyalty card programme is always the same wherever they are being used. It aims to retain customers for the long run as well as to analyze their buying behaviour and build customer profiles through stored data. In return the customer receives additional value in form of auxiliary service, cash or premiums.

The regular loyalty card is free of charge and offers the customer between a 1% and 3 % discount which can be cleared against purchases (Gebauer, 2010).

Other programs, offer vouchers which the customer can convert into premiums in the form of non-monetary bonus or immaterial experience.

2.3.1.1 Club card perception

Especially within fashion, night clubs, airlines and beauty salons, customers are offered a more exclusive service as well as discounts, a more exclusive service and the feeling that they stand out from the crowd. IKEA Germany (2010) for instance, offers Family Club card members free coffee at their restaurant, the ability to pay by installments and free insurance for damage to products on the way home.

The German “FinanzTest“ journal (2010) claims in a study published in August 2010, that for some groups of customers, especially women, the status of having exclusive cards, is more important than saving money. Furthermore, the author points out that the majority of this kind of loyalty cards often cost an annual fee.

2.3.1.2 Multi functional programs

Due to the flood of loyalty cards, several organizations offer today multifunctional loyalty cards, also called Regiocards. These cards are a business combination of several companies who offer one loyalty card together. In this case, the customer has the advantage of being able to carry a single card for over thirty shops.

2.3.1.2.1 Payback Card

Introduced in March 2000, the Payback Card has developed into the most popular multifunctional card in Germany. The organization includes 35 partners from a range of service and retail organisations.

The portfolio of partners includes an airline, car rental service, Book-shop and online book-shop, fashion and shoe shops, a furniture store, hotels, an optician, petrol station, as well as grocery and general merchandising retail stores, pharmacy and health and beauty retailers. It is a balanced mix and almost every aspect of a customer’s everyday life and needs is catered for. In addition, it ought to be mentioned that on the one hand the portfolio contains several businesses of the same

variety, but on the other it is suspicious that there is a difference in the clientele they serve.

In a study (Emnid, 2010) conducted by TNS Emnid GmbH & Co. KG (Germany's biggest and renowned institute for social research) in May 2010, the opinion research institute claims that 83 % of all Germans, above the age of 16, know about the loyalty card. What is more, the Payback Card is placed behind only the debit and the health insurance cards as the third most valued and used plastic card in the wallets of 8 out of every 10 Germans. Furthermore the Payback card is, among those who were interviewed, the leading and most important, beneficial, sympathetic, and trustworthy loyalty program.

Among other information which the corporation publishes is the following:

- Average card usage: Four times a month
- Collected points (2000 - 2009): Worth of 22 million Euro
- Redemption of points: above 90 %
- The card is used 1.5 million times a day

It is fair to say, that Paybacks' success proves them right, as evidenced by factors other than the vast amount of profit being made by the Payback scheme.

2.3.1.3 Discount ticket system

Besides the issue of loyalty cards, which are made to collect data, it is worth pointing out that some organizations still have loyalty programs that do not require the customer to abandon sensitive data. In the majority of the cases these loyalty cards are used by local businesses such as petrol stations or hairdressers; after every purchase or service, the customer receives a sticker or stamp on a paper card. After several purchases the customer then becomes entitled to products or services such as a complimentary haircut. The advantage of this simple system is that no information has to be stored, is cheap to administer and still results in increased customer loyalty (but this system does not generate usable data).

2.4 Future Vision of CRM

Peppers, Maklan and Payne (2003) identifies that CRM is being used with increasing prevalence within sales and marketing forces, but that a number of workers ‘on the ground’ still view the concept with some scepticism and are unwilling to fully utilise CRM tools that have been implemented within their wider organisation. Clearly, Peppers identifies this as a wasted opportunity. Peppers argues that the first step towards combating this is to realise that the adoption of CRM is a gradual process, rather than a occurrence that will happen overnight. Furthermore, he states that although companies have been positive in the fact that they have readily integrated the tools they need to deliver CRM, this has not been supported through good management practice or the promotion of CRM as organisational principles. Therefore, although Peppers agrees that CRM has the potential to become the central backbone of all significant marketing and sales activities, the people and change management issues surrounding the area need to be addressed.

Of course, Peppers’ view focuses on how ready businesses are to adopt CRM principles, but perhaps the more pertinent question is ‘how ready are customers to accept CRM as the main method of ‘receiving’ marketing and sales activities. CRM involves the company in question developing strong and often quite ‘personal’ relationships with the individual. The development of these relationships can often be unsolicited, and based upon ‘illicitly’ collected personal data. The level to which this will be acceptable to the individual remains to be seen.

2.4.1 Future technology development of CRM

As stated above, one of the biggest issues facing CRM is how accepting the general public will be of increasing numbers of companies developing ‘personal’ relationships with them. This concern is based on the current level of knowledge that companies have access to on the individual, being acted on by a higher number of companies. However, even greater concern is raised if not only the prevalence of CRM increases, but if the intensity is also affected. One of Pepper’s views of the future is that there will be an increasing use of microchips, and that as a result all behavior will be

automatically tracked and logged, providing an even more significant bank of knowledge to companies.

Radio Frequency Identification constitutes one of the driving technologies in the area of CRM, and represents the first step towards the more invasive knowledge gathering practices that were identified above.

CRM professionals can draw upon technology in order to forge closer and deeper relationships with customers. Goldernberg (2008) identifies that this may be more readily accepted within the market than might originally be anticipated. This is because in ten years time, when this technology is likely to be ready, the central market will be what he terms 'the millenials' (those currently aged between 12 and 32). He states that this generation were the first to be born into an exclusively digital world, and as such they are far more receptive to the progress of technology, regardless of the exact field. Indeed, he believes that because this group will increasingly seek out a life that is 'always on and always connected', they will likely be very receptive to the concept of marketing being tailored to them. Indeed, rather than an invasion of privacy it could be positively interpreted as a 'filtering' of junk messages, thereby streamlining the marketing experience and making it more convenient for the user.

2.4.2 Radio-frequency identification (RFID)

RFID is a small chip that emits radio waves and thereby enables the tracking of an object. At the moment, RFID is primarily being used to track product shipments, so that individual customers can be informed of stock and other relevant supply chain factors (Waxer, 2008). However, there is the potential that in the future this technology will also be used to track the life of the product after purchase, thereby gaining information on usage patterns and other customer related factors. And indeed, after this, a natural progression may be towards customers being fitted with these CRM chips in order to monitor their activities and behaviour.

2.5 Ethical / Social Aspects of CRM

George Orwell (1949) describes in his novel *Nineteen Eighty Four* “the totalitarian state who try everything to stay in power by making use of information technology”.

This critical view of technology is now not only applicable to the state, but also concerns modern economics. Since the advantages of CRM are no longer a secret, organisations gather masses of personal data to gain an advantage in the highly competitive arena of business today. There is no doubt that CRM technology has brought a substantial number of advantages for both customer and seller.

Organisations have the chance to offer individual products on the basis of information they have collected, and consumers will never again have to be pestered by impersonal and widespread advertisements. Amazon for example, applies more or less successful CRM and recommends that you automatically purchase products you might be interested in (Wirtz, 2001). Blockbuster.com, America’s largest video rental chain, applies the same model to movies (Kotler et al., 2007). Having said this, as society becomes more aware, it has become increasingly critical of the private sector's insatiable hunger for personal data gathering and has come to view it as a gross invasion of privacy. CRM's ability to create a nearly full personal customer profile without the consent of the consumer increases the potential for misuse. The idea that a customer’s profile could be constructed and then used to evaluate their worth as a consumer is no longer a futuristic vision that we associate with science fiction.

The best example of this is the credit rating system used by all banks in Germany. If a customer applies for a loan, he has to confirm that the bank can use personal data for a credit rating and save this data for further requests. In this rating, a higher-level organisation called “SCHUFA”, evaluates the customer based on previously collected data. This data could be anything from financial difficulties he has had with repaying other loans or bills, to the number of children he has, the area he lives in, the job he has, his age or other data concerning his life. In the end the decision is made by a computer program which gives him a score. If this score is too low he will not get the loan. This system is built using data compiled from the individual’s financial history. It is understandable that particular banks want to be as sure as possible to give the

right people a loan, but incorrect decisions have often been made. People are marked only on the basis of arbitrarily collected data without the ability to correct mistakes. Thomas, Edelman et al. (2002) also mention how problematic it could be if data relating to issues such as race, religion or gender was used for these processes. From my own point of view is it not acceptable for companies to collect – even with the consent of the consumer – personal data to build a behaviour profile. Of course people do usually tick the little box giving the go-ahead to collect this data, but this often happens without a real description of what this highly sensitive data will be used for. On the other hand the majority of customers can gain some advantages for themselves by doing this, such as a loyalty card or gift voucher or some other sign of appreciation. But no one actually reads the small print before they sign the paper; we all just want to make a quick purchase and get to the car. This process deserves more critical consideration because the customer is not aware of what happens to his or her data in the long term.

Moreover, collecting without the knowledge of the consumer is a clear violation of that person's rights. It is also worth bearing in mind that no retailer or online-shop currently collects enough data to create this kind of comprehensive personal image that would in some way calculate the behaviour patterns of every single person. Nonetheless, all this would create a very full personal profile if it were placed in a central databank. The question is not what happens to this sensitive data today, but rather what is the potential for its future use or even abuse.

2.6 Legislation and Data Protection

CRM deals with the data of individuals, to process information for a better and more individual service and it is for this reason that data protection law is also applied to CRM. The European wide Data Protection Directive 95/46/EC deals with the issue of data protection and has been transformed into national law in every member state of the EU. Data protection law has been developed to protect the individual with regard to the processing of their personal data and the free movement of this data (Krizsañ, 2001). Further to the principles of data protection, individual data only can be used for

market research, CRM or other reasons, if this is authorised by another law or the personal agreement of this person (Imhof, 2003). Data protection is consequently a relevant issue as far as the data of individuals is concerned. The law defines individual data as particulars about personal or factual circumstances of a defined or definable natural person and any information concerning their personal or material circumstances (Gola et al., 2005). This data includes date of birth, gender, status of relationship, postal code, etc. Even if a survey purports to guarantee anonymity, but it is possible to identify an individual by in some way combining elements of this data, it also comes under the jurisdiction of Directive 95/46/EC (Imhof, 2003).

In theory it is every individual's right to obtain the information and data which is collected (inclusive of source and intended purpose), and also their right to delete data and to correct false data. The law of data protection is clearly defined within the European Union. But in practice, it is not always so easy to locate the source and in the end to receive or delete the information. The German finance magazine "Finanztest" inculpated loyalty card companies of confusing customers intentionally with a non-transparent company policy (Gebauer, 2010). Before a concerned customer is able to obtain the information regarding what data has been collected about him, he will be faced with an initial exchange of letters for a long period. When this happens, it is often the case that a consumer will never be able to ascertain whether the information has now been deleted or is still in use by the organisation.

We have to consider EU data protection law is quite strict, but that grey areas remain in terms of the private economy. Transparency for the individual needs improving.

2.6.1 Ireland

The Data Protection Act 1988 currently applies to data protection in Ireland. This Act has been amended by the Data Protection (Amendment) Act 2003. These Acts comply with EU law (Directive 95/46/EC). Data protection in Ireland is regulated by the "Data Protection Commissioner". The Office of the Data Protection Commissioner is responsible for upholding the privacy rights of individuals in relation to the processing of their personal data. These rights are contained in the Data Protection

Acts 1988 and 2003. The Acts state that information about you must be accurate, and should only be made available to those that should have it and only used for specified purposes. You have the right to access personal information relating to you and have any errors corrected or, in some cases, have the information erased. If your information is being held for the purposes of direct marketing, you can have your details removed. Data protection rights apply to information held on computers or in manual or paper files.

The Commissioner is appointed by the Government and is independent in the exercise of his or her functions. Individuals who feel their rights are being infringed can complain to the Commissioner. He/she has powers to enforce the provisions of the Act. If the Data Protection Commissioner does not accept your complaint, you may appeal to the Circuit Court against his/her decision within 21 days (Hedley, 2006). If you suffer damage as a result of a breach of your data protection rights, you may sue for damages through the courts. The Commissioner also maintains a register, available for public inspection, giving general details about the data handling practices of many important data controllers, such as Government Departments and State-sector bodies, financial institutions, and any person or organisation who keeps sensitive types of personal data.

2.6.2 Germany

In contrast to Ireland the situation in Germany is slightly different and has a more complex structure. It could certainly be argued that approximately 82 million inhabitants in Germany requires a different and more complex approach to transform European law into national law.

Due to the requirements of the European Union, the German Data Protection law protects their rights in the same way as the national law of all other member states. The differences are for example, structure; for instance several departments deal with different issues, and German data protection law has more regulatory bodies. The Bundesdatenschutzgesetz (BDGS) regulates the data protection at the federal level

and the private sector. The private sector includes all commercial enterprises, societies, institutions etc. which deal with individual persons. In addition to this, there is another data protection act, which applies to local and regional authorities. In addition, German law includes several other specific areas which are closely associated with the data privacy issue. Among these areas, is that of superordinate (federal law) in which operate the telecommunication and post sectors.

Public authorities of the federal government as well as the post and telecommunication sector are under the supervision of the federal data protection commissioner. The federal state authorities are under the supervision of a data protection commissioner at land level, and the private sector is subject to supervision of the data protection regulating authority for the non public area. This last section is comparable to the Office of the Data Protection Commissioner in Ireland.

2.7 Customer Loyalty

Nearly every early source the author has read has described customer loyalty as the status a company should aspire to achieve with their customers. This recommendation is always justified by the change in the marketing environment from aggressively orientated to defensive orientated marketing and the focus being placed on the individual customer (Michel and Oberholzer Michel, 2007). The market is dominated by buyers, which means that the customer has choice and therefore power. Customers are the most important group of individuals, and if something does not suit them, they will leave.

Michel and Oberholzer (2007) argue that in the long term there are several economical advantages for organisations that choose to use CRM. He points out that it is more effective to focus on current customers than to acquire new ones and that long stable relationships increase also the possibility of cross selling. He also mentions the learning curve of a long relationship and that each party knows after a while what the other side prefers. Other positive results are the effective word of mouth advertising and the fact that a loyal customer is less price sensitive. Loyalty is the most valuable

thing a customer has to offer. Loyalty is justified by emotions such as passion, credibility, esteem, trust, sympathy and affection. It is a kind of “love” and the customer will, most of the time, see only the positive features of this manner of relationship. However, it is also worth pointing out that loyalty is an ephemeral element that can have a very fleeting status. It requires constant effort to maintain old or acquire new customers. A reasonable definition of a loyal customer is someone who is always unconsciously assisting in acquiring new customers for the brand to which they are loyal, without any expectation of reward. It seems fair to suggest that companies which see the world through the customer’s eyes and focus on customers’ needs instead of considering only their own advantages and products, have the opportunity to nurture their customers into becoming loyal, long term fans and benefit from this relationship into the future.

Chapter 3 - Research Methodology

3.1 Introduction

The research within this study is conducted through the collection of both primary and secondary data, and makes use of both qualitative and quantitative techniques to gain information regarding the impact of CRM on the behaviour of consumers in Germany and Ireland.

3.2 Research Philosophy

The research within this study has been based mostly on the positivist tradition, but also makes use of other methods, since there is a combination of both qualitative and quantitative data. The positivist tradition is founded mainly on the belief of an objective reality, and seeks to identify knowledge that might be 'generalizable across different people' (Belk, 2006). It aims to be 'time and context free'. Williams (1997) states that 'human behaviour never arises in a void, but originates, forms, and develops within the boundaries of material reality'. It is this assumption upon which the positivist theory, and therefore this research is based.

Because of the underpinning ideology of such methodology, many contextual factors, such as social group, are disregarded. Only 'material' factors are considered as being pertinent to determining behaviour, and thus nationality is considered important because it may have practical implications on the behaviour of the individual.

Although there are many theorists who argue that there is an incompatibility of mixed research methods in any specific research paradigm, favouring either quantitative or qualitative data collection, it is argued here that both qualitative and quantitative data have a part to play in identifying and understanding consumer behaviour in the positivist tradition. The quantitative data seeks to identify the prevalence of certain behaviours, whilst the qualitative data seeks to illuminate the reasons why these trends occur, examining the underlying thought processes and physical elements that shape the behaviour. However, in pursuit of the positivist tradition, it does not use either quantitative or qualitative data to identify the impact that social or contextual

factors have on the shaping of behaviour, since these are held to be irrelevant in the positivist context.

3.3 Primary Research

The central method of data collection used within this study was a questionnaire aimed at gaining mainly quantitative data on the behaviour and habits of consumers in both Germany and Ireland. From this evidence, it became possible to determine trends in behaviour. The questionnaire also contained some qualitative response sections in order to try to further understand the underlying reasons which were precipitating these trends.

3.3.1 Questionnaire

The German encyclopaedia “WISSEN” defines a questionnaire as an instrument of psychology, social-, opinion and market research, which is used to obtain information about attitudes and behaviour of individuals as well as their social background.

At the start of a survey it is usual to choose a hypothesis to prove or disprove. The work should aim to be able to make clear statements about the hypotheses after the interview has taken place. The main difficulty with this process is to ask the right questions, so that usable results become available at the end. Further to this, it is important that these results must not be influenced by any other factors.

A questionnaire has the advantage that of an extensive specification of possible answers (closed questions), which allows it to minimise the bias of those who are interviewed, it is possible to gather comparable statements of various persons and groups (e.g. In terms of educational background, social status, age, etc.) and prepare quantitative statements statistically. What is more, Möhring (2010) is accurate in saying that a questionnaire structures and conditions the performance of a survey and is considered to be a medium of communication. However, a questionnaire should not only be viewed as a communication tool between interviewer and interviewee, but

also as a means to bring the researcher into contact with the research field; it thus allows the empirical application of theoretical issues and concepts.

It is often argued that a questionnaire is easy to create, however this is by no means the case. Jean-Jaques Rousseau Genevois, a philosopher, writer, and composer of 18th-century once said, *“The art of asking questions is not as easy as people think. It is much more the master's art than the disciples’; one has already to have learned many things before knowing how to ask about what one doesn't know.”* (Rousseau et al., 1997). It is exactly this problem - that which Rousseau identified out as a central theme - which empirical social science has to engage with today. Approximately 200 years after Rousseau, Brace (2008) and Gillham (2008) make reference to his statement, and emphasise that creating a satisfactory questionnaire is always a highly complex process. Gillham (2008) argues that the popularly known questionnaires in magazines and newspapers, are only developed to fill space by journalists, and created within a short space of time; to build up a questionnaire that will yield worthwhile data for research is a very difficult *modus operandi*.

Compared to personal interviews, where the respondent has the chance to query any questions, the participant of a questionnaire (especially online) often has no chance to make any queries (Kirchhoff, 2010). Furthermore Kirchhoff states that simple factors such as choice of words, question order or even the background colour of the questionnaire may have a significant impact on end results.

However, Schnell (2008) still describes the survey as an essential tool in empirical social research for obtaining and monitoring opinions, facts, knowledge and attitudes. If the creator of a questionnaire follows the established rules it is certain he will receive highly relevant qualitative data for analysis.

3.3.1.1 Online Questionnaire (Online survey)

It is fair to say that particularly in the field of market research, the online survey method is growing in popularity. Due to the proliferation of the “World Wide Web“ it is possible with relatively little effort to reach very large numbers of participants within a short period of time. The question of whether the online questionnaire follows the same methodological requirements as the pencil and paper method remains to be answered.

However, by transferring the data collecting method to another medium - the WWW - advantages and disadvantages arise. Sander (2008) has put forward strong arguments that the advantages of online surveys are predominant.

Hollensen (2007) distinguishes the advantage of low financial recourse implications, short response time, saving time with data collection and analysis and the benefit to implement multi media effects to illustrate complex questions or even to strengthen the procedure. And Batinic (2001) mentions in addition to this that the asynchron feature of an online survey and the fact that the questionnaire can be made available at any time to participants and that the results are immediately available for evaluation. The implementation occurs automatically and the electronic data processing reduces the amount of effort that is necessary for further processing and data analysis.

A transfer of data (paper to IT systems) is not necessary and makes it easy to reach an especially large number of people. This is clearly another positive feature of the online survey, and the manner in which secondary data can be documented. Protocols of retention period per question, aborted positions or overall time are useful information that can be used to improve continuously the quality of online surveys (Batinic, 2001).

Concerning the drawbacks of such methods of data collection, Hollensen (2007) mentions the fact that online survey respondents have no physical address. Also in the 21st century not everyone is connected to the internet, which is especially true in rural areas. Hollensen also foresees difficulties in international marketing research in areas where the penetration of the internet is not as high as in Europe or North America.

Furthermore, it could also be argued that age groups of above the 60 and 70 represent a huge consumer base but only a minority of this demographic is connected to the internet. What is more, sensitive issues that may prevent respondents from giving sincere answers should be addressed via the post rather than online. Finally he mentions the problem of compatibility, as online surveys may cause people's computers to crash due to the animation or multimedia which they contain.

3.3.1.2 Selection of the questions

As the Author of the thesis mentioned before, changed the structure of questions continually in the draft through the whole developing process until the survey started. The changes were only little things and the overall structure was unchanged. The intention was to get an impression of the sense of consumers, concerning data protection in Ireland and Germany in general and to compare this answers with the loyalty card behavior of the participants. For this reason 6 sections were created with specific questions.

At first it was important to identify how many people actually have loyalty cards. The second section included 13 questions to the Loyalty card behavior of the participants. Among other things were asked "how many and what kind of loyalty cards the people have, what is the reason to use the card etc". In section three the participants had to answer questions of data privacy & Loyalty Cards and how they deal with this sensitive topic in every day life. Section four deals with the people without loyalty cards and the question why they have no LC. Section five goes deeper into protection of data privacy in general. People were asked to if they trust the public sector in the matter of data privacy or if they worried about the development of government actions in the term of data privacy issues. In the end after the demographical questions the questionnaire close after 30 questions.

On the basis of this mix of questions, the researcher collected enough information to analyse consumers LC behavior and the attitude to data protection in the public and private sector.

3.3.1.3 Preliminary Questionnaire Design

In order to design the research questionnaire effectively it was necessary to engage in preliminary research. Without this, there was a significant risk that interviewer's bias would affect the shape and design of the questions, and thus greatly affect the outcome of the research. As such, it was important to obtain information about the key areas of concern for consumers within the field of CRM, and thus focus the questionnaire around these issues, rather than focussing exclusively on issues that the researcher perceives to be central to the ongoing debate. This corresponds with research best practice principles put forward by a number of authors (for instance, O'Leary (2004)).

Another key issue that made it important to conduct preliminary interviews was that it was necessary to determine the best practical format for the questionnaires. Thus, potential respondents were quizzed as to what preferences they had for expressing responses, and were asked about their response to types of answers such as yes/no, scales etc, and also what medium they felt most comfortable with – group responses, paper based questionnaires, online questionnaires etc. In this way, it was hoped that by conforming with the practical needs of the response group, the response rate would be increased.

Furthermore, the preliminary interviews provided the researcher with an insight into how to format the questionnaire and how delivery might create a bias in the nature and character of the responses, due to social pressure, phrasing or other factors. Hoyle et al (2002) state that the dual goal of research is to 'motivate the respondent to give full and precise replies while avoiding biases stemming from social desirability, conformity, or other constructs of disinterest.' Thus, the preliminary interviews aided in the designing of an instrument that achieved both these goals.

From a practical point of view the Author conducted 10 personal interviews of between 40 and 90 minutes (Appendix D & E). Five of these were held with German citizens and 5 with Irish ones. The choice of interviewees reflected different ages, social areas as well as different levels of education of the demographics involved.

Already at this stage it is possible to say that the result was unexpected and not always synchronous with the author's hypotheses.

The preliminary interviews proved to be a continually developing process, in which the overall structure of the survey and the questions was refined. From the beginning, an online survey was chosen as the primary research tool. But throughout the interviews the author also received a deeper knowledge of people's attitude, concerning questionnaires and online questionnaires. The issue of anonymity, for instance, was an important factor, and people from the right demographics would only provide adequate personal details if the anonymity was guaranteed. As a result of this, an online survey provider was chosen, as it was able to guarantee anonymity, which was guaranteed by an independent organisation. A seal of trust (Figure 2 / p. 38) was visible on the introduction page of the online survey.

Figure 2: Seal of trust



3.3.1.4 The Research Instrument

The findings of the preliminary interviews indicated that an online format would be easily accessible to respondents, and would exclude (or at least limit) the social pressure and interview pressure that might be exerted upon a respondent if the questionnaire was delivered in groups or face to face. The internet format also had the advantage of limiting the extent to which deviation from the form (or otherwise spoilt responses) could be returned, and allowed respondents to respond at their own pace.

To find the right online survey provider, an intensive search and comparison of many providers was necessary. Finally, the internationally oriented Swiss enterprise "Onlineumfragen.com" was chosen to provide the tools with which to phrase questions in various ways. This was a paid service, and compared to several other competitors, the firm was the least expensive (Student tariff: 50 € for 250 runs of the survey), with a special student rate, good service, a guarantee of anonymity and a good reputation illustrated by several international companies such as BMW, RBS,

Nokia and PWC. Indeed, the support, which they provided via email was excellent, and the analysis of quantitative data and the export into Excel was made very easy.

Additionally the opening page (Appendix G) of the survey was programmed by the author in HTML and the domain name (www.master-survey.de) was purchased for 12 € to make the distribution of the link easier.

Responses in the preliminary interviews indicated that roughly 30 questions would provide an ideal balance between yielding enough relevant information and maintaining the interest of the respondent. These mostly took the form of statements indicating the extent to which agreement with a proposition was felt. Although ‘neutral’ responses were allowed (for instance, ‘do not feel strongly either way’, or ‘don’t know’) was not provided, forcing respondents to express some form of opinion. Some of the questions asked respondents to drag and drop answers into a box, thereby allowing them to pick their top three options out of a longer list.

The instrument was tested on a preliminary test group of 10 German and 10 Irish subjects. Again, these people were selected from different ages, social classes and different educational levels, and filled in the pre-test questionnaire (Appendix F) within two days. After these results were examined and the author had received personal feedback, it was considered to be fit for purpose and only a small amount of questions were altered, along with some grammatical errors.

3.3.1.5 Sample group and response rate

The preliminary interviews indicated that the proposed questionnaire format would be relatively easy to answer, and that respondents would be willing to participate. Therefore, an ambitious target of 200 respondents (100 Irish and 100 German) was set, with 14 days to achieve this goal. It was felt that this level of response would strike an adequate balance between yielding an accurate data set (limiting the effect of individual extraneous results), whilst also ensuring that the data set remained manageable and did not become unwieldy.

The only control mechanism placed on respondents was based around the nationality of individuals, since part of the aim of the research was to engage in a comparative analysis of the issues facing loyalty cards as an instrument of CRM in Germany and Ireland. Thus, respondents were asked to confirm their nationality on the first page. The questionnaire closed after 100 respondents had been achieved and completed all questions for each nationality.

3.3.1.6 System of distribution

Cohen and Holliday (1996) describe the two main methods of sampling between which the researcher must decide; one is the probability method (or random sample) and the second is the non-probability sample (also known as a random sample) method. In a probability sample, each member of the wider population has a known non-zero probability of being selected. This means that every member of the wider population has an equal chance of being included in the sample. In the case of a non-probability sample, the chance of members of the wider population being selected for the sample are unknown and not everyone has a equal chance of being selected (Cohen et al., 2007). Unfortunately, the probability method is not always available or affordable for a particular research project.

Due to the fact that the author of the thesis simply did not have the chance to reach every member of the wider population in Ireland and Germany, not every member of the wider population in Ireland and Germany had an equal chance being included in the sample. The researcher therefore decided to follow the non-probability sample method.

Non-probability sampling requires respondents to be selected in a non random manner. Due to this the author decided to use a mixture of several types of sampling. This turned out to be an amalgamation of convenience sampling, which is focussed on ease of accessibility and affordability, judgement sampling (a common non-probability method) which somewhat compliments convenience sampling designed to choose a segment of the population which will be representative of the whole, and finally snowball sampling, which relies on referrals to identify suitable respondents.

For this thesis the questionnaire distribution was achieved by forwarding the link (www.master-survey.de) via social networks such as Facebook or StudiVz as well as family, friends, fellow students and lecturers from the IT Sligo. Furthermore, the author also distributed the link in Ireland through his work in a business in Sligo to several of his customers. It was hoped that respondents who was of varying age groups, social classes and of different sexes would be reached. These groups was then asked to forward the link on to other contacts and associates. In this way, a varied spectrum of respondent types could be accessed, and was also ensured that a significant proportion of the respondent group was unknown to the researcher. The only limitation the author imposed upon the sample was to limit the participants from each country to 100. Beside the issue of cost it was also easier to calculate, illustrate and transform numbers into percentages when there were 100 subjects. Other limitations, such as splitting the group of 100 into 50 females and 50 males, was another option which the researcher considered in the planning process. The benefit of this would have been a more comprehensive set of results, but the complexity and the possibility of getting the right ratio of participants in the timeframe of 14 days, made this option inappropriate.

3.3.2 Interviews

Although the questionnaire contained a number of questions designed to elicit personal responses regarding the effect of CRM on consumers, the response box was only small and did not provide a large amount of room for elaboration. It was also closed in nature, and did not allow for a particular answer to be expanded upon or explored in more detail. Interviews were therefore deemed important in order to gain an understanding as to why certain behaviours were common. However, research within the area of effective interviewing indicated that it may often be difficult for respondents to effectively articulate the reasons for their behaviour, especially in hypothetical contexts. As such, correlation between behaviours and responses indicating opinions were deemed to be the most effective method for determining why consumers act in the way they do. Interviews to supplement the consumer based research element of the study were therefore rejected.

Interviews continued to form an important element of the study though, as a means of gaining important information relating to industry practice and the law that governs the area of customer relationship management and the maintenance of customer data.

3.3.2.1 Techniques for interview

Patton (2002) and Gray (2004) indicate that ethical issues must be at the forefront of good interview practice. They suggest that the purpose of the interview should be explained, a risk assessment should be conducted (considering legal liabilities, political, social or psychological repercussions etc), the gain for the respondent and the interviewer should be explained, data access and ownership should be outlined, and a separate contact should be provided to advise the interviewer and contact details of a regulatory body that can be reported to by the interviewee should be provided. Patton (2002) suggests that in the case of semi-structured interviews, the following approach should be taken: ‘explore, probe, and ask questions that will elucidate and illuminate that particular subject ... to build a conversation within a particular subject area, to word questions spontaneously, and to establish a conversational style but with the focus on a particular subject that has been predetermined.’ Although this type of interview is more free flowing, Gray (2004) argues that it is important for the questions to be delivered as neutrally as possible to avoid the influence of interviewer bias.

3.3.2.2 Interview with Loyalty Card Company

The first proposed interview was with a company (Payback) that had implemented a loyalty card scheme. However, due to the strategic and sensitive nature of information pertaining to the competitive CRM tools of these organizations, it was not possible to secure an interview. Instead, loyalty card schemes and the effects of CRM systems were explored more thoroughly in the secondary research – namely the literature review.

3.3.2.3 Interview with German Data Protection Company

An interview was conducted with Mrs Rena Tangens (Appendix D & E), a senior manager working at a data protection company in Germany (FoeBuD e.V.). The aim

of this interview was to understand more closely how data protection is achieved, how diligently laws are applied, and what future issues experts in the area of data protection expect to become problematic.

The interview took the form of a semi-structured interview. This type of interview is usually used to gain information, rather than to test a hypothesis (David and Sutton, 2004). This allowed for a general structure to be applied, ensuring that all the relevant details identified by the researcher were covered, whilst also allowing for the expansion and exploration of issues that were felt to be of key importance by the respondent. Techniques for effective interviewing were closely researched, identified and applied where possible.

3.3.2.4 Interview with an Irish and German Solicitor

One interview was conducted with Mrs. Ruth Walsh, a lecturer in Law and European Law at the IT Sligo in Ireland, and another was conducted with Mr. Andre Höhle, a German solicitor who specialises in IT law (Appendix D & E). The purpose of these interviews was to determine the law that applied within the realm of data protection within each particular country. Again, the techniques identified for effective interviewing were applied here.

3.4 Secondary Research

Secondary research provided the researcher with a significant understanding of CRM practices, data protection issues and the kinds of problems that are likely to face stakeholders such as both consumers and organisation in the future. The secondary research was conducted in the form of a literature review.

A number of key search terms were identified and fed into relevant academic databases. The top responses were identified, and the abstracts for these were scanned to identify relevance. More key terms were also identified from these abstracts, and these were fed into a second search. The final technique that was used for the identification of relevant literature was to scan and cross reference the bibliographies

of returned search items, in order to identify studies that repeatedly cropped up. The research was then classified into groups and notes were made on the content. Colours were allocated for particular themes or similar opinions, in order for effective comparative analysis to take place. These techniques correspond with those suggested by Machi and Mc Evoymachi (2009).

3.5 Analysis

Of the vast majority of the quantitative data was analyzed by the software, and the online survey provider offered within this service.

In addition, SPSS was also used to analyse the data and make comparisons between the quantitative data sets yielded from both nationalities. Qualitative data was analysed by cross referencing the questions from section 1 till 4 with the demographic data and colour coding relevant responses.

3.6 Research Limitations

Part of the limitation of this research stems from the epistemological basis on which the study is founded. The positivist tradition is becoming increasingly infrequent in marketing studies, due to the growing understanding of the importance of contextual factors in shaping the behaviour of the individual. Robins (1994) identifies that consumer behaviour remains fragmented and divided along racial and ethical lines. Postmodernism or interpretivism are therefore potentially more relevant methodological ideologies to be used within the context of marketing research. That said, they can also be termed as being idealistic, and Burkitt (1991) states that it is important to recognize the way in which material limits on the way that people interpret and re-interpret their environment'. In the light of this information, the taking of a postmodernist view may have been a more appropriate methodological step, and may have influenced the way in which research was conducted, and thus affected the conclusions that were drawn. Indeed, with regards to nationality as a determinant of behaviour – the study as it currently stands considers the impact of this only in a materialistic manner, ie, how the physical properties of the country might

shape loyalty and behaviour. However, it is recognised that it is clearly just as important to consider cultural elements that affect the behaviour of each nationality.

3.6.1 Interviews

It was perhaps the researcher's greatest misfortune that he was unable to arrange an interview with a loyalty card organisation. In the absence of this it became increasingly difficult to make judgements as to the likely direction that may be taken by future CRM initiatives, and how these might potentially impact upon issues of privacy and data protection in the future. It was also difficult to gain the perspective of whether these firms were worried that failure to protect data and increasing intrusion in private areas might alienate customers.

3.6.2 Online Survey & Questionnaire

In terms of the questionnaire, there were some limitations with the instrument that was used despite attempts to make the preliminary testing as thorough as possible. One of its central limitations was that use of the internet was self-selecting to a certain extent in terms of the age ranges and social groups that responded. Although the distribution method aimed to be inclusive and target a wide spectrum of individuals, in practice it somewhat excluded older respondents, and those who did not have regular access to a computer.

3.6.2.1 Aborted responses (Errors)

The online survey closed after 100 participants, of each country had carried out the questionnaire until the last question, the survey closed automatically. The total amount of people who entered the survey was 144 Irish and 132 German participants. From this it follows that 44 Irish and 32 German participants entered the survey and chose to abort before they reached the end. It is not unreasonable to suggest that on the one hand there may have been elements of the questionnaire that were not as intuitive as they might have been, resulting in a number of aborted or confused responses, or on the other that the questionnaire was just too long.

Data analysis demonstrated that participants spent approximately five minutes on each question. Further to this, it seemed to indicate that the majority of the participants aborted after question 23. Feedback interviews which the author had carried out after discovering this fact, alerted him to the fact that those participants who did not have a loyalty card aborted at this point. They explained that they were confused because after question one they saw that the system had moved them on to question number 23, and they assumed that something had gone wrong and started from the beginning. There was actually no way for them to have known that questions 2 - 22 were only to be answered by people who answered 'yes' when asked if they had a loyalty card.

3.6.2.2 Data protection

The aim of the online survey was to receive high instructive data. From this point of view it was essential to ask for demographic information in addition to the test answers. Demographic information is always critical for two reasons.

First of all it must be assumed that no participant will ever want to share information about their children, marital status, age, or job. If the survey does not ensure 100% anonymity for the entire process, it may not be unreasonable to assume that participants will provide inaccurate data. The second reason that must be highlighted is that data privacy in the European Union is a serious issue and my primary research (the online questionnaire) had to comply with the rules of European data protection law. These two issues illustrate the fundamental importance of ensuring that a survey is entirely anonymous, even though this may result in more effort and cost being involved.

Chapter 4 - Findings and Analysis

4.1 Introduction

The research concentrates on the impact that technological progress, particularly in relation to loyalty cards, has had on consumers buying behaviour and brand loyalty.

The objective is to discover how critical customers are of attempts by private companies to gather personal data, and how far they allow such invasion of privacy.

The study goes on to determine how those who are critical of companies' behaviour react, and what the consequences are for the companies in question.

The online survey is approached in a highly structured manner. First, it was important to gain some insight regarding customer perception of Data protection. It was necessary to analyze the public as well as the private sector to begin to answer this question. Furthermore, different results made it important to analyse disparities between the two sectors.

Figure 3: Definition public and private sector

Private sector

Part of national economy made up of, and resources owned by, private enterprises.

Source: Businessdictionary.com
September, 2010

Public sector

In the case of the public sector, the author means the various institutions of the state: legislative, executive and judicial.

The next step, after the data protection issue, was to look at customer behaviour in order to determine whether consumers are loyal to firms they hold a loyalty card for. For the purposes of this question, Irish and German consumers were separated. So, by looking at customer perception of data protection in both the public and the private sector, as well as the influence of loyalty card use, the author hopes to be able

to draw useful conclusions concerning the influence of technology on shopping behaviour and customer loyalty. The results of the study will be re-examined below (Part 5), together with recommendations on improving bonus programmes.

4.2 Customers perception of Data protection.

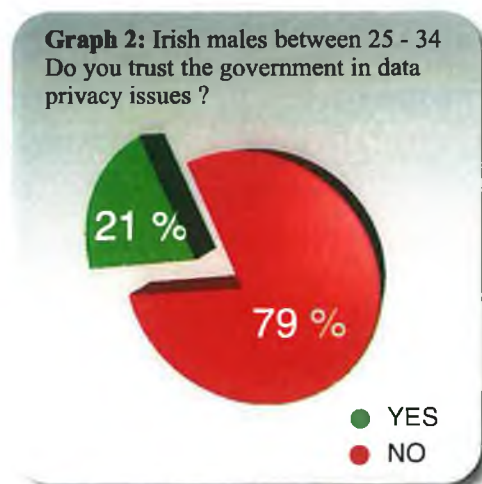
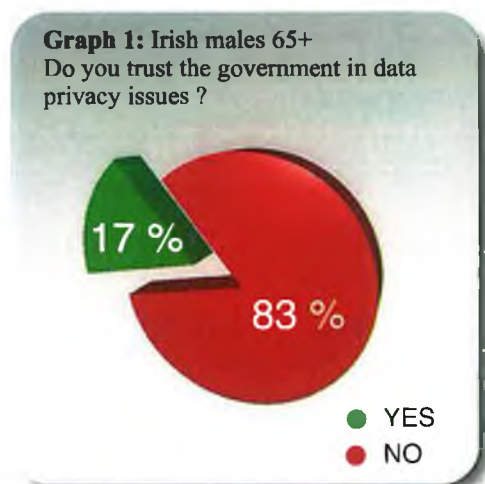
Before concentrating on the analysis of data protection's impact on customer behaviour in the private sector, it is necessary to illustrate customer's attitude to and perception of data protection in general. First, if we know the opinion and reaction of people to more general issues concerning the public sector, it will be possible to compare and evaluate behaviour in the private sector. The author will compare results in this area particular with interviews he has arranged and the analytical report "Data Protection in the European Union - Citizens' Perceptions" conducted by Eurobarometer, under the control of the European Commission in 2008.

4.2.1 Confidence in the public sector

The first thing to be considered is the Irish sector, where the result of the survey shows that 69% (Appendix C / No. 27) of the participants do not trust the government on issues concerning data privacy.

4.2.1.1 Data Privacy

Based on the results of the survey, those who are most critical of data privacy policy in the public sector, are males aged over 65 years (Graph 1 / p. 49) who are married with children. Against the assumption that this profile has a high educational



achievement, does the result illustrate that the person is employed, or self employed with a leaving certificate or advanced certificate. It can also be seen that civil servants are more distrustful of government activities than other employees and students. However, it is important to bear in mind that the profile was built on a rational basis and only the largest figures were considered. The cohort of respondents to the questionnaire who were aged 25-34 (Graph 2 / p. 49) was only slightly smaller than the 65+ cohort.

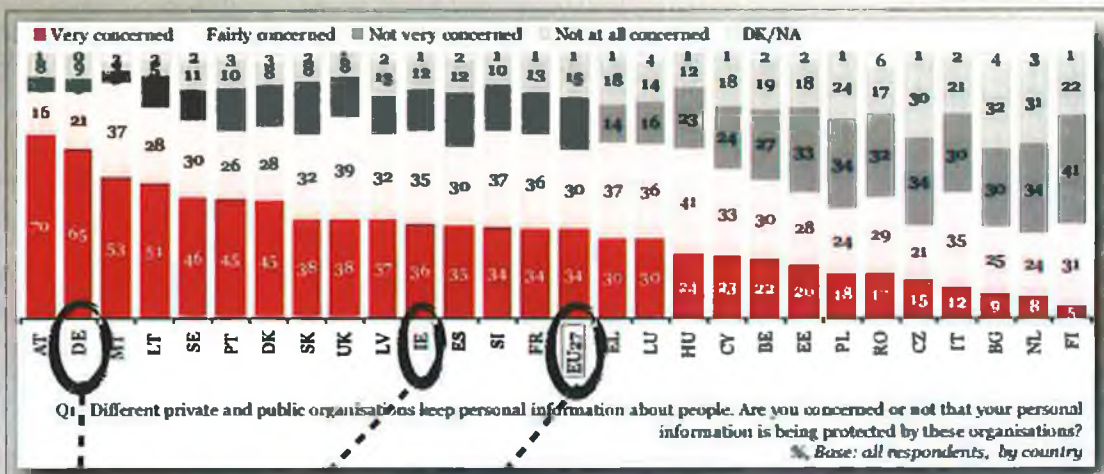
Based on this macro view, the situation in Germany does not appear very different. 62 % (Appendix C / No. 27) of the participants did not trust the government on data privacy issues. Comparing the average number of participants (Irish & German) distrustful of the government according to the survey (65,5 %) with the Eurobarometer survey conducted by the European Commission in 2008 (64%) also supports this conclusion.

The only significant differences in perception of the governments trustworthiness arises between individuals of different age and sex. Irish females tend to be less distrustful of the government than German females, whilst in Germany the level of distrust is broadly constant, unlike the situation in Ireland where two cohorts (65+ and 25-34) are somewhat less trusting. In the matter of education, employment status and children, the results are very similar in both countries. Again, there is a notable similarity with the results of the survey by the European Commission. Interestingly, more young Irish citizens have a critical view of their government's data protection record than their German counterparts.

By asking for participant's opinions concerning the perceived rise of a so-called "surveillance society" (characterized by high levels of CCTV coverage, full body airport scanners, biometric passports and so on) the author tried to identify whether people are more worried about high levels of personal surveillance or the increasing terrorist risk. In Germany, participants consistently answered that they were more troubled by the surveillance state. Conversely, most Irish participants were worried by the threat of terrorism, and would have agreed to a higher level of surveillance if it

guaranteed their security (Appendix C / No. 26). This confirmed the author's hypothesis, which was itself based on interviews and the result of the Eurobarometer survey, that German citizens are more afraid of any intrusion from the government and by organisations that hold personal data (Graph 3 / p. 51).

Graph 3: Concerns about data privacy by organisations that hold personal data



Most Europeans are concerned about how their personal data is handled by organisations that hold information on them, but only a minority of citizens actively worry about this: while two-thirds of respondents reported a concern about whether their personal information was protected or not (64%), only one-third of respondents claimed to be very concerned (34%).

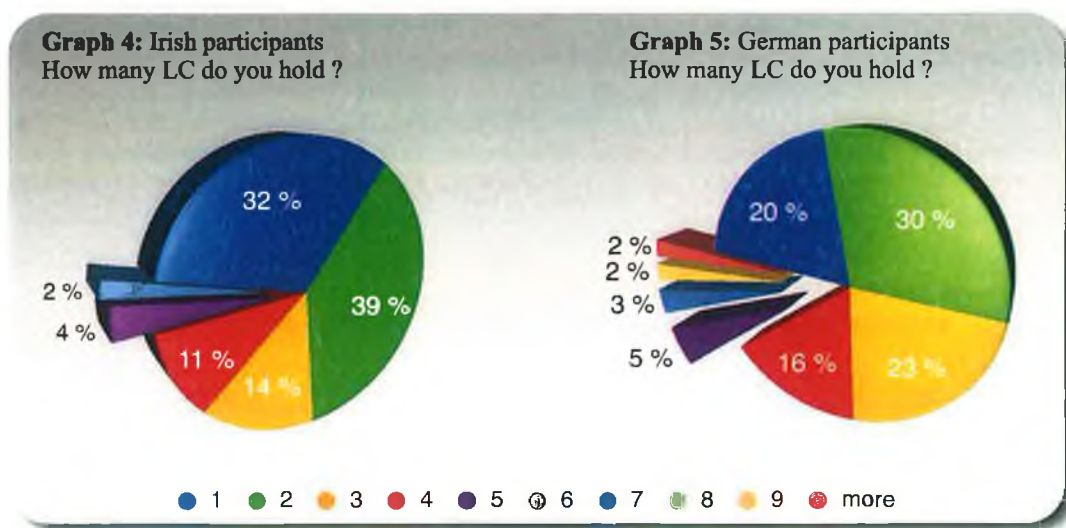
Austrian and German citizens seemed to be the most concerned about how their personal data was handled. Eighty-six percent of those respondents reported being concerned about data privacy issues, and two-thirds claimed to be very concerned (Austria: 70%, Germany: 65%).

Source: Data Protection in the European Union
Citizens' perceptions
Analytical Report, Feb. 2008

4.2.2 Confidence in the private sector

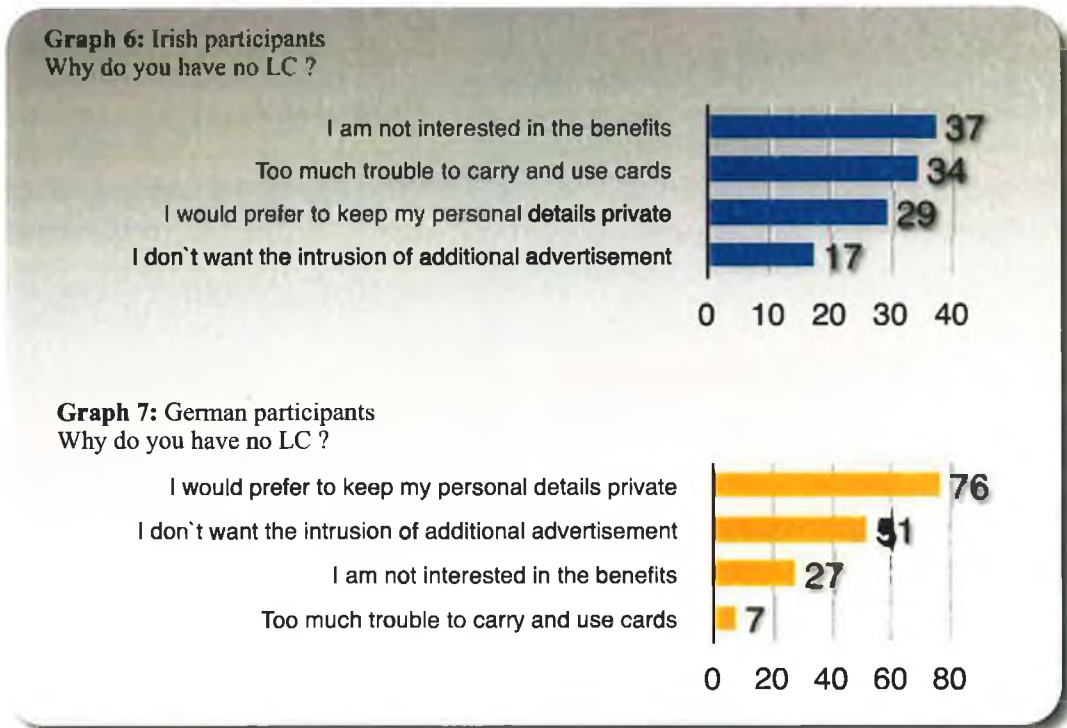
It is common knowledge that there are a wide variety of ways to evaluate confidence and behavioural patterns in the private sector. However, it is worth pointing out again that this thesis is written in business studies and that its main focus is in Marketing. This fact influenced the author's decision to use certain tools, such as loyalty cards, to measure the confidence of private sector customers. A close reading of this chapter should allow the reader to understand how consumers, especially those critical of data protection policy, deal with items such as loyalty cards when considering the protection of their data and the risk of its abuse. In other words, how people who are critical of data protection policy deal with the risk of their data being abused or their identity stolen is linked to their behaviour in private sector environments.

The analysis showed that in Ireland 61 % (Appendix C / No. 1) of participants owned a loyalty card, whilst in Germany the figure was 59 % (Appendix C / No. 1). In both countries most customers owned two cards (Graph 4 & 5 / p. 52).

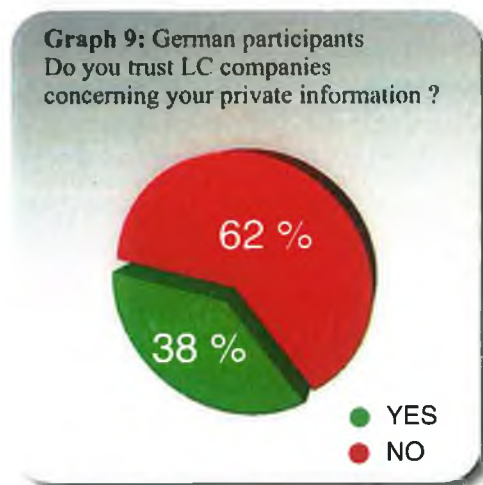
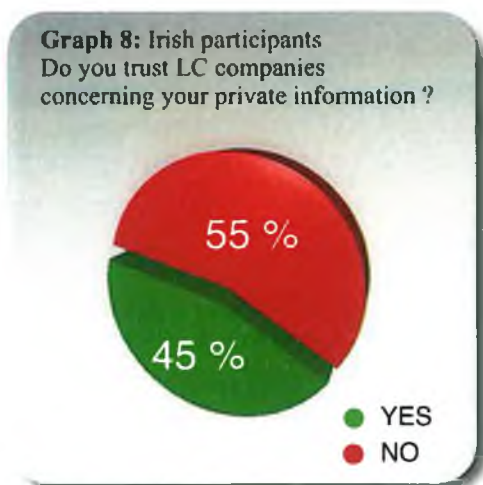


The Irish participants who did not own a loyalty card said that the main reason for this was that the benefits were insufficient and that it was too much trouble to use the card (Graph 6 / p. 53). Very few were concerned about data protection – it was the second most unpopular reason, after the intrusion of additional advertisement. In the contrast, the majority of German participants (76%) gave concerns about intervention into their private life (Graph 7 / p. 53) as the primary reason for not owning a loyalty

card. The next most popular reason for not owning a card in Germany was that the amount of advertisement which resulted was annoying.



However, if we concentrate on customers with loyalty cards we can see that people who own loyalty cards do not always have a positive opinion of the companies operating them. **The survey shows that 55 % of Irish (Graph 8 / p. 53) and 62 % of German (Graph 9 / p. 53) participants do not trust loyalty card companies to provide ample protection for their data and to use it responsibly.**



It is also interesting to note that a large number of loyalty card holders (41% in Ireland and 45% in Germany) have negative feelings towards their loyalty cards (Appendix C / No. 20). Although the findings are by nature subjective, it is also worth noting that 64% of Irish participants and 57% of Germans felt that their privacy was directly affected by their possession of a loyalty card (Appendix C / No. 23). Moreover, 41% of Irish and 38% of German participants expect the situation to worsen as technology improves (also Appendix C / No. 23).

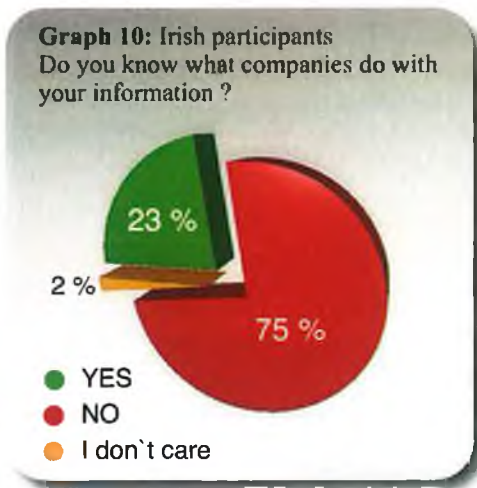
4.3 Analyses of disparities

In light of the data, it seems reasonable to conclude that there is little difference between customers' perception of data protection in the public and private sector. Any differences are minimal, and almost all of those who own and use loyalty cards are equally critical of the public and private sectors. There is little difference between Irish and German opinions.

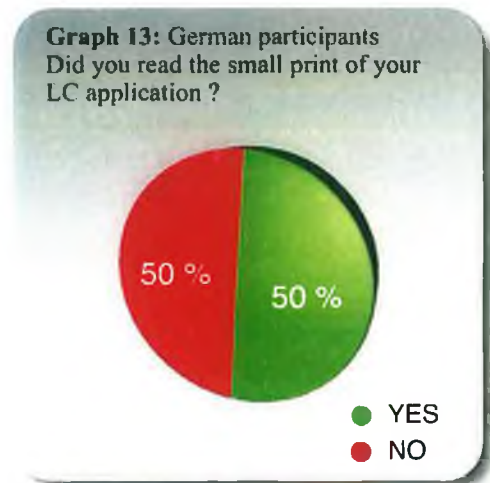
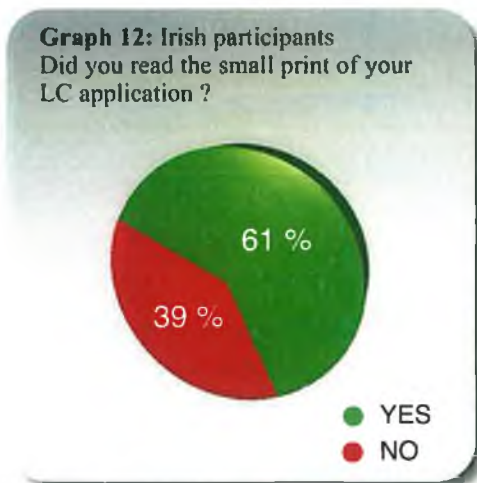
Having reached this conclusion, it is possible to go on to consider why in both Ireland and Germany people are more interested in (and antagonistic towards) the public sector's attitude to their personal data than the private sectors. It is difficult to explain why media attention and public scrutiny centres on the public sector's treatment of private data when most consumers seem equally concerned by the private sectors actions.

It is also difficult to determine why people continue to use loyalty cards despite their lack of trust in loyalty card companies. Interviews were used to try to gain an insight into the reason for this apparently inexplicable behaviour. In the past, it has been widely argued that the main reason for this behaviour are the benefits consumer receive by the use of loyalty cards. Others have focused on the fact that there are relatively few visible disadvantages to customer loyalty cards and that few customers actually have bad experiences. It could be further argued that many sections of the media do not look at wrongdoing by the private sector to any significant extent – books and films, for instance, are prone to melodramatic depictions of a surveillance

society and governments are often cast as villains. Moreover, the ignorance displayed by consumers of the amount of sensitive information collected by private companies may go some way towards explaining their uncritical attitude towards the private sector: 75% of Irish and 83% of German participants do not know why companies collect sensitive information (Graph 10 & 11 / p. 55).



Additionally, in several interviews participants displayed a considerable level of indifference towards corporate behaviour, perhaps indicating that consumers don't really want to know what happens behind their backs, as long as they receive attractive benefits! This conclusion was corroborated by the results of the online survey, where the majority of participants stated they had never read the small print on loyalty card application forms (Graph 12 & 13 / p. 55). Customers tend only to look for the benefits they will receive.



Consumers only seem to be concerned with the protection of their data in circumstances where it takes very little effort to protect their privacy – for instance, when filling in forms they tend to provide as little information as possible. This argument is further supported by the online survey, where most customers provided a minimal amount of personal information in a loyalty card application form. The majority of customers never provide information related to religion, number of people in the household or eating habits. After the Emnid study (2010), it seems legitimate to question whether loyalty card companies have realized that customers tend to volunteer only the most basic information. The study did identify the means by which companies tried to elicit further information: they simply offered greater benefits to those who offered greater amounts of information.

4.4 Loyalty card behavior

It is important to bear in mind that the benefits provided by a loyalty cards are the main factor influencing customers' behaviour. The important issues of data protection are considerably less important. In any case, consumers seem to be willing to divulge almost any information if the company asking for it is willing to provide a sufficiently significant benefit.

The next part of the thesis therefore discusses the behaviour of loyalty card users and attempts to evaluate how efficiently and to what extent customers use loyalty cards and the rewards they could receive from them, and whether shopping behaviour is influenced by the benefits loyalty cards offer. This section will also consider the profiles of those who use their loyalty cards most frequently and thereby generate considerable benefits for companies; it will also consider those who own loyalty cards but rarely use them, and so benefit loyalty card providers less.

4.4.1 Ireland

In Ireland 61 % of the participants owned a loyalty card (Appendix C / No. 1), of which 81 % were female and 41 % male. The statistics also illustrate that there is a level of consistency through all age groups. The average participant owned two cards

(Graph 4 & 5 / p. 52), with females showing a tendency to use more than two cards and males generally owning just one.

Ireland's most popular loyalty programs are with grocery and general merchandising retail stores such as Tesco, Dunnes and Supervalu. Around 71 % of the online survey participants who owned a loyalty card used a card from one of these companies. After general merchandising and retail stores, pharmacy & health and beauty retailers were the biggest providers of loyalty cards (38%), whilst 23% had cards related to building & garden centre companies and 21% had cards with fashion & shoe stores (Appendix C / No. 3).

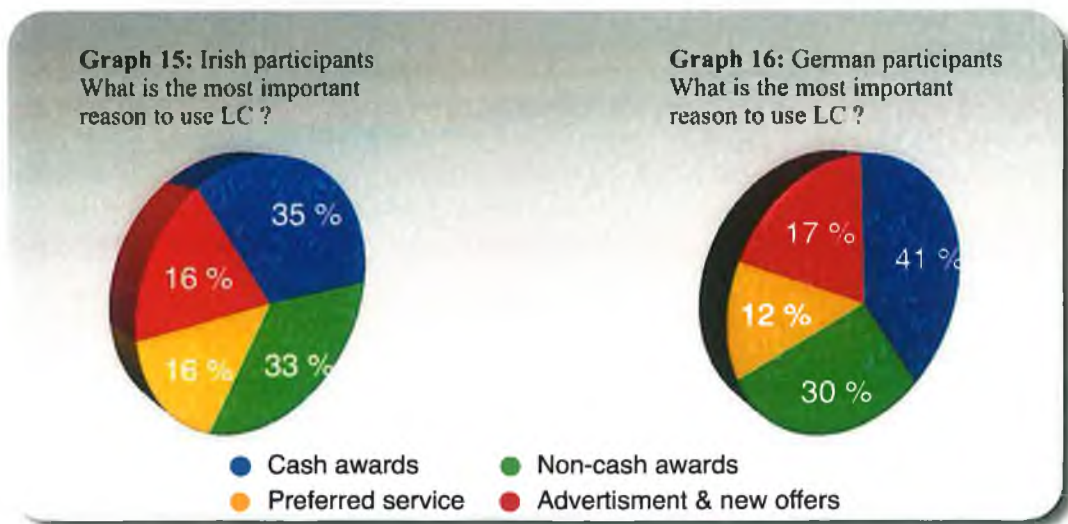
Graph 14: Irish participants
Which card do you use most frequently ?



In the case of grocery and general merchandising stores there is little difference between the sexes in terms of the use of loyalty cards – indeed, slightly fewer women than men use the cards. Elsewhere, the survey seems to support clichés, with more men owning loyalty cards with electronics shops, building and gardening companies, petrol stations and airlines, whilst owners of cards giving benefits to customers or fashion, pharmaceutical, hair and beauty and furniture stores are predominantly female.

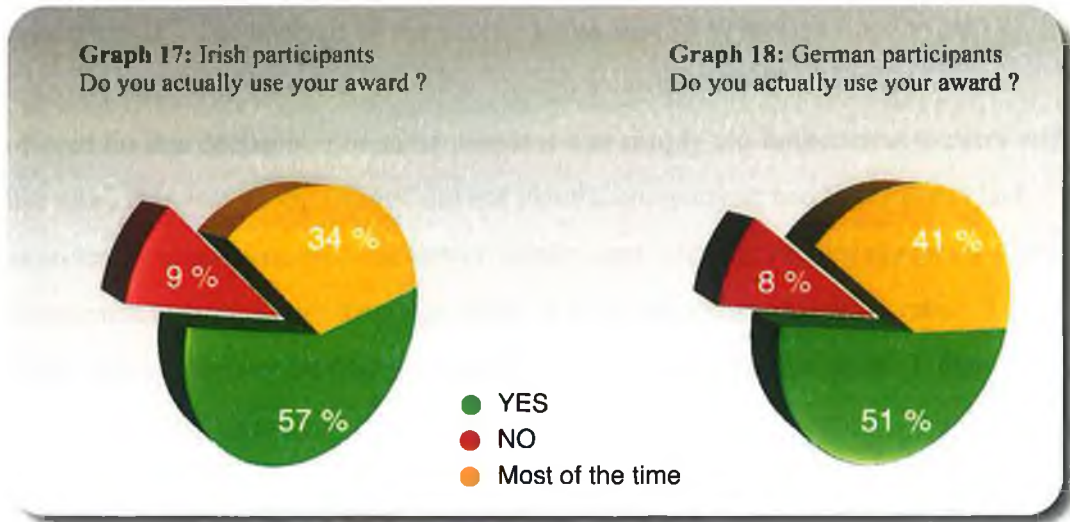
In the previous paragraph only the most common cards were considered. It could be argued that the reason why, for instance, grocery loyalty cards are widely used is they were the first to be available and consumers have come to trust them. They were also the cards which customers considered most beneficial, simply because they shopped much more in grocery stores. A related point is that people shop far more in stores like Tesco, Dunnes and Supervalu, so customers tend to focus on the amount of benefit received rather than the style of the award. People simply shop more frequently in grocery shops and have the chance to collect more points or vouchers – with this in mind, they are happy to take what they can get. Many interviewees also supported this statement by expressing the view that “every little helps”.

In relation to the type of award received, participants consistently agreed that the most important feature of any loyalty scheme was that it allowed the receipt of an award in the form of discounts or cash. The next most popular form of award was benefits-in-kind, such as vouchers or weekend breaks. Preferential customer service was the least popular type of award (Graph 15 & 16 / p. 58).

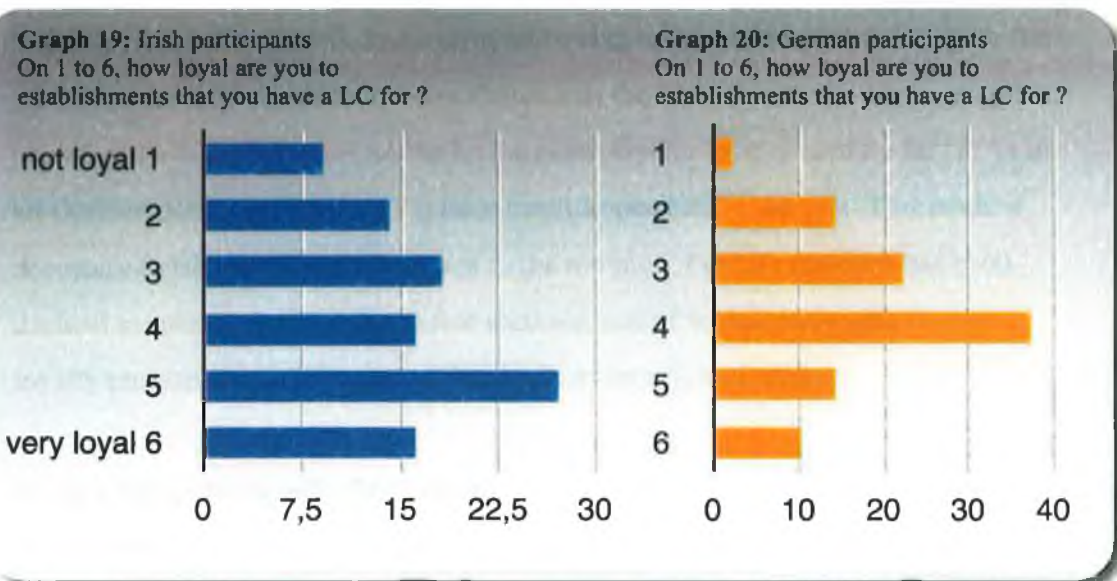


57 % of the participants claimed to use the rewards on a regular basis followed by 34 %, who said that they use the awards most of the time. Only 9 % said they never made use of the benefits offered by use of a loyalty card (Graph 17 / p. 59). It may be

that such people use loyalty cards in order to receive better service or to enhance their status.



The statistics also show that people who use their loyalty cards and awards frequently are generally loyal to the shops where they hold a loyalty card (Graph 19 & 20 / p. 59). The question “Would you spend more money to receive a greater benefit?” was answered in the negative by 41% of respondents. However, the 59% answered MAYBE (32 %) or YES (27 %), illustrating that there is a tendency to spend more money in pursuit of a greater benefit (Appendix C / No. 12).



Other questions whose answers may illuminate understanding of the behaviour of loyalty card users include “why people decide not to get a loyalty card?”, “why do people not use loyalty cards they do own?” and “when do customers stop using a loyalty card?”. The analysis of the survey shows that 70 % had declined to sign up for a loyalty card on at least one occasion, though a variety of different reasons were offered for this decision . For some people it was simply too bothersome to carry and use more than two cards. Others did not like the company or had heard about bad experiences from those who did have a loyalty card with a particular company. Also, some cards are only available on payment of a fee, which was a considerable disincentive to those who might otherwise have signed up for the cards. Other reasons included overcomplicated application forms and overly onerous information requirements. However, insufficient benefits were by far the most prevalent reason for which people refused to sign up for loyalty cards (Appendix C / No. 14 & 15).

Participants who began to use a card frequently tended to stay with the bonus programme, with 61% using the card at every available opportunity. The other 39% did not always use the card because they sometimes forgot to bring it with them or didn't remember to use it.

4.4.2 Germany

The analysis of the German findings turned out to be more complex than that of the Irish data. As a matter of fact it was shown that the multi functional bonus program, known as Payback is considered to be the most popular loyalty card by far (71 % of all German participants own a Payback card (Appendix C / No. 4)). This made it necessary to take a different approach to the research. For this reason it has been decided to split section 4.4.2 into two sections, one of which deals with regular loyalty programmes, and a second that looks at the payback system.

4.4.2.1 Regular loyalty programs

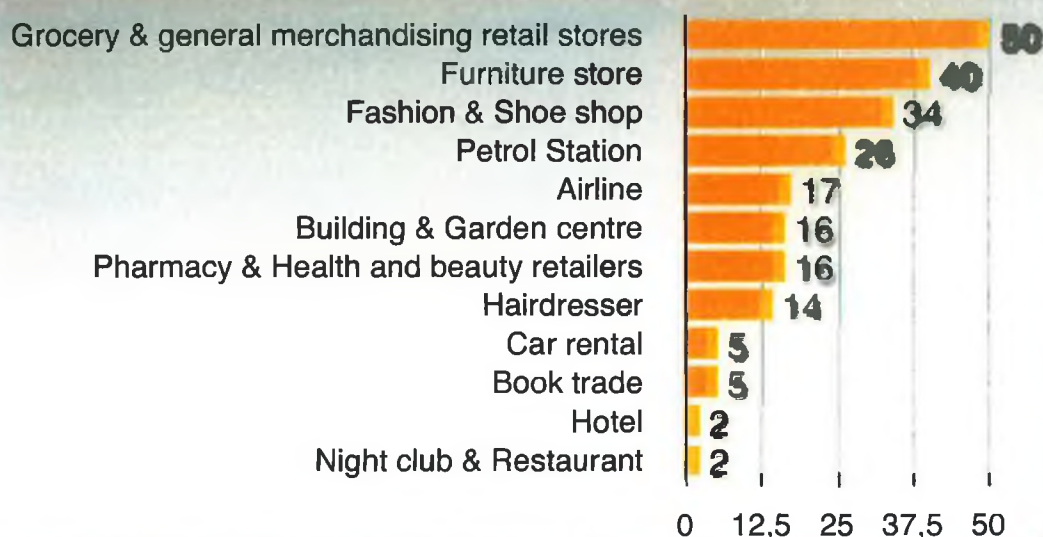
The German statistics demonstrated that 59 % of participants owned a loyalty card (Appendix C / No. 1), of which 66% were females and 39 % males. Further statistical

analysis indicates that the typical German user of a bonus program is a female, between the ages of 45 and 64, employed, has children and at least a medium standard of education. However, it should also be remembered that these statistics only represent the average participant, and may not necessarily be used to generalise in this way. The results of the German survey were quite consistent. Further to this, they disprove the research of Emnid (2010) because they identify the group which is below the age of 30 as the main users of loyalty cards in Germany.

Most participants stated that they owned two cards (Graph 5 / p. 52). However, in contrast to the Irish data, it seems that the second largest group of participants stated that they had three rather than one card. Females were overwhelmingly likely to own two cards, while males were likely to own any number between one, two and four.

Germany's most popular loyalty programs are held with grocery and general merchandising retail stores (Graph 21 / p. 61). The reason for the widespread use of this cards may be the benefits which it provides to the customer, and its introduction as one of the first loyalty cards. The second most popular were cards for furniture stores, which are held by 40 % of people, followed by fashion and shoe store cards which are held by 34 % of respondents. In the case of grocery and general merchandising stores there also appears to be a balance between the sexes (48 % female / 44 % male).

Graph 21: German participants
What kind of loyalty cards do you hold ?

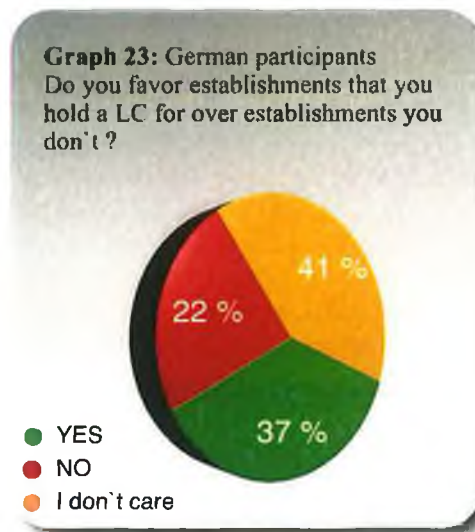
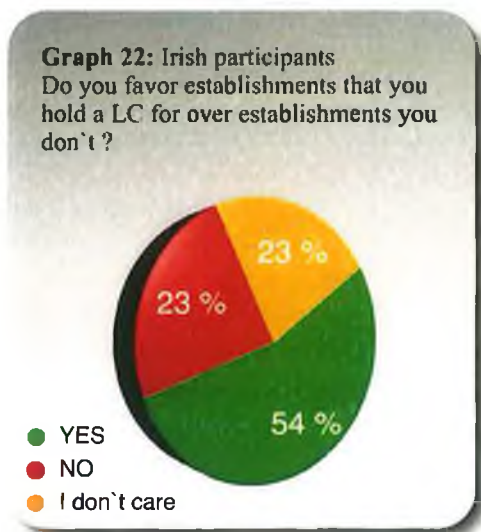


Interviews, the researcher's own experience and the survey may indicate that cards for furniture stores are the second most popular because of the highly attractive scheme which is run by the nationwide network of IKEA stores, which have branches in almost every major city and town. This may not be the case in Ireland, however the hype surrounding the IKEA brand in Germany is huge and people often spend whole days at IKEA, where many goods and services are offered. This brand is also consistently popular across the entire spectrum of demographics, which puts it at an advantage. One of the main reasons why German pharmacy, health and beauty retailers have no leading position is the lack of loyalty card schemes, not a lack of consumer interest in the market.

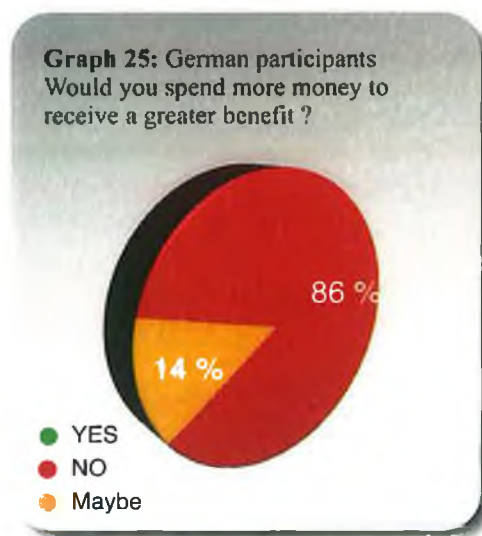
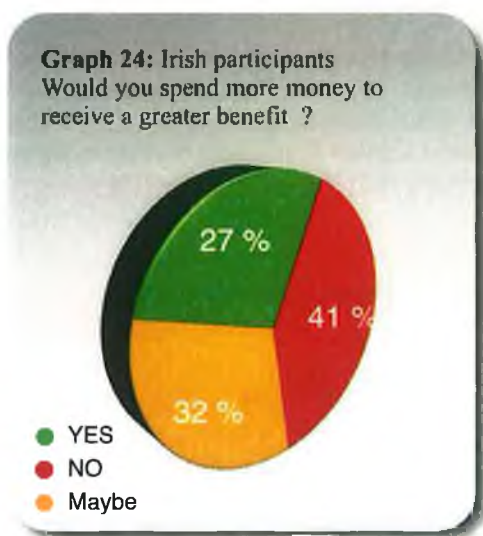
It seems that clichés were confirmed in both countries; in Germany more males than females own a loyalty card for electronic retailers, building and garden centres, petrol stations and airlines. Females similarly have more cards for sectors such as fashion, beauty and homeware.

Their reasons for using loyalty cards are similar to those of the Irish respondents. Cash rewards were listed as the first priority, followed by non cash rewards. But compared to Ireland is on the third place the reason to receive better offers instead of better service (Graph 15 & 16 / p. 58).

51% of the participants stated that they use their rewards on a regular basis. They are followed by 40%, who stated that they use the rewards most of the time. Only a minority of 8% state that they do not use the rewards (Graph 18 / p. 59). This may be because certain demographics value the preferential treatment of status provided by loyalty cards over the rewards that may be offered.



German consumers seem to be less loyal than the Irish (more choice); most Irish survey participants were based around Sligo or from rural areas. In Germany the people came more from urban areas where competition is larger, so this may be a function of the types of stores and cards which are available (Graph 22 & 23 / p. 63).



86% of respondents answered no to the question “Would you spend more money to receive a greater benefit?”, 14 % answered maybe, and no participants said that they would spend more money to receive non reward based benefits only (Graph 24 & 25 / p. 63). This result is rather conclusive and refutes the opinion of the authors of the

article “Für Jäger und Sammler” (2010) which was published in the German Finanztest Magazin.

The reasons why people either did not have or stopped using loyalty cards vary widely. Survey analysis shows that 88% decided not to sign up for a loyalty card on at least one occasion (Appendix C / No. 16). The survey indicated that they made this choice for several different reasons. Some of these were the same as those given by the Irish respondents, such as the inconvenience of having multiple cards, not liking a particular company, having had bad experiences with the companies in the past or inconvenient location of branches. A main reason seemed to factor more highly for Germans was that a scheme that was rejected may have had insufficient benefits or not provided enough rewards.

After analysis of these findings it can be seen that the average German customer will sign up for a loyalty card only when he or she is certain that they will make use of the card most of the time - as evidenced by the fact that 71% of respondents stated that they would only sign for a card that they believed they would use at every opportunity.

4.4.2.2 Payback System

The Payback system (i.e. use of the multi functional card) is the most attractive bonus programme in Germany to date, and was owned by 71% of respondents (Appendix C / No. 4). The Emnid Study also documented the popularity of this program, in 2010; the study shows that the program was rated as the most important program within Germany. Although the scheme has a number of partners, and the scheme provides benefits to shopping at stores of various kinds, however it limits the benefits of shopping within a particular sector to those chains or brands which are a part of the scheme and not others.

Chapter 5 - Conclusions and Recommendations

5.1 Introduction

The overall aim of this research was to identify whether the technological progress in CRM directly influences customers behaviour, particular customers loyalty and to identify awareness and attitudes to the ethical issues of privacy.

The specific research objectives were, within this context, to:

1. Identify perceptions of Irish and German citizens concerning data protection in the public as well as in the private sector;
2. Explore customers' loyalty card behaviour and the perceptions of loyalty cards and privacy;
3. Evaluate critically the influence of loyalty cards as tool of CRM and the impact on customers' loyalty; and
4. Formulate recommendations for the industry, to improve the use of loyalty cards as an instrument of CRM.

Within this section the author will revisit the four research objectives, summarize the findings and offer conclusions based on these findings. The summary is necessary due to the large size of the online survey, which was discussed in Chapter 4, and the fact that results were gathered from different geographical areas. Recommendations for future research will also be discussed, in terms of how to progress this research study. Importantly, the way in which this research has contributed to answering the research questions will be clarified and the author will finally consider how this reflects on the effectiveness of the research process used.

By adopting this structure it is intended that the research work will be concluded so as to reflect on whether or not the objectives stated at the start of this research have been met, including consideration of the value of this study.

5.2 Research Objectives: Summary of Findings and Conclusions

Through the last decades CRM developed through progress in the information technology sector, becoming one of the most important business strategies. Even though other business strategies such as Customer-Experience-Management (CEM) increased in parallel with CRM, there is no doubt that CRM is and will remain one of the leading business strategies.

Because technology is constantly developing. In the future CRM will be able to use new and better techniques, such as the RFID Chip, to get in touch with customers and receive much more detailed information about their shopping behaviour. On the one hand, this will benefit customers as they will receive better and more targeted products or a better service. On the other hand customers will lose some of their valuable privacy with every new development.

Furthermore, there is no doubt that society is continually changing through advances in technology. Influenced by mass media, people in the western world have developed a strong appetite for more and more products. R&D departments work harder and harder to satisfy demand and as a result, product cycles are becoming shorter and shorter. In this way people's demand for new technology increases subconsciously. From this point it could be argued that if our society continues to follow this trend, it may transform into a kind of late Roman decadence. It could be argued that this development transforms people into immature human beings such as those characterised by Immanuel Kant in "What is Enlightenment?" (1784).

But even if this kind of trend is noticeable, the result of this work shows that people think more critically about the issue of data protection than expected. This critical thinking is present in both the public sector and the private sector in the same way. The research shows that people of all classes and ages are more or less critical in the same way. The only actual disparities lay between how different groups of people think and how they act. This gap is huge and as long there is no obviously adverse

affect, people try to ignore changes in technology, and the mass media, and the potential negative effect further development might have.

The results of the surveys from Ireland and Germany show quite similar statistics. Only a few distinguishing features are worth pointing out here. As the survey results show, the fear of surveillance by the state is fixed deeper in people's minds in Germany than it is in Ireland. It has been widely argued that this different perception is due to the fact that Germany was ruled in the past by the NS government, a prime example of a totalitarian state. A reviewer could argue that there are other possible reasons for this result. However, the survey has a clear result, and interviews, further reading, and the authors' own impressions and experience of how different citizens deal with the issue of data protection in these two countries confirms this hypothesis. Therefore, we see that the public's perception of data privacy in Germany is still affected by history and negative experiences, which were passed down the generations. However, in relation to loyalty card behaviour and how German people deal practically with matters of data protection, there is no significant difference from behaviour of the Irish. This means that German people, who have a different and a stricter attitude to the issue of data protection, act practically in a less critical way.

As long as companies who offer Loyalty cards deal responsibly with the issue of data protection and create no negative consequences for the customer, they will benefit in the long run from bonus programmes. It has been shown that the media often stoke fears about data privacy. At the moment bonus programs are widely accepted but the smallest negative headline in relation to loyalty cards and abused customer information could ruin the delicate balance of trust between customers and companies today. Customers know that companies want to make profit and as long as consumers gain a benefit and suffer no disadvantage, most consumers are willing to disclose reasonable information. It is interesting that often as little as €0.01 is enough to convince people of the advantages that a loyalty card bring.

A question which is highly related to the issue of technological advances in the field of marketing is whether CRM has made any impact on customer loyalty, and if it has

whether this means people take a critical view of these developments yet do not alter their behaviour due to their views, because their desire for the small benefits which enterprises such as loyalty card schemes offer is stronger than their concern for protection of their data. It can therefore be seen that CRM is currently not having a discernable effect on customers' behaviour. People's opinions clearly do not always translate into identifiable actions or changes of behaviour in this case.

5.3 Recommendations

The researcher chose to investigate whether customers who subscribe to a loyalty scheme will necessarily remain loyal. If this is the case a company will always do well to get as many loyalty card subscribers as possible. Firms should focus on the 40 % of customers who have no loyalty cards at all and try to convince this group of people. In Germany 76 % of the 40 % who have no loyalty card stated that the reason for this was that they were fearful of there being too much intervention in their private lives. It will therefore be necessary for organisations to increase the amount of trust which consumers place in them. This aim could be reached by implementing transparent corporate policy concerning Loyalty Cards. This must include offering easy methods for the customer to access data held on them. General terms and conditions should be easy to read and understand. Customer relations could very easily be soured if the issues of loyalty cards and data protection were to be mishandled by organisations. Independent institutes and data privacy organisations could be used as a seal of quality to guarantee the correct application of data protection policy. It is the belief of the researcher that this is the only way in which CRM technology can be used in the future in such a way that both consumers and organisations will benefit.

In terms of Ireland, 40% of participants have no Loyalty cards because of the bland benefits. It may also be possible for organisations to take the step of making loyalty schemes more attractive to customers with this kind of viewpoint. In order to do this forms would need to identify carefully the kinds of benefits that clients would consider most attractive and therefore make them more likely to subscribe to such

schemes. In terms of cash rewards, the German Finance Test magazine suggested that a discount of between 3% - 5% may be a fair price in exchange for the valuable information a company receives in return.

Another issue to be remembered when organisations are deciding future policy is that the vast majority of people do not carry more than 3 cards with them at any given time. Companies and especially small size firms therefore stand to benefit greatly from the introduction of multi functional cards. The research identified that this model is one of the most important – not to mention successful – CRM schemes ever implemented in Germany. It should be remembered that this model could also be applied in Ireland, where many people are not as yet committed to carrying large amounts of other cards around with them already.

As well as the above recommendations, it is hoped that the research has also emphasised the fact that companies and organisations should be very careful not to lose sight of the quality of the actual products or services that they offer. Even if a bonus program were to be in the best interests of a firm, if the product or service is bad the even the best bonus program would eventually prove to be useless. To draw a line under this work, it may be appropriate to point out that benefit and privacy are two important factors that need to be kept in mind and constantly treated as gold standards if loyalty schemes are to be successful in the long term.

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Appendices

Appendix A: Online Survey / German

Appendix B: Online Survey / Irish

Appendix C: Results of Online Survey

Appendix D: Chronology of Interviews

Appendix E: Interview Questions

Appendix F: Pretest Questions / English

Appendix G: Introduction web page / Online Survey

Appendix A

Vorwort

Online Umfrage - Master Thesis in Marketing / IT-Sligo Irland (German)

Diese Online-Umfrage ist ein Teil eines Forschungsprojektes, an welchem ich im Zusammenhang mit meiner Master-Thesis arbeite.

Die erhobenen Daten werden mir helfen Informationen zu Verhaltensmustern beim Umgang mit Kundenkarten zu identifizieren.

Aus Gründen des Datenschutzes ist diese Befragung 100% anonym und es wird keine Person individuell erfasst. Ergebnisse werden mir nur in der Gesamtmenge vorliegen.

Die Umfrage benötigt ungefähr 8 Minuten.

Bitte lesen Sie jede Frage gründlich und antworten Sie ehrlich.

Danke für die Teilnahme an dieser kurzen Befragung.

Alexander Weese

Autor

Alexander Weese

Frage 1

Haben Sie eine Kundenkarte ?

Bonusprogrammen zum Sammeln von Punkten & Prämien (z.B. Payback-Karte)

- Ja
- Nein

Frage 2

Wie viele Kundenkarten besitzen Sie ?

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- mehr

Frage 3

Was für Kundenkarten besitzen Sie ?

(Zur Payback-Karte antworten Sie bitte in der nächsten Frage)

Mehrfachantwort möglich

- Fluggesellschaft (miles)
- Baumarkt & Gartencenter (z.B. Oba)
- Buchhandel & online Buchhandel
- Autovermietung
- Elektronikmarkt (z.B. Mediamarkt)
- Modegeschäft & Schuhgeschäft
- Möbel-, Einrichtungsgeschäft (z.B. IKEA)
- Lebensmittel- & Einzelhandelsmarkt (z.B. Marktkauf, etc.)
- Friseur
- Hotel
- Gastronomie
- Optiker
- Tankstelle
- Apotheke oder Drogerie
- Andere Karten ?

Frage 4

Besitzen Sie eine Payback-Karte ?

- Ja
- Nein

Frage 5

Wo setzen Sie Ihre Payback-Karte bevorzugt ein ?

Mehrfachantwort möglich - Maximal 3 Antworten

- Fluggesellschaft (Germanwings)
- Buchhandel & online Buchhandel (bol.de)
- Autovermietung (Europcar)
- Modegeschäft & Schuhgeschäft (Sportarena, Runners Point)
- Möbel-, Einrichtungsgeschäft (Dänische Bettenlager, Design 3000, Depot)
- Kaufhaus & Einzelhandelsmarkt (Real, Galeria Kaufhof)
- Hotels (Best Western, Marriott, Radisson, Ramada, Steigenberger, Yamando)
- Optiker (Apollo Optik)
- Tankstelle (Aral)
- Apotheke oder Drogerie (Dm, Lenda)

Frage 6

Von welcher Karte profitieren Sie am meisten ?

	1 (tiefste Note)	2	3	4	5	6 (höchste Note)
Fluggesellschaft (miles)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Baumarkt & Gartencenter (z.B. Obi)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buchhandel & online Buchhandel	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Autovermietung	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Elektronikmarkt (z.B. MediaMarkt)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Modengeschäft & Schuhgeschäft	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Möbel-, Einrichtungsgeschäft (z.B. IKEA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lebensmittel- & Einzelhandelsmarkt (z.B. Marktkauf, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friseur	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gastronomie	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Optiker	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tankstelle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apothek oder Drogerie	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payback	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Andere	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="text"/>						

Frage 7

Welche Kundenkarte setzen Sie am häufigsten ein ?

Mehrfachantwort möglich - Maximal 3 Antworten

- Fluggesellschaft (miles)
- Baumarkt & Gartencenter (z.B. Obi)
- Buchhandel & online Buchhandel
- Autovermietung
- Elektronikmarkt (z.B. MediaMarkt)
- Modegeschäft & Schuhgeschäft
- Möbel-, Einrichtungsgeschäft (z.B. IKEA)
- Lebensmittel- & Einzelhandelsmarkt (z.B. Marktkauf, etc.)
- Friseur
- Hotel
- Gastronomie
- Optiker
- Tankstelle
- Apotheke oder Drogerie
- Payback Karte
- Andere Karten ?

Frage 8

Am welchen Gründen benutzen Sie Kundenkarten ?

Erstellen Sie bitte eine Rangliste mit 3 Elementen.

- Bargeldprämien & Rabatte
- Warengutscheine
- Besseres Service
- Neue Angebote & Werbung

Andere Gründe

Frage 9

Welche Ihrer Kundenkarte würden Sie Freunden empfehlen ?

Mehrfachantwort möglich - Maximal 3 Antworten

- Fluggesellschaft (miles)
- Baumarkt & Gartencenter (z.B. Obi)
- Buchhandel & online Buchhandel
- Autovermietung
- Elektronikmarkt (z.B. MediaMarkt)
- Modegeschäft & Schuhgeschäft
- Möbel-, Einrichtungsgeschäft (z.B. IKEA)
- Lebensmittel- & Einzelhandelsmarkt (z.B. Marktkauf, etc.)
- Friseur
- Hotel
- Gastronomie
- Optiker
- Tankstelle
- Apotheke oder Drogerie
- Payback Karte
- Andere Karten ?

Frage 10

Lösen Sie Ihre Gutscheine wie Punkte, Meilen usw. ein ?

- Ja
- Nein
- Meistens

Frage 11

Bevorzugen Sie Geschäfte, von denen Sie eine Kundenkarte besitzen ?

- Ja
- Darauf achte ich nicht.
- Nein

Frage 12

Würden Sie mehr Geld ausgeben um einen größeren Nutzen von ihrer Kundenkarte zu haben ?

- Ja
- Vielleicht
- Nein

Frage 13

Bitte bewerten Sie auf der Skala, wie loyal Sie zu Geschäften sind, von denen Sie eine Kundenkarte besitzen.

nicht sehr sehr loyal
loyal

Frage 14

Haben Sie jemals die Entscheidung getroffen ihre Kundenkarte nicht zu benutzen ?

- Ja
- Nein

Wenn "Ja" bitte kurz erklären

Frage 15

Haben Sie jemals aufgehört eine Kundenkarte weiterzunutzen ?

- Ja
- Nein

Wenn "Ja" bitte kurz erklären

Frage 16

Haben Sie sich jemals gegen den Besitz einer Kundenkarte entschieden ?

- Ja
 Nein

Wenn "Ja" bitte kurz erklären

Frage 17

Welche Informationen würden Sie bei einem Antrag für eine Kundenkarte geben ?

Mehrfachantwort möglich

- Name
 Adresse
 Anzahl der Kinder
 E-Mail Adresse
 Bankdaten
 Telefonnummer
 Handynummer
 Alter
 Geburtsdatum
 Anzahl der Leute im Haushalt inc. deren Alter
 Religion
 Vegetarier
 Alkoholkonsum
 Diabetiker

Frage 18

Haben Sie das Kleingedruckte im Antrag für die Kundenkarten gelesen ?

- Ja
 Nein

Frage 19

Vertrauen Sie den Firmen in Sachen Privatsphäre, von denen Sie eine Kundenkarte besitzen ?

- Ja
- Nein

Frage 20

Hat eine Kundenkarte Ihrer Meinung nach auch Nachteile ?

- Ja
- Nein
- Vielleicht in der Zukunft

Wenn "Ja" bitte kurz erklären

Wie würden Sie reagieren,...

...wenn Sie erfahren, dass Ihr Kaufverhalten direkten Einfluss auf Ihren Krankenversicherungsbeitrag hat ?

gesunde Produkte = günstiger Beitrag

ungesunde Produkte (Zigaretten, Alkohol, etc.) = teurer Beitrag

- Ich halte es für richtig, dass Leute mit einem ungesunden Lebensstil mehr zahlen sollten.
- Ich habe der Organisation bezgl. des Datenschutzes vertraut. Ich kündige meine Kundenkarte.
- Ich bin enttäuscht, aber mache weiter nichts.
- Ich erzähle es Freunden und Familie.
- Es ist mir egal.

Frage 22

Wissen Sie was mit ihren Daten passiert ?

- Ja
- Nein
- Ist mir egal

Frage 23

Haben Sie jemals daran gedacht, dass Ihre Kundenkarte die Privatsphäre beeinträchtigt ?

- Ja
- Nein

Frage 24

Warum haben Sie keine Kundenkarte ?

Mehrfachantwort möglich

- Ich habe kein Interesse an den Prämien
- Zu unständig
- Ich möchte nicht noch mehr Werbung erhalten
- Ich bevorzuge es nicht zu viele Daten von mir preisgeben
- Andere Gründe ?

Frage 25

Hatten Sie jemals eine Kundenkarte ?

- Ja
- Nein

Stellen Sie sich dieses Szenario vor:

Kameras an jeder Ecke,

Full-Body Scanner an Flughäfen,

Fingerabdrücke im Pass, etc...

Was denken Sie ?

- Ich bin besorgt.
- Bzgl. des zunehmenden Terrorismus finde ich die o.g. Entwicklung akzeptabel.
- Ich bin nicht besorgt, solange wir in einer Demokratie leben
- Ist mir egal.

Frage 27

Vertrauen Sie dem Staat in Sachen Datenschutz ?

- Ja
- Nein

Hinweis

Und zuletzt noch einige statistische Informationen

Frage 28

Was ist ihr Geschlecht ?

Geschlecht

Frage 29

Wie alt sind Sie ?

Alter

Frage 30

Familienstand ?

Ich bin

Frage 31

Haben Sie Kinder ?

Kinder

Frage 32

Bildungsniveau

Bildung

Frage 33

Stellung im Erwerbsleben

Ich bin

Danke!

Online Umfrage - Master Thesis in Marketing / IT-Sligo Irland (German)

Danke für die Teilnahme an der Online - Umfrage

Ihre Unterstützung hat mir sehr geholfen.

Mit freundlichem Gruß,

Alexander Weese

Autor

Alexander Weese

Appendix B

Preface

Online Survey - Masters Thesis in Marketing / IT-Sligo Ireland (English)

This survey is part of a Master Thesis research project and designed to collect information that will help to identify behavioral patterns of customers when they use loyalty programs.

The survey is 100% anonymous and no individual will be identified. Responses will only be viewed in aggregate.

The questionnaire will take approximately 8 minutes to complete.

Please answer as honestly and sincerely as you can.

Thank you for participating in this short survey to help me.

Author

Alexander Weese

Question 1

Do you have a loyalty card ?

- Yes
- No

Question 2

How many loyalty cards do you hold ?

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- more

Question 3

What kind of loyalty cards do you have ?

Multiple answers possible

- Airlines (miles)
- Building & Garden centre (e.g. Homebase)
- Book-trade & Online book-trade
- Car rental
- Electronics retailer (e.g. Pc World)
- Fashion & Shoe shop
- Furniture store (e.g. IKEA)
- Grocery and general merchandising retail stores (e.g. Tesco, Dunnes, etc.)
- Hairdresser
- Hotel
- Night club & Restaurant
- Optician
- Petrol station
- Pharmacy & Health and beauty retailers
- Are there any other loyalty cards you hold ?

Question 4

Which are your most beneficial cards ?

	1 (lowest mark)	2	3	4	5	6 (highest mark)
Airlines (miles)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Building & Garden centre (e.g. Homebase)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Book-trade & Online book-trade	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Car rental	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electronics retailer (e.g. Pc World)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashion & Shoe shop	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Furniture store (e.g. IKEA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Grocery and general merchandising retail stores (e.g. Tesco, Dunnes, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hairdresser	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hotel	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Night club & Restaurant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Optician	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Petrol station	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pharmacy & Health and beauty retailers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other: <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Question 5

Which card do you use most frequently ?

Multiple answers possible - Maximum 3 answers

- Airlines (miles)
- Building & Garden centre (e.g. Homebase)
- Book-trade & Online book-trade
- Car rental
- Electronics retailer (e.g. Pc World)
- Fashion & Shoe shop
- Furniture store (e.g. IKEA)
- Grocery and general merchandising retail stores (e.g. Tesco, Dunnes, etc.)
- Hairdresser
- Hotel
- Night club & Restaurant
- Optician
- Petrol station
- Pharmacy & Health and beauty retailers
- Are there any other loyalty cards you would like to state ?

Question 6

What is the most important reason to use loyalty cards ?

Please make a ranking with 3 elements by drag and drop.

Take it here!

Your Ranking

- Cash awards
- Non-cash awards (Points, Vouchers etc.)
- Preferred service
- Advertisement and new offers

Are there any other reasons you would like to state why you use loyalty cards.

Question 7

What Card would you recommend to a friend as being a "must have" because of the benefits ?

Multiple answers possible - Maximum 2 answers

- Airlines (miles)
- Building & Garden centre (e.g. Homebase)
- Book-trade & Online book-trade
- Car rental
- Electronics retailer (e.g. Pc World)
- Fashion & Shoe shop
- Furniture store (e.g. IKEA)
- Grocery and general merchandising retail stores (e.g. Tesco, Dunnes, etc.)
- Hairdresser
- Hotel
- Night club & Restaurant
- Optician
- Petrol station
- Pharmacy & Health and beauty retailers
- Are there any other loyalty card ?

Question 8

**Do you actually use your awards ?
(Vouchers, Points, Miles etc.)**

- Yes
- No
- Most of the time

Question 9

Do you favour establishments that you hold a loyalty card for over establishments you don't ?

- No
- I don't care
- Yes

Question 10

Would you spend more money to receive a greater benefit ?

- Yes
- Maybe
- No

Question 11

On 1 to 6, how loyal are you to establishments that you have loyalty cards for ?

not loyal very loyal

Question 12

Have you ever made the decision not to use loyalty cards ?

- Yes
- No

If "YES", please give short explanation

Question 13

Have you ever stopped using a loyalty card ?

- Yes
- No

If "YES", please give short explanation

Question 14

Have you ever decided not to get a loyalty card ?

- Yes
- No

If "YES", please give short explanation

Question 15

What kind of information do you provide ?

Multiple answers possible

- Name
- Address
- Number of children
- E-Mail address
- Bank account data
- Phone number
- Mobile number
- Your age
- Date of birth
- Number of people in household inc. age
- Religion
- Vegetarian
- Teetotal
- Diabetic

Question 16

Did you read the small print of your loyalty card application ?

- Yes
- No

Question 17

Do you trust loyalty card companies concerning your private information ?

- Yes
- No

Question 18

In your opinion are there any negative issues associated with loyalty cards ?

- Yes
- No
- Not yet, but maybe in the future

If "YES", please give short explanation

For example:

How would you react, if you noticed that your buying behaviour had an impact on your health insurance premium ?

health-conscious products = lower rate

unhealthy products (Cigarettes, Alcohol etc.) = higher rate

- I think it is right. People with an unhealthy lifestyle should pay a higher health insurance fee.
- I would be very disappointed and cancel my loyalty card because I trusted the company.
- I am disappointed but would not take any action
- I would tell my friends & family.
- I don't care at all.

Question 20

Do you know what companies do with your information ?

- Yes
- No
- I don't care

Question 21

Do you ever feel, by having a loyalty card, that your privacy could be affected ?

- Yes
- No

Question 22

Why do you have no loyalty card ?

Multiple answers possible

- I am not interested in the benefits
- Too much trouble to carry and use cards
- I don't want the intrusion of additional advertisement
- I would prefer to keep my personal details private
- Are there any other reasons you would like to state ?

Question 23

Did you ever have a loyalty card ?

- Yes
- No

Picture this scenario:

**CCIV on every corner,
full-body scanner airports,
biometric identification in passports, etc...**

What do you think ?

- I am afraid
- I think it is a good thing in times of increasing terrorism. I have nothing to hide.
- As long as we live in a democracy, I am not afraid.
- I don't care

Question 25

Do you trust the government in data privacy issues ?

- Yes
- No

Note

And finally some information for statistical purposes ...

Question 26

What is your gender?

Sex

Question 27

How old are you ?

Age

Question 28

Marital status

I am

Question 29

Do you have children ?

Children

Question 30

Educational achievement

Education

Thank you!

Online Survey - Masters Thesis in Marketing / IT-Sligo Ireland (English)

Thank you for completing this survey!

Your support is greatly appreciated.

Please scroll down to close survey.

With regards,

Alexander Weese

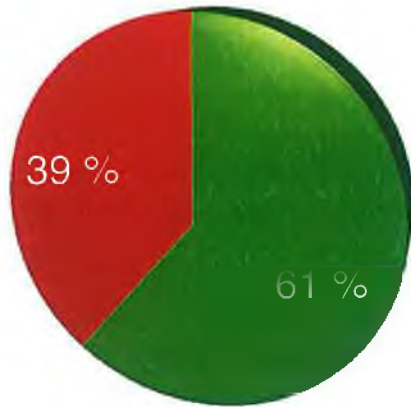
Author

Alexander Weese

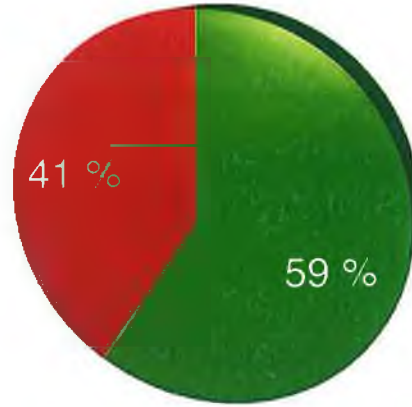
Appendix C

1. Do you have a loyalty card ?

Ireland



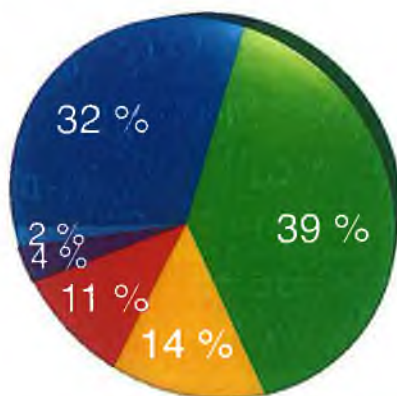
Germany



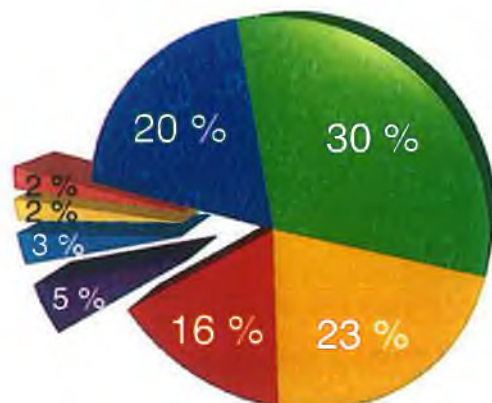
● YES
● NO

2. How many loyalty cards do you hold ?

Ireland

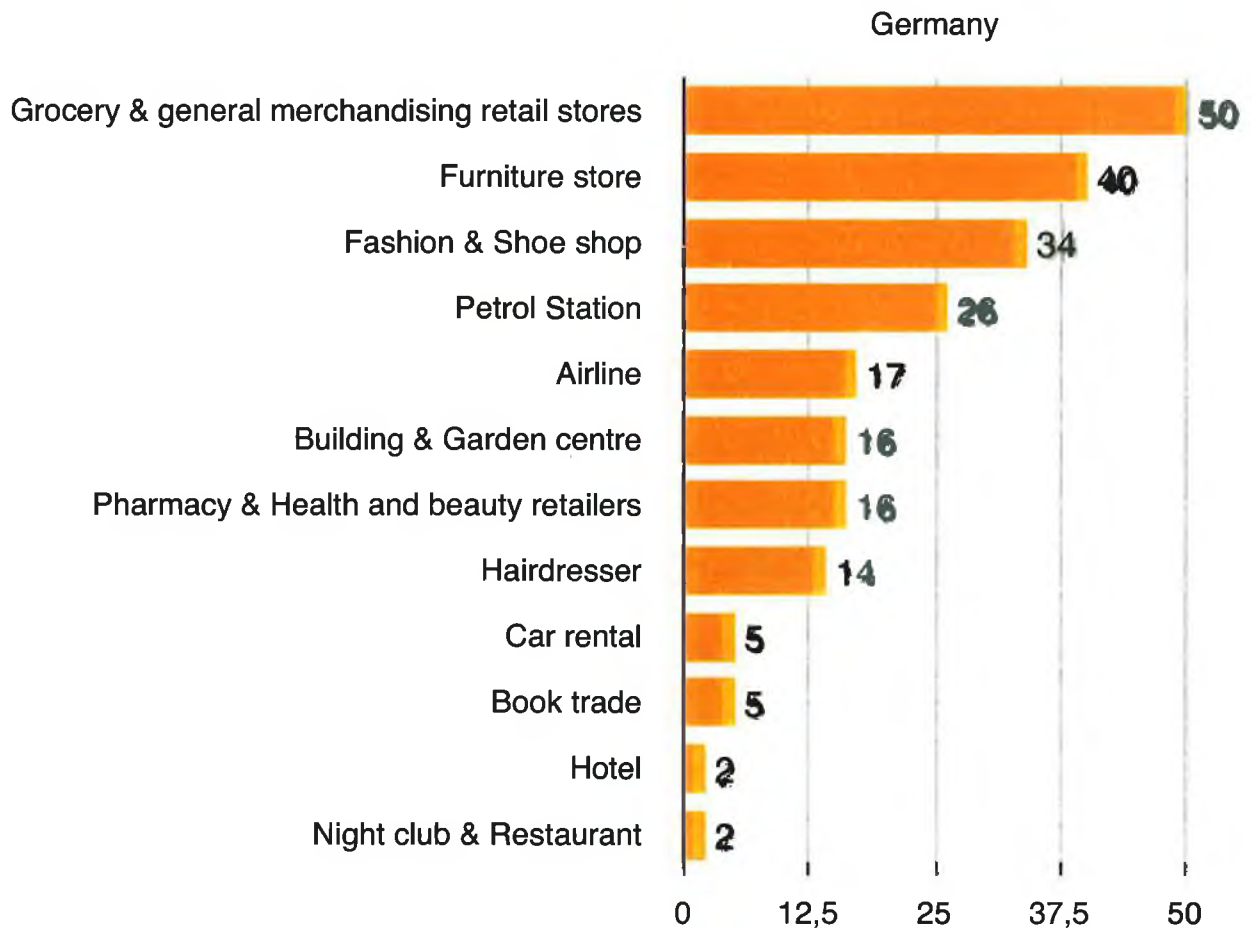


Germany

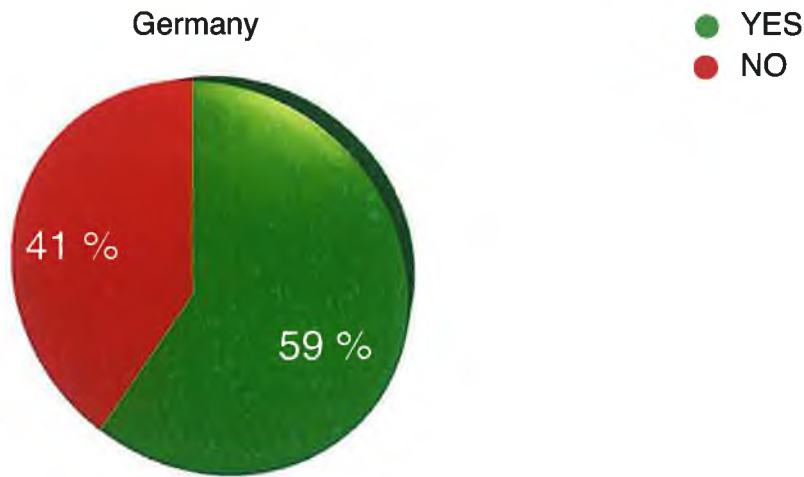


● 1 ● 2 ● 3 ● 4 ● 5 ● 6 ● 7 ● 8 ● 9 ● more

3. What kind of loyalty cards do you hold ?



4. Do you hold a Payback-Card ? (only Germany)



5. Where do you use the PB Card most frequently ? (only Germany)



6. Which are your most beneficial cards ?

Ireland

	1 low	2	3	4	5	6 high	
Airlines (miles)	28,6 %	21,4 %	14,3 %	14,3 %	7,1 %	14,3 %	x: 2.93 std: 1.75
Building & Garden centre (e.g. Homebase)	22,2 %	22,2 %	27,8 %	16,7 %	11,1 %		x: 2,72 std: 1.28
Book-trade & Online book-trade	40,0 %	30,0 %	20,0 %	10,0 %			x: 2 std: 1
Electronics retailer (e.g. Pc World)	30,0 %	10,0 %	40,0 %	10,0 %	10,0 %		x: 2.6 std: 1.28
Fashion & Shoe shop	10,5 %	21,1 %	26,3 %	21,1 %	5,3 %	15,8 %	x: 3.37 std: 1.53
Furniture store (e.g. IKEA)	20,0 %	30,0 %	40,0 %	10,0 %			x: 2.4 std: 0.92
Grocery and general merchandising retail stores	2,6 %	5,1 %	25,6 %	12,8 %	25,6 %	28,2 %	x: 4.38 std: 1.39
Hairdresser	30,0 %	10,0 %	40,0 %			20,0 %	x: 2.9 std: 1.76
Hotel		25,0 %	25,0 %		25,0 %	25,0 %	x: 4 std: 1.58
Night club & Restaurant	9,1 %	9,1 %	27,3 %	27,3 %	9,1 %	18,2 %	x: 3.73 std: 1.48
Petrol station		7,1 %	35,7 %	21,4 %	14,3 %	21,4 %	x: 4.07 std: 1.28
Pharmacy & Health and beauty retailers	16,0 %	8,0 %	16,0 %	8,0 %	16,0 %	36,0 %	x: 4.08 std: 1.87

Germany

	1 low	2	3	4	5	6 high	
Airlines (miles)	63,2 %	5,3 %			5,3 %	26,3 %	x: 2.58 std: 2.23
Building & Garden centre (e.g. Homebase)	35,7 %	14,3 %	21,4 %	7,1 %		21,4 %	x: 2.86 std: 1.88
Book-trade & Online book-trade	75,0 %	8,3 %	8,3 %			8,3 %	x: 1.67 std: 1.43
Car rental	61,5 %		23,1 %	7,7 %		7,7 %	x: 2.08 std: 1.54
Electronics retailer (e.g. Pc World)	72,7 %		9,1 %	9,1 %		9,1 %	x: 1.91 std: 1.62
Fashion & Shoe shop	30,8 %	3,8 %	26,9 %	7,7 %	19,2 %	11,5 %	x: 3.15 std: 1.77
Furniture store (e.g. IKEA)	30,8 %	11,5 %	15,4 %	19,2 %	19,2 %	3,8 %	x: 2.96 std: 1.63
Grocery and general merchandising retail stores	12,0 %	8,0 %	20,0 %	20,0 %	4,0 %	36,0 %	x: 4.04 std: 1.75
Hairdresser	42,9 %	7,1 %	21,4 %	14,3 %	7,1 %	7,1 %	x: 2.57 std: 1.64
Night club & Restaurant	75,0 %	8,3 %	8,3 %			8,3 %	x: 1.67 std: 1.43
Optician	90,9 %					9,1 %	x: 1.45 std: 1.44
Petrol station	33,3 %	14,3 %	9,5 %	9,5 %	9,5 %	23,8 %	x: 3.19 std: 2.01
Pharmacy & Health and beauty retailers	16,7 %	5,6 %	16,7 %	22,2 %	11,1 %	27,8 %	x: 3.89 std: 1.76
Payback-Card	13,3 %	3,3 %	10,0 %	10,0 %	10,0 %	53,3 %	x: 4.6 std: 1.82

7. Which card do you use most frequently ?

Ireland

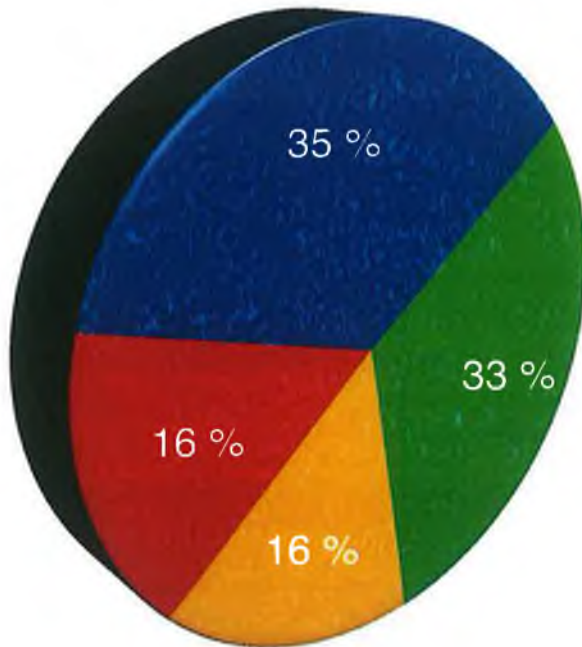


Germany



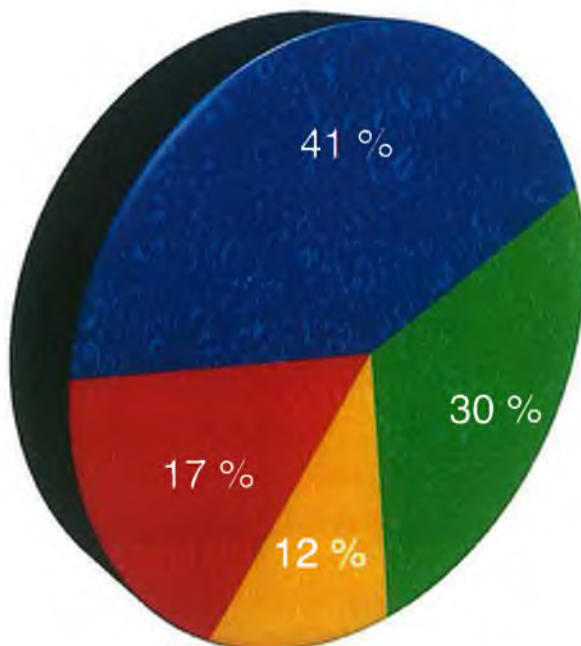
8. What is the most important reason to use LC ?

Ireland



- Cash awards
- Non-cash awards
- Preferred service
- Advertisement & new offers

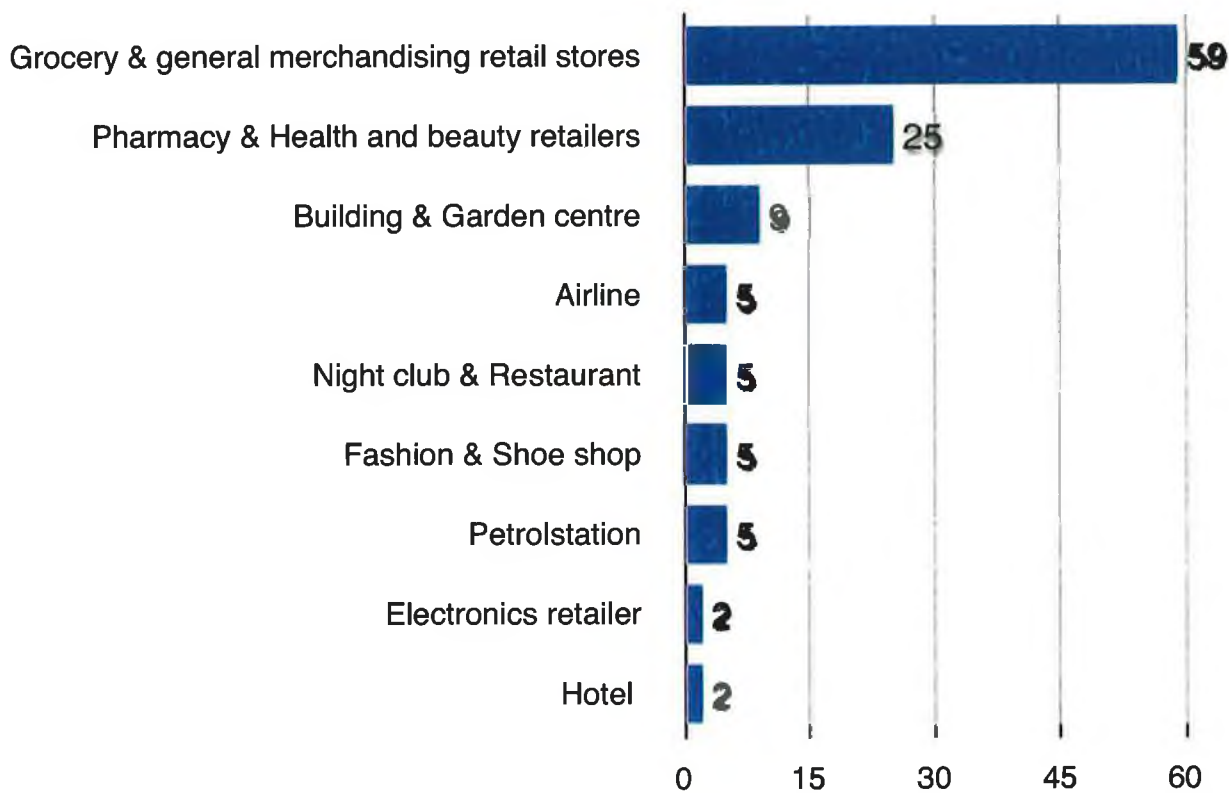
Germany



- Cash awards
- Non-cash awards
- Preferred service
- Advertisement & new offers

9. What Card would you recommend to a friend being a "must have" ?

Ireland

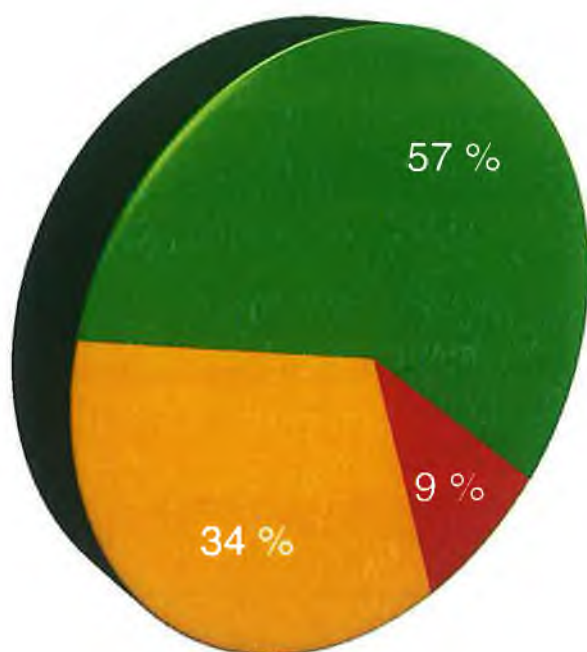


Germany



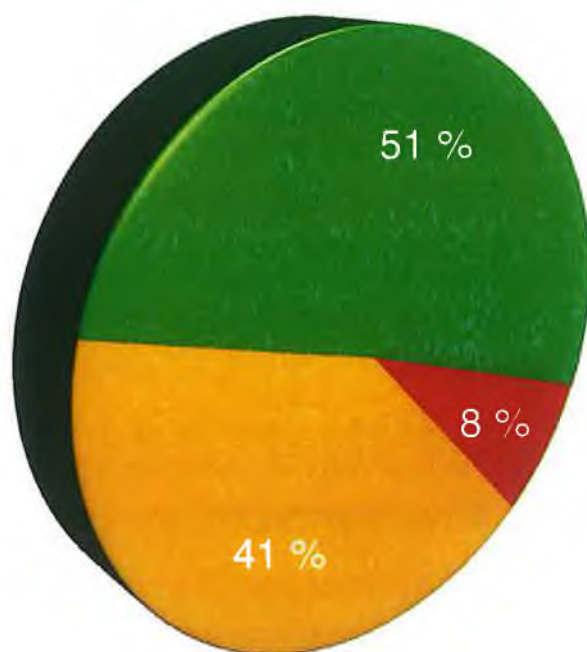
10. Do you actually use your award ?

Ireland



- YES
- NO
- Most of the time

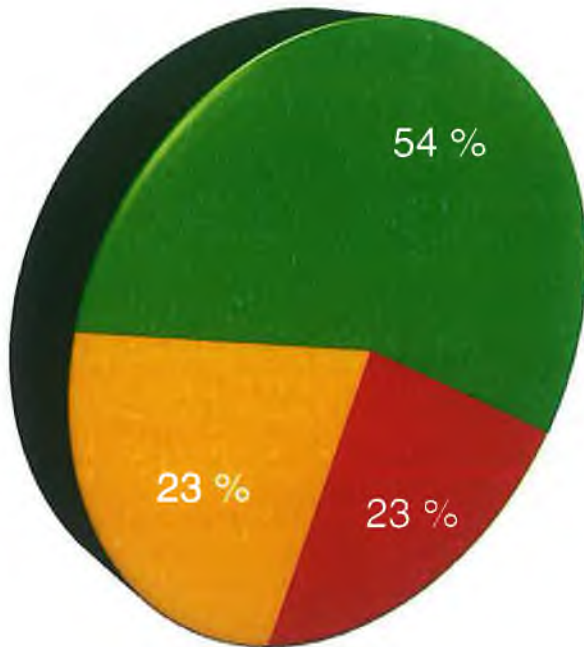
Germany



- YES
- NO
- Most of the time

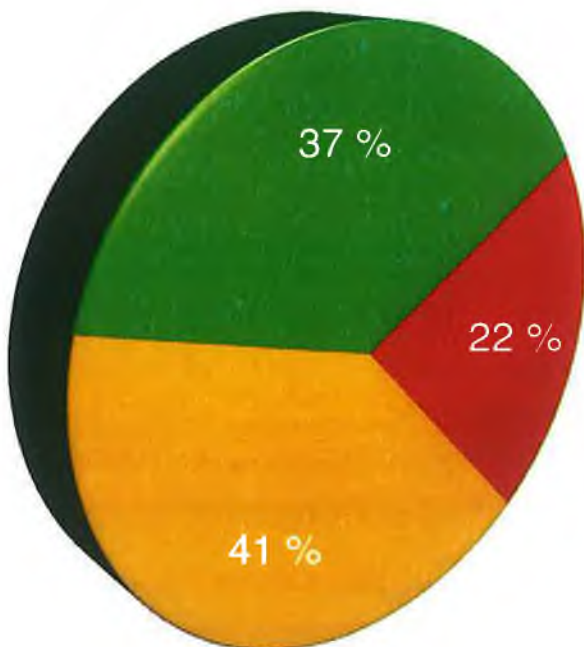
11. Do you favor establishments that you hold a LC for over establishments you don't ?

Ireland



- YES
- NO
- I don't care

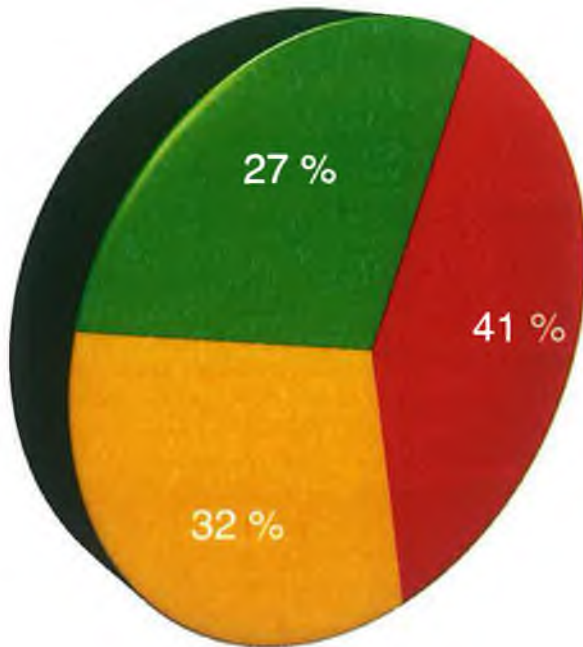
Germany



- YES
- NO
- I don't care

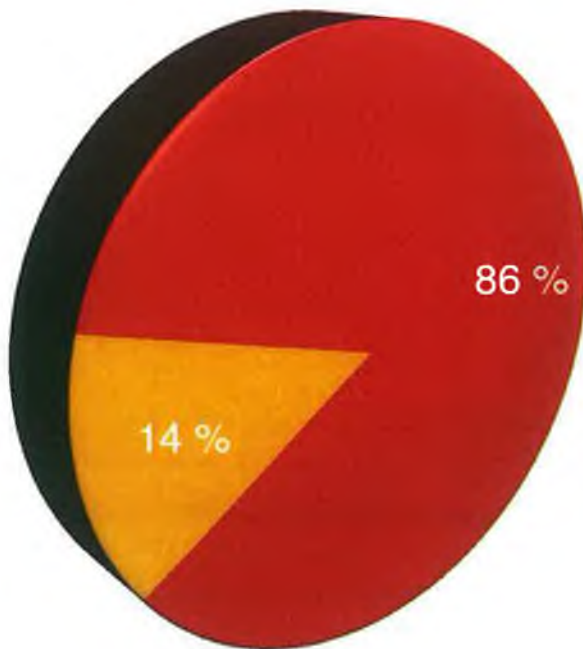
12. Would you spend more money to receive a greater benefit ?

Ireland



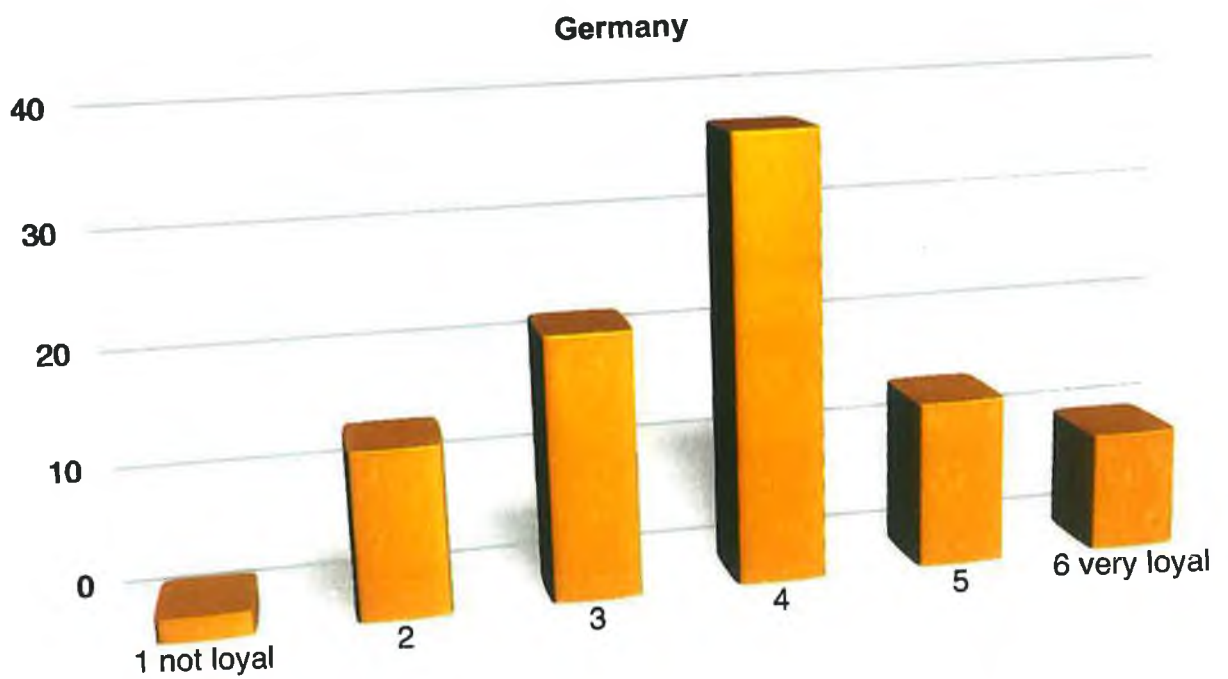
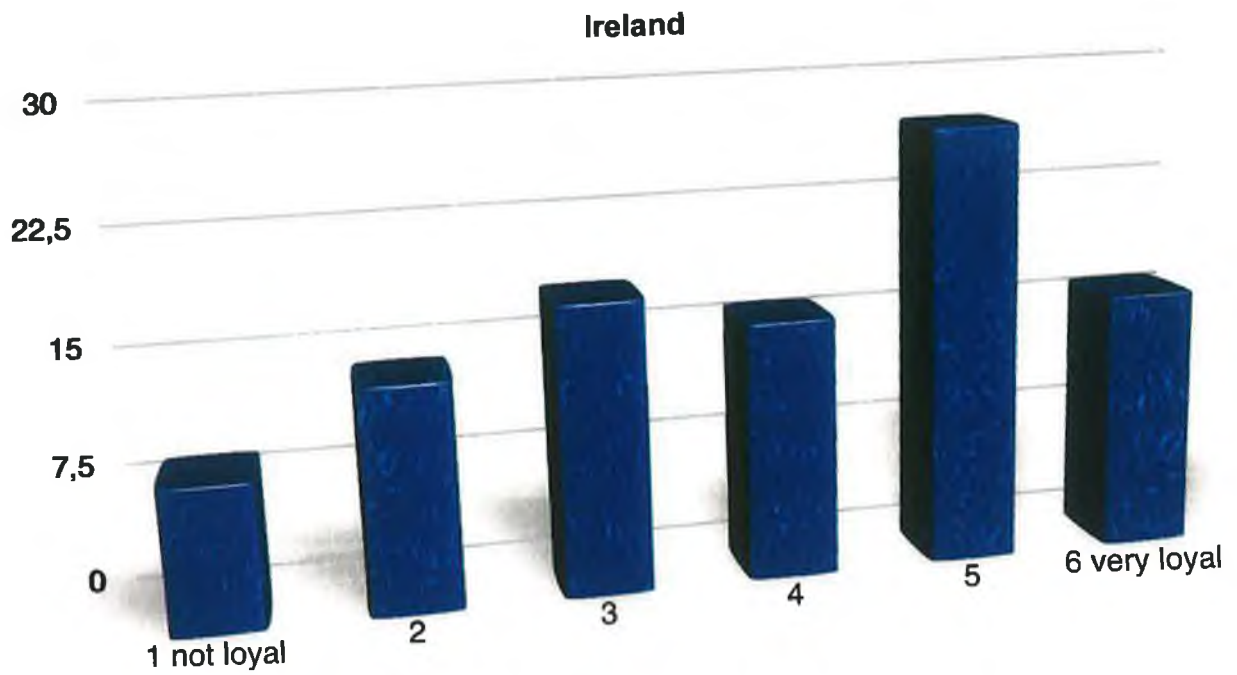
- YES
- NO
- Maybe

Germany

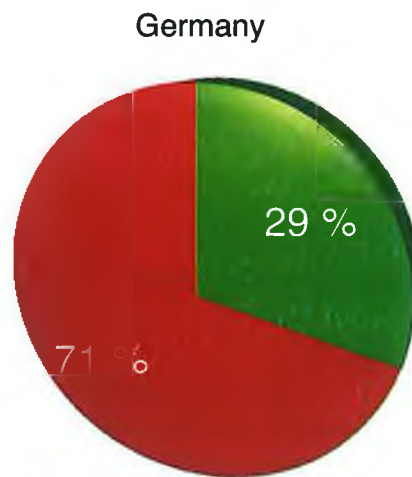
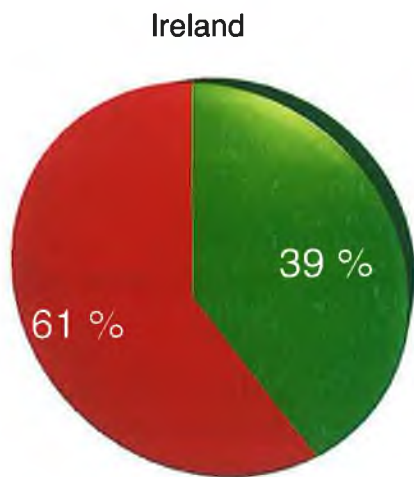


- YES
- NO
- Maybe

13. On 1 to 6, how loyal are you to establishments that you have a LC for ?

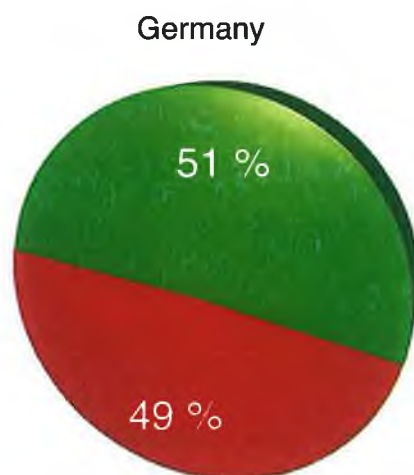
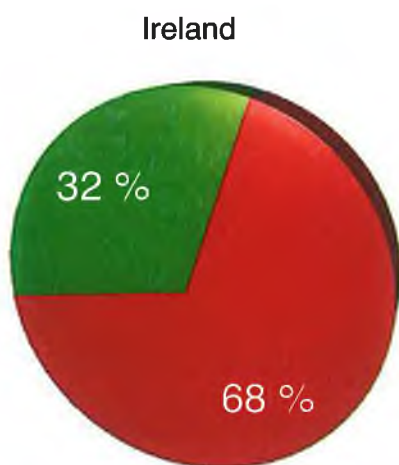


14. Have you ever made the decision not to use a loyalty card ?



● YES
● NO

15. Have you ever stopped using a LC ?

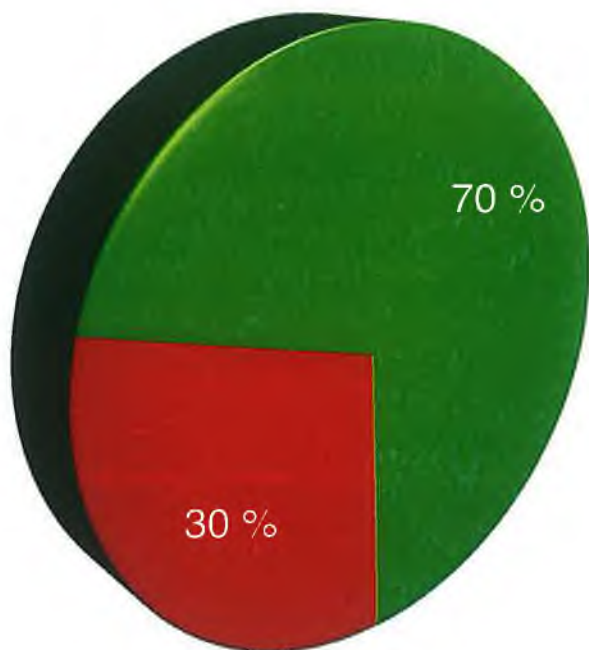


● YES

● NO

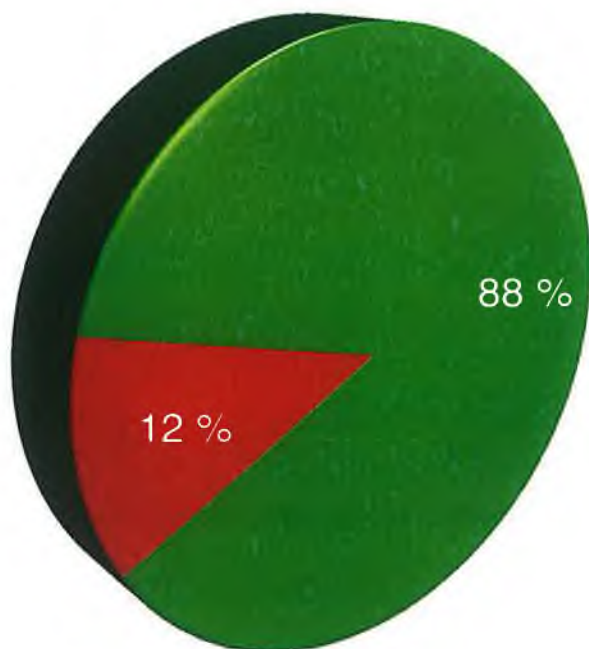
16. Have you ever decided not to get a LC ?

Ireland



● YES
● NO

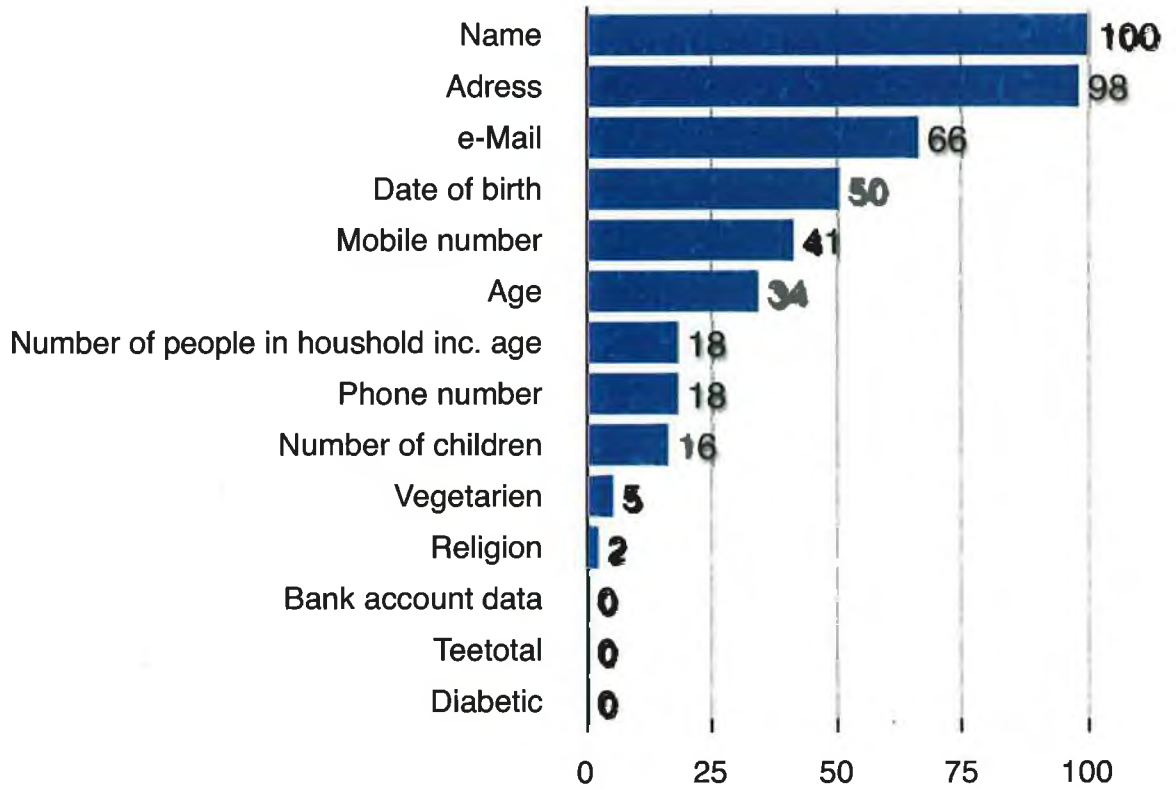
Germany



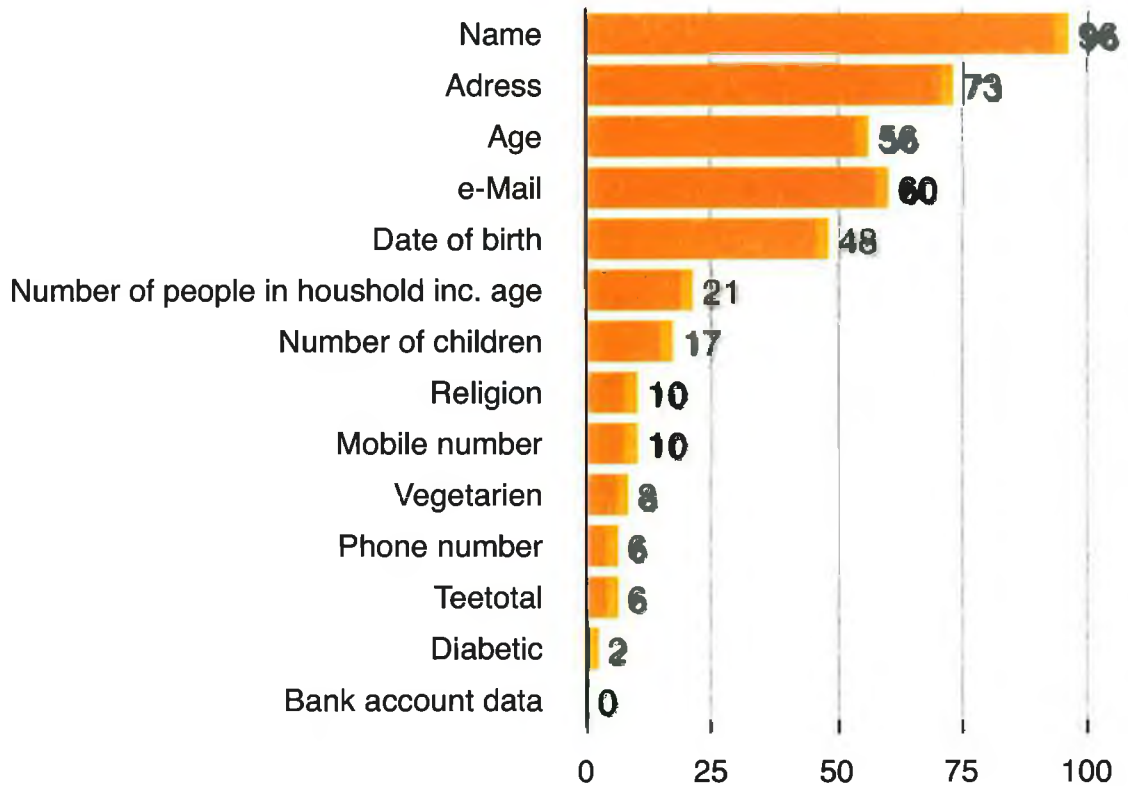
● YES
● NO

17 . What kind of information do you provide ?

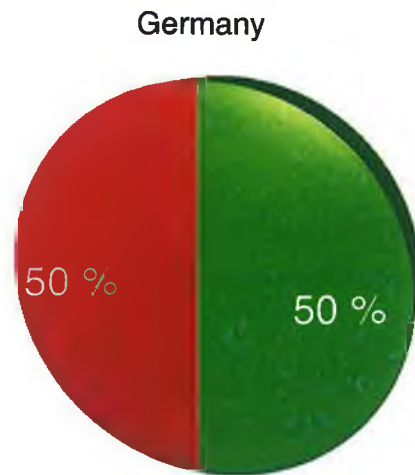
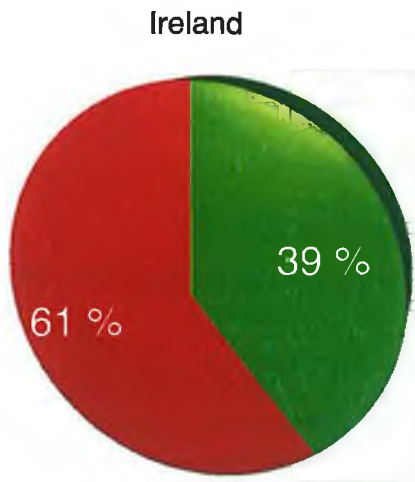
Ireland



Germany

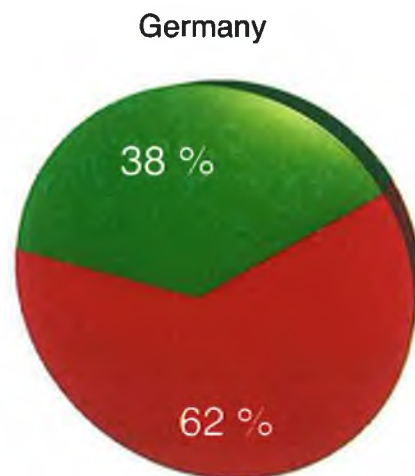
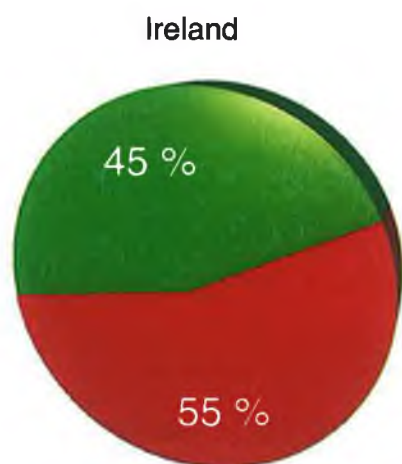


18. Did you read the small print of your LC application ?



● YES
● NO

19. Do you trust LC companies concerning your private information ?

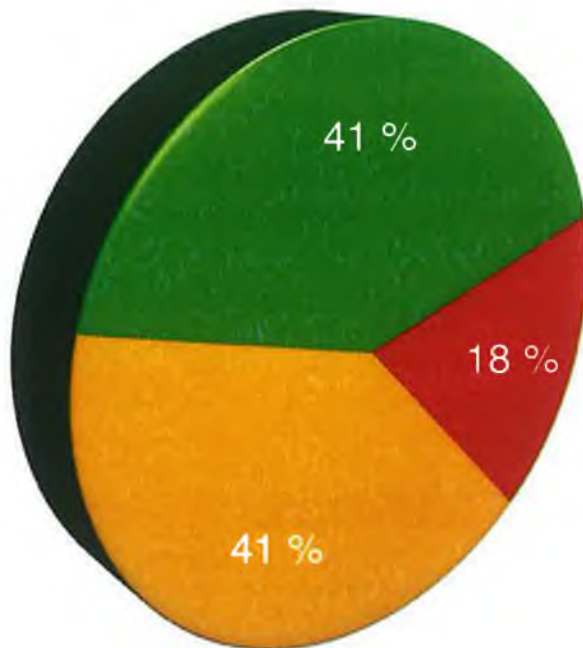


● YES

● NO

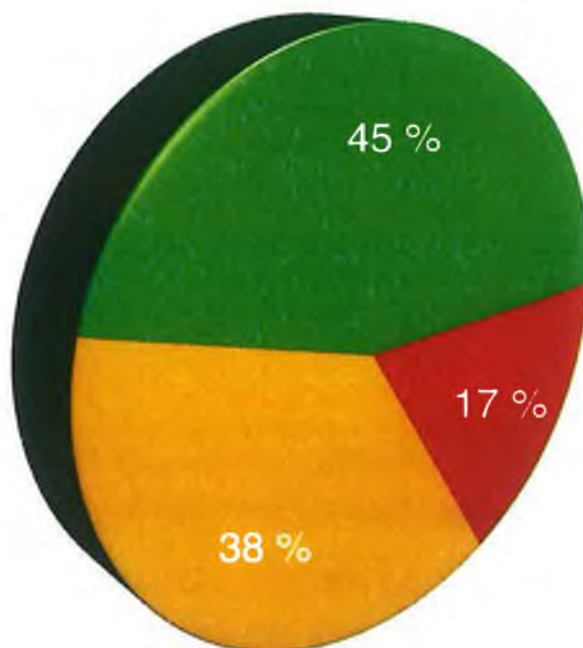
20. In your opinion are there any negative issues associated with LC ?

Ireland



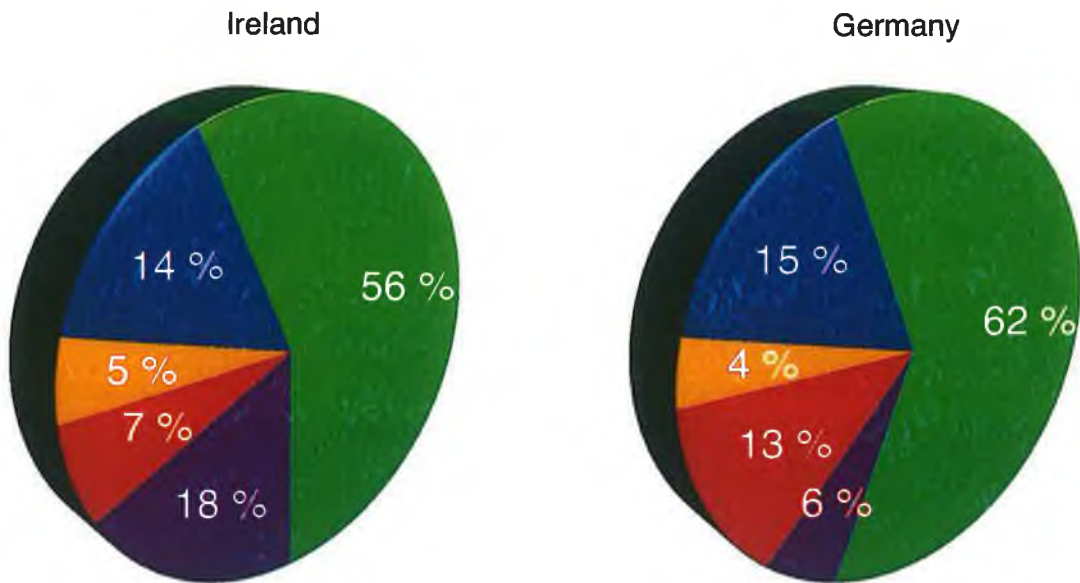
- YES
- NO
- Not yet, but maybe in the future

Germany



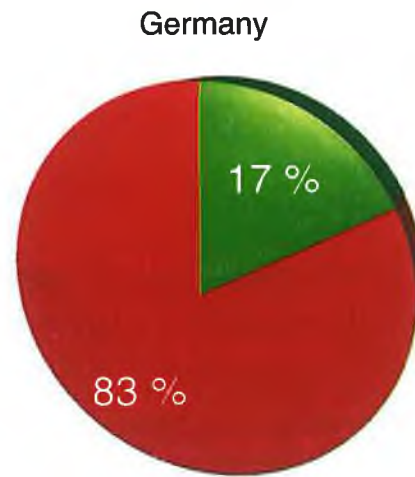
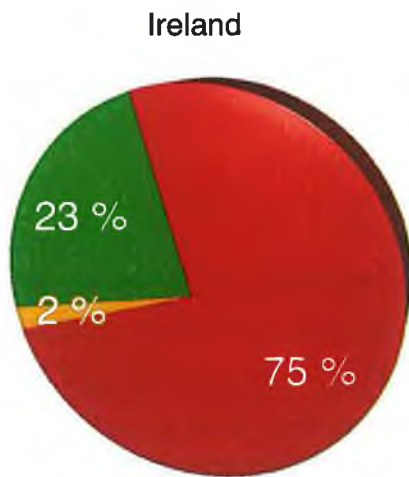
- YES
- NO
- Not yet, but maybe in the future

21. How would you react, if you noticed that your buying behaviour had an impact on your health insurance premium ? health-conscious products = lower rate
unhealthy products (Cigarettes, Alcohol etc.) = higher rate



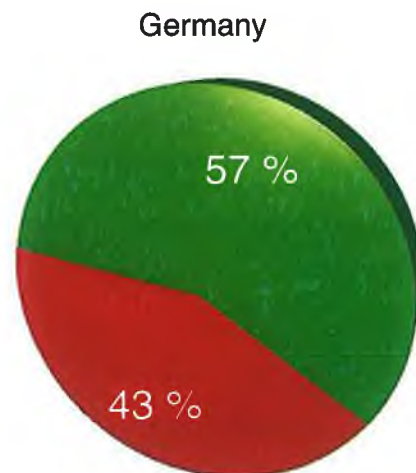
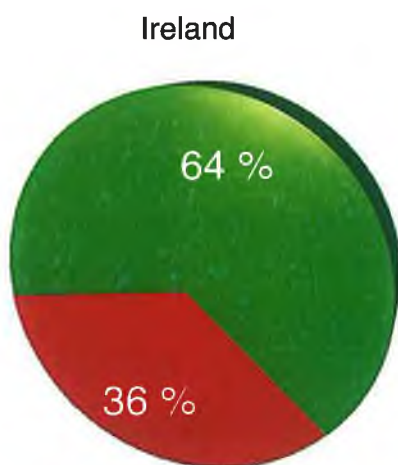
- I think it is right. People with an unhealthy lifestyle should pay a higher health insurance fee.
- I would be very disappointed and cancel my loyalty card because I trusted the company.
- I am disappointed but would not take any action
- I would tell my friends & family.
- I don't care at all.

22. Do you know what companies do with your information ?



- YES
- NO
- I don't care

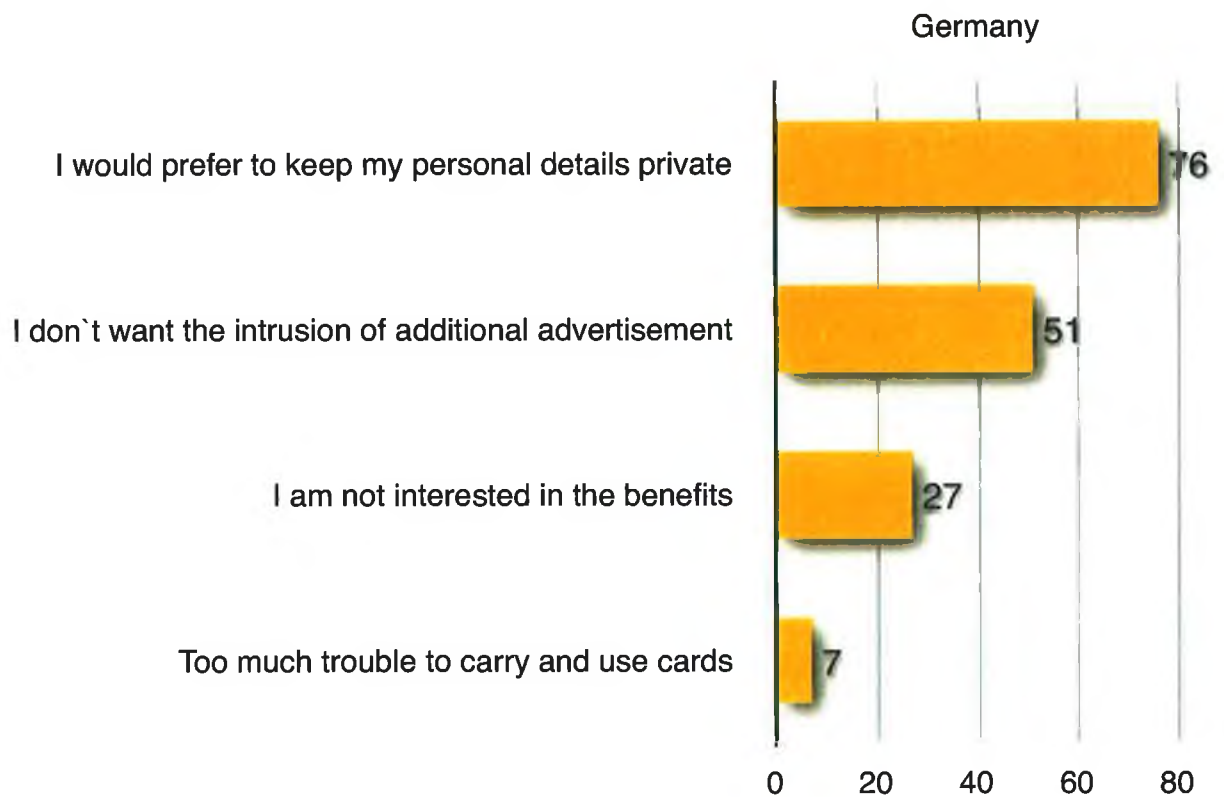
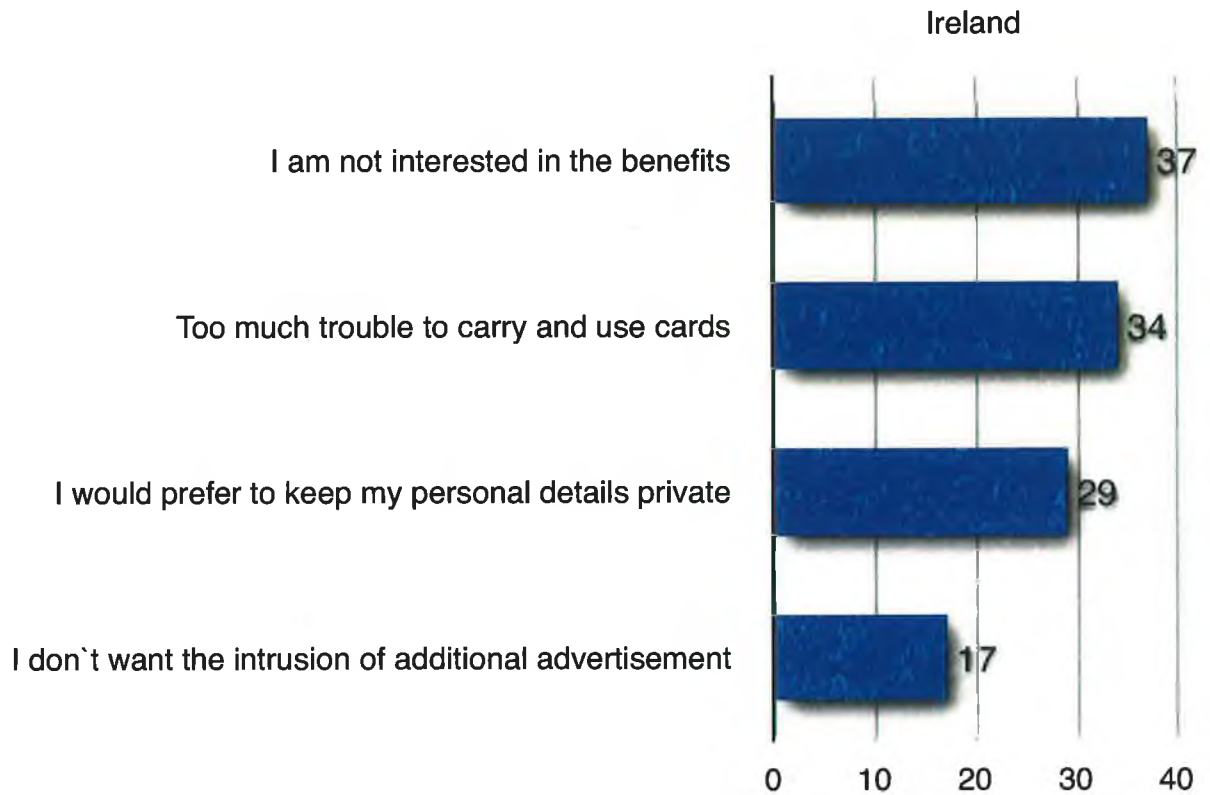
23. Do you ever feel, by having a loyalty card, that your privacy could be affected ?



● YES

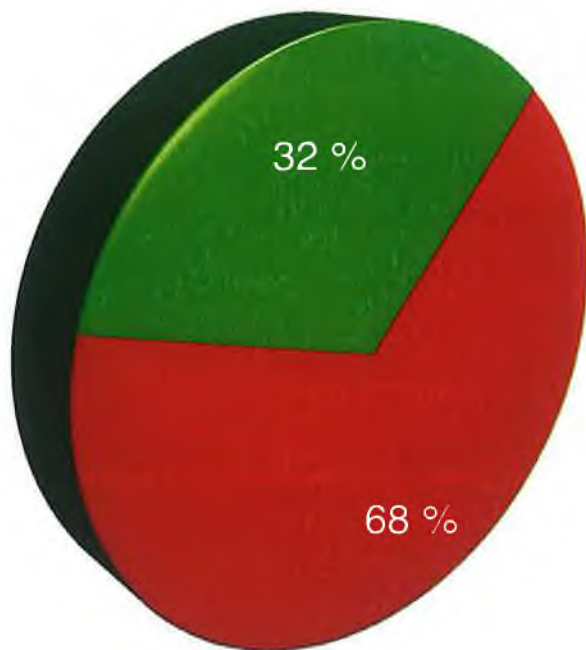
● NO

24. Why do you have no LC ?



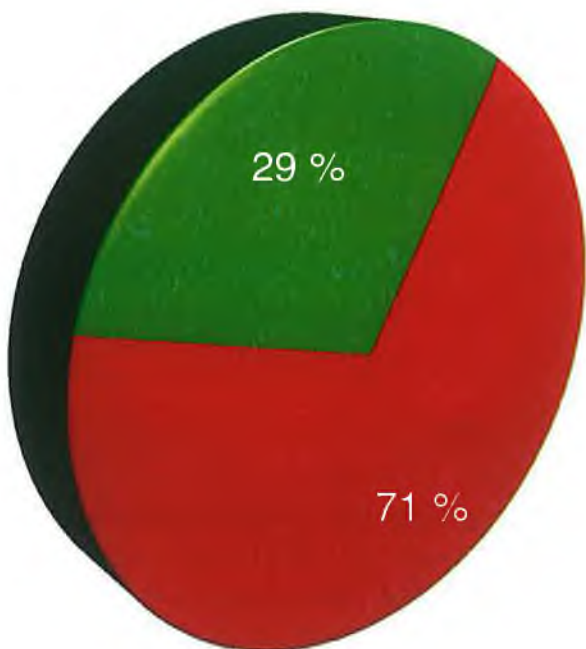
25. Did you ever have a LC ?

Ireland



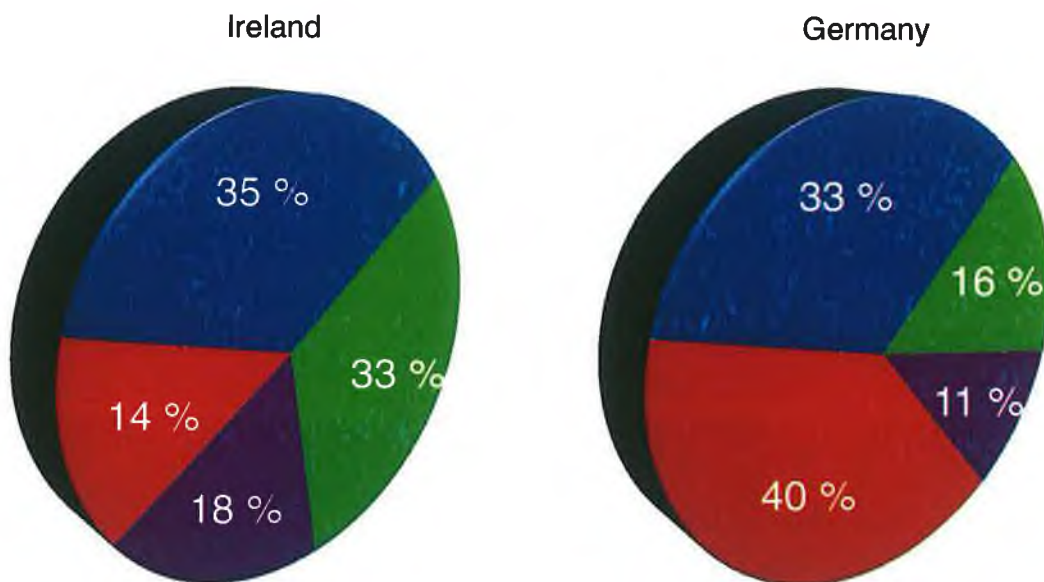
● YES ● NO

Germany



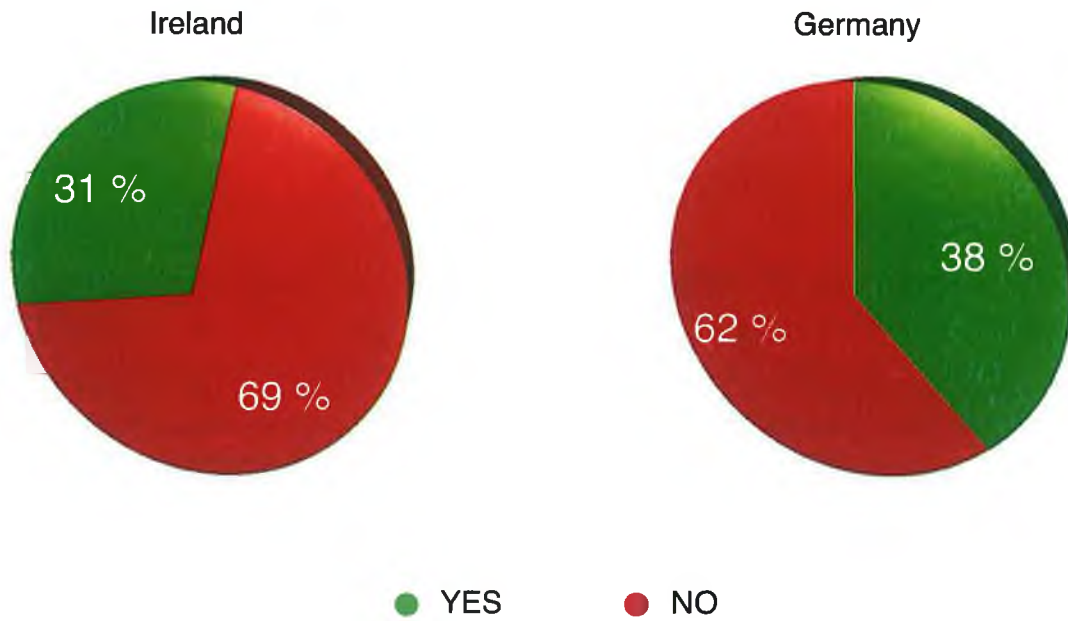
● YES ● NO

26. Picture this scenario: CCTV on every corner, full-body scanner airports, biometric identification in passports, etc. What do you think ?

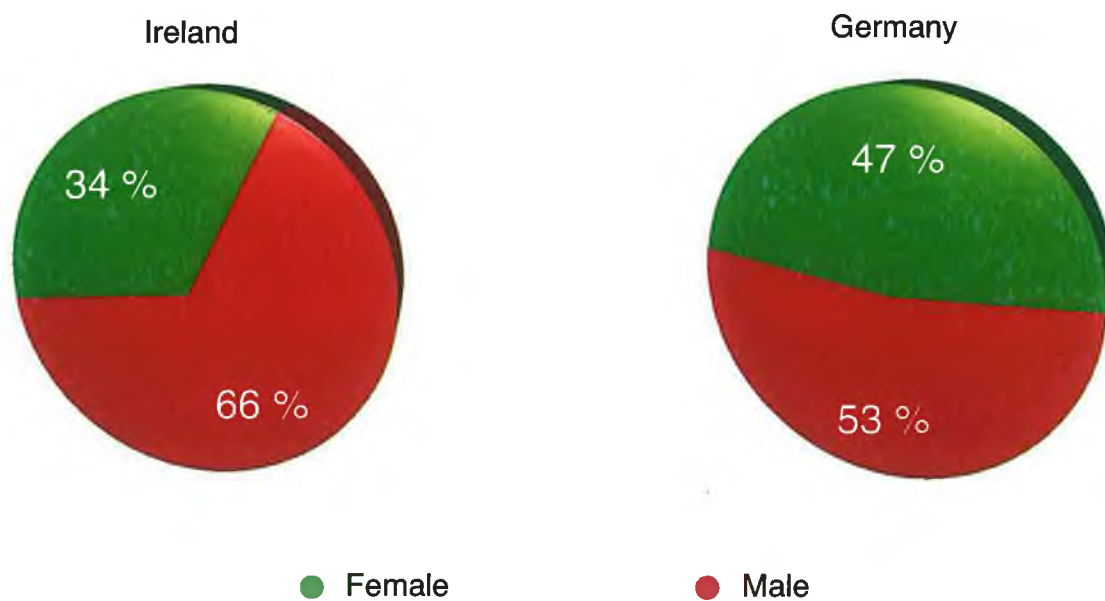


- I think it is a good thing in times of increasing terrorism. I have nothing to hide.
- As long as we live in a democracy, I`am not afraid.
- I don`t care
- I am afraid

27. Do you trust the government in data privacy issues ?

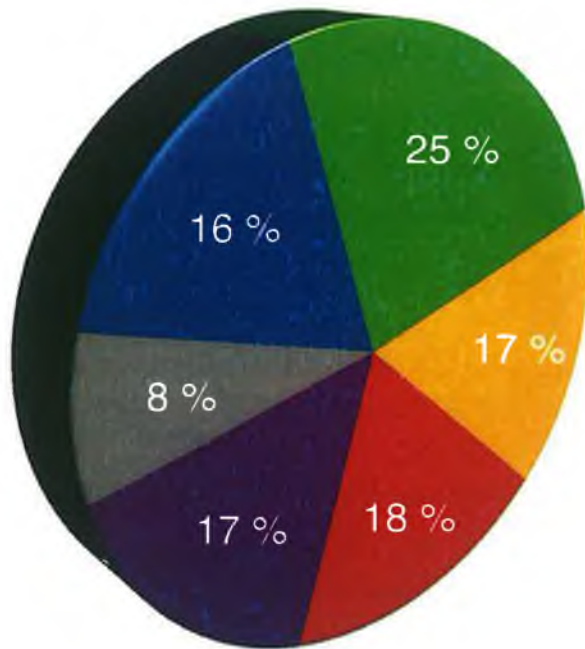


28. What is your gender ?



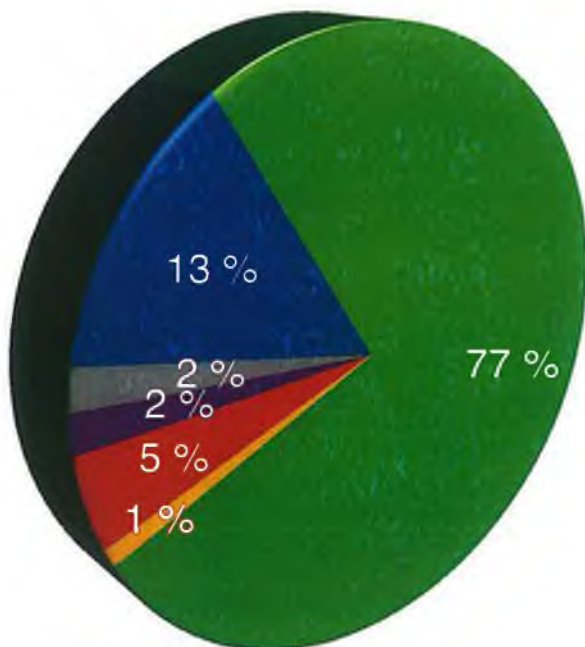
29. How old are you ?

Ireland



- 18 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 - 64
- +65

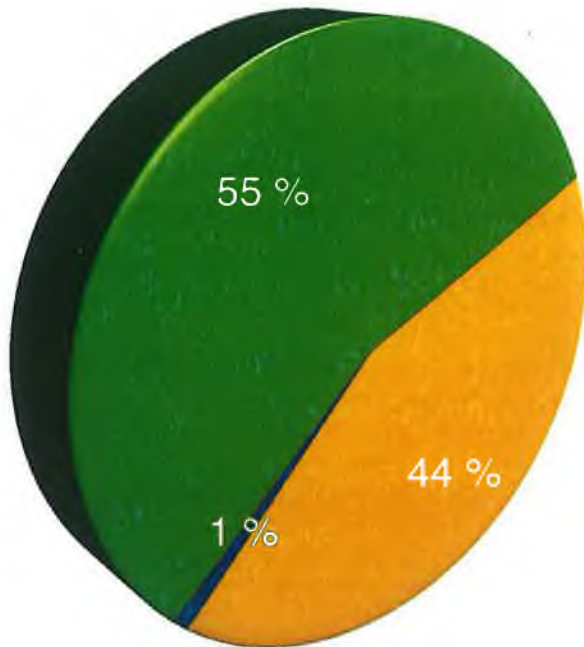
Germany



- 18 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 - 64
- +65

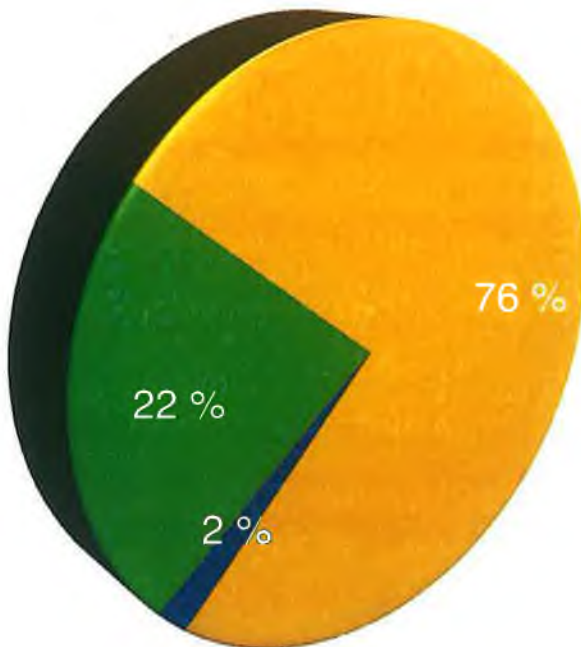
30. Marital status ?

Ireland



- Divorced
- Married
- Single

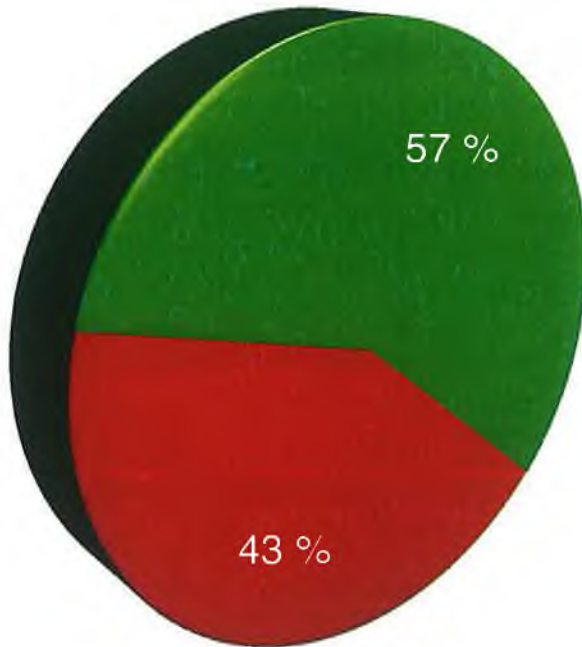
Germany



- Divorced
- Married
- Single

31. Do you have Children ?

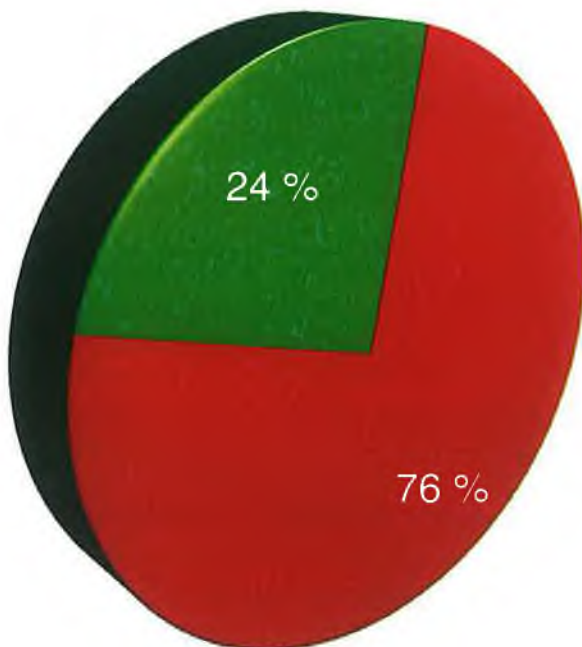
Ireland



● YES

● NO

Germany

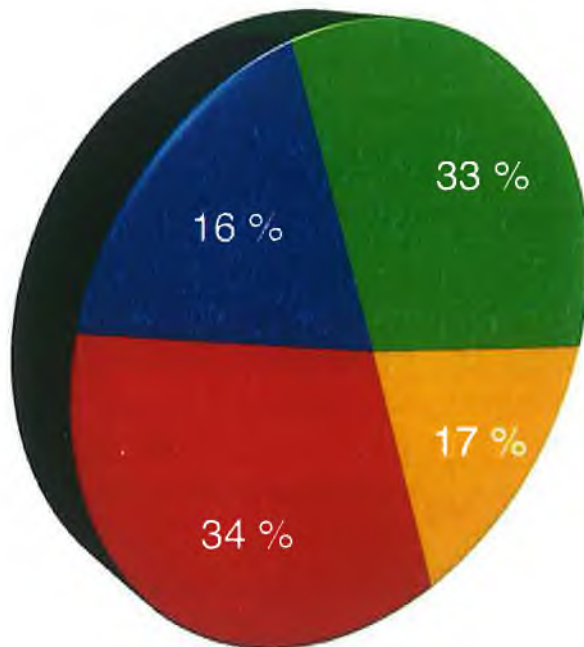


● YES

● NO

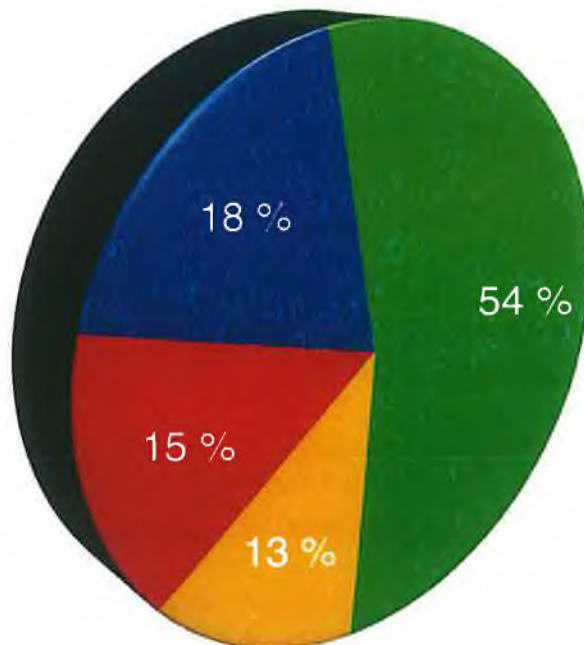
32. Educational achievement

Ireland



- Advanced certificate
- Bachelor
- Leaving certificate
- Post Graduate Degree

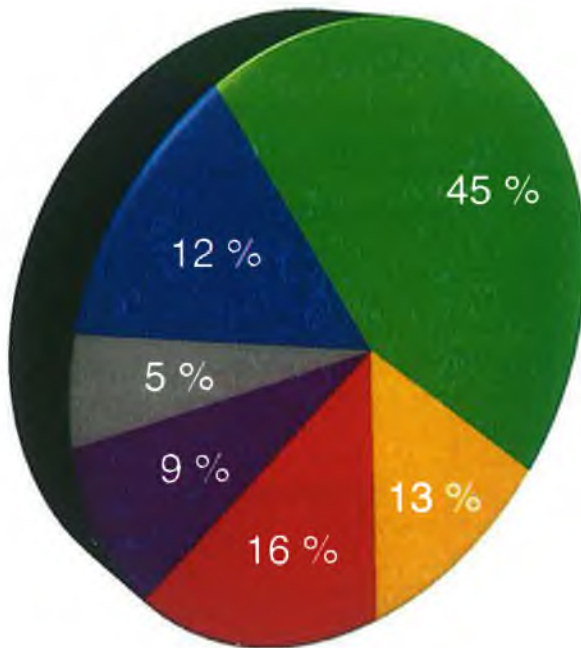
Germany



- Advanced certificate
- Bachelor
- Leaving certificate
- Post Graduate Degree

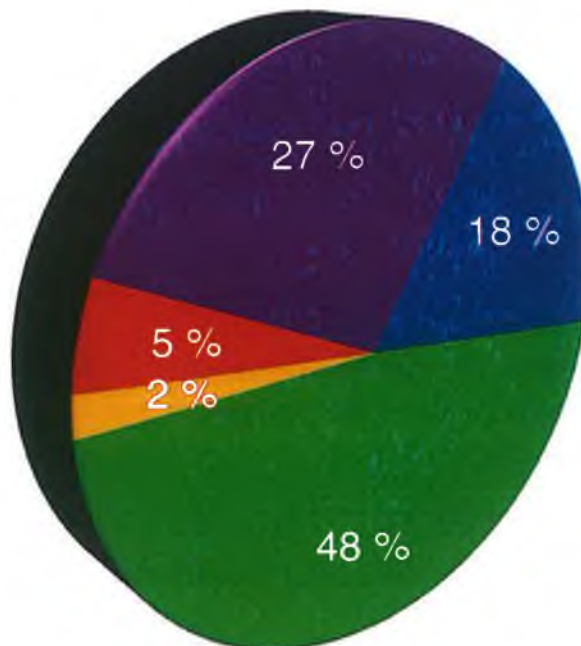
33. Employment status

Ireland



- Civil servant
- Employee
- Retired
- Self-employed
- Student
- Unemployed

Germany



- Civil servant
- Employee
- Retired
- Self-employed
- Student

Appendix D

Chronology of Interviews

Interview with German Data Protection Company (FoeBuD e.V.)

Date	Interview partner	Position
19.07.2010	Mrs Rena Tangens	Senior manager FoeBuD e.V. German Data protection organisation.

Interview with an Irish and German Solicitor

Date	Interview partner	Position
09.08.2010	Mrs. Ruth Walsh	Lecturer in Law and European Law at the IT Sligo in Ireland
21.07.2010	Mr. Andre Höhle	German solicitor who specialises in IT law

Preliminary Questionnaire Interviews

Date	Interview partner	Country
18.07.2010	Retired gardener, age 65+, male	Germany
18.07.2010	Student, age 24, female	Germany
20.07.2010	Primary school Teacher, age 41, female	Germany
21.07.2010	IT expert, age 36, male	Germany
21.07.2010	Hairdresser, age 28, female	Germany
17.06.2010	Manager, age 39, male	Ireland
17.06.2010	Housewife, age 36	Ireland
22.06.2010	Retired Lecture, age 65+, male	Ireland
24.06.2010	Businessman, age 50	Ireland
24.06.2010	Student, age 25, female	Ireland

Appendix E

Interview Questions

FoeBuD e.V. / Mrs Rena Tangens

- **Did the issue of data privacy changed through the last decades in the matter of importance ?**
- **I have the feeling that most Germans are more sensitive to the issue of data protection than other Europeans. What do you think ?**
- **Could it be that the German history has an effect on this development ?**
- **Are there any studies or information's you can provide or recommend?**
- **Another impression is that German citizens are more afraid of any intrusion from the government instead of private organisations that hold personal data.**
- **Why do you think there are there differences between the public and the private sector?**
- **Do you have a loyalty card?**
- **In your opinion are there any negative issues associated with loyalty cards?**
- **Are there any public scandals linked with the issue of data privacy and loyalty cards ?**
- **What risks does the future hold concerning RIFD technology ?**
- **Is it possible to combine CRM and data privacy in the future ?**

Mrs. Ruth Walsh

- **Did the issue of data privacy increased through the last decades within national law ?**
- **Did the matter of fact that technology changed (Internet), also influenced the Law ?**
- **Were the adjustments to the law satisfactorily?**
- **What is the mentality in Ireland, concerning data privacy in general.**
- **Are people critical, or do they accept all new laws and changes ?**
- **What is the situation in the Republic of Ireland ?**
- **Is there a movement against the surveillance state ?**
- **Are there any data protection organizations in the Republic of Ireland ?**
- **How is the data protection law applied in the Republic of Ireland ?**
- **What is the structure of data protection law Republic of Ireland ?**
- **Do you think the data protection law in the Republic of Ireland is strict enough ?**
- **Are there currently any adjustments necessary ?**
- **Do you see problems for the future ?**
- **Is the law transparent enough ?**
- **Do you know some interesting books, journals or articles ?**
- **Do you know some interesting verdicts, where private companies or governmental institutions disrespected the data protection law ?**
- **Are there any other useful information ?**

Mr. Andre Höhle

- **Did the issue of data privacy increased through the last decades within national law ?**
- **Did the matter of fact that technology changed (Internet), also influenced the Law ?**
- **Were the adjustments to the law satisfactorily?**
- **Are people critical, or do they accept all new laws and changes ?**
- **How is the data protection law applied in the Germany ?**
- **What is the structure of data protection law in the Germany ?**
- **Do you think the data protection law in Germany is strict enough ?**
- **Are there currently any adjustments necessary ?**
- **Do you see problems for the future ?**
- **Is the law transparent enough ?**
- **Do you know some interesting books, journals or articles ?**
- **Do you know some interesting verdicts, where private companies or governmental institutions disrespected the data protection law ?**
- **Are there any other useful information ?**

Appendix F

Pretest Questions / English

Question 1

Do you have a loyalty card ?

- Yes
- No

Question 2

How many loyalty cards do you hold ?

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- more

Question 3

What kind of loyalty cards do you have ?

Multiple answers possible

- Airlines (miles)
- Building & Garden centre (e.g. Homebase)
- Book-trade & Online book-trade
- Car rental
- Electronics retailer (e.g. Pc World)
- Fashion & Shoe shop
- Furniture store (e.g. IKEA)
- Grocery and general merchandising retail stores (e.g. Tesco, Dunnes, etc.)
- Hairdresser
- Hotel
- Night club & Restaurant
- Optician
- Petrol station
- Pharmacy & Health and beauty retailers
- Are there any other loyalty cards you hold ?

Question 4**Which are your favorite cards ?**

	1 (lowest mark)	2	3	4	5	6 (highest mark)
Grocery and general merchandising retail stores (e.g. Tesco, Dunnes, Super Value etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashion store	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Book-trade	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Petrol station	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Night club & Restaurant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Airlines (miles)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pharmacy & Health and beauty retailers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other: <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Question 5**What loyalty card have you the longest ?**

- Grocery and general merchandising retail stores (e.g. Tesco, Dunnes, Super Value etc.)
- Fashion store
- Book-trade
- Petrol station
- Night club & Restaurant
- Airlines (miles)
- Pharmacy & Health and beauty retailers

Are there any other loyalty cards you would like to state ?

Question 6

Which card do you find most beneficial ?

	1 (lowest mark)	2	3	4	5	6 (highest mark)
Grocery and general merchandising retail stores (e.g. Tesco, Dunnes, Super Value etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashion store	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Book-trade	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Petrol station	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Night club & Restaurant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Airlines (miles)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pharmacy & Health and beauty retailers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other: _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Question 7

What is the most important reason to use loyalty cards ?

Please make a ranking with 4 elements by drag and drop.

Take it here!

- Cash awards
- Non-cash awards (Points, Vouchers etc.)
- Preferred service
- Advertisement and new offers

Your Ranking

Are there any other reasons you would like to state why you use loyalty cards.

Question 8

Do you actually use your awards ?
(Vouchers, Points, Miles etc.)

- Yes
- No
- Most of the time

Question 9

Do you favour establishments that you hold a loyalty card for over establishments you don't ?

- No
- About the same
- Yes

Question 10

Would you spend more money to receive a greater benefit ?

- YES
- Maybe
- NO

Question 11

On 1 to 6, how loyal are you to establishments that you have loyalty cards for ?

not loyal ○ ○ ○ ○ ○ ○ very loyal

Question 12

Have you ever made the decision not using loyalty cards ?

- Yes
- No

If "YES", please state why

Question 13

Have you ever stopped using a loyalty card ?

- Yes
- No

If "YES", please state why

Question 14

Have you ever decided not to get a loyalty card ?

- Yes
- No

If "YES", please state why

Question 15

What kind of information do you provide ?

Multiple answers possible

- Name
- Adress
- Number of children
- PPS number
- Bank account data
- Phone number
- Mobile number
- E-Mail adress
- Your age
- Date of birth
- Number of people in household inc. age
- Religion
- Vegetarian
- Teetotal
- Diabetic

Question 16

Did you read the small print of your loyalty card application ?

- YES
- NO

Question 17

Do you trust loyalty card companies concerning your private information ?

- YES
- NO

Question 18

In your opinion are there any negative issues associated with loyalty cards ?

- YES
- NO
- Not yet, but maybe in the future

If "YES", please explain short

For example:

How would you react, if you noticed that your buying behaviour had an impact on your health insurance premium ?

health-conscious products = lower rate

unhealthy products (Cigarettes, Alcohol etc.) = higher rate

- I think it is right. People with an unhealthy lifestyle should pay a higher health insurance fee.
- I would be very disappointed and cancel my loyalty card because I trusted the company.
- I don't care at all.

Question 20

Do you know what companies do with your information ?

- YES
- NO
- I don't care

Question 21

Do you ever feel, by having a loyalty card, that your privacy could be affected ?

- YES
- NO

Question 22

Why do you have no loyalty card ?

Multiple answers possible

- I am not interested in the benefits
- Too much trouble to carry and use cards
- I don't want the intrusion of additional advertisement
- I would prefer to keep my personal details private

Are there any other reasons you would like to state ?

Question 23

Did you ever have a loyalty card ?

- Yes
- No

Question 24

Note

Now I would like to learn more about your attitude concerning general questions of data privacy.

Picture this Szenario:

**CCTV on every corner,
full-body scanner airports,
biometric identification in passports, etc...**

What do you think ?

- I am afraid
- I think it is a good thing in times of increasing terrorism. I have nothing to hide.
- As long as we live in a democracy, I am not afraid.
- I don't care

Question 25

Do you trust the government in data privacy issues ?

- YES
- NO

Note

And finally some information for statistical purposes ...

Question 26

What is your gender?

Sex

Question 27

How old are you ?

Age

Question 28

Marital status

I am

Question 29

Do you have children ?

Children

Question 30
Educational achievement

Education

Question 31
Employment status

Sector

Thank you!
(pretest) Online Survey - Master Thesis Research Project

Thank you for completing this survey!
Your support is greatly appreciated.
With regards,
Alexander Weese
Author
Alexander Weese

Appendix G

Introduction web page / Online Survey



Online Survey

Masters Thesis in Marketing IT Sligo Ireland

By Alexander Weese

Please choose your country.

