

**LA SOCIETE DE L'INFORMATION.
PERSPECTIVE EUROPEENNE
ET GLOBALE**

**LA SOCIETE DE L'INFORMATION
ET SES ENJEUX POUR LES ENTREPRISES**

Studia Ekonomiczne

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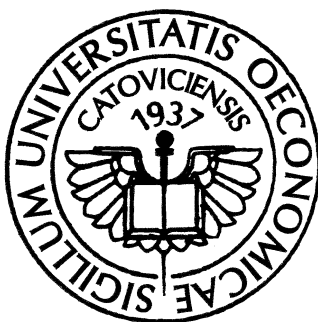
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LA SOCIETE DE L'INFORMATION. PERSPECTIVE EUROPEENNE ET GLOBALE

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ET SES ENJEUX POUR LES ENTREPRISES**

**Redaktorzy naukowi
Claude Martin
Mirosława Malinowska**



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INTRODUCTION

L'expression de «société de l'information» n'est pas nouvelle. Elle remonte à l'émergence des technologies d'information et de communication (TIC) dans les années 1970. La révolution informationnelle des TIC a influencé une partie importante des activités politiques et socioéconomiques de nos sociétés. Elle a modifié la gouvernance des états et de l'Union européenne, celle des régions et des entreprises. Elle a modifié les comportements des citoyens et des consommateurs.

Le développement de la technologie Internet a joué un rôle important dans les transformations économiques et sociales des entreprises. Les changements provoqués par Internet ont incité les entreprises à redéfinir de nombreux domaines de leur fonctionnement. L'utilisation d'Internet a cessé d'être seulement un moyen de communication pour devenir un outil de réalisation dans la quasi totalité des fonctions organisationnelles et, notamment, dans la transformation des formes d'organisation du travail. L'adoption d'Internet et l'appropriation des TIC varient selon les entreprises et les secteurs. *Dans les PME*, les avantages concurrentiels qui résultent de l'*usage des TIC* sont, généralement, mesurés *en termes de coûts, de qualité et de nouveaux produits ou services offerts* et peuvent conduire à la construction de réseaux d'entreprises. L'usage stratégique des TIC offre aux grandes entreprises industrielles des opportunités de croissance et d'entrée sur les marchés internationaux.

Le but de cette publication est de tenter de répondre à certaines questions:

- Que savons-nous de l'impact de l'utilisation d'Internet dans l'espace des affaires et sur l'amélioration de la compétitivité des économies?
- Internet permet-il de réduire les différences culturelles dans l'entreprise?
- Dans le secteur des affaires faut-il s'attendre à une accélération de l'intégration économique en Europe? Quelles sont les stratégies pour la mise en uvre de nouveaux projets de e-business?

Les articles présentés dans cette publication s'adressent à des universitaires ainsi qu'aux professionnels, notamment, commerciaux. Nous espérons qu'ils sauront répondre à leurs attentes.

Claude Martin
Miroslawa Malinowska

INTRODUCTION

The word „information society” has been coined for a long time. It dates back to the rising of information technology and communication (ICT) in the 1970s. The information revolution of ICT has influenced an important part activities of companies. It has changed the behaviour of citizens and consumers. The use of ICT can generate risks and failures. Hence the need for the enforcement of the precautionary principle.

The development of Internet technology has played an important role in the economic and social enterprises. The changes due to Internet have prompted companies to redefine their strategies in many areas. Internet is not to only a means of communication but a tool by encompassing almost the whole process of organizational functions, especially by rethinking the organization of work. Yet the use of Internet and ICT may vary among companies and sectors. In SMEs the competitive advantages resulting from the use of ICT is generally measured in terms of cost, quality and new products or services and can lead to the building of company networks. The strategic use of ICT largely contributes to industrial growth and to reaching international markets.

The aim of presented publication is to deliver some answers to the following questions:

- How much do we know about the impact of Internet use in the field of business?
- In which way does it improve the competitiveness of economies?
- Does Internet reduce cultural differences in companies?
- Is a faster economic integration in Europe to be expected in the business field?
- What are the strategies for the implementation of new e-business projects?

Presented set of articles is addressed to both academics and business practice representatives. We believe that prepared publication will meet your interests.

Claude Martin
Mirosława Malinowska

Celina Olszak

University of Economics in Katowice, Poland

BUSINESS INTELLIGENCE FOR INFORMATION SOCIETY

Introduction

Leveraging information is a key success factor for companies and the whole societies. Business Intelligence (BI) is a broad category covering technologies, applications and processes responsible for the collection, storage, data access and analysis that can help users in making more effective decisions¹. It is considered as a new working culture with information and a specific methodology that would refer to working with information and knowledge, open communication, and knowledge sharing².

The research questions I ask in this study are: (1) what possibilities may offer BI systems for the information society and first of all for different enterprises, (2) what kinds of BI models and applications can be used in the enterprises and what are the implications for them.

The study was based on: (1) a critical analysis of literature, (2) a observation of different BI initiatives undertaken in various enterprises, as well as on (3) semi-structured interviews conducted in polish enterprises in 2012. Some interviews, conducted in 20 polish enterprises, were held with over 80 responders: executives, senior members of staff, and ICT specialists They represented the service sector: telecommunications (T)-4, consulting (C)-4, banking (B)-4, insurance (I)-4, marketing agencies (MA)-4.

¹ B.H. Wixom, H.J. Watson: *The BI-based Organization*. "International Journal of Business Intelligence Research" 2010, Vol. 1, No. 1, pp. 13-28; A. Schick, M. Frolick, T. Ariyachandra: *Competing with BI and Analytics at Monster Worldwide*. Proceedings of the 44th Hawaii International Conference on System Sciences, 2011.

² S. Negash, P. Gray: *Business Intelligence*. In: *Decision Support Systems*. Ed. F. Burstein, C.W. Holsapple. Springer, Berlin 2008, pp. 175-193.

The reminder of my paper is organized as follows. Firstly, the idea of information society has been described. Then, an overview of subject literature on BI has been conducted. Next, a road map for applying different BI models and applications in enterprises is recognized. Finally, the main benefits of BI using have been analyzed.

The paper provides valuable information on the possibilities of BI applying in different enterprises. It makes useful contribution to the literature and theorists understanding of ways in which combinations of BI are used.

1. Background and related works

1.1. Information society

The topic of an information society is the basis of many analyses and discussions. The history of information society development has begun many years ago. It was Friedrich von Hayek, Nobel laureate who in 1937 described information as a good³. F. Machlup, American economist, anticipated appearing the new sectors and branches associated with information technologies, information services and information processing⁴. In science fiction books dated on the sixties of XX century S. Lem presented the vision of society based on information techniques. However, the term of information society (*johoka shakai*) was introduced by Japanese ethnologists Tadao Umesao in 1963. It means the society that development is mainly determinated by different ICT using. Large contribution to the development of information society brought D. Bell⁵. He outlined a new kind of society – the post-industrial society. The author argued that the post-industrial society would replace the industrial society and would be information-led and service-oriented. A. Toffler⁶ described the development of information society and compared it to three waves: agrarian, industrial and post-industrial where the basic source is information. Next, P. Drucker⁷ provided an incisive analysis of the major world transformation taking place, from the age of capitalism to the knowledge society, and examined the radical affects it will have on society, politics, and business now

³ F. von Hayek: *Economics and Knowledge*. "Economica" 1937, No. 4 (February), pp. 33-54.

⁴ F. Machlup: *The Production and Distribution of Knowledge in the United States*. Princeton, New Jersey, 1962.

⁵ D. Bell: *The Coming of Post-industrial Society. A Venture in Social Forecasting*. Basic Books, New York 1976.

⁶ A. Toffler: *The Third Wave*. Bantam Books, New York 1980.

⁷ P.F. Drucker: *Post-capitalist Society*. Harper Business, New York 1993.

and in the coming years. Then, M. Castells⁸ analyzed the social and economic changes associated with the technological revolution, described the global economy as a constant flow of information and created a theory of the network society.

Nowadays, many authors confirm that the rapid development of ICT, including the Internet, contribute to radical changes in the functioning of society and economy⁹.

It should be noticed that the topic of information society is also in the center of attention of many countries. They have incorporated the idea of building the information society into their strategic planning. They have noticed new development possibilities as well as an opportunity to become attractive partners on the global and competitive market. In Europe Union, one of the first documents, treated on information society was the report called Bangemann report¹⁰. Also, Poland saw a great opportunity for itself in a transformation of society into the information society. The opportunity to accelerate economic development and to become more competitive partner in the international arena.

An analysis of different concepts of information society has led to the adoption, for the purposes of this article, of the following definition: the information society is a society that has unlimited access to ICTs, information and knowledge, and can use them to achieve different objectives of social, economic, cultural, educational, etc. nature¹¹. The aim of the information society is to gain competitive advantage internationally, through using ICT in a creative and productive way.

1.2. The issue of Business Intelligence

Business Intelligence (BI) is a broad category covering technologies, applications and processes responsible for the collection, storage, data access and anal-

⁸ M. Castells: *The Rise of Network Society. The Information Age: Economy, Society and Culture*. Vol. 3. Blackwell Publisher. Oxford 1996; M. Castells, P. Himanen: *The Information Society and the Welfare State. The Finnish Model*. Oxford University Press, Oxford 2002.

⁹ C.M. Olszak, E. Ziemia: *The Use of ICT for Economic Development in Silesian Region in Poland*. "Interdisciplinary Journal of Information, Knowledge, and Management" 2011, Vol. 6, pp. 197-216; N. Roztocki, H.R. Weistroffer: *Information Technology in Transition Economie*. "Journal of Global Information Technology Management" 2008, Vol. 11(4), pp. 2-9; D. Tapscott: *Grown Up Digital: How the Net Generation is Changing your Word*. McGraw Hill, New York 2009.

¹⁰ "Europe and the global information society Recommendations to the European Council", The European Council, 1993.

¹¹ E. Ziemia, C.M. Olszak: *Building a Regional Structure of an Information Society on the Basis of e-Administration*. "Issues in Information Science and Information Technology". Ed. E.B. Cohen. Informing Science Press 2012, Vol. 9, pp. 277-295.

ysis that can help users in making more effective decisions. BI system can be also defined as an integrated set of tools, technologies and programmed products which are used to collect, integrate, analyze and share data¹². It is composed of a set of the following essential components¹³:

- ETL (Extraction-Transformation-Load) tools responsible for data transfer from operational or transaction systems to data warehouses;
- data warehouses, environment to store, aggregate and analyze data;
- analyzing, reporting and presenting tools, such as: OLAP (tools which allow access and which analyze and model business problems and share information that is stored in data warehouses), data mining (tools for determining patterns, generalizations, regularities and rules in data resources), reporting and *ad hoc* inquiry (tools for creating and utilizing different synthetic reports), drill down reports;
- presentation layers that include customized graphical and multimedia interfaces or dashboards to provide users with information in a comfortable and accessible form.

The role of BI and its impact on organizations and the whole society has been changed¹⁴. There are distinguished 3 ages in the development of BI: BI 1.0, BI 2.0, BI 3.0 (Table 1).

The first age of BI, called BI 1.0. falls on seventies and eighties of XX century. It is closely related with the management information systems (MIS), executive information systems (EIS), and decision support systems (DSS). Generally, the first applications from this age were dedicated on mainframes. They were able to process the simple tasks for operational and tactical management. They were characterized by production the simple reporting and represented simple, static applications. Individual reports were written by expert programmers. BI 1.0 was focused on “delivery to the consumer” and market leaders include: SAS, IBM¹⁵.

¹² J. Reinschmidt, A. Francoise: *Business Intelligence Certification Guide*. “International Technical Support Organization”, IBM, San Jose, CA 2000.

¹³ C.M. Olszak, K. Batko: *The Use of Business Intelligence Systems in Healthcare Organizations in Poland*. Computer Science and Information Systems (FedCSIS), 2012, pp. 969-976. IEEE online, <http://www.ieeexplore.ieee.org>.

¹⁴ P.R. Clavier, H. Lotriet, J. Loggerenberger: *Business Intelligence Challenges in the Context of Goods-and Service-Domain Logic*. 45th Hawaii International Conference on System Science, IEEE Computer Society 2012, pp. 4138-4147.

¹⁵ S.J. Gratton: *BI 3.0 The Journey to Business Intelligence. What does it mean?* <http://www.capgemini.com.technology> (retrieved: 14.10.2012).

Table 1

The three ages of Business Intelligence

Specification	BI 1.0 (Tool-centricity)	BI 2.0 (Web-centricity)	BI 3.0 (Application-centricity)
User interface	Client	Web	Multi-device
Design priority	Capability	Scalability	Usability
Functionality	Aggregate and present	Explore and predict	Anticipate and enrich
Frequency/detail	monthly/detailed	weekly-daily-summary	Real-time/processes
Client use case	Operational reconciliation	Enterprise alignment	Social empowerment
Insight scope	Mile deep inch wide	Mile wide inch deep	Outcome-specific
Uptake/reusability	<1%/limited	<15%/some	>25%/entire application
Foundational Influences	Delivery only	Creation & delivery	Creation, delivery & management

Source: S.J. Gratton: *BI 3.0 The Journey to Business Intelligence. What does it mean?* <http://www.capgemini.com.technology> (retrieved: 14.10.2012).

The second age of BI (1990-2005) – BI 2.0 is the type of enterprise scale BI we see today. It means a concept and methodologies for improvement of business decisions using facts and information from supporting systems¹⁶. It is characterized by end-user friendlier client-based BI tools and centralized. Data warehouse configured to deliver preformatted information to specialists analysts and users within management. So, the role of BI 2.0 and its impact on organizations (compared to BI 1.0) has been changed. From simple, static analytical applications, BI 2.0 has evolved into solutions that can be used in strategic planning, predictive modelling, forecasting, monitoring operations, and studying the profitability of products¹⁷. BI 2.0 is focused on “creation and delivery for consumers” and market leaders include: Business Objects, Cognos, Hyperion, Microsoft, Teradata, Oracle.

BI 3.0. presents a new era in the evolution of BI. Thanks to web and mobile technologies it appears intelligent business network for every one. There is a growing acceptance of the idea that analysis is a collaborative (not only singular) and social effort. It focuses on a collaborative workgroups (which are self-regulated) and on information outcomes within the confines of core business interaction with customers, employees, regulators etc. There is common sense that BI 3.0 should go beyond reliance on structured data available in internal sources but should use also external, mostly unstructured data in various formats (so-

¹⁶ D.J. Power: *A Brief History of Decision Support Systems*, <http://www.dssresources.com/history/dsshistory.html> (retrieved: January 2007).

¹⁷ S. Negash, P. Gray: Op. cit., pp. 175-193; T.H. Davenport, J.G. Harris, R. Morison: *Analytics at Work: Smarter Decisions, Better Results*. Harvard Business Press, Cambridge 2010.

cial media posts, free form web content, images, and video files)¹⁸. BI 3.0 is concentrated on “creation, delivery and management for consumers”¹⁹. According to Scott²⁰ there are 5 core attributes that support BI 3.0 philosophy: proactive, real-time, integrated with business processes, operational (available to line workers), and extended to reach beyond the boundaries of the organizations to improve information delivery and decision support functionality for all. According to Chatter²¹ there are 3 prerequisites for software tools to be recognized as a BI 3.0 tools: be social, relevant (automatically delivers relevant insights that users really need according to their situation and user profile), fully self-service (intuitiveness). It is indicated also that there is no reason to depreciate in BI 3.0 the functions (known from BI 2.0) like: reporting, OLAP, data mining. They have still their strong position. BI 3.0 philosophy is to raise the added value of BI tools’ architecture by anchoring collaborative style of information search and analysis with intuitive and self-service user interface that delivers timely and highly relevant insights to anyone who is properly authorized and needs them²².

1.3. Business Intelligence in enterprises

BI systems beneficiaries include a wide group of users starting from specialists in controlling, financial reporting and finance, through salespeople, members of the board up to individual users. Sectors that use BI systems most frequently include: trading companies, insurance companies, banks, financial sector, health sector, telecommunications, and manufacturing companies.

Many case studies confirm that BI may be utilized in an organization for:

- increasing the effectiveness of strategic, tactic and operational planning including first of all: (a) modelling different variants in the development of an organization; (b) informing about the realization of enterprise’s strategy, mission, goals and tasks; (c) providing information on trends, results of introduced changes and realization of plans; (d) identifying problems and ‘bottlenecks’ to be tackled; (e) providing analyses of “the best” and “the worst”

¹⁸ R. Nemec: *The Application of Business Intelligence 3.0 Concept in the Management of Small and Medium Enterprises*. In: *IT for Practice 2012*. Ed. M. Tvrđikova, J. Minster, P. Rozenhal. Ekonomická Faculta, VSB-TU Ostrava, 2012.

¹⁹ S.J. Gratton: Op. cit.

²⁰ N. Scott: *The 3 Ages of Business Intelligence: Gathering, Analysing and Putting it to Work*, <http://www.excapite.blogspot-ages-of-business-ontelligence.html> (retrieved: January 2013).

²¹ R. Chatter: *Decoding BI 3.0*, <http://www.searchbusinessintelligence.techtarget.in/answer/decoding-BI-30> (retrieved: January 2013).

²² R. Nemec: Op. cit.

- products, employees, regions; (f) providing analyses of deviations from the realization of plans for particular organizational units or individuals; (g) and providing information on the enterprise's environment;
- creating or improving relations with customers, mainly: (a) providing sales representatives with adequate knowledge about customers so that they could promptly meet their customers' needs; (b) following the level of customers' satisfaction together with efficiency of business practices; (c) and identifying market trends;
 - analysing and improving business processes and operational efficiency of an organization particularly by means of: (a) providing knowledge and experience emerged while developing and launching new products onto the market; (b) providing knowledge on particular business processes; (c) exchanging of knowledge among research teams and corporate departments²³.

Practice shows that the most significant business effects are obtained while using the following analyses offered by the BI systems: (1) analysis that supports cross selling and up selling; (2) customer segmentation and profiling; (3) analysis of parameters importance; (4) survival time analysis; (5) analysis of customer loyalty and customer switching to competition; (5) credit scoring; (6) fraud detection; (7) logistics optimisations; (8) forecasting of strategic business processes development; (9) web mining (analysis and assessment of the Internet services performance); and (10) web-farming (analysis of the Internet content)²⁴.

2. Research methodology

The study was based on: (1) a critical analysis of literature, (2) a observation of different BI initiatives undertaken in various enterprises, as well as on (3) semi-structured interviews conducted in polish enterprises in 2012. Some interviews, conducted in 20 polish enterprises, were held with over 80 responders: executives,

²³ C.M. Olszak: *The Business Intelligence-based Organization – New Chances and Possibilities*. Proceedings of the International Conference on Management, Leadership and Governance. Ed. V. Ribiere, L. Worasinchai. Published by Academic Conferences and Publishing International Limited Reading UK 44-118-972-4148, 2013, pp. 241-249; T.H. Davenport, J.G. Harris, R. Morison: Op. cit.; P. Hawking, S. Foster, A. Stein: *The Adoption and Use of Business Intelligence Solutions in Australia*. "International Journal of Intelligent Systems Technologies and Applications" 2008, Vol. 4, No. 1, pp. 327-340.

²⁴ C.M. Olszak, E. Ziemia: *Business Intelligence Systems in the Holistic Infrastructure Development Supporting Decision-making in Organizations*. "Interdisciplinary Journal of Information, Knowledge and Management" 2006, Vol. 1, pp. 47-58.

senior members of staff, and ICT specialists. They represented the service sector: telecommunications (T)-4, consulting (C)-4, banking (B)-4, insurance (I)-4, marketing agencies (MA)-4. All of them had at least 5 years of experience in BI. Interviewees were selected on their involvement in BI or on their ability to offer an insight based on experience in BI and related decision support systems. The survey was conducted in 2012 among purposefully selected firms (in Poland) that are considered to be advanced in BI.

The research was of qualitative nature and was conducted within wider research project “*Using BI tools in polish enterprises*” and partly within project devoted to “*Using software tools in Polish and Czech border region*” (CZ.3.223.2.0412.02994). Types of core interview questions relevant to this paper are reflected in Table 2.

3. Research findings

My research confirmed that BI identified in the literature was also experienced in selected organizations. Table 2 presents the selected answers for asked questions.

Table 2

Types of asked questions and selected answers

No	Asked questions during interviews	Answers (number of organizations)
1	2	3
1	How do you define BI?	Tools to manage information (9), data warehouse (5), analytical applications (4), new way of doing business (2)
2	What do you use BI for (reporting, ad-hoc reporting, analyzing, alerting, predictive modeling, operationalizing, optimization, activating, etc.) ?	Reporting (15), ad-hoc reporting (9), analyzing (12), alerting (2), predictive modeling (2), optimization (3), activating (2)
3	Assess the quality of data used in your organization (complete, correct, consistent; high/ medium/poor quality data, etc.)	High quality data (6), medium quality data (11), rather poor quality data (3)
4	Are you skilled enough in order to take advantage of BI systems?	Skilled enough (7), not skilled enough (8), poor skilled (5)
5	Do you use management dashboards?	Used management dashboards in limited scope (14), used management dashboards in whole organization (4), not used (2)
6	Is your BI (un)limited to the part/department of organization?	BI limited to the part of organization (15), unlimited (5)
7	Are you motivated to use BI (how)?	Users motivated by training (8), motivated by bonuses (6), not motivated (6)

Table 2 contd.

1	2	3
8	Do you use BI for analyzing customers, suppliers, competitors and other business partners?	BI for analyzing customers (17), suppliers (14), competitors (5), other stakeholders (4)
9	What kind of BI software do you use?	Regional data warehouse (9), centralized data warehouse (5), operational data bases (6)
10	Describe some successes/failures from using BI	Success: acquiring new customers (14), acquiring new suppliers (11), increase of sale (8), fraud detection (6), launching new channels of sale (3), launching new products (3). Failures: not trust in BI (4), gap between BI/ business (12), users do not recognize their own data after it is processed (7), decision-making skills absent (6), BI is expensive (5)
11	Indicate some benefits from using BI	Better access to data (13), better decisions (12), improvement of business process (9), improved business performance (8), costs saving (7), transparency of information (5), new way of doing business (2)

4. Discussion

The survey has shown that BI may provide a balanced picture of the enterprise and its environment to the managers. BI may be treated as an analytical process that transforms scattered information about internal business processes, customers into relevant, accurate and usable strategic knowledge on market evolution, business opportunities and threats (Table 3).

Table 3

Selected answers concerning using BI models and obtained benefits

Enterprises	Used BI models and BI analysis	Benefits from BI using
1	2	3
Telecommunication	Enterprise-wide BI architecture, BI-PA, customer profiling and segmentation, customer demand forecasting	(1) Determine high-profit product profiles and customer segments, provide detailed, integrated customer profiles, develop of individualized frequent-caller programs, determine future customer needs; (2) Forecast future product needs or service activity, provide basis for churn analysis and control for improving customer retention
Consulting	Data warehouse, BI-PA, data marts, analysis of parameters importance, identification of sales and inventory, optimization orders, marketing companions	(1) Reduction in the turnaround time for preparation of reports, direct and faster access to the data needed to support decision-making, analyze the flow of businesses across services, regions, clients, pricing, currencies, and market factors in time etc.; (2) Forecasting and estimating of customer demand (in short and long term); (3) Service and product distribution plans of a companies are in place to meet its customer expectations, inventory requirements are more accurately

Table 3 contd.

1	2	3
Banking	Data warehouse, BI-PA, customer profitability analysis, credit management, branch sales	(1) Determinate the overall profitability of individual customer, current and long term, provide the basis for high-profit sales and relationship banking, maximize sales to high-value customers, reduce costs to low-value customers, provide the means to maximize profitability of new products and services; (2) Establish patterns of credit problem progression by customers class and type, warn customers to avoid credit problems, to manage credit limits, evaluate of the bank's credit portfolio, reduce credit losses; (3) Improve customer service and account selling, facilitate cross selling, improve customer support, strengthen customer loyalty
Insurance	Regional data warehouses, data mining, OLAP, data marts, claims and premium analysis, customer analysis, risk analysis	(1) Analyzing detailed claims and premium history by product, policy, claim type, and other specifics; (2) Developing marketing programs on client characteristics, improving client service; (3) Identification high-risk market segments and opportunities in specific segments, reducing frequency of claims
Marketing agencies	Regional data warehouses, OLAP, marketing companions, customer profiling and segmentation, customer demand forecasting	(1) Better understanding of customers, identification their place in a customer lifetime cycle and customer segments for marketing campaigns; (2) Providing analyses of customer transactions (what is selling, who is buying); (3) Monitor customer loyalty by evaluating which customers are loyal and which are likely to leave; (4) Identify which products are most profitable and monitor customer behavior in purchasing products. By closely tracking sales performance and consumer behavior, companies are able to set better marketing strategies and ensure proper allocation of marketing funds

The observations and conducted interviews in surveyed enterprises allow me to state that the enterprises use BI systems first of all to optimize operational decisions, improvement of internal business processes and decision making on operational level and to better access to data and static reporting. BI applications are used to customer relationship management, identification of sales and inventory, optimization orders, marketing companions. Most of the enterprises indicated the benefits from using BI like: integrated analysis for finance, marketing; improvement of decision making on all levels of management, and the possibility of demand forecasting. Unfortunately, only a few enterprises saw benefits for the whole environment like: competing in BI, new ways of doing business. They do not build the social nets and manage social capital. They are still in the age of BI 2.0.

Conclusion

The main conclusion of this study is that BI may offer different possibilities for the enterprises. They include first of all: making more effective decisions, improving business processes, and business performance. Observation and conducted discussions with interviews let me to state, that, unfortunately, the enterprises used BI very seldom for building expert' nets, social capital management, creating the active communities, and knowledge sharing. Most of them stay still at the age of BI 2.0. It means that they are focused more on the internal business processes than on the environment: competition, users in social media etc.

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BUSINESS INTELLIGENCE FOR INFORMATION SOCIETY

Summary

The main goal of this paper is to present the basic assumptions underlying the idea of Business Intelligence (BI) and to identify the possibilities of it using for information society, and first of all in different organizations. The paper provides valuable information on the chances and the possibilities of BI applying for information society.

Keywords: business intelligence, information society, organization

Pamela Terenziani

Membre de l'Association Laboratorio Athena, Terni, Italie

LE RAPPORT AVEC LES BANQUES A L'ERE INTERNET: BANQUE TRADITIONNELLE OU VIRTUELLE?

Introduction

La croissance de l'économie réelle et des échanges internationaux, les modifications sociologiques et le développement des systèmes informatiques sont quelques uns des changements socio-économiques des soixante dernières années qui ont contribué à renouveler le rapport entre la banque et sa clientèle, en le rendant de plus en plus virtuel.

La structure du secteur bancaire et l'approche de la clientèle vers la banque ont changé profondément: la relation humaine directe, qui a caractérisé le rapport bancaire pendant les siècles, a perdu son importance en faveur de la facilité d'accès, de la rapidité de consultation et des coûts plus compétitifs des services. La diffusion d'Internet et des services on-line ont accéléré ces changements, en contribuant à la naissance d'un nouveau modèle de business et à la croissance de produits et services dédiés au canal virtuel.

Cette recherche veut analyser l'évolution du rapport banque-client en Italie dans le cadre des changements technologiques et informatiques, à partir de l'analyse du contexte bancaire traditionnel jusqu'à la naissance des services virtuels, en évaluant les points de force et de faiblesse des banques traditionnelles et des banques virtuelles, acteurs très importants pour la renaissance d'une économie de plus en plus en difficulté.

1. L'évolution de la banque en Italie

En Italie, la banque moderne naît avec la promulgation de la Loi Bancaire en 1936 qui a identifié la protection des épargnants et des dépôts comme condition nécessaire pour assurer la stabilité du système bancaire et a donné à la Banque d'Italie le rôle d'organisme de contrôle qui doit empêcher la faillite des banques. Pendant des années ces règles ont limité l'expansion du marché, en le rendant peu concurrentiel.

Le secteur bancaire était caractérisé par un certain nombre de banques peu efficaces¹ et peu spécialisées, pour la majorité à statut public et profondément liées au territoire régional et provincial (Caisses d'Epargne et Banques Populaires) et par un niveau de concurrence très faible: le résultat fut une structure statique, sans possibilité de développement et de renouvellement parce qu'il n'était pas possible d'envisager l'établissement d'opérateurs étrangers².

Les changements socio-économiques de l'Italie d'après-guerre, la création du marché unique européen et, enfin, la Loi 218/90³ ont contribué à l'augmentation des opérateurs bancaires (1200-1300 banques autour de 1960) jusqu'à la création de la «banque universelle» selon le modèle allemand et l'ouverture du marché aux opérateurs étrangers.

La chute des barrières créées par la norme bancaire et l'entrée d'opérateurs étrangers a conduit à la libéralisation du marché bancaire italien qui, à partir de 1999, a subi de profondes modifications (Tableau 1):

- la réduction du nombre de banques (-19,64%) qui contraste avec la croissance des filiales (+23,7%);
- la croissance des filiales des banques étrangères (+ 33,90%) et de leurs agences (de 90 à 320);
- la réduction des banques de crédit coopératif (-27,4%) et populaires (-26,5%) avec augmentation de leurs agences, respectivement 33,3% et 56,7%;
- la réduction des services municipaux (-0,93%)

¹ R. Ruozzi: *Economia e gestione della banca*. Egea, Milano 2002, p. 2.

² P. Terenziani: «Le procès de création des groupes bancaires: le cas UniCredit Group», en *La compétitivité des entreprises, des territoires et des Etats d'Europe*. Wydawnictwo Akademii Ekonomicznej, Poznań 2008, p. 651.

³ La Loi n. 218/90, connue comme Loi Amato, oblige les banques publiques à se transformer en organismes privés et à céder sous formes diverses à des agents privés, la plupart de leurs actions et leur permettent d'être cotées en Bourse (Loi du 30 juillet 1990, G.U. n. 182 du 03 août 1990).

Tableau 1

Evolution des secteurs bancaires italiens 1999-2012

Spécification	IV Sem. 1999		IV Sem. 2012		Variation 1999-2012	
	Totale	Filiales	Totale	Filiales	Totale	Filiales
Dont:	901	26826	724	33186	-19,64%	23,71%
Sociétés Anonymes	243	19.814	210	22.991	-13,58%	16,03%
Banques Populaires	51	4.060	37	5.436	-27,45%	33,89%
Crédit Coopératif	542	2.832	398	4.439	-26,57%	56,74%
Succursales des banques étrangères	59	90	79	320	33,90%	255,56%
Services municipaux	5.932	-	5.877	-	-0,93%	-

Source: Bulletin statistique du IV trimestre publié par la Banque d'Italie⁴.

Cette évolution a été déterminée aussi par le développement très rapide du contexte socio-économique: la globalisation, la crise financière du 2008 ont obligé les opérateurs à la révision du modèle de business et des processus organisationnels, en favorisant la création de grands groupes bancaires pour maintenir une bonne compétitivité dans un marché plus concurrentiel.

Dans ce contexte, la pénétration de la virtualité dans la vie quotidienne a contribué à la modification de la relation banque-client.

2. Banque traditionnelle et banque virtuelle

Depuis son origine, la banque a fourni des services et des produits financiers plus ou moins évolués en utilisant le même canal de distribution (filiale) et le contact direct avec la clientèle.

La capillarité des agences a représenté toujours une ressource stratégique pour approfondir la connaissance de la clientèle et exploiter les occasions d'investissement.

La forte connotation territoriale et la relation directe a permis aux banques italiennes de maintenir des relations très stables avec leurs clients qui durent plusieurs années et souvent impliquent toute la famille.

La diffusion d'Internet a favorisé le développement de la banque virtuelle c'est-à-dire d'une «banque qui offre ses services et produits à la clientèle sans besoin d'un rapport humain direct⁵» en utilisant le self-service, le *remote banking* (*phone banking*, *home banking*, etc) et les systèmes de paiement électroniques.

⁴ Données disponibles sur le Bulletin Statistique du IV trimestre publiés sur le site de la Banque d'Italie: <http://www.bancaitalia.it>.

⁵ A. Salvatici: *La banca virtuale*. „Banche e Banchieri” 1996, No. 2.

Le but de la banque virtuelle est rendre disponibles toutes les opérations bancaires, que l'on peut faire physiquement à l'intérieur d'une banque traditionnelle, en utilisant différentes technologies multimédias⁶.

L'obstacle le plus important à la diffusion des banques virtuelles a été la connaissance et la diffusion des systèmes informatiques il y a quelques années, puisque la plupart des gens n'avaient pas une connexion continue à Internet. L'augmentation des utilisateurs⁷ et des échanges commerciaux sur Internet, grâce aussi à la diffusion des systèmes *mobile* (*Wi-fi*, *smartphone*, etc), a favorisé l'utilisation des services de banque virtuelle. Les difficultés économiques de quelques banques virtuelles⁸ ont représenté un autre obstacle important à leur diffusion puisque l'absence de structure physique à laquelle se reporter ne permet pas d'avoir un contrôle direct sur les activités bancaires.

Le choix entre banque virtuelle et banque traditionnelle est conditionné par plusieurs facteurs (Tableau 2):

- *Accessibilité aux comptes bancaires*. La banque virtuelle permet aux clients de se connecter 24 heures, en surmontant toutes les barrières temporelles et spatiales. La diffusion des technologies informatiques a favorisé l'augmentation des utilisateurs des services virtuels qui à la fin de 2011 représentaient près de 50% des clients⁹ et, par contre, elle a déterminé la réduction des visites en agences de 1,9 fois par mois à 1,4 fois à partir de 2005.
- *Coûts de services et produits offerts*. Pour les banques virtuelles l'absence de coûts structurels typiques des banques traditionnelles (liés surtout aux agences) et d'un coût de personnel fortement maîtrisé et remplacé par un réseau de promoteurs financiers à revenu variable selon les résultats obtenus, représentent un fort avantage compétitif. La réduction des coûts fixes permet aux banques virtuelles d'appliquer des conditions économiques plus favorables et donc d'acquérir les ressources nécessaires pour soutenir les investissements.
- *Facilité et rapidité de consultation et d'utilisation des informations*. L'évolution du rapport banque-client démontre une approche plus proactive des

⁶ N. Leone: *Relazione sulla banca virtuale*, <http://www.jobmagazine.org>.

⁷ Les utilisateurs italiens actifs sur Internet sont augmentés beaucoup par rapport au 2011 (28,6 millions en total) avec un temps moyen de connexion par personne de 83 minutes (+11%). La pénétration des smartphones est augmenté du 26% en Italie. Internet est le seule canal où les investissements publicitaires sont augmentés (+9,8%) dans les premiers trimestre 2012 par rapport au 2011, même si le nombre des entreprises est diminué de 1,7% (Nielsen: *Watch & Buy Report novembre 2012*, <http://www.nielsen.com>).

⁸ AA.VV.: *Chiude la prima banca on line, costava troppo*, luglio 2011, <http://www.quotidiano.net>; V. Lops, E. Marro: *Banca Network vicina al fallimento*. Milano, 14 giugno 2012, <http://www.ilsole24ore.com>; V. Lops: *Banca Network in liquidazione*. Milano, 19 luglio 2012, <http://www.ilsole24ore.com>;

⁹ ABI: *Banche: il 40% dei clienti va in banca dal Web*, 14 aprile 2012, <http://www.abi.it>.

clients vers l'offre disponible¹⁰. Le réseau virtuel favorise la libre circulation des informations et donc la possibilité de confronter les offres de différentes institutions de crédit et de choisir au mieux, selon les exigences spécifiques des clients (entreprises, privés, etc).

- *Services d'assistance et consultation*. Aujourd'hui toutes les banques utilisent le contact téléphonique et télématique pour fournir une assistance après-vente aux clients, surtout pour ce qui concerne l'*internet banking*, mais ce qui différencie la banque traditionnelle, c'est le service de consultation face à face avec un personnel spécialisé et disponible selon les exigences.

Tableau 2

Les caractéristiques principales des banques modernes

Spécification	Banque Virtuelle	Banque Traditionnelle
Accessibilité	Multimédia	Physique
Possibilité d'accès	24 heures	Horaire d'ouverture
Coûts des produits/services	Bas	Moyens/élevés
Informations disponibles	Standard/Spécifiques	Spécifiques
Services d'assistance	Téléphonique/on line	Personnel
Service de consultation	Téléphonique/on line	Personnel

3. Entre virtualité et tradition....

La connaissance et la diffusion des systèmes informatiques ont empêché initialement le développement des banques virtuelles, dont le modèle de business a été copié par des instituts de crédits traditionnels qui utilisent le réseau comme canal alternatif de distribution et de marketing pour se promouvoir sur le marché: il faut donc distinguer entre les banques qui utilisent un seul canal de distribution (virtuelles, au sens strict) et celles qui utilisent le réseau comme canal alternatif (traditionnelles).

Selon une recherche¹¹ de l'Association Bancaire Italienne (ABI), le pourcentage de clients qui utilisent *internet banking* de manière intensive est passé de 12% en 2005 à 34% en 2010 et à 40% en 2011: 10% des clients utilisent internet pour accéder aux comptes bancaires et parmi les jeunes, près de 60% utilisent seulement le canal virtuel.

¹⁰ Ibid.

¹¹ Ibid.

Les personnes qui préfèrent la banque téléphonique sont passées de 7% en 2010 à 13% en 2011, grâce à la diffusion des *smartphones* et des *tablettes*: les clients préfèrent utiliser des canaux différents selon le besoin spécifique comme le démontre la diminution des visites en agence.

3.1. ...Du côté du client

L'utilisation des services de l'*internet banking* pour la gestion des instruments bancaires a été constante depuis 2005, de telle sorte qu'à la fin de 2011, près de 40% des clients déclaraient utiliser l'*internet banking* et 13% le service de banque téléphonique¹².

La composition démographique des client-utilisateurs des services virtuels a changé dans la période 2005 et 2008¹³ (Figure 1): le nombre de femmes a augmenté de 20% en 3 ans, passant de 27% à 32% tandis que 16% des utilisateurs ont plus de 55 ans (+50% entre 65 et 74 ans) soit un tiers de plus qu'en 2005; 54% des *home bankers* vivent dans le Nord du Pays et près de 25% dans le Sud avec un niveau de scolarisation moyen-élevé (20% sont diplômés de l'université).

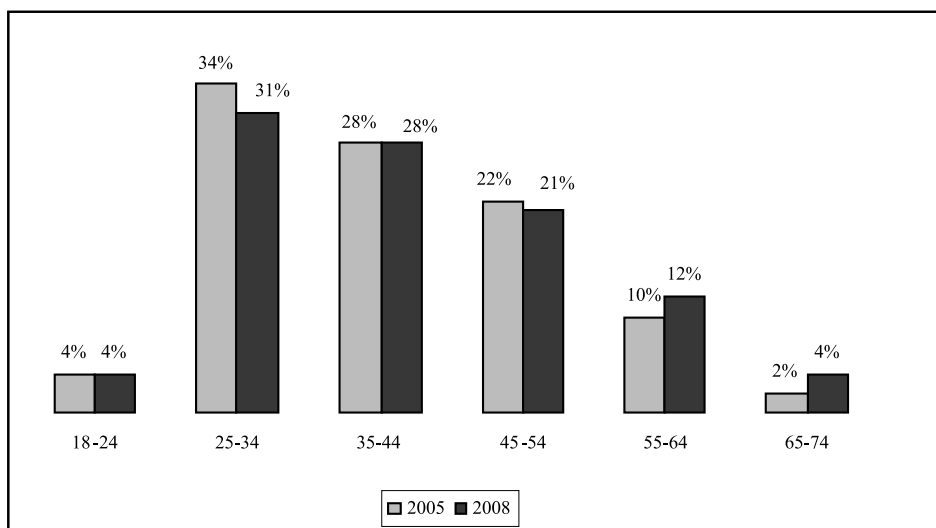


Figure 1. Distribution des clients multicanal que utilisent internet banking dans les années 2005 et 2008.

Source: Recherche ABI-GfK Eurisko, <http://www.abi.it>.

¹² AA.VV: *Internet banking e multicanalità in crescita: l'ABI presenta l'agenda digitale*, 23 aprile 2012, <http://www.conticorrenti.org>.

¹³ Recherche conduite par l'ABI en collaboration avec GfK Eurisko. ABI: *Home Banking. aumentano le donne, raddoppiano i clienti maturi*, Roma 28 agosto 2009, <http://www.abi.it>.

Le choix du canal d'accès à la banque identifie deux typologies de consommateurs¹⁴:

- le *client traditionnel* ou *relationnel* qui préfère le canal physique et le contact direct avec la banque. Il s'agit de personnes plus âgées (50% ont plus de 50 ans), liées au territoire, qui vivent dans les petites villes et travaillent avec une seule institution bancaire;
- le *client multicanal* où *technologique*, qui préfère utiliser soit les services virtuels soit des services traditionnels. Ce sont surtout des hommes du Nord de l'Italie qui vivent dans les grandes villes, avec un revenu élevé, dont la moyenne d'âge est 38 ans et qui sont en relation avec plus d'une banque.

Les données montrent une augmentation des clients multicanaux au cours des dernières années¹⁵: Internet leur a permis d'exploiter le réseau pour recueillir des informations, confronter les coûts des produits et des services plus facilement par rapport aux clients traditionnels (près de 49% des clients multicanaux contre 34% des clients traditionnels partageant les informations avec leurs amis, familles et collègues).

L'augmentation des clients multicanaux est stimulée par l'évolution du e-commerce et des instruments de paiement virtuel, comme les cartes de crédit et les cartes prépayées: les recherches¹⁶ démontrent que les personnes qui accèdent à Internet achètent plus favorablement sur le réseau (+17% par rapport aux utilisateurs «classiques» du réseau).

La sécurité et le traitement des informations représentent un sérieux obstacle à l'utilisation de la banque virtuelle, surtout pour les personnes les plus âgées qui préfèrent encore le contact direct avec la banque.

3.2. ...Et du côté de la banque

La diffusion de l'*internet banking* a déterminé pour la banque le besoin de modifier le modèle organisationnel pour gérer et intégrer la virtualité dans l'activité ordinaire, en particulier sous l'angle des coûts et de l'organisation du travail.

¹⁴ ABI: *Banche, il cliente può essere relazionale o tecnologico*, Roma, 25 agosto 2010, <http://www.abi.it>.

¹⁵ Sur un exemple de recherche comprenant 30 millions de clients, 8 millions sont multicanaux, 2 millions utilisent seulement l'ordinateur, ATM et kiosques multimédias et 17 millions. ABI: *Banche: ABI, 10 milioni di clienti vanno in banca passando per il web*, Roma 15 aprile 2011, <http://www.abi.it>.

¹⁶ ABI: *Banche: ABI, 10 milioni di clienti vanno in banca passando per il web*, Roma 15 aprile 2011, <http://www.abi.it>.

L'entrée de la virtualité dans le monde des banques représente un point de rupture avec la tradition et le rapport avec la clientèle et en font un important avantage compétitif, grâce à:

- la réduction des coûts opérationnels et de gestion par la diminution du travail manuel et des structures physiques et d'utilisations des documents papiers;
- l'utilisation plus efficiente des ressources humaines qui peuvent se concentrer sur des activités à valeur ajoutée plus élevée (activités de consultation, actions commerciales, etc);
- la rapidité d'élaboration des demandes des clients et la réduction des temps moyens d'attente;
- le rapport humain direct est plus focalisé pour fournir assistance et consultation spécifique en réponse aux exigences des clients;
- la possibilité de recueillir un grand nombre d'informations sur les clients (données démographiques, statistiques sur les produits, etc), très utiles pour mieux définir et évaluer les stratégies commerciales et organisationnels;
- l'amélioration de l'image de l'institution de crédit sur les marchés, grâce à une communication plus actuelle et innovatrice pour attirer de nouveaux clients et acquérir un avantage compétitif sur les marchés.

Le développement des technologies informatiques oblige les banques à investir dans des ressources pour l'innovation et la sécurité¹⁷.

On prévoit une croissance des investissements pour l'innovation technologique surtout pour les applications *mobile* et pour la *business intelligence* (*social networking*, *Voip*, *web conferencing* et *contactless*) jusqu'à 2014: parmi les instruments, les *laptops* sont les plus utilisés par les grands groupes bancaires tandis que *smartphones* et *tablets* sont peu diffusés.

Conclusion

Le rapport banque-client a été fortement influencé par l'entrée de la virtualité dans la vie quotidienne, grâce au développement de systèmes et d'instruments évolués capables d'assurer une connexion immédiate aux comptes bancaires.

La relation directe a perdu son importance en faveur d'un service plus rapide et efficace qui permet au client de décider en toute autonomie d'investir, utiliser ses ressources et contrôler directement l'évolution des choix effectués.

¹⁷ Recherche réalisée par la Banque d'Italie en collaboration avec l'Association Bancaire Italienne (ABI) qui concerne dix groupes bancaires qui travaillent sur le marché italien. CIPA: *Utilizzo dell'IT in gruppi bancari europei con articolazione internazionale*, 2012, <http://www.abi.it>.

La relation avec la banque est devenue plus jeune, dynamique et actuelle pour s'adapter aux changements déterminés par l'innovation et le progrès technologique: les clients peuvent choisir parmi des offres différentes et les banques cherchent à exploiter tous les canaux de distribution disponibles pour maintenir un avantage compétitif durable.

L'augmentation de la concurrence sur le marché bancaire italien a contribué à réaliser une organisation plus efficace et a généré des changements (concentration du secteur, nouveaux opérateurs, réduction des employés, etc) dont ont bénéficié les consommateurs sous forme d'amélioration de la qualité des services, de transparence de l'information, de diminution des coûts et de professionnalisation des personnels.

L'augmentation des clients multicanaux et des comptes virtuels¹⁸ démontre aussi que la rationalité économique et l'économie de temps sont des aspects très importants soit pour les choix des clientèles soit pour les stratégies actuelles et futures des banques, surtout en période de crise.

La crise économique a créé un besoin de sécurité et un manque de confiance envers les banques qui s'est traduit dans la recherche d'un contact direct, efficace et professionnel que la banque virtuelle n'est pas capable d'assurer aux clients.

L'équilibre entre passé et modernité, tradition et virtualité est l'avenir des relations entre banque et client, ce qui peut contribuer à la stabilité du secteur et empêcher la faillite des banques dans un monde en évolution continue.

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LE RAPPORT AVEC LES BANQUES A L'ERE INTERNET: BANQUE TRADITIONNELLE OU VIRTUELLE?

Résumé

Au cours des dernières années, le rapport entre la banque et sa clientèle est devenu de plus en plus «immatériel», grâce à la diffusion de l'Internet et des services on-line, jusqu'à la naissance des banques virtuelles. Ces changements ont modifié la structure d'un secteur ancien et historique où la relation directe avec le client a toujours été déterminante et ont accru la compétition interne du secteur qui aujourd'hui se joue sur la facilité d'accès, la rapidité de consultation et les coûts des services. Les différences entre banque virtuelle et banque traditionnelle concernent surtout le modèle de business mais se reflètent directement sur le rapport et le service fournis à la clientèle. Cet article se propose d'analyser le contexte italien à la recherche des points de force et de faiblesse des banques traditionnelles et des banques virtuelles, acteurs très importants pour la renaissance d'une économie de plus en plus en difficulté.

Mots-clés: banques traditionnelle, banques virtuelle, Internet

Joana Motta

ISLA Campus Lisboa, Portugal

Maria Barbosa

CIGEST, Portugal

Sandra Filipe

Universidade de Aveiro, Portugal

SELLING LUXURY WRIST WATCHES ONLINE. A CONTENT ANALYSIS OF WEB SITES

Introduction

The use of new media, together with traditional media, has become the core of business competition nowadays.

However, the challenge of communicating and selling luxury goods online is enormous. The luxury e-consumer's experience is different from the traditional shopping experience. Luxury goods are characterized by their sensory nature and their purchase requires a high aesthetical appreciation and the use of several human senses such as vision, hearing, smell and touch. As a consequence, the sales process demands human and physical store presence, which does not exist in the online environment.

1. Objectives

The aim of this research paper is to analyze the online communication strategies presented in web sites of 19 manufacturers of luxury wrist watches, in order to identify the marketing positioning of each brand. In addition, the general features, the communication and interactivity options and the sales possibilities available throughout the web site were also measured.

2. Literature review

2.1. The luxury brand

The creation and development of online luxury brand strategies is a growing area of interest and importance to scholars and branding practitioners.

The conceptualization of luxury began with Adam Smith¹ (1776), who divided consumption into four categories: 1st) necessary – to maintain life; 2nd) basic – for normal growth and prosperity of people and communities; 3rd) affluence – goods not essential for growth and prosperity; and 4th) luxury – goods in limited supply, difficult to procure and/or very expensive.

Even though a variety of definitions for luxury products has been proposed, the most accepted ones belong to Dubois, Laurent, and Czellar, Lipovetsky, Vickers and Renand, Castarède, Lipovetsky and Roux, Allèrés and Kapferer & Bastien². More recently, Heine suggests that luxury brands are associated in the mind of the consumer to a high price level, quality, aesthetics, rarity, extraordinariness and a high degree of non-functional characteristics³.

In short, the relevant literature around the definition of luxury brands has addressed the following concepts: 1st) quality⁴; 2nd) prestige⁵; 3rd) exclusivity⁶; 4th) affordability⁷; 5th) individual meaning⁸; and 6th) social meaning⁹.

¹ A. Smith: *An Inquiry into the Nature and Causes of the Wealth of Nations*. W. Strahan, T. Cadell, London 1776.

² B. Dubois, G. Laurent, S. Czellar: *Consumer Rapport to Luxury: Analyzing Complex and Ambivalent Attitudes*. Working Paper Series. CR 736/2001, Paris 2001; G. Lipovetsky: *O império de efêmero: a moda e seu destino nas sociedades modernas*. Schwarcz, São Paulo 2002; J.S. Vickers, F. Renand: *The Marketing of Luxury Goods: An Exploratory Study – Three Conceptual Dimensions*. “Marketing Review” 2003, No. 3; J. Castarède: *O Luxo: Os segredos dos produtos mais desejados do mundo*. Barcarolla, São Paulo 2005; G. Lipovetsky, E. Roux: *O Luxo Eterno: Da idade do sagrado ao tempo das marcas*. Edições, Lisboa 2005; D. Allèrés: *Luxo... Estratégias de Marketing*. FGV, Rio de Janeiro 2006; J.-N. Kapferer, V. Bastien: *The Specificity of Luxury Management: Turning Upside Down*. “Journal of Brand Management” 2009, No. 16.

³ K. Heine: *The Concept of Luxury Brand*. Technische Universität Berlin, Berlin 2012.

⁴ M. Husic, M. Cicic: *Luxury Consumption Factors*. “Journal of Fashion Marketing Management” 2009, No. 13.

⁵ J. Juggessur, G. Cohen: *Is Fashion Promoting Counterfeit Brands?* “Journal of Brand Management” 2009, No. 16; F. Vigneron, L.W. Johnson: *Measuring Perceptions of Brand Luxury*. “Journal of Brand Management” 2004, No. 11.

⁶ P. Berthon, L. Pitt, M. Parent, J.-P. Berthon: *Aesthetics and Ephemerality: Observing and Preserving the Luxury Brand*. “California Management Review” 2009, No. 52.

⁷ Y. Troung, R. McColl, P.J. Kitchen: *New Luxury Brand Positioning and the Emergence of Mass-Luxury Brands*. “Journal of Brand Management” 2009, No. 16.

⁸ J.-N. Kapferer, V. Bastien: Op. cit.; C. Tynan, S. McKechnie, C. Chhuon: *Co-creating Value for Luxury Brands*. “Journal of Business Research” 2010, No. 63.

⁹ P. Berthon, L. Pitt, M. Parent, J.-P. Berthon: Op. cit.; J.-N. Kapferer, V. Bastien: Op. cit.

According to Dubois¹⁰, the marketing of luxury brands contradicts the common rules of marketing. The new rules may be described as the “paradoxes of the luxury marketing”: 1st) the Communication Paradox claims that an increase in the luxury brand awareness does not necessarily lead to growth, but rather to a decrease in demand, and 2nd) the Distribution Paradox states that increasing sales volume reduces the rarity effect and destroys the image of the luxury good.

2.2. Selling luxury brands on the internet

In the new context of the information technology advancements, the Internet has become the foundation of e-commerce¹¹ and has emerged as the key driver of growth and profitability of companies¹². It has become an important tool in strategic marketing planning¹³. Thus, marketing managers must have the ability to target e-consumers using virtual stores and enabling buying options online¹⁴.

More recently, Bjørn-Andersen and Hansen¹⁵ have developed a longitudinal study for assessing web sites and social media of luxury fashion brands. Contrary to their research findings in previous studies (2006, 2008) they concluded that the majority of brands were selling online in 2010. Additionally, the companies had increased the adoption of social and interactive web 2.0 tools since 2006.

3. Methodology

Web sites have taken on a prominent role in online communication and as a distribution channel. The home page, the entrance to the web site, serves multiple purposes, namely the presentation of the product, its benefits and the communication of its positioning to the e-consumer.

¹⁰ B. Dubois: *Comment Surmonter les Paradoxes du Marketing du Luxe*. “Revue Française de Gestion” 1992.

¹¹ R.L. Keeney: *The Value of Internet Commerce to the Customer*. “Management Science” 1999, No. 45.

¹² M. Sawhney, J. Zabin: *Managing and Measuring Relational Equity in the Network Economy*. “Journal of the Academy of Marketing Science” 2002, No. 30.

¹³ J.N. Sheth, R.S. Sisodia: *Revisiting Marketing’s Lawlike Generalizations*. “Journal of the Academy of Marketing Science” 1999, No. 27.

¹⁴ S. Roy, S. Ghose: *Internet Adoption as a Two-stage Transition*. “International Journal of Market Research” 2006, No. 48.

¹⁵ N. Bjørn-Andersen, R. Hansen: *The Adoption of Web 2.0 by Luxury Fashion Brands*. Copenhagen 2011. CONF-IRM 2011 Proceedings Paper 34.

The thematic content analysis was used as a quantitative and qualitative research method. The corpus consisted in the textual and visual contents presented in the sample's web sites for the study of the general features, the communication and interactivity options and the sales possibilities. Regarding the identification of the brand positioning strategies only the homepages of the web sites were accessed.

The sample of the luxury wrist watches' brands was chosen according to the following sources and rankings: 1st) Heine's¹⁶ World Luxury Brands Directory; 2nd) The World Luxury Association Top 100 List; and 3rd) Chrono24 – Chronolytics 2012 (the biggest online site selling wrist watches).

Due to the fact that some manufactures were repeated on two or three rankings the selection process led to a final sample of 19 different brands, namely A. Lange and Sohne, Audemars Piguet, Blancpain, Breguet, Breitling, Cartier, Ebel, Franck Muller, Glashutte Original, IWC Schaffhausen, Jaegar Le Coultre, Omega, Officine Panerai, Patek Philipe, Piaget, Rolex, Tagheuer, Vacheron Constantin and Zenith.

The official sites were identified by the brand name and the “.com” domain of the Google search engine. The data were retrieved on the 19th of April 2013 between 8 am and 11 pm. It should be noticed that several brands showed diverse web site content and layouts on different days, usually in alternating days. As a consequence, the collected data could have been different if measured one day before or after.

The content analysis was based on an a priori and a posteriori classification system. The categories were identified conjointly by two authors, comparing the different findings and discussing them. In order to test the outcome, the web sites were shown to the third author who confirmed the categories and the classification criteria.

The analysis shows an acceptable level of validity and reliability since an inter-rater Scott's *pi* coefficient of 92% was found for the analysis of the entire web site and of 83% for the homepages.

¹⁶ K. Heine: Op. cit.

4. Results

In terms of the general features present on the ensemble of the web sites' pages all 19 luxury wrist watch manufacturers explain the "History of the brand" and include an option to "Choose the Language". The category "News" (announcement of new collections and events, opening of a new boutique) is an element used by 16 companies. E-consumers' data gathering is a strategy that leads to the planning of successful relationship marketing campaigns: all web sites allow the user to "Login" (as press, owner, member or visitor); 13 of the web sites use "Surveys" (to ask questions, to request catalogues) and 11 offer the possibility to "Subscribe newsletter". "Search Engine Optimization" ensures users to look for a specific product in 8 web sites.

The possibilities presented to e-consumers to "Contact" the company are via telephone (12 web sites), by e-mail (5) and by filling out a specific form (13). "Customers Services" is offered by 15 brands, while only A. Lange and Sohne, Audemars Piguet, Patek Phillipe and Tagheuer allow a client to do its own "Watch Registration". Manufacturers facilitate media relations by offering data, and photos, amongst others, through the "Press room", although the press must log in to have access. Last, but not least, "Career" is a feature which is present in 11 luxury wrist watches web sites.

Web sites' communication and interactivity tools are a way in which the manufactures of luxury wrist watches can involve the e-consumers, in order to compensate the lack of physical contact with the goods and the seller. The "Pop-up" button is available in 5 web sites; 12 resort to "Drop-Down menus"; 18 use "Flash Graphics"; 4 have "Music"; only Patek Phillipe gives the possibility to see the product on a "360° View". "Augmented Reality" is not used; 16 brands make use of "Videos" to show products; "Forum" is presented by Glashutte Original, IWC Schaffhausen and Vacheron Constantin. Brands give also the possibility to "Sign-up" in order to: 1st) write a "Review of the product" (Ebel); 2nd) to "Receive Newsletter" (8); 3rd) to receive a "Personalized advice" (Cartier and Ebel); and 4th) to "Become a member" in order to be able to create and share wish lists and to buy watches (7). "Applications for Android and i-phone" are other possibilities made available by 10 manufacturers; "Gadgets" like wallpapers, screensavers, and images by 9. In total, 14 web sites allow the possibility to share data directly in the social networks, especially in "Facebook" (14), "Youtube" (14), "Twitter" (11), and "Google+" (6). The web sites of Rolex and Jaegar Le Coultre show also links to Asiatic social networks ("tudou.com"; "weibo.com"; "youku.com" and "douban.com"). Finally, links for blogs are available in 3 web sites. Jaegar Le Coultre is the only brand to use Instagram.

The discussion amongst scholars and practitioners concerning the sale of luxury goods online is very vivid. The best way to find answers is to look directly at the brand's online selling features.

A total of 17 wrist watch manufacturers provide information in the form of "e-Catalogues" (extensive description of the products and the collections), 4 of them give the possibility to download it as an "e-brochure" and 5 allow downloading the "Technical Data" of products.

Only Cartier, Ebel and Tagheuer sell their luxury products online providing detailed information about "Prices", "Packaging and Postage", "Dispatching" and "Secure Transaction Declaration"; however, the first two brands only dispatch the product to the United States of America. Ebel has an "Advisory Shopper" which can be reached by phone, by chat or by e-mail.

Since the homepages are the gateway to the web sites for the following analysis only the homepages were studied.

The marketing positioning of the luxury wrist watches' brands were firstly measured on hand of 4 dimensions: emphasis on traditional values, aesthetics, emotions and technology (Table 1). From the set of 19 brands under study, 13 publicized emotions, 6 technological features, 7 aesthetic elements, and only 3 the manufacturers' historical tradition. Altogether, 10 brands had a unique positioning based only on one dimension, namely A. Lange und Sohne on traditional values; Franck Muller, and Vacheron Constantin on Aesthetics; Breitling, Ebel, Jaegar Le Coultre, Officine Panerai and Patek Phillipe on emotions, and Breguet and Tagheuer on technology. Only Audemars Piguet tried to position its brand along the 4 dimensions and no brand along 3. The two manufacturers that involve the e-consumer emotionally through high impact communication tools, showing an introduction video on their sites, are Omega and Patek Philippe: the first brand's video is accessible on-demand and the other starts automatically.

From the ensemble of 19 sites, exactly 8 brands mentioned their geographic origin (1 Germany, 3 Switzerland and 4 Switzerland-Geneva). In total, 1 web site's homepage was presented in German, 1 in French, 4 in Portuguese (the internet was accessed in Portugal) and 13 in English; Breitling made use of two languages at the same time (English and Portuguese) and Cartier publicized only with images and no text.

Some luxury wrist watches were advertised merely by their brand (9) and others under a specific slogan (10). Zenith's slogan point to both directions since the "star", that is mentioned, is also part of the logo.

Table 1

Marketing Positioning of Wrist Watch Brands

Specification	T	A	E	C	Branding / Slogan	Main message
A. Lange und Sohne	X				Brand	Heraldic bearing
Blancpain		X	X		Brand	Sophistication, Social Responsibility
Breguet				X	Brand	“High frequency and magnetic pivot”
Cartier		X	X		Brand	Sophistication, Opulence
IWC Schaffhausen			X	X	Brand	Adrenaline, “Perfect craftsmanship”
Jaegar Le Coultre			X		Brand	Social responsibility
Omega			X	X	Brand	Perfection
Piaget		X			Brand	“Exceptional design”
Rolex	X		X		Brand	Founder, Personalized service
Vacheron Constantin		X			Brand	Piece of art
Audemars Piguet	X	X	X	X	“To break the rules you must master them”	Exhibitionism, Ostentation
Breitling			X		“Instruments for professionals”	Professional flying, Pilots
Ebel			X		“Ebel. For me.”	Spoiling, Vanity
Franck Muller		X			“Master of complications”	Complexity
Glashutte Original		X	X		“Celebrating women”	Appreciation of women, elegance, style
Officine Panerai			X		“Panerai through passion, design, innovation and history	Adrenaline
Patek Phillipe			X		“You never actually own a Patek Phillipe – You merely take care of it for the next generation”	Complicity between father and son, rite of passage
Tagheuer				X	“Swiss luxury watches for men and women”	Precision engineering
Zenith			X	X	“Follow your own star” [brand]	Contact with untouched nature

Note: T – Tradition; A – Aesthetics; E – Emotions; C – Technology.

There seems to be a consistency between the assessments of the 4 dimensions, the branding / slogan and the main message for every wrist watch under study, except for Tagheuer, which positioning is based on the technology dimension and the slogan is neutral and targets luxury (“Swiss luxury watches for men and women”). Two brands, namely Blancpain and Jaegar Le Coultre, promote social responsibility; the latter one makes of it its only positioning.

From the 19 luxury brands under analysis, only A. Lange und Sohne is not explicit about the target. On the whole, 4 brands are addressed only to men, 6 just to women and 8 to both genders. Furthermore, 9 wrist-watch manufacturers show

their collections on the web site's homepage: IWC Schaffhausen leads this ranking with 9 different collections, followed by Officine Panerai with 5 and Ebel with 4. Jointly, the set of these 3 brands represent 2/3 of the total amount of collections presented (18 male and 9 female). It is interesting to notice that the male collections represent the double amount of female collections, despite the fact that the female and male targets were chosen by the brands in exactly the same extent. Regarding the number of visual images, 13 photos of men and 8 of women were found.

The positioning of 8 brands is linked with a specific context or target characteristic: Breitling and Zenith with aviation, Officine Panerai with sailing-boats and regatta, IWC with luxury sports, Cartier with jewelry, Vacheron Constantin with Art and Glashutte Original aims directly at "independent women".

The photos of the luxury wrist watches are displayed by the manufacturers using different framings: 63 photos show the whole-length wrist watch, 7 only partially the watch face, 12 mechanisms are revealed by half the manufacturers and 10 micro-sized details of the product. Blancpain, Breitling and Glashutte Original display only whole-length photos and Tagheuer presents just one unrecognizable detail. Rolex is the brand that invests on detail photos over other framings. Half of the manufactures exhibit their products with static photos, while the other half promote 49 photos using slideshows, which represent 53% of the total amount of images shown. The wrist watches are displayed in a vertical perspective by 15 brands, horizontally by 6 and diagonally by 10 brands. Only IWC Schaffhausen includes a photo showing the back of one wrist watch and Jaegar Le Coultre the side.

Manufacturers promote their products preferably with product photos (92) instead of photos presenting people (21). In terms of celebrities, Breitlings' wrist watches are endorsed by David Beckham and John Travolta, Omega by Daniel Craig and Piaget; on the other hand, endorses Melody Gardot and one of her musical concerts.

Other photos were presented in the homepages, to be exact about boutiques, events and jewelry; Rolex also portrayed its founder. The remaining visual elements are related to the already mentioned context evoked by each of the 8 brands.

5. Discussion

In general, every web site can be analyzing through different perspectives: 1st) the measurement of the performance in terms of customer satisfaction and buying intention¹⁷; 2nd) the identification of graphical and technical features from the developers/designers perspective¹⁸; and 3rd) the identification of the creation of value from the point of view of the owner of the brand¹⁹. Little research has been done over the last decade on the latter one, the approach angle chosen for the present paper: the focus lays on the potential of following a specific brand strategy online.

Regarding our study, almost all brands make use of the potentialities of the web site as a powerful marketing tool. The majority of manufacturers recur to the same general features. Even so, only 4 brands give the possibility to the e-consumer to register the luxury wrist watch he possesses.

Contrary to Riley and Lacroix²⁰ study results, that luxury brands' web sites are neither interactive nor entertaining, in our research we found that web sites' communication and interactivity tools were used on a large scale to involve e-consumers. Barely 4 brands try to seduce through music and only Patek Philippe presents the luxury good in a 360° view. Data is commonly shared in the social networks, mostly in Facebook and Youtube; Rolex and Jaegar Le Coultre include also Asiatic social networks.

Concerning the online sale of luxury wrist watches, even though the majority of the web sites provide information about the collections in the form of e-catalogues and some on technical data, only 3 brands sell their luxury goods online, namely Cartier, Ebel and Tagheuer. The results challenge the study of Hansen and

¹⁷ S. Muylle, R. Moenaert, M. Despontin: *The Conceptualization and Empirical Validation of Web Site User Satisfaction*. "Information & Management" 2004, No. 41; M. Zviran, C. Glezer, T. Avni: *User Satisfaction from Commercial Web Sites: The Effect of Design nad Use*. "Information & Management" 2006, No. 43.

¹⁸ P. Auger: *The Impact of Interactivity and Design Sophistication on the Performance of Commercial Websites for Small Businesses*. "Journal of Small Business Management" 2005, No. 43; M. Jennings: *Theory and Models for Creating Engaging and Immersive eCommerce Websites*. In: Proceedings of the 2000 ACM SIGCPR Conference on Computer Personnel Research, 2000.

¹⁹ A. Ghandour, G. Benwell, K.R. Deans: *Measuring the Performance of eCommerce Websites: An Owner's Perspective*. "Pacific Asia Journal of the Association for Information Systems" 2011, No. 3; E. Huizingh, A. Krawczyk, T. Bijimolt, J. Hoekstra: *How Important are Transactional or Informational Functions for Website Succes?* In: ANZMAC 2007. Dunedin, New Zealand 2007; M. Quaddus, D. Achjan: *A Model for Electronic Commerce Succes*. "Telecommunications Policy" 2005, No. 29.

²⁰ F. Riley, C. Lacroix: *Luxury Branding on the Internet: Lost Opportunity or Impossibility?* "Marketing Intelligence & Planning" 2003, No. 21.

Bjørn-Andersen²¹ that concluded that the majority of luxury brands were selling online since 2010.

The analysis of the web sites' homepages revealed that from the 4 brand positioning classification categories identified, to be exact, tradition, aesthetics, emotions and technology, in average, 1 or 2 were used by each brand; only Audemars Piguet tried to position its luxury products along 4.

Most manufacturers appeal to emotional values. Omega and Patek Philippe use introduction videos on their sites: Patek Philippe focuses its communication on profound values like the close relationship between a father and his son and the emancipation process of the latter (rite of passage). Half of the manufacturers use as a branding strategy their own brand; the other half a specific slogan consistent with the elected positioning along the 4 dimensions.

Men and women were targeted in equal proportions by the 19 manufacturers, although the double amount of male collections were shown in comparison with female ones and the same happened with photos of men over photos of women. Moreover, the manufacturers prefer to advertise using photos of wrist watches (92) instead of photos with people (21).

Conclusion

The luxury brands have been struggling with the dilemma of interacting with its target online whilst simultaneously maintaining the exclusivity of the brand. Recalling Dubois²², the marketing and selling of luxury brands must follow the "paradoxes of the luxury marketing": The luxury e-consumer's buying behaviour is different online in comparison with the traditional shopping experience. The main characteristic of luxury wrist watches is its sensory nature requiring physical store presence, which does not exist in the virtual world. According to Kapferer and Bastien²³, a luxury product that is for sale on the Internet, can no longer be considered, according to the definition, a luxury product. Even so, Cartier, Ebel and Tagheuer challenge this statement by selling online.

In contrast, communicating luxury through the internet seems to be acceptable and maybe even advisable for the planning of successful marketing campaigns.

²¹ P. Hansen, N. Bjørn-Andersen: *Cube Assesment Framework for Websites Applied in Longitudinal Study in the Luxury Fashion Industry*. "Journal of Theoretical and Applied Electronic Commerce Research" 2010, No. 5.

²² B. Dubois: Op. cit.

²³ J.N. Kapferer, V. Bastien: Op. cit.

Further research should focus on consumers' behaviour, audience studies and the reception of messages.

Only time will tell if the internet is a blessing or a curse for luxury goods.

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SELLING LUXURY WRIST WATCHES ONLINE. A CONTENT ANALYSIS OF WEB SITES

Summary

This paper analyses the way in which luxury wrist watch companies recur to new media to communicate and sell their products. The online brand communication strategies, including the brand's positioning, of 19 luxury wrist watch manufacturers were identified on hand of its web sites by using the thematic content analysis methodology, as a qualitative and a quantitative measurement instrument.

Keywords: selling online, luxury watches, content analysis

Marian Kika
Maria Uramova

Université Matej Bel Banská-Bystrica, Slovaquie

LE TRAVAIL NON REMUNERE DANS UNE SOCIETE DE L'INFORMATION

Introduction

La vie de tous les jours prouve que notre époque est compliquée et se transforme rapidement. Les événements dans un coin du monde sont repoussés par ce qui se passe à l'autre bout de la planète. Dans les médias, les nouvelles politiques recouvrent les informations économiques, on regarde la météo sur le télétexte, les individus communiquent par les SMS ou MMS, nous payons notre loyer en ligne et nos courses par une carte bancaire. On entend souvent les personnes âgées dire qu'à leur époque, la vie n'était pas si rapide et compliquée. Est-ce vraiment vrai ? Il n'est pas facile de trouver une réponse évidente, même s'il est sûr que la révolution informatique a beaucoup contribué à une complexité et rapidité de notre vie. Les conséquences en sont considérables. Il s'agit notamment d'un accès presque sans limites à l'acquisition et à l'utilisation des informations, grâce à des nouvelles technologies, d'une croissance de l'intensité des flux d'informations, mais également des attaques en la matière de plus en plus raffinées. Tout cela laisse des empreintes fortes au niveau des individus, des familles, des organisations et de toute la société.

Ainsi, nous vivons au milieu des modifications importantes et permanentes de caractère économique, technique et social. Elles sont soutenues par l'évolution des technologies numériques conçues à la création, le traitement, la diffusion et l'utilisation des informations. Ces dernières sont devenues, depuis plusieurs années, si importantes qu'elles influent de façon de plus en plus intense sur toutes les sphères de la société qui par conséquent, a pris l'épithète *de l'information*. En se penchant de plus près sur l'évolution de la *société de l'information*, on s'aperçoit qu'en dehors d'un développement progressif des nouvelles technologies d'information et

de communication, l'attention y est prêtée au suivi, à l'analyse et aux prévisions d'un contexte plus large y compris l'impact de la société de l'information.

Dans ce contexte, certains sont favorables à tous les phénomènes et processus qui constituent cette nouvelle société, en y voyant un moyen efficace de faire face à plusieurs problèmes existants. D'autres mettent l'accent uniquement sur des risques potentiels et réels et les conséquences négatives qui l'accompagnent. Heureusement, il y a également ceux qui tâchent de développer une approche objective d'un phénomène complexe que représente l'économie de l'information. Cette conférence en est la preuve. Notre communication attire l'attention sur un aspect de la société de l'information qui jusqu'à présent n'a pas été suffisamment analysé. Il s'agit du travail non rémunéré qui représente une catégorie économique importante d'une part et un champ de recherche intéressant d'autre part.

1. La société de l'information

Même si l'objectif de cette communication n'est pas d'analyser ou de comparer différentes approches de la société de l'information et de sa définition, nous nous consacrons à cette notion au moins à tel point qui nous permettrait de caractériser le contexte dans lequel se situe la problématique du travail non rémunéré.

Les sociologues, dont le champ de recherche principal représente la société et son évolution, appartenaient aux premiers qui ont analysé le phénomène de la société de l'information. Selon Musil¹, c'est grâce à eux qu'on ne parle pas d'une ère ou d'une période de l'information, mais d'une société de l'information. La société constitue de leur point de vue un espace social réel et une composante du développement général où ce dernier trouve ses ressources et ses raisons.

Les sociologues ont démontré les modifications de la société industrielle moderne et ont exprimé des prévisions sur son évolution future. Le sociologue canadien McLuhan dans les années 60, à l'aide d'une analyse des médias de communication, a distingué une société moderne par rapport à la société de l'écriture. En caractérisant la première, il y a souligné le développement des médias audiovisuels. Par mérite de cet auteur, la communication humaine est devenue l'une des notions importantes qui décrivent l'évolution sociale. Le sociologue américain D. Bell s'est occupé du développement de la société moderne et il a prédit, comme l'un des premiers, la naissance d'une société nouvelle à laquelle il a donné le nom

¹ J. Musil: *Informační společnost a její ekonomické a sociální aspekty*, http://www.orbis.ujak.cz/informacni_spolecnost.php (04.04.2013).

postindustrielle. Selon lui, elle consiste en un changement fondamental concernant le passage des valeurs matérielles, telle qu'une prospérité économique, à des valeurs postmatérielles. C'était lui qui a énoncé que la société postindustrielle s'orienterait vers les connaissances et les informations et que l'accès à l'information jouerait le même rôle qu'avaient les biens matériels et les facteurs de production dans la société industrielle. Il ne s'est pas limité à prévoir l'évolution, mais il a observé les secteurs dans lesquels l'information jouait un rôle important. En fonction de ce que ces secteurs avaient en commun (un travail intensif avec de l'information), il a proposé d'appeler la société postindustrielle celle de l'information.

Les aspects économiques, fondamentaux dans la société industrielle, ont continué à jouer leur rôle au passage à la société de l'information et dans la formation de ses traits typiques. F. Machlup a systématiquement étudié l'apport économique des informations. Il a analysé le poids des secteurs qui utilisaient les informations de façon intense et il les classées en trois groupes – le secteur où les informations sont créées, le secteur où elles sont diffusées et le secteur des services dépendant des informations. L'apport de Machlup au phénomène de la société de l'information consiste dans le fait qu'il a généralisé la conception basée sur la création et la transmission des connaissances à toutes les manipulations avec les informations ayant un effet économique. Il a élaboré le concept économique de la société de l'information de D. Bell. Son étude a abouti à la définition d'une caractéristique importante de cette société selon laquelle la manipulation avec des informations y est plus efficace que le travail avec une matière. Plus tard, il est devenu évident que cette efficacité allait au-dessus de la dimension économique et que ainsi, une définition purement économique de la société de l'information avait ses limites.

L'élément fondamental de chaque définition de la société en question constitue l'information. Cependant, l'histoire a montré qu'une conception et utilisation courantes de cette notion n'étaient pas suffisantes. Les sciences de communications ont continué à préciser la notion de l'information. Pourtant, ni la définition la plus large selon laquelle l'information est tout ce qui réduit l'incertitude de la connaissance, n'exprime pas sa complexité dans le sens du développement de l'économie de l'information et de son impact.

L'information, dans le contexte de l'économie de l'information, a pris plusieurs nouveaux aspects. En nous appuyant sur Rankov², énumérons en quelques-uns. Premièrement, l'information est devenue marchandise qui peut s'acheter et se vendre. Même si elle était l'objet du commerce bien avant la naissance de la société de l'information, le marché des informations était beaucoup moins im-

² P. Rankov: *Informačná spoločnosť – perspektívy, problémy, paradoxy*. I. LCA Publ. Group, Levice 2005.

portant. Deuxièmement, les informations sont devenues une matière première, un know-how qui sert à produire d'autres biens et services. Les informations remplacent le matériel, le travail et d'autres ressources traditionnelles (terre, énergie, capital) et sont, par rapport à ces dernières, inépuisables. De plus, la manipulation avec des informations est peu coûteuse, rapide et simple. Ensuite, les informations constituent un élément nécessaire des marchandises en tant que données sur elles-mêmes, font partie de leur vente et de leur publicité. Elles indiquent la composition des biens, les ingrédients utilisés à leur fabrication, leur valeur énergétique. Enfin, les informations sont essentielles à la gestion des systèmes, à la croissance de l'efficacité de production, etc. La particularité de l'information consiste dans le fait qu'elle contribue à la création des nouvelles informations et connaissances. L'utilisation des informations a un aspect considérable à condition qu'elles sont accessibles et transmises partout où on en a besoin.

Un autre élément-clé de la société de l'information représente la communication. Sans communication, on ne pourrait même pas parler d'une telle société, sans communication rien ne peut exister. Sa définition d'origine – qu'il s'agit d'une transmission, d'une réception et d'un traitement des informations, s'est modifiée et approfondie avec l'évolution de la société de l'information. La situation d'il y a plusieurs années est difficilement comparable à celle de nos jours, en ce qui concerne la quantité et le caractère des informations, le nombre des participants et les types des canaux de communication, la distance, rapidité et la précision de la diffusion des informations. On ne peut plus imaginer la communication moderne sans technologies numériques qui se développent plus rapidement qu'autre chose, tel que l'internet, les ordinateurs portables ou les réseaux de communication performants. Même si leur niveau technologique est élevé, il n'a pas atteint la frontière du possible et on peut s'attendre à l'apparition des moyens nouveaux qui élargiront la plateforme de la société de l'information grâce à un processus d'intégration des éléments et des solutions techniques, et à des exigences de simplicité, d'universalité et de mobilité.

En nous appuyant sur une approche sociologique, nous considérons la société de l'information comme l'un des concepts de société postindustrielle qui d'abord réinterprète le rôle des informations dans la société et dans son évolution et qui ensuite, s'oriente vers l'analyse et l'explication de l'impact des nouvelles technologies d'information et de communication sur la vie sociale. N. Moore³ du Policy Studies Institute en Angleterre a défini la société de l'information à l'aide des trois caractéristiques principales:

³ N. Moore: *The Information Society*. Chapter 20, <http://www.unesco.org/webworld/wirerpt/wirenglish/chap20.pdf> (10.04.2013).

- Les informations sont utilisées comme des ressources économiques. Les entreprises en profitent pour augmenter leur efficacité, stimuler leurs investissements, renforcer leur position concurrentielle et par conséquent, la qualité des biens et des services.
- Les informations sont utilisées par un grand public. Les individus s'en servent pour se renseigner dans leur choix entre différents produits, pour justifier leurs droits aux services publics et pour parvenir à un meilleur contrôle de leur propre vie.
- Un secteur d'information se développe dans l'économie. Sa fonction consiste à satisfaire à toutes les exigences concernant le soutien aux services. Il est lié à l'infrastructure technologique – les réseaux de télécommunication et les ordinateurs.

Même si la société de l'information a plusieurs définitions, leur liste n'est pas encore arrêtée car cette société évolue dans toutes les sphères de la vie de l'individu, des familles, des entreprises et des autres organisations où elle crée de nouveaux aspects, phénomènes et interactions qui sont ensuite pris en compte par les auteurs tâchant d'actualiser les apports ainsi que les risques de la société de l'information.

Au sein de l'UE, c'était la Commission européenne qui a abordé la problématique concernée pour la première fois dans son Livre vert sur le développement du marché unique dans les services et les équipements de télécommunication en 1987. Dans son Livre blanc Croissance, compétitivité, emploi, les technologies d'information sont considérées comme conditions et instruments-clé de la réalisation des objectifs déterminés. Le rapport *Europe and the Global Information Society*, élaboré par un groupe d'experts du vice-président de la Commission européenne Bangeman, a représenté la motivation la plus importante pour le développement de la société de l'information. Ce rapport contient des visions d'une société de l'information future en accord avec la perception contemporaine du progrès technique comme une révolution d'information. On y énumère les apports de la société de l'information européenne qui sont les suivants:

- Elle garantira aux citoyens et aux consommateurs une qualité de vie supérieure et un choix des services et de distractions plus large;
- Elle apportera aux auteurs du contenu diffusé dans les médias de nouveaux modes de réalisation de leurs compétences en fonction de la demande de nouveaux produits et services;
- Les régions européennes acquerront de nouvelles possibilités d'exprimer leurs traditions culturelles et leur identité, et elles minimiseront les distances entre les pays périphériques;

- Les gouvernements et l’administration publique pourront développer des services plus efficaces, transparentes et flexibles qui seront moins coûteux et plus proches des citoyens;
- On rendra possible aux PEM d’utiliser une gestion et une organisation plus efficaces, d’avoir accès à la formation et à d’autres services, ainsi qu’aux données en ligne concernant les clients, afin de soutenir leur compétitivité;
- Les prestataires des services de télécommunication auront la possibilité de créer une gamme plus large des services avec une valeur ajoutée élevée;
- Les fournisseurs des équipements en IT et de l’électronique grand-public pourront pénétrer sur de nouveaux marchés nationaux et internationaux.

Le rapport Bangeman a été à l’origine de plusieurs futures initiatives auxquelles appartenait notamment le plan d’action Europe’s Way to the Information Society, suivi par le plan Europe at the Forefront of the Global Information Society en 1996. Ces plans ont conçu le développement de la société de l’information dans l’UE comme un ensemble avec des aspects techniques et économiques dominants. Les aspects sociaux ont été soulignés dans le rapport Building a European Information Society for Us All qui contenait certaines recommandations dans le domaine de l’éducation, des services publics, des valeurs, de l’inclusion sociale, de la diversité européenne ainsi qu’en matière de la transparence et de la démocratie dans une société de l’information. La Stratégie de Lisbonne, elle aussi a été liée au développement de cette nouvelle économie en définissant des objectifs ambitieux sur le plan de soutien de la croissance économique et de la compétitivité de l’UE. Même si sa réalisation n’a pas été satisfaisante, elle a toute de même représenté une motivation forte pour un passage plus rapide à la société de l’information. D’autres initiatives en question ont été créées par moyen des plans d’action eEurope 2002 ou eEurope 2005. Le plan d’action suivant i2010 Société de l’information européenne pour la croissance et l’emploi a été révisé par l’Agenda de Lisbonne qui y a déterminé plusieurs tâches: l’achèvement de l’espace informatique européen unique, un renforcement des innovations et des investissements dans la recherche ciblant les technologies d’information et de communication avec l’objectif de stimuler l’emploi, d’améliorer les services publics et la qualité de vie. Le point commun de toutes ces initiatives consiste en un effort visible de soutenir l’idée de la société de l’information non seulement par un perfectionnement de la base technique, mais également par les méthodes de gestion et de coordination ainsi que par l’intermédiaire du cadre législatif et du financement de cette société. Même si depuis un certain temps on met l’accent sur les interactions culturelles, psychologiques et d’autres, l’apport économique y reste fondamental. Et pourtant, la problématique du travail non rémunéré dont le fond éco-

nomique est évident, ne figure pas sur la liste relativement riche des interactions existantes dans le contexte d'une économie de l'information.

2. Le travail non rémunéré

Il est peu probable qu'on trouve dans les documents officiels de l'UE ou dans les publications scientifiques consacrées à la société de l'information la notion du *travail non rémunéré*. Ce type de travail n'appartient pas aux catégories que traitent les spécialistes de la société de l'information. Et pourtant, il s'agit sans aucun doute d'une catégorie économique. Le travail non rémunéré semble marginal et peu intéressant à côté des autres phénomènes que la société de l'information a vraiment modifiés. Mais ce regard superficiel trompe car une étude plus profonde de ses aspects économiques et non économiques, de ses raisons, caractéristiques et ses conséquences montrerait que ce travail est lié à d'autres sujets importants, tels que la qualité de vie des individus et de toute la société, les modifications du mode de vie, l'état de la famille, l'égalité des sexes, l'harmonisation entre le travail et la vie familiale, les loisirs, les relations de travail, mais également les performances d'une économie.

Nous avons plusieurs raisons d'attirer l'attention sur le travail non rémunéré et sur le champ de recherche qu'il représente. Tout d'abord, ce sont les résultats d'une recherche précédente concernant ce type du travail dans les conditions de la Slovaquie Uramová⁴ que nous avons réalisée sur un échantillon de 1564 ménages et de 4 435 répondants dans ces ménages. Le volume de l'échantillon ainsi que d'autres paramètres utilisés permettent de considérer les résultats de notre recherche comme représentatifs pour la Slovaquie. Entre autres, cette recherche a créé de l'espace pour étudier en même temps les aspects et les interactions économiques et non économiques qui jusqu'à présent n'ont jamais été analysés dans ce pays. Ces premiers résultats nous ont ensuite motivés à prêter plus d'attention au contexte du travail non rémunéré et à son importance au sein d'une économie influencée par le développement de la société de l'information dans toutes les sphères de la vie.

Si on répartit le temps disponible d'un individu (Antonopoulos; Povazanová, Pala⁵) en temps en dehors du travail (activités de loisirs, repos, soins personnels),

⁴ M. Uramová: *Interdisciplinárny výskum neplatennej práce v podmienkach SR – ciele, metódy a postupy riešenia*. In: *Zborník vedeckých štúdií „Trh práce v kontexte neplatennej práce, meranie jej rozsahu a dopadu na domácnosti, podnikateľskú sféru a ekonomiku“*. EF UMB, B. Bystrica 2012.

⁵ M. Povazanová, J. Paľa: *Metódy merania monetárnej hodnoty neplatennej práce*. In: *Sborník příspěvků z mezinárodní vědecké konference „Nové trendy-nové nápady 2011“*. Soukromá vysoká škola ekonomická, Znojmo 2011.

et en temps de travail rémunéré (activités professionnelles résultant d'un contrat de travail et d'une rémunération convenue), il reste une marge de temps, où l'individu se consacre aux activités qui peuvent être considérées comme travail, mais pour lesquelles la personne n'est pas rémunérée. Považanová, Nedelová⁶ définissent ces activités comme «toutes les activités humaines ayant un caractère de travail, c. à. d. un caractère productif, mais où un individu ne touche pas le salaire en contrepartie». Le Tableau 1 concrétise les catégories du travail non rémunéré.

Ces travaux sont effectués dans nos ménages depuis toujours. De nombreuses personnes, notamment les femmes, y consacrent beaucoup de temps et par conséquent créent des valeurs économiques et non économiques importantes. Notre recherche y a abouti à des résultats dont certains nous présentons ci-dessous.

Tableau 1

Catégories du travail non rémunéré

Numéro	Catégorie du travail non rémunéré
1.	Préparation des repas
2.	Travail à la maison – ménage
3.	Production et entretien du textile
4.	Jardinage et assistance auprès des animaux
5.	Travaux de construction et de reconstruction
6.	Courses et services
7.	Garde d'enfants
8.	Assistance auprès d'adultes
9.	Travail volontaire

Source: European Communities 2009.

Une enquête statistique⁷ dont l'objectif consistait à quantifier le volume du travail non rémunéré dans les ménages slovaques et à connaître les caractéristiques de ces ménages en tant que déterminants du volume du travail non rémunéré, a montré que ce dernier ne peut pas être négligé car il représente presque un tiers au PIB de la Slovaquie en 2011.

Cette enquête a également permis une quantification plus détaillée du volume de travail non rémunéré ainsi que sa comparaison avec d'autres pays⁸. Selon

⁶ M. Považanová, G. Nedelová: *Neplatená práca v SR v porovnaní s vybranými krajinami svetového hospodárstva*. In: *Zborník vedeckých štúdií „Trh práce v kontexte neplatennej práce, meranie jej rozsahu a dopadu na domácnosti, podnikateľskú sféru a ekonomiku“*. EF UMB, B. Bystrica 2012.

⁷ A. Kaščáková: *Kvantifikácia veľkosti neplatennej práce v domácnostiach SR*. In: *Zborník vedeckých štúdií Trh práce v kontexte neplatennej práce, meranie jej rozsahu a dopadu na domácnosti, podnikateľskú sféru a ekonomiku*. EF UMB, B. Bystrica 2012.

⁸ M. Orviská, J. Huňady: *Komparácia rozsahu a štruktúry neplatennej práce u nás a v zahraničí*. In: *Zborník vedeckých štúdií „Trh práce v kontexte neplatennej práce, meranie jej rozsahu a dopadu na domácnosti, podnikateľskú sféru a ekonomiku“*. EF UMB, B. Bystrica 2012.

Považanová, Nedelová⁹, ce type de travail, malgré quelques particularités, a le même caractère en Slovaquie qu'ailleurs. Dans les ménages slovaques, on consacre à ce travail environ 29 h par semaine ce qui représente à peu près 4,1h par jour. Les femmes consacrent plus de temps au travail non rémunéré (32h par semaine en moyenne) que les hommes (21,4h). Ces derniers se concentrent sur les travaux traditionnellement masculins, comme c'est le cas dans d'autres pays, et ils passent plus de temps au travail rémunéré que les femmes. Parmi les résultats intéressants que l'enquête a dévoilés, nous pouvons mentionner le fait que dans les ménages où les enfants ont moins que 15 ans, le temps consacré au travail non rémunéré est plus élevé que dans les ménages avec les enfants plus âgés.

Tandis que le premier objectif de notre analyse du contexte économique du travail non rémunéré consistait à quantifier sa valeur totale ainsi qu'à acquérir les données représentatives pour une évaluation statistique de la productivité de l'économie nationale, dans la deuxième partie de notre recherche, nous nous sommes orientées vers une analyse des aspects non économiques du travail non rémunéré. Nous avons prêté l'attention notamment à des caractéristiques qualitatives de ce phénomène ainsi qu'à son importance sociale. Parmi ces caractéristiques, nous avons analysé la motivation pour un travail non rémunéré, ainsi que les attitudes des répondants concernant l'aide que ce travail sollicite et également son évolution future.

Selon Kika, Martinkovičová¹⁰, il été utile d'étudier également les aspects non économiques de la problématique traitée car ce regard a permis d'aller au-delà du cadre économique du travail non rémunéré, et pourtant important, et de mieux saisir sa variété. Les résultats ont montré que de ce point de vue, les motivations étaient différentes et qu'on pouvait les classer en deux groupes. Au premier appartiennent les motivations de caractère social et relationnel (travaux traditionnels, modèle éducatif, renforcement des relations familiales, loisir significatif, bénévolat). Le deuxième groupe est constitué par les motivations économiques et financières liées à l'existence ou à l'absence sur le marché des produits et des services de substitution, dont l'accessibilité, la qualité et le prix influent sur les décisions des ménages d'effectuer un travail non rémunéré pour en acquérir (les mêmes biens et services existent sur le marché, mais ils sont plus chers, de pire qualité ou inaccessibles). De toutes les motivations, un modèle éducatif et un renforcement des relations familiales prévalent. Ainsi, même si les raisons économiques et financières du travail non rémunéré sont fortes, elles n'y représentent pas une vraie stimulation intérieure de l'individu. L'hypothèse que le travail non rémunéré a des

⁹ M. Považanová, G. Nedelová: Op. cit.

¹⁰ M. Kika, M. Martinkovičová: *Socio-kultúrne aspekty neplatenej práce*. In: „Ekonomika a spoločnosť“. EF UMB, B. Bystrica 2012, roč. 13. č. 2.

effets sociaux positifs s'est confirmée. Les répondants dans notre enquête ont se sont exprimés qu'ils aimaient effectuer ce type de travail et qu'ils le faisaient pour la plupart bénévolement.

La dimension non économique du travail non rémunéré consiste également à connaître qui aide un individu à effectuer ce travail. Notre enquête a montré que la part d'aide de la famille (partenaires, enfants, parents) y est considérable – 80% et par conséquent, ce travail a un caractère familial. Il était intéressant d'apprendre que les enfants eux-aussi y participent – une part de 23%. Parmi d'autres aspects non économiques, il faut mentionner le fait que les répondants s'attendent à ce que le volume du travail non rémunéré se maintiendra ou augmentera, ce qu'on ne peut pas considérer comme une tendance positive. Pour conclure, les résultats de notre enquête nous permettent de constater que le travail non rémunéré et le contexte dans lequel il se développe sont importants dans une société de l'information, même si nous n'avons pas pu présenter toutes données et enseignements qui en relèvent.

Conclusion

Dans cette communication, nous avons visé plusieurs questions liées à la société de l'information et au travail non rémunéré. Au premier regard, ces deux domaines n'ont rien en commun et ils constituent deux champs de recherche indépendants. Cependant, une analyse plus profonde montre plusieurs corrélations qui méritent une attention et une discussion scientifique. Il semble que malgré plusieurs modifications de fond provoquées par le développement de la société de l'information, il existe des aspects de la vie sociale et familiale qui n'en sont presque pas touchés. C'est le cas du travail non rémunéré dont le volume et la part au PIB dans le pays analysé – Slovaquie restent les mêmes. La question se pose pourquoi jusqu'à présent, le phénomène de la société de l'information n'a pas influencé ce type de travail, sa structure et son volume. Est-il au moins possible de le réduire et comment? En général, on s'attend à ce que l'évolution de la société de l'information rende toute activité humaine plus facile et le loisir de l'individu plus riche. Pourtant, le temps que les ménages consacrent au travail non rémunéré reste important. De plus, les valeurs créées dans le processus de ce travail ne sont pas officiellement suivies, malgré le fait qu'elles représentent en moyenne de 30 à 60% au PIB¹¹. Donc, elles contribuent à une croissance des performances éco-

¹¹ M. Hronec: *Vplyv neplatenej práce na ekonomiku*. In: *Zborník vedeckých štúdií „Trh práce v kontexte neplatenej práce, meranie jej rozsahu a dopadu na domácnosti, podnikateľskú sféru a ekonomiku“*. EF UMB, B. Bystrica 2012.

nomiques. Une autre question consiste à connaître si le travail non rémunéré augmente la qualité de vie et la satisfaction des individus ou des ménages. L'une des conclusions de notre recherche montre que ce type de travail est effectué de façon bénévole et que ses acteurs continueront à le faire. Plusieurs activités dans le cadre de ce travail renforcent les relations familiales, représentent un certain modèle de comportement ou un loisir actif grâce auquel, l'individu devient plus performant dans son emploi professionnel.

En ce qui concerne les motivations des ménages au travail non rémunéré, elles sont plutôt de caractère pratique et économique, liées à une offre insuffisante de services sur le marché, ainsi qu'à une méfiance des ménages vis-à-vis la qualité de ces derniers. C'est la question qu'il faudrait discuter plus profondément. La recherche des possibilités d'un élargissement de l'offre de services, autant privés que publics, pourrait conduire d'une part, au développement des opportunités entrepreneuriales et par conséquent, à une croissance de l'emploi notamment dans les conditions locales, mais également à plus de loisirs pour les ménages et à une augmentation de leur qualité de vie. Il nous semble évident que la société de l'information et les processus qui en relèvent peuvent aider à résoudre les problèmes du travail non rémunéré, notamment par l'intermédiaire du développement des services électroniques, d'une meilleure utilisation des informations, de leur traitement, ainsi que d'une communication plus efficace, grâce à des nouvelles technologies d'information et de communication. Ces dernières sont censées servir l'homme et ne pas le rendre esclave¹².

Pour conclure, il faut souligner que notre communication a analysé seulement une forme du travail non rémunéré: celle qui est effectué par les ménages. Or, il existe d'autres formes de ce travail qui attendent à être analysées. À titre d'exemple, il s'agit des travaux que les salariés font de temps en temps bénévolement pour leurs employeurs, mais également des activités non payées qui sont parfois imposées par ces derniers à leurs employés. Nous allons exploiter ce champ de recherche dans notre projet VEGA č. 1/0935/13 „Le travail non rémunéré comme une ressource du développement socio-économique et déterminant d'un bien-être individuel“, dans les années 2013-2016.

¹² M. Suplata: *Európa 2020? Les défis et les perspectives des processus de l'intégration européenne* 2012.

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LE TRAVAIL NON REMUNERE DANS UNE SOCIETE DE L'INFORMATION

Résumé

La société de l'information en tant que partie intégrante du processus de modernisation est accompagnée de plusieurs conséquences positives et négatives. L'analyse de ces conséquences permet de mieux connaître l'état de la société contemporaine et de prendre des mesures conduisant à une augmentation de la qualité de vie. Le travail non rémunéré des individus et des ménages auquel on ne prête pas suffisamment d'attention influe sans aucun doute sur la qualité de notre vie et est étroitement lié à la société de l'information. Pourtant, quelques études confirment que malgré l'évolution des économies nationales et l'influence des technologies d'information et de communication, le travail non rémunéré ne varie pas de façon significative et que son volume reste important. Jusqu'à présent, les auteurs n'ont pas identifié l'impact de la société de l'information sur l'étendue, les formes ou les déterminants de ce type de travail comme purement positif ou négatif. Dans notre communication, nous cherchons à approfondir la discussion concernant l'influence de la société de l'information sur l'évolution du travail non rémunéré, en nous appuyant sur les résultats de notre propre recherche.

Mots-clés: travail non rémunéré, société de l'information

Łukasz Sułkowski
Justyna Fijałkowska

University of Social Sciences, Poland

CORPORATE SOCIAL RESPONSIBILITY AND INTELLECTUAL CAPITAL INTERACTION AND VOLUNTARY DISCLOSURE

Introduction

In the Information Era Intellectual Capital (IC) is widely recognized as a determining factor of the companies' success. In the recent years there has been also a significant growth in the number of enterprises that has implemented in their strategy a Corporate Social Responsibility (CSR) approach. IC and CSR are frequently understood as the most powerful trends in the fast changing world of business shaping management processes of enterprises.

The growing importance of intangibles and attempts to voluntarily disclose information on them has underlined limits of financial reporting system. Likewise, the increasing market pressure on companies to enlarge the scope of their responsibilities have made many companies issue a CSR or Integrated report as a satellite appendix to the traditional financial statement. Some companies decide to release information on IC, some of them on CSR, a group of business units suspended or abandoned the IC reports and publishes CSR report in place of former IC report, adding/transforming some information. Generally, we can observe confusion both from issuers and users of the nonfinancial reporting.

The aim of this paper is to underline, that there is no much sense in artificial separation between this two concepts and that it is necessary to notice that IC and CSR reporting have much in common. Instead of discussing, which set of information is more useful to the users of companies reports, it is important to note the strong relations and mutual interactions between CSR and IC concepts. In our article we analyze the IC and CSR links. Using various classic theories of business enterprise in the context of voluntary disclosure we try to connect their ap-

plication to CSR and IC reporting. We identify the common points of IC and CSR as well as try to identify the information relating to intangibles contained in the CSR/ Integrated report. We focus on the necessity of integration and convergence in IC and CSR reporting that could result in one unique approach to companies' performance disclosure. This paper sustains the possibility of IC and CSR indicators integration and concludes with underlining of the utility of creating one single integrated report that could bring to more coherent and transparent information issued to shareholders.

This paper contributes to the development of literature and studies on relationship between CSR and IC – two driving forces of modern management and accounting. In this article we use a normative research method according to the statement of Ijiri¹ that the purpose of the normative approach is to emphasize those areas where changes are most needed and where they are feasible. It is assumed that IC concept and CSR concepts are the leading approaches to modern management and accounting and their mutual interaction should be understood and the process of integration improved. The convergence of these two concepts is essential for transparency of the information disclosed in the reporting system of companies².

1. The concept of Intellectual Capital and Corporate Social Responsibility

The development of the Knowledge Era is largely shaped by two approaches: Intellectual Capital (IC) and Corporate Social Responsibility (CSR) of companies. Both of these concepts are crucial in the growth and development of companies and in creation of wealth to their owners. They have a huge impact on the ways companies are run.

Intellectual Capital (IC) is conceived as the “value-creating” combination of a company's human capital (skills, experience, competence and innovation ability of personnel), structural capital (organizational processes and systems, software and databases and business processes), and relational capital (all resources linked to the external relationships of the firm with stakeholders, such as

¹ Y. Ijiri: *Theory of Accounting Measurement*. “Accounting Research Studium” 1975, No. 10, Sarasota fl., American Accounting Association.

² This paper was prepared within the research project “Integrated reporting – a new model of communicating achievements, sustainability and accountability as a challenge for Polish enterprises” founded by the National Science Centre (Poland), decision No. DEC-2011/01/B/HS4/04993.

customers, creditors, investors, suppliers, etc.)³. A broad definition of Intellectual Capital can be seen also by its synonymous use with other terms as intangible assets, invisible assets, knowledge assets, knowledge capital, hidden value of companies⁴, wealth of the organization⁵. Without IC it is not possible to differentiate companies, as it is not possible to create their competitive advantage. It has become a prism through which to evaluate the achievement of the organization⁶.

CSR can be understood as a comprehensive set of policies, practices and programs that are integrated within the business operations, supply chain and decision-making processes throughout company and usually includes issues related to business ethics, community investment, environmental concerns, government, human rights, the marketplace as well as the workplace⁷. European Commission used to define CSR as a voluntary approach of taking into account social and environmental aspects when conducting commercial activities and relations with stakeholders, now it uses a simplified definition of CSR as the responsibility of enterprises for their impacts on society⁸.

2. The concept of Intellectual Capital (IC) versus the concept of Corporate Social Responsibility (CSR)

IC and CSR are both important issues in the management of modern companies. In the management process it is necessary to use specific tools, one of the crucial one is constitute by accounting, whose primary aim is to reflect fairly and accurately the economic reality of companies and thus facilitate making rational

³ Meritum: *Proyeto Meritum: Guidelines for Managing and Reporting Intangibles*. Meritum, Madryt 2002.

⁴ N. Bontis: *Assessing Knowledge Assets: a Review of the Models Used to Measure Intellectual Capital*. "International Journal of Management Reviews" 2001, Vol. 3, No. 1.

⁵ T.A. Stewart: *The New Wealth of Organisations*. Nicholas Brealey, London 1997; K.E. Sveiby: *The New Organizational Wealth: Managing and Measuring Knowledge-based Assets*. Berrett-Koehler, San Francisco 1997.

⁶ A. Jaruga, J. Fijałkowska: *Rachunkowość i zarządzanie kapitałem intelektualnym. Koncepcje i praktyka*. ODDK, Gdańsk 2002.

⁷ M. Tsoutsoura: *Corporate Social Responsibility and Financial Performance*, Haas School of Business 2004, available at: http://www.haas.berkeley.edu/responsiblebusiness/documents/FinalPaperonCSR_PDFII.pdf.

⁸ Komisja Europejska: *Odnowiona strategia UE na lata 2011-2014 dotycząca społecznej odpowiedzialności przedsiębiorstw*, 2011.

managerial decisions. The development of accounting and therefore management in the post-industrial era is shaped to a large extent by these two approaches; IC and CSR. Both of these concepts determine the success of companies. For some time they developed independently from each other, in a parallel way. However, it should be noted that IC and CSR have multiple links. Due to their proximity or even overlapping of the main concentration areas of these two concepts, their convergence seems to be very important.

Sumita⁹ argues that IC and CSR are actually the same thing on two different sides of the same coin where both are describing the interface between society and companies. It is also important to notice the common conceptual roots and theoretical basis of these two approaches. Both IC and CSR are based on the theory of resource, which states that the company is a collection of heterogeneous resources and skills that are diversified and not fully mobile between business organizations. Resources include both organizational tangible (financial assets, non-current and current assets), as well as broadly understood intangible assets such as reputation of the company, the culture, the relationship with the environment and employees. Skills relate to the possibility of the development, expansion and management of these resources. In a situation where resources are scarce and difficult to substitute and imitation they can help to create a sustainable competitive advantage¹⁰. Both the concept of IC and CSR underline the importance of all of these resources and are concerned with their measurement, evaluation, management and reporting. The theory of resources was widely used to explain the differences in the performance of the enterprise. Under this theory, the intangibles (IC) were the subject of in-depth analysis¹¹ and were often considered to be the most important in explaining differences in the achievements of companies¹². The concept of IC was sometimes almost synonymous with the more general theory of resources¹³. Pres-

⁹ T. Sumita: *Intellectual Assets & Management Reporting*, METI 2005.

¹⁰ J.B. Barney: *Firm Resources and Sustained Competitive Advantage*. "Journal of Management" 1991, Vol. 17, No. 1; R. Hall: *A Framework Linking Intangible Resources and Capabilities to Sustainable Competitive Advantage*. „Strategic Management Journal" 1993, Vol. 14, No. 8, pp. 607-618.

¹¹ J.B. Barney, D. Clark: *Resource-Based Theory. Creating and Sustaining Competitive Advantage*. Oxford University Press, Oxford 2007; B.A. Colbert: *The Complex Resource-based View: Implications for Theory and Practice in Strategic Human Resource Management*. "Academy of Management Review" 2004, Vol. 28, No. 3.

¹² B. Villalonga: *Intangible Resources, Tobin's q, and Sustainability of Performance Differences*. "Journal of Economic Behavior and Organization" 2004, Vol. 54, No. 2.

¹³ K.K. Reed, M. Lubatkin, N. Srivivasan: *Proposing and Testing an Intellectual Capital-Based View of the Firm*. "Journal of Management" 2006, Vol. 43, No. 4.

ently, the theory of resources is commonly used to explain the concept of CSR, both in accounting¹⁴, as well as business management¹⁵.

The relations between IC and CSR were analyzed in the literature of strategic management. Barnett¹⁶ and McWilliams *et al.*¹⁷, pointed out that the intangibles equated with IC play a fundamental role in the socially responsible activities of businesses, Hillman and Keim¹⁸ emphasized the effect of this interaction on the value of the company. Branco and Rodrigues¹⁹ observed a positive correlation between CSR activities and activities concerning IC. They identified how investment in CSR activities generate benefits for the IC increase. Similar findings were made Pedrini²⁰ – Table 1.

Table 1

Corporate Social Responsibility Activities and Intellectual Capital

Corporate Social Responsibility Activities	Impact on Intellectual Capital
1	2
HUMAN CAPITAL	
Increase motivation Improve skills and competencies through training activities	<i>Employee Training</i>
Increase loyalty Increasing employee safety and health Increasing employee benefits Attract qualified personnel	<i>Employee wellness</i>
ORGANISATIONAL CAPITAL	
Improvement of voluntary disclosure Improvement of quality processes Improvement of internal communication system	<i>Management Process</i>

¹⁴ J.S. Toms: *Firm Resource, Quality Signals and the Determinations of Corporate Environmental Reputation: Some UK Evidence*. "British Accounting Review" 2002, Vol. 34, No. 3.

¹⁵ M. Déniz de la Cruz, P. Pérez De Saá: *A Resource-based View of Corporate Responsiveness Toward Employees*. "Organization Studies" 2003, Vol. 24, No. 2; B. Bansal: *Evolving Sustainability: a Long Litudinal Study of Corporate Sustainable Development*. "Strategic Management Journal" 2005, Vol. 26, No. 3; M. Branco, L.L. Rodrigues: *Corporate Social Responsibility and Resource Based Perspectives*. "Journal of Business Ethics" 2006, Vol. 69, No. 2; C.A. Sirsly, K. Lamertz: *When Does a Corporate Social Responsibility Initiative Provide a First-mover Advantage*. "Business & Society" 2007, Vol. 47, No. 3.

¹⁶ M. Barnett: *Stakeholder Influence Capacity and the Variability of Financial Returns to Corporate Social Responsibility*. "Academy of Management Reviews" 2007, Vol. 32, No. 3.

¹⁷ A. McWilliams, D.S. Siegal, P.M. Wright: *Corporate Social Responsibility: Strategic Implications*. "Journal of Management Studies" 2006, Vol. 43, No. 1.

¹⁸ A. Hillman, G.D. Keim: *Shareholder Value, Stakeholder Management, and Social Issues: What's the Bottom Line?* "Strategic Management Journal" 2001, Vol. 22, No. 2.

¹⁹ M. Branco, L.L. Rodrigues: *Corporate Social Responsibility and Resource Based Perspectives*. "Journal of Business Ethics" 2006, Vol. 69, No. 2.

²⁰ M. Pedrini: *Human Capital Convergences in Intellectual Capital and Sustainability Reports*. "Journal of Intellectual Capital" 2007, Vol. 8, No. 2.

Table 1 contd.

1	2
Proactive risk management Increasing the level of company transparency	<i>Corporate Governance</i>
Repositioning of brand name Rethinking competitive strategies Management of a set of stakeholder relationships	<i>Strategy</i>
Changing in corporate culture Improving organizational commitment	<i>Culture</i>
Improvement of environmental R&D activities	<i>R&D</i>
RELATIONAL CAPITAL	
Improve company reputation (social, financial, etc.)	<i>Brand Image</i>
Acquire New clients Increase client loyalty Enlarge co-creation	<i>Customers</i>
Improve company reputation Strengthen co-operation Improvement of supplier ethical and social profile and performance	<i>Suppliers</i>
Improve company reputation Increasing investors attention Increasing financial analysis attention Better market trust Access to ethical indices Improve company reputation	<i>Financial relationships</i>

Source: M. Pedrini: *Human Capital Convergences in Intellectual Capital and Sustainability Reports*. "Journal of Intellectual Capital" 2007, Vol. 8, No. 2; E. Pasetti, A. Tenucci, L. Cinquini, M. Frey: *Intellectual Capital Communications: Evidence from Social and Sustainability Reporting*. Working paper series, Aug. 3, 2009, <http://www.ssrn.com/abstract=1443163> (10.03.2012).

Branco and Rodriguez²¹ pointed out that companies with high CSR activities profile can create and significantly improve relationships with customers, suppliers, investors / banks and consistently they are able to improve the reputation of the company. Bhattacharaya and Sen²² presented a positive relationship between CSR activities and the behavior of customers as well as strengthening the company's brand. Similar conclusions were presented by Mont and Laire²³. These CSR activities relate to the relationship capital, which is one of the three basic elements of the intellectual capital. The second important area of CSR activities are employees – the human capital – another essential component of IC analyzed for example by Pedrini²⁴. There are less studies concerning CSR activities and creation of the last element of IC, i.e. structural capital, however these studies are hindered by the limited access to the data.

²¹ M. Branco, L.L. Rodrigues: Op. cit.

²² C.B. Bhattacharya, S. Sen: *Doing Better at Doing Good: When, Why and How Consumers Respond to Corporate Social Initiative*. "California Management Review" 2004, Vol. 47, No. 1.

²³ O. Mont, C. Leire: *Socially Responsible Purchasing in Supply Chain: The Present State in Sweden and Lessons from the Future*. working paper, International Institute for Industrial Environmental Economics, University of Lund, Lund 2008.

²⁴ M. Pedrini: Op. cit.

3. Intellectual Capital reporting and the CSR report – theoretical bases and integration into one report

Knowledge-based companies and CSR active organizations have strong reasons to improve transparency by disclosing IC and CSR to stakeholders. They are prompted to increase transparency on a voluntary basis. As Guthrie *et al.*,²⁵ underlines, generally we can indicate two limitations of traditional financial reporting: an incomplete account of a firm's value and an incomplete account of a firm's business activities IC reporting and CSR reporting their both try to resolve these limitations, however they IC reporting tends to focus on the first limitation and the CSR reporting on the second one. Therefore, there is a need for a reporting framework – one and integrated – that would sufficiently address both limitations. The common theoretical background of IC and CSR reporting can be helpful in understanding the possibility of unifications of both approaches.

The justification of the CSR reporting can be explained on the basis of various theories of economics, that are presented in Table 2.

Table 2

Justification of the CSR reporting based on different economics' theories

Specification	Main Assumption	Approach to CSR reporting
1	2	3
Neoclassical economic theory	Profit maximization of the firm, maximization of the wealth of owners, the business of business is business	No justification for CSR reporting, the only reason could be a financial gratification gained via CSR information disclosure on condition that there is an interest of investors in that kind of information
Political economy theory	Society is based on conflicts between political, social and economic motivations.	CSR / Integrated reporting becomes a socio-political domain. CSR reporting is an obligation of a company and should not be motivated by any financial gratification for its disclosure
Agency theory	It explains the relationship between principals (owners/stakeholders) and agents (managers) in business indicating problems that can exist in agency relationships concerning different objectives and different range of risk of these both groups. Because of different risk tolerances and responsibility range, the principal and agent may each be inclined to take different actions. This theory highlights also the information asymmetry.	There is a conflict of interests between agents and principals concerning CSR actions and CSR reporting. Agents are more likely to take action on CSR than owners because they participate in the distribution of profits to the smaller extent and because they assume that CSR actions may help them maintain they position and lower the risk of being accused for acting against society. They are eager to disclose CSR information as it improves their reputation, increases social recognition and facilitates their career path. The burden of costs regarding CSR information disclosure is on owners, therefore they are less likely to develop CSR reports.

²⁵ J. Guthrie, S. Cuganesan L. Ward: *Extended Performance Reporting: Evaluating Corporate Social Responsibility And Intellectual Capital Management*. "Issues in Social and Environmental Accounting" June 2007, Vol. 1, No. 1, p. 1.

Table 2 contd.

1	2	3
Stakeholder theory	“The stakeholder approach is about groups and individuals who can affect the organization, and is about managerial behavior taken in response to those groups and individuals” ^{a)}	There is a natural fit between the idea of CSR an organization’s stakeholders ^{b)} . Stakeholders concepts put “names and faces” on society members or groups who are most important to enterprises and to whom enterprises are to respond ^{c)} . Stakeholder theory is “the most relevant theoretical framework for assessing corporate social performance” ^{d)} . Companies, in order to satisfy the informative needs of their stakeholders are supposed to report on CSR.
Legitimacy theory	Businesses are bound by the social contract in which the firms agree to perform various socially desired actions in return for approval of its objectives and other rewards, and this ultimately guarantees its continued existence. companies take various steps in order to legitimize its operation in the eyes of public opinion, to maximize their resources and ensure their long-term survival.	The need for maintaining public trust, maintain reputation, be transparent and satisfy information needs increases, therefore companies decided to voluntarily report on CSR. CSR report is a tool of legitimating of companies’ actions ^{e)} .

a) R.E. Freeman: *Strategic Management: A Stakeholder Approach*. Pitman, Boston 1984, p. 48.

b) A.B. Carroll: *The Pyramid of Corporate Social Responsibility: Toward the Moral Management of Organizational Stakeholders*. “Business Horizons” July-August 1991, p. 43.

c) Ibid.

d) D.J. Wood, R.E. Jones: *Stakeholder Mismatching: A Theoretical Problem in Empirical Research on Social Corporate Performance*. “The International Journal of Organizational Analysis” 1995, 3(3), p. 230.

e) G. Harte, D. Owen: *Environmental Disclosure in the Annual Reports of British Companies: A Research Note*. “Accounting, Auditing & Accountability Journal” 1991, 4(3); C. Deegan, M. Rankin: *Do Australian Companies Report Environmental News Objectively? An Analysis of Environmental Disclosures by Firms Prosecuted Successfully by the Environmental Protection Authority*. “Accounting Auditing and Accountability Journal” 1996, Vol. 9, No. 2.

Also the disclosure of IC is strongly related to stakeholders theory and legitimacy theory of enterprise. Companies disclose IC information to convey a wider understanding of their performance²⁶. They want to increase transparency to satisfy stakeholder expectations; and they seek to generate valuable reputation-related IC by developing and maintaining good relations with stakeholders²⁷. Voluntary disclosure of IC helps companies enhance their legitimacy and survive²⁸. Guthrie *et. al*²⁹ claim that legitimacy theory is tied closely to reporting of IC; and that firms

²⁶ L. Oliveira, L.L. Rodrigues, R. Craig: *Intellectual Capital Reporting in Sustainability Reports*. “Journal of Intellectual Capital” 2010, Vol. 11, No. 4.

²⁷ M. Branco, L.L. Rodrigues: Op. cit.

²⁸ D. Woodward, P. Edwards, F. Birkin: *Some Evidence on Executives’ Views of Corporate Social Responsibility*. “British Accounting Review” 2001, Vol. 33, No. 2.

²⁹ J. Guthrie, R. Petty, F. Ricceri: *Using Content Analysis as a Research Method to Inquire into Intellectual Capital Reporting*. “Journal of Intellectual Capital” 2004, Vol. 5, No. 2.

are more likely to report information on intangibles if they cannot legitimize their status via the “hard” assets that traditionally have symbolized corporate success. Therefore, we can notice that the motivations of CSR and IC reporting are similar and based on the same theoretical economic approaches to business entities. As it was mentioned before, CSR and IC as well as their disclosure are also strongly related to the resource-based perspective of companies.

The academic community and various international organizations generally emphasize the benefits of disclosure, mainly through reporting of information both on IC and CSR. The high level of transparency of the company differentiates it from the competition and helps to create positive financial and social effects³⁰. Relevant information through high-quality reports relating to both financial achievements as well as creation and management of IC and CSR reduces information asymmetries and brings greater effectiveness of the decision³¹. Voluntary based reporting on IC and CSR affects the price of company's shares³², reduces the cost of capital³³, allows to retain and attract new, valuable employees and customers, creates a synergistic collaboration with trading partners and generally affects the perception of the company by the capital market³⁴. Hence, the interest in corporate reporting of CSR and IC is significant. The IC disclosure is complex and takes many forms³⁵. One of them is the inclusion of IC information into CSR report.

For many years, the separate direction development – concerning IC and CSR – has led to two independent models of reporting. In some countries a re-

³⁰ E. Pasetti, A. Tenucci, L. Cinquini, M. Frey: *Intellectual Capital Communications: Evidence from Social and Sustainability Reporting*. Working paper series, Aug. 3, 2009, <http://www.ssrn.com/abstract=1443163> (10.03.2012), p. 2.

³¹ S. Brown, S. Hillegeist: *How Disclosure Quality Affects the Level of Information Asymmetry*. “Review of Accounting Studies” 2007, Vol. 12, No. 2-3; M. Garcia-Ayuso: *Factors Explaining the Inefficient Valuation of Intangibles*. “Accounting, Auditing & Accountability Journal” 2003, Vol. 16, No. 1; E. Garcia-Meca, I. Martinez: *The Use of Intellectual Capital Information in Investment Decisions. An Empirical Study Using Analyst Report*. “International Journal of Accounting” 2007, Vol. 42, No. 1.

³² J.C. Dumay, J.A. Tull: *Intellectual Capital Disclosure and Price-sensitive Australian Stock Exchange Announcements*, “Journal of Intellectual Capital” 2007, Vol. 8, No. 2.

³³ M. Mangena, R. Pike, J. Li: *Intellectual Capital Disclosure Practices and Effects on the Cost of Equity Capital: UK Evidence*. The Institute of Chartered Accountants of Scotland, Edinburgh 2010.

³⁴ V. Beattie, S. Thomson: *Lifting the Lid on the Use of Content Analysis to Investigate Intellectual Capital Disclosures*. “Accounting Forum” 2007, Vol. 31, No. 2.

³⁵ J. Holland, U. Johanson: *Value Relevant Information on Corporate Intangibles. Creation, Use and Barriers in Capital Market*. “Journal of Intellectual Capital” 2003, Vol. 4, No. 2; L. Striukova, J. Unerman, J. Guthrie: *Corporate Reporting of Intellectual Capital: Evidence from UK Companies*. “British Accounting Review” 2008, Vol. 40, No. 4.

port on IC was and still is a common practice (e.g. the Nordic countries). In other countries, where IC reporting model has not gained many adherents, substantial amount of information concerning IC may be traced in CSR reports. Cordazzo³⁶ have noticed the potential for an overlap between IC reporting and CSR reporting. Pedrini³⁷ believes that CSR report offers a good and synergistic starting point for the development of IC reporting. As Oliveira *et. al*³⁸ underline "disclosures of IC information have the potential to be a good benchmark indicator of firm's capacity to employ the type of resources, systems and technology perceived as conducive to environmentally sustainable operations. Thus, it is plausible to expect sustainability reports to appeal to firms as a medium for disclosure of IC items". Analyzing the content of IC and CSR reports one will find that many areas of reporting are identical, some information is duplicated³⁹. Therefore, in the last few years we may observe the tendency of integration of IC and CSR concepts. The idea is to bring together these two types of reporting and create one set of information integrating corporate responsibility, intellectual capital and financial performance.

Castillo-Polo and Gallardo Vazquez⁴⁰ indicated the following reasons for the need of convergence of CSR reporting and IC:

- The use of the same methodology to construct the reports. Both reports are voluntary and use a set of indicators with narrative section to describe their objectives. These technical similarities could reduce the high costs of preparing the company voluntary report.
- The elimination of information redundancy to stakeholders caused by the proliferation of several similar frameworks.
- Better use of social and intellectual capital information for both internal and external purposes.
- The possibility to demonstrate the interrelationship between intangibles and corporate social responsibility activities.

³⁶ M. Cordazzo: *IC Statement Versus Environmental and Social Reports: an Empirical Analysis of their Convergence in the Italian Context*. "Journal of Intellectual Capital" 2005, Vol. 6, No. 3.

³⁷ M. Pedrini: Op. cit.

³⁸ L. Oliveira, L. Rodrigues, R. Craig: Op. cit.

³⁹ M. Branco, L.L. Rodrigues: Op. cit.; S. Cuganesan: *Reporting Organizational Performance in Managing Human Resource. Intellectual Capital or Stakeholder Perspectives?* "Journal of Human Resource Costing and Accounting" 2006, Vol. 10, No. 3; E. Pasetti, A. Tenucci, L. Cinquini, M. Frey: Op. cit.; L. Cinquini, E. Pasetti, A. Tenucci, M. Frey: *Analyzing Intellectual Capital Information in Sustainability Reports: Some Empirical Evidence*. "Journal of Intellectual Capital" 2012, Vol. 13, No. 4.

⁴⁰ F. Castillo Polo, D. Gallardo Vazquez: *Social Information Within Intellectual Capital Report*. "Journal of International Management" 2008, Vol. 14, No. 4.

- The existence of common and overlapping elements in both reports, especially in terms of human and relational capital.
- The existence of a common purpose for IC and sustainability reports, which are both designed to improve corporate image.

The proposal of the integrated approach on the extended performance reporting combining both IC reporting framework and CSR reporting framework is presented in the Figure 1.

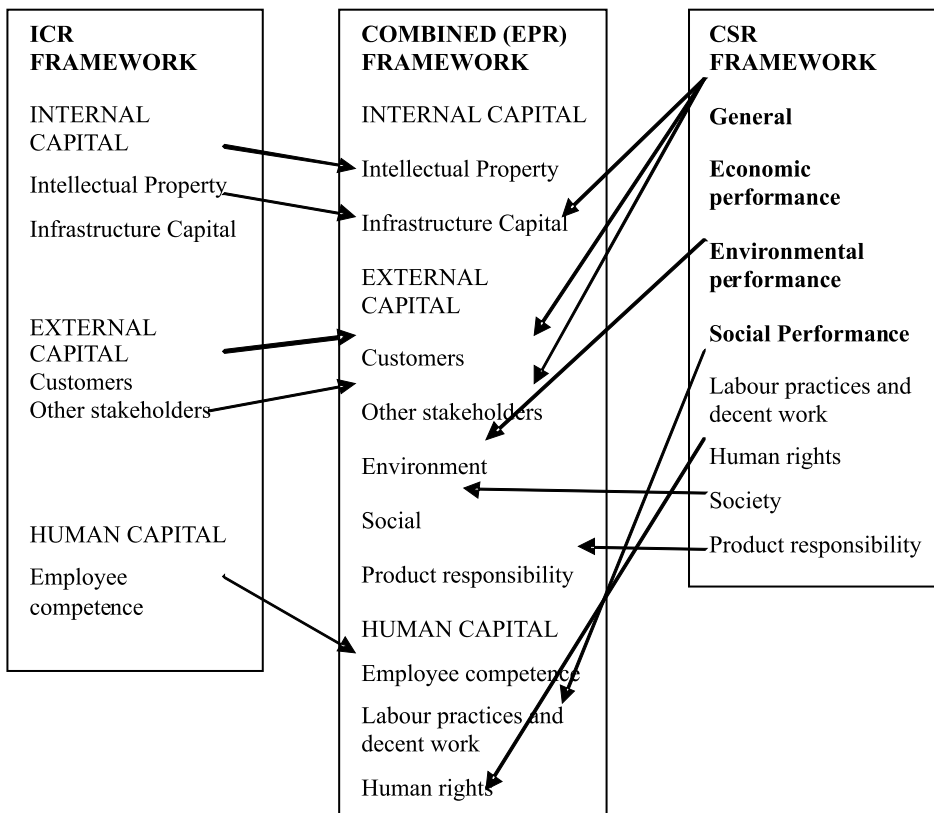


Figure 1. Process for combining the ICR and CSR framework

Source: J. Guthrie, S. Cuganesan, L. Ward: *Extended Performance Reporting: Evaluating Corporate Social Responsibility And Intellectual Capital Management*. "Issues in Social and Environmental Accounting" June 2007, Vol. 1, No. 1.

One integrated report could reflect the intangibles of a company and its commitment and orientation on corporate responsibility working together to maximize the companies value through the "Corporate Responsibility – Intellectual capital – Financial performance" paradigm. The target group of IC and CSR is the same,

purposes and benefits are equal and the information content is very similar, therefore an idea of one common coherent report integrating the information on IC and CSR seems the main focus for the appropriate disclosure and communication of companies.

Conclusion

Many companies focus on improving the information content disclosed to stakeholders. CSR report that is always more commonly published by companies worldwide is focused on communicating how the company meets the expectations of its stakeholders in relation to social and environmental activities, their employees, and how responsible the business is. In doing so, the company at the same time discloses a large amount of information on IC. IC and CSR concepts are closely linked and they interact. Therefore, institutions preparing rules and recommendations on business reporting are facing now a challenge of integration of IC and CSR information. We should agree with Bhima and Soonawalla (2005) that the development of a more comprehensive and integrated approach to reporting is desirable, an approach that would incorporate financial data and information on corporate governance, CSR, and IC into a spectrum of corporate disclosure able to provide more coherent, complete, transparent document. This would create a better overview of firm activities, characteristics and performance and could eliminate repetition of information in some areas and would reduce an information gap between users of information from the accounting and business management. This could also help decrease information asymmetry, make a better use of resources and give a chance for more effective decisions.

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CORPORATE SOCIAL RESPONSIBILITY AND INTELLECTUAL CAPITAL INTERACTION AND VOLUNTARY DISCLOSURE

Summary

The purpose of this article is to analyze the relationship between the concept of intellectual capital (IC) and the idea of corporate social responsibility (CSR). The common theoretical background of both approaches and their mutual influence was underlined. The necessity of convergence of these two concepts by the inclusion of information on IC to CSR report in order to create one integrated set of information was emphasized.

Keywords: corporate social responsibility, intellectual capital, voluntary disclosure

Marta Ulbrych

Cracow University of Economics, Poland

SERVICES CENTRES IN POLAND AS THE CONSEQUENCES OF THE INFORMATION REVOLUTION

Introduction

In recent years, the most important phenomenon in the global economy has been a trend towards the globalization of markets. The new system links and increasing pressures of global competition require new methods of gaining competitive advantage. The rapid development of technology and getting cheaper and easier flow of information significantly expand the scope of tradable goods and services. Enterprises are trying to improve the efficiency of the operation through the relocation of production or transfer a part of the production process outside the home country. One of the solutions is the offshoring, which over the past decade has experienced a great growth. The offshore services industry includes the trade of services conducted in one country and consumed in another, and it has transformed the way companies do business by allowing for the separation of the production and consumption of services¹. The concept of offshoring is recognized in a number of theoretical elaborations. The evolution of this phenomenon is particularly important in relation to changes in the labour market. The offshore industry has grown an important source for employment and economic growth around the globe. Offshoring is the migration of employment from home country (usually development) to lower-cost localization. In view of cost advantages, leaders of these offshore services are mainly developing countries. Poland has become one of the most attractive locations for offshore services in Europe. Therefore, the main ob-

¹ G. Gereffi, K. Fernandez-Stark: *The Offshore Services Value Chain: Developing Countries and the Crisis*. Policy Research Working Paper 5262, The World Bank Development Research Group 2010, p. 2.

jective of this paper is to define and classifies the term *offshoring* and determine the scale of this phenomenon in large Polish urban centres, with particular reference to Kraków case. The source of information is the analysis of existing reports in this subject area.

1. Trends in the global economy in the offshore services industry

The current stage of scientific and technological revolution with which we have been dealing since the 1980s has been defined as the period of the information revolution. Since then the information and telecommunications technology has become an essential factor of both economic growth and improved quality of life. Technical progress in the production of processors, data storage and networking, combined with modern software provides opportunities for new applications, reducing costs and the spread of information technology. This connection of technology, particularly the Internet, cancels the traditional cost, distance and time limitations. The result of rapid evolution of science and technology in the last decades of the twentieth century has been deeply structural as well as the market changes that occur in the global economy. New products and services, which are associated with the development of modern communication technologies and new forms of realization of the production cycle, appear on international markets. Further globalization and regionalization of the world economy and concomitant them the process of trade liberalization and the opening of borders to the free movement of capital led to the creation of more efficient manufacturing centres. As an outcome, there has been a relocation of production to those parts of the world, where labour costs are lower. These changes will also have effects on the labour market by changing the size and the structure of labour demand. At this point, the following terms should be mentioned: outsourcing and offshoring. The difference between them is related to the location of and control over the organizations contracted to carry out the errand (Figure 1).

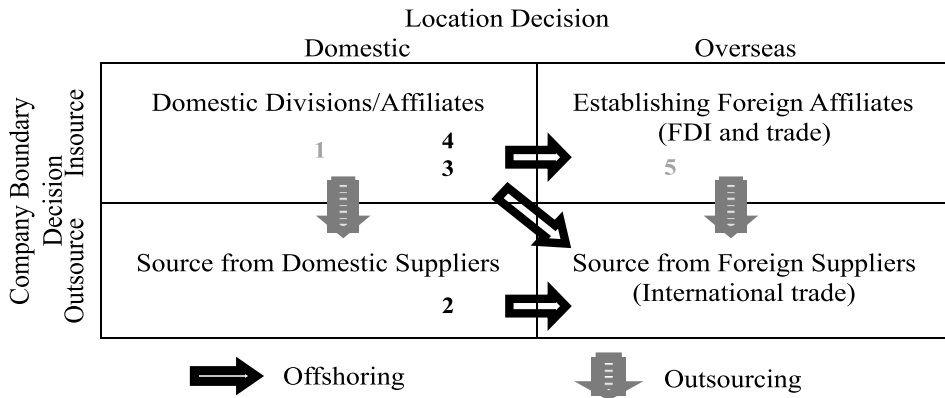


Figure 1. Business Models in Outsourcing and Offshore Services

Source: M. Sako: *Outsourcing and Offshoring: Key Trends and Issues*, 2005, <http://www.emergingmarketsforum.org/wpcontent/uploads/pdf/2005%20EMF%20Outsourcing.pdf> (accessed: April 20, 2013).

Outsourcing involves a superior specialization as companies shift from sourcing inputs internally to commissioning them to separately unit (domestic but outside the company – indicated by the arrow no. 1 in Figure 1). Offshoring takes place when firms transfer selected business process beyond national (arrows no. 2, 3, 4). There are three different opportunities towards offshoring. One scenario describes a company's decision to outsource services to a foreign supplier instead of a domestic one (arrow 2). Other solutions are to move service to a foreign provider (arrow 3) or foreign affiliates (called “captive offshoring”, arrow 4). The last prospect includes the source's shift from foreign affiliates to foreign suppliers (called “offshore outsourcing”, arrow 5). For the host economies, the latter scenario gives the most beneficial spillovers in terms of technology and higher skilled jobs².

The offshore services value chain contains all services that are provided and value is correlated to employee education level. Offshore services industry can be defined as three main segments and activities:

- Information Technology Outsourcing (ITO)

The basic building block for the offshore services chain value concentrates on the production and use of software. It is made up of four categories: software Research&Development, Information Technology consulting, software and infrastructure.

² M. Sako: *Outsourcing and Offshoring: Key Trends and Issues*, <http://www.emergingmarketsforum.org/wp-content/uploads/pdf/2005%20EMF%20Outsourcing.pdf>, 2005 (accessed: April 20, 2013).

- Business Process Outsourcing (BPO)

The segment contains three main categories, namely the management of enterprise resources (ERM), human resources (HRM), and customer relationships (CRM).

- Knowledge Process Outsourcing (KPO)

It refers to specialized activities that often require professional licensing (such as in the medical, legal and accounting field). The lower value segment is basic services in ITO and BPO activities, while KPO is considered to be the highest segment of the chain and requires highly specialized workforce³.

There is no doubt that offshoring is one of the most important factors in today's business environment. The part of the value chain that can be performed offshore has increased in value-add and complexity as we continue to see new types of services being handled remotely and across borders. The separation of non-production functions and transferring them abroad reduce the costs of the organization and improve the quality of its services to foster the ability to meet customers' needs. The decision of offshoring certain business functions can be a part of growth strategy because it allows a company to concentrate on its core activity and improve its efficiency. The investors choosing the most convenient location guided chiefly by following features:

- availability and quality of skilled human resources with knowledge of foreign languages,
- cost of conducting business,
- accessibility to transport and adequate infrastructure,
- quality of investor services,
- city image,
- quality of life,
- opportunity to take advantage of investment initiative⁴.

The combination of above mentioned factors allows the investor to choose the most attractive location for offshore services.

³ K. Fernandez-Stark, P. Bamber, G. Gereffi: *The Offshore Services Global Value Chain. Economic Upgrading and Workforce Development*, 2011, Center on Globalization, Governance&Competitiveness, Duke University, http://www.cggc.duke.edu/pdfs/2011-11-11_CGGC_Offshore-Services-Global-Value-Chain.pdf (accessed: April 15, 2013).

⁴ Association of Business Services Leaders in Poland, *Modern Business Service Sector in Małopolska*, <http://www.absl.pl/documents/10186/26940/004+Modern+business+service+sector+in+Ma%C5%82opolska?version=1.1> (accessed: April 15, 2013).

2. Poland as a offshore services location

The development of communication technology allows investors to change preferences for the location of offshoring units in the world. At the end of the 80s twentieth century Benelux countries were used as international centres to provide services. Then, a decade later, the United Kingdom, Ireland and Spain became popular. At the beginning of 21st century the increase in the labour costs in these countries caused the moving wave of offshoring to the countries in Asia and the Pacific, mainly India and the Philippines. The advantage of these countries became a lower level of wages and the relatively widespread knowledge of English. At the same time cultural differences and geographical distance started to be an obstacle for some recipients of offshoring. Then attention has been paid to the countries of Central and Eastern Europe, which coincided with their accession to the European Union. Despite the fact that labour costs are higher here, and the size of human resources smaller than in Asia, a region is characterized by a more political and macroeconomic stability and similar cultural exposure⁵ (in this context it is said about *nearshoring*, which means the transfer of business process to countries culturally and geographically close). Actually both the Tholons Top 100 Outsourcing Destinations Report and the Kearney Global Services Location Index show that Southeast Asia remains as a premier offshore destination for services outsourcing⁶. During that time two other regions have progress significantly, namely South America and Central-Eastern Europe.

In the last few years Poland has become an important localization of business services offshoring in Europe. The first services centres were set up in the 1990s, however, significant growth in this area was noticed after the Polish joining to European Union. The accession to the EU triggered the changes in the legal environment of business operation and contributed to the growth of the country's political credibility. Poland is the largest market among new EU members states. Polish population is 7.7% of the EU population, of which 36.5% are aged between 25 and 49 years⁷. The number of foreign services in Poland has been increasing regularly (figure 2). From 2004 to the end of 2011, 250 new centres were established. Over 80% of all the services centres in Poland are located in seven major business services agglomeration, which include: Warszawa, Kraków, Wrocław, Łódź,

⁵ J. Kalinowski, K. Lipka: *Centra usług wspólnych. Szansa przyciągnięcia kolejnych inwestorów do Polski*, http://www.paiz.gov.pl/files/?id_plik=8855 (accessed: April 15, 2013).

⁶ Tholons: *2012 Tholons Top 100 Outsourcing Destinations. Regional destination*, <http://www.tholons.com> and The A.T. Kearney Global Services Location Index <http://www.atkearney.com> (accessed: April 15, 2013).

⁷ Eurostat: *Population*, <http://www.epp.eurostat.ec.europa.eu> (accessed: April 25, 2013).

Metropolia Silesia, Trójmiasto and Poznań⁸. These cities are simultaneously the main academic centres. Foreign companies are attracted to Poland for several reasons, including lower labour costs, good geographical location, the high potential of the Polish labour market political stability and culture similar to that of Western Europe.

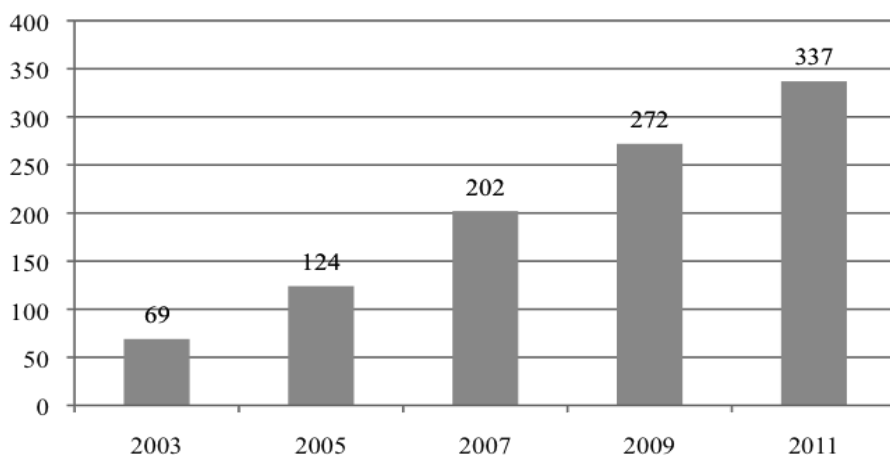


Figure 2. Number of foreign services centres in Poland in over the years 2003-2011

Source: Association of Business Services Leaders in Poland: *Sektor nowoczesnych usług biznesowych w Polsce*, http://www.absl2012.epublish24.com/ABSL/assets/downloads/files/ABSL_2012.pdf (accessed: April 20, 2013).

The dynamic development of the sector in Poland has been an increase in employment. In comparison with 2008 the number of employees of services centres increased by 80% to 85 thousand in 2011⁹.

⁸ Association of Business Services Leaders in Poland: *Sektor nowoczesnych usług biznesowych w Polsce*, 2012, http://www.absl2012.epublish24.com/ABSL/assets/downloads/files/ABSL_2012.pdf (accessed: April 20, 2013).

⁹ Ibid.

3. The investment attractiveness of Kraków

According to a recent Tholons report, Kraków has taken place in the top ten cities for the best location for investment in the business services sector¹⁰. Thus, it has been the leader in Central and Eastern Europe and one of the two highest-rated European cities (Table 1). The ranking also included Warszawa (36th place) and Wrocław (75th place). For comparison the point values are among others: availability and training of employees on the labour market, the cost of doing business, available infrastructure, investment risk and quality of life. Kraków, the top city of the region, maintains its competitiveness through its skilled labour force, quality infrastructure and government support¹¹.

Table 1

Outsourcing Destinations Rankings, 2013

Rank	Movement from 2012	City	Country	Region
1.	-	Bangalore	India	South Asia
2.	-	Mumbai	India	South Asia
3.	+1	Manila (NCR)	Philippines	Southeast Asia
4.	-1	Delhi (NCR)	India	South Asia
5.	-	Chennai	India	South Asia
6.	-	Hyderabad	India	South Asia
7.	-	Pune	India	South Asia
8.	+1	Cebu City	Philippines	Southeast Asia
9.	-1	Dublin	Ireland	Western Europe
10.	+1	Kraków	Poland	Eastern Europe

Source: Tholons: *2013 Top 100 Outsourcing Destinations. Rankings and Report Overview*, <http://www.tholons.com>, (accessed: April 15, 2013).

Across many Polish cities where the offshoring takes place, Kraków is the leader both in terms of number of centres and the number of employees (Figures 3 and 4). In December 2011 there were 337 services centres in Poland, including 55 in Kraków agglomeration (second in Poland behind Warszawa: 57). The development of the business services sector in Kraków, as well as throughout the country, has occurred in the last 7-9 years. The city has highly developed educational system, it offers the possibility of studying in 24 higher education institution. Annually the Kraków University leaving about 50 thousand graduates¹². Of the offshore

¹⁰ The cities ranking is divided in to four categories. Kraków was included in the rankings as the city observed in 2006 and a year later came straight on the 16 position among emerging cities.

¹¹ Tholons: *2012 Tholons...*, op. cit.

¹² Biuletyn Informacji Publicznej, *Kraków in Numbers 2011*, <http://www.bip.krakow.pl/?mmi=6353> (accessed: April 27, 2011).

service centres that existed in Kraków in 2011, the slight majority –21 centres – are BPO/ITO¹³. Number of shared services centres and research and development centres is equal: 17 units. The last sector is the most importance for the labour market and the quality of the workforce, because it enhances the condition of the economy in the advanced technology sector.

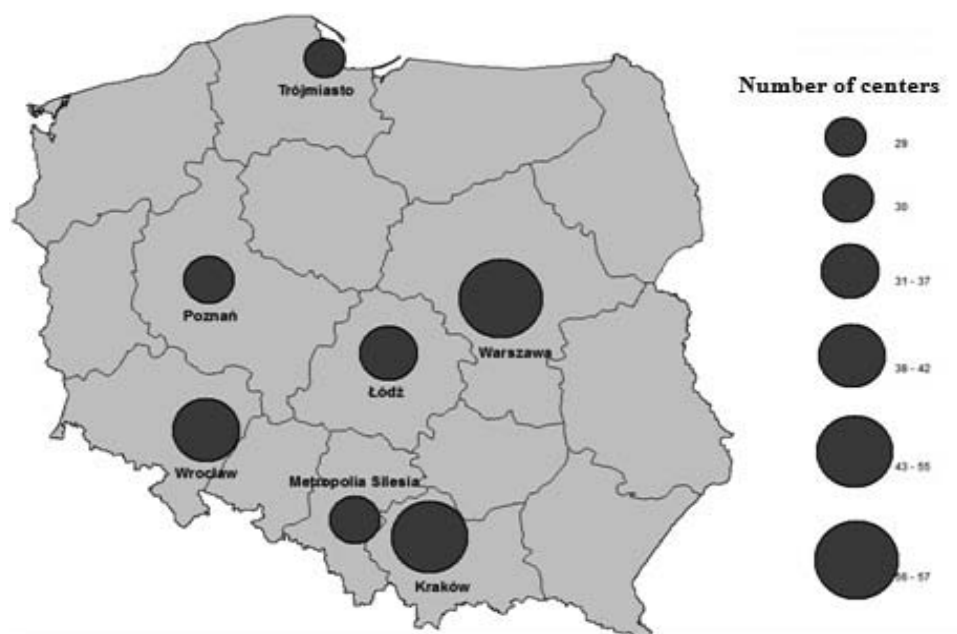


Figure 3. Number of services centres in the major services offshoring localization in Poland in 2011

Source: Association of Business Services Leaders in Poland: *Sektor...*, op. cit.

Services centers with foreign capital play a significant role in the regional labour market. In Kraków, 19,4 thousand people are in employment, which constitutes 23% of all the sector's employees in Poland (Figure 4).

¹³ *Business Process Outsourcing Centres (BPO)* – specialized companies, which on behalf of other companies take over the implementation of selected non-productive activity. *Shared Services Centres (SSC)* – separate service units of a company or individual economic units that operate under a parent organization or its branches, supporting business process. *Research and Development Centres* – specialized companies, which conduct research on behalf of other companies, but also technical and engineering centres and units, in which the dominant process is software development work (for: Association of Business Services Leaders in Poland: *Modern Business...*, op. cit.

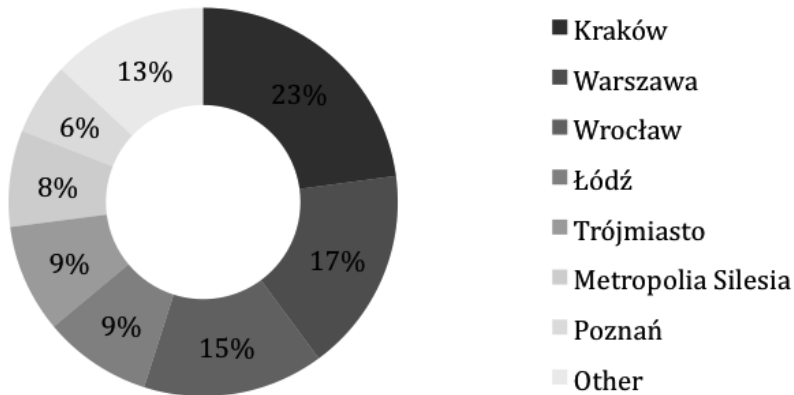


Figure 4. The participation of each city in the business services sector employment in Poland (2011)

Source: Ibid.

Table 2 presents a synthetic estimation, which evaluates the attractiveness of three best locations in Poland for investors in the modern business service. The ranking identify seven most important factors for the location of offshore centres. Kraków holds first place in the ranking ahead Wrocław and Warszawa. Kraków reached 0,29 in synthetic index value, mainly due to availability of skilled staff and recognition in the global arena through its presence in the Tholons ranking. The quality of life index was also rated relatively high. Poor performance was noted in the degree of saturation of centre employees, the assessment of cooperation with local authorities and average price for renting office spaces.

Companies currently operating in Kraków are constantly evolving, increasing the range of services. This entails the local impacts on surrounding area. The important issues are benefits in the form of additional employment and government revenue. It should be used interests of companies from Western Europe using a nearshoring strategy. Kraków for employment in this segment has better prospects than the competing centres because of lower level of wages. The next element of the impact of centres is employment in services generated by centres customers. The development of offshore industry not only creates job, it also generates positive spillovers, such as knowledge and technology transfer, enhanced incentives for education or improvement in human capital. The evidence is even the high ratio of graduates that fit the needs of employers in the sector. Otherwise, the advance of quality and availability of transport hubs is observed. The example is the action taken in Zabierzów in the field of rail and bus connection. The good transport accessibility is in turn an important advantage for attracting new invest-

ments. New investors make their demands for workers and office spaces, there is a kind of feedback.

Table 2

Ranking of the investment attractiveness of selected Polish cities

Investment attractiveness factor	Availability of qualified staff				Cost of doing business		Availability of modern office space		Transport accessibility		City image		Competition for personnel	Quality of life		
Factor weigh	35				25		10		10		10		5	5		
Indicator	Employment in the service centres in 2010				Seniority of service centre employees				Number of office renter options with an area of > 100m2				Degree of saturation of centre employees			
	Number of graduates in 2010				Average salary in the services market				Number of flight connections				Quality of life index value			
	Active knowledge of English				Rental price per m2 of office space				Journey time from airport city centre				Synthetic indicator value			
	</															

Conclusion

Presented data indicated, that the investment attractiveness of Polish cities has increased in the last decade. The present financial crisis has had a significant impact for global offshoring services, considering that financial firms were the biggest customer of services outsourcing. Initially the crisis held decisions of potential investors for the creation of new centres, but with time it has created demand on offshore service by existing and new consumers due to the recession and in search of the cost reduction. In this context, we can expect further expansion of service offshoring sector. Simultaneous, today's offshore relocation patterns are increasingly based on the need for more skilled labour resources.

Due to cost advantages and labour force availability and worth, Poland may still be an important localization of offshore services and the industry remain a source for employment. It is possible to use the prevalence associated with labour arbitrage. So far the qualified staff and the strong academic centres have been the main virtue of Poland over other countries in the region of Central and Eastern Europe for creating business service centres. In this regard it is worth to stay one step ahead. The example of Kraków shows that the city is doing well both in the domestic and global competition due to its quality and quantity of labour force. Poland is an attractive country as far as well-qualified human resources are of interest. Strategic investment in the workforce development is cost effective but in formulating the policy for this industry one should be aware of the rapid evolution and highly competitive character of the sector. A successful outsourcing strategy for Polish centres would therefore focus on supporting the advantage by providing specific qualifications of employees such as technical, linguistic and analytical, which is subject to the specialization of education in the city. The types of higher education opportunities available are a key factor in developing skilled workforce. Another critical requirement for a country attempting to provide offshore services is taking care of the business environment, including in particular the level of infrastructure development and the prospect of cooperation with local authorities.

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SERVICES CENTRES IN POLAND AS THE CONSEQUENCES OF THE INFORMATION REVOLUTION

Summary

Fast technological development and easier information flow increased the scope of foods and services sold. Companies, which reduce the cost and aim at improvement of efficiency shift the production (or a part of it) to the host country. Outsourcing is one of the solution for that.

Keywords: services centres, information revolution, Poland

BUILDING A RELATIONSHIP BETWEEN PARTNERS IN THE SUPPLY CHAIN USING ONLINE COMMUNICATION

Introduction

The modern logistics emphasis the planning and movement of goods and information throughout supply chain. Effective logistics requires information that is both accurate and timely. The two most critical sources of inaccuracy are those related to demand projections and to customer requirements. The speed of information flow is also critical. Advances in telecommunications and computer technology, and especially the capabilities provided through electronic data change systems have dramatically enhanced the timeliness of logistical communication. Supply Chain Management is a fundamental concept of logistics that has evolved to enable organizations to improve their efficiency and effectiveness in the global and highly competitive environment in the twenty-first century. This conception comprises processes connected with the planning, realization and the evaluation connected with flow of materials of equipment, information, human resources among organizations to assure effective and fast delivery of the material products and the services among supplier and the customer. This conception has as its aim such planning, steering and the control of the logistic processes – from place of origin of the raw materials, across production to final buyer to be able to offer the suitable goods in proper place and the time, in proper quantity and the quality, near well-founded costs with utilization of the modern technology of information.

The Supply Chain Management comprises:

- planning and forecasting of purchases,
- suppliers choice and folding orders,
- projecting and the development of products (near commitment of all the partners like the customers and the suppliers)

- the realization of operating processes (like the projecting, sale, processing the materials, and packing)
- the distribution (hugging orders from customer, development of the tradesman net, delivery the goods the customer, invoicing, money transfer of due amount);
- the relations among suppliers and the customer after sale (the reactions on attention and complaints, after sale service services such how: the installing the, training, the guarantee services and the after guarantee services, technical advising, and also often the receipt of product after use)¹.

To the most important advantages connected with supply chain management one should notice:

- the prevention the potential losses across exact coordinating the flow of information of relating both far-reaching prognoses of the customers' demand, as and the actual demand in data period². This is available through co-operation connected with monitoring the state of stores and the forecasting customers' needs (across analysis of productive cycles of individual assortments);
- utilization of the suppliers' identification system (which could eliminate potential mistakes);
- fast and the effective transport (the possibility of on-line interaction) across introduction the customers from current the offer (which is enlarged by introducing the product innovations), checking the suppliers store-house, evaluation of new product projecting ability (in this process very important role could play the customers who define their expectations, verify and validate the concept as well as documentation and prototypes);
- the possibility of direct reaction on the customers' problems (the complaints, technical advising, the undertaking of corrective actions (the removing of breakdown) at customer across quick dispatch the interventionist service groups³.

¹ P. Stonebraker: *Toward a Contingency Theory of Supply Chain*. "Management Decision" 2004, Vol. 42, No. 9, pp. 1131-1144; R.H. Ballou: *Business Logistics/Supply Chain Management*. Pearson Prentice Hall, New Jersey 2004; R. Narasimhan, Ch. R. Matthews: *Linking the Supply Chain to TQM*. "Quality Progress", November, 2006, pp. 29-35; C.C. Bozarth, R.B. Handfield: *Introduction to Operations and Supply Chain Management*. Pearson Education International, NJ 2008, pp. 329-330.

² N. Gronau: *E-Business mit ERP-Systemen*. "Industrie Management" 2001, Vol. 17, No. 1, pp. 64-67.

³ N. Gronau: op. cit., p. 64-67; D. Grant, R. Hall, N. Wailes, Ch. Wright: *The False Promise of Technological Determinism: the Case of Enterprise Resource Planning Systems*. "New Technology, Work & Employment" 2006, Vol. 21, No. 1, pp. 2-15.

1. The role of Internet in building relationship in supply chain

More and more enterprises to effectively build relationships with customers, including the use of the Internet⁴. In many cases, the role of full basic communication channel being a two-way flow of contracts, negotiations, sales documents, as well as maintenance service on-line, and evaluation of customer satisfaction (for comments, complaints, surveys, evaluation of suppliers and products offered by him). This allows the rapid exchange of information, which enables both a more comprehensive support for buyers, as well as reducing its cost⁵. Websites suppliers increasingly used as a source of information on the quality of products, where the published technical specifications of products (often with pictures and drawings), system certifications and certificates and approvals for products, as well as the opinions and recommendations of users⁶. This form of communication effectively influences shaping the image of businesses and building customer trust them.

2. The role of ERP in building relationship in supply chain

These possibilities give the firms of solution computer classes MRP (Material Requirements Planning). The role of the MRP systems is the optimizing of the planning which serves defining material needs. The basis their functioning is the plan of production of final goods (the master production schedule), which it is subject to plans of supply in ensembles, the components as well as the elementary parts (bill of material).

The next generation of development of systems is ERP (Enterprise Resource Planning) conception.

⁴ R.P. Mohanty, D. Seth, S. Mukadam: *Quality Dimensions of E-Commerce and their Implications*. "Total Quality Management & Business Excellence" May 2007, Vol. 18, No. 3, pp. 219-247; H.-F. Lin: *The Impact of Website Quality Dimensions on Customer Satisfaction in the B2C E-commerce Context*. "Total Quality Management & Business Excellence" June 2007, Vol. 18, No. 4, pp. 363-378; S. Samiee: *Global Marketing Effectiveness via Alliances and Electronic Commerce in Business-to-Business Markets*. "Industrial Marketing Management" 2008, Vol. 37, No. 1, pp. 3-8.

⁵ P.G.P. Walters: *Adding Value in Global B2B Supply Chains: Strategic Directions and the Role of the Internet as a Driver of Competitive Advantage*. "Industrial Marketing Management" 2008, Vol. 37, No. 1, pp. 59-68.

⁶ G. Vaidyanathan, S. Devaraj: *The Role of Quality in E-procurement Performance: An Empirical Analysis*. "Journal of Operations Management" 2008, Vol. 26, Iss. 3, pp. 407-425.

The main aim of this system enterprise is the integration of all rungs of management. His uses allows on quick decision making processes which is realized on-line. ERP hugs comprises such areas as⁷:

- the customers' service (the supervising of the data base about customers, service of standard orders and non - standard, electronic the transfer of documents);
- the production management (the store-house service, costs of production service, purchases of materials, the establishing of production plans, monitoring of the road in individual processes of product of realization);
- the finances (the supervising of book-keeping, control of flow of accountants' documents, and preparation of financial reports).

These systems allow the planning and the management of the enterprise resources not only in reference to effective utilization materials but also to workers and the financial assets. The implementation of ERP one should treat as complex project for several years. As main goals initiating the ERP indicate the improvement of efficiency of business processes as well as the reduction of costs of operating activity. Realization of these aims should allow for improvement of the company image across increasing level of products technical quality the customers' service, enlargement the productive abilities as well as the growth of sale. Enterprise Resource Planning systems require sure and quickly delivered information⁸. To achieve this many companies use the techniques of automatic identification of goods (support by code bar) as well as the electronic forms of information based on EDI Electronic Data Interchange) conception.

3. The role of EDI in building relationship in supply chain

The electronic exchange of information during folding the orders (e-procurement) allow to short the time of exchange of documents (sending of requirements

⁷ M.J. Adaileh, K.M. Abu-alganam: *The Role of ERP in Supply Chain Integration*. "International Journal of Computer Science and Network Security" May 2010, Vol. 10, No. 5, pp. 274-279; J. Managan, Ch. Lalwani, T. Butcher, R. Javapour: *Global Logistics & Supply Chian Management*. John Wiley & Sons, Chichester 2012, pp. 333-336.

⁸ H.A. Akkermans, P. Bogerd, E. Yücesan, L.N. van Wassenhove: *The Impact of ERP on Supply Chain Management: Exploratory Findings from a European Delphi Study*. "European Journal of Operational Research" 2003, Vol. 146, No. 2, pp. 284-301; S.C.L. Koh, A. Gunasekaran, T. Goodman: *Drivers, Barriers and Critical Success Factor for ERP II Implementation in Supply Chain: A Critical Analysis*. "Journal of Strategic Information System" 2011, Vol. 20, No. 4, pp. 385-402.

questions, orders, confirmation of orders as well as the invoices) among the partners as well as to lower the costs of transaction. Very often electronic exchange of information has the place in after sales services. Many enterprises using this form of communication allow their clients to folding complaint and suggestions, supply the technical service advising and propose new solutions also. One of systems which facilitates such on-line exchange of information is the EDI⁹. This solution permits exchange of data (in form of transaction documents) between computer systems. On the development of this solution had the impact such companies like IBM, Ford, General Electric, and General Motors. These concerns they extorted from their suppliers as well as the clients applying this system.

EDI can be used both inside enterprise, uniting individual his parts as this system is considerably more effective also, when oneself it applies him to sending data between suppliers and distributors. More and more often complies solution, which is being connection of Internet and EDI. The being connection of Internet more and more often complies solution and EDI like Lite EDI as well ad WEB EDI. This system allows on applying the documents which are available through the Internet. It improves used sending documents in trade aims and to state administration. EDI Systems are being created for particular sectors and also on use one firm (customized) and its contacts with suppliers in range: exchange of trade documents, electronic transfer of payment, exchange of technical data.

The applying of these systems permitted the enterprises to achieve many organizational advantages like:

- the improvement the circulation of documents among partners,
- acceleration access to trade information,
- the improvement of quality of offered services,
- the reduction of mistakes and the enlargement the exactitude of passed on information,
- the limitation of paper documents,
- improvement of payment flow¹⁰.

Use of EDI in our country requires fulfillment several conditions: the higher quality of telecommunication connections as well as equipment of the computer partners' systems in the conversional software to generating and the receiving

⁹ P. Braun, R.N. Mefford: *Lean Production and Internet*. "International Journal of Production Economics" 2004, pp. 247-260; J.J. Coyle, E.J. Bardi, C.J Langley: *The Management of Business Logistics – A Supply Chain Perspective*. Thomson Learning, Ohio 2003, p. 193; A. Verma, N. Seth: *A Conceptual Framework for Supply Chain Competitiveness*. "International Journal of Human and Social Sciences" 2011, Vol. 6, No. 1, pp. 5-10.

¹⁰ A. Rushoton, S. Walker: *International Logistics and Supply Outsourcing*. Kogan Page, London 2007, pp. 28-30.

the electronic documents. It in many countries also in Poland more and more often are implementing the solutions which are based on EDIFACT standard recommended by United Nation.

To building the partnership of suppliers with their clients especially on B2B market, more and more enterprises contribute an effective and fast form of communications, which comprise exchange of information, using the electronic forms¹¹. Very often this communication holds before accomplishment of transaction. Many suppliers in-put on Internet their offers (in form of catalogues, and the multimedia solutions), certificates of products and quality management systems which conform the customer requirements, search enquiry documents (for standard as well as non - standard products). They give also the possibility of contact with trade advisers and technical advisers in range of individual technical and organizational solutions.

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¹¹ T. Skjøtt-Larsen, H. Kotzab, M. Grieger: *Electronic Market-places and Supply Chain Relationship*. "Industrial Marketing Management" March 2003, Vol. 32, No. 3, pp. 199-210; F. R. Jacobs, R.B. Chase, N.J. Aquilano: *Operations and Supply Management*. McGraw-Hill, New York 2009, pp. 361-362.

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BUILDING A RELATIONSHIP BETWEEN PARTNERS IN THE SUPPLY CHAIN USING ONLINE COMMUNICATION

Summary

The building partnerships with suppliers, contributes increasingly effective and fast communication. Currently, most often takes the form of exchange of information, using electronic means of communication. Relationship management in the supply chain allows the participants to see the significant benefits that affect strongly on improving the efficiency and effectiveness of processes, thus lowering the impact on operating costs for both suppliers and customers. Through effective communication between the partners carried out it is possible to prevent potential losses by coordinating the flow of information for both prospective customer demand forecasts and actual demand in the period. This is achieved by working closely linked to the monitoring of stocks and needs of clients (through the analysis of various ranges of production cycles). Building these relationships allows for quick and effective communication (the ability to interact on-line) by familiarizing customers with current product offerings (taking into account the innovations introduced), check product availability in stock suppliers, as well as an assessment of the supplier's ability to design or produce the necessary volume of the deadline. Effective communication processes run allow the formation of close relationships with suppliers posed by the precise definition of the technical requirements (in terms of quality parameters and to have the necessary infrastructure) and organizational (implementation of operational improvement tools).

Keywords: relationship, supply chain, online communication

Artur Bernard Olczak

Rita Karolina Sobczyk

University of Technology in Łódź, Poland

BRAND ENGAGEMENT ON FACEBOOK BASED ON MOBILE PHONE OPERATORS' ACTIVITY WITHIN FOUR EUROPEAN COUNTRIES

Introduction

In the online marketing there is currently a growing interest in digital interactivity, especially in consumer activity in social media. Information technology is empowering consumers, and their role is shifting from being passive recipients of information to becoming actively engaged with the brand¹. One of the fastest growing and most popular social networks ever to be launched is Facebook. With nearly 800 million users who generate billions of pieces of content, the social network has a larger population than most countries². According to Syncapse empirical research³, the average value of brand Fans on Facebook in key consumer categories in 2012 was \$174.17! It means that it is no longer just a website for teenagers, who connect with friends, but a serious marketing channel.

This article highlights the concept of brand engagement on Facebook – the theoretical part describes the idea of a Page, its elements, motives that drive fans to join the community, along with the overview of strategies that rise brand en-

¹ K. Heinonen: *Consumer Activity in Social Media: Managerial Approaches to Consumers' Social Media Behavior*. "Journal of Consumer Behaviour" 2011, 10, p. 356.

² J. Levy: *Facebook Marketing: Leveraging Facebook Features for Your Marketing Campaigns*. Que Publishing, 2011, p. 4.

³ M. Kalehoff: *Rising Value of Facebook Brand Fans Validates Social Marketing Investment*, <http://www.syncapse.com/rising-value-of-facebook-brand-fans-validates-social-marketing-investment/#.UX7q2alJ2pj> (17.04.2013).

gement, awareness, loyalty and affinity. It also introduces the Post Engagement Rates, developed by the authors, which was used in the empirical part to determine the brand engagement of four, leading mobile network operators in Europe and their interactions with fans on Facebook. The analyzed countries were France, Germany, England and Poland, because they are considered to have a significant mobile network market and strong Facebook communities. Article's aim was to learn what interaction between pages' administrators and fans is and what brand engagement in four countries can be observed. The analysis was conducted in the matrix countries-operators by using brand engagement rates.

1. Brand Community on Facebook

A Facebook *Page* is a public profile specifically created for businesses, brands, celebrities, etc. Unlike personal profiles, pages do not gain friends, but fans which are people who "like" page (who pressed the *Like* button on the page). Pages work similarly to profiles, updating users with things such as posts, events, photos. When a user likes a Page, this means: a link to this Page will appear on the user's Timeline (personal profile site). What is more, a notification that he liked Page will appear on his profile (temporarily) under *Recent Activity* box and since that moment all posts published by brand Page will be appearing in his *News Feed (part of the Timeline)*. All those people, who liked Page form the Community (*fans*) of the page.

Each brand Page has the same layout (Figure 1), that can be customized by the admin. It consists of the set of static elements, such as:

- *cover photo* and *profile picture* – first one is the larger image at the top of the Page and the smaller one on the left is Page's profile picture. They should be unique, presenting brand's logo, products or something associated with the brand;
- *Page information box* – an area below cover photo, providing an overview of the basic information about the Page – its name, category, Page's statistics (eg. number of fans), *applications* and *buttons*;
- *applications (apps)* - can be found on the top right, within the Page information box. Apps are designed to enhance experience on Facebook with engaging games, media resources and useful features;
- *buttons with a drop-down menu* – just above the apps there are two buttons and a drop down menu option with a set of settings. First button – *Like* ena-

bles becoming a fan of the Page and the second one – *Message* enables sending a private message to the Page’s administrator.

- *posts* – updates, which appear on the main Page’s area in a chronological order, published by Page admin or by fans (if the Page’s settings enable it).

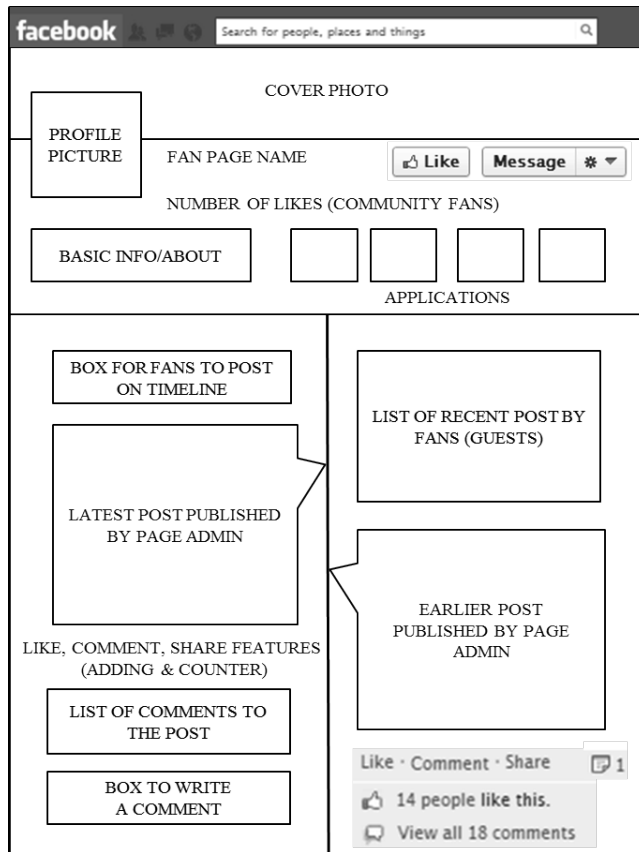


Figure 1. Facebook Page layout

There are six types of posts to choose from on Facebook page: Video, Photo, Link, Question, Event, and Text⁴. *Videos*, usually from Youtube service can be used for product promotion and for branding, whereas *photos* along with *questions (poll)* create a lot interactions and drive engagement among fans⁵. Considerable alternative for simple text-only posts are also posts with url address – pref-

⁴ P. Chaney: *Understanding the 6 Facebook Post Types*, <http://www.practicalecommerce.com/articles/3680-Understanding-the-6-Facebook-Post-Types> (08.01.2012).

⁵ J. Bullas: *What 3 Content Types Drive the Most Interaction on Facebook?* <http://www.jeffbullas.com/2011/10/10/what-3-content-types-drive-the-most-interaction-on-facebook/> (10.10.2011).

erably *link* to Facebook app or custom landing page. *Events* are mainly for those that take place at physical locations, but they are not restricted to that and they can be used for special promotions.

Facebook Page enables three interaction features connected with each post, such as: *like*, *share* and *comment*. When a user *likes* a post, this means that also other users can see that he has liked it (including their friends). If enough people like it, their name will be replaced by a total count of Likes. The more likes the post gained, the higher value it has in the context of Page marketing value. *Share* feature makes it possible to publish someone's post on own profile (Timeline) or Page. This is the way content goes viral in social media – one post published by Page's moderator can be shared by thousand fans. Sharing a post is not only a commitment to the message, but also to the brand and the more *shares*, the more chance to reach many Facebook users.

The most engaging are *comments* – a feature that enables Facebook users sharing their thoughts about the post. Comments can be both positive and negative and they can form a long conversation between users and Page moderator. This feature might be risky, if a dissatisfied customer attacks the company, criticizing its products or service. It can damage brand reputation, if there's no proper reaction from the Page moderator.

2. Motives to join brand community on Facebook

A study by Chadwick Martin Bailey reports that 33 per cent of Facebook users are fans of brands, and 60 per cent of these consumers are more likely to purchase or recommend to a friend after 'liking' a brand⁶.

Although Facebook is an example of the XXIst century new medium, it can be analyzed using the pre-Internet theories, such as *Uses and Gratifications theory*⁷. UGT is an approach to understand why and how people actively seek out specific media to satisfy specific needs. It can be used to understand the goals and motivations of individuals for engagement with Facebook's content. Previous applications of this theory over brand communities and social media showed that consuming *entertaining* and *informative* content is an important factor for participation in brand Communities, where entertainment was found to have a strong-

⁶ L. Harris, Ch. Dennis: *Engaging Customers on Facebook: Challenges for e-retailers*. "Journal of Consumer Behaviour" 2011, 10, p. 339.

⁷ J.G. Blumler, E. Katz: *The Uses of Mass Communications: Current Perspectives on Gratifications Research*. Sage, Beverly Hills, CA 1974.

er effect⁸. Moreover, entertainment and information were found to be among the main motivations for online engagement over brand-related content in the form of consumption, creation and contribution. In addition, Muntinga⁹ report *remuneration* through sweepstakes as the third mentioned motivation for engagement¹⁰.

R. Bodnarchuk defines the most popular reasons fans liked a Page, based on the Lab42's study. One in three surveyed users claimed that they liked brands for the *promotions and discounts* that they saved, whilst 21 per cent gave a 'like' to *get a free giveaway*. The reason is that Facebook provides an excellent venue to provide incentives to consumers, which leads to increase sales. Yet only one in ten users pointed *brand loyalty* and *trust* as their motives to join the brand community. Although this group of fans is the minority, they are important brand ambassadors - the ones who actively search for the brand on social media channels and promote it among friends¹¹.

3. Brand engagement strategy on Facebook

The strategy of posting in order to achieve the best results in getting feedback (engagement) is a combination of the several elements – these are – *the time of posting*, its *length*, *frequency* and the *type of the content* (Figure 2).

The time seems to be a crucial success factor, as the goal is to hit the target consumer at exactly the right time – when they not only take in Page's content, but respond to it as well. As the statistics prove, posts on the weekend perform about 16 per cent better on average and those made outside of business hours get approximately 20 per cent better response.¹² Optimal post frequency is a separate question depending on a Page's audience, content production skills, its post lifetime, however there is an assumption based on studies, that Facebook Pages shouldn't post more than one time every three hours.¹³ The best practice for text

⁸ N. Park, K. Kee, S. Valenzuela: *Being Immersed in Social Networking Environment: Facebook Groups, Uses and Gratifications, and Social Outcomes*. "CyberPsychology & Behavior" 2009, 12(6), pp. 729-733.

⁹ D.G. Muntinga, M. Moorman, E.G. Smit: *Introducing COBRA's: Exploring Motivations for Brand-related Social Media Use*. "Int. J. Advert" 2011, 30(1), p. 20.

¹⁰ I. Cvijikj Pletikosa, F. Michahelles: *Online Engagement Factors on Facebook Brand Pages*. Social Network Analysis and Mining, Springer, 2013, p. 7.

¹¹ R. Bodnarchuk: *Top 4 Reasons Why Users "Like" Brands on Facebook*, <http://www.n5r.com/blog/bid/112552/Top-4-Reasons-Why-Users-Like-Brands-on-Facebook> (17.01.2013).

¹² M.J. Arnold: *Optimizing Facebook Engagement: The Timing of Posts*, <http://www.socialmediatoday.com/morgan-j-arnold/597966/optimizing-facebook-engagement-timing-posts> (10.07.2012).

¹³ J. Constine: *Study: Facebook Pages Shouldn't Post More Than 1x Every 3 hours*, <http://www.techcrunch.com/2012/01/17/how-often-should-facebook-pages-post/> (17.01.2012).

posts's length is posting between 100 and 250 characters (less than 3 lines of text), which generates about 60% more likes, comments and shares than posts greater than 250 characters¹⁴.

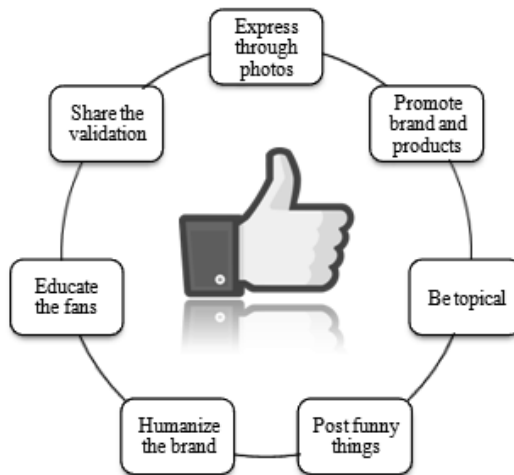


Figure 2. Strategies to increase brand engagement on Facebook

Source: Based on: A. Malhotra, C. Malhotra-Kubowicz, A. See: *How to Create Brand Engagement on Facebook*. "MIT Sloan Management Review" Winter 2013, Vol. 54.

According to the subject of posts, they can be *about products/service*, such as information about the new offer. They can be also *related to the brand*, containing photos from new store launch or contests with a chance of winning brand's souvenirs. The third type of posts are those *unrelated to the brand*, which are usually connected with seasonal events, like holidays, sports games, entertainment, etc.

The above figure presents strategies for posting on Page regarding posts' content in a response to previously mentioned goals and motivations of Facebook users. Explaining them in the context of mobile network operators *promoting brand and products* is the strategy to directly inform about the offer, while posting *photos* might be the picture of a new smartphone available in business tariffs or for example a photo that *humanize the brand*. As it's all happening in the social media, posts that contain emotions helps fans convey their own emotions to their network of friends. Knowing that entertainment is the strong motive to join the community, there is a need to publish *funny posts*, like cartoons or something *topical*, which might be connected with holidays like the suggestion to send a text mes-

¹⁴ K. Claveria: *Facebook Study Reveals Optimal Message Length and Other Best Practices*, <http://www.kcclaveria.com/2012/05/facebook-studio-study> (21.05.2012).

sage on Valentine's day or buy a mobile phone as a gift for Christmas. By *sharing validation*, such as success stories, achievements, fans can signal approval while also basking in the glory of a brand they identify with. There might be posts about the award, the brand have won or information about celebrities who decide to use the network's service. There's also a strategy to educate fans through posts, like explaining them the features of smartphones. What is important is to make posts diverse and engaging.

4. Research methodology

The research on brand engagement was conducted in two steps. Its aim was to explore four mobile brand communities on Facebook in four countries in the defined time. Mobile operators, such as Orange, T-mobile, Virgin and o2 were selected based on their significant market share in the chosen countries – Poland, France, Germany and the United Kingdom. The objective of this research was to answer the questions, what the post engagement rates for the analyzed countries are and what page fans interaction is.

First part of the web research was the analysis of ten Pages (brand communities) on Facebook between 1st – 22nd of April 2013. It covered quantity analysis of posts published by Page owners and fans' feedback to these posts through like, share and *comment* features. The comparative analysis was based on the PER_l and PER_s rates developed by the authors.

The second step was taken to determine, whether Page owners interact with fans, if they ask them a question by creating a post on their Page. The same question (translated into four languages) about the details of network's offer was posted on Pages at the same time in order to check the response time of the Page owners and usefulness of their reply. The question was asked on Monday morning (ca. 9:30 am). In two cases it was not possible to publish a post on company's Page, because the Page's administrator deactivated this feature, however in the second case it might be possible to send a private message to operator's Page.

5. Post Engagement Rate

It turns to be significant differences between the amount of fans at each community, varying from around 34 thousand fans of Orange UK to 1,5 million fans of Orange Poland. Taking it into consideration, the rate, that has been developed is a rate per thousand fans. Similarly, there are also huge variances in the amount of posts – T-mobile UK has published only 4 updates, whereas T-mobile in Poland has published 56 posts. Virtual mobile operator Virgin has the smallest community among other operators, in turn Orange is the unquestioned leader (Table 1).

Table 1

The average number of Page fans and the sum of posts published by Page's administrator between 4.01–4.22.2013

Specification	Mobile Network Operators							
	Orange		T-Mobile		Virgin		o2	
Country	Fans	Posts	Fans	Posts	Fans	Posts	Fans	Posts
Poland	1 508 556	44	420 948	56	104 684	28		
France	691 342	23			47 489	12		
Germany			34 739	8			176 165	15
UK	34 013	13	140 338	4			810 872	28

Those cells filled in grey was not taken into consideration. Operators either don't provide service in these countries, or they don't have a Facebook Page.

The amount of *likes* and *shares* on each Page is connected with the number of fans, but there is no linear relationship, for example o2 UK has the second highest number of fans, but only fourth place in the amount of likes and shares. On the other hand, T-mobile Germany with around 35 thousand fans had four times more likes and ten times more shares than T-mobile UK with a 140 thousand fan community (Table 2).

Table 2

The sum of posts' *likes* and *shares* between 4.01–4.22.2013

Specification	Mobile Network Operators							
	Orange		T-Mobile		Virgin		o2	
Country	Like	Share	Like	Share	Like	Share	Like	Share
Poland	29 592	2 582	16 214	434	1 555	99		
France	20 162	2 142			242	10		
Germany			444	44			3 854	1 128
UK	159	7	95	4			6 154	829

It is clear, that this way of comparing engagement is not reliable, so there was a need to develop a more conclusive rate. The approach to determine fans' engagement is based on the relation between posts, likes/shares and the amount of Page's fans. It is measured by the following rates, developed by the authors:

$$PER_L = \frac{\sum \left(\frac{l}{p} \right)_t}{\bar{F}_t} * 1000$$

$$PER_S = \frac{\sum \left(\frac{s}{p} \right)_t}{\bar{F}_t} * 1000$$

PER_L – Post Engagement Rate for “likes”; l – the sum of likes at a specified period of time; PER_S – Post Engagement Rate for “share”; s – the sum of shares at a specified period of time; p – the sum of posts at a specified period of time; $\bar{F}_t$ – the average number of fans at a specified period of time.

Post Engagement Rate (Table 3) per thousand fans measures the share of engaged fans in the total amount of fans. This rate can be used to find out, if posts published on Page are considered to be engaging. The research proved that not every Page can be successful in its activity on Facebook. Engagement on British Pages turns to be the weakest, while German Operators have definitely the strongest one. The engagement varies less within operators, than between countries. Virgin mobile has the worst results, while the rest three networks get similar results having T-mobile Germany as a leader in likes' engagement and o2 Germany as the leader in shares' engagement.

Table 3

Post engagement rate – *likes* and *shares*

Specification	Mobile Network Operators							
	Orange		T-Mobile		Virgin		o2	
Country	PER_L	PER_S	PER_L	PER_S	PER_L	PER_S	PER_L	PER_S
Poland	0,446	0,039	0,688	0,018	0,531	0,034		
France	1,268	0,135			0,425	0,014		
Germany			1,598	0,158			1,458	0,427
UK	0,360	0,016	0,169	0,007			0,271	0,037

Comments (the third post's engagement feature) were not taken into consideration due to the fact that one fan can write unlimited number of comments, the comments could be both positive or negative and what is the most important – they can be posted by Page's administrator as well as a reply to users comments.

6. Interaction on Brand Page

For brands that consider using Facebook in their marketing mix, it is thus important to realize that the content that is shared, and the interaction between the brand and its customers, is central. This interaction is often underestimated in a discussion of brand uses for social-media services. And yet it is exactly this interaction that will allow brands to benefit from social media presence¹⁵.

The second part of the research was designed to evaluate the interaction between Page's user and Page's owner (Table 4). The hypothetical user might be a current or future customer of the mobile network. He might be doing a research on Facebook in order to find the best available offer based on his need to have a 1 GB data transfer included in his monthly plan.

Table 4

Interaction between fan and page based on the response to question – “*Do you have any monthly plan including 1 GB data transfer? Can you please provide me a link to this offer?*” asked on the Network's Facebook Page (TL)

Specification	Mobile Network Operators											
	Orange			T-Mobile			Virgin			o2		
Country	EP	RT	RC	EP	RT	RC	EP	RT	RC	EP	RT	RC
Poland	Y	9	I+DL	Y	9	I+DL	Y	58	I+DL			
France	N	X	X				Y	36	I+L			
Germany				Y	6	UI				Y	32	DI+DL
UK	Y	320	I+DL	Y	68	DI+DL				N	X	X

EP – enable posting by fans; RT – response time in minutes; RC – response content; Y – yes; N – no; I – information; DI – detailed information; UI – unhelpful information; L – link to operator's website; DL – link to detailed offer.

The table above presents the results of asking the same question on Pages of mobile network operators. 80 per cent of Pages gave a quick response to the question, the average waiting time was about an hour – the slowest turned to be Orange UK moderator, who replied after almost 5.5 hours. There might be further research needed to determine what is the acceptable time for user to get the answer. Three operators replied in less than 10 minutes – Orange Poland, T-mobile Poland and T-mobile Germany, whereas the last one didn't provide the expected answer, only suggesting to ask on their other Facebook Page. In turn, Virgin France provided the link to their whole offer, not the specified tariff. All the rest mobile brands fulfilled the objectives of this research – they have replied (vaguely or in

¹⁵ R. Beuker, E. R. Abbing: *Two Faces of Social Media: Brand Communication and Brand Research*. “Issue Design Management Review” March 2010, Vol. 21, Iss. 1, p. 55.

details) and provided the link to the site, where a customer can check the details of the offer. What is important to add, apart from o2 Germany, leaders in Post Engagement Rate, failed the interaction test.

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BRAND ENGAGEMENT ON FACEBOOK BASED ON MOBILE PHONE OPERATORS' ACTIVITY WITHIN FOUR EUROPEAN COUNTRIES

Summary

Community is a potent strategy if it is approached with the right mind-set and skills. A strong brand community increases customer loyalty, lowers marketing costs, authenticates brand meanings, and yields an influx of ideas to grow the business. Through commitment, engagement, and support, companies can cultivate brand communities that deliver powerful returns¹⁶. The findings of the study conducted by the authors show that most operators has the interactive Facebook pages and users can receive answer to their question in the reasonable time. Brand Engagement rates are the highest in Germany, France and Poland take the second place with quite similiar results, whereas England has definitely the lowest rates. Apart from this ranking, the overall level of engagement rate is low in comparison to the amount of fans, each fan page has. It means that brand strategies on Facebook should be improved to engage fans. Further studies might indicate reasons of this outcomes and engagement rates comparison in other sectors. What can be concluded according to this article is that although Facebook is the global platform, brand engagement rate within communities in the mobile network area is rather differentiated among countries and networks' brands. Using social media to build brand loyalty seems to be the upcoming challenge for all companies and the presence on Facebook should be taken seriously.

Keywords: brand, facebook, mobile phone operator

¹⁶ S. Fournier, L. Lee: *Getting Brand Communities Right*. "Harvard Business Review" April 2009, p. 111.

INFORMATION TECHNOLOGY IN RETAIL TRADE

Introduction

Advancements in information technologies offer a possibility of implementing a great number of innovative solutions in retail. These solutions aim to increase the effectiveness of a retail enterprise and improve customer service. Information technologies may be applied to different areas of operations of a retail enterprise, for example supplies, stock control, logistics, customer service. Some of them are used for back-room operations, others are available for customers in a salesroom.

The paper aims to discuss selected solutions based on information technologies used in retail and present the results of field research conducted among retailers and customers of retail enterprises – the users and beneficiaries of these solutions.

1. Information technologies in retail – applications

The use of innovative technologies in retail has become possible as a result of the specialization of the IT sector in the area of retail-oriented solutions, involving the latest developments, radio frequency technologies, computer systems and the Internet. Information technologies may be used in:

- the management of retail establishments – financial and accounting systems as well as payroll and personnel systems in connection with software used for distribution and warehouse management, e.g. Personel – a financial and accounting system, POSitive Retail (with POS modules), POSitive Management Center – a central sales, distribution and warehouse management system, POSitive Multimedia Management System – a central multimedia point-of-sale advertising management system,

- the identification and management of products and prices, sales floor layout and product display – e.g. the electronic label provides such information as sales dynamics, the number of products in stock, the size of the latest supply batch,
- data processing and analysis – databases and data warehousing, Enterprise Resource Planning (ERP), Customer Relationship Management (CRM). Based on customer research, CRM allows to develop marketing strategies and multi-channel communication (personal contact, telephoning, text messaging, the Internet, teleconferencing)¹,
- theft protection – RFID technology,
- customer relationship management – e.g. a store kiosk, the Interactive Voice Response application, email service within the Call Centre. The store kiosk provides customers with information on a customized offer, e.g. discount coupons addressed to a particular customer based on the information that a retail establishment has collected about his buying choices and preferences. The Interactive Voice Response application, on the other hand, allows to identify the needs of customer contacting a Call Centre and store this information in the Call Centre system,
- the improvements and modifications of customer service processes – e.g. self checkout, interactive trolleys, electronic labels.

The product purchasing process in retail establishments is more and more often supplemented with interactive multimedia shopping systems. They make use of home media (teleshopping, online shopping) and point-of-sale media (customer direction systems – e.g. navigating computers installed on trolleys, information and promotional displays). The full use of e-technologies only takes place in the case of online shopping – all stages of a transaction (before, during and after a purchase) are conducted via the net. In the initial stage of the technologisation of retail, the mixed systems are more popular – the channel used to present the product is different from the channel used to place an order, e.g. product display on the website, a purchase in a retail establishment².

Not only can information technologies facilitate processes within an enterprise, but they can also change enterprise-customer relations. This can be achieved

¹ More on the topic: *Handel detaliczny – funkcjonowanie i kierunki rozwoju*. Ed. J. Szumilak. Oficyna Ekonomiczna, Kraków 2004, p. 190; *Zarządzanie sprzedażą w przedsiębiorstwie handlowym i usługowym*. Ed. G. Sobczyk. PWE, Warszawa 2010, pp. 127 and further; *Modele biznesu w handlu detalicznym*. Ed. M. Sławińska. Wydawnictwo Uniwersytetu Ekonomicznego, Poznań 2010, p. 68.

² D. Kubacka: *Zastosowanie technologii w działalności detalicznej firm handlowych*, <http://www.swiatmarketingu.pl>.

through the accelerated customer service process and the elimination of problems that customers encounter while shopping, e.g. finding a product or information about a product in a retail establishment, or discrepancies between the price at the checkout and the price on the shelf.

The solutions facilitating the customer service process are:

- self checkout – it accelerates the transaction compared with conventional checkout. The customer can also control the transaction more closely. It combines the self-service functions of scanning, paying and packing. This causes that the retailer has to show due care about product barcodes;
- the product self-scanning system – the scanner which is activated at the start of the customer's way through the store allows to register the products put into the trolley. This solution gives the customer the control of the value of selected products, price control and accelerates payment. In addition to the benefits for the customer in accelerating and facilitating the shopping, it also allows the enterprise to reduce costs;
- radio trolleys – „speaking” shopping trolleys. The handle carries an in-built radio system – a small speaker and an infra-red receiver. The shelves have special transmitters which emit signals intercepted by the receiver. The transmitters run product commercials. If there are a few trolleys close to the shelf, only one receives the transmission;
- electronic labels – the wi-fi electronic price display system. It allows to modify prices without employee involvement. Price updates are made in the checkout system and the change is instantly displayed on the shelf;
- self-service product weighing systems – mainly used for vegetables, fruit and confectionary. The latest developments include weights equipped with a digital camera which recognizes the product (its shape, colour and size) and determines its value. The dual-monitor weight can also recognize a customer's gender. Adequate advertising is displayed on the customer's side. The weight then measures the time that the customer spends watching the advertisement. It can also print discount coupons, bonus and loyalty tickets;
- M-payment – making payment at a point-of-sale (PMP physical mobile payment) making use of portable equipment (a mobile phone, a PDA – a pocket computer, a palmtop)³.

A particular role in retail is played by solutions based on the RFID (Radio Frequency Identification) technology. This technology allows to identify products

³ Zarządzanie sprzedażą... op. cit., p. 108; *Mówiące wózki*. „Handel” 2007, No. 13, p. 22; *Elektroniczne etykiety w ITM*. „Handel” 2008, No. 3, p. 6; K. Pierzchała: *Samo(obsługa) w ważeniu*. „Handel” 2007, No. 21, pp. 36-37; *Inteligentne ważenie*. „Handel” 2008, No. 5-6; *Waga rozpoznająca płęć*. „Handel” 2008, No. 5-6, p. 34; K. Pierzchała: *Sztuka ważenia*. „Handel” 2006, No. 18, p. 23.

using electronic tags which can store information (e.g. a type of product, a place of origin, a producer, ingredients, a sell-by date). The presence of a product near the reader is sufficient for receiving the signal allowing identification. The product must have its individual electronic product code (EPC) in the system⁴.

RFID allows to facilitate the flow of information between a producer, a supplier and a retailer, and provides the control of supply flows at every stage of the supply chain. It helps to: use storage area effectively, segregate products, find products quickly, restock store shelves, reduce theft, decrease costs due to reduced employment. It can be used together with barcodes.

The benefits resulting from the use of RFID include, primarily, the efficient flow of information on the product allowing:

- to eliminate product past their sell-by date,
- to transport and store goods in appropriate conditions,
- shortened checkout lines (products do not have to be taken out of the trolley, it is enough to walk past the reader in order to get a receipt),
- to find a product in a retail establishment quickly and easily,
- to reduce the number of thefts,
- to obtain information on complementary and supplementary products.

The use of RFID will be limited due to the high cost of a tag, problems with coding metal items and containers for liquids. Moreover, the fact that a customer knows the exact value of his shopping may cause that he will reduce the amounts that he buys.

The implementation of information technologies in retail will mainly depend on the resources and attitudes of retail enterprises and customer willingness to use innovative solutions. Not only demographic features will be important, but also psychographic and social characteristics – confidence levels, acceptance for technological innovations, the ability to use these innovations.

2. The research theses and the survey

Field research aimed at recognising:

- innovative information-technology-based solutions implemented or planned in retail establishments,

⁴ Another innovation is the GS1 Databar system, which allows to reduce a barcode area and, consequently, use barcodes for small-size products. *Zarządzanie sprzedażą...* op. cit, p. 105.

- solutions that are already used by customers or that customers intend to use in the future,
- customer attitudes towards modern technologies in retail establishments.

Field research into innovation in retail in Poland was carried out among 300 selected retailers and 600 customers⁵ at the turn of 2012. It was conducted with a use of direct interviews (a measuring tools – an interview questionnaires). The interviewees were the owners or managers of retail establishments and their customers.

3. Retailers and innovative solutions in retail

The study has an equal representation of hypermarkets, supermarkets, discount stores, specialist shops, local stores (50 of each). The majority of them are privately owned (84%) and have a good (41.3%) or satisfactory (34.3%) financial standing. The largest group of establishments comprised those with the area not exceeding 99 m² (38.7%). Almost $\frac{3}{4}$ of respondent retail establishments were the enterprises employing fewer than 49 people. Almost 40% were located on housing estates (mainly small local shops), while 30% in shopping centres (mainly hypermarkets, specialist stores and supermarkets). The establishments that had been on the market for at least 10 years had a similar share in the sample as the ones which had operated for less than 10 years – 51.7% and 48.3% respectively.

The survey comprised retail establishments offering different types of products. The largest group included retailers selling food products (51%). The establishments also provided additional services, e.g. mobile top-ups (67.4%) and payment of bills (41.7%). Few establishments offered such services as Lottomat, Cash back, catering services, dry cleaning. 5% of establishments had petrol stations. More than 63% operated within a retail chain. Others were independent retail enterprises. The majority of enterprises were businesses with domestic capital (56.1%) $\frac{1}{4}$ of the respondents represented enterprises of mixed capital (25%). Almost 19% were based only on foreign capital.

Nearly half of the respondents used information systems in their operations, the most popular ones were, for example, CRM (39.5%), SFA (12.3%) and ECR (12.3%) – Table 1.

⁵ The study was conducted within the research project “Innovation in retail and the creation of value for the customer” – the project financed by the National Science Centre based on the decision no. 0128/B/H03/2010/38 of the Minister of Science and Higher Education.

Table 1

Information systems used by retail enterprises (n=140, in %)

Specification	Total sample
CRM Customer Relationship Management	39.5
SFA Sales Force Automatization	12.3
ECR Efficient Consumer Response	12.3
SRM Supplier Relationship Management	4.4
EAS Electronic Anti-theft System.	3.5
EFTPOS electronic funds transfer at point of sale	2.6
OTHER: e.g. SAP. WP MAG. EDI. MMS. SYMFONIA. own	36.8

Table 2

Areas where information systems are used by retail enterprises (n = 127, in %)

Specification	Total sample
Inventory, warehousing, logistics	37.8
Supplies	31.5
Sales	29.1
Other	2.2

Table 3

The use of the Internet in retail enterprises (in %)

Specification	Total sample
e-mail	65.9
own website	54.9
obtaining information	53.1
internal communication	48.1
external communication	33.7
contacting clients	27.1
supplies	23.4
sales	22.7

More than 1/5 of enterprises had an online store (Table 4) – most frequently hypermarkets, supermarkets and discount stores. 18.3% of respondents declared the intention to start online operations by 2015 – mainly hypermarkets, specialist stores and enterprises which had been on the market for the shortest time. More than 60% did not have an online store and did not plan to start one by 2015.

Table 4

Retail enterprises according to running and planning to run online operations (in %)

Specification	Total sample
Enterprises which did not have an online store and did not plan to start one by 2015	60.4
Enterprises which did not have an online store and planned to start one by 2015	18.3
Enterprises which had an online store	21.3

Limited plans concerning new solutions resulted mainly from the shortage of funds which could be allocated for their implementation. The respondents declared that given more favourable financial conditions they would introduce: drive-in shopping (26.2%), interactive walls and floor (24.6%), price trolley scanners (22.0%), electronic labels (20.7%), a virtual hostess (20.0%) and self check-out (19.6%).

Retailers were asked to indicate the customer service solutions which had already been introduced in their establishments.

The most frequently used were price scanners – more than half of the respondents (52%) – Table 5. They were part of the equipment mainly in hypermarkets (83%), supermarkets (72%) and discount stores (17%). Sporadically, they were used in local shops and specialist stores. Newer establishments, less than 10 years on the market, had introduced them more often (68%).

In about ¼ of the establishments customers could pay with a proximity card. This possibility was again offered more often by large-format stores and newer establishments. More than 17% of enterprises serviced pay-back cards. 15% of establishments, mainly large-format stores, offered self checkout facilities to customers.

The solutions that were still only sporadically used included: the presence of an establishment on social networking sites, price trolley scanners, electronic labels, 2D photocodes, virtual hostesses, RFID, interactive walls and floors.

In the future, retailers declared that they planned such innovative solutions as proximity cards (19.7%), advertising monitors (13.0%) and social networking presence (12.7%) – Table 5.

Table 5

Customer service solutions implemented and planned by retailers (N=300, in %)

Specification	Implemented	Planned by 2015
price scanner	51.7	7.3
proximity cards	24.3	19.7
advertising monitors	22.3	13.0
pay-back cards	17.3	9.0
cash – back	15.0	9.3
self checkout	15.0	5.3
infokiosks	11.7	5.3
social networking presence	6.3	12.7
price scanners in trolleys	2.7	8.0
electronic labels	2.7	6.7
2D photocodes	2.3	8.3
virtual hostess	2.0	7.7
RFID	1.7	6.7
interactive walls and floor	1.3	6.3
drive-in shopping	0.3	6.3

4. Consumers and innovative solutions in retail

The sample of respondents contained equal numbers of men and women in different age groups (18-29, 30-44, 45-59, 60 and more). Almost 44% of respondents had secondary education and 38% – higher education. More than 60% actively participated in the labour market. They described their financial situation as satisfying (very good, good, rather good – 59%). Their favourite shopping destination was a large-format store – a supermarket (35%), a hypermarket (22%), a discount store (23%). The respondent expressed the preference both for daily shopping (42%) and larger, weekly shopping (55%). The majority of respondents used the computer (83%), both for work and in their private life. They used the Internet for e-mail correspondence (90%) and communication (61%).

The survey showed that the respondents tended to agree with the opinion that customers expected innovative solutions from retailers (48% agreed, 13.3% agreed completely) – Table 6. They also declared that customers were open to changes in retail 52.3% agreed, 11.3% agreed completely), but they also claimed that customers might have problems with using innovative solutions. More than 38% did not agree with the opinion that such problems would not emerge. At the same time, they thought that customers were willing to learn how to use innovative customer service solutions in retail (57.7%).

Table 6

Consumer attitudes towards innovation in retail (in %)

Specification	I agree completely	I agree	I neither agree nor disagree	I disagree	I disagree completely
Customers expect retailers to introduce innovative solutions	13.3	48.0	26.3	11.2	1.2
Customers are open to changes in retail	11.3	52.3	25.8	9.7	0.5
Customers do not have major problems with using innovative solutions	5.2	25.7	25.7	38.5	5.0
Customers are willing to learn how to use innovative solutions in a store	6.8	57.7	26.5	8.2	0.8

Table 7

Innovative solutions in retail – currently used by customers (in %)

Specification	Total sample
Price scanners (n = 559)*	93.4
Self checkout (n = 492)	52.0
Pay-back cards (n = 527)	36.2
Advertising monitors (n=479)	34.9
Proximity cards (n = 523)	31.3
Drive-in shopping* (n=520)	31.1
Infokiosks (n = 513)	17.7
Cash-back cards (n=493)	11.6
Social networking presence (n = 519)	7.3
Other** (n = 530)	13.1

* – due to a small number of similar solutions in Poland, it may be concluded that while answering this questions respondents thought about solutions commonly used by catering establishments,

** – other solutions comprise 2D photocodes, electronic labels, a virtual hostess, interactive walls and floor, price trolley scanners.

One in two respondents used self checkout facilities to finalise a transaction. This was the option chosen much more often by younger respondents. More than 1/3 of respondents used pay-back cards and advertising monitors in retail establishments. Almost one in three respondents paid with a proximity card. Similarly to other solutions, they were chosen by younger respondents more often, irrespective of gender.

In future the modern information technology solutions will be used by retailers to improve the activity of enterprise in the area of logistics, inventory control and personnel management. Investment in IT technology will be used to gather more information about clients needed to the decisions connected with the trade mark, the product development and marketing strategy redefinition. Information technology will be important in shaping the relationships with customers, especially in the area of customer service. A limitation of their use will be financial resources, especially in the case of small traders.

Conclusion

Information technologies in retail aim not only to increase the effectiveness of retail establishments in different areas of their operations, but also to improve customer service – mainly due to the automation and customization of the offer. The success of the implemented solutions depends, on one hand, on the capabilities of a retail enterprise, on the other hand, consumer attitudes to innovative technologies. The survey showed that the customers of retail establishments both used the solutions already implemented and expected retailers to introduce innovations in the area of customer service.

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INFORMATION TECHNOLOGY IN RETAIL TRADE

Summary

The modern information technology solutions are increasingly used in the retail trade. There are used in many different areas of enterprise mainly to improve the functioning of enterprise, offer customization, management of information and more efficient customer service. Information technology can not only improve the processes in the enterprise, but also affects the business relationship with the customers. Information technologies include among others such solutions as RFID, the mobile Shopping System, kiosk stores with touch screen, Electronic Shelf Labeling. Information technology are also connected with the use of Internet. The article presents the use of information technology in retail trade and results of the survey. The research was carried out among 300 selected retailers and 600 consumers at the turn of 2012. The aim of the study was to identify currently used and planned information technology in retail trade in Poland and the attitudes of consumers towards new solutions in retail.

Keywords: information technology, innovations, retail trade

Ghislaine Pellat

Université de Grenoble, France

Catherine Peyroux

Université de Montpellier, France

INTERNATIONALISATION DES PME ET ORIENTATION CLIENTS: LES ENJEUX D'INTERNET

Introduction

Le développement d'internet constitue une opportunité d'accélération du processus d'internationalisation pour des entreprises de petite taille facilitant la relation aux clients indépendamment de la distance. Mais cette technologie n'est pas neutre du point de vue de la relation aux clients. Elle permet une certaine interactivité qui modifie la relation entre l'entreprise et le client. A travers cette contribution, nous nous proposons d'étudier comment internet impacte la relation de l'entreprise avec ses clients étrangers. L'orientation client joue un rôle déterminant dans le développement international d'une petite entreprise. Lorsque le contact est établi via internet cela ne modifie-t-il pas le contenu à la fois de l'orientation client et de la stratégie d'internationalisation?

Nous considérons dans cet article que l'orientation client accroît la performance (accélération et meilleurs résultats) du processus d'internationalisation. Nous proposons d'étudier comment le recours à internet modifie la relation au client en nous appuyant sur les deux courants de l'Orientation Client et de l'International Entrepreneurship.

L'analyse du cas d'une entreprise du secteur biomédical utilisant l'internet et les réseaux sociaux, nous permet de revisiter la place du client dans la stratégie d'internationalisation et de mettre en évidence les paramètres clés d'une réussite commerciale à l'international.

1. Internet, facteur d'internationalisation à travers l'orientation client

Les entreprises de petite taille sont confrontées au développement international. La difficulté pour elles est de se positionner sur des marchés souvent éloignés géographiquement et culturellement. L'utilisation d'internet apparaît, dans ce contexte, comme un facteur d'internationalisation et nous semble autoriser une démarche orientée client, elle aussi, facteur d'accélération du processus d'internationalisation.

1.1. Internet et l'internationalisation des petites entreprises

Internet est source d'accélération du processus d'internationalisation pour les entreprises et particulièrement les plus petites d'entre elles caractérisées par une faiblesse des ressources favorisant l'internationalisation. Il ne s'agit pas seulement des entreprises born global pour lesquelles le processus d'internationalisation est naturel mais aussi d'entreprises qui au cours de leur processus de développement vont exploiter les possibilités technologiques de l'internet. Nous nous référons au courant de l'International Entrepreneurship pour éclairer l'accélération du processus d'internationalisation en lien avec l'utilisation de l'internet.

Ces entreprises qui utilisent cette technologie étendent leurs frontières géographiques. Elles peuvent accélérer leur processus d'internationalisation, brulant les étapes du modèle traditionnel d'une internationalisation progressive¹ conformément aux observations du courant de l'International Entrepreneurship².

L'utilisation d'internet (prospection ou vente) est considérée comme un facteur d'internationalisation car il permet de contacter des clients indifféremment de leur localisation. Il peut être à l'origine de la découverte d'opportunités d'affaires et donc d'une nouvelle dynamique entrepreneuriale internationale³ qui peut redéfinir les voies d'un développement international.

Le processus d'internationalisation dans les petites entreprises est présenté, si on se réfère au modèle incrémental d'Uppsala, comme un processus progressif, reposant sur des mécanismes d'apprentissage dans lequel le dirigeant joue un rôle central. Ce point de vue semble partiellement remis en cause avec l'utilisation de

¹ J. Johanson, J.E. Vahlne: *The Internationalization Process of the Firm*. "Journal of International Business Studies" 1977, n° 8.

² B. Oviatt, P. McDougall: *Toward a Theory of International New Ventures*. "Journal of International Business Studies" 1994, n°25-1.

³ J.A. Mathews, I. Zander: *The International Entrepreneurial Dynamics of Accelerated Internationalisation*. "Journal of International Business Studies" 2007, n°38.

l'internet au point même que certains auteurs considèrent qu'une entreprise engagée dans une activité de e-business est par nature born global⁴ du fait des possibilités de contact avec un client mondial, un fournisseur ou un partenaire⁵.

Il en résulte que la maîtrise de l'internationalisation n'appartient plus totalement au dirigeant. Elle est en partie impulsée par les clients. Un certain degré de contrôle peut cependant être conservé à travers les choix de présentation du site, en particulier dans le choix des langues.

La stratégie d'internationalisation apparaît alors comme partiellement émergente, non totalement contrôlée. Au départ, la stratégie de développement est délibérée: elle passe par la construction d'un site et une politique de présence sur les réseaux sociaux. Mais les clients qui répondent ne correspondent pas forcément aux choix de l'entreprise. Des opportunités émergent. L'entreprise a toute latitude pour les saisir ou pas. Elle peut ainsi au fil des contacts commerciaux développer des apprentissages et construire une stratégie de développement international en partie émergente. L'entreprise va alors se réapproprier cette relation au client, élément déterminant dans une démarche orientée client.

1.2. L'orientation client, facteur de performance du processus d'internationalisation

Dans le contexte du e-commerce, les travaux de Hagen et Zucchella⁶ soulignent la pertinence d'internet dans les stratégies d'internationalisation des entreprises d'autant plus que celles-ci sont associées à des orientations commerciales. Les entreprises intégrées dans un environnement international mouvant et culturellement varié optent de plus en plus vers des orientations qui se préoccupent de la demande des clients. Dans les années 90, l'orientation marché qui focalise son regard sur l'évolution de la demande globale des clients était opportune⁷ d'autant plus qu'il s'agissait de conserver des clients plutôt que d'en prospecter de nouveaux⁸. Mais avec internet, le client communique avec l'entreprise sur sa demande en produits et si elle l'autorise, le client peut être de plus en plus intégré à l'orga-

⁴ S.J. Kobrin: *Territoriality and the Governance of Cyberspace*. "Journal of International Business Studies" 2001, n°32-4.

⁵ B. Hagen, A. Zucchella: *A Longitudinal Look at the International Entrepreneurship Dimensions: Cases and Predictions*. "International Journal of Management Cases" 2011.

⁶ B. Hagen, A. Zucchella: Op. cit.

⁷ A. Kohli, B. Jaworski: *Market Orientation: The Construct, Research Propositions, and Managerial Implications*. "Journal of Marketing" 1990, 54.

⁸ V. Kumar, E. Jones, E. Venkatesan, R. Leone: *Is Market Orientation a Source of Sustainable Competitive Advantage or Simply the Cost of Competing?* "Journal of Marketing" 2011, Vol. 75.

nisation. Il s'agit de l'orientation client, concept défini par Saxe et Weitz⁹ comme une attitude de l'organisation et des vendeurs, tournée vers le client et sa demande spécifique. Cette prise en compte du client affecte les comportements des vendeurs (plus orientés clients¹⁰ permettant ainsi une augmentation des performances commerciales. Selon Guenzi et al¹¹ l'orientation client est une attitude qui crée de la satisfaction chez le client et fidélise ce dernier, ce qui ne serait pas le cas de l'orientation vente. Mais elle nécessite des attitudes différenciées en fonction des clients, des stratégies de l'entreprise, du produit et du contexte économique concurrentiel. Ces auteurs insistent sur le fait que la culture de l'entreprise orientée client rend les commerciaux moins orientés vers la vente transactionnelle et contribue à créer une création de la valeur pour le client et l'entreprise. Homburg et al¹² montrent que l'orientation client relationnelle versus relation client fonctionnelle est d'autant plus importante que le produit est complexe, que la marque du produit est peu connue et que le processus d'achat sollicite de nombreux interlocuteurs, ce qui inciterait les entreprises à des relations de communication plus élaborées et personnalisées avec leurs clients. Dans le contexte d'internationalisation de PME, l'usage d'internet constitue une alternative intéressante aux déplacements physiques jusqu'au client, déplacements onéreux et utilisateurs de temps. Internet devient un canal de communication important pour de premiers échanges et une découverte ponctuelle du produit ; il fait exister la marque par le client mais rien ne remplacera à terme une rencontre entre individus dans leurs milieux culturels réciproques pour engager des affaires de plus grande ampleur (travail de fidélisation et de création de confiance). Ce nouveau canal de commercialisation demande aux vendeurs d'évoluer dans leurs compétences. Les travaux de Zablah et al.¹³ montrent que dans les entreprises orienté clients, les commerciaux en relation avec les clients sont plus satisfaits de leur travail car plus performants dans leurs réponses à leurs clients et qu'ils ont moins envie de quitter leur entreprise pour exercer leurs talents ailleurs. L'orientation client impacte donc l'organisation mais aussi les sa-

⁹ R. Saxe, B. Weitz: *The SOCO Scale: A Measure of the Customer Orientation of Salespeople*. "Journal of Marketing Research" August 1982, 19.

¹⁰ M. Cross, T. Brashear, E. Rigdon, D. Bellenger: *Customer Orientation and Salesperson Performance*. "European Journal of Marketing" 2007, 41 (7-8).

¹¹ P. Guenzi, L. De Luca, G. Troilo: *Organizational Drivers of Salespeople's Customer Orientation and Selling Orientation*. "Journal of Personal Selling and Sales Management" 2011, Vol. XXXI, No. 3, 269-285.

¹² C. Homburg, M. Müller, M. Klarmann: *When Does Salespeople's Customer Orientation Lead to Customer Loyalty? The Differential Effects of Relational and Functional Customer Orientation*. "Journal of the Academic. Marketing Science" 2010, Vol. 39.

¹³ A. Zablah, G. Franke, T. Brown, E. Bartholomew: *How and When does Customer Orientation Influence Frontline Employee Job Outcomes? A Meta-Analytic Evaluation*. "Journal of Marketing" 2012, 21, Vol. 76.

lariés de l'entreprise, permettant à cette dernière de capitaliser sur les savoir-faire de ses commerciaux. Cependant l'orientation client ne fait pas tout, en particulier les performances attendues des vendeurs ont des effets qui sont au maximum pour des produits standardisés, peu individualisés et dans un contexte très concurrentiel. La composante relationnelle et personnalisée portée par les commerciaux reste un atout important¹⁴ que l'utilisation d'internet ne remet pas en cause.

Selon Rangone¹⁵ pour saisir des opportunités d'internationalisation, il ne suffit pas de focaliser sur la production, l'innovation et le marché mais il faut inventer de nouveau procès et de nouveaux business models pour pouvoir saisir les opportunités qu'offre l'internationalisation et ainsi sortir des routines habituelles. C'est dans cette logique que nous mobilisons le concept de l'orientation client revisitée via l'outil internet.

Les clients s'adressent à l'entreprise avec leur demande spécifique et ainsi peuvent être amenés à susciter des modifications du produit. L'entreprise semble alors s'engager de fait dans une démarche orientée client: le client a une identité, il a une demande spécifique, l'entreprise peut y répondre spécifiquement. Par ailleurs cela peut instaurer une démarche interactive. Le recours à l'Orientation Client en permettant à l'entreprise de contacter rapidement des clients éloignés a un impact temporel sur le processus d'internationalisation: il peut être engagé plus précocement (d'où l'assimilation des entreprises utilisant internet à des bornes global parfois dans la littérature) et peut se développer plus rapidement.

L'entreprise qui privilégie une telle orientation client bénéficie d'une vraie compétence stratégique liée à cette orientation spécifique (propre à l'entreprise) que l'entreprise aura su construire et exploiter. Ce point de vue a été développé par Kumar, Jones, Venkatesan, Leone¹⁶ pour l'Orientation Marché. Il est ici transposé à l'Orientation Client.

1.3. Les conditions

Si internet permet potentiellement l'accès à des clients ou à des fournisseurs étrangers, ce n'est pas parce qu'ils sont à un clic de l'entreprise que le comportement de l'entreprise est forcément international ou plus encore borne global. Se-

¹⁴ C. Homburg, M. Müller, M. Klarmann: *When Should the Customer Really be King? On the Optimum Level of Salesperson Customer Orientation in Sales Encounters*. "Journal of Marketing" 2011, Vol. 75.

¹⁵ A. Rangone: *A Resource-Based Approach to Strategy Analysis in Small-Medium Sized Enterprises*. "Small Business Economics" 1999, 12, 3.

¹⁶ V. Kumar, E. Jones, E. Venkatesan, R. Leone: *Is Market Orientation a Source of Sustainable Competitive Advantage or Simply the Cost of Competing?* "Journal of Marketing" 2011, Vol. 75.

lon le modèle de l'alignement stratégique des technologies de l'information de Henderson et Venkataraman¹⁷, une cohérence est à rechercher entre la stratégie de l'entreprise, l'infrastructure organisationnelle et la stratégie des technologies de l'information ainsi que leur organisation. Ainsi donc l'impact d'internet dans un processus d'internationalisation orienté client dépend de la stratégie de l'entreprise et de ses compétences et ressources. Ainsi, l'étude de Hagen et Zuchella¹⁸, réalisée à partir de deux entreprises du secteur de l'internet, montre l'importance de l'utilisation stratégique d'internet et de son ancrage dans le processus d'affaires.

Pour les auteurs qui s'intéressent aux bornes globales, l'utilisation des technologies de l'information et des télécommunications joue un rôle clé dans la stratégie de globalisation. Ce n'est pas un élément suffisant car tout dépend des ressources et des compétences de l'entreprise Rumelt¹⁹ et de sa capacité à absorber les potentialités des nouvelles technologies et à répondre à cette demande à travers par exemple des innovations de produits. L'utilisation stratégique de l'internet et son ancrage dans le processus d'affaires conditionnent l'impact d'internet sur le processus d'internationalisation²⁰.

Une condition de réussite semble alors émerger : l'entreprise peut réussir une telle stratégie d'internationalisation si elle adapte son organisation, sa distribution et son système d'information dans une optique plus orientée client que marché (cf l'alignement stratégique).

L'utilisation d'internet modifie la relation au client tout en permettant à des entreprises de petite taille d'accéder à l'internationalisation. Mais plus que cela, l'internet permet à une PME d'inscrire son développement international dans une orientation client. Comment ? L'analyse du cas de l'entreprise X va nous permettre d'éclairer ces modalités concrètes d'exploitation de l'internet dans un processus d'internationalisation.

¹⁷ J.C. Henderson, N. Venkataraman: *Strategic Alignment: Leveraging Information Technology for Transforming Organizations*. "IBM system Journal" 1993, Vol. 32, n°1.

¹⁸ B. Hagen, A. Zuchella: Op. cit.

¹⁹ R.P. Rumelt: *How much does industry matter?* "Strategic Management Journal" 1991, n° 12-3.

²⁰ B. Hagen, A. Zuchella: Op. cit.

2. Biotest, une entreprise engagée dans une processus d'internationalisation orientée client

L'entreprise Biotest (nom retenu pour assurer l'anonymat de l'entreprise) est une entreprise spécialisée dans les tests d'analyse biologique. Elle a été créée en 1997 suite à une démarche d'essaimage d'un grand groupe chimique français. Elle a très rapidement compté 10 salariés. Son internationalisation s'est concrétisée dès sa création avec un laboratoire de recherche implanté en Ecosse et des clients dans différents pays. Elle a été rachetée en 2001 après 10 ans de développement par un groupe familial allemand de 500 personnes, entreprise de taille intermédiaire, largement internationalisée à l'échelle mondiale (19 filiales dont 6 dédiées à la production et 13 pour la distribution) et spécialisée dans le développement de solutions de diagnostic pour les laboratoires. L'entreprise est face à une cinquantaine de concurrents au niveau mondial. La filiale française, objet du cas étudié, compte 15 salariés et commercialise ses produits en France et à l'étranger. Elle s'est vue confier le développement en Afrique francophone.

Cette filiale française a deux activités:

- elle propose des solutions d'analyses biologiques aux industriels et hôpitaux via un réseau de distributeurs en B to B;
- elle produit et commercialise des tests biologiques présentés sous forme de kits de diagnostic qui, sur la base d'un test sanguin permettent à des patients d'identifier des sources d'intolérances alimentaires.

Pour l'activité en B to B, la filiale a la mission de développer le marché de l'Afrique francophone (21 pays que le dirigeant considère comme difficile à aborder compte tenu d'une distance psychique élevée²¹.

2.1. L'utilisation de l'internet dans un processus d'internationalisation

L'utilisation d'internet varie en fonction de l'activité de l'entreprise.

Pour la vente des kits de diagnostic aux patients, le modèle de développement est relativement original. L'entreprise travaille en B to B avec des laboratoires qui assurent la réalisation des tests mais elle est en contact avec le client final avant l'achat pour répondre à des demandes d'information et pour fournir les outils de prélèvement du test. Elle est rémunérée par les laboratoires, une fois l'analyse biologique réalisée. L'entreprise est à nouveau en contact avec le client final après en-

²¹ J. Johanson, J.E. Vahlue: Op. cit.

voi des résultats effectués par le laboratoire pour des conseils nutritionnels à l'issue du test. L'entreprise dispose d'un site internet et prend si nécessaire le relais en direct avec les clients de façon à assurer un lien étroit tout au long du processus. Ces relations directes avec le client contribuent à sa fidélisation et à la notoriété de l'entreprise entre clients eux-mêmes, bien souvent par le biais des media sociaux. Cela permet d'éviter les déperditions entre l'envoi du kit et la réalisation effective de l'analyse qui elle seule garantit à l'entreprise une rémunération. L'envoi des kits peut se faire à l'étranger, mais seuls, les pays francophones sont concernés et l'internationalisation reste encore marginale.

La commercialisation des différentes solutions de diagnostic s'adresse à un champ très vaste de tests allant de l'analyse de l'eau à des analyses alimentaires ou environnementales. Les marchés africains sont intéressants pour l'entreprise compte tenu des perspectives de croissance et du développement des exigences sanitaires: développement d'une politique de santé, contrôle des importations et des exportations particulièrement pour les produits alimentaires...

L'entreprise apporte une solution sur mesure et complète à son client. Pour la commercialisation de ses produits à l'étranger, elle passe par des distributeurs (80 au total pour le groupe et 30 pour la filiale française) qui sont des relais locaux entre l'entreprise et les utilisateurs clients.

C'est un élément de différenciation par rapport aux concurrents présents eux-aussi sur ces marchés et il est important de sélectionner des distributeurs fiables qui règlent l'entreprise (afin de limiter le risque financier) et qui sont déjà bien installés (afin d'exploiter leur propre réseau). L'entreprise n'accorde pas d'exclusivité et s'adresse à des distributeurs généralistes (non exclusifs pour les produits de l'entreprise). Elle privilégie avec eux une relation partenariale. Ces distributeurs sont les relais locaux d'une dynamique entrepreneuriale internationale initiée par l'entreprise. Dans le cas présent, la répartition géographique des pays entre les filiales est décidée par la maison mère.

Pour cette activité, il existe un catalogue de produits, au final la solution apportée au client est spécifique. Sa conception comporte une dimension savoir-faire déterminante et se pose alors le problème de la transmission de ces compétences aux distributeurs. Le développement de l'entreprise sur ces marchés suppose donc de trouver et de former des distributeurs. Si en Europe les équipes de distributeurs sont stables depuis 20 ans, dans les économies africaines en émergence, les opportunités de carrière créent de l'instabilité et génère une forte mobilité dans les équipes des distributeurs comme le note le Directeur de la filiale française. Un des problèmes auxquels l'entreprise est confrontée est la pérennité des équipes. C'est donc dans ce contexte spécifique de gestion des équipes que se pose la question de la formation.

L'entreprise a apporté une réponse originale: la web-académie. Il s'agit de proposer aux distributeurs et aux clients finaux une formation en ligne. Cet outil permet aussi d'animer tous les mois une web-conférence et de créer du lien. Combinant information et formation, elle permet de maintenir le contact avec les distributeurs, de les remobiliser et de leur transférer des conseils méthodologiques pour le développement des résultats. C'est un moyen de mesurer l'implication du distributeur et de le gérer à distance.

Au-delà de cette utilisation spécifique des technologies de l'information et de la communication pour la formation et l'intégration des distributeurs, l'entreprise est active sur les réseaux sociaux (Twitter, Facebook), plateformes d'échange des communautés autour du bien-être et cela concerne l'ensemble des activités de l'entreprise.

2.2. L'orientation client en lien avec le modèle économique de l'entreprise

Au niveau de sa démarche commerciale, l'approche est multiple mais l'orientation client est présente: l'organisation toute entière est guidée par les avis des clients soit relayés par les distributeurs des pays concernés, soit par l'intermédiaire d'internet et des media sociaux. L'orientation client de l'entreprise aide les commerciaux à créer de la valeur²² pour les clients (professionnel ou consommateur final) en favorisant la formation, l'information et le retour de résultats personnalisés et expliqués aux consommateurs. Elle est en cohérence avec la nature de la prestation réalisée et correspond à l'histoire de l'entreprise.

Au départ l'entreprise pionnière dans son domaine s'est développée en créant son marché et en trouvant ses premiers clients. Elle a présenté sa méthode et ses produits lors de conférences internationales, attirant l'attention d'un distributeur et d'un premier gros client. Sa participation dans des instances de normalisation internationale a développé sa notoriété auprès des chercheurs. Cette reconnaissance institutionnelle lui a permis de construire une certaine légitimité. En poursuivant cet effort de travail sur la normalisation des méthodes, elle s'est positionnée sur les marchés induits par les nouvelles réglementations à partir des réponses qu'elle a pu apporter à un problème particulier.

L'entreprise pratique «le scouting», en allant vers le client final pour se rendre compte des réalités du pays. Pour développer le marché africain, il s'agira de visiter des hôpitaux ou des industries en compagnie du distributeur. Cela permettra à l'entreprise outre une connaissance directe des clients de se forger un avis sur le distributeur, maillon essentiel dans la performance de l'entreprise sur des marchés éloignés.

²² P. Guenzi, L. De Luca, G. Troilo: Op. cit.

En ce qui concerne les clients commandant le kit, ils sont informés par leur médecin mais trouvent aussi des informations via le site internet. Celui-ci joue donc un rôle d'informations et constitue «la force de vente» de l'entreprise particulièrement à l'étranger.

2.3. L'alignement stratégique de l'organisation

L'entreprise Biotest a su utiliser les potentialités des technologies de l'information et de la communication pour accompagner sa stratégie de développement à l'international avec des variantes selon ses activités. Si l'utilisation de l'internet pour la vente des kits de diagnostic reste assez classique (contact avec des clients potentiels), le relais relationnel qui s'établit ensuite reste plus original et relève d'un modèle d'affaires triangulaire (l'entreprise, le client, la laboratoire d'analyse) original mais qui impose une relation au client étroite. Pour la deuxième activité qui impose de passer par des distributeurs locaux l'utilisation d'internet se révèle originale. Il s'agit de diffuser de l'information sur les produits et la concurrence et d'assurer la formation des distributeurs tout en les mobilisant. Via internet, l'entreprise développe une démarche intégrative et collaborative, facteur de performance pour l'entreprise.

Le choix de se développer en Afrique francophone est une décision délibérée de l'entreprise qui maîtrise le processus d'internationalisation via le choix de ces distributeurs pour lesquels elle a des critères bien précis. Cependant, elle peut saisir des opportunités en lien avec des demandes particulières de clients locaux transmises par ses distributeurs. Elle innove en proposant une solution pour un problème jusque-là non traité par elle. Elle dispose donc d'une certaine capacité d'adaptation et d'innovation en exploitant le potentiel de sa technologie.

La spécificité de la prestation de l'entreprise et le choix de proposer des solutions spécifiques imposent de se rapprocher du client plus que d'un marché. Compte tenu d'un environnement concurrentiel et de la spécificité de l'activité, l'entreprise s'est engagée dans une démarche privilégiant l'orientation client. La dynamique de croissance de l'entreprise passe par l'obtention de nouveaux clients et le développement de solutions appropriées. L'utilisation de l'outil internet vient en appui du modèle économique. C'est une solution technologique pour gérer à distance cette entreprise réseau pour lesquels les distributeurs constituent une ressource essentielle. Via l'outil internet, l'entreprise a su inventer un nouveau mode de coordination et de mobilisation des distributeurs²³. Elle a dévelop-

²³ A. Rangone: Op. cit.

pé pour l'activité de commercialisation des kits de diagnostic un business modèle original en lien avec le client. Cette relation client est déterminante pour éviter de perdre le client. Dans les deux cas, il y a une démarche interactive avec le client ou le distributeur qui relève d'une orientation client.

Les choix stratégiques, l'organisation de l'entreprise et l'utilisation de l'outil internet sont en cohérence. L'organisation de l'entreprise met en adéquation la stratégie informatique et la stratégie de développement de l'entreprise particulièrement au niveau du choix des produits (solutions spécifiques), de la distribution (via un réseau de distributeurs non exclusifs mais intégrés) et de la concurrence. L'utilisation de l'internet est ainsi bien ancrée dans le processus d'affaires de l'entreprise²⁴. Par ailleurs, via cet outil de nouveaux distributeurs peuvent être contactés et des clients finaux peuvent se manifester. L'outil informatique est alors un vecteur d'opportunités et peut faire émerger de nouvelles potentialités de développement.

Conclusion

L'utilisation de l'internet pour une entreprise engagée dans un processus d'internationalisation, au-delà du rôle déjà souligné dans la littérature, permet d'inscrire l'entreprise dans un processus orienté client. Le cas de l'entreprise Biotest souligne l'importance d'internet pour renforcer une orientation client. En autorisant une formation permanente des distributeurs et un ajustement permanent à la demande des clients finaux et en inscrivant l'entreprise dans une démarche interactive, l'utilisation de cette technologie contribue à la performance de l'entreprise à travers le développement de ses ventes au-delà des frontières. L'efficacité du système mis en œuvre dépend des conditions organisationnelles et stratégiques afin que l'entreprise puisse s'approprier ces technologies et exploiter leurs potentialités comme l'analyse du cas le met en évidence. L'alignement de la stratégie internet, avec l'organisation et la stratégie de l'entreprise est déterminant.

Dans un contexte de marché hyper compétitif plus difficile à identifier, l'entreprise peut préférer développer une orientation client car avec lui s'instaure une relation fondée sur la connaissance mutuelle et la fidélisation est envisageable. L'orientation client apparaît alors comme une démarche alternative lorsque l'orientation marché ne permet plus à l'entreprise de défendre durablement son avantage concurrentiel.

²⁴ B. Hagen, A. Zuchella: Op. cit.

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INTERNATIONALISATION DES PME ET ORIENTATION CLIENTS: LES ENJEUX D'INTERNET

Résumé

Le développement de l'internet constitue une opportunité de développement international pour des entreprises de petite taille facilitant la relation aux clients indépendamment de la distance. Mais cette technologie n'est pas neutre du point de vue de la relation aux clients. A travers cette contribution, nous nous proposons d'étudier comment internet impacte la relation de l'entreprise avec ses clients étrangers. L'orientation client joue un rôle déterminant dans le développement international d'une petite entreprise mais le recours à internet peut modifier le contenu à la fois de l'orientation client et de la stratégie d'internationalisation. En s'appuyant sur l'analyse du cas d'une petite entreprise du secteur biomédical utilisant l'internet et les réseaux sociaux, cette contribution vise à revisiter la place du client dans la stratégie d'internationalisation.

Mots-clés: internationalisation, PME, internet

Mirosława Malinowska

University of Economics in Katowice, Poland

MARKETING COMMUNICATIONS' EFFECTIVENESS IN POLAND – LESSONS FROM THE BUSINESS IN INFORMATION SOCIETY

Introduction

Huge advances in communication technologies enable companies the use of original solutions for marketing communications. An increasing number of usable channels of communication and more and more advanced techniques of creating messages stimulates the need to pay more attention to assessing effectiveness and efficiency of such activities. Studies in the field of marketing communication (both theoretical and methodological research) include usually considerations regarding communications' campaigns, with creative aspects, media selection process and specific communication techniques. The field of effectiveness and efficiency of marketing communications is usually overlooked or described quite shortly and generally. The aim of the article is to present how business perceives marketing communications' effectiveness and efficiency and to evaluate the effectiveness and efficiency of companies. The study is made on the base of field research results in companies in Poland.

1. Marketing communications' effectiveness – dilemmas

In general, marketing communications can be defined as a set of devices and procedures for exchanging information about the company and its offer, which should contribute to achievement of the basic objectives of the organization. The marketing communication should, on the one hand, ensure the dissemination of

information, and on the other – should enable to obtain the feedback to assess effectiveness and therefore to obtain better match to the requirements of target market in the future. In such defined marketing communications, we can distinguish:

- Internal communication – communications in the organization,
- External communication – communication with customers / consumers (end-buyers),
- Communications with other market players (suppliers, dealers, etc.).

Effectiveness is understood as the degree to which the objective is achieved. From marketing communications' point of view it relates to level of performance assumed in the plan of communications. The effectiveness of marketing communications means the level of performance in the action plan including relations between investment and the results obtained. If the effect (result) of the communication campaign is to increase sales, it should be kept in mind during evaluation process. The problem is that not only sales affects marketing communication, but there are also many other factors (for example, activities of the distribution range, the actions of competitors and other events taking place in the business environment). Besides, not always the goal of marketing communications is to increase sales (for example, during the introductory phase of the production the market this can be associated with the creation of product knowledge and building a positive image brand, which is not transmitted directly to the increase in sales, but it is a necessary condition for sales increase).

All this dilemmas are related to following factors:

- Marketing communication is multidimensional (advertising, personal promotion, sales promotion, public relations) and multi-level (internal communications communication with the environment) and therefore the costs and effects these actions are determined by many factors.
- The effectiveness and efficiency of marketing communication can be analyzed in the following areas:
 - the impact of marketing communications on the level of knowledge about the company and its offer;
 - the impact of marketing communications on the attitudes and preferences of customers to the company and its offer;
 - the impact of marketing communications on the purchasing behavior of customers.

2. Methodological issues

The research was carried out in two phases (Table 1). In the first stage there was a qualitative regional study of companies (40 in-depth interviews in companies selected deliberately in Silesian province the end of 2011 year). In the second stage there was nationwide quantitative survey of 600 intentionally selected companies – the beginning of 2012 year. The criterion for selection of companies was a type of activity (manufacturing, trade and services), market activity (consumption, investment) and the size of the enterprise (small, medium and large). Research was conducted in the form of personal interview using a questionnaire.

Table 1

Field research of effectiveness and efficiency of marketing communications – methodological assumptions

Specification	Research stages	
	Stage 1	Stage 2
The aim of research	Perceptions and understanding of marketing communication by managers; Perception and understanding of the efficiency and effectiveness of marketing communications by managers	Methods for measuring the efficiency and effectiveness of marketing communications; Cooperation with research agencies and advertising; Spending on marketing communication; Effects of marketing communications
Research subject	Companies	
Research type	Qualitative	Quantitative
Research method	IDI	PAPI
Research technique	Interview scenario	Questionnaire
Geographical scope of research	Silesia province	Nation-wide (Poland)
Sampling method	Purposive	
Sampling criteria	Companies operating in Silesian province	Profile of activity Market of activity Company size
Sample size	40	600

The aim of qualitative research was to identify the perception and understanding of marketing communications and its effectiveness and efficiency.

Quantitative studies were performed in 600 companies in 6 deliberately selected Polish cities (and vicinity) – Warsaw, Katowice, Gdansk, Poznan Wroclaw, Krakow – in every region about 100 direct interviews.

Quantitative research conducted among businesses served to identify (among others) the ways of measurement of the effectiveness and efficiency of marketing communication, the scope of cooperation with research and advertising agencies in the field of research on the effectiveness and efficiency of marketing communications, and allowed us to identify the objectives, costs and benefits of marketing communication.

About 40% of researched companies have production profile and almost the same – a service profile. Every fifth company is trade company. Surveyed companies are mainly private companies and Polish ones. Every third company operates in the international market and the other on the local / regional and national levels. In the sample 40% of all businesses are small (up to 49 employees) and the 30% – medium and large. More than half of companies surveyed (56%) operate on the B2C market, and the other – the market B2B. Over 60% of the companies assess their position in the market as a strong or very strong, and one third of them describes this situation as the average.

3. Marketing communications' effectiveness – research results

Qualitative research results analysis indicate, that for managers there is no significant difference between marketing communications' effectiveness and efficiency – they perceive both terms in more or less similar way (Figure 1). Managers state, that marcomm is just the communications with clients and the environment. They say, that sort of activity is very important for the company. Still for researched managers marketing communications' effectiveness almost equals to marcomm efficiency.

The results of the quantitative research show that in the studied companies marketing communication includes mostly advertising (72%), personal promotion (67%) and sales promotion (54%). For the half of the surveyed companies marketing communication is classified as internal communication, and for 45% – as public relations. Only every fifth researched company marketing communications includes marketing research to marketing communications system (Figure 1).

Table 2

Marketing communications' effectiveness and efficiency – managers' perspective*
(N=40, in numbers)

Specification	Characteristics
Marketing communications this is...	• Communications with clients (17) • Communications with the environment (11) • Advertising (5) • Promotion (2) • Feedback (2) • Image building (2) • Internal communications(1)
Marketing communications is like...	• Good for company, important, necessary for company's development (25) • Multichannel (5) • The way of catching the clients(3) • Direct (2) • Complicated, difficult (2) • Easy (1)
Marketing communications' effectiveness this is...	• Goals' achievement (11) • A larger number of clients (6) • Reaching customer (4) • Sales increase (3) • Ratio of input and output (3) • Company's effects (2) • Building company's awareness (2) • Improvement company's image (2) • Building interest in company's offer (2)
Marketing communications' efficiency this is...	• Increase of revenues, sales, profits; better financial results (10) • Goals' achievement (9) • A larger number of clients (4) • Good offer presentation (4) • Customer satisfaction (3) • Outputs larger than inputs (3) • Good advertising (3) • Better market position (3) • Building interest of clients in company's offer (2) • Company's recognition (2) • Appropriate use of resources (2)

* sentence completion test results.

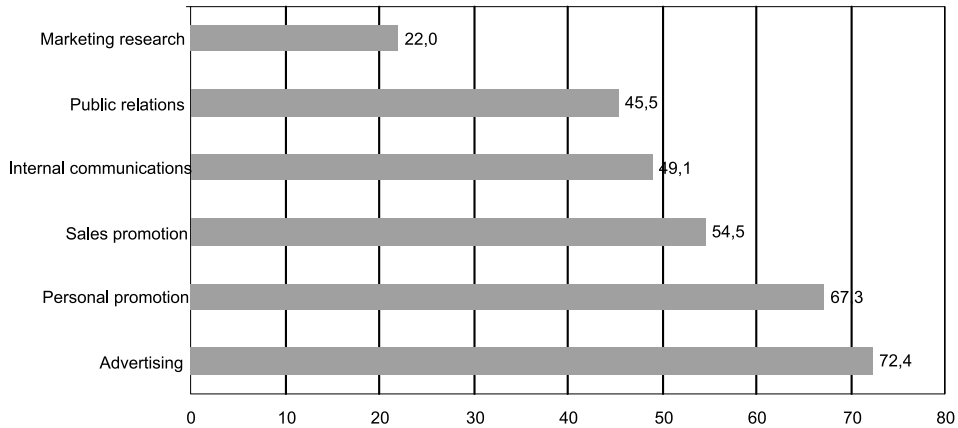


Figure 1. The scope of marketing communications in research companies (N = 600, in %).

Declarations of representatives of the surveyed companies suggest, that firms often conduct measurements of the effects of communication with customers (over 60%). To a lesser extent they concentrate on the measurement of other entities' communications' efficiency (42%) and an internal communications (43%).

Almost 90% of respondents say that the communication activities in their company marketing is effective, however, the analysis of the declaration for the purpose of marketing communications and the degree of implementation shows that the activities in the field of marketing communications are rated as effective in every second tested company. A similar situation exists for assessing the effectiveness of marketing communications. Almost 90% respondents claim that the actions in this area are effective, while the analysis comparing the effects claimed and expenditures on marketing communications show, that actions are effective in about 70% of the surveyed companies. At the same time, every third company declares that as a result of activities in the field of marketing communications has achieved positive results / effects that were not intended in the action plans.

The results show that the communication costs in the surveyed companies generally include expenses related to their own website, rebates and discounts and costs associated with the marking of buildings and vehicles, and the cost of gadgets (Figure 2).

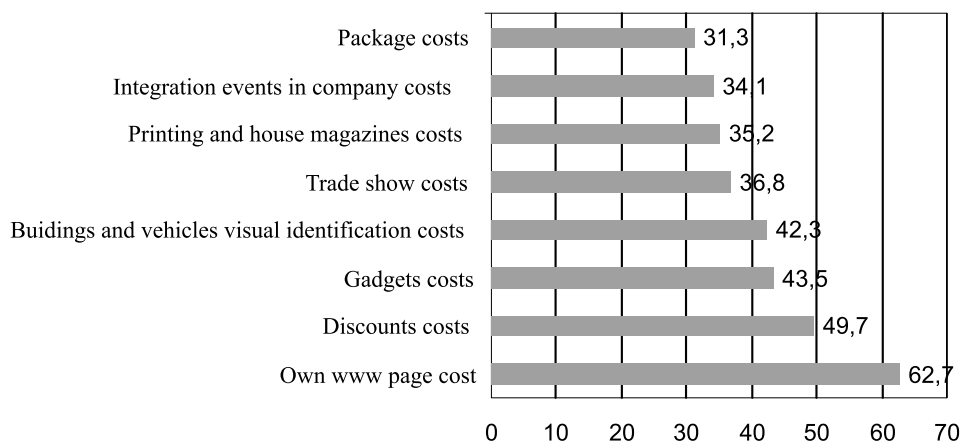


Figure 2. Major costs related to marketing communications in researched companies (N = 600, in %)*

* Costs pointed at least by 30% of respondents are included.

Cost accounting of marketing communications is concluded mostly as the cost of advertising or marketing. One in five surveyed companies have in the system consisted of the cost for separate marcomm costs (Figure 3).

The surveyed companies declare, that they usually set a budget using task – objective method and affordable method (as much as needed to achieve the objectives set out in the plan of marketing communication) – about 33% and 31%. Every tenth company does not release specific budget for marketing communications (Figure 4).

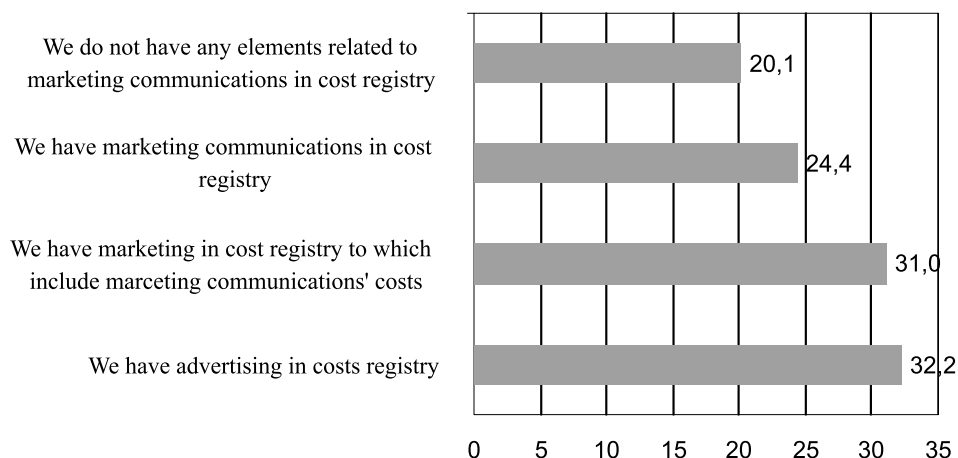


Figure 3. Marketing communications' cost registration (N = 600, in %)

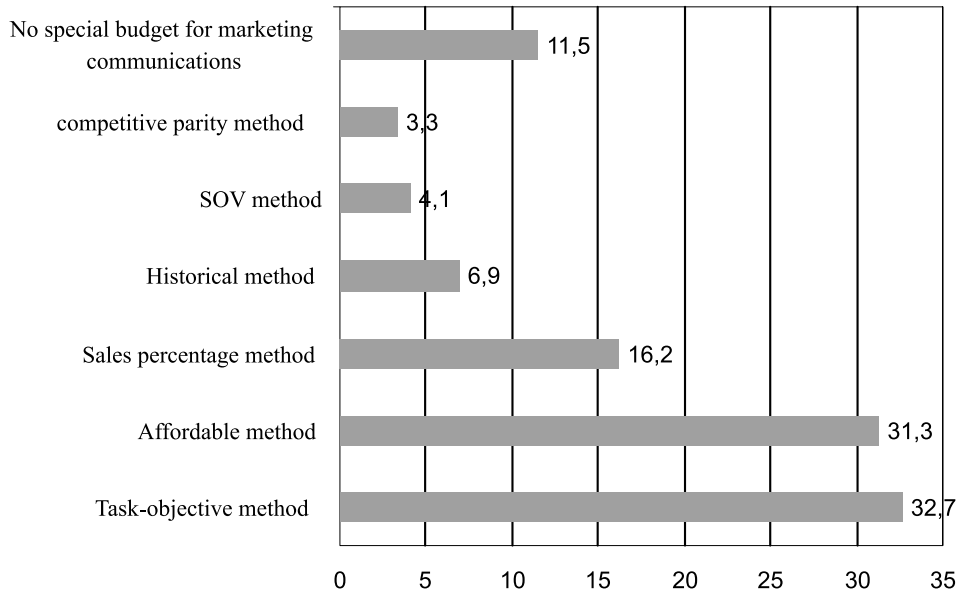


Figure 4. Methods of setting marketing communications budget – managers' declarations (N = 600, in %)

The results indicate that the most commonly measures used for the impact of communication in the studied companies are: an increase in sales (74%), increase the number of clients (57%) and profit growth (48%). These measures are considered simultaneously in the surveyed companies to be the most important. About 4% of the surveyed companies do not use any measure of the impact of marketing communication (Figure 5)

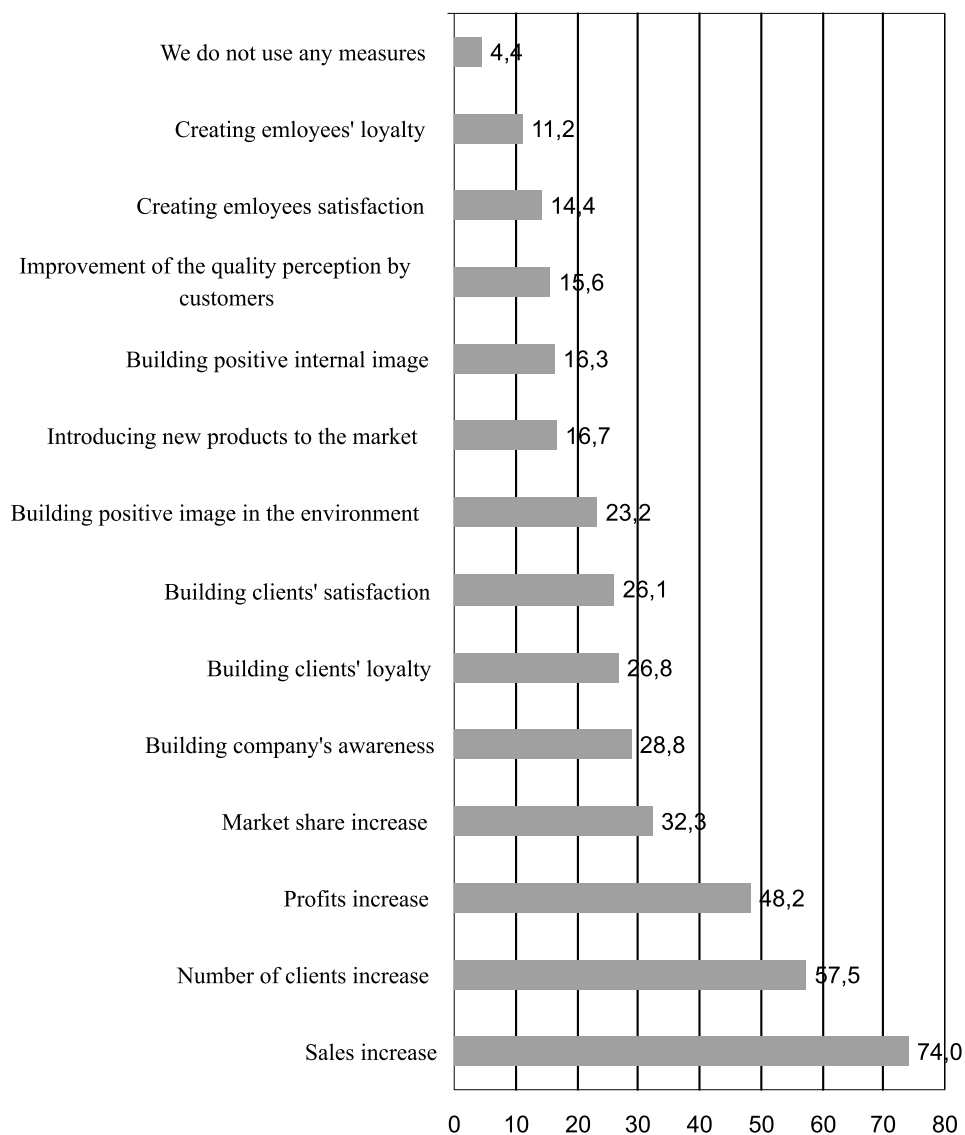


Figure 5. Measures used to evaluate marketing communications – managers' declarations (N = 600, in %)

Almost half of the surveyed companies cooperate with advertising agencies in the field of marketing communications, and every fifth take the advantage of the services of research agencies in assessing the effectiveness and efficiency of marketing communication. Almost 50% of companies not conducting any studies on the effectiveness and efficiency of marketing communication.

Conclusion

Although in marketing communications literature we can find a different approaches to marcomm effectiveness and efficiency, for business it seems to be the same thing. The most important for managers is, that marketing communications is successful and generates some positive financial effects (sales, profits, revenues etc.).

Surveyed companies perceive their marketing communications activities as effective and efficient, but the deeper analysis shows, that the relations aims/results and inputs/outputs is not satisfactory in around 1/3 of enterprises.

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MARKETING COMMUNICATIONS' EFFECTIVENESS IN POLAND – LESSONS FROM THE BUSINESS IN INFORMATION SOCIETY

Summary

The aim of the article is to present dilemmas related to marketing communications' effectiveness from practical aspect. In the article the field research results on marketing communications conducted in enterprises in Poland are presented (both qualitative and quantitative). The aim of the article is to present how business perceive marketing communications' effectiveness and efficiency and how they evaluate marketing communications.

Keywords: marketing communication, effectiveness, efficiency

MARKETING KNOWLEDGE MANAGEMENT IN STRUCTURAL APPROACH. COMMUNITY OF PRACTICE IN MICROSOFT – INTERNATIONAL COMPARISON

1. Marketing knowledge – definition of research category

Marketing knowledge is defined as company knowledge about its customers and competitors¹. Broadly speaking it is customer knowledge, consumer knowledge and market knowledge². Information about market environment, about the customers in particular, is a stimulant of company knowledge³ and the mainspring of market-oriented strategies⁴. Huber, Morman and Miner similarly identify marketing knowledge with information about market that is acquired, transferred, interpreted and stored⁵. Jaworski, Khol, Slater and Narver define marketing knowledge as orientation towards market⁶. Srinivasta defines marketing knowledge as a phenomenon combining three various marketing processes: product development management, value chain management and management of relationships

¹ G.S. Day: *The Capabilities of Market – Driven Organizations*. “Journal of Marketing” October 1994, 58, pp. 37-42.

² M.J. Shaw, C. Subramaniam, G.W. Tan, M.E. Welge: *Knowledge Management and Data Mining for Marketing*. “Decision Support System” 2001, pp. 127-137.

³ G.S. Day: *The Capabilities...* op. cit., pp. 37-52; I. Nonaka: *A Dynamic Theory of Organizational Knowledge Creation*. “Organization Science” 1994, 5, p. 27.

⁴ N. Prakash: *Managerial Representations of Competitive Advantage*. “Journal of Marketing” April 1998, 58, p. 52.

⁵ G.P. Huber: *Organizational Learning; the Contributing Processes and the Literatures*. “Organizational Science”, 1991, Vol. 2, pp. 88-115.

⁶ B.J. Jaworski, A.K. Khol: *Market Orientation: Antecedents and Consequences*. “Journal of Marketing” July 1993, Vol. 57, pp. 53-77.

with customers⁷. According to Davenport's view, relationships with customers are formed through adjustment to their needs in the process of their effective satisfying, while managing the customers' knowledge at the same time⁸. Establishment of interactions between an individual and an organisation, as well as lateral relationships between functional units allow for transformation of information into knowledge⁹ that is necessary to make decisions in the enterprise.

2. Marketing knowledge management in structural approach

Knowledge is a social product and it is disseminated in social processes. Within sociological concept, relationships between various types of knowledge are social relationships between individuals and groups that possess and develop this knowledge. As a result, creation of new knowledge represents creation of new social relationships or new ways of combining existing relationships and managing them¹⁰. According to this concept, creation of new knowledge is a consequence of dynamic interactions between participants in some relationship, and according to Nonaka and Takeuchi they make three groups of players: knowledge practitioners, constructors of knowledge and knowledge leaders¹¹. Thus, in structural approach, marketing knowledge management consists in management of people and their competences. It is both the basis of knowledge about the customers and co-operants, and exchange of information between the enterprises and customer/cooperants, realised to acquire them, satisfy them and sustain them.

⁷ R.K. Srinivasta, T.A. Shervani, L. Fahey: *Marketing, Business Process and Shareholder Value: an Organizationally Embedded View of Marketing Activities and Discipline of Marketing*. "Journal of Marketing" 1999, Vol. 63, special issue, pp. 168-179.

⁸ T.H. Davenport, J.G. Harris, A.K. Kohli: *How do they Know their Customers so well?* "MIT Sloan Management Review" 2001, Vol. 42, No. 2, pp. 63-73.

⁹ R.S. Achrol, P. Kotler: *Marketing in the Network Economy*. "Journal of Marketing" 1999, Special issue, pp. 146-163.

¹⁰ M. Sawhney, E. Prandelli: *Communities of Creation: Managing Distributed Innovation in Turbulent Markets*. "California Management Review" 2000, 42, 4, p. 24-52.

¹¹ I. Nonaka, H. Takeuchi: *Kreowanie wiedzy w organizacji [Knowledge creation in organisation]*. Poltext, Warsaw 2000, pp. 184-185.

3. Knowledge communities as a form of implementation of marketing knowledge management

Communities in action or communities of practice are a group of entities correlated with each other most often in an informal way, with common skills and interests in joint ventures¹². Groups may develop naturally or may be specially created in on-line form or in actual reality for the purpose of knowledge development. This phenomenon was described for the first time by Jean Lave and Etienne Wenger in 1991¹³, and the notion of “communities of practice” was defined by Wenger in 1998¹⁴. It is a specific area of activity, a common venture undertaken by its participants, that is constantly re-negotiated on common grounds¹⁵, and that constitutes the platform for information exchange. This is the notion that combines three terms: mutual involvement, common venture and common result. Through participation in a community, its members define standards of creation of relationships based on cooperation. These relationships unite community members in a social entity. Common ground is formed through interactions between members, and this, as a consequence, allows for creation of common resources¹⁶. In successive works, Wenger also indicates that communities of practice are groups of people participating in a community activity that experiences constant creation of their common identity through involvement and contributing to development of a specific practice for their community¹⁷. What is more, Wenger states that communities are characterised by three elements: knowledge domains that include a set of issues, communities of people that develop these domains, activities/practices that serve development of domains.

Success of knowledge community depends on the target, involvement and resources of community members. In relation to this, PKM concept (Personal Knowledge Management) is a corresponding idea that indicates a collection of

¹² C. Kimble, P. Hildreth, P. Wright: *Communities of Practice: Going Virtual*, Chapter 13. In: *Knowledge Management and Business Model Innovation*. Ed. Y. Malhotra. Idea Group Publishing, Hershey (USA)/London (UK), 20, pp. 220-234.

¹³ J. Lave, E. Wenger: *Situated Learning: Legitimate Peripheral Participation*. Cambridge University Press, Cambridge 1991, pp. 45-59.

¹⁴ E. Wenger: *Communities of Practice: Learning, Meaning, and Identity*. Cambridge University Press, Cambridge 1998, pp.45-49.

¹⁵ H. Clark, S.E. Brennan: *Grounding in Communication*. In: L.B. Resnick, J.M. Levine, S.D. Teasley: *Perspectives on Socially Shared Cognition*. DC: American Psychological Association, Washington 1991, pp. 127-139.

¹⁶ E. Wenger: *Communities of Practice...*, op. cit., pp. 77-79.

¹⁷ E. Wenger, R. McDermott, W.M. Snyder: *Cultivating Communities of Practice* (Hardcover). “Harvard Business Press” 1 edition. 2002.

processes that a person applies to collect, classify, store, search for, receive and implement knowledge in everyday activities¹⁸. At the same time it verifies the position of an individual in knowledge community. PKM integrates management of information / personal knowledge (Personal Information Management) with knowledge management, takes into consideration extended approach to cognitive abilities of an individual and their absorption by organisation¹⁹. According to Wright, PKM model includes analysis, information, socialisation and learning. Analytical competences include interpretation, prediction, application, creation and contextualisation. Information dimension includes acquisition, assessment, organisation, aggregation and transfer of information. Social dimension (information socialisation) concerns searching for, and cooperation with people, development of close and distant relationships and dialogue. The dimension of learning / education assumes extension of recognition of patterns and possibilities, development of new knowledge, improvement of skills and their expansion. On the basis of Nonaka and Takeuchi model of SECI, Smedley developed PKM model in which an expert (leader, promoter) predicts a direction and support for knowledge community, in which the entity creating personal knowledge is the participant²⁰. Zhang combines personalised and organisational approach to knowledge management in OAPI model (organizationalize, aggregate, personalize and individualize), where organisational knowledge is perceived as personalised and individualised knowledge, and personal knowledge is a sum and result of operationalization of processes in an organisation.

Because of virtualisation of the environment of functioning of entities, the concept of knowledge community or community of practice, finds its place in concepts that are developed with respect to CoP. They are NoP (Network of Practice), oCoP (Online Community of Practice) and VCoP (Virtual Community of Practice) concepts.

Network of Practice is a concept, the creators of which are John Seely Brown and Paul Duguid. It was formulated on the basis of J. Lave and E. Wenger's Community of Practice. Brown and Duguid's NoP model (Network of Practice) is called a model of quick diffusion of knowledge and its assimilation in a broad environment. It refers to the set of various types of informal social relations that is

¹⁸ J. Grundspenkis: *Agent Based Approach for Organization and Personal Knowledge Modeling: Knowledge Management Perspective*. "Journal of Intelligent Manufacturing" 2007, 18(4), pp. 451-457.

¹⁹ W. Sheridan: *How to Think Like a Knowledge Worker*. United Nations Public Administration Network, Ottawa Canada 2008.

²⁰ J. Smedley: *Modelling Personal Knowledge Management*. "OR Insight" 2009, 22 (4), pp. 221-233.

conducive to information exchange in virtual or electronic way. The reason for network emergence is a NoP distinguishing quality. It is information exchange for the purpose of execution of task/work (and not because of common interests, hobby, etc.), by entities working in various professions. Brown and Duguid define communities of practice as NoP subnetworks, where relationships between the entities are of a very close character mostly because of predominant face to face relationships²¹. Much more casual relationships occur between NoP entities in electronic and virtual reality²². Coordination of such relationships takes place by means of blogs, electronic mailing and bulletins. One of the features that distinguish NoP from workgroups formed in organisational structures of an enterprise is the lack of control mechanisms resulting from, for example, organisational hierarchy. Another quality of NoP is their composition. It may be composed of several people but it can also include thousands of participants in electronic networks, whose membership is not formally limited. In NoP, participation is defined individually. Neither explorers of knowledge, nor its authors are sure about the scope and durability of the relationships.

Online Community of Practice - OCoP, also called Virtual Community of Practice, is a community of practice developed as based on the Internet, however it has a more predictable and structuralised character. According to CoP definition by Lave and Wenger, OCoP must include active participants who are practitioners and experts in a particular sphere²³.

Members acquire knowledge in the process of learning and through relationships with the group as a result of synchronic interactions²⁴. CoP provides virtual space in which people participate, without language, geographical or cultural borders²⁵. With respect to the level of participants' activity, regular and peripheral activities are distinguished. Peripheral activity consists in reception of information and personal learning rather than in co-creation of values²⁶.

²¹ S.J. Brown, P. Duguid: *The Social Life of Information*. "Harvard Business School Press" 2000, pp. 198-213.

²² E. Vaast: *The Use of Intranets: The Missing Link Between Communities of Practice and Networks of Practice?* In: *Knowledge Networks: Innovation Through Communities of Practice*. Ed. P. Hildreth, C. Kimble. Idea Group, London 2004, chapter 18.

²³ E. Wenger: *Communities of Practice: A Brief Introduction*. 2007, <http://www.ewenger.com/theory/> (access: 24th March 2013).

²⁴ E. Wenger: *Supporting Communities of Practice: A Survey of Community-oriented Technologies*. 2001), <http://www.ewenger.com/tec> (access: 23rd March 2013).

²⁵ B. Gray: *Informal Learning in an Online Community of Practice*. "Journal of Distance Education"/*Revue de l'enseignement à distance* 2004, 19(1), pp. 20-35.

²⁶ S. Riverin, E. Stacey: *Sustaining an Online Community of Practice: A Case Study*. "Journal of Distance Education" 2008, 22(2), pp. 45-58.

4. Research methodology

The method used in this research is an in-depth case study analysis. This consists in a comprehensive presentation of a real situation occurring in a particular company or in regard to one of the functions realized within the company (e. g. management, marketing), which is treated as an individual case. It involves seeking for all necessary data enabling its in-depth analysis, formulating possible choice options and making the best possible decision, accompanied by a proper justification²⁷. Application of this method seems well founded, considering the following:

1. The research concerns contemporary, dynamic phenomena and the process of knowledge formation, pertaining to these phenomena.
2. The research refers to investigating actual contexts of these phenomena, concerning significant ambiguity of boundaries between the very phenomena and their contexts.
3. The object of the research is too complicated, to explain cause and effect relationships with the help of methods such as poll or experiment²⁸.

The unit of analysis/the subject of the case investigated are „complex situations”, i. e. groups of economic subjects (particularly leaders of network structures and clients) and their marketing behaviour. The case reflects changes that are new and to some extent critical for the investigated subjects, particularly in Polish conditions. The selected cases provide both literal and theoretical replication²⁹. The investigated IT company is one of representatives of a convergent sector (telecommunication, IT, media) and offers various products for business, public, home, entertainment or universal purposes. Its common feature is strong engagement in creating knowledge communities and cooperating in this field.

²⁷ J.W. Wiktor: *Studium przypadku. Istota, funkcje i procedura analizy przypadku* [Case study. Substance, functions and procedure of case analysis]. In: *Zarządzanie i przedsiębiorczość. Studia polskich przypadków* [Management and entrepreneurship. Polish case studies]. Ed. J. Altkorn. Wydawnictwo Naukowe PWN, Warsaw-Cracow 1996, p. 11.

²⁸ Ch. Perry: *Case Research in Marketing*. “The Marketing Review” 2001, No. 1, p. 305. In: *Zarządzanie marketingowe* [Marketing management]. *Koncepcje marketingu a praktyki zarządzania. Aspekty teoretyczne i badawcze* [Marketing concepts and practice in management. Theoretical and research aspects]. Ed. T. Żabińska, L. Żabiński. Wydawnictwo UE, Katowice 2007, p. 305.

²⁹ *Ibid.*, pp. 314-315.

5. Microsoft communities of knowledge – international comparison

Microsoft Company³⁰ forms communities of knowledge and creates target markets, while participating in the programs for the benefit of prospective participants in knowledge network and global community.

Within knowledge community Microsoft distinguishes:

- Microsoft online community which is a space on the Internet for programmers, IT specialists and enthusiasts, where knowledge can be acquired, solutions to problems can be found and new people from the IT world can be met.
- Offline community which is first of all composed of Groups of Users that gather Microsoft company technology enthusiasts but also prospective participants / cooperants in network relationships. Their often regular, direct meetings are a wonderful ways of common knowledge acquisition, discussion on technical subjects and knowledge sharing. The group offers specific, practical knowledge concerning Microsoft technology.
- Microsoft Most Valuable Professionals (MVP) which is an international Microsoft program for IT computer programmers and specialists. MVP title is awarded to those who, through their activity, significantly influence technical community in a positive way and are its main core.

Marketing reasons for formation of knowledge communities can be grouped into customer-related, product-related and enterprise-related, that express their marketing orientation (Table 1).

³⁰ Microsoft Company is a leading enterprises working in software products not only in American market but also all over the world. Since its beginning it has operated in computer software business. A series of software under Windows name was its first large success. It has been a leader in software market for years and the company has been improving their product. In this way successive improved versions of Windows program have been developed.

Table 1

Marketing reasons for formation of knowledge communities

Customer-related	– the way to get aware of the needs, and acquire the customer through contacts within the community – the way to intensify the needs and accelerate the replacement demand – the way to take over the customers of the competitors
Product-related	– place where product concept is generated – place where product concept is tested – place where the prototype and final product are tested – place where directions for modification and / or selection of products is determined
Enterprise-related	– customer in the centre of interest of the enterprise; the form of partnership marketing implementation – community as the source of information about the customer and directly from the customer; element of marketing research system – community as an integral element of value formation system in the enterprise – community as a tool of the strategy of influencing the customer, competitor and partner

Within knowledge community, Microsoft activities implemented on various markets in international dimension are differentiated with respect to tools and degree of relationship divergence (Table 2). This diversity results from different levels of technological involvement of studied countries expressed by for example SII index and NRI index. Microsoft communities of knowledge are definitely active on markets of Eastern Europe where we deal with broad substantial scope of knowledge domains and practices that serve development of these domains.

Table 2

Community of practice Microsoft online – international comparison

Specification	Russia, Ukraine, Belarus	Poland	United States
1	2	3	4
Online tools	FAQ Chat, from 8.00 a.m. to 8.00 p.m. on workdays and Saturdays MicrosoftTechNet blog The Exchange Team blog	FAQ Microblogs Blogs	FAQ / e-mail expert professional advice Chat Telephone
Community networks	– Facebook – Twitter@MSHelpsRU – official help desk page for online Microsoft users, from 8.00 a.m. to 8.00 p.m. – You Tube	– Facebook – You Tube – Wykop.pl – service created by Microsoft users	– Facebook – Twitter – News Center
Communities by segments	Microsoft for everybody - web page with information about benefits of Microsoft new technologies application available for all users	Microsoft Community – principles of conduct Imagine Cup 2013	Forum for CodeGuru programmers
	Microsoft for students - Microsoft University – Microsoft conferences and competitions – lectures for product managers speciality divisions, IT specialists, business coaches, IT producers and advisors – Technology Days 28.10.2013 Sank Petersburg – Student Day – IMAGINE CUP - international technological competition	Microsoft for students – IT Academic Day – Student apprenticeship – Student Partner Program – MSDN Alliance/Dream Spark – IT Academy	Forum for WSS IT specialists
	Microsoft Youth Spark (segment for 6 to 13 years old , segment for 13 to 17 years old, segment for 18-24 years old) – Software for schools – Partnership for improvement in the system of education – Skype for schools – Shape the future - access to Internet for children and their families – Trainings, for example security in the net	Faculty connection for lecturers and research workers	Forum for customers and home users

Table 2 contd.

1	2	3	4
Microsoft Partner Network	Knowledge community of experts, coaches and Microsoft partners	Knowledge community of experts, coaches and Microsoft partners	Knowledge community of experts, coaches and Microsoft partners
Summary Innovation Index according to the Report of European Innovation Scoreboard 2011(adopts the value 0-1; value close to 1 represents high innovation level)	0,29-0,33	0,25	0,55
Networked Readiness Index 2012 according to The Global Information Technology Report 2012; World Economic Forum 2012 (the most favorable value is 7,0)	3,85-4,02	4,16	5,56

A number of community undertakings are devoted to peripheral groups that learn. Attention is drawn to participants of regular and peripheral activity. They are often just the recipients of information. Significantly greater importance is attributed to the group of elementary and active knowledge community, in case of Microsoft market in the USA, but also in Poland as a representative of Central Europe. Microsoft Partner Network program is quite standardised, global apprenticeship that supports development of technological knowledge among experts and practitioners as well as existing and prospective cooperants.

Apart from other business activities, involvement in formation of knowledge communities undeniably offers measurable results. Microsoft Company came 1 in 2012 CSR RepTrak™ – the world ranking of companies of the best reputation in the sphere of CRS (Corporate Social Responsibility) in 2012³¹, and it also got the highest rates in general ranking. What is more, Microsoft brand is worth 54.7 billion dollars and is on the second position among the most expensive brands, right after Apple Company³². And that is why knowledge communities, because of their character, are often treated as a form of CSR implementation and the tool of image strategy.

Conclusion

Communities of knowledge formed to create knowledge environment and to re-use knowledge allow an organisation to acquire, store, transfer and apply knowledge in, and outside, an organisation. Marketing knowledge is acquired from the customer/partner, about the customer/ partner and it serves satisfaction of their needs. Communities of knowledge serve construction and development of knowledge domains, desirable from the point of view of specificity of functioning of a promoter of knowledge-based relationships. People/participants appointed or acquired for the community develop knowledge domains with the use of established activities and practices. Because of involvement and substantial contribution in community, the participants play the role of leaders that are usually entities that have key knowledge resources at their disposal. Microsoft Company is, without any doubts, the leader in the studied case. An active group is made of knowledge constructors who regularly participate in undertakings and programs of the community. The group of peripheral participants who are often learning informa-

³¹ The ranking was prepared by Reputation Institute, one of the world leading consulting companies that operate in reputation management. 47 000 opinions of customers from 15 countries were studied. They assessed 100 world brands on the basis of the following criteria: citizenship: „Company” is a good citizen – supports areas that are important for the country and takes care of environment protection; Corporate order: “Company” is managed in a responsible way – it undertakes ethical activities, is open and transparent in all business areas; Work place: „Company” is an attractive workplace.

³² Microsoft came first in global research performed by consulting companies Landor Associates and Penn Schoen Berland in 2012. The research covered 130 brands and there were two thousand respondents who participated in the study. Within the categories of innovation or quality, Microsoft was on a particularly high position in the categories of “investment in consumers” and “response to my unique needs”.

tion recipients, yet they are prospective participants of active knowledge circle, are also important.

Forming knowledge community, Microsoft Company takes, among others, obligations to eliminate information exclusion. This results in diversification of activities within knowledge communities on studied markets. For this purpose, new products and programs are developed. They offer opportunities of social and economic development in the areas of low level of technologisation at low pace of absorption of new technologies. The company intensifies previous activities that consist in the use of technology and trainings in partnership with entities and organisations all over the world for the purpose of transformation of educational systems, cultivating the local innovativeness and creation of workplaces and opportunities of development. As a result they are to maintain continuity of the cycle of social and economic development to create educated target markets and first of all co-creators of a new value that is knowledge-based.

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MARKETING KNOWLEDGE MANAGEMENT IN STRUCTURAL APPROACH. COMMUNITY OF PRACTICE IN MICROSOFT – INTERNATIONAL COMPARISON

Summary

The idea of knowledge management, marketing knowledge management and knowledge transfer occurred as a consequence of the process of transformation of traditional business relations into collaboration of industry, services and their partners, due to the fact that information has become a production resource, especially in net-product sectors (for example IT sector). The intellectual value (information, knowledge) is created by enterprises, their co-competitors (co-operators, competitors) and customers to satisfy target markets. Global, innovative firms have been using new tools to create relations based on knowledge-changing, because global customers are more exacting and they take decisions more knowingly. The client knowledge communities constitute an integral subsystem of the business network structures – the marketing knowledge subnet. Observing the activity of IT leaders and their customers in community of practice we can state, that they are more and more involved. Also the opinions of the IT leaders and the figures show that this tool of knowledge management is successfully used in global markets. The method used in this research is an in-depth case study analysis. This consists in a comprehensive presentation of a real situation occurring in a particular company or with regard to one of the

functions realized within the company, which is treated as an individual case. Internet resources, particularly the websites of selected subjects, have been identified and critically analysed. Detailed, continuous observation of the Internet sources has been applied since 2000. The paper will contain the example of practices in marketing knowledge management of IT-leader (Microsoft) in community of practice area in global market in international comparison.

Keywords: marketing knowledge, international comparison

Anna Tarabasz

University of Łódź, Poland

THE USE OF SOCIAL MEDIA IN THE POLISH RETAIL BANKING IN THE ERA OF MARKETING 3.0

Introduction

Nowadays companies rarely limit their actions to brick and mortar behaviour as professionally prepared website constitutes a truly added value and becomes something far more important, than simple “virtual visit card”. Therefore existence in dotcom e-reality, as a business of click and mortar type, with the use of Web 2.0 tools, becomes an everyday life for majority of companies. Such approach reevaluation results from fact, that combined crowdsourcing and social ideas media serve currently as the basis for co-creation and improvement of business offer. At the same time social media and Participatory Web shall be seen as a next stage of Internet evolution, from the Read Only Web approach, towards Web 3.0 and Meta Web solutions. The marketing concept transforms in a similar manner, as nowadays co-creation and interaction with the target group seem to be more important, than simple customer orientation.

This article tries to illustrate the disparity between available and implemented solutions of electronic communication within the social media and value-driven marketing 3.0 era. The basis for discussion in this regard will be constituted by research conducted among nearly 1,800 customers of 11 largest banks in Poland.

1. The evolution of Internet and milestones of marketing concept

A solution that dramatically changed interpersonal communication in the 20th century was implemented on October 29th in 1969, when three American universities have introduced ARPANET¹. However, it is argued, that the beginning of Internet can be considered after 1989, separation of civil network from military structures. At the same time, T. Berners-Lee, considered the founder of the Internet, author of Mosaic browser and HTML language, proposed at CERN the project of hypertext documents creation, called the World Wide Web². The real breakthrough was 25th of December 1990³, when due to the use of Internet and http protocol a connection between the server and the client was established. Simultaneously a year later the National Science Foundation withdrawn its previous prohibition on the use of the network for purely commercial purposes. All of this has contributed to exponential spread of electronic communication and initiated the era of Web 1.0. And even though the information sharing way was changed radically, including their search and graphical presentation, but the message transfer was still one-way character and remained passive, so the network was defined as “the read-only Web”. Commonly this term was used for all web sites created before the year 2001.

It was only Web 2.0, alternatively called the read-write Web 2.0, social web or participatory network⁴, causing a real revolution in electronic communication, made the Internet a creation functioning in its present form. The term Web 2.0 was first used in 1999, by D. DiNucci⁵, and this name was popularized by T. O'Reilly in 2004.⁶ Passive form of one-way communication was replaced by a two-way dialogue and interaction. Co-creation, sharing, chance of instant reaction and exchange of opinion and thoughts, these are the benefits provided by tools of virtual community: blogs, microblogs, vlogs, podcasts, social networking sites, groups/forums/discussion lists, chats/communicators, content/creation sharing platforms, event or ranking sites⁷. These solutions significantly increase possibilities of communication between Internet users. It is worth, therefore, presenting figures to illustrate the difference. While in 1996 only 250 thousand of complete websites

¹ D. Morley, C.S. Parker: *Understanding Computers: Today and Tomorrow*. Course Technology Cengage Learning, Boston 2010, p. 322.

² W3.org: www.w3.org.

³ L. Lambert: *The Internet. A Historical Encyclopedia*. MTM Publishing, New York 2005, pp. 16-17.

⁴ C. Anderson: *The Long Tail. Why the Future Business is Selling Less of More*. Hyperion, New York 2006, p.5.

⁵ D. DiNucci: *Fragmented Future*. “Print Magazine” 1999, 53, Vol. 4, p. 32.

⁶ T. O'Reilly: <http://www.oreilly.com/web2/archive/what-is-web-20.html>.

⁷ A. Tarabasz: *Komunikacja z klientem za pośrednictwem Internetu na przykładzie wybranych banków*, doctoral thesis WZ UŁ, unpublished materials, Łódź 2012.

were indexed and the network was used by 45 million of users, 10 years later, the network had 80 million of web pages and over a billion internauts⁸. They also cause that almost 25% of websites content is directly generated by Internet users in form of comments, adding photos, videos, music, ranking and recommendation systems. Due to Web 2.0 solutions we may experience collective intelligence, co-creation and crowdsourcing. This term reflects perfectly the fact of collaborative nature and giving a causative effect to previously passive users. Through full transparency of the medium, in which the information is available 24 hours a day, 7 days a week, and once posted content can exist literally forever, the Internet has become for many the first (and sometimes even the only) source of information. According to the eMarketer.com 2010 research 38% of Internet users consider, that consumers themselves, describing products on social networking sites are the most reliable source of information⁹.

The revolution of available technical and technological solutions, and information perception has forced changes in approach to production process, perception of product and consumers themselves. This in turn was an incentive to modify focal points of interest in the marketing concept. That is why one may search for relationship between marketing evolution and the development of the Internet as a communication channel (see Figure 1), although this shall not be done directly.

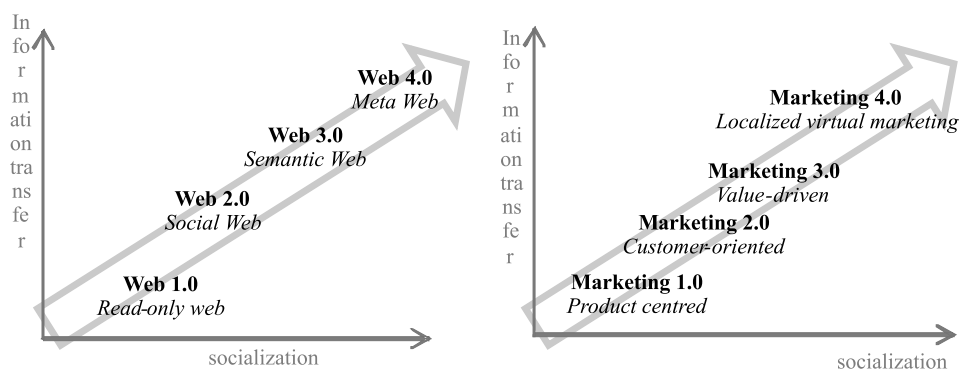


Figure 1. The evolution of Internet and marketing concepts

One has to conclude that only the concept of marketing 3.0, according to the idea of Ph. Kotler granting the buyer as a human being “not only the mind but also heart and soul”¹⁰ fully covers possibilities offered by Web 2.0. Similarly, the im-

⁸ D. Ciccarelli: http://www.blogs.voices.com/thebiz/2006/09/web_20_definition.html.

⁹ With sample n = 2065, research Social media around the World conducted by InSites Consulting in 2010: <http://www.slideshare.net/rmeyer52/marketing-30-3821130>.

¹⁰ Ph. Kotler, H. Kartajaya, I. Setiawa: *Marketing 3.0: From Products to Customers to Human Spirit*. Wiley&Sons, Hoboken 2010, pp. 4-34.

pact of the latest available technology highlights R. Hadiansyah underlining the possibility of „collaboration and co-creation through personalized dialogue with the customer and multi-dimensional segmentation based on rational, emotional and behavioral factors”¹¹.

Presenting chronological evolution of the marketing concept, a return to the origins of Marketing 1.0, due to its name focusing on product only, but in fact, by creation of an offer, satisfying customer needs as the most important and overarching orientation goal. It would be difficult to compare marketing orientation, even in its simplest form, with the typical product or production orientation. In turn consumer socialization and causal power of buyers increase, reflected the customer-oriented marketing 2.0 concept. As in the case of Web 2.0 solutions, customer-company communication allowed for dialogue and broke the rigid paradigm of the message sender and recipient. At this stage, foundation for the relationship one-to-one was built, period for actions of PUSH type has expired, replaced by actions of PULL character. Well the difference between subsequent stages of the marketing concept development was described by B. Borges arguing „if we characterize Marketing 1.0 as being intrusive, interruptive and a style of one-way shouting at our customers (outbound marketing), we can characterize Marketing 2.0 as being about conversations, collaboration, communities and word of mouth (inbound marketing)”¹². In such way he condenses Marketing 2.0 to two main pillars: content marketing and e-relationship building, showing the contact point between the marketing concept and idea of Web 2.0.

However, again the technological progress associated with Web 3.0 overtook evolving marketing concept. Solutions flexibility provided by social media in Web 2.0 are not treated as target ones. After 2010 the role of keyword search started to decline, and till 2020, it shall be sequentially replaced by processes of tagging, natural language search and finally a semantic search¹³. This is equivalent to times of intelligent search engines and entrance to the era of Web 3.0 (semantic web). This concept, basing on artificial intelligence, semantic solutions and adequate software, aims at converting present imparting knowledge system to a widely understood database model. That will allow to process the data in a variety of dimensions and identify intentions of an Internet user, basing on the context of data. But changes for Internet are envisaged even further - for 2030 and Web 4.0 – the Intelligent Web or the Meta Web, being capable of conscious rea-

¹¹ R. Hadiansyah: <http://www.blog.djarumbeasiswaplus.org/ristandyh/nasional-workshop-marketing-30-from-product-to-customer-to-human-spirit>.

¹² B. Borges: *Marketing 2.0. Bridging the Gap between Seller and Buyer through Social Media Marketing*. Wheatmark, Tucson 2009, p. 25.

¹³ Mushon.com: <http://www.mushon.com/spr09/nmrs/tag/wikipedia>.

soning. According to assumptions it will permit full merging of the human being with technology: communication and search for information through the power of the subconscious, complete remote management of all components and devices connected to the network, even treating machinery as living creatures.

Unfortunately the demand for market information was not fulfilled with its accurate supply. The Web 2.0 solutions caused data exchange within the network as well as growing self-awareness and buyers' expectations. Consumers searched for personalized products created with their cooperation, full market transparency and aimed at partner relations. Instead of listening market carefully, companies act in old-fashioned manner. They treat social media rather as another "one-way marketing tube", not putting enough attention to coherency of content and image among used channels and tools. Moreover they cannot fully deal with relationship creation with the internauts community. Declaratively willing to benefit from crowdsourcing, remain passive, ie. often preparing imprecisely targeted promotional-product offers. Such behaviour leads to facts observed by the Nielsen's agency in 2009¹⁴, where declared recommendation credibility level of friends opinion among respondents reached 90%, third-party opinion posted on the Internet was 70% and for online advertising did not exceed 40%.

Finally managers become helpless against the old paradigm. Marketers try to maximize profits, assuming that consumers buy for purely rational reasons. Moreover, they underestimate increasing role of CSR and finally mistreat the growing power of social media. The answer to these ailments appears to be previously described concept of marketing 3.0, emphasizing simultaneous communication and collaboration.

Regardless the fact, that such solution possesses elastic safety margin, an anticipatory approach shall be implemented. Therefore, a critical polemics on further embodiment of proposed below marketing 4.0 formula is worth to be undertaken (cf. Table 1). It aims not only at enabling customers to become product co-creators by debating existing solutions, but also their originators. This path leads to self-realization, co-creation, co-operation and true crowdsourcing. Finally it may result in perfect offer matching with needs of target markets, providing products exactly at the time when demand occurs and, thanks to economy of scale, the true mass customization. All this is equivalent to tailor-made offer matching needs of the buyer, delivered just-in-time and just-in-place into the hands of customers, 24 hours a day, 7 days a week.

¹⁴ R. Meyer: <http://www.slideshare.net/rmeyer52/marketing-30-3821130>.

Table 1

The milestones of marketing concept evolution

Specification	MARKETING 1.0 (product-centric)	MARKETING 2.0 (customer-oriented)	MARKETING 3.0 (value-driven)	MARKETING 4.0 (localized virtual marketing)
Objective	Sell products	Satisfy and retain customers	Make the world a better place	Today create the future
Enabling forces	Industrial revolution	Information technology	New wave technology	Cybernetic revolution and web 4.0
The market seen by companies	Mass buyers with physical needs	Smarter consumer with mind and heart	Whole human with mind, heart and spirit	Collective of fully conscious buyers, co-creating products
Key marketing concept	Product development	Differentiation	Values	Mass customization, JiT
Company marketing guidelines	Product specification	Corporate and product positioning	Corporate, vision and values	Values, vision, anticipation
Value propositions	Functional	Functional and emotional	Functional, emotional and spiritual	Functional, emotional-spiritual self-creative
Interaction with customers	One-to-Many transaction	One-to-One relation	Many-to-Many cooperation	Many-to-Many co-creation and cooperation

Source: Based on: Kotler Ph., Kartajaya H., Setiawa I.: *Marketing 3.0: From Products to Customers to Human Spirit*. Wiley&Sons, Hoboken 2010, p. 6

2. The use of social media in Polish retail banking

Unfortunately, despite the plethora of available solutions, particularly with- in the Internet and concept development (both the web- and marketing-ones) of theoretical character, their practical implementation fails very often. As prove the results of research conducted among nearly 1800 customers of 11 biggest retail banks in Poland¹⁵, actions of electronic communication within those institutions

¹⁵ The research conducted between November 2010 and May 2011 was based on actions of 11 largest polish retail banks: PKO Bank Polski, Bank Pekao, Bank Zachodni WBK, ING Bank Śląski, mBank i MultiBank, Citi Handlowy, BPH, Bank Millenium, Kredyt Bank i LUKAS Bank. Apart from this the study in a form direct survey technique using multi-stage selection was held among 1789 of analysed banks. The sample was not random, as in the final stage respondents were selected by elimination. Results do not predestine to be generalized on the population. Though

reminiscent rather monologue than dialogue. Moreover, the disparity is most evident in the case of solutions in the field of social media – taking into account the multitude of available solutions in the field of social media and available marketing budgets, the forefront of Polish banking remains almost passive, or implement these solutions, but does not manage them in accurate manner.

It turns out, that among analysed institutions a clear distinction between can be find, as ones remain far much active in use of electronic communication, than the other. Such observation was based and verified by assessed bank's distinguishing features from the competition such as the use of the service banking products through the Internet, the ease of self-service via the Internet and the uniqueness of a website and advertising. In this way, surveyed institutions were divided as "the Internet-" and "non-Internet-ones". The first group included: mBank, ING Bank Śląski, MultiBank, BZ WBK and Millennium. An inventory presented in table below was create in order to illustrate the activities in this area undertaken by the analysed banks (see Table 2).

It displays disproportion between „internet” and „non-internet” banks. Institutions belonging to the second group remain relatively inactive, often limiting their actions to a minimum. In the case of banks, defined as the Internet-ones, these operations are more extensive and it does not happen, for example for their profiles on social networking sites to be dormant. It turned out that the most frequently (in 11 cases), the e-communication tools used by the banks, though differing in quality, are web pages, display and on-line PR. Each of analysed institutions provides its electronic presence in this regard. But from the quality of those channels, only websites are used in their full potential.

results from metrical data are coherent in 99% with analogical data collected by GUS (The Main Statistical Office) in its report Społeczeństwo informacyjne w Polsce. Wyniki badań statystycznych z lat 2007-2011, GUS 2012: www.stat.gov.pl/cps/rde/xber/gus/nts_spolecz_inform_w_polsce_2007-2011.pdf. This fact allows the indicate certain patterns and trends. The exact methodology for the selection of banks and customers presented in: A. Tarabasz: *Formy komunikacji elektronicznej z klientem banku (na podstawie przeprowadzonych badań)*. „Handel Wewnętrzny” 2012, Vol. 3 (May-June, part II), p. 387-395.

Table 2

Evaluation of electronic communications tools applied in analysed banks

Tool	Bank											Total Banks in overall
	BPH	Millennium	BZ WBK	Citi Handlowy	mBank	MultiBank	ING	Kredyt Bank	LUKAS Bank	Pekao	PKO BP	
website included minisite	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	11
SEO		✓		✓	✓		✓		✓**		✓	8
SEM	✓	✓	✓	✓	✓	✓	✓		✓**		✓	5
display in own portal	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	9
display in external portals		✓	✓		✓	✓	✓	✓	✓			11
mailing newsletter		✓	✓	✓	✓	✓	✓	✓	✓		✓	7
Building of virtual community with:					✓	✓	✓		✓		✓	9
foras					✓		✓		✓			5
corporate blog			✓		✓				✓		✓	2
facebook		✓	✓	✓	✓	✓	✓	✓	✓	✓*	✓	3
twitter					✓				✓		✓*	9+1*
blip			✓	✓	✓		✓	✓*	✓	✓*	✓*	1+1*
you tube		✓	✓	✓	✓		✓	✓	✓		✓	4+3*
other			✓		✓		✓		✓			8
on-line PR	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	3
TOTAL	4/15	9/15	13/15	9/15	15/15	9/15	13/15	7+1*/15	9/15	3+2*/15	11+2*	11

other: BZ WBK: Bank Pomysłów, nk.pl, skype; mBank: Czat, mSpołeczność, crowdsourcing, videoblog, ING Skype, video chat.

*only profile was created **verified after rebranding)

The second highest incidence features Facebook, which as a social networking site enjoys an exceptionally high popularity among the financial institutions. This seems easily to predict, due to steadily increasing number of its users, their activity level and behaviour pattern. Unfortunately, as it was previously mentioned, banks rather treat their presence there as an additional transmission channel for sales and promotion, than dialogue and product offer co-creation opportunity. Apart from this tool, other social media resources are rarely used or mishandled (inactive profiles, lack of real two-way communication with customers etc.). On that basis, a hypothesis of limited use of social media tools within Polish retail banking sector can be proven, especially when taking into account the number of available solutions in this field.

It is unquestionable weakness of these institutions - deliberately resigning from building an agreement platform with customers, not only basing on marketing 2.0 actions, but also without approach modification they cannot think about the 3.0 concept implementation. The more troubling it becomes, as it should be noted that banks using electronic communications achieve market success, as evidenced by their financial performance and leading positions in multiple rankings and reports. It can therefore be argued that supporting of e-communication, with particular emphasis on social media emerges as an important factor in building a competitive advantage against market competitors.

Conclusion

The multitude of theoretical solutions is not always reflected in their practical implementation. Advanced level of Web 2.0 solutions and the entry into Web 3.0 era marketing underlie need for marketing 3.0 development. Even though this concept does not appear to be a definitive and target one, therefore an attempt to define possible direction of the 4.0 solution was undertaken. Briefly quoted results of research illustrate the existence of disparity between described theories and their practical application. Simultaneously they also show that the forefront of banking sector in Poland, despite its role as an investment leader in online advertising, cannot efficiently manage and exploit tools of electronic communication, in particular social media.

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THE USE OF SOCIAL MEDIA IN THE POLISH RETAIL BANKING IN THE ERA OF MARKETING 3.0

Summary

Currently as the basis for co-creation and improvement of business offer serves the combined idea of crowdsourcing and social media. Solutions and applications of Web 2.0 are not only a next stage of evolution in the direction of Web 3.0 and Meta Web. They be-

come rather a living proof how “future theories” become a current practice for more and more companies. The marketing concept transforms in a similar manner, as nowadays co-creation and interaction with the target group seem to be more important, than simple customer orientation. The article tries to illustrate the disparity between available and implemented solutions on the use of electronic communication tools within the social media. The basis for discussion in this regard will results presentation of research, conducted among nearly 1,800 customers of 11 largest banks in Poland.

Keywords: social media, marketing 3.0, banking sector

USABILITY OF MOBILE DISTRIBUTION CHANNEL FOR FINANCIAL SERVICES

Introduction

Last year there were a lot of empirical papers about factors influencing usage of mobile devices in financial services. Many models of ICT acceptance indicates the usefulness as a determinant of use also in context of financial services. Usefulness means the extent to which a person believes that using an ICT system will enhance their job performance¹. Each new distribution system for financial services creates a competitive advantage over previously used ones as it gives consumers new possibilities. The recent innovation, which is Internet banking, has given customers unlimited access to funds held in bank accounts, regardless of time and place. In the case of mobile banking an obvious advantage may be the option of paying with the device without any additional components, such as a payment card. In contrast to other distribution channels operation systems, mobile payment does not need to be made through a bank. Additionally there isn't a single mobile payment system which is limited to banking transactions with mobile devices. This constitutes both an advantage and weakness of mobile payments. What other usefulness can consumers expect from mobile banking? Mobile banking services should exploit the possibilities of mobile devices. A good example would be to use QR codes for bill payments without painstakingly inputting vendor data.

There is no doubt that an increase in use of mobile banking is associated with the popularization of the Android and IOS software in mobile devices. Both software systems for mobile phones and tablets have enabled the standardization of financial applications that anyone can easily install on their device. Most mobile

¹ L.K. Soon, L.H. Seok, K.S. Yong: *Factors Influencing the Adoption Behavior of Mobile Banking: A South Korean Perspective*. "Journal of Internet Banking & Commerce", aug. 2007, tom 12, No. 2, Business Source Complete.

banking solutions are a part of the Internet banking system. Using Internet banking is a prerequisite for using mobile banking. The number of active consumers using internet banking in Poland equaled 11.4 million at the end of 2012². In the case of several Polish banks total downloads of mobile applications exceed a hundred thousand. Estimates indicate that mobile banking applications can be actually used by approximately one million Poles³.

1. Theoretical background

The studies of perception of the Internet as a sales channel revealed many factors that affect the behavior of buyers.⁴ Most of these were used in internet technology acceptance models trying to explain the propensity to use ICT⁵. Among them, especially important for mobile banking seem to be a relative advantage, perceived risk and trust. The study emphasized the importance of such factors as time savings, convenience, transaction costs, perceived usefulness and perceived ease of use. Research shows that the costs and benefits affect the intention of using mobile banking⁶. The simplest benefit may be convenience, cost security. Other studies reveal that intention of usage mobile banking is determined by attitude toward mobile banking and perceived behavioral control. The attitude is dependent on relative advantage and complexity⁷. For the perceived behavioral control self-efficacy was significant. In the conceptual model seven factors influencing the intention of using mobile banking were defined, and they were the following ones: perceived usefulness, perceived ease of use, subjective norms, self efficacy, perceived cost, security and trust⁸. Subjective norms referred to perception of

² *Bankowość internetowa i płatności bezgotówkowe. Podsumowanie IV kwartału 2012 roku. Raport*. The website Polish Bank Association: <http://www.zpb.pl>.

³ The website of the Inspector General for the Protection of Personal Data: <http://www.gioudo.gov.pl>.

⁴ M.K. Chang, W. Cheung, V.S. Lai: *Literature Derived Reference Models for the Adoption of Online Shopping*, "Information & Management" 2005, Vol. 42, p. 545.

⁵ *Wpływ technologii informacyjnych i komunikacyjnych na zachowania konsumentów – stadium empiryczne*. Red. R. Mącik. Wydawnictwo UMCS, Lublin 2011, pp. 27-32.

⁶ S. Yung-Cheng, H. Chun-Yao, C. Chia-Hsien, H. Chih-Ting: *A Benefit-cost Perspective of the Consumer Adoption of the Mobile Banking System*. "Behaviour & Information Technology" September-October 2010, Vol. 29, No. 5, p. 505.

⁷ A.R. Beiginia, A.S. Besheli, M.E. Soluklu, M. Ahmadi: *Assessing the Mobile Banking Adoption Based on the Decomposed Theory of Planned Behaviour*. "European Journal of Economics, Finance and Administrative Science" 2011, Iss. 28, p. 14.

⁸ S. Singh, V. Srivastava, R.K. Srivastava: *Customer Acceptance of Mobile Banking: A Conceptual Framework*. "SIES Journal of Management" April-August 2010, Vol. 7(1), p. 58.

other people's opinions whether a person should perform particular behaviour. In other studies, the authors tested the model consisting of eight factors affecting the intention to use mobile banking; four of which have a negative impact on the usage of mobile banking, while the other four were positive. The factors negatively correlated with the intention to use mobile banking were: device barrier, perceived risk, lack of information and perceived financial cost. The positive factors contained: subjective norm, perceived usefulness, perceived ease of use and self-efficacy⁹. Perceived financial cost was defined as the extent to which a person believes that they have enough money to pay for the system. The study also revealed that the factors influencing m-banking may differ in different countries. The main factors which were similar for most countries were perceived usefulness and lack of information¹⁰. Further studies emphasize the importance of usefulness for the intention to use mobile banking, but also indicate mobile experience and technical support as a source of intention to use mobile banking.¹¹ Customers experience and high level technical support directly affect people's intention to use mobile banking technology.

It is worth noting that some studies show equal perceived usefulness of internet banking and mobile banking¹². However the two distribution channels differ in the perceived cost, perceived credibility and perceived ease of use. Attitudes toward internet and mobile banking are also different¹³.

2. The aim of the research and research methodology

The aim of this study was to characterize the frequent usage habits of mobile banking in relation to other distribution channels. The research was also designed to test the perception of new possible usefulness of mobile banking and the factors determining the use of different distribution channels for financial services among users and non-users of mobile banking. The purpose of the study was to answer the following questions:

⁹ J. Sripalawat, M. Thongmak, A. Ngramyarn: *M-banking in Metropolitan Bangkok and a Comparison with Other Countries*. "Journal of Computer Information Systems" Spring 2011, p. 67.

¹⁰ Ibid., p. 74.

¹¹ Chung N., Kwon S.J.: *The Effects of Customers' Mobile Experience and Technical Support on the Intention to Use Mobile Banking*. "Cyberpsychology & Behavior" 2009, Vol. 12, No. 5, p. 542.

¹² Khan M.Z.A., Khan S.: *Internet Versus Mobile Banking: A Study of Peshawar City (Pakistan)*. "Journal of Internet Banking and Commerce" December 2012, Vol. 17, No. 3, p. 11.

¹³ Ibid., p. 10.

- RQ1. How does the frequency of use of different distribution channels differ among people using and not using mobile banking?
- RQ2. How do people use mobile banking in the financial services?
- RQ3. What factors influence the use of mobile banking, internet banking and bank branches?
- RQ4. What usefulness of mobile banking can be expected by its users?
- RQ5. How do different characteristics of users determine the intention to use mobile banking?

The study was conducted using a standardized questionnaire and quantitative method. The printed questionnaire was self-completing by tested persons. The questionnaire consisted of thirteen questions that were mostly grid composed and eight demographics questions. The five-point Likert scale was used to compare different distribution channels. Sample has been selected purposely in order to select people using internet banking. Data analysis was conducted using SPSS software. A total number of 162 people were investigated, 40 of whom used mobile banking. 57% of the surveyed people were under the age of 24, 23% aged 25-34, 20% aged over 35. 62% of the surveyed were women, 38% men. The data were collected between February and April 2013.

3. Preliminary research findings

RQ1. The questioned declared that they mostly use online banking, ATMs and payment cards. The dominant frequency of usage in all these cases is 2-3 times a week. Among the respondents the largest percentage of people do not use the virtual branch at all (92%), cash deposit machine (67%), mobile banking and call centers. People using mobile banking compared to all the surveyed people declare a higher frequency of use of payment cards (the dominant answer was daily) and mobile banking (dominant answer was 2-3 times a week). The higher frequency of use also applies to the Internet channel and ATMs. In these cases, however, without altering the most common indications. A small percentage of people using mobile banking declare that they don't use a specific banking services distribution channel, which may indicate a bigger diversity of ways to use financial services by this group of people. Mann-Whitney test confirmed a significantly higher frequency of use online banking, ATMs, payment cards, cash deposit machines, virtual branches and of course mobile banking by people using mobile banking (compared to non-users). It may suggest that a more active user of financial serv-

ices often use a variety of distribution channels for financial services, including mobile banking.

RQ2. Among the respondents declaring the use of mobile banking the highest percentage use such functions as: checking accounts, transferring money from accounts for bills and paying for purchases in a shop (Table 1). It is worth noticing that only a few types of mobile banking transactions are used by more than half of its users. The most frequently used possibility is to check accounts via mobile devices.

Table 1

Types of transactions made by mobile banking users

Type of transaction	Percentage of people using this type	Dominant Frequency	75th percentile of frequency
Transferring money from accounts for bills	62,5	Once a quarter or less	Once a week
Checking accounts	90	Two, three times a week	Two, three times a week
Repayment of credit card	20	Once a month	Once a month
Cash loan	5	Once a quarter or less	Once a quarter or less
Opening deposit account	27,5	Once a quarter or less	Once a month
Topping-up a mobile phone	42,5	Once a month	Two, three times a month
Paying for purchases in store	45	Once a quarter or less*	Two, three times a week
Withdrawal from an ATM without a card	20	Once a quarter or less	Two, three times a month
Money transfer to another phone	35	Once a quarter or less	Once a month

* There are a number of modal frequencies; the lowest of them is given

In some cases, low frequency of using mobile banking is a result the specificity of the product. Not all of the functions of mobile banking listed in the table are available in each bank. Some of the options listed in the table have been launched recently. A relatively new product available at the some mobile banking systems, is the ability to withdraw from an ATM using a mobile phone. Even though this option was launched less than a month ago, some of respondents use this feature.

RQ3. In order to investigate the perceived differences of questioned people to typical distribution channels (Internet, branches, mobile) it was used five-point Likert scale consisting of 11 statements. Statements included assessment of various factors affecting the perception of financial services distribution channels. These included eg. assessment of convenience, safety, cost of using channel. Analysis of the reliability of scales was made by a coefficient α . The reliability Lik-

ert scale for mobile banking was $\alpha = 0,61$, internet banking $\alpha = 0,74$, branches $\alpha = 0,69$. Differences in the perception of distribution channels presents Figure 1.

There are significant differences in the perception of branches versus internet and mobile banking as regards comfort, ease of use, time consuming, cost and predicted frequency of use. In all these cases, the perception of the internet and mobile banking is more favorable as a bank branch. The situation is reversed in terms of perceived safety and specific skills. Bank branches does not require special skills and are perceived as a more safe. The perceived differences between internet banking and mobile banking are much smaller. Dependent sample t-test showed significant differences in the case of security, providing by a bank the necessary information and perceived group of users of the channel. Mobile banking is perceived as even less secure than internet banking, less adapted to the older people needs and insufficiently communicated by banks compared to internet banking. There is no obvious advantages mobile versus internet banking. This may be a problem for the broader popularization mobile banking.

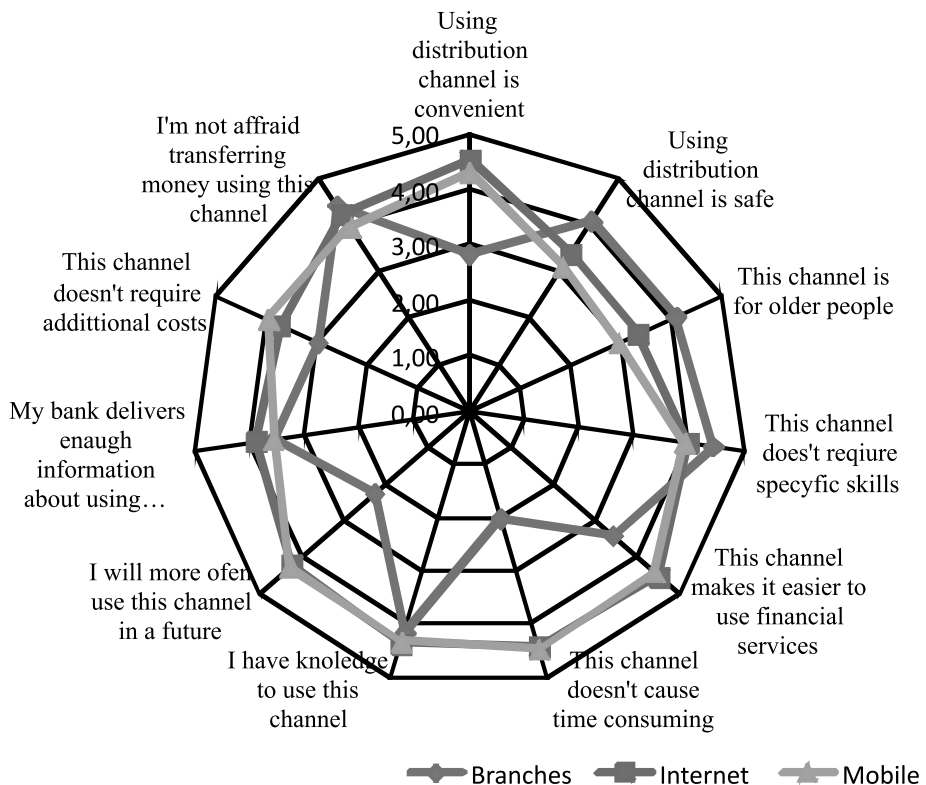


Figure 1. Perception of different financial service distribution channel

Using the same scale to compare assessment of internet banking and bank branches by users and not-users mobile banking it can be find significant differences. People using mobile banking asses worst convenience and time consuming in the case of branch banking than not-users mobile banking. Internet banking assessment differ with respect to safety and fear of transferring money. People which don't use mobile banking asses worst safety and afraid much more transferring money using internet banking than people using mobile banking. Bearing in mind the above, it should be underlined that safety may be key factor influencing on usage internet banking and then mobile banking.

RQ4. Among all the surveyed people most expected functionality of mobile banking is the ability to make NFC mobile payments for purchases in store. Other expected features are presented in Table 2.

Table 2

Expected functionality of mobile banking*

Description	Average
Withdrawal from an ATM without a card	3,13
Money transfer to another phone number which can be used as wallet	3,37
Saving a receipt on mobile phone while paying for purchases	3,52
Using QR codes for bill payments without painstakingly inputting vendor data	3,40
Transferring money to another phone via NFC	3,01
NFC mobile payments for purchases in store	4,00
Money transfer to online shop from mobile device	3,38

*Five-point Likert scale.

Interesting proposals accepted by interviewed to a large extent concerned the using QR codes for bill payments and saving on mobile device receipt while paying for purchase. Both solution give an advantages mobile banking using the possibilities given by the mobile device. Among the researched people accepted proposals were also people who do not use mobile banking, and for which the proposed solution can be a source its competitive advantage. Independent sample t-test showed significant differences in expected functionality of mobile banking. Test revealed that people using mobile banking have a more positive attitude to almost all of the proposals. Only in the case "saving a receipt on mobile phone" there is no significant differences between mobile banking users and non-users. It may be a new feature that will increase interest in mobile banking. People not using mobile banking have the negative attitude (score below average) only towards to the proposals "transferring money to another phone via NFC". Perhaps this solution is seen as a very risky by them.

RQ5. There are no significant differences in the propensity to use mobile banking according to age or to assess their financial situation. Chi-squared test doesn't show a significant difference. Mann-Whitney test does not show a significant difference in acceptance mobile, depending on the financial situation, the time of use of the Internet or mobile device. The only one significant factors that influence the tendency to using mobile banking is declared by the respondents attitude to market novelties. Mann-Whitney test confirmed a significantly higher frequency of using mobile banking by people with more positive attitude to novelties.

Conclusion

Usability of mobile distribution channel for financial services determine the competitive advantages of this distribution channel for financial services. The respondent declared that they mostly use online banking, ATMs and payment cards. Among questioned people about 25% declared using mobile banking applications. Such persons use other sales channels for financial services more frequently and more intensively. The most popular functions using by mobile banking customers were checking accounts and transferring money from accounts for bills. The new opportunities for the use of mobile banking, such a withdrawal from an ATM without a card, rapidly gaining attention. Mobile banking is perceived as insecure, even more then internet banking. People do not use for this reason online banking will not be interested in mobile banking. The mobile banking users worse assess the information received from banks on mobile banking in comparison to information about other channel distribution. Among all the surveyed people most expected functionality of mobile banking is the ability to make NFC mobile payments for purchases in store. As an attractive possibility is assessed this function also by people who do not use mobile banking today. It is worth noting that many of the respondents, even young people do not know what is a mobile banking and how to use it. They often do not understand what opportunities it offers and how it differs from online banking. It should be emphasized the need of educational communication activity of banks. The study confirmed a significantly higher frequency of using mobile banking by people with more positive attitude to novelties.

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USABILITY OF MOBILE DISTRIBUTION CHANNEL FOR FINANCIAL SERVICES

Summary

The paper presents results of the studies users of mobile banking. The research confirmed that users of mobile banking use other sales channels for financial services more frequently and more intensively. The most popular functions using by mobile banking customers were checking accounts. Mobile banking is perceived as insecure, even more than internet banking. The most expected functionality of mobile banking is the ability to make NFC mobile payments for purchases in store.

Keywords: mobile distribution, channel, financial services

Magdalena Sobocińska

Wroclaw University of Economics, Poland

VIRTUALIZATION OF MARKETING ACTIVITIES IN TERMS OF COMPETITIVE ADVANTAGE OF THE COMPANY

Introduction

The growing role of the Internet in consumers' decision-making processes, as well as virtualization of business activities trigger a cultural change in society, which is reflected in the development of the knowledge-based information society.

The goal of this article is to present the virtualization of marketing in the strategic area, which involves the use of the Internet in innovative ways at all stages of the process of value management for the customer, i.e. in the stages of defining and shaping values, as well as its communication and distribution. The development trends of marketing activities conducted on the Internet have been shown through the prism of competing processes and achievement of sustainable competitive advantage by the interested companies.

1. Relationships between technology and competing processes of companies

Since the mid-90s, there has been significant strengthening of the relationship between technology and competing processes. It is connected with the development of Internet applications and specialized software in the activities of enterprises. New technology allows to introduce improvements to the business models of companies, but it also facilitates reproduction of these solutions on a much

broader scale. The effective use of new business solutions in competing processes, which include tools such as Twitter, online communities, or cloud technologies, requires the formulation of answers to the following questions:

- what are the financial implications of the implementation of information technologies in the enterprise?
- where should the money be primarily be allocated?
- which information functions should be centralized and which should be implemented by individual business units?
- how advanced do information systems need to be?
- what level of risk in the area of protection and confidentiality of information is acceptable for the enterprise?¹

The answer to these questions requires defining the strategic role of information technology and the scope of virtualization of the marketing activities, as well as determining the budget to allow for the achievement of the objectives. It is equally important to prioritize the implementation of new technologies, as their absence may lead to numerous small projects which will be carried out online with little relevance to the company. Furthermore, it should be noted that too much emphasis on the protection and confidentiality of information may cause inconvenience to customers, employees, business partners; and on the other hand, not recognizing the problem may expose the company to data loss or unauthorized disclosure. There is therefore a need for balance between security and confidentiality of the information and convenience of the access to computer solutions. Increasing the scope of information technology in the enterprise and virtualization of marketing activities requires dedication not only of financial resources but also of human resources. Even in the case of the outsourcing IT functions and outsourcing marketing activities on the Internet it is important to determine those responsible for the cooperation with the external company which provides such services. A strategic approach to the development plans of the uses of new technologies in the enterprise requires a link between them, as well as business objectives along with a strategy for growth.

From the point of view of determining the possibility of building a competitive advantage based on virtualization of marketing activities, it is important to distinguish corporate technology from infrastructural technology. Corporate technology, as opposed to the infrastructural one, is owned by a single company and has a copyrighted status. As a result, it can be a source of competitive advantage.

¹ J.W. Ross, P. Weill: *Sześć decyzji dotyczących systemów informatycznych, których nie powinni podejmować pracownicy działów IT*. In: *Sztuka łączenia technologii ze strategią*. Harvard Business Review Polska, ICAN Institute, Warsaw 2013, p. 7.

On the other hand, infrastructural technologies offer much greater benefits when they are utilised by a number of companies. It should also be noted that at the initial stage of development the infrastructural technology may take the form of corporate technology². From the point of view of competition it is becoming more innovative to use infrastructural technology for market activities conducted by the companies.

2. The role of virtualization of marketing in the competitive process

In order to label competition as a process, its stages should include: competitive potential, competitiveness management, and competition results³. The starting point in the competitive process is a competitive potential. This potential is influenced by the process of competitiveness management in order to achieve certain competitive effects. There are specific dependencies between those three distinguished aspects of the competition. On the one hand, the competitive potential should be treated as a set of factors affecting the management of competitiveness, on the other hand the management of competitiveness shapes the quality and the size of the competitive potential. Furthermore, the achieved competitive results also affect the quality and size of the competitive potential and competitiveness management⁴. Competing processes are affected by changes in consumers' lifestyles, which express themselves, among other things, through virtualization of consumption. The response of enterprises to changing consumer behavior is virtualization of marketing, which can be done in terms of communication, distribution and products which are subject to digitization. Another solution is to enrich the products with information. In this case, the products do not have to alter their form. Virtualization of marketing should be perceived in the context of the use of the Internet at all stages of value management for the customer (see Figure 1).

² N.G. Carr: *IT się nie liczy*. In: *Sztuka łączenia technologii ze strategią*. Harvard Business Review Polska, ICAN Institute, Warsaw 2013, pp. 40-41.

³ P.J. Buckley, C.L. Pass, K. Prescott: *Measures of International Competitiveness: a Critical Survey*. „Journal of Marketing Management” 1988, No. 2, p. 175-200.

⁴ M. Gorynia: *Teoretyczne aspekty konkurencyjności*. In: *Kompendium wiedzy o konkurencyjności*. Ed. M. Gorynia, E. Łązniewska. Wydawnictwo Naukowe PWN, Warsaw 2009, pp. 56-58, 65.

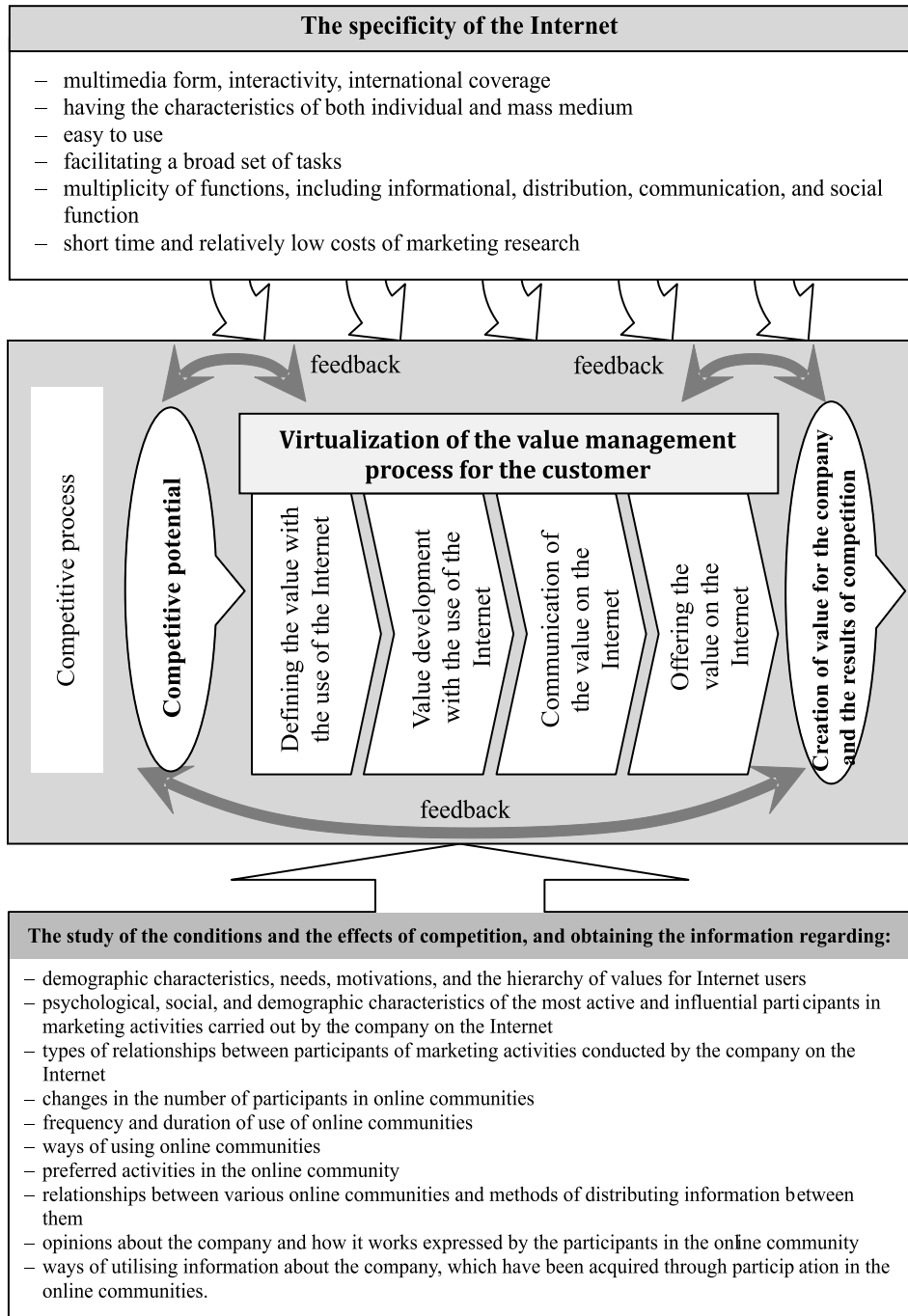


Figure 1. Virtualization of management as a value for the customer in the competitive process

Information technologies, particularly the Internet, make it easy to work with consumers at all stages of the process of value management for the customer, which means the stages of defining and shaping value, as well its communication and distribution. Customer participation in shaping the offer may depend on assessments, as well as presenting their own ideas in the process of creating innovative solutions. Extensive possibilities for the customer's involvement in the process of creation is provided by mass individualization of a cooperative kind, which takes the form of customer cooperation not only in shaping but also in defining the values⁵. The growing importance of prosumers in the development of innovation stems from the fact that it is precisely the most active consumer who has a lot of information important for the company, especially since sometimes they spontaneously make changes to the product during its use.

Competitive processes of companies, which are based on virtualization of marketing activities, are therefore associated with the implementation of the strategy of open innovation. The essence of this strategy is the exploration and exploitation of ideas in the works related to the product, which are created not only by specialists from the company and by consumers, but also by professionals formally unrelated to the company. In order to achieve the objectives of the open innovation, it is crucial to develop general principles of cooperation in the network. In addition, in order to exploit the potential of external R&D, it is necessary to expand the company's internal R&D. It involves possessing by the company not only appropriate tools, but also an organizational culture which gives rise to the inclusion of external partners in the process of co-creation of value⁶. The increasing scope of open innovation is associated with the development of virtual organizations and the network economy, as well as changes in consumer behavior which are expressed on the one hand through individualized behavioral processes, and on the other hand through the emergence of new forms of social integration, whose goal is to reduce the sense of alienation in the era of globalization. This phenomenon is accompanied by individuals seeking new forms of identification and the creation and expression of their identity, as well as striving to meet their needs of respect, recognition and fulfillment in virtual communities⁷. Using the innovation model based on the relationship between the company and its customers requires the sharing of knowledge based on a new quality of contact. In addition to the dialogue

⁵ E. Peelen: *Customer Relationship Management*. Prentice Hall, 2005, p. 146.

⁶ T. Taranko: *Zmiany w otoczeniu przedsiębiorstw a strategię produktowe*. „Marketing i Rynek” 2013, No. 1, pp. 13-14.

⁷ K. Mazurek-Lopacińska: *Uczestnictwo w portalach społecznościowych w kontekście zmian zachodzących w konsumpcji i stylu życia Polaków*, „Handel Wewnętrzny” September-October 2011, part 3, p. 184.

with the customer, it is important to assess the risks and provide customers with an ability to access the product in the design phase, not only during the sale. As emphasized by C.K. Prahalad and V. Ramaswamy, another factor in the co-creation of customer value is building trust through transparent communication⁸. Initially, the idea of open innovation was utilised in the companies of the IT sector. Today, however, it is also used by companies in other vertical markets. Among the companies which address the skills and knowledge of their customers through their participation in the development process there can be mentioned, among others, Adidas, BMW, 3M. For this purpose there are being created online platforms which integrate customers into online communities centered around specific brands, and enable them to share views on the desirable directions of innovations⁹.

It is well illustrated by the example of Procter & Gamble. Using the Connect+Develop program, the company uses InnoCentive and other open innovation networks to solve problems in the design of their products. Through an easily accessible, three-dimensional online store, the company carries out numerous experiments. With online communities of users, such as e.g. Vocalpoint, the company generates a lot of useful information, because it presents new products and recognizes the consumer response before deciding on the full commercialization of these products. It is worth noting that in 2008, ten highly qualified employees conducted nearly 10 thousand design simulations, in several hours allowing the completion of full-scale prototypes (mock-up), the creation of which previously took several weeks¹⁰. Currently, the company Procter & Gamble improves its virtual sets of tools and uses them in most of their new business ventures.

The adoption of a perspective, according to which the buyer becomes an active participant in intra-organizational processes, involves competing at the level of value, which is based on the information resources and the bonds formed between the participants of the widely understood exchange¹¹. Increasingly, consumers are also being engaged in the sale of goods and services. Giving buyers the role of the seller involves their participation in the activities of the affiliate networks¹².

⁸ C.K. Prahalad, V. Ramaswamy: *The Future of Competition. Co-creating Unique Value with Customers*. Harvard Business School Press, Boston 2004.

⁹ T. Taranko: *Zmiany w zachowaniach konsumentów i ich wpływ na kształtowanie produktów*. „Marketing i Rynek” 2013, No. 3, pp. 2-5.

¹⁰ M. Reeves, M. Deimler: *Zdolność do adaptacji źródłem nowej przewagi konkurencyjnej*. „Harvard Business Review Polska” 2011, No. 12-2012, No. 1, pp. 41-43.

¹¹ G. Mazurek: *Znaczenie wirtualizacji marketingu w sieciowym kreowaniu wartości*. Wydawnictwo Poltext, Warsaw 2012, pp. 124-125.

¹² D.L. Hoffman, T.P. Novak: *How to Acquire Customers on the Web?* “Harvard Business Review” 2000, Vol. 78, No. 1; G. Mazurek: *E-konsument jako e-sprzedawca – warunki i determinanty współpracy przedsiębiorstwa z klientem*. „Handel Wewnętrzny” September-October 2011, part 3, pp. 222-227.

The trends in the virtualization of marketing are well illustrated by the example of the activities carried out by Frito Lay, the essence of which is presented in Table 1.

Table 1

Virtualization of marketing activities in the example of the Lay's chips

The use of the Internet in brand management for Lay's potato chips
Market trends and the starting position of Lay's – in recent years, the market for chips in Poland reported a slowdown, reflected in the decrease in sales (in 2008, there was a 21% increase in the market, and in 2011 there was only a 6% increase) – market leaders: Frito Lay, Lorenz – competed through innovation in the field of flavors and varieties of chips – at the same time, trade networks also introduced new varieties of potato chips flavors and sold them under private labels (the share of private labels by trade networks increased from 15.6% in 2008 to 21.9% in 2011) – in consequence, operations of trade networks led to inhibition of the sales growth for Lay's – the introduction of new seasonal flavors within the core product line no longer affects the less loyal customers because consumers have become accustomed to new flavors introduced by the competition
Main marketing challenges increase of consumer interest in new varieties of Lay's potato chips flavors and increase of the involvement of customers in marketing activities related to the Lay's brand
Marketing objectives – increase of market share by Lay's (without the «effect of cannibalism» of the standard offer in connection with the introduction of new seasonal flavors) – increase of customer engagement in the process of creating new versions of chips and obtaining at least 100 thousand proposed flavors
Target group – regular and occasional consumers of chips – people aged 15-35 (with particular importance of the age group 15-24, because this is a group sensitive to the price, and to the actions of trade networks carried out on behalf of private labels)
The essence of the strategy and stages of implementation of marketing activities – a communication strategy was based on engaging consumers by allowing them to propose their new flavors of crisps The campaign was divided into the following stages, the essence of which was: – encouraging consumers to submit flavor proposals (via text messages or web) – choosing by a committee four flavors of chips, which are manufactured and introduced for sale – voting by consumers for their favorite flavor after trying the new ones (text message and web) – announcing the results of the competition and providing information for consumers about the best flavor At each stage there was a multi-channel communication maintained in a humorous tone in order to stimulate customers' interest in participating in the creation of new flavors.

Table 1 contd.

The use of the Internet in brand management for Lay's potato chips	
The utilised communication tools	
– the main instrument of communication was the website on which there were numerous videos, manuals, and presentations of the jury – the website enabled reporting proposals of flavors by naming a new flavor with a justification in the form of text or pictures, and the next phase of the campaign included voting for the selected flavor – especially for the campaign, there was created a fan page on Facebook, which gathered 32 thousand fans, becoming the beginning of the official fan page of the Lay's potato chips in Poland – internet activities were reinforced by classic commercials with the participation of celebrities such as Paweł Wilczak, and public relations – an important role in the campaign was played by videos involving four people who offered the best flavors, since people whose propositions passed encouraged a network of their friends to vote for their flavor, which in turn helped to increase the impact of the activities	
Achieved results	
– increase of market share by 7 percentage points (from 28.8% in February 2011 to 35.8% in May 2011) – increase of the share was at the expense of private label retailers – a webpage visited by over 2 million unique users – consumers proposed over 700 thousand chips flavors – the final four flavors gathered a total of over 1 million votes	

Source: Based on *The Effie Awards 2012*, the Association of Marketing Communication SAR, Warsaw 2012, pp. 272-274.

3. Customer cooperation and competition in the process of co-creation of value

Projects which use the co-creation of value by customers can be divided by whether said customers compete or cooperate. Bearing in mind the criteria, there are distinguished:

- a competitive market model, which assumes that the online platform connects two groups of customers with different needs that are met in the process of exchange; in this model, the increase in the number of members of one group leads to a reduction of their benefits, while the increase of the size of the second group translates into the increase of benefits, as it increases the number of potential people with whom it is possible to conduct a transaction; this type of model is characteristic of online auctions;

- a non-competitive market model, in which the online platform becomes a place to meet the needs of both sides of the relationship; in this model, there is a low level of both competition and cooperation between customers of the same group; it may be due to the digital nature of the traded goods; an example of a non-competitive market platform is a peer-to-peer platform, which enables the exchange of files;
- a competitive community model which is a collectivity of people both competing and cooperating with one another, and applies to numerous social networking sites, where users exchange information and knowledge, but also compete in the area of assessments; an example of such a community may be a service, in which users cooperate by commenting on pictures posted by others, while at the same time make judgments on the basis of which rankings are formed,
- a non-competitive community model; a good example of such a model is Wikipedia, or the Open Source movement¹³.

4. Managers' opinions on the role of marketing on the Internet in the competition process of companies

Based on a quantitative¹⁴ study conducted in April 2013 on a sample of 152 companies, it can be concluded that companies mainly use the Internet and new technologies to explore the available publications, press releases, industrial reports (86.2% of the surveyed companies), as well as to obtain information about competitors by visiting their websites (83.6% of respondents). 79.6% of the surveyed companies conduct advertising campaigns on the Internet. It should also be noted that less than 13% of companies allow their customers to configure their products online. The fact that companies do not use the full potential of the Internet is also confirmed by the information that only 28.9% of the surveyed compa-

¹³ T. Doligalski: *Internet w zarządzaniu wartością klienta*. Oficyna Wydawnicza SGH, Warsaw 2013, p. 101-103.

¹⁴ The study was carried out in the framework of the project "Internet in marketing and the use of new technologies in business cooperation with customers"; project manager: prof. dr. Krystyna Mazurek-Łopacińska, a member of the research team: dr. Magdalena Sobocińska; a nationwide sample; the structure of the surveyed companies: 51 companies employing up to 49 people; 51 companies with 50 to 200 employees, 50 companies with over 200 employees; interviews with the use of a standardized questionnaire was completed in the CATI studio of the ARC Market and Opinion research institute in Warsaw.

nies engage their customers in online promotional activities, and less than 18% invites them to participate in the sales activities on the Internet.

It should be noted that the companies recognize the importance of online marketing in the process of competition. However, the opinions on the role of the Internet vary according to the size of the company (see Figure 2).

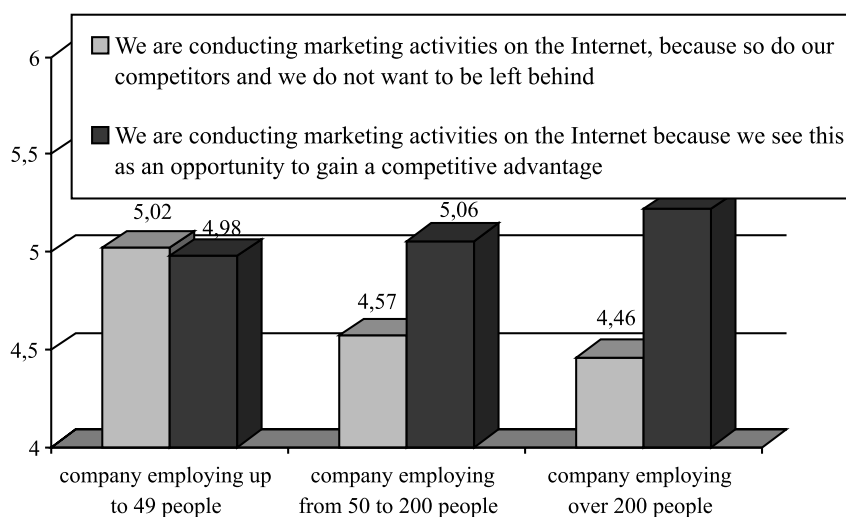


Figure 2. Managers' perception of the role of marketing on the Internet in the process of competition (rating scale 1-7)

Source: Own, based on questionnaires (N = 152).

Large companies which employ over 200 people conduct more marketing activities on the Internet in order to gain an edge over the competition, as opposed to small businesses, for which more often than for large companies the incentive to conduct marketing activities on the Internet is the desire not to be left behind the competition, as well as the will to imitate the competitors.

Conclusion

With the increasing competition in the market increases the importance of marketing resources. These include not only the brand, but also the customers, the knowledge of buyers, and relationships with suppliers and distributors¹⁵. An im-

¹⁵ R. Nistrój: *Zarządzanie marketingiem. Aspekty strategiczne*. Wydawnictwo Naukowe PWN, Warsaw-Cracow 1996.

portant element of value management is to link the activities in the field of customer relations to the creation of the company's value. It should also be noted that the resources and marketing activities of the companies are subject to the processes of virtualization. One of the directions of the development of the Internet in marketing is the inclusion of the public in the process of creating value for the customer on the Internet.

The future of crowdsourcing will depend on qualitative and quantitative factors. On the one hand, its development will be influenced by the increasing number of persons involved and participation offers from crowdsourcing portals, and other trends in this area will depend on the degree of attractiveness of the models of participation and the competence of customers¹⁶.

The scope of virtualization of marketing activities for companies will also affect the degree of acceptability to consumers. It is particularly important in the context of increasing awareness and expectations of the Internet societies, pertaining to the improvement of standards of personal data protection and consumer privacy.

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¹⁶ *Crowdsourcing. Jak angażować konsumentów w świat marek*. Ed. J. Kasprzycki-Rosikoń, J. Piątkowski. Helion, Gliwice 2013, p. 172.

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VIRTUALIZATION OF MARKETING ACTIVITIES IN TERMS OF COMPETITIVE ADVANTAGE OF THE COMPANY

Summary

The increasingly important role of the Internet in consumers' decision-making processes and virtualization of business activities triggers a cultural change in society, which is reflected in the development of the knowledge-based information society. The goal of this article is to present the virtualization of marketing in the strategic area, which involves the use of the Internet in innovative ways at all stages of the process of value management for the customer, i.e. in the stages of defining and shaping values, as well as its communication and distribution. The development trends of marketing activities conducted on the Internet have been shown through the prism of competing processes and achievement

of sustainable competitive advantage by the interested companies. It should be noted that in the future the scope of virtualization of the marketing activities will depend on the degree of its acceptability to the consumers. It is particularly important in the context of increasing awareness and expectations of the Internet societies, pertaining to the improvement of standards of personal data protection and consumer privacy. The development of virtualization of marketing and consumption will also depend on the competence of customers and on the creation of a culture of trust and cooperation between companies and their customers.

Keywords: virtualization of marketing activities, competitive advantage

HOW TO TAX E-COMMERCE – GLOBAL OR NATIONAL PROBLEM?

Introduction

During the past two decades, financial markets around the world have become increasingly interconnected. Financial globalization has brought considerable benefits to national economies and to investors and savers, but it has also changed the structure of markets, creating new risks and challenges for market participants and policymakers. Three decades ago, a manufacturer building a new factory would probably have been restricted to borrowing from domestic bank. Today it has many more options to choose from. A look at how financial globalization has occurred, and the form it is taking thanks to advanced technology, offers insights into its benefits as well as the new risks and challenges it has generated.

E-commerce challenges the current international tax regime. Currently, the regime recognizes territorial taxation by the source country and personal taxation by the resident country. But, cross border e-commerce as a global commerce challenges these territorial and personal concepts and ties to a bordered country which makes it difficult to normatively justify and practically implement the current international tax regime on cross border ecommerce income.

1. Global Taxation of Cross-border E-commerce Income – current international regime

The international tax regime, which developed in the 1920s¹, recognizes two bases for tax jurisdiction². The first is source-based taxation, or territorial jurisdiction. In source-based taxation, the country has jurisdiction to tax income sourced

¹ M. Graetz, M. O'Hear: *The Original Intent of U.S. International Taxation*, 1997. Faculty Scholarship Series. Paper 1620, pp. 1066-89, http://www.digitalcommons.law.yale.edu/fss_papers/1620.

² Double Taxation and Tax Evasion: Report Presented by the Comm. of Technical Experts on Double Taxation and Tax Evasion, League of Nations Doc. G.216M.85 1927 II (1925).

to its territory. Source rules determine the source of the income for this purpose by distinguishing between different categories of income. Hence, income classification is the first necessary step in the imposition of source-based taxation. The justification for source taxation is that the source country has contributed infrastructure and other facilities to the process of income production³.

The second basis for tax jurisdiction is resident or personal jurisdiction. In resident-based taxation, the country has jurisdiction to tax its residents on their worldwide income. In this system, the determination of residency for tax purposes is critical and is usually based on the personal, social, and economic ties of the person to his country. The justification for resident taxation stems from the contribution of the country of residence to the abilities of the income producer. It is alternatively justified by the notion of a social contract between the members of the country and the governing body.⁴ Unfortunately these two bases of taxation occasionally lead to double taxation. It should be underlined, that area of taxing natural persons as well as legal has a wide range. This scope includes among others: profits of enterprises, profits from air transport, dividends, interest, licence amounts due, retirement pensions or incomes of students.

The problem of international tax regime in the article limits only to global taxation of cross-border e-commerce defined as income deriving from a cross-border transaction taking place wholly or partially on the Internet, so e-commerce involves more than one country in the transaction.

The term "e-commerce" has several definitions. The United Nations Commission on International Trade Law (UNCITRAL) has defined electronic commerce as "commercial activities conducted through an exchange of information generated, stored, or communicated by electronic, optical, or analogous means"⁵. The U.S. Department of the Treasury defines e-commerce as "the ability to perform transactions involving the exchange of goods or services between two or more parties using electronic tools and techniques"⁶. More specifically, electronic commerce has become an umbrella term for telecommunications activities conducted over open computer networks, such as the Internet⁷. The OECD

³ Reuven S. Avi-Yonah et al.: *U.S. International Taxation: Cases And Materials* (3rd Ed. 2010).

⁴ M.S. Kirsch: *Taxing Citizens in a Global Economy*. 82 N.Y.U. L. REV. 443, 445 (2007); E.A. Zelinsky: *Citizenship and Worldwide Taxation: Citizenship as an Administrable Proxy for Domicile* 96. "IOWA L. REV." 2011, 1289, 1323.

⁵ R. Hill, I. Walden: *The Draft UNCITRAL Model Law for Electronic Commerce: Issues and Solutions*. 13 COMPUTER L. 18 (1996).

⁶ *Selected Tax Policy Implications of Global Electronic Commerce*. Department of the Treasury (1996), available at <http://www.treasury.gov/resource-center/taxpolicy/Documents/internet.pdf>.

⁷ See OECD, OECD Policy Brief No. 1-1997 (from http://www.oecd.org/publications/Pol_brief/9701_pol.htm).

has defined the term, “electronic commerce” as referring generally to commercial transactions, involving both organizations and individuals, that are based upon the processing and transmission of digitized data, including text, sound and visual images and that are carried out over open networks (like the Internet) or closed networks (like AOL or Minitel) that have a gateway onto an open network⁸.

E-commerce enterprises can sell their products or services worldwide with very limited physical presence in any particular consumer’s country and can operate without agents because they can directly, easily, and cheaply contact customers worldwide. However, it should be emphasized that is if e-commerce hadn’t introduced enough regulatory complexity, now we have got m-commerce, what means: the exploding market for mobile phone applications and financial transaction. It is a huge rapidly expanding market. This market has only existed for about five years, but it’s already credited with \$20 billion annual revenues and what’s more is the frontiers of m-commerce are limitless⁹.

A global e-commerce tax would handle the challenges of global e-commerce taxation appropriately. Currently, individual countries cannot effectively tax cross border e-commerce income and the proposed model would enable the taxation of such income. The challenges derive from the global nature of e-commerce and the irrelevance of territory and orders, which constitute the mainstay of the current international tax regime.

We can distinguish between three types of e-commerce: ecommerce in tangible products (for example, buying a hard copy of a book in internet shops), e-commerce in intangible products (for example, downloading a song from Apple.com/itunes) and e-commerce in services (for example, booking a hotel on booking.com or turez.com). All three types of e-commerce are *global*, in the sense that e-commerce takes place on the globe without real meaning attaching to territorial borders between countries. E-commerce ignores or even destroys territorial borders¹⁰.

All types of e-commerce are *virtual* to some extent, in the sense that their existence is on the Internet and their physical existence outside the Internet is limited. The correct answer to the question of where e-commerce occurs is “on the Internet.” Any attempt to pinpoint the location of e-commerce in terms of a geographical location outside the Internet is artificial. The last feature of all types of e-commerce is its *anonymity*, in the sense that the e-commerce transaction, its par-

⁸ Ibid.

⁹ J. Hayward: *M-Commerce Brings a New Marketplace to Your Pocket*. “Human Events” October 1, 2012, Vol. 68. Iss. 37, p. 17.

¹⁰ D. Johnson, D. Post: *Law and Borders – The Rise of Law in Cyberspace*. 48 STAN L. REV. 1996, 1367, 1370-76.

ties, and its details are at least partially anonymous or require intensive investigation to discover its parties and details. However, the three types of e-commerce differ in terms of the extent to which each of them is global, virtual, and anonymous. Generally speaking, e-commerce in tangibles is less global and less virtual than e-commerce in intangibles, and e-commerce in services lies somewhere in between. This difference has tax ramifications — as the global or virtual component of the e-commerce increases, the tax challenges become more profound.

The current international tax regime and of e-commerce marketplaces reveals the significant gap between them: they differ in their working presumptions, their perspectives, and their guiding conceptions. The lack of compatibility between the current international tax regime and the features of e-commerce presents tremendous problems in taxing global e-commerce income, as a result of which there is a serious undertaxation with respect to cross-border e-commerce income. The challenges are as follows.

First, the rationale and justification of source taxation is not clear. What is the special contribution of the source country that justifies its tax jurisdiction? Second, the determination of the source country is challenging because the income is tied to several locations without clear contribution of one location over the other: the hardcopy transaction is connected to the United States, Britain, Germany, and Israel; the e-book transaction is connected to the United States, Canada, and Israel; the subscription transaction is connected to the United States and Israel. The determination of the source country in each transaction is neither easy nor convincing. Third, and maybe most important, even if these questions were answered and the source of the income determined, it is not normatively clear that the conclusion sets the tax jurisdiction fairly and efficiently. For example, if Amazon pays its taxes on the transactions to the United States only¹¹, it is not certain that this is a fair and efficient sharing of the “tax pie” in the twenty-first century. To put it in general terms, e-commerce challenges the conceptual, practical, and normative basis of the current source rules.

2. Tax challenges

The problem concerns every taxpayer, who will be personally interested in the transaction by internet to avoid taxes but the huge problem is for public finance by losing tax revenues from big companies. Big gambling companies that

¹¹ AMAZON.COM, INC., 2010 ANNUAL REPORT, available at <http://www.phx.corporate-ir.net>.

make billions of dollars online while they incorporate in tax havens. Several other industries are clearly offshore-based, but make billions of dollars from transactions and services to Americans and other customers in developed countries without these countries collecting any tax revenue on these incomes. It is clear that the roots of the challenge here are planted on the existence and widespread availability of tax havens, but e-commerce makes these havens much more attractive.

The tax challenges identified do not pertain solely to companies or taxpayers who intentionally skirt the law. The challenges are also significant for companies who obey the law. To make this point and some additional points. A good example can be Google. Google declares on its website that “Google’s mission is to organize the world’s information and make it universally accessible and useful.”¹² Google generates billions of dollars from advertising globally. As Google’s Quarterly Earnings Summary for the fourth quarter of 2011 reveals, its revenues in the quarter reached the sum of \$10,584,000,000, while 53% of revenues were from international sources and 47% of the revenues were from the United States¹³. Google’s financial information also indicates that the share of Google’s international revenues is growing¹⁴. In 2012, the U.S. Census Bureau estimates, retail e-commerce totalled \$225 billion, an increase of almost 16 per cent from 2011. Online purchases now account for 5.2 per cent of total retail sales. The subsidy—worth about \$23 billion today, according to Bloomberg News, and about \$52 billion in unpaid state sales taxes since 2006—has helped nurture e-commerce through its start-up, although that success came at the expense of brick-and-mortar rivals¹⁵. Over the past decade retail e-commerce sales have increased approximately twenty four times faster than non-e-commerce retail sales¹⁶.

But how are all these revenues taxed? It is not easy to answer this question. It is very difficult to classify Google’s income. It is not easy to determine the source country of the income which is generated through clicks by worldwide users. The sharing of the tax pie on Google revenues is very much problematic: while more than half of the revenues are international, Google does not really pay taxes to non-U.S. governments. Google declares that “Our effective tax rate was 22% for the fourth quarter of 2011”¹⁷. This rate is quite low in comparison to oth-

¹² About Google, GOOGLE, <http://www.google.com/about>.

¹³ Q4 2011 Quarterly Earnings Summary, GOOGLE, http://www.investor.google.com/pdf/2011Q4_google_earnings_slides.pdf.

¹⁴ Ibid.

¹⁵ *It’s Time to Start Taxing E-Commerce*, “Businessweek” April 25 2013.

¹⁶ U.S. Census Bureau: “2009 Quarterly E-Commerce Report”, <http://www.census.gov/retail/mrts/www/data/html/09Q4table4.html>.

¹⁷ Press Release, Google Inc., Google Announces Fourth Quarter and Fiscal Year 2011 Results (Jan. 19, 2012), available at: http://www.investor.google.com/pdf/2011Q4_earnings_google.pdf.

er companies. More important, however, is the fact that Google's effective tax rate on its international income is 2.4%.¹⁸ This is because Google uses aggressive tax-planning strategies to reduce its effective tax rate. The strategies of Google depend on "transfer pricing" practices combined with low income jurisdictions and treaty holidays¹⁹. These strategies are available to all kind of businesses but they are much more available and valuable to e-commerce businesses like Google.

3. Proposition to improve international tax regime

Technology has dramatically affected taxation and the way in which it is imposed. Rapidly increasing e-commerce transactions, which have guarded online retailers and consumers the tax-free click, are forcing the traditional world of tax, commerce and international trade to meet unprecedented challenges. The development of the internet has expedited globalisation, which in turn has compounded taxation. because electronic commerce transactions are more likely to cross international borders than non-e-commerce transactions, e-commerce activities may be subject to a morass of conflicting national and local laws and regulations.

The current regulatory environment inhibits the ability of the Internet to move e-commerce transactions around the globe in the most efficient and optimal manner. Especially now, when many states, facing budget shortfalls and fiscal pressure, have set their sights on e-commerce in their search for new opportunities to increase state revenues. State officials argue that this would not create new taxes, only better enforce existing tax requirements. In most states, consumers are required to pay use taxes on items purchased out-of-state, but states have limited ability to enforce this requirement. Requiring merchants to collect the tax is the only realistic way for states to obtain this tax revenue.

The European Commission's "Initiative In Electronic Commerce" was released in the spring of 1997 amidst concerns that the rapid implementation' of e-commerce poses an enormous challenge for commerce, industry and governments in Europe. One of these challenges, the Initiative states, is that Europe's main competitors have already resolutely seized opportunities offered by electronic commerce with the US building a substantial lead²⁰.

¹⁸ J. Drucker: *Google 2.4% Rate Shows How \$60 Billion Lost to Tax Loopholes*. BLOOMBERG, Oct. 21, 2010, <http://www.bloomberg.com/news/2010-10-21/google-2-4-rate-shows-how-60-billion-u-s-revenue-lost-to-tax-loopholes.html>.

¹⁹ B. Dooley: *Study of the Google International Tax Planning from Chapter Seven of International Taxation in America*. INT'L TAX COUNS. BLOG, http://www.intltax.counselors.com/blog/?page_id=5762.

²⁰ European Commission, *A European Initiative in Electronic Commerce*, available at: <http://www.cordis.lu/esprit/src/ecomcomx.htm> (last modified April 16, 1997). See also Aspen Law & Business, *European Union Considers Regulatory Framework for Electronic Commerce*, 16 No. 12 Banking Rep. 10, 10 (1997).

On 9 November, 2011 The European Commission adopted, a next proposal for a new programme – *Fiscus*, designed to improve the effectiveness of national customs and taxation system also in the field of e-commerce taxation. According to Commission, e-commerce represents an opportunity for business and consumers to avoid taxation but increasingly obliges customs administrations to develop new approaches to collect revenues and prevent tax evasion²¹.

General assumptions and proposals in the field of e-commerce taxation were also indicated by the WTO and OECD, which plans to play a central role in global e-commerce regulation.

According to D. Castro²² policymakers should adhere to three key principles as they craft a system for taxation of out-of-state sales over the Internet, like:

- *Fairness*. Any solution should apply not only to Internet transactions but to all out-of-state transactions, including mail-order and telephone-based sales. Otherwise, the system would unfairly discriminate against e-commerce. Conversely, not taxing out-of-state transactions, including e-commerce, unfairly discriminates against traditional face- to-face transactions that are taxed.
- *Simplicity*. Any solution should avoid placing innovation-stifling burdens on the digital economy. Legislation should include explicit requirements for simplification across all states, not just within a state, so that out-of-state retailers are not subject to different rules and regulations from each of the fifty states. In addition, Congress should exempt small, out-of-state retailers from requirements to collect and remit sales taxes.
- *Parity*. The goal should be to establish parity in the collection costs between out-of-state retailers and single-jurisdiction retailers. One way to achieve this would be to require that states provide reasonable compensation to out-of-state retailers for expenses related to collecting and remitting sales tax.

Unfortunately suggesting the principles according to which the law should be created is much simpler than putting them into effect in form of a coherent law. Awareness of the need to tax e-commerce obliges public authorities to look for different solutions, both at the level of single state and international level. But no fiscal solutions in this field points to the particular difficulty. Several years ago S.R. Salbu pointed to two thorny problems plague the current e-commerce regulatory regime: vagueness and complexity²³. The issues unsolved up to now.

²¹ *Taxation and Customs: Commission Proposes New European Cooperation Programme*. “Europe-East” November 21 2011. p. 303679, available AT: ec.europa.eu.

²² D. Castro: *Create a Fair and Simple Tax for E-Commerce*. The Information Technology & Innovation Foundation, February 2012, pp. 3-4.

²³ S.R. Salbu: *Who Should Govern the Internet? Monitoring and Supporting a New Frontier*. 11 Harv. J.L. & Tech. 429, 461 (1998).

Conclusion

There is no doubt that global financial integration has increased considerably since the 1970s, though the major industrial economies and a few offshore financial centres and developing countries account for most of this 'global' phenomenon. Almost all developed economies followed, if with substantial delays in many cases, the lead of the US in 1973 to remove capital controls. Some important developing countries in Latin America and East Asia also removed many capital controls in the late 1980s and the 1990s. However in financial flows we are experiencing the dynamic development of the situation from beginning 90s. Last two decades delivered to us remarkable development of the technology, and hence a development of new opportunities of the economic activity – also in the field of e-commerce. E-commerce gets more of the headlines, probably because it's recognised as such an important new feature of the global economy. It does beg fundamental questions about the way our taxation systems work – whether it's taxation of company profits or taxation of private consumption. The technology that makes e-commerce what it is puts more of a spotlight on the possible challenges to effective taxation – just how do you tax a cyber-business, or all those sales over the Net? E-commerce makes international trade in particular so much easier, and so the debate about taxation moves up the international level, too. But on the other hand e-commerce makes tax evasion more widespread, easy, and considerable.

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HOW TO TAX E-COMMERCE – GLOBAL OR NATIONAL PROBLEM?

Summary

Since 1980, “globalization” has become a key word for organizing our thoughts as to how the world works. Globalization, with its wide implications, can be discussed in various perspectives, such as socio-cultural political and economics. Economists define it as the free movement of goods, services, labour and capital across borders. World Bank defines globalization as “Freedom and ability of individuals and firms to initiate voluntary economic transactions with residents of other countries”. Rapid growth of communication technologies such as internet, telephone, cellular phone, satellite and so on had a great impact on the financial globalization building new globalized financial architecture for both private and public entities. Capacity to link people, information and ideas around the globe has changed culture, society and economy, both positively and negatively. In this case, new challenges have emerged also in the field of taxation. This article examines the taxation challenges of e-commerce and discusses the current responses at the academic level, national level, and international level. This discussion concludes that a satisfactory answer to the challenges has not yet arisen, and the need for a different response is essential in this age of e-commerce.

Keywords: tax, e-commerce

Wojciech Borucki

Université d'Economie à Poznań, Pologne

Agnieszka Springer

École supérieure de la Banque à Poznań, Pologne

L'OFFRE ET LA DEMANDE DES E-COMPETENCES DES EMPLOYES EN POLOGNE – UNE APPROCHE D'ESTIMATION

Introduction

Le développement de la société de l'information est lié à la présence de plus en plus générale de la technologie dans le fonctionnement de l'individu et de l'organisation. Les changements de la façon d'exécuter un travail, les attentes des salariés et des employeurs accélèrent simultanément avec le développement de la technologie. Ordinateur et internet, présents dans les activités quotidiennes des individus, changent les techniques de collecter et de transmettre des informations pour faire des achats, pour les suivis administratifs ou pour les contacts interpersonnels. La présence des ordinateurs et l'accès à l'internet sur le lieu de travail entraînent des attentes croissantes envers les e-compétences des employés. La nature différente des tâches effectuées influence les attentes qui dépendront du caractère du travail effectué; nous attendons d'autres compétences d'un agriculteur et d'autres d'un spécialiste dans le domaine des TIC. L'objectif de cette publication est une tentative de répondre à la question: quels changements ont lieu sur le marché du travail en Pologne en termes de e-compétences requises et maîtrisées par les travailleurs – compétences liées à l'informatique (ordinateur et internet) et quelles en sont les prévisions pour 2015.

1. Définir et classer les compétences

De plus en plus souvent, à la fois en théorie et en pratique de la gestion des ressources humaines, on utilise la notion «*compétence*» en parlant des attentes envers les employés. R. White i D. McClelland¹ sont les précurseurs de la notion «*compétence*» en tant que la prédisposition de l'individu au travail. Interdisciplinarité des questions liées aux compétences a concouru à construire de nombreuses et diverses définitions de cette notion. Dans la littérature du domaine de la gestion des ressources humaines la proposition de R.E Boyatzis est relativement le plus fréquemment citée. Celui-ci définit la compétence comme «ensemble des traits d'une personne, qui se composent des éléments caractéristiques propres à cet individu, tels que motifs, traits de caractère, habiletés, aspects de sa propre image ou son rôle dans la société, ou des façons d'utiliser le savoir»². Ensuite, D. Dubois et R. Rothwell, définissent les compétences comme «traits caractéristiques d'une personne qui les utilise correctement et d'une manière conséquente afin d'atteindre les résultats souhaités»³. Une approche pareille peut être trouvée dans les travaux de C. Levy-Leboyer qui dit que les compétences c'est : «Exploitation intégrée des aptitudes, des traits de personnalité, des valeurs, et des connaissances acquises destinées à remplir une mission précise»⁴ et également une définition de A. Ludwiczynski – «Formation et aptitudes, attitudes, comportements, traits psycho-physiques, pouvoirs décisionnels et sens de responsabilité qui sont objectivement nécessaires sur le poste de travail pour résoudre effectivement les tâches»⁵ ou encore de T. Oleksyn pour lequel les compétences ce sont «connaissances, expérience, aptitudes et prédispositions pour les activités d'équipe, habileté concrètes requises au travail et la culture personnelle»⁶. Dans la publication présente, on adopte une définition de la compétence correspondant au concept de R.E Boyatzis. Les compétences ainsi définies permettent de les utiliser en gestion efficace du personnel, car ils se caractérisent par un lien avec les tâches accomplies par

¹ R. White: *Motivation Reconsidered: The Concept of Competence*. "Psychological Review" 1956, No. 66; D. McClelland: *Testing for Competence Rather than for Intelligence*. "American Psychologist" 1973, No. 66. In: D. Dubois, W. Rothwell: *Zarządzanie zasobami ludzkimi oparte na kompetencjach*. Helion, Gliwice 2008, p. 33.

² R. Boyatzis: *The Competent Manager*. John Wiley, New York 1982. In: Ch. Woodruffe: *Ośrodki oceny i rozwoju*. Oficyna Ekonomiczna, Kraków 2003, p. 92.

³ D. Dubois, W. Rothwell: Op. cit., p. 32.

⁴ C. Levy-Leboyer: *Kierowanie kompetencjami*. Poltext, Warszawa 1997, p. 21.

⁵ A. Ludwiczynski: *Szkolenie i rozwój pracowników a sukces firmy*. Konferencja PFPK, Warszawa 2000. In: P. Niewiadomski, K. Sterna: *Model kompetencji menadżera sprzedaży a efektywność działań*. In: *Socjologiczne, pedagogiczne i psychologiczne problemy organizacji i zarządzania*. Ed. S. Banaszak, K. Doktor. WSKIZ, Poznań 2009, p. 1047.

⁶ T. Oleksyn: *Zarządzanie kompetencjami*. Oficyna Ekonomiczna, Kraków 2006, p. 30.

l'employé, par une variabilité c'est-à-dire une possibilité d'évoluer et par une mesurabilité⁷.

L'évolution de la société de l'information signifie que, de plus en plus souvent, tant dans la vie quotidienne que dans le travail, il est indispensable d'acquérir des habiletés à l'utilisation de l'ordinateur et de l'internet, soi-disant, des e-compétences. Compte tenu des définitions citées ci-dessus, les e-compétences constituent un résultat des connaissances appuyées sur l'expérience et sur une attitude positive à l'égard des technologies de l'information utilisées dans la mise en œuvre des tâches professionnelles. Elles constituent ainsi, une capacité de l'employé, orientée à utiliser les techniques téléinformatiques et les services de communications informatiques dans le travail.

En raison d'une grande diversité de compétences utilisées en milieu de travail, il semble utile de puiser dans leur classification. Compte tenu de l'endroit et de la nature de leur utilisation, les compétences peuvent être identifiées, comme compétences de base, d'après G Filipowicz⁸, et parmi lesquelles on distinguera: cognitives, sociales et personnelles et les compétences opérationnelles y compris: en affaires, d'entreprise et managériales. Les e-compétences appropriées, pour la plupart des employés, sont des compétences de base à caractère cognitif parce qu'elles contribuent aux changements de la façon d'acquisition et de traitement des connaissances, tant sur le lieu de travail qu'au-delà. Le deuxième groupe est celui des e-compétences à caractère social, car elles modèlent le processus de communication interpersonnelle sur le lieu de travail. Pour un groupe beaucoup plus restreint de travailleurs, professionnels du domaine des TIC, les compétences ont également une nature opérationnelle et d'affaires. Le Tableau 1 présente une affectation des aptitudes, publiées par Eurostat, à utiliser l'ordinateur et l'internet au type de la compétence donnée.

Certainement, en plus des e-compétences opérationnelles en affaires indispensables pour les experts, décrites ci-dessus il serait nécessaire de citer les capacités d'utilisation des logiciels spécialisés tels que p.ex. logiciels pour la gestion de projet, logiciels pour l'automatisation des travaux d'architectes (AUTOCAD), logiciels pour le traitement de son, logiciels pour le traitement d'images, les systèmes intégrés de gestion d'entreprise, les systèmes de gestion des relations avec les clients, ou encore les systèmes intégrés de gestion d'entreprise, la gestion de la relation client, l'exploration de bases de données, etc.⁹

⁷ A. Mazurkiewicz: *Kapitał ludzki w procesie kształtowania sprawności organizacji*. Wydawnictwo Uniwersytetu Rzeszowskiego, Rzeszów, p. 53.

⁸ G. Filipowicz: *Zarządzanie kompetencjami zawodowymi*. PWE, Warszawa 2004, p. 38.

⁹ L. Kyootai, M. Dinesh: *The Dynamics of the Importance of IS/IT Skills*. "The Journal of Computer Information Systems" Summer 2010, 50, 4, pp. 67-78.

Tableau 1

Affectation des e- habiletés au type de compétence

Spécification	Compétences examinées
De base, cognitives	ordinateur: copier des fichiers et dossiers, utiliser «copier» «coller», vérifier et modifier les paramètres du logiciel, installer le matériel, transférer des documents, compresser des documents, utiliser des fonctions arithmétiques, installer le système d'exploitation; internet: rechercher des informations, envoyer des courriers électroniques avec pièce jointe, modifier les protections du moteur de recherche;
De base, sociales	ordinateur: créer des présentations; internet: faire des appels téléphoniques, utiliser des chats et des forums de discussion, ajouter textes, graphiques, musique aux sites internet, utiliser des logiciels pour partager des fichiers vidéo et musicaux, etc.;
Opérationnelles – en affaires	ordinateur: créer des logiciels; internet: créer des sites Web;

2. Evolution du marché du travail polonais

Au cours de la dernière décennie, on peut observer les changements sur le marché du travail polonais, tant en termes de quantité qu'en type d'emploi offert. Depuis de nombreuses années, on peut remarquer une augmentation du nombre de personnes engagées aux postes d'experts, et employées également dans le secteur des ventes et des services. En même temps, le nombre d'agriculteurs, d'horticulteurs et de pêcheurs diminue régulièrement. Après une augmentation temporaire de la demande en travailleurs de production (dans les années 2007-2009) on observe une diminution des employés occupant ces postes.

Ainsi, il semble que les changements observés dans les différentes catégories professionnelles découlent, entre autres, de la participation croissante de la main-d'œuvre qualifiée (économie du savoir), des fluctuations cycliques («crise») et des conséquences du développement de la société de l'information. On considère que l'utilisation des ordinateurs et de l'internet contribue à la modification de la demande en certains groupes d'employés: certains postes sont substituables et d'autres complémentaires envers le processus du développement de l'informatisation des entreprises et des institutions (Tableau 2).

Tableau 2

Effectifs en Pologne par catégorie professionnelle dans les années 2003-2012

Catégorie professionnel	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2015
Fonctionnaires, hauts fonctionnaires et cadres	840	870	841	952	980	1037	1048	1033	1018	1003	980
Experts	1707	1846	2225	2261	2360	2454	2612	2728	2843	2959	3230
Techniciens et agents de maîtrise	1752	1751	1563	1627	1743	1815	1873	1836	1799	1762	1720
Employés de bureau	949	970	1005	1095	1171	1121	1087	1074	1062	1049	1020
Employés des services personnels (directs) et vendeurs	1584	1594	1658	1725	1802	1899	1916	2027	2138	2249	2450
Agriculteurs, horticulteur, sylviculteurs, pêcheurs	2360	2354	2272	2078	1970	1962	1885	1848	1812	1775	1650
Ouvriers industriels, artisans	2159	2221	2223	2353	2564	2691	2587	2518	2449	2380	2200
Opérateurs de machines et onteurs d'équipements	1271	1339	1417	1586	1627	1714	1589	1602	1614	1627	1640
Employés chargés de tâches simples	1027	1032	1100	1167	1264	1240	1194	1155	1116	1077	1030
Total	13649	13977	14304	14844	15481	15933	15791	15821	15851	15881	15900

Les années 2010, 2011 chiffres interpolés; 2015 estimations propres basées sur les tendances des valeurs observées et sur les évaluations expertes behavioristes et conjoncturelles

Source: Données GUS pour les années 2003-2009; 2012.

Ces processus sont suivis dans de nombreux pays. Les travaux assez souvent cités de ce domaine sont ceux de Levy. Du point de vue des besoins de l'économie fondée sur le savoir, le travail est divisé en cinq groupes: travail non routinier, intellectuel qui demande de compétences spécialisées (analytique); travail non routinier, intellectuel qui se concentre sur la fonction de communication (managérial

et interactif); travail routinier, intellectuel; travail physique, routinier; travail physique, non routinier¹⁰.

Il convient de signaler que, dans le cas du travail routinier et répétitif, l'ordinateur non seulement optimise mais aussi, de plus en plus souvent, remplace l'employé alors que dans le cas des tâches qui exigent de l'esprit d'expert et de la réflexion individuelle, il assiste les spécialistes (il est complémentaire).

L'analyse statistique effectuée par Levy et d'autres montre que sur le marché américain, au cours de la deuxième décennie du XXI^e siècle, le taux de participation de tâches de nature intellectuelle, non routinière, et plus particulièrement, de tâches concentrées sur la communication, augmentera le plus dynamiquement. La demande en travail à caractère routinier, tant intellectuel que physique, va diminuer.

L'évolution de la demande en employés qui effectuent certains types de tâches est étroitement liée au développement de la société de l'information. L'étendue et la nature de l'impact du développement des technologies de l'information sur un groupe particulier d'employés sont différentes, selon le type dominant des tâches effectuées¹¹, ce qui entraîne des exigences différentes envers les employés (Tableau 3).

Les investissements dans le secteur des entreprises TIC complètent¹² les tâches à caractère non routinière, requérant des compétences de niveau bas et très élevé mais qui sont, en revanche, substituables pour les tâches demandant un niveau moyen de compétences. Le développement des TIC se produisant sur le marché entraîne une situation dans laquelle les exigences dans le domaine d'e-compétences évoluent plus rapidement que les employés sont en mesure de les acquérir.¹³ Le fait que les e-compétences deviennent de plus en plus importantes sur le marché du travail actuel est confirmé par l'opinion qu'elle devrait être le sujet de préoccupation non seulement de l'organisation, elle-même, mais aussi de la politique régionale¹⁴.

¹⁰ D. H Autor, F. Levy, R.J. Murnane: *The Skill Content of Recent Technological Change: An Empirical Exploration*. "The Quarterly Journal of Economics" Nov. 2003, No. 118/4.

¹¹ F. Levy: *How Technology Changes Demands for Human Skills*. "OECD Education Working Papers" 2010, No. 45, OECD Publishing, <http://www.dx.doi.org/10.1787/5kmhds6czqzq-en>.

¹² P. Toner: *Workforce Skills and Innovation: An Overview of Major Themes in the Literature*. "OECD Education Working Papers" 2011, No. 55, OECD Publishing, <http://www.dx.doi.org/10.1787/5kgk6hpnhxzq-en>, p. 41.

¹³ F. Levy: Op. cit.

¹⁴ F. Froy, S. Giguère, M. Meghnagi: *Skills for Competitiveness: A Synthesis Report*. "OECD Local Economic and Employment Development (LEED) Working Papers" 2012/09, OECD Publishing, <http://www.dx.doi.org/10.1787/5k98xwskmvr6-en>.

Tableau 3

Impact du développement des TIC sur le de différentes catégories professionnelles

Types de tâches	Exemples des professions dans lesquelles les tâches particulières sont dominantes	Impact de l'informatisation sur la tâche effectuée
Intellectuelles, non routinière requérant des capacités de résolution des problèmes	médecin, juriste directeur gestionnaire programmeur	ordinateur ne remplacera pas l'homme, ce n'est qu'un outil complémentaire – par exemple, pour traiter l'information, e-compétences sont utiles, mais ne constituent pas l'essentiel du champ de travail.
Intellectuelles non routinières – requérant des capacités de communication complexes	Vendeur, enseignant, agent d'assurances	utilisation de l'ordinateur et de l'internet au travail ne change pas le contenu, mais la forme qui peut être plus attrayante, e-compétences améliorent l'efficacité du travail et constituent un avantage essentiel de cette catégorie de travailleurs
Types de tâches	Exemples des professions dans lesquelles les tâches particulières sont dominantes	Impact de l'informatisation sur la tâche effectuée
Intellectuelles routinières	comptable, employé de bureau	ordinateur et internet permettent de traiter rapidement et facilement des données, e-compétences sont cruciales pour ces postes et améliorent l'efficacité du travail
Routinières, manuelles (physiques)	ouvrier physique -de production	degré élevé d'automatisation et de l'informatisation, employés seront de plus en plus fréquemment obligés de se recycler et de mettre à niveau leurs compétences, y compris les compétences informatique (ordinateur et internet)
Non routinière, manuelles	technicien de surface, conducteur, agriculteur	faible possibilité d'agir sur la façon de travailler; e-compétences insignifiants

Source: études propres à partir: F. Levy: *How Technology Changes Demands for Human Skills*. "OECD Education Working Papers" 2010, No. 45, OECD Publishing. <http://www.dx.doi.org/10.1787/5kmhds6czqzq-en>, pp. 9-10.

Vu que le classement de postes de travail proposé par GUS (Tableau 4) ne correspond pas exactement à la classification proposée par Levy, on a appliqué la conversion suivante:

- à la catégorie «travailleurs intellectuels, non routiniers, spécialistes, analystes» (UNRA) nous allons classer les spécialistes;
- à la catégorie des «travailleurs intellectuels, non routiniers, interactifs» (UNRI) nous classerons les employés de services personnels (directs), les vendeurs et les cadres dirigeants (interactifs);
- à la catégorie «travailleurs intellectuels, routiniers» (UR) nous classerons les techniciens et les employés de bureau;
- à la catégorie «travailleurs manuels, routiniers» (NUR) nous incluons les ouvriers industriels, les artisans et les travailleurs chargés de tâches simples;
- à la catégorie «travailleurs manuels, non routiniers» (NUNR), nous classerons les agriculteurs, les horticulteurs, les sylviculteurs, les pêcheurs, les opérateurs et les monteurs de machines et d'équipements.

Tableau 4

Evolution de la structure de l'emploi en Pologne dans les années 2003-2012 et les prévisions de la structure de l'emploi en 2015 (en %)

Specification	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2015
UNRA	12,5	13,2	15,6	15,2	15,2	15,4	16,5	17,2	17,9	18,6	20,3
UNRC	17,8	17,6	17,5	18,0	18,0	18,4	18,8	19,3	19,9	20,5	21,4
UR	19,8	19,5	18,0	18,3	18,8	18,4	18,7	18,4	18,0	17,7	17,2
NUR	23,3	23,3	23,2	23,7	24,7	24,7	23,9	23,2	22,5	21,8	20,3
NUNR	26,6	26,4	25,8	24,7	23,2	23,1	22,0	21,8	21,6	21,4	20,7

Source: Recherches propres à partir des données GUS.

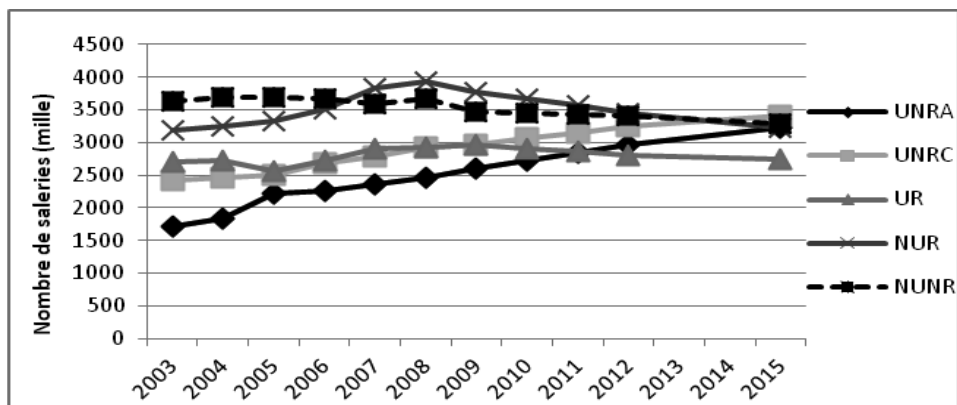


Figure 1. Nombre de salariés effectuant un type particulier de tâches dans les années 2003-2012 et les prévisions pour 2015

Source: Recherches propres basées sur les statistiques GUS.

L'analyse des Figure 1, permet d'observer facilement une convergence des conclusions ressortant des travaux de Levy¹⁵ qui concernent la complémentarité de l'évolution du nombre et de la proportion dans l'économie des travailleurs effectuant des tâches intellectuelles, non routinières. Il convient de signaler une tendance d'évolution plus dynamique des experts (analystes). En même temps, la participation décroissante des travailleurs qui effectuent des tâches routinières peut démontrer leur substituabilité envers les conditions changeantes de travail – une importance croissante des technologies de l'information.

3. Auto-évaluation des e-compétences des travailleurs polonais

Les compétences des travailleurs polonais répondent-elles aux attentes du marché du travail dans ce domaine? – c'est une question fondamentale qui vient à l'esprit vu les changements dans la façon de travailler résultant de l'évolution de la société de l'information et d'une demande croissante en e-compétences. Les recherches menées chez les travailleurs polonais¹⁶ conduisent à une conclusion qu'en grande majorité, les individus considèrent qu'ils répondront aux attentes, et ce qui est intéressant, beaucoup d'entre eux sont convaincus qu'ils pourraient offrir, dans ce champ, beaucoup plus à leur employeur (Figure 2).

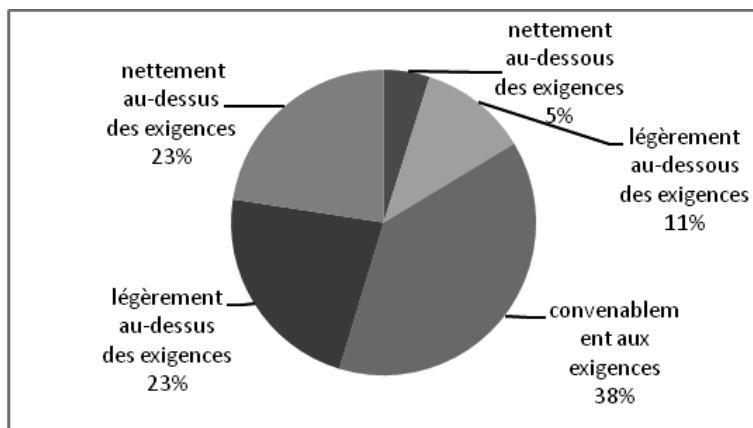


Figure 2. Auto-évaluation des travailleurs polonais dans le domaine de l'utilisation des ordinateurs et de l'internet aux besoins du travail

Source: Recherches propres à partir des données GUS.

¹⁵ D.H. Autor, F. Levy; R.J. Murnane: Op. cit.; F. Levy: Op. cit.

¹⁶ Recherches réalisées en 2011 sur un échantillon de 533 personnes.

Le niveau de compétences acquises, cependant, n'est pas homogène dans toute la société. Plus une personne est âgée et moins instruite, plus souvent elle admet qu'elle ne répond pas aux exigences requises dans le domaine d'e-compétences. Cette corrélation est confirmée par les statistiques européennes et d'autres recherches réalisées en Pologne¹⁷.

Il est également intéressant de noter que, malgré l'accès à l'ordinateur et à l'internet de plus en plus général aux foyers, ces outils informatiques ne sont pas utilisés par tous, tandis qu'une personne sur quatre n'utilisant pas les services TIC déclare que la raison de cet état est l'absence d'habiletés¹⁸.

En examinant l'autoévaluation des employés il est possible de conclure que les employeurs ne devraient pas avoir de difficulté à trouver des candidats représentant les e-compétences attendues. Pourtant, le problème vient au moment dans lequel les compétences particulières sont évaluées. Si l'exécution des tâches de base (i.e. rechercher des informations, créer et copier des documents) n'est pas un problème pour la plupart des employés, autant des ennuis peuvent se produire avec des tâches plus compliquées, qui nécessitent utilisation de tableurs, création d'un logiciel ou d'un site internet.

Ainsi, il est difficile d'évaluer sans *équivoque* le niveau d'e-compétences chez les travailleurs polonais qui déclarent d'une part, que leur potentiel dans ce domaine n'est pas utilisé et d'autre part, selon GUS, seulement un sur trois Polonais les considèrent suffisantes pour changer d'emploi. Cette situation peut découler du fait qu'on se rend compte des difficultés associées au changement d'emploi au moment où il est indispensable d'avoir les compétences qui distingueront un candidat des autres.

4. Niveau des compétences et exigences du marché du travail

Les statistiques publiées et les résultats des enquêtes sur les compétences téléinformatiques acquises ne donnent pas une réponse sans ambiguïté à la question si l'état actuel du savoir et des compétences dans ce domaine sont suffisants pour répondre aux besoins objectifs du marché évoluant du travail.

A cet effet, on a estimé la taille et le type de lacune de compétence. On a comparé les données d'Eurostat (% de travailleurs ayant des compétences particulières

¹⁷ *Kompetencje informacyjno-komunikacyjne i międzykulturowe w gospodarce*. Ed. I. Sobieraj. Wydawnictwo Naukowe Scholar, Warszawa 2012; *Diagnoza społeczna 2011. Warunki i jakość życia Polaków, Raport*. Ed. J. Czapiński, T. Panek. Rada Monitoringu Społecznego, Warszawa 2011.

¹⁸ *Diagnoza społeczna...*, op. cit., p. 303.

res) avec les attentes du marché du travail découlant de la nature et de la structure des catégories professionnelles décrites. Prenant en compte l'impact de l'informatisation sur le travail effectué, pour chacun des groupes de professions analysés, on a élaboré un profil d'attentes envers les e-compétences (Tableau 5). Les poids suivants sont attribués aux compétences évaluées comme: 1-indispensable, 0,75 très souhaitable; 0,5 – souhaitable, 0,25 – utile; 0,1 – inutile, mais permettant d'être mobile sur le marché du travail; 0 – redondant.

Tableau 5

Profil d'attentes des e-compétences dans les différentes catégories professionnelles

E-compétences	UNRA	UNRC	UR	NUR	NUNR
Compétences de base cognitives					
rechercher des informations	1	1	1	0,5	0,5
copier des fichiers et des dossiers	1	0,75	1	0,5	0,1
envoyer des courriers électroniques avec pièce jointe	1	1	1	0,25	0,1
utiliser la fonction «copier» «coller»	1	1	1	0,25	0,1
vérifier et modifier les paramètres du logiciel	0,5	0,25	0,1	0,1	0,1
installer le matériel	0,5	0,25	0,5	0,1	0,1
utiliser des fonctions arithmétiques	1	0,25	0,75	0,1	0,1
transférer des documents	1	1	1	0,1	0,1
compresser des documents	1	1	0,25	0,1	0,1
modifier les protections du moteur de recherche	0,5	0,1	0,1	0,1	0,1
installer le système d'exploitation	0,5	0,1	0,1	0,1	0,1
Compétences sociales de base					
faire des appels téléphoniques	1	1	0,1	0,1	0,1
utiliser les chats et forum	0,5	1	0,1	0,1	0,1
ajouter textes, images et musique aux sites internet	0,5	1	0,1	0,1	0,1
créer une présentation	0,5	1	0,1	0,1	0,1
utiliser les logiciels pour partager des fichiers vidéo et musicaux	0,25	0,5	0,1	0,1	0,1
Compétences opérationnelles – en affaires					
créer la page internet	0,25	0,1	0,1	0,1	0,1
créer un logiciel	0,25	0,1	0,1	-	-

Source: Recherches propres.

Les attentes du marché du travail ont été calculées et représentent un rapport entre: somme des produits – indice du profil par nombre de personnes de la catégorie professionnelle particulière – et toutes les personnes employées. Les compétences découlent des études d'Eurostat, tandis que la «lacune de compétence» se traduit par une différence entre les attentes et les compétences déclarées (Tableau 6).

Tableau 6

Estimation de la lacune de compétence des travailleurs polonais (% des travailleurs)

E-compétences	Attentes du marché du travail	Habiletés acquises	Lacune de compétence
Compétences cognitives			
rechercher des informations	78	75	-3
copier des fichiers et des dossiers	65	60	-5
envoyer des courriers électroniques avec pièce jointe	64	55	-9
utiliser la fonction «copier» «coller»	64	52	-12
vérifier et modifier les paramètres du logiciel	21	38	17
installer le matériel	28	38	10
utiliser des fonctions arithmétiques	41	38	-3
transférer des documents	61	34	-27
compresser des documents	48	26	-22
modifier des protections du moteur de recherche	17	17	0
installer le système d'exploitation	17	13	-4
Compétences sociales			
faire des appels téléphoniques	45	28	-17
utiliser les chats et forum	36	27	-9
ajouter textes, images et musique aux sites internet	36	19	-17
créer une présentation	36	16	-20
utiliser les logiciels pour partager des fichiers vidéo et musicaux	21	15	-6
Compétences opérationnelles – en affaires			
créer page internet	13	8	-5
créer un logiciel	8	6	-2

Les analyses effectuées montrent que, parmi les compétences fondamentales à caractère cognitif il y a un déficit le plus important dans le champ de transfert et compression des documents alors que pour les compétences sociales – dans le champ des créations des présentations. Il est intéressant de remarquer que cette analyse montre aussi que la situation dans le champ des compétences opérationnelles en affaires est meilleure parce que cette lacune est faible.

Conclusion

Le développement de la société de l'information contribue d'une part aux changements dans la structure de l'emploi, et de l'autre, contribue à la modification des exigences envers les travailleurs. L'informatisation et l'automatisation contribuent à la baisse de la demande en tâches routinières tant en celles de nature physique que mentale, par contre, elles stimulent la croissance de l'importance des tâches spécialisées, intellectuelles, non routinières et de communication.

Malgré le caractère de plus en plus général de l'utilisation des services de communications électroniques sur le lieu de travail, il est possible de noter une lacune de compétence évidente, tant en e-compétences de nature cognitive que sociale (en présence de l'autoévaluation subjective disproportionnellement élevée). Même si l'analyse ne confirme pas la présence d'une lacune trop importante dans le champ des e-compétences opérationnelles, il convient de rappeler que les statistiques disponibles ne reflètent pas le niveau d'habiletés en création des programmes informatiques ou en conception des pages internet. Il manque aussi de données concernant la compétence en utilisation des logiciels spécialisés par les experts (ingénieurs, avocats, médecins, ...). Il semble que dans ce domaine (ce que montrent les premières recherches préliminaires menées par les auteurs) on peut s'attendre à ce que les profils soient très différenciés (professions particulières conçoivent à peine les, soi-disant, «canons» des compétences numériques-connaissance des progiciels dédiés à la profession concrète). Les lacunes de compétences concerneront principalement les employés plus âgés et elles concerneront surtout les e-compétences complémentaires par rapport aux «compétences fondamentales numériques de l'expert» p.ex. «soft» – non techniques chez les ingénieurs ou «hard» – techniques chez les représentants des sciences humaines.

Ainsi, il semble que cela vaut la peine de faire d'autres recherches dans ce domaine, particulièrement de manière à permettre de mieux adapter le processus de formation aux «canons» de compétences numériques des experts mentionnés ci-dessus.

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L'OFFRE ET LA DEMANDE DES E-COMPETENCES DES EMPLOYES EN POLOGNE – UNE APPROCHE D'ESTIMATION

Résumé

Parler des compétences des travailleurs conduit à évoquer les besoins, lacunes ou in-compétences qui proviennent de l'utilisation des technologies de communication électronique. Parallèlement, les changements sur le marché du travail polonais indiquent que le travail mental non routinier prend une place de plus en plus importante. Compte tenu de l'importance et de l'impact des /incompétences /dans le travail effectué dans différents groupes professionnels, on peut déjà observer une lacune évidente, à la fois de nature cognitive et sociale.

Mots-clés: marché du travail, e-compétences des employes, Pologne

Abdelouahab Makhloufi

Matouk Belattaf

Université de Béjaïa, Algérie

LE COMMERCE ELECTRONIQUE EN ALGERIE: VERS DE NOUVELLES FORMES DE VENTE EN LIGNE

Introduction

La dernière décennie a été marquée par le développement des TIC (nouvelles technologies de l'information et de la communication), et surtout de l'Internet. Ce développement technologique a provoqué des mutations profondes dans l'environnement économique des entreprises et la naissance d'une nouvelle économie ou d'un nouveau marché dit «marché virtuel»¹.

Ce nouveau commerce à travers Internet se caractérise par une croissance très rapide, touchant des secteurs importants de l'économie: distribution, secteur bancaire, secteur touristique et hôtelier. Désormais, les chances de développement du commerce électronique dans un secteur économique sont fortement influencées par son potentiel à apporter des avantages concurrentiels aux divers acteurs économiques²

Certains auteurs considèrent les nouvelles technologies de l'information et de la communication comme des progrès technologiques qui n'ont pas de valeur propre mais qui tirent leur importance de leur potentiel à aider les entreprises à at-

¹ J. Alba, C. Janiszewski, R. Lutz, A. Sawyer, Stacy, J. Lunch, W. Barton: *Achat interactif à domicile: Quels avantages pour les consommateurs, distributeurs et producteurs présents sur le marché électronique?* "Recherche et Applications en Marketing" 1998; M. Badoc: *Le marketing de la start-up*. Ed. Organisation 2000; R. Gay, A. Charlesworth, R. Esen: *Online Marketing: a Customer – Led Approach*. OXFORD Univ. Press Inc., New York 2007.

² P.L. Dubois, A. Jolibert: *Le marketing fondements et pratique*. "Economica" 1998.

teindre certains objectifs opérationnels, et qui pourraient offrir aux entreprises des perspectives intéressantes en termes de rentabilité et d'avantages concurrentiels³.

Par ailleurs, le commerce électronique se trouve encore, dans la majorité des secteurs économiques, à un stade embryonnaire. En se référant aux travaux réalisés dans les divers domaines du commerce électronique, nous avons remarqué que, malgré la prolifération des sites web et la forte croissance du nombre des utilisateurs d'Internet, les interrogations à l'égard des apports et du rythme futur de la diffusion de cette innovation demeurent nombreuses, et les prédictions sur son succès commercial se sont avérées souvent trop optimistes et risquées⁴. Certains auteurs affirment que les échecs d'entreprises sur le marché virtuel sont souvent dus à l'adoption d'une stratégie de marketing inadaptée⁵ et que le succès du commerce électronique nécessite l'adoption de nouvelles stratégies marketing en cohérence avec les exigences du nouvel environnement concurrentiel et les caractéristiques du marché virtuel.

Le e-commerce se développe dans les divers secteurs économiques avec des proportions disparates s'expliquant par des divergences structurelles et les types des biens et services vendus⁶. Ainsi, une analyse rigoureuse du potentiel de développement du commerce électronique ne doit pas se limiter à la généralisation ou à la transposition des résultats observés dans un secteur d'activité particulier vers d'autres secteurs, sans tenir compte des caractéristiques et des spécificités de chaque secteur économique à étudier⁷.

1. La réalité du e-commerce en Algérie

Le e-commerce suppose l'échange entre deux parties par l'usage d'un réseau. En pratique, Internet est le réseau support du e-commerce par excellence. A ce titre, le e-commerce en Algérie ne peut s'appuyer que sur l'Internet. 13 ans après le lancement de e-Algérie2013, une stratégie sectorielle du ministère des P&T vi-

³ M. Badoc: *Le marketing de la start-up*. Ed. Organisation 2000; J. Rayport, J. Sviokla: *Exploiting the Virtual Value Chain*. "Harvard Business Review", Nov.-déc. 1995.

⁴ J. Alba, C. Janiszewski, R. Lutz, A. Sawyer, Stacy, J. Lunch, W. Barton: Op. cit.; M. Badoc: Op. cit.; J. Lendrevie, Lévy, D. Lindon: *Mercator*. Dalloz 2006 (8^e éd.); F. Vellas: *Economie et politique du tourisme international*. "Economica" 2002.

⁵ M. Badoc: Op. cit.; R. Gay, A. Charlesworth, R. Esen: *Online Marketing: a Customer – Led Approach*. OXFORD Univ. Press Inc., New York 2007.

⁶ J. Lendrevie, Lévy, D. Lindon: Op. cit.

⁷ P.L. Dubois, A. Jolibert: Op. cit.; J. Lévy: *Impact et enjeux de la révolution numérique sur la politique d'offre des entreprises*. "Revue Française de Marketing" 2000

sant à conduire le pays vers la société de l'information et l'économie numérique, l'Algérie peine à s'engager dans le commerce électronique qui continue de révolutionner, sous d'autres cieux, l'acte de vente et d'achat⁸. L'Algérie accuse un retard en matière de commerce électronique.

Selon M. Ould Moussa⁹, le e-commerce «est encore au stade de l'imagination en Algérie. Il ne représente rien en terme d'activité réelle». Pour cet économiste, «on ne peut pas exercer le commerce électronique sur un marché informel, envahi par l'anarchie et en l'absence de transparence», dans un environnement «qui ne favorise pas, voire empêche l'émergence de ce type de commerce». C'est en ces termes qu'il résume son point de vue par rapport au marché du commerce électronique et son évolution dans notre pays: «il est encore trop tôt pour parler de l'évolution de ce marché puisqu'il n'est pas encore sérieusement lancé».

Pour lui, les sites naissant comme des champignons sur le web «n'exercent pas le e-commerce, mais pratiquent une forme de commerce informel; ce sont des sites d'information et de publicité pour les transactions commerciales grâce à internet». Il justifie son avis par l'absence de transparence et d'encadrement juridique de ces transactions. Il poursuit: «le e-commerce ne peut être exercé dans un marché débancarisé. Dans notre pays, si le chèque n'est pas encore généralisé, qu'en est-il alors pour les autres moyens de paiement électronique?». Notre questionnement: existe-t-il réellement en Algérie un commerce électronique Quelles sont les formes de ventes en ligne existantes? Quelles sont les plateformes de paiement en ligne? Pour y répondre, nous allons nous servir des entretiens effectués par le journal l'Eco, journal algérien bimensuel économique et de la finance du mois de mars 2013.

2. Les formes de ventes

Selon un entretien réalisé par Faouzia Ababsa¹⁰ journaliste dans un bimensuel économique L'Eco avec Djamel Bendjaber¹¹, le e-commerce pratiqué en Algérie ne réponds pas véritablement aux critères de base du vrai commerce électronique comme son nom l'indique et ceci à partir du moment où il n'y a aucune transaction électronique. Pour ce dernier, il s'agit beaucoup plus d'un catalogue

⁸ Propos recueillis in journal l'Eco N° 61 du 1-15 mars 2013, enquête de H. Mohandi

⁹ Y.O. Moussa, économiste et consultant en finance, «*le e-commerce, tel qu'il est exercé en Algérie, est une forme d'informel*», entretien de F. Bouhaci, in J de l'Eco.

¹⁰ F. Ababsa, journaliste de l'Eco.

¹¹ D. Bendjaber: Propriétaire du site de vente en ligne «*nechrifenet.com*»

électronique, ce qui n'empêche pas notre positionnement car l'Algérie est en phase de préparation en attendant la législation relative à cette forme de vente. De plus ce n'est pas tant la législation qui nous importe. Ce sont plutôt les moyens de paiement¹². Selon le propriétaire du site «nechrifenet.com» en l'occurrence Djamel Bendjaber, la forme de vente en ligne qu'il utilise se base sur la commande du client que ce dernier passe sur le site ensuite le site en question livre et établit une facture au nom du magasin où il va récupérer son produit commandé. Le but est de créer une certaine dynamique, de vulgariser le domaine toujours selon le propriétaire du site. Nous constatons que cette forme de vente en ligne est une vitrine virtuelle que les visiteurs où les acheteurs en ligne essayent de regarder et de comparer avec les prix d'autres concurrents existants sur le marché réel ou sur le net. Le produit commandé est récupéré dans le magasin réel et le client règle sur place. Citons un autre cas. Cette fois-ci, il s'agit d'un site marchand, le site www.dzreduc.com. Ce dernier utilise la méthode du coupon de réduction, pratique utilisée dans les pays occidentaux. Ce site propose depuis 2011 aux consommateurs d'effectuer des achats à prix réduits dans les magasins les plus proches de chez eux. Proposant des produits à petits prix qui touchent aux domaines de la santé et beauté, restauration, informatique, électroménager, mode, maison, automobile, loisirs et voyages, le site dispose également d'un moteur de recherche mis spécialement à la disposition des internautes à la recherche de bonnes affaires. Grâce à ce moteur de recherche, l'utilisateur peut repérer les magasins et autres enseignes susceptibles de l'intéresser. "dzreduc.com n'est pas uniquement une bonne affaire pour les consommateurs. C'est une nouvelle opportunité pour les commerces de se faire connaître. Ces commerces ont la possibilité de publier des offres en rapport avec leurs produits", informent les promoteurs du site. Alors que le champ d'action du site touché est limité actuellement à la seule région d'Alger, son rayonnement devra s'étendre vers les autres grandes villes du pays dans les mois à venir. Ainsi, après le premier site d'achat en ligne et bien d'autres services électroniques lancés ces derniers temps, l'Algérie, qui n'a pas encore franchi le pas du commerce électronique, s'oriente doucement vers la généralisation de l'utilisation de l'outil Internet pour faciliter la vie de tous les jours. Parlons du site «guiddini.com», la forme de vente utilisée se base sur différents éléments de paiement électronique: paiement par mandat à la poste, par chèque, à la livraison, avec epay¹³, paypal en euro (Figure 1).

¹² Entretien réalisé par F. Ababsa avec D. Bendjaber: le journal L'Eco «Bimensuel de l'économie et de la finance» journal algérien, L'Eco 15 mars 2013, N°61, du 1^{er}.

¹³ Epay: organisme de paiement

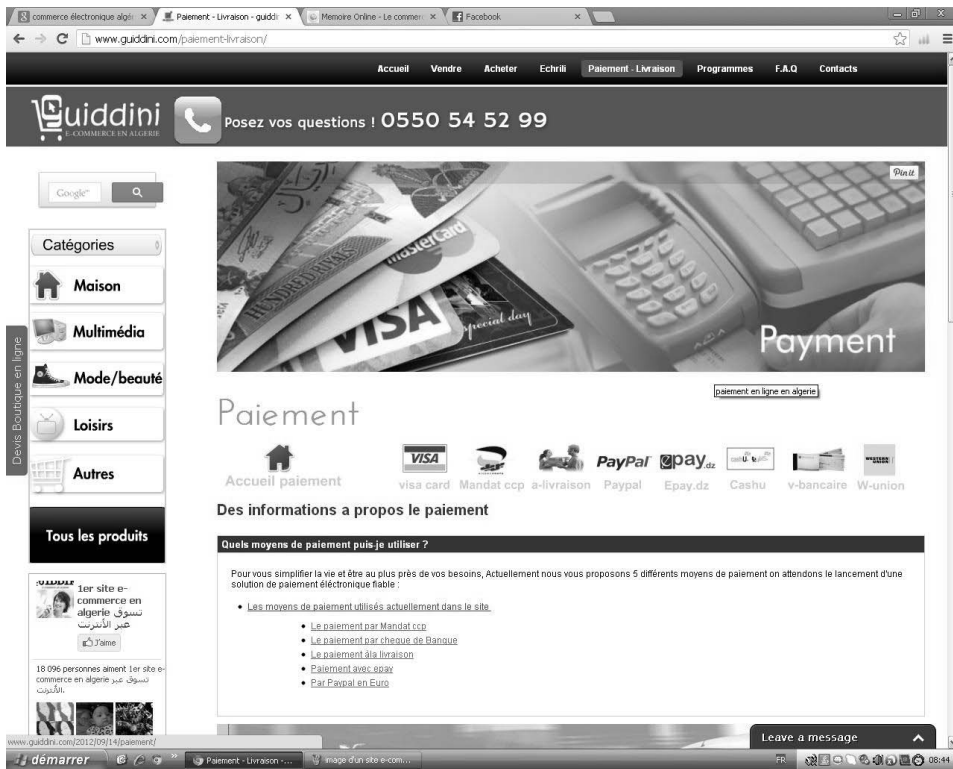


Figure 1. Site de vente en ligne guiddini.com

3. Le profil des internautes Algériens (dznaute) et internautes acheteurs

Une enquête du Webdialn@¹⁴, appelé le dznaute (internaute algérien) avec la société iDEATIC¹⁵, «*les usages et les perceptions des internautes*» a été réalisée. Quand la société iDEATIC s'attaque au sujet, ce ne sont pas moins de 13 600 personnes qui participent à l'étude, 33 sites algériens parmi les plus populaires et 6 semaines de collecte d'informations sur l'utilisateur du web: ses besoins, ses at-

¹⁴ WebDialn@™ Etude sur les Usages et Perceptions des Internautes du Web Algérien, <http://www.webdialna.com>.

¹⁵ IDEATIC, entreprise algérienne de logiciels, fournit des solutions pour la réalisation d'enquêtes et sondages en ligne. Partenaire de Syfadis, elle propose des solutions pour le développement des compétences: plateformes e-Learning, portail de formation et logiciels RH pour la gestion des emplois-compétences, <http://www.ideatic-dz.com>.

tentes, l'urgence de l'internet mobile et du paiement en ligne. L'étude tend à donner du relief à ces considérations structurantes pour l'avenir du marché des TIC en Algérie.

Nous essayons de nous intéresser à la question du profil de l'internaute algérien et de e l'internaute acheteur.

Une population jeune, instruite, et majoritairement masculine; voilà une tendance non démentie avec un score supérieur à **60%** pour ces trois caractéristiques (**68.9%** de moins de 35 ans, **63.4%** d'universitaires, et **68.3%** d'hommes). 1/6 des sondés (**15.6%**) est en cours de cursus scolaire/universitaire, et **17%** sont sans emploi. Aucune surprise, vu l'âge moyen du DZnaute: **58.2%** des sondés sont célibataires. Le camembert des langues semble divisé en trois parties d'importance comparable: **38.3%** d'arabophones, **34.2%** de francophones, et **27.5%** qui se disent bilingues. On note une domination écrasante des cadres; **35.6%** des internautes sont «*cadres moyens*», «*cadres supérieurs*», «*gérants d'entreprise*». Les «*manœuvres/saisonniers*», «*ouvriers agricoles et non agricoles*» représentent **1.1%** des sondés, ce qui est 3 fois moins que le nombre de retraités connectés, à savoir **3.1%**.

Ces disparités par catégorie socioprofessionnelle et niveau d'instruction ne sont pas les seules fractures numériques repérées. Quand on parle de fracture numérique, on fait généralement référence à celle qui nous sépare des pays plus développés, la fracture est alors dite verticale. Cependant, il s'agit ici aussi de fracture horizontale, une inégalité d'accès à Internet dans une même région, particulièrement flagrante quand **50%** des sondés sont de la région Centre. Ce qui dépasse les scores de l'**Est (22%)** et de l'**Ouest (17%)** réunis, et le reste, **11%** pour la région **Sud**. Outre ces disparités, on constate que le noyau dur des DZnautes ne concerne pas les nouveaux convertis. **64.2%** des sondés utilisent Internet depuis **plus de 5 ans**, et **18.5%**, **depuis** les 3 dernières années.

Un noyau d'habitues et d'utilisateurs chevronnés, **76.7%** des DZnautes sondés déclarent en effet se connecter **plusieurs fois par jour**. Friands d'Internet, **55.6%** des internautes algériens passent **plus de 3 heures par jour** derrière l'écran. Notons que l'accès aux TIC n'est pas seulement un indice de développement, mais aussi un outil de développement.

Toujours au chapitre des constats, **17%** seulement des internautes ont une carte de paiement électronique, **47%** n'en ont pas, le reste (36%) représente ceux qui souhaitent avoir une carte de paiement électronique mais qui ne la possèdent pas encore. Sur 3 sondés qui veulent avoir des cartes de paiement, 1 a une carte, ce qui révèle de profondes carences en matière de communication dont souffrent les institutions et qui sclérose littéralement la propagation du paiement électroni-

que. Pour la minorité qui la possède, **87.2%** l'utilisent pour retirer des espèces, et **15.1%** pour le paiement de factures. L'achat en ligne constitue une évolution aux conséquences extraordinaires, et les sondés (**58.4%** des cas) se voient bien acheter leurs **billets d'avions, de train ou de bus** par Internet. **66.4%** d'entre eux se verraient aussi **payer leurs meubles ou l'électroménager** depuis un appareil mobile. **Les livres, les journaux en ligne, les logiciels**, voilà qui parle à un DZnaute sur deux quand il s'agit de faire un achat en ligne. Le e-commerce n'est pas simplement un produit de plus, mais une autre façon de consommer, de gérer ses ressources et d'engranger des bénéfices. C'est toute la puissance des TIC qui donne un coup de fouet à l'économie locale.

4. Les formes de paiement

Il existe en Algérie plusieurs formes de paiement: le mandat ccp, le paiement par chèque de banque, le paiement à la livraison et le paiement par paypal en euro. Chaque mode de paiement a ses spécificités. Le paiement par mandat ccp s'effectue à la poste et dans toutes les postes algériennes adressé au nom du site. Selon un entretien réalisé par l'Eco¹⁶ avec Nawel Benkritli, directrice générale de la «SATIM¹⁷», tous les sites de vente en ligne actifs sur le marché algérien utilisent des moyens alternatifs au paiement électronique. La SATIM filiale de 8 banques (BADR, BDL, BEA, BNA, CPA, CNEP, CNMA et ELBARAKA) est en charge de la gestion de la monétique en Algérie. En collaboration avec la communauté bancaire, elle travaille sur les aspects réglementaires pour que les web-acheteurs puissent procéder au paiement en ligne de leurs achats par carte CIB avant la fin 2013.

A travers l'enquête de M. Hamza (DG d'ePay.dz¹⁸) sur les moyens de paiement électronique, notre pays connaît un retard en termes de monétique. D'après les chiffres du DG, outre les réseaux privatifs tel celui d'Algérie poste, le réseau bancaire ne compte aujourd'hui que 900 000 porteurs de CIB de retrait et de paiement, un réseau de 800 DAB, 700 terminaux de paiement et une activité globale relative à l'utilisation des cartes bancaires faible. Même pour l'achat de billets

¹⁶ Journal l'Eco, N°61 du 1^{er} au 15cmars 2013.

¹⁷ SATIM: société d'automatisation des transactions interbancaires et de monétique

¹⁸ ePay.dz: 1^{er} site de paiement électronique en Algérie, propose un service qui repose sur une solution électronique «très sécurisée». Il assure de manière instantanée le paiement à partir d'un téléphone portable ou internet. Après deux ans d'expérience, cette start-up dirigée par 4 personnes compte environ 15 millions d'abonnés. Elle ambitionne d'atteindre les 100 000 clients en 2013.

de transport aérien, trains, réservations d'hôtel, paiement de factures (électricité, gaz, tél.), on remarque l'absence de moyens de traitement et de paiement en ligne. La solution ePay.dz est venue naturellement s'imposer pour pallier ses carences.

4.1. Fonctionnement du service ePay.dz

Il s'agit de la première plateforme de traitement des données liées au paiement sur internet en Algérie. Nous sommes les seuls actuellement à nous être lancés dans ce genre d'activité. L'e-paiement est une prestation de service en ligne qui repose sur une solution électronique sécurisée via internet et qui assure de manière instantanée, 24h/24 et 7j/7, le paiement à partir d'un téléphone portable ou via internet. Ce système permet aux clients de bénéficier d'une carte prépayée pour acheter et vendre en ligne ou encore payer les factures sans se déplacer. Cette carte via internet est mise en service depuis avril 2012. Le principe est celui du paiement électronique grâce au téléphone portable ou via internet. Il suffit de créer un compte chez ePay.dz, de le charger en achetant des cartes prépayées, disponibles sur tout le territoire national, et de payer ses achats sur le Net. Des solutions propres à la culture algérienne sont développées par ce 1^{er} système de paiement électronique multicanal (Internet-mobile). Le site est disponible en langue arabe et française, afin de toucher le plus grand nombre de clients.

4.2. Les techniques de sécurisation

Pour parler de la sécurisation des transactions en ligne, il faut un cadre juridique approprié, or, en Algérie, il n'y a pas de commerce électronique dès l'instant où il n'y a pas de transaction électronique. C'est beaucoup plus un catalogue électronique. L'Algérie est entrain de se positionner et se prépare en attendant la législation. Réellement toutes les transactions faites subissent un paiement qui n'implique pas systématiquement une vigilance en matière de sécurité en ligne car cela concerne le virement bancaire, par mandat ccp, en espèce à la livraison, ou par paypal en euro.

5. Avenir du e-commerce en Algérie

Le commerce électronique en Algérie a un grand avenir. Seulement avec ePay.dz, cette entreprise contient 4 millions d'abonnés sur Facebook, 10 millions d'internautes en Algérie. Ce système de paiement électronique peut donc donner ses fruits et le e-commerce peut combler le vide actuel.

5.1. Possibilité de développement

L'Algérie fait partie des pays émergents dans l'ère de l'économie de marché. Avec la libération progressive de son marché, le pays commence à séduire de plus en plus les investisseurs étrangers surtout dans le secteur de l'énergie. Mais aujourd'hui les IDE commencent à s'élargir à d'autres domaines: tourisme, industrie et télécoms. Concernant les télécoms ou les TIC, le secteur connaît une nette amélioration, depuis 2000, début de l'ouverture du marché et de la création de l'ARPT. Cela ne doit pas faire oublier le «retard algérien» en matière de TIC et de leur introduction dans l'économie. La situation devient urgente. Une stratégie doit être mise en œuvre pour intégrer la société de l'information car aujourd'hui, une nouvelle économie se construit sur les NTIC. Le passage à l'économie de l'information et au e-commerce constituera un vrai moteur de relance.

5.2. L'opportunité d'investir dans le e-commerce en Algérie

Perçu comme une forme particulière du commerce en général, l'opportunité du e-commerce en Algérie peut être rattachée aux vertus de l'ouverture commerciale sur la croissance mises en évidence par de nombreux travaux¹⁹. Outre son incidence financière à travers la balance des paiements, le commerce est alors présenté comme un important vecteur de transfert technologique²⁰. Mais le principal argument à l'appui d'une corrélation positive entre le commerce et la croissance économique consiste à associer une plus grande ouverture et une concurrence plus ouverte sur les marchés internationaux à une efficacité renforcée à la fois sous l'effet d'une meilleure affectation des ressources dans le champ économique

¹⁹ G.M. Grossman, E. Helpman: *Comparative Advantage and Long Run Growth*. "American Economic Review" 1990, 80; L.A. Rivera-Batiz, P.M. Romer: *Economic Integration and Endogenous Growth*. "Quarterly Journal of Economics" 1991, 106.

²⁰ T.H. Kim: *International Trade, Technology Transfer, Growth and Welfare in a Schumpeterian Model of Endogenous Growth*. "Review of International Economics" 1999, 7(1).

et sous l'effet des pressions concurrentielles et d'une meilleure utilisation des ressources à l'échelon des entreprises. L'opportunité d'investir dans le e-commerce en Algérie tient au fait que, tout en contribuant au renforcement de cet effet compétitivité généralement défini par rapport à l'international, il peut permettre de reproduire assez aisément le même schéma d'émulation de l'efficacité transactionnelle à l'intérieur d'un pays. Il ne semble cependant pas utile de s'appesantir plus longuement sur la relation entre le commerce et le développement. Aussi, pensons-nous plutôt au soutien potentiel que le e-commerce est susceptible d'apporter aux politiques de vulgarisation des NTIC par la création de télécentres et à son incidence sur la rationalisation des filières de commercialisation des produits agricoles au bénéfice des producteurs.

Conclusion

Une grande masse de la population en Algérie est désormais connectée à l'Internet. Cependant, le e-commerce accuse un retard et son essor y est possible et son impulsion, sans délai. Même si la qualité des données utilisées peut être à la source de quelques erreurs, limitant sans doute cette recherche, il semble que la relation entre l'évolution du e-commerce, les types de connexion à l'Internet et les formes de vente en ligne existantes dans les pays développés et en Algérie corroborent cette thèse.

En effet, cette forme de commerce peut s'appuyer aussi bien sur des connexions à hauts débits que sur celles à faibles débits, plus ou moins caractéristiques en Algérie. Celui-ci doit alors mettre l'accent sur la baisse des coûts de connexion même si la tendance baissière est déjà enclenchée.

A côté de cela, il y a lieu d'introduire les G3 et G4 permettant d'adapter la téléphonie mobile et l'internet aux multiples services qui en découlent. Le développement du e-commerce en Algérie serait non seulement un élément précurseur du développement de l'économie et le bien être des algériens mais aussi susceptible de hisser le pays à un niveau supérieur dans l'utilisation des TIC, préparer le passage à l'économie de la connaissance et du savoir et par conséquent à la société de l'information.

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LE COMMERCE ELECTRONIQUE EN ALGERIE: VERS DE NOUVELLES FORMES DE VENTE EN LIGNE

Résumé

Les technologies de l'information et de la communication (TIC) sont considérées par certains comme synonymes de Nouvelle Economie. Tout le monde est cependant d'accord pour dire qu'elles ont introduit de véritables révolutions au niveau de l'entreprise qu'à un niveau plus général. Il n'en demeure pas moins que la course à l'intégration et à l'utilisation des TIC dans les pays développés que dans les pays en voie de développement ou émergents. Pour cela il est nécessaire d'opter pour une stratégie cohérente tenant compte des possibilités mais aussi des contraintes existantes. Divers indicateurs sont utilisés pour situer ce niveau d'intégration et d'utilisation des TIC et nous nous proposons dans ce travail d'étudier une forme du commerce électronique qui se développe en Algérie. Nous avons constaté qu'en Algérie, le commerce électronique se fait via les réseaux sociaux numériques et sites spécifiques. Cette forme du e-commerce est installée à défaut de manque de plateformes bancaires, de sécurité suffisante en matière de cryptage de données et du respect des données personnelles. Nous partons des résultats d'une étude récente²¹ qui nous a permis de vérifier les variables environnementales, économiques, psychologiques, sociales et techniques fondant cette nouvelle forme ou nouveau modèle.

Mots-clés: usages, commerce électronique, Internet, forums de discussion

²¹ Données de l'ARPT (Agence de Régulation des postes et télécoms), ministère des P&T 2011.

INTERNET: OPPORTUNITÉ OU UTOPIE POUR UNE ENTREPRISE?

Introduction

Le développement de la technologie Internet (appartenant aux technologies immatérielles) et des sciences auxquelles elles sont reliées a joué un rôle clé pour de nombreuses entreprises, en particulier pour celles qui interviennent sur des marchés saturés et hautement concurrentiels. L'Internet est désormais présent dans presque toutes les sociétés et permettant le développement d'une nouvelle étape économique, mieux décrit comme l'étape de la «digital economy». Le but de cet article est de quantifier statistiquement la présence d'Internet dans les entreprises italiennes, la corrélation entre la taille de l'entreprise et Internet et le rôle joué par l'«entreprise virtuelle» et le «commerce social». Le présent document examinera les effets des externalités positives liées à la technologie Internet, les problèmes liés au maintien d'un avantage concurrentiel dans un secteur très dynamique et les risques liés à la sécurité informatique.

1. Internet

«Grâce à Internet, les gens découvrent et inventent de nouvelles façons de partager les connaissances pertinentes à une vitesse incroyable¹». Dans ce contexte, caractérisé par l'évolution rapide des marchés, les entreprises font face à la nécessité de s'adapter pour survivre et rechercher un avantage concurrentiel.

¹ http://www.it.wikipedia.org/wiki/The_Cluetrain_Manifesto.

L'utilisation constante par les entreprises et la communauté mondiale des technologies numériques et de l'Internet a donné naissance à l'économie numérique «*digital economy*» (D. Tapscott, D. Ticoll, A. Lowy 1999). L'économie numérique peut être définie comme le contexte dans lequel „les transactions économiques et les fonctions qui régissent les entreprises, les institutions et les collectivités sont planifiées et exécutées à l'aide de la technologie numérique².” Elle affecte non seulement les entreprises organisées entièrement en ligne, mais celles qui utilisent l'Internet pour créer de la valeur et prendre contact avec l'extérieur (campagnes de publicité en ligne, e-commerce, etc.) Une étude publiée par l'Istat montre que 94.3% des entreprises italiennes disposent d'une connexion internet (Figure 1).

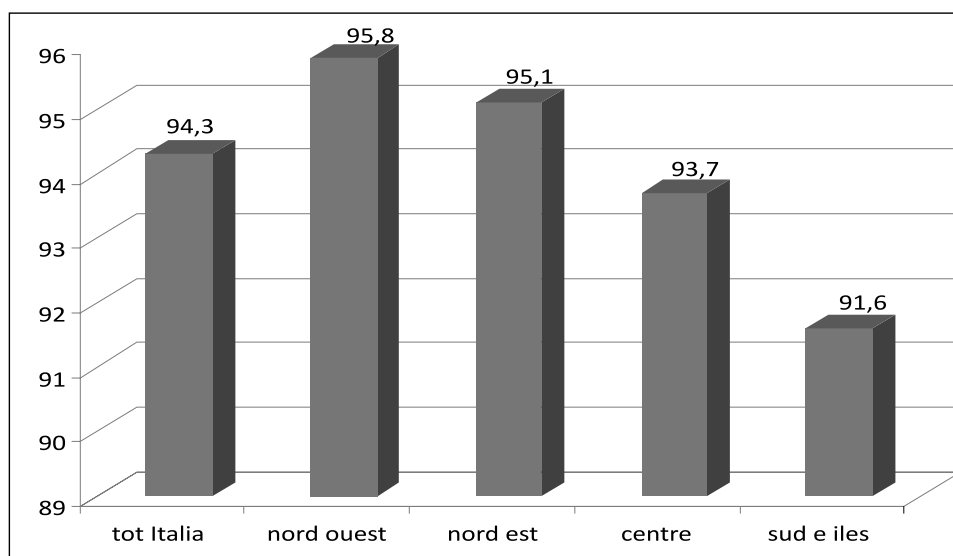


Figure 1. Diffusion des technologies dans les entreprises comptant au moins 10 salariés, par nombre d'employés et géographique ISTAT 2011

La même étude montre qu'il existe une relation importante entre Internet et la taille de l'entreprise. Presque toutes les entreprises de plus de 100 employés accèdent au réseau, le pourcentage diminue beaucoup si nous nous référons à la place des entreprises de moins de 50 salariés (93.8%) – Figure 2.

² S. Vicari: *Economia della virtualità*. Egea, Milano 2001.

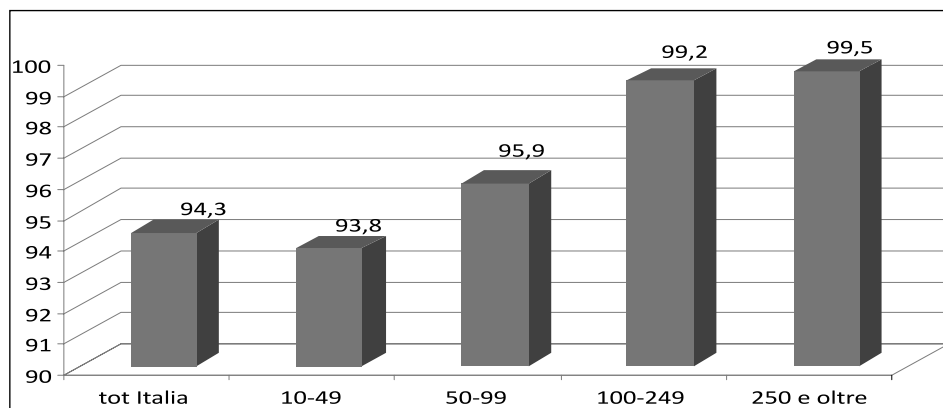


Figure 2. Diffusion des technologies dans les entreprises, ISTAT 2011

Les TIC permettent à l'information d'être distribuée et partagée entre les différents acteurs du système économique d'une manière la plus rapide et pragmatique. À cet égard, on observe que «l'économie de la connaissance est différente de l'économie de l'information qui triomphait il y a des années³». En substance, «la connaissance ne peut pas être transmise, mais seulement créée. Elle a une valeur nettement supérieure à l'information, compte tenu de sa plus grande complexité et rigueur⁴». La diffusion d'une nouvelle façon de faire des affaires, l'entreprise virtuelle, se traduit par la création de rentabilité et de valeur ajoutée par la création et le partage des processus de production de connaissances, ce qui a conduit à une nouvelle étape du capitalisme, un capitalisme de la quatrième génération – Tableau 1.

Tableau 1

Les caractéristiques des différentes étapes du capitalisme

Paradigmes	Dénomination	Force motrice	Technologie	Type d'entreprise
Premier	mécanisation rapide	Énergie Hydroélectrique et thermique	Chaleur émanant d'une source isolée	entreprise compétitive
Deuxième	production en série	Énergie électrique	réseaux de distribution d'énergie	Entreprise managériale
Troisième	automatisation	Information	ordinateur relié à des machines	Entreprise évolutionniste
Quatrième	réseau de production	connaissance	réseaux connectés de connaissance	entreprise virtuelle

Source: S. Vicari: *Economia della virtualità*. Egea, Milano 2001.

³ «Économie du savoir», entretien avec Enzo Rullani économiste, professeur de stratégie à l'Université Ca 'Foscari de Venise.

⁴ E. Prandelli, G. Verona: Op. cit., p. 30.

Il ne fait aucun doute que l'Internet a changé la façon dont nous communiquons et diffusons les connaissances à travers le monde.

2. Externalités positives

Le réseau est une technologie immatérielle (fondée sur le savoir) qui bénéficie des effets d'externalités positives. À cet égard, en effet, «alors que les technologies et les équipements sont soumis à des rendements décroissants, elles, les réseaux ne connaissent pas les coûts marginaux décroissants, mais témoignent souvent d'une utilité marginale croissante»⁵.

L'avantage de l'utilisation de la technologie numérique tend à amplifier l'effet des externalités positives qui caractérisent le secteur des TIC et permettent la diffusion rapide de l'information.

Les externalités peuvent être définies comme «les effets positifs ou négatifs que les acteurs économiques ont sur le bien-être d'une autre personne et qui ne sont donc pas réglementés par le mécanisme des prix»⁶. Une «externalité survient lorsque le comportement d'un agent par rapport à un autre s'effectue sans qu'il y ait une compensation monétaire»⁷. Il y a donc une externalité positive lorsque l'augmentation du nombre de sujets qui participent au réseau, détermine, directement ou indirectement, un avantage pour le compte de chaque participant. Par conséquent, l'augmentation constante du nombre de personnes utilisant la même technologie détermine, pour chaque personne impliquée, un avantage qui va en augmentant progressivement. Cela est-il vraiment le cas, ou existe-t-il une limite supérieure aux rendements des externalités positives? Robert Metcalfe souligne que l'utilité d'une technologie de réseau pour un seul utilisateur est égale au carré du nombre d'utilisateurs. Comme le montre le graphique ci-dessous, l'utilité associée à l'adoption d'une technologie spécifique, prend la forme d'une parabole et croît de façon exponentielle par rapport au nombre d'utilisateurs. Pour profiter pleinement des externalités positives associées à l'adoption d'une technologie, il est nécessaire d'atteindre une «masse critique» qui permet d'activer l'effet utilitariste exprimé par la loi de Metcalfe – Figure 3.

⁵ E. Prandelli, G. Verona: *Marketing in rete – oltre internet verso il nuovo marketing*. McGraw-Hill, 2006, p. 30.

⁶ *Modelli di governance e processi di cambiamento nelle public utilities*. Ed. R. Mercurio, M. Martinez. Franco Angeli, Milano 2010, p. 25.

⁷ *Economia, Organizzazione e Management*. Ed. P. Milgrom, J. Roberts. Il Mulino, Bologna 1994.

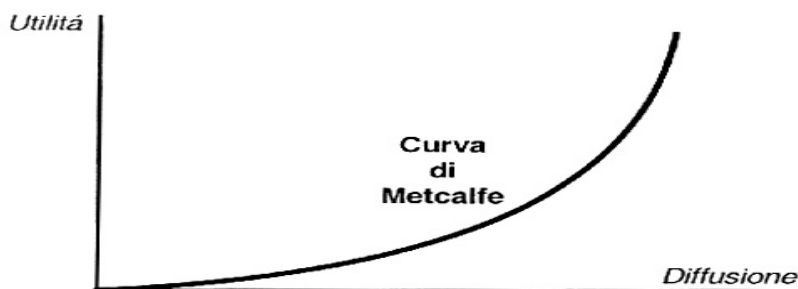


Figure 3. La loi de Metcalfe

Fonte: L. Downes, C. Mui: *Unleashing the Killer App. Digital Strategies for Market Dominance*. Harvard Business School Press, New York 1998.

L'intuition de Metcalf est donc que «la valeur d'un réseau, en fonction du flux de communication qu'il rend possible, est approximativement proportionnelle au carré du nombre d'utilisateurs.⁸» Mais les externalités ne sont pas toujours positives, en effet, la présence d'externalités génère des formes d'inefficacité économique parce que le sujet ne prend pas en compte les effets résultant, en termes de coûts et de bénéfices, pour d'autres personnes⁹.

Que se passe-t-il si le marché est entré dans une nouvelle technologie?

Tout d'abord, si le bénéfice obtenu par la nouvelle technologie est plus élevé que l'année précédente, la réaction des consommateurs sera immédiate et les entreprises seront en mesure s'adapter aux nouvelles exigences du marché pour ne pas être pénalisées. De la même façon, les personnes qui n'ont pas les ressources économiques et les compétences techniques nécessaires pour s'adapter rapidement à la nouvelle technologie seront exclues du nouvel environnement. L'utilité obtenue par l'adoption d'une technologie particulière est un concept statique. Le profit à long terme ne dépend que de la capacité des opérateurs à s'adapter rapidement aux conditions changeantes du marché, et par conséquent de la propension au changement des entreprises individuelles. Il n'est pas surprenant, selon certains experts, que l'avantage concurrentiel soit le moyen «distinctif d'une société de se prémunir, de se défendre et de se développer au fil du temps, avec une plus grande intensité que ses rivaux»¹⁰. Dans cette perspective, donc, l'adoption de technologies liées au secteur des TIC peut représenter une opportunité, mais en même temps une utopie en raison de la recherche continue d'un équilibre du marché.

⁸ E. Rullani: *New/Net/Knowledge Economy*. "Economia e politica industriale" 2001, No. 110.

⁹ P. Milgrom, J. Roberts: *Economia, Organizzazione e Management*. Il Mulino, Bologna 1994.

¹⁰ E. Valdani: *Marketing strategico. Un'impresa proattiva per sviluppare capacità market driving e valore*. Etas, 2003.

3. Le commerce social

Le commerce social peut être défini comme l'évolution du web 2.0¹¹ dans le sens du commerce en ligne (e-commerce), ce qui permet une plus grande interactivité et la participation des clients, à travers les blogs, les systèmes de wiki et le partage d'articles écrits par des membres de la communauté¹². Les grandes entreprises comme eBay e-commerce développent des systèmes qui permettent aux membres de leur communauté de communiquer les uns avec les autres. Le commerce social, encore négligeable en termes de volumes générés, s'avère un outil particulièrement efficace pour associer les clients et augmenter leur fidélité¹³. Le réseau social le plus utilisé dans le monde et en Italie, semble être Facebook. Cette plate-forme sociale est un outil précieux pour les entreprises. Facebook est en fait utilisé par 84%¹⁴ des commerçants, suivi par Twitter avec 70%¹⁵, il est intéressant de noter que plus de 50% des commerçants sont actifs sur Youtube tandis qu'un sur trois est présent sur le nouveau réseau social Google+ et Pinterest¹⁶ – Figure 4.

¹¹ Le terme a été inventé par Tim O'Reilly¹ en 2004 et fait référence à la deuxième génération de services basés sur Internet, tels que les réseaux sociaux, les wikis et les nouveaux outils participatifs de communication. Le Web 2.0 est un terme utilisé pour indiquer un état de l'évolution du World Wide Web, par rapport à un état antérieur. Il montre comment le Web 2.0, l'ensemble de toutes les applications en ligne qui permettent un haut niveau d'interaction entre le site et l'utilisateur tels que les blogs, les forums, les chats, les wikis, les plates-formes de partage de médias comme Flickr, YouTube, Vimeo, les réseaux sociaux comme Facebook, Myspace, Twitter, Google+, LinkedIn, Foursquare, etc. généralement obtenues par des techniques de programmation appropriées appartenant au paradigme du Web Web dynamique, par opposition au Web statique dite ou Web 1.0.

¹² http://www.it.wikipedia.org/wiki/Social_commerce.

¹³ Une enquête menée par le Politecnico di Milano - Département de la gestion Ingénierie (Octobre 2012) montre qu'environ 90% des commerçants ont développé une forte présence sur les réseaux sociaux. Parmi ceux-ci, 80% sont actifs sur au moins deux réseaux sociaux (par exemple Genertel, Grimaldi Lines, M. Prix, prénatale), 60% sur au moins 3 (par exemple Alitalia, Darty, Furla, Glamoo) et 35% sur au moins 4 (par exemple, Costa Croisières, téléphone direct, Dolce & Gabbana, Intimissimi, Vodafone)

¹⁴ <http://www.osservatori.tv>, la consommation 2012 en Italie: offline -2%, +18% en ligne ... mais le jeu est multi-canal!

¹⁵ Ibid.

¹⁶ Ibid.

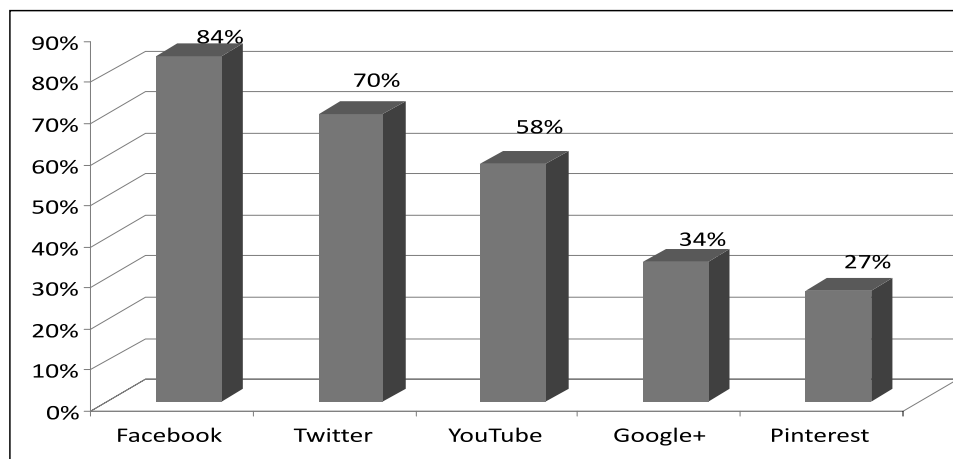


Figure 4. Le nouveau e-commerce: approche multi-canal Politecnico di Milano 2012

La présence de multiples canaux sociaux peut accroître leur visibilité et en même temps leur procurer un certain nombre d'avantages. Avec Youtube, vous avez la possibilité d'exploiter le potentiel des promotions vidéo (publicité de marque), leur aptitude à démontrer efficacement les caractéristiques des produits et services, à éduquer et former le client à l'utilisation de produits et services) à susciter des émotions dans le processus d'achat du client). Avec Google + vous obtiendrez des avantages significatifs en termes d'indexation permettant d'être en première position dans les pages des moteurs de recherche et ainsi être plus facilement trouvé par le client qui initie la recherche. Pinterest, fondée en 2010, est basé sur l'idée de créer un catalogue en ligne qui permet aux utilisateurs de gérer une collection d'images sur la base de thèmes prédéfinis ou générés par eux. Le nom dérive de l'union des mots anglais *pin* (bloquer) et des *interest* (intérêts)¹⁷. Grâce à une navigation simple, commence un processus de sélection naturelle du produit sur le réseau social menant au site de e-commerce. Les canaux sociaux d'information sont maintenant largement utilisés pour créer un flux de communication dans la période précédant l'achat et dans l'étape suivante. L'utilisation des réseaux sociaux vise donc à sensibiliser le produit/service, à créer la curiosité du client jusqu'à l'émouvoir et l'amener à l'achat. En Italie, il ya très peu d'entreprises qui permettent de boucler l'ensemble du processus jusqu'à l'émission d'un ordre d'achat sur une plate-forme sociale.

¹⁷ <http://www.it.wikipedia.org/wiki/Pinterest>.

3.1. Mais est-ce vraiment une nouveauté?

Malgré le passage à l'ère du numérique, beaucoup de choses sont restées les mêmes. Même en présence d'une véritable révolution, les processus de décision et les mécanismes cérébraux n'ont pas changé. Le processus d'achat est étroitement lié à la confiance¹⁸ qui détermine le succès ou l'échec de toute relation, professionnelle ou privée. La création et le maintien d'une relation fructueuse et durable avec le client dépend de facteurs intangibles comme le sentiment de responsabilité envers les clients, l'expertise et les connaissances, la disponibilité, la courtoisie, la communication, la crédibilité, la connaissance des besoins et des réalités de la clientèle qui vont générer un sentiment de confiance rentable contribuant à augmenter le sentiment de satisfaction perçue par le client. Il est facile de penser qu'il est simple et naturel dans le marché réel de développer un sentiment de confiance et de crédibilité. Dans le commerce en ligne il n'y a pas beaucoup de différence. Comme indiqué par les chercheurs, «la confiance accordée à quelqu'un n'est pas toujours le résultat d'une évaluation complexe, mais plutôt le résultat d'une évaluation intuitive basée sur des valeurs positives perçues. En d'autres termes, la confiance peut être considérée comme le lien qui unit les gens qui partagent la même identité sociale et ont des moyens comparables d'évaluer une situation donnée¹⁹».

Même dans le marché électronique, la confiance et la crédibilité revêtent une importance primordiale. Selon la définition classique de Fogg²⁰, la crédibilité est une qualité perçue, c'est une évaluation qui repose sur plusieurs dimensions, y compris la fiabilité et l'expérience:

- Fiabilité: se réfère à l'éthique de l'objet en cours d'évaluation, au fait qu'il est ou non perçu comme bien intentionné et sincère;
- Expérience se réfère aux connaissances et aux compétences.

Pour qu'une personne ou une technologie soit considérée comme fiable, elle doit obtenir une évaluation positive par rapport aux deux dimensions.

Dans le cas du Web 2.0, la crédibilité de la fonction est affectée, positivement ou négativement, par la crédibilité même de l'information publiée, par l'évaluation donnée par les acheteurs précédents et par les opinions de millions de personnes qui parlent de leur expérience de et de leur perception.

¹⁸ Attitude envers les autres ou pour eux-mêmes, qui résulte d'une évaluation positive des faits, les circonstances, les relations, elle confie à d'autres personnes le moyen de produire un sentiment de sécurité et de confort, Treccani.

¹⁹ *Comportamento del consumatore e scelte strategiche delle imprese – il ruolo del contesto*. Ed. F. Cabiddu. Franco Angeli, Milano 2007, p. 95.

²⁰ Psychologue expérimentale et directeur du Laboratoire de la technologie persuasive à l'Université de Stanford.

4. Internet est-il vraiment une bonne chose pour les entreprises?

La propagation du Web 2.0 dans ses diverses formes a révélé que, malgré les nombreuses possibilités d'améliorer l'efficacité des différents processus d'affaires, l'utilisation de ces instruments comporte aussi plusieurs risques. Alors que la visibilité sur le web facilite la communication et le marketing, de l'autre côté, il expose l'entreprise et les utilisateurs individuels à des risques considérables, avec des effets négatifs sur la crédibilité et la réputation, pour ne pas mentionner les conséquences juridiques possibles. Aujourd'hui, il ya des risques qui n'existaient pas il ya quelques années: e-mail qui sans réponse, campagnes de protestation sur le réseau dirigées par des clients mécontents, commentaires sur les salariés web et leurs griefs, blogueurs qui veulent se faire entendre, vol d'identité, atteinte à la vie privée. Directement et indirectement les usagers fournissent des informations sur les entreprises et leurs produits, sur leur transparence, les valeurs qui les guident, leur capacité de leur gestion²¹.

Les réseaux sociaux agissent comme lieu de contact „pour des amis et des amis d'amis”. On estime que facebook est disponible dans plus de 70 langues et fin 2012 a eu plus d'un milliard d'utilisateurs actifs²². Qu'est-ce que génère un jugement négatif sur une entreprise en particulier? Dans le réseau tout fonctionne très rapidement et les effets sont amplifiés avec des conséquences néfastes pour l'image de l'entreprise. Les entreprises doivent prendre acte de cette situation: elles peuvent choisir d'utiliser ou non ces outils pour améliorer l'efficacité de leurs processus, mais elles doivent être au courant des informations sont transmises sur le réseau et qui concernent les fondamentaux de leur entreprise. Un autre élément important est lié à la protection de l'information: cette nouvelle flexibilité expose les utilisateurs et les entreprises à de nouvelles menaces cybernétiques; tablette smart-phone accélèrent l'échange d'informations entre employés et entre employés et tiers, incitent les gens à se connecter à Internet plus souvent et à accéder aux plates-formes de communication et aux réseaux sociaux, impliquant une multitude d'applications, ce qui augmente la quantité de données potentiellement vulnérables. Les réseaux sociaux, la mobilité et le «cloud» afin d'exposer les actifs des entreprises à de nouveaux risques, contestent les méthodes de sécurité traditionnelles qui sous-estiment trop souvent le flux de données de sortie²³. Les en-

²¹ Information Tecnology e percorsi evolutivi del Management, Energiee3. L'Azienda e il web 20.0: opportunità e rischi. Dr. Armando Sternieri, pag. 8.

²² <http://www.wikipedia.org/wiki/Facebbok>.

²³ Priorità dei CIO: una nuova strategia di sicurezza per affrontare il cambiamento, Data Manager mars 2013.

treprises sur le web font souvent l'objet d'attaques frontales conçues pour dérober des données sensibles et confidentielles qui peuvent impliquer un préjudice financier important. Il est d'abord nécessaire de protéger les informations internes qui représentent un véritable atout de gestion. La sécurité devient une priorité sur laquelle on doit investir pour prévenir les incursions extérieures qui ont accès aux données strictement confidentielles et en cas de contamination virale peuvent porter atteinte à la fonctionnalité des systèmes internes, mais cela représente un coût trop important, pour les entreprises. Ces coûts, avant l'avènement de l'ère de la numérisation, n'avaient aucune raison d'exister dans les comptes financiers des entreprises.

Dans un environnement diamétralement opposé à celui d'il y a dix ans, comment une petite entreprise fondée et établie dans l'ère analogique peut-elle devenir une entreprise «digitale»? Peut-elle créer quelques nouveaux concepts, insérer de nouveaux professionnels et traiter des problèmes jusque-là inconnus? Le changement dans la structure des marchés a rendu moins rentables certains modèles d'affaires entraînant la cessation des nombreuses entreprises qui n'ont pas su s'adapter à ce chaos du marché qu'est l'Internet. Les externalités positives obtenues par le développement des TIC sont des «paradis» à court terme, qui peuvent se transformer en véritables utopies si l'entreprise n'est pas en mesure de faire en un effort supplémentaire, à savoir celui de la volonté constante de changer et mettre à jour. Tout est orienté dans la même direction, mais peut-être un jour viendra-t-il où nous aurons la nostalgie des petits détaillants qui, en même temps que leurs produits, offraient aussi un sourire et parfois une histoire du passé.

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INTERNET: OPPORTUNITÉ OU UTOPIE POUR UNE ENTREPRISE?

Résumé

Le progrès industriel et commercial a permis le développement de deux catégories de technologies qui se divisent en technologies matérielles et en technologies immatérielles. La science de l'économie nous enseigne que les technologies matérielles sont soumises à des retours économiques décroissants, tandis que les technologies immatérielles se caractérisent par des rendements croissants. La nouvelle technologie Internet (qui utilise le canal de l'information et le canal de la connaissance) est utilisée dans les diffè-

rents secteurs des entreprises: logistique, marketing, promotion etc. Cette nouvelle technologie a permis à de nombreuses entreprises d'éviter de quitter le marché, d'améliorer et de surmonter de nombreuses limites territoriales et culturelles. L'utilité liée à la valeur de l'information et de la connaissance tend à être amplifiée en raison de l'effet des externalités positives, mais sommes-nous vraiment certain qu'il n'existe aucune limite à cette croissance? Que l'on n'arrive à un point où la technologie et Internet, au lieu d'apporter des marges positives, détruisent la richesse? Est-il possible de revenir au point de départ? Ce sont les questions que se posent les entrepreneurs qui désormais «sont dans le jeu».

Mots-clés: Internet, entreprise

HOW COMPANIES MAKE USE OF CLIENTS' ACTIVITY IN THE INTERNET?

1. Demand models of innovation

In the times of technological development, accompanied by significant social and market transformations, the position of a consumer as a market subject is changing – he is becoming the co-creator of market offer and social-economic reality. This trend was reflected in the development of marketing orientations and paradigms, and a shift from marketing 1.0, focused on the product, towards marketing 2.0, focused on the use of information technologies and customer-oriented, and marketing 3.0, which emphasizes company values as the basis of its objectives, regulations and market perception. The so called ‘new wave’ technology is applied in communication with clients, based on social media and transfer of data and opinions from databases to user interface¹. The fundamental value is the corporate social responsibility, aimed at distinguishing a company on the market and encouraging clients to cooperate on various levels. Holistic perception of a client, both as an individual, and a member of various communities, has an impact on the kind and nature of customer-company relations. It is a way to make marketing ideas more credible, and hence it increases their efficiency in making the world more user-friendly.

Marketing 3.0 idea is based on the rules of co-participation and development of creativity, which makes self-fulfillment and achievement of internal and interpersonal harmony easier. The mechanism of creating new values with the participation of target users is described by demand models of innovation. They rely on knowledge and competencies of the ‘crowd’, i.e. customer groups which are the actual or potential users of products and services. The rules and significance of these models was presented in Table 1.

¹ Ph. Kotler, H. Kartajaya, I. Setiawan: *Marketing 3.0*. MT. Biznes, Warsaw 2010.

Table 1

Demand models of innovation

Criteria	User Driver Innovation		Design Thinking
	Consumer voice	Consumer leadership	
Aim	Identification of needs	Identification of solutions	Deep understanding of human needs
Customer role	Consumer is the subject of observation and study	Consumer is the co-creator of the offer	Consumer is the active user and participant in the innovation development process
Forms of realization	– Qualitative research methods – Creating prototypes – Testing and implementing products	– Expert panels – Heuristic techniques – Projection techniques – Games	– Team work – User observation – User context analysis – Design methods – Creating and testing prototypes
Rules	– Product-orientation – Culture of innovation development – Creating new experiences for customers and employees	– Cooperation with a consumer – Company development – Product-service platform development – Searching or identifying leaders to develop solutions	– Application of project thinking – Combining the sense of context of a given problem with insight creativity and possible solutions and rationality of business analyses
Conditions	Shaping employee skills	Shaping employee skills and including user competencies. Using various combinations of business techniques and tools	Making use of resources of various disciplines, esp. marketing, design and craft
Effects	Better adjustment of the offer to customer needs	Innovation of an offer – Customer satisfaction with the offer development	Compatibility of product attributes with user needs in functional and emotional terms

Source: Based on: W. Pander: *Popytowe podejście do innowacji*. European Social Fund 2011; E. Wojnicka: *Nowe trendy i kierunki wspierania rozwoju innowacyjności*. CEBBIS, Warsaw 2011.

2. Crowdsourcing – making use of ‘crowd’s wisdom

Companies make use of consumers’ wisdom in various ways – by tracking their opinions on websites and Internet forums, or even developing special Internet platforms, where consumers can submit their ideas. Examples of such platforms were presented in Table 2.

Table 2

Examples of crowdsourcing

Company	Problem	Motivations	Results from a company	Results for a customer
Lufthansa	New customer service model related to cargo freight	trainings on flight simulators – counting cruised miles for the sake of future passenger flights insight of an institutional client into the certification program	Efficient facilitation of customer service	Increased customer satisfaction
Bombardier	Train interiors designed with innovative equipment. Now seat model introduced.	Financial awards (200-2000 EUR) and notebooks	Increased number of passengers	Greater comfort of passengers
Refresh Everything Pepsi	Acquiring ideas on how to change the world in different areas, e.g.: culture and art, health care, education, animal breeding, plant cultivation, neighborhood.	Allocating funds for the implementation of the best projects, which are a dream of their creators. 20 million USD spent on individual creators and institutions.	Large publicity Financial economy	Ability to fulfill dreams, financial profits
Lays	Introducing new taste of potato chips	Making expert advice and resources available	Creating a funny commercial. Boosting sales and profits.	Strengthening brand relations, customer satisfaction
Million-You	Best film competition, searching for original movies	Financial awards, prestige, possibility to show one's talent	Creating outstanding movies, e.g. films about Tolkien by Peter Jackson	Satisfaction with creating new values
Digital-koot (Finnish National Library)	Creating a clear database, containing all press articles	Participation in two funny games available at the project site	Greater library recognition and better library image	Easier access to book resources
O'Reilly Media	Improved distribution of books in large bookstores	Free books for volunteers in exchange for monthly reports and spreadsheets for the company	Boosting sales of books	Greater availability of books and comfort for customers

Source: Based on: Crowdsourcing P2P Foundation and 'Oglądaj, kręć, zarabiaj, MillionYou- crowdsourcing + video+ads', O'Reilly Media, <http://www.oreilly.com>; Kuczyński B.: *Digitalizacja i crowdsourcing*. National Audiovisual Institute, <http://www.nina.gov.pl/nina/18.03.2013>.

The largest crowdsourcing platform in Poland was created by MillionYou company, whose offer includes many insights related to communication messages and brand development. By analyzing the acquired ideas creatively it shapes genuine, long-term customer-brand relations. Specialists from all over the world are now discussing the future of crowdsourcing².

The development of crowdsourcing leads to the establishment of its various forms, referring directly to distinct groups and environments. An example could be artsourcing directed to the men of art, architecture and design³.

It is worth emphasizing that in order to use the 'crowd's wisdom effectively, a company should adopt the following assumptions:

- customer's knowledge and competencies are a significant potential for a company,
- it is important to adopt a customer perspective when searching for new solutions,
- it is worth involving company employees in building and maintaining company-customer relations,
- it is worth launching a viral mechanism of spreading information about company initiatives and offers,
- it is worth integrating offline marketing actions with actions launched in the Internet.

The potential of Internet communities grows, if marketing activities are conducted at the edge of real and virtual worlds. It is possible using e.g. geo-location social networking sites, which make it possible to find friends and places interesting for consumers, e.g. sales outlets, pubs or restaurants offering various promotions⁴. The cooperation of these venues with social networking sites strengthens the results of undertaken marketing activities.

The involvement of clients in development of a market offer depends to a large extent on motivation and the way they use the Internet. Types of Internet users were presented in Table 3; the largest creative potential belongs to creators, who express their opinions by writing blogs, publishing pictures or suggesting music in the form of video files and other forms of expression. Such consumers have their own websites, because they are also interested in promoting themselves and influencing reality.

² *The Future of Crowdsourcing Million You*. Konferencja odbyła się 12 kwietnia 2013 r. w Warszawie, a kolejne odbędą się wkrótce w Berlinie, Singapurze, Amsterdamie i Kuala Lumpur, <http://www.millionyou.net/wiedza/wydarzenia/crowdsourcing-week2013-05-09>.

³ *Inspiracji szukaj w tłumie*, <http://Marketing.nf.pl>.

⁴ *Social media report 2010*, p. 79.

Table 3

Typology of Internet users

User type	Forms of activity in the net	Used tools	Share [%]
Creators	Expressing opinions, promoting oneself, publishing texts and images	Own websites, blogs, video files, podcasts	10
Collectors	Searching for collections, buying and selling, ranking preferences	RSS, tags, rankings	10
Gatherers	Creating own profiles, joining with the others, chatting with friends	Social networking sites, participation in programs, communicators	12
Commentators	Publishing comments, ranking preferences	Internet forums, wiki, rankings	20
The curious ones	Reading messages, exploring websites, watching films	Search engines, blogs, video files, podcasts	37
Uninvolved			53

Source: Harvard Business School, Groudswell after: P. Fisk: *Geniusz konsumenta*. Oficyna Wolters Kluwer business, Warsaw 2009, p. 199.

The next group, i.e. collectors, is significant in terms of establishing criteria of choosing products offered in the Internet and ranking preferences. Collectors search for collections, and also participate in purchase and sale transactions. Meanwhile commenters post comments and in this way play an active role in building systems of recommendations, so significant in shaping the market offer. These recommendations are diffused mostly on social networking sites, which allow consumers to join with one another and establish virtual communities. Their members were classified as the gatherers in this typology, since they gather and stimulate the development of consumer networks and communities. However, most users are ‘the curious ones’, who only receive messages published in the Internet, and hence have an impact on the popularity of these messages and their influence on the senders.

Taking into consideration customer relations management, communities established by companies creating social projects for their target consumer groups, have a special role to play. Such communities develop on the basis of dedicated Internet platforms, and also other kinds of social media, such as Internet forums and special discussion panels. The functioning of consumer communities in the Internet is beneficial both for the company and for the customer, because:

- companies can reach various consumer groups more easily, join with them, monitor the flow of information about their offer,
- consumers have an influence on companies, brands, shaping their reputation,

- consumers acquire more strength and power in negotiations with the company,
- staying in touch with consumer communities makes brand development easier and facilitates it⁵.

In order to increase the influence exerted on receivers, companies work on solutions aimed at integrating social media with basic areas of their operations, i.e. sales, promotion and customer service. A good example could be the Cosmic solution (Comprehensive Observation of Social Media Integrated with CRM)), which enables identification, analysis and classification of various utterances and posts on social networking sites; the functionality of this tool is integrated with the CRM software⁶. Thanks to this data obtained from social platforms can be used in CRM processes. A good example of a combination of IT processes and social media is a solution applied by Giffgaff – a virtual telecommunication operator from Great Britain. It enables selling and carrying out customer service via an Internet channel integrated with social services. Cooperation with the virtual community members brings definite benefits both to companies, which cut costs, and customers, who receive money saved by the company in return for helping to solve a promotional or sales problem⁷.

3. Use of Internet technologies by companies in customer relations (study results)

In 2013 a CATI study was conducted nationwide, during which 150 companies of various sizes⁸ were surveyed. It turned out that Polish companies use Internet technologies more and more often in customer relations, but it is limited to traditional ways, such as e-mail (98% of companies) and own website (95% of companies). Only every third company established its profile on social networking sites, and just 14% of companies are active on Internet forums. As few as 5% of companies declare writing their own blog. The main purpose of contacting clients via the Internet is, according to company declarations, the presentation

⁵ P. Fisk: *Geniusz konumenta*. Oficyna Wolters Kluwer business, Warsaw 2009.

⁶ *Update Cosmic Next Generation Social CRM*, [http://www.update.com/pl/Microsite/Social – CRM/Cosmic/?utm_source=marketing](http://www.update.com/pl/Microsite/Social-CRM/Cosmic/?utm_source=marketing) (access: 20.04.2011).

⁷ K. Sumara, S. Prokurat, P. Kubisiak, M. Krzycki: *Polskie firmy w mediach społecznościowych*. „Harvard Business Review Polska” 2012, No. 4.

⁸ The study was conducted in April 2013 under the project ‘The use of Internet in marketing and customer-company cooperation with the use of new technologies’ supervised by K. Mazurek-Lopacińska K. It was a nationwide study on the sample of 150 companies of various sizes: small (50), medium (50) and large (50).

of company offer and operations (43% of companies) and acquiring new clients, which is especially popular among small entrepreneurs – every second company from this sector declares this aim. Small companies also appreciate exchanging information with clients more, since 43% of them declared that aim, compared to the average 39% of all companies. On average every fourth company points out clear sales and promotional aims, especially concerning advertising.

Taking into consideration new tendencies in communication with clients, companies which keep their profiles on social networking sites are especially worth noticing. Their intention was first of all to build a company image (71% of companies) and increase brand awareness among customers (66% of companies). A much smaller number of companies (36%) was motivated by the need to gather comments and opinions of users.

A sign of insufficient Internet activity of companies is the fact that just 7.3% of entrepreneurs organize special Internet discussion panels, mostly on their own websites, although also on social networking sites and Internet forums. At the same time companies do not exploit fully the potential of Internet technologies, which they could use to recognize customer preferences and apply them in creating the company offer.

The study revealed that only 13.8% of companies conduct electronic surveys investigating customer preferences concerning the designed patterns, product and services features, accompanied by the presentation of these patterns. This percentage is even lower among small companies – just 10%. As far as submitting spontaneous ideas by the Internet users is concerned, 38.2% of surveyed companies pointed at this phenomenon. These ideas refer mainly to the functionality of a product or service, and also to promotional activities, organization and means of distribution, design and packaging. The scope to which these ideas are used is not huge, because companies admit that clients' suggestions are only an indication for them how to modify their offer, but do not contribute to any major changes in it. Clients' role in creating innovations refers mostly to incremental innovations, rather than radical ones, since consumers possess insufficient knowledge about production technology and the nature of available solutions.

The nature of benefits recognized by companies depends on the scope to which they use social networking sites. A study conducted among 2100 companies all over the world⁹ revealed that only 12% of them are actual social sites users, i.e. such companies which claimed that taking part in these portals is beneficial for the company. These entrepreneurs pointed at the following benefits derived from using social media:

⁹ *Social Media: What Most Companies Don't Know* (access: 21.04.2013).

- increasing recognition of the company and its products on the target market (50% of companies);
- ability to monitor consumer trends in the environment more easily (23% of companies);
- acquiring ideas for new products (11% of companies);
- Other entrepreneurs taking part in the survey about benefits of using social media, mentioned the following advantages;
- increased traffic on the company Internet website (26% of companies);
- stimulating the development of marketing activities (21% of companies);
- better understanding of the brand recognition mechanism of consumers (20% of companies);
- identifying factors facilitation the development of new products (11% of companies);
- early warning against difficulties related to the sale of company products.

Achieving such benefits requires formulating and applying the social media strategy, which should be the basis of combining social media and business processes.

Although 79% of companies from the study sample were using or were planning to use social media, 2/3 of them declared they had no social media strategy, and only 1/3 of them perceived possessing such a strategy as a priority. Meanwhile just 7% of companies admitted that their marketing strategy was integrated with social media.

In order to gain an in-depth insight into the scope in which companies use the social potential, a study was conducted among large Polish firms operating in the most important sectors, i.e. financial, FMCG (fast-moving consumer goods), power sector, TMI (telecommunication, media, Internet) and motorization. The assessment was based on the Social Media Use Maturity Scale designed by Capgemini company¹⁰. The model incorporated the following criteria:

1. Organization awareness concerning the role of social media and benefits derived from it by a company.
2. Authorizing employees to use social networking sites.
3. Coherence of undertaken actions with the marketing strategy of an organization.
4. Integration of aims and actions with company business processes.
5. Vision of communication tools in the media.
6. Scope of applied IT tools.
7. Usefulness of IT tools.
8. Degree of employee involvement in performing tasks in the Internet.

¹⁰ K. Sumara, S. Prokurat, P. Kubisiak, M. Krzycki: Op. cit.

9. The scope of acquired information.
10. Processing information: number of details and processing modes.
11. The scope and ways of using the acquired information.
12. Reaction to user responses and their influence on intra-company processes.
13. Regulations and directives.

Application of these criteria revealed the advantage of IT companies, where the awareness of the necessity to exist in social media is high, and where appropriate authorizations concerning this issue are applied. The fulfillment of other criteria is much lower, although the relative degree of involvement of employees and their reactions to social services users' responses is quite high. FMCG companies were ranked as the second ones; they are distinguished by high awareness of the role of social media, and quite a broad scope of information acquired from the Internet, although the degree of applying it in company operations is still limited. Next financial companies were ranked, which are aware of the role of social media in customer relations, but they are still rather uninvolved and do not use information acquired in this way. The situation is even worse in case of power sector and motorization companies, which are now just looking for the most effective solutions taking into consideration the specificity of these two sectors.

It is worth emphasizing that most of the surveyed companies use social media for image building purposes and promoting products, and contacts with virtual communities are the responsibility of marketing, communication and public relations departments. It does not allow to use the social media potential efficiently, because these media are not integrated with company business processes. A traditional approach to social media is connected with treating them only as an important source of information about Internet users' attitudes and interests, yet this information is not used efficiently, because companies do not apply IT solutions supporting automated monitoring and notifications about the ongoing market events, as well as launching processes in response to these events. Such solutions should constitute basis of an integrated marketing communication system.

4. Stimulants and des-stimulants of crowdsourcing development

Attractiveness and efficiency of crowdsourcing results from the following premises:

- ideas acquired from a large number of people are assessed as more valuable due to their credibility based on authentic experience and expectations,
- crowdsourcing makes creating an offer more innovative,

- larger efficiency for a company due to low costs of acquiring ideas,
- involvement of consumers in company-brand relations,
- participation of clients as authentic brand ambassadors in building corporate image,
- genuine support in solving real company problems.

However, crowdsourcing limitations cannot be neglected, since they are condition by various factors.

The first group includes factors, which impede the implementation of solutions based on using social networking sites by companies. Every third company includes here the lack of conviction among managers to implement such solutions, and every fourth company points at the lack of procedures concerning the use of social media by companies. Every fifth company perceives incompetency of employees as an obstacle preventing the implementation of solutions based on social media¹¹. These competencies should be based on understanding rules governing the virtual world. Apart from that personal predispositions of employees in charge of customer relations also matter, i.e. demonstrating genuine pro-social attitude, activity in the Internet, writing a blog, sharing one's opinions with others.

Crowdsourcing development can be also impeded by factors related to consumers, i.e. their low creativity resulting from insufficient knowledge about production technology or product structure, or business mechanisms.

In order to turn consumer communities into business partners, they should be skillfully stimulated, both using instruments triggering involvement and creativity, as well as by applying appropriately selected motivational actions.

Crowdsourcing-related threats include also the lack of clearly defined regulations concerning the cooperation with Internet users and protecting copyrights. Another source of threats could be attempts to manipulate a group by a leader, not always favorable to a company¹².

Conclusion

Social media are becoming an integral element of brand strategies, because they generate a whole system of communication with Internet users by means of cooperating with a company using various tools. Social media are used at all stages of a marketing process:

¹¹ *Using the Internet as a Tool of Effective Business Communication*. Cisco Forum Report 2010, <http://Web.gov.pl>. Supporting business.

¹² *Crowdsourcing Benefits and Threats*, <http://marketing.nf.pl> (16.10.2012).

- the stage of research, aimed at recognizing and understanding expectations, opinions, consumer profiles, lifestyles,
- the stage of developing emotional bonds with a brand,
- the stage of developing range by acquiring more and more brand enthusiasts,
- the stage of generating sales results, both in the Internet and real life.

Companies appreciating the potential of social networking sites, treat them as a kind of 'Toolboxes', which contain coherent sets of tools necessary to perform brand strategy¹³.

The results depend of the degree of company maturity to make use of social media and other IT tools. Companies are aware of the growing significance of social media in company functioning, however there is still no integration of these media with business processes. It results from the lack of strategic approach to make use of on-line communication. What is necessary is in particular business models based on social media, which will increase benefits derived from crowd-sourcing. Apart from that users' and company employees' involvement should be increased.

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¹³ *Social media report 2010*, pp. 67-68.

Update Cosmic Next Generation Social CRM, [http://www.update.com/pl/Microsite/Social – CRM/Cosmic/?utm_source=marketing](http://www.update.com/pl/Microsite/Social-CRM/Cosmic/?utm_source=marketing) (access: 20.04.2011).

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HOW COMPANIES MAKE USE OF CLIENTS' ACTIVITY IN THE INTERNET

Summary

The subject of the article is how companies make use of Internet users' potential in creating values. The presented information include aims, rules and ways of implementation, as well as expected results of demand models of innovation based on consumers' knowledge and competencies. The main emphasis was put on user driven innovation and design thinking attitudes. The next part of the article refers to crowdsourcing as a mechanism of acquiring clients' ideas, with the indication of assumptions and examples of this kind of cooperation with clients. The diversity of Internet users' potential was also underlined. In the third part of the article research results were analyzed, which referred to how companies use Internet technologies in customer relations. Particular emphasis was put on the results of nationwide survey conducted by the author, and in order to deepen the diagnosis, the author presented the results of a survey conducted among companies, which are leaders in strategic sectors of Polish economy. A significant point of reference for the discussed issues was also results of studies conducted in companies operating on international market. The last part of the article was devoted to factors stimulating and inhibiting the development of crowdsourcing, which companies should take into account when developing their cooperation with clients in the Internet.

Keywords: clients' activity, Internet, company

Pavol Kita
Ladislav Lapsansky
Jaroslav Kita
Ferdinand Dano

Université économique de Bratislava, Slovaquie

LE PANORAMA DU COMMERCE DE DETAIL ET LE ROLE DE L' INTERNET DANS LES CANAUX DE DISTRIBUTION DANS L'AGGLOMERATION DE BRATISLAVA

Introduction

Cet article reflète *la multiplicité des canaux de vente et le rôle de l'Internet* dans la distribution ainsi que son impact *sur le* comportement d'achat des consommateurs dans l'agglomération de Bratislava. Dans sa première partie, la contribution traite de la caractéristique de l'actuel réseau de commerce en détail à Bratislava et de son influence sur le comportement des consommateurs. La seconde partie est construite sur la base d'une enquête sur le terrain portant sur la distribution spatiale des unités du commerce en détail. En même temps elle est complétée par une recherche quantitative menée auprès les consommateurs de l'agglomération qui montre certains aspects du comportement de ses consommateurs et de quelle manière le site Internet transforme les conditions de l'échange entre un vendeur et son client. En conclusion, sont présentées les tendances principales du développement des unités de commerce de détail ainsi que l'importance des Technologies d'information et de communication sur les canaux de distribution. L'article fait suite au projet de la recherche scientifique GREG 2011/2015 Avenir de l'Europe – Observatoire des dynamiques socio-économiques européennes et au projet VEGA 1/0039/11 Système informatique géographique en tant que la source de l'innovation stratégique de l'entreprise sous l'aspect de l'affermissement de sa compétitivité.

1. Le panorama du commerce de détail dans l'agglomération de Bratislava et l'impact d'Internet sur le réseau physique de magasins

Du point de vue de la qualité et de l'étendue, le réseau de commerce de détail dans la capitale de la Slovaquie a connu, au cours de ces dernières décennies, d'importantes modifications relatives au passage à l'économie de marché. Les changements des conditions sur le marché intérieur ramènent le réseau du commerce de détail dans la capitale de la Slovaquie au centre même des tendances progressives de l'entreprise commerciale mondiale. Ces tendances, dans le cas de Bratislava, se voient confortées par la situation géographique de la capitale de la Slovaquie, ville qui se trouve dans la région transfrontalière, son réseau de commerce de détail étant influencé par les réseaux de commerce de détail de la Hongrie et de l'Autriche – pays directement avoisinant Bratislava. Ainsi, l'espace devient une des composantes permanentes des politiques décisionnelles non seulement des commerçants-entrepreneurs dans le domaine du commerce de détail¹, mais aussi des consommateurs au service desquels on génère, dans le cadre du marché intérieur européen, des possibilités de déplacement pour les courses aussi bien à l'extérieur des capitales respectives des pays cités ou des pays avoisinant la Slovaquie, et ceci avant tout en République tchèque, en Pologne éventuellement en Ukraine. Eu égard à la situation géographique spécifique de Bratislava, la stratégie de marché de ses unités de commerce de détail est dans l'obligation de prendre dans une mesure plus prononcée en considération les facteurs les plus importants de la différenciation nationale et transnationale² à cause de la proximité immédiate des pays avoisinants, éloignés du centre de la ville par quelques minutes en voiture.

Dans l'intensité de l'utilisation du territoire il faut prendre en compte les spécificités de base caractéristiques des différentes unités urbanistiques du territoire de la ville qui est divisée en:

- centre: composé de l'arrondissement municipal Staré Mesto (Cité). Au total, l'aménagement commercial du centre de Bratislava est caractérisé, en 2011, par 1 068 points de vente, c'est-à-dire 26,12% du nombre total des unités de vente du commerce de détail dans la capitale;
- ville intérieure: composée des arrondissements municipaux Ruzinov, Nové Mesto, Karlova Ves et Petržalka. L'offre des marchandises aux consomma-

¹ P.E. Lloyd, P. Dicken: *Location in Space: a Theoretical Approach to Economic Geography*. Harper International Edition, New York 1972, pp. 136-150.

² M. Privarova, A. Privara: *La responsabilité sociale de l'entreprise comme interface entreprise/société*. In: *L'entrepreneur face aux politiques publiques européennes*. ISLA, Lisboa 2012, pp. 260-263.

teurs a été assurée, en 2011, par points de vente, c'est-à-dire 56,73% du nombre total des unités de vente du commerce de détail dans la capitale;

- ville extérieure: composée des arrondissements municipaux Podunajske Biskupice, Vrakuňa, Rača, Vajnory, Devín, Devínska Nová Ves, Dubravka, Záhorská Bystrica, Lamač, Rusovce, Jarovce a Cunovo. En 2011, la ville extérieure comptait 704 unités de vente du commerce en détail, c'est-à-dire 17,15% du nombre total des unités de vente.

À côté du réseau physique traditionnel de magasins, les consommateurs dans l'agglomération de Bratislava grâce aux Technologies d'information (TIC), vont acheter en ligne. L'Internet s'impose de plus en plus dans le commerce de détail slovaque, et ceci comme un nouveau canal de distribution et comme un nouveau lieu d'achats. D'après les résultats d'enquête de l'Institut de statistiques slovaque, presque toutes les entreprises en République slovaque (97,8%) avaient, au mois de janvier 2010, accès au réseau d'Internet. La plupart des entreprises à avoir accès à ce réseau sont connectées par DSL (54,3%) ou par une autre connexion à large bande (26,6%). Dans leurs communications avec les institutions, elles ont le plus souvent utilisé l'Internet pour le téléchargement de formulaires ou imprimés (87,0%). En 2009, la vente des marchandises et des services via l'Internet a été réalisée par 8,1% des entreprises. Le téléphone portable (31,7%) demeure, à large bande (73,1%), le type le plus répandu de la connexion des particuliers. En 2013 on a observé 6 000 magasins virtuels en Slovaquie. L'Internet comprend toutes les activités mercatiques dans le milieu virtuel³, et ceci y compris les installations mobiles (téléphones, PDA) éventuellement des systèmes de la navigation par satellite. Par le moyen de l'Internet, on peut distribuer d'une part les marchandises codées dans la forme digitalisée, ou les services juridiques, conseil technique d'autre part. La digitalisation permet, la conservation et la propagation des modifications rapides et peu coûteuses dans les informations offertes. Si l'Internet est utilisé comme lieu d'achat, la marchandise est choisie et payée par le client. De ce fait, l'Internet propose une autre façon de se procurer la marchandise quoique sa remise proprement dite ait lieu d'une autre manière, par envoi contre remboursement ou par service courrier⁴.

³ A. Miklosik, E. Hvizdova: *Geolokacné služby ako integralna súčasť e-marketingu podniku*. In: *Možnosti využitia geografického informacného systému v maloobchode ako zdroja strategických inovácií z hľadiska posilnenia konkurencieschopnosti podnikov*. EKONOM, Bratislava 2012, pp. 67-68.

⁴ M. Jaciow, A. Stolecka: *Le développement de l'e-business en Pologne et en Europe. Conditions et perspectives*. In: *L'entrepreneur face aux politiques publiques européennes*. ISLA, Lisboa 2012, pp. 285-286.

L'Internet n'aboutit pas à la suppression de chaînons intermédiaires de la distribution traditionnelle, bien au contraire, la combinaison de l'Internet et du réseau physique de magasins, joue un rôle dans le processus de recherche et de comparaison des marchandises et des prix. Le consommateur peut trouver sur l'Internet des informations auxquelles il n'a pas l'accès dans le réseau du commerce de détail traditionnel, par exemple des avis des clients. Il est libre de faire ses achats nuit et jour, de comparer les produits et leurs prix. Pour le client, il est plus commode de choisir sur l'Internet un commerçant offrant les articles de plusieurs producteurs, au lieu de consulter lui-même les sites de tous les producteurs d'un article donné. Il a affaire à des dépenses réduites, ne réglant qu'un emballage et un port, tandis que, chez les différents producteurs, il aurait à payer ces dépenses à chacun d'entre eux. Il s'ensuit que l'Internet peut mener au raccourcissement des voies de distribution, mais non à leur suppression. Pour l'instant, le réseau physique de magasins demeure le canal dominant de la consommation.

A l'heure actuelle, l'Internet offre toute une gamme d'articles de consommation. En dehors des affaires de transaction courantes, l'on y associe, à côté des affaires courantes de transaction, des portails de correspondants, des chercheurs ou des webs ciblés sur la formation de la marque et sur la création des relations avec les clients. De nombreux e-shops offrent à leurs clients stables un système de fidélisation leur permettant, une fois un certain chiffre atteint, de faire leurs achats à un meilleur prix. Les prix sont modifiés à raison du pourcentage correspondant de rabais. Le statut d'un utilisateur enregistré ainsi que la réalisation de la commande consécutive à l'identification sont la condition d'acquisition du rabais de fidélité. Cela facilite le travail de traitement du formulaire de commandes, mais aussi la possibilité de se procurer le rabais de fidélité. Vu les résultats de l'enquête NMS Market Research, les femmes et les hommes recherchent dans les magasins Internet différentes catégories de produits. Vêtements, livres, produits de beauté, articles pour enfants et vacances priment chez les femmes, tandis que les hommes, eux, préfèrent les téléphones portables, les vêtements, les accessoires automobiles et l'électroménager.

2. Méthodologie et résultats de l'enquête réalisée sur le territoire de Bratislava

La distribution spatiale des unités commerciales dépend de nombreux facteurs externes et internes, parmi lesquels l'Internet joue un grand rôle. Cependant le problème qui persiste, c'est le caractère de la base des données où la seule sour-

ce consiste en la réalisation d'une recherche concrète sur le terrain portant sur la distribution spatiale des unités du commerce de détail, sur leur surface de vente, l'assortiment, le laps de temps nécessaire pour franchir la distance vers l'unité de commerce de détail, la préférence du type et la fréquence des visites dans l'unité du commerce de détail, etc.⁵. Ce type d'enquête a eu lieu en 2011 sur le territoire de la capitale de la Slovaquie Bratislava avec pour objectif la création des cartes illustrant la disposition spatiale du réseau de commerce de détail sur le territoire de la ville, avec l'utilisation des connaissances en géomarketing et la création d'une base de données sur le réseau du commerce de détail en tant qu'élément du système informatique géographique. L'enquête a été réalisée dans 17 quartiers municipaux de la capitale, connectés à 263 arrondissements urbanistiques. 4 089 unités du commerce en détail ont été répertoriées (Tableau 1).

Tableau 1

Nombre des points de vente en fonction d'après les arrondissements de la ville de Bratislava

Spécification	Dénomination du quartier	Nombre des points de vente	Nombre des points de vente vendant les aliments	Nombre des points de vente Spécialisés
Bratislava 1	Staré Mesto	1068	175	813
Bratislava 2	Podunajske Biskupice, Ruzinov, Vrakuna	1179	185	901
Bratislava 3	Nové Mesto, Raca, Vajnory	570	97	429
Bratislava 4	Devin, Devinska Nova Ves, Dubravka, Karlova Ves, Lamac, Zahorska Bystrica	541	110	285
Bratislava 5	Cunovo, Jarovce, Petržalka, Rusovce	731	136	522
Au total		4089	703	2950

Source: Résultats de l'enquête du projet VEGA 1/0039/11 „Système informatique géographique en tant que la source de l'innovation stratégique de l'entreprise sous l'aspect de l'affermissement de sa compétitivité”.

La disposition territoriale d'unités commerciales sur le territoire de Bratislava apparaît sur la Figure 1.

La Carte fait ressortir que le centre de la ville qui comprend l'arrondissement municipal Staré mesto – Cité représente, avec les quartiers de Ružinov, Nové mesto, le centre élargi se distinguant par une importante concentration des points de vente des chaînes du commerce de détail étudiées. Du point de vue

⁵ R.L. Davies, D.S. Rogers: *Store Location and Store Assessment Research*. Wiley, New York 1984. pp. 237-260.

de la concentration des points de vente un emplacement spécifique est réservé, dans les limites de l'arrondissement de Petržalka, aux rues Eisteinova (Aupark) et Černyševského, où les chaînes CBA et Billa ont placé leurs points de vente, au début de la zone d'habitation Petržalka – nord, qui se définit avec le quartier de Dvory. D'une manière intuitive et visuelle, ces deux rues peuvent être ajoutées au centre élargi de la ville de Bratislava.

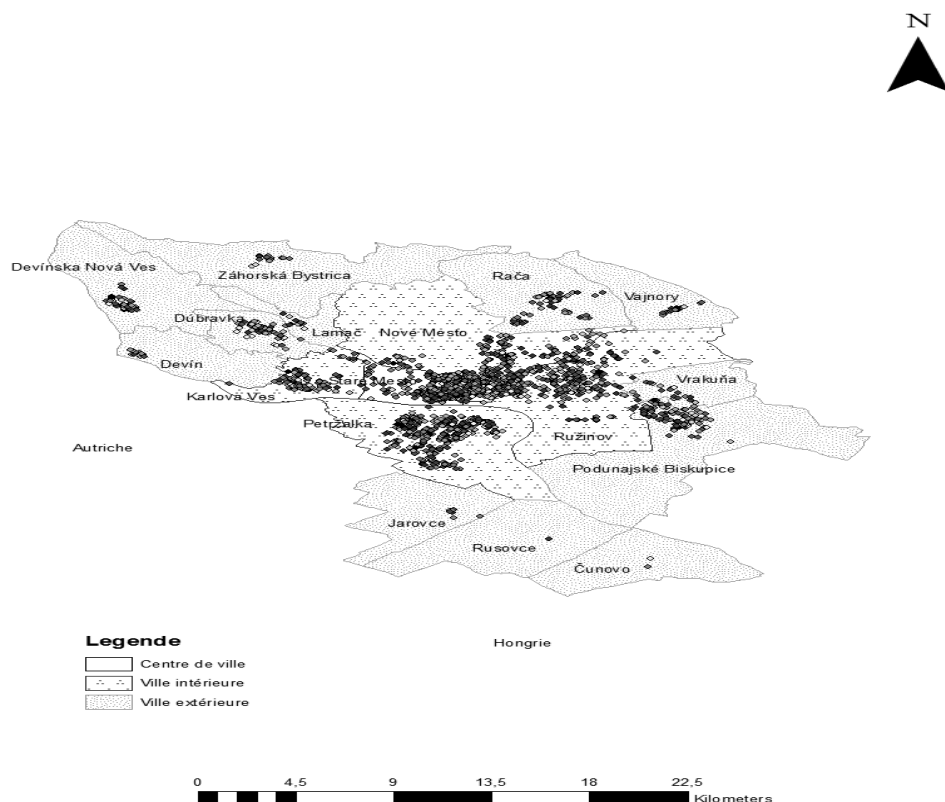


Figure 1. Disposition territoriale d'unités commerciales sur le territoire de Bratislava

Source: Résultats de l'enquête du projet VEGA 1/0039/11 „Système informatique géographique en tant que la source de l'innovation stratégique de l'entreprise sous l'aspect de l'affermissement de sa compétitivité”.

Les points de vente étroitement spécialisés, comme des librairies, le matériel informatique et ses accessoires, les objets de création artisanale, d'aménagement d'appartements, bijoux et joyaux, et ainsi de suite, détiennent une position particulière (Tableau 1) dans la structure d'assortiment (d'après la classification NACE SK il comprennent les classes de points de vente 47 à 47.78.9).

L'existence d'une demande ayant un pouvoir d'achat réel que peut représenter la population résidant directement dans les quartiers où est placé le point de vente, ainsi que la population résidant à des distances plus importantes, est le critère essentiel de la localisation des points de vente du commerce de détail. Le territoire concerné pour lequel le point de vente assure les conditions d'achat, s'appelle la zone chalandise. Celle-ci n'est théoriquement limitée que par l'accessibilité du point de vente, c'est-à-dire par la bonne volonté des consommateurs de faire un effort supplémentaire pour franchir le trajet séparant leurs domiciles du point de vente. Les facteurs limitant l'accessibilité sont par exemple le laps de temps nécessaire pour le déplacement, la fréquence de communication en transport en commun, etc. En général, les consommateurs de Bratislava (c'est-à-dire, près de 41% des répondants) déclarent préférer la voiture personnelle comme moyen de déplacement vers le point de vente. Le laps de temps du déplacement du lieu du domicile au lieu du point de vente est presque de 14 minutes.

La majorité des participants à l'enquête se connecte à Internet quotidiennement ou peu s'en faut. Près de 81% de répondants se connectent à l'Internet depuis leur domicile. Une moitié se connecte depuis leur lieu de travail. Les autres possibilités sont moins utilisées: par exemple les cybercafés, jadis très à la vogue, ne sont utilisés actuellement que par une fraction de 15% de répondants.

Un peu moins de la moitié (35%) des répondants utilisent l'Internet à partir de leur téléphone portable (GSM/3G ou WiFi). Celui-ci est utilisé davantage par les hommes (70%) que par les femmes (30%). La prédilection pour l'Internet dans le téléphone mobile baisse avec l'âge – dans le cas de répondants de plus de 50 ans elle est plus faible que chez les classes jeunes et moyennes, mais pas de manière trop marquée. Cette utilisation est plus ou moins semblable chez les hommes et les femmes. Les habitants de Bratislava emploient l'Internet pour leurs commandes de produits et de services. 70% des répondants ont déclaré avoir acheté un produit ou un service via Internet pour les raisons suivantes: un achat plus simple pour ceux qui travaillent, pour les gens en déplacement, la possibilité de l'achat à l'étranger (54%), les prix plus bas que dans le réseau de distribution physique (20%), la facilité pour les clients de comparer des offres concurrentielles, la vérification des prix, l'obtention des informations supplémentaires (10%), il n'y a pas d'autre possibilité d'achat (8%), une présentation plus attrayante (4%), une forme plus ludique de vente avec la possibilité de demander ce que le client ne comprend pas (2%), une interaction du client et du vendeur (0.8%). Pour l'instant, les répondants utilisent Internet pour la plupart comme un canal de distribution complémentaire. L'avantage le plus important des magasins en dur repose toujours sur la possibilité d'échange des produits du service après-vente et de la fiabilité du paie-

ment. Parmi d'autres avantages cités, on lit les conseils de la part des vendeurs et le plaisir d'achat (0.8%). Les obstacles susceptibles de réduire la confiance des consommateurs, sont la mauvaise volonté en cas de problèmes de paiement, de livraison, de réclamation, d'application de la garantie, de demande de remboursement (support après-vente) mais aussi de protection de la vie privée. 60% de répondants ayant déjà acheté un article via l'Internet, vérifient les informations sur les marchandises dans leurs réseaux sociaux. Un pourcentage du même ordre vérifie d'abord les informations sur l'Internet avant d'acheter dans le réseau physique des magasins.

Conclusion

Le consommateur actuel doit être analysé selon son comportement d'achat et l'utilisation d'un ou plusieurs de ces canaux : certains vont acheter en ligne, d'autres vont préférer voir le produit physiquement et le tester dans un point de vente. D'autres encore iront surfer sur les réseaux sociaux afin d'observer ce qui se dit sur le produit en question avant de faire leur choix.

Il est important de souligner le développement du cross-canal dans le comportement d'achat du consommateur aujourd'hui. Lors d'un achat important, les clients vont s'informer en ligne ou sur les réseaux sociaux puis acheter en magasin. Mais à l'inverse, des clients iront reconnaître un produit en magasin, y réfléchir, pour ensuite l'acheter en ligne. Enfin, un nouveau comportement de consommateur est également observé et complète l'analyse cross-canal: un segment de consommateurs va tout d'abord découvrir les produits en magasin pour acheter via leur mobile directement dans les points de vente.

Les sociétés doivent donc exploiter un réseau de points de vente de façon optimale en s'appuyant sur des services de proximité et qualitatifs, en ciblant géographiquement les clients. Les enseignes doivent également adapter leur stratégie en ligne et définir les parcours d'information et d'achat du consommateur pour le cibler de manière optimale. Les entreprises définissent enfin leur stratégie cross-canal en fonction des canaux de vente les plus adaptés à la cible choisie. Tous les canaux de vente sont importants dans une phase d'achat et il est primordial de bien se positionner pour se différencier.

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LE PANORAMA DU COMMERCE DE DETAIL ET LE ROLE DE L' INTERNET DANS LES CANAUX DE DISTRIBUTION DANS L'AGGLOMERATION DE BRATISLAVA

Résumé

Le sujet de la contribution reflète *la multiplicité des canaux de vente et le rôle d'Internet* dans la distribution ainsi que son impact *sur le* comportement d'achat des consommateurs dans l'agglomération de Bratislava. *Grâce aux Technologies d'information et de communication (TIC) les consommateurs mélangent les différents canaux et adoptent ainsi une stratégie plus globale grâce à une complémentarité des canaux de ventes en ligne et physique. Il est tout d'abord important de connaître le marché et le comportement des clients vis-à-vis de l'offre des produits pour appréhender les phénomènes de consomma-*

tion et de comportement tels que l'impact d'Internet sur le réseau physique de magasins. Vu les changements de vision des consommateurs, les entreprises du commerce de détail font figure des plus grands utilisateurs potentiels de nouvelles techniques de traitement des informations sur les consommateurs pour *analyser le parcours client*. Dans sa première partie, la contribution traite des aspects théoriques d'une distribution *multi-canal* et l'utilisation du géomarketing dans le commerce en détail. La seconde partie présente les résultats d'une enquête réalisée sur le territoire de la capitale de la République slovaque Bratislava, dans le but de constituer une base de données, composante du système d'information géographique, devant servir à la formation d'un modèle de décision sur l'emplacement des points de vente en conformité avec l'impact des TIC sur les canaux de distribution.

Mots-clés: e-commerce, canaux de distribution, Slovaquie

LE RÉSEAU PGV

Le Réseau PGV est un partenariat multilatéral européen qui associe depuis sa création en 1994, des chercheurs universitaires autour d'une question majeure: celle des transformations opérées dans l'économie, la gestion et la culture des entreprises et des sociétés d'Europe de l'Est depuis la chute du mur de Berlin. Depuis les intégrations de 2004 et 2007, les membres du Réseau ont décidé d'orienter leurs recherches vers les dynamiques socio-économiques de l'Union Européenne. Trois problématiques majeures, très fortement liées entre-elles et en grande partie croisées, s'inscrivent dans le contexte de l'élargissement de l'Union Européenne: entrepreneuriat, dynamiques territoriales et sociétés. L'aire géographique du Réseau PGV, pour la partie située en Europe centrale et balkanique, regroupe sept pays: Albanie, Bulgarie, Hongrie, Pologne, République Slovaque, République Tchèque et Roumanie. Côté occidental, cinq pays ont participé au développement du réseau: Allemagne, Belgique, France, Italie et Portugal. Le réseau PGV s'est ouvert, récemment, aux pays du pourtour méditerranéen (Algérie, Maroc). Il compte environ 150 adhérents, est représenté dans plus de 40 universités ou écoles partenaires situées dans 11 pays d'Europe et du pourtour méditerranéen dont 10 sont membres de l'Union européenne. Le Réseau est présidé par Claude Martin, Dr. H.C, professeur émérite à l'UPMF, assisté d'un Comité scientifique de 23 membres. La recherche au sein du réseau donne lieu régulièrement à des publications dans différents supports français ou étrangers. Elle se traduit, notamment, par l'organisation de conférences internationales annuelles.

PGV NETWORK

The PGV Network is a multilateral European partnership which concerns, since 1994, university researchers around a major issue: the transformations in the economy, the corporate management and the culture in the societies of East Europe since the fall of the Berliner Wall. Since the two enlargements in 2004 and 2007, members of the Network decided to focus their research towards socio-economic dynamics of the European Union. Three major problems are strongly linked to each other in the context of the enlargement of the European Union: entrepreneurship, territorial dynamics and societies. The PGV Network includes seven countries in Central Europe and in the Balkans area: Albania, Bulgaria, Hungary, Poland, Slovak Republic, Czech Republic and Romania. In West Europe, five countries have participated in the development of the network: Belgium, France, Germany, Italy and Portugal. The PGV Network was opened recently in Mediterranean countries (Algeria, Morocco). The network welcomes about 150 members, has links with more than 40 universities and partner schools in 11 European countries and Mediterranean area, including 10 members of the European Union. The Network is chaired by Claude Martin, Dr. HC, professor emeritus at the University of Grenoble, and managed by an international Scientific Committee of 23 members. The research within the network regularly gives rise to various publications in French or foreign languages. Every year, an international conference is organized in a country of the network.

