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International

UNIWERSYTET SZCZECIŃSKI

12th International CIRCLE Conference for Consumer Behaviour and Retailing Research

Book of Abstracts

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Conference Programme for the 12th International CIRCLE Conference

8th of April 2015 (Wednesday)

14:00-16:00	Registration
16:00-17:00	Opening of the Conference
18:00-20:00	Keynote Speeches
20:00-22:00	Visit to local beer pub Stara Komenda *

9th of April 2015 (Thursday)

09:00-10:45	Parallel Sessions 1 *Management Track, Tourism and Hospitality Track and CIRCLE PhD Examination*
10:45-11:00	Coffee break
11:00-12:45	Parallel Sessions 2 *Management Track, Tourism and Hospitality Track and CIRCLE PhD Examination*
12:45-14:15	Lunch
14:15-16:00	Parallel Sessions 3 *Management Track, Fashion Track and PhD Symposium*
16:00-17:00	Free time
17:00-20:00	Sightseeing of Szczecin by bus and Cathederal visit*

20:00-22:00 Dinner in Karczma Polska Pod Kogutem restaurant *

10th of April 2015 (Friday)

9:00-10:45 Parallel Sessions 4
Finance Track, Marketing Track and Strategy Track

10:45-11:00 Coffee break

11:00-12:45 Parallel Sessions 5
Food Marketing Track, *Marketing Track and Strategy Track*

12:45-14:15 Lunch

14:15-16:00 Parallel Sessions 6
Marketing Track and Strategy Track

16:00-16:15 Coffee break

16:15-17:00 Pleneary session

17:00-20:00 Free time

20:00-01:00 Gala Diner

11th of July 2015 (Saturday)

9:00-18:00 Saturday trip to Świnoujście and nuclear-proof shelter visit *

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* Please note that to avoid disappointment you must book onto and pay for these trips before arrival. Place on the excursions cannot be guaranteed upon arrival.

CIRCLE PhD Schedule

The College for International Retailing, Consumerism, Leisure & Entrepreneurship (CIRCLE International)

A Virtual College
at
The University of Vitez

PhD Session

Room number 203 (MBA)
Thursday 9th April 2015

Uniwersytet Szczeciński
Wydział Nauk Ekonomicznych i Zarządzania
64 Mickiewicza Street
71-101 Szczecin

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UNIWERSYTET SZCZECIŃSKI

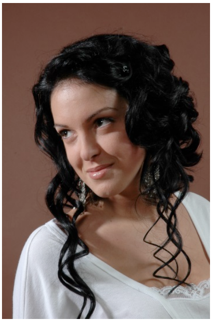
Chair of the PhD. exam commission
Sinisa Dukic

Sinisa is an experienced and professional manager in Bosnia and has worked for many different companies. Currently Sinisa is an active member of the management function in the University of Vitez.

At present he is a senior advisor to the rector at the University of Vitez in Travnik and also heads the distance learning postgraduate programmes developed by the virtual college CIRCLE; [College for International, Research, Leisure and Entrepreneurship]. He is the coordinator between the professoriate of 34 international professors and the dean of the college, whom together have developed a MBA and a PhD programme for international students. This programme he has taken through the European ECTS system and is delivered according to the Bologna agreement.

As chair of the PhD commission he is responsible in delivering all administrative activities to the senate of the University

PhD. Candidate
Final examination - Viva Voce
Ana Valjak Cunko



Ana Valjak Čunko was born in Zagreb, Croatia thirty three years ago. A year ago she became a mother of a beautiful baby girl.

During her university years she tried out many universities with courses in chemical engineering, law and marketing. until finding herself in media communications which later led to a PhD about PR and Marketing. At Zagreb university she followed a Master's program in Marketing.

At Leeds Beckett University in the Uk she registered for a PhD and completed 3 years of study before transferring to the University of Vitez.

Her life motto will forever be "keep your inner child alive".

PhD. candidate
Mock Examination
Antonio Goncalves

PhD student in Tourism - University of Vitez and CIRCLE International.18

Master Degree in Spatial Planning – Faculty of Social Sciences and Humanities (FCSH) of the *Universidade Nova de Lisboa* (UNL) - 2001.

Educational Branch in Geography and Regional Planning – Faculty of Social Sciences and Humanities (FCSH) of the *Universidade Nova de Lisboa* (UNL) - 1995.
Degree in Geography and Regional Planning – Faculty of Social Sciences and Humanities (FCSH) of the *Universidade Nova de Lisboa* (UNL) - 1993.

Senior Lecturer in Estoril Higher Institute for Tourism and Hotel Studies (ESHTE).

Vice-President of the Scientific Council – ESHTE – from January 2004 until December 2006.

President of the Pedagogical Council – ESHTE – from June 2004 until September 2006.

Chairman of the Board - Tourism Studies Center (CESTUR) – from June 2005 until May 2007.

Member of the Board - Tourism Studies Center (CESTUR) – from January 2002 until May 2005.

Course Director – Courses of Tourism Information and Complement – from 2001 until 2007.

Awarding Ceremony for the degree of PhD.

Birgit Knoll

After her study in Business Administration, Birgit found the gap in the market of Berlin and founded her own company, a Catering Company for the biggest construction site of Europe -the Potsdamer Platz - with over 5000 construction workers. It was the time after the fall of the wall. In 1998, Birgit won the Berlin, “Entrepreneur of the year,” Prize. For 5 years now, Birgit owns her own brand “mySPOTTi” and is successful in Europe with her innovative lifestyle products.

Her PhD-thesis is based on the: Strategic Brand Introduction of Product Innovations.

External Examiners for the commission

Prof. Martin Samy

Prof. Martin Samy is the PhD Course Leader at Leeds Business School. Prior to being an academic, Martin has had commercial experience as a financial manager of corporations in Singapore and Australia. He was an associate member of the Certified Practising Accountant, Australia, and member of the Australian College of Educators. He has been recognised in the Marquis Who's Who in the World in 2007 publication for his research in establishing a Quality Effectiveness Instrument. He actively research and publish both nationally and internationally. His research interests are Corporate Social Responsibility and Financial Performance research globally, where he has undertaken studies in Australia, UK, Indonesia, Bangladesh and Nigeria. School Improvement and Effectiveness research in the UK schools, where he studied a number of schools in Leeds and currently offer a consultancy service to schools.

Prof. Tomasz Wiśniewski

Prof. Wisniewski is the faculty member of the University of Szczecin since 1986. Between 2000-2006 he was MBA Director. From 2010 he became The Director of the Institute of Management and Investment. He is an active member of the MBA Alumni Association, Szczecin, Scientific Association of Organisation and Management, Poland and CIRCLE International. His academic interest is focused on corporate economics, financial management, financial planning, investment appraisal, company valuation, real options valuation, application of simulation and decision trees in risk analysis and cost of capital estimation. He is an author of more than 80 research papers and 4 books in the field of financial management.

Internal examiner for the commission

Prof. Razaq Raj

Prof. Razaq Raj is an internationally renowned academic with over thirteen years higher education experience of teaching and research in UK, Malta, Portugal, Spain, Italy, Germany, China and South Korea. He is Principal Lecturer in Strategic and Financial Management and is a Visiting Professor at the Kedge Business School, France and University of Vitez, Bosnia. He has substantial external examining and curriculum development experience of both undergraduate and postgraduate degrees in business events and tourism.

He has published work on strategic management, economic and financial impacts, cultural festivals and sustainable tourism and religious tourism. He has both organised international conferences and delivered keynote speeches. He has substantial experience of developing international partnership in Germany and Middle East and also sits on a voluntary sector management boards. He is often sought out by news media for his views on international Terrorism and has been a guest on BBC and Sky News.

Director of studies

Prof. Claudio Vignali

Prof. Claudio Vignali held The Arnold Ziff Chair in Retail Marketing Management and is the Head of CIRCLE. Professor Vignali joined Leeds Metropolitan University on the 1st September 2003 from the School of Consumer, Tourism and Hospitality Management at Manchester Metropolitan University, where he had been the Consumer Section and Research Head. Prior to this he was the postgraduate diploma course leader in the department of Retailing and Marketing.

He has written more than 150 articles and books in the field of Retailing and Marketing and is the editor of two academic journals.

In the past Professor Vignali has worked for Crown Berger Paints, part of Akzo Nobell, and Benetton, where he has held positions from brand manager to export director and developed distribution and retail operations in Europe and the Middle East.

Mock Internal Examiner

Prof. Tahir Rashid

Tahir Rashid has extensive international higher education teaching and research experience in UK, Austria, Croatia, Lithuania, Germany and Middle East. His areas of expertise include digital marketing, International Events Management, strategy, Islamic marketing and research methods.

Tahir is an active researcher, President of CIRCLE International and Adjunct Professor of Islamic Marketing (University of Vitez, Bosnia). He has published refereed articles in international journals, book chapters and co-authored text books as well as presented academic papers at global conferences. Furthermore, as an experienced external examiner and subject specialist, he has led course validations in UK and Singapore.

Abstracts

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Aspects of electronic document sharing

Lucie Veselá
Mendel University in Brno, Czech Republic

Miroslav Radiměřský
Mendel University in Brno, Czech Republic

Martina Toulová
Mendel University in Brno, Czech Republic

Abstract

The implementation of electronic data interchange (EDI) is one of the essential determinant of business success. Increasing number of business organizations shows that EDI became an essential part of the IT environment and represents a competitive advantage in the customer-supplier relationships. It will also be a necessity for the participation in public procurement. The aim of this paper is to characterize the ways of exchange of documents between Czech companies and to identify the factors that influence the attitude to EDI implementation from a company perspective. The conclusions of this paper are drawn on the basis of primary data collected via questionnaire survey in 2014. This work provides a comprehensive view of the way of communication in the supply chain in the retail sector and highlights the main internal factors influencing the implementation decisions. The results indicate a positive relationship between the number of suppliers and the knowledge of EDI. The implementation decisions and expected benefits for company depend on the number of received documents. Despite the fact that electronic document sharing provides many advantages, the adoption of this communication is still insufficient. Therefore this phenomenon still represents a significant challenge for companies as information awareness is a critical indicator of the company's survival.

Key words: EDI, information, critical factors, Czech companies, document exchange

Key risk factors in internationalisation of Czech engineering small and medium-sized firms

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Marcela Tuzová
Mendel University in Brno, Czech Republic

Lucie Veselá
Mendel University in Brno, Czech Republic

Abstract

Risk has been incorporated into internationalisation theories since their early beginning, for example Johanson and Vahlne (1977) concentrated on risk patterns in Uppsala model. Risk perception is often considered as a constraining factor or barrier to international expansion of a firm. However, the effect of risk perception on international expansion is not clear. Engineering industry is in the Czech Republic one of the most export-oriented industries and it also contributes highly to the GDP growth. To be successful in internationalisation the engineering SMEs has to be aware of risks they may encounter in foreign markets. However, the literature shows that risk management is not so developed in SMEs even though they are more vulnerable to the risk exposure and its effects than large multinational companies with lot of experience and capital. This paper aims to identify the most important risk determinants or risk factors in foreign expansion of Czech engineering SMEs in order to determine what may be the greatest threat for them in the internationalisation process. Moreover, it deals with the risk management practices which these firms apply. The paper is processed on the basis of primary data collection by means of questionnaire survey among Czech engineering firms conducted in 2014 because SMEs that already operate in foreign markets can *provide an objective view on the risks they have already encountered. The data was analysed by means of descriptive statistics and hypothesis testing. Furthermore, the risk matrix was applied in order to identify the key risks for engineering SMEs.*

Key words: Internationalisation, SMEs, engineering industry, risk factors, risk matrix.

Home Market Effect in Visegrad Group Countries

Miroslav Radiměřský
Mendel University in Brno, Czech Republic

Lucie Veselá
Mendel University in Brno, Czech Republic

Abstract

Trade impact on economy is important question both in economic theory and policy. Recent development in trade theory brought background for understanding its mutual dependence. New trade theory and its emboding of increasing returns and trasportation costs to the trade models created link between economic structure and trade structure. As a conclusion there were formed two effects, home market effect and big market effect. This paper tests one of thouse theoretical conclusions so called home market effect. World imput and output database is used and data are collected and processed for Visegrad countries. The goal is to examine the dependece of trade structure on the production structure. Grubel Lloyd index will be used to describe the characteristics of trade with respect to the trade theories. Then are calculated shares of industries on total output and export as well to identify importance of particular sectors in economy. Structural changes and the development in time are investigated.

Key words: Home market effect, New trade theory, increasing returns to scale, trade structure, WIOD.

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How different cultures perceive structure of perceived external prestige and significant factors for its management

Tamara Susanj Sulentic
PLIVA Hrvatska d.o.o., Croatia

Kresimir Znidar
Prizma CPI, Croatia

Jurica Pavicic
University of Zagreb, Croatia

Abstract

Strong organizational identity is a prerequisite for employees to become their organisation's successful ambassadors. It is created through time and communications among group members in order to articulate the group's core values and goals, and its formal and informal rules. By communicating group values, an individual starts to identify themselves with the group thus transforming group standards and values into their own (Cheney and Christensen, 2011). According to social identification theory, people define themselves and others with respect to their belonging to a particular group, and their basic motive is their need for self-respect and a sense of pride (Vora and Kostova, 2007).

Perceived external prestige ("PEP"), which is defined by the employees' experience of how people outside an organization perceive its significance, reputation and power, is important for organizational identity. PEP has been shown to have numerous positive effects on employee identification and on attitudes towards the organisation, such as job satisfaction, loyalty and emotional commitment (Smidts, 2001).

According to available data, PEP has received a small number of critics, mainly those related to the determination of its structure and with it to its management. The purpose of this research was to establish PEP's key factors and the important sources of information based on which the employees value their organisation's prestige. The research to date has not dealt with PEP in an international environment, which can be also an important factor in its management, especially in multinational companies. Qualitative research, consisting of nine semi-structured interviews with communication experts from a single multinational organisation operating in several European countries, was conducted.

Its results can provide additional and important sources of information about the PEP structure, and highlight the similarities and differences between the aforementioned countries. This information can provide guidelines for PEP management in real organisational situations.

Key words: culture, management, identity

Issues of dual managerial roles in projects that are morphogenetic changes—Case studies

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Budapest University of Technology and Economics, Hungary

Béla Pataki
Budapest University of Technology and Economics, Hungary

Zoltán Sebestyén
Budapest University of Technology and Economics, Hungary

Abstract

Pádár et al. (2011) analysed the connections between roles of project management (PM) and change management (CM) with the aim of enabling representatives of both of the fields to better exploit each other's body of knowledge. This case study analysis presents the application of the conceptual findings of Pádár et al. (2011) to three consultancy cases—in each of which technology roadmapping (TRM) was introduced at the client companies. TRM is a company-level strategic planning method to explore the evolution of markets, products and technologies and to make sure that necessary technological capabilities will be in the right place at the right time to achieve organizational objectives. The introduction of TRM is a disruptive activity and needs CM as well beside PM. Dual (project and change) managerial roles should have been played in each case; however, only one out of the three is a positive example when the dual nature (both the PM and the CM side) of managerial efforts was understood and properly managed. The authors explain the underlying causes of success and failure in these cases based on the application of Pádár et al.'s (2011) conceptual work.

***Key words**: change management roles, change sponsor, change agent, project manager, case study.*

Patterns for Managing Foreign Sales Subsidiaries in the German *Mittelstand* Based on an In-Depth Case Study

Bernd Bernecker
University of Gloucestershire, United Kingdom

Abstract

This paper provides insights into "How to manage foreign subsidiaries in a multinational company (MNC) belonging to the German Mittelstand" by applying a contingency perspective. As existing MNC knowledge focuses on large MNCs whereas contributions regarding an application to the German Mittelstand are scant. In particular, a framework for multinational management with patterns for foreign subsidiaries is missing for both academia and management. Thus, the findings of this research study contribute to existing MNC knowledge and provide ideas and guidance for managerial practice.

A review of the literature identifies MNC typologies (Bartlett & Beamish, 2014; Bartlett & Ghoshal, 1988), subsidiary role models (Bartlett & Beamish, 2014; Bartlett & Ghoshal, 1986), and the corresponding MNC factors serves as a starting point. A conceptual framework is derived accordingly. Thus, a plausibility check with industry experts verifies and ensures the suitability of the identified MNC factors to the characteristics of the German Mittelstand. Then, an in-depth case study consisting of documentary, semi-structured interviews, and focus group interviews, applies the conceptual framework to the selected case of the German Mittelstand.

The described research design operationalizes and modifies the selected MNC models in such a way that they suit the identified Mittelstand characteristics. This facilitates an application of the

framework for multinational management consisting of the selected and operationalized content for foreign subsidiaries.

The main conclusion of this research study is the framework for multinational management, which fills the gaps identified in existing knowledge. In particular, this research study contributes to knowledge by: (1) providing the key MNC factors for the German Mittelstand, (2 and 3) operationalizing the models for MNC typology and subsidiary roles for the German Mittelstand, (4) elaborating patterns for foreign subsidiaries to improve their competences and to increase the market importance of their local market according to their subsidiary roles.

Key Words: Multinational Companies (MNC), MNC Typologies, Subsidiary Roles, German Mittelstand, Case Study

A Framework to Evaluate the Benefits of Configuration Management in the Aerospace Industry and its Relevance for other Industries

Manuel Maier
University of Gloucestershire, United Kingdom

Abstract

Configuration Management is the discipline to manage product documentation, materials, knowledge and changes in all kinds of industries and companies. In my planned research work I see Configuration Management as a management discipline which is used through-out a whole company and is based on a management process. Configuration Management is mainly used in the aerospace and defence industries because of industry specific safety standards and requirements. Configuration Management appears not to be used to such an extent in other industries. From my daily practical work as Configuration Manager in the aerospace industry I have realized, that many problems may be solved by Configuration Management. Therefore it might be worthwhile for this management discipline to be used in these other industries. This research will help to provide objective guidance for managers in decision making positions. My contribution to knowledge is the creation of an objective framework for use in the aerospace and other industries to enable managers to make individual rational decisions.

My methodology stance is the critical realism approach, because the data is gained from an empirical basis in which the social reality is taken into consideration. I plan to do a pragmatic and qualitative research by using interviews combined with an ongoing literature review. The research will be done in three phases.

Key Words: Configuration Management, Data Management, Product Lifecycle Management, Requirements Managements, Value Measuring

Service quality in integrated healthcare – the empirical study

Iga Rudawska
University of Szczecin, Poland

Abstract

Rationale and purpose: The search for quality is the most crucial consumer trend. Improving the quality of care while reducing costs is a critical dilemma that all health systems face. The definition, measurement, and improvement of service quality in the segment of chronically ill patients have been topics pf primary importance. Therefore the purpose of this paper is to evaluate service quality in the mentioned segment using respective developed multidimensional scale.

Methods: A context-based scale to measure service quality of chronically ill patients was developed. The items for sub-dimensions were extracted from qualitative studies (focus group interviews). Proportionate, stratified, random sampling was designed for the final data collection from 300 respondents. Factor analysis was conducted on all defined items., using the principal factor method, promax rotation and the number of factor hypothesized. The reliability and validity of the conceptual model was confirmed for use among patients across different chronic illnesses.

Findings: With regard to discriminate validity, all items but two satisfied the given criteria. The results confirmed that the service quality of chronic patients can be described by 7 main dimensions (patient activation, patient support, continuity of care, care coordination, solving patient problems, elasticity and availability, patient-centeredness) and 30 sub-dimensions.

The proposed approach towards measuring service quality in integrated healthcare contributes to the service marketing literature. The study examined various sub-dimensions of service quality, that

help in understanding service quality in healthcare sector in Poland. Cross-border research in other healthcare settings is suggested for its acceptance. The work suggests that patient experience with regard to holistic approach incorporated in the model of integrated care may represent service quality under proposed 7-dimensional model. By this model managers and policy makers may more easily identify a series of causes of integrated delivery chain to effect quality improvements.

Key words: service quality, measurement, healthcare, quality improvements, Poland

Efficient Warehouse Mangement by implementing Lean Warehousing - A Potential Analysis

Simon Kallinger
University of Nicosia, Cyprus

Abstract

Today´s supply chains have to cope with volatile markets and extremely high customer demands in a highly competitive global market. The consumer behavior has also changed into smaller purchase offers but more often and this all leads to an extreme increase in data information and goods movement in warehouses. Traditional warehousing is no longer capable of this task. Therefore, companies having high performance IT infrastructure and specialized software (Warehouse Management Systems) in place to be connected with supply chain partners and to execute complex warehouse operations. WMSs can manage, monitor and optimise these complex warehouse and distribution systems and to track the whole internal material flow. Further, they are interacting with other software systems like SCE systems, by which they are contributing to transparency and efficiency in the overall supply chain. However, potential of warehousing is still underachieved and in order to be compatible and profitable companies are looking for strategies and methods tapping the full potential. Also, customer's expectations regarding delivery speed and accuracy demand even more accelerated and error-free logistics processes.

Therefore, the latest approach called "Lean Warehousing" adopts Lean Production theory onto warehousing. Through the introduction of lean techniques like 5S, KANBAN, MUDA and KAIZEN efficiency in warehouse logistics processes should be further improved.

The results of the literature review show that current WMSs are already supporting many of the lean methods on a tactical level, but

the elements of analyzing and implementing at a strategic level are missing. At the same time, numerous failed attempts at implementing Lean Warehousing points to systemic flaws as the lack of philosophy understanding and probably the lack of transformational leadership and/or change management. This leads to the following research questions and gaps:

1. *Traditional warehousing is still being applied even though it does not suffice current system demands.*
2. *Lean Warehousing theory is still hardly applied and fraught with problems during implementation.*

Key words - Lean Warehousing, Warehouse Management, WMS

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Why do people obey rules - A literature review of contemporary developments in the Compliance literature

Christian Zwerenz
University of Gloucestershire, United Kingdom

Abstract

It is the traditional goal of legal authorities to establish a society where people obey the rules and comply with the laws. The question how this compliance can be achieved, is therefore of general relevance and has inspired scholars of such different disciplines like economy, sociology and psychology to develop theories to answer this question.

In recent years, a theory that incorporates the perception of rules and rule-making authorities by the people that should follow the rules emerged and offered an alternative theory to answer the above question. Elder theories were re-assessed and their limitations were more widely recognized. The role of perception of legal authorities involves legitimacy and procedural justice in its core. Especially Tyler (1990) elaborated on these issues and helped to develop a new behavior oriented theory of Compliance. Large parts of contemporary literature picked up on this new theory, developed it further and applied and tested it on various new fields.

This paper provides a review of the contemporary literature on Compliance theory with a specific focus on procedural justice. An overview of the related literature will be presented, the main findings will be discussed and limitations will be illustrated. Finally areas for promising future research avenues will be shown.

Key Words: Compliance, procedural justice, legitimacy, organizational fairness, organizational behavior

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UNIWERSYTET SZCZECIŃSKI

Diagnose the Problems of Value-Based Management Implementation within Automotive companies

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Valentin Beck
Leeds Beckett University, United Kingdom

Abstract

Value-based management is an administrative approach which focuses primarily on maximizing the wealth of shareholders. It also ensures the consistency of organizational aims and encompasses the corporate strategies to achieve goals, decision-making and systems, operating procedures, analytical tools, organizational culture and performance measurement.

Satisfactory with the result of the implementation of value-based management strategies is confirmed by some of the large multinationals, including Coca Cola and Briggs & Stratton, which have successfully implemented value-based management strategies. According to Black (1998) especially

- *increasing shareholder value,*
- *synchronization of the concerns of managers, shareholder and stakeholder,*
- *improving communication between top management and other staff,*
- *creation of a corporate strategy and*
- *appropriate performance measurement are results of successful implementation of VBM.*

Several studies on the success factors for implementation of value-based management can be found in the literature (Lewis (1994);

Rappaport (1998); Martin/ Petty (2000); Morin/ Jarrell (2001); Haspslagh et al (2001); Koller et al (2005)). Nevertheless, there is little empirical evidence on the factors that explain if value-based management improves automotive companies performance. Therefore an empirical study was carried out to contribute to this research field.

The purpose of this study is to discuss the findings of the empirical study and to diagnose the problems of value-based management implementation in failing to achieve the right balance between all actors of agency conflict.

Key words: value-based management, shareholder-value, performance measurement

Management mobility on air transport in Poland

Dariusz Tłoczyński
University of Gdansk, Poland

Abstract

The development of air transport in Poland since 2004 as well as the increase of the wealth of Polish society resulted in plethora of new attractive forms of mobility. Constant analysis of a passenger's travel behavior and the accessibility of air transport are among the effects of the above-mentioned process.

The main aim of this article is the analysis of mobility management and its influence on the development of air transport. The research which was conducted at certain airports associated with the development of airports system links may be provided as an example.

Mobility management may be helpful in shaping demand, analyzing a passenger's transport behavior, planning, organizing and controlling transport of passengers. Moreover, it may influence airport links and, generally, the development of air transport.

The article analyses the factor of mobility within the European Union, presents the development of mobility in Poland as well as defines determinants influencing its development.

The system of the airport links in Poland has been analyzed in the research, taking the nature of travel, the method and the time of transport into consideration.

The final section presents the example of Gdansk Airport investments affecting the development of air transport.

The overall conclusion emphasizes the essential levels of mobility management: adjusting supply to demand and travel behavior through the development of air transport passengers.

Keywords: air transport, mobility management, airports, Poland.

The specifics of internationalisation process of Czech agricultural SMEs

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Martina Toulova
Mendel University in Brno, Czech Republic

Lucie Vesela
Mendel University in Brno, Czech Republic

Abstract

The situation and performance of agricultural enterprises is an often discussed topic in the Czech Republic. However, agriculture is important with regard to rural development, as agricultural activity is linked mainly with rural life. Internationalisation, in other words the process of increasing involvement in international activities, is considered as one way how can enterprises achieve growth and maintain their competitiveness. In this connection, the paper aims to explore the answer to the research question: what are the specifics of internationalisation of Czech agricultural SMEs? The attention is especially paid to the motives, barriers and risk factors of internationalisation of these enterprises. The paper deals with both agricultural SMEs that already expanded in foreign markets as well as with those that do not operate in foreign markets with stress on the reasons why they do not take part in internationalisation. The paper is based on primary data that were collected via questionnaire survey and personal interviews with Czech agricultural enterprises during 2014. For the data processing the descriptive statistics as well as hypothesis testing were used.

Key words: Internationalisation, SMEs, agriculture, motives and barriers

Circle International

An examination of effective leadership styles within the Abu Dhabi police

Saeed Salem Al-Shamsi
Government of Abu Dhabi, United Arab Emirates

Abstract

The Abu Dhabi Police (ADP) has been actively moving towards modernization at times where modernization is taking the United Arab Emirates (UAE) in a landslide. However, the ADP's modernization process is steering in minor steps while it should be effectively keeping up with the modernization pace taking over the UAE. Hence, this study will prove that by adopting a new leadership style at the ADP, the organization will dramatically catch up to modernization and move forward in creative thinking, organizational behavior and innovation.

The aim of this paper is to thoroughly analyze the ADP leadership style and suggest the best style to be adopted. To achieve this goal, this study will adopt a constructionist and a critical realist approach. In addition, for data gathering, a qualitative approach as opposed to a quantitative one will be adopted.

When studying organizational behavior in the Middle East, many factors should be carefully taken into consideration as they play a crucial role in the success or utter failure of any form of organization be it a military one as ADP, commercial or non-governmental. Therefore, this study looks deeply into the UAE's culture, social fabric and history. Greaves argued that culture informs the mind-sets and decision making process of people (2012); and the population of the UAE comes from a long history of wars, tribal leaders and a deeply rooted religious culture. These factors form the basis of the Emirati identity, the popular mind-sets and the country's social construct; therefore, they will be widely discussed and analyzed throughout this study.

Yuki explained that throughout history, leadership has existed in various forms (2012). Therefore, in finding the best leadership style for ADP, six of the most common leadership styles have been thoroughly analyzed. These styles are the Task oriented, Autocratic, Transactional, Democratic, Shared and authentic style. However, taking into consideration the specificity of the ADP itself and the UAE in general, these styles were found to be unadaptable to the working system and organizational structure of the ADP. Hence, this study will suggest a new form of leadership called the Exceptional leadership style adaptable to the ADP and similar organizations in the Middle East.

Key words : Leadership, management, organizational change, innovation, uae, middle east management

Citizen Participation Impact in shaping public policy

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Abstract

Public participation is considered as a deliberative process by which the interested citizens, the government and civil society organizations take part in policy making prior to making any political decision (Carson and Gelber, 2001). It is a thoughtful discussion that is hinged on giving and taking of reasons for choices.

Public participation is considered the highest order of public engagement; information is exchanged between the sponsors of the participation process and the participants (Cornwall 2008). By seeking and facilitating the engagement of those interested or potentially affected by the political decision through citizen participation tools/frameworks, individuals who are affected by the decision have a right to be involved in the process of decision-making. For this reason, it is implied that the contribution of the public have massive influence on the decision and ultimately, Citizen participation can have an impact in shaping policy whether it was a positive impact or a negative impact.

The following are examples of positive impacts that citizen participation may result in in the context of shaping public policy:

Education: an excellent and in-depth participation of citizens in policy making is essential in transcending the barriers to effective policy (Harris-Roxas and Harris 2007). It has been established that informed and involved citizens will become citizen experts that help bring out diverse understanding of situations that technically difficult and thus aid in providing community wide solutions (Brody, Godschalk and Burby, 2003). Accordingly, administrators are given

an opportunity exhaustively explain the reasons for pursuing policies that would be otherwise be not popular to the public.
Increased citizen participation at sophisticated policy levels of social and technical understanding has the capacity to yield good and better policy decisions thus excellent social and environmental results. The administrators will also gain knowledge about specific positions for community groups.

Political Suasion: citizen participation increases the levels of public cooperation; the impetus of citizens is derived from the need for the administrators to obtain acceptance for successful implementation of the policy (Brody, Godschalk and Burby, 2003).

Empowerment: it is true that political persuasion can work in the opposite direction. When community activists are constantly in contact with government decision makers thus conveying their views in an atmosphere that is non-confrontational (Harris-Roxas and Harris 2007). This is a prerequisite of empowering the citizens to successfully interact with other societal groups which allows them to gain legitimacy politically.

Breaking Gridlock: in the event that traditional discourse is disintegrated into obstructionist maneuvers, policy making process can be halted (Brody, Godschalk and Burby, 2003). The participation of citizens in this regard has the capacity of improving the policy outcomes given the fact that deliberations that are balanced from participating citizens allow for compromising and finding solutions that is majority supported (Harris-Roxas and Harris 2007).An overview of the methods will use a case study approach and accordingly, Ii is important to plan to demonstrate in the end results of the case study the positive and negative impact that citizen participation have on shaping public policy.

Key words: Citizen Participation, Public Policy, Impact

Circle International

Tourism and Hospitality

The moderating effect of tourism expenditure on the behaviour of tourists in Barcelona

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Abstract

This article analyzes the tourist demand of the city of Barcelona, with the aim of defining the effect of tourist expenditure on their behaviour in urban destinations. Relations among motivation, satisfaction, image perception, repeat visitation and recommendation are studied for Leisure and business tourists. Tourist expenditure is used as moderating effect, which is composed by two groups described in the tourist expenditure, premium and low cost tourists.

A theoretical model based on the literature Rises different hypotheses that are put forward and tested using structural equations models (SEM) with multi-group analysis.

Data collection method was carried out by surveys conducted by Barcelona Tourism Board (Turisme de Barcelona) to tourists during their stay in the destination. The sample used comprises 13,297 tourists who stayed overnight in Barcelona between 2009 and 2011. The results spell out the behavioural differences between premium and low cost tourists, as well as, the degree of support of the hypotheses. Furthermore, the results will be used for proposing management strategies for urban destinations.

Key words: Tourism, expenditure, behaviour

Portuguese historical villages: Tourism demand perspective

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Abstract

The Historical Villages of Portugal Restoration Program, created by a government initiative in 1994, enabled a new tourist offer in Portugal's Centro Region, a rural low populated area with a high percentage of elderly people and with a loss of traditional agricultural activities.

Documents show that the program included a network organization of 12 villages. Networks are an instrument of management and governance allowing greater efficiency in development processes thus combining public and private sector interests promoting the regional competitiveness in tourism.

In this paper the intention is to analyze the visitors/tourists perception of the 12 historical villages. A sample was defined to allow an error margin not exceeding 5%. Although the sample did not require more than 380 surveys, 412 surveys were validated for this study. Among other variables analayzed were: socio-economic profile; motivations; behavior; transportion used; accommodation and evaluation of the visited village.

In general the tourist/participants were very engaged and interested in highlighting the positive aspects and giving suggestions for mitigating the weaknesses.

In the evaluation of the villages, negative aspects identified were: signage; restaurants-cafes; and the handicrafts for sale. However the positive aspects highlighted were: heritage protection and rural experiences.

The data analysis shows the need to implement a coherent monitoring strategy that may assure the continuous improvement of tourism supply, contributing to the customer loyalty.

Keywords: Historical villages; Networks; Tourist dynamics; Regional competitiveness.

Travel behaviour survey of urban inhabitants carried out in Polish cities: The theoretical and practical aspects

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Abstract

The article defines travel behaviour of urban inhabitants as a kind of customer behaviour.

This forms are the basis of the type of research, carried out in Polish cities, to present the travel behaviour of urban inhabitants. The aim of the research is to show the similarities and differences among different types of marketing research. The advantages and disadvantages of different types of research will be also indicated.

The article present the results of studies from cities of different sizes (small, medium and large) from different regions of the country. They have been formulated after the analysis of published as well as unpublished materials provided by their authors.

The results from Gdynia are widely discussed, due to the personal commitment of the author. These studies have been conducted by the Department of Transportation Market of University of Gdansk and Public Transport Authority of Gdynia regularly every 2-3 years. The respondents, who are 1% of Gdynia population, are chosen by random selection. Research is carried out in households of respondents, in the form of an interview and on the basis the questionnaire.

In the article the results of the years 2008, 2010 and 2013 are compared. It helps to determine the trends in the travel behaviour of the inhabitants of Gdynia, including the way of urban travel, the objectives, the time of the trip and the mobility rate.

These research are the basis to formulate the proposal for the research of inhabitants behaviour in Polish cities in the future.

Key words: urban transport, travel behaviour, marketing research

The measurement of country image: selected problems

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Abstract

For many years, attention of marketing scholars has focused on the relation between a product and its origin. The framework of the current research on country image is much broader, covering such diverse aspects as tourism, economic promotion, export development, etc. This results in the fact that country image research is more complex and causes the necessity to diversify methods and take into consideration numerous considerations and limitations arising from the measurement.

This paper aims to determine the possibilities and limitations related to country image measurement. The author analyses the use of different methods of country image measurement, paying particular attention to the use of the free association methods. To illustrate theoretical considerations, the author discusses the results of the exploratory research on internal image of Poland.

The measurement of country image is a process that requires taking into account its multi-dimensionality. The employment of standardised scales in country image research ensures greater clarity, enables statistical analyses and multi-dimensional comparisons. Researchers face also problems with selecting appropriate measurement criteria and reducing their number in order not to cause excessive elaboration of measurement instruments. Image research based on a list of attributes omit the measurement of the so-called general impressions. Free association methods do not limit associations of the respondents to attributes that suggest and direct answers, play a significant role in country image research. The conducted research and literature studies confirm the *purposefulness of using country image measurements based on free associations with the limitations regarding data analysis and interpretation taken into consideration.*

Key words: country image, country image measurement, internal image.

Perception of Croatia worldwide- the role of immigration in branding Croatia

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Abstract

The aim of this paper is to answer the question of what is the image of Croatia in the world (what is the strength of the brand „Croatia"), to consider the role of immigration in creating the image of Croatia worldwide and to propose a fundamental elements of the branding strategy of Croatia. Authors present the overview of available domestic and international sources as well as results of their own research that was conducted among foreign citizens.

Results of many research on image of Croatia show that in the world, one of the most recognizable images are those connected to tourism and natural beauties. Unfortunately, other important elements of national identity like culture, history, traditional heritage, eminent people etc., are still fairly unfamiliar to the foreigners. Also, other identity elements that are influenced by the economic and political-administrative environment should be developed to become a relevant branding factor.

A review of past research on Croatia as a strong brand has shown that Croatia is positioned in the upper third or half of the countries in the world, and as a leader in the Central, Eastern and Southern Europe. One of the conclusions presented is that the overall image of Croatia is better among foreign publics than domestic ones.

Research that was conducted has confirmed previous results and highlighted the important role of immigration in the recognition / branding of Croatia. Outline of the possible branding strategy of Croatia using the immigration as an important role is given in the last chapter, together with conclusion that three weakest categories of Croatia as a brand are caused by underused potential of Croatian immigrants in branding process.

Key words: Croatia, perception, image, branding, immigration

Events Planning and Policy Framework in Developing Countries and the Impact of Events Planning Development on Abu-Dhabi Economy

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Abstract

Event and exhibitions dominant in the world for being their time in pleasure and recreational activities and planning of these events makes everything to be more accurate and promote the work to be more authenticate within context for the efficiency. The respective study works around the dimensions of event management in terms of their planning and developing policy framework. The purpose of this study is to understand the event planning hypothetically and fundamentally to assist the events' partners, stockholders, organizers and domestic partners by looking at the key elements. It will provide vital information about event planning and policy development with an essential affecting factors to initiate deliberation on important elements of policy development and event planning.

The mix approach of data collection has been used in the study and considered the event management organizations of Abu Dhabi in our study to conclude the data analysis. This research study will apply the interpretivist approach. (Bevir and Kedar, 2008) explain that interpretive approach relies hugely on naturalistic methods like observation, interviewing and analysis of existing text during the research. These methods permit substantial dialog between the researchers in the field and the respondents with whom they interact for the purpose of collaboratively constructing a reality that is meaningful.

The outcomes of the study will be implemented into the core areas of planning and the policies for the events in Abu Dhabi to achieve the *objectives within the event in generating the strategies for to make it successful. It will cover Event and Exhibitions Policies and Planning Basics and their Rules and Regulations governing the organization and management of events are vital elements that may lead to success or failure of an event.*

Key words: Planning, Event Management, Time Management, Mix Approach

Circle International

Selected demographic factors in small to medium tourism enterprises (SMTEs) and its influence on business performance

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Abstract

Demographic factors such as age, gender, education, income and experience has a considerable impact on business performance. While much attention has been devoted to business skills and the problems faced by small businesses, little attention has been paid to demographic factors. The high failure rate of small businesses in South Africa makes it necessary to examine whether selected demographic factors impact business performance. The focus of this study is the Eastern Cape Province, economically the poorest province in South Africa. The study empirically tests whether gender, education and income of the business have a significant impact on the business performance of Small Medium Tourism Enterprises (SMTEs) in the South African context. Quantitative research was deemed appropriate for the study, whereby systematic random sampling was employed to select a sample of 332 respondent organisations. Chi-square tests and Box-and-whisker plots are used to illustrate the relationships. The findings show that the relationship between gender and income in relation to business performance was found to be significant. Only 38% of managers indicated that they had obtained either a degree or postgraduate qualification. The lack of education poses a core challenge in terms of human resources for the tourism sector, when seeking skilled employees to meet future needs of the industry. In order for managers to be more effective, it is recommended that government intervenes by promoting educational

and training initiatives and be gender sensitive by encouraging more women to study at tertiary institutions.

Key words: business performance, education, gender, income, South Africa.

The use of UdG Parser as Data Mining software for tourist reviews: The Case of Trip Advisor data Exploitation for the 100 best ranked restaurants in Girona Region

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Abstract

Consumer reviews are significantly more trusted than official descriptions, (eMarketer, 2010), and consumers agreed that reviews from other customers are helpful in order to buy or not a product or service (Technographics (eU), 2008; Bazaarvoice, 2011; Reevoo, 2012; Google Inc., 2012).This is of special relevance in the tourism sector, when reliability of the data and a proper use of this data for the different stakeholders involved is a key issue not totally solved yet.

Thus this research gathers data from the World's main web site in tourism reviewers that is TripAdvisor® (comScore, Q1 2014), using as case study the 100 best ranked restaurants in Girona region.

The data is being processed using specific software called UdG Parser specially developed for this purpose. This software analyzes the restaurants trough their typology, location and global ratting as main features, and at the same time the nationality, language, extent of use of TripAdvisor and Quality of the review, from its reviewers.

The main results of this study allow (1) customers to better understand how a social media platform as Trip Advisor works and rank their restaurants, being useful for their decision making processes, and also allow (2) restaurant managers to obtain a better knowledge about their consumers and forecast their willingness to return to their establishments.

Key words: Tourism, restaurants, data mining, Girona

Definition of sport tourism through the Golf and Tourism relationship

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Abstract

Golf is more than just another recreational sport among the products within the tourism industry. Rather golf activity should be viewed as on the one hand, an independent component within the spectrum of sport tourism, and on the other hand, a potential growth driver for some regions.

With this in mind, conceptualising golf clubs as companies within the sport tourism sector, this paper aims to point out the virtuous socio-economic relationship between sport tourism and tourist development in certain regions.

In order to measure the role played by golf related activity it is necessary first to gain an empirically derived understanding of these companies. In order to then analyse the data generated, it is more relevant to define sport tourism as an activity generating social and economic effects on the development of the region and companies' turnover.

This paper is based on a case study of the activity of golf clubs situated in the "Isère" which is an important tourist destination within the Region of Rhône-Alps (France). The data collection is based on semi-structured interviews with both managers of golf clubs and representatives of the local authority concerned with sport and tourism.

The findings report on the golf clubs' socioeconomic impact, the patterns of their management and their place in local tourist policy. Finally, a tentative answer based on this case is offered to the

broader question as to whether sport tourism should be viewed as a distinct socioeconomic sector playing a key role in tourist regions?

Key words: golf, sport tourism, growth driver

Circle International

The quality of urban life in Poland

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Abstract

Civilization has significant effects on urban development. In the last decades enormous civilization changes were felt in the Polish city, too. Also, city dwellers use urban development. The article will be taken considerations on the level and quality of life of residents of Polish cities. However, the quality of urban life has not been defined explicitly and methods for measuring its level are disputable. Still, interdisciplinary research conducted globally has contributed to the development of a number of indexes measuring level and quality of life in cities. These indexes are used for preparing rankings of the quality of urban life.The main aim of article will be to identify where cities are more "friendly", and where less for Polish society on the map of Poland. The analysis will be subject to such conditions as: housing, incomes, work, community, education, environment, civil society, health, life satisfaction and safety. This paper will use the results of the author's questionnaire survey (from 2011), data from the Social Diagnosis (years 2000 to 2013) and data published by the GUS and the CBOS.

Key words: quality of life, level of life, polish society, civilization, urban development.

Fashion

Circle International

Buying Behaviour in the Clothing Fashion Industry of the Digital Age

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Abstract

This paper considers consumer behaviour theory and its approaches linked to the UK fashion industry. A review of Consumer Buying Behaviour Models commences to understand the environment and depict how consumer behaviour influences (External and Internal) affect the Stages in the Buying Decision Making Process. The focus of this paper will relate to buying behaviour in the clothing fashion industry of the Digital Age. The result of the paper will be to present an evaluative criteria which will aid in the development of a new theoretical framework proposition. The paper focuses on cultural and subcultural factors that are dependent on social and family influences. These factors are then linked to the retailer and how this impacts on their management of the marketing mix. A plethora of ways consumers buy in the digital age are presented and evaluated which then informs a Critique to the extant modules of Buying Behaviour. This gap Is then explored to see how technology can aid in the cohesion between the consumer expectations and the retailer offering. The result of this paper will present the necessary hypotheses that will need to be tested in order for the conceptual framework to exist.

Key words: fashion, consumer decision-making, retailer, TAM, digital age

Circle International

UNIWERSYTET SZCZECIŃSKI

An exploration of the relationship between product selection criteria and engagement with 'show-rooming' and 'web-rooming' in the consumer's decision-making process.

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Abstract

Technological innovations have enabled retailers to engage with consumer's lifestyles via a range of electronic communication methods (including mobile, online and social media) and develop multiple distribution formats. As a result, cross-channel purchasing, where consumers browse in physical stores and purchase online ('show-rooming') or browse online and purchase in physical stores ('web-rooming'), has emerged as a growing trend. This has occurred because one channel does not always allow a full comparative evaluation of a consumer's garment selection criteria (for example, style, fit, price, quality), needed to form a purchase decision. However, this cross-channel process presents potential disadvantages for retailers, as consumers who switch channels may lose interest in the original offering, or be enticed by competitor alternatives, resulting in lost sales for fashion brands.

A quantitative methodology was utilized to explore the consumer's propensity to 'show-room' and 'web-room' when selecting fashion clothing and accessories. It involved determining the relationship between these activities, compared to the importance of selection criteria in the consumer's decision-making process. This was

achieved through a self-completion online questionnaire, which was available over a two-week period. A sample of 109 UK based males and females, aged between 18 and 65, was attained.

The results indicated price as key factor in consumers' propensity to engage with both 'show-rooming' and 'web-rooming' activity, as it encourages cross-channel evaluation. In contrast, garment fit, visual appearance and quality were negatively related, indicating both 'show-rooming' and 'web-rooming' activity declined as the importance of these criteria increased, and resulted in a preference to purchase from a physical channel. Furthermore, switching increased when products were unavailable, with this activity being a contingency for some consumers. The research demonstrated the need for retailers to provide an integrated and consistent cross-channel experience, to discourage consumers from switching to competitor brands and minimise the potential of lost sales.

Key words: fashion, consumer decision-making, show-rooming, web-rooming, selection criteria

Circle International

UNIWERSYTET SZCZECIŃSKI

Conundrums of Fashion Retail, Virtual Fit and How We Measure up

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Abstract

The ever increasing power of the Internet and developments in animation technology have emerged as persuasive channels for the sale of garments, by enabling online shopping to become an exciting and aesthetically pleasing interface. By the same token, the changing pattern of consumers' inclination towards online garment purchase has also become eminent, as is the rise in demand for personalised products.

The notion of utilising 3D technologies in clothing design, production, marketing and also as a point-of-sale instrument has become a major focal point for the industry. To date, fit and sizing have been communicated and delivered through these systems by high street retailers who commonly characterize consumers against demographic and socio-economic variables. Subsequently, sizing and fit issues continue to be of paramount concern, taking into account the uniqueness of consumers' body measurements, shape, concepts of fit and retail strategies in enhancing garment sales whilst reducing returns. This has evolved into a fragmented and competitive environment, especially in women's wear, resulting in blurred analysis of body dimensions from which sizing is designated.

This study evaluates fashion consumers' needs and their personal sizing estimations; and critically assesses high street retail provision of garment sizing, utilising anthropometric data and CAD technology to develop avatars and to analyse current approaches to commercial garment fit. The study finds that fit is pivotal in generating consumer satisfaction with garments and the future of online shopping would present further opportunities for virtual simulations in 3D *environments, pre-purchase; provided the general confusion in garment sizing is adequately addressed.*

Key words: Fashion retail, online sizing, body cathexis, body shape, virtual fit.

Finance

Lean startup valuation - ann evidence-based approach for better startup valuations under conditions of extreme uncertainty

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Abstract

Weighting up expected returns against assumed risks is the central point of asset valuation. Tools like the capital asset pricing method (CAPM) are frequently used to calculate the expected discount factor and annual return of an asset to fix its price.

$$Eri = rf + \beta i * Erm - rf$$

These tools ignore idiosyncratic risks, as they can be avoided by diversification though modern portfolio theory, and focus on market risks and possible deviations from the expected return. Although this might work for exchange traded assets, the tools of asset valuation are insufficient when it comes to the valuation of startups. Beside the fact that most startups do not have any calculable cash flows yet, the biggest risk of investing into a startup is not the market environment, but the risk that the business model itself does not work.

Net present value approaches assume ongoing business operations (going concern principle), which is a daring venture for a brand new business, which has no proven track record yet.

$$NPV = Discounted\ future\ cash\ flows - today\ investment$$

The comparatively new "lean startup" approach by Eric Ries and Steve Blank delivers a framework to systematically and empirically test new startup ideas. Venture capital investors should use these tools and the results of their execution to develop calculation factors *both for the investment readiness and the idiosyncratic business model risk of a startup. Their implementation in the due diligence process will help to reduce expensive mistakes, to calculate better valuations and to make less risky investments.*

Key words: Asset Valuation, Startup Valuation, Venture Capital Valuation, Lean Startup

The relation between commodities prices and quotations of stocks listed on the Polish capital market

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Abstract

It is widely known that prices fluctuations of commodities have an impact on the whole economy and, as a result, on subsequent companies related (or not) to operations on raw materials. On the Warsaw Stock Exchange (WSE) there is a considerable number of enterprises which balance sheets are susceptible to variability on the commodity market. The article is focused on the measurement of the influence of commodity market on the stock exchange in Poland. The empirical study has been conducted which has been based on the data from the WSE. The time scope embraces years 2007 – 2014 in which different types of market trends occurred - downward, upward as well as the horizontal one. Calculations have been carried out of companies which core business is linked with commodities. Furthermore two sector indexes have been under consideration – WIG-OIL&GAS, WIG-BASIC MATERIALS as well as (to some extent) WIG-ENERGY AND WIG-CHEMIA. In the research there have been several commodities taken into consideration: crude oil, copper, coal, gas and others. Their changes in prices have been compared to stocks quotations. The aim of the article is to measure the level of relationship between stock prices (quotations of indexes) and prices of commodities. The research hypothesis has been formulated as follows: prices fluctuations of commodities determine to quite a large extent the direction and the strength of movement of market as well as stock prices. In the research the comparative analysis, the linear and multiple regression model have been utilized. Moreover, there is an application of Pearson correlation and multiple correlation analysis between commodities and shares (indices). Additionally, several correlation diagrams have been prepared so as *to demonstrate the connection between variables. Such a study reveals the real strength of commodities influence on the stock exchange in Poland in the period studied.*

Key words: stock market, commodity market, correlation, regression model, correlation diagram

Stock Prices: Are Intuitive or Deliberate Persons better Forecasters?

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Abstract

When it comes to financial decision-making like predictions of stock price movements it might be conceivable that rational people have an advantage. An experiment has been conducted to test this hypothesis. Participants of the experiment provided repeated estimates for different shares and it was expected that more rational people end up with more 'correct' answers. Additionally, all participants of the experiment (N=59) completed a PID scale questionnaire (Betsch, 2004; Schunk & Betsch, 2006) to evaluate their preference for deliberation or intuitive decision making. The PID scale provided four categories to group people according to their preferences.

In summary, it was concluded that the data gathered with the experiment indicated that intuitive people are slightly, but not significantly, better with financial decision-making than rational people. A higher significance was observed from a direct comparison of the four PID categories. Predictions of PID-S plus participants were significantly more accurate.

Key words: Forecasting, decision-making, financial economics, equity predictions, stock-trading

Circle International

UNIWERSYTET SZCZECIŃSKI

Client identification – Important task as part of AML process

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Abstract

The verification of identification details is one of the most important duties of all subjects that deal with transactions exceeding the limit of Euro 15.000 within their business relations. In the banking area, this limit has been decreased to Euro 1.000 in line with the European Parliament and Council (ES) Regulation No. 1781/2006, on Information about the payer added to the transfers of funds. The presented study focuses on the analysis of the current state of the identification process including the so-called taken-over identification or the distance-undertaken identification. The analysis aims to verify the possibility of application, the so-called simplified identification that could be applied in the banking area, or while providing financial services taking into account the text of the so-called AML IV Guideline. The analysis is based on research results from the process of AML which were published in monographs SCHLOSSBERGER, O. et al. Anti money laundering. Prague, Eupress 2013. ISBN 978-80-7408-094-4 or SCHLOSSBERGER, O. et al. Znáte svého klienta? (Do you know your client?). Prague, Eupress 2012. ISBN 978-80-7408-090-6. The study tries to respond to the hypothesis whether the „simplified identification with banks or other financial institutions could result in more efficient provision of selected financial services, without jeopardising AML process“. The research of this issue uses the methods of description and analysis.
The paper has been prepared as part of GAČR project entitled "Post-crisis banking regulation and its impact on the economic activity within a small, export-oriented economy", under reference number 13-08549S, with the University of Finance and Administration (VŠFS) as the grant beneficiary.

Key words: Financial institutions, identification process, take-over identification, distance-undertaken identification, simplified identification.

Food Marketing

Various segments of consumers and their food purchases in different types of stores

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Abstract

This paper presents new partial results of long-term research based on consumer preferences when shopping for food and choosing a grocery store. It reveals other interesting facts about consumer behavior and is connected to the previous articles of this research. It is focused on specific store choice by various segments of consumers. The main objective of this paper is to determine where consumers in the Czech Republic are realizing their grocery purchases. It deeply analyses differences between various demographic segments and also evaluates numerous psychographic deviations between these various groups of consumers. The next objectives are to compare their behavior to other segments of consumers in the Czech Republic, determine which segments of consumers behave differently to other segments and describe these variations, define which demographic parameters are crucial for describing these variations and find common behavioral characteristics to formulate suitable ways for marketing communication to these consumers.

The results are based on an online survey that was conducted within the period from 2011 to 2015 on a sample of 8197 respondents from the Czech Republic. For the data collection, the questionnaire system ReLa, developed by the Department of Marketing and Trade at the Faculty of Business and Economics at Mendel University in Brno was used. Data was processed with STATISTICA statistical software (ver. 11). The results show that different demographic segments of consumers have substantially different patterns of *behavior on the food market in the Czech Republic. The biggest differences can be found between genders and different age groups of respondents.*

Key words: segmentation, consumer behavior, grocery stores, food, choice

Are Traditional Food Products valuable? David vs Goliath: Evaluating performance of media strategies for Italian food excellence

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Abstract

Italian PDO products, in contrast with the average food consumption trends, are growing at an average yearly rate of 5%. Part of this growth is due to the role of consortia for the protection of Italian typical food products, which are associations of producers responsible for the protection of the brand, the certification of product quality and implementation of promotional activities to support such products.

From the point of view of the studies concerning these kind of products, it was found that, several authors have deeply analysed issues such as brand management and its role in the purchasing process of consumer; on the contrary, very few contributions investigate communication strategies carried out by consortia, as well as and their effect on the turnover growth.

The paper analyses the media mix adopted by the various consortia, identifying the most successful configurations. For this purpose, the research explores the world of more than 260 consortia for the protection of Italian PDO products during the period 2012-13, with particular reference to the allocation of the communication budget among different media and to the performance achieved in terms of

turnover growth. Specifically, the consortia were initially clustered according to the size of their communication budget; in this way, it was possible to distinguish the "David" (i.e. consortia that have limited budgets, similar to those of a small business), the "Goliath" (i.e. consortia, which can invest considerable amounts of money, similar to those of a large company), by consortia whose communications budget is between these two extremes. For each cluster, consortia reaching positive performances were distinct from those with negative results, in order to identify the most appropriate media strategy to gain success in the context of each single cluster.

The adopted methodology is based on the Qualitative Comparative Analysis (QCA), namely a quali-quantitative approach, in which different configurations of variables (in this case the media mix used) are evaluated in the light of the results they have produced (in this case the change in the turnover) and of the context in which they are employed (in this case the cluster to which the consortia belong).

Compared to traditional methodologies this approach offers two major advantages: on the one hand, it allows to grasp the complex interdependencies among the variables determining the final result, on the other hand, it allows the identification of alternative configurations that can produce the same result.

The results have been discussed from the point of view of both theoretical and managerial implications. The contributions of the paper are different: from the theoretical point of view, it deepens a topic rarely studied in the literature concerning PDO products' marketing, providing multiple interpretations on the logic adopted to promote a productive excellence with high symbolic value; furthermore the use of QCA, usually adopted in studies of strategy, is a useful widening of the repertoire of methods available to the marketing scholars. From the managerial point of view, the survey provides useful information to the management of consortia to address the choices of media mix towards those combinations that are more appropriate, considering both the available budget and the characteristics of the consortium.

Key words: Typical products, media strategies, communication performance, competition, food industry, strategic clusters

Circle International

Consumer Motivations to Shop Online: E-Supermarkets in Japan

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Abstract

The survey investigates the positive and negative factors behind the willingness to use online grocery shops in the Japanese context. To achieve this purpose, we collected consumer data through a questionnaire survey covering online purchase behaviour and attitudes across Japan, and with a sample size of over 1,000. The responses were analysed using a binomial logit model, which reveal four main findings. First, there are negative attitudes toward shopping at real grocery stores and some restrictions to visiting bricks-and-mortar shops, such as the distance to the nearest grocery store, having someone to care for, having a positive experience using an online grocery. Second, consumers with higher incomes tend to use online grocery shops. Third, there are price sensitivities toward the service fee above the price of the products themselves, which has a negative impact, and finally, consumers have a degree of trust in the retailers' quality control and product selection, which has a positive effect. On the other hand, trust in retailers to protect personal information has no significant effect. These findings have features in common with other developed countries while also revealing features unique to Japan in the online grocery market. Additionally, the findings provide clues to effective marketing strategies to target Japanese consumers.

Key words: Japan, consumer behaviour, online purchase, online grocery, trust

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Marketing

Digital environment and management changing in Montenegro

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Abstract

The new phenomenon of digital management becomes increasingly a prerequisite for successful business in the global market, for increasing competition and for use of new resources provided by information technology. The aim of this paper is to determine at what level digital management paradigm is used and how it is developed in the practice of companies on Montenegro market. The basic hypothesis is - how digital management can condition and accelarate development path of each company and the economy of a country? The intensive use of information technology in companies makes implementation of new organizational forms inevitable along with new forms of cooperation and use of knowledge as a key input of modern economy. Knowledge as the final input, together with technology, become critical, strategic base for companies and their managers and company is transforming simultaneously with opening possibilities to successfully coordinate operations at different positions and levels and from a different cultural framework. The transition to this method of organization, although seemingly quite a logical step for a modern business oriented company, is a lengthy process that involves major changes in thinking, the use of knowledge and the best possible synergistic effect of new, integrated inputs. The research conducted and discussed in this work indicates that application of new management models in practice enables *better positioning in the market, increases the value of the company and generates new knowledge as a competitive advantage and the possibility for companies to compete globally.*

Key words: digital environment, management, change, knowledge, information technology, Montenegro

Economic and social effects of deregulation of shop opening hours: an empirical research in the Marche Region (Italy)

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Abstract

This paper is aimed at analyzing the effects of deregulation in retailing sector with specific reference to Marche Region (Italy). Recent regulatory intervention has abolished any restrictions about shop opening hours; also, Sunday opening is allowed. This action seems incoherent with the characteristics of Italian distribution system, which is composed by numerous small sized shops and family run-businesses. In the past, the theme of deregulation of shops opening hours was the focus of an important debate; several scientific contributions was made about, which took into account the possible effects and examined the perspective of different stakeholders (Nooteboom, 1983; Morrison & Newman, 1983; Thurik, 1984; De Meza, 1984; Kay & Morris, 1987; Tanguay et. al., 1995). However there are few empirical evidence. Particularly, in this study socio-economic effects has been studied. A survey involving 530 owners of small shops has been carried out. Results show that economic advantages for small retailers are limited, and Large-Scale Retail Trade is a greater threat for them; also, there are important negative social effects.

Key words: deregulation, shops opening, Sunday opening, retailing sector, family run-businesses

Shall we adopt the information about firms in Facebook?

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Abstract

The adoption of information in Facebook is a subject of growing interest for both researchers and managers. Nevertheless, research in this area is still sparse and even core issues, such as the kinds of information available and how that information influence business relationships and partnerships, are not yet fully defined. Therefore, the purpose of this study is to analyse factors that lead consumers to adopt the information about products/brands. Findings show that timeliness, trustworthiness and importance of the SNS are the strongest drivers to information adoption

Keywords: information adoption, relevance, accuracy, timeliness, trustworthiness, importance of the Facebook, usage attitude

Traditional Retailing Versus Online Retailing: The future of German SME retailers

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University of Gloucestershire, UK

Abstract

The aim of this working paper is to investigate in the face of online competition, the future of the traditional SME electrical goods retailing sector in Germany.

The shopping habit of consumers has shifted more and more to the ordering of electrical goods from online stores. Before the advent of Internet and smartphones, consumers usually bought electrical goods from their local retailers. The competitive environment for the retailers encompassed all other electrical retailers in their immediate catchment area. In this basin, the demand for electronic goods was evaluated on the basis of population and commercial properties in order to determine the purchasing power and demand for its location. Since the advent of the Internet and smart phones, the competitive environment has been extended to all existing online merchants. Today the consumer buys with absolute matter of course any products online, from anywhere in the world. This change in consumer behaviour is reflected in (a) lower sales and (b) lower margins for the bricks and mortar electrical retailer forcing them to develop new online strategies to survive in the business.

This study is based on semi-structured interviews conducted in Germany with twenty five small and medium-sized electrical retailers. The sample represents cross-section of the traditional owner-operated electrical retailing sector located in cities and rural areas of Germany. The selection of dealers considered includes traditional *traders (i) aiming to continue operating their business without any online presence, (ii) existing online retailers- or those having operated online-and have now abandoned this; and (iii) retailers just intending to open an online store.*

The most important finding is that the change has been accelerated in the trade by online trade. Normal ten-year cycle for the renewal has been replaced by a radically short two years innovation cycle. The online retailer is driven by a continuous renewal and has to invest continuously in order to remain competitive. Online-consumers expect enhanced service in the form of online reservation and offline pick up option, as well as delivery offers for any goods bought in the store. This service is expected by consumers to be made even after the presentation for the best online price. The dealer must seize the opportunities and make its online presence in the store known at every point of contact with its customers.

In Germany, the number of traditional electrical retailers will continue to decline substantially in the next couple of years and the potential margins will further decrease. There are major challenges for the remaining dealers: the consumer expects a strong customer-centric service, in which he/she expects to choose his products online and order immediately. Alternatively, they expect the option to browse, test and purchase the products immediately in the shop or to be shipped at a convenient time of their choice.

Key words: Customer centric strategies, Tradional retailers, Online retailing, SMEs, Consumer behaviour, Germany

Mobile Payment 2.0 - Development of mobile payment in the German-Dutch retail

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Abstract

Through the connection of terminals, communication technologies and the Internet, new market opportunities will be open for retailers. Almost all major studies predict that the mobile communications market will growth - but also point out the challenges involved. The rapidly advancing technology in our household, the spread of smartphones and the growing importance of social networks have a direct impact on the customer relationship management systems of retail companies. Retailer must take in consideration, that customers in 2020 will probably no longer pay cash or by card, but more by smartphone. In addition to numerous opportunities (for providers and users of mobile payment) corresponding risks must be considered.

In the present study a model is developed to compare the Dutch and German retail market regarding the use of mobile payment. For this purpose, first an overview of the phase 1.0 of the mobile payment is given. Subsequently, the phase 2.0 of the Mobile Payment will be explained and compared with the developments on the Dutch and German markets. In the study, the Dutch and the German retail is compared in regard to the current penetration of mobile payment and its use for the CRM system of trading companies.

The objective of the comparison is to investigate, whether mobile payment is already offered by Dutch and German retail stores to customers and used for customer understanding and for range optimization. The study also examines whether the resulting data is used and for what purpose in the CRM system in Germany and the Netherlands.

The study compares the use of mobile payment with the aid of a structural equation model, to the Dutch and German markets. The model of structural equation models is chosen because structural equation models are especially able to check and to estimate the relationships between hypothetical constructs and latent variables .

Key words: customer relationship management, mobile payment, management, performance measurement, social network, Relationship Marketing

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Concepts and realization of customer delight

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Abstract

The article reviews the main authors and concepts of customer delight and develops a model of customer delight dimensions and a model of ideal realization in practice.

Previous research focusing on customer delight on retail level is very rare. Most researchers focused on customer satisfaction and not delight. Little research can be found about the success factors of realization. The purpose of the article is to show and combine theoretical knowledge to improve customer delight at retail level.

The findings of the article are that the combined ideas of Parasuraman, Zeithaml and Berry as well as the reflections of Kano, Johnston and the EFQM model lead to two interesting new models. The "house of service excellence" shows the dimensions to delight customers in three columns with different importance based on customer understanding and interpretation. The developed model of success factors gives answers for ideal realization of customer delight in practice based on the derived dimensions.

Key words: Strategy, automotive retailing, service, quality, information systems, innovation

Farmers' awareness and perception towards greenhouse gases (GHG) emission

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Abstract

Mostly scientists now agree that rising atmospheric concentrations of GHG threaten to have severe impacts on food production, natural ecosystems and human health. Now days, the agricultural scientists and extension clienteles prefer demand driven and participatory approaches. The need to provide up-to-date information by the extension workers regarding to causes of GHG emissions and how it affects the agricultural production. Due and focuses efforts have to made regarding the transfer of new agricultural technologies efficiently and effectively.

A total number of eight villages were selected, randomly. From each village, fifteen farmers were selected, randomly. Hence, a total number of one hundred and twenty farmers were interviewed.

The study revealed that farmers were had awareness about GHG (65.00%), followed by knowledge about GHG (39.16%), major source of GHG emissions (73.33%), livestock also emit GHG (35.83%) and loses due to GHG in agriculture (68.33%). Whereas, farmers were not aware regarding attended any meeting/ workshop/ training regarding sequestration of GHG (67.50%), farmers are change their cropping patterns (50.00%), observation regarding deterioration in quality of crop produces(42.50%).

The study further revealed that farmers were found agreed about change in current farm management practices (85.00%), change in season length (89.16%), altering the farming practices of field operations (97.50%), change in seasonal temperature

(91.66%),changes in time of precipitation (82.00%), increases in flood and drought (72.50%) and 'fluctuation in ground water table (88.33%). Whereas, farmers were found undecided about emission of GHG is not a problems for agricultural practices (82.50%), no effect of GHG emission on crop production (64.16%), no effect of GHG emission on livestock production (70.00%).

Farmers' were found disagreed regarding no effect of GHG emission on bio-diversity (33.33%), change in timing of precipitation (17.50%) and increases the incidence of falling hail (14.16%).

Key words: Awareness, Perception, Greenhouse Gases, emission, agricultural Production

Factors influencing students' choices and Decision Making Process – a case of Polish students studying in UK HE

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Abstract

The main aim of this paper is to investigate which factors have influence on international students when deciding to study abroad. The case study is based on Polish students studying in the UK HE and the paper examines these students' choices and their Decision Making Process when they were selecting their University studies.

The literature review suggests that there are two types of factors, which influence students' Decision Making Process, such as 'push factors', which operate within the home country, and 'pull factors', meaning that students are attracted by the host country and encouraged to study there (Mazzarol and Soutar, 2002). There are also other factors, which are specifically related to a student, and should not be neglected, such as for example willingness to become a 'leader' in a field (Maringe and Carter, 2007)

As Polish students constitute quite a substantial group of EU students studying in the UK, and there is very little study on this particular group, it was decided to perform qualitative analysis on them. This paper reports on research on Polish students studying in a selected University of North UK. The students were divided into focus groups and were invited to a discussion on various factors *which influenced their decision to study abroad, starting with the reasons why they selected to study overseas, what motivated them to choose this particular host country, this particular location, University, and Programme. The results indicate that contrary to a number of other studies, pull factors could be more important in influencing Polish students' Decision Making Process regarding studying in British Universities.*

Key words: Polish students, Decision Making Process, choice, factors, UK HE

Circle International

Uniwersytet Szczeciński

Time Value and the Elderly Consumer: An Interpretative Inquiry of Elderly Consumers

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Abstract

The interpretative study of older consumers explores how they perceive time, use it and valuate in relation to money, and how this affects their purchasing and consumption activities. The main objective of the study is to investigate whether the age and lifestyle of elderly, who are no longer engaged in professional work, affects the perception of time's value and how this perceptions affect their purchasing behaviors. The author reviews critically previous approaches to time in marketing literature, focusing on the temporal aspects of consumer behavior. Time valuation and consumption literature is reviewed also, and how this applies to elderly consumers, who have so far received little attention from marketing scholars and practitioners. The research study of 10 elderly female consumers (above 65 years of age) follows a humanistic approach, as defined by Hirschman (1989), and applied to the study of consumer experience by Szmigin and Carrigan (2001). The perceptions and experiences of respondents were researched with series of semi- structured in- depth- interviews, supplemented with survey of their cognitive age, based on age identity measures as proposed by Barak (1987). The results of the study suggest that older consumers are active consumers, with numerous needs and rich lifestyles, which contradicts the negative stereotypes of elderly as passive and withdrawn from the world. Their perception of time's value is contextual and depends of many situational factors. Elderly consumers experience similar problems with time- money relation as other consumer groups, confirming previous findings, which suggest that time valuation depends on contextual factors and is based on heuristics.

Key words: time perception, time value, elderly consumers

Behavior Research Methods in Doctor-Patient Relationship in Terms of Access to the Online Health Information in Poland

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Abstract

Doctor's power in the relation with patients results most of all from his medical knowledge compared to the patient. So, when the patient has an access to health information, it can be assumed that difference in the level of knowledge will be reduced and the power of the patient will be larger. The online available health information changes this relationship because of enhancing patient's knowledge and empowerment.

The overarching objective of this project is construction of a conceptual model of the doctor – patient relationship in terms of access to the online health information in Poland. This model will be built based on criticism of a paternalistic model resulting reorientation towards growth of patient autonomy and building of a partnership model.

1. *Conceptualization - critical review and analysis of literature.*
2. *Operationalization - construction of research questionnaires addressed to doctors and patients using variables from the integrated model built based on TAM, HBC, TBP and HISB models.*
3. *Implementation - primary researches using face-to-face surveys on a nationwide sample of 300-500 doctors and 1000-1200 patients randomly selected using multi-stage random selection.*
4. *Analysis and inference - statistical treatment using the available methods in the form of factor analysis, the assessment of the reliability of the scale, structural equation models.*

Outcomes of the project will be the model of doctor–patients relationship in terms of access to the online health information. It will explain the discussed relationship in the contemporary reality of the medical services market and factors determine the behavior of both sides of the relationship. It will also allow to formulate recommendations for action to improve this relationship for better treatment effects.

Key words: behavior, patient, doctor, relationship, health information

Young Consumers Behaviours on the Retail Market and Their Impact on Retail Chains Activieties

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Abstract

The profile of contemporary customer is definitely different from customers "of the past" therefore, also retail chains need to adapt themselves to new challenges related to the characteristics of active customers. Representatives of various generations are customers of retail chains. "Y" generation is also called "Millennium generation", "next generation", "digital generation" and the "generation of flip-flops and iPods", the "Z" generation are people born after 1990, in general view they are most distinguished by the fact that new technologies are something ordinary and of daily use for them as they have been present in their life since their birth. They are also often referred to as "C" Generation - from the English word "Connected", meaning connected to the network.

Present changes occurring in behaviour of young consumers of commercial chains require development of marketing activities especially in the sphere of new technologies. Young consumers belong to the generation that has an everyday contact with new technologies that are a part of their daily life.

In the paper following assumption has been made: The recognition of the needs of target segments should lead to creation of a commercial offer that satisfies final customers and that the reason why using of new technologies by retail chains is the curtail point of marketing activities toward young consumers.

The goal of the paper is to show preferences of young consumers of commercial chains related to offers of commercial chains. In the

paper particular strategic behaviours of retail chains occurring in the sphere of shaping relationships with young consumers will be showed.

The methods applied to achieve the goal include the critical analysis of the literature of the subject, direct study of young customers of retail chains operating in Poland concerning their needs and profound case study showing marketing activities of Retail chains focused on young consumers.

Key words: retail chains, young consumer, consumer's behaviour, new technologies

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Marketing mix in Business to Business at Arbiter Systems – are the 7 p's necessary or are the basic 4 p's enough?

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Abstract

The purpose of this research was to graduate from Master of Business Administration at University of Szczecin. The author, using own business experience, investigated whether basic marketing mix within business-to-business marketing (B2B) should be extended with 3 additional p's such as people, process and physical evidence.

Marketing mix is a very powerful tool for each company and it does not matter whether people talk about retail marketing or business marketing. Next to the basic four p's (product, price, place, promotion), there is a wide range of p's available. If a company consequently uses the right p's for the right business, it can create more and better competitive advantages and much more added value not only from the company's point of view, but especially from the customer's and potential customer's point of view.

When taking Arbiter Systems as an example of a company operating in business-to-business and investigating its strategy and all activities it was concluded that three additional p's should be added to the basic four elements of the marketing mix.

This paper is divided into several different chapters, includes various analyses and tables to support facts and finally ends with a conclusion and recommendations.

This research proved that business-to-business marketing mix should be extended with three additional p's, which are: people, process and physical evidence.

Key words: B2B, marketing mix, 7 p's

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Changing business environment in the consumer view

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Abstract

Globalization has been indicated to have impact on various areas of business. These include market entry strategies, customer channels, marketing approaches, and many other key decisions for companies that strive to achieve success in current market settings. While some companies have always been leveraging on first mover advantage being the innovation leaders and moving along the contemporary trends, there are businesses that have difficulties sustaining their market presence and adhering to market changes. What are the industries that come across such problems and what are the reasons for the barriers they face. Are there particular factors that become obstacles for some industries but facilitate the success of others. The analysis has been based on the qualitative interviews with consumers to investigate the impact on the changing business environment directly on consumers and to see what are the consequences, if any, on particular industries and business structures.

Key words: globalization, consumer behavior, innovation trends, retail, business structures

The role of mobile devices in marketing communication with adolescent people. The results from pilot study in Poland

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Abstract

The dynamic development of the mobile device market tends to leads to the analysis of the areas of their use in marketing (Sullivan, Mort and Drennan 2002, Heinonen and Strandvik 2003, Rettie, Grandcolas and Deakins 2005, Michel, Salter 2006). This new way of influencing the customers entails changes in the marketing budgets, increased spending on mobile communication and reducing spending on traditional media. Future trends clearly indicate an increase of mobile marketing as a share of advertising (mobile advertising amounted to 2.7% in 2013, it is expected to reach the level of 7.6% in 2016 (ZenithOptimedia).

The study aimed at the analysis of opportunities and the areas of the use of mobile devices to stimulate purchasing processes among adolescent people (age 16-19). The arguments for the age resulted from the assumption that young people commonly use mobile devices and they are also open to various forms of mobile communication. The aim is to determine the scope of the use of m-communication by adolescent people at the pre-purchase stage and after purchase stage and their behaviors in relation to the typical groups of products purchased independently by the adolescent people.

The Authors put a hypothesis that m-communication channel is the leading way of communication with the adolescent people in *purchasing process, particularly at the pre-purchase and after purchase stages. The main goals and objectives of the project was to verify two hypotheses details. 1 / Adolescent people are not interested in two-way communication. They are interested in receiving information from the sender (one-sided communication), but are not involved in the communication feedback. 2/ Adolescent people use mobile devices as the main tool for communicating with friends, both at pre-purchase and after purchase stages.*

The results show that communication: enterprise-client is less important than client-client communication in the case of two stages: pre-purchase and after purchase.

Key words: marketing, m-communication, adolescent people, Poland

Place marketing in the policy makers perspective: Testing a holistic model to unfold the state of the art

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Abstract

In the last two decades, the multiplicity of perspectives adopted in the analysis of place marketing has led to a fragmented body of literature that presents gaps both in content and methodology (Kotler, Gertner, 2002; Zenker, Martin, 2011; Gertner, 2011).

Therefore, acknowledging the recommendations of recent studies, our purpose consists in defining a holistic model of place marketing management, which gives more complete and useful suggestions for practitioners, and in testing it with an empirical research carried out through the submission of a questionnaire to Italian municipalities.

Drawing on a cross-disciplinary literature review, we propose a model that recognizes the existence of three different (although interrelated) levels of analysis of place marketing: (i) the place, a platform of resources with different "functions"; (ii) the place identity, a bundle of different "vocations"; (iii) the products of the place, a combination of specific resources and functions that satisfy a selected target. With reference to three levels, our model highlights

the need for different strategic management processes (resource-centred versus market-driven) and suggests a number of implications both theoretical and operational for place marketing management (i.e. as to range of planning, governance issues or involvement of local actors).
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Key words: Place marketing; model; empirical research; municipalities; Italy.

Strategy

Circle International

Managing local adaptation processes in Hungary

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Abstract

Adapting to climate change on local level is crucial in terms of making our settlements more resilient and less vulnerable regarding anticipated weather extremes. Nowadays there is a lack of Hungarian studies with respect to local adaptation strategies moreover related issues such as reduction of climate exposure or vulnerability. However the Alliance of Climate-Friendly Settlements provide a membership to municipalities which have climate plans, therefore collected adaptation strategies can be studied. Consequently main barriers, opportunities, similarities and differences regarding climate-oriented actions can be examined, moreover recommendations can be taken in order to improve the efficiency of the selected and future local climate plans. The aim of this paper is to analyse applied indicators collected from local adaptation plans, moreover to compare related sectors and methodologies used in different strategies. Since the lack of data is a frequently mentioned barrier in developing plans, recommendations concerning potential variables and sources of them can help to identify key intervention and focus points in the future. Such an analysis shall contribute to launch cooperation between local decision makers and other relevant actors, therefore it is crucial regarding stakeholder involvement what is one of the main success factor in developing local adaptation strategies.

Key words: adaptation; local; indicator; strategy; climate change

“Future generations” and sustainable consumption

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Abstract

The paper is based on the topic of sustainable consumption. Resource-efficiency is one of the flagship initiatives of the Europe 2020 Strategy (COM (2010) 2020) and the “Roadmap to a Resource Efficient Europe” (COM (2011) 571) mentions the role of sustainable consumption and production in connection with transforming the economy onto a resource-efficient path (COM (2011) 571, Ch. 3 and 3.1). Sustainable consumption is (has to be) a current topic in case of consumers (private and public purchaser) and also of producers.

With the help of international literature review the authors show the main definitions and concepts of sustainable consumption, however in narrow sense, concentrate on eco-labelling. Eco-labels and eco-labelling are introduced in the paper and also their role in sustainable consumption is emphasised by examining the interests of consumers and producers. The secondary comprehensive research is the base of a primer, questionnaire research, which examines the knowledge and attitude (consumer behaviour) in connection with sustainable consumption and also eco-labels. The questionnaire research focuses on the interpretation and the factors of sustainable *consumption, in addition the influencing factors of eco-labelled products' choice; within the sample of Hungarian university students who are the members of "future generations". Results of the questionnaire research show the interests on sustainable consumption and eco-labelling; and also highlight the improving fields in raising awareness.*

Key words: sustainable consumption, eco-labels, resource-efficiency, consumer behaviour

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Marketing information system for strategy of sustainable urban mobility

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Abstract

European Commission supports creation of an effective and sustainable urban transport systems based on cooperation with individual and collective transport means. Sustainable urban mobility includes traditional transportation, urban logistics, spatial planning and design with focus on energy and environmental issues. Sustainable mobility is one of the most challenging issues for European cities facing suburbanisation, public budget deficits and strong market position of individual car. Thus, decision –making proces affects different types of stakeholders including public authorities, operators, customers and citizens. Such a diverse environment results in demand for integrated system of data collection and management with special regard to particular modes of transport. They are characterised by different susceptibility to quantitative and qualitative research. Article identifies barriers and opportunities in demand for information on sustainable urban mobility, providing set of basic components of marketing information system. Case study analysis of city of Gdynia (Poland) was presented and analysed.

Key words: Sustainable mobility, marketing information system

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Pay what you want as a participative pricing mechanism: Meta-analysis of development and knowledge dissemination

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Abstract

The participative pricing mechanisms field has developed over 10 years, with many research papers published in management-related periodicals. The number of papers on pay what you want (PWYW) mechanism, which is a type of participative pricing mechanism, published in academic periodicals has also increased year after year. Nevertheless, in the past literature, no formal research has explored the state of development and knowledge dissemination of this subject and no studies have been conducted on citation analysis of papers dealing with it. The growing interest of practitioners in PWYW poses an urgent challenge to researchers since they should thus understand the application of PWYW studies to direct future business practice. That is why this article has following purposes: (1) to identify the state of development of the field, (2) to explore the citation of PWYW papers and the sequence of citations; (3) to identify the most influential researchers in the field and finally (4) to identify research gaps important from the point of view of marketing. To achieve these goals the authors apply the paradigm funnel technique (Berthon et al. 2003), use citation analysis based on Google Scholar and Harzings Publish or Perish, and use social network analysis based on software UCINET 6 for Windows (Borgatti et al. 2002). Meta-analysis research design is employed in order to obtain a consolidative description of the study in the literature. The unit analysis of the research is a peer-reviewed paper on PWYW which was accessed through multi-search data bases. The findings *show that the development of PWYW study has increased dramatically in both number and focus spread in the last five years. The analysis of the content analysis used in this study shows that the empiric study was salient and the most influential researchers in the field have been identified. The study implies to marketing scholars in conducting research in PWYW especially in its relation to marketing-mix efficiency.*

Key words: participative pricing mechanism, pay what you want, meta-analysis, marketing

Organizational Change Capacity In The Government Sector

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Abstract

The complexities and dimensions of organisational capacity for change are challenging the growth capability of government sector organisations in Dubai, United Arab Emirates. A direct concern therefore is a need to explore attributes of organizational capacity for change existing in the organisations and a statistical relationship between organisational capacity for change and organisational development.

This research paper will generates actionable mechanisms on how to promote the organisation's capacity for change local government based on an outline of the mainstream organizational literature on organisational capacity for change and a survey will examine how government sector organizations can build sustainable change capacity.

The study is guided by two research objectives: to identify the attributes contributing to it especially for local government sector, and to explore the relationships between organizational capacity for change and organisational development in the sector.

Quantitative approach will be primary analysis method, where data will be collected directly using questionnaire instrument. Secondly, using statistical analysis of secondary data from departments records, the research will examine the relationship between organizational capacity for change and organizational development by investigating trends over the past seven years that shows organizational performance results.

The study aim to underscore the attributes that could lead to a dynamic capacity for change, by looking at dynamic capabilities, areas of significant strength, and areas of improvement within the various government departments. The aspects explored included those that could affect sustainable change capacity based on primary attributes, namely: resources, leadership , people , culture ,learning, and infrastructure. The study will further present a discussion and reflection on the status of capacity for change in local government in Dubai, looking at what effects, if any, that the change capacity has had on existing capabilities, or on the development of new ones. A framework for understanding the status of capacity for change, as it is manifested in local government will be developed .

Key words : Organisational capacity , capacity for change , change management , organisation performance , organisation development.

Innovations and its impact on the performance of acute care hospitals in Germany – An investigation containing empirical research and software development

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Abstract

Innovations are the basis of economic progress and development in every society. Nevertheless there are not many scientific studies about the influence of innovations on the hospital performance in the German health care sector. The purpose of this paper is to evaluate the impact of innovations on the performance of acute care hospitals in Germany. Based on this scientific foundation a software will be developed to give hospitals, researchers, consultancies and other stakeholders the possibility to evaluate their innovative activity, to benchmark their hospitals against its peer group and to give individual advices in improving the performance. The software will be developed in cooperation with the software start-up company BinDoc as a web-based tool with the chance for researcher and practitioners to create their own key figure instruments. Therefore this paper constitutes an appropriate approach of combining scientific work with practical software application.

The paper is based on a short literature review about the influence of innovations on the performance of hospitals and the principles of the importance of software applications in health care business. In addition an introduction of data base development and web-based software is given. Afterwards key figures to measure the influence of innovations on the performance of hospitals are evaluated. Then a sample of 100 acute care hospitals is collected in the empirical part. For each hospital of the sample a number of approx. 240 variables is gathered to create a sufficient database for the investigation. In addition to publishing the results of the analysis in this paper, it will

be visual and functional implemented in a web based software tool containing many open access features.

This research addresses both scientists, who should be encouraged in applying and developing the drawn webtool, and decision markers such as managers, consultancies and controller. The decision makers can use the tool for collecting key figures to evaluate investments for example as well as an individual benchmark tool to compare their hospitals with their competitors. The innovative software application can be seen as the beginning of the creation of web based performance instruments in regulated markets. There are many more influences on the performance of hospitals beside of innovations that can be investigated with the objective to make regulated market more efficient. The more researchers and practitioners using and developing this tool the more powerful it will be.

Key words: Innovations, software, german hospitals, performance

An examination of service excellence in governments departments, its effectiveness in the successful implementation of service quality models in Dubai public sector

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Abstract

The aim of this study is to examine service excellence in governments departments, its effectiveness in the successful implementation of service quality models in Dubai government. The study is based on the understanding that service excellence programs are popular in the current competitive world in which the public sector is making attempts to outdo the private sector in service delivery, organizational excellence and public value. Service excellence has been lauded as the leading service quality improvement program in the world. However, existing studies have shown little attention to the implementation and effectiveness of the service quality models on its citizens. The study will attempt to find out the role of service excellence can lead to better service quality by the Dubai government in fostering culture of excellence. It will identify the factors that influence service excellence in Dubai government sector and evaluate its effectiveness in successful implementation of service quality delivery in Dubai public sector. It will also establish the effect of service excellence on service quality in Dubai government sector. The study will utilize mixed methods research design. The sample size will be 610 government departmental managers and employees using stratified random sampling from a population of 4 Dubai government departments; Municipality, Police, Water and Electricity, and Road and Transportation. The sample will also include 630 citizens of Dubai obtained through simple random sampling. To ensure validity and reliability, the proposed study will consult with experts on the questions to be captured in the data collection instruments and pilot *questionnaires to 20 university students respectively. Descriptive and inferential data analytical methods will be used. The study will be important to the government of Dubai and UAE in understanding the role of service excellence in government sector of Dubai and United Arab Emirates.*

Key words: service excellence, service delivery, business excellence, smart government, service quality

Final destination: A Marketing Model for policy-makers to intercept international flows of high-tech investments in R&D

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Abstract

The recent increasing internationalisation of business R&D opens important opportunities and challenges for territories. This paper explores marketing strategies and tools for policy-makers to attract more R&D foreign direct investments (FDIs) and to better embed them into their innovation systems. In particular, we present a two-stages model, where in each stage, policy maker sets different objectives, targets at different market segments and uses a different set of operational tools. The proposed model aims at depicting a targeted marketing strategy able to influence not only the attractiveness of location for inward investment, but also the benefits accruing to the local economy.

Key words: R&D, Investement, internationalisation

Determinants of Business Success – Theoretical Model and Empirical Verification

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Abstract

The issues of market measures (e.g., Barwise and Farley 2004; Ambler 2003), market knowledge (Deshpande 2001; Bukowitz, and Williams 1999; Nonaka 1994), market orientation (Day 1990; Narver and Slater 1990; Kohli and Jaworski 1990; Deshpande and Webster 1989) and organisational learning (Cahill 1995; Garvin 1993; Schein 1993) have been the subject matter of many publications. These questions have raised researchers' interest, both severally and jointly, and have been likewise examined and analysed. Also, attempts have been made to determine their impact on the organisation's market performance. Nevertheless, such analyses are nearly nonexistent in relation to Central and Eastern Europe.

In 2006, as part of the Fulbright scholarship, a theoretical model was developed which took into account market metrics, knowledge and market orientation as well as the organization's ability to learn as determinants of the market success of the organization. This model was a subject to empirical verification, the strength of relation among variables was determined and their influence on the market success of the organization was described.

The aim of the current research project was to evaluate the validity of this theoretical model, assessment of the links between variables as well as possible model's modification. Research was based on primary and secondary data sources. Major field research was carried out in the form of quantitative studies. These were conducted in the form of IDI and PAPI surveys. The research sample selection was, in nature, a judgmental selection, where the selection criteria included the company's size and market area. Based on the primary *findings business success relies on organisational learning competencies. The conclusion is consistent with the previous (2006) results.*

Key words: Business success, strategy, learning organization, knowledge management, market orientation

Impact of SMEs on standards of living of Czech rural households

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Abstract

This paper deals with an analysis of rural households´ perception of factors influencing their standards of living in context of SME in which they work. The results are based on a primary questionnaire survey conducted by authors among Czech rural households at the end of 2014. Subjective opinion on factors influencing standards of living (e.g. availability and quality of services, households´ income, environmental situation) are analysed among households divided into groups according to the characteristics of SME in which the head of the household works. The paper points out demonstrable differences among groups of households and their perception of selected factors which includes evaluation of their impact on standards of living. Findings of the paper help us to know if there is any connection between SMEs and rural standards of living. Also to understand which factors should rural development policy focus on, in order to increase interest of population in rural areas or to avoid urbanization. Variables influencing households´ perception of selected factors were analyzed by the method of multivariate analysis of variance (MANOVA) and Scheffe´s test using STATA software.

Key words: SME, rural area, households, standards of living, Czech Republic

Framework for Effective Excellence Model Implementation in Police Organisations: Case Study in Abu Dhabi Police

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Abstract

Total quality management (TQM) and excellence philosophies have been important themes in management and business research for the past few decades due to their potential to affect a range of organisationally and individually desired outcomes (Crosby, 1979; Deming, 1986; Juran, 1988; Kumar, Choisne, Grosbois & Kumar, 2009; Boon, Arumugam, Safa & Bakar, 2007). Moreover, many quality programmes such as the European Foundation for Quality Management (EFQM) and the Malcolm Baldrige National Quality Award (MBNQA) have been established to promote implementing TQM concepts in different sectors, such as manufacturing, service, and non-profit organisations. Intensive research has been conducted to assess the impact of implementing the excellence model in several organizations and several researchers found a positive relationships between adopting excellence model and business performance. They also identified key critical success factors CSFs and proposed frameworks for effective TQM implementation. However, these studies lack investigations into the adopting of excellence model in police sectors. Hence, there is a need to examine the proposed CSFs and introduce new possible CSFs that can fit with police context. Using a quantitative approach the study aims to use the findings of such an examination to develop a conceptual framework for effective excellence implementation in police organisations.

Key Words: TQM Implementation, Excellence Model, TQM Framework, Critical Success Factors CSFs, TQM in Police

The Applicability of the Stratics Model on Industry Level - Case of PV Industry in the Scope of European Electricity Markets

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Abstract

The possibility to coordinate marketing tactics with business strategic decisions is demonstrated by the Stratics Model developed by Medarac (2014). The model was initially developed to improve this relation on company level. Nevertheless since there are similarities between competitiveness of a certain company on its market and competitiveness of a certain industry on the market where the industry is present, it has been noticed that the main difference comes from the definition of boundary conditions which define the market itself. Similar approach has already been seen by Porter (1980) who used the BCG matrix, which is a tool usually used for range of products within one company, on industrial level. The Statics model has been used by European Commission's Joint Research Centre in order to examine the position of the industry of Photovoltaics (PV) on European Electricity Markets.

Methods used in this research were content analysis, as a part of the input data was used from secondary sources and focus group, where *primary data was collected from the group of experts in the field of renewable energy sources.*

The results of this analysis showed that in order to reach strong position at electricity markets, PV industry should decrease the levelized cost of electricity and increase the auxiliary services like the quality of the electricity or storage. The focus should be given to new markets like Belgium, Bulgaria, Denmark, Greece, France, Cyprus, Croatia, Malta, The Netherlands, Austria, Romania, Slovenia, Sweden and UK and the share of population which has the access to premium tariffs should be increased in order to promote the usage of PV and attract new investors.

Key words: Stratics model, marketing tactics, business strategy, case study, PV industry

Reconfiguration of the Abell Model for Railway transport sector

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Abstract

The importance of enterprise's business definition has been widely recognized as a basis for elaboration of marketing strategy. Despite its importance, only few research have focused their attention on business definition depending on particular sector features (Frazier & Howell,1983; Houthoofd, 2009; Ferri; 2012).

The objectives of this study are: 1. to study the peculiarities of railway transport sector particularly significant in business definition and marketing strategies development; 2. to reconfigure the Abell model elaborated in a previously research for touristic enterprises (Ferri, 2012) based on the peculiarities existing in the analyzed sector.

The transport is one of the different interconnected sectors that is included in tourism. It is a key component of the tourism system, which carries out the delivery of tourists from place of residence to place of destination (Page, 2005). Moreover, it may change the organization of the territory, both in terms of environmental impact and socio-economic structure (Lohmann & Duval, 2011). Despite a strong connection and high degree of interdependence between these, the rail transport has its own specificity, which would be analyse in order to integrate it into the model to define more effective marketing strategy.

The paper is a theoretical framework that is organized in the following way. Firstly, literature on Abell model, focused on the sectors where it was applied, was analyzed. Secondly, the literature review highlighted the connection between tourism and transport was developed. Thirdly, the analysis on axes of the model (sector complexity; customer motivation; utility function) with reference to the railway transport characteristics was conducted. Fourthly, more adherent theoretical model for rail transport was proposed. Research implication, limits and possibilities for future studies was finally discussed.

This work is a first theoretical contribution, which tends to systematize and classify the main scientific approaches, concepts and recent trends of the studied sector.

Key words: Business definition, marketing strategy, Abell model, railway transport sector, theoretical contibution

The integration of e-learning into strategies of German-speaking universities – a literature survey

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Abstract

The Bologna-Declaration of 1999 as well as the Prague Communiqué of 2001 created a massive improvement of e-learning projects in universities. Today, the prestigious funding programs have produced a high number of content. However, these programs did not lead to a lasting acceptance of e-learning and also did not create a necessary change in the structure of German-speaking universities. Until now, we can identify only very few projects[1] where the deployment of new media created an abiding change in university's culture and structure. Most of the e-learning projects are isolated applications, based on a self-generated initiative of some highly committed teachers, whose outreach does not enable a stable anchoring within the structure and culture of university landscape. The question is why the single application of e-learning seems to work at universities, but not the integrated implementation. This paper presents an overview of the current status of implemented e-learning strategies and the realisation of e-learning offerings in German-speaking universities. In this context, some problematic issues of e-learning in universities will be addressed, followed by a research overview of current e-learning strategy integration and implementation. The aim of this paper is to analyse why a thorough integration and implementation of e-learning fails in the university's organisational structure. To obtain a complete and lasting implementation the e-learning process has to be understood as a key management responsibility. Therefore, a detailed organisational

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1 Reinmann designates so called ‚lighthouse' universities are pioneers in the field of E-learning such as Zurich, St. Gallen, Basel, Vienna, Paderborn, Stuttgart, Bremen, Osnabrueck, Freiburg und Berlin (Reinmann, 2005, p 6).

concept with specific guidelines to coordinating staff, technique and tasks inside the process of e-learning is necessary.

Key Words

E-learning –Strategic planning – University – Procedure model for e-learning – Implementation of e-learning with ITIL® and ISO®

Conflict between labor and capital in times of global crisis in Bosnia and Herzegovina

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Abstract

The authors start from the premise that the global crisis, by reducing economic growth and expansion of poverty, affects the viability of the "society of work," which neoliberalism in the last four decades has severely cut into. Ideological framework of neo-liberal paradigm and a program framework for the conduct of economic policies established by Washington Consensus intensified the historical conflict between labor and capital. In Bosnia, as in other small, open economies, the labor market was made more flexible by such policies, with the imperative to reduce wages in order to attract foreign capital. In measuring global competitiveness (WEF, 2013) according to the salary indicator and productivity indicator, BH stands at 98th place, which is well below her place in the overall scale of competitiveness (the Sustainable Competitiveness Index - SCI, BiH is at 88th place out of 144 countries measured).Analogy research in Croatia) says that "the work is not as expensive as it is commonly claimed," but that productivity is much lower than in developed EU members. "Critical approach reveals that the neoliberal paradigm excludes industrial policy because it proceeds from the neoclassical assumption of equality of labor productivity between countries, and the economic policy suggests the flexibility of the labor market, the absence of inflation and a fixed exchange rate. It is clear that such economic policies lead to the reduction of the country's competitiveness at the expense of work and opening of the conflict of

the society of work and society of capital. In the "specific specifics" of BiH, these disadvantages have a special form, which makes us committed to define something that could mark the framework for workers' rights violations in Bosnia, which is constituted by Bosnian abolition of work, namely: (1) the neoliberal form of economic development, (2) opening the problems dual labor force and (3) simultaneous existence of structural and cyclical unemployment. Soothing the conflict between labor and capital in BiH can be led at two levels: first, the more powerful presence of the state in economic development stimulus (leading an active industrial policy and abandonment of macroeconomic stability at the expense of high unemployment) and, second, the opening of the social dialogue with all relevant participants who are interested in social dialogue and social improvement of working conditions.

Key words: society of labor, society of capital, "abolition of work", B&H, the violation of workers' rights, social dialogue.

Conditions for the development of social capital in Spain and in Poland – research analysis

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Abstract

Social capital as a resource should be regarded as one of the elements of the economic growth in modern economies, which are based on knowledge and therefore on the human factor. Thus, it is reasonable to study groups in terms of the quality of their social capital. In this article, the author attempts to analyze the results of research on social capital indicators - type I – bridging social capital. The survey was conducted among the students of Spanish and Polish universities and the results allowed to make first, initial analysis and characterization of social capital of those social groups. Analysis will try to answer the question about the possible correlations between Spanish and Polish conditions for the development of social capital.

Key words: social capital, social capital indicators, knowledge-based economy, Spanish Social Capital, Polish Social Capital

Circle International

Impact of consumer involvement on product recommendations

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Abstract

Undermining the effectiveness of traditional marketing communication tools leads companies to seek alternative ways to reach customers. Consumers appear increasingly to lack confidence in advertising content, therefore the reliability of the advertising message decreases. The consumer looking for the best available deals in the market is interested in other consumers' opinion and their experiences formulated in the process of word of mouth communication. The tendency to follow recommendations may depend on demographic and socio-economic consumer characteristics, and above all on the level of satisfaction with the product or service.

The involvement of the consumer is defined as a part of the product that people attribute to it, based on their internal needs, values and interests. Nowadays there is a wave of discussion about the client's involvement as a significant value from the point of view of an organization. The involved consumer is usually more motivated to pay attention to the information about the product. But the question arises whether the involvement in a given product category affects the proclivity towards recommendations.

The purpose of this article is to answer the above mentioned research question based on the analysis of 15 product categories using the results of the CAWI survey including a representative group of 1000 Poles aged 15-50 years. Involvement is understood as the degree of consumer interest in a particular product category in

making purchasing decision process. For the measurement of the consumer involvement modified PDI scale (Purchase Decision Involvement, Mittal 1989/1995) in the context of 15 different product categories (starting from pure product, through hybrids, to pure service) will be used. Mittal's scale will be modified by adding two additional questions to measure knowledge of the product category and tendency to use other people's the opinions (experts or people similar to themselves).

The project was funded by the National Science Centre on the basis of the decision DEC-2012/07/D/HS4/01761.

Key words: consumer involvement, word of mouth marketing, recommendation, consumer behaviour

Combating cyber victimisation: A comparative study of the United Arab Emirates and the United Kingdom

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Abstract

In comparison to cyber crime law in the United Kingdom (UK), cybercrime legislation in the United Arab Emirates (UAE) are challenged by various ideological inadequacies especially in dealing with cyber victimization. In UAE, cybercrime laws originated from penalties set in the 2006 law which later became the Cyber Crime Law 2012. When mirrored against cyber crime laws provided in the Police and Justice Act of the UK, it is evident that the Cybercrime Law 2012 (UAE) does not cater for various recent offences in relation to cyber victimization.

Over the years, a considerable number of researchers within the realm of cyber crime have explored a wide range of issues on cyber victimization and have provided different perspectives. For instance, McCusker (2006), while researching on Transnational Organised Crime argues that acts of cyber victimization are usually committed with the ill motive of monetary gain. Therefore, financial institutions such as banks and e-commerce sites are often the main target. Such a case was witnessed in January 2008 when the United Arab Bank headquartered in Sharjan was victimized. Although incidences of cyber victimization occur quite often a research study by Inman & Rudin (2009) established that only 5% of the total cases of cyber victimization that occurred in Saudi Arabia were reported to the banks and other financial institutions. Conversely, a research study by Ipsos MORI (2013) showed that most victims of cyber victimizations report their incidences to Internet Service Providers. This is particularly common in the UK where many loge complaints to their service providers because the existing legal processes are *lengthy and time consuming. Based on the statistics in both UK and UAE on reporting incidences of cyber victimization, it is evident that in both countries many people lack awareness on the exiting legal support or law enforcement agencies that deal with cyber victimization.*

Key words: Cyber victimization, market comparison study, financial institutions,e-commerce