



TAMPERE  
POLYTECHNIC

BUSINESS SCHOOL

FINAL THESIS REPORT

**CUSTOMER SEGMENTATION IN CUSTOMER SERVICE  
AND DECISION MAKING PROCESS**

**Case: Maskun Kalustetalo Ltd., Ylöjärvi**

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## SUMMARY

This thesis is made from the seller's point of view to improve Maskun Kalustetalo Ltd. customer service. The aim of the thesis was to identify possible features that affect customer purchase decision process and how to utilize those features in every day sales work with different customer segments.

The methods used in the thesis combine quantitative research carried out in Maskun Kalustetalo Ltd., Ylöjärvi store, author's own experience as a seller at the store and targeted interviews held afterwards. The survey consisted of answers from 83 respondents from which 67 were used in the research. The answers were processed through SPSS for Microsoft Windows and the results were then altered into graphical form in Microsoft Excel.

The results from the research indicate how different segments see customer service and value different attribute variables. Most customers, especially older ones, want to make initiative in service contact. The order of valuation attributes according to the research is:

1. Price/quality, 2. Customer service, 3. Guarantee, 4. Delivery time, 5. Assembly easiness, 6. Product origin, 7. Store outlook, 8. Extra services, 9. Possibility to due date transfer. The most open customers for due date transfer are living in rental apartment house and older customers are less open than younger.

The results of the thesis will be used in Maskun Kalustetalo Ltd. Masku Academy - program, which is a new program for educating sales personnel.

**TABLE OF COTENTS:**

<b>1.</b>	<b>INTRODUCTION.....</b>	<b>3</b>
<b>2.</b>	<b>SERVICE .....</b>	<b>4</b>
2.1.	<i>Service Concept and Characteristics .....</i>	4
2.2.	<i>The Affect of Personnel to Service Quality .....</i>	5
2.3.	<i>Customer Behavior Rules .....</i>	6
2.3.1.	<i>3/11 Rule .....</i>	6
2.3.2.	<i>1/12 Rule .....</i>	6
2.3.3.	<i>1/10/27 Rule .....</i>	6
<b>2.4.</b>	<b>THE IMPORTANCE OF CUSTOMER RELATIONSHIP .....</b>	<b>7</b>
<b>3.</b>	<b>TERMINOLOGY .....</b>	<b>7</b>
3.1.	<i>Customer Segmentation.....</i>	7
3.2.	<i>Self Administered Survey - Quantitative Research.....</i>	7
<b>4.</b>	<b>COMPANY PRESENTATION.....</b>	<b>8</b>
4.1.	<i>History of Maskun Kalustetalo Ltd.....</i>	8
<b>5.</b>	<b>CONDUCTING THE SURVEY .....</b>	<b>11</b>
<b>6.</b>	<b>PROBLEMS.....</b>	<b>11</b>
<b>7.</b>	<b>DATA ANALYSIS .....</b>	<b>12</b>
<b>8.</b>	<b>RESULTS AND DISCUSSION .....</b>	<b>13</b>
8.1.	<i>Customer Service Approach .....</i>	13
8.2.	<i>Customer Prioritization of Product and Service Characteristics .....</i>	15
<b>8.3.</b>	<b>DUE DATE TRANSFER .....</b>	<b>18</b>
<b>9.</b>	<b>CONCLUSIONS.....</b>	<b>20</b>
<b>10.</b>	<b>RESEARCH RELIABILITY .....</b>	<b>20</b>
<b>11.</b>	<b>RESEARCH VALIDITY .....</b>	<b>21</b>

<b>ATTACHMENTS.....</b>	<b>22</b>
<b>REFERENCES: .....</b>	<b>24</b>

## **FIGURES:**

Figure 1. Factors affecting customers' service experience .....	4
Figure 2. Reasons for a loss of customer .....	5
Figure 3. Characteristics of customer needs during service process .....	6
Figure 4. Market shares of Finnish furniture companies .....	9
Figure 5. Maskun Kalustetalo Ltd. Turnover 2000-2006 .....	9
Figure 6. Number of Masku stores 2000-2006.....	10
Figure 7. Maskun Kalustetalo Ltd. equity ratio 2000-2006 .....	10
Figure 8. Maskun Kalustetalo Ltd.'s ROI-percentage 2000-2005 .....	11
Figure 9. Survey gender distribution .....	12
Figure 10. Survey age frequency .....	13
Figure 11. Total initiative distribution.....	13
Figure 12. Service initiative distribution (over 50 years old).....	14
Figure 13. Customer prioritization in .....	16
Figure14. Importance of easy assembly to purchase decision .....	16
Figure 15. The affect of house type on attribute values .....	18
Figure 16. The affect of home ownership on attribute values .....	19
Figure 17. The affect of age on attribute values.....	20

## 1. Introduction

*“Service loyalty is the degree to which a customer exhibits repeat purchasing behaviour from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service arises.”*

(Dwayne D. Gremler and Stephen W. Brown 1996)

Finnish furniture resale business is growing strongly. According to Statistics Finland the average growing turnover rate in 2007 was 7,1 percent. This leads to even harder competition in both marketing and product selection. However the one truly competitive product, customer loyalty, is often left unnoticed as the means of calculating it into turnover are nonexistent.

It's a known fact by academics and practitioners agree that customer loyalty is an integral part of today's business. Few, if any, businesses can make it without establishing a loyal customer base. However, in spite of its obvious importance most businesses seem to disregard customer loyalty in their operation plan due to the difficulty to define precisely what being a loyal customer means, and what factors lead to customer loyalty.

This final thesis is made from the stand point of Maskun Kalustetalo Ltd., which had growing rate around 25 percent in 2006. When a company has growing rate that high, the biggest competition is often found within the organization. Masku Ylöjärvi has a long history of being one of the biggest Masku stores in Finland. Our customers are used for great service and many of our customers already have so called loyalty factor. As the competition and growth expectations get higher every year the challenge for us is to keep our customers and offer the best possible service for new and old ones. Maskun Kalustetalo Ltd. provides the tools for the store, but to make store successful is largely up to the service personnel. Maskun Kalustetalo Ltd. started a program called Masku Academy in 2007. This thesis is passed on and will be harnessed to improve the program.

This thesis concentrates on the Maskun Kalustetalo Ltd., Ylöjärvi store, its customers and how to improve their shopping experience. The final results and analysis combine a quantitative research through a self administered survey and author's work experience gathered in the Ylöjärvi store.

## 2. Service

### 2.1. Service Concept and Characteristics

Service is described to a series of intangible events, where both production and consumption happen simultaneously. Customer has always a position in service production. According to quality standards quality of the service is the outcome of the service expected and service received. The customer evaluates the service every time when receiving it. Therefore measuring the service quality is complicated as the expectations of a customer in different situations can't be standardized. Figure 1 demonstrates the factors that affect the customers' service experience.

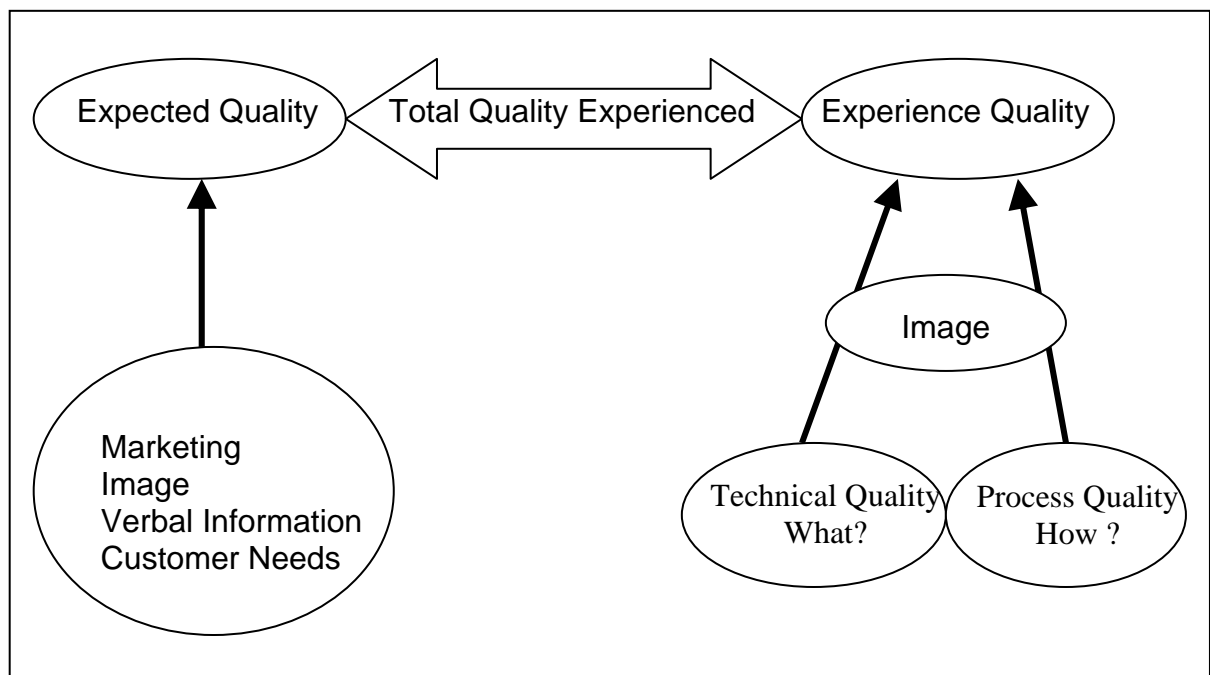


Figure 1. Factors affecting customers' service experience (Grönroos, 1998, 67.)

The customer has normally strong expectation about the company and how the service should appear. Expectations are gathered through marketing, verbal information, customer needs and earlier experiences. The customers' experiences from competing companies shape also expectations prior entering the store.

Experienced service consists of two dimensions, technical quality and process quality. Technical quality answers to the question of what the customer ends up with after all the interaction with the service provider. Process quality is all about how the customer receives the end product. The process quality is crucial factor during the purchasing process. It's truly a moment of opportunities. Good service can lead into huge deals as a bad service probably leads to at least loss of one customer. Figure 2 shows the main reasons for loss of a customer.

1 %	Death or bankruptcy
3%	Moving to other area
5%	Change in consumer habits
9%	High pricing of the products
10%	Low quality of the products
<b>68%</b>	<b>Bad quality customer service</b>

Figure 2. Reasons for a loss of customer (Lahtinen, Isoviita, 2001: 10)

## 2.2. The Affect of Personnel to Service Quality

In a normal customer situation the customer comes to the store to find a solution to his needs and it is the seller's duty to ease the decision making. The seller should give solutions, not complicate the situation by pushing something else, that doesn't add any extra value to the customer. Off course the seller should sell as much as possible, but he must find a way to convince the customer without the risk of customer feeling of getting ripped off. In case when customer's needs can't be solved the seller should still give the customer feeling of effecting problem solving attempt. Figure 3 shows the characteristics that customers want and don't want to feel during service process.

<b>Customers don't want to feel</b>	<b>Customers want to feel</b>
<ul style="list-style-type: none"> <li>• Abused</li> <li>• Judged, hurt</li> <li>• Laughed at</li> <li>• Overspoken</li> <li>• Humiliated</li> <li>• Targetted</li> </ul>	<ul style="list-style-type: none"> <li>• Appreciated</li> <li>• Accepted</li> <li>• Respected</li> <li>• Listened</li> <li>• Serviced</li> <li>• A part of process</li> </ul>

Figure 3. Characteristics of customer needs during service process (Lahtinen & Isoviita, 2001: 10)

### **2.3. Customer Behavior Rules**

#### **2.3.1. 3/11 Rule**

According to studies, when expectations of a customer are met or exceeded, the customer is likely to express his satisfaction to three other people. On the other hand if customer leaves dissatisfied, he will express his dissatisfaction to eleven other people.

#### **2.3.2. 1/12 Rule**

It can be fatal for business, if customer feels cheated or milked by forced sales. According to studies after one negative service experience it takes twelve positive experiences to satisfy customer to the level before the negative experience.

#### **2.3.3. 1/10/27 Rule**

This rule emphasizes that every employee of a company acts as a company marketer and well performed task can act as prime marketing. As the competition for customers is fierce, every loss of a customer matters. According to studies it takes 27 times more effort to attain a lost customer than it takes to keep a loyal one. The acquired effort to attain a new customer is about ten times more than keeping a loyal customer.



## **2.4. The Importance of Customer Relationship**

This thesis is all about finding means to minimize negative customer experiences. The base for the importance comes the 3/11 rule, which is a results of Claus Möller's customer experience study in 1988. According to Claus Möller's research 1988, 26 out of 27 dissatisfied customers do not complain if they are unsatisfied on the service they receive, because they feel that their complaint would not lead to any corrective actions. Möller's survey also revealed that customers vote with their feet. According to Möller's study 70 percent of dissatisfied customers consider changing their shopping place after a negative experience and 90 percent of customers that have complained will start purchasing from another place.

## **3. Terminology**

### **3.1. Customer Segmentation**

Customer Segmentation is the subdivision of a market into discrete customer groups that share similar characteristics. Customer Segmentation can be a powerful means to identify unmet customer needs. Companies that identify underserved segments can then outperform the competition by developing uniquely appealing products and services. Customer Segmentation is most effective when a company tailors offerings to segments that are the most profitable and serves them with distinct competitive advantages. This prioritization can help companies develop marketing campaigns and pricing strategies to extract maximum value from both high- and low-profit customers. A company can use Customer Segmentation as the principal basis for allocating resources to product development, marketing, service and delivery programs. (<http://www.bain.com>)

### **3.2. Self Administered Survey - Quantitative Research**

A self administered survey is a research instrument consisting series of questions and other prompts for the purpose of gathering information from respondents. Quantitative researches are often conducted through self administrated surveys. Self administered surveys are mostly designed for statistical analysis, but can also be used for other purposes.

Self administered surveys have advantages over some other types of surveys. They are cheap, do not require as much effort from the questioner as verbal or telephone surveys, and they often have standardized answers that make it simple to compile data. Negative side of self administered surveys is that the standardized answers may frustrate users. The surveys are limited by the fact that respondents must be able to read and understand the questions to respond to them in the correct manner. Therefore for some demographic groups conducting a survey by questionnaire may not be practical.

#### **4. Company Presentation**

##### **4.1. History of Maskun Kalustetalo Ltd.**

Maskun Kalustetalo Ltd. is a furniture resale company. History of the company started in 1983, when Toivo Sukari established the first Maskun Kalustetalo store in the town of Masku. The growth of Maskun Kalustetalo Ltd. was moderate during the first two decades and in 2000 the number of stores was 12. In 2003 Maskun Kalustetalo Ltd. experienced some significant changes. In logistics, a new 100.000 m<sup>3</sup> central warehouse was built. At the same time the Masku-franchising concept was developed. The reform allowed Maskun Kalustetalo Ltd. to establish more stores in rapid pace. In 2006 the company had 50 stores all around Finland, of which 11 were franchising entrepreneurs. In the end of 2005, the company expanded its business abroad by establishing a store in Tallinn, Estonia.

Today Maskun Kalustetalo Ltd. has a strong position in Finnish furniture business. It's market share in 2006 was 10,1 percent which makes it the biggest privately owned furniture chain. See Figure 1. Maskun Kalustetalo Ltd. The positioning of the Maskun Kalustetalo Ltd. is illustrated on figure 4 below.

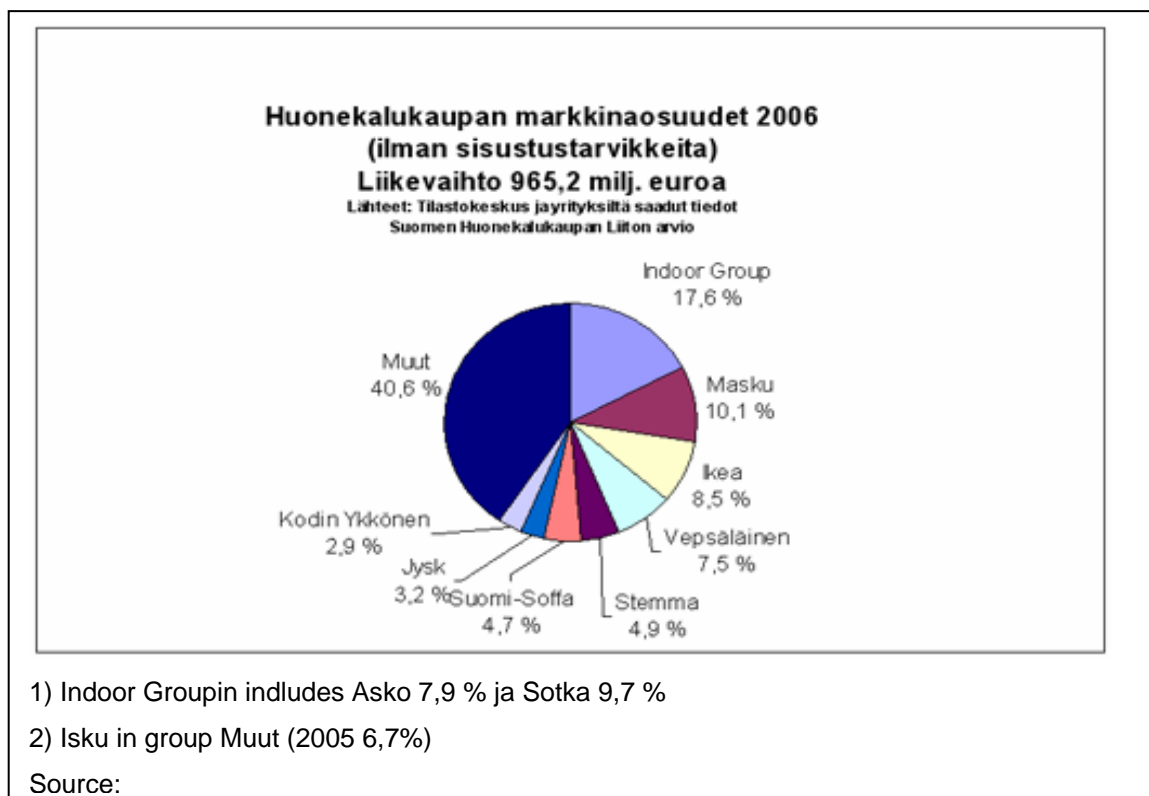


Figure 4. Market shares of Finnish furniture companies

The rapid growth of Maskun Kalustetalo Ltd. is also seen in increasing turnover for the last five years, as seen in figure 5. The fast growth is largely explained by the number of stores (Figure 6).

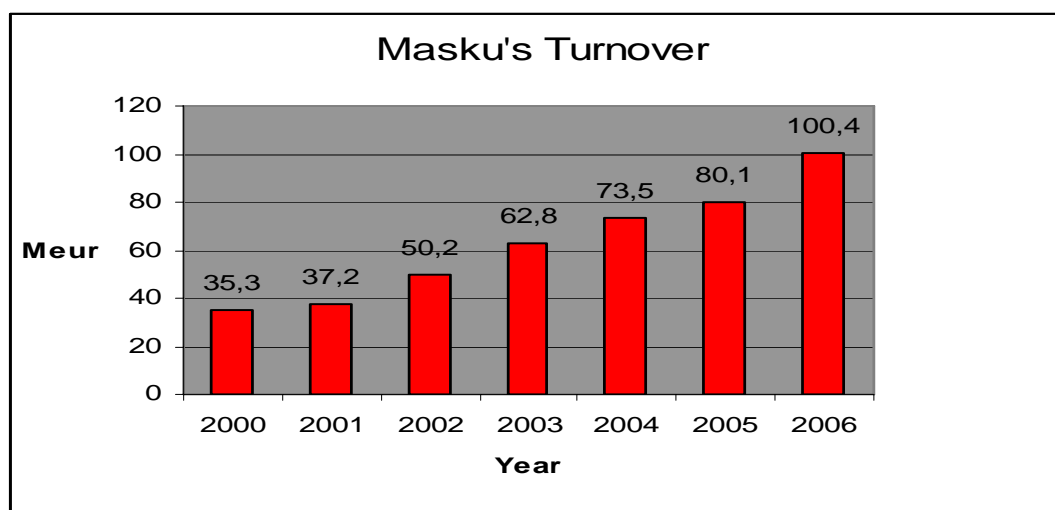


Figure 5. Maskun Kalustetalo Ltd. Turnover 2000-2006

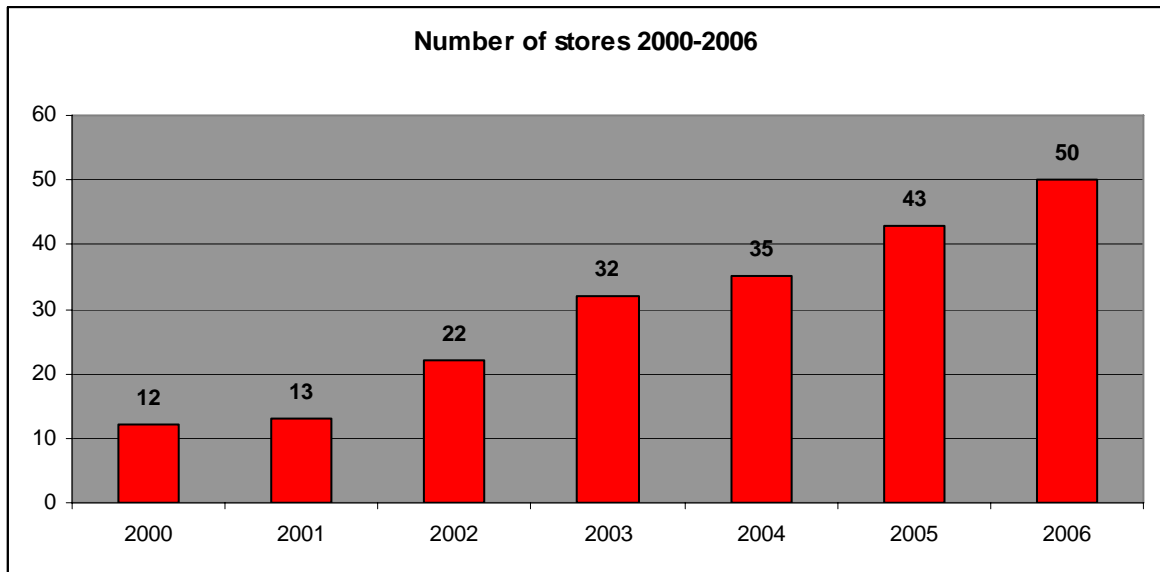


Figure 6. Number of Masku stores 2000-2006

The future of Maskun Kalustetalo Ltd. looks bright as the growth is still strong. The assuring fact is that although the growth has been rabid the equity ration remains solid (Figure 7) and Maskun Kalustetalo Ltd. is rated “AAA” by Dun & Bradstreet. The profitability –both absolute and relative – has also increased as seen in figure 8.

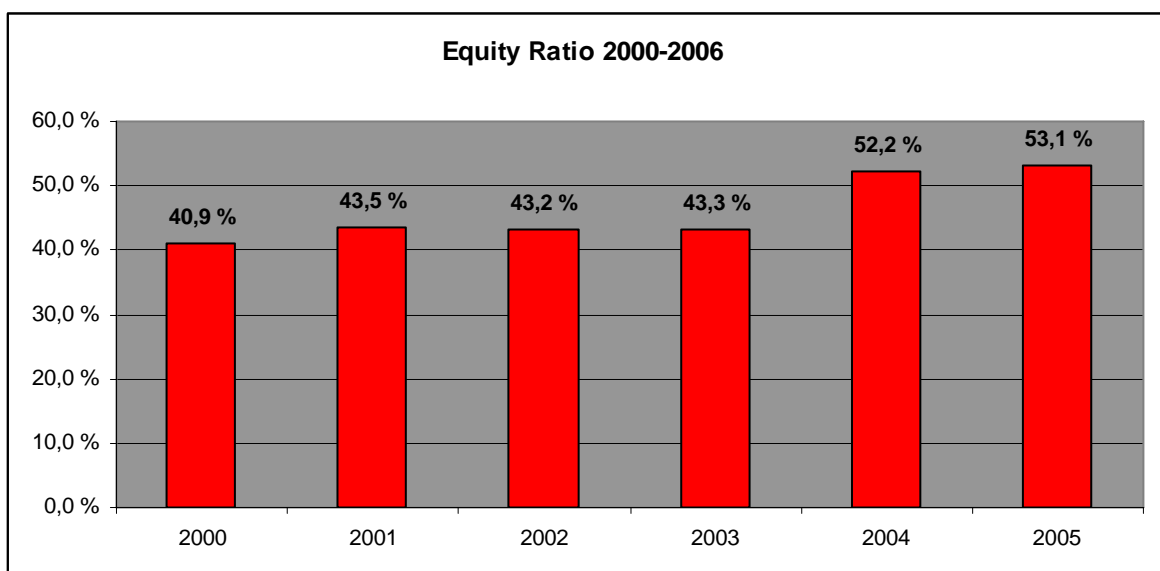


Figure 7. Maskun Kalustetalo Ltd. equity ratio 2000-2006

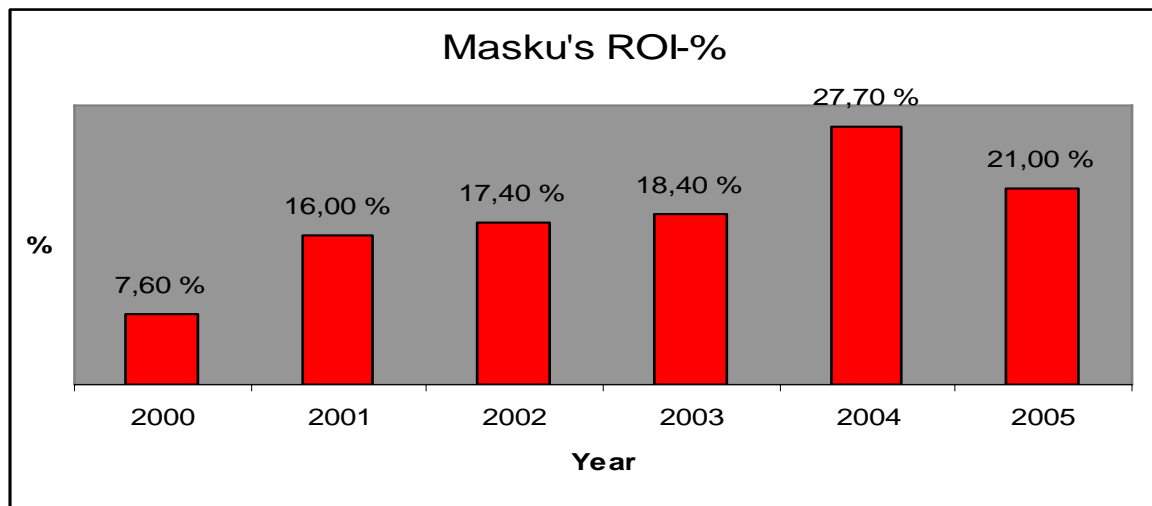


Figure 8. Maskun Kalustetalo Ltd.'s ROI-percentage 2000-2005

Short term plan for Maskun Kalustetalo Ltd. is to be the domestic market leader in Finland by the end of year 2007. The aim is also establish more stores, both domestic and international. Long term plan is to find suitable international partners for international operations. The final goal is to develop a strong, international brand that will last for centuries. According to the founder of Maskun Kalustetalo Ltd. Mr. Toivo Sukari the aim of Maskun Kalustetalo Ltd. is in all its simplicity to “Provide good quality furniture to all people at the price they can afford”

## 5. Conducting the Survey

The survey for the final thesis was selected to be self administered survey. The biggest reason for this was the lack of resources as both time and workforce was limited. The motivator for the customers to take part in the survey was a lottery for a price of 100€ gift certificate. The aim was to get around 100 responses. The aim of the survey was to identify and diversify different customer groups and try to find the most appropriate way to approach and serve those groups.

## 6. Problems

The problems of a self administered survey showed soon after the first surveys were returned. The questionnaire had been run through a test group, but still the hardest part for respondents was to understand the questions. Therefore some of the

questionnaires returned were unusable. The total number of responses was 83 from which 16 responses were unusable.

## 7. Data Analysis

The survey took place during the time period from March to May 2007. After collection the data was inserted into a data analyzing program called SPSS for Windows from where the results were put into a graphical form by using Microsoft Excel. After data collection some additional open interviews were conducted to targeted customer segments for getting a better understanding of the results. Attributes that did not have any affect were left out from the final analysis.

The data analysis was made from total of 67 responses, from which 41,8 percent were men and 58,2 percent women. This is understandable as women are more common in so called window shopping. Highest response percentage came from of people over 50 years of age. Both gender and age distributions of the survey are shown on figure 9 and figure 10 below.

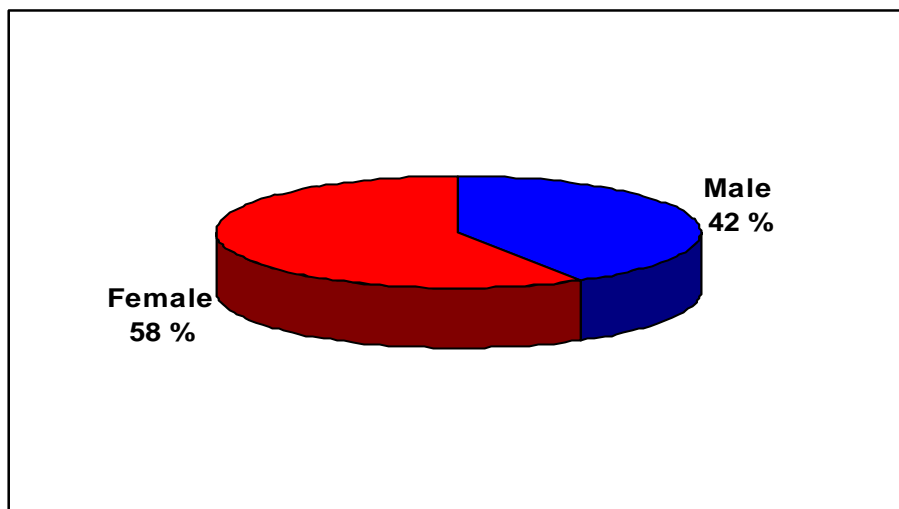


Figure 9. Survey gender distribution

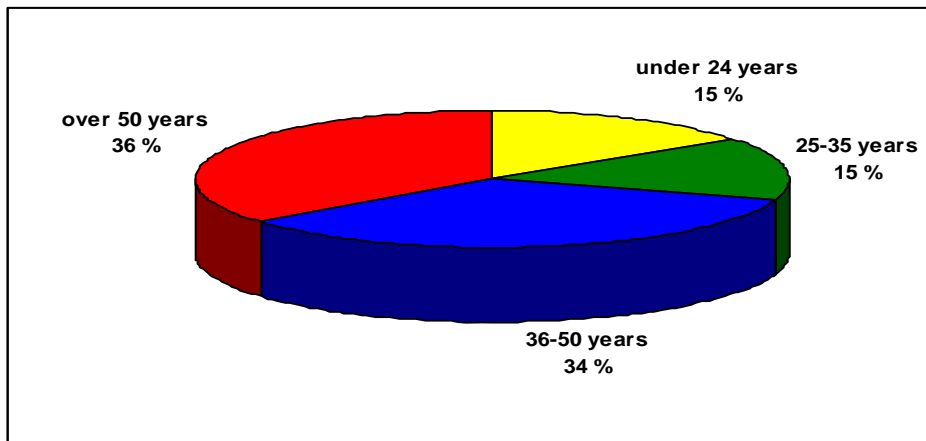


Figure 10. Survey age frequency

## 8. Results and Discussion

### 8.1. Customer Service Approach

One goal of the research was to try to identify customer groups or segments in the sense of how to offer service to them. In other words how would a customer like to be approached by the service personnel, should the seller “push” their service or does the customer prefer the idea of asking for the service themselves. After analyzing the answers there was no single answer for this question. From all responses 30 percent the respondents expect to be approached by the personnel (Figure 11).

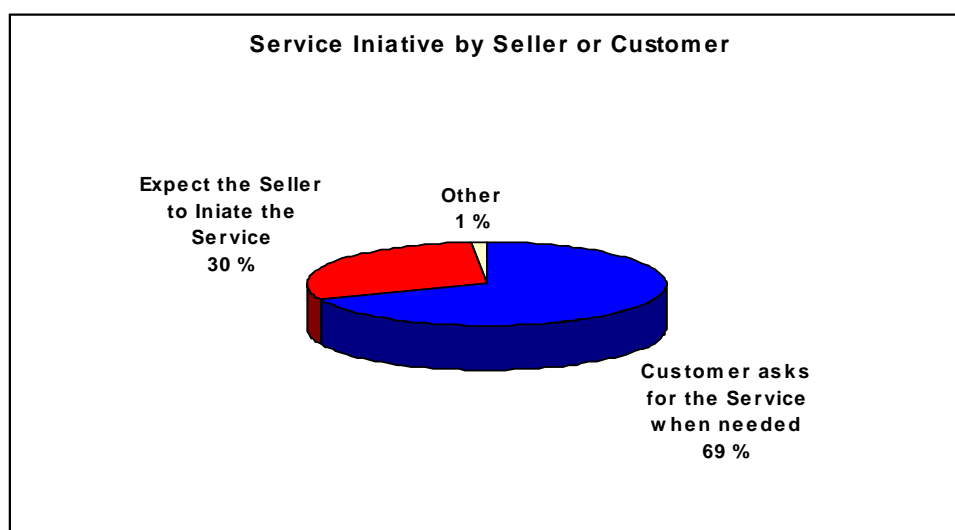


Figure 11. Total initiative distribution

Respondents over 50 years of age were an exception. Only 16 percent of them expected the personnel coming to them and service (Figure 12). Especially women over 50 years were more likely to ask for service with 87 percent, than same age men who answered 78 percent for self initiative (Figure 13). Reasons for this outcome can be argued in many levels, but most likely reason is found from the history and especially the history of service society. Customer service hasn't been highly emphasized since the last couple of decades. Thus, older people are more used to finding out the facts themselves and making their purchases without that much help from service personnel.

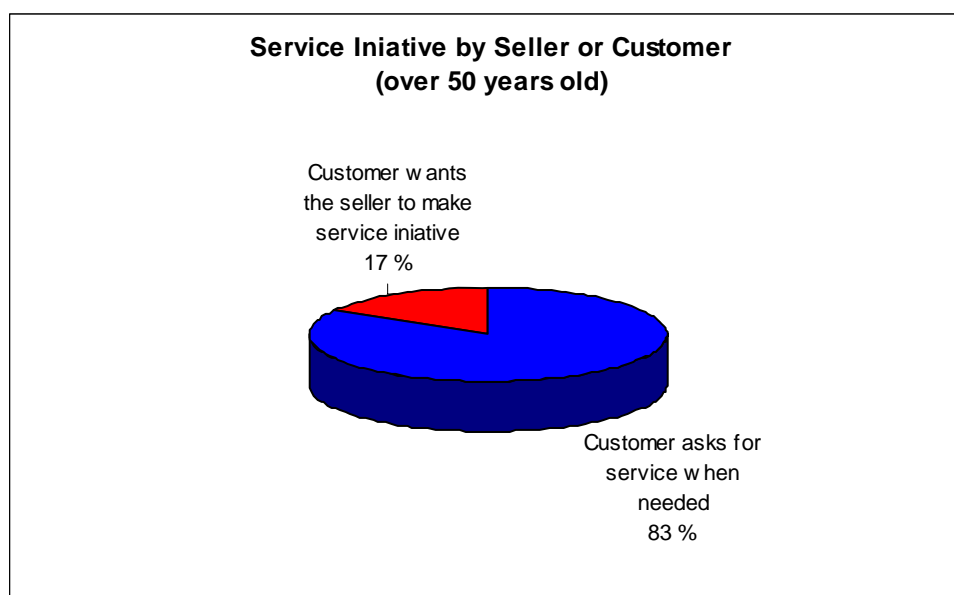


Figure 12. Service initiative distribution (over 50 years old)

These results don't mean that people over the age of 50 don't want service. It's merely a sign that the approach could be slightly different than used with other customers. After interviewing some of the older customers, the most proper way of servicing was to be available. Most of the interviewed customers wanted to take their time on finding out about the product by themselves and if a problem arises the personnel should be available for extra information. What makes this problematic is the fact that many of the products sold in Maskun Kalustetalo Ltd. can be altered or changed in a way that the customer may not figure out. Therefore the challenge for the seller is to give some key pointers for the customers even when the customer doesn't feel like needing help.



The interaction with seller and elderly customer has also **an** external interference with worsening seller overall image. As most customers have been approached by telemarketers and the marketplace is often crowded by push marketing, gaining the trust of any customer is harder. The common understanding of many customers is that many sellers are trying to cheat and/or are up to their own benefits only make the successful customer approach more challenging.

## **8.2. Customer Prioritization of Product and Service Characteristics**

Another goal of the research was to define which attributes the customer value the most during the purchasing process. The questionnaire asked the respondents to put in an order of an importance the following attributes:

- Price/quality
- Delivery time
- Store outlook
- Product origin - e.g. is the product exported?
- Product assembly easiness. Ready to use product or assembly from pieces
- Extra services - e.g. assembly and delivery service
- Customer service. Professionalism of the salespeople
- Alternative payment possibilities. Maskun Kalustetalo Ltd. offers customers a possibility to push forward the due date of the bill, through cooperation with a credit company.

Price/quality was the obvious most valued factor. What the research was more concerned about was the order how the other attributes would measure up against each other. Customer service was the second most important factor just before guarantee. The research confirms the importance of customer service, good customer service. Delivery time is always important for the customer. If the product can't be delivered in time, all the positive experience will be forgotten.

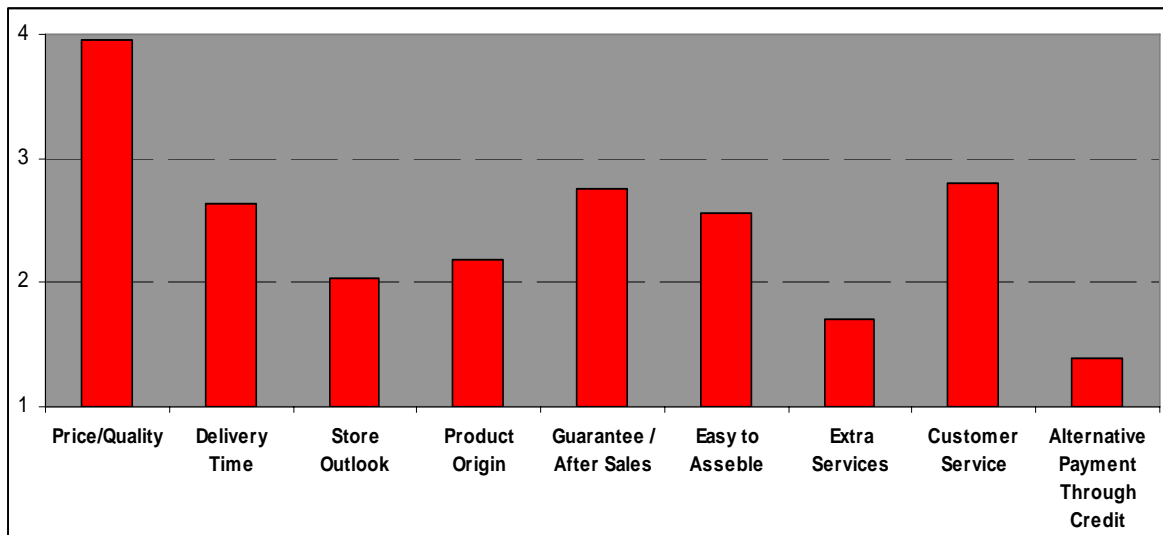


Figure 13. Customer prioritization in (4 = Very Important, 1 = Not Important)

Products assembly easiness was a first question that varied among different customer segments. Firstly among genders men the assembly is not as important to men as it is to women. The difference is not very large, but is still recognizable. Exception for the common difference comes from “females 25-35 years” segment, to whom the easiness of product assembly doesn’t have a big influence to the purchase decision. After further examination, there could not be found a common variable that could explain this result.

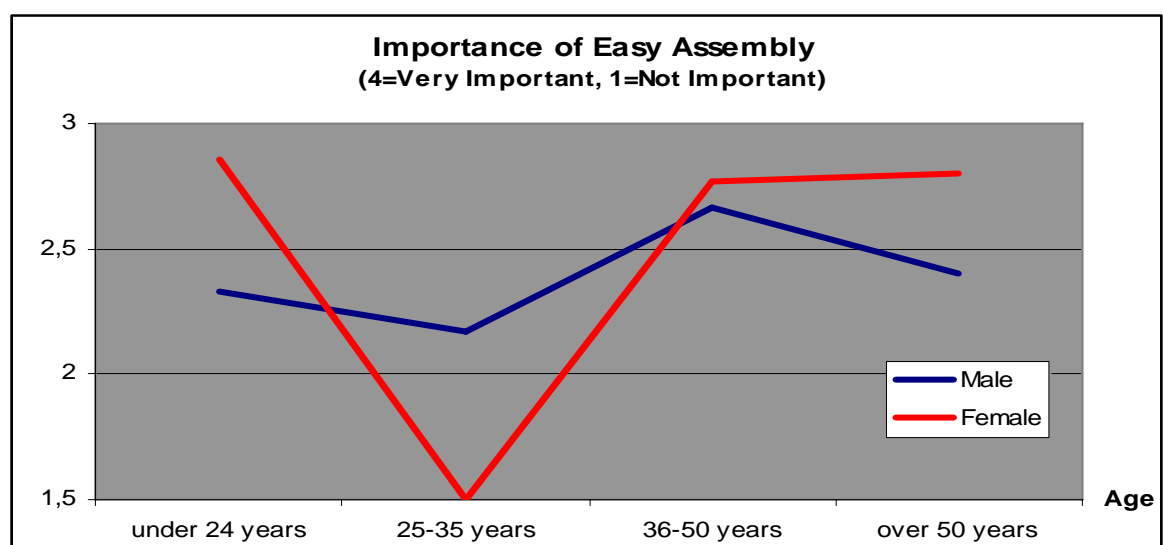


Figure14. Importance of easy assembly to purchase decision

The importance of product origin varies according to the current main opinion. The China phenomenon has been affecting Finland as well as rest of the world for quite some time. Pro-nationalism thinking emphasizes purchasing, but for quite some time the importance of product origin has declined due to the cheaper price of imported products. According to the research the importance of product origin was just 2,4, when 4 were the highest number and 1 the lowest. It has just little better average score than store outlook.

Author's own experience in Maskun Kalustetalo Ltd., Ylöjärvi store has given an understanding that the customer interest is most concentrated to the areas of Finland, the Baltic countries, Europe and China. The trust for imported products took a heavy blow in the beginning of 2007 as series of skin allergies were pinpointed to be caused by various chairs that were imported from China. However the research showed that this event didn't have any major affect to the importance of product origin in the eyes of the customer. The same conclusion can also be made by looking at the most sold products of Maskun Kalustetalo Ltd. The top positions of most lucrative products come from Asia and Baltic region. Therefore according to previous fact the affects of customer prioritization on product origin do not have any noticeable effect on total sales.

The effects of store outlook are more or less ruled out in this research as the reliability of the result can be argued. Masku Kalustetalo Ltd., Ylöjärvi store has a history of putting a great deal of effort on the overall look of the store. The personnel understand how a well placed product may affect the sales. Therefore the results in a store that is messy or unorganized the importance of store outlook would probably be higher.

The two lowest scored attributes on the research were extra services and the possibility for payment due date transfer. Extra services are often hidden to the actual services and because of this are ruled out from the research for lack of reliability.

### 8.3. Due Date Transfer

The results gotten from respondents concerning the importance of possibility for due date transfer were very useful. Due date transfer is a huge side product in Maskun Kalustetalo Ltd. The salespeople are given major credit deal goals every month. The research gives the salespeople some idea how the different customers segments are open for the concept of due date transfer through taking credit, which type is most open for the idea and who are the most challenging to sell the concept to.

According to the survey (Figures 15 and 16) suitable customer segment for due date transfer are people who are living in an apartment house and are renting their apartment. The reason for this result is most likely the fact that many customers in this segment don't budget large sums for furnishing and transferring the due date without any interest can be very attractive.

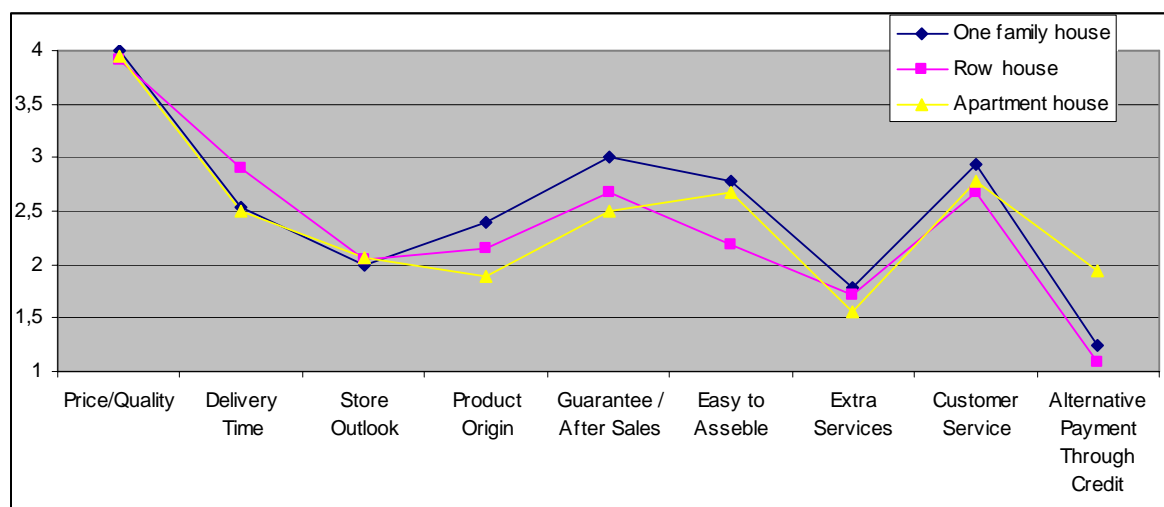


Figure 15. The affect of house type on attribute values

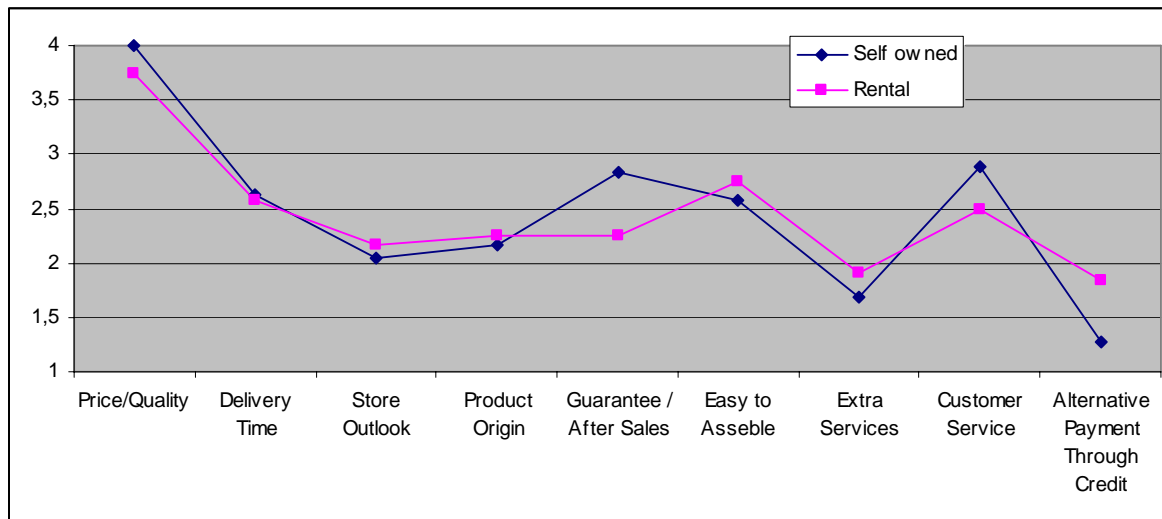


Figure 16. The affect of home ownership on attribute values

Another attribute affecting customer openness for due date transfer is the age of the customers (Figure 17). According to the research, older customers tend to be less open than younger. The result can be held reliable in a case of introducing the idea for the first time. In Bikson & Goodchilds research “Old people and new ideas: receptivity and rigidity”, they explain how older people are not against new ideas, but they only evaluate it differently. Older people tend to evaluate more and longer the positive and negative points of both the old way and the new idea. This has also been proven by interviews of older customers and in real life seller-customer experiences. Most often when the seller suggests the idea of due date transfer the older customer rejects it. If the seller is patient enough to tell all the positive points of the concept after the first rejection, the customer is often opened for the idea. If the customer feels that the seller is pushing the idea too hard it will affect negatively to the overall purchase experience for the customer. A good way to endorse the due date transfer is to mention it at the beginning of the service process so that it's not so obvious product, but more as an extra service for the whole product baggage. When the seller then suggests it later, the customer has had time to think about it and is more open for the idea.

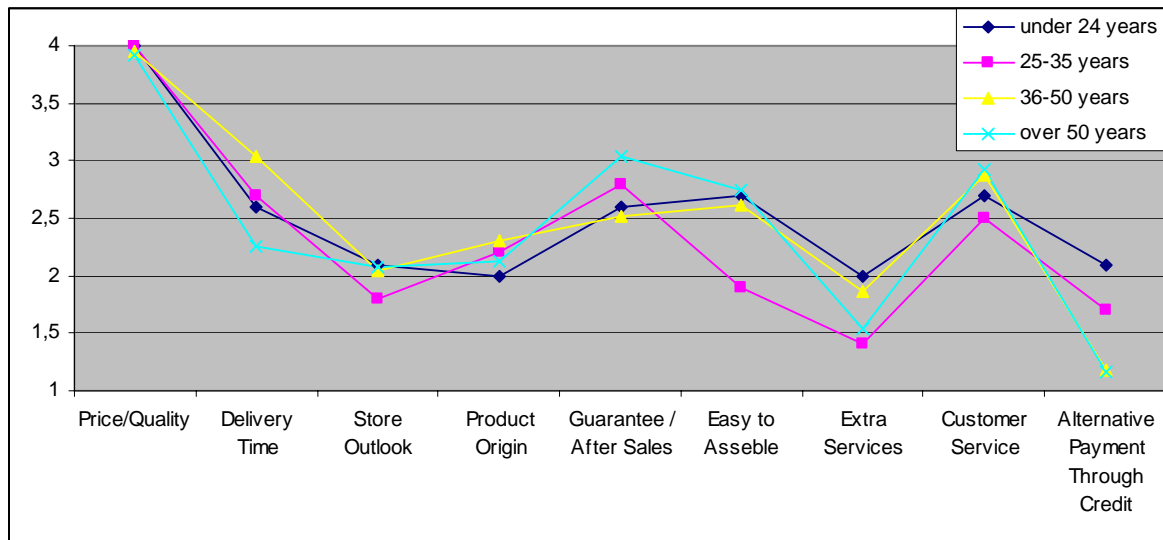


Figure 17. The affect of age on attribute values

## 9. Conclusions

The research results indicate how different segments of consumers see customer service and how different attribute variables are valued. The thesis does not aim for showing the one correct way for the customer service, but to give some idea how different customers prefer to be approached and which attributes the seller should emphasize during the service process. The thesis also tries to emphasize the proper way of offering the due date transfer deal.

Every customer comes from different background and therefore will have different expectations. No research can completely unravel customer service. A good customer service comes from reading customers body language, understanding and reacting to the signals, and first of all meeting the customer at the same level.

## 10. Research Reliability

A measurement scale that provides consistent results over time is reliable. Reliability is the degree to which measures are free from random error and therefore provide consistent data. The less error there is the more reliable an observation should be. So that a measurement that is free of error should be a correct measure. Therefore a measurement is reliable if the measurement does not change when the concept being measured remains constant in value. Conversely, if the concept being

measured does change in value, the reliable measure will indicate that change. (McDaniel & Gates 2000: 254)

Reliability refers to the extent to which a scale produces consistent results if repeated measurements are made. Therefore, reliability can be defined as the extent to which measures are free from random error. Reliability is determined by repeatedly measuring the construct or variable of interest. The higher the degree of association between the scores derived through this repeated measurement, the more reliable the scale. Popular approaches for assessing reliability are test-retest, alternative-forms, and internal, consistency methods. (Malhotra & Peterson 2002: 273)

The reliability of the research could not be proven as the conditions for a customer change every time he enters the store. However according to the results provided by the research show consistency among different groups of people. Therefore it's possible to say that reliability is accomplished at least in some level.

### **11. Research Validity**

The validity of scale may be defined as the extent to which differences in observed scale scores reflect true differences in what is being measured, rather than systematic or random error. A scale with perfect validity would contain no measurement error, that is, no systematic error and no random error. (Malhotra & Peterson 2002: 274)

Research validity can be held valid in most cases. Because of the limited amount of responses the validity of research can be argued. However the results could be confirmed by comparing them with the targeted interviews that were conducted afterwards.

## ATTACHMENTS

Attachment 1. The questionnaire

### KYSELY

1. Sukupuoli

Mies

Nainen

---

2. Ikä

alle 24 vuotta

25-35 vuotta

36-50 vuotta

yli 50 vuotta

---

3. Samassa taloudessa asuvien henkilöiden lukumäärä

1-2 henkeä

3-4 henkeä

yli 4 henkeä

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4. Asumismuoto

Omakotitalo

Rivitalo

Kerrostalo

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5. Omistusmuoto

Omistusasunto

Vuokra-asunto

Muu

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6. Vuodessa keskimäärin kalustamiseen käytetty summa?

alle 1000€

1000€-3000€

3000€-5000€

yli 5000€

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7. Kuinka tärkeitä seuraavat asiat ovat ostopäätöstä tehtäessä.  
(4=tärkeä, 1=ei tärkeä)

a. hinta/laatu

b. toimitusaika

c. myymälän ulkoasu

d. tuotteen alkuperämaa

e. takuu / jälkimarkkinointipalvelu

f. tuotteen helppo koottavuus

g. mahdolliset lisäpalvelut

h. myyjän ammattitaitoinen esittely / palvelu

i. mahdollisuus laskun eräpäivänsiirtoon



8. Mikä olisi epämieluisin tapahtuma hankkiessanne huonekaluja?  
(valitse yksi)
- a. puutteellinen toimitus
  - b. puutteelliset ohjeet
  - c. toimitusajan huomattava ylittyminen
  - d. hintaerimielisyys
  - e. joku muu

- 
9. Mikä seuraavista on mieluisin tapa palvella teitä?
- a. pyydän itse palvelua, jos sitä tarvitsen
  - b. odotan, että myyjä tulee minua palvelemaan
  - c. muuten, miten?

- 
10. Kuinka haluaisitte kehittää Maskun tuotevalikoimaa / palvelua?

- 
11. Oletteko aikaisemmin ostaneet kalusteita Maskusta Kalustetalosta?

Kyllä

En

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Kaikkien vastanneiden kesken arvotaan 100€ lahjakortti. Voittajalle ilmoitetaan henkilökohtaisesti.

Annettuja tietoja ei käytetä suoramarkkinointiin.

Nimi: \_\_\_\_\_

Puh. \_\_\_\_\_

Osoite: \_\_\_\_\_

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