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CONSUMERS’ TAKE ON THE BENEFITS OF BRAND MOBILE APPLICATIONS

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The aim of this thesis was to study how consumers experience mobile marketing. It also aimed to discover if consumers find companies’ mobile marketing beneficial for their use, and if there are any differences between different age groups and genders. Another main issue was to find out if people without smartphones are missing out on customer benefits.

The theoretical framework introduced current marketing frameworks, which have been highly impacted by digitalization. Further on, the characteristics of mobile marketing were presented, and three different mobile applications, H&M, K-Ruoka and Musti ja Mirri, were examined.

The research was carried out by utilizing quantitative method. A questionnaire was created online by using Google Forms, and the link for it was shared to 50 people with different backgrounds. The questionnaire was carried out in Finnish, in order to reach respondents from many different age groups without the fear of linguistic barrier.

The results indicated that women are more intrigued by mobile marketing and its features than men. It was also discovered that the age of consumers doesn’t affect the feeling of usefulness created by brand applications. On the other hand, it was shown that majority of the oldest age group representatives were the only ones who do not own smartphones. Most of consumers felt that the change of customer benefits from paper to digital is a positive one, and they experienced mobile marketing to be beneficial for them. Majority thought that people without smartphones are not missing out on customer benefits.

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<td>H&amp;M, K-Ruoka, marketing, mobile application, mobile marketing, Musti ja Mirri</td>
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**CONCEPT DEFINITIONS**

| Near Field Communication | A way of communicating between mobile devices, which doesn’t require direct contact to send information. |
ABSTRACT
CONCEPT DEFINITIONS
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1 INTRODUCTION

In today’s world, where everything is digitalized, it is increasingly important to utilize new technology and change business strategies to focus on consumers (Kurvinen & Seppä 2016, 19-23). Smartphones have developed to be a significant part of everyday life (Luhtala, From & Jäppinen 2013, 15). It is smart for companies to use them as a marketing channel to communicate directly and personally with consumers (Newman 2015). Many different companies already have their own mobile applications for customers to download and use on their smartphones. Due to digitalization, many different customer benefits are changing from tangible material to mobile data. (Wertz 2017) Are the people without a smartphone missing out?

The aim of this thesis is to study how consumers experience mobile marketing. The authors aim to discover if consumers find companies’ mobile marketing beneficial for their use. Also, this research aims to clarify if there are any differences between different age groups and genders, when it comes to benefiting from companies’ services through mobile applications.

This thesis consists of two main components. First, in the theoretical part of this thesis, Niinamari Martikkala will introduce the concept of marketing and the impact of digitalization to it. Sini Hotti will continue by introducing the concept of mobile marketing, its characteristics and its importance in today’s marketing. Further on, she will examine three different mobile applications and their features. The three mobile applications under examination will be H&M, K-Ruoka and Musti ja Mirri. The authors will use literature, scientific articles and mobile applications as references.

Second, the authors will carry out a research concerning consumers’ thoughts and opinions on mobile marketing. Target group for this research will be consumers from different age groups, with different backgrounds. The research specifically focuses on the age factor. The authors believe there might be a connection between the age of respondents and the accessibility of customer benefits in mobile applications through smart phones. Sini Hotti will explain the research method and present the analysis of first two sections of research, which are background information and H&M mobile application. Niinamari Martikkala will present the analysis of three last sections of the research, which are K-Ruoka mobile application, Musti ja Mirri mobile application and exploitation of mobile applications. Lastly, the authors conclude the thesis.
2 NEW ERA OF MARKETING

Marketing has developed to be one of the main strategies of a company. Nowadays when people can be reached from a country to another just by a click, global marketing has come to a situation where it needs to be ready to change and be innovative. Previously, companies had the power to influence the consuming but during the past couple years it has changed. Now, it is the consumers who decide what are the current trends and needs. (Kurvinen & Seppä 2016, 15)

Marketing is often mixed up with advertising which usually means selling products or services to people not willing to buy them. Marketing nowadays is more of a two-way-street where companies communicate with their customers. (Koontz & Mon 2014) Marketing can be seen to be the whole process from a raw idea to the finished product on the hands of a customer. Marketing is not only the key factor on getting the customers but also the actual key of the whole process. (Ward 2017)

Truthfully, when marketing is done right there is no need for selling. Main goal of marketing is to catch the eye of new customers and at the same time satisfy the needs and wants of old customers. Basically, you can address marketing to be handling customer relationships in a way that it is profitable for the company. (Armstrong & Kotler 2015, 32-33) When thinking about it, there is a clear pattern of changing value between the consumer and the company (Marketing-Insider 2018).

2.1 Marketing from 1.0 to 4.0

Marketing 1.0 can be seen as the first phase of marketing. The main idea was to sell and promote products to everyone without actually knowing the customers. The purpose was to produce and sell with low costs. The new technology has modified consumer behavior into a direction where consumers are even more aware and able to find new products and information just by one click. This change has created the next phase of marketing, so called Marketing 2.0. It has grown with the idea of pleasing customers. Marketing 2.0 must concentrate more on customer segmentation and finding the customer needs and wants. Even though the approach is pleasing the consumers, marketers still tend to think consumers only as the receiving ends of marketing. (Kotler, Kartajaya & Setiawan 2011, 17-18)
Marketing 2.0 quickly developed to Marketing 3.0. The main idea of Marketing 3.0 is to understand the individuality of every consumer and the humane need for changing the world for a better place. Companies using marketing 3.0 share vision and value which are concentrated on having an impact on injustice in our planet. This ideology is even more appreciated among the consumers nowadays because of the easy access of information. Consumers are even more concerned about the planet than before. Marketing 3.0 gives consumers the feeling of making a difference and actually doing something to help. Marketing 3.0 aims for cooperation. Companies which have adopted it want to make a difference and are aiming to correcting injustice, but they acknowledge that they can’t do it without consumers, employees or partners. Marketing 3.0 can be seen as a huge cooperation with people who share the same visions and aims. (Kotler et al. 2011, 18-19, 27)

Marketing 4.0 is even more concentrated on the consumers than 3.0. Marketing 4.0 can address as human centric-marketing. This kind of marketing requires emphatic listening, understanding, interest and showing the human character of the company. In order for customers to be interested, all these features need to be covered. (Kotler, Kartajaya & Setiawan 2016, 4g) Customers are constantly connected to each other, and it is important for companies to realize this and try to convince their customers to speak on the behalf of the company (Kraus 2017).

Because of the growing force of social media and connectivity, marketing 4.0 is more concentrated on acknowledging the customers as effective and outspoken media channels, instead of just targeted marketing groups. Consumers are no longer influenced by marketing campaigns and they tend to trust more on social media and strangers’ reviews on internet. This has forced companies to be honest to their consumers and show all in order to create trust among their customers. Transparency can be addressed as the new norm because of the impossibility of hiding something in today’s digital world. (Kotler et al. 2016, xx-xxi)

2.2 From AIDA to Five A’s

One of the most popular frameworks of marketing is AIDA. It portrays the customer decision making process from the start to the finish. AIDA stands for attention, interest, desire and action. (Kotler et al. 2016, xlv) Attention is the first step of catching the consumers eye. Interest basically means keeping the customers interest on the company. Desire requires the company to show extra effort and try to convince the customer that they have a solution to a problem which the customers didn’t even know they
had. Action is the final step which basically means that the customer buys the promoted product or service. (Suggett 2017)

Because of the huge digital change in today’s world, also the AIDA framework has got many improved versions to fit modern-day world. First one was the Four A’s modification. The aim of this version was to concentrate on the behavior of customers after they had purchased. The aim was to see if they would return to the company after one encounter. Four A’s stands for aware, attitude, act and act-again. In this version the attention was changed to aware. Aware means the stage where customer learns about the company. Interest and desire steps were changed into attitude. Attitude is portrayed as the feeling that consumer has towards the company, like or dislike. Action was shortened to act and act-again was added. Act means the act of purchase, and act-again implies to the decision which customer makes to return to the company or not. (Kotler et al. 2016, xlv)

For the rising interest of connectivity and sociality, also the Four A’s seems not fitting as a framework for the modern marketing. Before connectivity people were making their purchase decisions individually and their attitude towards the company was their own, but nowadays the attitude towards the company seems to be influenced by the community or social media. This means that the new framework portraying the customer decision making process should also take in count the influence of other people. Also, the act of customer loyalty which was portrayed as act-again in Four A’s, has gone under a change. In our digital age, customer loyalty should be recognized as a good review or recommendation in social media, not only as purchasing from the same company all over again. This would basically mean that the customer is willing to advocate the company. Connectivity helps consumers to find these reviews, and they communicate in different social media channels to ask and help each other to find the right products or companies to support. This has created ask-and-advocate relationships. (Kotler et al. 2016, xlvi)

For these reasons Four A’s has changed into Five A’s: aware, appeal, ask, act and advocate. This version also acknowledges the importance of customers mouth-to-mouth marketing on the behalf of the companies. The Five A’s also takes into consideration the fact that customers behave irrationally, and their behavior might not be so straightforward and step-by-step planned. It understands that the purchasing process might be more complicated or simple than any framework describes, and customers may skip or add stages without even acknowledging it. In this version, aware means the consumers awareness of different companies or brands. Different marketing channels have increased the customers’ knowledge of different companies and most of consumers are able to recognize or remember some. (Kotler et al. 2016, xlvi, xlviii)
The next stage, called appeal stage, basically means the customers’ attraction to certain brands or companies. These companies have succeeded on being memorable and creating a brand which is appealing for consumers. Nowadays when markets change rapidly, and new products and brands are created daily, branding is even more important than before. Consumers react to new brands differently and usually younger consumers are the first to comment them and adopt them. Because of our digital age, consumers have all the information in their hands and they use it regularly. This basically means that they seek for information not only from their family and friends, but also from strangers online. They read reviews and find information through different online channels. This behavior is considered in the Five A’s ask stage. This is also the stage where the decision to purchase turns from one customers opinion to the opinion made by other customers. (Kotler et al. 2016, xlvi-xlvii)

The actual purchase process is portrayed as act in Five A’s. In this version it doesn’t end just to the purchasing, but also handling the satisfied or unsatisfied customer. If customer feels unsatisfied, the company must be able to react on it fast. If the customer is pleased and satisfied with the company, it might end up to the advocate stage, where the customer is willing to recommend and promote the product, without being asked to do so. The best scenario for a company is to have a loyal advocate, who is defending the brand to others. (Kotler et al. 2016, xlvii)

2.3 From Four P’s to Four C’s

Marketing mix has been one of the most popular frameworks in marketing. It is a helpful tool, which helps the company to decide what to produce and how to present it to the consumers. Mainly, the marketing mix consist of four P’s: product, price, place and promotion. Product stands as the wanted or needed product or service. Price means the value of the product, which the customer is willing to pay. These two, product and price, answer to the question what. Place and promotion answer to the question how. Place means the location of the distribution and production. Promotion covers the process of declaring the product to the consumers. (Kotler et al. 2016, xxxix)

In today’s world, where everything and everyone is connected, the marketing mix referred as the Four P’s, should also go through a change, in order for it to fit our modern world. Instead of calling it Four P’s, it should be called Four C’s: co-creation, currency, communal activation and conversation. Four C’s includes the customer participation in it, and that’s why it fits to our current life better than Four P’s. The modern way of developing and producing a product includes customers’ participation in it. This
kind of participation by the consumers creates more value and personalization to the products and is covered in Four C’s as co-creation. Prizing the products is also different than couple years ago, because of our digitalization. Companies have the opportunity to offer different personalized prices to different customers based on their customer behavior and history of purchase. In Four C’s price has been changed to currency because of its nature of changing rapidly. (Kotler et al. 2016, xxxix-xl)

Communal activation can be explained as the mix of instant and community. In our digital era, consumers are even more impatient, and they need things to happen on instant. This has also created the high need for 3D printing, which will someday allow people to print their wants instantly while they sit at home. Also, companies are already offering products and services owned by someone else, which creates a trend of peer-to-peer distribution. Because of our digital evolution, promotion has also changed rapidly. Promotion has been described as one-sided, but during recent years customers have been able to start responding to it. Customers have the ability to communicate and review openly, because of the interactive nature of social media. In the Four C-framework promotion has been changed to conversation, because it describes the real modern-day promotion. (Kotler et al. 2016, xl)

2.4 Impact of digitalization

Digital transformation is mainly understood as technological change or embracing the new technology, but it actually is a much larger field. Digital transformation describes mostly the change within the firm. It is the change of thinking, working and cooperating towards better and more efficient business, which provides its customers a new improved way of handling their everyday life. (Rashid 2017) Digitalization requires more than just changing the business towards automatization. It needs an effort from the company to think past the previous expectations and limits, for the company to be on the top of its field. Most important fact is to understand the value of the customer. Digitalization is to serve the consumer. (Kurvinen & Seppä 2016, 23)

In order for organizations to keep their customers and continue their businesses, they must understand the importance of constant change. Fast growing and developing trend of digitalization insists organizations to be innovative and deliver new, fresh and customized applications and digital platform for their customers to enjoy. (Rashid 2017) Digitalization is creating a possibility for the consumer to be the center of business. It gives everyone an opportunity to be a part of everyday technology, in a way that is suitable for all. Consumers can enjoy shopping without stepping in to a store or check their bank accounts
without leaving home. Digitalization develops business and gives a real-time window to its processes. It makes everything immediate and has a way to expand knowledge and expectations in way that is mind-blowing. (Kurvinen & Seppä 2016, 22)

2.4.1 Digital marketing

Digital marketing, also known as e-marketing or online marketing, can simply be described as marketing by using digital media or technology. Main idea is to communicate with consumers and create a strong customer relationship by using different techniques and online contents, such as social media marketing, online marketing, marketing through email and cooperation’s with other websites. In order for companies to use the full potential of digital marketing, they need to be aware of the three main fields of media channels, which are paid media, owned media and earned media. (Chaffey & Ellis-Chadwick 2016, 11)

Paid media is usually attached to traditional marketing because of the well-known fact that it is expensive to use. Paid media also consists of everything that the company has invested in to reach customers. Owned media is the media which the company owns. This might be their own website, company’s blog, their mobile application or one of their different social media platforms. (Chaffey & Ellis-Chadwick 2016, 11-12) These different channels are used to share company’s own content to everyone who is willing to see it. Earned media in today’s world is mainly about satisfied customers promoting certain brand’s products or services. (Newman 2014) Traditional PR can also be seen as earned media, but in our digital world it is more powerful and efficient for different customers to speak on the behalf of the company (Chaffey & Ellis-Chadwick 2016, 11; Newman 2014).

2.4.2 Social media as a marketing tool

Social media is a tool which allows to share ideas, pictures or any content globally if the person is willing to reveal it to others. It is a place where one can show one’s inner self to those willing to notice him. Social media can also be seen as a media channel where new trends, offers and companies emerge. (Agresta, Bough & Miletisky 2010, 2-3; Knoblich, Martin & Nash 2015) Social media has grown from being a place for people to share, to a place where companies are competing over possible customers. From a company’s point of view, social media can be seen as a marketing tool which is not only quick, but also cheap and efficient way to reach millions of people by one click. Social media is a new kind of
market where companies don’t have to worry about geographical position, because there are no boundaries between different countries. It is a place where people can feel like they belong to a one big nation, where everyone is welcome. (Kurvinen & Seppä 2016, 20)

Social media differs from other marketing channels by being interactive and global at the same time. Everyone has the right to share content and comment on others’ content. It gives the consumers a sense of communication between them and companies. It allows consumers to react and create demand. For companies it is a great way to find out first-hand information of the customer needs. Also, it is a great way to connect other companies and create cooperation’s with others. (Agresta et al. 2010, 2-3; Knoblich et al. 2015)
3 MOBILE MARKETING

This is the mobile age, and approximately 1.54 billion smartphones were sold to end users just in 2017 alone (Eslinger 2014, 2; Statista 2018). Mobile is a long-lasting, on-going trend. Mobile phones are easy to carry around, compared to other bigger devices like computers, and they are always around and on, even during the night time. (Meyer 2017; Michelsson & Raulas 2008, 23) Smart phones are the center of multiple activities in people’s everyday lives. This current customer behavior is what makes mobile marketing important. (Kotler et al. 2016, 497f; Luhtala et al. 2013, 7)

Mobile marketing is a way of marketing, which utilizes smartphones for its purposes. It is one component of company’s marketing, and it complements the whole process. It benefits a customer when dealing with a company in different situations, and it can even be the only way a customer and a company are in contact. (Luhtala et al. 2013, 6) Mobile marketing is usually mainly targeted for company’s already existing customers (Kotler et al. 2016, 4t).

3.1 Development

Mobile has changed the way people live their lives. It has no geographical, cultural or any other boundaries. (Richardson 2010, ix) Technology has improved fast, and is still constantly developing. Because of this, many new opportunities arise when it comes to selling. (London & Lucas 2012, viii) Using mobile as a marketing channel had been a long time coming, since the beginning of 21st century. In the beginning, it was about experimenting in mobile and finding out if there was a niche for it. Mobile marketing had its difficulties, and it didn’t become such a hit right away as it was expected. However, after a while of waiting, it started to grow and live up to its expectations. (Eslinger 2014, 1; Michelsson & Raulas 2008, 10-12) Something that was seen as too complicated and too technological, became the norm. Mobile phones and computers sort of merged into one. (Eslinger 2014, 9).

The working environment changes constantly, and so should the companies and individuals as well. Due to these changes, it is important for marketing methods to keep up with the developing technology. It is crucial to follow new updates, in order to stay competitive. (Meyer 2017; Pääkkönen 2017, 6). In these days, mobile marketing should be used, no matter if a company operates online or in “the real world” (Hendricks 2014).
3.2 Characteristics

Using mobile as a marketing channel has its advantages, but it may not always be beneficial. In order for a mobile channel to be worthwhile for both company and customer, it should offer something beneficial for customers, and most of them should be willing to start using it, or even use it already. It should also be able to offer something new, that adds more value. (Luhtala et al. 2013, 15) The technology doesn’t matter, if there aren’t real customer needs and wants behind it (Eslinger 2014, 2).

There are four important factors customers seek in their mobile devices; mobile, intimate, social and transactional. Mobile might sound obvious, and of course content should work on mobile devices, whether it is an app or a website, but it is not enough to just have a product or service mobile. The purpose behind it is what matters. From customer’s point of view, mobile is a way to save or use time. Company should fulfill one of these purposes by having a unique reason behind it. The path from searching a product to actually buying it, should be easy to follow. Mobile marketing should attribute to this. (Eslinger 2014, 37-40)

3.2.1 Relationship

From a company’s point of view, mobile marketing channel should be considered to use, if it is important for a company to be present in their customers’ daily lives, when they are willing to search, find and buy something. Also, if a company wants to serve its customers in a personal manner, mobile marketing channel should be one of the priorities. (Luhtala et al. 2013, 13) Companies can create an intimate and personal relationship with their customer by offering specifically targeted products. Customers are creating data online all the time, intentionally or unintentionally, and during this digital life, it is easier for companies to collect and analyze it to create personal products. (Eslinger 2014, 39-40) Mobile phones have made way for more personal connections, and now mobile is the most personal channel there is (Eslinger 2014, 9; Kotler et al. 2016, 4y). It is important to remember that consumers expect transparency. Due to digital evolvement, honesty is even more important than before. Consumers shouldn’t be tricked by false claims. Once a relationship has been built, companies should follow the same lane and be open about their objectives and motives. (Eslinger 2014, 40, 144; Kotler et al. 2016, xxxviii)
3.2.2 Communication

In this era of online-based world, by being present, for example through different social media channels, it is easy to show consumers that they are valued, and that brands care about them. Communication is important all the time, not just only when something negative arises. It is also very easy on this online-focused time. (Scott 2009, 81) Communicating, not just through social media, but through mobile devices, is what makes it more personal. Of course using social media is effective, but it usually isn’t very personal. Contacting people individually is something that smartphones help with. (Patel 2016) Mobile marketing channel offers a personal way to communicate, and the communication happens back and forth between a customer and a company, creating interaction and conversations (Eslinger 2014, 40; Luhtala et al. 2013, 15).

Advertising campaigns are not as effective as conversations when it comes to marketing. Social interaction is something that leads the way and affects people’s opinions. (Kotler et al. 2016, xvi) Communicating and sharing opinions about company’s content, from customer to customer, is important these days, and it benefits both a company and its customers. Social interaction is a huge part of mobile devices. Customers should be able to communicate easily with each other concerning a certain company, through mobile channels. Companies should provide this platform for their customers. The easier it is, the better. (Eslinger 2014, 39-40)

3.2.3 Location information

In addition to personality and two-way communication, location information is one of the most important characteristics of mobile marketing which intrigue customers. Mobile marketing makes it possible for a company and its customer to know where both are located (Luhtala et al. 2013, 7, 13). Location-based marketing can be done through mobile applications or by other messages sent to customer’s phone. This way of marketing utilizes The Global Positioning System (GPS), which provides mobile applications and other functions with precise data of person’s location. This feature is very common in mobile phones these days. (Eslinger 2014, 69; Fell 2011)

With location-based marketing, companies can target customers near the point where an event is taking place, or where some products are sold. Customers will know when they are near the place of an event, or a product. (Michelsson & Raulas 2008, 80; Patel 2016) Customers still want their privacy, so it is
important that they hold the power to choose when, and if, they want to be located. They must to have the choice to either accept or block location and notifications from a certain app. (Fell 2011; Jones 2016) Smart phones make this possible, and customers can be contacted through their phones, when it is desirable for them (Luhtala et al. 2013, 11).

3.2.4 Simplicity

Customers will do business with companies that are fast and provide easy transaction, as soon as possible (Kotler et al. 2016, 4y). Mobile marketing should make company’s content easily accessible. If there are too many requirements and devices needed to access the information, there is a problem. Mobile channel should offer an easy access to what customer needs, when he needs it, and it should be easily portable and easy to move around with. (Eslinger 2014, 41-42) By everyone having smartphones in their pockets, they always have a hold of the information, and access to a brand or a store, no matter the distance. There should be no unnecessary fuss when customer is dealing with a brand through mobile application. (Kotler et al. 2016, 1; Kurvinen & Seppä 2016, 20).
4 MOBILE APPLICATIONS

Mobile applications, also called apps, are application software units, usually small-sized. They are created for mobile devices, such as smartphones. (Techopedia) Mobile applications are basically a must-have in today’s business world. It is getting common for businesses to have their own app to use as a marketing channel, by which they can be present in their customers’ world. In addition to communication, companies can offer other benefits for customers who use their app, such as discounts and other perks. (Wertz 2017) Mobile applications increase customer loyalty and engagement, because they improve digital customer experience (Kotler et al. 2016, 497f).

Mobile applications can be downloaded for different brand devices from different places. To name a few, Google Play is an application store, from where smartphone owners with Android operating system in them can download different apps for their phones. Another one is App Store, which is Apple Inc.’s store for their device owners. There is also a store for Windows device owners to purchase applications, called Microsoft Store. (Google 2018; Apple 2018; Microsoft 2018)

There are three common uses for mobile applications, and a brand’s app usually holds one or more of them. One use is for example a game app or other fun media application. Another use for a mobile application can be that it functions as a self-service channel for brand’s customers. Through these channels, customers can shop the brand and see their personal information related to the brand. Lastly, a brand’s app can hold something related to their real life-existing product, something strongly integrated to it. (Kotler et al. 2016, 1) In this chapter, three different mobile applications, designed for three different companies’ consumers, will be presented. Their uses, features and benefits for consumers will be described. It is important to examine them in order to utilize the information in the later research for this thesis.

4.1 H&M

H&M is a clothing store founded in 1947 in Sweden. It has since grown to be a successful global company, which offers fashion for everyone. Today, H&M has 44 online markets, and more than 4700 stores globally. Their fashion is good in quality and sustainable, with reasonable pricing. H&M has a mobile application. It can be downloaded to a smart phone either from Google Play or App Store. (H&M)
After going through and examining the H&M app, it can be seen that it offers several services for their customers. When opening the app, there’s a lot of advertisement on the front page. Customers can see the current discounts and available sales right away. New clothing collections are introduced, and articles regarding current season’s trends are also visible on the front page of the app, though you have to scroll down for them. Customers can also shop straight by the app, so there is no need to open a computer or go to the store. The app holds all the important information about the company and other necessary features for customers, like locating the nearest H&M store. In the app, H&M also reminds its customers to join H&M Club. After joining and logging in, customers can see their club card in the mobile app, which they can use when purchasing something from H&M’s stores. H&M's mobile app has a page dedicated for its club members, where all the current rewards, coupons and benefits and club news, available for club members only, are visible.

H&M Club can be joined by creating an account in H&M’s website, or by downloading the app. By joining H&M Club, customers get a hold of offers and benefits available only for members. Using the club card when shopping gives customers points, which they can use to get access to different rewards. Different rewards cost a certain amount of points, but occasionally, club members get free rewards as well. Club members get a free shipping when shopping online, and they can also get an access to some of H&M’s events. (H&M)

4.2 K-Ruoka

Kesko is a large Finnish grocery retailer, and it operates also in car-, technology-, and building fields. It has around 1,800 engaged stores in nine different countries, which are Finland, Sweden, Russia, Estonia, Lithuania, Latvia, Belarus and Poland. Its biggest market is in Finland, but K Group as a whole, including Kesko and K-retailers, is the third largest retailer in northern Europe. (Kesko 2018)

K-Ruoka mobile application can be downloaded to all mobile devices, either from App Store, Google Play or Microsoft Store. It makes shopping easier by offering several useful features for Kesko’s customers. After downloading the app, the number of customer’s Plussa card should be added in there, in order to be able to benefit fully from the app. After this, the customer will get personalized discounts, see his most purchased products and see how much Plussa points he has. The customer can also create a shopping list and get acquainted with thousands of recipes. Also, through the app he can locate nearest
stores around, and see their opening hours and general discounts. As a new feature, it is also possible to order food home by using the app. This feature is still under expansion. (K-Ruoka 2018)

K-Plussa is a customer loyalty program, offering benefits and offers in K Group’s stores. By getting a Plussa card, and using it when shopping, customer will get Plussa points. Plussa points have real value, 1 € used in a store earns 1 point to customer’s account, and after collecting 1000 Plussa points, the customer will receive 5 euros to his account, which he can use when shopping next time. Also, different offers in stores can sometimes be utilized only by Plussa card holders. In addition to the basic plastic Plussa card, Plussa mobile card can be downloaded for smart phones with Android operating system that have Near Field Communication (NFC), built in. It can be used almost in every K Group’s store, in the same way a normal plastic card is used. This is still under further development. (K-Plussa) NFC is a way of communication between mobile devices, which doesn’t require contact, but the devices just need to be held close for them to send information. (NFC 2017). In this case, the using of the K-Plussa card by utilizing NFC technology will happen by holding the smartphone near the payment terminal.

4.3 Musti ja Mirri

Musti ja Mirri is a Finnish store chain, which sells different pet utensils. It has more than hundred stores in Finland, and it is the biggest pet utensil chain in Finland and in Scandinavia. Musti ja Mirri’s product selection includes utensils for dogs, cats, rabbits, birds and for other basic pets in Finland. There are also products for pet owners, like books to read and outdoor clothing. In addition to the stores, they also have an online shop. (Musti ja Mirri)

For their regular customers, Musti ja Mirri have a loyalty program called Kaveri. Regular customers get a card, and different benefits only available for them. Shopping in one of the stores or online accumulates bonuses, which customers will get to their account four times a year. Also, other discounts and offers, some of them changing from time to time, are available for all regular customers. (Musti ja Mirri 2017)

Musti ja Mirri has a mobile application, which can be downloaded from App Store for now, but it will also be available for Android devices soon. The app includes useful features for pet owners and Musti ja Mirri’s regular customers. The application holds mobile regular customer card, and customer can check his accumulated bonuses and see his purchase history. Information of customer’s own pets can be added to the personal profile. The nearest Musti ja Mirri stores for the customer are listed on the app,
and there is also a radar feature for lost pets to help finding them. (Musti ja Mirri) After examining the app, it can be seen that some of its features are locked, and available only for regular customers. The radar for lost pets, as well as the nearest stores and their locations are visible for everyone, but the regular customer card, personal profile and a puppy guide are hidden if the customer is not part of the Kaveri-program.
5 CONDUCTING RESEARCH

In this chapter, the research method for this thesis will be determined. Next, analysis of the research conducted will be presented, and lastly, the results and recommendations concerning the research will be presented.

5.1 Research method

In consumer research, the most used methods are quantitative research and qualitative research (Richardson 2010, 86). These are two different research methods, from which the authors choose the method to use in the upcoming research for this thesis. It is important to think which one of these methods would serve this case the best. So, first the characteristics of both methods have to be explained.

Quantitative research is used when it is important to learn the bigger picture, by having many respondents. A common way of doing this type of research is by using questionnaires. This way the researchers can collect data from a big group of people, which can then be generated into statistics. (Richardson 2010, 84-86) The data gained in quantitative research are numerical (Wellington & Szczerbinski 2007, 81).

Qualitative research is a method to use, if it is important to gather deeper information about people’s feelings towards something. In this way, emotions play a key role. There are less respondents used in this method when compared to the one mentioned previously, as there can even be only one respondent in total. (Richardson 2010, 85-87) Interviews, focus groups and observation are common ways of doing qualitative research (Wellington & Szczerbinski 2007, 58).

The authors of this thesis have chosen to use quantitative research as the method for their research for this thesis. It is important for the topic, that the results reflect opinions of large amount of people, and help to give a general understanding about customers’ viewpoint on mobile marketing. The authors believe qualitative research would be more difficult to use in this case, because there wouldn’t be enough respondents and because the results might be more difficult to analyze when it comes to this particular case.
The research will be conducted by using Google Forms. Google Forms is a feature, by which it is possible to create surveys or other answer sheets online, collect answers and see results real-time (Google). The authors will create a questionnaire for this research by using Google Forms, and share the website link for people to answer the questionnaire. The questionnaire will be carried out in Finnish, because the authors hope to reach many different age group representatives without the fear of linguistic barrier.
5.2 Research analysis

In this chapter, analysis of the conducted research will be presented. The questionnaire that was conducted online, made by using Google Forms, had questions divided to five different sections (APPENDIX 1). The analysis will also be presented section by section. The questionnaire began with a section consisting of some basic background questions. For the next three sections, three different mobile applications, H&M, K-Ruoka and Musti ja Mirri, were under the examination separately. Finally, final thoughts of respondents regarding mobile marketing were collected.

5.2.1 Background information

First, analysis regarding necessary background information is introduced. The questionnaire had 50 respondents in total. The respondents were of different age, but most of them young 15 to 20 years old, totaling up to 46%. Rest of the respondents, 54%, were either under 15 years old, 26 to 40 years old, 41 to 60 years old or over 60 years old. So, the questionnaire had quite a variety of respondents from different ages. (GRAPH 1)

![GRAPH 1. Age of respondents.](image)

Most of the respondents were women, 60% in total. There were also men and other gender representatives answering the questionnaire, totaling up to 38% and 2%, respectively. (GRAPH 2)
Next question concerned the current life situation, regarding working or studying and other possible options. Here again, the questionnaire shows to have had respondents from very different walks of life. Most of the respondents are either working, 46%, or studying, 38%. Some of the respondents were also unemployed, retired or in another situation at the time. (GRAPH 3)

Lastly, it was asked if the respondents owned a smartphone. Almost everyone did, as 47 out of 50 respondents told they do have a smartphone (GRAPH 4). The three respondents who answered negative, were all over 60 years old, thus only one of the over 60-year-olds who answered the questionnaire owns a smartphone (GRAPH 5).
5.2.2 H&M mobile application

In this part, analysis of questions concerning H&M mobile application is introduced. First, it was asked if the respondents had downloaded the H&M application to their smartphones. All the respondents who told previously to own a smartphone answered this question, meaning 47 respondents. Most of them hadn’t downloaded the app to their phones, as 66% admitted to not doing so. Still, 34% of the respondents, 16 people altogether, answered to have downloaded the particular app. (GRAPH 6)
Most of the H&M mobile application downloaders were clearly young, 15 to 25 years old. Other age groups had just a few people who had downloaded the app. Still, more than half of the 15 to 25-year-olds who filled the questionnaire didn’t have the particular app, and neither did the majority of the respondents from other age groups. (GRAPH 7)

In the results, there is also a clear gap between genders when it comes to downloading the H&M mobile application. All the respondents who had downloaded the app were female, as all the other gender representatives answered the question negatively. More than half of the women who own a smartphone, 16 in total, do have the H&M mobile application downloaded. (GRAPH 8)
Next, the respondents who had the H&M app were asked to tell why they use the application. They were given five different options to choose from, and they were able to choose as many options as they liked. Most of the respondents, 13 of them, use the app for browsing H&M’s products. Also, the usage of H&M Club card is quite common, and it got the second largest amount of votes. Ordering products was also a common reason to use the app, as it got 10 votes in total. (GRAPH 9)

The H&M mobile application users were asked to tell how often they use the app. Most of the respondents do not use the app even once a month, but less frequently. Less than a half used it at least once a month or more often. (GRAPH 10)
Next, the respondents were asked if they felt the using of the specific application to be natural, meaning effortless or easy. All 16 who had downloaded the app answered yes. (GRAPH 11). The questionnaire also gave an option to explain a negative answer, but since there weren’t any, this question was left empty by all respondents.

Lastly, it was asked if the respondents felt that the H&M mobile application was useful to them. For some reason, there were 18 responses to this question, even though all the other H&M-related questions only had 16, and the people without the application were guided to continue straight to the next section if they do not have the H&M app. This means that some people without the H&M app answered this
question and might affect the results slightly. However, the results still show that majority of the respondents think the application is beneficial for them. (GRAPH 12)

GRAPH 12. Usefulness of H&M mobile application.

5.2.3 K-Ruoka mobile application

In this part, analysis of questions concerning K-Ruoka mobile application is introduced. Firstly, the authors needed to know how many of the respondents had downloaded the K-Ruoka mobile application. All the respondents who answered to own a smartphone had the change to answer this question, meaning 47 respondents. Majority of them had not downloaded it, all together 81%. Only 19% of respondents answered to have downloaded it. (GRAPH 13)

Most of the respondents who had downloaded the K-Ruoka mobile application were women, 78% total. Only 22% of the downloaders were men. (GRAPH 14)


Majority of the respondents who had downloaded the K-Ruoka mobile application were young, 15 to 25 years old. Still, it was a clear minority of the age group of 15-25 who had downloaded the application. Other age groups had few respondents who had downloaded the app. (GRAPH 15)

GRAPH 15. Age distribution of K-Ruoka mobile application downloaders.

Next, the respondents were asked why they are using the K-Ruoka mobile application. They were given five different reasons where to choose from and they could pick as many as they liked. Most respondents
used the application to see what offers there were and to see their own account information. Some of the respondents also used it for checking new recipes and creating a grocery list. (GRAPH 16)

![Graph 16](image)

**GRAPH 16.** Most common reasons to use K-Ruoka mobile application.

The respondents were asked how often they use the K-Ruoka mobile application. The majority of respondents tend to use the app on a weekly basis. There were some respondents who also used the application daily. Then there were also respondents who used the application either monthly or less frequently. For some reason there were 10 responses to this question even though only 9 respondents had the application. This means that some people without the K-Ruoka application have answered this question and it might have a slight affect to the result. (GRAPH 17)

![Graph 17](image)

**GRAPH 17.** How often K-Ruoka mobile application is used.

Next, the respondents were asked if they felt that using K-Ruoka mobile application was natural for them. 91% answered yes but there were 9% who felt the opposite. For some reason in this question there
were also 11 responses. This means that some without the application have answered to this question and it might have a slight affect to the results. (GRAPH 18) Respondents also had the opportunity to explain why they didn’t feel the usage to be easy, but there was only one answer to that question, which stated that the respondent didn’t even use the application.

GRAPH 18. Easiness of using K-Ruoka mobile application

Lastly, the respondents were asked if they felt that K-Ruoka mobile application was useful for them. The majority of 75% felt the application to be useful for them. Still, 25% of respondents felt different. Also, in this question there were 12 answers even though only 9 people of all respondents had the K-Ruoka application. This means that some people without the application have answered and there might be a slight affect to the results. (GRAPH 19)

GRAPH 19. Usefulness of K-Ruoka mobile application.
5.2.4 Musti ja Mirri mobile application

In this part, analysis of questions concerning Musti ja Mirri mobile application is introduced. Firstly, the authors needed to know how many of the respondents had downloaded the Musti ja Mirri mobile application. All the respondents who answered to own a smartphone had the change to answer this question, meaning 47 respondents but for some reason only 46 did so. Majority of them had not downloaded it, all together 96%. Only 4% of respondents answered to have downloaded it. (GRAPH 20)

GRAPH 20. Musti ja Mirri mobile application downloaders.

The distribution of gender was clear because only 2 respondents answered to have the application and they were both women. (GRAPH 21) The age distribution on the other hand was different because the respondents who had the application were from different age groups. The other one was from age group 15-25 years old and the other was from age group 41-60 years old. (GRAPH 22)

Next, the respondents were asked why they use Musti ja Mirri mobile application. They were given four different reasons to choose from and they had the choice to pick as many as they wanted. The most common reasons were to use the regular customer card and to check own personal customer information. One reason was also to read the guide book for puppy owners. (GRAPH 23)

Next, the respondents were asked on how often they use the Musti ja Mirri mobile application. There were only two answers to this question. Both respondents answered differently. Other one used the application on weekly basis and the other only monthly. It was shown from the answers that the respondent who belonged to the age group 41-60 used the application more often than the respondent who belonged to the age group 15-25. (GRAPH 24)
The respondents were asked if they felt using Musti ja Mirri mobile application natural, meaning easy. There were only two responses and the results were different. Other respondent felt natural to use the application but the other one felt different. It was shown from the results that the respondent who belonged to the age group 41-60 didn’t feel natural to use the application, even though she answered to the previous question, seen in graph 24, that she uses the application on a weekly basis. (GRAPH 25)

Lastly, the respondents were asked if they felt that Musti ja Mirri mobile application was useful for them. For some reason there were five answers to this question even though there were only two respondents who had the application. This means that some people without the application have answered to this question and it has a huge impact on the results because of the number of respondents. But when looking
at the responses, it shows that both respondents who actually had the application, answered to this question that they felt the application being useful. The others who responded that the application is not useful were those who didn’t even have the application. (GRAPH 26)

GRAPH 26. Usefulness of Musti ja Mirri mobile application.

5.2.5 Exploitation of mobile applications

In this part the authors concentrated on the overall exploitation of smartphones and mobile applications. In the first question the authors wanted to know, if respondents felt that those who don’t own a smartphone were missing out on special offers or benefits. There were total 50 responses to this question. The majority of respondents, total 60% of them, didn’t think that people without smartphones were missing out on anything. 40% of respondents felt different. (GRAPH 27)

GRAPH 27. Number of respondents who think people without smartphones are missing out.
Furthermore, the questionnaire results show that majority of all gender representatives think that people without smartphone are not missing out on anything. Approximately 47% of all women respondents felt that people without smartphones were missing out, when the corresponding percentage for men was only 32%. (GRAPH 28)

![GRAPH 28. Gender distribution of respondents in case of non-smartphone owners missing out.](image)

The analysis also shows that the age group of 26 to 40 years old are more concerned about non-smartphone owners missing out, compared to other age groups. It was the only age group, where the majority thought that the people without smartphones are missing out on benefits. Over 60-year-olds weren’t that concerned about missing out on special offer or benefits, as only one respondent from this age group felt the opposite. Under 15-year-olds had the exact same responses as the over 60-year-olds. (GRAPH 29)

![GRAPH 29. Age distribution of respondents on case of non-smartphone owners missing out.](image)
Lastly, it was asked if the respondents think that the changing of customer information and benefits from paper to digital is a good thing. The analysis clearly shows that the majority of respondents, 80%, think so. Only 10 respondents felt the opposite. (GRAPH 30)

GRAPH 30. Respondents’ viewpoint on customer benefits changing from paper to digital.

When viewing the responses by age groups, it is shown that the over 60’s were the only group where the majority felt negatively about customer information and benefits changing from paper to digital. Also, the youngest group, under 15-year-olds, split in half in their opinions. The other groups on the other hand had a clear majority stating that it is a positive change. (GRAPH 31)

GRAPH 31. Respondents’ viewpoint on customer benefits changing from paper to digital, by age groups.
5.3 Research results and recommendations

There was a total of 50 respondents answering the questionnaire. Respondents represented a variety of age groups and came from different walks of life. Almost every respondent, excluding majority of over 60-year-olds, do own a smartphone. Nowadays it is highly common, if not expected, and it doesn’t surprise that even some older generations have adapted to that lifestyle.

First one of the studied mobile applications was H&M’s mobile app, which serves to the clothing-brand’s customers. According to the results, this application draws in young women, because all who had downloaded the application on their phones, were women, and mainly 15 to 25 years old. The mobile application is mainly used to browse and buy products, and to use the H&M customer loyalty card, the Club card, by which the customer will get to use discounts and other benefits. The authors believe that those are the most used features, because the application creates easy and fast accessibility to H&M’s products and services. Based on the results, the respondents seem to agree. Out of the three examined apps, H&M’s was the most popular one.

Next, the focus was on K-Ruoka mobile application. Even though Kesko, the owner of the application, is one of the largest retailers in Finland, it seems to not have reached a huge popularity. Both men and women have downloaded the app, but still majority of the downloaders are women. Under 15-year-olds were the only age group to not have a single downloader, which confirms the authors’ believe that the app, which focuses on groceries, is popular mainly among adults. Most used features include checking personal customer information, assumingly Plussa information which is for K-Group’s regular customers, as well as checking current offers and finding new recipes. Majority of the respondents find the app to be beneficial, and the authors believe it is because of the possibility to easily access and check the customer information and recipes, as they are easily carried around in their smartphones, in their pockets. Easy and fast access to information is one of the most valuable characteristics of mobile marketing.

The third app under examination was Musti ja Mirri. Only two respondents had downloaded the app, both women. In this case, due to small amount of responses, there isn’t any findings to analyze. The authors believe, that the unpopularity of this application might be related to the fact that its specific target group is pet owners, so it might not serve everyone’s needs. There is no certain information on how many of the questionnaire respondents actually have pets, because it wasn’t asked in the questionnaire. It is hard to tell if the results are caused by that, or if the application is just not well-known.
Even though K-Ruoka is meant to serve people’s daily needs, focused on food, it still has less downloaders among the respondents than H&M, which is meant for shopping clothes. Still, the users of the K-Ruoka application do use the app more frequently than the H&M app users do. This might be because grocery shopping is a part of people’s everyday lives, whereas shopping clothes is usually not. H&M’s app seems to attract only women, but K-Ruoka had a few male downloaders as well. The results related to Musti ja Mirri mobile application can’t be compared with other applications, due to low response amount.

During this digital era, multiple regular customer benefits, like customer loyalty cards, are integrated in the brand mobile apps. Despite this, majority believe that the people who do not own smartphones are not missing out on customer benefits. Women seem to be more concerned about this, as almost half of the female respondents thought that the non-smartphone owners are missing out, when the corresponding amount among men was only one third. Among the age groups, there was only one, 26 to 40-year-olds, where most believed that the same benefits are not available for those who do not own smartphones.

Opposite to the authors’ expectations, consumers think that the change of customer information and benefits from paper to digital is a positive thing. As expected, majority of the oldest age group felt the change to be negative, but surprisingly, the youngest group had divided opinions. This is surprising because most of them were born do this digital era, and the authors didn’t believe they would feel against it.

For future, the authors would recommend the brands to increase the marketing of their mobile applications, because right now there isn’t many active users of examined apps among the respondents. To reach more users, the brands should try to integrate the mobile app to be part of consumers’ everyday lives, because right now many are using the apps even less than once a month. To achieve this, they could add more features to fulfill daily customer needs and all in all, develop it to be more necessary.
6 CONCLUSION

The aim of this thesis was to study how consumers experience mobile marketing. It also aimed to discover if consumers find companies’ mobile marketing beneficial for their use, and if there are any differences between different age groups and genders. The authors’ main issue was to find out, if the people who do not own smartphones are missing out on customer benefits. To reach these answers, the authors used secondary sources to compile theoretical background, and carried out a quantitative research by putting out a questionnaire online. The research focused mainly on three different brands’ mobile applications, H&M, K-Ruoka and Musti ja Mirri.

To conclude the research, it can be said that consumers experience mobile marketing through mobile applications to be beneficial. Out of all genders, women are more intrigued by different mobile applications, designed to engage consumers to purchasing by creating the need for it. Instead of just listing the products from A to Z, brands serve the customers with completed product sets, such as recipes and outfit ensembles. By doing this, they draw consumers to purchase products they were not planning to. This irrational behavior of consumers is shown and explained in one present-day marketing framework, Five A’s.

Loyalty cards and other personal offers create value to the mobile applications, and they are one of the biggest reasons for consumers to download them. The age of consumers doesn’t affect the feeling of usefulness created by brand applications. Older generations do not generally own smartphones, so they are not able to evaluate the feeling of usefulness for their age group. Even though this being the case, they still do not feel left out of any necessary customer benefits. Overall, the change for more digitalized society is welcomed with open minds by consumers.

This thesis was successfully able to paint a clear picture of current opinions of consumers towards mobile marketing. The authors believe that the topic is very current and a part of consumers’ everyday life. The research itself was carried out well, but the process had its ups and downs. The authors were pleased to have respondents representing various age groups and to see the results differ from the expected outcome. Something the authors learned on the way, was that the questionnaire instructions should be written more detailed next time. Even though they thought the instructions to be clear, the lack of detailed
guidelines affected some questions’ results and analyzing. Considering the thesis process itself, the timeline the authors had set for themselves was met. The cooperation between the authors during this thesis process was fluent, and the input of both can be seen in the final work.
REFERENCES


KYSELY KULUTTAIJEN NÄKÖKULMASTA MOBIILIMARKKKIINOINTIIN

Kysely on osa opinnäytetyötä.

YLEISTÄ TIETOA

Vastaa pohjautuen omiin kokemuksiisi.

Minkä ikäinen olet?
- Alle 15 vuotta
- 15 - 25 vuotta
- 26 - 40 vuotta
- 41 - 60 vuotta
- Yli 60 vuotta

Sukupuolesi?
- Nainen
- Mies
- Muu

Mikä on tämänhetkinen elämäntilanteesi?
- Olen töissä
- Olen opiskelija
- Olen työttön
- Olen eläkeläinen
- Muu

Omistatko älypuhelimen?
- Kyllä
- En

H&M-MOBIILISOVELLUS

Vastaa pohjautuen omiin kokemuksiisi.

Käytätkö (tai oletko ladannut älypuhelimeesi) H&M-mobiilisovellusta?
- Kyllä
- En

Jos vastasit edelliseen kielätävästi, siirry suoraan seuraavaan osioon sivun alasastaa!
Mihin tarkoitukseen käytät H&M-mobiilisovellusta?

Voit valita useita vaihtoehtoja.

- Tuotteiden tilaamiseen
- Omien asiakastietojen tarkasteluun
- H&M Club-kortin hyödyntämiseen
- Tuotteiden selaamiseen
- Muihin tarkoituksiin

Kuinka useasti käytät H&M-mobiilisovellusta?

- Joka päivä
- Joka viikko
- Joka kuukausi
- Harvemmin

Tunnetko H&M-mobiilisovelluksen käytön luontevaksi?

- Kyllä
- En

Jos vastasit edelliseen kieltävästi, miksi?

--------------------------------------------------------------------------------------------------

Koetko H&M-mobiilisovelluksen hyödylliseksi?

- Kyllä
- En

K-RUOKA-MOBIILISOVELLUS

Vastaa pohjautuen omiin kokemuksiisi.

Käytätkö (tai oletko ladannut älypuhelimeesi) K-Ruoka-mobiilisovellusta?

- Kyllä
- En

Jos vastasit edelliseen kieltävästi, siirry suoraan seuraavaan osioon sivun alaosasta!

Mihin tarkoitukseen käytät K-Ruoka-mobiilisovellusta?

Voit valita useita vaihtoehtoja.

- Omien Plussa-tietojen tarkasteluun
- Etujen tarkasteluun ja hyödyntämiseen
Ostoslistan luomiseen
Reseptien tutkimiseen
Muihin tarkoituksiin

Kuinka useasti käytät K-Ruoka-mobiilisovellusta?
- Joka päivä
- Joka viikko
- Joka kuukausi
- Harvemmin

Tunnetko K-Ruoka-mobiilisovelluksen käytön luontevaksi?
- Kyllä
- En

Jos vastasit edelliseen kieltävästi, miksi?
................................................................................................................................................................................................

Koetko K-Ruoka-mobiilisovelluksen hyödylliseksi?
- Kyllä
- En

MUSTI JA MIRRI-MOBIILISOVELLUS

Vastaa pohjautuen omiin kokemuksiisi.

Käytätkö (tai oletko ladannut älypuhelimeesi) Musti ja Mirri-mobiilisovellusta?
- Kyllä
- Ei

Jos vastasit edelliseen kieltävästi, siirry suoraan seuraavaan osioon sivun alaosasta!

Mihin tarkoituukseen käytät Musti ja Mirri-mobiilisovellusta?
Voit valita useita vaihtoehdoja.
- Omien asiakastietojen tarkasteluun
- Kanta-asiakaskortin hyödyntämiseen
- Pentuoppaan lukemiseen
- Muihin tarkoituksiin

Kuinka usein käytät Musti ja Mirri-mobiilisovellusta?
- Joka päivä
Tunnetko Musti ja Mirri-mobiilisovelluksen käytön luontevaksi?

- Kyllä
- En

Jos vastasit edelliseen kieltävästi, miksi?

………………………………………………………………………………………………………………

Koetko Musti ja Mirri-mobiilisovelluksen hyödylliseksi?

- Kyllä
- En

MOBIILISOVELLUSTEN HYÖDYNTÄMINEN

Vastaa pohjautuen omiin kokemuksiisi.

Jos ET omista älypuhelinta tai kyseisiä mobiilisovelluksia, koetko jääväsi paitsi erinäisistä hyödyistä ja eduista? Tai koetko, että joku tällaisessa tilanteessa jäisi niistä paitsi?

- Kyllä
- En

Onko mielestäsi eri asiakastietojen ja -etujen siirtymisen paperiversioista mobiilikäyttöön hyvä asia?

- Kyllä
- Ei

KIITOS VASTAUKSESTASI!