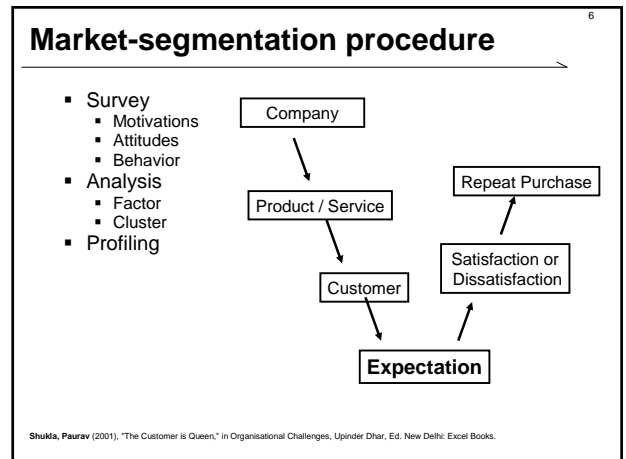
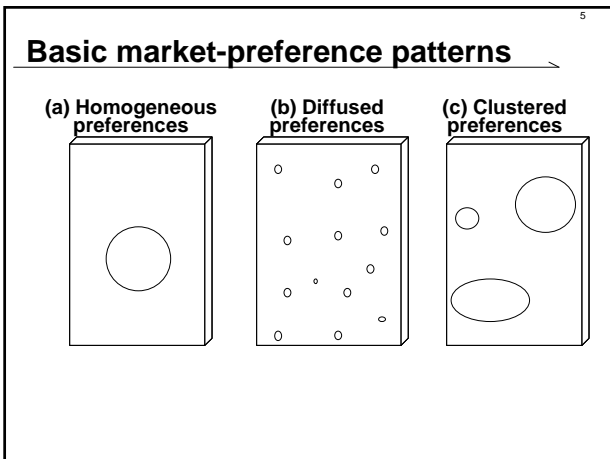
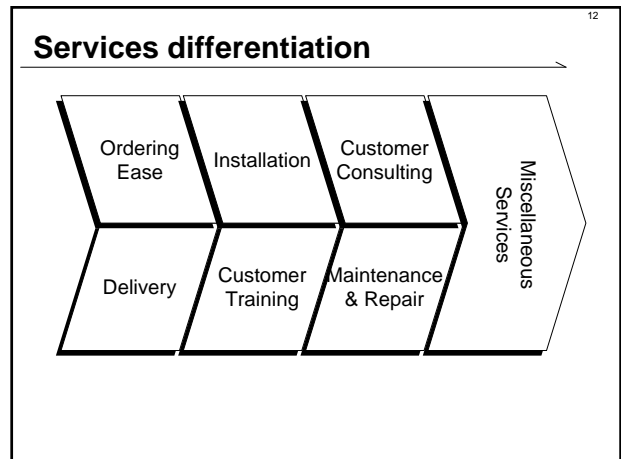
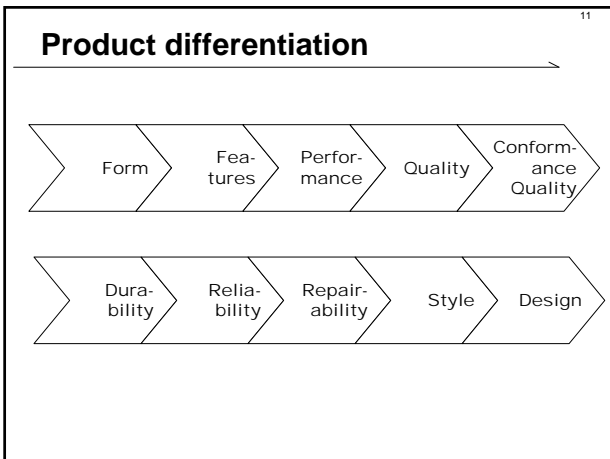
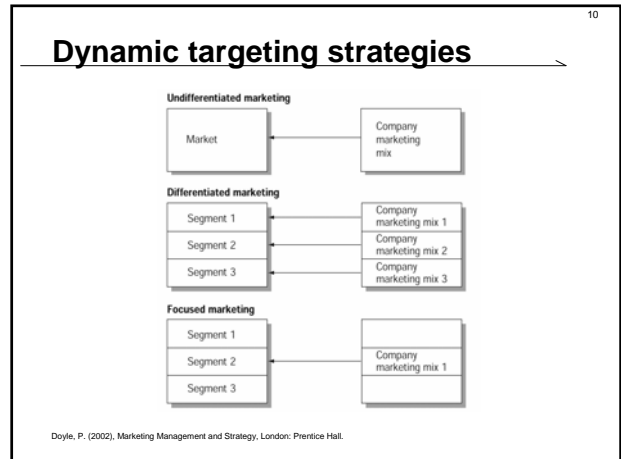
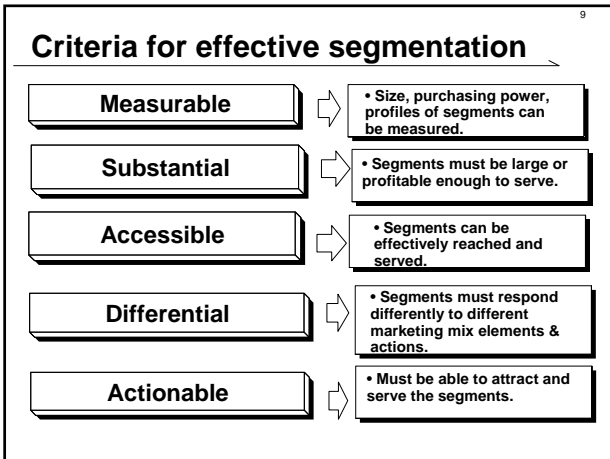
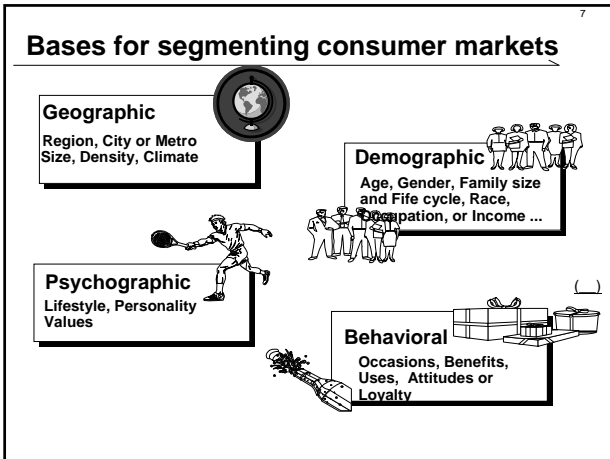
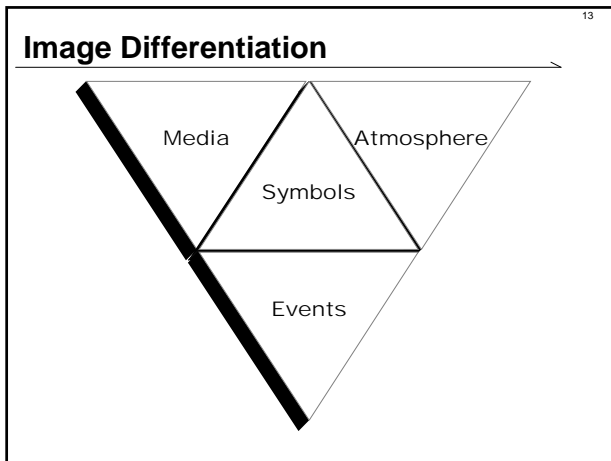


- ### Why segmentation?
1. Better matching of customer needs
 2. Enhanced profits
 3. Enhanced opportunity for growth
 4. Retain customers
 5. Targeted communications (L)
 6. Market segment share





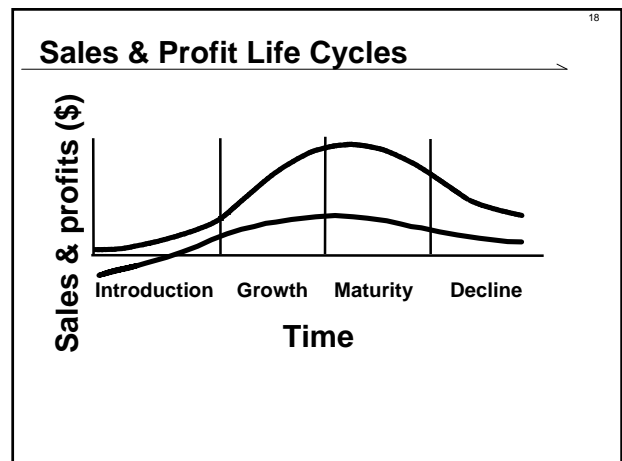
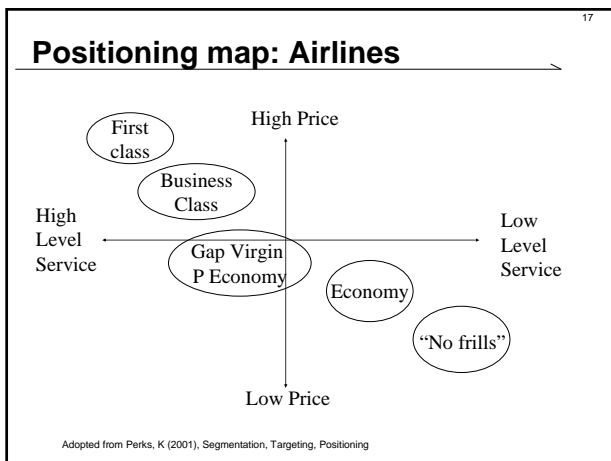
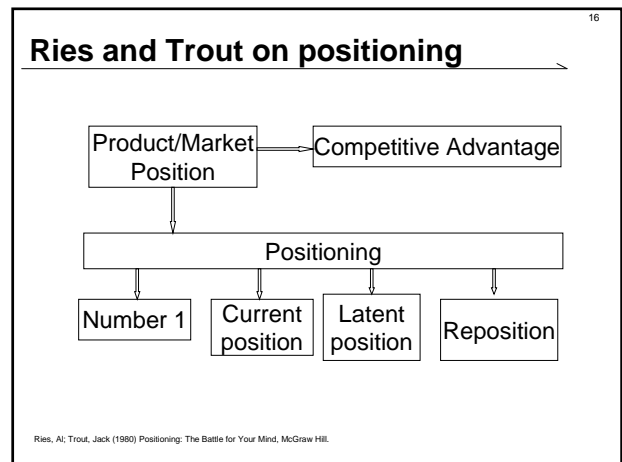


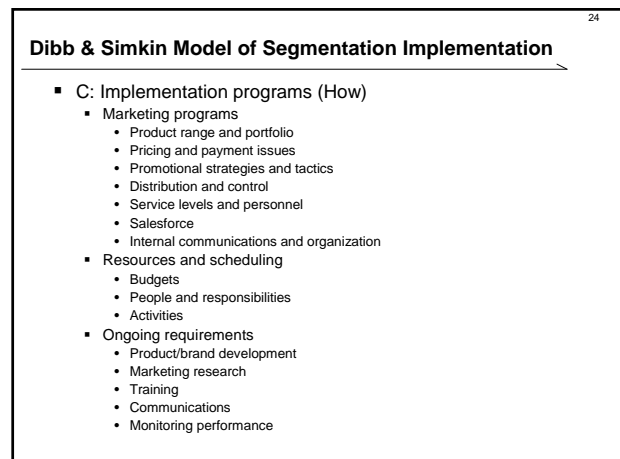
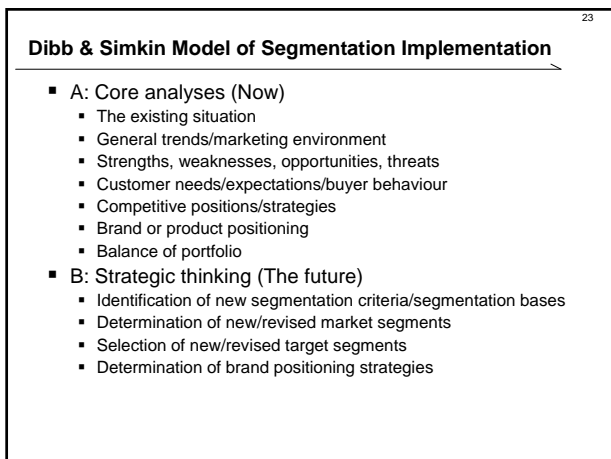
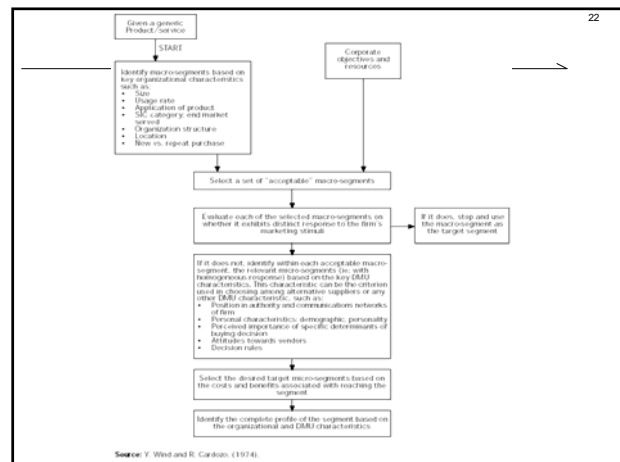
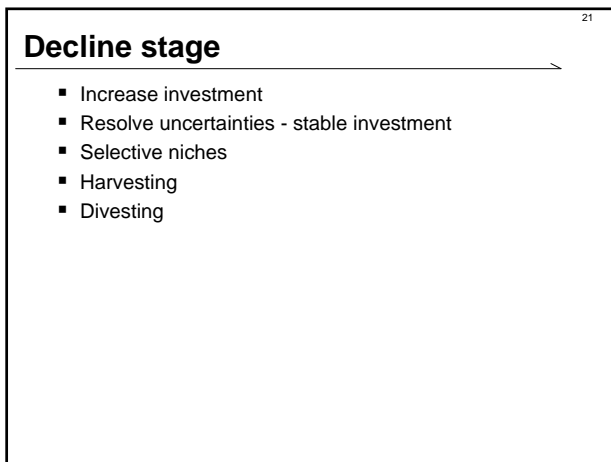
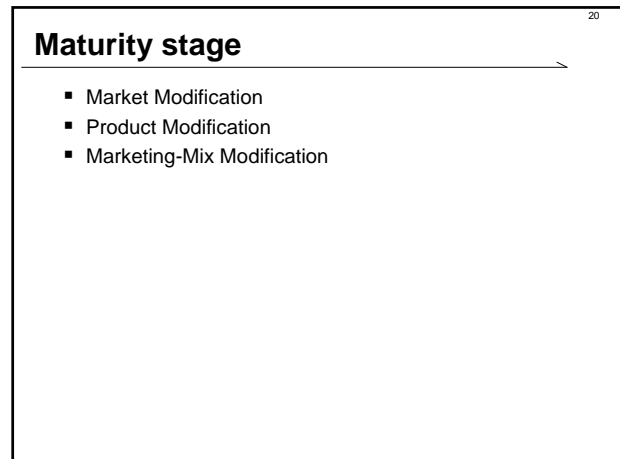
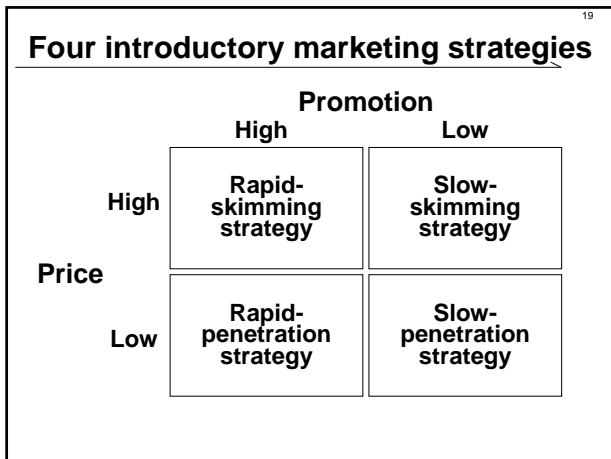
- The drivers of future**
- Personnel drivers
 - Competence, Courtesy, Credibility, Reliability, Responsiveness, Initiative, Communication
 - Channel drivers
 - Coverage, Expertise, Performance

BCG competitive advantage matrix

Number of Approaches to Achieve Advantage

		Few	Many
Size of the Advantage	Large	Volume	Specialized
	Small	Stalelated	Fragmented





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MOSAIC group H: Stylish singles

- Nearly 1.3 million households, representing 5.4% of all UK households
- 2.8 million people in this group
- Students and young professionals
- First time openers of savings accounts and mortgage accounts
- Like weekend breaks to European capital cities
- Prefer The Guardian, The Independent, and The Observer
- Television viewing is light: current affairs and late films preferred
- Shop for the food at convenience stores late in the day
- Convenience more important than price
- Prefer the city to the outer suburbs
- Enjoy living in diverse, cosmopolitan, multicultural environment
- Big spenders on mobile phones, CDs, sports eqp. And PCs

Source: adopted from <http://www.uk.experian.com>



26

Some really interesting papers

- Assael, H. (2005) 'A demographic and psychographic profile of heavy internet users and users by type of internet usage', *Journal of Advertising Research*, 45(1): 93-123.
- Okazaki, S. (2006) 'What do we know about mobile Internet adopters? A cluster analysis', *Information & Management*, 43(2): 127-141.
- Yankelovich, D. and Meer, D. (2006) 'Rediscovering market segmentation', *Harvard Business Review*, 84(2): 122-131.
- Rangan, VK, Moriarty, R. and Swartz, G. (1992) 'Segmenting Customers in Mature Industrial Markets', *Journal of Marketing*, 56(4), 72-82.
- Cahill, D. (1997) Target Marketing and Segmentation: valid and useful tools for marketing, *Management Decision*, 35 (1), 10-13.
- Hassan, S., Craft, S. Kortam, W. (2003) Understanding the new bases for global market segmentation, *Journal of Consumer Marketing*, 20 (5), 446-462.
- Dibb, S. and Simkin, L. (1997) A program for implementing market segmentation, *Journal of Business and Industrial Marketing*, 12 (1), 51-65.