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DEVELOPING CUSTOMER STRATEGY AND SEGMENTATION

Case: The Finnish Seamen's Mission in the Benelux

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ABSTRACT

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Customer relationship management (CRM) is an important concept for every organization. This concerns also non-profit organizations. With the help of different CRM practises, such as customer strategy formation and segmentation, it is possible to create strong customer relationships which in turn have a positive effect on the organization's overall performance.

The aim of this thesis was to develop an eligible customer strategy and segmentation plan for the non-profit case company, the Finnish Seamen's Mission in the Benelux. The objectives set include describing the central theory of CRM and conducting a quantitative research which acts as a basis for forming customer strategy and segmentation.

The theoretical framework of this thesis consists of four parts. First, CRM was defined in general. After that, customer strategy and customer segmentation were described in more detail. Finally, CRM was discussed in the context of customer-oriented organization. The empirical study was conducted by using mostly quantitative research method. The material was collected through questionnaires and the respondents consisted of customers of the Finnish Seamen's Mission in the Benelux. The conclusions made were based on the theory, the conducted research and previously conducted researches.

The research results indicated basic demographic data of the customers of the Finnish Seamen's Mission in the Benelux. In addition, the results showed a clear need for developing the Mission's membership issues and communication. In the conclusions, the importance of integrating the organization's strategy with the customer strategy as well as forming clear customer-related goals was emphasized. Moreover, a proper customer strategy process was suggested. The proposed customer segmentation plan was based on customer relationship strength and customer value. The formed segments consisted of key customers, regular customers, casual customers and potential customers. The suggested customer strategy and segmentation plan form the basis for developing the Mission's membership issues as well as different CRM practises also in the future.

Key words CRM, Customer Strategy, Segmentation, Customer-Orientation, Non-Profit Organization

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Asiakassuhteen johtaminen (CRM) on tärkeä käsite jokaiselle yritykselle. Tämä koskee myös voittoa tavoittelemattomia yrityksiä. Erilaisten CRM-menetelmien, kuten asiakasstrategian muodostamisen ja segmentoinnin avulla, on mahdollista muodostaa lujia asiakassuhteita, jotka puolestaan vaikuttavat positiivisesti yrityksen kokonaisvaltaiseen suorituskykyyn.

Tämän opinnäytetyön tavoitteena oli kehittää sopiva asiakasstrategia ja segmentointi voittoa tavoittelemattomalle kohdeyritykselle, Benelux-maiden suomalaiselle Merimieskirkolle. Tavoitteen saavuttamiseksi kuvaillaan keskeistä CRM-teoriaa ja suoritetaan kvantitatiivinen tutkimus, joka toimii perustana asiakasstrategian ja segmentoinnin muodostamiselle.

Tämän opinnäytetyön teoreettinen viitekehys koostuu neljästä osasta. Ensin erilaiset CRM-käsitteet määriteltiin yleisesti. Sen jälkeen asiakasstrategiaa ja segmentointia käsiteltiin tarkemmin. Lopuksi pohdittiin CRM-käsitettä asiakassuuntautuneisuuden näkökulmasta. Empiirinen tutkimus suoritettiin käyttämällä enimmäkseen kvantitatiivista tutkimusmenetelmää. Materiaali kerättiin kyselyiden avulla ja vastaajat koostuivat Benelux-maiden suomalaisen Merimieskirkon asiakkaista. Johtopäätökset perustuivat teoriaan, suoritettuun tutkimukseen ja aikaisemmin tehtyihin tutkimuksiin.

Tutkimustuloksista tuli ilmi Benelux-maiden suomalaisen Merimieskirkon asiakkaiden väestötieteellisiä piirteitä. Lisäksi tuloksista ilmeni selvä tarve jäsenyysasioiden ja viestinnän kehittämiselle. Johtopäätöksissä korostettiin yrityksen strategian ja asiakasstrategian yhdistämisen ja selkeiden asiakassuuntautuneiden tavoitteiden asettamisen tärkeyttä. Myös sopiva asiakasstrategiaprosessi esiteltiin. Ehdotettu segmentointi perustui asiakassuhteen lujuuteen ja asiakkaan arvoon. Muodostetut segmentit koostuivat avainasiakkaista, vakioasiakkaista, satunnaisasiakkaista ja potentiaalisista asiakkaista. Ehdotettu asiakasstrategia ja segmentointisuunnitelma muodostavat perustan Merimieskirkon jäsenyysasioiden ja asiakassuhteiden johtamisen kehittämiselle myös jatkossa.

Avainsanat	CRM, asiakasstrategia, segmentointi, asiakassuuntautuneisuus, voittoa tavoittelematon yritys

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1 INTRODUCTION

The introduction begins with presenting the background of the study. It includes general information about the topic, the case company, theory and the importance of the study. After that the research problem, objectives and limitations are discussed. Finally, in the introduction part the structure of the study is described.

1.1 Background of the Study

Customers form the foundation for every business regardless of the fact whether a company is a profit or a non-profit organization. Without valuable and profitable customers businesses will not survive long. As a consequence, it is essential to invest in developing customer relationships in order for organizations to be profitable in the long term. Customer relationship management (CRM) is a concept that forms the basis for organizations in handling their customer relationships in every situation. CRM is all about designing different business practices that bring the organization and the customer closer to each other in order to learn from one another and also to create more and more value for each other. In other words, CRM is "an enterprisewide business strategy for achieving customer-specific objectives by taking customer specific actions" (Peppers & Rogers 2004, 6). In addition, when applying CRM it is important to note that different customers are also treated differently. CRM is based on relationships and especially on long-term and strong relationships. Relationships, on the other hand, are based on things such as trust, satisfaction, commitment and mutuality, for example. These issues are the basic things that organizations need to consider when starting to create and develop CRM practises. (Peppers & Rogers 2004, 5-6, 35-37)

Customer strategy formation is an essential part of CRM. Customer strategy means considering customers' needs and wants and how an organization can best serve its customers. In other words, customers should be taken into consideration in every part of the organization and in every decision made. Customer strategy also includes basic definitions of who are the customers and what qualities are required from them. Additionally, customer strategy involves dividing customers into different homogenous segments (segmentation). These segments are based on different kinds of criteria that are considered essential in the organization. After defining the segments each segment should be treated in a unique and specific way. Forming customer strategy is important for every organization even if they are non-profit ones. (Bligh & Turk 2004, 139)

Peppers and Rogers (2004) also suggest four different stages for creating and managing customer relationships. First, customers are identified by recognizing who they are, collecting information about them and also actually getting to know them by forming relationships. Second, customers need to be differentiated according to the criteria of the organization and the characteristics of the customers. This process can also be called segmentation as previously mentioned. Two final stages include interacting with the customers and customizing treatment in order to enhance learning and create more value.

This thesis is a part of a project conducted to the Finnish Seamen's Mission in the Benelux-area which comprises Belgium, the Netherlands and Luxembourg. The research topic deals with customer strategy development and customer segmentation as well as customer relationship management in general. The purpose of the research is to describe the main elements of customer relationship management including customer strategy formation and segmentation and suggest a suitable customer strategy and segmentation plan. The suggestions and conclusions are based on the theory and a survey conducted to the customers of the Finnish Seamen's Mission in the Benelux-area.

The Finnish Seamen's Mission was founded in 1875 to support Finnish seafarers and migrants in different countries. Nowadays also truck drivers, expatriates, students, tourists and many others are becoming regular customers. The Finnish Seamen's Mission offers many different kinds of services especially for Finnish people abroad such as a variety of Finnish products, sauna, different kinds of activities and religious ceremonies. In Finland, the Mission operates in many cities by the sea including, for example, Hamina, Helsinki, Oulu and Turku. Abroad the Finnish Seamen's Mission has activities, for example, in London, Hamburg, Brussels, Antwerp and Rotterdam. (Merimieskirkko 2011)

The Finnish Seamen's Mission in the Benelux operates in Belgium, the Netherlands and Luxembourg. The actual premises are located in Brussels, Antwerp and Rotterdam. The churches in the Benelux-area merged in the beginning of the year 2011 under one director. Therefore, also the customer database as well as other operations and activities need to be harmonized and developed. (Benelux-maiden suomalainen Merimieskirkko 2011)

Customers' resources are essential for organizations but obtaining them requires focusing on creating such value for customers that they are really willing to pay for. In addition, organizations must be able to adapt to the changing environment as well as to customer needs and wants as efficiently and fast as possible. The Finnish Seamen's Mission in the Benelux has a long history in working in the Benelux-area. Regardless of that, it is essential to constantly develop CRM and customer strategy. Even though The Finnish Seamen's Mission is a non-profit organization, it needs to have a good CRM strategy in order to survive as its activities depend much on different kinds of donations and it does not strive for profit.

1.2 Research Problem and Objectives

The topic of the thesis deals with customer relationship management and a special focus will be on customer strategy formation and segmentation. The study is conducted as a part of a project for the Finnish Seamen's Mission in the Benelux-area.

The aim of the research is to find out what kind of customer strategy and segmentation plan would be eligible for the Finnish Seamen's Mission in the Benelux. In order to solve the research problem two objectives are set. The first objective is to theoretically describe the main elements of CRM and more specifically customer strategy and segmentation. Secondly, an empirical quantitative research is conducted. The research aims to find new members for the Finnish Seamen's Mission as well as acts as a basis for the final outcomes and conclusions of the thesis.

1.3 Limitations of the Thesis

The research and the presented conclusions will only concern the Finnish Seamen's Mission in the Benelux-area. In other words, the suggested practises and conclusions are not directly applicable to the whole organization, its operations in other countries or to other organizations. Even though the research results of all three Benelux-countries are presented, the focus in the conclusions is on Belgium as most of the responses were acquired from there. Concerning Belgium the focus is more on Brussels than Antwerp as they have very different customers. Moreover, in this research the term customer means those who use the services of the Mission and not, for example, donors or other financiers.

1.4 Structure of the Thesis

The thesis is divided into four main sections including introduction, theoretical study, empirical study and conclusions. In the introduction the topic of the thesis is introduced and some background knowledge is provided. In addition, the research problem and objectives as well as limitations and structure of the study are presented.

In the theoretical part of the study the related theory is reviewed with the help of different sources. The theoretical study is divided into four main subchapters. First, customer relationship management and the basic elements related are discussed. After that the focus is on customer strategy and customer segmentation. The final subchapter in the theoretical part concerns customer relationship management and the creation of a more customer-oriented organization.

The empirical study includes the introduction of the case company and the methodology used. Additionally, the results of the research are presented and the validity and reliability are assessed. In the conclusions the theory and the empirical study are combined and, as a result, customer strategy and segmentation are developed. Finally, suggestions for further research are given.

2 CRM – FOCUSING ON CUSTOMERS

The theoretical framework of the thesis is divided into four main subchapters. The first subchapter 2.1 describes the basic terms of customer relationship management (CRM). It includes definitions of relationships, satisfaction, loyalty and trust, for example. The second theoretical subchapter focuses on customer strategy. In the chapter customer value, relationship strength and length, customer strategy process and examples of different customer strategies are presented and discussed. The third subchapter deals with customer segmentation. It includes basic theory of customer segmentation process and criteria as well as a brief description of segment-specific management. Finally, in the theoretical framework CRM and customer-oriented organization are connected and discussed. As a consequence, the final subchapter focuses on summarizing, defining and using CRM as a tool towards a more customer-oriented organization.

2.1 Customer Relationship Management – CRM

Customer relationship management (CRM) is a relevant concept for every organization. In other words, all kinds of organizations, whether a profit-driven or a non-profit one, have customers that need to be managed in a way that increases the value for the company and for the customer itself. In order to gain competitive advantage through customer relationships, organizations must develop new strategies and technology and most of all focus on increasing the value of the whole customer base. (Peppers & Rogers 2004, 5)

The term Customer relationship management has not been in use for a long time but despite of that there are many different opinions and definitions of the term. Previously CRM has often been understood as different IT solutions and technology rather than a strategic concept. It is, however, important to realize that CRM is not just acquiring and managing customer database but also a concept that aims at creating real long-term relationships with different customers. When CRM is seen from a more technological point of view it can be defined as a technology based concept that helps organizations manage their customers in an efficient and organized way. As a consequence, the well managed customer data and information contributes to individual customer relationships that improve satisfaction while also increasing profits. Good CRM solutions also help employees in acquiring the necessary customer information fast in order to provide better service. (TechTarget 2011)

According to Business Dictionary (2011) CRM is “a management philosophy according to which a company’s goals can be best achieved through identification and satisfaction of the customers’ stated and unstated needs and wants”. Peppers and Rogers (2004) define CRM as a set of business activities that ultimately bring the organization and the customer to a closer relationship. The strong and close relationship, in turn, enhances learning and delivers greater value for the organization and the customer. A more accurate definition of CRM by Peppers and Rogers (2004) is the fact that it is “an enterprisewide business strategy for achieving customer-specific objectives by taking customer-specific actions”. Customer-specific objectives and customer-specific actions mean that the aim of CRM is to increase the value of every customer by taking actions that are specifically designed to each customer with the help of different technological solutions. In other words, CRM is all about treating different customers in a different way.

According to Bligh and Turk (2004) a basic goal of CRM is to build more profitable relationships with customers. In addition, Bligh and Turk believe that every organization hoping to succeed must adopt CRM as a part of the organization’s basic practices. It is also important to note that CRM is a business initiative that influences technology as a tool and not the other way around. Bligh and Turk also introduce three different approaches to CRM. First, it is stated that CRM is not just based on technology but it must be understood strategically. Second, CRM principles require insight into customers and demand trends. This means that organizations need to have enough information about their customers as well as the organizations’ demand environment. Third, CRM should be applied throughout the organization in order to create a uniform approach to customer service.

Customer relationship management can also be seen as strategic, operational, analytical or collaborative (Buttle 2009). *Strategic CRM* means an approach which aims at getting and keeping profitable customers through delivering better and greater value. Besides customer-orientation organizations can also be product, production or sales-oriented. *Operational CRM* aims at automating different customer-facing processes including selling, marketing and customer service. In other words, operational CRM is more focused on technology. *Analytical CRM* means using customer-related data for strategic or tactical purposes by actively capturing storing, processing, distributing and using the customer information available. *Collaborative CRM* means combining strategic and operational CRM together with another organization in the supply chain, for example. (Buttle 2009, 4-11)

Organizations can see customer relationship management in two ways: market-share strategy or share-of-customer strategy. Market-share strategy focuses on traditional marketing and acquiring more and more customers whereas share-of-customer strategy aims at keeping customers longer and growing them bigger. Many times share-of-customer strategy results in increased returns while market-share strategy does the opposite. (Peppers & Rogers 2004, 13-15) All in all, as Steve Silver says “CRM is not a software package. It’s not a database. It’s not a call center or a Web site. It’s not a loyalty program, a customer service program, a customer-acquisition program or a win-back program. CRM is an entire philosophy.” (Peppers & Rogers 2004, 12).

2.1.1 Defining Relationships

Customer relationships form the core of a customer-strategy organization. The goal for such organizations is to get a customer, keep the customer for his lifetime and at the same time increase the value of the customer to the organization. In this part of the theory relationship as a CRM term is defined and discussed. In addition, the term learning relationship is explained and organizations’ need for relationships is discussed.

Merriam-Webster defines the term relationship, for example, as “a state of affairs existing between those having relations or dealings”. According to Buttle (2009) “a relationship is composed of a series of interactive episodes between dyadic parties over time”. An episode can mean, for example, making a purchase or enquiring about a certain product. Moreover, episodes consist of several interactions in a dyadic relationship or, in other words, in a relationship between two parties. It is also important to realize that not all transactions between an organization and a customer can be characterized as relationships. Some buyer-seller exchanges are just *transactional and discrete*. This means that the organization and the customer change very little or no information during the transaction. As a result, the customer remains unknown for the organization. An example of a transactional relationship is when a person occasionally buys coffee from a cafeteria. Also members of different loyalty programs cannot usually be characterized as being in a real relationship with a certain supplier. The reason for this is that as soon as an organization's competitor comes up with a better loyalty program, customers will join that, too. On the contrary, there are also *relational and collaborative* types of buyer-seller exchanges. These kinds of relationships occur over time and thus are expected to last long and be strong. Parties in relational relationship exchange information learn from each other and, as a result, create more value for each other, as well. (Barnes 2001, 16-17; Buttle 2009, 27-28; Peppers & Rogers 2004, 39-40)

Peppers and Rogers (2004) have stated a number of different distinct qualities that characterize a real relationship. First, a relationship requires *mutuality* and must be two-way in nature. It means that both parties participate and are aware that they are in a relationship. The second quality is that relationships are driven by *interaction* which means exchanging information. Third, relationships are *iterative*. It means that repeated interactions take place and thus build up a history or a context. As a consequence, future interactions become more efficient as the information collected from previous interactions can be utilized. Fourth, relationships are driven by an *ongoing benefit* to both parties. It is important that the customer gets enough continuing benefits compared to the sacrifices such as money and time. Also the organization has to gain profit from the relationship or otherwise it is not worthwhile to keep. In addition, relationships require *a change in behavior* and therefore are *unique*. This means that organizations need to tailor their service and actions according to each customer's needs and be able to remember different service histories. Otherwise the customer will not gain enough benefits and is likely to switch to a competitor. Finally, relationships are based on *trust*. It is essential that the customer trusts the organization to act according to the customer's best interest – only then can a real relationship exist.

Learning relationships form the core of managing customer relationships. The idea of learning relationships is that the customer has the opportunity to tell and teach the organization of his wants and needs. As a consequence, the organization has to remember the received information and use the information when interacting with the customer. The more the customer gives information to the organization the better the organization can serve its customer. When a good learning relationship exists, the customer is less likely to switch to another organization as it requires extra effort to create a similar relationship. The benefits of learning relationships include increased loyalty and the fact that the customer learns about his preferences and the organization about its strengths and weaknesses. (Peppers & Rogers 2004, 20-23)

The main reason for organizations wanting to create relationships is simply economic. When customers are managed well, it increases the share of profitable customers and therefore affects positively to an organizations future prospects. Long-term customer relationships ultimately reduce costs and also increase knowledge of both parties. However, there are also some reasons why companies do not want relationships with customers. These reasons include, for example, loss of control, exit costs and resource commitment. All in all, it is said that it is much more expensive to acquire a new customer than to keep, develop and make the old ones profitable. (Buttle 2009, 31-34, 40)

2.1.2 Satisfaction, Loyalty and Trust

Customer satisfaction is an essential part of successful customer relationship management. According to Buttle (2009) satisfaction can be defined as "the customer's fulfillment response to customer experience". Customer experience can include different components such as product, service or process. The level of customer satisfaction depends on a few main factors: *needs, expectations and experience*. It is important for an organization to recognize customers' needs. Customer needs can relate to different things such as quality, service or function of a certain product. If the customer needs are not met at all levels, it is likely that the customer will not be totally satisfied. Customer expectations relate to customer needs and they can be high or low. The main rule is that if customer expectations are fulfilled or exceeded, the customer is satisfied. On the contrary, if the needs and expectations are not fulfilled, the customer will be unsatisfied. One important thing to remember is, however, that not all customers can be satisfied in the same way. Therefore organizations must find ways to gather information about their customers' needs and expectations in order to boost the level of satisfaction. Figure 1 illustrates the formation of customer satisfaction. In the figure customer's needs, expectations and the experienced product or service affects the perceived quality which in turn influences customer satisfaction. Finally, customer satisfaction affects the future purchasing behavior, loyalty and word of mouth. (Barnes 2001, 51-55; Buttle 2009, 44)

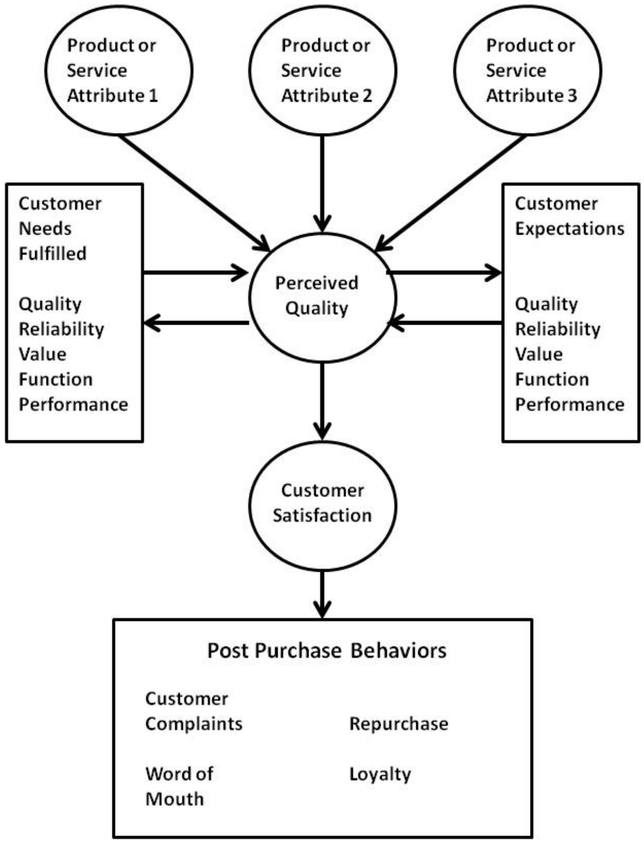

Figure 1. Customer satisfaction (Smith 2007).

Customer loyalty is directly dependent on customer satisfaction. Satisfied customers are more likely to continue the relationship and become loyal customers than those who have been unsatisfied. The term customer loyalty is difficult to define as it can be seen in many different ways. Peppers and Rogers (2004) suggest two different definitions of loyalty: *attitudinal and behavioural*. Customer loyalty based on attitudinal behaviour is based on a state of mind. Customers can be said to be loyal if they have positive feelings or beliefs of the organization and therefore *prefer* to buy from it despite the fact that competitors' products are equivalent. Behavioural loyalty means that a customer is willing to buy from Organization A over Organization B despite of any attitudes or preferences. As a result, behavioural loyalty is based on repurchase activity. All in all, by increasing a customer's level of perceived value, the customer is likely to be more satisfied which leads to a greater level of loyalty. Loyalty results in repeat buying, referrals and increased value and profit. (Peppers & Rogers 2004, 56-59; Barnes 2001, 32-34)

Ultimately, satisfaction and loyalty should lead to long-term relationships based on trust. It can be said that the most successful, secure and profitable relationship between an organization and a customer is the one that is based on trust. Trust is one of the basic characteristics of a relationship and it can be defined as "one party's confidence in the other relationship member's reliability, durability, and integrity, and the belief that its actions are in the best interest of and will produce positive outcomes for the trusting party" (Peppers & Rogers 2004, 43). Trust is created when both parties share information and experiences as well as asses each other's risks and motives. When trust exists in a relationship, both parties are willing to contribute and make investments, either tangible or intangible. Other benefits of trust include better commitment and cooperation, longer relationship duration and improved quality. An organization focused on customers should always act in the customers' best interest because it creates trust which in turn acts as a basis towards long-term relationships. (Peppers & Rogers 2004, 43-45, 78; Buttle 2009, 29)

2.1.3 Managing Customer Relationships

Managing customer relationships successfully can sometimes turn out to be difficult for organizations as there are several different phases included and ways to put it into practice. As a consequence, efficient CRM requires efficient and enthusiastic leaders and managers who have the talent to also inspire other employees towards a more customer-oriented organization. Successful CRM can only be achieved if it is understood and applied throughout the organization at all levels.

Two quite important phases in developing better CRM are *forming a customer strategy and planning and implementing customer segmentation*. Customer strategy means the way an organization decides to manage its customers while at the same time aiming at creating more value for the organization. Customer strategy includes the process of defining different homogenous customer segments. Every organization has their own specific segment criteria which act as a basis for forming the actual segments. Customer strategy and segmentation include also defining segment specific products, services and processes. (Storbacka & Lehtinen 1997; Ala-Mutka & Talvela 2004) In the next two chapters customer strategy and segmentation are discussed in more detail.

2.2 Customer Strategy

Forming customer strategy is an essential part of customer relationship management process. Consequently, customer strategy is one step towards a more customer-oriented organization as well as towards better CRM. Without a proper customer strategy organizations will not have clear vision about their customers or the way they should be managed in order to increase the value of the customer base and to generate more profits. In addition, the prerequisite for forming successful customer strategy requires knowledge and information about customers and the market combined with the organization’s experience. This is often called knowledge management which calls for acquiring, storing and sharing information, turning tacit knowledge into explicit and unifying different concepts and practices throughout the organization. (Ala-Mutka & Talvela 2004, 22-35)

Customer strategy is usually based on the organization's existing corporate strategy. The term strategy can be defined in many ways. Ala-Mutka and Talvela (2004) define *strategy* as a term that means the organization's business logic that the organization uses to achieve its long-term goals by improving its processes at all levels compared to competitors. In other words, strategy means simply defining different organizational goals and the way those goals can be reached. *Customer strategy* means forming strategy in a way that customers and the market are used as a basis in planning different business activities. Customer strategy can also be defined as the way customers are managed in order to maximize the value of the customer base and creating more value and profits for the organization. According to Ala-Mutka and Talvela (2004) the main components included in customer strategy are forming customer segments and the goals for each segment, deciding about different service channels and, finally, defining segment-specific plans of action as well as product and service offerings. An example of a customer strategy could be a situation where an organization's corporate strategy is to grow 15 %. When turning this into customer strategy it could mean that 5 % of the desired growth should come from new customers and 10 % from current customers. (Ala-Mutka & Talvela 2004, 41-48; Storbacka & Lehtinen 1997)

Bligh and Turk (2004) define customer strategy as "customer policy and interdepartmental process related to customer interactions", which "coordinates the specific treatments and metrics associated with creating and delivering optimal value for specific customers and customer segments". It is also argued that every part of an organization affects the value delivered to the customers. Therefore it is important that besides functional strategy, that defines different budgets and plans, an organization needs also a customer strategy. The main goals for customer strategy include *organizing customer-related activities, coordinating differential treatments and defining customer-management processes*. Organizing customer-related activities makes sure that the whole organization adopts and follows policies and activities in an integrated way providing smooth customer service. Coordinating differential treatment means that each defined customer segment is treated uniquely in a way that meets the goals set for the specific segment and also affects positively to the organization's competitive advantage. Defining customer-management processes ensures that customer-performance goals are defined and measured. It also makes sure that customer data is captured, stored and, finally, shared.

According to Bligh and Turk (2004) an effective customer strategy includes four components: *customer segmentation and tailored service, organization and coordination, customer interaction plan and performance management*. These components are more discussed in the chapter about customer strategy process. To sum up, every customer strategy should focus on treating different segments in a unique way, coordinating customer experience throughout the organization and integrating customer insight processes into everyday operations in the whole organization.

2.2.1 Customer Value

Defining and understanding value is essential in CRM. When it comes to CRM, value can be defined as "the customer's perception of the balance between benefits received from a product or service and the sacrifices made to experience those benefits" (Buttle 2009, 187). According to Storbacka and Lehtinen (1997) customer value can be understood in three different ways. First, it can mean the fact how valuable a customer is for an organization. Second, value might be understood as the specific values that an organization has chosen to comply with. Third, value can be a value creation process for the customer. This was explained in the first definition. Contrary to the customer-centric value definition by Buttle (2009) value can also be defined from the organization's perspective. Lehtinen (2004) argues that defining customer value can be based on facts such as different documents and evaluation which comprises things that are difficult to document.

When considering and assessing customer value from the organization's perspective, there can be separated two different points of views. First, customer value can be defined based on facts. In other words, value can be calculated with the help of different documents, bookkeeping and other data. For example, the profitability of a customer can be calculated by reducing all the customer-specific expenses from the customer-specific revenues. In addition, customer value assessment can be based on volume by comparing customer-specific volume with total volume of the organization. An important point is, however, to remember that as the customer volume increases, also the risk becomes bigger because of the possible consequences of losing the high volume customer. (Lehtinen 2004, 123-126)

Secondly, it is possible to define customer value based on evaluation. It means that some key employees, such as account managers who know the customer best, have the ability to assess customer value based on things that cannot be easily documented. These things mean customer value based on, for example, references, contacts, emotions and learning. Value based on *references* means that respected and well-known customers also affect positively on the appreciation of the actual organization. For business-to-business organizations it is often a good idea to acquire and keep customers that are already well-known in the market and have a good brand. In addition, the customer's own ethical conduct, among other things, affects the value from references. Value based on *contacts* refers to existing customers who have contacts to other possible customers. These contact customers therefore deliver more value for the organization. Value based on *emotions* is sometimes difficult to assess as it includes things such as trust and mutual values. Nowadays, especially mutual values between the customer and the organization are becoming important as organizations prefer doing business with customers that share the same values. Finally, value based on *learning* means learning from your customers. The more demanding a customer is the more the organization learns and develops itself. As a result, more value is created for the organization. (Lehtinen 2004, 123-124, 128-131)

When considering customer value from the customer's perspective different aspects must be taken into account. As mentioned earlier, value for the customer is the benefits received compared to the sacrifices made. An organization can produce value for a customer in many ways. First, value can be delivered from products, service or processes. Product-based value is influenced by product innovation, additional benefits, product-service bundling, branding and product synergies. Service is also an essential part of producing value. By improving customer service it is possible to create more value and make the customer feel comfortable.

Additionally, more value is created by making processes more efficient. Finally, value can also be delivered from people, physical evidence, which means tangible facilities, equipment and material, customer communication and channels. (Buttle 2009, 187-218)

2.2.2 Customer Relationship Strength and Length

Usually organizations have the need and desire for strong and long-term customer relationships. Customers who have strong relationships with organizations are more likely to increase their customer share, to buy more and also with a higher price. In addition, strong relationships decrease the probability of a customer switching to a competitor. If organizations are not able to retain customers for a long time and they end the relationship, it affects the organization negatively. First of all, organizations lose potential future revenues and acquiring a new customer is much more expensive than retaining the old one. One major negative point is also that disappointed customers tend to share their experiences with others creating negative word of mouth. (Lehtinen 2004, 25-26)

Customer relationship strength is influenced by customer satisfaction, customer commitment and different ties. *Customer satisfaction* is based on the experienced value by the customer. *Customer commitment* can be seen from three different perspectives. First, the price can be a central factor in customer commitment. For example, some customers might frequent a store if they think that the price level and the quality comply with one another. Second, a customer may be committed to an organization if different restrictions exist. These restrictions can be, for example, lack of options, binding contracts or even the passivity of the customer itself. Third, it is possible that customers are committed because of emotions. The customer may feel that a certain organization is just the right one for him or the customer is already familiar with the personnel. In addition, the customer may be totally satisfied with the received service and therefore does not want to leave. Also the preferences of family members and friends affect the choice of service provider. (Storbacka & Lehtinen 1997, 103; Lehtinen 2004, 26-27)

It is often difficult to affect customer commitment but, instead, organizations may create *different ties* with customers. These ties can be based on actions, knowledge or emotions. Action-based ties relate, for example, to the product, processes or geographical location. Knowledge-based ties can include different laws, contracts, technology or know-how. Emotion-based ties can relate to social relationships or shared values and ideology. Additionally, Lehtinen (2004) suggests nine separate ties that may exist between the organization and the customer. They are ethics, aesthetics, emotions, epic, energy, education, enthusiasm, economy and efficiency. Both the organization and the customer understand these ties in a different way. (Storbacka & Lehtinen 1997, 105; Lehtinen 2004, 32)

Customer relationship strength automatically affects relationship length. Usually the stronger the relationship is the longer it will last. However, there are also two other factors affecting relationship length. First of all, the *experienced competition* by the customer has an effect on relationship length. For example, if being a customer to an insurance company is important for the customer he is more likely to be also aware of other insurance providers and thus is likely to compare them. As a consequence, by improving the brand credibility, organizations may be able to influence the experienced competition. If this succeeds, the customer might feel that there is no competition at all. Secondly, *critical customer encounters* affect relationship length. Critical encounters mean certain moments in the service process that somehow go wrong. For example, an organization may deliver a product that lacks some essential quality that was agreed. These critical encounters should always be taken well care of since they often have a negative effect on relationship strength and length. (Storbacka & Lehtinen 1997, 107-108)

Customer's current value, potential value and relationship strength all affect the formation of customer strategy. Potential value can be defined as the possible future value of the customer for the organization. By integrating the organization's and the customer's views of customer's current value, potential value and relationship strength or commitment, it is possible to develop successful customer strategies and customer management models. (Lehtinen 2004, 153-154)

2.2.3 Customer Strategy Process

Customer strategy process includes several steps that all need to be considered in order to success. Even though customer strategy process usually comprises similar phases regardless of the source, some authors and researchers still emphasize different issues. In this part of the theory different customer strategy processes from different sources are presented.

A quite simple and clear description of customer strategy process by Gillies, Rigby and Reichheld (2002) includes three separate steps that ultimately lead to better CRM. First, an organization can develop a firm customer strategy by basing it to customer segmentation. Customer segmentation is one of the basic steps in customer strategy process. Segmentation is discussed in detail in chapter 2.3. The second step is to realign the entire organization to support the customer strategy and segmentation plan. Third, after the customer strategy and segmentation have been formed and introduced in the organization, it is relevant to acquire and provide the right tools. This step is also a crucial one because acquiring the wrong tools and technology can ruin the whole CRM development process.

Bligh and Turk (2004) approach customer strategy process by dividing it into different essential components that are customer segmentation and tailored service, organization and coordination, customer interaction plan and performance management. *Customer segmentation and tailored service* mean that after defining the segments the organization must also find and develop unique treatments for each segment. Secondly, it is important to *organize* the organization's structure to support the customer strategy and *coordinate* that the customer-centric approach is applied throughout the organization. *Customer interaction plan* includes different processes during the customer life cycle such as forming service channel strategies and handling customer encounters. The organization must make sure that the customer interaction plan is consisted and applied at all levels. Finally, *performance management* is all about setting formal customer performance goals and measuring the outcomes. Successful performance management requires formal measurements and consistency.

Also Ala-Mutka and Talvela (2004) suggest a four-phased model for customer strategy process. The first step includes analyzing external and internal environment by examining the organization itself as well as customers and the market. In the second step different strategic options are evaluated and chosen. As a consequence, a customer strategy and a segmentation model are produced. The third phase includes defining and applying different management models and actions as well as knowledge management practices and also leading change through constant development. Finally, the success of the process should be assessed and analyzed.

Lehtinen (2004) bases his model of customer strategy process on defining customer value. In the beginning customer's current and potential values as well as relationship strength are defined. They form the basis for the next step which is segmenting customers. After forming the segments they need to be evaluated. In addition, organizations must find ways to prioritize different segments and customers. In the last phase segment-specific strategies and management models are created.

Peppers and Rogers (2004) propose a four-staged IDIC implementation model for creating successful CRM and customer strategy. IDIC is an abbreviation that comes from words to identify, differentiate, interact and customize. The first stage is to identify customers. It means that an organization has to identify, know and recognize individually its customers. Organizations must be able to collect as much data as possible from the customers and also use the data effectively. The second stage includes differentiating customer which relates to segmentation. Customer differentiation makes it easier for an organization to focus on the most valuable customers as well as to implement customer-specific strategies. The third stage is to interact with customers. This means that any future conversation with a customer should happen in the context of all previous customer-specific interactions. The final stage in the IDIC-model involves customizing treatment. This refers to adapting an organization's behavior to a certain extent in order meet the customer's needs. An example of customization is a special customized e-mail sent to a certain group of customers.

2.2.4 Different Customer Strategies

The main goal of customer strategy is to increase the value of the customer base. In other words, if there is no increase in value, the customer strategy is considered unsuccessful or failed. It is also important to realize that different customer groups should be treated in a different way. Thus, the same customer strategy does not apply to every customer. As a result, most organizations need to have at least more than one customer strategy. Customer strategies can be classified based on the adaptation of the organization and the customer. Three different options can be separated: the organization adjusts, the customer adjusts or both adjust. These three examples of customer strategies are presented next. (Storbacka & Lehtinen 1997, 121-122)

In the first strategy the organization adjusts its processes to the customer's processes. In this strategy the customer controls the relationship while the organization aims only at fulfilling the customer's needs without wasting the time or energy of the customer. Organizations using this strategy are often unlikely to succeed in the long-term. (Storbacka & Lehtinen 1997, 123-124)

Next, there is the possibility that the customer adjusts to the organization's processes. This strategy is successful if the customer is satisfied even though he has to put some effort to the relationship. This requires that the organization is familiar with the customer's situation and understands the customer's processes. The strategy where the customer adjusts does not necessarily demand for deep cooperation or strong emotions. For the customer it is enough that the process is efficient and simple. Here the significance of careful planning is great. An example of this kind of customer strategy is a situation where the customer interacts by using an automat or buys food from a fast-food restaurant where the processes are well planned and little change of emotions exists. (Storbacka & Lehtinen 1997, 123-129)

In the third customer strategy both the organization and the customer adjust their processes to match one another. The aim is to make sure that all the processes and encounters happen in order and no unnecessary phases exist. The strategy where both parties adjust is based on trust and the exchange of actions, emotions and knowledge. In the best situation a win-win situation is created and also the customer is committed to the relationship without constantly comparing different organizations. Creating a customer strategy where both parties adjust is a long process but when successful it can deliver great value for both parties. (Storbacka & Lehtinen 1997, 123, 129-135)

2.3 Customer Segmentation

Customer segmentation is an integral part of CRM and more specifically customer strategy. Customer segmentation can be defined as "the practice of dividing a customer base into groups of individuals that are similar in specific ways relevant to marketing, such as age, gender, interests, spending habits, and so on" (TechTarget 2011). It is, however, important to separate customer segmentation from market segmentation. Market segmentation means dividing the market into homogeneous segments in order to support marketing activities. This differs from customer segmentation in a sense that it also involves segmenting potential markets and customers while customer segmentation focuses mainly on the current customer base aiming to generate more value from customers. Buttle (2009) uses also terms customer portfolio and customer portfolio management when discussing about customer segmentation. (Buttle 2009, 125-127)

Customer segmentation can be seen in two ways. Traditional customer segmentation concentrates on defining customer segments based on demographics and different attributes such as attitudes and psychological data. Value-based customer segmentation is, however, more concerned of the fact how much value is created from different relationships. All in all, one aim of customer segmentation is to direct an organization's limited resources to the right customers in the right way. (TechTarget 2011; Ala-Mutka & Talvela 2004, 49)

According to Ala-Mutka and Talvela (2004) one essential goal of customer segmentation is to combine the organization's external perspective with the internal one. *The external perspective of segmentation* includes identifying and analyzing customers' needs, values and other factors that differentiate customers from each other. When analyzing the external perspective, the organization can use, for example, its own customer data, different surveys, studies and analyzes and also the value chain. It is also important to monitor competitors and the development of technology and legislation. *The internal perspective of segmentation* deals with the organization's processes and gained benefits. It is essential in the internal perspective to recognize the current and future strategic meaning of customers and segments for the organization. In order to resolve this, the segment-specific sales volume, future purchase potential and customer profitability should be estimated. Analyzing the internal perspective of segmentation requires examining different sources such as the organization's experienced-based knowledge, know-how and databases. In addition, the value chain and processes need to be analyzed.

Segmentation can be designed for many different purposes. It is also essential because it is often impossible to cover every business aspect with one segmentation model. Examples of different segmenting purposes include developing communication, service processes or product portfolio, building a business idea or choosing markets or service channels. All in all, regardless of the organization customer segmentation is all about directing resources and managing business activities that lead to a more customer-oriented organization and better CRM. (Ala-Mutka & Talvela 2004, 52-54) Next customer segmentation is discussed more by describing the segmentation process and different criteria.

2.3.1 Customer Segmentation Process

Customer segmentation should be based on the corporate strategy and customer strategy. Also the involvement of some key employees working closely with customers is essential because successful customer segmentation requires special customer knowledge that is mostly experienced-based and not documented. Often the problem that organizations have with segmentation is that it is not done thoroughly or that it is done too fast without defining the reasons and desired outcomes of the segmentation. (Ala-Mutka & Talvela 2004, 54)

Customer segmentation is an essential part of customer strategy process. After defining relationship value and strength it is possible to form different customer segments. Once the segments have been clearly defined, it is decided how to prioritize the segments as well as individual customers. Finally, segment- and customer-specific strategies are created and implemented. This involves defining the organization's customer vision or the long-term goal related to customers. (Lehtinen 2004, 168)

Ala-Mutka and Talvela (2004) introduce a four-staged customer segmentation model (see Figure 2). The first stage in the customer segmentation process is to collect and analyze different background material acquired, for example, from the organization's databases and form a so called "long list" comprising different segmentation criteria. This "long list" of segmentation should be based on the internal and external perspectives of segmentation previously described. After forming the "long list" it is analyzed thoroughly. In the second stage, a so called "short list" is created which comprises the most essential segmentation criteria.

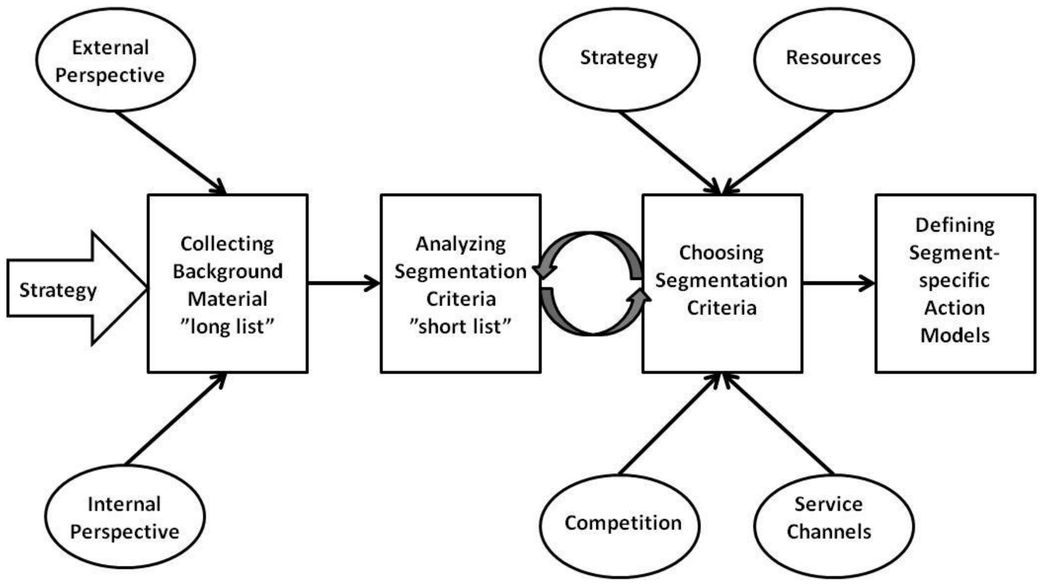

Figure 2. Segmentation process (Ala-Mutka & Talvela 2004, 55).

The third stage in the customer segmentation process involves choosing the actual segmentation criteria based on the created "short list". This is an important and demanding phase which requires thorough work. Choosing segmentation criteria is highly based on the strategy, resources, competition and service channels. Finally, after deciding about segmentation criteria and forming the actual segments, the segment-specific action models are created. (Ala-Mutka & Talvela 2004, 54-55)

2.3.2 Customer Segmentation Criteria

One phase in the segmentation process is to define and choose different segmentation criteria that are relatively easy to gather and recognize. Different segmentation criteria connected to customer know-how can be classified into categories, such as basic information, purchase behavior, situational variables and personal variables. *Basic information* can be defined as easily available demographic factors. These demographic factors include, for example, geographical location, gender, age, income or profession. *Purchase behavior* means, for example, brand loyalty, motives for purchase or the use of the product. Being familiar with the customers' purchase behavior requires quite good customer knowledge. *Situational variables*, such as product availability, call for good customer knowledge. Risk-taking, purchasing motivation, personal values or areas of interest are examples of *personal variables*. At this stage it is essential to know the customer personally. (Ala-Mutka & Talvela 2004, 55-57; Lecklin 2006, 95-96)

One way for segmenting customers is also through different customer relationship levels. These levels include key customers, regular customers, casual customers, potential customers and former customers. *Key customers* are usually the organization's most profitable and biggest customers. It is important to constantly monitor the level of satisfaction and profitability of key customers. The organization should take good care of its key customers by offering, for example, special services or bonuses. Losing a key customer can be very harmful for the organization. *Regular customers* purchase regularly but usually small volumes. Sometimes even regular customers can be unprofitable if too many resources are used to serve them. As a consequence, the aim is to satisfy regular customers by using as few resources as possible. Keeping regular customers is, however, important as they may evolve into key customers and act as good references. (Lecklin 2006, 96-97)

Casual customers are customers who buy occasionally while also using other competing organizations or service providers. They are usually not very significant for the organization. Through different marketing activities it is possible to develop casual customers towards regular and key customers. *Potential customers* are those who are not yet customers of a specific organization. They belong to the target group but are often, for example, customers of a competitor. By creating, for example, positive brand or image and experiences it is possible to gain these customers. *Former customers* mean people who have previously been an organization's customers but for some reason have chosen another organization. Gaining these lost customers back is difficult and requires contacting customers personally and correcting mistakes. (Lecklin 2006, 97) Figure 3 shows an example of segmentation based on customer relationship strength and future purchase potential. Also the above mentioned terms key customers, regular customers, casual customers and potential customers are used.

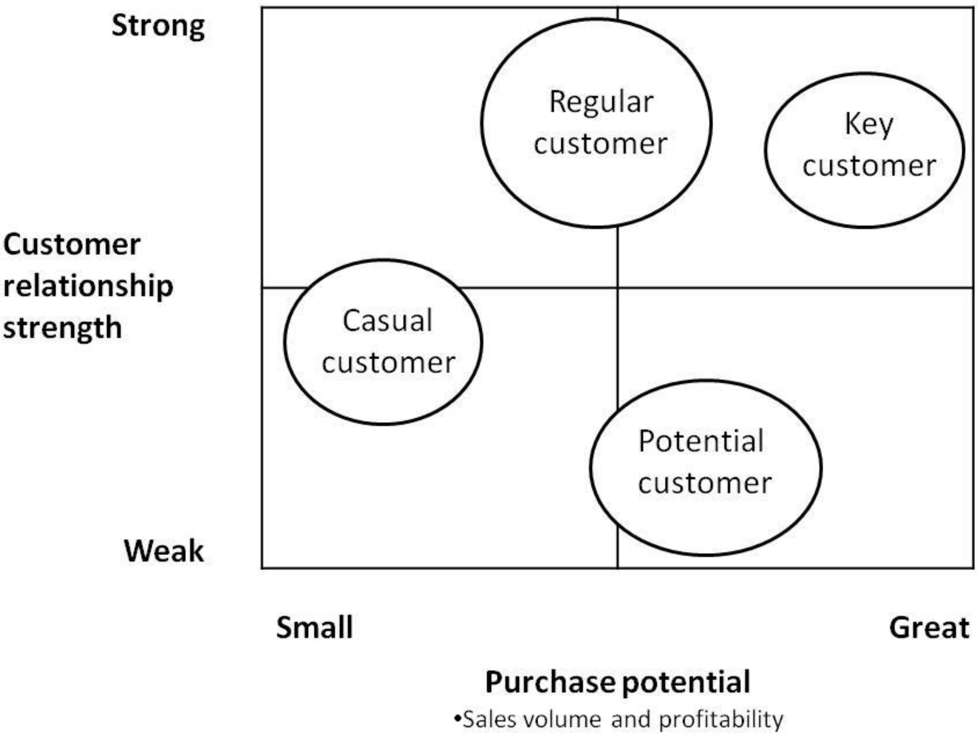

Figure 3. An example of segmentation (Ala-Mutka & Talvela 2004, 74).

Segmentation criteria can be based on the organization's strategy and the external and internal perspectives of segmentation. The most important factor affecting the selection of segmentation criteria is the corporate strategy as the segmentation should reflect the strategic goals set. It depends on the strategy whether the organization emphasizes, for example, acquiring new customers or expanding the business in the segmentation plan. Other important factor affecting segmentation criteria is the ability to reach and identify the customers. It is essential that the organization is able to identify the customer from the database and in a service situation. In relation to this, the segments must be big enough in order for the organization to be able to control them. Also the differences within a segment should be small whereas differences between other segments should be distinctive. The ability to reach the customer means also the ability to organize the whole organization according to the customer segments. In addition, segmentation criteria and the selected segments should create and enhance competitive edge and assist in achieving goals. (Ala-Mutka & Talvela 2004, 70-72)

To sum up, customer segmentation improves the view of the customer base highlighting the essential factors and attributes. It is also important to consider and implement the formed segmentation in every process and decision throughout the organization. When choosing segmentation criteria, the integration of the corporate strategy is essential. Otherwise segmentation might be useless as it does not aim at achieving organizational goals. (Ala-Mutka & Talvela 2004, 70-74)

2.3.3 Managing Customer Segments

It is not enough just to define segmentation criteria and form the segments but they must also be implemented in everyday business environment. This process means organizing processes, structures and management in a way that supports the formed segmentation plan. It involves developing different customer segment-specific action or management models. Segment-specific management model means the way an organization acts with a segment as well as the way it organizes, manages and monitors a certain segment. Different segments should therefore have somewhat different management models. By creating segment-specific management models, the special features of each segment are taken into consideration. Management model means also a tool that is used to carry out the corporate strategy in everyday work. An organization can discuss about the management model with the customer itself. Through mutual understanding a special manuscript is created and applied in practice. A central factor in a good management model is to focus on learning both from the organization's and customer's point of view. (Ala-Mutka & Talvela 2004, 85-87; Lehtinen 2004, 161-162)

The first step in the segment-specific management model is to identify the customer and place him in the right segment. For this purpose specific instructions are developed and, for example, segmentation criteria are utilized. After the identification a specific service and action model is developed. Special attention should be paid to critical encounters by identifying them and forming action models. Recognizing, defining and managing customer potential is also an important part of segment-specific management model. The reason for this is to focus on customers with the most potential. In addition, segment-specific management model should define the necessary information needed in a customer service situation and the outcomes should be measured and monitored. To conclude, one segment management model is not usually enough because the purpose of segments is to differ from each other. On the other hand, too many management models are difficult to monitor and therefore do not necessarily create extra value for the organization. (Ala-Mutka & Talvela 2004, 89-91)

In segment-specific management it is essential to know the customers and segments well. Knowing customers requires great amount of information that has to be stored in databases. These customer databases can include basic information about the customer and the segment, such as age, size, gender and contact information, purchase information, level of satisfaction and service history. In order for customer databases to work they should be easy to use, accessed and updated. Many times it is also recommended that different segments have own contact persons or persons in charge. It is their responsibility to collect information, store it, share it and also take care of the customer relationships of a specific segment in general. For example, it is essential that an organization appoints special contact persons for key customers as they need special care and service. (Lecklin 2006, 99-101)

2.4 CRM and Customer-Oriented Organization

Previously it has been common that organizations are product or service-oriented. Nowadays, however, it is more and more important to change this view and turn into a customer-oriented organization as the customer base is one of the organization's most valuable assets. Customer-oriented organizations should focus on improving CRM know-how and also on increasing the value of the customer base. This means that the employees do not only try to find products for customers or the opposite but instead aim at increasing value through customer strategies. In addition, it is important for customer-oriented organizations to have a joint vision between the organization and the customer in order to increase commitment and enthusiasm. This vision describes the future outcomes and goals in the relationship and it should be exiting, challenging and practical for both parties. (Lehtinen 2004, 175-176, 187; Storbacka & Lehtinen 1997, 143)

Organizing towards a more customer-oriented organization requires two main activities. First, an organization must make sure that the employees and the processes support customer-orientation and are able to produce all the planned operations and encounters. This involves different operations such as reorganizing the organizational structure, forming customer strategy, planning and implementing customer segmentation, developing segment-specific management models and choosing the appropriate service channels. Second, organizations should improve knowledge management practices by checking that enough information is collected, stored and shared throughout the organization. It is also essential to take the personal information and knowledge that cannot be documented, into account because it includes special information about customers, their preferences and the way of behaving. (Storbacka & Lehtinen 1997, 139, 143-146)

According to Lehtinen (2004) one way towards a more customer-oriented organization is to create special customer societies. Four different customer societies can be separated. First, a traditional society is formed around the product. An example of this is a customer society formed around the Harley Davidson motorcycles. A central factor in product-centered society is the brand of a certain product.

Second, a customer society can be formed around the organization itself. This means that customers can be members of a certain organization and thus form a society. Third, societies are formed around customer relations. This can mean, for example, different clubs that offer different services essential to the customers in addition to the membership. This kind of society is based on similar values between the customers. Finally, customer societies can be built around values. These societies are often strong because they are based on different values such as religion or environmental values.

The terms customer relationship management and customer- and market-orientation are not often related to or discussed in the context of non-profit organizations. Non-profit organizations do not thrive for real monetary profit but for social profit such as facilitating the adaption of expatriates into a new culture or enhancing the quality of a child's life when taken from a violent home. In addition, non-profit organizations are to a great extend dependent on different donations and gifts. However, despite the non-profit aspect, CRM and customer-orientation are as relevant practices as they are to profit organizations. As non-profit organizations also have customers to be satisfied, both consumers and donors, it is important that the concept of CRM is introduced and implemented in order to cope with the business environment where the amount of donations is often diminishing. By emphasizing customer understanding and satisfaction it is possible to enhance the level of customer- and market-orientation which is likely to lead to improved performance. (Ali, Spillan & DeShields 2004)

Non-profit organizations have relationships with many different kinds of people and quarters such as funders, donors, volunteers and ordinary consumers. In some cases it can be said that non-profits do not apply customer relationship management but constituent relationship management as constituent refers better to all the above mentioned relationships. For non-profit organizations increasing the value of customer relationship means, for example, increasing the amount and frequency of donations, volunteering and the level of satisfaction of consumers. (Hagen 2006)

An important step towards better CRM is to consider the management of customer information. It forms the foundation for effective CRM because without customer data it is impossible to create a clear picture of your customers, customer strategy and segmentation. Often non-profit organizations have not invested in good technological solutions and therefore information can be scattered and hard to analyze and use. When starting to improve the technological aspect of CRM it is first essential to define the organizational needs. After that, the right software is acquired, staff is trained to use it and a special strategy for data quality is defined. When CRM technology is well applied it helps non-profit organizations develop customer relationships effectively as all the necessary information is available in one place. A relationship-centric non-profit organization interacts regularly with its customers, including both donors and consumers, aiming at improving different services and the total value for the organization and the customer. (Hagen 2006)

When developing CRM, the aim should be constant learning because customer relationships change continuously. The basis in learning is that both the organization and the customer know themselves. After that the focus is on learning from each other. The aim of constant learning is to increase the value of customers through better and better customer strategies. Through constant learning organizations learn to understand the customer’s value creation process better and, as a result, are able to form effective customer strategies. This enhances customer relationships, relationship strength and decreases expenses. All in all, CRM and customer-orientation require several development projects and especially expertise and knowledge. Without applying CRM practices and customer perspective throughout the organization, it is impossible to carry out the related activities successfully. (Storbacka & Lehtinen 1997, 138-139, 155)

3 EMPIRICAL STUDY

The empirical study of the thesis consists of four parts. First, a brief overview of the case company is provided. The Finnish Seamen's Mission is introduced in general and then the focus is on the Finnish Seamen's Mission in the Benelux-area. Second, the research methodology used in the study is described. Third, the main points of the actual research results are summarized and illustrated with the help of different graphs. Finally, the validity and reliability of the thesis are evaluated and discussed.

3.1 Overview of the Case Company

The case company in the thesis is the Finnish Seamen's Mission in the Benelux and the study acts as a part of a membership project conducted to the Mission in the Benelux-area. In this part the Finnish Seamen's Mission is first introduced in general. After that the Finnish Seamen's Mission in the Benelux is presented briefly.

3.1.1 The Finnish Seamen's Mission

The Finnish Seamen's Mission was founded in 1875 to support Finnish seafarers and migrants abroad. The aim of the Mission today is still the same: to perform Christian, social, cultural and international work among seafarers and Finnish people abroad. The work is done in cooperation with the Finnish church as well as with different international organizations and local churches. In Finland the Mission has also activities which are mainly meant to serve foreign seafarers coming to different Finnish harbors. Examples of the core values of the Mission are Christianity, church social work, ecumenism, sense of community, presence and openness. (Suomen Merimieskirkko 2011; Suomen Merimieskirkko 2011, Toimintakertomus 2010)

The Finnish Seamen's Mission operates in Finland, in different countries abroad and also on board where special ship welfare officers work among seafarers. In Finland the Finnish Seamen's Mission does international work in the harbors of

Hamina, Vuosaari, Turku, Rauma, Kokkola, Raahe, Oulu and Kemi-Tornio. Abroad the Mission has activities mainly in Germany, Belgium, Luxemburg, the Netherlands, Poland, Great Britain, Ireland and Greece but also in some Asian countries. Nowadays, besides seafarers and migrants, truck drivers, expatriates, students and tourists are becoming more and more regular customers. Due to tight sailing schedules the amount of Finnish seafarers visiting the Mission has diminished significantly during the past years. In 2010 the proportion of Finnish seafarers of the Mission's total encounters was 3 %. The share of the encounters of Finnish people abroad was 53 % in 2010. In other words, this means about 140 000 encounters. (Suomen Merimieskirkko 2011; Suomen Merimieskirkko 2011, Toimintakertomus 2010)

The annual budget of the Finnish Seamen's Mission is about 4.5 million Euros. As the Mission is a non-profit organization, its activities are mainly funded trough different donations, collections and membership fees. Examples of different donors are various Finnish congregations, RAY, Ministry of education and private funds. A great number of the employees working for the Mission are volunteers and trainees. At the end of the year 2010 the number of actual hired employees was 39 which comprise people working in the central office in Helsinki as well as in churches in Finland and abroad. (Suomen Merimieskirkko 2011; Suomen Merimieskirkko 2011, Toimintakertomus 2010)

The future vision of the Finnish Seamen's Mission is to bear the economic fluctuations and invest in competent and committed workforce as well as focus on its viable activities. Achieving the vision requires regularly developed services, motivated personnel and volunteers and the fact that the resources are sufficient in relation to the activities. The risks in the Mission's operations relate to the current economic situation, inadequate financing and personnel resources. (Suomen Merimieskirkko 2011, Toimintakertomus 2010)

3.1.2 The Finnish Seamen's Mission in the Benelux

The Finnish Seamen's Mission in the Benelux operates in Belgium, Luxemburg and the Netherlands. The actual premises are situated in Brussels, Antwerp and

Rotterdam. In Luxembourg the Mission has no premises of its own but the activities are arranged in cooperation with other churches by using their premises. The churches in the Benelux-area merged in the beginning of the year 2011. As a result, all the existing services and activities remained but the work could be performed and divided more efficiently as the three countries are so closely situated and related. (Benelux-maiden Suomalainen Merimieskirkko 2011)

The Mission offers many different kinds of services and activities in the Benelux-area. The main idea is to provide a meeting place for Finnish people abroad. In Brussels, Antwerp and Rotterdam there is a cafeteria, a shop selling Finnish products, such as different foodstuff, and a sauna. In addition, there is a Finnish library in Brussels and Rotterdam. In Antwerp there is a possibility for accommodation. An important part of the Mission’s services are also different religious ceremonies and activities such as special clubs. It is possible to arrange baptism, wedding, funeral and also confirmation classes. The Mission’s regular activities include choir, Sunday school and separate clubs and camps for children, youngsters, students, families and pensioners. (Benelux-maiden Suomalainen Merimieskirkko 2011)

The customers of the Finnish Seamen’s Mission range from truck drivers to government employees working for the European Union. In Antwerp the customers are mostly seafarers and truck drivers but also many local people use the services and especially the sauna regularly. The premises in Brussels where set up when more and more Finnish expatriates started to go working for the EU. Therefore most of the customers in Brussels are people working, for example, for the commission. Also their families form a great part of the clientele as they often have the need to meet other Finnish people and take part in different activities in order to cope in a foreign country. In Rotterdam the customers are truck drivers, Finnish people living and working in the Netherlands and locals. The problem in the Netherlands is that the Finnish population is not concentrated to any certain part of the country as, for example, in Brussels area. This creates challenges for the Mission as the premises in the Netherlands are only located in Rotterdam whereas the people live in different parts of the country. (Benelux-maiden Suomalainen Merimieskirkko 2011; Karjalainen 2007)

3.2 Research Methodology

The aim of defining research methodology is to introduce and explain how a specific research is conducted. In addition, research methodology is a way to solve the research problem. In this part the research process of the study is first presented. After that the specific research methods are described and the questionnaire used in the study is presented in more detail.

3.2.1 Research Process

The research process starts by defining the research topic, research problem and objectives. After that information about the topic is searched through different sources such as books, journals, previous studies or electronic material. Once familiarized with the relevant theory, the actual study is conducted. Finally, conclusions are drawn based on the theory and the conducted research. (Instructions for thesis 2011)

The research process of this thesis started in spring 2011 by defining the topic and the purpose of the research. The empirical study of the thesis was conducted during practical training for the Finnish Seamen's Mission in Belgium. The questionnaire was formulated during March 2011. The first part of the data collection included handing out paper questionnaires. This took place during four days in the beginning of April in Brussels, Antwerp and Rotterdam. The second part of the data collection included sending the questionnaire in electronic form through e-mail. The e-mail questionnaires were sent in mid-April and the response time was approximately two weeks until the end of April. In May the research results were briefly analyzed.

During summer 2011 the theoretical part of the thesis was written. After that, during autumn 2011, the research results were analyzed thoroughly and final conclusions and suggestions were drawn.

3.2.2 Research Methods

In the study mostly quantitative research method was applied. Quantitative research means structured questionnaires or surveys that provide statistical data usually in numbers. Quantitative research is relatively easy to manage and analyze because of fixed response questions in prearranged order. However, by using quantitative research method, it is difficult to attain deeper knowledge about the subject or the reasons behind specific results. In the research questionnaire also some open questions were used. Open questions are an example of qualitative research method. Qualitative research is a method that provides deeper knowledge about the specific subject. Personal interviews are one example of qualitative research. The data in qualitative research is usually in the form of words and therefore it may be difficult and time consuming to analyze. (Neill 2007)

In the study two data collection methods were used. First, paper questionnaires were handed out randomly during the Easter bazaar in Brussels, Antwerp and Rotterdam. Respondents were asked to fill in the questionnaire and return it to the staff right after responding. Second, the questionnaire was sent in electronic form to the respondents by e-mail. The electronic questionnaire was made by using a special survey program called SurveyMonkey and it contained exactly the same questions as the paper version. E-mail was used because it is a fast and cheap method of collecting data. All the questionnaires sent were in Finnish because the respondents were Finnish-speaking. The e-mail questionnaire was sent to everyone whose e-mail address could be acquired from the database. Most of the available e-mail addresses belonged to people living in Belgium. The population or the target group of the research consisted of all the customers of the Finnish Seamen's Mission in Belgium, Luxemburg and the Netherlands.

The acquired data was analyzed with the help of an internet based program SurveyMonkey. Also, the data gained from the paper questionnaires was fed into the program. The results were analyzed by using tables, graphs and cross-tabulation. Cross-tabulation means comparing the relations between different variables. For example, it is possible to separate the responses of men and women. In the conclusions, besides the conducted research, also previous studies were utilized.

3.2.3 The Questionnaire

The research was conducted together with the Finnish Seamen's Mission in the Benelux. The questionnaire was designed to give basic information about the general customers of the Mission in the Benelux-area. In addition, the questionnaire was used to survey the services and membership issues of the Mission. In the questionnaire structured questions were mostly used. This means that the respondent chooses from the specific alternatives provided. No ranking or scales were used.

The questionnaire can roughly be divided into three sections. The first section included personal questions about the respondent such as gender, age, the number of children, place of residence and the reason for staying abroad. The second section concerned the services offered by the Mission. There respondents were asked to mark, for example, which services they use and how often. In the third section of the questionnaire the focus was on the Mission's membership issues and communication. It included, for example, questions about membership benefits and the amount of information available. At the end of the questionnaire there was an opportunity to write comments, suggestions and ideas.

3.3 Validity and Reliability

Validity and reliability are concepts that every researcher should analyze when conducting a research. They form the basis for the research results and define if the research has been conducted properly. *Validity* means the fact whether you are measuring what you actually planned to measure as well as how the circumstances in which the research was made affect the outcomes and observations. In other words, the research is valid if it answers to the research problem and if the used methods and techniques relate to the issues that have been explored. *Reliability* refers to repeatability and consistency. It also determines the fact how well the research has actually been conducted. The research can be considered reliable if essentially the same results would come up over and over again. Reliability can also be estimated by comparing research results with similar researches conducted previously. (Sachdeva 2009, 55-56, 69; Blaxter, Hughes & Tight 2006, 221)

The conducted research acts as a basis for constructing customer strategy and segmentation plan for the Finnish Seamen's Mission in the Benelux. The research results give mostly demographic data which do not provide very in-depth information. However, with the help of the central results, theory and other previously conducted researches it is possible to find solution to the research problem. The research was conducted as a quantitative structured questionnaire and random sample was used. It was not possible to influence the results as the respondents answered themselves without the presence of the researcher. On the other hand, it is impossible to say if each respondent has understood the questions as intended. However, unclear responses have been eliminated when analyzing the results.

The total number of responses was relatively high. However, the number of responses from the Netherlands and Luxemburg was quite low and therefore those results cannot be considered very valid or reliable. Most of the responses were gotten from Belgium. As a consequence, the results from Belgium can be considered reliable. In addition, the research can be regarded as reliable because many of the results are consistent also with previously conducted researches. All in all, the research is relatively valid and reliable especially concerning Belgium.

3.4 Research Results

The empirical research for the Finnish Seamen's Mission in the Benelux was carried through during April 2011. The total number of received responses was 225 of which 99 were gathered as a paper version and the rest, 126 responses, through an e-mail questionnaire. In this section of the thesis the central research results are presented and summarized. The results are divided and discussed in three parts: basic demographic data, the services of the Mission and the membership and communication of the Mission. In the results the responses of all three countries, Belgium, Luxembourg and the Netherlands are presented.

3.4.1 Demographic Data

The questions concerning the respondents' demographic data included gender, age, size of household, number of children, the age distribution of the children, position of the respondent, income level, place of residence, the reason for staying abroad and the duration of the stay abroad. The results of these questions are next briefly demonstrated.

Most of the respondents were women (177, 78.7 %) while the number of men was 48 or 21.3 %. Concerning age, responses from all six age categories were received. However, most of the respondents were between 36 – 55 years old (total 63.4 %). The age distribution is illustrated in Chart 1.

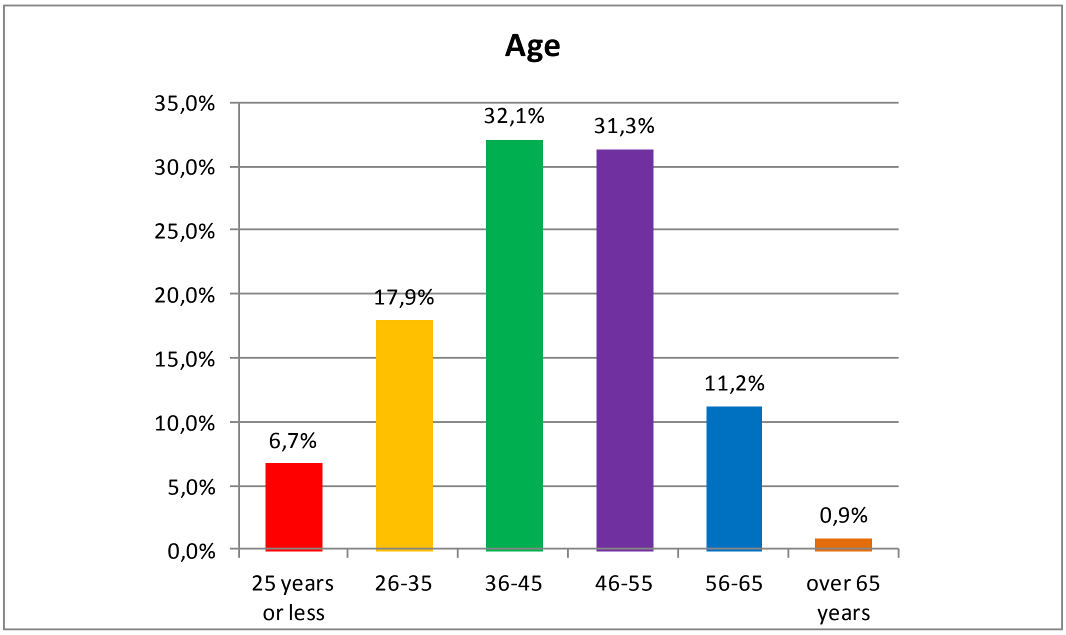

Chart 1. Age distribution.

The next three questions dealt with the size of household, the number of children and the age distribution of the children. Relatively great amount (56.7 %) of the respondents lived in a household of one or two persons. The number of households of three to four persons was 33 % whereas the percentage of households of five or more persons was 10.3 %. Chart 2 illustrates the size of household.

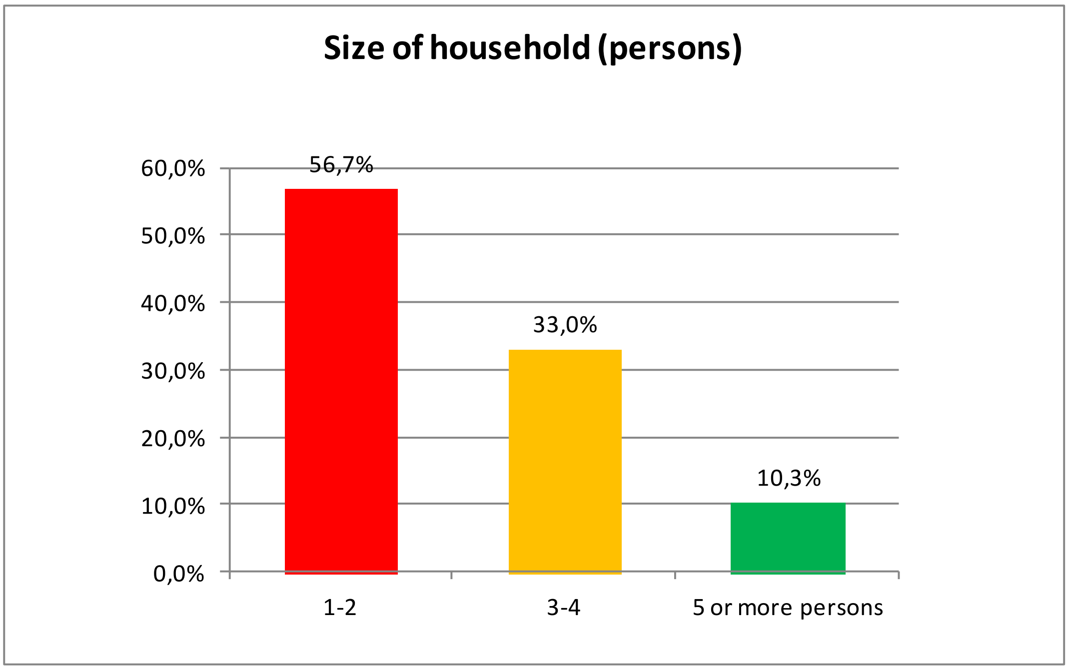

Chart 2. Size of household.

Almost half of the respondents (46.2 %) stated that they had no children. 16.3 % of the respondents had one child, 22.6 % had two children and 14.9 % had three or more children. The division of the number of children is showed in Chart 3.

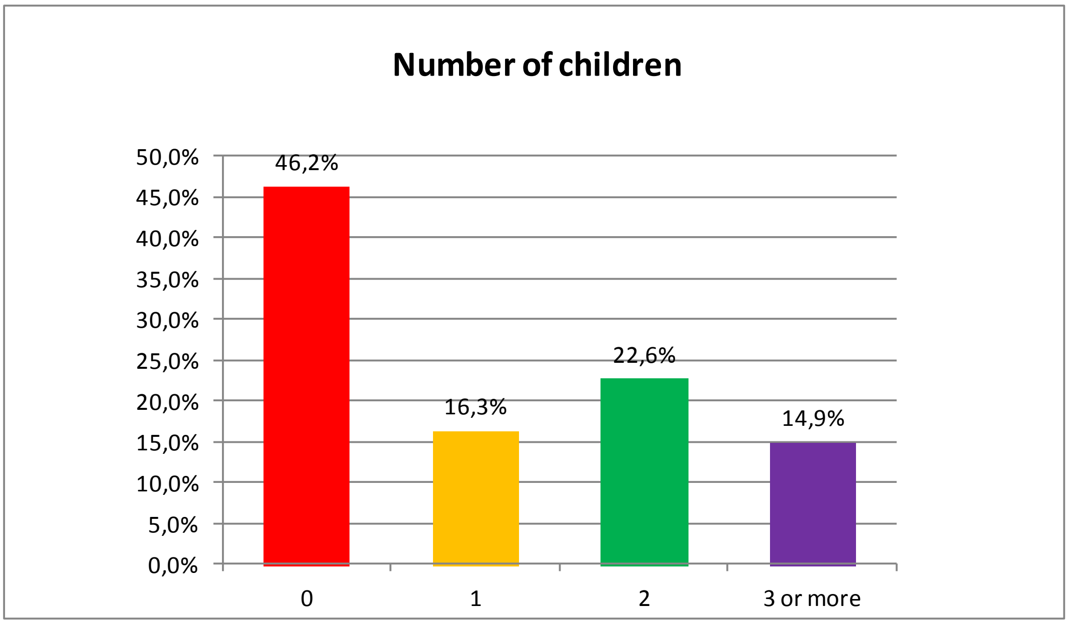

Chart 3. Number of children.

The question about the age distribution of the children was arranged so that the respondents were asked to give the year of birth of their oldest and youngest children. Based on the results over a half (53.2 %) of the respondents children were born in the 21st century.

The next question concerned the current position of the respondent. In other words, whether the respondent was, for example, working, studying or retired. Most of the respondents (76.4 %) were working. The percentage of students was 7.7 % and pensioners 3.6 %. Some answered also being full-time mothers or housewives.

In the question about net income per month 26.1 % of the respondents chose not to answer to the question. Otherwise the responses were distributed quite evenly. Women chose not to answer to the question more often than men. The most common answer for men was "over 6000€ per month". The net income level per month is illustrated in Chart 4.

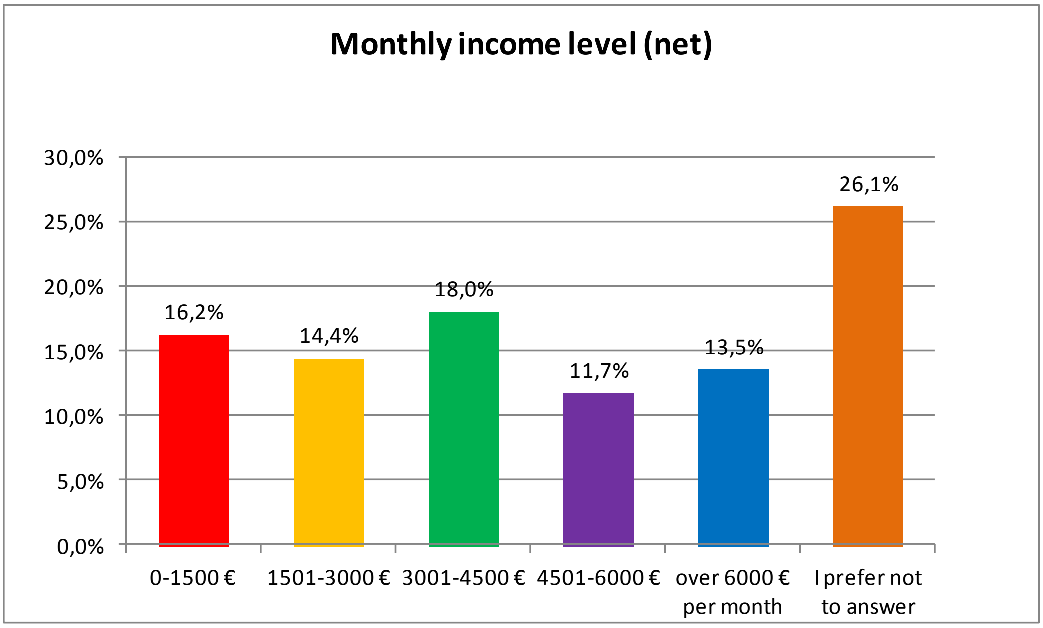

Chart 4. Net income level per month.

When comparing the income level with age there was quite much dispersion in each age group. Respondents between the age of 26 to 35 and 56 to 65 stated commonly their income level to be between 1501€ and 3000€. Respondents between the age of 36 to 55, on the other hand, chose mostly not to answer to the question.

The next two questions dealt with the current place of residence and the reason for staying abroad. Most of the respondents (80.9 %) lived in Belgium. In addition, 11.6 % lived in the Netherlands, 4.4 % in Finland, 0.9 % in Luxemburg and the rest in other countries such as Germany. 69.5 % of the respondents were abroad because of permanent job or stay. 12.7 % of the respondents were abroad because of the job of the spouse, 9.4 % because of temporary job and 5.2 % because of studies.

The question about the duration of the stay abroad was divided into two separate questions. The first question dealt with the duration from coming to the country to the present day. Here most of the respondents (54 %) had lived abroad for over 10 years whereas 10.2 % had lived abroad under a year, 21.9 % from 1 to 5 years and 14 % from 6 to 10 years. The second question dealt with the duration from the present day to the estimated return to the actual home country (see Chart 5).

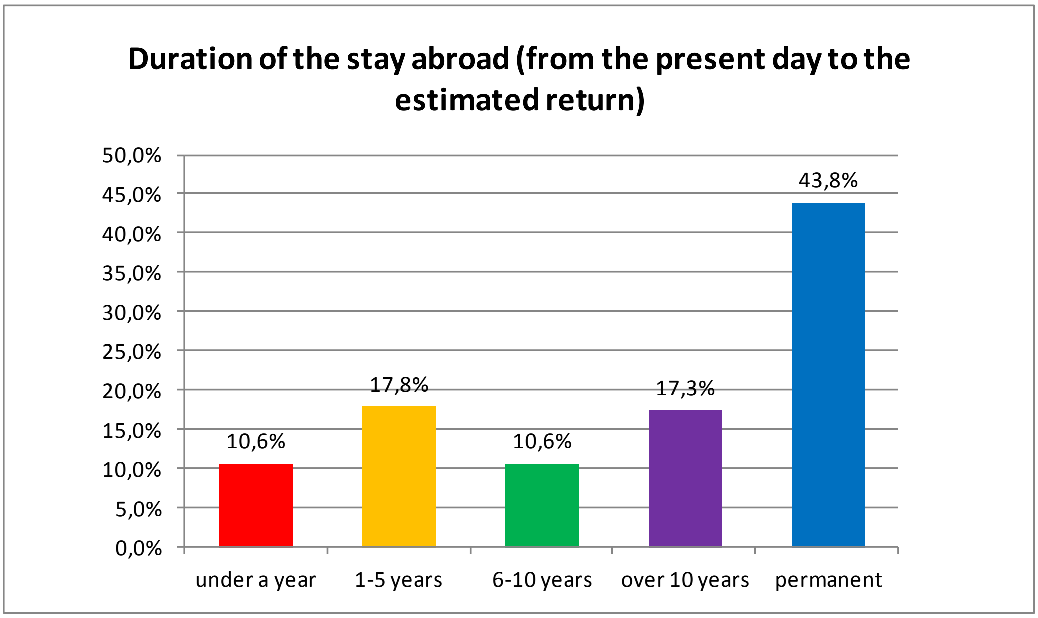

Chart 5. Duration of the stay abroad from the present day to the estimated return.

43.8 % of the respondents estimated their stay abroad to be permanent. Moreover, 10.6 % estimated to stay in the country under a year, 17.8 % from 1 to 5 years, 10.6 % from 6 to 10 years and 17.3 % over ten years. In most cases the respondents from all age groups estimated their stay abroad to be permanent excluding respondents under 25 years old as they are mostly students. In the age groups of 26 to 45 and 56 to 65 it is possible to separate two groups. The other group estimated to stay abroad permanently whereas the other group estimated the stay to be from one year to five years.

3.4.2 Services

The second section of the questionnaire consisted of questions related to the services of the Finnish Seamen's Mission in the Benelux. First it was asked how often the respondent visits the Mission or uses its services. 48.9 % of the respondents stated that they visit the Mission or use its services less than once a month. On the other hand, 36.8 % claimed to use the services monthly and 14.3 % weekly. Customers using the services on a weekly basis were mostly between the ages of 46 to 55 whereas younger respondents used the services less frequently. Respondents with a smaller income level used the services less. In Brussels the services were used more often than in Antwerp or Rotterdam. Secondly, the respondents answered in which of the premises they mainly do business. The results of this question were generally divided according to the respondent's place of residence.

The next question concerned the current services of the Mission and the respondents were asked to state which services they use. It was possible to choose more than one option.

The most popular services were clearly the cafeteria (87.9 %) and the Finnish shop (82.6 %). The next most used service was the Finnish library (43.3 %). Other services such as reading magazines or watching Finnish TV, sauna, religious activities and different club activities were almost equally popular. The popularity of different services is illustrated in Chart 6.

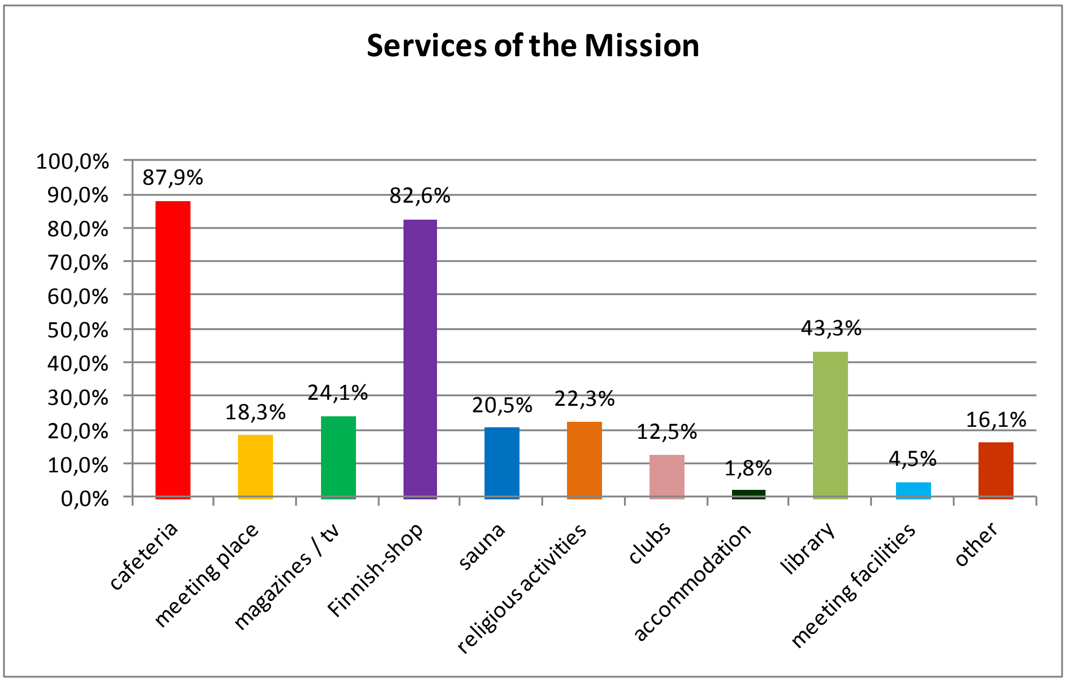

Chart 6. Services of the Mission.

In the category “other” common answers were bazaar and different concerts and events. The cafeteria and the Finnish shop were the most popular services despite of, for example, gender, age, place of residence, size of household or income level.

3.4.3 Membership and Communication

In the third section of the questionnaire the questions concerned the membership issues and communication of the Finnish Seamen’s Mission in the Benelux. In questions concerning membership issues it was asked whether the respondent was already a member of the Mission, whether he or she was aware of the current membership benefits and which benefits the respondent wished for. 70.5 % of the respondents were not members of the Mission and accordingly 64.2 % were not aware of the membership benefits. In addition, the opinion about the amount of the membership fee was inquired. Most of the respondents (55.8 %) thought that the fee was reasonable.

The next two questions dealt with the communication of the Mission. First it was asked separately how much the respondent gets information about the Mission’s activities and membership issues. The options included very much, much, to some extent, little and not at all. In general, information about the activities was received quite well as most of the respondents answered much or to some extent. However, quite little information was received about the membership issues as many of the respondents answered to some extent, little or not at all. The distribution of the responses is shown in Chart 7.

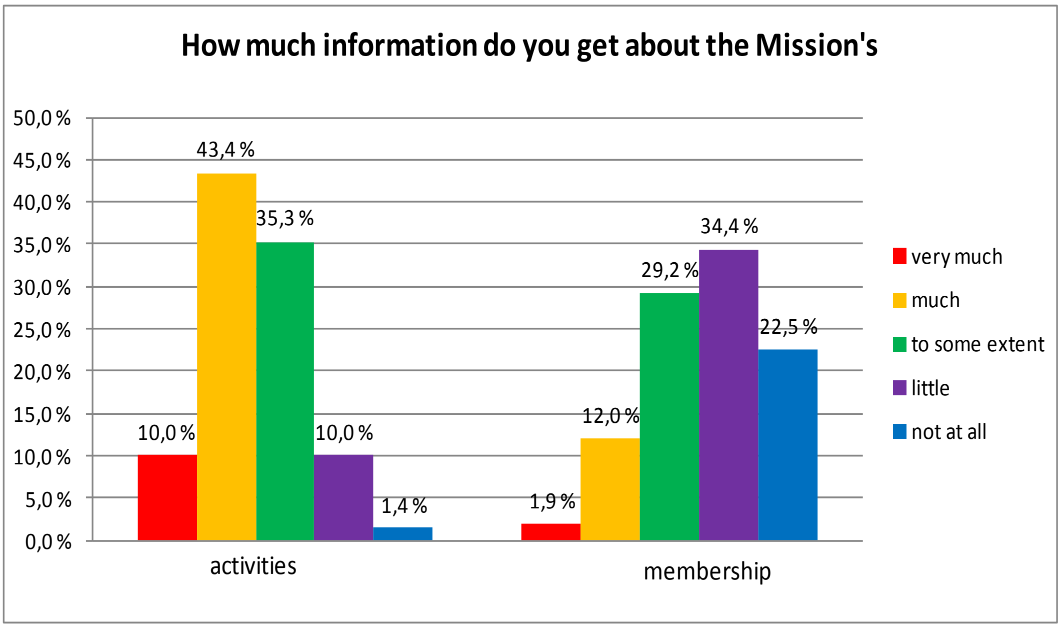

Chart 7. Communication of the Mission.

In the second question about communication it was asked, which is the best way for the respondent to get information about the Mission's activities. The given options were the Mission's own magazine, web pages, e-mail, social media or other. It was possible to choose more than one option. 61.4 % chose the Mission's web pages and 59.1 % e-mail as the best medium of communication. 31.4 % of the respondents chose the Mission's magazine. Common answers in the category "other" were the Finnish club in Belgium as well as relatives and friends.

3.5 Previously Conducted Research

In this section the central issues of some previously conducted researches, relating to the thesis subject, are discussed. In addition to the actual research results gained from this study, these additional researches can be utilized in the conclusions part when developing customer strategy and segmentation. Both of the reviewed studies have been conducted for the Finnish Seamen's Mission in the Benelux-area.

In the first research by Jarmo Karjalainen (2007) the experiences of Finnish expatriates in the Benelux-area are studied. According to the study three different reasons for Finnish people to go abroad can be separated. The first group consists of people moving permanently to a foreign country. Second, people go abroad because of a temporary work position, for example. Finally, there is a group that spends some time in a year, such as the winter, abroad but always return back to the home country. In the study most of the people had moved to the Benelux-area because of work. In general, the expatriates had adjusted well to the new country but many also felt that it was difficult to find social contacts and maintain social life. The profile of the respondents corresponded quite well with the research results of this thesis. Some of the main values of the expatriates included family, work, their own culture and other Finnish people. Quite many of the respondents stated to experience loneliness and lack of social life. This concerned especially the spouses that did not go to work as well as children.

The second research conducted for the Finnish Seamen's Mission by Jarmo Karjalainen (2009) deals with the development of youth work in the Benelux-area. In the research the emphasis was on children and young people and their well-being. It is said that when the expatriates children are happy, the whole family is happy despite the difficulties that they face when going abroad. In addition, it is essential to arrange different activities for children in Finnish in order to integrate the children to the culture of the home country.

4 CONCLUSIONS

In this section of the thesis the theory and the empirical study are combined. In the conclusions the aim is also to find a solution to the actual research problem. The research problem of the thesis was to find a proper customer strategy and segmentation plan for the Finnish Seamen's Mission in the Benelux. In the conclusions the focus is on Belgium, and more precisely on Brussels, because most of the responses were received from there. However, the suggestions can also be applied to Luxemburg and the Netherlands to some extent as the countries are quite similar. The suggestions made are based on the theory, the conducted research as well as previous researches.

First, in the conclusions the research results are briefly summarized and analyzed. After that an eligible customer strategy for the Mission is presented and discussed. Finally, suggestions for customer segmentation are also made.

4.1 Summary of the Research Results

The majority of the respondents were women and therefore it can be argued that women also use the Mission's services more often than men. This is a common phenomenon, especially in Brussels because of the number of Finnish families living there and, moreover, it is often the husband who is working while the wife stays at home with children. It has been estimated that the number of Finnish people living in Belgium is about 4000 of which most are in the Brussels area. (Karjalainen 2009) Most of the respondents were between the age of 36-55. They can be considered the biggest target group of the Mission.

The most common response in the question about the size of household was 1-2 persons. This can comprise singles, couples with no children, older couples whose children did not live at home anymore as well as single parents. Considering this it is important to offer some activities also to singles instead of focusing only on families. However, different youth and family work is important as about half of the respondents had small children. Another clientele is formed of those Finnish people living in the country permanently as quite many estimated their stay abroad to be permanent. The respondents were not very eager to answer to the question about their income level. In general, the income level seemed, however, quite high, at least among those who were working.

Most of the respondents used the Mission's services quite seldom. The reasons for this can be issues such as lack of communication, the services do not match the customers' needs or the customers do not have time or the desire to use the services. The most popular services of the Mission were the cafeteria, the Finnish shop and the library and, as a consequence, they can be considered to form the central services that can be developed further. Yet, taking into account the Mission's history, aims and values it is important to maintain and develop other services, such as clubs and religious activities, as well.

The amount of the Mission's current members was low compared to the total amount of respondents. Current members mean those who had paid the current year's membership fee by the date of filling out the questionnaire. In general, respondents were not aware of the membership benefits and many could not either evaluate the amount of the membership fee. In addition, the respondents felt that they did not receive enough information about the membership issues. Based on this, it can be argued that communication about membership possibilities should be developed as there is the potential to gain more members and thus generate more income. Judging by the results, it is important to develop especially electronic communication and cooperation with other organizations.

4.2 Suggestions for Customer Strategy

Customer relationship management, in general, has not been studied much in the context of non-profit organizations. Neither have many non-profit organizations applied efficient CRM practices although it is almost as necessary for them as it is for profit-driven organizations. In many cases CRM theory can be adapted also to the needs of non-profit organizations. Next the concepts of CRM and customer strategy are discussed from the point of view of the non-profit case company the Finnish Seamen's Mission in the Benelux. Customer segmentation, which relates closely to customer strategy, is discussed more in subchapters 4.3 and 4.4.

It is essential to see that CRM is not just technology but more and more about people and relationships. Nevertheless, the technological aspects need consideration, as well. Many non-profit organizations may have the problem of collecting and storing customer information efficiently. Reasons for this may be expensive technological solutions, the personnel's lack of knowledge and skills or the belief that it is not necessary. In the case of the Finnish Seamen's Mission in the Benelux there is a good chance of acquiring proper and new software during the special membership development project. The necessary customer information, such as purchase history, can be collected, for example, through membership cards. One important step here is also to pay attention to training the employees to use the new software. Otherwise it will not provide any real value for the organization.

It is clear that relationships play a central role in the Mission's operations. The Mission offers services where interaction and communication are strongly present. For people living abroad away from their home country, there is also the need for such interaction, own culture and social contacts. Based on research Finnish people also share similar values as the Mission. These values include, for example, family relations, friends, loyalty, reliability, honesty, openness, equality and Christianity. (Karjalainen 2007) In creating strong relationships, the storing and using customer information plays an important role, too, as real relationships require repeated interactions, after all. When the customer's historical data is used in practice, it is possible to increase efficiency and serve the customer better by satisfying the needs and wants. For example, an employee can learn that a certain customer follows a specific diet. Consequently, when serving that customer, the employee can automatically suggest some new products or even recipes. A similar example would apply also for the Mission's other services such as the library. As a result, so called learning relationships can be formed. Through creating real relationships based on loyalty and trust, there is a good probability that the customers keep coming back which, in turn, improves the Mission's performance and the overall image.

The Finnish Seamen's Mission aims at performing Christian, social, cultural and international work among Finnish people abroad. Its vision is to bear the economic crises, invest in competent and committed workforce and develop all viable activities. These aims form the basis for developing the actual customer strategy. Based on the research results, for example, the Mission in the Benelux offers many different services for all kinds of people. This is of course a good thing but at the same time creates a challenge for finding a proper customer strategy as well as the focus and the most important customer groups.

When creating customer strategy, the starting point should be the organization's own corporate strategy. The Mission's current strategy is already quite customer-centric as they are the reason the organization exists in the first place. The main goal is, after all, helping people. However, it is possible to go even deeper. This requires identifying different customer groups, calculating or estimating their value for the organization and applying the customer-centric goals and processes throughout the organization. Another important point is to set clear goals. Besides the general aims of the Mission, the Finnish Seamen's Mission in the Benelux should develop its own customer related goals based on the general ones. An example of a customer strategy could be an aim to get a certain percentage of the desired growth through acquiring new customers from potential customer groups such as singles and people living permanently in the country. Another proportion of the desired growth could then be generated from existing customers such as families. In addition, one part of the desired growth could be gained through developing membership issues and getting new members.

Customer value can be seen from different perspectives. When looking from an organization's perspective defining customer value may sometimes be difficult, especially in the service business where it is not possible to calculate everything based on money. Customer value based on facts can be calculated with the help of software. In order to do this, customers should be divided into groups and enough information should be available. It can be calculated, for example, which customer groups buy the most from the Finnish shop or the cafeteria. These revenues are then compared with the expenses. When basing customer value on evaluation, things such as reference value, contacts and emotions can be estimated. For example, different customer groups have contacts with similar customers and therefore they forward information – positive or negative. Emotions can be based on values. As mentioned earlier the Mission and the customers share similar values. These values could be more communicated to customers both as a marketing method and as a method to improve the organizational image. Customer value based on evaluation requires good customer know-how from the employees as well as research.

Customer value from the customer's perspective means comparing the benefits gained with the sacrifices made. An organization can affect this value, for example, through products and services. Value through products can be improved by developing the product range in the Finnish shop and the cafeteria based on the comments, needs and ideas of the customers. Service can be improved by investing in efficiency and individuality. Individuality means that the employees learn to know the customers as well as to which customer group they belong and as a result are able to serve them accordingly. One challenge regarding this is that many of the Mission's employees are trainees and volunteers who change often and work only a few months or a year. Here the orientation of the new employees plays a crucial role. Customer's perspective of value can also be improved through communication and channels. As the research results indicated there is a lack of communication and targeting it. By increasing communication, developing better channels and targeting the message to the right people, the overall value for the customer can be improved.

Customer relationship strength and length are important concepts of customer strategy. They are affected by customer satisfaction, customer commitment and ties. The most committed customers are usually those who are committed through emotions. They feel good in the relationship with the organization and share similar goals and values. Different ways for developing especially these emotion-based ties should be emphasized. Examples of ways for doing that include creating a kind of community spirit, highlighting core values and showing enthusiasm and love for the work. The community spirit could be emphasized, for example, through networking and developing activities where people can communicate and meet other similar people. All in all, in order to form customer strategy and especially segmentation it is essential to estimate the current and potential value of different customer groups as well as relationship strength. Moreover, the aim should be a win-win situation where both parties adjust in the relationship.

There are quite many versions about customer strategy process. They all have something in common but in many process the emphasis differs. Here a seven-staged customer strategy process for the Finnish Seamen's Mission in the Benelux is suggested (see Figure 4). The first step is to define customer-related strategy and goals. This means specifying what the organization actually wants to achieve with the customer strategy and segmentation. In the second step the target customers of the organization are identified. The question, who our customers are, is answered. In addition, the current value, potential value and relationship strength are evaluated.

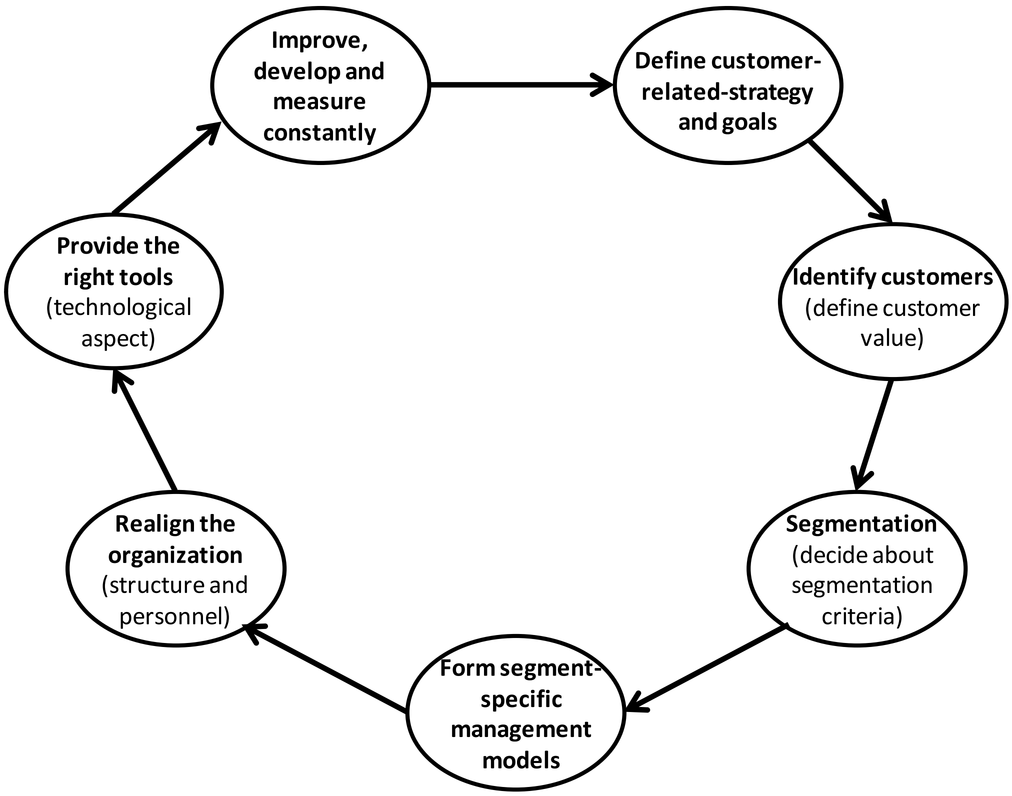

Figure 4. Suggestion for customer strategy process.

Third, the actual customer segmentation plan is formed. The segmentation should be based on certain segmentation criteria. Fourth, segment-specific management models are developed. In other words, it is defined how different segments are treated, which products and services are targeted and what kind of communication methods and channels are used.

In the fifth stage the whole organization should be realigned to support the chosen customer strategy and segmentation. This means organizing both the organizational structure and the personnel. After that the right tools and technology should be provided. Without proper technology it is difficult to implement the customer strategy successfully. The personnel should also be capable of using the acquired systems efficiently. The final stage in the proposed customer strategy process is taking into account constant improvement, development and measurement. Without analyzing the possible faults or measuring the outcomes, it is almost impossible to develop in the long-term or gain real value from the conducted project. The process is illustrated in the form of a circle as the customer strategy process is meant to be continuous.

4.3 Suggestions for Customer Segmentation

Customer segmentation is an important part of the customer strategy process and therefore it is discussed here separately. Customer segmentation means dividing an organization's customers into different groups based on certain essential criteria selected by the organization. In an organization it is also possible to have several segmentation plans meant for different purposes. Next, customer segmentation is discussed in the context of the Finnish Seamen's Mission in the Benelux. Additionally, suggestions for eligible customer segmentation are made and segment-specific management models are proposed. It is important to realize that the suggestions concerning segmentation may not be directly applicable but instead need to be tested first and after that developed further.

The first task in customer segmentation is to set clear goals and line them together with the strategy. After all, in order to succeed, customer segmentation needs to support the corporate strategy. The Finnish Seamen's Mission is a non-profit organization dependent on different donations and therefore it can be stated that its strategy is not to grow significantly or gain profits, as it would be for profit-driven organizations. Consequently, a proper strategy for the Finnish Seamen's Mission in the Benelux could be to strive for and, above all, maintain profitable operations and activities by concentrating on developing membership issues and satisfying the existing customers as well as acquiring new customers possibly from new customer groups. Traditionally, the target customers of the Finnish Seamen's Mission have been seafarers, truck drivers and permanent migrants. Today, however, also expatriates form a large customer group. Even though expatriates have been related closely to migrants there are still differences. The phenomenon of expatriates is especially familiar in the Brussels area. In Antwerp the clientele is more traditional as it is an old seaport. (Karjalainen 2007) As a consequence, different customer strategies and goals for different locations should be updated and created. For example, it is no use to form a segment for seafarers and truck drivers in Brussels as they do not belong to the clientele there.

Another task towards effective segmentation is to estimate the customers' current value and potential value as well as the profitability for the organization. Based on this research and other related researches it can be stated that families are one valuable customer group for the Mission. They use actively the Mission's services such as clubs, religious activities and the library and also buy more from the Finnish store than, for example, people with no children. The need for Finnish products and contacts is even bigger if the duration of the stay abroad is not permanent and if there are small children in the family. Families have also good reference value as they are likely to be acquainted with other Finnish families, too, and are therefore able to share information. This can happen both abroad as well as in Finland after returning there. Families' have also quite good potential future value for the Mission in the Benelux as there are new families coming to the country all the time – either for a short period of time or for a longer stay. On the other hand, a negative side concerning expatriate families is that the length of the relationship may be short if the stay abroad is temporary such as five years. Consequently, the customers of the Mission change quite often which requires effort for acquiring new ones.

Other customer groups whose value and profitability should be estimated are, for example, singles, couples, students and youngsters, pensioners and Finnish people living abroad permanently. Each of these groups belongs to the Mission's target customers to some extent. Singles or people with no children do not use the Mission's services as often as families, for example. There could be, however, potential if more activities targeted to them were available. There are already quite many activities offered for students and youngsters. Yet, there is a potential for the group to become even more valuable. For example, it can be communicated that the cafeteria is a great place to meet friends or bring local friends along and familiarize with the Finnish culture. Students and youngsters have also many times good reference value. People living abroad permanently are often already integrated into the foreign culture and have created relationships with locals. In some cases the need for own culture and Finnish community may still exist as the stay abroad has been so long. Even according to the research results the respondents had the need for activities arranged for people living in the country permanently. This customer group has potential value because it can form the basis for creating long-term relationships.

Before forming the actual segments, an organization must decide about segmentation criteria. Segmentation criteria can be based on things such as demographic data, purchase behavior, personal values or preferences. Segmentation based on demographics means focusing on different, relatively easily gathered customer information such as gender, age, education, income level or size of household. Segmenting through demographics is often necessary but when based only on that it can be superficial and therefore does not deliver the greatest possible value. In the conducted research the focus was on demographics but with the help of the theory and other researches it is possible to form segmentation based on other criteria as well. These other examples are discussed further. Probably the simplest way of segmenting customers in the case of the Finnish Seamen's Mission in the Benelux is to divide them based on age or status, for example, into families, singles, students and pensioners. In some cases this may be reasonable, for example, when developing special services or activities targeted to these above mentioned groups.

In order to form a more profound segmentation based on demographics, the estimated duration of the stay abroad could be used as a criterion. In the research results many of the respondents estimated their stay abroad to be quite permanent. Consequently, there is a possibility to develop activities especially for that group and also create long-term relationships. Figure 5 illustrates customer segmentation based on the duration of the stay abroad.

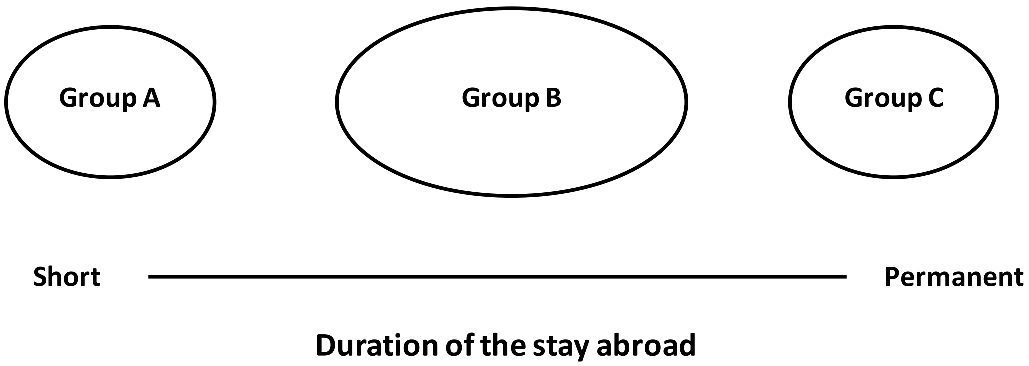

Figure 5. Segmentation based on duration of the stay abroad.

In the Figure customers are roughly divided into three groups. The duration of the stay of Group A is very short – usually one year or less. Customers in this group are often students or young people working abroad for a short period of time. Group B is the biggest segment in the Figure as it comprises the Mission's biggest target group especially in Brussels. It includes expatriates, their families and other people living abroad several years but not permanently. Group C comprises customers who live abroad permanently and therefore might also have different needs than those living abroad for a shorter period of time. In this group there is some variation in age. As a consequence, the group could be further divided into two separate groups based on age as also younger people could live abroad permanently because of marriage to a foreigner, for example.

Segmentation based on purchase behavior can be useful especially for the purposes of the Finnish shop and cafeteria. Purchase behavior can include things such as purchase frequency, the extent or amount of a purchase, type of product purchased, purchase time or reasons for purchase. With good software it is possible to segment customers quite easily provided that the organization knows how to use the program and different applications. Concerning purchase behavior customers can be divided, for example, based on which product category they buy the most, do they buy certain diet products, such as gluten-free products, or do they prefer new products or products that are on sale. By identifying customers based on purchase behavior it is possible to develop product categories, target the products efficiently and improve the service level.

Different values, preferences or areas of interest can also be considered as segmentation criteria. Segmentation based on these things may be challenging but often delivers greater value because the organization has to know the customer thoroughly. Especially the open questions of the research revealed that many respondents seemed to value lower prices and good service. The overall atmosphere, when visiting the Mission, was also important. As a result, price could be one criterion for segmentation - at least concerning services that are charged for such as the cafeteria, the Finnish shop or sauna. In some other related researches (Karjalainen 2007 & Karjalainen 2009) the values and preferences of the Mission's customers have been studied further. Based on these researches the customers could be divided into groups according to the things they value the most. These groups could comprise, for example, people who appreciate Christianity and Christian values, people who value their own family, its well-being and contacts with other similar families, people who prefer having social contacts, meeting friends or making new ones or people who value cultural issues such as the Finnish food, sauna and activities.

4.4 Framework for Segmenting Customers

One way of deciding about segmentation criteria is through defining external and internal perspectives of segmentation that were described in the theory. The external perspective means defining different factors that separate customers from each other. These can include customer relationship strength, decision making process, motivation or reasons for purchase and customer's needs. The internal perspective deals with the organization's benefits and point of view. Here it is essential to recognize the strategic meaning of different segments for the organization. Examples of segmentation criteria from the internal perspective include sales volume, future purchase potential, customer profitability, customer value and the amount of contribution of the personnel. From the above mentioned segmentation criteria, two are selected here – customer relationship strength and customer value. The chosen criteria are then used in the suggestion for a proper customer segmentation plan for the Finnish Seamen's Mission in the Benelux. Customer relationship strength is chosen because it is important to point out the possibilities for long-term customer relationships. Customer value, on the other hand, is chosen because it helps in forming a picture of which segments are most valuable for the Mission and which can be developed. Here, customer value is formed of the current value, potential value and reference value of different segments. In Figure 6 the suggested segmentation plan is illustrated.

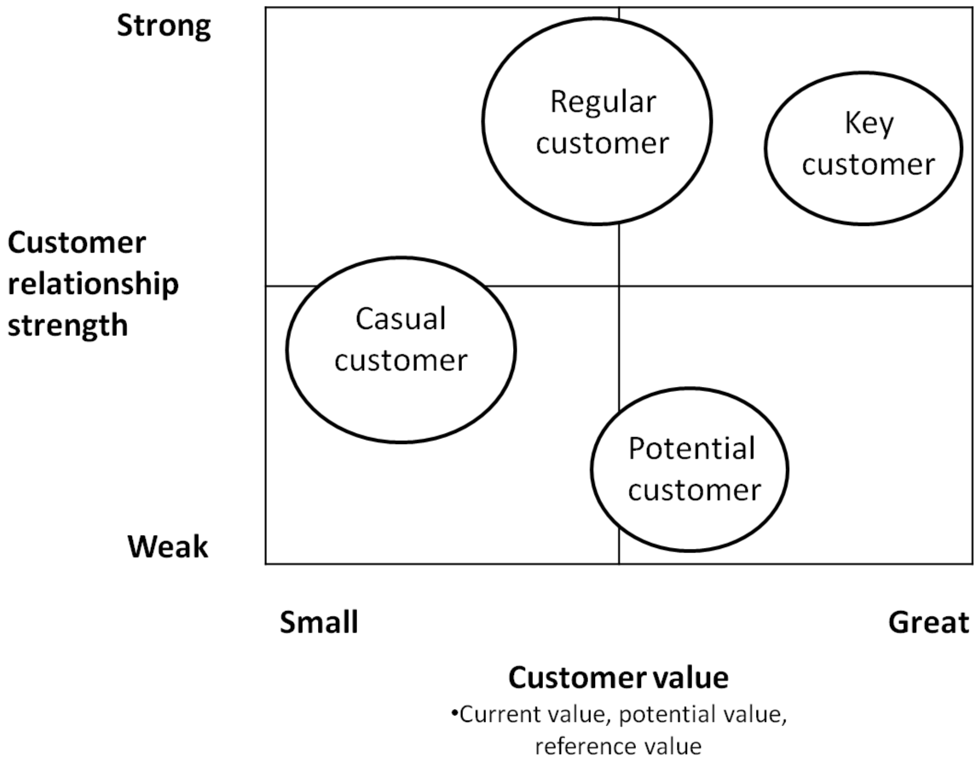

Figure 6. Segmentation based on relationship strength and customer value.

In forming the segmentation, the same model that was presented in the subchapter 2.3.2, is used. The customers are also similarly divided into key customers, regular customers, casual customers and potential customers. Next, these four customer groups are presented in more detail.

Key customers are an organization's most important customers and they should be taken good care of. In this case the group of key customers comprises those who are actual *members* of the Mission. They have paid the membership fee, have given all necessary information and use the membership card that is given in the beginning of the membership. Members are chosen as key customers because there is a potential to gain strong and long-term relationships. It can be argued that customers, who become members of the Mission, are committed and also willing to continue the relationship. The current value of key customers or members is high because they are likely to use a variety of services often. They have also potential value as there is a possibility to market new products, services and activities. Through positive experiences, key customers can also tell about the membership to other customers and therefore act as a good reference value, too. In other words, key customers could become so called active marketers. This requires, however, that a win-win-situation exists for both the organization and the customer itself. An example of encouraging key customers to become active marketers could be a campaign where the organization gives extra benefits to those key customers who have recommended the membership and gotten a non-member to become an actual member of the Mission.

Regular customers are those who purchase regularly but usually small volumes. In the case of the Finnish Seamen's Mission in the Benelux regular customers are people who are not members but still use the Mission's services on a regular basis. These customers use, for example, only one or two services such as the Finnish shop or the library. The customer relationship strength is high but the customer value is lower compared to key customers. The current value of regular customers is not that high because they buy quite small volumes and still consume the organization's resources. On the other hand, regular customers have potential value as there is a possibility for them to become members or key customers. Because regular customers are not yet members of the Mission they could be encouraged to buy more by using, for example, special cards where it is possible to collect stamps for each purchase. After a certain amount of stamps is gathered, a special discount is given.

Casual customers mean customers who purchase or use the services occasionally. Their importance for the organization is quite minor. In this case, however, the research results showed that the biggest customer group of the Mission can actually be said to be these casual customers. The reason for this is that many of the respondents stated that they visit the Mission less than once a month. The Mission's casual customers are those who sometimes buy, for example, Finnish bread from the store or drink a cup of coffee. They use usually only some occasional services such as the annual Christmas bazaar or voting. The relationship strength is somewhat strong as they know the existence of the Mission and its different services but are still not very eager to use them. One reason for this can be that they do not have the need for the services and have, for example, already adapted to the foreign culture well. The customer value of casual customers is usually very low because they purchase products and use the services so rarely.

Potential customers are not yet an organization's actual customers although they belong to the target group. In general, they have also needs that the organization could fulfill. Here, potential customers are those who do not actively use the services of the Mission, for example, because they are not aware of the Mission or its activities or there are no activities directly designed for them. According to the research results these customer could be singles or people living in the foreign country permanently. Also local people could become potential customers although they do not yet belong to the actual target group. There is, however, potential for those foreigners who are interested in different cultures and especially the Finnish culture. The customer relationship strength is naturally very low as potential customers are not yet active customers. The customer value is, however, quite high because they have the potential to become customers. They would also have good reference value as, for example, Finnish people living abroad permanently are likely to know also other similar people.

It is not enough just to form customer segments, but they need to be managed, as well. Because of that an organization should create different segment-specific management models and guidelines to support the segmentation. The first thing to remember in developing segment-specific management models is to set clear goals for each segment. After that the organization can form successful management models. Here, suggestions of segment-specific management models for the four described segments are made.

Key customers need special care and the organization should invest in them. The level of satisfaction of the key customers should be kept high and monitored constantly. In this case key customers can be identified relatively easily through membership cards which they show when buying something or using services. When showing the card, the personnel can see different information related to the customer. It is also possible to store new information such as what was purchased and how the customer acted in the service situation. Key customers or members should receive special membership benefits which separate them from other customers. These benefits can be monetary, such as discounts and special offers, or non-monetary, such as special service, gifts and communication meant only for members. Critical encounters with key customers should be taken well care of because losing a key customer is bad for the organization. In the customer data there should be information about the best communication channel, as well. According to the research many customers prefer electronic communication methods. These should be developed especially in the segment of key customers as all the necessary contact information, such as address, phone number and e-mail address, is usually available. In addition, it is recommendable that an employee is appointed who is in charge of the key customers as well as membership issues. In other words, the employee acts as a contact person taking care of the members and their possible questions and other issues. All in all, the aim in the segment of key customers is to increase profitability through purchase behaviour. This means, for example, active marketing of new products and services as the committed and satisfied key customers may be more willing to try them.

Regular customers are also important for the organization and they should be paid attention to - although not as much as key customers. It is more difficult to identify regular customers than key customers because they do not have any special card. However, experienced personnel can learn to remember which customers use the services often but do not have any membership card when asked. Regular customers have the potential to become key customers. Therefore attention should be paid to market the membership possibilities to regular customers, for example, in a situation where an employee asks for the membership card and the customer does not have it. Considering communication issues, it can be said that if not enough information is available of a regular customer, then the communication can take place during the service situation, for example. In some cases it is also possible to request some personal data in order for the Mission to be able to send information about different activities through e-mail, mobile phone or ordinary post.

Casual customers are usually not that relevant for an organization. Nevertheless, they should be treated well because there is some potential for them to become regular customers. In this case casual customers formed also a big customer group. If even a part of the large group of casual customers was turned into regular customers, it could benefit the Mission and help in acquiring new customers. In a service situation as much information as possible from casual customers should be gathered in order to find reasons for why they do not use the services frequently. At the same time it is also possible to market different services available as well as membership possibilities. The organization should, however, be careful not to use too many resources for developing the group of casual customers especially if it clearly seems that they are not interested.

Potential customers are always worth considering for and it is reasonable for an organization to use some effort and resources to win them over. Potential customers could be spotted, for example, in bigger occasional happenings such as bazaar or voting. These potential customers should be attracted to try the Mission’s products or services. Consequently, through positive experiences it is possible to gain customers. Many potential customers might not even know about the Mission at all. By using different communication channels, such as the Finnish club and other organizations in the area as well as existing customers, it could be possible to bring the message also to the knowledge of potential customers. As potential customers, such as people living abroad permanently, are likely to know other similar people, it could also be possible for the Mission to arrange different meetings or happening where those people could network and learn to know each other. However, before investing too much on potential customers, careful research should be conducted and the organization's own resources assessed. It should be clear that there is the potential and that the organization is really able to fulfill the needs of potential customers.

The above described suggestions for customer segmentation were directed mainly for the Mission's operations in the Brussels area because the clientele in other parts of the Benelux differs from it to some extent. However, the model of key customers, regular customers, casual customers and potential customers can be applied also in Antwerp, Luxembourg and the Netherlands. Only the content and description of the segments may vary. In Antwerp a separate segmentation plan and management models should be made because the clientele is more traditional and thus differs from the one in Brussels. It comprises mostly seafarers, truck drivers, permanent migrants and local people. Also the extent of the services and activities available is different.

The clientele in Luxembourg relates quite closely to the clientele in Brussels. Therefore the suggested segmentation could be used also there. One difference between Luxembourg and Brussels is that the Mission has no premises there. Different activities are arranged regularly but the people living there have to come to Brussels if wanting to visit the Finnish shop or cafeteria, for example. As a result, the same segmentation plan could be used but the segment-specific management models should be formed slightly differently.

In the Netherlands the Mission's premises are located only in Rotterdam. The clientele, however, is quite spread around the country. Because of the long distances not everyone are able to use the Mission's services regularly. As a consequence, it could be reasonable for the Mission to arrange activities in different parts of the country and not only in Rotterdam. In other words, the organization itself would go to the customers and not the other way around. Of course, this should happen according to the resources available. The clientele in the Netherlands consists of a variety of groups including truck drivers, families, students and locals. Many Finnish people in the Netherlands also live in the country permanently. In the case of the Netherlands it is also important to rethink the profiles of different segments if the previously presented model is used.

4.5 Suggestions for Further Research

This study focused on forming customer strategy and segmentation for the Finnish Seamen's Mission in the Benelux. In the conducted research demographic factors, the Mission's services and membership issues as well as communication was studied. In this section of the thesis suggestions for further research are made.

As the research focused mainly on the demographic issues, it could be reasonable to study closer also the values, preferences and areas of interest. That kind of research could be conducted by using more qualitative methods. In addition, each Benelux country should be studied separately in order to be able to compare them. In this research it was not possible to create concrete customer segmentation for Luxemburg and the Netherlands as not enough responses were received there compared to Belgium. Consequently, those countries as well as the city of Antwerp should be studied more in order to create reliable customer strategy and segmentation plans for their purposes. Also the Finnish Seamen's Mission in Finland as well as in other foreign countries would benefit from developing customer strategy and segmentation.

In the conclusions general guidelines for segment-specific management were presented. In order to form profound management models each segment should first be studied more closely. This means constructing a clear picture of the segment profile and, for example, their preferences and purchase behaviour. Here members were chosen as the key customer group. For that reason it might also be useful to study more about different membership issues and aim at developing them.

CRM is not studied much among non-profit organizations and neither do those organizations have attained very developed CRM practices. Consequently, it could be recommendable to study the current situation of CRM in non-profit organizations in general and compare them with each other as well as with ordinary profit-driven organizations.

One interesting aspect would also be focusing merely on customer value as it is an essential part of CRM and segmentation. It could be studied how customer value is actually formed and how, for example, potential value can be evaluated reliably. Customer value can also be understood from different perspectives. As a consequence, it could be studied which perspectives organizations have taken into consideration and to what extent.

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The Finnish Seamen's Mission in the Benelux – Customer survey

The churches of the Finnish Seamen's Mission in the Benelux merged in the beginning of 2011. The Mission's premises are located in Brussels, Antwerp and Rotterdam where versatile services are offered for all kinds of people. In addition, the Mission is developing its activities in Luxemburg.

The activities of the Finnish Seamen's Mission are highly based on money gained from selling different services and products. However, also membership fees form a significant source of income and, as a result, ensure the continuity of the Mission's activities.

The purpose of this survey is to develop the Mission's activities and aim at offering concrete membership benefits in the future. By answering the questions in this survey, you help the Finnish Seamen's Mission in the Benelux to receive important information which assists in carrying through the above mentioned matters. **All the information gathered in this survey is handled confidentially and anonymously. If you prefer not to answer to a certain question or the question does not concern you, leave it empty.**

1. Gender
   a) woman
   b) man

2. Age
   a) 25 v. or less
   b) 26 - 35
   c) 36 - 45
   d) 46 - 55
   e) 56 - 65
   f) over 65 years

3. Size of household (persons)
   a) 1-2
   b) 3-4
   c) 5 or more

4. Number of children
   a) 0
   b) 1
   c) 2
   d) 3 or more

5. The age distribution of the children (e.g. 1997 - 2005)________________

6. I am
a) working
b) pensioner
c) student/au pair
d) other, please specify?__________________

7. Income level per month (net)
a) 0 - 1500 €
b) 1501 - 3000 €
c) 3001 - 4500 €
d) 4501 - 6000 €
e) over 6000 € per month
f) I prefer not to answer

8. Place of residence (at the moment)
a) Belgium
b) Luxemburg
c) The Netherlands
d) Finland (move to question 12)
e) other, please specify?____________________

9. The reason for staying abroad
a) permanent job / stay
b) temporary job
c) the work of the spouse
d) studying
e) other, please specify?___________________

10. Duration of the stay abroad (time from coming to the country to the present day)
a) under a year
b) 1-5 years
c) 6-10 years
d) over 10 years

11. Duration of the stay abroad (time from the present day to the estimated return)
a) under a year
b) 1-5 years
c) 6-10 years
d) over 10 years
e) permanent

12. I visit the Mission / use its services
a) weekly
b) monthly
c) less than once a month

13. The Mission's branch where I *mainly* do business
a) Brussels
b) Antwerp
c) Rotterdam
d) I take part in the activities in Luxemburg
e) other, please specify?____

14. Which of the Mission services do you use? (you can choose several options)
a) cafeteria
b) meeting place
c) magazines/TV
d) Finnish shop
e) sauna
f) religious activities
g) clubs
h) accommodation
i) library
j) meeting facilities
k) other, please specify?________
____
____
l) I do not use any services, why?
____
____
____

15. Do you wish for new services / activities / products?
a) Yes, please specify?_______________________________________
____
b) No

16. Are you a member of the Mission in the Benelux (paid the year's 2011 fee)?
a) Yes, in which country/church?________________________________
b) No
c) I don't know/remember

17. Are you aware of the Mission's **membership benefits**?
a) Yes
b) No

18. Which membership benefits would you prefer?

____
____
____
____

19. What do you think about the amount of the membership fee? (45€/household, 30€/person, 16€/pensioners and students)
a) too big
b) suitable
c) too small
d) I cannot say

20. How much information do you get about the Mission's

A) **activities**	a) very much	b) much	c) to some extent
	d) little	e) not at all	
B) **membership**	a) very much	b) much	c) to some extent
	d) little	e) not at all	

21. Which is the best way to get information about the Mission's activities/membership?
a) The Mission's own magazine (Majakka)
b) The Mission's web pages
c) e-mail
d) social media, e.g. Facebook
e) other, please specify?________________________

22. Free word. (Here you can write your comments/ideas for the Finnish Seamen's Mission in the Benelux.)

____
____
____
____
____

Thank you for your responses!

Benelux-maiden Merimieskirkko - Asiakaskysely

Belgian, Luxemburgin ja Alankomaiden merimieskirkkotyö yhdistyi vuoden 2011 alussa. Benelux-maiden Merimieskirkon toimipisteisiin kuuluu Bryssel, Antwerpen ja Rotterdam, jotka tarjoavat monipuolisia palveluita kaikille erilaisessa elämäntilanteessa oleville ihmisille. Lisäksi toimintaa Luxemburgissa kehitetään.

Merimieskirkkotyö perustuu suurelta osin erilaisten palvelujen ja tuotteiden myynnistä saatuihin tuottoihin, mutta myös jäsenmaksut muodostavat merkittävän osan tuloista ja näin takaavat Merimieskirkon toiminnan jatkumisen myös tulevaisuudessa.

Tämän kyselyn tarkoituksena on kehittää Merimieskirkon toimintaa ja tarjota tulevaisuudessa konkreettisia etuja jäsenyydestä. Vastaamalla lomakkeen kysymyksiin autat Benelux-maiden Merimieskirkkoa saamaan tärkeää tietoa, jonka avulla kyseinen projekti voidaan toteuttaa. **Kaikki tässä tutkimuksessa kerätty tieto käsitellään luottamuksellisesti eikä vastaajien henkilöllisyys tule esille missään tutkimuksen vaiheessa. Jos et halua vastata johonkin kysymykseen tai kysymys ei koske sinua, jätä kohta tyhjäksi.**

1. Sukupuoli
   a) nainen
   b) mies

2. Ikä
   a) 25 v. tai alle
   b) 26 - 35
   c) 36 - 45
   d) 46 - 55
   e) 56 - 65
   f) yli 65 vuotta

3. Talouden koko (henkilöä)
   a) 1-2
   b) 3-4
   c) 5 tai enemmän

4. Lasten lukumäärä
   a) 0
   b) 1
   c) 2
   d) 3 tai enemmän

5. Lasten ikähaarukka vuosina (esim. 1997 - 2005)_____________________

6. Olen
a) työssäkäyvä
b) eläkeläinen
c) opiskelija/au pair
d) muu, mikä?__________________

7. Tulotaso kuukaudessa (netto)
a) 0 - 1500 €
b) 1501 - 3000 €
c) 3001 - 4500 €
d) 4501 - 6000 €
e) yli 6000 € kuukaudessa
f) en halua vastata

8. Asuinmaa (tällä hetkellä)
a) Belgia
b) Luxemburg
c) Alankomaat
d) Suomi (siirry kysymykseen 12)
e) muu, mikä?____________________

9. Ulkomailla oleskelun syy
a) vakituinen työ / oleskelu
b) väliaikainen työ
c) puolison työ
d) opiskelu
e) muu, mikä?___________________

10. Ulkomailla oleskelun kesto (aika maahantulosta tähän päivään)
a) alle vuosi
b) 1-5 vuotta
c) 6-10 vuotta
d) yli 10 vuotta

11. Ulkomailla oleskelun kesto (aika tästä päivästä arvioituun paluuseen)
a) alle vuosi
b) 1-5 vuotta
c) 6-10 vuotta
d) yli 10 vuotta
e) pysyvä

12. Vierailen Merimieskirkolla / käytän Merimieskirkon palveluita
a) viikoittain
b) kuukausittain
c) harvemmin kuin kerran kuukaudessa

13. Merimieskirkon toimipaikka, jossa *pääasiassa* asioin
a) Bryssel
b) Antwerpen
c) Rotterdam
d) osallistun toimintaan Luxemburgissa
e) muu, mikä?____

14. Mitä Merimieskirkon palveluita käytät? (voit valita usean vaihtoehdon)
a) kahvila
b) tapaamispaikka
c) lehtien luku/TV
d) Suomi-kauppa
e) sauna
f) kirkollinen toiminta
g) kerhotoiminta
h) majoittuminen
i) kirjasto
j) kokoustilat
k) muu, mikä?_________________
____
____
l) en käytä mitään palveluita, miksi?______________________
____
____

15. Toivoisitko jotain *palvelua / toimintamuotoa / tuotteita*?
a) Kyllä, mitä?____
____
b) En

16. Oletko Merimieskirkon jäsen (maksanut vuoden 2011 jäsenmaksun)?
a) Kyllä, missä kirkossa/maassa?__________________________________
b) En
c) En tiedä / muista

17. Oletko tietoinen Merimieskirkon **jäseneduista**?
a) Kyllä
b) En

18. Mitä jäsenetuja haluaisit?

____
____
____
____

19. Mitä mieltä olet jäsenmaksun suuruudesta? (45€/talous, 30€/henkilö, 16€/eläkeläiset ja opiskelijat)
a) liian suuri
b) sopiva
c) liian pieni
d) en osaa sanoa

20. Miten paljon tietoa saat Merimieskirkon

A) **toiminnasta**	a) erittäin paljon	b) paljon	c) jonkin verran
	d) vähän	e) en yhtään	
B) **jäsenyydestä**	a) erittäin paljon	b) paljon	c) jonkin verran
	d) vähän	e) en yhtään	

21. Mitä kautta saat *parhaiten* tietoa Merimieskirkon toiminnasta / jäsenyydestä?
a) Majakka-lehti
b) Merimieskirkon nettisivut
c) sähköposti
d) sosiaalinen media, esim. Facebook
e) muu, mikä?________________________

23. Vapaa sana (Tähän voit halutessasi kirjoittaa kommenttisi / ideasi Benelux-maiden Merimieskirkolle.)

____

____

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Kiitos vastauksistasi!