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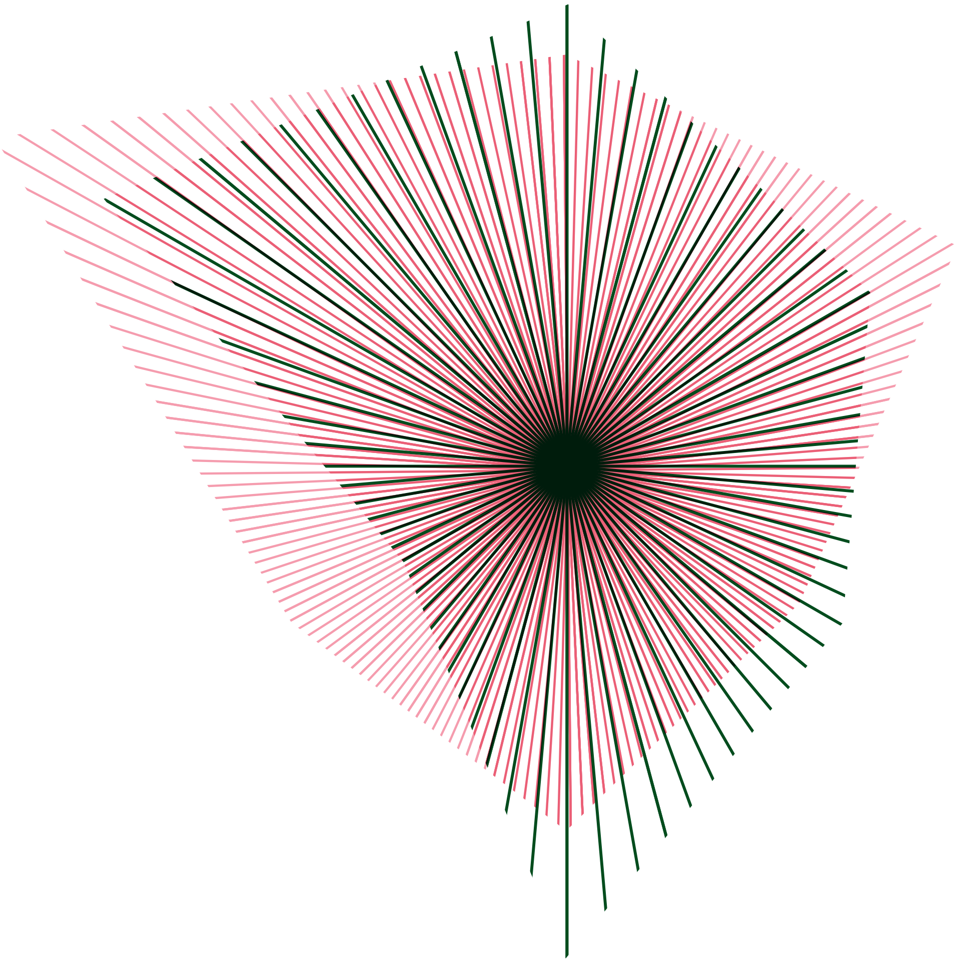

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SELECTED ASPECTS OF GREEN BEHAVIOUR OF CZECH CONSUMERS

The paper presents the results of research concerning the green behaviour of Czech consumers. Environmental protection is one of the most widely discussed topics all over the world, and environmental education has become an important part of the Czech educational system. Generation Y could be called "the green generation". But what is the situation across all of generations of Czech consumers? How do they behave with regards to environmental protection and which green activities do they provide in their everyday life?

Introduction ——— The world's ecological footprint is not positive. Since 1970s, we have been in ecological overshoot. Yet the many restrictions and regulations have had a positive impact on the development of ecological footprint. Global Footprint Network determines Overshoot Day (note [1]). The day has moved from January in 1970 to August in 2018 (Global Footprint Network 2018). Nevertheless, we still live in an ecological deficit.

Living a green life is one of the most widely discussed topics in the world. Consumers discover green products (Krause 1993), behave ecologically and want to be greener in their life. Consumers change their purchasing behaviour, listen to green promotions and think about the impacts of their consumption. On the other hand, companies apply green marketing, create CSR strategies and communicate their green approach. (Yang et al. 2007) Ecological aspects are important in consumers' and companies' behaviour also. Environmentally friendly behaviour is a global trend. Consumers are influenced by this environmental attitude as well as personal and injunctive norms in the purchasing process. (Zimmer et al. 1994) The global trend of green behaviour is supported by collective environmental efficacy and environmental knowledge, which are important predictors of green purchasing intentions (Lee 2017).

Furthermore, consumers are satisfied by green products, and environmental friendliness influences green trust and green perceived quality (Chen, Lin and Weng 2015). Consumers tend to be loyal, when a product surpasses their expectations (Kotler 2013). Therefore, developing green products provides companies with a means of maintaining customer loyalty.

This paper aims to describe the Czech consumer with regards to green behaviour. The authors selected a representative sample of Czech consumers to obtain data about their ecological activities in everyday life. Based on the research results, it is possible to detect a green purchasing tendency and to predict reactions to green marketing. The authors monitored waste issues (reduction, recycling), energy and water saving, use of packaging and tendency to purchase green products. The authors followed the link between these aspects and personal characteristics (age, sex, education and domicile).

Behaviour of green consumers ——— Consumers tend to have "intentions to visit/choose environmentally friendly services", "[a] willingness to pay more for environmentally friendly products or services" and "[a] commitment to environmentally friendly services" and engage in "word of mouth of environmentally friendly communications" (Kontogianni and Kouthouris 2014). Green behaviour of consumers is topic number one in the marketing management of companies in the automobile industry (Jaderná and Přikrylová 2018). Therefore, it is necessary to know their everyday green activities and willingness to purchase green products. Generally, environmental education supports the tendency to protect the environment and behave in a sustainable manner. Consumers recycle, save water and energy and purchase products in bulk quantities. The interest of this part is in their purchasing of green products and following green aspects in the purchasing process. This conclusion is evinced in the greenness trends described below (Kotler and Keller 2016).

The 2011 study ImagePower® Green Brands Survey, provides evidence that green consumers exist as a distinct market segment and that this segment is growing rapidly. Among the 9,000 respondents from 8 countries, five trends which are mostly impacting the consumer green behaviour were discovered.

The first trend reveals a significant concern over energy consumption among consumers. Of even greater importance to them is the means of energy production. What is noteworthy is that these concerns outweigh economic issues for a larger group of respondents than ever before.

The second identified trend is that consumers place great importance in the basic attributes of brands. This trend suggest that buyers are interested in environmental friendliness, but even more in value, quality, reliability or customer care. Consequently, companies should not sacrifice those brand qualities in the pursuit of greenness.

However, the next trend shows an increase in the desire to buy green product among the respondents. We can expect interest in green products for their ecological friendliness, but there are some conflicts in purchasing process. According to this study, the main obstacle to satisfying the need for the green products in Brazil, China and India can be a limited supply of green alternatives. In more developed countries, the main barrier was identified as price.

A willingness to make large green purchases characterised the fourth trend. Despite the fact that nowadays they are buying mostly green products for everyday use like cosmetics, groceries, food and beverages, consumers claim that they are ready to make a large purchase like green cars, green technology and green energy solutions.

The last trend is the consumer attention towards the packaging. Green buyers see packaging as the most important source of information about the greenness of products. However, they also think that the companies should use less material and make it recyclable (note [2]).

A lot of companies have tried to satisfy the needs of the green consumers according to these trends. However, a large proportion of them have failed. One of the reasons can be that the brands have not overcome the level of scepticism that can be deeply rooted in the minds of consumers. Some consumers perceive a lack of true ecological concern in the company's actions. Others sense that the ecological activities of the brands can reduce the focus on a brand's other conventional attributes. The solution for this can be a steady evolution from a conventional brand with a great image to merely a green brand (Ng, Butt, Khong and Ong 2014).

Furthermore, the brands should only communicate green activities if they engage in them sincerely and such activities are supported by reliable data. Otherwise, this communication can hurt the brand image because of the perception of greenwashing. The authors of this study also suggest that greenwashing can be a source of significant consumer scepticism, which can be a major obstacle in greener buying (Nyilasy, Gangadharbatla and Paladino 2012).

Moreover, consumers already know almost perfectly what is and what is not green about their purchasing behaviour. Their knowledge also goes hand in hand with the current definitions of sustainability. They are not simply greenwashed and reject products with green label, but without greenness in their production or use. It seems that the consumers have enough information to be sceptical (Rettie, Burchell and Riley 2012).

It can be assumed that a customer identifies the environmentally friendly and the environmentally unfriendly options at the moment of the purchase. Then the customer may choose the one option that offers the greatest satisfaction. Even if the consumer is environmentally conscious, the personal outcome is more important than the impact on the environment (Mishal et al. 2017). However, this study is limited by its reach and should not be generalised.

Given the consumer's knowledge, it is also very important to present the green product properly. The main aspects should be energy and water efficiency, low emissions, recyclable, with long life cycle, biodegradable, renewable, ability to be reused, ideally ecologically certified and locally produced with no safety or health hazards. Products with these attributes should not be viewed sceptically (Mayank and Amit 2013).

It is also important for the companies with green strategies to focus on credibility, trust and reliability. These can help to increase the perceived green value and image and lead to the purchase of the green product. This goes hand in hand with the trends from 2012 (Delafrooz and Goli 2015).

Methodology ——— In order to study the green behaviour of Czech consumers, an online survey was employed. It was conducted via internet at the beginning of June 2018 through Trendaro, which is an application operated by a professional survey

company called Behavio Labs, s. r. o. A total of 1,000 respondents were chosen so that a representative sample of the Czech population was obtained (i.e. the proportion of women and men in the sample is the same as the proportion of women and men in the Czech population; and the same is true for other socio-demographic characteristics that were observed. Besides gender these were age, education and the size of respondents' hometown).

Green behaviour of Czech consumers ——— We will present results of the provided research. With regards to recycling, the respondents were asked whether they recycle the following types of waste: bio-waste, carton, paper, plastic waste or other waste. It turns out that Czech people are used to recycling paper and plastic waste quite regularly as paper is recycled by 89% and plastic waste by 93% of respondents. On the other hand, fewer people recycle the remaining types of waste. (Overall 43% of all respondents recycle bio-waste; 53% recycle carton, and 40% recycle other waste). It is worth noting that only 5% of respondents do not recycle at all. We were interested in whether there is any difference in recycling behaviour if we look at specific socio-demographic characteristics, namely gender, age, education and the size of respondents' hometown.

No difference between women and men in terms of recycling behaviour was found (p-value of the corresponding Chi-square test is well above 0.5 for all types of waste). Similarly, no difference between different age groups was found providing bio-waste is considered (p-value of the corresponding Chi-square test is 0.68). Although the opposite is true for the remaining types of waste, which the youngest age group of respondents born in years 1996-2000 tends to recycle less than the other age groups. In particular, carton waste is recycled only by 23% of this age group. The proportion is significantly less than the overall average of 53% (p-value of the corresponding Chi-square test is 0.0002); paper is recycled only by 75% of those born between 1996-2000 inclusive. Once again, this percentage represents a total significantly less than the overall average of 89% (p-value of the corresponding Chi-square test is 0.009); plastic waste is recycled only by 86% of those born in the same period, with the total falling below the average of 93% (p-value of the corresponding Chi-square test is 0.043); and finally other waste is recycled only by 29% of those born in these years, an amount which is significantly less than the overall average of 40% (p-value of the corresponding Chi-square test is 0.028).

Education level, however, proves to be an influence on recycling behaviour. People with only basic education recycle less than those with a university degree. As many 10% of respondents with basic education do not recycle at all, whereas this is the case with only 1% of respondents with university degree (p-value of the corresponding Chi-square test is 0.0006). Moreover, in Table 1 the results are summarised for all types of waste and all education levels.

Education	Basic ed.	High School w/o graduation	High School with graduation	University degree	p-value
Other	23%	23%	43%	57%	3x10^{-15}
Plastic	83%	88%	94%	98%	9x10^{-6}
Paper	71%	83%	91%	97%	6x10^{-10}
Carton	33%	50%	52%	61%	0.0016
Bio	44%	35%	46%	47%	0.01

TABLE 1: INFLUENCE OF EDUCATION ON RECYCLING BEHAVIOUR; SOURCE: AUTHORS

Finally, when we consider the size of the respondents' hometowns, the results show that people from larger cities tend to recycle less bio-waste than people in smaller towns/villages, please see Table 2.

Size of hometown	< 2k	2k - 10k	10k – 50k	> 50k	p-value
Bio	56%	51%	35%	29%	7x10^{-11}

TABLE 2: INFLUENCE OF SIZE OF HOMETOWN ON RECYCLING BIO-WASTE; SOURCE: AUTHORS

Respondents were also asked whether they tried to reduce the waste coming from packaging of various products they buy in shops. Only 4% of respondents answered that they do their shopping in non-packaging shops; 49% of respondents buy products of a larger size or try to reduce the amount of packaging and bags, 44% of respondents claim they buy products packed in easily recycled materials (such as glass and paper), 30% of all respondents do not think about this at all. It is worth noting that a greater proportion of women (57%) try to reduce the amount of packaging more than men (42%) (p-value of the corresponding Chi-square test is 1.8x10-6). Analogously as in the case of recycling, the data show that the higher the education level the respondent has, the higher the care for the amount and character of packaging, please see Table 3.

Education	Basic ed.	High School w/o graduation	High School with graduation	University degree	p-value
Fewer packaging	48%	40%	51%	58%	0.0001
Better packaging	33%	41%	42%	52%	0.014

TABLE 3: INFLUENCE OF EDUCATION ON THE AMOUNT AND CHARACTER OF PACKAGING THE RESPONDENT USES; SOURCE: AUTHORS

It has been a rule for a few years already that plastic bags are provided only for a fee at all large grocery shops in the CR. 84% of respondents favour this practice, and the remaining 16% of respondents disagree with it. No difference can be attributed to gender, age or size of hometown, but the opinion clearly depends on the educational level of respondents. People with higher education approve of this rule more often than people with lower education, please see Table 4.

Education	Basic ed.	High School w/o graduation	High School with graduation	University degree	p-value
Approval	67%	80%	85%	90%	7x10^{-5}

TABLE 4: INFLUENCE OF EDUCATION ON THE APPROVAL RATE; SOURCE: AUTHORS

Finally, respondents were asked about their consumption habits. In particular, one question asked about their usage of water and energy. The respondents had to choose on a scale from 1 to 7 where "1" stands for "I monitor my consumption closely" to 7 which means "I do not consider monitoring over my consumption at all". Please see Table 5 for the overall results which show that people tend to care a lot for their consumption of water and energy as 58.1% answered either 1 or 2 and only 7.3% answered 7 or 6. Also note that the overall average level is 2.66.

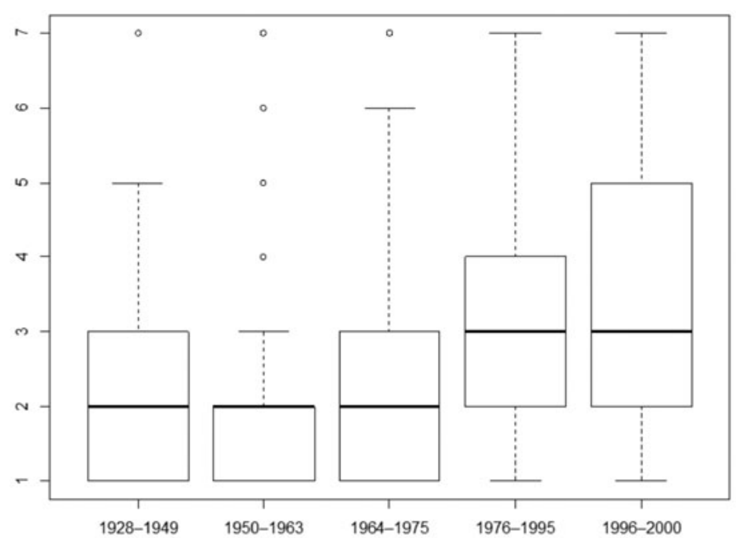
Scale level	1	2	3	4	5	6	7
Percentage	25.3%	32.8%	17.6%	9.0%	8.0%	4.8%	2.5%

TABLE 5: CONSUMPTION OF WATER AND ENERGY; SOURCE: AUTHORS

Comparing women and men, the data shows that women care about their water and energy consumption more than men since women have an average result of 2.52 and men an average of 2.80. (The corresponding two-sample t-test has p-value equal to 0.0056.) Moreover, by comparing the average level for different age groups we can claim that older people tend to monitor their consumption more closely than younger people, please see Table 6 where you will find that the average is more or less increasing (the corresponding ANOVA test has p-value equal to 3x10-19) and also the following picture which shows the boxplots for every age group.

Age group	1928 – 1949	1950 – 1963	1964 – 1975	1976 - 1995	1995 -
Average level	2.15	1.99	2.44	3.00	3.64

TABLE 6: INFLUENCE OF AGE ON THE CONSUMPTION OF WATER AND ENERGY; SOURCE: AUTHORS



GRAPH 1: INFLUENCE OF AGE ON THE CONSUMPTION OF WATER AND ENERGY; SOURCE: AUTHORS

As far as education and the size of respondents' hometown are concerned, no statistically significant differences were found using ANOVA tests (p-value of 0.36 for education and 0.22 for the size of hometown).

Respondents were also asked what the reason why they do not use more water and energy is. 72% of those who answered this question said the reason is that water and energy are expensive and they want to save money; 54% said it would not be ecological and they want to save the environment and 8% have other reasons.

Conclusions ——— According to Paco et al. (2008), a green consumer has specific characteristics, including a tendency to recycle. The results of provided research have confirmed that Czech consumers tend to recycle waste. 89% of respondents recycle paper and 93% plastics. The more highly educated the consumer is, the more he/she tends to recycle. On the other hand, people from smaller towns recycle bio-waste more frequently than consumers from bigger towns. The reason why is the inaccessibility of a bio-container in a bigger town. Small town inhabitants have their own compost in their gardens.

Green behaviour is connected with an interest in sustainable packaging. More highly educated Czech people are inclined to buy products in sustainable packaging and in a larger amount. People think about the problem of the overuse of plastics in packaging. It is better to purchase products in a larger amount or search for products in a sustainable packaging to reduce plastics and protect the environment.

Research was focused on energy and water consumption. It confirmed that women care more about saving energy and water than men. But the most frequently stated reason why they save energy and water was to save money, which was given in 72% of cases – energy and water is expensive. We call these green consumers "conservatives" (Ottman 2011). They save energy for the reason of saving money, not for environmental protection.

Czech consumers are more environmentally educated than 20 years ago and tend to protect the environment. The most frequent activity of environmental protection is recycling, primarily paper and plastics. Containers for paper and plastics are accessible in every town and village and educational system. Public administration amply promote recycling. The Czech population frequently consider the issue of packaging, too. But the question is whether the reason to buy a larger amount is not saving money, saving energy and water alike. Older Czech consumers are used to saving resources, a remnant of the immediate post-war period. They have educated their children to not overuse water and energy in order to save money. More and more young people have started to think about an ecological aspect of the saving of energy and water. They search for ecological solution and alternatives in their consumption.

The future research will be focused on the other aspects of green behaviour of Czech consumers. It is necessary to know the tendency to buy green products or new trends in an environmental protection.

Poznámky | *Notes* ——— [1] Earth Overshoot Day is marking the date we (all of humanity) have used more from nature than our planet can renew in the entire year. | [2] See: https://www.rankingthebrands.com/PDF/The%202011%20Image%20Power%20Green%20Brands.pdf | This paper is one of the outcomes of the grant research SGS/2019/01 Jaderná at the Department of Marketing and Management at SKODA AUTO University.

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Kľúčové slová | Key Words ——— green behaviour, consumer, environmental protection, recycling, waste reduction, packaging, energy and water consumption | *zelené chování, spotřebitel, ochrana životního prostředí, recyklace, snižování odpadu, balení, spotřeba elektřické energie a vody*

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Résumé ——— ***Vybrané aspekty zeleného chování českých spotřebitelů***
Článek pojednává o zeleném chování spotřebitelů v České republice. Na reprezentativním vzorku byl proveden výzkum, který dokazuje, že nejčastější zelenou aktivitou českých spotřebitelů je třídění odpadů. Navíc se prokázalo, že spotřebitelé přemýšlejí nad problematikou obalů, konkrétně se snaží nakupovat výrobky v udržitelných obalech a v co největším množství. Také je především pro ženy velmi důležitá otázka spotřeby energií a vody. Velmi často je ale důvodem k tomuto zájmu ekonomické hledisko. Energie a voda jsou drahé, proto nad jejich spotřebou uvažují. Nicméně zájem o ochranu životního prostředí má v České republice rostoucí tendenci a lze očekávat, že s dospíváním nové generace se zelenost stane životním stylem, také z mnoha dalších důvodů.

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THE ROLE OF GENDER IN SALESPERSON PERCEPTION

Retail is changing. Customer frequency is declining, and customer acquisition is presenting a new challenge. The situation is made more difficult by extended customer requirements, product information from Internet platforms and influences from the social environment. As a result, customer loyalty is a significant means of maintaining profitability for sellers, and a qualified sales workforce is an important factor in achieving company goals. This empirical study provides a critical assessment of this topic. Different sales styles and mood factors, distinct sales negotiations and gender were used for the evaluation. A video experiment was used as the basis for the empirical study which investigated whether the genders of the salesperson and the customer influenced the customer's orientation, wishes and ultimately the conclusion of the purchase. The question of how a salesperson should behave towards customers is of considerable commercial relevance. The use of salespersons is an expensive instrument of sales policy and sales behaviour is a significant starting point for increasing sales and profit. Therefore, this paper analyses the most appropriate behaviour of salespersons affecting the perception of gender in the sales process, alongside possible differences in approach, and offers practical as well as theoretical conclusions.

Introduction ——— "Good sales representatives have a major impact on the success of a company that offers its product on the market, because they are the main actors in the retail sector" (Solomon 2016, p. 343). The behaviour of a salesperson in personal interactions has a decisive influence on the customer's decision to buy. In the very first encounter, the initial perception of a seller's appearance leaves a lasting impression on the customer. In general, the importance of sales is increasing while, simultaneously, personal interactions between salespersons and customers make a significant impact on the effectiveness of selling. The buyer has the option to choose from among any of the large number of suppliers on the market. Consequently, the pressure of having the right attitude towards customers is increasing. For this reason, many companies constantly seek effective training methods for their sellers (see Stros, Heinze and Riha 2017, p. 33).

The question arises as to what kind of personal interaction between customer and salesperson is the most appropriate, as well as the most effective. The personal interaction takes place through different forms of communication, such as emotional expression, body language and the spoken word. Gender also plays an important role. To ascertain which features appeal to customers in personal interactions, a study was conducted in the United States in December of 2014. The intention was "to determine the personal factors in sales that are most relevant to the formation of positive consumer impressions and resulting sales effectiveness" (see Stros, Heinze and Riha 2017, p. 33). Inspired by this study, the subject matter is taken up and elaborated for the German market in this research. Moreover, this research aims to discern the most appropriate behaviour for salespersons and to analyse possible differences in the perception of gender in the sales process.

Sales process and personal interaction ——— The general theoretical base of this study is personal selling, which is a form of selling which focuses on personal, face-to-face contact between a salesperson and a customer. During the resulting personal interaction, both participants can interact freely and have a determining influence on the process (Bänsch 2006).

The process of personal interaction is made up of the following six stages: first contact, assessment of demand, information and presentation, value proposition, objection handling and deal (Bittner 2015, p. 119). The role of the salesperson is to capture the attention of the customer, to address the needs of the customer, to present the product, to obtain a positive evaluation of the product and to complete the transaction (Becker 2004).

The process starts with a first contact between salesperson and buyer. Usually, the salesperson can positively connect with the customer by greeting them in a friendly way. Furthermore, the salesperson can promote a pleasant, personal atmosphere with the aid of a friendly demeanour, empathic behaviour and some questions about the customer's interests.

Impressions created in the very first seconds are important for the success of further sales conversations. An assessment of demand follows, during which the salesperson must inquire about the customer's needs. In this context, favoured product characteristics and the perceptions and expectations of the customer need to be ascertained by means of an interview (Bittner 2015, p. 120 ff.). In this way, salespersons are able to adapt their sales approach to the customer's requirements.

The next step in a sales process is the information and presentation stage, where customers should be informed about the product or the service. As a result of the many different suppliers of products on the market, customers have various options to choose from. Therefore, salespersons need to showcase their product as much as possible. The expertise shown here is intended to make the selection easier for the customer (Solomon 2016, p. 343), and the salesperson must respond to the needs previously identified. In this way, the salesperson can prevent the customer from cancelling the contact and choosing another salesperson (Bänsch 2006, p. 4).

Product presentation is always focused on customer benefits. This means that the benefit of a product must be emphasized during the value proposition. Profound arguments which suggest an emotional benefit for the customer must be chosen by the salesperson. According to sources in the literature, a salesperson can also use arguments concerning cost efficiency, time savings, security and validity, etc. to convince the customer of the benefits of the product (Becker 2004, p. 66). This procedure

has a decisive influence on the success of sales conversations. Afterwards, the product is evaluated by the customer using relevant decision criteria. Possible examples of decision criteria could be the attitude to a particular brand or even certain requirements concerning a product which can lead to questions and objections from the customer's point of view. To conclude the sales conversation successfully, purchasing decision conflicts have to be resolved and the salesperson is encouraged to be friendly and confident about any objections the customer may have.

Communication in personal sales ——— To successfully conduct sales negotiations, the salesperson must influence the customer by demonstrating good communication. She or he can communicate in a verbal or non-verbal manner, but nevertheless, it is important that neither method of communication interferes with the negotiation (Becker 2004, p. 58).

In general, verbal communication includes spoken language, voice and style of speaking, e.g., speaking rate and the rhythm of speaking. The following aspects of spoken language can determine the understanding of verbal communication: simplicity, structure, succinctness and how stimulating it may be. Short sentences, the use of many nouns and active sentence constructions generate simplicity. Structure and succinctness influence whether the content of speech is comprehensible and using rhetorical stimulants such as stimulus words or humorous formulations can be particularly effective in creating a varied and personal conversation.

Body language (facial expressions, gesticulation or posture), clothes, objects and the space of the salesroom, are elements of non-verbal communication. This form of communication supports verbal communication and expressions of feelings and can also affect the behaviour of others. The facial expression of the seller and his or her eye contact with the customer are important elements of non-verbal communication that generate authenticity for the customer.

Authenticity of a salesperson ——— The authenticity of a salesperson is the foundation of a positive perception and part of the success of a sales conversation. To identify the features that have an influence on perceiving a salesperson as authentic, Solomon's ABC hierarchy of consumer behaviour can be used (Solomon 2016). This model consists of three levels and emphasizes the changing interrelationships between affect, behaviour and cognition. Concerning personal interaction in sales conversations, the level called affect includes emotions like pleasure, anxiety or affect. Here, the customer assesses the behaviour of the salesperson very quickly. The second level is called behaviour and, according to this level, a salesperson also communicates with body language to create authenticity.

The third level, cognition, concerns the content of the conversation. Often, the emotional level is crucial for a positive perception (Stros, Riha and Heinze 2015). Some factors that also influence a salesperson's role include age, gender, appearance, level of education and sales motivation (Solomon 2016, p. 343). Regarding the current study and its main objectives, the next section examines the influence of gender roles in the sales process more closely.

Influence of gender identity on the sales process ——— If gender identity influences the sales process, this is called gender sales and the gender identities of the customer, the sales consultant and the product are all considered (Jaffé 2014, p. 140). Men and women differ significantly from each other regarding their decision-making and the way they process information when purchasing a product (Kreienkamp 2009, p. 98). While men prefer male sales consultants, women often buy products from female salespeople. They also prefer to buy female products such as jewellery or fashion over other products (Jaffé 2014, p. 71). This is mainly due to a different kind of communication, rate of sale or presentation of product information, and it means that there may be difficulties in sales conversations between genders.

The purchase decision for men runs in a linear way, also commonly known as the five-phase model. As a rule, the male consumer runs through the following five phases: problem identification, information search, evaluation of alternatives, purchase decision and behaviour after the purchase (Kotler 2015, p. 213).

After a consumer wish has been created, male customers tend to seek a great deal of information about the desired product and to set between one and three decision criteria first. Before the customer enters a store, he has already made a preselection of products (Jaffé 2014, p. 147). It is mainly the technical facts about the product, for example its top speed or horsepower, which play an important role in a car purchase. The personal interaction between salesperson and customer seems not to be relevant to the male customer. These customers try to come to a purchase decision independently and only consult experts if necessary.

Before male customers make the decision to buy, they often reach an expert level, where they can exchange professional knowledge with the salesperson. Therefore, they like to simply evaluate alternatives with the help of a sales consultant (Kreienkamp 2009, p. 98). According to the literature at hand, some salespersons tend to find this difficult, because they cannot restrict themselves to the selection of products previously defined by the male customer. Since male customers are said to buy the bare necessity only, no additional purchases are made after the purchase decision (Jaffé 2014, p. 147).

In contrast, the purchase decisions of female customers are usually more unstructured. They need more time to arrive at a decision than men, and women often have no special requirements and depend more often on the expertise of a sales consultant. During the process of making the decision to buy, a large majority of female customers are looking for a detailed consultation. They may ask many questions to gather information to determine their numerous evaluation criteria, not only enquiring about the technical facts but all the information about a product. Often, a female customer goes through all the advantages and disadvantages of the product until she decides whether to buy it or not (Jaffé 2014, p. 144 ff.). For example, when buying a car, storage space, security or fuel efficiency are also relevant aspects. It is often difficult for a male salesperson to communicate with a female customer on the same emotional level. In contrast, female salespersons communicate on a personal level, especially with female customers, and when doing so, they share their personal experiences, making it easier for them to interact personally with female customers (Kreienkamp 2009, p. 100). This assertion is also supported by Nigel et al. (2003) who examined the sales manager gender issue across multiple companies. They revealed that sales units led by female managers displayed higher effectiveness (see also McNeilly and Russ 2000, Moncrief et al. 2000). In addition to this, the results of an empirical study using a sample drawn from insurance sales by Dwyer et al. (1998) indicated that salespeople are primarily attracted to prospects who are similar to themselves in terms of age and gender. However, contrary to predictions, buyer/seller age similarity was found to have no impact on sales performance, while gender mismatch in the sales dyad was found to actually enhance performance.

Research questions ——— Following the research question and considering the literature, three hypotheses are formulated.

The first hypothesis relates to the assessment of the female proband. This hypothesis investigates whether assessments prove to be better when they are made by persons of the same gender. In doing so, the relationship between female participants and the saleswoman/salesman is examined with regard to their perception of sympathy. More specifically, it explores the fact that the female salesperson is perceived as more authentic than the male salesperson and it is presumed that the female experimenter assesses the female salesperson as more sympathetic than the male salesperson. The prerequisite for corroborating the hypothesis is that the female saleswoman receives a recognizably better rating from the female probands than the male salesperson. This speculation emerges as a consequence of the assumption that women are always regarded as friendlier and more sympathetic by the female participant. Consequently, it is proposed that:

> H1: Female participants consider the female salesperson to be more authentic than the male salesperson.

The second hypothesis clarifies whether the female salesperson is more likely than the male salesperson to be influenced by a third party. In this case, the experimenter must determine whether, and if so to what extent, the salesperson seems to influence, rather than be influenced by, the potential buyer.

> H2: The female salesperson is influenced more strongly by the sales conversation than the male salesperson.

The tone has a significant impact on the course of a sales conversation, and question 18 asks whether the tone relates to the overall impact. If it is compatible, it may have a positive effect on the sales conversation. The third hypothesis presumes that the female participants are more sensitive regarding the voice. Therefore, it is proposed that:

> H3: The male participants evaluate the characteristic "tone does relate to the overall impact" more critically than the female participants.

Research methodology ——— To support or to reject the above proposed hypotheses, the study uses a quasi-experiment as a research method: a video observation with a subsequent questionnaire. In the social sciences, the use of videos in experimental design has become popular (Erickson 2011, Jewitt 2012), especially for "observational research". Furthermore, Goldman and McDermott (2009, p. 110) highlighted the fact that "video is fundamental to its (observational research's) focuses on the description of the structures of interaction order, the social and behavioural mechanisms and the regularities that people use to coordinate and organize their activities with others: to making sense of and to revealing the structures at work". It is of the utmost importance that the researcher chooses the method which will provide him/her with an answer to the research question. Moreover, the choice of a suitable research method is needed to ensure reliability and validity (see also Broda 2006, Crowther and Lancaster 2008).

The participants in this survey are students at a cooperative state university in Germany. To test the study's hypotheses, four two-minute videos were shown consecutively to 103 students. Furthermore, in order to ensure that the results can be compared with the earlier US study (see Stros, Riha and Heinze 2015) the same video material and questionnaire were used.

To measure authenticity perception, Wood (2008) and Barret-Lennard (1998) described the manner in which individuals perceive others as authentic. Wood's (2008) conceptual model of authenticity is primarily driven by (1) authentic living, (2) acceptance of external influence and (3) self-alienation. Wood developed a set of 12 Likert-scale questions. To minimize the total number of questions, the current study reduced Wood's scale to eight questions that covered all relevant items. Furthermore, though extant communication scales do exist (see Wiemann 1977), these scales are not properly suited to sales-dialogue scenarios. The evaluation of spoken content in sales scenarios is not specifically covered in the literature, and consequently, a new scale was developed for the current study (see Table 1).

Variable	Item	Sub-Item
Dependent Variable	25.3%	32.8%
Authenticity Perception (scale adapted from Wood 2008 and Barret--Lennard 1998)	Authentic Living	He is aiming to be himself rather than to be popular.
		He is true to himself.
		He communicates according to his values and beliefs.
		He communicates authentically.
	Accepting External Influence	He is giving his own opinion.
		He is not influenced by others.
	Self-Authentication	He has a high level of self-esteem.
	Self-Alienation	He feels alienated from himself.
Spoken Word	Tone of Speech	The tone of the speech relates to the overall impact of the content and the style.

TABLE 1: DEFINITIONS AND MEASUREMENT ITEMS OF AUTHENTICITY PERCEPTION VARIABLE AND SPOKEN WORD; SOURCE: AUTHORS

Overall, the questionnaire can be divided into four main parts: part one deals with the personal impression of the retail salesperson. All participants are directed to choose one box on the Likert adjective scale, which best fits their feelings (see also DeVellis 2012). In the following part of the survey, a Likert scale (Likert et al. 1993) is used with 1 indicating a strong disagreement and 8 corresponding to "strongly agree". With the help of this scale, the participants evaluate a statement sentence. Part three focuses on authenticity perception and, as in part two, the participants must tick the appropriate box with the statement they agree with most. The last part includes two open questions so that participants can give their opinions.

For the production of the four short videos for the initial US study (Stros, Riha and Heinze 2015), two professional actors were hired, enacting a female and a male salesperson. Each video illustrates a car-buying process in which a salesperson is talking to a customer with different emotional expressions, body language and spoken words. Table 2 shows the different attitudes expressed in each video. In the videos, one can see only the upper body of the salesperson and none of the customer's facial expressions. Every video contains the following narrative sequence: welcome and introduction, product presentation pitch and application information, a final phase and a pre-close attempt. Prior to filming, each script was reviewed by subject matter experts. The videos were filmed at an automotive dealership in the US. A standard video camera and microphone were used for the recordings.

Video	Gender	Emotional Expressions	Body Language	Spoken Word
1	male	positive	positive	positive
2	male	negative	negative	negative
3	female	positive	positive	positive
4	female	negative	negative	negative

TABLE 2: VIDEO SCHEME; SOURCE: AUTHORS

According to Mayer (2013 p. 59), survey research is an important instrument for determining the opinion of collectives, and therefore it is best to consult all members of a collective or a group. However, it is nearly impossible to examine all elements of a population, and for this reason, one is dependent on a sample or a partial survey. The sample size should not be too small because then the chance that the results are not transferable is very high and the study would then be unrepresentative (Schumann 2011, p. 84). The sample size in this survey is 103 persons, made up of students from a cooperative state university in Germany, including students from very different courses of study. Moreover, it should be clarified that the students are potential automotive customers and could find themselves in a similar situation at some point in the future. Personal data such as the ages of the participants and their origins are disregarded in this survey. It is essential only that the participants state their gender, so that the sample includes male and female participants.

During the survey period from August to September, 413 questionnaires were completed. Data collection took place in the classrooms of the cooperative German state university. There, the four different videos were shown, and the participants were asked to mark their personal impressions of the sales process with a cross. Immediately after watching each video, the participants were encouraged to fill out a 26-item questionnaire (for questionnaire design and content, please refer to Stros, Riha and Heinze 2015). The viewers rated the appearance of the salespersons and were instructed to spontaneously assess the different characteristics and questions with a number between one and eight.

Data analysis and interpretation ——— Data obtained from the survey and video coding were merged and standardized for further analysis on SPSS. The quality of the data was assessed, and outliers, missing values, skewness and kurtosis were all checked. No abnormalities were observed. Though the data were normally distributed, several participant comments revealed that one question was misunderstood. Therefore, the question was removed. Its removal did not negatively affect the study results.

A total of 413 questionnaires were analysed, using SPSS and Excel. Videos 1 (male), 3 (female) and 4 (female) were seen by 103 participants, while video 2 (male) was seen by 104 study participants. However, no statistical impact on the study results appeared. Regarding the gender of the participants it can be concluded that 14.3% (absolute number: 59) of the questionnaires were ticked as "male". The number of female participants is significantly higher at 343 (83.1%). It must also be noted that on 11 questionnaires (2.6%) the participant's gender was not indicated.

The first hypothesis was investigated on the basis of the answers given by the female participants regarding "authenticity perception". In doing so, the hypothesis is focused on the relevant questions of the questionnaire including statements concerning the authenticity of the saleswoman/salesman, outside influences and their self-confidence. All the answers from the four videos were added together and a t-test on independent variables was performed. After that, an analysis for the mean value equilibrium on both sides was executed and the difference between the mean values calculated (see Table 3).

Three of the most relevant statements were identified as follows:

| "He/she is aiming to be himself/herself rather than to be popular"
| "He/she is true to himself/herself"
| "He/she is giving his/her own opinion"

These three, out of a total of eight statements given in the questionnaire, are of high significance (all are below 0.005). In summary it can be said that, as Table 3 indicated, for two out of three questions, the mean values of the scores for the female salesperson are higher than for the male salesperson. Therefore, it can be said that the female participants evaluate the female salesperson as more authentic than the male salesperson. Consequently, hypothesis 1, addressing whether female participants assess the female salesperson as more sympathetic than the male salesperson, is corroborated.

Statement	Gender of the salesperson shown in the video	Gender of respondent	Frequency	Mean value	Gender of the salesperson shown in the video	Gender of respondent	Frequency	Mean value	Mean difference (female-male actor)
aiming to be herself (sig. = 0.000)	female	female	170	4.93	male	female	173	4.08	0.85
		male	29	5.14		male	30	4.03	1.11
true to herself (sig. = 0.005)	female	female	170	4.89	male	female	173	4.27	0.62
communicates according to his values	female	male	29	5.28		male	30	4.07	1.21
		female	170	4.71	male	female	172	4.72	-0.01
communicates authentically	female	male	29	5.03		male	30	4.97	0.06
		female	170	4.66	male	female	173	4.42	0.24
giving his own opinion (sig. = 0.005)	female	male	29	5.48		male	30	4.43	1.05
		female	170	4.73	male	female	173	5.37	-0.64
not influenced by others (sig. = 0.000)	female	male	29	5.66		male	30	5.07	0.59
		female	170	4.62	male	female	173	4.39	0.23
		male	29	5.17		male	30	5.60	-0.43
feels alienated from herself	female	female	170	4.28	male	female	173	4.30	-0.02
		male	29	5.45		male	30	4.70	0.75
has a high level of self-esteem	female	female	170	5.72	male	female	173	5.94	-0.22
		male	29	6.31		male	30	6.37	0.85
tone does relate to the overall impact (sig. = 0.000)	female	female	170	4.92	male	female	173	4.70	0.22
		male	29	5.97		male	30	5.20	

TABLE 3: MEAN AVERAGE AND T-TEST OF THE CRITERIA AUTHENTICITY PERCEPTION AND SPOKEN WORD; SOURCE: AUTHORS

In contrast to the judgement of the female participants, the male participants showed a clearly different judgement. The female salesperson was clearly judged better for female participants, while for the male participants, the judgements were quite similar. However, it needs to be stated at this point that due to the rather small sample size of male participants, no final conclusion can be drawn.

The intention of hypothesis 2 was to find out whether the female seller could be more easily influenced by the sales conversation than a male salesperson. The data have not shown any evidence that this might be the case (difference of judgements given by the female participants: 0.23; male participants: -0.43). However, it should be noted that there is a possible distortion of the results, since the number of male subjects is very low.

In order to evaluate hypothesis 3, the statement variable "tone does relate to the overall impact" was tested for its significance and a high significance was noted. In the subsequent t-test, the variable was tested for the mean value (see Table 3). The mean values for the male participants were 5.97 for the female salesperson and 5.20 for the male salesperson, while the mean values for the female participants were 4.92 for the female salesperson and 4.70 for the male salesperson. Therefore, it can be said that the female participants evaluated the element "tone does relate to the overall impact" more critically, and hypothesis 3 is rejected.

Discussion of the results ——— From the general analysis it can be recognized that for some questions, videos 1 and 3 as well as videos 2 and 4 were similarly classified. For videos 1 and 3, positive characteristics were selected by the participants, while videos 2 and 4 were classified more negatively. Therefore, it can be said that the intention of the differently classified videos (both positive and negative aspects), was largely recognized and perceived by the subjects. Verbal and non-verbal communication played a particularly important role.

From hypothesis 1 it can be stated that women consider a female salesperson to be more authentic than a male one. Various factors could play a role in this, such as the fact that the actress in the video played her role as a "positive seller" particularly authentically. Another reason for assuming hypothesis 1 could be that the subjects perceive the seller to be more authentic than the male seller because they can identify themselves with her better, because they are of the same gender. As the survey involves a larger proportion of women than men, the assumption could be based on this majority.

The intention of hypothesis 2 was to find out whether the female seller could be more easily influenced by the sales conversation than a male salesperson. The data have not shown any evidence that this might be the case. However, it should be noted that there is a possible distortion of the results, since the number of male subjects is very low.

For hypothesis 3, it can be stated that women perceived the criterion "tone does relate to the overall impact" more sensitively. As a result, it can be said that that women are more influenced by the "tone" in non-verbal communication than men, which is why female subjects rated this aspect more critically than their male counterparts. These results support a previous sales study (Říha, Heinze and Stros 2017) which revealed that for a female customer, "spoken words" and "authenticity perception" are the most relevant factors.

In addition to this, it can be concluded that the female salesperson was more critically judged by the female participants (potential customers) than by the male participants. No difference was found for the male salesperson. However, the female salesperson was better rated by the female participants than the male salesperson. These results also support the findings of Dwyer et al. (1998).

Consequently, it is suggested that, in order enhance the sales conversation and increase the probability of a sales decision, a female salesperson might be preferred.

Limitations of this study and future research ——— Following the analysis of the results and hypotheses, it is important to critically consider the methods of the survey, as well as the questionnaires.

In general, the survey, carried out along with the corresponding questionnaire, was beneficial for the study of this subject. Overall, the questionnaire was clearly structured and comprehensible and the three survey areas of personal impression, spoken word and authenticity perception were distinctly separated and could easily be edited by the check-in principle. In accordance with international studies which have already been carried out in numerous countries such as the USA, the Czech Republic and Switzerland, the questionnaire was submitted to the German participants in English. This meant that during the development of the experiment, English terms had to be clarified repeatedly, as they caused difficulties for participants in understanding all the content of the questionnaire and of the videos shown. As a result of this, there is a possibility that the volunteers could have given their assessment by instinct only. For instance, sometimes contradictory answers were given, and the final open question was answered in only 5% of all questionnaires.

The participants in this video experiment were selected from students at a German cooperative state university. Consequently, the experiment was limited to one age bracket, as the only study participants were students of this institution. Therefore, the results of the study cannot be extended to the total population of Germany. Although the four videos, each with a different sales scenario, were shown in a relaxed atmosphere, all students were interviewed within their courses of studies, which meant that none of the participants were surveyed alone. This could have left students feeling under pressure from the experimenter.

Despite great interest in the experiment, some of the volunteers cancelled their involvement during the process. The questionnaires already completed on the previously shown videos by these participants could not be eliminated and had to be added to the total, forming part of the result. For this reason, the number of participants for video 2 differs from the total number for the other three videos, and an exact total number of participants cannot be determined. The experimenters conducted the experiment very quickly and in 11 cases the participants forgot to mark their gender with a cross. For this reason, no precise gender distribution can be identified either.

Due to the high number of female students at the cooperative state university, there were more female study participants. Approximately 13% of the surveyed persons were male. In further surveys, the proportion of male participants should be reconsidered.

To gather further information on this subject, future research should study the influence of other marketing factors. By incorporating these issues into the study, a more profound result can be achieved. Moreover, a comparison with other markets or other parts of Germany could provide further and more explicit conclusions.

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Kľúčové slová | Key Words ——— personal sales, personality of the sales representative, affect, behaviour, cognition, authenticity, gender, intercultural | *osobný predaj, osobnosť obchodného zástupcu, vplyv, správanie, poznanie, pravosť, pohlavie, medzikultúrne*

JEL klasifikácia | *JEL classification* ——— M31, C44

Résumé ——— ***Význam pohlavia vo vnímaní predajcu***

Predaj sa mení. Okruh zákazníkov sa znižuje a získavanie zákazníkov predstavuje novú výzvu. Situácia sa komplikuje širšími požiadavkami zákazníkov, informáciami o produktoch z internetových platforiem a vplyvmi zo sociálneho prostredia. V dôsledku toho je vernosť zákazníkov významným prostriedkom na udržanie ziskovosti predajcov a kvalifikovaná predajná sila je významným faktorom v dosahovaní cieľov firiem. Empirická štúdia ponúka kritické zhodnotenie tejto témy. Na hodnotenie boli zvolené rozdielne predajné štýly a faktory nálady, samotné obchodné rokovania a pohlavie. Videoexperiment bol použitý ako základňa pre empirickú štúdiu, ktorá zisťovala, či pohlavia predajcu a zákazníka ovplyvnili orientáciu zákazníka, želania a nakoniec záver nákupu. Otázka ako by sa mal predajca správať ku zákazníkom má značný komerčný význam. Využívanie predajcov je nákladným nástrojom predajnej politiky a predajné správanie je významným východiskovým bodom pre zvýšenie predaja a zisku. Preto tento príspevok analyzuje najvhodnejšie správanie predajcov ovplyvnené vnímaním pohlavia v predajnom procese spolu s možnými rozdielmi v prístupe a ponúka praktické a teoretické závery.

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PRAKTIKY VYUŽÍVANÉ V SÚČASNEJ MARKETINGOVEJ KOMUNIKÁCII A KOMPARÁCIA ICH EVALUÁCIE Z POHĽADU KONEČNÝCH ZÁKAZNÍKOV V SLOVENSKEJ REPUBLIKE A V ZAHRANIČÍ

Tradičné prístupy marketingového riadenia orientované na zákazníka boli od počiatku charakterizované uspokojovaním zákazníckych potrieb takým spôsobom, aby bol na jednej strane spokojný zákazník a na strane druhej, aby organizácia dosiahla stanovený stupeň ziskovosti. Hyperkonkurenčný trh, ktorý dnes funguje na úrovni národných a nadnárodných ekonomík je typický tým, že v snahe marketingových manažérov pri obsluhe trhov pribúda stále viac nekalých, neetických a zavádzajúcich praktík. Zavádzajúce, klamlivé a neetické prístupy marketingového manažmentu sa stali predmetom spoločenskej kritiky, pričom aj v akademickej sfére sa tento problém stáva postupne zreteľnejším. V príspevku sa preto zaoberáme vnímaním a hodnotením marketingových aktivít v rámci marketingovej komunikácie zo strany konečných zákazníkov v podmienkach Slovenskej republiky (na základe reprezentatívneho prieskumu na vzorke 1 650 respondentov).

1 Úvod ——— Marketingové riadenie v súčasnosti predstavuje zodpovednosť za to, že všetky podnikové aktivity uskutočňované v trhovom priestore sú orientované na podnikové ciele a spejú k súladu v otázke uspokojovania potrieb cieľových trhov, čo znamená citlivosť k potrebám trhu chápanú efektívnym a ziskovým spôsobom (Horáková a Švarcová 2014, Lenhard a Greguš 2015, Samáková, Šujanová a Koltnerová 2013). Integrálnou súčasťou marketingových aktivít je marketingová komunikácia ako nástroj, ktorý organizácie využívajú k dosahovaniu pomerne veľkého množstva vytýčených cieľov (medzi ktoré patri napríklad informovanie, presviedčanie a pripomínanie). Marketingová komunikácia prostredníctvom kombinácie nateraz využívaných nástrojov komunikačného mixu zohráva výraznú úlohu v procesoch ovplyvňovania nákupných rozhodnutí spotrebiteľskej verejnosti (k trendom spotrebiteľského správania pozri napríklad Solarová 2014, Vilčeková 2014, Olšavský 2013, Vilčeková, Štarchoň a Sabo 2013). Charakteristickou črtou súčasnej marketingovej komunikácie je skutočnosť, že na jednej strane nápadne podporuje spotrebu konečných zákazníkov a spolupodieľa sa na tvorbe neudržateľných vzorcov spotrebiteľského správania, avšak na strane druhej môže byť marketingová komunikácia (resp. jej nástroje) rozhodujúca v procese šírenia myšlienok udržateľného životného štýlu (Pajtinková Bartáková a Gubíniová 2012).

Marketingová komunikácia (resp. komunikačný mix alebo integrovaná marketingová komunikácia) tvorí dôležitý prvok marketingovej stratégie organizácie (Hesková a Štarchoň 2009, Kubičková 2009). Nástroje marketingovej komunikácie využívajú organizácie pri zohľadnení časového a miestneho hľadiska na dosiahnutie rôznych cieľov, za ktoré nesú zdieľanú zodpovednosť nielen marketingoví manažéri, ale aj manažéri na ostatných úrovniach riadenia (Treľová 2014, Papula, Papulová a Papula 2014, Rózsa 2008):

| budovať povedomie produktu,
| vzdelávať alebo poskytovať informácie o produktoch, značke a/alebo organizácii,
| upozorniť (pripomenúť) alebo znovu uistiť zákazníkov o značke,
| presvedčiť potenciálneho zákazníka, aby vyskúšal daný produkt,
| odmeniť zákazníkov, ktorí si obstarali produkt,
| zlepšiť imidž značky alebo organizácie,
| zlepšiť alebo udržiavať morálku zamestnancov.

Napriek uvedenej širokej škále cieľov, ktoré môžu byť dosiahnuté s využitím jednotlivých nástrojov marketingovej komunikácie, predmetom spoločenskej kritiky marketingu je vo výraznej miere marketingová komunikácia, v mnohých prípadoch aj napriek legislatívnej úprave mnohých jej prvkov (Škrinár, Nevolná a Kvokačka 2009, Krošlák, Nevolná a Olšovská 2014). Príspevok sa zaoberá práve týmito (negatívnymi) aspektmi marketingovej komunikácie, resp. ich vnímaniu hodnoteniu zo strany konečných zákazníkov.

2 Problematika ——— V súčasnom dynamicky sa meniacom prostredí manažéri organizácií čoraz ťažšie hľadajú odpovede na otázky, ako si udržať alebo zlepšovať pozície v náročnom konkurenčnom súperení (Papulová, Papula a Oborilová 2014), pričom v mnohých prípadoch je konkurenčné súperenie „na hrane etickosti". Predstavitelia spoločenskej kritiky marketingu zastávajú názor, že marketingová komunikácia sa v značnej miere podieľa na týchto klamlivých praktikách:

| klamanie, ktoré pramení zo starostlivého výberu slov, viet, pričom tvrdenia, ktoré sa tým deklarujú, nie sú pravdivé,
| výrazné digitálne úpravy fotografií, videí a ďalších vizuálnych prvkov,
| klamanie prostredníctvom číselných údajov, výpočtov, štatistických informácií a výsledkov rôznych prieskumov,
| dômyselné vynechanie, zastieranie alebo mätenie informácií,
| klamanie prostredníctvom veľkého množstva (rozptýlených) informácií,
| aktivity, ktoré pôsobia dojmom, že sa prostredníctvom nich vytvárajú vzťahy so zákazníkom,

- prejavenie falošných emócií pri predaji a poskytovaní služieb,
- neúplné alebo zavádzajúce rámcové porovnávania produktov,
- neadekvátne požiadavky na vyhľadávanie informácií návody, ako používať produkty,
- kopírovanie produktov a značiek a dômyselné reklamy využívajúce zámeny takýchto produktov s originálmi,
- vykonštruované charaktery zákazníkov prostredníctvom imidžu značky,
- predstierané umiestňovanie produktov vo filmoch, televíznych reláciách a internetových stránkach,
- zveličovanie, prehnané reklamy a nezmyselné obsahy správ nástrojov marketingovej komunikácie,
- očividné otvorené zavádzanie týkajúce sa atribútov, vlastností produktov a konzekvencií vyplývajúcich z užívania produktu (Boush, Friestad a Wright 2009).

Marketingová komunikácia je v centre pozornosti spoločenských kritikov marketingu z dôvodu, že v mnohých prípadoch nápadne podporuje spotrebu konečných zákazníkov a spolupodieľa sa na tvorbe neudržateľných vzorcov spotrebiteľského správania (Southerton, Warde a Hand 2004). Z uvedeného dôvodu je riadenie marketingovej komunikácie pomerne zložité. Na reklamu ako jeden z najfrekventovanejších nástrojov marketingovej komunikácie bolo smerované masívne množstvo kritiky vyvolanej predovšetkým sociálnymi a environmentálnymi vplyvmi reklamy. Mnoho spoločenských kritikov (medzi najvýznamnejších zaraďujeme autorov Boush, Friedstad a Wright 2009, ktorí vypracovali metodiku hodnotenia miery klamlivosti jednotlivých marketingových aktivít) sa (veľakrát oprávnene) pýta, či reklama verne zobrazuje skúsenosti, ktoré s produktom zákazník môže mať, resp. má (napríklad Cohen 1974, Gneezy 2005, Crawford 2003). Široká škála aktivít marketingovej komunikácie vyvoláva otázky, akým spôsobom sú s ohľadom na účinnosť a efektívnosť využívané jednotlivé nástroje (zdroje investované do nástrojov vs. ich návratnosť v rôznych formách – napríklad uskutočnená transakcia, zapamätanie si obsahu správy) – týka sa to predovšetkým nástrojov priameho marketingu, podpory predaja a (televíznej, printovej) reklamy (Pajtinková Bartáková a Gubíniová 2012).

Sociálne konzekvencie marketingovej komunikácie sú neustále v centre pozornosti mnohých subjektov – či už kritikov, ale aj akademickej obce. Niektorí argumentujú, že nástroje marketingovej komunikácie (resp. reklama) sú všadeprítomné a sú natoľko rušivé, že sú schopné masívne ovplyvňovať a tvarovať hodnoty a túžby spoločnosti, a tým z jednotlivcov (spolu)vytvárať materialistických, cynických, egoistických a povrchných ľudí (Parsons a Maclaran 2011). V konečnom dôsledku sa z takých jednotlivcov stane homogénna globálna kultúra, ktorá bude reprezentovaná zákazníkmi s nerealistickými stereotypmi (Pollay 1986). Ďalším, pomerne frekventovaným argumentom je skutočnosť, že kým marketing ako taký sa snaží zabezpečiť a vytvoriť spokojnosť na strane zákazníka, marketingová komunikácia vytvára často neúmyslne jeho značnú nespokojnosť (Pajtinková Bartáková a Gubíniová 2012).

Efektívna marketingová komunikácia vytvára dlhodobé vzťahy so zákazníkmi (ktoré sa ďalej upevňujú v rôznych fázach – napríklad vo fáze používania produktu, vo fáze po ukončení životného cyklu produktu). Výzvou pre marketingových manažérov, ktorí riadia komunikačnú stratégiu organizácie je, aby kampane marketingovej komunikácie rešpektovali charakter zákazníkov, a aby využívali silu jednotlivých nástrojov marketingovej komunikácie takým spôsobom, aby neboli spájané s negatívnymi sociálnymi a ekologickými aspektmi komunikácie (Lindstrom 2012).

3. Metodika ——— Cieľom príspevku je na základe zrealizovaného primárneho marketingového prieskumu identifikovať klamlivé praktiky využívané v súčasnej marketingovej komunikácii z pohľadu konečných zákazníkov v priestore Slovenskej republiky a tieto komparovať s už zrealizovanými prieskumami, resp. sekundárnymi zdrojmi informácií. Výsledky prezentované v príspevku vychádzajú z primárneho, reprezentatívneho kvantitatívneho a kvalitatívneho výskumu, pričom v rámci kvalitatívneho zohrávajú hlavnú úlohu motivačné faktory, ktoré majú koneční zákazníci od v súčasnosti využívaných nástrojov marketingovej komunikácie (k motivácii pozri napríklad Blašková 2010, Vetráková 2011, Hitka a Balážová 2015, Linhartová a Urbancová 2012, Zámečník 2007, Paška a Albert 2010, Stachová a Stacho 2013). Výskum sa uskutočnil v období od septembra do novembra 2016 na vzorke 1 650 respondentov. Spoľahlivosť výsledkov realizovaného výskumu bola stanovená na úrovni 95 percent, s presnosťou na úrovni troch percent, pričom veľkosť vzorky bola určená počtom 1 650 respondentov. Vzorka bola reprezentatívna pre dospelú populáciu Slovenska z hľadiska pohlavia, veku, vzdelania, národnosti, regionálneho zastúpenia a veľkosti sídla. Výsledky prieskumu sú naďalej aktuálne, v rámci časového odstupu troch rokov však bude potrebné tento opätovne overiť.

Dotazník použitý pri reprezentatívnom prieskume obsahoval súbor otázok, ktoré komplexne pokrývajú problematiku klamlivých praktík využívaných marketingovom riadení z pohľadu konečných zákazníkov. Na naplnenie cieľa príspevku sme vyhodnocovali časť, v centre ktorej bola marketingová komunikácia. V prípade prvej otázky mali respondenti priestor na uvedenie príkladov dvanástich klamlivých praktík v marketingovej komunikácii, a teda analýza tejto otázky bude tvoriť kvalitatívnu časť prieskumu. V ďalšej otázke mali respondenti označiť tie nástroje, ktoré považujú za dôveryhodné, pričom k dispozícii mali štrnásť nástrojov, voči ktorým mali zaujať postoj úplná dôvera vs. úplná nedôvera. Výsledky tejto otázky sú konfrontované s výsledkami sekundárneho prieskumu z prostredia rôznych zahraničných štátov, a teda porovnáme postoje slovenských a zahraničných respondentov. V poslednej analyzovanej otázke mali respondenti k dispozícii škálu odpovedí/postojov „dodržiava sa – nedodržiava sa – neviem posúdiť" k tvrdeniam Rady pre reklamu, týkajúcich sa základných požiadaviek na reklamu.

Z hľadiska jednoznačnej porovnateľnosti dát, resp. výsledkov je možné identifikovať určitý problém súvisiaci s realizáciou spomenutých prieskumov v rámci rôznych rokov (primárny prieskum bol zrealizovaný v roku 2016, jeho interpretácia začala v roku 2017 a ďalej pokračuje), z webového sídla Rady pre reklamu sme pracovali s poslednou dostupnou/publikovanou výročnou správou (za rok 2014), rovnaké platilo o sekundárnom prieskume Agentúry Nielsen (rok 2012).

4 Výsledky a diskusia ——— Pri skúmaní postojov k uplatňovaným klamlivým praktikám v súčasnosti z pohľadu konečných zákazníkov sme ich rozdelili do dvoch rovín: kvantitatívnej a kvalitatívnej. Z hľadiska kvantitatívneho uvádzame percentuálny podiel respondentov, ktorí označili, že s uvedenou (klamlivou) marketingovou praktikou súhlasia, resp. boli s ňou konfrontovaní. V Tabuľke 1 uvádzame výpočet uvedených praktík s absolútnym a percentuálnym vyjadrením postojov respondentov.

P.č.	Klamlivá praktika	Absolútne vyjadrenie	Percentuálne vyjadrenie	Umiestnenie
1.	Klamanie, ktoré pramení zo starostlivého výberu slov, viet, pričom tvrdenia, ktoré sa tým deklarujú, nie sú pravdivé.	1 147	63%	1.
2.	Výrazné digitálne úpravy fotografií, videí a ďalších vizuálnych prvkov.	1 070	59%	2.
3.	Klamanie prostredníctvom číselných údajov, výpočtov, štatistických informácií a výsledkov rôznych prieskumov.	764	42%	4.
4.	Dômyselné vynechanie, zastieranie alebo mätenie informácií.	610	34%	6.
5.	Prejavenie falošných emócií pri predaji tovaru a poskytovaní služieb.	650	36%	5.
6.	Neúplné alebo zavádzajúce rámcové porovnávania produktov.	600	33%	7.
7.	Neadekvátne požiadavky na vyhľadávanie informácií a návody, ako používať produkty.	200	11%	11.
8.	Kopírovanie produktov a značiek a dômyselné reklamy využívajúce zámeny takýchto produktov s originálmi.	450	25%	8.
9.	Vykonštruované charaktery zákazníkov prostredníctvom imidžu značky.	340	19%	9.
10.	Predstierané umiestňovanie produktov vo filmoch, televíznych reláciách a internetových stránkach.	660	36%	5.
11.	Zveličovanie, prehnané reklamy a nezmyselné obsahy správ nástrojov marketingovej komunikácie.	1 037	57%	3.
12.	Očividné otvorené zavádzanie týkajúce sa atribútov, vlastností produktov a konzekvencií vyplývajúcich z užívania produktu.	280	15%	10.

TABUĽKA 1: VNÍMANIE KLAMLIVÝCH PRAKTÍK VYUŽÍVANÝCH V MARKETINGOVEJ KOMUNIKÁCII Z POHĽADU RESPONDENTOV, RESP. KONEČNÝCH ZÁKAZNÍKOV (PERCENTUÁLNE VYJADRENIE, PRIČOM RESPONDENTI MALI MOŽNOSŤ OZNAČIŤ VIACERO MOŽNOSTÍ); ZDROJ: VLASTNÉ SPRACOVANIE

Na základe výsledkov analýzy klamlivých praktík sme identifikovali, že z pohľadu respondentov sú najfrekventovanejšie tieto (klamlivé praktiky): klamanie, ktoré pramení zo starostlivého výberu slov, viet, pričom tvrdenia, ktoré sa tým deklarujú, nie sú pravdivé (63 percent respondentov); výrazné digitálne úpravy fotografií, videí a ďalších vizuálnych prvkov (59 percent respondentov) a zveličovanie, prehnané reklamy a nezmyselné obsahy správ nástrojov marketingovej komunikácie (57 percent respondentov). Na základe percentuálnych rozdielov medzi týmito tromi praktikami je možné konštatovať, že rozdiely medzi nimi nie sú veľmi významné. Rozpätie medzi vnímaním praktík zo strany respondentov na prvej priečke a dvanástej priečke je 52 percentuálnych bodov, čo je pomerne výrazný rozdiel (na poslednej priečke sa umiestnila praktika týkajúca sa neadekvátnych požiadaviek na vyhľadávanie informácií a návodov, ako používať produkty – označilo ju 11 percent respondentov).

V ďalšom kroku analýzy odpovedí respondentov sme pristúpili ku kvalitatívnej evaluácii uvedených príkladov, nakoľko mali v druhej časti uviesť príklady klamlivých praktík, s ktorými boli v praxi konfrontovaní. V Tabuľke 2 uvádzame príklady klamlivých praktík tak, ako ich uviedli respondenti, pričom je možné ich rozčleniť do niekoľkých kategórií – produktová kategória, spôsob distribúcie, konkrétny nástroj marketingovej komunikácie, odvetvie, resp. predmet činnosti, v rámci ktorého organizácia pôsobí. Pri formulácii jednotlivých klamlivých praktík sme vychádzali z prác zahraničných autorov Bousha, Friedstada a Wrighta 2009, ktorí vypracovali metodiku hodnotenia miery klamlivosti jednotlivých marketingových aktivít. Tieto sme modifikovali s ohľadom na osobitosti domáceho trhu.

P.č.	Klamlivá praktika	Príklady klamlivých praktík
1.	Klamanie, ktoré pramení zo starostlivého výberu slov, viet, pričom tvrdenia, ktoré sa tým deklarujú, nie sú pravdivé.	Telefonický predaj, predaj cez internet, teleshopping, predvádzacie akcie. Potraviny, lieky, výživové doplnky, pracie prášky, kozmetika. Banky, finanční poradcovia, poisťovne, mobilní operátori. Tvrdenia týkajúce sa cenových úprav a zliav.
2.	Výrazné digitálne úpravy fotografií, videí a ďalších vizuálnych prvkov.	Potraviny, reštauračné zariadenia; kozmetika, drogéria; oblečenie; dovolenky. Predaj cez internet, zásielkový predaj. Televízna reklama, printová reklama.
3.	Klamanie prostredníctvom číselných údajov, výpočtov, štatistických informácií a výsledkov rôznych prieskumov.	Kozmetika, drogéria; lieky, výživové doplnky; potraviny; osobné automobily (spotreba paliva). Komerčné banky, nebankové spoločnosti; mobilní operátori; maloobchodné reťazce. Kvantifikátory („9 z 10 ľudí je spokojných“, „zľava od“), „pseudo“ zľavy; prieskumy verejnej mienky. Televízna reklama, rozhlasová reklama.
4.	Dômyselné vynechanie, zastieranie alebo mätenie informácií.	Lieky (vedľajšie účinky); kozmetika (krémy); potraviny (percentuálny obsah zložky). Mobilní operátori; komerčné banky, nebankové spoločnosti, komerčné poisťovne. Telenákup, teleshopping; podomový predaj; telefonický predaj. Skryté podmienky; používanie malého písma; neposkytnutie všetkých potrebných informácií; dva produkty za cenu jedného.

5.	Prejavenie falošných emócií pri predaji tovaru a poskytovaní služieb.	Teleshopping; podomový predaj; predajné akcie. Finanční poradcovia. Potraviny; lieky, výživové doplnky a zdravotné pomôcky propagované v televíznej reklame.
6.	Neúplné alebo zavádzajúce rámcové porovnávania produktov.	Mobilní operátori; komerčné banky. Potraviny; kozmetika, drogéria (zubné pasty, pracie prášky). Letákové akcie maloobchodných reťazcov. Porovnávanie cien produktov rôznej kvality.
7.	Neadekvátne požiadavky na vyhľadávanie informácií a návody, ako používať produkty.	Elektronika (návod v inom ako slovenskom jazyku); hračky; nábytok. Nedostatok informácií o produktoch, ktoré nemajú obal.
8.	Kopírovanie produktov a značiek a dômyselné reklamy využívajúce zámeny takýchto produktov s originálmi.	Mobilné zariadenia (Apple vs. Samsung); oblečenie , obuv; kozmetika (parfémy). Predaj na trhoviskách; predaj cez internet (AliExpress, eBay).
9.	Vykonštruované charaktery zákazníkov prostredníctvom imidžu značky.	Mobilní operátori; komerčné banky. Oblečenie; elektronika (iPhone). Predaj cez internet; teleshopping; predaj oblečenia prostredníctvom luxusných maloobchodných predajní.
10.	Predstierané umiestňovanie produktov vo filmoch, televíznych reláciách a internetových stránkach.	Elektronika (mobilné zariadenia, notebooky); autá; potraviny, alkohol, cigarety; oblečenie v rámci televíznych seriálov (Panelák, Búrlivé víno) a filmov (James Bond). Športové prenosy.
11.	Zveličovanie, prehnané reklamy a nezmyselné obsahy správ nástrojov marketingovej komunikácie.	Osobné automobily; potraviny; drogéria (pracie prostriedky, čistiace prostriedky); lieky, výživové doplnky. Mobilní operátori; komerčné banky (úverové produkty). Maloobchodné reťazce s potravinami (Lidl, Tesco, Kaufland). Teleshopping; predajné akcie. Televízna reklama; vonkajšia reklama (bilboardy).
12.	Očividné otvorené zavádzanie týkajúce sa atribútov, vlastností produktov a konzekvencií vyplývajúcich z užívania produktu.	Kozmetika; drogéria (pracie prostriedky); lieky, výživové doplnky (prípravky na redukciu hmotnosti). Podomový predaj; predvádzacie akcie. Televízna reklama.

TABUĽKA 2: PRÍKLADY KLAMLIVÝCH PRAKTÍK VYUŽÍVANÝCH V MARKETINGOVEJ KOMUNIKÁCII Z POHĽADU RESPONDENTOV, RESP. KONEČNÝCH ZÁKAZNÍKOV (RESPONDENTI MALI MOŽNOSŤ UVIESŤ ĽUBOVOĽNÝ POČET PRÍKLADOV); ZDROJ: VLASTNÉ SPRACOVANIE

Pri vyhodnotení kvalitatívnej časti prieskumu sme dospeli k niekoľkým záverom, pričom podrobný popis venujeme praktikám, ktoré sa umiestnili na prvých troch priečkach. Pri klamlivých praktikách, ktoré využívajú klamanie, ktoré pramení zo starostlivého výberu slov, viet, pričom tvrdenia, ktoré sa tým deklarujú, nie sú pravdivé, je možné odpovede respondentov rozčleniť do niekoľkých kategórií. V prvom rade sa týkajú zvoleného spôsobu distribúcie produktov a služieb (napríklad telefonický predaj, predaj cez internet, teleshopping, predvádzacie akcie). Skutočnosť, že

tieto praktiky patria medzi „problémové“, je možné demonštrovať aj sprísňujúcejšou legislatívou, ktorej cieľom je posilňovanie ochrany spotrebiteľa. Ako príklad je možné uviesť oznamovaciu povinnosť organizátorov predajných a prezentačných akcií (podľa zákona č. 102/2014 Z. z. o ochrane spotrebiteľa pri predaji tovaru alebo poskytovaní služieb na základe zmluvy uzavretej na diaľku alebo zmluvy uzavretej mimo prevádzkových priestorov predávajúceho a o zmene a doplnení niektorých zákonov) na webovom sídle Slovenskej obchodnej inšpekcie, spolu so zverejnením zmlúv, ktoré budú na akcii uzatvárané). Druhá skupina je tvorená rôznymi kategóriami produktov, pri propagácii ktorých sa tieto klamlivé praktiky z pohľadu respondentov najčastejšie vyskytujú (potraviny – pri tejto kategórii respondenti uviedli príklady biopotravín, mrazených potravín, cereálií; lieky a výživové doplnky, pri ktorých sa komunikujú benefity, ktoré produkty v skutočnosti nemajú – produkty na redukciu hmotnosti; kozmetika, a v rámci nej kategória, ktorej výskyt sme zaznamenali najčastejšie, krémy na vrásky, pri ktorých výrobcovia deklarujú nereálne očakávania). Dôležitosť kozmetického priemyslu vyplýva zo skutočnosti, že vo vyspelých západných demokraciách je to odvetvie s výrazným kultúrnym a finančným vplyvom. Výdavky na marketingovú komunikáciu sú podstatne vyššie ako v iných odvetiach a predmetoch činnosti, zároveň je toto odvetvie konfrontované dvoma etickými komponentmi – klamlivou reklamou a manipuláciou zákazníkov (Parsons a Maclaran 2011). Tretia skupina najčastejšie sa vyskytujúcich príkladov využívania tejto skupiny praktík bola tvorená podnikmi služieb – komerčnými bankami, komerčnými poisťovňami, finančnými sprostredkovateľmi a mobilnými operátormi a ich propagácia poskytovaných služieb (napríklad v reklame deklarovaná jednoduchosť vybavenia úveru, pričom v skutočnosti je tento proces podstatne komplikovanejší). Posledná skupina, ktorú respondenti uviedli, sa týka uplatňovaných cenových úprav a zliav, pri ktorých organizácie často využívajú slovné spojenia ako napríklad „dnes zľava až 50%“, „zadarmo“, prípadne malé písmo, ktorým sú upravené podmienky predaja za zvýhodnenú cenu.

Klamlivá praktika, ktorá sa v kvantitatívnom prieskume umiestnila na druhej priečke, sa týkala výrazných digitálnych úprav fotografií, videí a ďalších vizuálnych prvkov. Príklady, ktoré respondenti uviedli, je možné rozčleniť do troch kategórií – kategória propagovaných produktov; spôsob predaja produktov konečnému zákazníkovi a využívané nástroje marketingovej komunikácie. V prípade kategórií produktov respondenti uviedli nasledovné: potraviny (žiarivejšie ovocie), reštauračné zariadenia (retušovanie ponúkaných jedál v prípade reštaurácií rýchleho občerstvenia), kozmetika (odpoveď respondenta, že „s reálnymi fotografiami by produkt nikto nekúpil“), lieky, výživové doplnky, oblečenie a produkty cestovných kancelárií (výrazne upravené fotografie v katalógoch). Aj v prípade tejto praktiky sme zaznamenali výskyt spôsobu predaja produktov, resp. distribučného kanálu, prostredníctvom ktorého sa produkt dostane ku konečnému zákazníkovi. Respondenti uviedli predaj cez internet a zásielkový predaj, kde si všímajú (upravené) fotografie a skutočný produkt, ktorý obdržia (z hľadiska kategórie produktov tu uviedli najmä oblečenie). Konkrétnym nástrojom marketingovej komunikácie, v rámci ktorého sme zaznamenali najväčší počet príkladov, bola reklama – televízna a printová.

V rámci klamlivých praktík, ktorých charakteristickou črtou je zveličovanie, prehnané reklamy a nezmyselné obsahy správ nástrojov marketingovej komunikácie, sme v rámci otvorenej otázky zaznamenali päť skupín odpovedí, ktoré sa vo svojej podstate opakovali v predchádzajúcich praktikách. V rámci produktových kategórií sa tu vyskytovali tieto produkty: osobné automobily, potraviny, drogistický tovar (konkrétne čistiace prostriedky a pracie prostriedky), lieky a výživové doplnky. Z hľadiska poskytovateľov služieb, respondenti v tejto kategórii uviedli mobilných operátov a komerčné banky (v rámci nich akcentovali predovšetkým úverové produkty). Z hľadiska spôsobu distribúcie produktov respondenti negatívne hodnotili teleshopping a predajné akcie (v konkrétnom vyjadrení napríklad „emotívne falošné prejavy na prezentáciách"). Maloobchodné reťazce, ktoré ponúkajú predovšetkým potravinársky tovar, respondenti taktiež hodnotia z negatívneho uhla pohľadu. V rámci nástrojov marketingovej komunikácie dominovali dva – televízna reklama a vonkajšia reklama, aj keď respondenti uviedli aj odpovede typu „všetky súčasné reklamy v televízii zveličujú atribúty ponúkaných produktov", „90% reklám je takýchto".

Záverom hodnotenia kvalitatívnej časti reprezentatívneho prieskumu je možné konštatovať, že respondenti v prípade takmer všetkých klamlivých praktík identifikovali identické kategórie produktov (potraviny, lieky), odvetvia/predmety činnosti (komerčné bankovníctvo, telekomunikačné odvetvie), spôsob distribúcie produktov (teleshopping, prezentačné akcie, podomový predaj) a konkrétne nástroje marketingovej komunikácie (reklama – osobitne televízna). Tento poznatok by mohol byť využitý zo strany niekoľkých subjektov – jednak organizácií (aby si uvedomili, ako pozitívne vs. negatívne hodnotia koneční zákazníci ich marketingové aktivity – nielen v rámci marketingovej komunikácie), ale predovšetkým zo strany štátu, aby vytvoril taký legislatívny rámec, ktorý bude takéto praktiky eliminovať, prípade korigovať.

Ďalším čiastkovým cieľom príspevku je uskutočniť komparáciu medzi dôverou, resp. relevantnosťou jednotlivých nástrojov marketingovej komunikácie v prostredí Slovenskej republiky a zahraničí (ako sekundárny prieskum, s ktorým budeme výsledky reprezentatívneho prieskumu konfrontovať, sme si zvolili prieskum agentúry Nielsen s názvom Global Trust in Advertising and Brand Messages z roku 2012, ktorého sa zúčastnilo viac než 28 tisíc respondentov v priestore internetu na území 56 štátov). V Tabuľke 3 uvádzame údaje zo spracovaného sekundárneho prieskumu agentúry Nielsen.

Nástroj marketingovej komunikácie	**Dôvera v nástroj marketingovej komunikácie**		**Relevantnosť nástroja marketingovej komunikácie**	
	úplná dôvera	**úplná nedôvera**	**vysoký stupeň relevantnosti**	**vysoký stupeň irelevantnosti**
SMS správy	29%	71%	31%	69%
Reklamy prostredníctvom mobilných zariadení (telefónov)	33%	67%	33%	67%
Online bannery	33%	67%	33%	67%
Reklamy na sociálnych sieťach	36%	64%	36%	64%
Online reklamy	36%	64%	36%	64%
Reklamy v internetových vyhľadávačoch	40%	60%	37%	63%
Umiestňovanie produktov	40%	60%	39%	61%
Reklamy v kinách	41%	59%	41%	59%
Reklama v rádiách	42%	58%	42%	58%
Reklama v novinách	46%	54%	45%	55%
Bilboardy a ostatná vonkajšia reklama	47%	53%	46%	54%
Reklama v časopisoch	47%	53%	46%	54%
Sponzoring	47%	53%	46%	54%
Reklamy v televíziách	47%	53%	50%	50%
Vyžiadaná e-mailová komunikácia	50%	50%	51%	49%
Značkové webové sídla	58%	42%	55%	45%
Redakčné články v printových médiách	58%	42%	59%	41%
Odporúčania zákazníkov v priestore internetu	70%	30%	75%	25%
Odporúčania od niekoho známeho	92%	8%	90%	10%

TABUĽKA 3: DÔVERA A RELEVANTNOSŤ NÁSTROJOV MARKETINGOVEJ KOMUNIKÁCIE Z GLOBÁLNEHO HĽADISKA (PERCENTUÁLNE VYJADRENIE); ZDROJ: NIELSEN.COM (2012)

Z vyššie uvedenej tabuľky jednoznačne vyplýva, že respondenti v zahraničí označili ako najviac dôveryhodný, a zároveň najviac relevantný nástroj marketingovej komunikácie odporúčania od niekoho známeho, na opačnej strane spektra nedôveryhodnosti sa umiestnili tradičné, resp. masové nástroje marketingovej komunikácie, ako napríklad reklamné SMS správy, reklama v online priestore, televízna a rozhlasová reklama a ďalšie.

Uvedený sekundárny prieskum nám slúžil ako východisko pri skúmaní situácie v Slovenskej republiky, nakoľko jednotlivé nástroje sme zvolili rovnaké (resp. podľa potreby sme ich precizovali) respondenti mali na dichotomickej škále označiť nástroje, ktoré považujú za „úplne dôveryhodné" a za „úplne nedôveryhodné". V Tabuľke 4 sumarizujeme získané výsledky.

Nástroj marketingovej komunikácie	**Dôvera v nástroj marketingovej komunikácie**	
	úplná dôvera	**úplná nedôvera**
Reklamy prostredníctvom mobilných zariadení, SMS	24%	76%
Online bannery	24%	76%
Reklamy na sociálnych sieťach	27%	73%
Produkty umiestnené v televíznych reláciách, seriáloch, videoklipoch	32%	68%
Reklamy v kinách	31%	69%
Reklamy v televízii	35%	65%
Reklamy v rádiu	37%	63%
Reklamy v novinách a časopisoch	44%	56%
Bilboardy a ostatná vonkajšia reklama	34%	66%

Spozoring	55%	45%
Vyžiadaná e-mailová komunikácia, newslettre	52%	48%
Webové sídla firiem	63%	37%
Odporúčania ostatných zákazníkov na internete (napríklad recenzie, blogy)	87%	13%
Odporúčania od niekoho známeho	97%	3%

TABUĽKA 4: DÔVERA NÁSTROJOV MARKETINGOVEJ KOMUNIKÁCIE Z POHĽADU RESPONDENTOV, RESP. KONEČNÝCH ZÁKAZNÍKOV (PERCENTUÁLNE VYJADRENIE); ZDROJ: VLASTNÉ SPRACOVANIE

Z výsledkov reprezentatívneho prieskumu uskutočneného v priestore Slovenskej republiky vyplýva, že respondenti najviac dôverujú odporúčaniam – a jednak od ostatných zákazníkov na internete (napríklad recenzie, blogy), ako aj od niekoho známeho (v tomto aspekte sú výsledky prieskumov identické), najmenej dôvery majú voči reklamám na sociálnych sieťach, online banerom a ostatným nadlinkovým nástrojom marketingovej komunikácie. Rovnako ako v prípade výsledkov kvalitatívneho prieskumu, aj tieto by mohli byť využiteľné pre organizácie, aby dokázali modifikovať/inovovať jednotlivé nástroje marketingovej komunikácie.

V naznačenom kontexte totiž paradoxne vyznievajú údaje najväčších zadávateľov reklamy v Slovenskej republike o finančných nákladoch investovaných práve do nadlinkových nástrojov marketingovej komunikácie – viď. Tabuľka 5.

P. č.	**Spoločnosť**	**Výdavky na reklamu**	**Monitorovaný objem v médiách**					
			Televízia	**Časopisy**	**Noviny**	**Rozhlas**	**Vonkajšia reklama**	**Kinoreklama**
1.	Slovak Telekom	51 810,2	43 299,2	1 518,6	2 034,1	1 598,7	2 558,9	800,7
2.	Orange Slovensko	41 812,9	33 589,1	2 364,9	2 034,5	937,7	2 553,2	333,5
3.	Henkel Slovensko	26 576,6	25 662,3	825,7	18,3	17,0	53,5	0,0
4.	Telefónica Slovakia	21 733,8	17 944,7	970,9	974,8	544,3	1 280,4	18,8
5.	Unilever Slovensko	20 620,8	19 159,5	1 118,2	5,2	46,1	227,9	63,9
6.	Lidl SR	20 575,3	14 672,2	823,3	4 393,4	522,3	157,7	6,3
7.	Slovenská sporiteľňa	18 963,8	16 355,7	430,2	827,0	101,8	1 249,1	0,0
8.	Nestlé Slovensko	17 245,1	16 701,6	346,2	12,6	123,9	39,1	21,7
9.	Tesco Stores SR	14 373,0	11 930,5	605,0	731,6	437,7	639,8	28,4
10.	Poštová banka	13 865,3	11 919,7	197,6	1 051,2	193,7	503,1	0,0

TABUĽKA 5: NAJVÄČŠÍ ZADÁVATELIA REKLAMY V SLOVENSKEJ REPUBLIKE V ROKU 2016 (MONITOROVANÁ INZERCIA PODĽA OFICIÁLNYCH CENNÍKOV, TIS. EUR); ZDROJ: TREND (JÚN 2017)

Posledným komponentom kvantitatívnej analýzy reprezentatívneho prieskumu bolo určenie, do akej miery sa tvrdenia Rady pre reklamu týkajúce sa základných požiadaviek na reklamu podľa respondentov dodržiavajú. Škála, na ktorej mali možnosť označiť odpovede, bola nasledovná: dodržiava sa – nedodržiava sa – neviem posúdiť. Uvedený subjekt sme zvolili z dôvodu, že v podmienkach Slovenskej republiky ide o orgán etickej samoregulácie reklamy, ktorého hlavným cieľom je zabezpečovať a presadiť, aby sa na území Slovenskej republiky šírila čestná, slušná, decentná, legálna a pravdivá reklama. Respondenti sa mali na príklade štyroch tvrdení rozhodnúť, či tento stav uvedeným spôsobom vnímajú, a teda či sa Rade pre reklamu darí vytýčené ciele dosahovať. V Tabuľke 6 je obsiahnuté percentuálne zastúpenie odpovedí k jednotlivým tvrdeniam.

Klamlivá praktika	**Dodržiava sa**	**Nedodržiava sa**	**Neviem posúdiť**
Reklama nesmie obsahovať také tvrdenia alebo vizuálne prezentácie, ktoré by porušovali všeobecné normy slušnosti a mravnosti, predovšetkým nesmie obsahovať prvky znižujúce ľudskú dôstojnosť.	25%	44%	29%
Reklama nesmie byť koncipovaná tak, aby zneužívala dôveru spotrebiteľa alebo využívala nedostatok jeho skúseností alebo znalostí alebo jeho dôverčivosť.	8%	64%	25%
Reklama nesmie bezdôvodne využívať motív strachu, vytvárať pocit strachu a prezentovať produkt ako vhodný prostriedok na odstránenie strachu.	24%	36%	37%
Reklama nesmie ohrozovať dobré meno reklamy ako takej alebo znižovať dôveru v reklamu ako službu spotrebiteľom.	19%	41%	37%

TABUĽKA 6: HODNOTENIE VŠEOBECNÝCH POŽIADAVIEK NA REKLAMU Z POHĽADU RESPONDENTOV, RESP. KONEČNÝCH ZÁKAZNÍKOV (PERCENTUÁLNE VYJADRENIE); ZDROJ: VLASTNÉ SPRACOVANIE

Pomerne pesimistické postoje respondentov, ktoré sme zaznamenali v prípade hodnotenia klamlivých praktík v marketingovej komunikácii sa v prípade hodnotenia všeobecných požiadaviek na reklamu opätovne potvrdili. Vzhľadom na vysoký podiel respondentov, podľa ktorých sa nedodržiava všeobecná požiadavka na reklamu týkajúca sa zneužívania dôvery spotrebiteľa, resp. využívania nedostatku jeho skúseností, znalostí alebo dôverčivosti, môžeme dedukovať, že dôvera voči reklame ako tradičnému nástroju marketingovej komunikácie nie je na požadovanej úrovni (opätovne potvrdený poznatok – viď. Tabuľka 4).

Na objektivizáciu subjektívneho hodnotenia odpovedí respondentov sme využili poznatky z Výročnej správy Rady pre reklamu 2014. V roku 2014 Arbitrážna komisia Rady pre reklamu posudzovala spolu 97 reklám, na ktoré bolo podaných celkom 156 sťažností, pričom vo vzťahu k predchádzajúcim rokom činnosti nemá celkový počet posudzovaných reklám výrazne stúpajúcu tendenciu. Z hľadiska kvalitatívnych dôvodov sťažností je možné konštatovať, že v roku 2014 bolo najfrekventovanejším dôvodom podania sťažností porušenie ustanovení súvisiacich so slušnosťou a spoločenskou zodpovednosťou v reklame. Sťažovatelia vytýkali posudzovaným reklamám zobrazenie prezentácií, ktoré porušujú všeobecné normy mravnosti a slušnosti, samoúčelné zobrazenie ľudského tela (najmä ženského), ktoré nemá súvis s propagovaným produktom/službou a cieľom reklamy, a to najmä s ohľadom na zvolené komunikačné médium, jeho dostupnosť a viditeľnosť všetkými vekovými kategóriami, vrátane detí a mladistvých. V súvislosti so spoločenskou zodpovednosťou reklamy, mnohí sťažovatelia namietali voči reklamám, ktoré podľa nich urážali náboženské cítenie spotrebiteľa a dehonestovali kresťanskú vieru. Najväčší počet reklám bol posudzovaný z dôvodu námietok sťažovateľov, ktoré poukazovali na porušenie ustanovení súvisiacich s pravdivosťou reklamy. Sťažovateľom prekážala predovšetkým reklama, ktorá sprostredkúva informácie nejasným, nezrozumiteľným, prípadne viacvýznamovým spôsobom, obsahuje údaje, ktoré môžu zákazníka zavádzať, alebo naopak, absentujú v nej informácie, ktoré spotrebiteľ potrebuje na to, aby uskutočnil kvalifikované rozhodnutie.

Na základe vyššie uvedeného môžeme konštatovať, že výsledky primárneho prieskumu korešpondujú so zisteniami Rady pre reklamu, zvýraznili by sme skutočnosť, že koneční zákazníci v nedostatočnej miere využívajú iniciatívnu možnosť sťažovať sa, bolo by preto vhodné vytvoriť povedomie o tomto ich práve.

5 Záver ——— Napriek tomu, že na svetovej úrovni existuje čoraz viac trhových hybných síl a priestor trhu sa stal hyperkonkurenčný, marketing je v mnohých prípadoch prehliadaný a odsúvaný „na vedľajšiu koľaj“. Jednou z príčin môže byť skutočnosť, že „vedľajšie efekty“ marketingu zvíťazili nad určenými hlavnými efektmi. Je možné napraviť tento stav? Na kompenzáciu je potrebné prehodnotiť niekoľko premenných v rámci vzťahu zákazník – organizácia – spoločnosť. Marketing vyhlasoval, že je zástupcom zákazníkov v organizácii, avšak v skutočnosti predstavoval (mnohokrát aj nečestnými praktikami) organizáciu zákazníkov – prostredníctvom nekonečných inovácií, agresívnej marketingovej komunikácie atď. Marketing v jeho tradičnom ponímaní už nefunguje, a preto je potrebné stotožniť sa s novým pohľadom naň. Podľa Kotlera prínosom marketingu bolo, že zvýšil kvalitu života, zohrával významnú úlohu pri tvorbe trhov, produktov, náraste pohodlia, obohatení života vo všeobecnosti (Sheth a Sisodia 2005). Otázne je, kde je hranica medzi zdravým, racionálnym, zodpovedným a udržateľným prístupom k marketingu a tým, kedy tento prístup sa stáva škodlivý.

Cieľom príspevku bolo identifikovať na základe zrealizovaného primárneho prieskumu klamlivé praktiky využívané v súčasnej marketingovej komunikácii z pohľadu konečných zákazníkov v priestore Slovenskej republiky a tieto komparovať s už zrealizovanými prieskumami, resp. sekundárnymi zdrojmi informácií. Závery, ku ktorým sme dospeli, majú charakter pomerne negatívneho vnímania súčasnej marketingovej komunikácie. Respondenti identifikovali ako najfrekventovanejšie klamlivé praktiky tie, ktoré sa týkajú sofistikovaného výberu slov, viet, pričom tvrdenia, ktoré sa tým deklarujú, nie sú pravdivé, ďalej výrazné digitálne úpravy vizuálnych prvkov a nakoniec zveličovania a nezmyselných obsahov správ marketingovej komunikácie. Na základe týchto poznatkov sme ďalej vyhodnocovali klamlivé praktiky z kvalitatívneho hľadiska, pričom sme zistili, že respondenti ich najvýraznejšie vnímajú v prípade vybraných produktových kategórií (napríklad potraviny, lieky, výživové doplnky), podnikov služieb (mobilní operátori, komerčné banky), konkrétnych nástrojov marketingovej komunikácie (televízna reklama) a zvolených distribučných kanálov (osobný predaj, teleshopping). Z hľadiska dôvery smerom k jednotlivým nástrojom marketingovej komunikácie sme dospeli k záveru, že slovenskí respondenti najviac dôverujú odporúčaniam, tradičné nástroje marketingovej komunikácie sa umiestnili na spodných priečkach (pri komparácii sme zaznamenali rovnaký stav ako v podmienkach zahraničia). Uvedené je paradoxné vzhľadom na skutočnosť, že najväčší zadávatelia reklám v Slovenskej republike sa sústredia práve na tradičné nástroje marketingovej komunikácie. Pesimistické postoje respondentov sme zaznamenali aj v prípade hodnotenia všeobecných požiadaviek na reklamu vypracovaných Radou pre reklamu, pričom výsledky nášho prieskumu korešpondujú s jej zisteniami, nakoľko respondenti nemajú pocit, že všeobecné požiadavky na reklamu (napríklad jej čestnosť, slušnosť, dôveryhodnosť) sú v požadovanej miere dodržiavané a ich nedodržiavanie adekvátne sankcionované.

Poznámky | *Notes* ——— Príspevok vznikol vďaka podpore v rámci projektu KEGA č. 030STU-4/2018 – Elektronická platforma na zefektívnenie spolupráce medzi vysokými školami a priemyselnými podnikmi v oblasti vzdelávania.

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Kľúčové slová | Key Words ——— marketingová komunikácia, klamlivé praktiky v marketingovej komunikácii, vnímanie klamlivých praktík, koneční zákazníci, marketingový výskum, kvantitatívny marketingový výskum, kvalitatívny marketingový výskum | *marketing communication, deceptive practices in marketing communication, perception of deceptive practices, ultimate customers, research quantitative marketing research, qualitative marketing research*

JEL klasifikácia | *JEL classification* ——— M31

Résumé ——— ***Practices used in current marketing communication and comparison of their evaluation from the point of view of customers in the Slovak Republic and abroad***

Satisfying customer needs in order for an organisation to achieve a defined profitability on the one hand and to have satisfied customers on the other has been characteristic of traditional customer-oriented approaches to marketing management. Hypercompetitive market, which is currently functioning at the level of both national and multinational economies, is characterised by the fact that in an effort of marketing managers to operate in markets, more and more deceptive, unethical and misleading practices are appearing. Misleading, deceptive and unethical approaches of marketing management have become a subject of social criticism, while this issue is gradually becoming more and more notable also in academic sphere. Therefore, perception and evaluation of the marketing activities in marketing communication by ultimate customers under the conditions of the Slovak Republic (on the grounds of a research with the participation of a representative sample size of 1 650 respondents) are dealt with in this paper.

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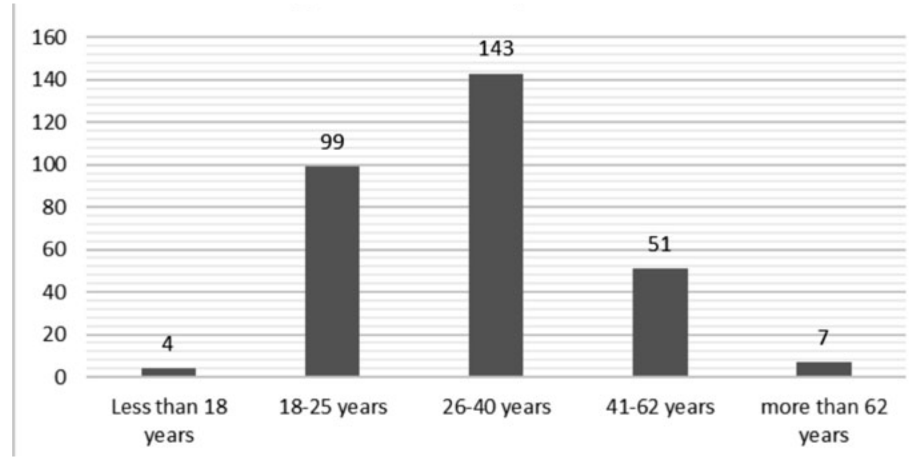
IMPACT OF GDPR ON BANKS IN SLOVAKIA – MARKETING APPROACH PART II.

This paper, through examining the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation - short GDPR), aims to demonstrate its significance in financial sector along with the impact on complex management of marketing activities inside specific financial institutions. In the theoretical part of this contribution brief history of data protection and evolution of concept of GDPR will be explained. Main principles and innovations that are of key importance for future positive developments in the field will be discussed with emphasis on relationship between banks and direct marketing. Additionally, selected results of the primary research oriented on personal data protection from consumers' point of view in Slovakia will be presented (online questionnaire was fulfilled by 355 respondents). Further we will try to identify the challenges bank have to meet while adhering towards the new directive.

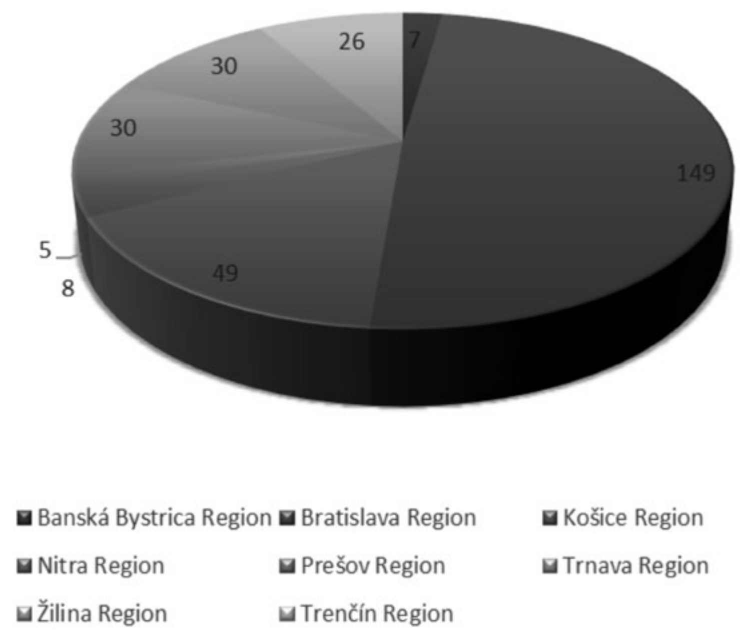
Research and methodology ——— To gain attitudes and knowledge of the Slovak public on the issue of personal data protection, we carried out a primary quantitative survey by querying using an online questionnaire that were distributed through a shared link, via e-mail, social networks, as well as internal networks in organizations. The research was conducted between May and June of 2018, two critical months considering the adaption of the new directive in May 25. 355 respondents fulfilled the questionnaire which consisted of mix of controlled variables and series of questions focused on issue of personal data protection. Out of this number 304 records were considered as completely filled and had all questions answered. Additionally there are more limitations within the frame of the sample size selection and the results are presented in the descriptive manner as the research conducted in 2018 cannot be considered as a representative one. But this research can be used as a pilot survey. To present a comprehensive view, we selected 10 questions oriented solely on personal data and banking sector in Slovakia. Moreover, few of the questions were compared with the research conducted in 2009 by the Institute for Public Opinion Research at the Statistical Office of the Slovak Republic for Personal Data Protection Office of Slovak Republic. In comparison with this research, the technique has changed slightly and switched towards digital environment (meaning that the questionnaires were distributed primarily electronically). Controlled variables remained the same: gender, age, nationality, education, home size and region as well as monitored basic set of Slovak population aged 18 and more remained preserved.

Findings ——— Firstly, 5 criteria concerning the demographic characteristics were examined: the age of the respondents, the region in which they live, the size of the commune in which they lives, education and gender.



GRAPH 1: AGE OF THE RESPONDENTS; SOURCE: AUTHORS

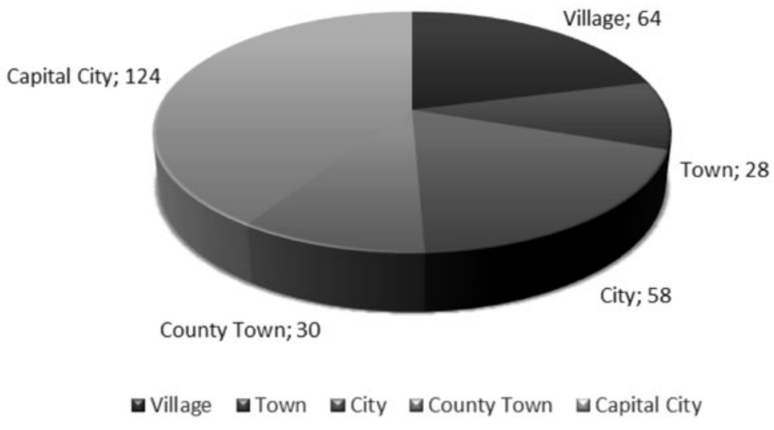
As might be seen from the Graph 1 above, many respondents are in working age, which is a group of citizens directly affected by the Directive.
The second demographic question we stated is concerning regions of Slovakia in which the respondents live. The distribution of respondents by region is shown in Graph 2 bellow.



GRAPH 2: REGION OF THE RESPONDENTS; SOURCE: AUTHORS

From the graph above we can observe that up to 49% of respondents live in the Bratislava region. We noticed uneven distribution of respondents according to the different parts of Slovakia they live in.

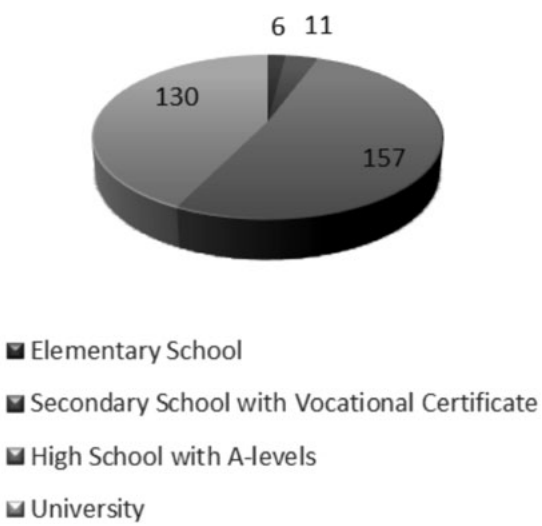
The third question was the size of the commune. The aim was to find out in which large municipality the respondent lives and whether the size of the commune influences the respondents´ knowledge and attitudes towards the protection of personal data.



GRAPH 3: SIZE OF THE COMMUNE; SOURCE: AUTHORS

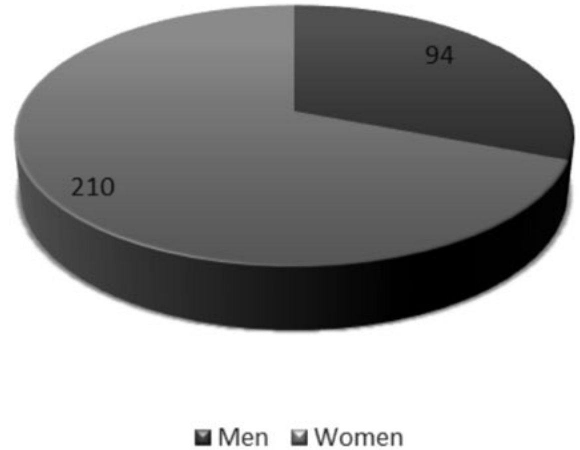
Again, we can see the dominance of the capital city, which was already evident in the previous question. However, other municipalities are relatively evenly represented. We need to point out that the capital Bratislava was excluded from group of county towns.

The fourth demographic question was focused on education of respondents.



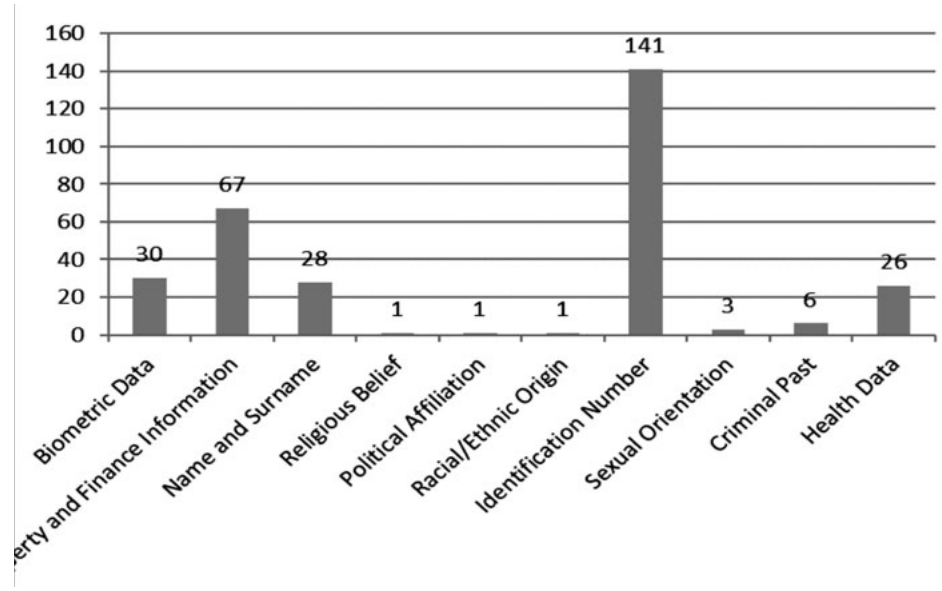
GRAPH 4: EDUCATION OF THE RESPONDENTS; SOURCE: AUTHORS

It is clear from the graph that the survey included mainly residents with secondary education with A-levels and with university education. The last demographic question was the respondents' gender.



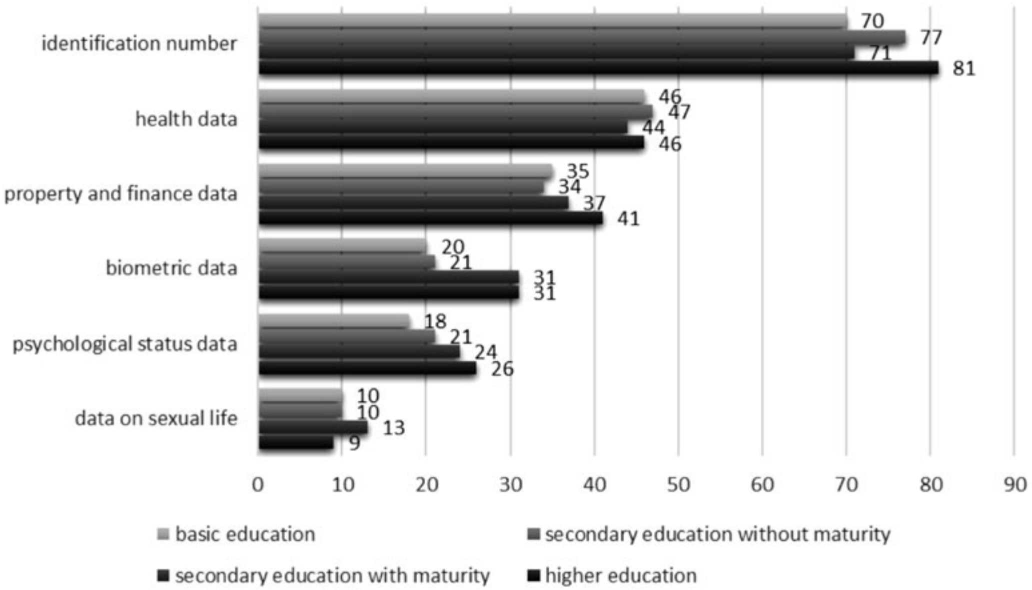
GRAPH 5: GENDER OF THE RESPONDENTS; SOURCE: AUTHORS

From the graph we clearly see that 69% of respondents were women. The next question was to find out which personal data respondents consider to be the most vulnerable in terms of abuse.

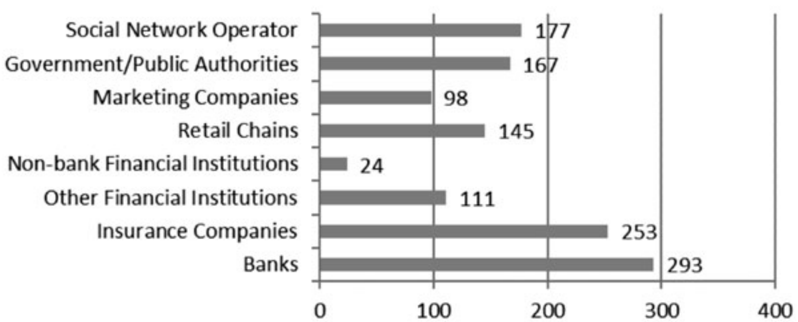


GRAPH 6: WHICH PERSONAL DATA RESPONDENTS CONSIDER TO BE MOST VUNERABLE IN TERMS OF ABUSE?; SOURCE: AUTHORS

It is clear from the above graph that respondents perceive their personal identification number as the most sensitive personal data, followed by property and financial information, together with biometric data and the name and surname, and up to fifth place data on health status. Compared with the survey conducted by the Institute for Public Opinion Research at the Statistical Office of the Slovak Republic for the Office for Personal Data Protection Office of Slovak Republic in 2009, there was a slight shift in the preferences of respondents. In the 2009 survey, on the third place respondents reported that they perceived data on health status and biometrics as the most sensitive personal data.

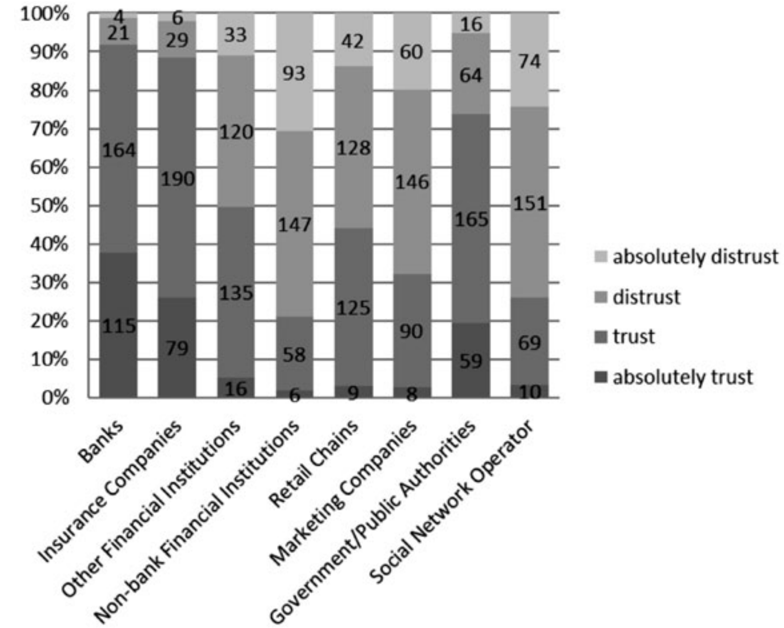


GRAPH 7: SIX MOST SENSITIVE PERSONAL DATA FROM THE PERSPECTIVE OF THE RESPONDENTS EDUCATION (IN %); SOURCE: INSTITUTE FOR PUBLIC OPINION RESEARCH AT THE STATISTICAL OFFICE OF THE SLOVAK REPUBLIC 4/2009



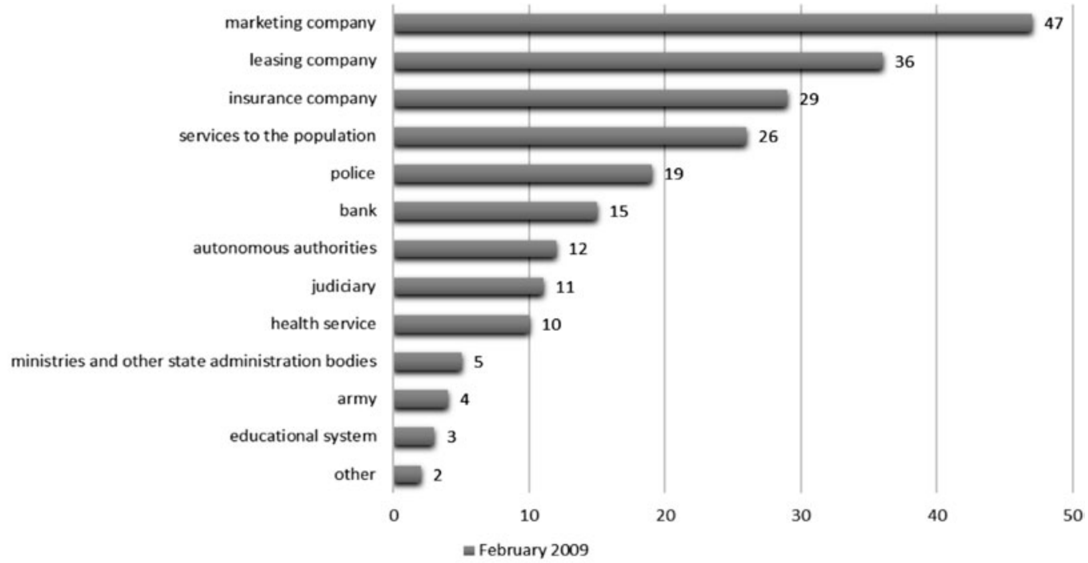
GRAPH 8: TO WHOM HAVE YOU ALREADY PROVIDED SOME OF YOUR PERSONAL INFORMATION?; SOURCE: AUTHORS

Respondents could choose more options because we assumed that they have encountered with this situation of providing their personal data repeatedly. The result is that respondents most often provide their personal data to banking institutions and insurance companies, which is the expected outcome, as these institutions need that kind of personal information to provide their service and to communicate and trade with the customer. On the third place respondents reported social networks, which is a surprising result since social network account is not necessary for existence unlike the bank account. Fourthly, respondents state government and public authorities. We assume that respondents do not realize that government and public administration have all the personal data of the citizens, because they need them for effective communication, and in particular for collection of taxes and local fees, for example, for communal services. Furthermore, respondents provide their personal data to retailers that use them for their loyalty programs, other financial institutions, such as leasing companies, marketing companies along with non-bank companies as well.

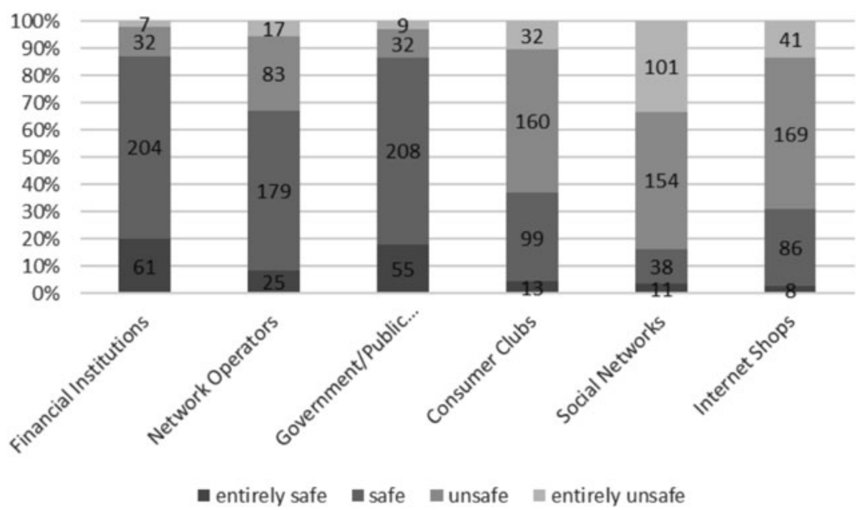


GRAPH 9: HOW DO YOU TRUST NAMED COMPANIES TO PROTECT YOUR DATA?; SOURCE: AUTHORS

Responses were predictable. Banks and insurance companies have trust of approximately 90% of respondents that they will protect the personal data of their clients. Government and public administration are followed by over 70% of support. Other types of subjects have more mistrust than the confidence of respondents to protect their personal data. the greatest mistrust is laid on the non-bank lenders and social network operators. In the 2009 survey, citizens least trust the marketing companies, then leasing companies and insurance companies. On the contrary, citizens have the greatest trust in state administration bodies and subsequently in banks. It can be said that, as compared to 2009, banks have gained trust in the population by almost six percent, on the contrary, marketing companies have lost ten percent. It may be attributed to the fact that in the 2009 survey, consumer clubs and marketing companies were not divided, but they were in one group. In spite of this, the decline in reliance is approximately three percent. Interestingly, there is also confidence in insurance companies, when respondents expressed their mistrust of only ten percent in their survey and 29% in the 2009 survey, as seen in graph below.



GRAPH 10: TO WHICH INFORMATION SYSTEM OPERATOR DO YOU TRUST THE LEAST?: SOURCE: INSTITUTE FOR PUBLIC OPINION RESEARCH AT THE STATISTICAL OFFICE OF THE SLOVAK REPUBLIC 4/2009

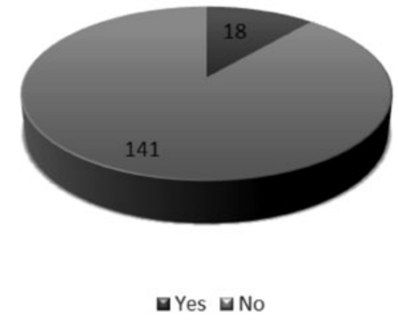


GRAPH 11: WHERE DO YOU THINK THERE IS THE GREATEST CHANCE OF MISUSING YOUR PERSONAL DATA?: SOURCE: AUTHORS

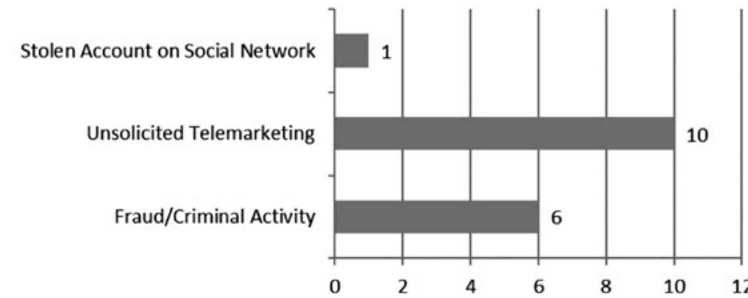
The results have shown that consumers perceive financial institutions as safe. Secondly state and public authorities are viewed as equally safe. Network operators such as telecommunications or energy suppliers or others are also relatively safely perceived. The level of safety below 40% is achieved by the consumer clubs and 30% belongs to online shops. As the least safe are perceived by respondents´ personal data on social networks.

Again, it is interesting that the preference of the toward danger of social networks, online shops and consumer clubs does not change depending on whether the respondent is a member of a consumer club, has a social networking account, or purchases online via an online store.

Regarding the issue of personal data security, we investigated further whether the respondents had experienced the misuse of personal data.



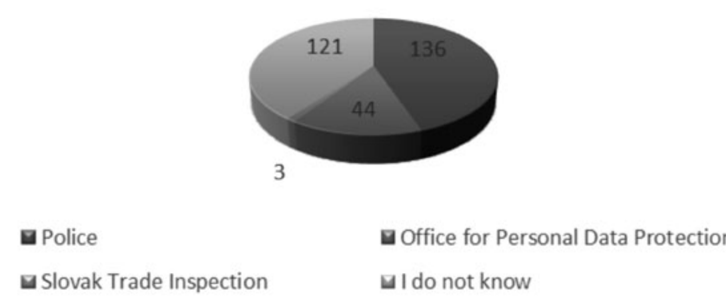
GRAPH 12: HAS ANYONE MISUSED YOUR PERSONAL DATA?: SOURCE: AUTHORS



GRAPH 13: IF YOU ANSWERED YES, WOULD YOU INDICATE HOW?; SOURCE: AUTHORS

Just a minor group of respondents said they had somehow misused their personal data. The most frequent answer of respondents was that they were victims of unsolicited telemarketing, 6 respondents said they had been victims of fraud/crime in connection with the misuse of personal data, and finally one respondent stated that his account on social network had been stolen.

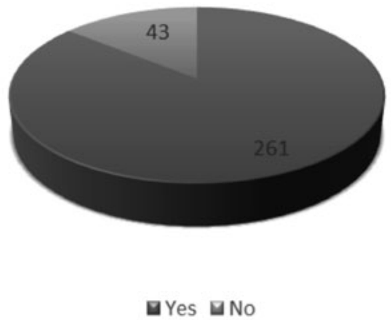
On the next question, we checked the knowledge of respondents about who they are supposed to contact if they suspect a misuse of personal data.



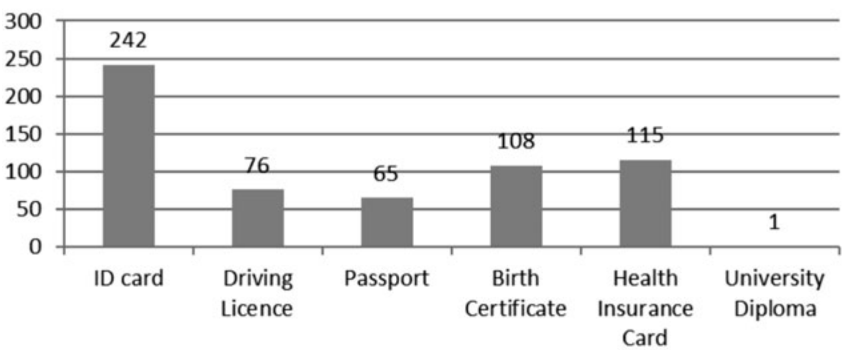
GRAPH 14: WHO CAN YOU CONTACT IF YOU THINK YOUR PERSONAL INFORMATION HAS BEEN MISUSED?; SOURCE: AUTHORS

It is alarming that up to 40% of respondents said they did not know whom to contact if they suspected the misuse of personal data. Only 14% of respondents would contact the Office for Personal Data Protection of the Slovak Republic. Other respondents would contact the police.

We have also focused on the attitudes of respondents to the protection of personal data. The next question was whether respondents met with the requirement to copy the papers. When respondents met with the requirement to copy the papers, we identified the document.



GRAPH 15: DID YOU MEET THE REQUIREMENT TO COPY YOUR PAPERS?; SOURCE: AUTHORS

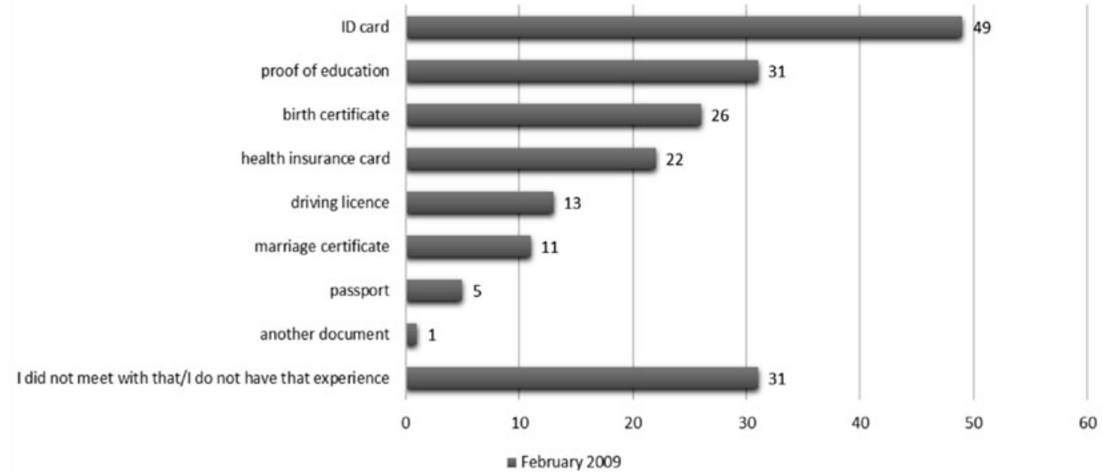


GRAPH 16: IF YOU ANSWERED YES TO THE PREVIOUS QUESTION, WHICH ONE?; SOURCE: AUTHORS

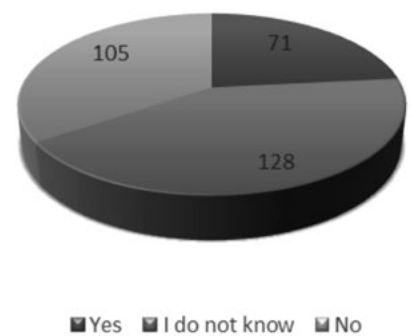
Up to 86 percent of respondents said they met with the requirement to copy the papers. Most often this was ID card, then a health insurance card, followed closely by a birth certificate. 76 respondents said they were asked to produce a copy of the driving license, and little less responded that they had met with a copy of a passport. It follows from this that copying personal documents in Slovakia is a common practice. Compared to the 2009 survey of the Institute for Public Opinion Research at the Statistical Office of the Slovak Republic, an interesting shift can be observed. In this survey, as in our survey, most respondents said that most often the operator copied ID card, closely followed by evidence of education, birth certificate, health insurance card, driving license, marriage certificate and passport. Overall, in the survey in 2009 61% of respondents have met with practice of photocopying of the papers, which is 17% less than in our survey conducted in 2018.

In the last question, we investigated whether the respondents are satisfied with the legal protection of personal data.

The survey shows that only 23% of respondents think that personal data are adequately protected by law. On the contrary, 35% of respondents think that personal data is not sufficiently protected by law. 42% of respondents were not able to comment on this particular issue.



GRAPH 17: HAVE YOU MET WITH THE FACT THAT THE IT SYSTEM OPERATOR WANTED TO MAKE A PHOTOCOPY OF ONE OF THE FOLLOWING OFFICIAL DOCUMENTS? (IN %); SOURCE: INSTITUTE FOR PUBLIC OPINION RESEARCH AT THE STATISTICAL OFFICE OF THE SLOVAK REPUBLIC 4/2009



GRAPH 18: DO YOU THINK THAT YOUR PERSONAL DATA ARE ADEQUATELY PROTECTED BY LAW?: SOURCE: AUTHORS

Conclusion ——— In connection with GDPR and due to newly adopted Act No. 18/2018 Coll. on the Protection of Personal Data and on Amendments to Certain Laws, published in the Collection of Laws of the Slovak Republic, financial institutions are very much aware of the need to obtain approval from their clients for the needs of their marketing departments if there is no other legal basis (e.g. contractual relationship, legitimate interest). Due to the complicated acquisition of public acceptance for marketing potential customers, banks are looking for new ways to segment and create an addressable message for effective marketing communications. This contribution at least partially present results of research where we compared the attitudes and views of the public about the current data protection regulation in Slovakia in connection with the introduction of a new European Parliament and Council Directive on the protection of personal data. We compared the chosen results with the historical survey of 2009 and we also looked at changes in selected attitudes of the Slovak public in the last decade.

During the process of conduction of research we were surprised by the willingness of the Slovak public to pass on their personal data to social network operators despite the fact that they do not trust them to protect the data against data leak or abuse and at the same time consider social network operators to be dangerous in case of misuse of their personal data. At the same time, the Slovak public is unfamiliar with the issue of personal data, does not know who to contact in case of leakage or misuse of personal data and is mostly unaware of the supervising authority. However, it must be added that confidence in individual information system operators, also in commercial banking, is gradually increasing, as demonstrated by public attitudes in comparison with the year of 2009.

In conclusion, consumers are more increasingly aware of their privacy rights. Following the implementation of the European Directive into the Slovak legal order, they are confronted with the rules on the protection of personal data at every step. It is already a standard that every organization, including commercial bank, informs the consumer that it processes its personal data and asks for consent to work with this kind of information. Current legislation allows us to retract our current consent in the future and even force the operator of information system to forgo our personal data. This option has been almost unattainable in the recent past. On the other hand, information system operators will have evidence and assurance that the client of a bank has given his consent and can be segmented, analysed and attracted by personalized proposal ready only for him. General rule in direct marketing field is that the more personalized message is, the higher effectiveness it brings.

END OF PART II.

Poznámky | *Notes* ——— This contribution is the partial result of the research project VEGA 1/0876/17.

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Kľúčové slová | Key Words ——— GDPR, data protection, direct marketing, banks, financial sector | *GDPR, ochrana údajov, priamy marketing, banky, financial sector*

JEL klasifikácia | *JEL classification* ——— M31, K10

Résumé ——— ***Dopad GDPR na banky na Slovensku – marketingový prístup. Časť II.***
Príspevok prostredníctvom rozboru Nariadenia Európskeho parlamentu a Rady Európy (EÚ) č. 2016/679 z 27. apríla 2016 o ochrane fyzických osôb pri spracovaní osobných údajov a voľnom pohybe takýchto údajov a o zrušení Smernice 95/46/EC (GDPR) má za cieľ demonštrovať svoj význam vo finančnom sektore spolu s dopadom na komplexné riadenie marketingových aktivít v rámci špecifických finančných inštitúcií. V teoretickej časti tohto príspevku bude vysvetlená stručná história ochrany údajov a vývoj koncepcie GDPR. Hlavné princípy a inovácie, ktoré majú kľúčový význam pre budúci pozitívny vývoj v danej oblasti, budú diskutované s dôrazom na vzťahy medzi bankami a priamym marketingom. Okrem toho budú prezentované vybrané výsledky primárneho výskumu zameraného na ochranu osobných údajov z pohľadu spotrebiteľov na Slovensku (online dotazník bol vyplnený 355 respondentmi). Ďalej sa budeme snažiť identifikovať výzvy, ktoré musí banka splniť pri dodržiavaní novej smernice.

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EVALUATION OF EASTERN-CENTRAL EUROPEAN CITIZEN'S DECISION-MAKING STYLE – A COMPARATIVE STUDY. PART I.

Having looked at western and Eastern-Central European adverts, the prominence of fact-based commercials was identified in ECE countries, whereas most of the western advertisements creatively take the audience to a journey, while showing limited information. This comparative study evaluates the reasons for this phenomenon, while answers the following questions: What kind of identity emerges as a consequence of the turbulent political and economic changes, as consumers' transition from a communist to a democratic country? What kind of adverts do ECE consumers prefer? What influences their decision-making? The first part of the publication looks at identity formation from an academic point of view, with its main focus on Slovak consumers. It identifies possible reasons behind differences in decision-making styles, arising from the turbulent political and economic changes. These factors resulted in ECE consumers having higher risk aversion, uncertainty avoidance and lower institutional trust, having an impact on their information-searching behavior while creating a new consumer base with developing identity. The second part of the contribution will analyze findings and present recommendations.

1 The historical and economic changes influence the decision-making style and identity of ECE consumers, arising from higher risk aversion and uncertainty avoidance ——— ECE countries faced turbulent changes thorough history. The collapse of the Soviet Union resulted in social and political revival, but brought about decline in economic growth, inflation and unemployment (Bakacsi et al. 2002, p. 78). It resulted in lower social safety, new regulations, institutions and political systems; problems when entering new markets leading to limitations in expansion; downfall of Soviet markets, purchasing power, and fiscal redistribution, consequently lower GDP and privatization (Bakacsi 1994). This created fear, uncertainty, and a "tangible gap between people's wish of stability and the surrounding environment" (Bakacsi et al. 2002, p. 79).

After the dissolution of the Soviet Union, ECE countries went through liberalization of foreign trade, privatization, restructuring, tax and social insurance reforms, to reestablish their macroeconomic stability. Slovakia entered the European Union on 1 May 2004 and experienced growing GDP until 2008-2009 (European Commission 2015). The financial crisis resulted in growth slowdown and turbulent economic changes.

Arising from the historical and economic changes, a new customer base emerged; ECE individuals' identity shifted from being citizens to consumers. In the past, ECE was part of the COMECON, the 'Council for Mutual Economic Assistance' (CMEA), facilitating economic development and flow of goods between Soviet countries (Balassa 1992). The Soviet Union did not enable the flow of foreign goods, leading to limited advertising; the ad itself was "the product to be consumed" (Egipt 2014). Customers could not consume the advertised product, since it disappeared from the shelves immediately; sometimes the advert was produced so that "at the time of airing, a product would be available for sale"; soviet ads did not aim to sell to a target audience, but to provide an entertainment for their citizens, apart from the few TV programs available (Egipt 2015). The Soviet, entertaining advert with no sales goal, differs from today's marketing, that serves the purpose of gaining consumers attention to inform, convince and remind them of a product (Wood 1958).

Historical changes in post-soviet countries created a new, learning customer, who is constantly transitioning from a citizen with no need for advertising, to a western consumer, with different attitudes towards marketing. The upcoming sections observe the notion of changing identity in more depth: Sections 1.1 and 1.2 highlight why Slovak consumers are more risk averse and have higher uncertainty avoidance. Section 1.3. draws together these two notions to present how they contribute to advertising decision-making.

1.1 Turbulent historical and ongoing changes lead to higher risk aversion ——— Hofstede and Bond (1984, p. 419) defined risk aversion as "the extent to which people feel threatened by ambiguous situations, and have created beliefs and institutions that try to avoid these". Risk aversion can have an effect on consumers' decision-making style: it increases need for information and brand loyalty (Matzler et al. 2008).

To observe risk aversion, The Hofstede Centre's research on cultural differences is examined. Although Hofstede's cultural research has been widely criticised for its' over-realiance on differences being drawn from one's natural culture, while neglecting individuality (Ali et al., 2008), it can be argued that Hofstede's doctrine is still a prevalent source for cultural difference mapping (Minkov and Hofstede 2011; Mooij and Hofstede 2015). Slovakia's score of 51 demonstrates higher need to avoid future uncertainty than UK and US (The Hofstede Centre 2015).

Perlaki (1994) argued that the ECE culture could be best described as "highly centralized, strictly hierarchical culture, a dislike for uncertainty, ...and strong collectivist attitude" (Brouthers et al. 1998, p. 488). These cultural factors result in lower marketing orientation (Ennew et al. 1993), different ethical standards (Puffer and McCarthy 1995) and lower trust towards authority (Casson 1994), as compared to western countries.

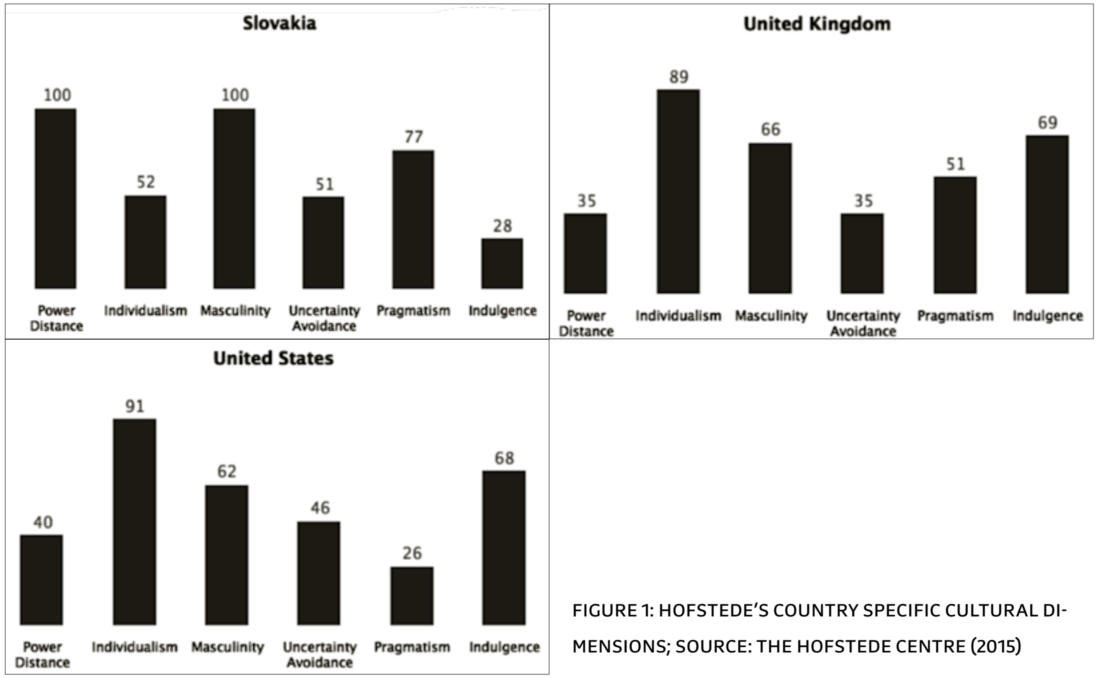

FIGURE 1: HOFSTEDE'S COUNTRY SPECIFIC CULTURAL DIMENSIONS; SOURCE: THE HOFSTEDE CENTRE (2015)

LeFebvre and Franke (2013) claimed that collectivist cultures consider group interest hence discourage risk-taking. Consequently, an individualistic culture, such as the US and the UK, encourages higher risk-taking behaviour, than the collectivist Slovakia (Hofstede 2015). Eramilli (1996) supports this argument: uncertainty avoidance outlines a society's risk aversion: high uncertainty avoidance relates to higher risk aversion and increased need for control over foreign operations. Thus, ECE countries should be more risk averse, since are uncertainty avoiders.

1.2 Higher uncertainty avoidance and risk aversion, a consequence of the Soviet Union and the communist economy ——— Before the collapse of USSR, ECE citizens were "information underload" (Susjan 1999, cited in Money and Colton 2000, p. 193); after the dissolution, markets opened up; demand for product-related information grew. Customers could only personally evaluate the product, since other's opinions were not available (Money and Colton 2000). Consequently, customers tried to overcome the novel risk by buying more expensive products, since these signalled higher quality (Shama 1992).

Similarly to the above findings, the extent literature has shown that Slovakia has higher uncertainty avoidance, and citizens are more risk averse than in western countries, due to the change from a Soviet country to democracy. Soviet citizen could not choose between products, and advertisements had no selling objective; the role of marketing in the Soviet Union was utilitarian; consumers only received information about the product's function (Fazekas 1978; Naor 1986).

The shift from a communist economic actor to a western consumer has resulted in shifting identity of ECE citizens: western brands presented thousands of information and new products to customers not used to choice. ECE consumers, who were uncertain about new products, had to learn how to be a consumer, and make purchase decisions.

1.3 Impact of higher risk aversion and uncertainty avoidance on ECE consumers' decision-making style ——— According to Shimp and Bearden (1982), consumers with high-risk aversion seek for more information about the product when making a purchase-related decision. Matzler et al. (2008) observed risk aversion and its' effects on brand loyalty through an empirical research on mobile phone users, and concluded that high-risk averse individuals are more brand loyal than low-risk averse consumers. According to Matzler et al. (2008, p. 155), "risk-averse consumers feel threatened by ambiguous and novel situations and are reluctant to try new products" because they believe the financial, social and performance risks are higher than the benefits; they either search for more information before buying, or become brand loyal (Kapferer and Laurent 1985).

Vilčeková's (2014) research supports this argument: she compared the differences in Slovak consumers buying behaviour after the financial crisis. Slovak customers paid more attention to price and quality than advertising. Consumers are brand loyal to established brands, since are more price sensitive and "when they give away their money they expect to get the desired performance" (Vilčeková 2014, p. 308). According to Vilčeková (2014), this is because brands act as shortcuts that ease decision-making, signal quality and value.

Vilčeková's (2014) research indicated that Slovak consumers are either brand loyal or engage in personal information search. This argument supports Kapferer and Laurent's (1985) research: high-risk averse consumers either become loyal to their favorite brands, or search for extra information, since they want to avoid neglecting details, thus are inclined to obtain more facts to avoid uncertain outcomes. To summarise, ECE consumers are highly risk averse and either seek for more information regarding a brand or remain brand loyal to avoid uncertain outcomes.

END OF PART I.

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Kľúčové slová | Key Words ——— decision-making, cultural differences, consumer identity, Eastern-Central Europe | *rozhodovanie, kultúrne rozdiely, spotrebiteľská identita, východná a stredná Európa*

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Résumé ——— ***Hodnotenie štýlu rozhodovania občanov východnej a strednej Európy – porovnávacia štúdia. Časť I.***
Po preskúmaní reklám v západnej, východnej a centrálnej Európe je možné zhrnúť nasledovné fakty: reklamy orientované na fakty boli identifikované v ECE krajinách, kým reklamy na západe boli kreatívnejšie, avšak obsahovali limitované informácie. Tento článok hodnotí dôvody tohto javu a odpovedá na tieto otázky: Aký druh identity vzniká v dôsledku turbulentných politických a ekonomických zmien ako prechod spotrebiteľov z komunistickej do demokratickej krajiny? Aké typy reklám preferujú spotrebitelia ECE? Aké faktory ovplyvňujú ich rozhodovanie? Prvá časť publikácie sa zaoberá formovaním identity z akademického hľadiska. Identifikuje možné dôvody rozdielov v štýloch rozhodovania, ktoré vyplývajú z turbulentných politických a ekonomických zmien. Tieto faktory viedli k tomu, že spotrebitelia ECE majú vyššiu averziu voči riziku, vyhýbanie sa neistote a nižšiu inštitucionálnu dôveru, čo má vplyv na ich správanie pri vyhľadávaní informácií, pri vytváraní novej spotrebiteľskej základne s rozvíjajúcou sa identitou. Druhá časť publikácie analyzuje zistenia a uvádza odporúčania.

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MARKETING THROUGH FIVE SENSES: ON THE USE OF SENSORY MARKETING IN MARKETING COMMUNICATIONS

Sensory marketing is based on one or more human senses. Sensory marketing deliberately links several sensory sensations. Sensory marketing makes a use of scents, sounds, tastes, or tactile stimuli. According to the main sensory perception, we sometimes talk separately about visual marketing (targeting primarily respondent's sight), scent or aroma of marketing (targeting one's nose), haptic or tactile marketing (touch) or auditory marketing (acting on hearing). A special label for marketing communications focusing on consumer's taste buds has not yet emerged. Traditional means of communication use in particular the visual and auditory aspects of the communication.

Haptic (tactile) response is, however, an increasingly important element in the work of designers and product packaging. Haptic and tactile perceptions are considered to be essential for equipping leisure facilities such as theaters, cinemas, hotels or restaurants. Likewise, touch elements are taken into account for interior design of new cars or design of sales points.

Haptic response, for example, has become one of the key features for newly launched smartphones. Some phone brands bring up an additional user menu based on the intensity of one's display touch. The evaluation of the frame and the touchscreen of the phones has become one of the routinely evaluated parameters reported by product reviews. The Android operating system, for instance, enables programming the device's haptic response when playing commercials, such as for the Stolichnaya Vodka brand in its 2015 campaign. Playing the commercial on one's phone screen was accompanied by phone's shaking as a lady was preparing a drink in the shaker. Haptic mobile ads have been popular among advertisers ever since. Likewise, in 2018, the Porsche brand at the Las Vegas fair introduced a new kind of car configurator that delivers tactile perception to customers when choosing options for their new car.

Before Christmas in 2016, the Carlsberg Brewery illuminated an 8-meter tall Christmas tree in London's South Bank. The tree was decorated with hops. Visitors could pour themselves a beer at the heel of the tree, and the first hundred visitors were presented with a hand-blown Christmas glass. The Christmas tree was the culmination of a sensory campaign launched earlier that year: a beer billboard at London's Bricks Lane featured the slogan "Probably the best beer poster in the world" and allowed customers to make their own beer. Customers have instantly experienced the taste of Carlsberg, which is the ultimate essence of beer culture. Another way of presenting a business or a product are business cards. Today's invitations can also be obtained in edible form. Crispy biscuits, chocolate candy, dried slices or laser-cut peanut shells may be a suitable form of sensory marketing for companies with a direct or indirect relationship to a specific edible product.

Sensory marketing deals with human aroma sensations. Research studies found that casino players spent 45 percent more time if the floral fragrance had been present in the venue. Four hundred shoppers at a selected Nike store rated the store and products better, and were more likely to come back to shop again when a pleasant smell was present in the store. The smell of freshly cut grass scattered in the hobby market meant that customers rated the store better in terms of staff knowledge and skills as well as believing that products on display were eco-friendly. Another smelly example is the Dunkin Donuts fast-food chain campaign in South Korea in 2012. Selected public transport stops in Seoul, each time the Dunkin Donuts jingle was played, sprayed the smell of freshly brewed coffee in the air. The campaign was extremely successful and coffee sales grew in stores nearby by 30%.

Retail chains commonly use sensory marketing to create an appropriate shopping atmosphere. Fast fashion chains such as Forever 21 or Abercrombie & Fitch make shoppers enjoy fast clubbing music. Music helps to target younger clients, as older customers are more sensitive to the genre and loudness. Speedy and fast music is also a powerful stimulant for buyers. It is known that over-stimulated customers are more likely to make impulsive purchases.

Sensory marketing is nothing new. Nevertheless, the conscious utilization of human senses beyond eyesight and hearing in marketing communications may be explored at greater wavelength. Whereas the speed of light is much higher than the speed of sound (or transfer of taste or olfactory experiences), more personal experiences are likely to leave a greater and longer lasting impressions with consumers.

Résumé ——— ***Marketing pěti smysly: O využití senzorického marketingu v marketingové komunikaci***

Marketingová komunikace tradičně využívá smyslového vnímání příjemců zejména pomocí vizuálních nebo sluchových impulzů. Senzorický marketing je zaměřen zvláště na rozšíření portfolia vnímaných vjemů o zapojení dalších lidských smyslů: chuti, čichu či hmatu. Využívání vícero smyslů najednou či rozšíření působení marketingové komunikace právě o méně obvyklé smyslové podněty napomáhá zapamatovatelnosti a tím účinnosti marketingové komunikace, zároveň napomáhá inzerentům v dosahování konkurenční výhody a je tak jedním z trendů třetího tisíciletí.

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ŠTARTUJE PRVÝ ROČNÍK SÚŤAŽE YOUNG MARKETER

V týchto dňoch boli uverejnené podmienky súťaže Young Marketer pre mladých marketérov do 30 rokov. Vyhlasovateľom súťaže je Klub reklamných agentúr Slovenska a tvorcom zadania je Slovenská sporiteľňa, a. s. Sporiteľňa pripravila zadanie s úlohou na vytvorenie marketingovej a komunikačnej stratégie pre oblasť sociálneho bankovníctva, konkrétne ide o propagovanie programu KROKZAKROKOM pre neziskové organizácie.

Hlavnou cenou pre víťaza je účasť na študijnom pobyte Young Marketers Academy počas prestížneho festivalu Cannes Lions 2019, ktorý sa koná od 17. do 22. júna 2019. Súčasťou ceny sú letenky a ubytovanie.

Do súťaže sa môže zapojiť každý marketér z klientskej alebo agentúrnej strany a študenti vo veku 30 a menej rokov (narodení 16. júna 1989 a neskôr). Do súťaže sa nesmú zapojiť zamestnanci Slovenskej sporiteľne, a. s. a reklamných agentúr Zaraguza a Wavemaker.

Dôležité termíny súťaže:

| 11. októbra 2018 – Zverejnenie zadania
| 11. novembra 2018 – DDL pre doručenie súťažnej práce /youngmarketer@kras.sk/
| 26. novembra 2018 – Zverejnenie shortlistu
| 30. novembra 2018 – Vyhlásenie výsledkov súťaže
| jún 2019 – Študijný pobyt pre víťaza Young Marketers Academy v rámci
| prestížneho festivalu Cannes Lions

Odborná porota zložená zo zástupcov sporiteľne a združenia Ľudia z Marketingu vyberie do 26. novembra 2018 tri najlepšie práce, teda troch nominovaných na víťaza. Víťaznú prácu a víťaza oznámi 30. novembra 2018 na vyhlasovaní výsledkov Effie 2018. Bližšie informácie o súťaži sú uverejnené na www.effie.sk/young-marketer.

ŠTARCHOŇ, PETER, 2017. BANKOVÝ MARKETING. PRINCÍPY A ŠPECIFIKÁ.

PRAHA: WOLTERS KLUWER, 2017. 120 S. ISBN 978-80-7552948-0.

Téma bankovníctva a bankového marketingu je v dnešnom svete aktuálna snáď pre každého, kto má bankový účet, alebo je v kontakte s bankou z ďalších dôvodov. Rozsahom relatívne útla publikácia skúseného pedagóga – profesora Štarchoňa umožňuje nazrieť do marketingovej kuchyne komerčnej banky. Od čitateľa sa pri jej čítaní, ako autor uvádza „... očakáva proaktívny prístup k prezentovaným skutočnostiam, takisto aj schopnosť vidieť vybrané aspekty bankového marketingu v širšom kontexte aktuálnych zmien v trhovom prostredí ...“ Dôvodom je rozsah v akom je v súčasnosti bankový systém zapojený do ekonomického systému v štáte a súčasne, ako každá banka zhodnocuje každodenný kontakt s klientom a premieňa ho na vlastné hospodárske výsledky a na druhej strane ide aj o postoj klienta k bankovým službám. Cieľ publikácie, ako už jej podtitulok uvádza, sa opiera o prezentovanie princípov a špecifík bankového marketingu a dopĺňa ich o nové poznatky s dôrazom na reálie slovenského bankového trhu. Rozsah použitých zdrojov je široký do ich početnosti, tak aj do odborného záberu, čo je podmienené multidisciplinaritou dnešného bankovníctva. Okrem klasických titulov autor pracuje s publikáciami bankových regulátorov, profesijných organizácií a inštitúcií, ale aj samotných obchodných bánk.

Samotná publikácia sa člení do siedmich kapitol, ktoré hoci nie sú rozsahovo porovnateľné, poskytujú esenciálne poznatky spracované do zrozumiteľnej formy. V prvej kapitole je vymedzený pohľad na finančný systém, jeho štruktúru, funkcie a následne na bankový systém a jeho podobu na Slovensku. Nasledujúca kapitola zdôvodňuje, prečo je potrebné v komerčných bankách využívať marketing a v akom rozsahu, predovšetkým v kontexte špecifických vlastností poskytovaných bankových služieb. Prezieravo sa uvádza aj potreba cielene riadiť kvalitu služieb a využívať funkčný marketingový informačný systém.

Rozsahom najväčšia je tretia kapitola, v ktorej sa definuje potreba segmentovania na bankovom trhu, výber cieľových segmentov a návrh trhovej pozície. Autor v kapitole vymedzil podstatu retailového, korporátneho, privátneho a investičného bankovníctva. V nasledujúcej štvrtej kapitole sú definované nástroje marketingového mixu v rozsahu 7P: produkt, cena, distribúcia, marketingová komunikácia, procesy, fyzické prostredie a personál. Tento záber je typický pre podniky poskytujúce služby. Vďaka hutnosti ich opisu je čitateľovi hneď zrejmé, v čom tkvie podstata špecifík marketingu v bankovníctve.

V piatej kapitole sú zadefinované prístupy v riadení vzťahov s bankovými klientmi v podobe CRM, relationship bankingu, databázového marketingu a zákazníckej skúsenosti v podobe CEM. Uvádzajú sa efekty, ktoré môže manažment banky očakávať pri nasadení týchto prístupov do praxe. Podrobnejšie sa prezentujú rozdiely medzi CRM a CEM. Nasledujúca kapitola poteší srdcia fanúšikov digitálneho marketingu, keďže ten si našiel cestu aj do súčasného bankovníctva. Dočítať sa možno o tom, ako banky a ich klienti hľadajú nové cesty v komunikácii, distribúcii a skladbe bankových produktov pri využívaní digitálneho marketingu, elektronického bankovníctva, sociálnych médií, inteligentného bankovníctva, otvoreného bankovníctva a bionického bankovníctva. Či a do akej miery sú tieto trendy prospešné pre banky a ich klientov vidíme v ochote klientov ich akceptovať, či dokonca vyhľadávať a v agilite samotných bánk pri ich zavádzaní. Každopádne sa tak deje pod vplyvom zmeny marketingového prostredia bánk. V podkapitole 6.7 sa uvádzajú tzv. „disruptory bankovníctva“ resp. narušitelia odvetvia, svojou činnosťou menia samotný model bankovníctva. Ako významné sily zasahujúce do odvetvia sa dôraznejšie uvádzajú legislatívne opatrenia GDPR a PSD2.

V poslednej kapitole sa publikácia dotýka spoločenskej zodpovednosti v bankovom podnikaní. Uvádzajú sa tu konkrétne príklady aktivít bánk pôsobiacich na Slovensku v podobe grantov. Autor neopomenul ani etický rámec podnikania v bankovníctve Slovenskej bankovej asociácie. V etickom rámci sa uvádzajú konkrétne záväzky bánk. Pôsobnosť pri riešení sporov v bankovníctve rieši bankový ombudsman, ktorého pôsobnosť a možnosti pomoci klientom bánk na Slovensku upravuje platná legislatíva, na čo upozorňuje aj autor. Veľmi nádejne a prezieravo je zaradená posledná podkapitola 7.4, v ktorej sa autor zmieňuje o finančnej gramotnosti. Tá, predovšetkým na Slovensku, nie je na vysokej úrovni, avšak ako sa v publikácii uvádza, aktivity v podpore vzdelávania prevzali do svojich rúk už viaceré organizácie a poradenské spoločnosti. Dokonca ako sa uvádza, finančná gramotnosť sa začína vyučovať na školách.

Publikácia prináša koncentrovaný pohľad na fungovanie marketingu v podmienkach špecifického podnikania komerčných bánk na Slovensku. Škoda, že jej rozsah neumožnil zaradenie viac názorných schém a grafických výstupov či porovnaní. O to väčší dôraz musel byť pri jej písaní kladený na jasné a jednoznačné prezentovanie obsahu. Či sa to autorovi podarilo niet pochýb. Potvrdia to určite aj čitatelia, medzi ktorých možno zaradiť nie len študentov ekonomických škôl, ale všetkých, ktorí by sa radi stali vzdelaným klientom a teda partnerom svojej banky.

DICTIONARY OF USEFUL MARKETING TERMS

I

invoice | ***faktúra*** ——— All the invoices must be submitted by the 25th of every month. | *Všetky faktúry musia byť predložené do 25. dňa každého mesiaca.*

invoicing department | ***oddelenie fakturácie*** ——— The invoicing department issued an invoice with incorrect data. | *Fakturačné oddelenie vystavilo faktúru s nesprávnymi údajmi.*

inward | ***dovnútra, vnútorný*** ——— The office door opens inward. | *Dvere kancelárie sa otvárajú smerom dovnútra.*

IP address | ***IP adresa*** ——— An IP address identifies the Internet user. | *IP adresa identifikuje užívateľa internetu.*

irrevocable | ***neodvolateľný*** ——— The chief executive officer has made an important and irrevocable decision. | *Generálny riaditeľ urobil dôležité a neodvolateľné rozhodnutie.*

issue | ***podst. meno: problém, záležitosť,sloveso: vydávať, vychádzať*** ——— The President's speech included a number of important issues. | *Prejav prezidenta obsahoval niekoľko dôležitých záležitostí.*

item | ***vec, položka, prvok, komponent*** ——— There are several items for sale. | *Niekoľko vecí je na predaj.*

itemize | ***rozpísať*** ——— You'll have to itemize all of your expenses. | *Všetky výdavky musíte rozpísať.*

itinerary | ***itinerár, trasa*** ——— I'll mail you a copy of my itinerary so you will know where to reach me. | *Pošlem vám kópiu svojho itineráru, aby ste vedeli, kde ma zastihnete.*

J

jargon | ***žargón*** ——— In that report, researchers used a specialized jargon and slang to describe their observations. | *V tejto správe výskumníci použili na opis svojich pozorovaní špeciálny žargón a slang.*

job | ***zamestnanie, práca*** ——— It is a tragedy that so many young people are unable to find a job. | *Je to tragédia, že toľko mladých ľudí si nedokáže nájsť prácu.*

job description | ***popis práce*** ——— Some HR managers should learn how to write a job description to attract qualified applicants. | *S cieľom prilákať kvalifikovaných kandidátov by sa niektorí manažéri ľudských zdrojov mali naučiť ako písať popis práce.*

job opening | ***voľné pracovné miesto, voľná pozícia*** ——— No job openings at this moment. | *V súčasnosti nemáme žiadne voľné pracovné miesta.*

job satisfaction | ***spokojnosť s prácou, uspokojenie z práce*** ——— Job satisfaction theories have an overlap with theories explaining human motivation. | *Teórie spokojnosti s prácou sa prekrývajú s teóriami vysvetľujúcimi ľudskú motiváciu.*

job specification | ***špecifikácia práce, pracovnej pozície*** ——— Job specification helps candidates analyze whether they are suitable to apply for a particular job vacancy. | *Špecifikácia pracovnej pozície pomáha uchádzačom o zamestnanie analyzovať, či sú vhodní na konkrétne voľné pracovné miesto.*

job title | ***názov pracovnej pozície*** ——— Under new conditions, his job title will change to Finance Director. | *Za nových podmienok sa názov jeho pracovnej pozície zmení na finančného riaditeľa.*

joint account | ***spoločný účet*** ——— The young couple would like to learn more about opening a joint account. | *Mladý pár by sa rád dozvedel viac o otvorení spoločného účtu.*

journal | ***časopis, žurnál*** ——— Marketing Science & Inspirations is an international scientific journal focusing on the issues of marketing and marketing management. | *Marketing Science & Inspirations je medzinárodný vedecký časopis zameraný na problematiku marketingu a marketingového manažmentu.*

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SELECTED ASPECTS OF GREEN BEHAVIOUR OF CZECH CONSUMERS

THE ROLE OF GENDER IN SALESPERSON PERCEPTION

PRAKTIKY VYUŽÍVANÉ V SÚČASNEJ MARKETINGOVEJ KOMUNIKÁCII A KOMPARÁCIA ICH EVALUÁCIE Z POHĽADU KONEČNÝCH ZÁKAZNÍKOV V SLOVENSKEJ REPUBLIKE A V ZAHRANIČÍ

MARKETING THROUGH FIVE SENSES: ON THE USE OF SENSORY MARKETING IN MARKETING COMMUNICATIONS

ŠTARTUJE PRVÝ ROČNÍK SÚŤAŽE YOUNG MARKETER

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