

An exploration into the potential impact in adopting a
personalisation strategy and how it could affect the
customer's experience on a company's own website

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Abstract

Website personalisation has become a major talking point in the marketing industry in recent years. More and more businesses are taking on personalisation as part of their overall strategies. What has been found is that when this strategy is used effectively, it can have a major impact for a business. This study shows how the customer experience is enhanced in a major way by personalisation and how it has positive effectives on consumer trust and loyalty. However, we must bear in mind consumer privacy and the negative effects that a breaches in privacy can have on a business. All in all, what this study shows is the overall positive effect that web personalisation has on a business's digital strategy. By utilising the Talk Aloud protocol and examining real customer data, the study shows that personalisation has the ability to enhance profitability as it is more targeted and relevant to the consumer.

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1. INTRODUCTION

There is a growing body of research in information systems (IS) and in marketing (and surrounding fields) supporting the idea that online marketing and e-commerce can benefit from the real-time personalisation of content (Scott, 2010). Personalisation techniques can take on a variety of forms from recommendations for certain users, promotion of certain products, renewals and additional products. Kaptein and Parvinen (2015) define personalisation in an E-Commerce perspective as ‘‘the act of specifically selecting content, in the sense of Web page or other digital content, for individual customers based on properties of the customer with the goal of increasing business outcomes for an e-commerce platform’’.

With the continuous increase of computing power, real-time adjustments in online marketing are growing increasingly common (Dzyabura & Hauser, 2011). In 2015, the global Business to Consumer (B2C) spend online was \$2.2trillion and was expected to grow further in 2016. The forecasts predicted for 2016 was for a 17.5% increase to \$2.6trillion which represents the major opportunity for retailers worldwide with the largest portion of this spend coming from the Asia-Pacific region. (Ecommerce Foundation, 2016). Although the official global data has not been released for 2016 as yet, in the UK alone, there was a record of £133bn spent in 2016, £18bn more than the previous year. (Retail Gazette, 2017)

The aim of personalising content is to increase the revenue of the platform by increasing the likelihood of a sale for each individual customer (Dzyabura & Hauser, 2011). In 2010, it was reported in a Neilson article that there is a window of between 1 and 10 seconds with which you can hold someone’s attention online. If there was a delay of more than 10 seconds, the consumer was likely to leave the site. However, moving onto 2016, Google’s recent Site Performance for Webmasters report states that just 2 seconds is the threshold of acceptability for an E-Commerce (E-Comm) website to maintain a customer’s interest (Webdesigner Depot, 2016). As a result of this, one could also conclude that if a consumer cannot easily find what they are looking within a similar timeframe, it will affect their purchase decision and decrease the likelihood of a sale for that customer. As such, having propositions that are what the customer needs/wants, and they can find in a timely manner is of huge importance.

Web personalisation is now considered to be “a critical element of contemporary electronic businesses” (Koutsabasis, et al. 2008) and “an important approach element in customer relationships and Web strategies” (Fan & Poole 2006). This represents a very obvious opportunity for marketers to make commercial use of the data that they receive from their customers through Cookies enabled on each web browser. By using previous purchase history, current status, area of residence, age group and much more a proposition can be put forward to the customer identifying what their likely purchase may be or what they may be interested in knowing about with a view to purchasing.

Successful personalisation is heavily influenced by a number of technological requirements to allow for an undisturbed user experience and it must be possible to measure the effect that certain content may have on a consumer (Montgomery & Smith, 2009). User Experience (UX) design is an integral part of an E-Comm website and personalisation fits in with this topic as it determines how the consumer will engage with the company’s website. “This first impression is often critical for users’ expectations and may influence whether or not they continue exploring the site. Therefore, it is important for website developers to understand how to attract users, keep them on the site, and provide a memorable experience that they will want to repeat.” (Tuch et al, 2009). As such, it is important for the consumer to be influenced in terms of their perceptions of value and this can be judged by the online experience.

When examining UX, the consumer’s motivation must also be taken into consideration as their motivations can affect the overall experience. According to Hoffman et, they argue that “while the primary motivation for the use of an ecommerce website is extrinsic and for an entertainment site intrinsic, on an informational website both motivations will occur. Nonetheless, no clear-cut links should be presumed between a website type and a single type of motivation. Rather, one should assume the presence of different kinds of motivation.” (Hoffman et al, 2003). This can be determined by the level of involvement by the customer which Eunyong Cheon stated “Researchers have suggested that flow construct is important for understanding consumer behaviours on the Web and that individual involvement in certain activities can influence the flow stage” (Cheon, 2013).

What this research will set out to achieve is to evaluate the potential impact of serving personalised content to the consumer on a company’s own desktop website. By understanding the data provided by previous on-site experience one should be able to

decipher this data and present multiple offerings that the consumer is in need of. A company's own data is its most valuable marketing source and by understanding a customer's purchase habits and what else is available to them, only then can they be presented with a contextualised experience.

2. LITERATURE REVIEW

2.1 Introduction

Personalisation in marketing is the ability to provide tailored content and services to individuals based on knowledge about their preferences and behaviour (Liang et al. 2007). With the requirements of a high speed website and the ease with which consumers wish to be able to find information and content, ‘personalisation has been identified as the biggest thing in the next ten years in these domains’ (Weller 2007). Web personalisation is closely related to customisation however it is something that is initiated by a company to the consumer. Customisation on the other hand, is customer initiated and puts the user in control of what they see rather than the firm deciding what marketing mix is suitable for that customer based on their collected data (Arora et al, 2008).

As far back as 2002, there have been studies on the use of personalisation on online shopping websites. While this may not have been the first mention of it, it shows that it has been talked about for at least 15 years. However, it appears to be only becoming a ‘norm’ in marketing in recent years. Abbattista et al said in 2002, ‘Exploiting personalisation and the underlying ‘one-to-one’ marketing paradigm is of great importance for business in order to be successful in today’s competitive markets.’ This is a far more relevant statement in 2017 than it was in 2002. The writers clarified their comments further with three clear advantages of the strategy:

- making the site more attractive for users
- obtaining customer trust and confidence
- improving customer loyalty

These three advantages of personalisation remain in situ today and in many ways, they are more relevant in today’s consumer world. As consumers have become more digital savvy, the importance of an intuitive website has increased. By having a website that is simple to navigate and provides the information that the customer is seeking in a meaningful way, the business is fulfilling the three advantages of personalisation as listed by Abbattisa et al. The internet has provided many opportunities for personalisation with Amazon and EBay being prime examples (Arora et al, 2008). Both of these companies recognise the customer and use their previous

purchase trends and search history on the site to provide them with the most relevant options for further purchase.

Kalaignanam et al. (2008) consider personalisation to be a major driver of marketing efficiency (cited in Salonen & Karjaluoto, 2016). According to Kang and Gong (2016), personalised one-to-one marketing is essential in increasing customer retention and brand loyalty. This will aid in consumer preference and in turn, encourages them to become a promoter of the brand because the brand offers what they are looking for, when they are looking for it. However, there is a fine line here as personalisation thrives on data. As such, there is a question mark over invasion of privacy, data protection and how much the business knows about a particular customer (Arora et al, 2008). It is up to each individual business to know where this boundary is before they become like a 'Big Brother' style company. In essence, subtlety is important for the business. This will provide confidence to the customer and they are less likely to question how the business has managed to pre-empt their buying habits. The consumer should not realise how much is known about them, only to see that their preferred product is put first when they reach a website.

2.2 Current practices

A Yahoo study conducted in 2014 on consumer attitudes to personalised advertising summarises the benefits and the subsequent importance of personalisation. In this study of 6,000 people, Yahoo found that "compared to general ads, many consumers find personalised ads to be more engaging (54%), educational (52%), time-saving (49%) and memorable (45)". (Marketing Week, 2014)

The Jivox Benchmark Report in 2016 highlighted that consumers are three time more likely to engage with a personalised advert over standard display adverts (Marketing Weekly News, 2016). Users are showered with hundreds of advertisements, and they often pay little attention to banners appearing on a web page as bitmap images or animations (Kazienko & Adamski, 2007). It is up to marketers to make sure that their advertisements stay relevant to the consumer to entice them to click through and find out more about the product/service being advertised.

Since the market consists of human beings, not demographic objects, web personalisation should depend on an individual's behaviour rather than on stereotypes created according to their geographical location or other demographic features such as gender or age (Kazienko & Adamski, 2007). This is true where prospecting of new customers and retargeting is concerned as the amount of detail that can be found on a specific consumer is limited. All that can be relied on are demographics and search history. On the other hand, where a business is a subscription based service such as telecommunications, making an advertisement relevant to a specific consumer is a slightly easier task as there is a lot more detail readily available to the business about each consumer. The customer in this instance has had to put forward various pieces of information about themselves in order to sign up to the service. This type of customer information can be utilised by the business to ensure relevancy in all advertisements, for example, by taking the customer's stage in the lifecycle into consideration and putting this to the forefront of the company website, i.e. eligible for an upgrade. The validity of the data is key as it is proofed before the customers' registration is complete. Accuracy of explicit personalization method depends on the validity of data provided by the user (Pokorná & Balcarová, 2013 p.126)

Personalisation also creates the perception of increased choice by enabling a quick focus on what the customer really wants (Shostack 1987, cited by Ginn et al 2010). This is a major effect of personalisation as it shows to the customer that the business has exactly what they are looking for. In doing so, this builds on consumer loyalty and builds on the perception of the brand in the eyes of that consumer. Vernuccio et al (2012) state that, from a user perspective, the website is the main perceptual filter with respect to the e-brand, as attitudes are formed mainly through its special mediation. In order to enhance e-brand attitudes, they looked at how personalisation affects a customer's attitude and found that it has a positive indirect effect on a consumer's brand attitude.

Segmentation, targeting and positioning is possibly one of the most important facets to personalisation. By understanding the customer, one must also understand the data attached to them so that the company's base can be segmented correctly, targeted with the correct offers and positioned so that they are of value to the customer. For segmentation to be effective it must have six basic traits associated to it. It must be identifiable, substantial, accessible, stable, differentiable and actionable (Gavett; Harvard Business Review, 2014). By combining these characteristics it means that one knows who the customer is. It must be of a large enough size

to make it financially worthwhile. The customers must be within reach in a market that is known, understood and must be stable enough to be marketed to. It must be differentiated from other segments while, finally, there must be an action at the end point to market to the customer. Once these are known and understood, it is then possible to target to the customer in an effective manner as it must be known how to reach the customer. Finally, the proposition must be positioned in the correct manner to make it appealing enough to the customer.

2.3 Consumer trust

There is one major question mark that hangs over online shopping overall and that is trust for the consumer. “The weakness of the Internet upon which e-commerce is established, leads to security being the main taxing problem faced by consumers” (Abayad, 2017, p.20) As the online environment features many possibilities for fraud such as identity theft, credit-card fraud and unfulfilled product promises, users are eager to find out whether a particular website is trustworthy or not. In e-commerce, trust was found to be one of the main factors for customers buying a product or in the event of distrust, aborting the shopping process (Seckler et al, 2014). News reports about hackers breaking into company databases and stealing credit card numbers and the general lack of knowledge about the strength of encryptions have also contributed to a decline in customer trust in online shopping (Hampton-Sosa & Koufaris, 2005). It is up to the merchant to bridge this gap and ensure that the consumer has trust in them.

For personalisation to work effectively, the business must hold onto a certain amount of client data. As we've seen in the media numerous times in recent years, businesses that suffer data breaches can lose significant market share through reputational damage and fines. British based telecoms business Talk Talk has recently suffered a second fine by the UK's data privacy watchdog. In August 2017, they were fined £100,000 for failing to protect the details of 21,000 customers as they were accessed by three accounts in India (Financial Times, 2017). They were also £400,000 in October 2015 following a cyber attack that saw personal data and bank account numbers stolen. This type of attack is very unnerving for customers and as a result, Talk Talk has removed the services of Indian firms in their data protection.

Every personalised advert signals to the consumer that the retailer has tracked and analysed detailed information about the consumer's browsing activities and is willing to exploit this

knowledge (Anand & Shachar, 2009, found in Bleir & Eisenbeiss, 2015). As this becomes clear to the consumer, so too does the possibility of their data being breached for every incident that is recorded in the media. This will mean that customer trust in the business to keep their data safe is of the utmost importance and is likely to grow in importance as time goes on. Trust in a retailer may make consumers believe their personal data to be in safe hands and thus alleviate possible privacy concerns (Bleir & Eisenbeiss, 2015).

“Trust is a willingness to be vulnerable to another party, but there is no risk involved with holding such an attitude. Trust will increase the likelihood of risk taking, which is the behavioural manifestation of trust.” (Mayer, Davis and Schoorman, 1995, pg 726). When it comes to online shopping, this statement is extremely relevant as it is the uncertainty about what is happening in the background on an E-Commerce site that brings about this risk and uncertainty. Considering the area of trust is a topic in a modern day implication, Ou and Sia (2010) cite it as being an important facet in a website. “Determining whether trust and distrust are distinct constructs has significant implications for website design and management because different website characteristics may need to be managed in order to enhance trust and to reduce distrust”.

As a result of numerous data breaches that have occurred in recent months and all-round concern about online privacy, the European Commission announced in early 2017 that they will be introducing an ePrivacy Policy surrounding the tracking of customers online as they accelerate their plans to deliver on a Digital Single Market. Currently, when a user navigates to a website they are automatically opted in for tracking and in order to opt out, a user must manually do so in their settings. In the new policy, websites will now have to give customers the option to opt in or opt out of tracking. While many fear that this could lead to a dramatic drop in the level of tracking that is available to merchants, it may also bridge the gap to becoming more trustworthy to the consumer (European Commission, Digital Single Market, 2017). This could become a serious issue for businesses that have a large focus on personalisation as part of their overall strategy.

The exponential growth of social network systems (SNS) in the last few years has created a huge online repository of real identities, unparalleled to anything known before (Toch, Wang & Craner, 2009). By having real identities made available to them through social media, businesses have a distinct opportunity for personalisation. However, from a user perspective,

social media privacy is a major concern as the details contained within a social media profile are personal, not only of the user, but also of their friends and relatives. Again, this shows how the business needs to be mindful in how they utilise the data available to them in order to elicit trust from the individual.

2.4 Website design

Although it is quite subjective, what has been found is that when a customer believes that a company has the capabilities and resources to fulfil its promises it will generally increase customer trust (Chow & Holden, 1997). Chang and Chen more recently back this up by saying ‘‘perceptions of web site quality affect consumers' trust and perceived risk, and in turn, consumers' purchase intention towards a specific online retailer’’ (Chang & Chen, 2008). According to Hampton-Sosa & Koufaris (2005), a website’s usability and appeal will be positively related to on-line customers’ initial trust in the company. They continue by saying that ‘‘usability and appeal are conceptualized as second-order factors with two formative indicators each.’’ This is where personalisation becomes a key component in a website in order to improve the usability and content for the end user. Personalisation techniques make usability easier for the consumer because it places the content that is relevant to the consumer to the front of the site which in turn, brings about trust through the ease of use. Perception forms part of this trust and the studies that have been completed have shown that perceived ease of use is an important antecedent of initial trust (McKnight et al, 2002).

It is argued that there are several other factors that influence the user experience outside of the user’s subjective evaluation of their interaction with a specific website (Knijnenburg et al, 2012). Ozok et al (2010) stated their concern that social elements such as customer comments and reviews concerning a product would affect the overall perceived usefulness and usability of such a personalisation system. By using product reviews to their advantage, a business can utilise a previous customer’s recommendation of a product to potential customers of the same product through personalisation. How this affects the usefulness of a website is important to understand as online customer reviews have become such an important facet of online consumer behaviour in recent years. Elwalda et al (2016) conducted a study on this topic and their findings reveal that online shoppers tend to trust vendors who provide online customer reviews, whether positive or negative, which in turn affects customers’ decision to purchase.

To see the effects of personalisation and how it benefits the user experience, a key example is Amazon. They began in 2009 by testing customer profiling (grouping customers for marketing and advertising purposes) in order to personalise the content on the website with full scale adoption coming the following year, according to Peter Faircy, VP of Amazon (Tech Crunch, 2013). Amazon is renowned as being the leaders in terms of website personalisation. This is done in two ways as they must not only attract buyers but also sellers and in doing so, they must be able to satisfy both cohorts with personalised content. For the buyers it's relatively simple; use data from previous purchases and searches to tailor the site in the customer's favour.

For the seller's it's slightly more complicated. Amazon went down the route of assisting the sellers visiting the site. Faircy commented in an interview with Techcrunch.com that they 'developed some super-innovative technology three or four years ago that makes proactive, data-driven recommendations to each and every seller on the platform. And they range from suggestions on inventory quantities to new selections they should consider adding, to products they should consider fulfilling using a different surface than they use today.' (Tech Crunch, 2013)

Digital data collection company, Celebrus, state that companies that adopt a personalisation strategy have seen a 19% uplift in sales. For any business, this is a notable increase. However to take a critical viewpoint of this, for a business to be able to unlock this potential, they must realise that this level of increase will only be available if the website is personalised in more than one way and it must take place across a number of platforms (desktop, mobile, tablet). A notable point in this Celebrus infographic is that while 22.5% of the companies included in this report have personalisation on their desktop sites, only 6.7% of them have adopted the same strategy on their mobile sites. The business must see that personalisation must take on an omni-channel approach rather than a single channel on its own. Without the backup from other channels, personalisation cannot succeed at the same level. (Celebrus, 2013)

2.5 Effects of personalisation

In many studies, personalisation was found to have a strong positive impact on satisfaction. Devaraj et al (2006) found that when the online channel enables consumers to shop efficiently, they will be satisfied with the general effectiveness and efficiency of the channel. Consumers will also find the purchase experience satisfying if online vendors are responsive during the shopping process and subsequent after-sale interactions. By personalising the customer journey and making the experience an easier path to purchase, this suggests that personalisation brings about better satisfaction and heightens the chances of repeat purchase. In doing so, it builds customer loyalty by creating meaningful one-to-one relationships and understanding user needs in different contexts (Riecken, 2000).

Benlian (2015) says that web personalisation cues that give continuous interactive feedback through visual representations of content and design adaptations (which is the case when either or both content and design cues are provided) can keep users' attention focused and can facilitate greater information processing. In other words, by constantly monitoring the consumer's behaviour when onsite, their actions can prompt the website to be manipulated in such ways that the most relevant information for the consumer will be seen first by them. It was argued, again, that this brings about more enjoyment for the user while on the website and in turn brings in customer loyalty.

Another part of personalisation is where the consumer has the control and they can put forward their preferences while using the site. They can pick and chose the content that they wish to consume as part of their experience and by adjusting the website to their own needs, making users feel more comfortable with using a website and thus mainly appeal to users' reactions or perceived enjoyment (Benlian, 2015). It is also noteworthy that, in his study, Benlian (2015) found that design personalisation and content personalisation on their own had very positive effects on the consumer experience and enjoyment on the site whereas, where the two were combined, it had an opposite effect on the experience. The reason for this is that the two do not work in tandem. In general the design aspects are trying to deter from the content (e.g. for commercial benefits), whereas content personalisation is there for general stickiness of the site, i.e. to hold customers attention and encourage them to return to the site. However, Benlian states that this is not conclusive as there could be potential synergies that could be formed with the two in order to keep customers on the site.

Aside from customer enjoyment and experience, one must also consider how personalisation affects purchase intention. Thongpapanl & Ashraf (2011) say that by filtering out irrelevant information, web personalisation can provide access to information quickly and effectively. This reduces a customer's perception of risk in their online purchase thus positively influencing the customer's purchase behaviour. The convenience brought about by web personalisation is the key component to this argument and by making the experience easier; it increases the likelihood of the customer in making a purchase and also for repeat purchases. Alongside this, it will increase the overall sales performance of the online channel when managed in the correct manner.

2.6 Data Collection, Analysis and User Profiling

Through the digitalisation of everyday life, an increasing number of data-points are becoming available, revealing more and more detailed aspects of consumer preferences. Recent technological advances enable procedures that create comprehensive, personalised experiences on the web using the insights gained from the collection of data-points (Salonen, & Karjaluoto, 2016). The data that can be mined from the internet is so vast however, it is largely dependent on the level of availability of customer tracking that the users themselves allow. There are typically two ways that user data is collected; explicitly or implicitly.

Explicit user data collection is carried out through soliciting for and collecting user information manually, through user interviews or surveys, and requires the active participation of the user. Other explicit data could have already been provided by customers such as their demographic (age, location, marital status etc). This can then be harvested and analysed. In the majority of cases, data collected in this way should be viewed as primary data. User profiling based on explicit user data is also considered to be "knowledge-based" (Middleton et al. 2004).

Implicit data on the other hand is user data which is collected without any direct user input. For instance, the gathered implicit data can be the result of unobtrusive observations of users as they interact with the website, e.g. by recording browsing history from certain websites or interactions on social media. Such data can be described as "behaviour-based" (Middleton et al. 2004), and is typically deemed as being secondary data.

There are positive and negatives to both methods however, the predominant feeling is that for explicit data collection user input is a positive while in implicit collections, not having user input is seen as a positive. When taking a critical view of this, both methods must compliment each other regardless of how the data was collected and a hybrid approach is the most relevant means. One must be able to analyse both methods of collection and marry the two sets of data together in order to build on the customer profile. This can be done by utilising what the consumer has volunteered to the company against what their actual behaviour is both on and off the company website. This will all contribute towards having the best personalised experience for the customer.

According to Turow et al. (2009), 84% of all consumers do not want advertisers to tailor ads to their behaviour that was tracked on other websites than the one they currently visit (cited in Bleier & Eisenbeiss, 2015). This is an interesting piece of information with regard to online consumer behaviour as it shows that the majority of consumers do not want to see that a company is actively following their search queries and web use. The insight here shows again, how subtlety is the key ingredient to web personalisation. While the results would suggest that users want tailored experiences, it would seem that they do not want to realise that adverts are being tailored to their needs and wants. As outlined previously, trust is a major factor in online marketing and personalisation being an effective piece in the company's overall marketing strategy.

“Most commonly, personalisation approaches are classified by data they utilize. Individual approach predicts user's preferences using data from past interactions solely with that user. On the other hand, collaborative approach relies on data about user's neighbourhood, consisting of users with similar preferences. From the user's aspect, a proactive approach is welcomed, because it tends to automatically collect data, without disturbing the user. Reactive approach can be intrusive because it demands data about preferences explicitly provided by user” (Vuljanic, Rovanić & Baranović, 2010). These four separate approaches to personalisation show how important data collection is. Data should be treated as if it's a company asset and should be utilised as such. Content management software company, Sitefinity recently conducted a study on web personalisation which stated that “78% of companies say personalisation based on purchase history has high impact on return on investment (ROI), yet only 38% of companies use that data” (Marketing Week, 2017).

What goes hand in hand with this is the concept of user profiles and being able to twin these profiles with the techniques above. By understanding the consumer using customer profiles, one can then make the predictions process an easier task. Consumer preferences can be grouped together and assumptions made on selections of consumers rather than trying to predict each individual's activities and motivations.

Lixandriou & Maican, (2015) state that among the benefits of using customer profiles in Internet marketing, we may identify:

- The users' objectives are grouped, with a focus on client profile;
- Marketing focuses only on the creation and design of a set of representative profiles for a large number of customers, quickly identifying common needs;
- The efforts are concentrated only around client profiles;
- The evaluation can be done only to the user profile, thus lowering costs.

Customer profiling is proposed as the most important step in achieving one-to-one marketing in e-commerce (Gao, Liu & Wu, 2009). Effectively profiling the customer base allows segments to be identified easier which make the role of personalisation more effective as the marketing will be served to the correct customers at the correct times.

2.7 Online Consumer Behaviour

Consumer behaviour has evolved enormously over recent years with the evolution of the digital landscape. What was a very linear process as described by the AIDA model (Awareness, Interest, Desire, Action) or the hierarchy of effects (problem recognition, search for information, alternative evaluation, choice and outcomes), online consumer behaviour has much more complex model which is far more scattered than previous theories. This is argued by Liu (2007) as they found that, in an online context, consumer demand and behaviour are so complicated that it is almost impossible to establish a complete model. As a result, they found that one can only do quantitative analysis to make all the possible predictions of consumer behaviours based on many suppositions.

The modern model for online consumer behaviour must take account of the many touch-points that are now in our ecosystem from social media to mobile applications to traditional media,

paid, owned and earned media and many more. Marketers can now communicate with consumers through new channels and create a brand space that consumers can easily access and interact with (Srinivasan et al, 2016). The consumer now also has the opportunity to influence others through many of these channels by publishing reviews on products and this has had a major bearing in online consumer behaviours. Consumers receiving brand-related information from social sources, from other consumers, may be more likely to trigger purchase behaviour than those who receiving brand-related information from traditional media (Olbrich & Holsing, 2011).

There are many examples of how consumers have gained influence over brands in an online capacity through customer reviews, blog postings and social media mentions. Trip Advisor was one of the first advocates of this practice as they gave consumers the opportunity to review and rate hotels that they stayed in so other users could then make informed decisions on where they stayed from real life examples. Consumers could have a feeling of confidence in a brand or product if they knew that others had a positive experience before they made their final decision. With so many opportunities to offer feedback to brands, and as this has such an influence on other potential customers, it is vital that customers have a positive experience, both on and off site.

Personalised services aim to aid customers' online decision-making process by recommending products or services (Pappas et al, 2014). As such, consumers may have positive feelings towards this, which can, in turn, prompt them to utilise the earned media channels in order to influence other consumers to make a similar purchase. Pappas et al's (2014) findings state that there is a direct correlation with personalisation and positive feelings and the customer's intention to purchase. While they made an argument that over-personalisation could have a negative effect, they found that this was not significant enough to negatively affect their intent to purchase.

2.8 Conclusion

Arising from the above literature review, the case study example is one area that has not been explored in detail. As such, the objectives of this study will be to explore both a qualitative

and quantitative approach in order to contribute to the overall study of personalisation. From the literature reviewed above, it is clear that other authors are conclusive in their views that personalisation is a key area of modern marketing. It aids in consumer trust and loyalty as it gives a positive experience to the customer. There are negatives however; mainly surrounding privacy policy and how customers web usage is tracked on a daily basis. This is something that all digital marketing professionals must be mindful of when implementing a personalisation strategy. The study that follows outlines the potential impact that it can have on a business.

3. RESEARCH QUESTION

The main objective for this research is:

To explore the potential impact in adopting a personalisation strategy and how it could affect the customer's experience on a company's own website

The research will be focused on a large telecommunications company's desktop website and how personalisation forms part of the overall marketing strategy. The data from the company will be used in order to examine the potential impact of personalised campaigns compared to when campaigns were not personalised by studying impressions (how many people were shown the offer), click through rates (how many people clicked on the banner) and conversions (how many purchases). The study will focus solely on website personalisation.

4. RESEARCH METHODOLOGY

This study will take in both Qualitative and Quantitative measures in order to draw on a conclusion in the Primary Research phase of this study. The research will be focusing on behaviour and actions of consumers when using the company website and the targeting that takes place on the website. This was dictated by the fact that the research involves understanding and evaluating behavioural actions when shopping online as well as high level data analysis. "Taking a non-purist or mixed position allows researchers to mix and match design components that offer the best chance of answering their specific research questions" (Burke & Onwuegbuzie, 2004, pg 15).

This project employs a research strategy, which uses a combination of: observation and case study approaches;

4.1 Observational Case Study

In order to achieve actual consumer behaviours there is a requirement to have up to date analytics of current campaigns that are running on an E-Commerce website in a B2C context. An important facet of this case study is that the company has recently undertaken segmentation of their customer base with personalised campaigns being launched as part of their 2017/18 marketing strategy. The study will examine the data provided by the company in order to ascertain the actual value that can be attributed to a personalised strategy. The data from the

2017 personalised campaigns will be compared against campaigns from 2016 which were non-personalised. All campaigns were set with an 80/20 target/control group ratio for measurement purposes, meaning that 80% of the total cohort will be specifically shown the offer while the remaining 20% will not be specifically targeted with the offer. This aids measurement as it shows the impact of the offer and how relevant it is to customers as the number from the control group who made a purchase can be compared against that of the target group.

Measurement of impressions, click through rates and conversions will be examined and compared to the previous year's data. Impressions take account of when an advert renders on a customer's screen and as such has the potential of the customer actually engaging with it. This is an important figure to understand as it shows the potential reach of the campaign. The click through rate shows where a customer actually showed interest in an advert and they click the call to action button in order to learn more about the offer. While the conversion rate will determine the success or failure of a campaign as it shows the number of customers that actually made a purchase on the basis of seeing a particular advertisement.

This case study approach is considered to be appropriate because case studies allow researchers and developers to focus on and research in-depth a particular issue, situation or phenomenon so that contemporary, up-to-date, rich insights into complex relationships and processes are uncovered, described or explained (Oates 2006).

The case study is split into two parts. The first part is the qualitative measures which will surround the Talk Aloud Protocol where six participants will be asked to navigate to the company website in order to complete a specific task and verbalise their experience on the site. The Talk Aloud Protocol has been utilised by many academics and has been proven as an effective observation tool by Ericsson and Simon in 1980. While there had been doubts raised about the process previously, they 'undertook to show that verbal reports, elicited with care and interpreted with full understanding of the circumstances under which they were obtained, are a valuable and thoroughly reliable source of information about cognitive processes.' (Ericsson & Simon, 1980)

The participants will be selected from a particular segment of customers. They have been identified by the business as being part of the highest churn risk cohort as they are within the 25-34 years age bracket, at the end of their first 24 month contract with the business and living

in the East. This cohort has an annualised churn rate of 7.3% which is quite high compared to customers of the same age who are in their second or third contract term with the business which are both at 5.3%. Participants in the study will be a 50-50 split by gender. As the customer base of the company has no bias to either gender, it is felt that it would be most effective not to have a gender bias among the six participants in the study.

Participants in the study will be asked to upgrade their handset and recommit to their current mobile plan. They will be split into two groups with one group of three served a personalised experience on the website while the other three participants will navigate with a non-personalised experience. The benefit of this is that instead of using post experience questionnaires etc, the observation allows the researcher to see, first hand, the kinds of interactions which take place in a normal scenario (Cotton, Stokes & Cotton, 2010).

In order to prepare the participants for the Talk Aloud protocol it was explained to them the objectives of what they were to be asked to do. What is being examined is the customer journey of how a customer would upgrade their handset on the company website and the participant was asked to speak through everything they did, and saw. As a practice, they were given a simple task on a completely unrelated website and were asked to talk through their experience. This was a very worthwhile test as it gave all the participants a first-hand example of what was being asked before taking on the experiment for real. As customers were only to be given one opportunity to complete the task it was imperative that they were well prepared, understood what was required and gave descriptive accounts of each step they made.

In the second part of the study, the quantitative data to be considered is in the form of two non-personalised campaigns that were running throughout 2016, one for Bill Pay (CBP) customers and one for Pay as you go (PAYG) customers. The only criteria set in place for these two campaigns were that the customer had to be in contract for more than 90 days. The reason for this restriction was that the customer was already receiving a number of communications as part of the on-boarding process and once they reached this stage in the lifecycle, they were shown this offer, whether they were eligible or not.

Both campaigns were quite simple:

Bill Pay: Upgrade campaign

Pay as you go: Pre to Post

The non-personalised Upgrade campaign was to recommit customers however; they may not have been eligible at the time of the campaign as there are several variations to a customer's contract length. While the non-personalised Pre to Post campaign was prompting PAYG customers to move to Bill Pay, therefore increasing their value to the business. Again, this was not a targeted campaign and may not have been relevant to the customer.

Since May 2017, the business has begun using personalisation techniques for their digital campaigns and within a wide array of campaigns that were put live, the Upgrade campaign and the Pre to Post campaign were utilised. However, they were more targeted than previously done. The personalised version of Upgrade campaign was served only to customers who were actually eligible to receive an Upgrade of a new handset on their account and in doing so, the customer recommit for another contract of up to 24 months with the business. The campaign was set to show only to customers who were 'out of contract' and the campaign was split by operating system so that an Android customer would be prompted to Upgrade to the newest Android device with the Apple/iOS customers, prompted for the last iPhone.

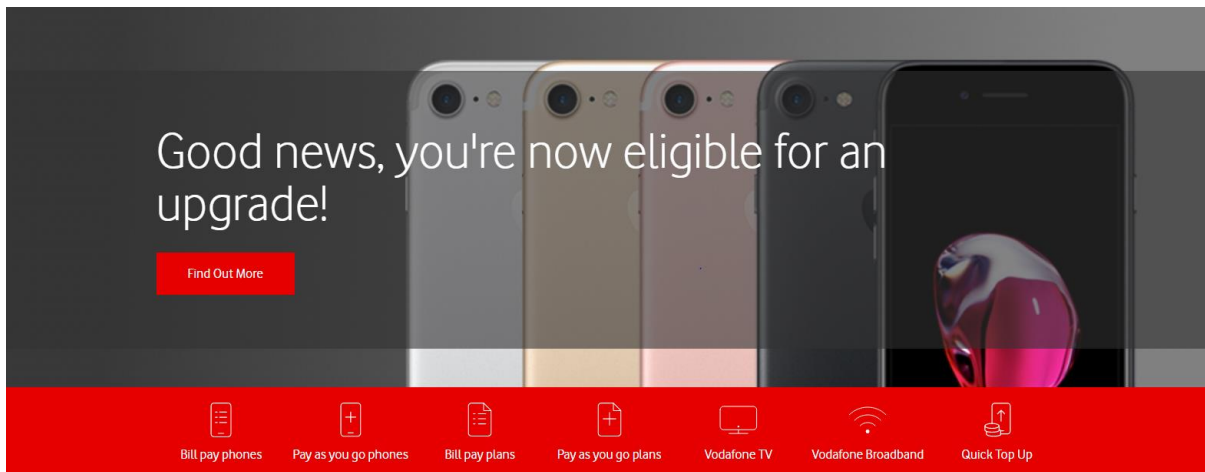


Figure 1: Personalised Upgrade banner for Bill Pay customers

For PAYG customers, the personalised Pre to Post flow was altered to show offers that were relevant to each customer, depending on their average spend per month. For customers spending an average of €30 - €40 per month on call credit, they would be prompted to move to the SIM Only package which gives more benefits for slightly less cost per month, however, it ties the customer to a 12 month minimum contract. For customers spending €41 or more on call credit, they would be prompted to move to one of the three main Bill Pay tariffs, mainly

the €60 per month plan. This campaign was then split in two by operating system with one campaign for Android and another for iOS.

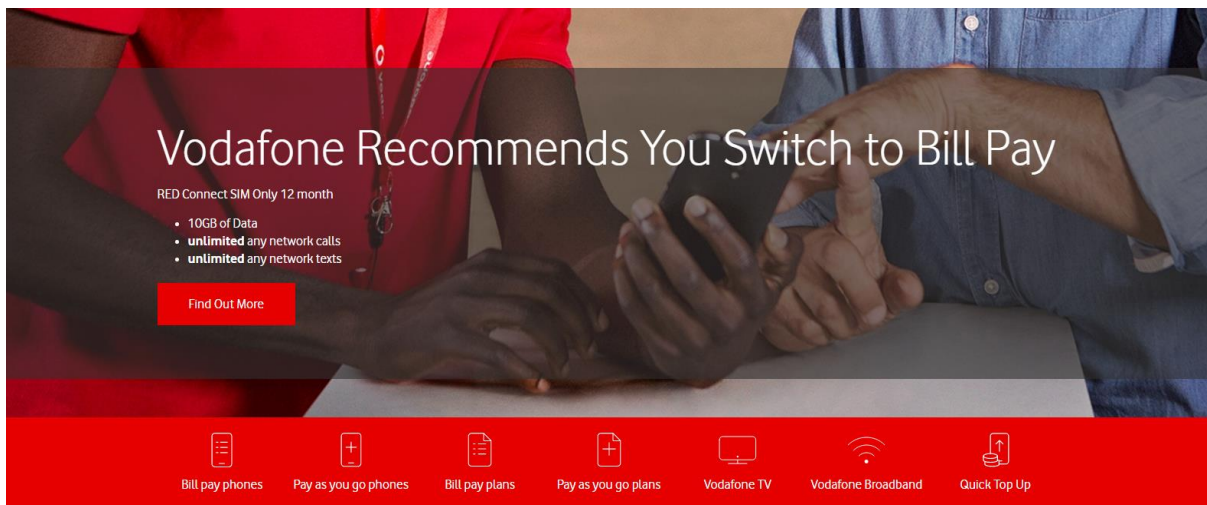


Figure 2: Personalised Pay as you go banner (Pre to Post campaign)

The research compares the data received from the three months of each year (May, June and July) by analysing any changes there may or may not be in the engagement rates from non-personalised to personalised. By examining the number of impressions, click through rate and conversions from year to year and noting the percentage change, we can then determine part of the effect of a personalised campaign.

How will this data contribute to the overall study? The data from these two personalised campaigns will highlight some real life examples of personalisation in use. It will show whether or not two simple campaigns have an effect on the customer's decision to purchase. The Upgrade campaign will then be used for the Talk Aloud protocol with the participants invited to take part in the study all eligible for Upgrade. By taking these two measures, a strong case study can be developed into the effects of personalisation on the overall customer experience.

As well as the data provided by the telecommunications company, the writer has secured additional data from an online education company that uses web personalisation as part of the day to day workings in their overall strategy. This data will be used to compare to the effect, positively or negatively, of web personalisation and to contrast with the telecoms business in order to provide conclusive evidence for or against.

In addition to the primary research methods outlined here, the academic research that has been undertaken in the past of web personalisation must also be considered. These will all aid the research as a whole when drawing on any conclusions. What the overall research will aim to do is evaluate the potential with regard to adopting a personalisation strategy as part of a company's overall digital marketing strategy.

4.2 Ethical Considerations

The marketing industry has been brought into question quite a lot in recent times due to privacy concerns amongst consumers. Every movement while on the internet is tracked either for analytical purposes or to serve ads to users that are relevant to that user based on their previous search and visit history. This has brought about new regulations with an EU ePrivacy Policy which will be brought into effect in 2018. While this may change the industry in a major way, it is up to marketing professionals to find new ways to be able to connect with the consumer.

“Online marketers have the ability to access information about consumers in a way that consumers can neither avoid nor detect” (Ashworth & Free, 2006, p.108). While this statement is not as accurate now as when it was written due rules set out regarding Cookie Policy with websites now obliged to inform the customer that they are using cookies to track their movements, the writer would argue that there is a still a large number of internet users that don't understand what Cookies are and what they are used for. It is up to the business to be mindful of this when using the information that they have on a consumer and utilise their data in an ethical manner.

As part of this study it was important to make certain ethical considerations, especially surrounding the customers that were invited to take part in the study. While the data that is shown from the company website is customer data, it is anonymous and it is only taken from the businesses own website information. There is no third party search or visit history taken into account from this data or how the website is personalised. In turn the data used to personalise the website, is also not taken from third party search information. The segments are created from the businesses own data on the customer surrounding their stage in the lifecycle, how much they spend and the businesses own products that they don't already have, such as broadband or TV.

For the customers that were invited to take part in the Talk Aloud protocol, again, it was important to be mindful of their privacy and customers were only invited that are opted in to receive marketing communications were contacted. This is a business as usual element in the company as consumer trust is taken very seriously so there are quite a number of strict contact rules in place so that customers are not contacted too often. At the same time, customers who do not wish to be contacted are never contacted aside from where there are regulatory service announcements.

5. RESEARCH FINDINGS & DISCUSSION

The research objectives were to explore the potential effectiveness in adopting a personalised strategy on a company's own website. To do this, the data from one of the main telecommunications operators in Ireland (henceforth known as Company A) and an online education company (Company B) was examined. Along with utilising the Talk Aloud protocol with six participants from Company A the overall research findings are listed below.

The study was split into two sections taking a qualitative approach with the Talk Aloud protocol and quantitative approach in examining the company data for both Company A and Company B. From this, there are several aspects to the research that are noteworthy. Firstly, the qualitative section was utilising the Talk Aloud protocol. As outline in the previous chapter six participants were invited to take part in the study, three users got a non-personalised version of Company A's website with the remaining three getting a personalised view. It was quickly clear to see frustration among the participants using the website in the non-personalised version, compared to the participants with the personalised journey.

Secondly, the quantitative data that the writer has analysed from live campaigns on Company A's website showed that relevancy is a major factor in improving conversion rates. It is clear

to see that those who are visiting the website for a specific reason, i.e. to upgrade their phone, customer's given a personalised journey have a much more positive experience and their propensity to purchase is heightened greatly. The same can be said when the data was examined for Company B; where they used personalisation techniques they also saw better conversions (sales) as a result.

By utilising qualitative and quantitative methods, the overall results for the research are from a holistic approach which has taken the core quantitative data along with the actual experience of a customer in an observational case study.

5.1 Talk Aloud Observations

In the qualitative research, there were six participants in the observations made using the Talk Aloud protocol. There were six participants of invited to take part in the research with three given a personalised experience and three given a non-personalised experience on Company A's website. In the non-personalised approach, customers were asked to upgrade their phone and, as such, were not provided with any prompts on the website. The testing identified that these customers became confused and were not sure what they were to do in order to look for an upgrade to their phone. The participants showed that where there are no prompts for what steps they should take, they were unsure as to where they were supposed to navigate to. There was confusion with which section on the website they should go to; the Shop, Bill Pay Plans or Bill Pay Phones. One participant elected to use the search bar within the website instead and found no relevant results for their question which is an error on the company's part. The search function is likely to be an important facet when a customer is struggling to find the correct information and in this case, it did not provide any assistance to the user. If a user still cannot find the correct information, they are more likely to either search for another provider or go into a store which is a much more expensive channel for the business.

As the participants are part of a cohort that is likely to be a churn risk, it is important that they have a good experience while on the website. Becoming more digitally focused is a big part of the overall strategy for Company A and, as part of that, it is important for the business to promote the use of the digital channels among customers. This is a more profitable channel

due to the cost of commissions for retail sales. So, by encouraging customers to use the digital channels for these tasks will increase the profitability of each segment from reducing costs.

From the observations, it aligns with the literature that the participants faced with the non-personalised version of a website did not have a good experience when asked to perform a specific task. Having taken 4 minutes, three minutes 55 seconds and 2 minutes 48 seconds to complete the task at hand it is a very different experience to what was there for the personalised version which took just over 1 minute to do. This added to the confusion felt by the customer about whether or not they were doing the right steps using comments such as; “So, if I want to upgrade my phone I presume I go to Bill Pay Plans. But I want to select my phone first so maybe I should look and see what Bill Pay phones are available first.” The second participant also showed their confusion as they searched for a prompt for an upgrade; “ I’m looking for Upgrade which isn’t there. So, I think I should select Bill Pay Phones to see what phone I want to upgrade to first maybe” (see appendix A) However, with participant three we saw much more confusion as they attempted to use the search function within the website for the answers and still couldn’t find the correct area of the site to go to.

From seeing the non-personalised version, it shows how important it is for a customer to have a positive experience while on the website. With a poor customer journey, there is a high chance that these customers will not become purchasers or even visit the site again. Their trust in the company is likely to diminish and it also increases the likelihood that they may negatively influence others through interactions available to them on social media in what is now known as Electronic Word of Mouth.

Electronic Word of Mouth (EWOM) refers to participation from active users who share their opinions with other consumers and post their reviews on websites (Matute et al, 2016). Although a lot of the research in EWOM has been conducted around the travel industry, the same conclusions towards the effect it has on purchase intentions can be drawn across other industries. “Social influence and cognitive dissonance are the theoretical underpinnings applied in the current research to provide insight into the psychological influence of price and reviews on travel purchase decisions” (Book et al, 2015). Effectively, what they mean is that when a consumer is unable to decide, they can now be persuaded by what others have said about the product/service.

When comparing the experience of the non-personalised to the personalised participants, this was a much shorter journey, as demonstrated by two of the three participants. The first two

participants took just over 1 minute to go to the website, click on the banner and select their new phone. It is noteworthy that one of the participants demonstrated an element of ‘banner blindness’. This is where Internet users seem to avoid looking at banners, a phenomenon that has been referred to as banner blindness (Hervet et al, 2011). What this shows is that with such a small sample the results will not be 100%. However, when examining the data derived from Company A and Company B, which can be seen below, it helps to support the theory that there is an overwhelming advantage to personalisation.

The assurance of the other two participants when they saw the banner directing them to the right place was noteworthy. These two participants showed clear trust in the company and confidence in the task they were given. As mentioned in the literature review, trust was found to be one of the main factors for customers buying a product or in the event of distrust, aborting the shopping process (Seckler et al, 2014). These two participants showed clear signs that they were willing to make a purchase throughout the process. This was in comparison to the non-personalised view of the website where the customers were confused.

Knijnenburg et al (2012) took on a similar study and their results show that personalised recommendations (as compared to random recommendations) have a higher perceived quality, which leads to a higher choice satisfaction and system effectiveness. Their study shows how and why personalisation works, why customers enjoy a personalised experience and how the user experience is enhanced from its adoption. Personalisation, in essence, removes the complexity from the buying process. This can be caused by an excess of information, or in the case of Company A, a lack of information. It gives the customer a much more efficient path to purchase than they would have otherwise experienced and, as such, enhancing customer satisfaction and loyalty.

5.2 Quantitative Data Analysis

In the quantitative research, the study examined data provided by Company A along with similar data provided by Company B. The data shows the growth in a variety of KPI’s (key performance indicators) from a personalised approach compared with non-personalised. For the telecoms data, the months of May, June and July were analysed from 2016 which saw non-

personalised campaigns and 2017 where the same campaigns were personalised and targeted to the relevant customer segments of over 100,000 individual customers.

The data analysed from Company A give a conclusive view as to how personalisation can make a major difference in a digital marketing strategy. In order to come to a conclusion, the daily figures were examined from the three months in question, May, June and July in 2016 (non-personalised campaigns) and 2017 (personalised campaigns). A variance analysis was conducted from the net figures in each area to aid with the conclusion and show if there was an overall percentage increase or decrease shown by personalisation. It is important to note that all other elements in Company A's campaigns remained constant except for the customers who were shown the offer, i.e. same imagery etc. It can be concluded, that with percentage increases seen almost completely across the board for the three months examined in both campaigns, one can see the extent of the advantage of personalisation.

On a daily basis there are high numbers of impressions in all campaigns, personalised and non-personalised. However, the difference between them is clear as the personalised shows a far higher rate of impressions, click throughs (CTR) and conversions across. Although there are a small number of days where the number of net conversions dips lower in the personalised campaign compared to the non-personalised, the percentage conversion rate has remained consistently higher in the personalised campaign.

In the non-personalised campaigns, it is clear to see the stark difference in relevance to the customer compared to the personalised. The non-personalised is a much larger cohort of customers, however as it is examined in the key areas, the CTR and conversions are not so strong with the highest conversion rate being 1.4% across all campaigns, the lowest being 0.9%. The global average conversion rate in 2016, taken from Smartinsights.com was 2.85%, over 1% higher than seen by Company A (Smartinsights.com, 2017).

However, when the ads become targeted and personalised, the data identified that the number of customers that are shown the advert gets greatly reduced with up to a 35% reduction in the number of customers who are shown the advert. When the cohort is narrowed and becomes more defined, the business saw increases of up to 40% in daily net conversions for the personalised Pre to Post campaign that was reviewed as part of this study. By personalising the Upgrade campaign there was an increase of up to 25% in daily net conversions (see appendix D). The results give strength to the argument of relevancy but also to the fact that

these customers have a much better and quicker experience on the site against those faced with a non-personalised campaign.

The table below shows the percentage increase in the three key areas for examination in Company A; impressions, CTR and conversions for the Upgrades campaign. This shows the percentage increases for each area from the non-personalised upgrade campaign in 2016 to the personalised campaign in 2017. When looking at the overall net conversions, there was a maximum of 19.8% increase year on year (see appendix C). While impressions and click through rates do not see as big an increase, it is noticeable to see how effective conversions are as a result with such a large growth year on year.

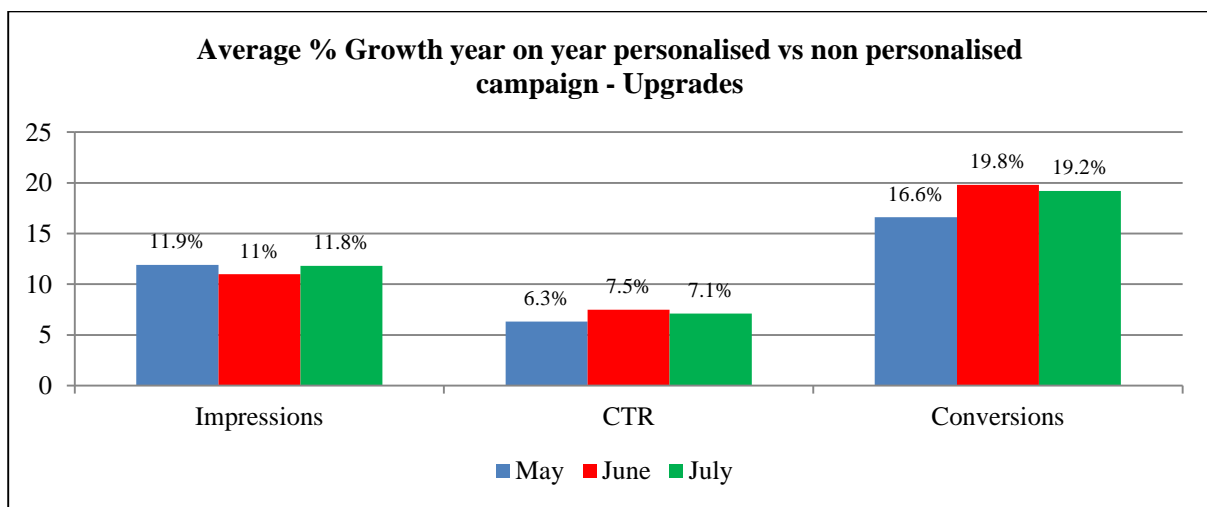


Figure 3: Average percentage growth year on year for non-personalised to personalised Upgrade campaign for Company A

In the table below, the same patterns can be seen when analysing the same type of data for the Pre to Post campaign. Again, the number of customers that are shown the personalised advert is greatly reduced as the campaign becomes more targeted in the personalised version. The conversion rate again saw significant increases with up to 22% in July from 2016 to 2017 (see appendix C). As with the upgrade campaigns, impressions and CTR didn't see as much of an increase which again alludes to the strength of personalisation and how the personalised experience increases the propensity to purchase due to such a noticeable increase in the number of conversions year on year.

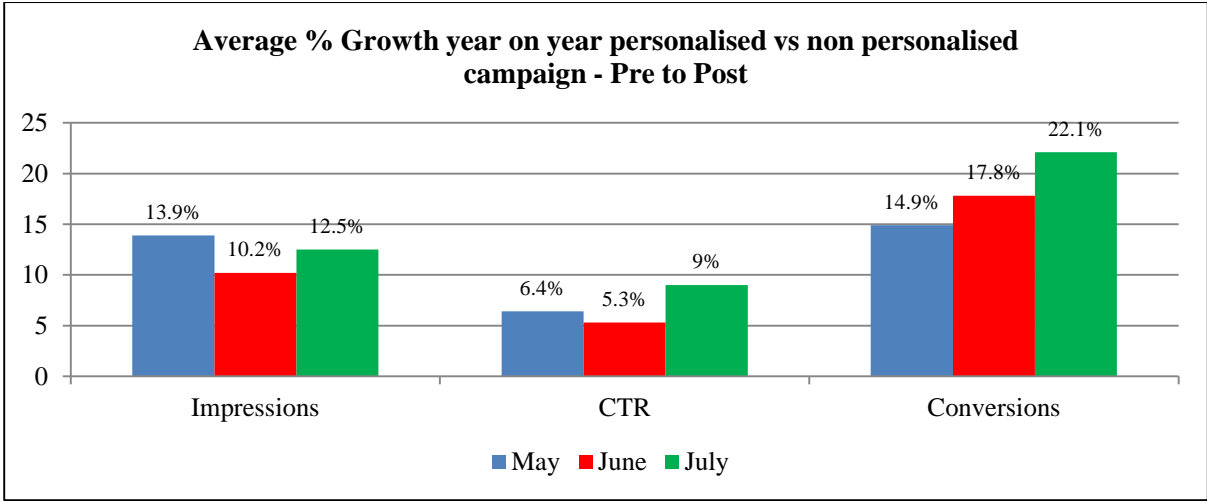


Figure 4: Average percentage growth year on year for non-personalised to personalised Pre to Post campaign for Company A

In the second part of the quantitative data analysis, Company B’s data was examined as part of this study. The data also shows the percentage difference between personalised and non-personalised campaigns on their website. In order for them to personalise their website, they need to utilise the details given by customers when they register. By taking demographics such as age, location, gender etc., they can marry this information it with their core data so that their website will automatically give the customer suggestions as to which course a customer may be best suited to.

The table below shows clear patterns similar to what is seen by Company A. Again, below is showing the percentage difference in key metrics from personalised campaigns versus non-personalised. What is noteworthy from their data is the increase in goal conversions when customers are given a personalised experience. Goal conversions are defined targets that the business can set themselves in analytics tools, such as Google Analytics. In their case, the goals that they set themselves were surrounding acquisitions and the number of users that they can attract to the site and covert them to customers. By utilising the implicit data from the customer, they are able to suggest specific courses that they feel would be most interesting for each new user based on demographics from other users.

The data in the table is broken up by the three main geographic regions that the business trade in. It shows a 42% improvement in goal conversions in the EMEA (Europe, Middle East and Africa) region with a 34% and 33% improvement in the Americas and Pacific regions, respectively. This is a very significant increase however, what can also be seen is that their

customers are making repeat purchases on their site with a maximum of a 26% improvement realised.

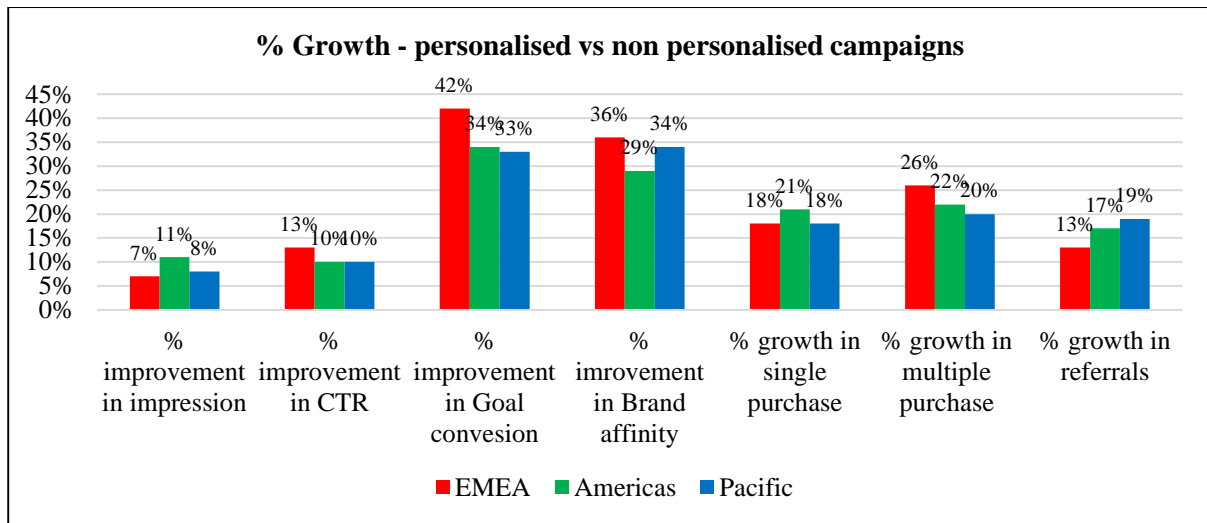


Figure 5: Percentage growth from non-personalised to personalised campaigns for Company B by region

The table below looks further into their data by showing the variety of age groups on their site and how personalisation affects each age segment. As in the previous table, the main areas of focus are the improvements in goal conversions and multiple purchases. Again, the table is showing the percentage difference between personalised and non-personalised campaigns. When looking at the same age profile as the customers noted above in Company A as being a high churn risk, the 26-35 years segment, this shows the benefits of personalisation for that segment. Although this group are slightly behind in goal conversions and in single purchases, they are ahead in CTR at 14% but most importantly also ahead for multiple purchases showing a 27% growth from non-personalised to personalised campaigns. This is noteworthy for Company A as shows that there is an opportunity for them to potentially reduce the churn risk of this segment through personalisation.

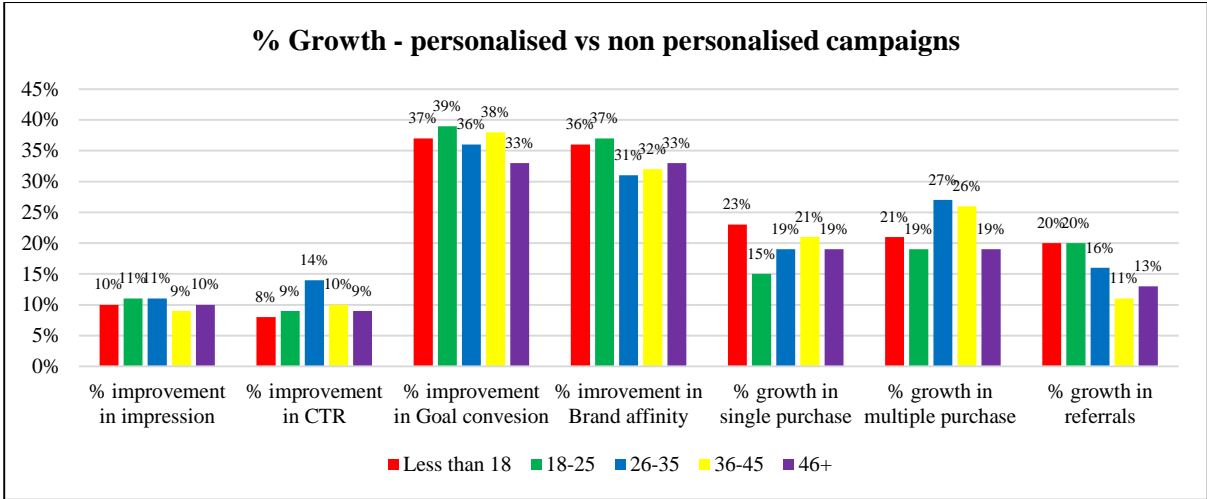


Figure 6: Percentage growth from non-personalised to personalised campaigns for Company B by age group

5.3 Discussion

The objective of this study was to explore the potential impact that personalisation techniques on a company’s own website could have for a business. As set out in earlier chapters, in order to achieve this, a dual methodological approach was taken so as to have an all encompassing view of personalisation. This required both qualitative and quantitative research methods through the utilisation of the Talk Aloud protocol and the use of real customer data from a telecommunications company (Company A) as well as an online educator (Company B).

The insight provided by the six participants in the Talk Aloud protocol study was significant as it mirrored so much of what many customers see on a daily basis. The participants were given a specific task and those who were faced with a non-personalised view of a website found this a poorer experience than those who were given the personalised version. Those with a non-personalised website found the task much more confusing and cumbersome than those who had it personalised. The non-personalised users were unsure of each step they took and it took far longer for them to complete the task than those with the personalised website. This view is backed-up by the data received by both Company A and the Company B as they both saw a similar impact on conversion rates when taking on a personalisation strategy.

Aside from increases in profitability, personalisation also has positive impacts on consumer trust and loyalty. As stated in the literature review, Devaraj et al (2006) found that when the online channel enables consumers to shop efficiently, they will be satisfied with the general

effectiveness and efficiency of the channel. Personalisation brings about efficient online shopping. It reduces the number of steps required for the customer to get to their end goal and increases their satisfaction because of it. By having a simpler path to purchase for customers, it also increases the likelihood of repeat purchases.

This can be seen from the company data provided by Company B as they saw significant increases in repeat purchases by customers who were served with personalised offerings on their website. They found up to a 27% growth in multiple purchases through effective personalisation. Also noted by the same company was the increase in goal conversions, namely acquisition of new customers, which was as high as a 39% increase. From what was seen with Company A, there was also a stark difference as the exact same campaigns were run in both personalised and non-personalised versions. This mirrored the data that was provided by Company B with an average increase in single sales of up to 22%. Company B yielded a maximum of 23% growth in single purchases through personalisation.

The implications for marketing professionals are clear from this study. The closer that a business can get to each customer through their website, the better chance they have of increasing sales and profitability, as shown in the findings above. In order to do this, a business must be able to utilise the vast amounts of data that can be taken from a company's own website from demographics to the time of day that a customer is likely to visit. This must all be utilised individually and must be prepared in the correct manner, obeying all privacy and ethical rules surrounding the practice. According to Kang and Gong (2016), personalised one-to-one marketing is essential in increasing customer retention and brand loyalty.

6. CONCLUSION

It is clear to see that more and more companies are adopting a personalisation strategy (Marketing Week, 2017). However, what has been found is that many businesses do not have the expertise or manpower to back up what has been learned by the customer data that a company collects. From the examples explored in this study, the benefits of adopting a personalisation strategy are not only for the business but also for the customer as it makes the path to purchase much easier. Increases in purchases and better customer experiences will lead to great customer loyalty so it is proven that the strategy is an effective one. As part of personalisation, segmentation is possibly the most important facet to getting it right and this starts by understanding the customer and the customer journey.

This research contributes towards the overall study of personalisation as a holistic approach was taken through using both qualitative and quantitative measures to reach the conclusion. By utilising the Talk Aloud protocol along with the actual customer data from two businesses

practicing personalisation, the advantages of personalisation are clear but also the implications for marketing professionals are shown.

The next development in this work would be surrounding research into the effects of personalisation after the new EU Privacy Policy guidelines are put in place in 2018. These are outlined in the Literature Review and may see some changes in the way that web personalisation is approached. A more dynamic strategy may be required in order to hold its effectiveness.

By undertaking a personalisation strategy, it allows businesses to open up their customer funnel to more people. It means that more relevant offers can be displayed to a more defined set of customers, with a completely different offer to another set of customers and so on. Personalisation brings a better net conversion rate, as shown in the data examined of the telecoms company and the online education company and so, what the research has concluded is that personalisation can reap major rewards for a business.

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APPENDICES

Appendix A

Non-Personalised Transcriptions

Participant 1

I go to the website to try and upgrade my phone.

So, I have to decide what phone I want.

I need to try and find where I need to click to upgrade my phone. There's a list of options here saying Bill Pay Plans and Bill Pay Phones. Pay as you go phones, pay as you go plans, Vodafone TV and Broadband.

So, if I want to upgrade my phone I presume I go to Bill Pay Plans. But I want to select my phone first so maybe I should look and see what Bill Pay phones are available first.

I clicked on Bill Pay Phones and now I have a list of phones to choose from.

I have an iPhone 5 so I'll stay with iPhone so I'm scrolling down the page to look for an iPhone among all the different phones.

iPhone 7 plus is €199, iPhone 6S is Free, iPhone 7 is free with smaller memory so I'll try the iPhone 7 and look at the full details. It is in Black on Vodafone Bill Pay. The Full details give me information about the phone and the plans. So I want to stay on the same plan so I'll select this phone but I just want to have a look at what's included first. Calls and Texts and 5 gigabytes of data are all included so I'm going to go with this one.

It's asking me if I'm a customer so I select yes, and I want to Upgrade My Phone.

Participant 2

I'm opening my internet explorer and I go to the website. When that appears, I am going to select shop. I'm looking for Upgrade which isn't there. So, I think I should select Bill Pay Phones to see what phone I want to upgrade to first maybe.

I'm on an Android phone now so I'll go with the Samsung S7. I'm being asked if I'm a customer, so I select 'Yes' and I want to Upgrade my Phone.

Participant 3

So what I see first is a banner about the home. It asks me if I want to login but I don't want to login. So, I'm looking for an upgrade but I don't see anything that says upgrade so I'm going to search in the bar at the top of the website. I'll type in 'Upgrade' and hit search.

So a number of options come up here now so I have to scroll down to have a look through. There's something about a community here but I'm looking to upgrade my phone. I don't think I'm in the right place here.

I'm going back to the homepage to start again. So I'm looking to get my phone upgraded so maybe I should try Bill Pay Phones. There is an option for pay as you go phones as well but I'm a Bill Pay customer so I should click on Bill Pay phones. Maybe I should have scrolled down further. It still doesn't say that I can get an upgrade. I'll go back to the homepage again because at the selecting phone stage, it didn't say anything about Upgrading.

So it says down further that I can roam, that's a new phone, discover a new plan, need help. Ok, switch, most popular phones. Ok, so maybe I should go back to the bill pay phones and select a phone. Which one would I like? From free, from free, lets scroll down a little more, there's an Apple iPhone 7. Lots of options but not much detail about the actual phone. There's no detail about the memory or the actual phone. I saw an iPhone 7 there so I'll go back to that one and select it. Am I a mobile customer, yes so I select that. Now tell us do you want to upgrade your phone, so I select yes.

Appendix B

Personalised Transcriptions

Participant 1

I'm opening a new tab and typing in the website address which came up as a suggestion on Google chrome for me to enter. I want to find where I can upgrade my phone. The first thing that comes up on the page is that I'm eligible for an upgrade so I'm going to click the 'Find out more' button.

This brings me straight to the iPhone page presumably because I am an iPhone user. I'm going to select the new phone that I want which is an iPhone 7 and I will select that I want to upgrade my phone.

Participant 2

So, I am going to the website. The page comes up with a splash that says I'm eligible for an upgrade so I'm going to click on 'find out more'. I'm brought straight to the page with all the iPhones on it. I'm looking for an iPhone 7 so I'm going to select the 64 gigabyte version in black. Now I'm asked if I want to Upgrade my phone or move from pay as you go to bill pay so I will select that I want to Upgrade.

Participant 3

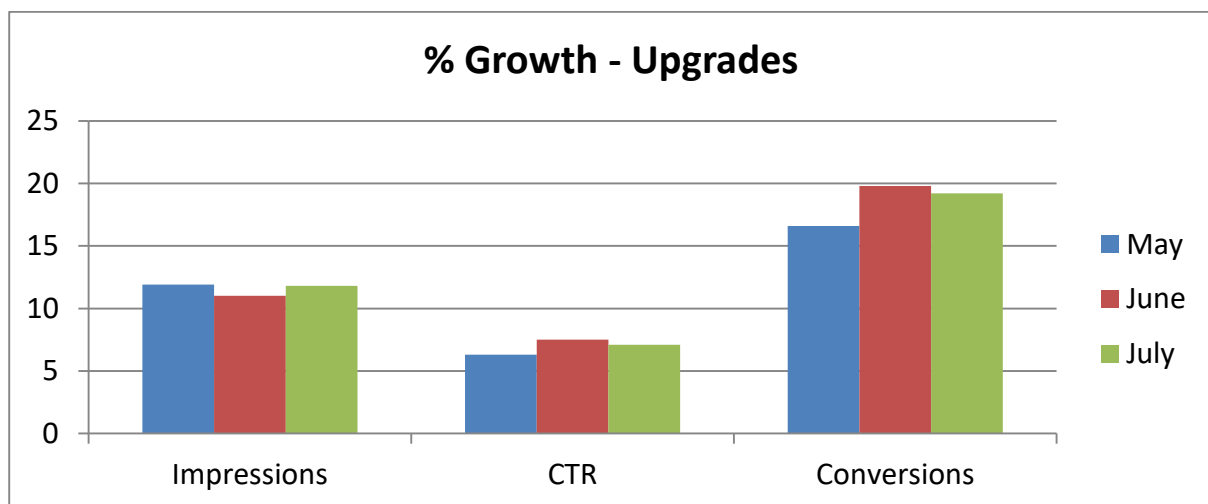
I'm in the website and I go into Bill Pay phones. Maybe I should go to My Account. So I've clicked on My Account and it gives me Quick Links, Bill Pay, Pay as you go, Sign in to. Now I'm clicking on 'Check for Upgrade' which is under Bill Pay. Now I'm putting in my phone number and password and now I'm in my account. It's got my plan details and if I scroll down I can see it says "Time for a new phone" so I click 'Check for Upgrade'.

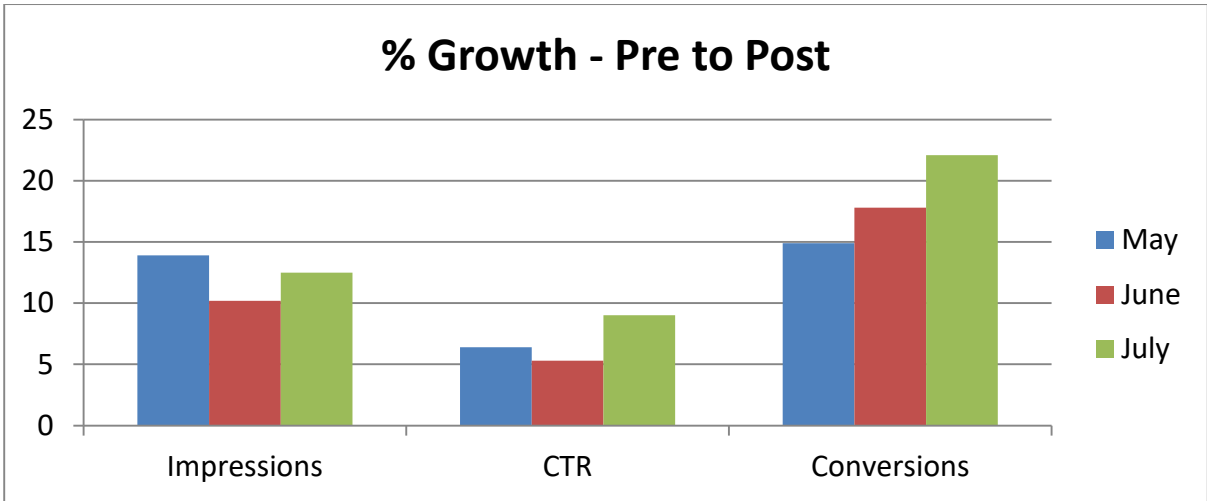
Appendix C

Monthly average percentage growth in personalised campaigns

Upgrade	May	June	July
Impressions	11.9%	11.0%	11.8%
CTR	6.3%	7.5%	7.1%
Conversions	16.6%	19.8%	19.2%

Pre to Post	May	June	July
Impressions	13.9%	10.2%	12.5%
CTR	6.4%	5.3%	9.0%
Conversions	14.9%	17.8%	22.1%





Appendix D

Daily percentage difference – personalised campaigns v non-personalised

P2P	Impressions	CTR	Conversions
01-05-16	23.5%	4.8%	14.5%
02-05-16	11.2%	7.5%	14.5%
03-05-16	11.2%	4.8%	11.2%
04-05-16	23.5%	7.5%	33.4%
05-05-16	7.8%	5.6%	40.8%
06-05-16	1.1%	6.6%	5.0%
07-05-16	14.5%	4.8%	7.8%
08-05-16	11.2%	6.6%	14.5%
09-05-16	14.5%	1.7%	5.0%
10-05-16	14.5%	7.6%	31.7%
11-05-16	14.5%	7.5%	7.8%
12-05-16	18.6%	4.8%	7.8%
13-05-16	26.0%	5.6%	14.5%
14-05-16	18.6%	9.3%	7.8%
15-05-16	14.5%	6.6%	14.5%
16-05-16	11.2%	4.8%	18.6%
17-05-16	11.2%	4.1%	26.0%
18-05-16	28.0%	5.9%	21.3%
19-05-16	14.5%	5.9%	17.3%
20-05-16	5.0%	4.8%	14.0%
21-05-16	14.5%	9.3%	8.3%
22-05-16	14.5%	6.7%	17.4%
23-05-16	14.5%	8.4%	11.2%
24-05-16	7.8%	4.1%	28.0%
25-05-16	7.8%	7.5%	5.0%
26-05-16	21.3%	9.3%	5.0%
27-05-16	18.6%	7.5%	11.2%
28-05-16	7.8%	6.6%	11.2%

29-05-16	7.8%	7.5%	7.8%
30-05-16	14.5%	6.6%	14.5%
31-05-16	7.7%	8.4%	14.5%

P2P	Impressions	CTR	Conversions
01-06-16	0.5%	-0.2%	13.7%
02-06-16	0.6%	6.8%	17.5%
03-06-16	15.3%	6.3%	24.5%
04-06-16	19.9%	6.1%	7.9%
05-06-16	14.4%	4.6%	21.5%
06-06-16	14.6%	1.3%	7.5%
07-06-16	10.9%	2.3%	13.7%
08-06-16	4.7%	8.8%	17.7%
09-06-16	29.8%	4.5%	8.1%
10-06-16	29.3%	-1.4%	17.6%
11-06-16	35.5%	2.5%	13.6%
12-06-16	21.8%	-2.3%	21.8%
13-06-16	10.8%	-2.2%	-2.2%
14-06-16	4.4%	3.5%	27.6%
15-06-16	-16.9%	7.2%	44.1%
16-06-16	-10.4%	7.5%	21.8%
17-06-16	-0.3%	17.0%	19.6%
18-06-16	22.1%	11.3%	13.7%
19-06-16	7.6%	5.0%	30.5%
20-06-16	-8.3%	4.6%	20.0%
21-06-16	4.4%	4.3%	7.7%
22-06-16	3.5%	7.6%	13.9%
23-06-16	26.0%	3.5%	24.0%
24-06-16	-3.5%	8.6%	8.6%
25-06-16	4.6%	8.8%	1.9%
26-06-16	7.3%	2.2%	17.1%
27-06-16	19.4%	11.1%	29.0%
28-06-16	14.7%	5.8%	10.8%
29-06-16	21.5%	9.0%	17.0%
30-06-16	1.2%	3.8%	42.9%

P2P	Impressions	CTR	Conversions
01-07-16	10.9%	8.9%	8.9%
02-07-16	1.7%	10.8%	17.4%
03-07-16	6.8%	15.4%	14.5%
04-07-16	4.0%	20.2%	37.3%
05-07-16	35.6%	-9.1%	27.2%
06-07-16	22.1%	1.1%	24.8%

07-07-16	17.8%	2.9%	14.4%
08-07-16	17.8%	6.0%	-0.3%
09-07-16	20.8%	9.5%	20.8%
10-07-16	5.7%	-0.1%	23.3%
11-07-16	8.1%	4.2%	31.8%
12-07-16	5.6%	6.8%	37.3%
13-07-16	20.8%	15.5%	17.9%
14-07-16	8.0%	13.4%	31.7%
15-07-16	20.7%	14.3%	31.7%
16-07-16	17.9%	7.6%	24.8%
17-07-16	1.8%	3.0%	23.3%
18-07-16	1.7%	-1.9%	20.8%
19-07-16	14.5%	14.5%	29.1%
20-07-16	17.9%	13.5%	27.1%
21-07-16	-6.1%	24.4%	23.2%
22-07-16	14.4%	12.4%	-3.4%
23-07-16	11.5%	14.4%	37.3%
24-07-16	20.8%	15.5%	31.8%
25-07-16	18.0%	12.4%	8.1%
26-07-16	11.0%	7.9%	24.9%
27-07-16	11.0%	6.8%	29.7%
28-07-16	17.8%	8.9%	14.4%
29-07-16	8.0%	4.6%	27.1%
30-07-16	11.1%	6.5%	23.3%
31-07-16	11.0%	8.3%	3.6%

Upgrade	Impressions	CTR	Conversions
01-05-16	13.5%	8.5%	2.1%
02-05-16	16.9%	7.6%	16.9%
03-05-16	16.8%	7.5%	20.3%
04-05-16	16.7%	6.7%	-1.0%
05-05-16	-9.5%	9.7%	9.9%
06-05-16	12.6%	7.6%	19.1%
07-05-16	-9.6%	-7.0%	3.4%
08-05-16	13.9%	8.1%	21.0%
09-05-16	-27.1%	-11.3%	-14.8%
10-05-16	19.7%	7.4%	23.2%
11-05-16	26.9%	7.8%	16.3%
12-05-16	13.2%	6.9%	19.7%
13-05-16	22.5%	14.2%	41.9%
14-05-16	22.7%	11.5%	16.2%
15-05-16	17.3%	9.8%	20.8%
16-05-16	13.4%	-6.4%	20.5%
17-05-16	13.1%	9.2%	16.6%

18-05-16	26.8%	7.7%	22.7%
19-05-16	-22.6%	-3.7%	19.1%
20-05-16	16.0%	8.7%	19.5%
21-05-16	12.9%	9.0%	16.4%
22-05-16	27.6%	-5.7%	23.5%
23-05-16	7.8%	7.6%	20.4%
24-05-16	-11.3%	9.8%	13.4%
25-05-16	-0.3%	4.5%	16.3%
26-05-16	16.2%	10.6%	22.6%
27-05-16	12.5%	6.8%	16.0%
28-05-16	32.0%	8.4%	23.0%
29-05-16	17.1%	7.8%	17.1%
30-05-16	10.3%	19.6%	19.8%
31-05-16	31.7%	6.9%	13.2%

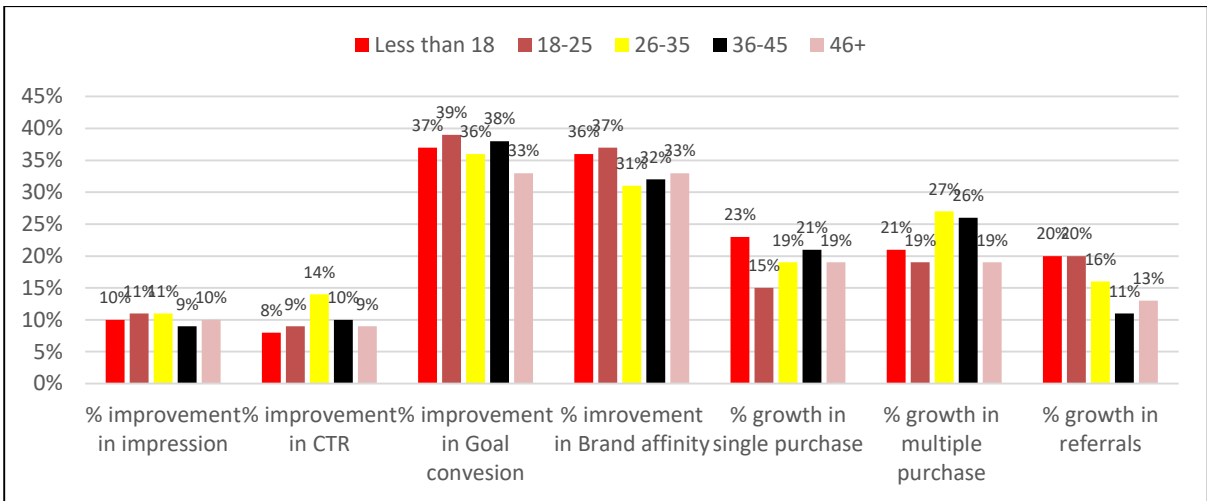
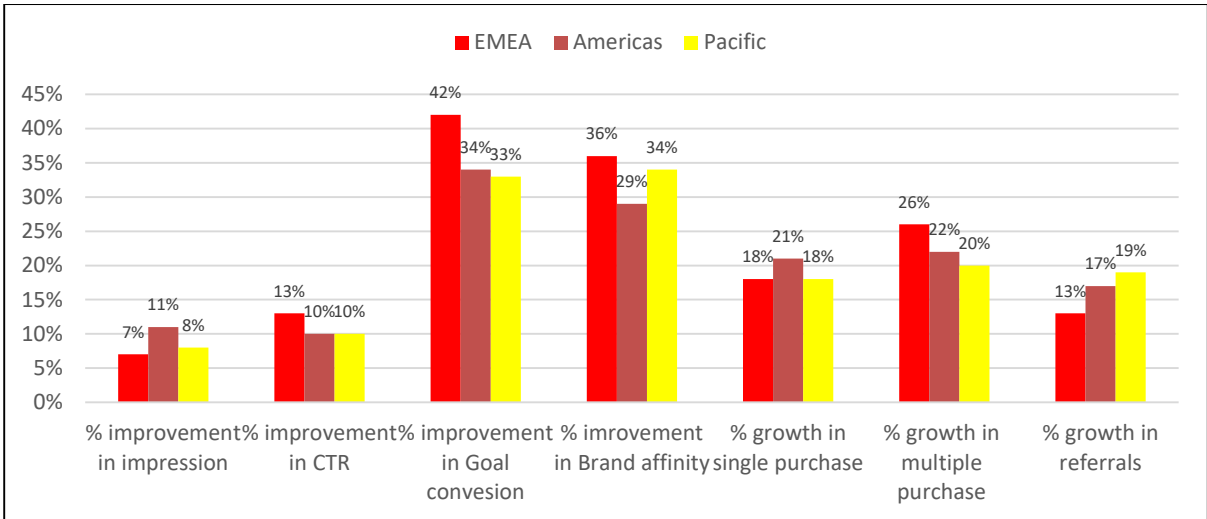
Upgrade	Impressions	CTR	Conversions
01-06-16	12.5%	8.0%	16.1%
02-06-16	12.0%	6.8%	18.5%
03-06-16	9.9%	7.0%	17.7%
04-06-16	13.9%	7.3%	17.5%
05-06-16	12.8%	6.7%	25.3%
06-06-16	11.0%	7.2%	14.5%
07-06-16	9.6%	6.9%	16.1%
08-06-16	13.9%	6.3%	21.0%
09-06-16	12.4%	9.6%	19.0%
10-06-16	12.4%	9.1%	21.8%
11-06-16	9.3%	7.0%	19.2%
12-06-16	5.7%	7.2%	18.0%
13-06-16	12.0%	6.5%	18.4%
14-06-16	15.9%	6.7%	26.4%
15-06-16	9.4%	7.1%	25.1%
16-06-16	7.8%	7.2%	24.5%
17-06-16	8.8%	9.7%	18.1%
18-06-16	9.5%	7.1%	22.3%
19-06-16	12.6%	5.6%	21.7%
20-06-16	15.7%	7.8%	22.3%
21-06-16	15.9%	6.4%	18.8%
22-06-16	12.4%	8.2%	15.1%
23-06-16	12.2%	9.2%	18.8%
24-06-16	7.6%	8.2%	21.1%
25-06-16	10.5%	9.5%	17.0%
26-06-16	10.1%	7.0%	23.8%

27-06-16	8.0%	6.3%	17.8%
28-06-16	7.9%	6.3%	17.2%
29-06-16	7.3%	9.0%	19.9%
30-06-16	11.2%	8.5%	19.8%

Upgrade	Impressions	CTR	Conversions
01-07-16	7.7%	8.4%	21.2%
02-07-16	11.1%	7.6%	21.2%
03-07-16	7.7%	6.6%	17.3%
04-07-16	11.1%	5.8%	21.2%
05-07-16	11.1%	5.6%	17.3%
06-07-16	7.7%	7.4%	21.2%
07-07-16	7.7%	6.4%	21.2%
08-07-16	11.1%	5.6%	14.5%
09-07-16	14.5%	7.4%	17.3%
10-07-16	11.1%	7.6%	21.2%
11-07-16	7.7%	5.8%	25.9%
12-07-16	14.5%	6.6%	21.2%
13-07-16	11.1%	8.3%	25.9%
14-07-16	11.1%	7.4%	17.3%
15-07-16	11.1%	8.5%	21.2%
16-07-16	14.5%	7.4%	25.9%
17-07-16	14.5%	6.6%	17.3%
18-07-16	14.5%	7.6%	17.3%
19-07-16	11.1%	8.4%	11.1%
20-07-16	14.5%	8.4%	17.3%
21-07-16	14.5%	9.3%	21.2%
22-07-16	11.1%	6.6%	17.3%
23-07-16	11.1%	5.6%	21.2%
24-07-16	11.1%	7.4%	17.3%
25-07-16	14.5%	5.3%	14.5%
26-07-16	14.5%	6.4%	21.2%
27-07-16	14.5%	6.4%	14.5%
28-07-16	7.7%	7.4%	21.2%
29-07-16	14.5%	6.6%	17.3%
30-07-16	14.5%	8.4%	19.7%
31-07-16	11.1%	6.6%	17.3%

Appendix E

Average percentage difference personalised campaigns v non-personalised – Online education company



Submission of Thesis to Norma Smurfit Library, National College of Ireland

Student name: _____ Student number: _____

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One hard bound copy of your thesis will be lodged in the Norma Smurfit Library and will be available for consultation. The electronic copy will be accessible in TRAP (<http://trap.ncirl.ie/>), the National College of Ireland's Institutional Repository. In accordance with normal academic library practice all theses lodged in the National College of Ireland Institutional Repository (TRAP) are made available on open access.

I agree to a hard bound copy of my thesis being available for consultation in the library. I also agree to an electronic copy of my thesis being made publicly available on the National College of Ireland's Institutional Repository TRAP.

Signature of Candidate: _____

For completion by the School:

The aforementioned thesis was received by _____ Date: _____

This signed form must be appended to all hard bound and electronic copies of your thesis submitted to your school