

« **MOBILE MARKETING**

:

CRM

»

μ

M. Sc.

-
0529

2007

« **MOBILE MARKETING**

:

CRM

»

МАТЕМАТИЧЕСКОЕ РЕПЛИКА

ΠΑΝΕΠΙΣΤΗΜΙΟ ΠΕΡΠΙΑ

2004

101%

2006

14 ..

μ 11,2

Marketing, CRM

case study

()
Wind Hellas,

Wind Hellas

Marketing, CRM

Campaign Manager

Wind Hellas,

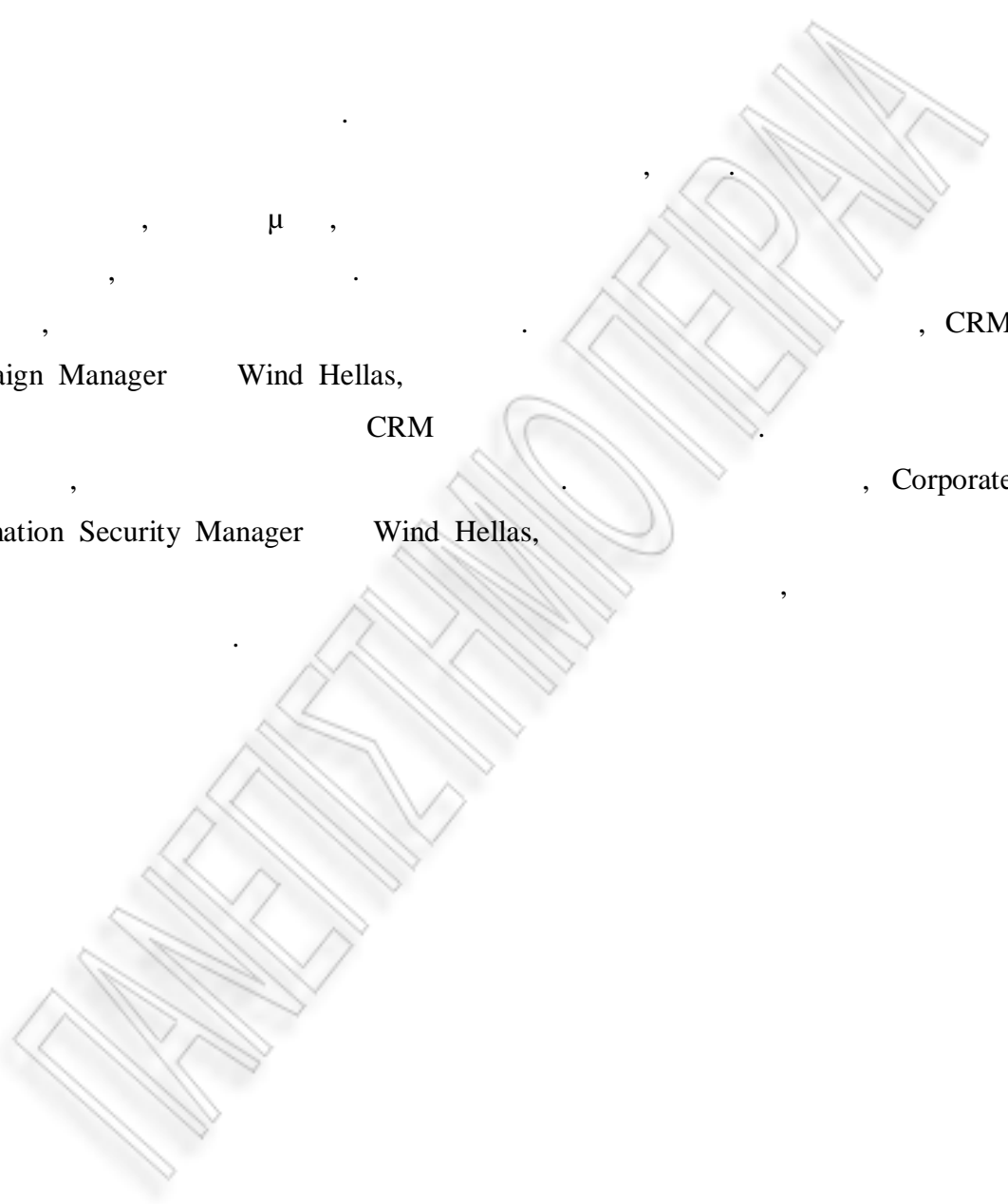
CRM

Information Security Manager

Wind Hellas,

, CRM

, Corporate



í .1 í .1

:

1: í ...3

1.1: í .1 .3

1.2: í ..1 í .4

1.3: .1 í5

1.4: í ..6

1.5: í ..7

1.6: í .1 8

2: í í í í í 9

2.1: í ...1 9

2.2: í í í10

2.2.1: í í í í í í 10

2.2.2: í .1 ..10

2.2.3: í .1 í 11

2.2.4: í .1 í .11

2.2.5: í ...1 í .12

3: í í í í í í í í13

: MOBILE MARKETING

4: Mobile Marketingí .1 í í 17

4.1: í ..1 17

4.2: Mobile Marketingí ..1 í í 17

4.3: í .1 í .19

4.4: Mobile Marketingί ί ί ί ί ί ...ί ί 20

4.4.1: Mobile Commerceί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ..20

4.4.2: Mobile Bankingί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ..ί ί ί 21

4.4.3: Mobile Location-Based Servicesί ί ί ί ί ί ί ί ί ...ί ί ί .23

4.4.4: Mobile Web Servicesί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί .ί ί .24

4.4.5: Mobile Entertainmentί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί .ί 25

: CUSTOMER RELATIONSHIP MANAGEMENT (CRM)

5: Customer Relationship Management (CRM)ί ί ί ί ί ...27

5.1: ί ..27

5.2: CRM, CRM Marketingί ί ί ί ί ...ί ί .28

5.3: CRMί .29

5.4: To CRM ί ί ί ί ί ί ί ί ί ί ί ί ..ί 29

5.5: CRM ί ί ί ί ί ί ί ί ί ί ...30

5.6: Internet CRMί ί ί ί ί ί ί ί ...ί ί .31

IV: WIND HELLAS

6: Wind Hellasί ί ί ί ί ί ί ί ί ί ί ί ί ί ί .ί ί ί 32

6.1: ί .ί .32

6.2: Weather Investmentsί ί ί ί ί ί ί ί ί ί ί ί ί ί 35

6.3: Wind Hellasί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ..ί ί .36

6.3.1: ί .36

6.3.2: ί ί ί ί ί ί ί ί ί ί ...ί ί ί ..40

6.3.4: ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί41

6.3.5: ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ..ί ί 42

6.3.6: ί ί ί ί ί ί ί ί ί ί ί ί ί ..ί ί 42

6.4: Windί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ί ..43

6.4.1: Wind Hellasί ί ί ί ί ί ί ί ί ί ..ί .43

6.4.2: Wind Hellasί ί ί ί ί ί ί .ί 43

6.5: S.W.O.T. Wind Hellasί ί ί ί ί ί ί ί ί ί ..44

7: Wind Hellasί ί ί ί ί ί ί ί ί ί .ί .47

7.1: í ..í í .47

7.1.1: í .í 47

7.1.2: í .í ...47

7.2: í ...í 48

7.2.1: í í í í í í í í í í í í í í í í í í í ...í 48

7.2.2: í ...í .48

7.3: CRMí ..í í 50

7.3.1: í í í í í í í í í í í í í í í í í í í .í í í ..50

7.3.2: í 50

7.4: Marketingí í í í í í í í í í í í í í í í í í í ..í í í 51

7.4.1: í í í í í í í í í í í í í í í í í í í ...í í í í 51

7.4.2: í51

7.5: í í í í í í í í í í í í í í í í í í í ..í í 52

7.5.1: í ..52

7.5.2: í52

8: Wind Hellasí í í í í í í ..í í .53

8.1: í .í .53

8.2: Wind Plusí .í .í 54

9: Customer Relationship Management (CRM) Wind Hellasí í í í ...58

9.1: CRMí í í í í í í í í í í í í í í í í í í ...58

9.2: CRM (Operational CRM)í í í í í í .í í ..58

9.2.1: Non Stop Promos ()í í í .í 59

9.2.2: Loyalty Tactics Wind í í í í í í í í í í í í í í ...í .61

9.2.2.1: í í í í í í í í í í í í í í í í í í í ...í í 61

9.2.2.2: Wind Avantageí í í í í í í í í í í í í í í í í í í ..61

9.2.2.3: Wind Bonusí í í í í í í í í í í í í í í í í í í ..í í í í í .63

9.2.2.4: Win Clubí í í í í í í í í í í í í í í í í í í ...í í í .64

9.3: CRM (Analytical CRM)í í í í í í í í í .í í ..66

9.4: CRM (Collaborative CRM)í í í í í í í í ...í 67

9.5: Life Cycle Management (CLM)í í í í í í í í í í í í í í í ...í 67

9.6: í ..í 69

10:		Wind Hellasί ί ί ί ί ί ί ..ί ί ί	70
10.1:		Marketingί ί ί ί ί ί ..ί	70
10.2:	CRM	Marketingί ί ί ί ί ί ί ί ί ..	71
10.3:	CRM	ί ί ί ί ί ί ί ί ..	72
10.4:	CRM	()ί ί ί ί ί ί ί ί ί ί ί ί ..	73
11:		ί ί ί ί ί ί ..ί ί ί ί	75
11.1:		ί ί ί ί ί ί ..ί ί ί	75
11.2:		ί ί ί ί ί ί ..ί ί ί	78

3.1: 5
í ...í í í . 16

3.2: 5
í ..í í í .16

7.1: Wind Hellasí í í í í í í í í í í í í í í í .50

1.1: ,
í . 6

6.1: S.W.O.T. Wind Hellasí í í í í í í í í í í í í ..í 46

10.1: &
arketingí .70

10.2: Marketing CRMí í í í í .71

10.3: CRMí í .72

10.4: CRM
í ..í .73

Management - CRM)

Marketing, CRM

case study Wind Hellas,

1

2,

3

4,

5

Management (CRM),

Marketing,

Internet

IV

6

Weather Investments (Hellas,

Wind Hellas), Wind

Mobile Marketing
(Customer Relationship
CRM

()

Mobile Marketing,
mobile marketing.

Customer Relationship
CRM,

case study, *Wind Hellas.*

Swot Analysis.

7

Wind Hellas,

marketing,
().

CRM

8,

(VAS)

Wind Hellas,

portal

Wind Plus.

9

CRM

loyalty tactics

Wind Hellas.

Life Cycle Management (CLM),

10,

CRM, Marketing

IT

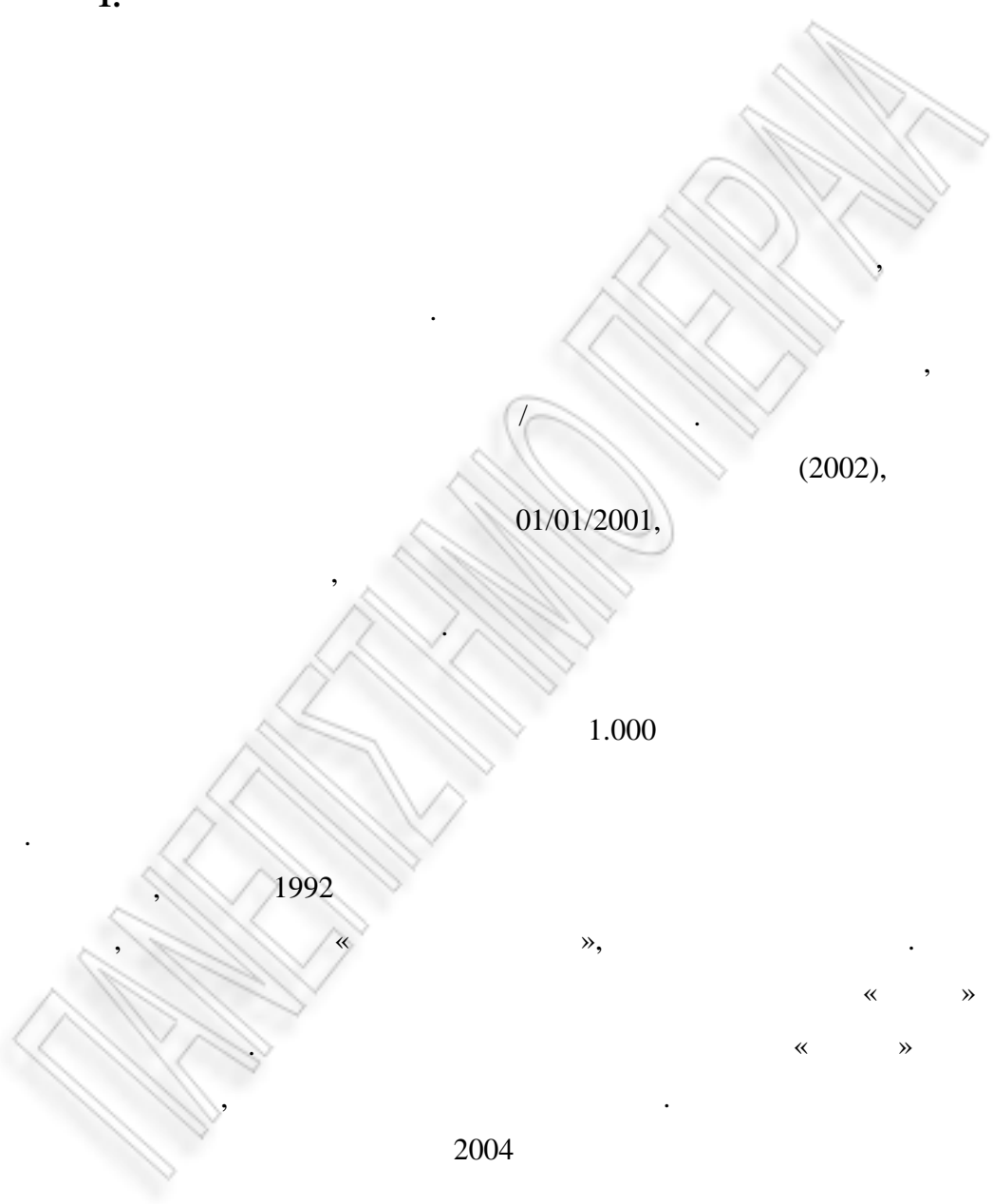
11

:

1:

1.1

101%



(2002),

01/01/2001,

1.000

1992

«

»,

«

»

«

»

2004

(

),

).

(

1.2

()

01/01/2001, . . .

13

(12 « »).

/ 2002

2003.

4

: Cosmote

, Q-Telecom

AE, Vodafone AE Wind Hellas,

(Cosmote, Vodafone Wind).

().

1999

3

(),

()

: Otenet,

Forthnet, Lannet, Tellas, Telepassport, Teledome, Altec Telecoms, Cosmotelco, Alconet, Vivodi Hellas On Line.

1.3

2005

430 p.

1,5 p.

80%.

11

2

Cosmote 37,13%, Vodafone 34,22% Wind 28,65%.

1.1:

		(%)	(ø 2007)	(%)
Cosmote	5.683.633	37,13	254.708	38,72
Vodafone	5.237.000	34,22	180.000	27,37
Wind Hellas	4.383.957	28,65	222.994	33,91
	15.304.590		657.702	

: Weekly Telecom

1.4

1996, Forthnet
Lannet
Cosmote
Vodafone Wind,

1.5

•

•

ó (high entry

barriers, high volume of sunk costs).

•

•

().

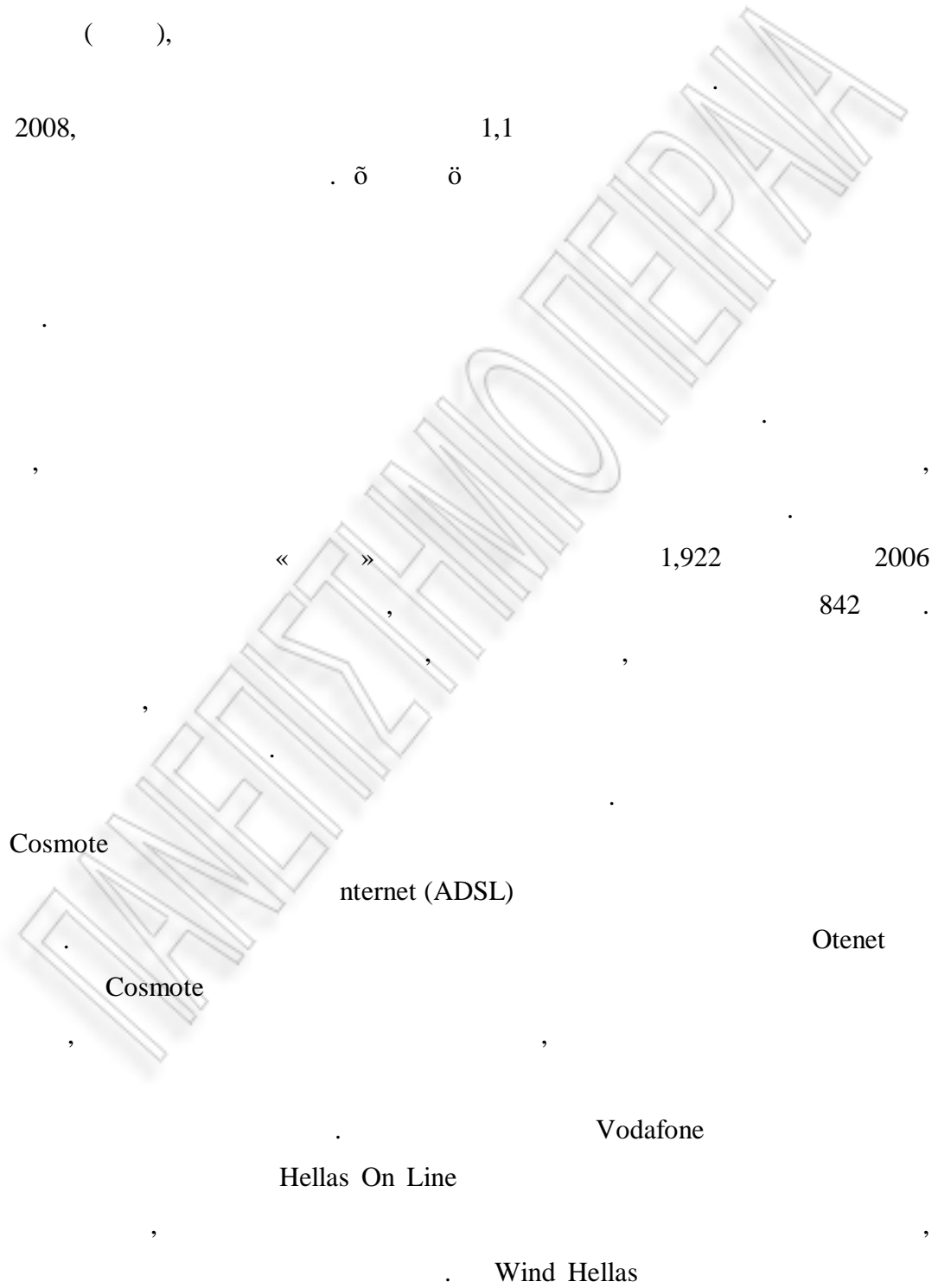
•

ó

•

3G

1.6



50%

Tellas.

2:

2.1

...) (μ CRM, lock-in ...) « » (/) ()

2.2

2.2.1

« » (migration), μ

SDN ADSL,

2.2.2

« »

μ

Cosmote

Otenet

Vodafone

Hellas On Line

nternet (ADSL)

2.2.3

ø

2005, Cosmo Bulgaria Mobile EAD
(GloBul) COSMOFON AD Skopje COSMOTE MOBILE TELECOMS,
p490

2007,
Weather Investments S.P.A.,
p 500 p 2,9
2006, WIND Hellas.

(.)

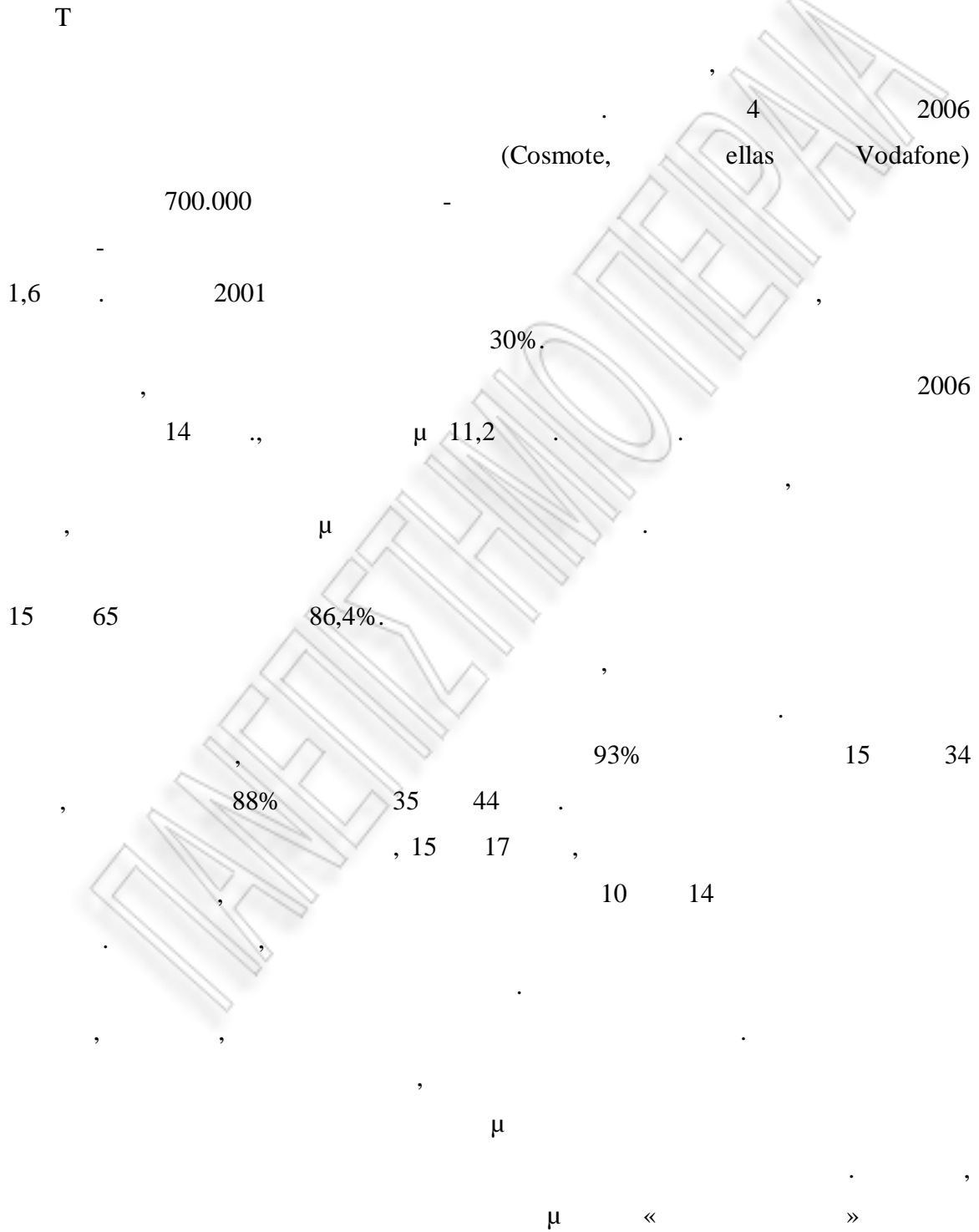
2.2.4

, μ

2.2.5



3:



ø

(.ê. . .), μ

90%

80%. μ

Merrill Lynch (Global

Wireless Matrix 3Q2006, 09.01.2007)

188

(sms),

18,1%,

sms

sms

« »

15 17 ,

17 24

sms.

wap

6%

92%

(sms).

Eltrun

2,5 (1-5),

2,5,

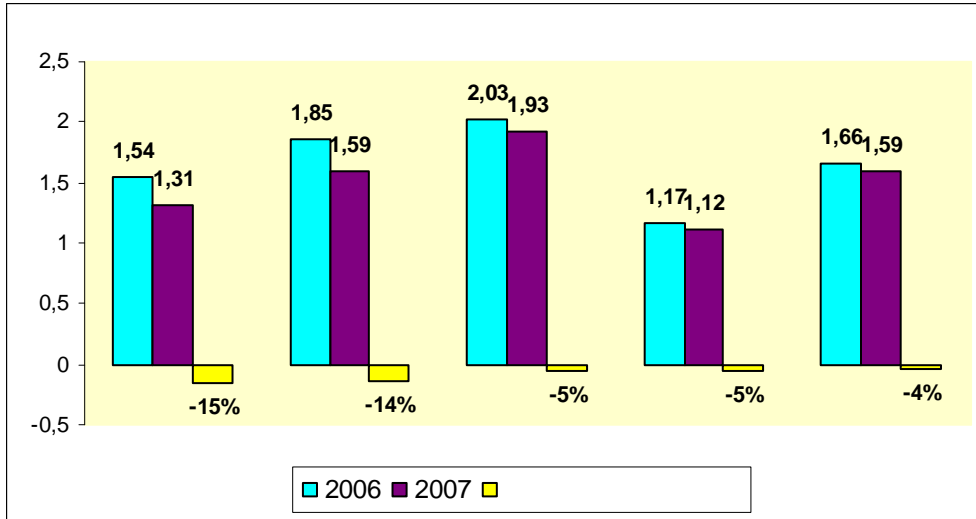
(38,5%),

(22%),

10%

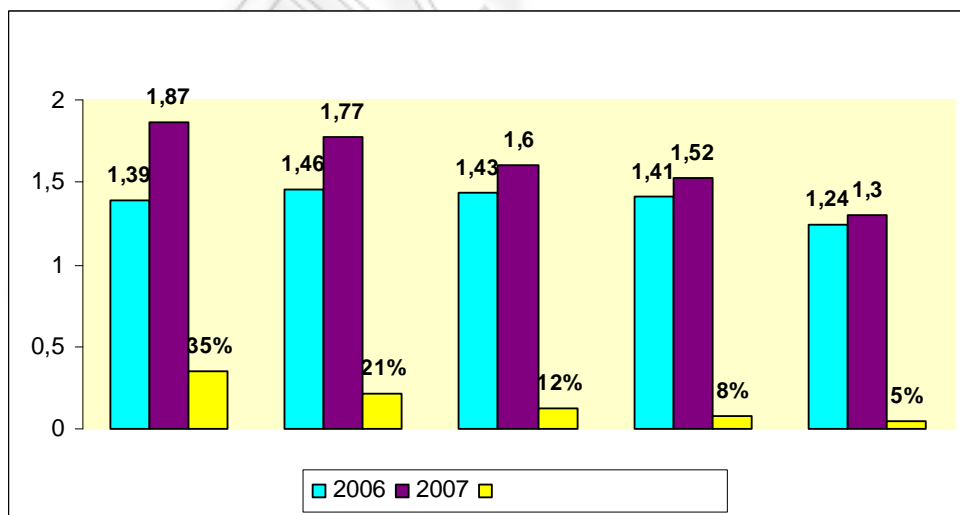
ПАВЕЛЪНКО ПЕПАН

3.1: 5



: Eltrun

3.2: 5



: Eltrun

: MOBILE MARKETING

4: MOBILE MARKETING

4.1

(mobility)

4.2

Mobile Marketing

«mobile marketing»

«mobile marketing»

marketing,
mobile marketing

- *mobile commerce:*
- *mobile retail:*
- *mobile banking:*

- *mobile location-based services:*

- *mobile web services:*
- *mobile entertainment:*

(. . . , , ringtones, videogames)
marketing

SMS,

()

SMS

IAB (Interactive Advertising Bureau)

MMA (Mobile Marketing Association),

marketing.

SMS

«spam» (

),

SMS

mobile marketing,

100

« MS: » SMS,

multimedia

ó

Bluetooth:

Bluetooth

2003,

« hotspot»

Bluetooth.

mobile marketing.

marketing.

marketing,

ringtones, videogames

2006

40%

mobile marketing, 2008

89%.

mobile marketing 15%,

direct mail. ,

budget mobile,

marketing.

4.3

marketing, mobile marketing,

SMS.

« »

mobile marketing
):

marketing (

mobile marketing

mobile

marketing.

4.4

Mobile Marketing

4.4.1 Mobile Commerce

mobile commerce (m-commerce)

mobile commerce

mobile commerce

marketing

commerce.

4.4.2 Mobile Banking

Internet banking
banking

s
Mobile

:

- (, . .)
- (, . .)
- (, . .)
- (. .)
- (. .)
- (/ . .)

WAP,

SMS

ó

I-mode.

(smart phones) PDAS,
mobile banking

: «push» «pull». «push»

ó

«pull»

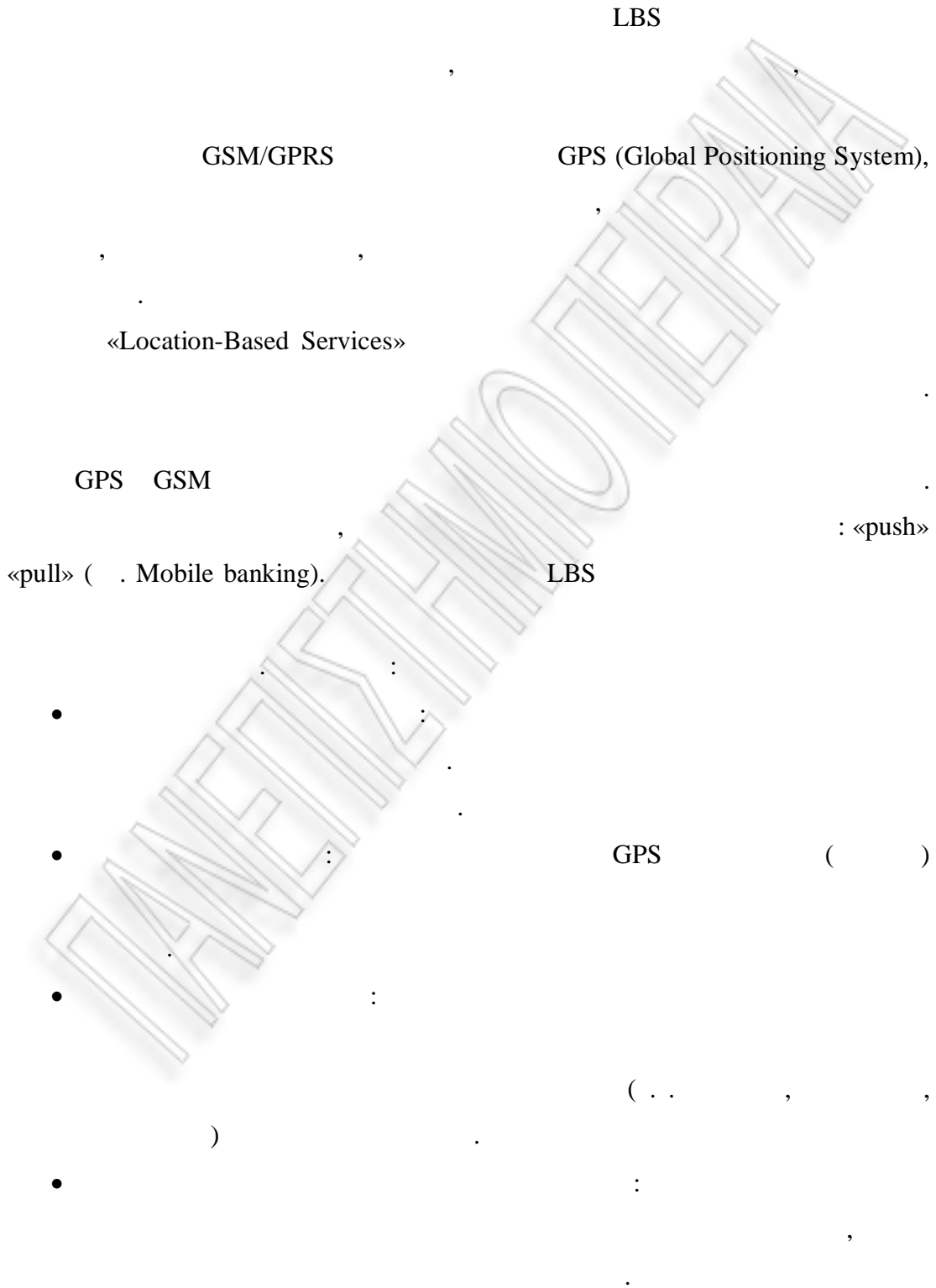
ó

mobile banking

:

servers

4.4.3 Mobile Location-Based Services (LBS)



- (billing):

4.4.4 Mobile Web Services

WAP. WAP (Wireless Application Protocol)

GPRS,

WAP

WAP

WAP

Web Services

«mobile»

intranet,
(CRM, ERP)

web-based

mobile web services,

Mobile, Symbian)

mobile web services.

4.4.5 Mobile Entertainment

Microsoft Mobile, Symbian)

entertainment.

(Yahoo!, Google, Microsoft)
mobile-entertainment,

IDC, 2009 39%

70%

mobile-entertainment, downloading

ringtones, video streaming video on demand.

mobile-entertainment

- *Mobile Imaging:*

(zoom,

.)

- *Mobile Audio:*

(

▪ *Mobile Gaming:*

gameplay

players

location-based

online

▪ *Mobile Video:*

(DVB-H)

(HSPDA, EDGE, 3G)

on-demand

streaming video.

: CUSTOMER RELATIONSHIP MANAGEMENT (CRM)

5: CUSTOMER RELATIONSHIP MANAGEMENT (CRM)

5.1

Customer Relationship Management Marketing (CRM)
(ó). CRM

CRM

CRM

Customer Relationship Management :

•

•

•

•

5.2

CRM / CRM Marketing

H

CRM

Harvard Business Review

100%

5%

CRM

(customer satisfaction)

marketers

marketer

CRM

(cross-selling up-selling). CRM

CRM

5.3

CRM

CRM

CRM

()

5.4 To CRM

CRM

CRM

5.5 CRM

CRM

(Data Base).

Customer Relationship Management

-
-
-
-



;

5.6 Internet

CRM

Internet
electronic-CRM e-CRM.
CRM,
Internet
CRM,
CRM
Internet
Internet
off-line
on-line.
Internet
Internet
on-line
off-
line
Interactive Marketing CRM

V: WIND HELLAS

6: WIND

6.1

WIND , STET
1992,
(GSM). 30
Telestet 29 1993,
1994 Telestet Roaming.
GSM
1996 Telestet roaming
Telestet Exclusive ö,
Telestet
: Telestet Personal, Telestet City, Telestet Business Telestet
Business Plus.
1997, Telestet B Free By
Telestet. 1998
B Free Professional. 1998 Telestet

1999

, Telestet Iridium.

66

2000

1.000.000

Ericsson Hellas S.A. & Broker Systems

line trading

WAP. 2001 Telestet

WAP

on

30

ISO 9001: 2000.

2002,

(MMS),

2002,

« »

Internet.

2003,

UMTS (Universal Mobile

Telecommunications System),

2004

2003, Telestet

100

2004,

(Telecom Italia Mobile,

Telecom Italia).

Telecom Italia.

2005,

TIM International N.V.

Troy GAC

(private equity funds)

Apax Partners

Texas Pacific Group.

2005,

ø

TIM

Troy GAC

Troy GAC,

ø

Hellas Telecommunications II S.ár.l,

þ 1,114.1

2006, Helen GAC

(ðHelen GACö),

ø

Q-Telecommunications

(«Q-Telecom»),

Infoquest

(«Infoquest»),

þ350

þ25

Q-Telecom.

6

2007

Apax Partners

TPG

Weather Investments S.P.A.(

Tellas).

þ 500

þ 2,9

2006.

Weather Investments

WIND

6.2 Weather Investments

Weather Investments		Weather Investments	
Sawiris.	Weather	100%	Wind Telecomunicazioni Spa,
		97%	Sawiris Naguib
			15,2
	1,14		(2007).
		50%	Weather Orascom Telecom Holding s.a.e.
(OTH).			
		GSM	7
460			29% (
31/3/2007).			
		56	(2007).
OTH	19,3%	Hutchinson Telecommunication International,	
OTH			
(ORTE.CA ORAT EY)			
		(ORTEq.1, OTLD LI).	
	Weather Investments		
		WIND	100%
Tellas (50%		50%
).		175	
Weather Investments (2007),
		ellas,	
		Wind	

6.3 Wind Hellas

500 , Wind
« »
99%
3
Wind
3G BroadBand
Internet
40
400 2005-2007,
Wind
3
6.3.1
Wind 150
3
portfolio Wind
Wind
() &
:

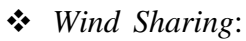


(2 5)



Wind

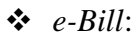
, SMS, MMS, GPRS,



1 p 30 p

Wind

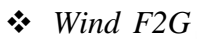
Wind.



PDF EXCEL



Wind F2G



on Stop:

(

on Stop Nights,

Non Stop For 2 (), Non Stop 500 & Non Stop For 2 (& SMS), Non

Stop , Non Stop Weekend Non Stop)



Mini

SMS

MMS

SMS

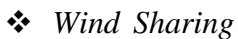
MMS



Wind

Wind,

()



(

Wind

)

- ❖ *Wind SOS* 3p ,
- ❖ *Wind Ring Me Now,* Wind
()
- ❖ *Wind SOS* p2,5 ,
- ❖ *Wind Card International* *MO@MAD* (*MAD*)
MMS showbiz, SMS ringtones,
(.) , Wind
Wind Best «Benefit»
,
,
,
Wind
, 40% Wind
, 50% SMS MMS
Internet & e-mail. Wind
B Best Control
,
,
Wind,
Wind,

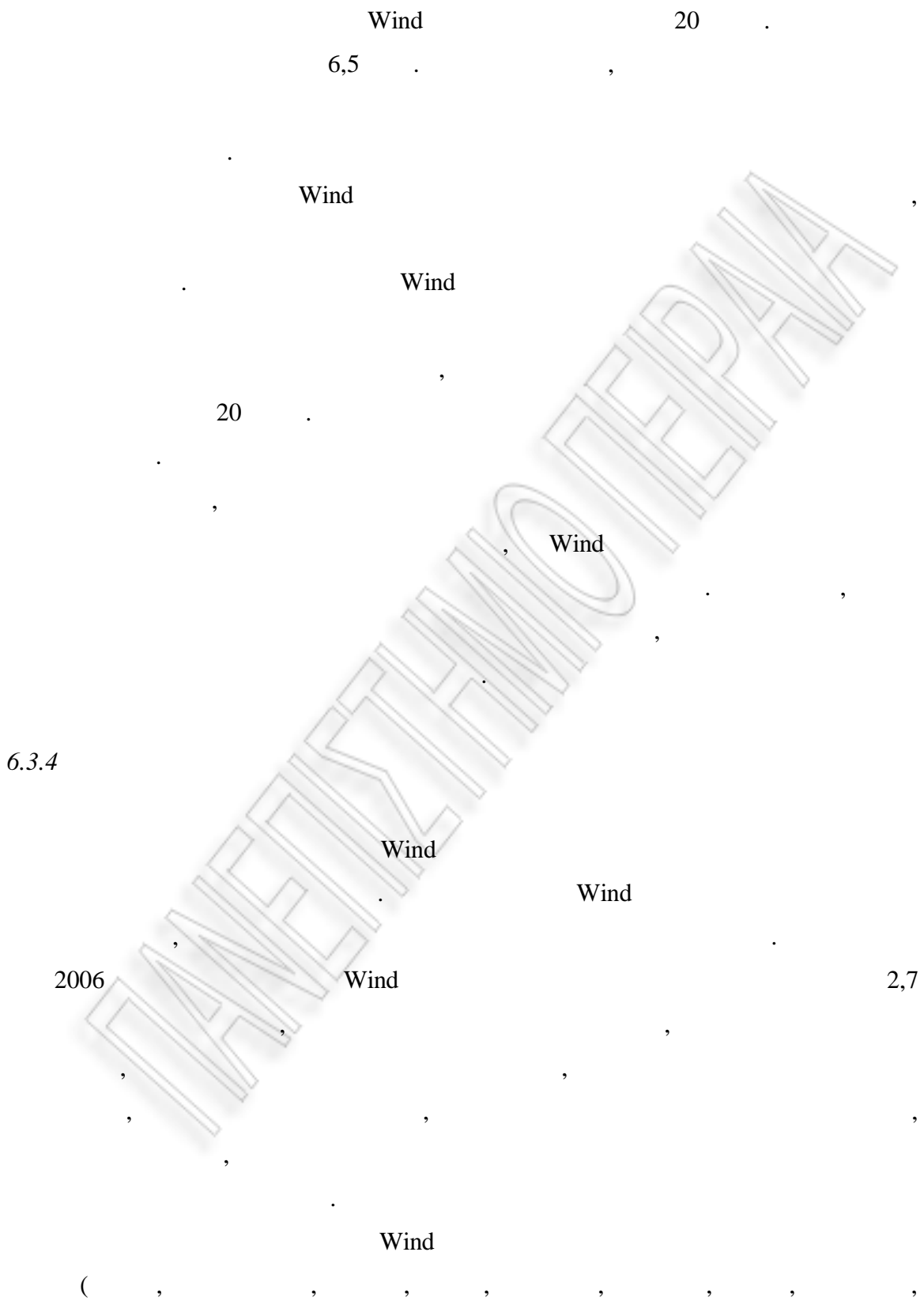
Wind
2inOne (SIM), Twin Card (SIM)
, WEB SMS (Internet, Wind GPS)
(
).
Wind
Wind Data Card,
Internet e-mail
1,8 Mbps,
SMS,
email, calendar,
98% (3G Broadband GPRS)
)
3 Wind
Internet WAP,
384 kbps, multimedia (MMS),
11
,
Wind BBest 3G
3 40 MB
Internet & Wap, 15 MMS
Wind
Plus (Wap). Wind
BlackBerry®

6.3.2

Wind Internet portal Wind Plus. VAS (Value Added Service)
Internet Wind Plus,
15
Wind Wind Plus,
wallpapers,
realtones, true tones, full tracks, games . . H Wind
WAP Wind Plus Non-Stop,
() , Wind Plus
WAP site

6.3.3

Wind
99,3%.
(roaming)
313 , 131
70% , 30%
2006 1.500
40.000 Wind.
Wind
99,15%.



, , . .) 312 ,
800 .

6.3.5

1500.
2005
61.000 .
Wind
internal newsletter employees port l.

6.3.6

, Wind
« ».
« »
Wind 12 :
•
•
•
•

Wind «

»,

6.4 Wind Hellas

6.4.1 Wind Hellas

128.078 ø
2007 2.959.918 ()
19,5 % 2006). ø ,
24.3%, 4.384.000 ()
2007).

6.4.2 Wind Hellas

Tim Hellas,

Wind Hellas

Wind

1,1 2006.

(operating revenues)

11,3% 958,3

2006 (2005 861,2).

(23.2%), SMS (8.7%),

(roaming) (7.9%)

, ring tones, logos, MMS . . . (20.6%).

(gross profit) 543,9 .

2005, 469 . , 2006

56,8%.
 (adjusted EBITDA) 327,653
 ø 2007 p243,0 .,
 13,1% 2006.
 10,7% p224,0 .
 p8,1 . p5,6 .
 2006. p6,3 .
 p8,8 . ø 2006.
 (adjusted EBITDA) p83,2 . ø
 p72 .
 (adjusted EBITDA margin)
 ø 34,2% 33,5% .
 , 259,1 . (.
 Q-Telecom),
 , Tim Hellas Wind Hellas
 12,3 . , bonus
 (TPG Apax Partners)
 Weather Investments. ,
 (ARPU), 21,5
 ø 2007 24,5 2006.

6.5 S.W.O.T. Wind Hellas

: Wind Hellas,

Weather Investments,

Wind Hellas

:

Wind Hellas.

2,6%,

100%.

« »

(VAS),

:

Wind Hellas

, Cosmote Vodafon,

Wind Hellas

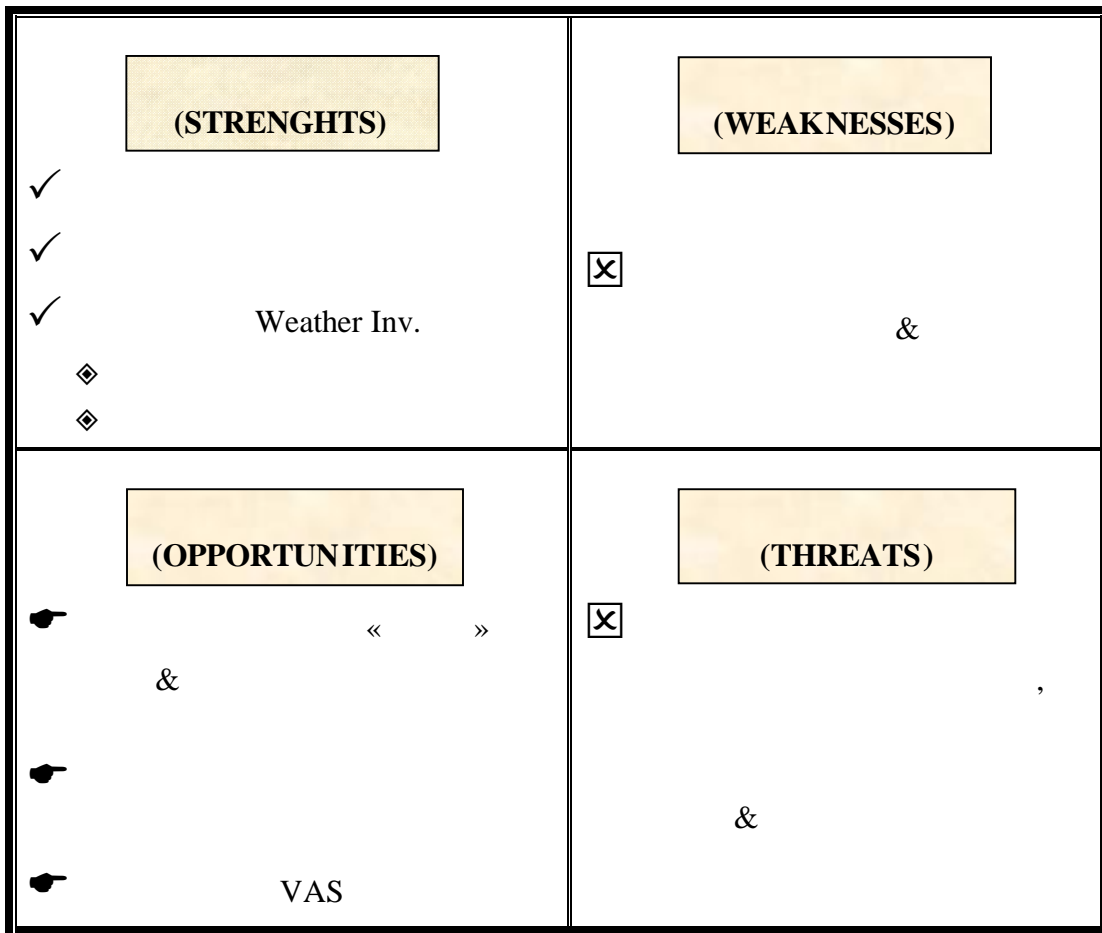
« »

:

Wind Hellas.

« »

6.1 : S.W.O.T. Wind Hellas



7.2

Wind ,

brand name (brand positioning)

Wind,

7.2.1

Wind

(pre-paid),
(post-paid)
Internet.

7.2.2



•

« »

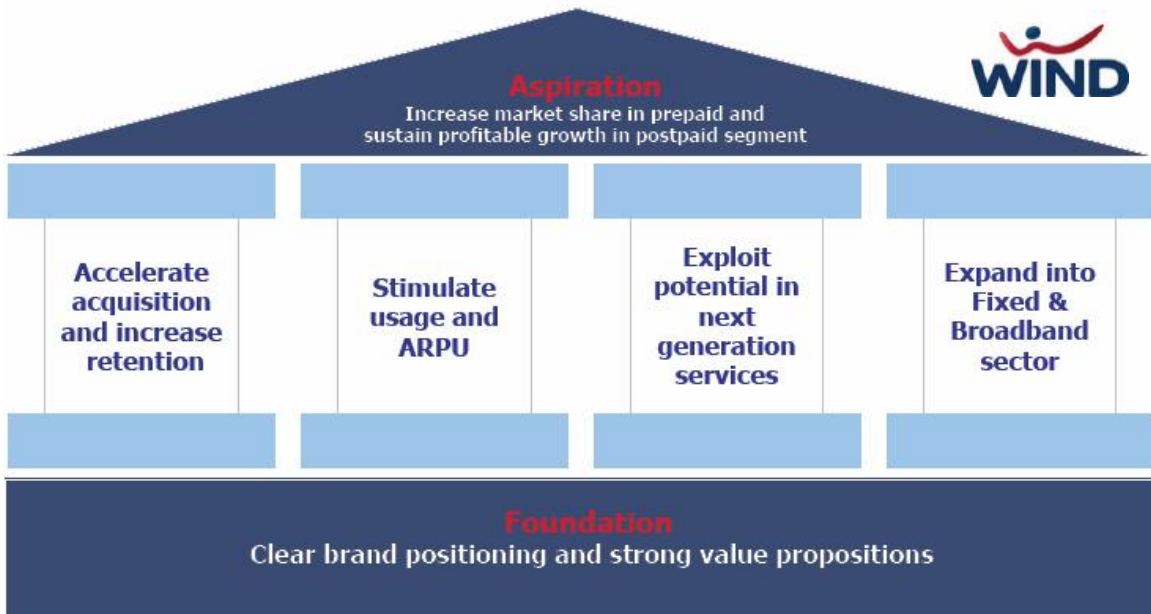
•

370

2007,

150 .

- Loyalty schemes (Bonus credit card, Platinum program, Win club programs . . .)
- ARPU (Average Revenue per User),
- :
- F2G ,
- «Flexy» «Max»,
- ARPU
- (reward-usage)
- (pre-paid)
- (post-paid)
- (Value Added Services/VAS) . Wind
- , downloading
- :
- ,
- , 3G Wind,
- ,
- VAS
- portal Wind Plus
- mobile e-mail/internet
- datacards blackberry
- ,
- :
-
-
- « »
-



7.1: Wind Hellas

7.3 CRM

7.3.1

CRM

marketing

7.3.2



(churn), :



- , :
-
-
- cross-sell
- , :
-
- (time to market), :
- (predictive analysis)

7.4 Marketing

7.4.1

Marketing

(ADSL,).

7.4.2

- , : brand name (WIND)
- :
- , Internet . . .
-
- Emotional brand position «
- » :
- « Wind ,
-

- (ADSL,) 3 , :
-
-
- campaigns sms promos
-
- ,
-
- «in-shop»
- (VAS), :
- portal Wind Plus,
- portal,

7.5

7.5.1

7.5.2

:

- ,
- ,
- ,
- ,

**8: (VAS) WIND
HELLAS**

8.1

, (Value-Added Services/V S)

.

.

50%

25%

ARPU (). ,

,

Wind , portal Wind Plus.

8.2 Wind Plus

To portal Wind 2004 Tim Imagine. ,
Tim
,
,
Tim Tim Plus, portal ,
portal Wind Plus,
brand name .
Wind Plus 200
Wind
:

❖ *My TOP 5, New! Hot! & Breaking News:*

My Top 5,
,
Hot! & Breaking News Wind Plus
,
,
,
.

❖ *TV Video:*

(Antenna, Mega, Alpha, Star, Alter,
MAD, ERT Sat, CNN International, CNBC Europe, Greek Business Channel)
video
Video Fun.

❖ *Ringtones:*

, hits , ,
.

❖ *Wallpapers*

❖ *Games:*

3D Games

- ❖ &
- ❖ :

video clip
 Wind MAD TV HEAVEN Music.

Nitro Radio Sfera Radio
 Mad Scanner

❖ *Going Out/Travel:*

Diners Cosmos Club,
 Golden List Hotels, live
 Beach Report
 events
 «Exodos» «DownTown».

- ❖ :
 Aø video,
 Aø

- ❖ - - : 0
 video,
 Wind Plus TV
 Antenna
 POSEIDON.

- ❖ *Maps & Info:*
 Wind.

- ❖ *Internet & Community:*
 Internet
 Mobile Internet Sites e-mail messaging,
 My

Blog, Google G-mail.

❖ *Lifestyle:* «DownTown», «Pink Womanö», «Nitro», «Esquire», «LIFE&STYLE», « », «STATUS» «7 TV» Nitro Radio Sfera Radio

❖ : 11818 (&), Voice Portal Wind (1441) Music Voice Portal (1432) My Tones Realtones.

❖ *Music Video Clips:* Heaven Music Mad, video clips

, V S Wind portal, Wind Plus 3G,

❖ *Mobile TV* (10)

❖ *Video on demand*

- TV shows (, I Love TV MEGA)
- charts D
- Aø
- 1
-

❖ *Full-Track downloads* ()

Wind Plus

64% 36% Wind. 340

), (, (), , , 2 3 .

portal
CRM, V S, V S, V S, Wind Plus, Wind Plus, Wind. Wind Plus, Wind. Plus «Non-Stop» 30 , Wind Bonus, Wind Max, 3 Wind. CRM, VAS CRM, Wind Plus Wind value-for-money

9: CUSTOMER RELATIONSHIP MANAGEMENT (CRM) WIND HELLAS

9.1 CRM

CRM :

- CRM (Operational CRM)
- CRM (Analytical CRM)
- CRM (Collaborative CRM)

9.2 CRM (Operational CRM)

CRM

(e-billing)

sms.

CRM

marketing.

(contact management).

CRM,

marketing,

CRM

CRM.

(direct) marketing

CRM Wind

CRM (*loyalty tactics CRM*)

9.2.1 Non Stop Promos ()

Wind Non Stop,

sms

19.500 (1.000

18.500).

Wind

2005,

target group,

:

❖ « : 2006 !

31/12/2005

10/01/2006.» (Credit promo)

❖ « : 13/11/2005

.» (Recharge promo)

:

(Non Stop)

(Recharge promo) 20 ,

(Credit promo) 3 . ,

9.2.2 Loyalty Tactics Wind

9.2.2.1

« »

Wind « »

Wind.

CRM

9.2.2.2 Wind Avantage

Wind

45 ,

Avantage. , Wind

Avantage. T

Wind,

Wind.

Wind,

Avantage.

,

«

»

250.000

,

Avantage

Wind,

15%

, Avantage

:

Analytical CRM

-

(

,

,

...)

Wind

«

»

(targeting).

,

,

,

,

,

9.2.2.3 Wind Bonus

Wind Bonus
, Wind ALPHA BANK
(, egean Airlines).
,
Wind Bonus American Express
,
on line
Wind.
Wind Wind Bonus American Express.
Avantage Wind Bonus
1 , Wind Bonus
American Express.
:
• ,
Wind Bonus
•
• 10 (SMS) &
Wind Plus
•
• μ 0% 6
• Wind μ Wind
Bonus American Express

CRM

Value Added Services (VAS)

portal Wind Plus,

Wind,

VAS

VAS

9.2.2.4 Win Club

Wind.

Win Club,

MS

Wind

SMS.

SMS

Wind

« » , (

Win Club , , 650.000 .

» (15 25),

Wind Value Added Services (VAS),

SMS MS,

portal Wind Plus, ringtones,

games, wallpapers, videos . . .

CRM,

Wind

MS,

Ø

(mobile marketing)

MS, SMS, MS ,

SMS,

Win Club,

(

) « » ,

9.3 CRM (Analytical CRM)

CRM

,
,

(customer segmentation).

(, , . . .),

, . .

(). ,

,

() .

« » « » . « »

« » .

, , data . . .

CRM.

Wind, ,

(differentiate customer treatment),

, CRM Wind marketing, marketing. CRM

9.4 CRM (Collaborative CRM)

CRM

marketing

Wind,

9.5 Life Cycle Management (CLM)

loyalty tactics,

/

Wind. Wind
 , Customer Life Cycle Management
 (CLM), , , .
 CLM CRM , ,
 , , CLM,
 , .
 , .
 , Ø ,
 . ,
 CLM Wind « »
 , marketing,
 , ,
 (ARPU). « » CLM
 CRM (Analytical CRM),
 Wind.
 ,
 , / sms
 , sms
 sms.
 « » web link portal Wind Plus,
 sms .
 Wind
 , « » ,

sms

/ (in real-time)

(real-time predictor)

9.6

Wind

Siebel,

call center (. . Configuration Managers, CC Pulse).

:

-
- single customer view
-
- μ &
- IVR
- μ μ
-
-
- μ
-

10:

WIND HELLAS

Wind
« »
Marketing, CRM
Marketing, CRM
CRM ().

10.1

Marketing

10.1

Marketing.

10.1:

Marketing

&

Marketing	brand Wind	Emotional brand position	&	(VAS)
	✓	✓	✓	✓
ARPU			✓	✓
(VAS)		✓	✓	✓
	✓	✓	✓	✓

Marketing

Marketing,

Wind.

(VAS).

Marketing «

brand Wind»

«*Emotional brand position*»

10.2

CRM

Marketing

10.2

CRM

Marketing.

10.2:

Marketing

CRM

Marketing \ CRM	(churn)	& ARPU		(time to market)
brand Wind	?			✓
motional brand position	✓	✓	✓	✓
	✓	✓	✓	✓
(VAS)	✓	✓	✓	✓

CRM

Marketing

CRM

Marketing.

CRM,

marketing

CRM «

& ARPU» «

»

«

brand Wind»

Marketing.

«

(churn)»

,

«

brand Wind».

10.3

CRM

10.3

CRM

10.3:

CRM

CRM	(churn)	& ARPU		(time to market)
	✓	✓	✓	✓
ARPU	✓	✓		
(VAS)	✓	✓	✓	✓
	✓	✓	✓	✓

Wind.

CRM.

CRM

«

»

«

ARPU».

10.4

CRM

()

10.4

CRM

()

10.4:

CRM

CRM	&		&		
(churn)	✓	✓		✓	✓
& ARPU	✓	✓	✓	✓	✓
	✓			✓	✓
(time to market)	✓		✓	✓	✓

CRM.

« » «

& »,

« » , « »

« » . Wind

(ARPU) ,

.

11:

11.1

Marketing

mobile marketing,

Mobile Marketing

marketing. O

Marketing

mobile marketing.

marketing

(targeting).

CRM.

CRM

CRM

e-future.

CRM,

CRM

« »

« »

CRM

()

« »

CRM,

Wind Hellas

churn ()

(ARPU)

marketing

. H

Marketing

product profitability

customer

profitability. CRM

Wind Hellas

(Marketing, CRM)

Wind

Marketing

Wind

Marketing.

(VAS)

WIND

«

»

emotional brand

position

Internet.

CRM

Wind

CRM

«

»

Marketing.

CRM

Marketing,

CRM

()

Wind

CRM

(ARPU).

Wind

« »

« »

Marketing,

CRM

11.2

portal Wind Plus, downloading
: ringtones, video, java games, wallpapers . . .
Wind, Wind Plus
« »
brand
mobile content .
emotional brand position
(ARPU).
Marketing
CRM CRM
Marketing Wind CRM.
CRM
/ marketing CRM
,

(buying process):

Wind

portal Wind Plus

. . . . ,

SMS, MMS, Java, WAP

,

,

,

.

,

∅

,

(ARPU),

brand name.

Wind

.

,

,

CRM,

,

.

,

CRM,

CRM

.

business managers

.

,

(resources alignment).

,

(predictive analysis).

,

,

(churn rate),

,

Wind

(

CRM

«

»).

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