



MARKETING PLAN FOR THE OCC ASSOCIATION OF ONDA

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Business Administration Degree

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1. EXECUTIVE SUMMARY

The “Onda Centre Comercial” association (OCC) is an association of traders in the municipality of Onda; it has 150 members and a high level of social prestige. Through the following project it is hoped to achieve a greater understanding of the needs of traders, in order to propose a Marketing Mix aimed at further improving the service provided by the association, so that these improvements impact on the small businesses of the town of Onda.

Among other things, the strong impact of both the economic crisis and information technology has had a significant impact on buying habits and consumption induced saving. Added to these are the changes in consumers attitudes, now much more critical, demanding and thoughtful in their purchases. However, what I would like to draw your attention to is that, these changes will not be temporary, but quite the opposite, because consumers believe they have learnt how to buy better, they pursue good value in the price-quality relationship constantly. All of this makes the trading activity much more complex.

The main strength of the association is its dynamic nature, its ability to organize a lot of events and promotional campaigns in order to encourage commercial activity and create a distinctive trade union. It also has the support of trade policies developed by the “Ajuntament d’Onda”, which are a great financial benefit.

The competitive strategy proposed for the “Onda Centre Comercial” association is a differentiation strategy, focused on providing a more personalized service to its members, in order to better suit their needs. At the same time, trying to create a unified brand image under the slogan "UNITS PER A TU" which adds value, thanks to the Association’s good social standing.

The Marketing Mix consists of proposals that follow these lines:

- Service: a series of actions aimed at improving the service to provide greater support to traders.
- Price: try to maintain a good price-quality relationship; however, establish special fees to capture a greater number of new members.

- Distribution: set out an initiative to acquire a physical location where people interested in the “Onda Centre Comercial” association can be attended. In addition, through a series of actions try to identify and strengthen a unified brand image.

- Communication: a series of actions are proposed that will place special emphasis on unconventional means of communication, in order to reach the younger target audience. Another noteworthy event will seek to promote the independent professionals, as this is one of the most disadvantaged groups in relation to the actions of the “Onda Centre Comercial” association.

2. REASONS FOR CHOICE OF OCC ASSOCIATION

The "Onda Centre Comercial" association from now on will be referred to as the "OCC association." The main objective of its activity is to strengthen the bond between traders so as to enable an offer that adjusts to the current economic reality, while trying to represent and promote the interests of its members.

Given the difficult economic situation that affects the small urban commercial sector, and many other causes that we will analyse in this study, the activity of small businesses has dropped; even to the point of causing the closure of many shops, which aggravated by the situation had to make the hard decision to close their businesses.

Against this situational context, in this study what I intend is to determine the needs of traders and identify areas that require support activities to develop their businesses better.

However, given the difficulty of unifying the actions of a trade so varied as the one in the town of Onda, I decided to conduct the study through the OCC association. To date, the evolution of this body has been favourable, but a more detailed study would be required to observe which aspects should improve, and thereby adapt the service provided to the needs of the traders.

In this way, business activity will be enhanced and more adapted to the current context. This way, small urban commerce will improve in quality, become much more dynamic and convenient, and consequently have a positive impact on the population of Onda.

3. SITUATION ANALYSIS

3.1. INTERNAL ANALYSIS

3.1.1. PRESENTATION OF THE ASSOCIATION OCC

3.1.1.1. Activity Association OCC

The association of traders in Onda, the OCC, was founded on 7th of August in 2002 by six traders from Onda. Today, it has 150 members, made up of a great majority of the small businesses from the local area.

It is a non-profit organization that operates at the local level, with the objective of adapting the local commerce to its economic and social reality, and thus represents the professional, cultural, economic and social interests of its members.

In order to carry out its normal operation apart from the funding provided by its members it receives both economic collaboration and services from the “Conselleria de Industria, Comercio e Innovación”, the “Ajuntament d’Onda” and the “Caja Rural N^a Sra. De la Esperanza”.

In collaboration with the “Caja Rural N^a Sra. de la Esperanza”, a credit card has been created, known as the “UNITS PER A TU” card, with which clients of the shops belonging to the association may pay for their purchases in easy interest free instalments.

In addition, the OCC association has obtained special conditions for its members in various local communication media, and also with insurance companies to adapt to the Organic Law on Data Protection and prevention of labour risks.

During the year, various promotional campaigns are conducted, in which a variety of prizes are drawn. Some of them are gift cards (valued at a certain amount) that customers can spend in the association shops.

Among the various activities involved in the association are: the “Feria de San Miguel”, the “Fira d’Onda”, the “Salon de la Ceremonia” and the “Mercadillo de Navidad”.

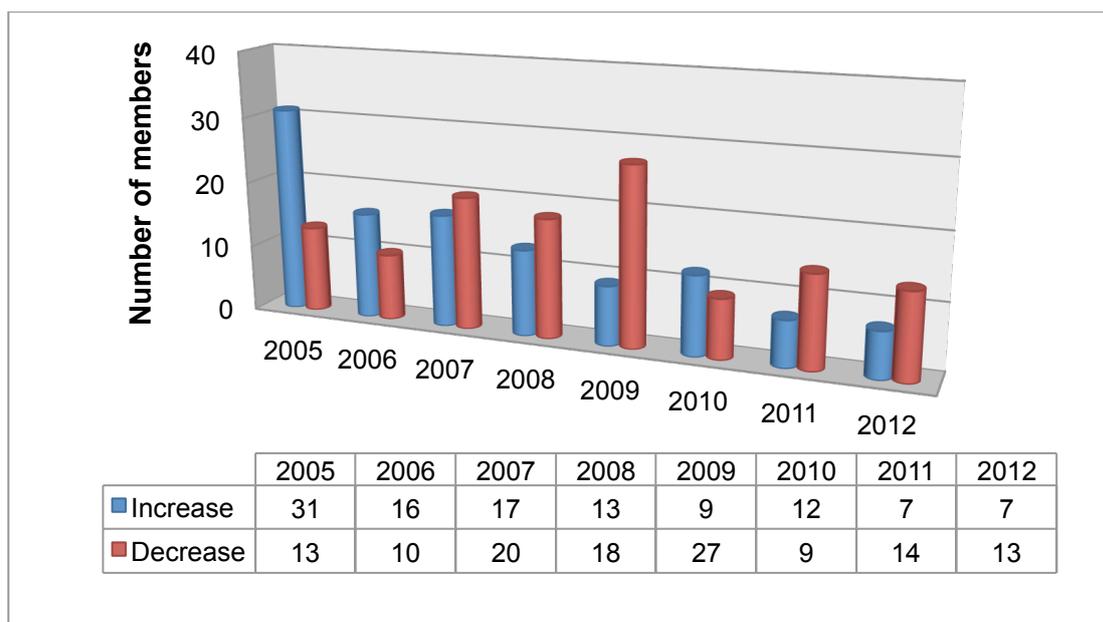
At Christmas time, the outsides of the shops are decorated with Christmas trees and a red carpet, as a symbol of membership of the association OCC. Besides, sweets with the same logo are offered inside the stores.

In addition, the association has always been committed to training its members and keeping them up-to-date. To provide them with the best skills, training courses of various kinds have been provided so that they can meet the needs of their customers.

3.1.1.2. Evolution

The evolution experienced by the association in relation to the increase and decrease in number of associates has been a clear reflection of the current economic crisis facing our country. As you can see from the chart (Figure 1), in 2005 there was a great increase in new membership, while in 2007, following the onset of the economic crisis, the fall in membership accelerated. Later in 2009, the number of businesses that reduced their expenses or closed as a result of the economic crisis is clearly reflected in the falling number of membership. In 2012, we see that the number of new members is unchanged with respect to 2011 and there is a slight decrease in the number of members who leave the association. However, note that the OCC association currently has 150 members, a good figure if we consider that the maximum number of members was 170 historically.

Figure 1. Evolution of OCC register



3.1.1.3. Mission

The OCC association is a local non-profit association whose purpose is to adapt urban commerce by providing it with the necessary tools and skills required in the social and economic reality of Onda. While representing and promoting the economic, social, professional and cultural interests of its members.

3.1.1.4. Vision

To lead the small businesses of Onda in the process of evolution towards higher quality combined with friendly and personalized service in trade, to make Onda the first option to purchase for its citizens and surrounding villages.

3.1.1.5. Objectives

The OCC association does not have any clearly defined objectives. However, it tries to help its members to maintain or improve their commercial activity.

3.1.1.6. Image

The OCC association projects a unified brand image locally, as shown by its motto "UNITS PER A TU", which symbolizes the proximity and excellent personalized attention that traders offer their customers.

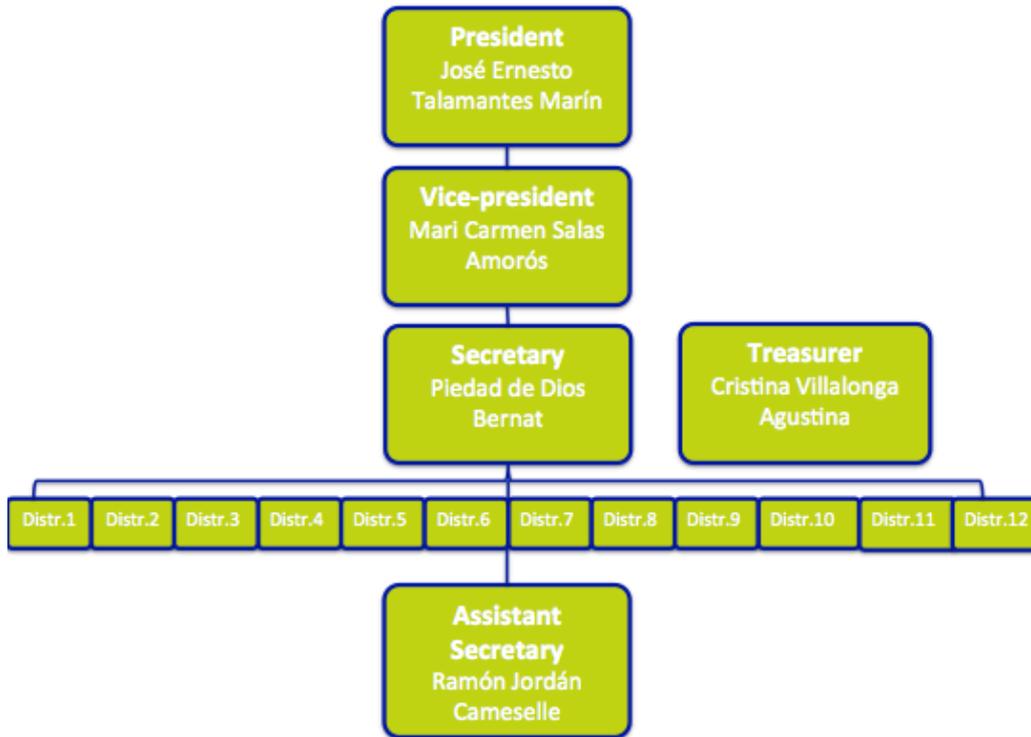
3.1.2. RESOURCES OF THE OCC ASSOCIATION

3.1.2.1. Human resources

In terms of human resources available to the OCC we find the Association President José Ernesto Marín Talamantes, along with Vice-president Mari Carmen Salas Amorós. As Secretary, Piedad de Dios Bernat, and Cristina Villalonga Agustina as Treasurer. Finally, Ramón Cameselle Jordan is the Assistant Secretary, and collaborates with the Adviser Manuel Llopico, who is responsible for guiding the association in the economic and fiscal areas.

As shown in the graph (Figure 2), the association is organized in 12 districts, each of which is represented by one delegate who may be part of the board voluntarily or selected from among the members of the district who have not already been delegates. The delegate is responsible for transmitting to the board requests submitted to the district he represents.

Figure 2. Organizational chart



3.1.2.2. Physical resources

The OCC association does not have a physical location; it makes use of the assignment of space that is provided by the “Ajuntament d’Onda”.

3.1.2.3. Marketing resources

With regard to marketing resources, the OCC association offers information on its activities and events through the website " www.ondacentrecomercial.com " and on social media networks such as Facebook "Ondacc" and Twiter. It also advertises in the local press and on television.

Brand analysis

OCC is a brand with a clear, simple and easy to remember name, using the slogan "UNITS PER A TU " to constantly remind people of the purpose of the association.

The first logo of the association was inspired in the local area (Figure 3). Representing, on the one hand, one of the most important Artistic-Historical highlights of the town of Onda, the towers of the Castle, famous for their large size. On the other hand, its

symbolises the purpose of the association, bringing together a community of traders in defence of their interests and the population of Onda which is represented by an open door in the centre a symbol of the open, transparent and collaborative character of the association.

Figure 3. Initial OCC association logo



The corporate colours were dark blue, symbolizing trust and honesty, white representing purity and transparency of the entity. The same logo was also used with a background in orange, for certain gifts (like sweets), in order to make it more attractive, and provide a creative, energetic and friendly image.

It consisted of a simple and easily readable typeface with a rounded style to represent the friendliness of the association.

In the current year 2014, the OCC association and all its members have made the decision to change it, in order to create a logo that incorporate the features of the OCC association in a simpler way.

The new logo continues to represent the origins of the association and its local character. (Figure 4).

Figure 4. Actual OCC association logo



As seen in the above logo, the figure represents a castle tower as the symbol of Onda. It is an open O representing both the letters C and O, with three rectangles placed on top of this, which remind us of the local tower. The font used in both the figure and the text is City Blueprint.

The colours with which this logo is normally represented are pistachio green and black but according to use the following combinations are available:

- Pistachio green, black and white,
- Orange, black and white,
- Orange and black,
- Yellow, black and white,
- Yellow and black.

3.1.2.4. Financial resources

The vast majority of financial resources that the OCC association receives come from two sources, first of all, subsidies that are provided by various public authorities, and secondly, from the contributions of the members. The grants come from both the “Consellería de Industria, Comercio e Innovación” and the “Ajuntament d’Onda”, totalling about €29.000, and the “Caja Rural N^a Sra. de la Esperanza” contributes €6.000.

On the other hand, members with a quarterly contribution of €40, make up a capital of about €24,000 per year, which varies depending on the new registers and unregisters that occur throughout the year.

A large part of this income is used for advertising campaigns such as the Christmas Campaign, the 5% Discount Campaign or Saint Valentine’s Day, and also for various events, among which are the “Salon de la Ceremonia” and the “Feria de San Miguel”

3.1.2.5. Corporate Social Responsibility (CSR)

The OCC association is very committed to its people both socially and environmentally. As evidence of this, we can observe its commitment through different actions.

With respect to the preservation of the environment, it has developed recyclable plastic bags, which are available for traders, with the aim of being more eco-friendly.

Socially, the OCC collaborates with prizes for parades organized by associations like “Caritas”, “Karit” and the “Asociación contra el Cáncer de Castellón”. In addition, it has also provided financial assistance for the purchase of a vehicle for the "Centro Ocupacional el Molí de Onda" so that people with mental disabilities can go to the centre where they acquire some basic skills that will allow them to incorporate in a job in the future. In appreciation, the "Centro Ocupacional el Molí de Onda" shows the OCC association logo on the vehicle.

3.1.3. CAPABILITIES OF THE OCC ASSOCIATION

3.1.3.1. Distinctive capabilities

Among the distinctive capabilities that the association possesses, is its great effort to create friendly, high-quality trade, along with a real commitment to promoting small businesses in Onda. Thanks to the efforts and commitment of the OCC association, a number of popular events are organized every year, such as the “Feria de San Miguel”, the “Mercadillo de Navidad” and the “Salon de la Ceremonia”, among others.

In addition, the association has a great capacity to attract for traders of the town of Onda, since there are many members in relation to the number of traders, which makes the association an important social reference at a local level.

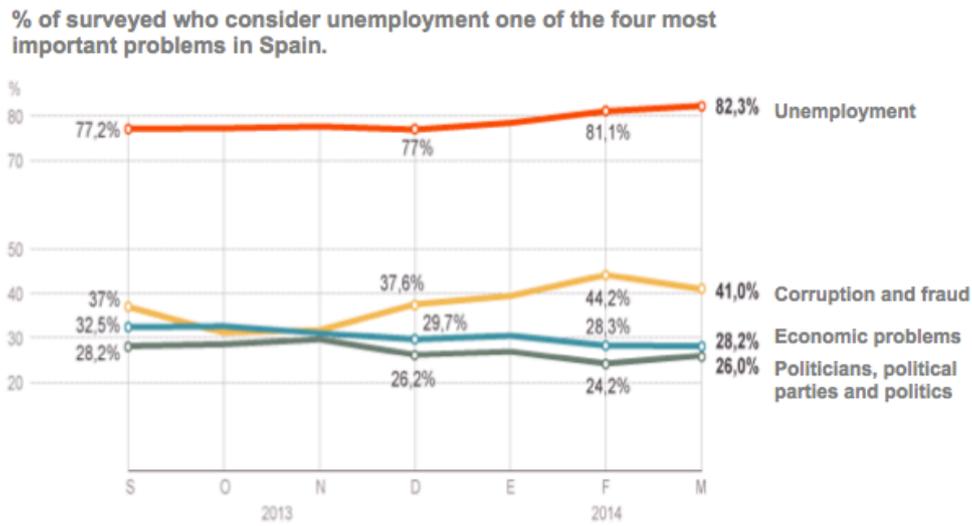
3.2. EXTERNAL ANALYSIS

3.2.1. GENERAL ENVIRONMENT ANALYSIS (PESTEL ANALYSIS)

3.2.1.1. Political factors.

The political situation in Spain, characterized by instability, is being exacerbated by corruption. These scandals are becoming a preoccupation for the Spanish people, as the barometer of “Centro de Investigaciones Sociológicas (CIS)” states in March 2014; corruption is the second most important concern for 41% of Spanish people behind unemployment representing 82.3%. (Figure 5).

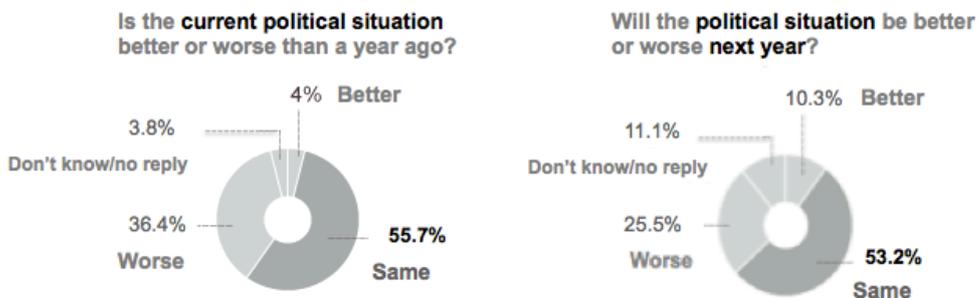
Figure 5. Problems in the Spanish society



Source: Centro de Investigaciones Sociológicas (CIS).

In addition, the Eurobarometer highlights that 36.4% of respondents believe that the current political situation is worse than a year ago, compared to 4% who think it is better. More than half of respondents (55.7%) say that the political situation is the same as a year ago. (Figure 6).

Figure 6. Political situation



Sample size: 2470 surveys. Carried out: March 1-11, 2014.
 Sample error: confidence level 95.5% and P=Q, real error is ± 2.0 points

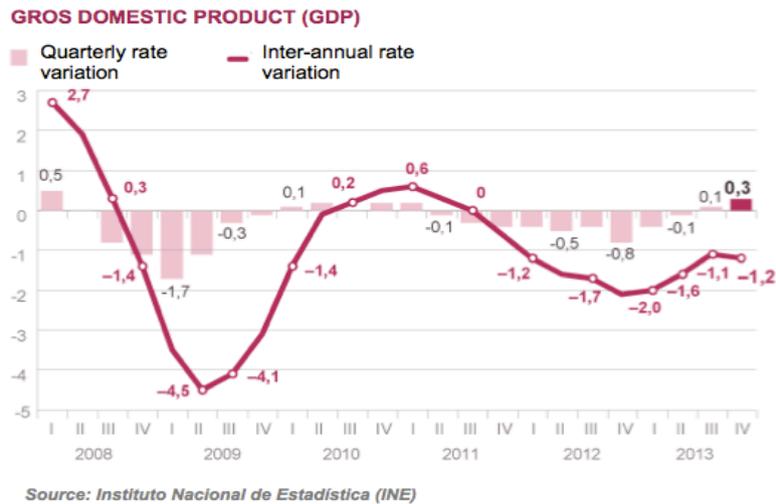
Source: Centro de Investigaciones Sociológicas (CIS).

At local level, the “Ajuntament d’Onda”, establishes clear policies to support small business. At operational level, the main highlights include: tax benefits (discount on the amount of economic activity tax), financial aid (to hire employees or for the implementation, reform or development of small businesses in the historic centre), and finally, advisory services to business owners and entrepreneurs.

3.2.1.2. Economic factors.

Regarding the Gross Domestic Product (GDP) of Spain, the data show an increase of 0.1% in the third quarter of 2013, which was consolidated in the fourth quarter with a further rise of 0.3%. However, the annual evolution of GDP in 2013 is negative, but given the data for the last two quarters, everything points to a turnaround.

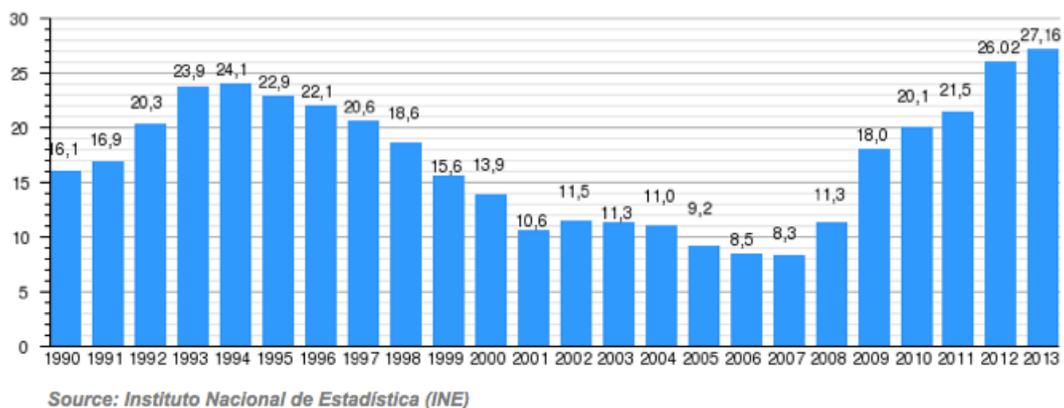
Figure 7. Gross domestic product (GDP)



According to data released by “El Instituto Nacional de Estadística (INE)” on Consumer Price Index (CPI), inflation raised a tenth in December from the previous month, closing in 2013 at 0.3%, the lowest annual rate since 1961.

In the graph below, we can see the evolution of the unemployment rate in Spain, since 1990.

Figure 8. Evolution of the unemployment rate in Spain



With the economic crisis that began in 2008, the unemployment rate increased rapidly from 8.5% in 2006 to 20.1% in 2010 and 27.16% in 2013. It is true that unemployment in some regions Spain is much lower than others, but the overall result is one of the highest in the European Union.

According to the Eurobarometer in July of 2013, 99% of Spanish people believe that the economic situation in Spain is bad. Regarding future prospects, we see that a pessimistic view predominates, given that 46% of respondents believe that over the next 12 months the country will remain the same, compared to 15% who think it will improve and 37% who believe the economic situation will worsen.

3.2.1.3. Socio-cultural factors.

The traditional family structure has evolved into new models such as: single parent, single sex parents, reconstituted family, etc. The traditional model is not as usual as some years ago. Moreover, the very size of families is increasing, since there are no resources for emancipation, and consequently children leave home later. In addition, the number of women working outside the home is increasing.

This situation, coupled with the economic arguments above, is going to have an impact on the buying habits of the consumer, who has more training and greater ability to evaluate deals, and therefore seek new products and services at reasonable prices.

3.2.1.4. Technological factors.

The retail industry is not the most advanced in the use of information technology. The most valued technological solutions are related to the billing, accounting, stock management and storage. That is to say, information technology is used more as administrative and management solutions than for online commerce.

Some companies consider that they do not need e-commerce, others consider that the products they sell are not suitable to market through Internet. As relevant data, only 7.1% of companies use the web to sell their products (epyme, 2011), since the vast majority use the website as a means of presenting the company. Although most consumers, about 89% (Cetelem, 2012) claim to use the internet in procurement processes, and not just to get information about price and product model, but also to

contrast all the information with the views and comments of other users through forums, blogs, etc.

Among the causes that difficult the implementation of new technologies in retail are the following. Firstly, the lack of information about the benefits and advantages of their use. Secondly, the shortage of funding to meet these costs, and given the economic situation many employers prioritize other expenses more than technology investments. And the third reason is the absence of technological capability of many small and medium companies that do not have the time and training resources, unless the training can be online. All this makes the retail sector one with high resistance to technological change.

3.2.1.5. Ecological factors.

Today, concern for the environment is booming, and more and more consumers seek to make their consumption more environmentally responsible. Consequently, the number of stores that focus on organic products has increased considerably in the past two years as this is a sector which is showing a significant growth potential.

According to the results of the Eurobarometer, 30% of Spanish people often purchase products labelled as organic, compared to 48% who buy occasionally. However, the consumption of organic food is still very low, since it is less than 2% of the overall consumption.

It is also notable that 30% of Spanish people refuse to pay more for a “green product” although they have confidence in its benefits, while 68% would be willing. This rate is among the lowest in the European Union.

In short, when buying, the highest priority is price, and secondly, the environmental impact of the product.

3.2.1.6. Legal factors

The trade is highly regulated both by general regulations, whether state (as the law 1/2004, of 21 December, Business Hours, Law 1 /2010 of March 1, amending the Law 7/1996 January 15, of the Retail Trade) or regional (commercial law 3/2011, of 23 March, the “Generalitat Valenciana”, trading of de Valencia Community).

But along with these general regulations we also find others of more specific nature relating to: franchise, the sales period, internet or door-to-door sales, consumer complaints, price and labelling, advertising, competition, trade fairs, etc. The result of all this national, provincial and local regulations is a sector highly bureaucratized.

Currently, continuous legislative changes pose a significant barrier for microbusinesses, because they may not know in depth the impact of the changes and how to adapt to the new frameworks which are introduced.

3.2.2. ANALYSIS OF COMPETITIVE ENVIRONMENT (PORTER'S FIVE FORCES MODEL)

By means of the analysis of the competitive environment we will try to help the OCC association to decide on the most appropriate strategies to promote the sector.

In order to do this, we will use the analysis of Porter's five competitive forces (1980), allowing us to address the main issues relating to the analysis of the structure of a small urban trade sector and the attraction that this sector can have for the organizations operating or wishing to operating in it (Hill and Garet, 2007).

In this analysis we will consider two perspectives, on the one hand, the perspective of the OCC Association, and on the other hand, the perspective of the retailers.

Among the five competitive forces are:

3.2.2.1. Intensity of rivalry among established firms.

- OCC association. Since in the town of Onda only the OCC association exists as an organism to stimulate trade, we can say that there is no rivalry between competitors.
- Retail Commerce. There is high competition internally, which hinders the adoption of common agreements and a unified direction of effort. Consequently, this high rivalry leads to competition on price with price cuts that result in reduced benefits.

3. 2. 2. 2. Risk of entry by potential competitors.

- OCC association. Although it is not likely to happen, it is true that another commercial association could be created with the same purpose as "Onda Centre Comercial", and consequently, there could be rivalry between them when capturing members.

- Retail Commerce. Actually, small retailers, as such, have low margins; so few competitors will enter this market. In the urban centre, given that there exist a lower influx of clients compared with the large retail shops, it is less attractive as a location for new traders in the retail sector to set up business.

3.2.2.3. Threat of substitutes.

- OCC association. The threat of substitute products refers to those establishments that carry own-events, advertising, etc.

- Retail Commerce. Large retail stores and Market on Thursday offer substitute products. The latter can affect in two different ways, for those traders far away the market may adversely affect since it concentrates possible shoppers in the town centre. While for businesses located near the market area, it can positively affect since it vitalizes the shopping area and creates an environment that encourages purchases.

3.2.2.4. Bargaining power of buyers.

- OCC association. Given that it targets many members, their bargaining power is relatively low.

- Retail Commerce. In reality, it is focused on many clients, so in general, we can say that the level of trading is low.

3.2.2.5. Bargaining power of suppliers.

- OCC association. Since it offers its own service, it does not have suppliers with a high ability to influence the decisions of the organization.

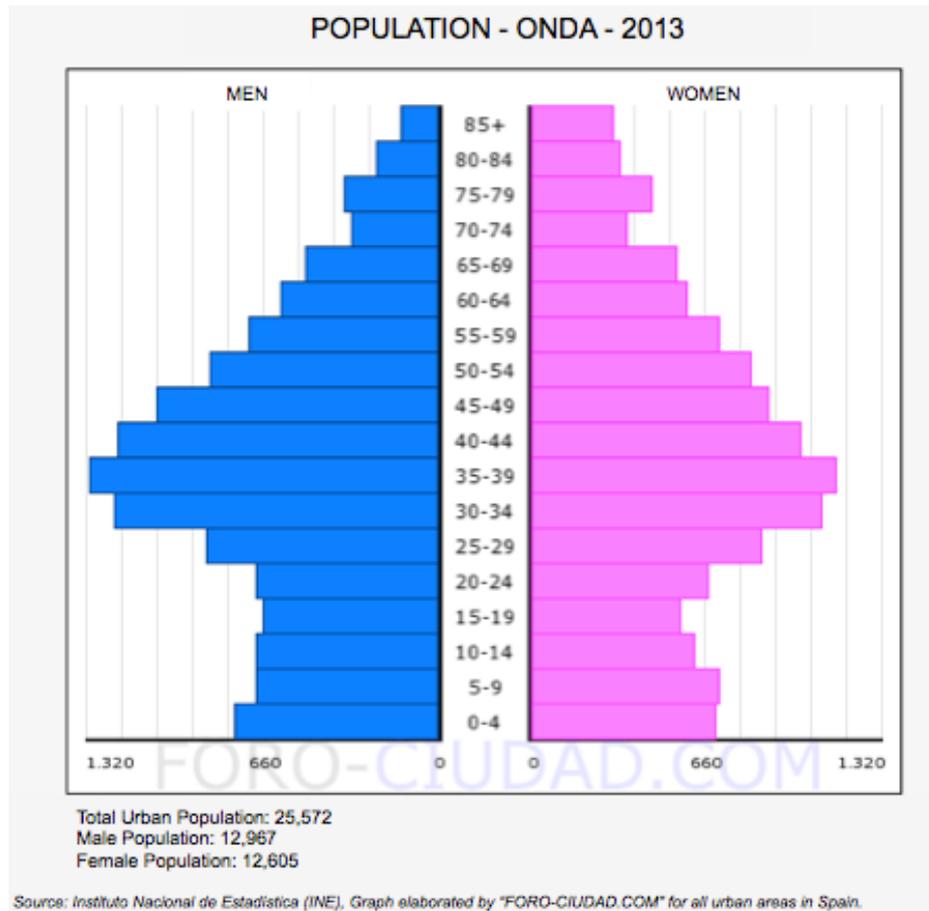
- Retail Commerce. The suppliers determine the trader's cost structure, influencing decisively in its profit margins. However, in reality, the higher or lower degree of bargaining power of suppliers depends significantly on the influence that the trader has in the market. Although due to the phenomenon of globalization, we can say that in general, the bargaining power of suppliers tends to decrease since there is greater access to new suppliers in less time.

3.3. MARKET AND DEMAND ANALYSIS

3.3.1. MARKET ANALYSIS

According to the population census conducted in 2013, we can say that the population size of Onda amounts to 25,572 inhabitants, of which there are 12,967 men and 12,605 women.

Figure 9. Population pyramid of Onda



In the above graph, we can see the specific number of men and women grouped by age. We can appreciate that there is a greater number of men and women in the age group between 25 and 50, so we can say that it is a mostly middle-aged population. Thus, we can infer that the prevailing way of thinking in the majority of the population will be modern, but with respect to certain questions, they display a much more conservative mentality, because they have been raised in a more traditional environment.

The people between the ages of 25 and 50 are increasingly interested in new technologies and the new purchasing alternatives that have been emerging in recent years. While it is true that advances in the field of small businesses do not occur as rapidly as in the shops of the big cities, we can say that the population of Onda is increasingly up-to-date and little by little is adapting to new technology. However, we should not forget the personal and exclusive attention that the small establishments provide to the customers of Onda. I will have these aspects in mind when proposing further actions later.

Considering the income level of the majority of the citizens of Onda, in general, we can comment on a before and an after the current economic crisis. The town of Onda is part of the so-called “Triángulo de la Cerámica”, along with Villareal and Alcora. That is to say most of the population worked in the tile industry or other closely related, such as the construction sector. Sectors that were booming during the stage called “The Real Estate Boom” offered work to a large part of the population, which for years provided a medium-high level of income.

But as a result of the economic crisis that began in 2008, these sectors were severely affected, and many companies went bankrupt, resulting in a large part of the population losing their jobs. Whereupon, this is the stage where we find ourselves, and we can say that a significant portion of the population is at a medium-low income level since the vast majority of households have some family member unemployed.

Target Audience

The target audience consists of the inhabitants of Onda, which from the point of view of the OCC we can group into three: members, agencies and institutions that provide grants and services, and the final public.

The first group consists of the members; all the trade association affiliated with the OCC, which together drive the retail trade in Onda. The second group consists of agencies providing grants and services to small businesses, such as: the “Ajuntament d’Onda”, the “Consellería de Indústria, Comercio e Innovación” and the “Caja Rural N^a Sra. de la Esperanza”.

And finally, the final public composed of the buyers and consumers of the products and services offered by traders in the town of Onda, whose characteristics have been discussed above, in terms of age, mentality and income level.

3.3.2. ANALYSIS OF DEMAND AND CONSUMPTION HABITS

In recent years, we have undergone changes in the buying habits of citizens as a result of the changing environment around us, either because of the current difficult economic conditions, or other reasons, such as the ease of obtaining information in real time, thanks to new technologies.

According to a study by Nielsen (2013), 86% of Spaniards acknowledge that they have changed their shopping habits to save as a result of the current economic crisis, as specified in the Consumer Confidence Index for the first quarter of 2013.

The study also shows that over the previous year 73% of Spanish consumers have been taken measures to save on gas and electricity. Not only that, but also 68% spend less on entertainment outside the home, 63% spend less on new clothes, and 53% have changed to cheaper brands of food.

The most significant aspect of the study refers to the changes in consumer habits, which will not be temporary, but in many cases, will last in the purchasing behaviour of many consumers, since some affirm, due to the crises they have learned to buy better.

Among the more generalised changes in buying habits are the following:

- Demand for commodities is composed principally of staples products.
- Unemployed people have lot of time to shop, so they visit more often the point of sale. Although they actually spend less, since about 60% of Spanish citizens are trying to reduce their consumption.
- The buyers are much more observant than before, they compare prices not only in one shop, but between different establishments, in order to get the best product or service, based on a good price-quality relationship. According to the Nielsen report (2013), 27% of consumers admit having visited different stores to compare prices before making their purchase.
- In the case of women, 47% say they control their fixed monthly expenses (electricity, water, food, phone, etc.) and 54% say they strictly control the special purchase (treats, gifts, etc).
- Purchasing locally has increased. Neighbourhood shops are more popular for buying basic products because the consumer does not need to travel by car or use other transportation, and so avoids falling into the temptation of buying unnecessary products.
- And finally highlight that the incorporation of women into the workplace means a reduction in time spent purchasing and therefore the frequency of purchasing. This has given rise to purchasing in greater quantity, which occurs mainly in supermarkets or hypermarkets, on a weekly, biweekly or even monthly basis. Thus resulting in damage to the traditional trade most used for everyday purchases.

Although it is true, consumer habits have not changed equally for all buyers. Following the study by Nielsen (2013), we see different changes in consumption patterns according to the type of consumer:

- On the one hand, we find consumers who are loyal to brands, they choose to reduce the number of items to purchase.
- On the other hand, we find consumers who maintain their volume of purchases by buying cheaper brands.
- And in an intermediate position, those consumers that represent homes composed of adults whose children no longer live at home, and are in a good economic situation since they have repaid their mortgages. This type of consumer has decided to purchase branded products, along with other more economical products. Actually, they are aware of the problems that exist around them, and therefore, they decide to reduce costs without sacrificing some quality.

However, regardless of the group to which the consumer belongs, what is clear is that all are buying less.

All these changes in consumer habits have affected the attitudes of consumers, who are much more critical, demanding and thoughtful in their purchasing. The cause of this change is due to a better understanding of the products and market prices, which has been made possible through the use of Internet and new technologies. Today, consumers can get a wide range of information in a short time, both on products and prices. And not only that, but they also try to contrast the information obtained through reviews and other user's comments.

Finally, note that consumers are much more sensitive to innovative products with added value, and they are less faithful both to brands and establishments.

3.3.2.1. Determinants of Demand

A determining factor in the demand for a product or service, which in recent years has positioned itself as the main factor of purchase, is the price. More and more consumers are guided by the price when selecting a product, and therefore purchase promotional products to control their spending.

It is true that in those high involvement products, the price is no longer the determining factor, since the quality or brand is positioned as priority factors. While not forgetting price completely, since the consumer in most cases intends to purchase products or services with good value.

In addition, the demand for goods depends on other factors including the level of disposable income, the type of goods in question and the prices of other goods. We must also take into account the tastes and preferences of consumers because they will condition their purchasing decisions greatly.

The last aspect to consider is the future expectations of the consumer, which can influence the demand for goods or services. For example, if the consumer expects a discount on a product or service in the future, he is likely to reduce his consumption in order to take advantage of the future discount, and thus acquire a greater amount, at a cheaper price.

4. MARKET RESEARCH

4.1. RESEARCH OBJECTIVES

The overall objective of market research is to understand the structure of the local network as well as the perceptions and needs of traders to make a proposal more in accordance with their needs.

That is why, given the difficulty of knowing the opinion of all traders, I decided to study some members of the OCC.

To do this, I set specific objectives that are as follows:

- To determine the perceived value of the service provided by the OCC association.
- To know the valuation of the brand image that the OCC association presents.
- To determine the level of satisfaction of its members.
- To ascertain the degree of confidence that members have in the corporation.
- To determine the degree of loyalty of its members.
- To find out the degree of trader involvement in trade issues.

4.2. METHODOLOGY

4.2.1. RESEARCH DESIGN

The focus of the research is descriptive, as it seeks to describe and detail the characteristics and perceptions of traders, respecting the small urban trade of the town of Onda. This research can lead to improvement in the service provided by the OCC association, and consequently for the small trader in Onda.

In order to focus the research topic, it was necessary to obtain qualitative information, through an in depth interview with Ramon Jordan Cameselle, Assistant Secretary of the association OCC. At the same time, it was necessary to obtain quantitative information to help determine the specific objectives discussed above.

The research that has been conducted is transversal in character. The population under study is composed of traders belonging to the OCC.

Table 1. Technical data.	
Population:	Urban traders in Onda, members of OCC.
Information gathering method:	Structured questionnaire.
Scope of study:	The small urban trade at local level.
Sample size:	52 valid questionnaires.
Sample location:	Onda municipal area.
Sampling procedure:	By Convenience and stratified according to commercial activity sector.
Sample error:	$\pm 22.36\%$ ($p=q=0.5$; confidence level=95.5%).
Questionnaire:	Structured questionnaire with closed questions (Likert scale 1 to 5)
Date of field work:	February 2014.

Data collection took place in the month of February 2014; the survey was conducted among traders in the town of Onda, members of the OCC association. The type of

survey undertaken was a structured one with closed questions following the Likert scale (1-5).

The sample which was chosen to perform the market research was selected by a method of convenience and taking into account the different sectors that make up the small trade of Onda. So that the sample would be representative, the number of shops belonging to a particular guild was taken into account, and the survey has been carried out in proportion to that number.

The total number of surveys is 52 (n=52), using the method of personal survey. Keeping in mind that the number of members belonging to the Association OCC is 150, we see that the chosen sample represents 34.67% of members.

Moreover, the data codification method employed is the character type, since in this way the data can be transferred to a spreadsheet more easily. So it was necessary to pre-code the questionnaire, grouping the various activity sectors as follows (Table 2):

Table 2. Classification scale of small urban trader

No.	Trade sector
1	Alimentation (supermarket, butcher's, etc.)
2	Hospitality sector (restaurants, cafés, ice-cream shops, etc.)
3	Fashion (clothes, footwear, accessories, haberdashery, jewellers, etc.)
4	Health related Products and services (optician's shop, pharmacy, dentists, vets, etc.)
5	Hardware, DIY, gardener, decoration, furniture, lighting, glassware, etc.
6	Booksellers, stationers, newsagents, tobacconists, etc.
7	Hairdressers, beautician, drugstore / perfumery, fitness, etc.
8	Computer, phone, photography, appliances, etc.
9	Professional services (lawyers, consultants, education, advertising, graphic arts, insurance, garages, etc.)
10	Other services related to leisure (travel agencies, florist, gift shop, toy shop, pet shop, craft shop, sports shop, etc.
11	Childcare, nursery school, etc.

4.2.2. MEASUREMENT OF VARIABLES

In the study of small businesses in Onda, the measurement of variables was carried out through a quantitative survey with a structured questionnaire (see Annex I); composed of 18 questions of various types both open and closed, and also using the Likert scale of 1 to 5. The different types of questions are classified below according to measurement scale used.

In the upper part of the questionnaire there are two control fields which classify respondents by trade sector and municipality.

The first question is a filter question to know whether the respondent belongs to the population under study. If the respondent answers that it does not belong to the OCC association, the questionnaire will be terminated, as it does not belong to the target population.

Question number 2 is a closed question with only one answer, to know how long the trader has belonged to the OCC association.

Note that from question 3 to question 11 the Likert scale of 1 to 5 has been used, where the respondents show their level of agreement or disagreement in relation to a series of statements.

Question 3 tries to assess the professionalism of the OCC association staff. Another question, number 4, measures the degree of perceived quality on the whole with respect to the traders association. Then, question 5, is formulated to try to assess the importance of the cost of membership in the OCC association. The next question 6 is a global assessment of the OCC association, on the Likert scale from 1 to 5.

Question 7 is composed of a series of statements related to the brand image of the OCC association itself.

Question number 8 is about the respondent's satisfaction with the OCC association. The next question, number 9, assesses the degree of confidence experienced by the respondent with respect to the OCC association.

Question 10 is related to loyalty to the OCC association, and future intentions on the part of the respondents. Then question 11 measures the degree of interest on the part of respondents to trade related issues.

Question number 12 is a closed question about the age of respondents. Question number 13 is related to the educational level while the next question, number 14, refers to the total monthly income in euros entering the business.

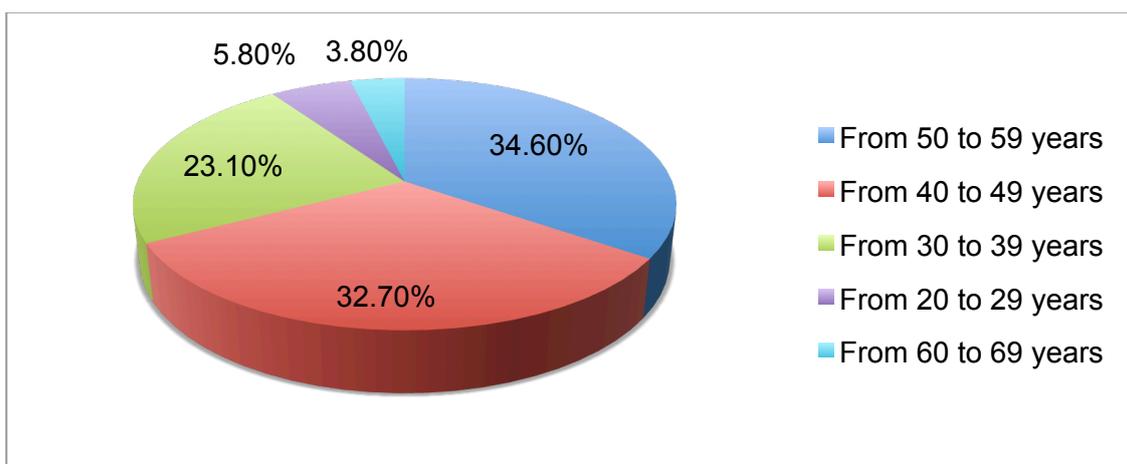
Question 15 is an open question through which the number of workers in the trade will be identified, and finally, number 16 is about the gender of the respondent.

Finally, I would like to remark that these last five general questions related to age, gender, education level, income level of trade, etc. serve to further segment the population under study.

4.2.3. SAMPLE DESCRIPTION

In terms of age, we can see that 34.60% of respondents are between 50 and 59, followed by 32.70% of the adult population who are between 40 and 49. The sum of these age ranges makes up 67.30% of the study population. We note that a lower percentage of 23.10%, are individuals between 30 and 39 years old. So we can conclude that respondents are mostly adults between 30 and 59 years old. (Figure 10).

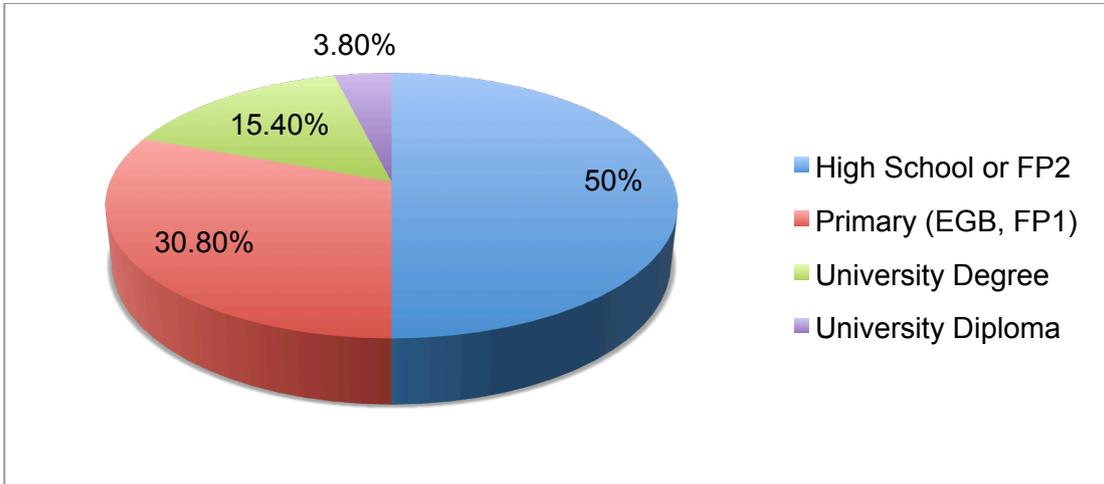
Figure 10. Age



Regarding the level of studies, we observed that 50% of respondents have a high school or FP2 level of education, while 30.80% have primary education. In short, except for independent professionals, who compose the bulk of university diploma and

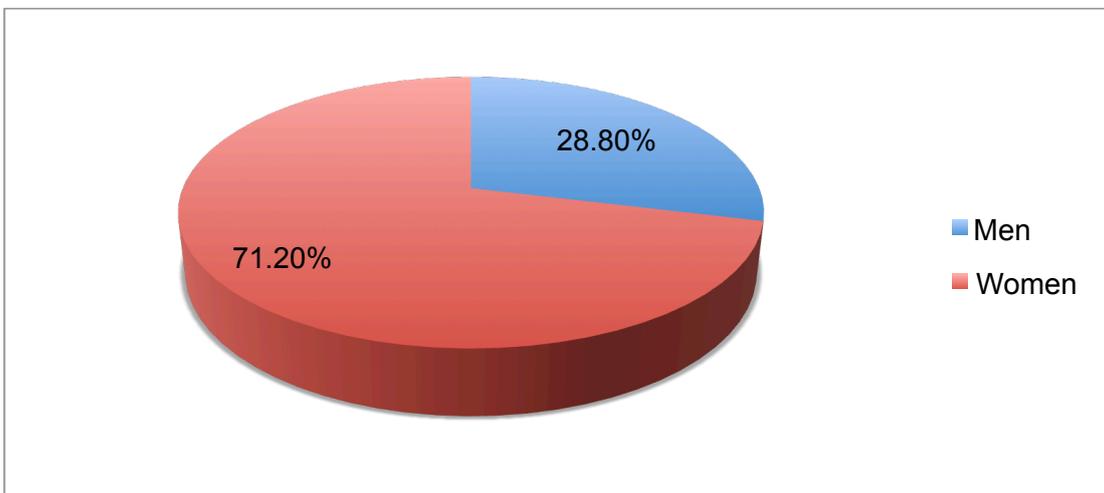
degrees 19.20%, the level of education of the rest of the respondents (80.80%) is medium-low. (Figure 11).

Figure 11. Level of studies



Regarding gender of respondents, we see that the vast majority, 71.20% are women. However, note that in the design of the study, stratification between men and women has not been established. (Figure 12).

Figure 12. Gender



4.3. DATA ANALYSIS

4.3.1. FREQUENCY ANALYSIS

Among the various trade sectors, it is observed that 21.20% of the traders surveyed belong to the fashion sector, followed by 13.50%, which represents the recreational sector, and 11.50% belonging to professional services. Finally, note that with lower percentages are other trade sectors. (Table 3).

Table 3. Trade sectors

	Frequency	Valid Percentage
Fashion (clothes, footwear, accessories, haberdashery, jewellers, etc.)	11	21.20%
Other services related to leisure (travel agencies, florist, gift shop, toy shop, pet shop, craft shop, sports shop, etc.)	7	13.50%
Professional services (lawyers, consultants, education, advertising, graphic arts, insurance, garages, etc.)	6	11.50%
Health related Products and services (optician's shop, pharmacy, dentists, vets, etc.)	5	9.60%
Hardware, DIY, gardener, decoration, furniture, lighting, glassware, etc.	5	9.60%
Computer, phone, photography, appliances, etc.	5	9.60%
Hairdressers, beautician, drugstore / perfumery, fitness, etc.	4	7.70%
Booksellers, stationers, newsagents, tobacconists, etc.	3	5.80%
Alimentation (supermarket, butcher's, etc.)	3	5.80%
Hospitality sector (restaurants, cafés, ice-cream shops, etc.)	2	3.80%
Childcare, nursery school, etc.	1	1.90%

If we analyse the duration of membership in the OCC association, we see that 73.10% of the respondents have belonged to the association for more than 5 years, 15.40% between 2 and 5 years, and 11.50% less than 2 years. So I can say that a large

majority of respondents have belonged to the OCC association for a relatively long period (Table 4).

Table 4. Membership duration in the OCC association

	Frequency	Valid Percentage
Over 5 years	38	73.10%
Between 2 and 5 years	8	15.40%
Less than 2 years	6	11.50%

Referring to the total monthly income of trade, note that a significant percentage of traders 73.90% state they obtain an income greater than €2,500. Followed by 13% claiming they earn an income between €2,001 and €2,500. So it can be concluded that 86.90% of the traders have a monthly income above €2,000. (Table 5).

Table 5. Total monthly income of traders

Total Monthly Income in euros	Frequency	Valid Percentage
More than 2,500	34	73.90 %
2,001-2,500	6	13.10%
1,501-2,000	3	6.50%
0-1,000	2	4.30%
1,001-1,500	1	2.20%

With respect to the number of commercial workers, as can be seen in table 6, 40% of traders are made up of one worker, and 26% of 2 employees. The other shops (34%) have more than two workers, while 10% of these have 4 employees. In short, the number of workers is low since they are small businesses that operate mostly with one or two workers, of which the owner often forms part.

Table 6. Number of commercial workers

Number of employees	Frequency	Valid Percentage
1	20	40.00%
2	13	26.00%
4	5	10.00%
3	4	8.00%
5	3	6.00%
6	2	4.00%
8	2	4.00%
12	1	2.00%

4.3.2. DESCRIPTIVE ANALYSIS

Considering the assessment of the professional staff of the OCC association, it can be concluded that in a range of 1 to 5, the ease of location and accessibility is highlighted with 4.33. Followed by the staff know their job well, with a good score of 4.10; the information provided by the staff has been invaluable to the individual with a 3.75. Finally, note as an underrated aspect, that staff is properly trained with 3.71. (Table 7).

Table 7. Assessment of the professional staff of the OCC Association

	N	Minimum	Maximum	Mean
Easily found and accessed	52	2	5	4.33
The staff know their job well	52	2	5	4.10
The information provided by the staff has been invaluable to me	52	1	5	3.75
The staff is properly trained	52	1	5	3.71

With regard to the assessment of perceived quality in a range of 1 to 5, with 4.15 it is highlighted that the service given, on the whole, is correct; followed by 4.06 that considers the service received to be of an acceptable quality compared to other associations. And finally, the service received is as expected with a lower score of 3.92. So we can conclude that although respondents value highly the service provided on the whole is correct, they do not value in the same way expected service received. Thus, the expectations offered by the association are greater than the reality, and this sometimes causes disappointment. (Table 8).

Table 8. Rating of perceived quality

	N	Minimum	Maximum	Mean
The service you have given me on the whole is correct	52	3	5	4.15
Has an acceptable level of quality when compared with other associations	52	2	5	4.06
The service received is as expected	52	1	5	3.92

Analysing the assessment of the importance of the cost of membership in the OCC association, ranging from 1 to 5, with 3.83 it should be noted that the total cost is reasonable. Followed by the service is good with respect to the price with a slightly lower score of 3.71. As we can see, the valuations related to cost are the lowest in the study, which indicates that the cost of service, though reasonable, should be studied. (Table 9).

Table 9. Rating the importance of the cost of belonging to the OCC association

	N	Minimum	Maximum	Mean
The total cost generated is reasonable for me	52	1	5	3.83
Good service for the expense generated	52	1	5	3.71

With respect to the overall assessment of the OCC association, a score of 3.98 has been obtained. So, we see that the overall rating is quite good (Table 10).

Table 10. Overall rating of the OCC association

	N	Minimum	Maximum	Mean
Overall rating	52	2	5	3.98

Regarding the assessment of the OCC association image, in a range of 1 to 5, it has a good consideration at social level 4.06, and a positive image and character with a 4.02. A lower score of 3.94 indicates that there are good reasons to trust and work with them. Finally, note as the least valued aspect (3.71) that it awakens interest and admiration in the respondent (Table 11).

Table 11. Image rating of OCC association

	N	Minimum	Maximum	Mean
Has a good consideration at social level	52	2	5	4.06
Maintains a positive image and character	52	2	5	4.02
There are good reasons to trust and work with them	52	3	5	3.94
Arouses my interest and consideration	52	1	5	3.71

Analysing the degree of satisfaction shown by respondents to the OCC association, we can conclude that in a range of 1 to 5, the satisfaction with the service provided and the overall satisfaction with 3.77 are the highest. Finally, note that satisfaction with the price/quality offered and the fact that they have met previous expectations is valued equally with 3.60. So, as we discussed earlier, these aspects should be taken into account when proposing actions for improvement (Table 12).

Table 12. Degree of satisfaction with the OCC association

	N	Minimum	Maximum	Mean
I am satisfied with the service they have provided	52	1	5	3.77
I am really satisfied in general	52	1	5	3.77
My expectations have been met	52	1	5	3.60
I am satisfied with the price-quality offered	52	1	5	3.60

On the other hand, if we analyse the degree of confidence that respondents have in the OCC association, ranging from 1 to 5, we can conclude that there is trust in the good intentions of the association with a 4.23. Followed by 4.21, which refers to the consideration that the association behaves in an ethical way. Moreover, and underrated, with a 4.06 is the fact that the association is concerned that their members are happy (Table 13).

Table 13. Degree of confidence in the OCC association

	N	Minimum	Maximum	Mean
I trust in the good intentions of the OCC association	52	2	5	4.23
I believe that the behaviour of the OCC association is ethical	52	1	5	4.21
This association is concerned about making its members happy	52	1	5	4.06

Considering future intentions on the part of respondents, and following the same scale, we can say that the idea of continuing the membership in the coming years, reaches its average at 4.15, a very good score which assures continuity in the coming years. However, the intention of members to encourage relatives and friends to join the OCC association is less valued by respondents with 3.90 (Table 14).

Table 14. Members' future Intentions

	N	Minimum	Maximum	Mean
I will try to continue in the OCC association in the coming years	52	1	5	4.15
I will encourage my relatives and friends who are traders to become members of the OCC association	52	1	5	3.90

With respect to the degree of interest in trade issues, with a valuation range 1 to 5, we can conclude that with a score of 3.98 the interest shown by people in these issues stands out, followed by the importance they represent at 3.94. The following questions get very similar ratings; the fact they are necessary 3.79 and the fact that they are of concern 3.73. They have valued, to a lesser extent, the aspect that they are passionate about trade issues 3.48. But as we see these issues reach values between 3.48 and 3.98, so it can be said that the degree of interest in trade issues is higher than average (Table 15).

Table 15. Degree of interest in trade issues

	N	Minimum	Maximum	Mean
I am very interested in them	52	2	5	3.98
They are very important	52	1	5	3.94
They are very necessary for me	52	1	5	3.79
They worry me a lot	52	1	5	3.73
I am passionate about them	52	1	5	3.48

4.3.3. ANOVA ANALYSIS

Below we will study the valuations related to trust in the OCC association, according to the time belonging to the same (Table 16.). The overall score is 4.21, so we can say that this is quite a high value.

If we analyse the differences in ratings between the groups, we note that significant differences exist, as $p < 0.05$. In this sense we can say that the traders who belong to the association OCC for less than 2 years, perceived ethical behaviour of the association to a lesser degree.

Moreover, if we analyse the data in more detail, by a post-hoc analysis (Scheffé), it shows that significant differences between groups occur between members less than 2 years and those belonging to the association between 2 and 5 years.

Table 16. Trust in the OCC Association according to the time belonging

Nº	Confidence	Group	N	Mean	Sig.
9.2	I believe that the behaviour of the OCC association is ethical	Less than 2 years	6	3.33	0.019*
		Between 2 and 5 years	8	4.63	
		Over 5 years	38	4.26	
		Total	52	4.21	

(*) There are significant differences between the scores of the groups.

Now we will analyse the degree of involvement that traders have in trade issues, according to level of education (Table 17). In fact, the data show that the implication in trade issues is because of need (3.79), more than from passion (3.48).

However, the differences in ratings between the groups themselves appear to be significant in both cases, as $p < 0.05$. I performed a post-hoc analysis (Scheffé), through which I could see that there are significant differences between the university degree group and high school levels or FP2.

In general, we see that as you increase the level of education, the involvement of respondents in the trade issues increases, showing more passion and need for the same, except in the case of university degree. This group of individuals has a much more critical stance, since they belong to the group of independent professionals, and as a result, they do not feel so involved or favoured by the actions undertaken in the OCC association.

Table 17. Involvement according to educational level

Nº	Implication	Group	N	Mean	Sig.
11.3	I am passionate about trade issues	Primary (EGB, FP1)	16	3.38	0.014*
		High School or FP2	26	3.81	
		University Diploma	2	4.00	
		University Degree	8	2.50	
		Total	52	3.48	
Nº	Implication	Group	N	Mean	Sig.
11.4	They are very necessary for me	Primary (EGB, FP1)	16	3.50	0.011*
		High School or FP2	26	4.12	
		University Diploma	2	5.00	
		University Degree	8	3.00	
		Total	52	3.79	

(*) There are significant differences between the scores of the groups.

4.4. CONCLUSIONS AND RECOMMENDATIONS

A series of conclusions and recommendations will be presented based on the previous study.

Regarding age, as we have previously seen (Figure 10), the vast majority of trades are made up of adults, including a significant percentage 34.60% between 50 and 59 years. From this we can conclude that if younger people are not encouraged to open

new businesses, within 15 or 20 years, the small business trade in Onda will be significantly reduced. In addition, since this population of between 50 and 59 years will retire, many businesses in the town will close. So, it would be interesting for the OCC association to provide some support to traders who want to start a business, because that way more people would make the decision to set up in business.

Since the overall education level of most traders is medium-low, it is advisable that training courses be held.

So far, the actions undertaken by the OCC association are not designed so as to promote the dynamism of independent professionals, and indeed as we see in the data, they make a significant group (Table 3). A recommendation would be to develop some actions that favour the sector of trade. Also, keep in mind that they form one of the groups with greater expectations with respect to the OCC association, so it would be advisable that this group feel more satisfied.

Besides, it has been shown that the information provided by the association staff has not been very valuable to some members, so communication between the association and the members thereof should improve.

Focusing on the assessment of perceived quality, we remark that the service as a whole is correct, but not as expected. So there is a difference between the expectation of OCC members and the reality, which can lead to dissatisfaction. Consequently, bad publicity could be generated. According to the data provided in table 14, we see that the average member intends to continue membership but does not recommend joining the association to the same extent; so the opportunity to move forward together for fair trade and quality is lost. In my opinion this aspect should be taken into account, since there is no better advertising than word of mouth, and according to the data, this is not happening.

On the other hand, the respondents consider that the cost of belonging to the OCC association is reasonable. However, ideally, the perception regarding the cost would be improved even more if a wide range of services were added to the current ones, and some discounts given to new members.

With respect to the assessment of the image of the OCC association, we see that the valuation is good but the valuation on a social level is greater than the valuation of the

traders themselves. So it would be advisable to strengthen the good image of the association among traders, so that they continue in the same.

Considering the values related to satisfaction, note they are the lowest in the study, of which we highlight two aspects previously mentioned, such as satisfaction as regards the fulfilment of expectations, and as to the quality/price offered. Consequently, it will be necessary to consider these two aspects in the actions to be proposed later.

As the most underrated aspect we find the degree of interest in trade issues. For respondents there interest in trade issues is more out of necessity than passion. In reality, this should not be this way because if they engage in trade by choice, they should show interest in these issues. However, the association must keep them informed of the most relevant aspects of the trade.

Finally, in the analysis of trust according to the membership time length in the OCC association (Table 16), it becomes clear that members who belong to the association for a period less than 2 years, perceived ethical behaviour of the association to a lesser extent. Therefore, it would be advisable to pay attention to this and try to improve it, so that there is no doubt of good intentions, and consequently, its members wish to continue in it.

5. SWOT ANALYSIS

The SWOT analysis is presented in the following table, which consists of two parts, first, an internal analysis, which shows the strengths and weaknesses, and on the other hand, an external analysis, which is collects the opportunities and threats. (Table 18).

Table 18. SWOT analysis

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> -Dynamic nature of the association. -Support policies for small businesses developed by the “Ajuntament d’Onda”. -Personal and differentiating service of urban trade. -The OCC association has good consideration at social level. -Fixed expenses of the association are practically non-existent. -The proximity of the trade. -The good combination of public transport to get to Onda. 	<ul style="list-style-type: none"> -Strong dependence on external financing. -Prices slightly higher than in large retail stores. -No physical office. -Little training for traders. -Low margins. -Uninteresting assortment of goods in certain sectors of the trade. -Lack of resources and funding for information technology and communication. -Insufficient parking. -Very little tourist promotion.
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> -Development of e-commerce. -The trend of combining purchasing activities with leisure. -The Market on Thursday, as a dynamic trade event. -Increase in proximity purchases to avoid buying unnecessary items. -Implementation of information technology and communication. -The economic crisis provides the opportunity to renegotiate and reduce rents and other charges. -The increase in the unemployment rate implies a greater availability of highly qualified professionals. -Interest in innovative products with high added value. -Commitment to ecologic products. 	<ul style="list-style-type: none"> -The reduction of household expenditure. -Pessimistic and distrustful mentality of consumer. -The economic crisis. -The change in consumer habits, which leads to savings. -Competition from malls in Castellon and Valencia. -The incorporation of women into the workplace reduces the time spent on purchasing, diverting them to supermarkets, hypermarkets, etc. -Less loyal demand for brands and local traders. -Consumers are more critical, demanding, informed and thoughtful when purchasing, and demand greater

	<p>quality and higher value added products and services.</p> <ul style="list-style-type: none"> -The Market on Thursday which provides substitute products. -High legal regulation in the sector. -Legislative changes. -The strong price competition especially in the multi-bazaars.
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With respect to the internal analysis, below we will highlight the most relevant strengths and weaknesses.

The main weakness of the OCC association is the heavy reliance on external financing, which prevents it from moving forward. This situation is further aggravated by the economic recession, as budgets are reduced, contrary to what should happen, since these are the moments when the urban trade needs more support and encouragement.

Another important weakness presented by the urban trade in Onda is its slight difference in prices compared to large retail stores, which implies higher prices in products in the urban area. This is because large stores buy in larger quantities and gain greater bargaining power allowing them to lower costs, which result in lower prices in the market. As a transfer occurs towards purchasing in these large areas, thereby hurting local businesses.

Note that the OCC association does not have a physical office where they can attend their members and enquiries. This is a disadvantage as it becomes more difficult to attract new members, or simply provide care and information.

Another important weakness refers to low levels of training for traders, which is not only an impediment to the development of their businesses, but also hinders their ability to adapt to new developments, whether technological or others.

As for strengths, first note the dynamic nature of the OCC association, which organizes events and advertising campaigns in order to promote and encourage purchases. Added to this are the supportive policies to small businesses developed by the

“Ajuntament d’Onda”, without which the association could not organize much of their activities. In addition, the OCC association is well considered at a social level.

On considering the strengths of urban traders, the personalized and distinctive service given by them is worthy of note because it allows the establishment of long-term relationships with customers.

Now turning our attention to the external analysis, we highlight some threats and opportunities.

The most significant threats are reduced household expenditure together with the pessimistic and distrustful mentality of consumers, which as a consequence does not improve consumption and hinders the performance of traders.

In addition, the economic crisis also poses a major threat to commerce, which has seen its income reduced. Among other things, it has led to changes in consumer habits which encourage saving.

With regard to opportunities, the development of e-commerce is noteworthy. This could represent a breakthrough for small businesses in Onda, and could probably retain many purchases in the town.

The tendency to combine purchasing with leisure activities is also an opportunity for small businesses. An opportunity, which for the moment, has been developed in specific events, but could be further promoted.

Considering the Market on Thursday, there is a wide divergence of views, as some traders see it as a threat while others as an opportunity. As a threat because it offers substitute products, or simply, because purchases are concentrated in the centre of town. Whereas there are those who consider it an opportunity because they claim that it creates an environment that encourages purchases.

And finally, note that the reduction in household expenditure has increased the proximity purchases with the aim of avoiding the purchase of unnecessary items.

6. OCC ASSOCIATION MARKETING PLAN

6.1. PRODUCT- MARKET DEFINITION

The OCC association offers a service to its members with the sole purpose that they move together toward creating quality and friendly trade. The product-market can be defined as follows:

Product-Service: the association provides a service to its members, organizing advertising campaigns, events, etc. However, in order to advance further the idea of promoting trade in the town of Onda, it would be necessary to offer a more complete service; providing current and additional services, as a basis to create greater value for OCC traders, so that they are able to attend better their customers.

Market: the target audience to which the association is directed consists of traders. Consequently, the future actions of the association will be aimed at this group. However, the ultimate goal is to impact favourably on the final customer.

Through its performance the association aims to satisfy the urban trade in general. Nevertheless, it would be advisable that part of its efforts focus on favouring the independent professionals, since this group is the least benefited from the activities organized by the association OCC.

With regard to final customers, since the vast majority of people in the population are young or middle-aged, it would be desirable to encourage local trade especially for this group, the one that directs its purchases more frequently towards shopping centres or large retail stores.

6.2. MARKETING OBJECTIVES

In order to provide a service more adapted to the current socio-economic reality, a number of quantitative and qualitative targets will be presented, with the ultimate goal of having a positive impact on urban trade.

The quantitative marketing objectives are summarized in the table below (Table 19), organized according to whether the time is short, medium or long term.

Table 19. Quantitative goals

Marketing goals	Short term (1 year)	Medium term (1-3 years)	Long Term (3-5 years)
Increase the number of members.	4%	6%	8%
Increase revenues of the association.	5.74%	8.61%	11.48%
Increase incomes of traders.	1%	2%	4%
Reduce dependence on external financing.	0.1%	0.5%	1%
Increase investment in Information and Communication Technology (ITCs).	1%	2%	3%
Increase final customer loyalty.	2%	4%	6%
Increase the number of followers on social networks.	1.5%	3%	5%

As for the qualitative objectives, the following are proposed:

1. Improved training for traders, to acquire a range of skills and abilities useful to them in the performance of their tasks.
2. Improved communication between the OCC association and its members, a key aspect in improving the perceived value of the service provided.
3. Improved satisfaction for traders regarding the OCC association so that they increase their collaboration and their quest to create a friendly, and at the same time quality trade, to recommend joining the association.
4. Improved quality-price perception by the traders, in order to continue, or decide to join the OCC association because of the many advantages it offers.
5. Continue organizing publicity campaigns and events that stimulate local commerce.
6. Maintain or improve the good social standing of the OCC association, since this is essential for traders to support this commercial union.
7. Maintain a unified commercial image which allows the OCC traders to be differentiated from the rest.

6.3. MARKETING STRATEGY

The OCC association tries to look after the interests of traders offering a service tailored to their needs, while intending to create a unified trade, which is perceived as special and committed to the town of Onda. Therefore, the competitive strategy that I propose for the association is a differentiation strategy.

By means of this strategy the OCC association will offer a more personalized service to different groups of trade, to better adapt to them, knowing what their opinions and needs are. In this study, we investigated to try to better define those needs of different groups of traders, and see if these groups are satisfied or not with the service. The idea is that the association can adapt even more to their members and can help promote their business activity.

Overall, the differentiation strategy will allow them to differentiate the group as urban shopping centre, creating a unified brand image under the slogan "UNITS PER A TU". Moreover, the OCC association brand acts as an umbrella brand that provides value to members, thanks to its good considerations on a social level.

The actions undertaken by the OCC association will result in improvements for the traders, and consequently also for final customers because the increased value the traders receive is passed on to customers through better service.

6.4 ACTION PROGRAMS

6.4.1. SERVICE DECISIONS.

6.4.1.1. Activities to maintain

The OCC association offers its members a pure service with non-profit purpose, based on the actions of individuals.

This service offers special conditions to members, in contracting services with various companies. These special conditions, the vast majority of times reflected in savings are achieved thanks to the established agreements with these companies.

Among the special condition services we find, those providing by insurance companies, prevention of occupational risks and adaptation to Organic Data Protection Law

(ODPL). Besides, special discounts are also included in various communication media, where traders can release publications.

Figure 13. “UNITS PER A TU” Card

Note that along with the “Caja Rural N^a Sra. de la Esperanza” and with the help of a grant, the association has created a credit card called “UNITS PER A TU”, (Figure 13). Through this card, it offers a financing service, allowing customers of shops belonging to the OCC association to pay for their purchases in easy instalments without interest.



Figure 14. Free parking

Parking gratuito para
nuestros clientes 90 Minutos
por compras superiores
a 10 € en parking
Plaza España



In addition, the OCC association with the “Mercat Municipal”, “Hosturionda”, and the “Ajuntament d’Onda” have come together to provide a free parking service to their customers. So, customers who make purchases over €10 in local OCC association establishments have 90 minutes of free parking.



All services provided by the OCC association are services that must be maintained over time, as they provide great benefits to their members and urban commerce in general.

6.4.1.2. Suggestions for improvement in current activities

Another activity which the association develops is to provide training to its members, through training courses and lectures on various topics related to their commercial activity. The objective of this training is to enable traders and keep them updated on the new changing environment around them. Thus, they will be able to adapt to change and satisfy the needs of its customers.

However, for quite some time, about a year, the association has not organize any activity of this type, since the last ones were not very successful because the attendance of its members was very low.

Among the most significant causes of the low participation include lack of time availability and low attractiveness of the subject, which may not have provided dynamism and realism to traders.

So, my proposal would be to do six training courses during the year, conducted every two months, if necessary, in two sessions with different schedules so that traders have more time flexibility (e.g. a session from 15:00-17:00 p.m., and another from 20:00-22:00 p.m.).

The different courses I propose would be on topics relevant to traders such as: innovation in commerce, negotiation with suppliers, accounting, social networks or merchandising, customer loyalty, window displays and point of sale animation. All with dynamic and interactive sessions, providing multiple tips and strategies that can be interesting and useful in day-to-day business.

6.4.1.3. Proposals for additional services and activities

It would be interesting to add two additional services that can provide greater value to traders, and a shop window contest.

The first service would be to establish an agreement with companies which do business plan studies, in order to get special discounts for members of OCC. So, anyone interested in opening a new business or remodelling their current business, can do so advised by professionals in all areas needed, from decorating a premises to conducting studies to determine the best location for the business, etc. This agreement would provide support for those who need to be guided by professionals in opening their business, especially for the younger entrepreneurs.

The other service I propose continues on the same line as above, but in this case, the agreement would be established with the creator of web pages as it is a tool through which the traders can inform their customers of the products or services available. This way, interested businesses can create their own website without the need for a large outlay. The agreement with the company would try also to get a discount for being a member of the OCC association.

Finally, to implement the concepts learned in the training course on window display and animation at the point of sale, I propose having a shop window contest. The

contest will have 3 awards for different categories, the first with a prize of €600, the second €400 and the third €200.

6.4.2. PRICE DECISIONS.

The data previously analysed in this study show that, according to the members, the price of belonging to the OCC association is quite reasonable.

The current cost is:

- Registration fee of €60;
- Quarterly fee €40.

However, given the current economic situation, perceptions regarding the price should be improved. It is intended to provide better service in order to give added value to traders, without having to increase the price.

Therefore, I propose to maintain unchanged the current cost of membership in the association; and in order to attract new members, establish a lower price for the first year of membership in the association (Table 20). Note that this offer will only apply one time for each business and only during the first year of membership.

Table 20. OCC association fees.

Type of member		Registration fee	Quarterly fee	Annual amount
Current Members		–	€40	€160
New members	Newly created trades	€0	€35	€140
	Consolidated trades	€30	€35	€140 + €30

In the above table (Table 20) you can see the different prices charged. Current members will pay a quarterly fee of €40 and have been doing so up to now, and do not

pay registration fee (€60) which has already been paid at the time they enrolled in the OCC association.

But with regard to new members, we make a distinction according to whether they are newly created, or if on the contrary, they are consolidated trades. As shown in the table, newly created businesses have a better price compared with the consolidated since they do not have to pay any registration fee. This is because during the first year of establishment of a trade it is more difficult to consolidate the business, since many expenses have to be covered and it does not yet have a steady clientele to guarantee a stable income. Meanwhile, consolidated trades also get a better price with respect to the current members, since they will pay a registration fee of €30 and not €60 as before, and a quarterly fee of €35 like newly created trades, but only during the first year.

6.4.3. DISTRIBUTION DECISIONS.

The OCC Association does not have a physical office where their members or the general public can be attended. However, it is true that when they need a place to meet they get in contact with the “Ajuntament d’Onda” who allows them to use a space.

Given that the costs of renting a physical office would be high, and considering that the people who make up the association are traders, and do not have time to attend the public, it would be interesting to propose to the “Ajuntament d’Onda”, the possibility of having an office in the “Local de Asociaciones”, where the Assistant Secretary could be present for a few hours during the week. The idea is that it would be a place where he could do work related to the association, and at the same time, be available and accessible in case people need to consult something about the OCC association.

This office should have good lighting and be painted in bright colours; the interior accessories should be in green since it is currently the predominant corporate colour of the OCC association. In addition, it would be desirable that an identifying logo be put on the front door of the office and also on the inside.

Regarding the distribution as a creative aspect of a commercial environment, note that during the Christmas season, all shops belonging to the association decorate their shop fronts with Christmas trees and with red carpets provided by the OCC association. Also, inside the establishments, sweets are distributed with the OCC logo.

The purpose of all this is to establish a commercial environment, to create a unified image of the trades of the association.

Besides, throughout the year, stickers are put on the front doors with the association logo and slogan "UNITS PER A TU" as an identifying aspect.

Ultimately, all these actions to create a unified brand image are very good and should continue. Nevertheless, it would be interesting if this high intensity identification were sustained during the year and not only during the Christmas period.

So I propose to establish on the shop fronts a little flag with the OCC association logo. Thus retail members would be easily recognizable, and customers would be clear in which businesses they can take advantage of discounts or gift cards that the OCC association promotes.

In addition, next door to shops a display stand would be placed on which to hang a bag with the OCC association logo, as a symbol of membership, and also, as an attribute that encourages purchasing.

6.4.4. COMMUNICATION DECISIONS.

6.4.4.1. *Activities to maintain*

With regard to communication, we will distinguish between conventional or unconventional means.

Among the conventional means used are: press, local television, and various means of outdoors advertising such as billboards or promotional posters.

The press is used to communicate the various advertising campaigns organized by the association, which aim to inform, persuade and/or recall a message. Among the various advertising campaigns developed by this means we find: Saint Valentine's Day, Back to School Campaign, Christmas Campaign, etc. During these advertising campaigns, for every purchase made at the OCC establishment, tickets are offered to enter a draw with a variety of gifts and prizes, including some cash to spend in the OCC association establishments.

The press is also used to communicate sales promotions, which aim to encourage purchases. As is the case for “the 5% Discount Campaign” that is still done for the two months in which business is reduced (from May-June or between October-November).

In addition, bimonthly publications are made in local journals (Arrels and Full), in which there is a list with members belonging to the OCC association, and some related data, as for example the street where the business is located and a contact telephone number.

To broadcast commercials and advertising campaigns and report on events that involved the OCC association (the “Feria de San Miguel”, the “Fira d’Onda”, etc) both local television and outdoor means of advertising are used, mainly promotional posters and billboards. The aim of these media is to inform and capture the attention of the final customer, to encourage their visit to the outlets, and stimulate their purchases.

The OCC association along with “Asociación de Atracciones de Feria” perform cross-promotion, through which advance tickets are sold for the funfair at lower prices than at the box office, with the idea of promoting the activity of fairground business, this way they are guaranteed a percentage of sales. The OCC association is responsible for making the tickets and distributing them to members who will sell them in their establishments. As a result of this cross-promotion, the association gets extra income.

With reference to unconventional media, note that the events and the use of various online media such as the web page and social networks (Facebook and Twitter) to communicate information about the OCC association. It also allows each member through Facebook to upload two posts per month totally free, thus enabling a more personalized advertising.

I believe that the advertising campaigns, advertisements, sales promotions and events that are communicated via the different communication means are efficient enough. From my point of view, they should continue as they achieve the expected outcomes and impact significantly on purchases.

6.4.4.2. Suggestions for improvement in current activities

Regarding the cross-promotion mentioned in the previous paragraph, note that it provides some revenue to the association, but compared to spending on the same, these revenues are low. Therefore, I propose to reduce the budget for these cross-promotions by 6% (€2,000), without harming the activity of the fairground business. As a result, the capital from this small decrease in budget can be allocated to some action that is of more benefit to the OCC association.

6.4.4.3. Proposals for communication and additional activities

Note that the conventional means are often used, so here I will only propose the use of the Town Council screen as an audio-visual medium, through which to advertise the various advertising campaigns, sales promotion and events to be organized.

The other additional proposals are related to the unconventional means, as they are the least used so far, and of greater significance nowadays. Among the various unconventional means of communication which would be used are:

- The web page, which will be used to provide information of interest to members and the general public. I propose to restructure it to include a new section with the new established fees, and an exclusive section about legislative changes that may affect trade.
- An OCC application for mobile devices, mainly aimed at young people and adults, those who most use these devices. Through this application they would be able to know if the product or service they seek is in their town, and in which businesses in particular. The possibility of using this application for purchasing could even be considered. All this, could make many purchases remain in the town and not be diverted to nearby large retail stores.
- Organize events to stimulate business activity and generate interest among consumers for different products or services offered, with the ultimate goal that this interest will be converted into purchases.

To this end, I propose to organize "INDEPENDENT PROFESSIONALS' DAY", in which all independent professional belonging to the association would have the opportunity to

give explanations or demonstrations of their services, their prices, their offers and their conditions. This event would offer the opportunity to tell people about their professional activity and their latest novelties, since the other events held do not offer them this possibility.

The day would be structured as follows:

- Firstly, there would be a presentation of 40 minutes to explain the history of the OCC association, how it works, and the prices they offer. To give the event prestige and credibility, there will be present some illustrious public representatives from municipality of Onda.
- Secondly, there would follow speeches by independent professionals with duration of 20 to 30 minutes per trade.
- Thirdly, upon completion of the presentations, there will be a raffle among the audience, with 5 prizes of €50, redeemable in any trade that took part in “independent professional’s day”.

Another event that I propose is to arrange an “OUTLET WEEKEND” where all trades belonging to the association would have the opportunity to participate voluntarily. For this, the OCC association would make available to traders covered stands, where they can offer products and services at lower prices than usual.

And the last event proposed is a shop window contest, which has already been explained in the section on service decisions.

In order to publicize these events both conventional and unconventional means will be used; the first to reach a more adult audience, and the latter to reach a younger audience. Among the conventional media, informational posters will be used in the OCC association establishments, and there will also be advertisements in local press. With regard to unconventional means, the web page and social networks will be used to communicate the events to all the inhabitants of Onda and the surrounding areas.

- The social networks (Facebook and Twitter) should be used to the maximum as they allow greater spread of information in a short period of time; to take full advantage of this greater impact they will need to get more followers. The key to achieving this is to provide interesting content, constantly updated, and on special occasions, conduct promotions or discounts that capture new followers.

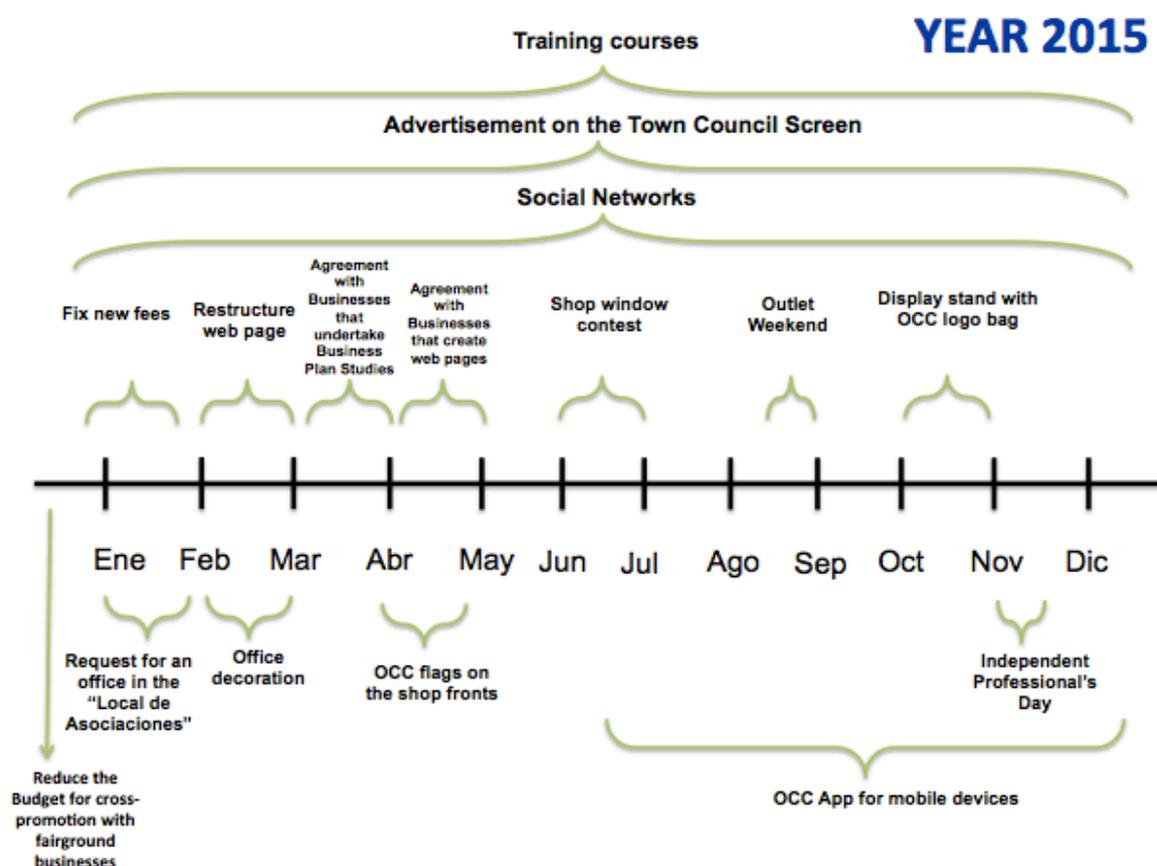
New OCC members should also be invited to join the social networks by e-mail. Moreover, all links to the different social networks should appear on the signature of e-mails, which the OCC association sends.

In addition to all of this, the social networks should be used to raise questions and debates which help to get to know the opinions of consumers on various topics relevant to the small businesses of Onda.

6.5. SCHEDULE

In this section, the proposed actions above are summarized before distributing them over time during 2015.

Figure 15. Schedule



As we can see in the above schedule, before the beginning of 2015, the budget agreed for cross-promotion with the "Asociación de Atracciones de Feria" businesses will be reduced.

Throughout the year, a series of actions will be undertaken such as: training courses (every two months), advertisements on the Town Council screen and various publications on the social networks.

In January, the new fees will be set officially. Besides, during February and March the restructuring of the web page will proceed, on which will appear the new fees set by the association, and any relevant news or legislative information.

With regard to the service decisions, agreements to establish with businesses that perform business plan studies and firms that create web pages these will take place during one or two months. The first will be between March and April, and the second between April and May.

As for distribution actions, it is intended to reach an agreement early in the year with the "Ajuntament d'Onda" to provide the OCC association with an office in the "Local de Asociaciones". Meanwhile, decorating the space with the corporate colours and the other elements will take place in the later months of February and March.

And to create a corporate image in the establishments of the trade association, flags with the OCC logo shall be distributed between the months of April and May, to be affixed to the frontage of the shops. In addition, during October and November display stands with the OCC logo bags will be distributed.

In the second half of the year, from June to December, the application for mobile devices will be developed, since during the first half of the year, all the information provided by member trades will be organized.

Later in July, the window display contest will take place. In late August, it will be "Outlet Weekend". Then later in November, "Independent Professionals' Day" will be celebrated.

6.6. BUDGET

Once the proposed marketing mix to be developed has been explained, it is necessary to elaborate a budget that can determine the feasibility of such proposals.

Considering the improvements related to service, the agreements with companies doing business plan studies and those creating web pages, it involves no cost to the OCC association.

The other proposal is to organize training courses, specifically 6 courses of 4 hours each, at a cost of €500 per course. The total cost of these courses will be €3,000.

With regard to the window display contest, this consists of three awards €600, €400 and €200 respectively. In addition, in order to publicize the competition, there will be a cost of €100, in local press publications (2 posts €50 each); and €150, in informational posters (150 posters at €1). So, the total cost of this activity will amount to €1,450.

In terms of distribution, the alternative of getting an office where the association can attend people does not entail any cost, since it will try to reach an agreement with the "Ajuntament d'Onda" for use of public space. However, the fact of decorating the office with some interior accessories in green, and a couple of identifying logos (on the door and inside the room) will cost €300.

The second distribution proposal refers to the identifying flags, the individual cost of which is €20. When you consider that 150 flags are needed, the total amounts to €3,000. The individual cost of a display stand is €11, bringing the total to a cost of €1,650.

Below is the detailed budget related to communication activities, which make up almost half of the budget.

The idea is to obtain revenue by allocating less budget to the cross-promotion done with the "Asociación de Atracciones de Feria", an estimated €2,000 of income.

The proposal to include some sections on the web page will cost about €200.

Regarding the "Independent Professionals' Day ", it is estimated that the total cost will amount to €500. This cost consists of: prizes for a raffle, informational posters, and publications in press. However, publications on the website and social networks are free.

The 5 prizes of €50, which will be drawn at the end of the day, total €250. The 150 informational posters at €1, which will be distributed to member traders to put on their shop-fronts, represent an expense of €150. And finally, the two publications in local newspapers to report the event, costing €50 each, make a total of €100.

The proposed "Outlet Weekend" event is somewhat more expensive than the previous one, because it requires exhibit booths where the traders display their goods or services. The overall amount is €3,850, of which €3,600 is for rental of stands, each stand is worth €60, and it is estimated that some 60 stands will be needed (taking into account the number of stands used in the "Feria de San Miguel"). The rest corresponds to spending on informative posters that will amount to €150 (150 posters at €1); and the two publications in local press amount to €100 (€50 2 posts).

Furthermore, the creation of an application for mobile devices, which should be quite simple but enough to provide information relevant to the final customers, would have a final cost of €4,000.

Finally, to make announcements of advertising campaigns and events organized on the Town Council screen, located at the "Ajuntament d'Onda", would cost €200 per month. A total cost of €2,400 per year.

The total budget is €18,350. If you consider that the cash balance of the association in 2013 was €26,818.09 and the estimate for 2014 is €36,000, we see that the budget set is feasible with respect to the OCC association funds.

6.6. CONTROL

Finally, we will establish a control of the marketing mix to be developed during the first year. The following table shows the control carried out by quarters (Table 21):

Table 21. Control

Objectives		Control Method	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Q U A L I T A T I V E	Improve training for traders.	Questionnaire		X		X
	Improve communication between the OCC association and its members.	Questionnaire		X		X
	Improve trader satisfaction with respect to OCC association.	Questionnaire			X	
	Improve quality-price perceived by members.	Questionnaire	X			X
Q U A N T I T A T I V E	Increase in number of members.	Number of members		X		X
	Increase in revenues of the association.	Accounts item income		X		X
	Increase the number of followers on social networks	Comparing the number of followers			X	
	Increase revenue for traders.	Questionnaire			X	

Qualitative objectives are more difficult to measure, and therefore, the control method to be used will be the questionnaires; whereas quantitative goals are much easier to control. The number of members can be controlled by means of a database (in which the number of new inscriptions are registered), revenue through the appropriate

accounting item; and the number of followers through the counters of followers that the social networks themselves have.

And finally, the increase the income of traders is a bit more complicated to control because of the fact that many traders are not willing to talk about their income. However, on a general level, it can be seen whether the target is being met or not by means of an anonymous questionnaire.

7. ANNEXES

7.1. ANNEX I

QUESTIONNAIRE COMMERCIAL SECTOR	Questionnaire N°
MUNICIPALITY	

Good morning / afternoon. We would greatly appreciate YOUR HELP in answering the questions below, with the purpose of finding out your opinion of the services offered by the OCC Association "ASOCIACIÓN ONDA CENTRE COMERCIAL". This investigation is being carried out by the Department of Business Administration and Marketing at the Universitat Jaume I of Castellón. Regarding the information you provide us, we guarantee complete confidentiality and anonymity; the data will be treated in a comprehensive manner and not individually. Finally, this study is purely for research and has no commercial purpose.

Q1. Are you a member of the OCC Association (Asociación Onda Centre Comercial)? 1 Yes 2 No (If you are not a member, do not continue)

Q2. How long have you been a member of the OCC Association? Less than 2 years Between 2 and 5 years More than 5 years

Below please evaluate the global performance of the OCC Association (Onda Centre Comercial) throughout all the years you have maintained contact

Perceived value	Confidence																																																																																											
<p>Q3. Firstly, we ask you to evaluate the professionalism of the OCC Association personnel (1 is strongly disagree and 5 is totally agree).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>The staff know their job well</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>2</td><td>The staff is properly trained</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>3</td><td>The information provided by the staff has been invaluable to me</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>4</td><td>Easily found and accessed</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table> <p>Q4. Rate the quality of service in the OCC Association (1 is strongly disagree and 5 is totally agree).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>The service you have given me on the whole is correct</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>2</td><td>Has an acceptable level of quality when compared with other associations</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>3</td><td>The service received is as expected</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table> <p>Q5. Membership of the OCC Association has a cost which is embodied in a quarterly fee. We ask you to rate the importance you give to that cost (1 is strongly disagree and 5 is totally agree).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>The total cost generated is reasonable for me</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>2</td><td>Good service for the expense generated</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table> <p>Q6. The Overall rating I would give to the OCC Association on a scale of 1 to 5 (1 being very negative and 5 is very positive).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>Overall rating</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	1	The staff know their job well	1	2	3	4	5	2	The staff is properly trained	1	2	3	4	5	3	The information provided by the staff has been invaluable to me	1	2	3	4	5	4	Easily found and accessed	1	2	3	4	5	1	The service you have given me on the whole is correct	1	2	3	4	5	2	Has an acceptable level of quality when compared with other associations	1	2	3	4	5	3	The service received is as expected	1	2	3	4	5	1	The total cost generated is reasonable for me	1	2	3	4	5	2	Good service for the expense generated	1	2	3	4	5	1	Overall rating	1	2	3	4	5	<p>Q9. Rate the trust you have in the OCC Association (1 is strongly disagree and 5 is totally agree).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>I trust in the good intentions of the OCC Association</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>2</td><td>I believe that the behaviour of the OCC Association is ethical</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>3</td><td>This Association is concerned about making its members happy</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	1	I trust in the good intentions of the OCC Association	1	2	3	4	5	2	I believe that the behaviour of the OCC Association is ethical	1	2	3	4	5	3	This Association is concerned about making its members happy	1	2	3	4	5
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3	The information provided by the staff has been invaluable to me	1	2	3	4	5																																																																																						
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1	The total cost generated is reasonable for me	1	2	3	4	5																																																																																						
2	Good service for the expense generated	1	2	3	4	5																																																																																						
1	Overall rating	1	2	3	4	5																																																																																						
1	I trust in the good intentions of the OCC Association	1	2	3	4	5																																																																																						
2	I believe that the behaviour of the OCC Association is ethical	1	2	3	4	5																																																																																						
3	This Association is concerned about making its members happy	1	2	3	4	5																																																																																						
Loyalty	Implication																																																																																											
<p>Q10. Would you be so kind as to evaluate some statements below concerning your future intentions and your current behaviour? (1 is strongly disagree and 5 is totally agree).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>I will try to continue in the OCC Association in the coming years</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>2</td><td>I will encourage my relatives and friends who are traders to become members of the OCC Association</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	1	I will try to continue in the OCC Association in the coming years	1	2	3	4	5	2	I will encourage my relatives and friends who are traders to become members of the OCC Association	1	2	3	4	5	<p>Q11. Consider the level of interest in issues related to trade in general (1 is strongly disagree and 5 is totally agree).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>They are very important</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>2</td><td>I am very interested in them</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>3</td><td>I am passionate about them</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>4</td><td>They are very necessary for me</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>5</td><td>They worry me a lot</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	1	They are very important	1	2	3	4	5	2	I am very interested in them	1	2	3	4	5	3	I am passionate about them	1	2	3	4	5	4	They are very necessary for me	1	2	3	4	5	5	They worry me a lot	1	2	3	4	5																																										
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<p>Q7. Using the same scale from 1 to 5 rate the OCC Association brand image.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>There are good reasons to trust and work with them</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>2</td><td>Maintains a positive image and character</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>3</td><td>Arouses my interest and consideration</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>4</td><td>Has a good consideration at social level</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	1	There are good reasons to trust and work with them	1	2	3	4	5	2	Maintains a positive image and character	1	2	3	4	5	3	Arouses my interest and consideration	1	2	3	4	5	4	Has a good consideration at social level	1	2	3	4	5	<p>Q12. Would you please indicate what age group you are in?</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Less than 20 years</th> <th>From 20 to 29 years</th> <th>From 30 to 39 years</th> <th>From 40 to 49 years</th> <th>From 50 to 59 years</th> <th>From 60 to 69 years</th> <th>70 years or older</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> </tr> </tbody> </table> <p>Q13. What is your successfully completed level of education?</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>No education</th> <th>Primary (up to age 10)</th> <th>Primary (EGB, FP1)</th> <th>High School or FP2</th> <th>University diploma</th> <th>University degree</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> </tr> </tbody> </table> <p>Q14. What is the total monthly revenue in your business in euros?</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>0-1.000</th> <th>1.001-1.500</th> <th>1.501-2.000</th> <th>2.001-2.500</th> <th>More than 2.500</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </tbody> </table> <p>Q15. Indicate the number of employees in your business: _____</p> <p>Q16. Gender: <input type="checkbox"/> 1 Male <input type="checkbox"/> 2 Female</p>	Less than 20 years	From 20 to 29 years	From 30 to 39 years	From 40 to 49 years	From 50 to 59 years	From 60 to 69 years	70 years or older	1	2	3	4	5	6	7	No education	Primary (up to age 10)	Primary (EGB, FP1)	High School or FP2	University diploma	University degree	1	2	3	4	5	6	0-1.000	1.001-1.500	1.501-2.000	2.001-2.500	More than 2.500	1	2	3	4	5																											
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<p>Q8. Consider your degree of satisfaction experienced with the OCC Association (1 is strongly disagree and 5 is totally agree).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1</td><td>My expectations have been met</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>2</td><td>I am satisfied with the price-quality offered</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>3</td><td>I am satisfied with the service they have provided</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>4</td><td>I am really satisfied in general</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	1	My expectations have been met	1	2	3	4	5	2	I am satisfied with the price-quality offered	1	2	3	4	5	3	I am satisfied with the service they have provided	1	2	3	4	5	4	I am really satisfied in general	1	2	3	4	5																																																																
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THANK YOU VERY MUCH FOR YOUR COLLABORATION

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