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EXECUTIVE SUMMARY

The objective of this research project is twofold: to outline how and why Windsor Group is meeting the challenge of modernising their marketing operations with new digital technology in the automotive sector.

Chosen Company: Windsor Group

Windsor is held to be one of Ireland's leading automotive dealership franchises. Ranked 314th overall and 34th for transport industry category in the Irish Times Top1000 companies (Irish Times, 2017), Windsor has a long tradition in selling and servicing vehicles from their operational group of dealerships. Established in 1964, employing over 300 staff, and famed for their Dublin car auctions of the 1960s, Windsor have long marketed themselves as putting consumers' best interests at heart by providing affordable options across the life-span of the consumer. Whether a consumer is purchasing their first car, a new car or family car, and wherever a consumer is at on life's journey, Windsor has always had the car for them. They are life-time consumer retention oriented, community based, relationship selling invested, and future focused. With a brand rejuvenation project, a new marketing team of six, and an increased marketing budget in excess of €1 million, they recognise that they face considerable technological challenges in terms of: moving their marketing towards a digital media model, integrating zero emissions and hybrid petrol technology models to their brand marque portfolio to align with carbon emissions regulatory requirements, and adapting their service and sales operations to vehicle intelligent mobility and software sophistication for road safety (RSA, 2017).

Thus, this report focuses on how new digital technologies will become increasingly important to facilitate this ethos relying on a full-funnel brand marketing framework to produce engagement, lead generation and conversion with the introduction of modern digital channel marketing (e.g., LinkedIn, 2016; HubSpot,2017). Moreover, the report researches why the economic context calls for this full funnel approach to digital modernisation, to maintain and grow this national leading brand (e.g., CSO Automotive Indices, 2017; CSO Economic Indices, 2017; CSO, Irish Top Motors, 2017; SIMI, 2017).

To achieve the research objective a quantitative-qualitative mixed methods research method (e.g., Bryman & Bell, 2015; Bryman, 2016) tested if key communications content (i.e., a manageable cross-section: corporate news), could generate organic industry significant engagement, lead generation, and conversion for target segments key to Windsor's sales strategy, by introducing a new digital blog and its social media distribution (i.e., website + Facebook, LinkedIn, and Twitter). A full-funnel marketing framework of automotive marketing was used to map consumer engagement from point of brand awareness for the 181 pre-sales period November 2017 (i.e., blog engagement) to lead generation (i.e., clicking through to landing page) aligned to key market segment sales targets to the sales period January 2018 (i.e., market share and sales results 10-day-report 181 for sales period January 2018). An analysis of this engagement and lead data showed that blogging is an effective new digital technology which increased lead generation for the following commercial, community, and trust building automotive content categories: finance offer news on new and used models, commercial product releases and brand marque awards news, road safety, hints and tips, and community sponsorship (Kotler, 2013; HubSpot, 2017).

The results show that our new blog achieved an average click through rate (CTR) 3.5 times greater than the automotive industry average (see HubSpot, 2017), and for early in-house sales figures that have become available; brand marque Nissan achieved a 11.2% sales increase and +0.8 market share increase (versus the same period in 2017; *Nissan represents 70-80% of our dealership capacity; Nissan 10-Day Market Analysis 181, January 12th 2018). Moreover, our new policy of supporting our commercial marketing with 10% communications aligned with national road safety category campaigns (i.e., recycling content from RSA and Government initiatives from September 2017), excitedly became active in a year in which road fatalities were lowest since 1959 (RSA Annual Review, 2017). Finally, Windsor Linkedln which runs in tandem with the Windsor blog now ranks 3rd rather than 8th for followers compared to key competitors such as Frank Keane BMW and Joe Duffy Group, with the number of visitors, shares, and comments increasing upto threefold from blog conception in September to end of year 2017 compared to the first half year.

The secondary research explains why Windsor must meet the challenge of modernising their marketing due to external factors other than company marketing tradition such as economic market forces, which have defined, and will continue to define all future marketing strategy for the automotive sector regardless of brand identity. Drawing from economic data and secondary data sets and sources such as the Central Statistics Office (CSO), Irish Motor Society (SIMI), KPMG, CDK Global and Red C Research, conclusions are drawn about how population demographics, consumer spending, and UK Imports will impact the Irish market, thereby determining what will constitute viable market segments and digital marketing target audiences moving forward.



The report concludes with a discussion of how the evolution and impact of technological innovation may affect: target audience differentiation, impact positively both locally and globally by growing an online automotive market economy with lean operations and community flourishing prospects, prepare automotive industry for the challenges presented by diffuse social media networks, as well as intelligent mobility software technologies for automotive road safety.

METHODOLOGY & RESULTS

Choosing the Research Context: Organisational Change & New Digital Marketing

Prescient in the management of the introduction of new digital technology to traditional marketing operations is the commencement of a program of **brand rejuvenation** for Windsor, of which a core component is to translate their focus on life-time consumer retention, relationship invested selling, and community integration with their 'Drive happy' campaign (devised by their agency partners *Chemistry.ie.*, and *True Story*). To develop the content required for the corporate blog, the language (i.e., Tone of Voice TOV) and content needed to match key themes central to our rebranding, thus requiring a qualitative-quantitative mixed methods methodology to verify the content themes and test their engagement effectiveness (see Bryman & Bell, 2015). The qualitative component required thematic analysis to derive the best performing content categories to match the rebrand thematic framework (See Appendices A-C), and the quantitative component required the actual measurement of the engagement performance of each category, using standardised digital marketing key performance indicators of real-time consumer engagement (e.g., Reach, Engagement, Click-Through-Rates), to provide summary data and to decide which categories best fit the brand message moving forward (See Tableaux also, 2013).

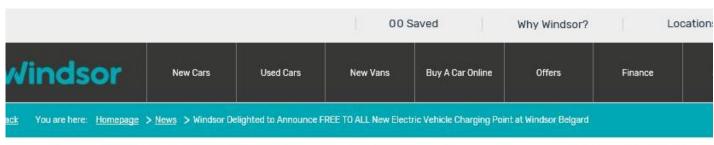
THE 'DRIVE HAPPY' BRAND MESSAGE

'Drive happy' – that means driving away from Windsor happy with one's purchase. The ethos is rooted in Windsor's longitudinal reputation as a trusted, life-long, value-for-money, community oriented, quality brand marque, if not repeat purchase option vendor, for vehicle purchase across the lifespan (e.g., in-house Red C Focus Group Research, 2017). Windsor believes that customers are their lifeblood, and that a happy customer is a lifelong customer. 'Windsor believe that when we treat our customers with respect, we will therefore be seen as trustworthy, reliable and fair' (Windsor Staff Brand Booklet, 2017, p.8). 'Drive happy' is the rebrand slogan for all marketing communications and brand material. Defined as working together to deliver a stronger brand, the new refreshing palette of teal, mandarin yellow, powder blue, white, and forest green presents us with portfolio of logos, taglines, friendly museo sans fonts, and clear tone of voice (TOV) prescriptions regarding the sorts of necessary and sufficient linguistic frames, target audience specific images, and company values that our digital marketing copy must draw on.

Much has changed from the steely red and petrol blue price-centric brand marketing since the rebrand roll-out (November 2017). Emerging categories drawing comprehensively on the 4Ps Marketing Mix (i.e., price, product, place, promotion) such as finance offer news on new and used models (price value), commercial product releases (promotion) and brand marque awards news (product quality), road safety, and community sponsorship (trust building and placement), is to be a step in the right direction, or least an improved overall positioning (e.g., Kotler, 2013; *True Story*, 2017). See below for an illustrative example of our new branding in this new website blog page excerpt:

SAMPLE BRANDING...

Figure 1: An excerpt with our new 'Drive happy' palette and design. This website was developed by Gforces UK, and is constructed using columns and rows to achieve magazine format for online publishing. An embedded call-to-action (CTA) 'Make an enquiry' can be found in the row under the image on the left column.





Windsor Delighted to Announce New FREE TO ALL Elect

Windsor is delighted to announce that a new electric vehicle (EV) fast charging point access at Windsor Belgard from 11th January 2018. This charging point infrastructure. Located at the front of the dealership fore your EV for free at any time 24 hours a day, 7 days a week. Our Windscustomers and electric vehicle owners to use this new facility. This service to all EV drivers.

Windsor has long facilitated the transition of customers to electric from emissions electric vehicle - the **Nissan LEAF**. The iconic Nissan LEAF is r the New Nissan LEAF in February, Windsor is delighted to have endeavo drivers to facilitate and encourage their adoption of a zero emissions lifest

Make an enquiry

Important Information About Windso

Belgard EV Fast Charging Point Available



Windsor Motors @WindsorMotors - Jan 12

Windsor Delighted to Announce New FREE TO ALL Electric Vehicle Charging Point at Windsor Belgard. Find out all about this new facility here:

wmg.ie/NewEVChargingP...



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THE MARKETING TEAM

Presently, a new marketing team of six employees including: a Marketing Manager, a Dealership Relationship Executive, a Digital Marketing Executive, a Social Media Executive, a CRM specialist, and a Content & Data Analytics Executive (i.e., the author of this report) have been put together to drive a rebrand campaign.

The impetus is to build a rejuvenated brand in collaboration with the brand and advertising agencies *True Story* and *Chemistry* respectively.

The end-goal is to reach a point where an integrated marketing communications program, relying equally on traditional and new digital media methods is harmoniously in place, to attract, convert, close, and consistently delight predefined market segments in line with modern marketing technology and customer journey strategy specific to automotive (e.g., HubSpot Academy, 2017; Carzone, 2017).

WINDSOR DEALERSHIP AND SERVICE AUTOMOTIVE FRANCHISE: A 20:80 BUSINESS MODEL

Windsor are both a dealership and service franchise with a 20:80 Unit Car Sales: Service Sales business model. They have a strong financial reporting relationship with the Nissan brand, and they operate nine Nissan dealerships in Airside, Belgard, Bray, Clonee, Deansgrange, Dundrum, Galway, Liffey Valley, Long Mile Road and Raheny. They offer their consumers diversity of choice and award winning brand marque alternatives. They operate two Opel dealerships at Liffey Valley and Airside Motor Park, as well as Peugeot dealerships located in Clonee and Airside Motor Park, and a Mazda dealership in Galway. Windsor's service franchise offers an integrated program of certified full vehicle servicing facilities in state of the art workshops, staffed by specialist technicians & parts departments in each dealership. Their body-shops offer extensive body repair facilities, and they have excellent working relationships with insurance providers including: AXA, Hibernian Aviva, Zurich and FBD.

In short, they are a well accredited and comprehensive corporate car dealership and service provider requiring considerable marketing resources, marketing planning, and operational implementation to align with modern automotive markets and technological challenges to meet consumer demand most likely to convert to aggregate unit sales.

CHOOSING THE CORPORATE BLOG

With a marketing budget of €1.2million, and Brand Ambassadors such as World Boxing Champion Katie Taylor and Leinster Rugby, Windsor have their traditional marketing anchored narratives well placed to absorb change in their marketing strategy. Windsor have long standing commitments to maintain a substantial community sponsorship program and financial support role in core community events and national sporting activities on a weekly, monthly, and annual basis (€120,000 per annum). Given the timing of the introduction of the new branding and new website in November 2017, twinned with the now available marketing budget for community sponsorship and a female blogger for dealership automotive industry, the circumstances presented an excellent opportunity for testing the impact of a program of new digital content for a new target audience.

The introduction of a blog was chosen to test target audience engagement and readership in terms of sales and brand awareness impact using web traffic metrics (e.g., traffic to target web pages and landing forms re Google Analytics) and measures of reach and engagement with the blog material on social media platforms (i.e., LinkedIn Analytics, Twitter Analytics, and Facebook Insights) to test if the new brand performed better than previous branding and to automotive sector digital standards. We all know what traditionally a brand is and therefore what a new brand must be (e.g., Kotler, 2013). It's a benchmark of familiarity by which we can judge, based on implicitly knowing its features and attributes. This familiarity is usually grounded in longitudinal communication of, or even bombardment with, ideas, associations, images, and verbal content. Brands are known, trusted, and consistent. Thus, brands are returned to time and again, and so our blog must be consistently engaging too (e.g., Pulizzi, 2013).

A corporate blog requires substantial market research whether researching product, promotions, finance, community sponsorship events and impact, automotive news, corporate news (Chaffey & Smith, 2013). The content requires a content marketing plan, content calendar, analytics cycle, evaluative reporting and holistic integration with the marketing communications of the whole marketing team, not to mention persona research to match market segments deemed presently or longitudinally profitable to content that will resonate (e.g., Vedprakesh, 2016). Consumer engagement is seemingly critical not only to brand awareness but to brand creation in an evolving digital market place. Impactful, profitable, and trustworthy successful blogs do have one thing in common – they are the well-researched writer's forum. This blog relies extensively on the 'Irish Motor News' Google News daily search tool to project manage pertinent blog material for our commercial purposes through our project management tool Teamwork.com (i.e., Irish Times Motors, Independent Motor News, the Journal.ie, Wheels 4 Women, Brand Marque Press Releases and Brochure Material sent to Marketing, Automotive and Technology Conferences such as the Consumer Electronics Show #CES). They connect and pump their pavement, with well researched relevant and timely content, and so must Windsor blog. For the purposes of this report content examples only and a full sample of the first best-fit monthly cycle analytics and evaluation (matched to persona research – i.e., global persona Women 24 years – 55 years) will be presented.

The new corporate blog commenced September 2017, with finalised best-fit new brand content categories since November 2017. Since then 70+ unique blog pieces amounting to 50,000 words have been researched and written by this report's author. The blog has an active 44 posts at any given time and the most recent selection can be found at www.windsor.ie/news (see Appendix E).



Look Your Financial Best: Windsor Finance & Insurance Manager Aoife Keehan PIB APA Offers 5 Top Tips for Car Finance 2018

Windsor Women - Aoife Keenan



True Blue or Red Hot Red - What does your car colour say about you?

What does your car colour say about you?



Windsor Delighted to Announce FREE TO ALL New Electric Vehicle Charging Point at Windsor Belgard

New EV Charging Point at Windsor Belgard



Women buy cars too! What the statistics tell us about how women think when shopping for cars...

Women buy cars too!

SAMPLE BLOGS

Figure 2. Sample cross-section of corporate blog 9th – 17th January 2018

RESEARCH OBJECTIVES & JUSTIFICATION OF SCOPE

The overall *primary research objective* was to test whether the introduction of digital blogging could be used as a strategic communication tool when integrated with social media distribution to generate organic digital following, engagement, and lead generation for dealership automotive audiences. Regardless of whether the seller is brand marque or dealership, the automotive industry centralises its selling process through traditional channels such as television, magazine, radio, and dealership show cases and eventing (e.g., Chaffey & Smith, 2013). Website, eMarketing, Google Adwords, Social Selling and Online Selling (i.e., selling through social media) has been relatively unheard of for dealership centric selling until recently (e.g., Amazon.com vehicles).

A competitor analysis conducted in-house (Windsor, 2017) has shown that most dealerships remain heavily reliant on selling by footfall volume per dealership per bi-annual selling period. For automotive industry 5-8 years' impact analyses makes little sense as the digital marketing paradigm in only recently been given funding and integrated strategic direction by Windsor, Ireland's largest dealership franchise. Case in points for digital marketing research interventions are more likely yield useful insights for recent direct interventions and their measurement, hence the results-based focus on corporate blogging and new media for our new marketing program.

RESEARCH OBJECTIVES & JUSTIFICATION OF SCOPE

The secondary research objective was to generate a SWOT (Strengths, Weaknesses, Opportunities, and Threats) report using secondary statistical sources such as: KPMG, SIMI (Irish Motor Society), CSO (Central Statistics Office), and outsourced focus group research with Windsor consumers (Red C Research) to assess the automotive industry economic context for the Irish market, and service component specifically (see Appendix G). This secondary research was required to enable decisions to be made primarily about the industry's readiness for, and the necessity of, new digital media initiatives.

Thus, the primary research objective took a readily available but substantial trust building content digital marketing tool aligned with new brand and brand management, and speculatively tested its merits, while the secondary research objective examined the economic context to reveal how a digital marketing strategic framework might be further developed to make space for digital marketing opportunities to adapt to technological eCommerce and industry innovation threats to the industry's present functioning. Let us turn now to our consumer personas as target audiences, and then the quantitative results.

TARGET AUDIENCES: CONSUMER PERSONAS FOR AUTOMOTIVE WOMEN

Windsor has begun to radically rethink their market segmentation strategies. The customer personas of male, middle-income, Dublin, one-car family fixated on price-centric offers is fast becoming a redundant philosophy aside from a practical reality on which to base marketing campaigns. A recent CDK Global report has shown that over 85% of car buying decisions are influenced by women (CDK Global, 2015). In fact, women spend €167billion on automotive industry purchases annually worldwide. Women are more than an automotive consumer segment − they outnumber men worldwide in driving licences held. Even when not named on the registration of the vehicle, women play a significant role in 85% of final purchase decisions yet only 7% of front line management, sales, and service advisors tend to be women. It may be counter-intuitive but men tend to let emotion influence their vehicle desires whereas women are more likely to consider durability, reliability, safety and affordability.

75% of women say they do not feel confident in car-buying contexts, compared to 50% of men who admit to the same feeling... As a result, women are Windsor's predefined central target market. In fact, the 725,000 women aged between 24years and 55 years old residing in Ireland represent a key cross section of our forecasted changing customer base (see also CSO Census, 2016).



For purposes of this project we will define the women market segment as a whole, and outline what Windsor are putting in place to appeal to women personas for which more refined women personas are forthcoming (e.g., *Chemistry.ie*): The Young First Car Purchase; the Preschooler Mum; the One-Car Middle-Income Married Middle; and finally, the Pre-retirement Environmentally Conscious 50+ (e.g., HubSpot Academy Certification, 2017).

To help Windsor to start defining these personas a leading professional Maryrose Lyons from BrightSpark Consulting held a workshop for Windsor staff in December 2017. Paramount was to discover both the nomothetic and idiographic components to our personas. In other words, what do prospective women customers have in common to strategically market to them as a target audience, and what differentiates this target audience into a set of personas to hierarchically refine our key target audience into profitable market segments. While Windsor has not yet engaged in differentiated persona strategies, for example, with their new *Microsoft Dynamics* 365 to assess the size of each persona to work out a probable conversion rate indicative of profitability, nor decided which social media platform best matches which persona empirically, they have made great strides to reach and engage the four women personas by focusing on what they have in common - women being ignored by sales professionals who prefer to talk to their husbands (CDK Global, 2015)!

So, what is Windsor to do to reverse these perceptions and encourage women as a collective target audience in the first instance? Windsor has advertised and launched the following initiatives since November 2017 to target women personas 24yrs to 55yrs:

'Why not check out our new super user friendly <u>Windsor Website</u> to facilitate your online research and purchasing',

"...start a conversation on our <u>Windsor Facebook Page</u> with a dealership closest to you",

'or follow the latest developments in automotive product and finance on Windsor News to inform your choices with the help of our lady bloggers....'

Remember that CDK Global has shown that over 85% of car buying decisions are influenced by women, so for now a one-size fits all approach can lead to improvements, and refinements may come later. So, let us now test if our lady bloggers automotive blogging has had any success since its inception in November 2017.



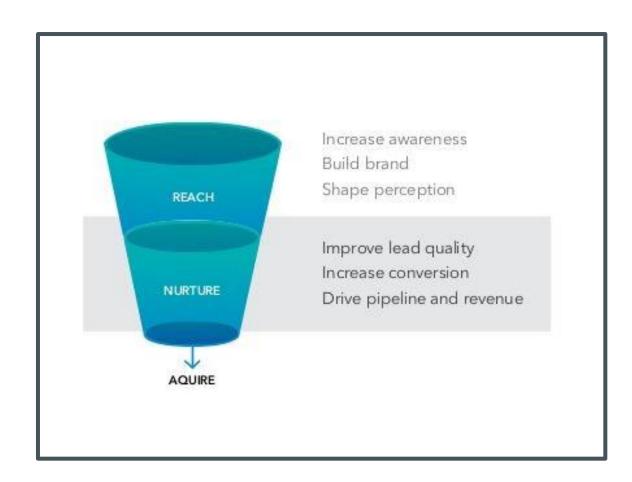
EVOLUTION AND IMPACT OF TECHNOLOGIES RELEVANT TO THE TARGET AUDIENCES

Primary Research: A Quantitative Study of Consumer Engagement with Corporate Blogging in Automotive Industry

Method & Results

Scheduling. A total of 74 blog slots were scheduled through Hootsuite scheduler for LinkedIn, Facebook, and Twitter social media platforms for the month of November. Four times per day (i.e., 9am, 1pm, 5pm, and 9pm) Monday to Friday and upto twice per day at weekends blog content for the following categories was posted: Promotions (e.g., 181 Special Offer), Products (i.e., New Vehicle Product Release and Product Awards), Commercial (Dealership Specific or Smyths Toys Voucher Campaign), Finance (e.g., Electric Vehicle Tax Incentives), and Windsor Hints & Tips (e.g., Road Safety and Be Winter Ready Campaign). These content categories have previously been qualitatively mapped and qualitatively decided as best-fit to the agency brand message material to reflect key thematic content (Windsor in-house report, 2017: See Appendix A-C). This quantitative component is a test of the accuracy of the qualitative mapping to the hypothesis that these categories will engage, convert, close, and delight our present and prospective customers (HubSpot, 2017).

AUDIENCE ENGAGEMENT



Audience Engagement was defined as an aggregate score across social media engagement metrics only, and traffic coming to the blog through search engine pathway for our new website, aside from social media, was termed page visits. Completion of call to actions (CTAs) to enquiry landing pages were calculated separately in what follows. The priority for our new website is to pay for advertisement for Page 1 Ranking for the actual website and offers page which an SEO strategy for keyword search has yet to be finalised. Presently, we do not have an SEO content optimiser plugin, such as Yoast. Heuristics to SEO optimise blog content, as defined by HubSpot, such as using alt-text for images, meta-tags and consistent 1-2 long-tail keywords in title and strategic components of the body of content are satisficing for now (HubSpot, 2017). Scoring Audience Engagement consisted of: LinkedIn Analytics, Twitter Analytics and Facebook Insights drawn down to examine: LinkedIn Impressions, Social Shares, and Click Through, Twitter Impressions, Twitter Engagements as aggregates, means, and proportions.

MAPPING **ENGAGEMENT** TO TEST CONTENT **CATEGORY EFFECTIVENESS** FOR THE FULL **FUNNEL**

How do we then conceptualise and integrate this digital engagement for our corporate blog with sales metrics and targets? Windsor must show that the blog's social engagement will turn into leads and that these leads will convert to sales. The rejuvenation of the Full Funnel Model marketing paradigm is one way that digital marketers are operationalising the leads and sales requirements measurement from digital marketing in a coherent way (e.g., LinkedIn Report, 2017; Heinz Marketing, 2017). Not only does the Full Funnel offer a framework to understand how to conceptualise engagement to quality leads and hence sales, it also presents a way to think about how to landmark metrics to demonstrate the quantifiable relationship between our measures of engagement and corporate measures of market share and unit sales (see LinkedIn's Full Funnel White-Paper for the Sophisticated Marketer, 2016).

In alignment with brand rejuvenation and rebranding the blog metrics can show us how our blog can be conceptualised as a full funnel framework and measured as: 'Reach' defined as 'Reach and Impression' scores, 'Nurture' defined as 'Audience Engagement', and 'Acquire' defined as 'Lead generation for Landing Page' and 'Sales and Market Share'.

Table 1. The Total Number of Impressions, Reach, and Social Actions Taken by Blog Prompted Prospects in the Month of November

	Reach	Engagement	Click Through Rate
LinkedIn Impressions	35919		
LinkedIn Shares and Click Throughs		490	1.40%
Facebook Reach	50604		
Facebook Engagement		555	1.10%
Twitter Impressions	12305		
Twitter Engagement		199	1.60%
Total	98828	1244	1.40%

RESULTS SUMMARY

The summary results show that the social media reach for blog content distributed in November 2017 was a total of 98828 (i.e., Mean per blog: 1335.5), and the engagement rate was a total of 1244 (i.e., Mean per blog: 16.8). Moreover, the click through rate (CTR) was on average 1.40%. For automotive sector this click through rate is 3.5 times the international industry average (HubSpot Industry Statistics, Dec 4th 2017) indicative that the new blog is a successful one in terms of brand engagement with prospective audiences, as Table 1 shows.





That said, and brand awareness aside, we need to understand if the website blog section and social media channels are driving engagement to the next step in the funnel, that is to engage with the CTA to arrive at relevant offers pages/landing pages on the website. To this end, Google Analytics was used to map how often the CTA embedded in each blog led audience traffic to relevant offers pages.

Table 2 shows the percentage of the total amount of traffic landing on relevant offers pages that came organically from the social media distribution of the blog. The blog directed organic traffic to all offers pages live in November 2017, most which were 181 campaign specific. The top three offers pages to receive the highest proportion of traffic from social distribution of the blog were 181 enquiry page specific, for which Nissan Micra 0.0% Finance Enquiry (Total traffic 447; social media distribution of blog accounted for 73.28%), Nissan Offers/181/2 for 1 Enquiry (Total traffic 305; social media distribution of blog accounted for 30.10%), Mazda Offers 181 Enquiry (Total traffic 27; social media distribution of blog accounted for 33.30%). These results indicate that the blog may become increasingly successful in lead generation in tandem to brand awareness building.

Electronic copy available at: https://ssrn.com/abstract=3106369

	From Social
Total	% of Total
5116	2.50%
2575	2.80%
305	30.10%
447	73.80%
366	20.50%
15	26.00%
196	9.60%
12	0.00%
385	8.00%
27	33.30%
411	2.10%
36	10.00%
	Total 5116 2575 305 447 366 15 196 2575 305 447 366 366 366 375 385 385 376 411

TRAFFIC SUMMARY

Table 2: Proportion of Traffic Directed to Offers Pages from Blog Embedded CTAs by Social Channel Click Through in the Month of November 2017

While these results show that the blog has reached and engaged well, does it sell well? That is, can it really represent a viable full funnel marketing implementation?

Market Share 2018 Preliminary Results

Preliminary results for what is known as the Market Analysis 10-Day Figures released on January 12th by Nissan (*remaining brand marque analysis awaited), show that our predominant brand marque business segment Nissan has an 11.2% sales increase (versus the same period in 2017) in a market that is up 1.2%. Nissan has had the largest increase of any of the Top 8 brands. Nissan's market share has increased to 8.6% (+0.8% versus 2017) while competitors Hyundai (-0.6%), Ford (-0.5%), VW (-0.9%) and Renault (-2.3%) have all lost market share. Moreover, Nissan have reached 90% of their 181 2 for 1 sales target in a market that was down 10.2% for new car registrations (SIMI Annual Review, 2017), and predicted to continue with a similar forecast for 2018.

The results are encouraging, and signify that Windsor, as Ireland's largest vendor for Nissan are selling a proportion of which could be tentatively due in part to our unique innovative blog and social media framework. We cannot be sure that those who engaged with our enquiry landing pages are those who bought the vehicles responsible for market share at present, but tentative non-linear yet full funnel results present a qualitative-quantitative affirmation that the inference can be drawn that blogging could be reaching, nurturing and acquiring customers who purchase.

SECONDARY RESEARCH: AN ECONOMIC CONTEXT STUDY OF AUTOMOTIVE INDUSTRY READINESS FOR NEW MEDIA

Economic Outlook for Automotive: Central Statistics Office (CSO, 2017)

Using the automotive industry as a test-bed for research requires serious consideration of the economic context. Housing prices, labour market, motoring and fuel costs, consumer confidence and consumer spending, UK vehicle imports and Brexit will affect the automotive industry regardless of how well marketed the products are (CSO, 2017). At present the economic outlook for the automotive sector is somewhat gloomy (SIMI, 2017). Against a backdrop of limited supply and rising demand, house prices and private rents are rising strongly (CSO, 2017). Taken together with labour market pay scale data household finances are not likely to position most people to be in the market for a relatively new used car, or a new car, given that most consumers are almost not able to afford fully comprehensive service beyond warranty or NCT requirements.

While GDP is up 4.3%, Income Tax is lower than expected. A persistent gap between the value and volume for retail sales shows that consumers remain resistant to higher prices for luxury goods. Moreover, Motor insurance has decreased by 8.4% but risen by 52.7% in the past 4years. The Open Market Sales Price (OMSP) shows actual price paid for new cars is 3% higher in 2017, all of which indicate that car ownership and maintenance is becoming proportionately greater relative to wages and salaries, at a time when work and pay scale for work is not necessarily increasing significantly on average.

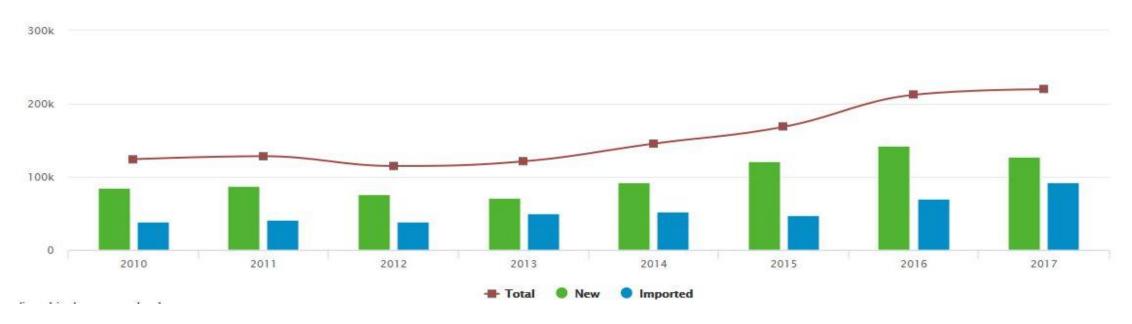


Figure 3. The Total Number of New and Used Import Cars Licensed from 2010 (CSO, 2017)

Sales Volumes & Market Forces (Irish Motor Society — Member Portal - SIMI, 2017)

New car sales are down 10.2% (SIMI, 2017), and this trend was a constant in every county in Ireland including the counties in which sales volumes tend to be highest, that is, Dublin and Cork. Yet, the increase of 40%+ in used car imports to Ireland from the UK on 2016, means that there may be an increased year on year demand for servicing for which we need to prepare to capitalise on for profitability beyond brand marque market share drives (Appendix G).

RED C RESEARCH (IN-HOUSE FOCUS REPORT)

Red C Research, a consumer research specialist consultancy, were recruited to test how the Windsor Brand performed on several traditional brand marketing concepts, and a set of new brand rejuvenation concepts. From hour-long discussions in groups of 4-6 persons, representative of the age range 24yrs to 65+ yrs., but consisting of a women majority due to sample self-selection to attend, clusters of brand impressions were recorded when thinking about Windsor as a dealership and service provider. Relevant to this report is that Windsor retained a trusted and professional impression amongst their attending customers. That said, Windsor service was deemed expensive comparative to other service providers, but high quality and value for money regarding portfolio of brand marque stock.

Taken together there are no global reassurances that the economy alone will improve anytime soon to compensate for the year on year relative decrease in new car registrations to used UK imports. Windsor must then find innovative strategies to not only to gain market share for their brand marques at the expense of their competitors, but to grow market share by selling new age automotive ideals to an ever-constricting automotive market. Investing in digital marketing, and compelling educational or enlightening, digital content for new audiences in new ways, such as developing blogging as a strategic tool, has already tentatively enabled Windsor to begin to keep one step ahead by reaching, nurturing and perhaps even acquiring new consumer markets (i.e., perhaps even women led), by meeting their target audience, that is women, where they are most likely to find them – online (CDK Global, 2015).



DIGITAL TECHNOLOGIES AND THEIR IMPACT ON INDUSTRY LOCALLY AND GLOBALLY...

There are many new digital technologies available to automotive industry, but none so compelling in impact as the notion of online selling, social selling, and social network brand marketing. For example, Amazon.com now have a vehicle online selling platform Amazon.com: Automotive, and Windsor has had to follow suit. Having had their first cars sold by online transaction only on both Facebook messenger and through their new website, Windsor are primed and ready for what could be profound market change.

THE BIOLOGY OF CORPORATE SURVIVAL: FROM LOCAL TO GLOBAL

The rise of the digital society, full economic viable e-commerce business models, and increasing competition in e-growth, is driving work place change at a dizzying rate. A recent paper in the *Harvard Business Review* suggests that we are yet to catch up with organizational business models of success to guide adaptation to these developments. Reeves, Levin, & Ueda (*Harvard Business Review Jan-Feb*, 2016) show that of more than 30,000 public firms' life-spans examined over the last 50 years, that 1 in 3 will be delisted in the next 5 years. That is 6 times the delisting rate of companies over 40 years ago.

In other words, corporations are dying at a younger age than their employees. They infer that there are no intergenerational survival models left to guide industrial development in the 21st century. They draw the conclusion that only business models drawing on analogies of biological systems remain sensible in explaining the life-cycle of the corporation. To survive, the corporation must adapt to the growing complexity in their environment much as species in nature do. For Windsor to survive, they need to adapt to the emergence of social media and online platforms as precursors of where they will eventually meet substantial sized market segments, from which a greater proportion of their business and ultimately profit will come.



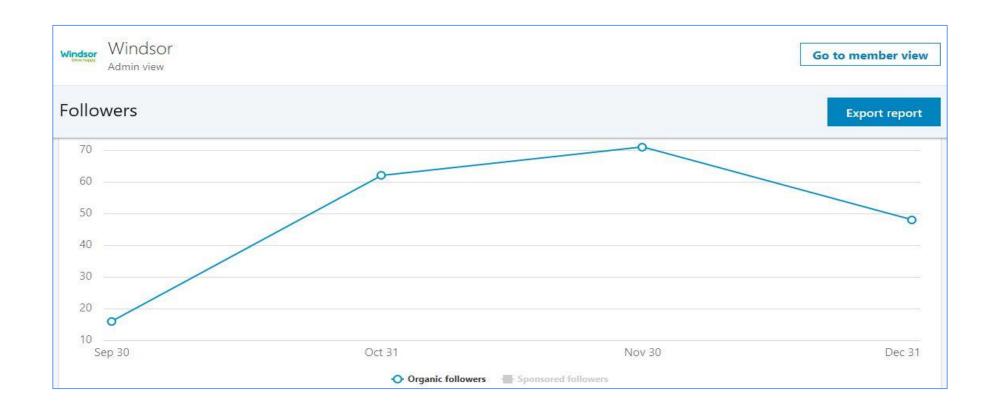
THE BEGINNINGS OF ONLINE PURCHASING AT WINDSOR.IE

That said, the balance between investment in community sponsorship and dealership specific Facebook channels engendering community based lifetime loyalty building, and the fast-paced price and product driven world of online selling, will be a challenge (e.g., Susskind & Susskind, 2015). What's local is global, and what is global may become local. Diffuse networks of online selling will be difficult to control without a foothold on a following that arbitrates from actual Windsor consumer base.

LINKEDIN AND THE BEGINNINGS OF LOYAL GLOBAL FOLLOWING

While local loyal customer segments who follow, engage, and purchase from Windsor are important, it may be noteworthy that what is global, or international in basis, may not necessarily be alienating or diffusive. Indeed, the distribution of the new Windsor blog has led to marked increases in Linkedln Rankings relative to national and regional dealership competition.

The blog is the only content appearing on Linkedln in the time interval analysis in what follows. At 1011 Followers, Windsor Linkedln has differentiated itself from a 7-10th place cluster to 3rd place behind Joe Duffy Group and Frank Keane BMW since the blog's introduction. You can see the increase in following by 40+ month on month since our new blog's inception here...



LINKEDIN FOLLOWING

Figure 5. 40+ Windsor Month on Month LinkedIn Following Increase 2017... The blog post frequency was majorly responsible for increases in likes, engagements and following.



300+ WINDSOR MONTH ON MONTH LINKEDIN CLICK INCREASE 2017 Moreover, Figure 6 shows a 300+ Windsor Month on Month LinkedIn Click Increase for blog distribution since its inception. The composition for Windsor LinkedIn following is majorly professionals from the automotive sector. That said, their loyal following and click through engagement demonstrates a new found 'early days' sector connectivity for which benefits are likely to follow.

CONCLUSIONS

- The new blog achieved click through rate (CTR) average of 1.40%. For automotive sector this click through rate is 3.5 times the international industry average (HubSpot Industry Statistics, Dec 4th 2017), indicative that the new blog is a successful one in terms of brand engagement with prospective audiences. Brand awareness amongst professional target audience may be inferred to be increased due to the constituent make up of the LinkedIn Channel following audience, and the large following for Windsor relative to rest of Irish automotive market.
- The blog directed organic traffic by way of social media to all offers pages live in November 2017, most which were 181 campaign specific. Directing traffic is the first step, and strategies to convert this traffic with A/B testing for alternative sets of call-to-actions and offers is underway.
- Nissan reached 90% of their 181 2 for 1 sales target in a market that was down 10.2% for new car registrations (SIMI Annual Review, 2017), and predicted to continue with a similar forecast for 2018. The results are encouraging, and signify that Windsor, as Ireland's largest vendor for Nissan are selling a proportion of which could be tentatively due in part to our unique innovative blog and social media framework, as this was one of the new marketing interventions in the rebrand marketing strategy.
- Alas, we cannot be sure that those who engaged with our enquiry landing pages are those who bought the vehicles responsible for market share at present, but tentative non-linear yet full funnel results present a qualitative-quantitative affirmation that the inference can be drawn that blogging could be reaching, nurturing and acquiring customers who purchase. Future directions are planned to analyse multi-point attributions to test this hypothesis.

FUTURE TRENDS THAT WILL IMPACT THE TARGET AUDIENCE AND INDUSTRY

Automotive industry presents us with a plethora of future trends which will inevitably impact on the target audience and industry (see Thatcham Research, 2017). For the purposes of this report and time we will focus in a detailed way on the two trends that stand out above the rest: introduction of intelligent mobility for road safety (i.e., Autonomous Emergency Breaking), and the Petrol v. Diesel debate and how it will threaten to bring us back to price-centric marketing for automotive industry.

Could Autonomous Emergency Breaking Technology Soon Be as Essential as Wearing a Seat Belt?

Technology is fast becoming one of the most important factors in preventing car accidents on our motorways. A panel of international motor experts shortlisting models introduced to the market for the Thatcham Research Safety Award UK recently declared that "... history of technology will come to recognise Autonomous Emergency Breaking (AEB) as the most important safety innovation since the seat belt." For example, this year's 'What Car?' safety award is intended to help consumers in their decision making as to what car they are best purchasing when thinking about safety features and benefits. For a model to qualify to meet the judging criteria for the 'What Car' it must come with AEB as standard to begin with.



The judges were some of the best international automotive safety experts in the world. They back AEB and are likely to influence regulatory future interventions and include: Michiel van Ratingen: Secretary General, Euro NCAP, Peter Thomas: Professor of Road and Vehicle Safety, Loughborough University, Claire Evans: Consumer Editor, What Car? and Matthew Avery: Director of Research, Thatcham Research.

Some brand marques, such as Opel, are early-adopters of crash preventative technologies, and core to their manufacturing is to advocate making safety a deal-maker when purchasing a car. That said, it is likely that all brand marques will need to follow suit to keep up with market innovation and demand, and comply with every increasing safety aware legislative drives.

When it comes to Road Safety everyone needs a policy. Only four months ago, Windsor marketing decided that 10% of digital marketing communication, notable for Twitter was to attend to Road Safety by sharing RSA (i.e., Road Safety Authority alerts) and adapting government road safety campaigns to our content material. Excitedly, our campaigns were active for four months in a year when road fatalities were their lowest in Ireland since 1959 (RSA Annual Review, 2017).

APPENDICES... FUTURE ISSUES TO THINK ABOUT

Petrol v. Diesel: Is Time Running Out for Diesel?

Finally, with the New Car 181 season in full swing a real debate about the advantages and disadvantages that diesel run vehicles offer has taken off at full pace. Car buyers are trending increasingly towards petrol, hybrid or even Electric Vehicle (EV) alternatives. Indeed, some experts and motor industry analysts predict that diesel will move towards 50% or even less of registered car sales market share within the next year. So, what's the big fuss all about and how will it affect automotive marketing?

Consumers fast fell out of love with diesel when diesel bans were declared in several cities in Europe and government responses to the clear air regulatory challenge began, and rumour has it that the value of a diesel vehicle may shortly disappear overnight! So, there are pros and cons to diesel and petrol, as Table 3 shows, and this debate is fast beginning to define all marketing content and pricing models (e.g., market price increases for petrol engine 181s).

PETROL V. DIESEL ENGINE – JAN 2018

Information summarized from Carzone 2017, Irish Times and Irish Independent Source List 2017/18

Petrol

- less costly if you tend to travel shorter distances
- lower cost new unit car due to lower manufacturing costs
- trending towards higher resale value than diesel
- petrol engines are quieter (e.g., noise pollution)
- petrol cars are more responsive, more powerful, and peppier v. diesel
- petrol engines perform better for smaller models
- petrol engine servicing tends to be less expensive than diesel
- petrol and hybrids still do not perform as well as diesels for comparable fuel economy
- petrol will give you 3-4Km less per litre fuel than diesel

PETROL V. DIESEL ENGINE – JAN 2018

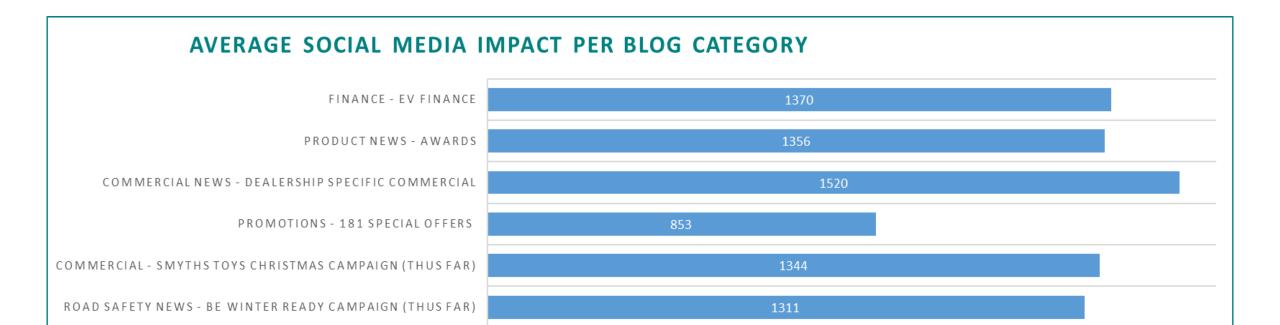
Information summarised from Carzone 2017, Irish Times and Irish Independent Source List 2017/18

Diesel

- diesel performs better in terms of fuel efficiency for high mileage usage
- diesel will maintain a reasonable resale value for predefined scrappage offers/ trade-in guarantee
- some tax incentives remain in place for employees who drive diesel engine cars for long distance or daily levy purposes
- diesel engines tend to require more expensive servicing
- you need to be running at least a 20,000Km mileage per year requirement to make back, in savings on fuel, price differences between a petrol v. diesel engine model to start with.
- diesel engine models will require more frequent filter changes if the mileage does not reflect main road speeds
 for long durations. The carcinogenic material will clog the exhaust filter without burning off... so mileage and the
 sorts of mileage are important if considering diesel engines...

As our comparison demonstrates the debate will centre on the market price and fuel economy agenda. Moreover, there are impending government motor tax changes which may affect the overall running cost efficiency of diesel engine models for consumer audiences and industry alike. Given that the Department of Environment have put out a consultation to examine whether banning diesel vehicles in city centres such as Dublin, Galway, and Cork might facilitate improved performance relative to carbon emission regulatory requirements, it looks like we will shorty revert price-centric marketing. What does this mean for digital? Now that some core components of our content strategy are in place, namely our corporate blog and its social media distribution, we have the space available for marketing content campaigns on finance, value for money, and energy and innovation in automotive. The challenge ahead will be neither implementation nor operationally taxing. In short, the challenge remains in developing engaging and exciting content for these topics to attract, convert, close, and delight our prospects (HubSpot, 2017).

11/1



APPENDICES

■ Appendix A: The preliminary results to qualitatively test goodness of fit for content categories per marketing mix sub-type for rebrand decentralisation from price-centric marketing. The results show the average social media engagement impact per blog category where the following content categories were tested was >500 or upto threefold 500: Product (e.g., Product News), Promotion (e.g., 181 Offers), Price (e.g., Finance), Placement (e.g., Smyths Toys Campaign — Community Centric per Dealership). No other category received comparable impact other than the six categories below:

APPENDIX B: AVERAGE SOCIAL MEDIA IMPACT AND CONTENT CATEGORY RANKING FOR BLOG DISTRIBUTION PRELIMINARY RESULTS

Average Impact Per Blog and Social Posting Category in November		Average	Total	Rank
Road Safety News - Be Winter Ready Campaign (thus far)		1311	9175	5
Commercial - Smyths Toys Christmas Campaign (thus far)		1344	9410	4
Promotions - 181 Special Offers		853	22177	6
Commercial News - Dealership Specific Commercial		1520	18244	1
Product News - Awards		1356	13555	3
Finance - EV Finance		1370	8222	2

Top 10 Posts						
4	Expand Your Horizons With the Majestic Peugeot 5008	2277	*			
6	LMFM are coming to Windsor Clonee Nissan and Peugeot	2066	*			
3	Windsor Long-Mile Nissan Lighten the Load	2490	*			
9	Windsor Nissan Rescues Raheny Christmas Tree Lights Festival!	1922	*			
1	Opel 181 range premiering at Windsor Opel Airside & Liffey Valley!	3071	*			
7	Nissan's Electric Vehicle (EV) 0% Benefit in Kind Tax (BIK)	2060	*			
10	Simply amazing! Nissan's Electric Vehicle (EV) 0% Benefit in Kind Tax (BIK)	1883	*			
5	Drive happy in 2018: 2 for 1 Nissan Offer.	2082	*			
2	You could drive happy from Windsor soon 0% APR on a 181 Nissan Micra!!	2526	*			
8	Nissan Micra is Irish Small Car of the Year 2018!	1930	*			
#	Total Impact from Top 10 Posts	22307				

TOP 10 POSTS

■ *Appendix C:* Top 10 Posts Social Media Impact >1500 for aggregate engagement across LinkedIn, Twitter, and Facebook. All Top 10 were from one of the price, product, place, and promotion categories as described in Appendix A. The Top 10 posts also account for 22% of the impact of preliminary content testing indicative of content category engagement strength moving forward.

APPENDIX D: BLOG POSTS WITH HIGH MEDIA PRESS FOCUS (N = 25)**DEFINED AS** WINDSOR CORPORATE PRESS RELEASES — IRISH MARKET (WITH **EMBEDDED CTAS)**

- #Coffee4Hospice Windsor Group Raises Over €2000 for <u>Bewley's Coffee4Hospice</u> (September, 2017).
- Cowley, M. (2017). Not Just an EV: The New Nissan LEAF The Right Vehicle, The Right Technology, The Right Time. Nissan LEAF Premiere Press Release Windsor Group Nissan Irish Market.
- Cowley, M. (2017). A new star in the Opel portfolio: The Opel Insignia GSi Premiere's at IAA Frankfurt
 Motor Show. Opel Insignia GSi Press Release Windsor Group Opel Irish Market.
- Cowley, M. (2017). The New Opel Grandland X: What dreams are made of... <u>Opel Grandland X Press</u>
 <u>Release</u> Windsor Group Opel Irish Market.
- Cowley, M. (2017). Be mindful: Irish Road Safety Week 2nd to 8th October 2017. <u>Irish Road Safety Week</u>
 Press Release Windsor Group Irish Market.
- Cowley, M. (2017). A day without fatalities on Europe's roads: Help support #ProjectEdward Ireland 2017.
 #ProjectEdward Press Release Windsor Group Irish Market.
- Cowley, M. (2017). Windsor Motor Group Proudly Supports Cannonball Ireland 2017! <u>Cannonball Ireland Sponsorship Press Release</u> Windsor Group Irish Market.
- Cowley, M. (2017). Windsor welcomes no increase on Benefit-in-kind tax for electric vehicles in Irish Budget. Windsor Press Release Irish Budget Irish Market.
- Cowley, M. (2017). Put good driving to practice. National Slow Down Day 20th October 2017. <u>National Slow Down Day Press Release</u> Windsor Group Irish Market.
- Cowley, M. (2017). Nissan Set to Lead Electric Vehicle Autonomous Evolution at 45th Tokyo Motor Show!
 Windsor Press Release Windsor Group Irish Market.
- Cowley, M. (2017). Nissan LEAF Wins CES Award for Self-Driving Technology! Windsor Press Release –
 Windsor Group Irish Market.
- Cowley, M. (2017). Small Car Wins Big Award! Nissan Micra is Irish Small Car of the Year 2018! Windsor Press Release – Windsor Group – Irish Market.
- Cowley, M. (2017). No More Choosing Between Style and Driving Pleasure SUV Peugeot 3008 Wins Irish Car of the Year 2018! Windsor Press Release – Windsor Group – Irish Market.

Electronic copy available at: https://ssrn.com/abstract=3106369

APPENDIX D CONTINUED...

- Cowley, M. (2017). The World's Most Beautiful Red The 181 Catwalk Opens with Mazda's Soul Red Crystal CX-5! Windsor Press Release Windsor Group Irish Market.
- Cowley, M. (2017). Excellent Gains in Store for Employers! Accelerated Capital Allowances (ACA) on EVs 2018! Windsor Press Release Windsor Group Irish Market.
- Cowley, M. (2017). FTAI Holding One-Day Seminar on Future Implications of Brexit at Croke Park, November 20th. Windsor Press Release Windsor Group Irish Market.
- Cowley, M. & Coghlan, M. (2017). Nissan's Electric Vehicle (EV) 0% Benefit in Kind Tax (BIK) What
 Employers and Employees Now Gain 2018-2021! Windsor Press Release Windsor Group Irish Market.
- Cowley, M. (2017). Be Winter Ready! Government Sets Out Road Safety Campaign 2017/18. Windsor Press Release – Windsor Winter Ready Road Safety Campaign 2017.
- Cowley, M. (2017). FTAI Conference 2017: Brexit Will Trigger Us to Review and Rethink Supply Chain. Windsor Press Release Windsor Group Irish Market.
- Cowley, M. (2018). Opel Insignia Shortlisted for Thatcham Safety Award: Could Autonomous Emergency Breaking Technology Soon Be as Essential as Wearing a Seat Belt? <u>Windsor Press Release Windsor Group Irish Market</u>.
- Cowley, M. (2018). Peugeot 5008 is Irish Times No. 1 for 2018! Could this 7-Seater SUV Signal a Reemergence of the Middle-Income One Car Family? <u>Windsor Press Release – Windsor Group – Irish Market</u>.
- Cowley, M. (2018). Women Buy Cars Too! What Statistics Tell Us About What Women Think When Shopping for Cars. Review of CDK Global Summary Report. Windsor Press Release — Windsor Group — Irish Market.
- Cowley, M. (2018). Are You Worried About Time Running Out for Diesel? Windsor Uncovers the Top 3 Vices and Virtues of Driving a Diesel. Windsor Press Release Windsor Group Irish Market.
- Cowley, M. (2018). Windsor Delighted to Announce New FREE TO ALL Electric Vehicle Charging Point at Windsor Belgard. Windsor Press Release – Windsor Group – Irish Market.
- Cowley, M. (2018). True Blue or Red Hot Red: What does your car colour say about you? Windsor Press

 Release Windsor Group Irish Market.

 Electronic copy available at: https://ssiri.com/abstract=5106369



Latest Automotive News

Welcome to Windsor News!

Windsor News provides light and timely updates relevant to all company activity. Here you will find weekly press releases relevant to new cars and products on the Irish market, commercial activities, special promotions, dealership specific events, and driving advice in our 'Windsor Hints & Tips' articles. At Windsor we take pride in our commitment to maintain a substantial sponsorship and financial support role in core community events and national sporting activities on a weekly, monthly, and annual basis. We also place real value on providing you with value for money service offers and pertinent road safety information on a regular basis.

APPENDIX E: ACTIVE 44 BLOG POSTS (AS OF 17TH JANUARY, 2018)

SAMPLE ACTIVE 44 BLOG POSTS (AS OF 17TH JANUARY, 2018)



Red Hot Red - What colour say about you?

car colour say about you?



of Steel... ar Peugeot

Let Windsor Champion Your Car Finance: Take a Tour of Our 181 Opel Offers Today





Is Your Vehicle Winter Ready? Emergency Equipment Windsor Checklist for Driving in Snow and Ice

Windsor Emergency Equipment Checklist



nia Shortlisted for Safety uld AEB Technology Soon tial as Wearing a Seatbelt?

nsignia Shortlisted for Safety Award



Eastcoast FM Visits Windsor Bray Nissan!

Eastcoast FM Visits Bray Nissan



LMFM Visits Windsor Clonee Ni Peugeot Open Day!

LMFM - Windsor Clonee



san & Peugeot AFM Radio -Jovember



Windsor Bray Nissan Open Day With East Coast FM - Saturday 9th December



Irresistible Finance... Take A Tour Through Our Windsor Galway Mazda 181 Finance Options Today!

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or Christmas... Advice on How to Plan Your ney this Christmas

me for Christmas



FTAI Holding One-Day Sen Future Implications of B

FTAI Seminar



F Wins CES Award for Selfriving Technology!

Award for Nissan LEAF



Small Car Wins Big Award! Nissan Micra is Irish Small Car of the Year 2018!

Micra - Irish Small Car of the Year 2018!



No More (and Driving 3008 Wins I

Irish Car of th



onference 2017: Brexit Will Us to Review and Rethink Supply Chain

Brexit Conference Update



Expand Your Horizons With the Majestic Peugeot 5008...

Peugeot 5008 Expo



5 Question Driving a No Interviews

SAMPLE ACTIVE 44 BLOG POSTS (AS OF 17TH JANUARY, 2018)

- Brexit Indicators: Ireland and the UK in Numbers. CSO:
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- Cowley-Cunningham, Michelle B., How Marketing Communication Has Changed in the Digital Age: A Case-Study of Tiffany & Co.'s 'Iconic Marketing Formula' (September 3, 2016). QQI Marketing Campaign Audit Diamond Industry Digital Marketing Certification Programme DkIT (Permission to use Images from Tiffany & Co, New York). Available at SSRN: https://ssrn.com/abstract=2834311 or https://ssrn.com/abstract=2834311 or https://ssrn.com/abstract=2834311 or https://ssrn.com/abstract=2834311 or https://ssrn.com/abstract=2834311 or https://ssrn.2834311

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