FUTURE OF SHOPPING
LATEST TRENDS IN RETAIL TODAY AND 2030

Survey by COMARCH KANTAR TNS

OUTLINE

The survey provides you with an overview of our future shopping behaviour, expectations and customer loyalty

ABOUT
COMARCH

SHOPPING BEHAVIOUR
AND EXPECTATIONS

CUSTOMER
LOYALTY

SUMMARY

ABOUT COMARCH

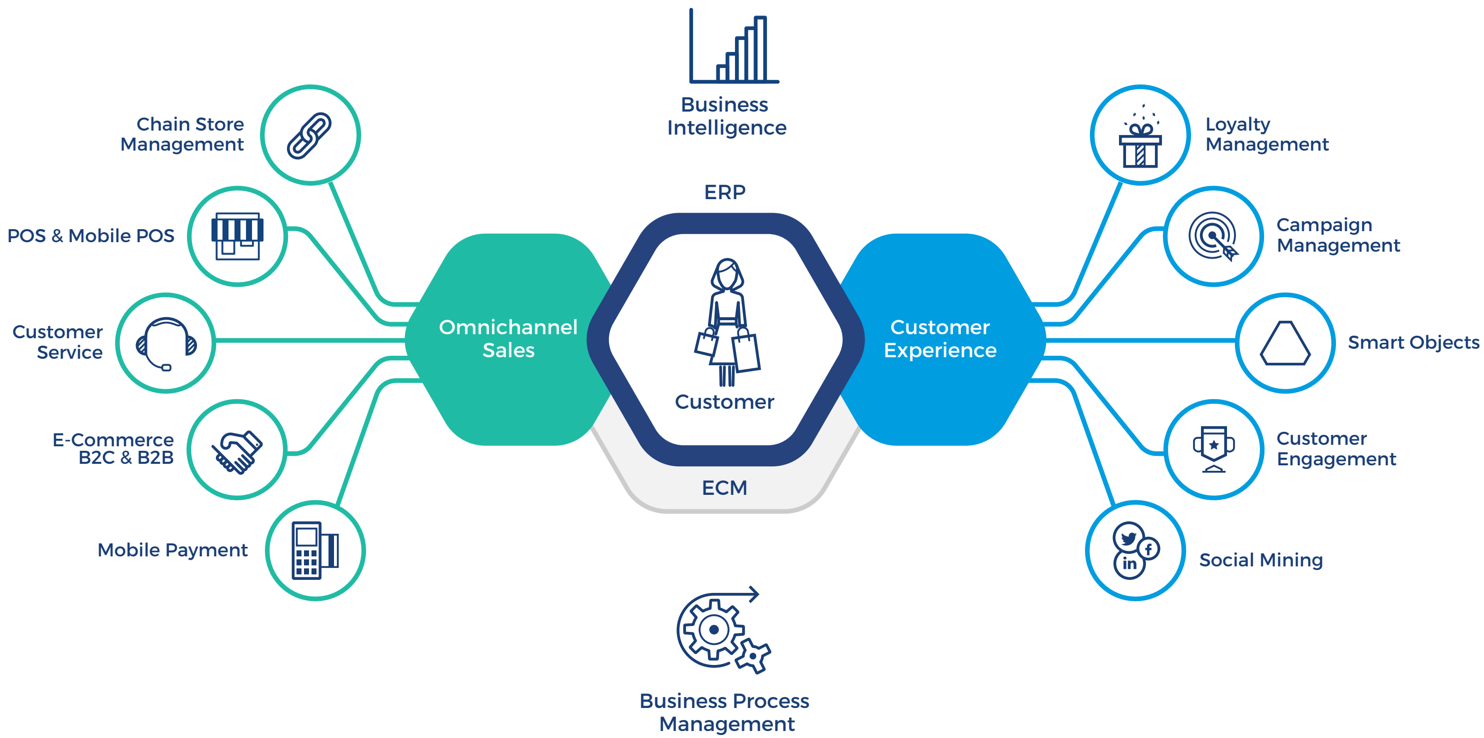
ABOUT COMARCH

Comarch is a global provider of innovative IT solutions supporting the omni-channel customer journey in numerous industries like retail (e.g. ERP, Webshop, PoS, CRM & Marketing, and many more). The company's vision of tomorrow's markets and future shopping is based on decades of experience. For example, Comarch managed projects for online-retailers like Zalando, multi-channel players like Lacoste, Yves Rocher, Natura, or KiK having gone online with Comarch solutions, and trade groups with large, international branch networks, such as REWE or Metro Systems. More than 5,400 employees work on projects in 50 countries all across the world. Thanks to high investments in research and development, Comarch can offer a broad range of innovative IT solutions, which are highly rated by both customers and analysts. Learn more about Comarch's portfolio, particularly for retail industry, and give your customers a unique experience.

For further information please visit our website www.comarch.com

Extensive experience through projects at:

SOLUTIONS DEDICATED TO THE RETAIL INDUSTRY



Comarch offers a comprehensive solution for retail from a single source, providing all possibilities to create an ideal, personalized shopping experience at all touchpoints while ensuring process excellence and thus maximum cost efficiency in the organization at the same time. A high number of customers from the German retail sector, such as KiK, TEDi, Kaiser`s Tengelmann, or Konsum, rely on our solutions to approach new customer classes through new channels.

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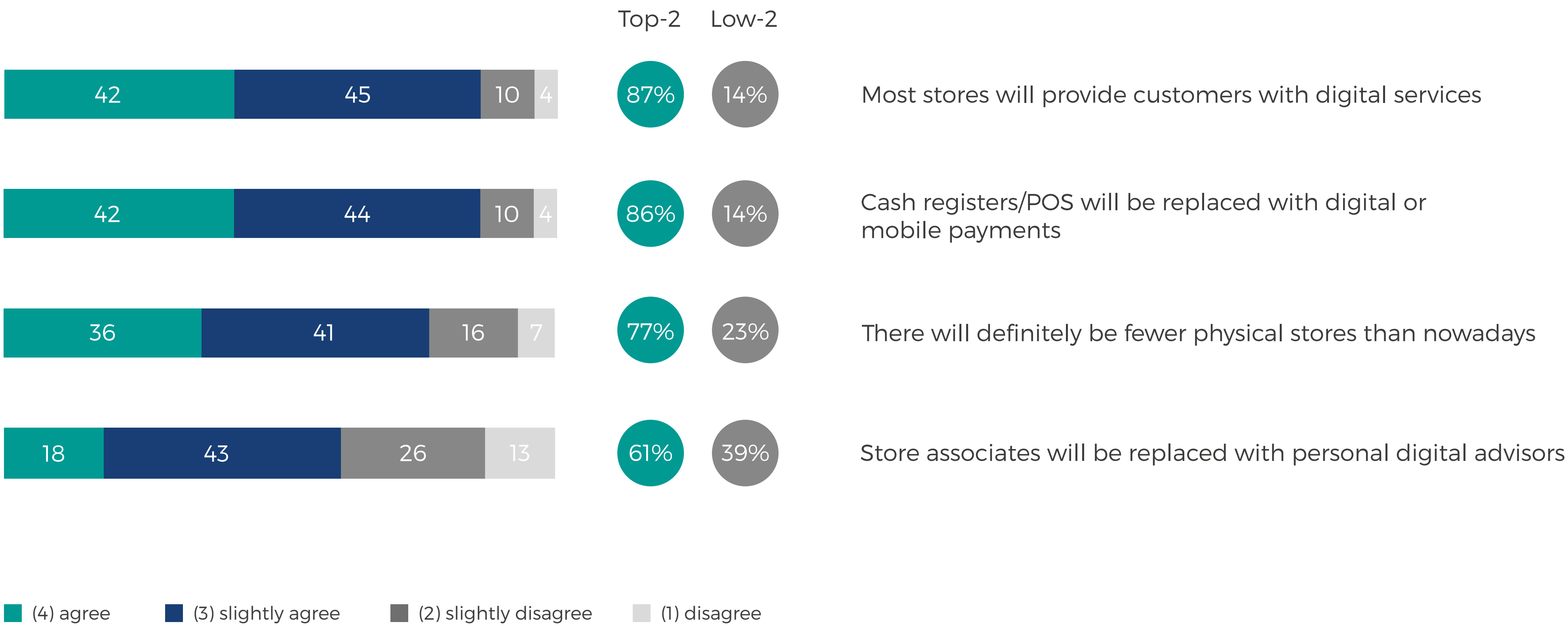
SHOPPING BEHAVIOUR AND EXPECTATIONS

VISION OF SHOPPING IN 2030

Digitalisation is key. Expectation is that stores provide digital services and payment options



Base: Total (n=3029); in %
Q1: What is your vision of shopping in 2030: How much do you agree to the following statements?

VISION OF SHOPPING IN 2030 AMONG AGE GROUPS

Digitalisation is key. Expectation is that stores provide digital services and payment options- across all age groups

	55-65		45-54		35-44		25-34		18-24		Total	
	Top-2	Low-2	Top-2	Low-2	Top-2	Low-2	Top-2	Low-2	Top-2	Low-2	Top-2	Low-2
Most stores will provide customers with digital services	86%	14%	85%	15%	89%	11%	86%	14%	88%	12%	87%	14%
Cash registers/POS will be replaced with digital or mobile payments	86%	14%	86%	14%	88%	12%	86%	14%	84%	16%	86%	14%
There will definitely be fewer physical stores than nowadays	78%	22%	79%	21%	78%	22%	76%	24%	72%	28%	77%	23%
Store associates will be replaced with personal digital advisors	62%	38%	61%	39%	61%	39%	61%	39%	57%	43%	61%	39%

Base: Total (n=3029); in %
Q1: What is your vision of shopping in 2030: How much do you agree to the following statements?

INTEREST IN PERSONALISED OFFERS BASED ON PERSONAL DATA

Italians most open towards personalised offer

Great Britain	Germany	Switzerland	Netherlands	Italy	Poland	TOTAL		
45%	34%	40%	42%	56%	44%	43%		TOTAL
62%	38%	38%	44%	48%	58%	48%	18-24 years	AGE
54%	43%	50%	48%	72%	46%	52%	25-34 years	
52%	42%	43%	45%	64%	45%	49%	35-44 years	
34%	31%	40%	38%	42%	42%	37%	45-54 years	
32%	19%	28%	37%	50%	32%	33%	55-65 years	
41%	32%	40%	42%	53%	41%	41%	Femal	GENDER
49%	36%	40%	42%	59%	48%	46%	Male	

Base: Total (n=3029); in %; share of yes-answers
Q2: Therefore, they are striving to gain access to personal data incl. address and shopping preferences. Is it desirable for you to receive personalized offers based on your personal data?

CONSIDERATION OF MOBILE SERVICES WHILE SHOPPING

Hight interest in in-store solutions across all countries

Interest in in-store navigation is not related to age.

Great Britain	Germany	Switzerland	Netherlands	Italy	Poland	TOTAL	
55%	47%	50%	46%	58%	44%	50%	Real-time personalised offers provided during in-store shopping
45%	50%	45%	52%	46%	55%	49%	In-store navigation (used on your mobile to find the way to the desired product)
29%	29%	27%	23%	34%	24%	28%	Real-time personalised offers provided when you are nearby the store

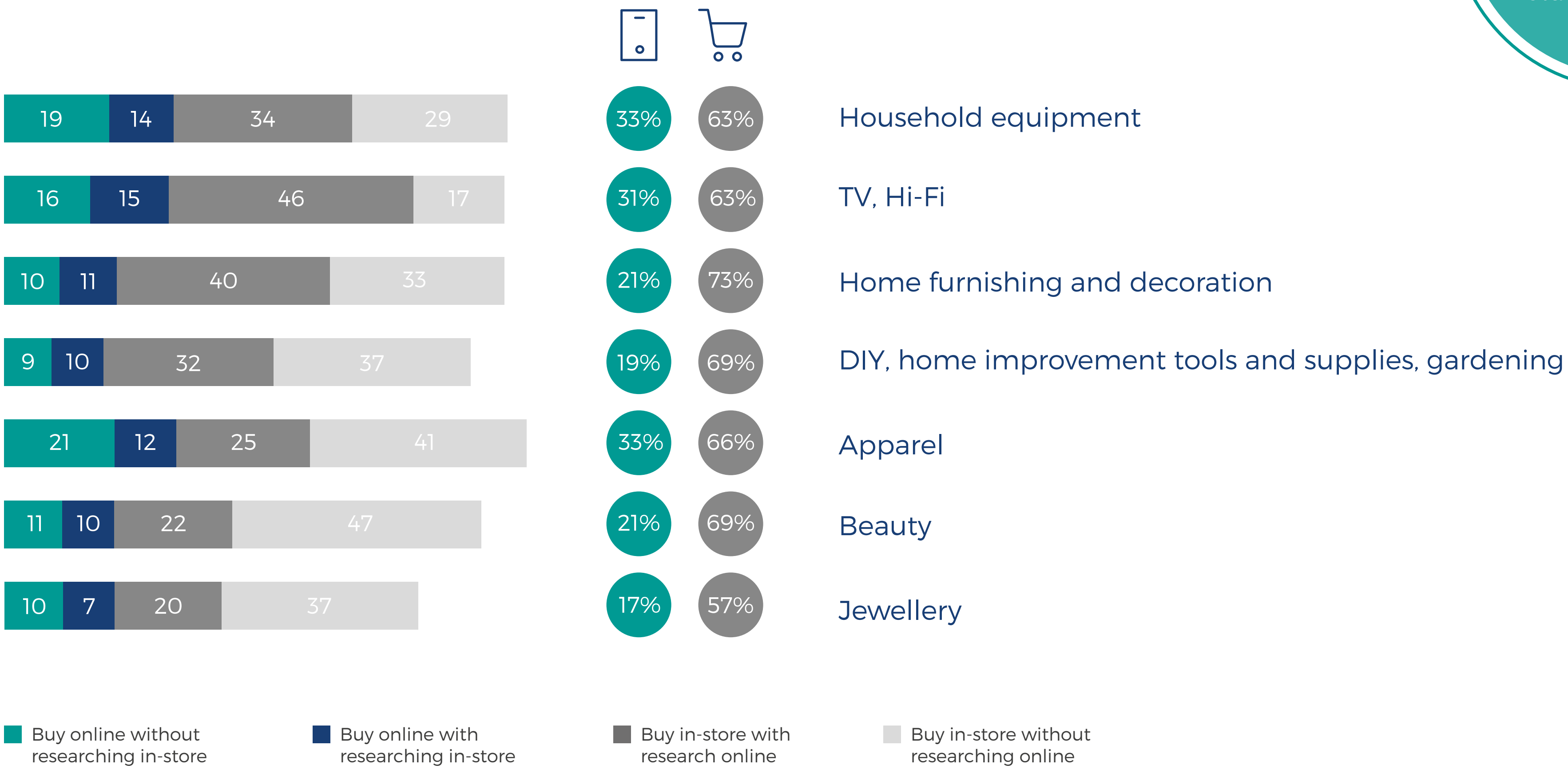
Base: Total (n=3029); in %

Q3: Retailers strive to provide customer with real-time in-store mobile services. Which of the following would you consider using?

INFORMATION AND PURCHASE: OFFLINE OR ONLINE

Research across channels mostly takes place when shopping offline

With increasing age shopping habits are clearly more oriented towards the stationary retail.



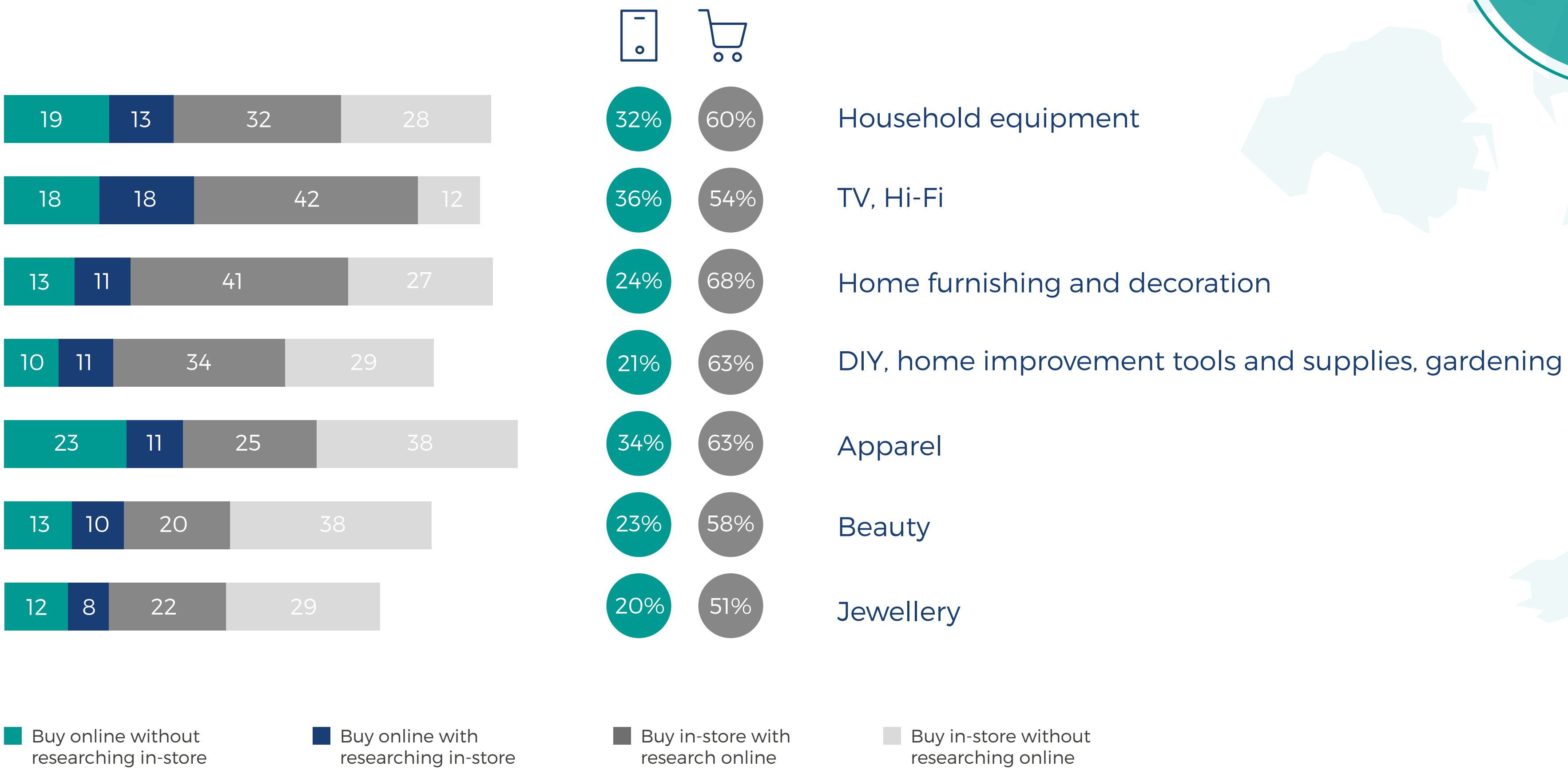
Missing to 100% does not buy resp. category
Base: Total (n=3029); in %
Q4: Please think of a typical product of each of the following categories: Where do you inform yourself and where do you usually buy the product?

INFORMATION AN PURCHASE – GREAT BRITAIN: OFFLINE OR ONLINE

Online research important for offline shopping

GREAT BRITAIN

The youngest are very internet-oriented for shopping various categories.



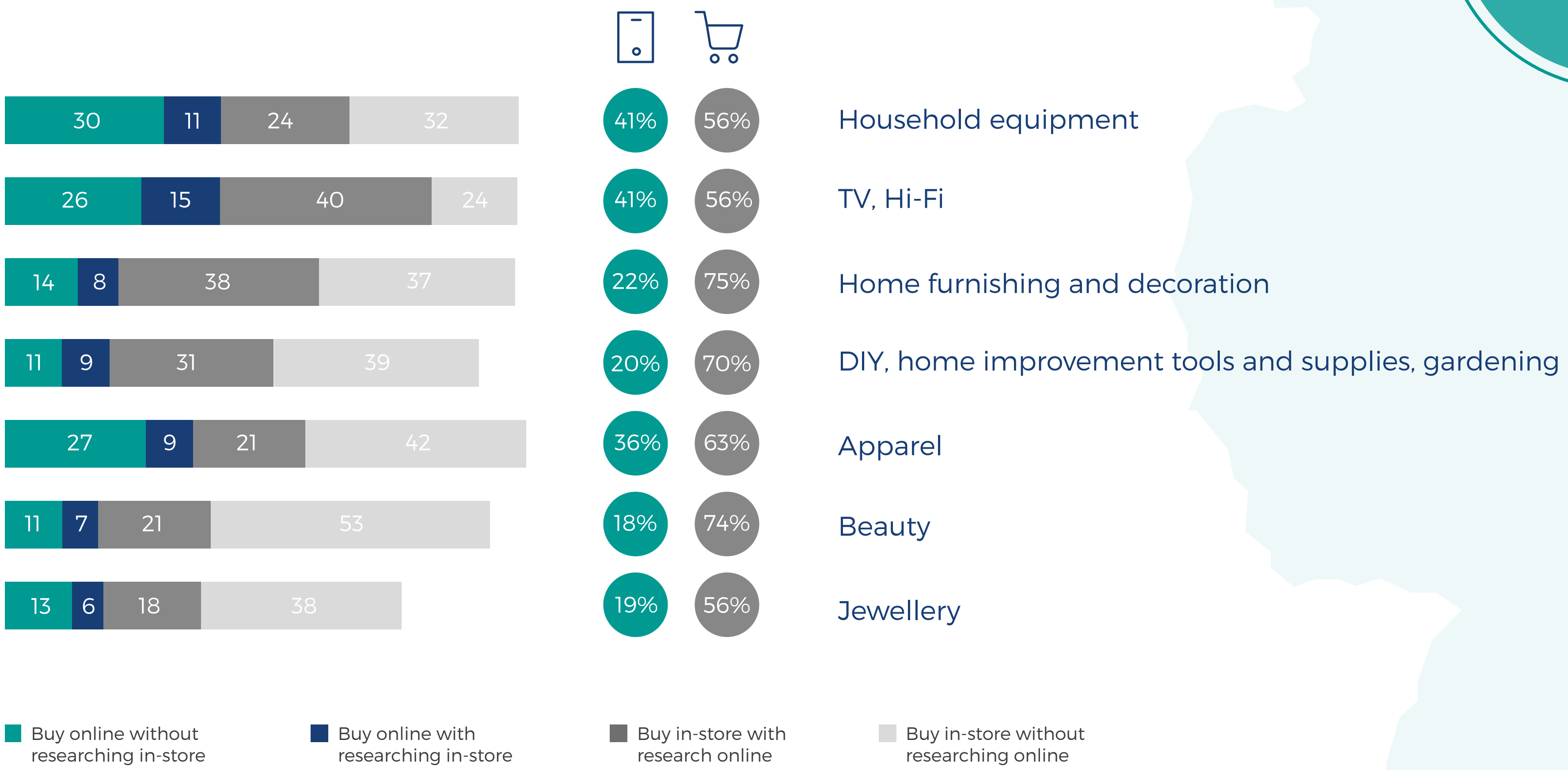
Missing to 100% does not buy resp. category
Base: Total (n=502); in %
Q4: Please think of a typical product of each of the following categories: Where do you inform yourself and where do you usually buy the product?

INFORMATION AND PURCHASE – GERMANY: OFFLINE OR ONLINE

High share of online shopping for household, electronics and apparel- mostly without research offline before

GERMANY

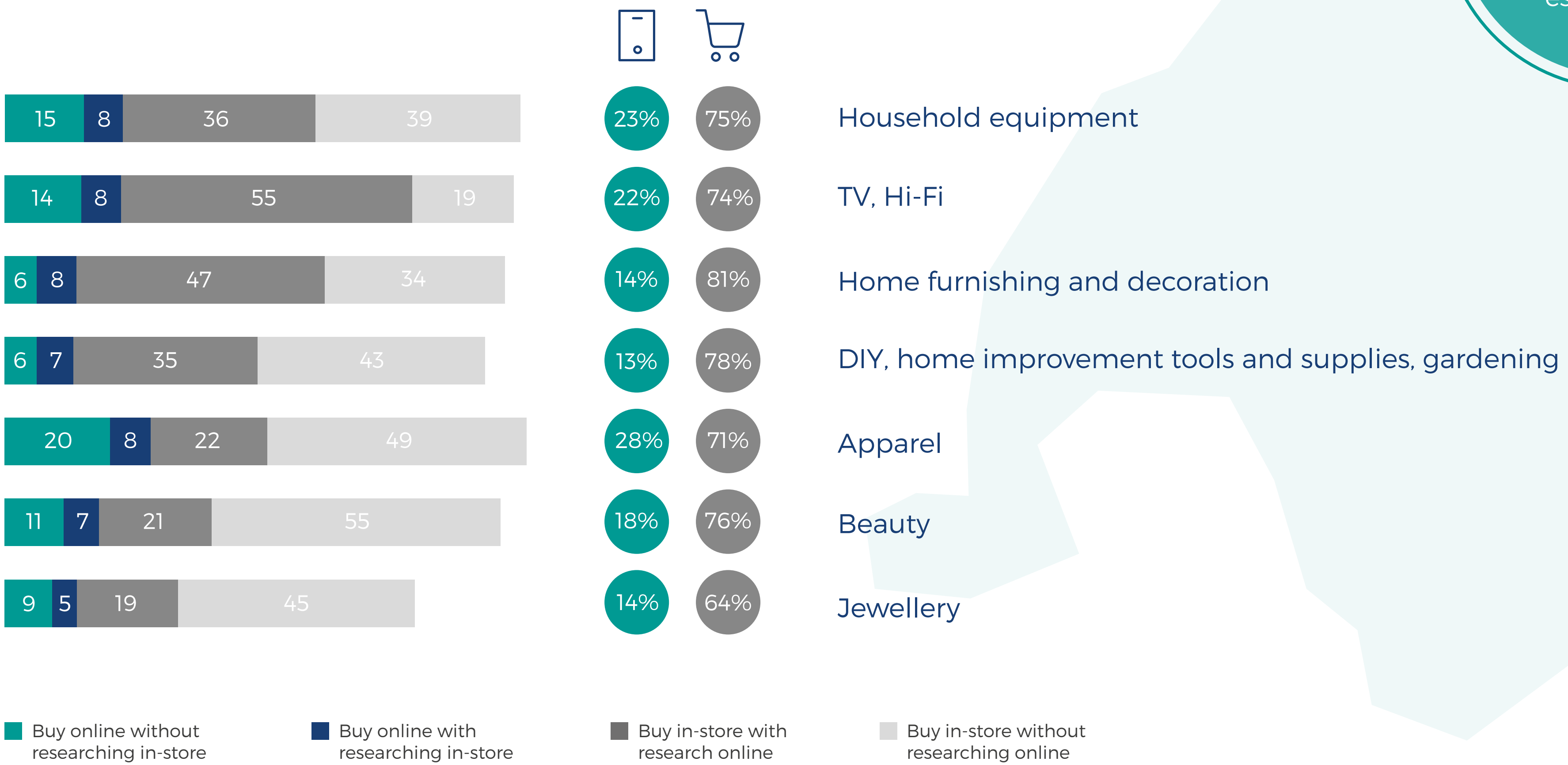
Mid aged are very active online buyers (esp. electronics and apparel).



Missing to 100% does not buy resp. category
Base: Total (n=507); in %
Q4: Please think of a typical product of each of the following categories: Where do you inform yourself and where do you usually buy the product?

INFORMATION AND PURCHASE – SWITZERLAND: OFFLINE OR ONLINE

Mostly reserved towards online shopping - but online research prior to offline shopping is high



SWITZERLAND

Most active online buyer among 25-34. The older mostly prefer offline shopping especially in apparel.

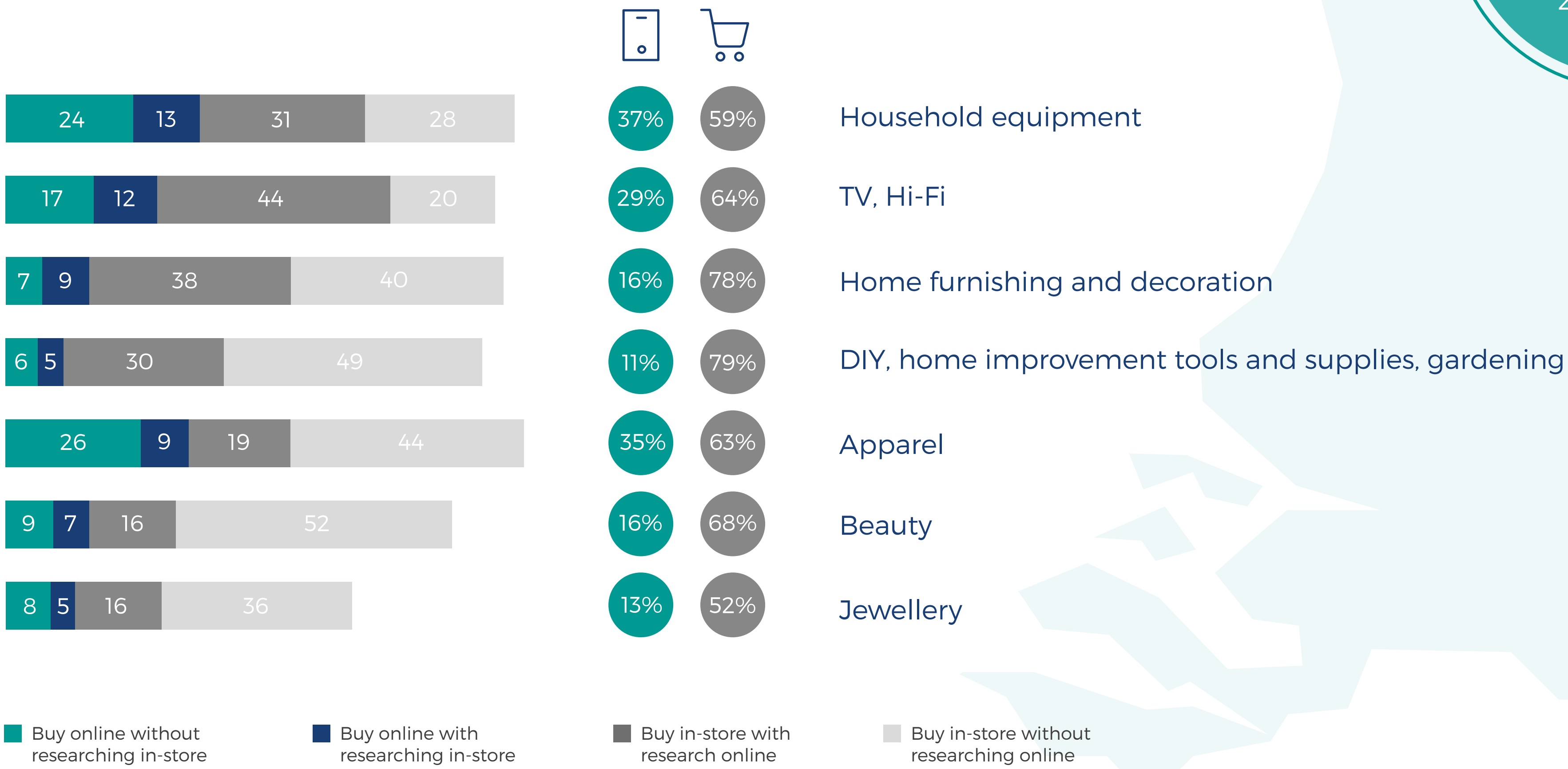
Missing to 100% does not buy resp. category
Base: Total (n=506); in %
Q4: Please think of a typical product of each of the following categories: Where do you inform yourself and where do you usually buy the product?

INFORMATION AND PURCHASE – NETHERLANDS: OFFLINE OR ONLINE

Electronics most often researched online and purchased offline

NETHERLANDS

Most active online buyers of household equipment, electronics and apparel among 25-44 years.



Missing to 100% does not buy resp. category

Base: Total (n=505); in %

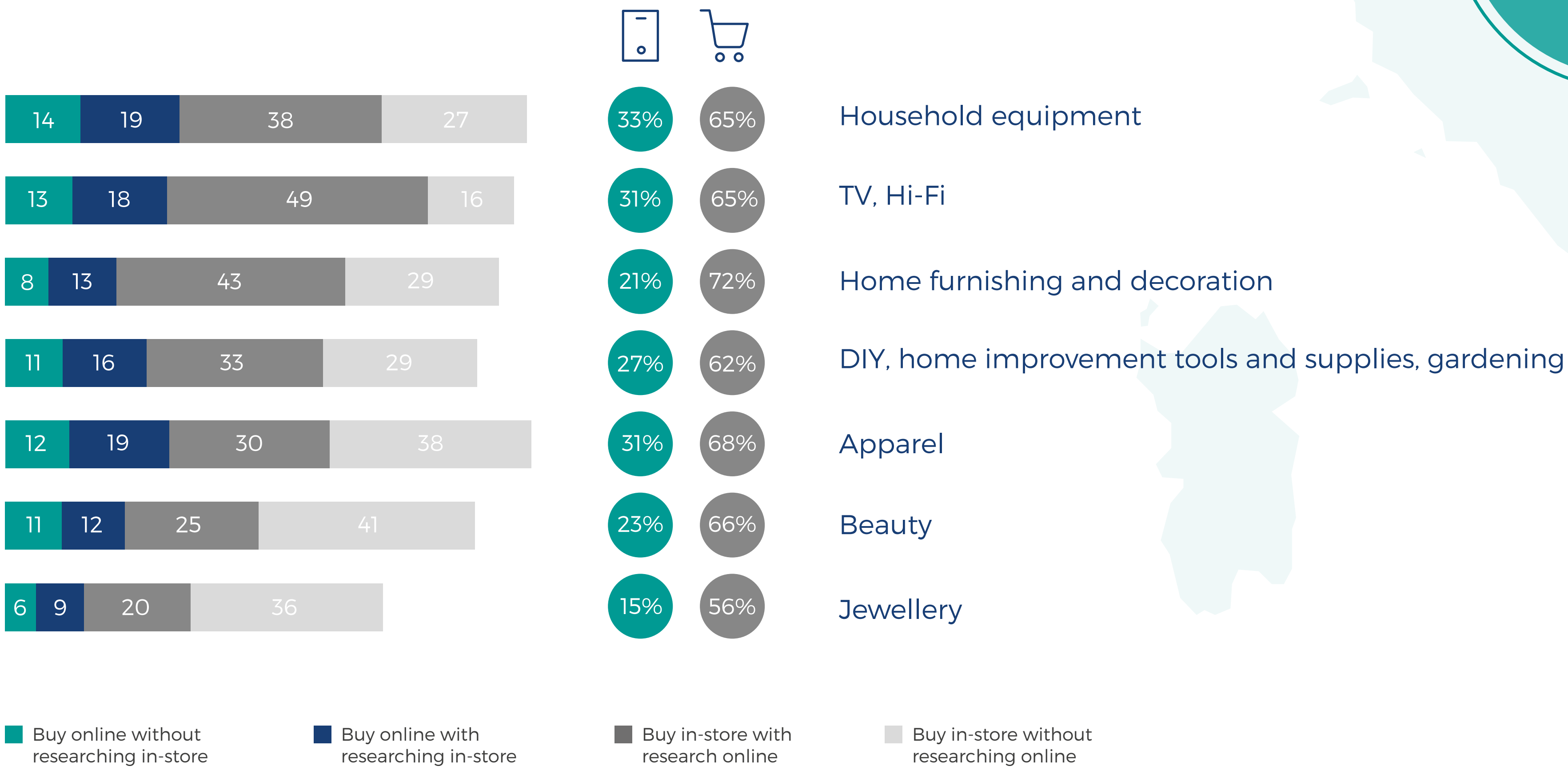
Q4: Please think of a typical product of each of the following categories: Where do you inform yourself and where do you usually buy the product?

INFORMATION AND PURCHASE – ITALY: OFFLINE OR ONLINE

Electronics most often researched online and purchased offline

ITALY

Most online shoppers of household products to be found among mid aged.



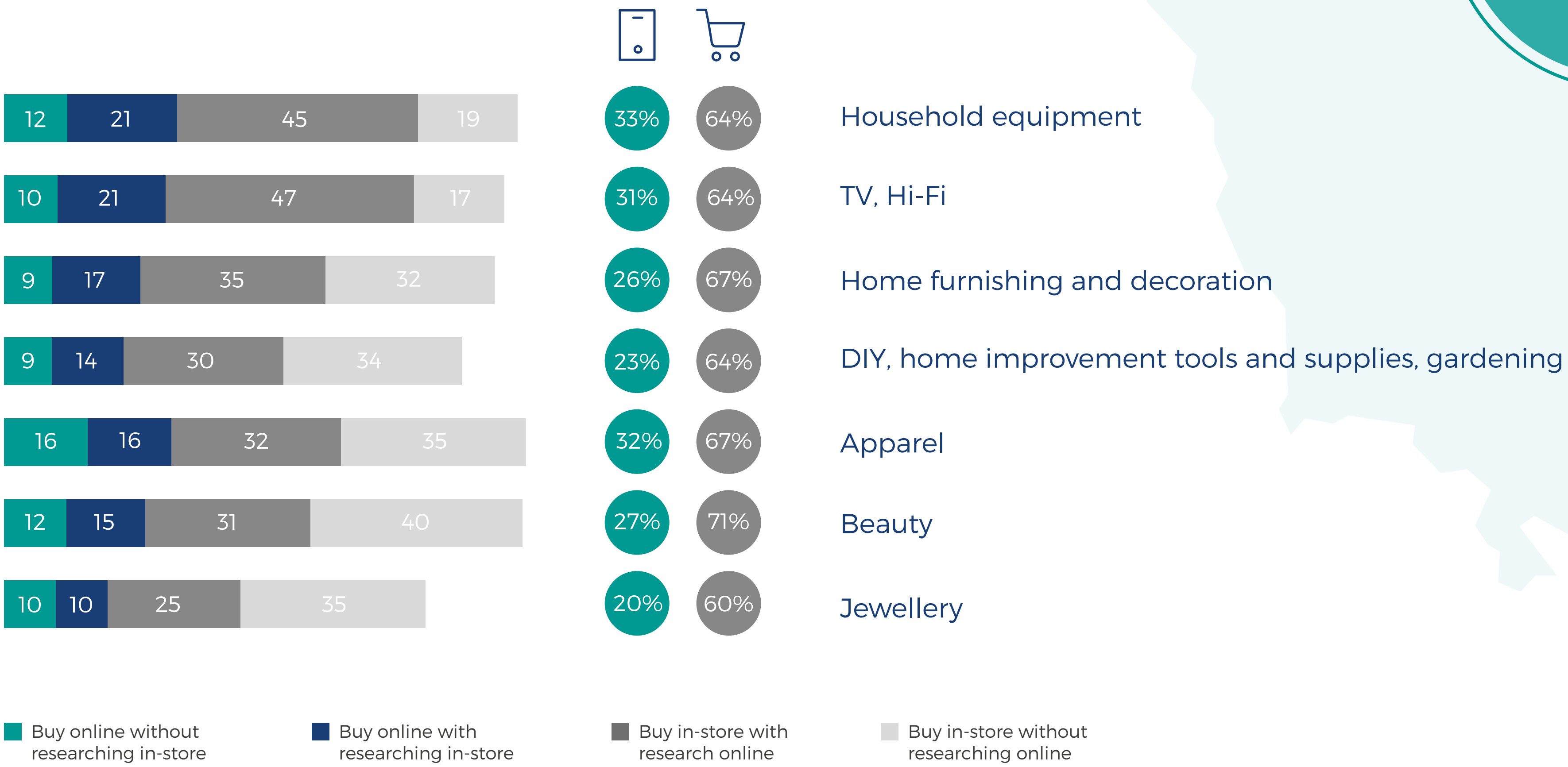
Missing to 100% does not buy resp. category
Base: Total (n=505); in %
Q4: Please think of a typical product of each of the following categories: Where do you inform yourself and where do you usually buy the product?

INFORMATION AND PURCHASE – POLAND: OFFLINE OR ONLINE

Relatively high share of offline research and purchase online

POLAND

Across all categories young shoppers (18-24) with highest online purchase share.

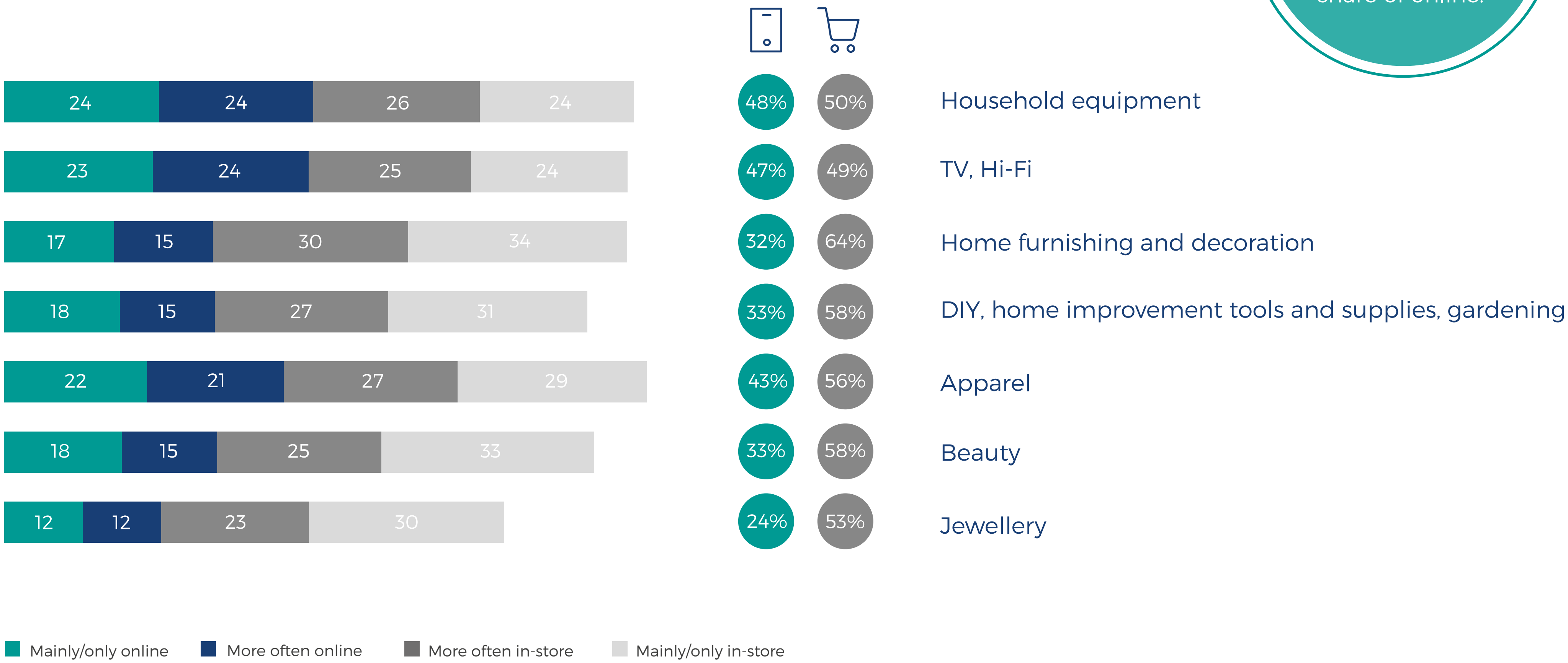


Missing to 100% does not buy resp. category
Base: Total (n=504); in %
Q4: Please think of a typical product of each of the following categories: Where do you inform yourself and where do you usually buy the product?

FUTURE SHOPPING CHANNELS: OFFLINE OR ONLINE

Household products and electronics will be most often shopped online

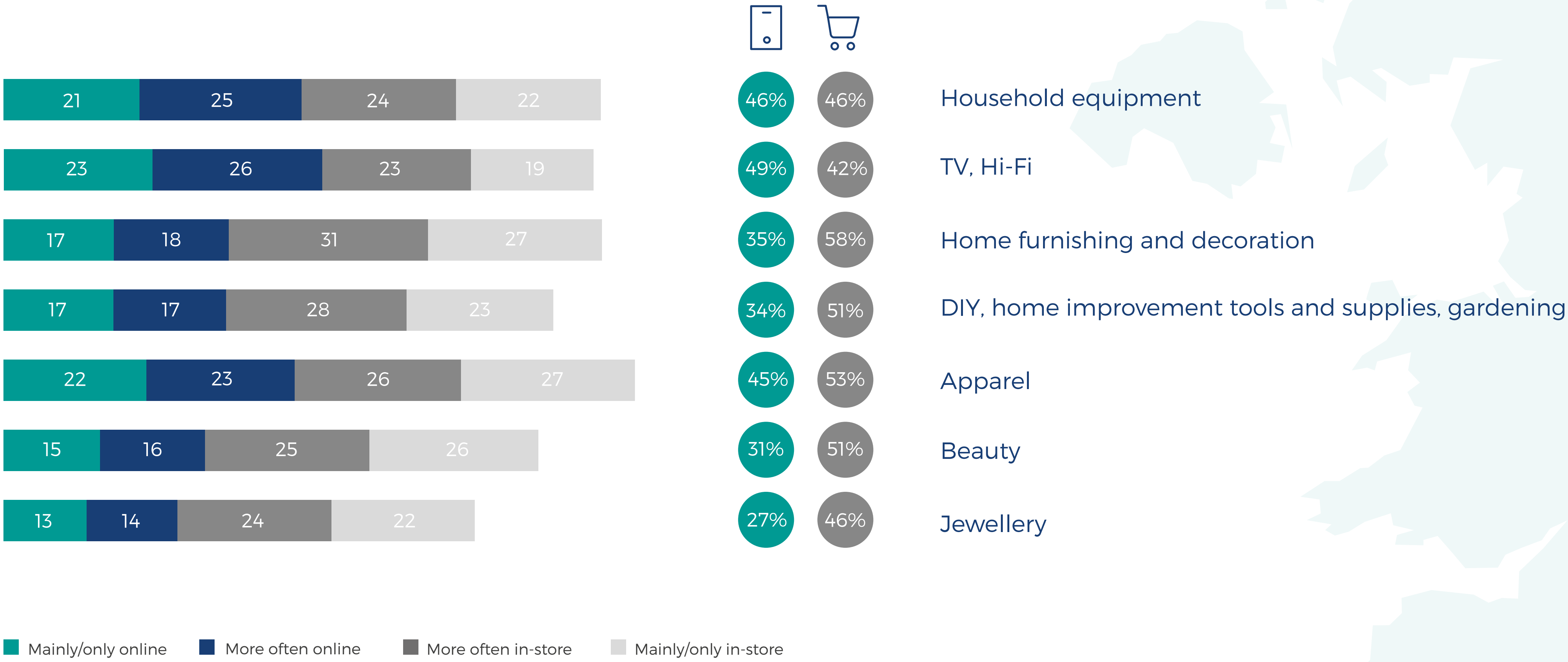
Assumed channel choice is generally related to age: the younger the shopper the greater the share of online.



Missing to 100% does not buy resp. category
Base: Total (n=3029); in %
Q7: Imagine your shopping behaviour in 5 years: To what extend are you going to buy the majority of products in the respective category online and offline?

FUTURE OF SHOPPING CHANNELS – GREAT BRITAIN: OFFLINE OR ONLINE

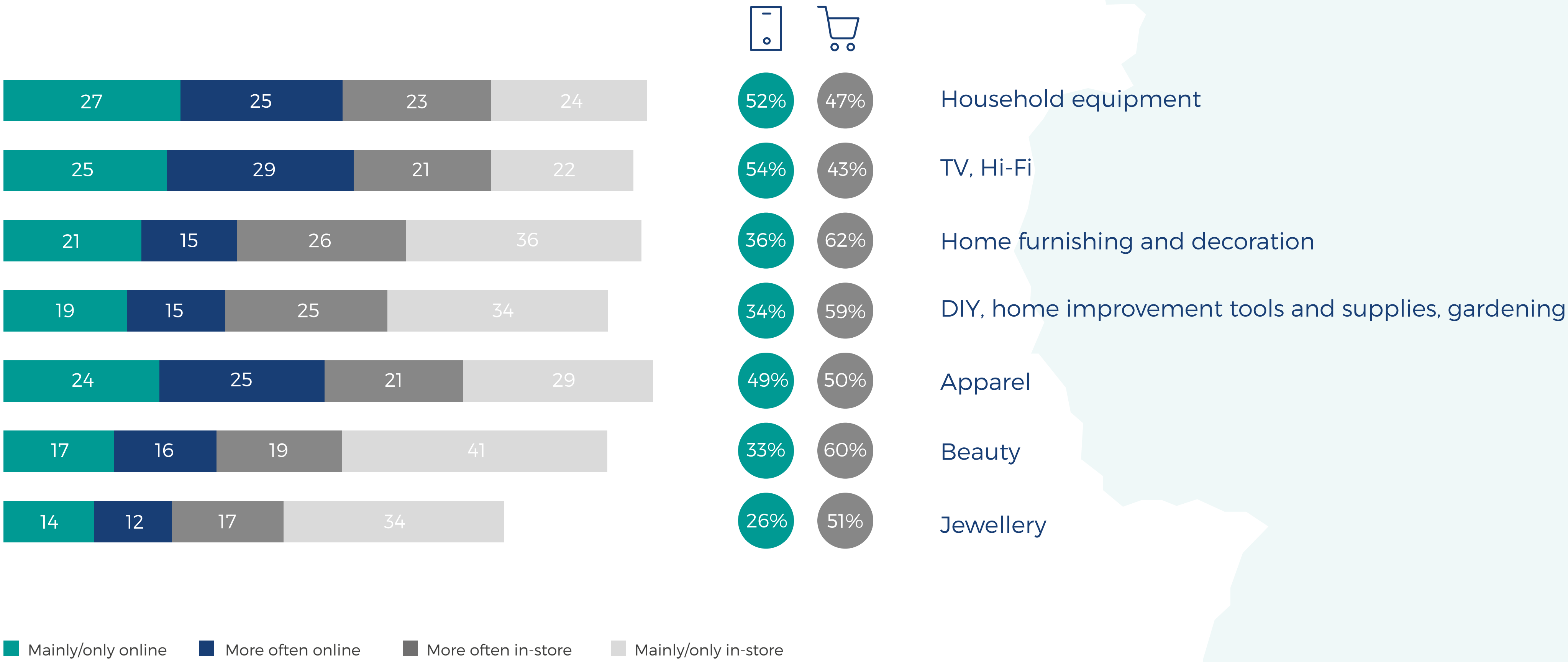
Household equipment, electronics and apparel will be most often shopped online



Missing to 100% does not buy resp. category
Base: Total (n=502); in %
Q7: Imagine your shopping behaviour in 5 years: To what extend are you going to buy the majority of products in the respective category online and offline?

FUTURE OF SHOPPING CHANNELS – GERMANY: OFFLINE OR ONLINE

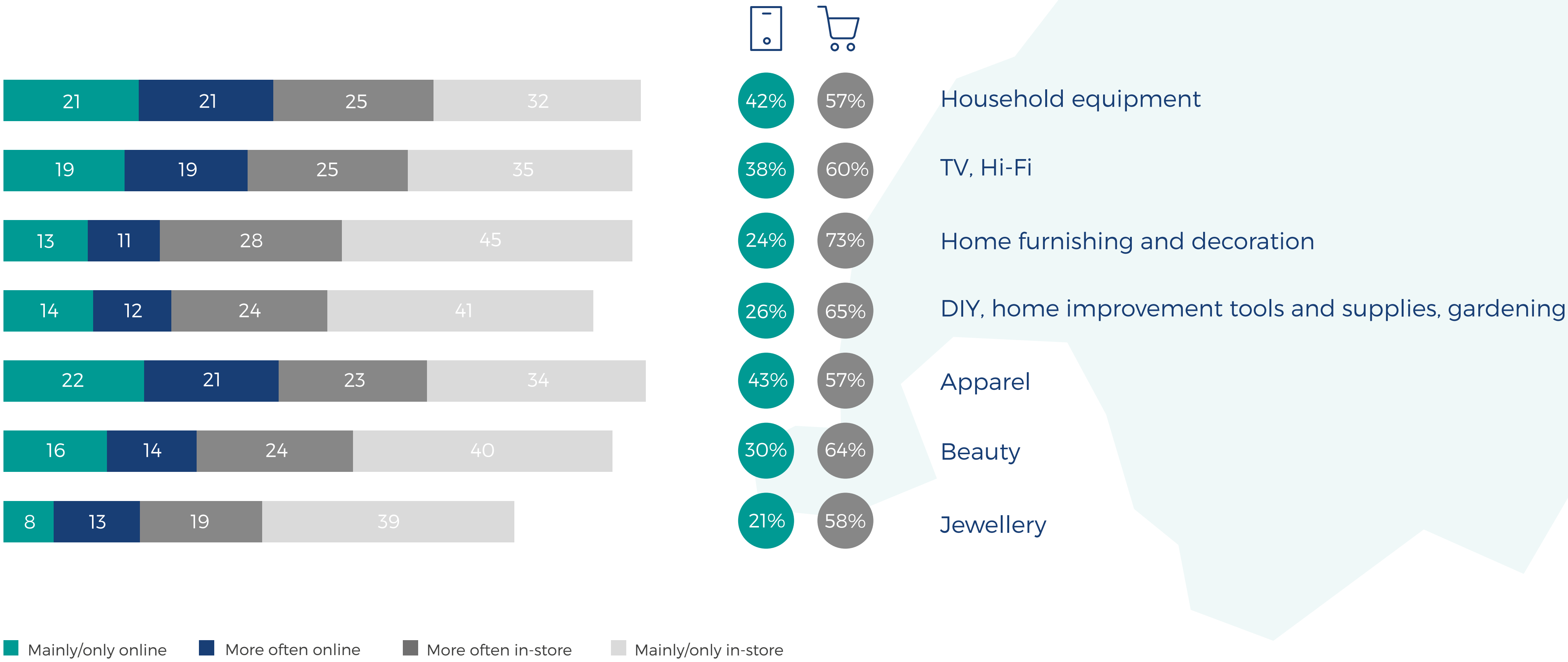
Household equipment, electronics and apparel will be most often shopped online



Missing to 100% does not buy resp. category
Base: Total (n=507); in %
Q7: Imagine your shopping behaviour in 5 years: To what extend are you going to buy the majority of products in the respective category online and offline?

FUTURE OF SHOPPING CHANNELS – SWITZERLAND: OFFLINE OR ONLINE

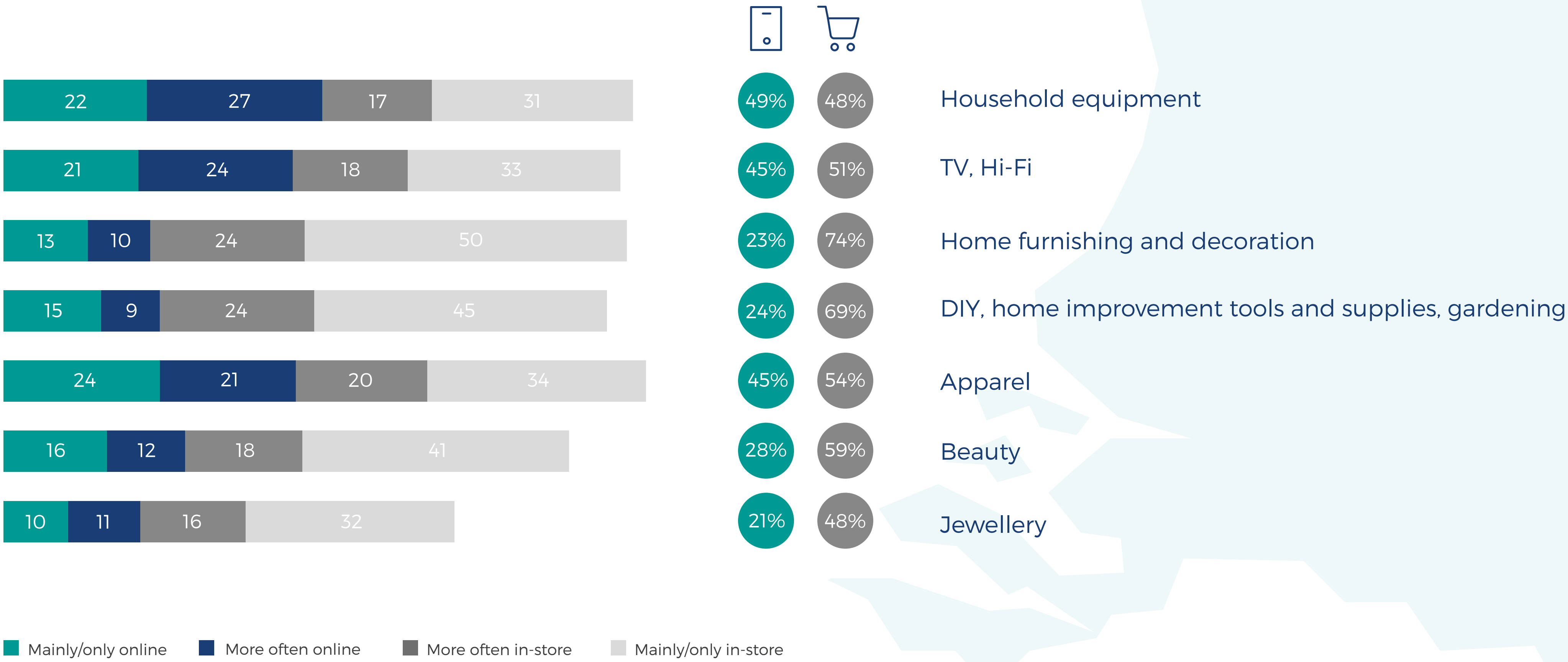
Household equipment and apparel will most likely be bought online



Missing to 100% does not buy resp. category
Base: Total (n=506); in %
Q7: Imagine your shopping behaviour in 5 years: To what extend are you going to buy the majority of products in the respective category online and offline?

FUTURE OF SHOPPING CHANNELS – NETHERLANDS: OFFLINE OR ONLINE

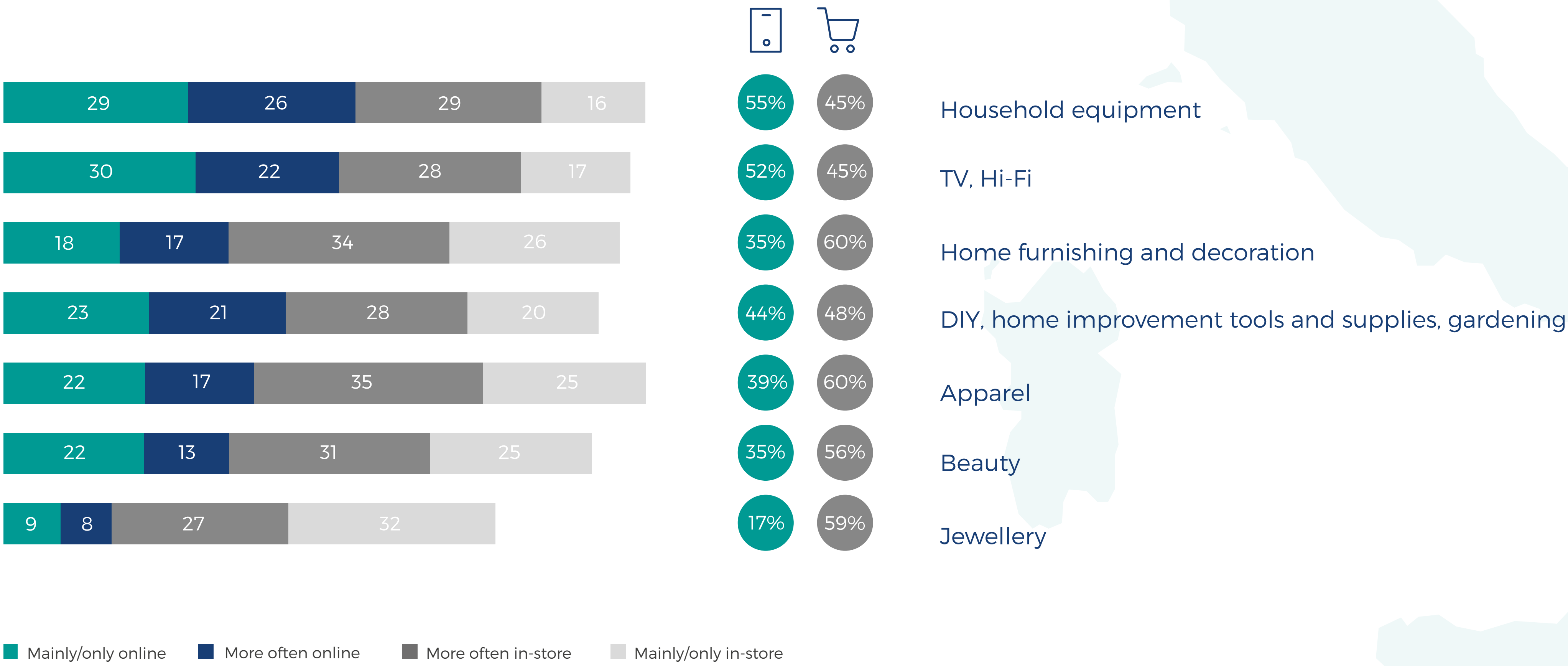
Household equipment, electronics and apparel will be most often shopped online



Missing to 100% does not buy resp. category
Base: Total (n=505); in %
Q7: Imagine your shopping behaviour in 5 years: To what extend are you going to buy the majority of products in the respective category online and offline?

FUTURE OF SHOPPING CHANNELS – ITALY: OFFLINE OR ONLINE

Household equipment and electronics will be shopped mostly online

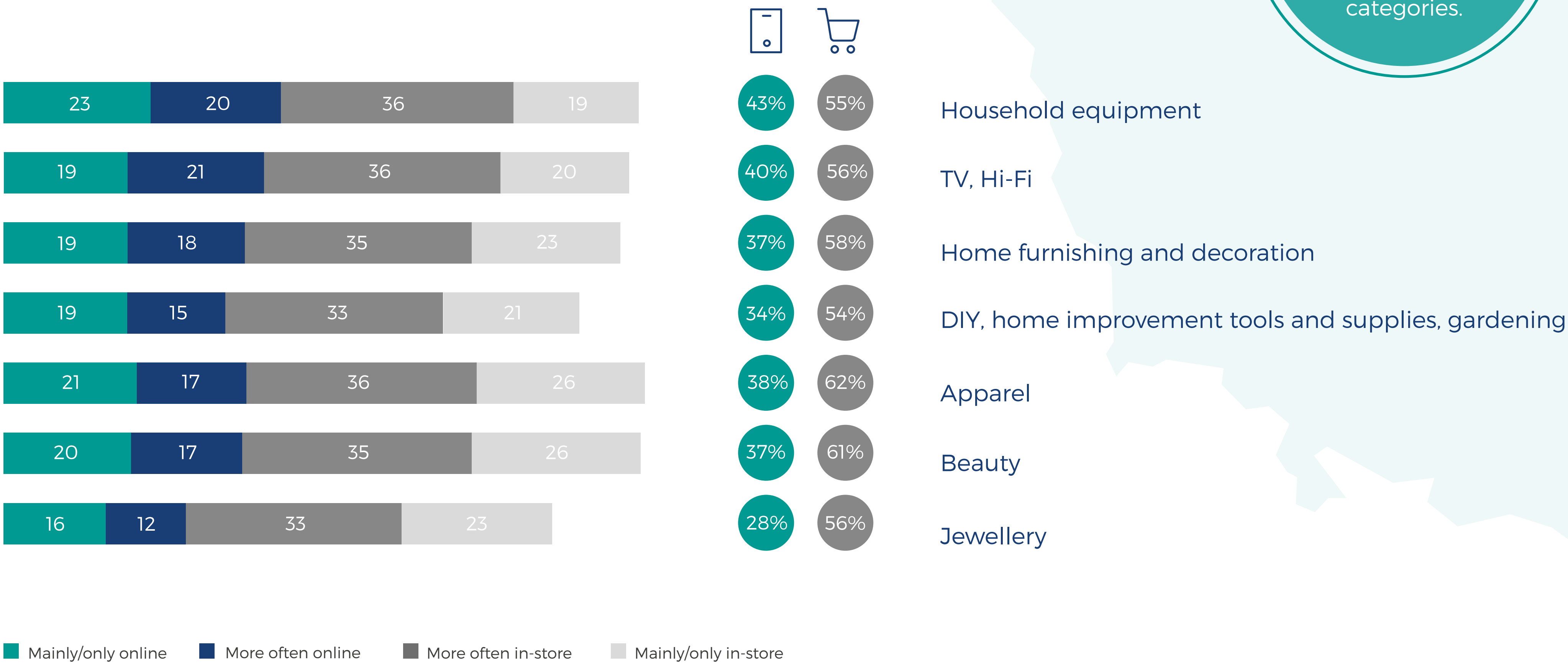


Missing to 100% does not buy resp. category
Base: Total (n=505); in %
Q7: Imagine your shopping behaviour in 5 years: To what extend are you going to buy the majority of products in the respective category online and offline?

FUTURE SHOPPING CHANNELS – POLAND: OFFLINE OR ONLINE

Little variation across categories

Online shopping clearly related to age. Among 18-24 online shopping preference is between 40-50% for all categories.

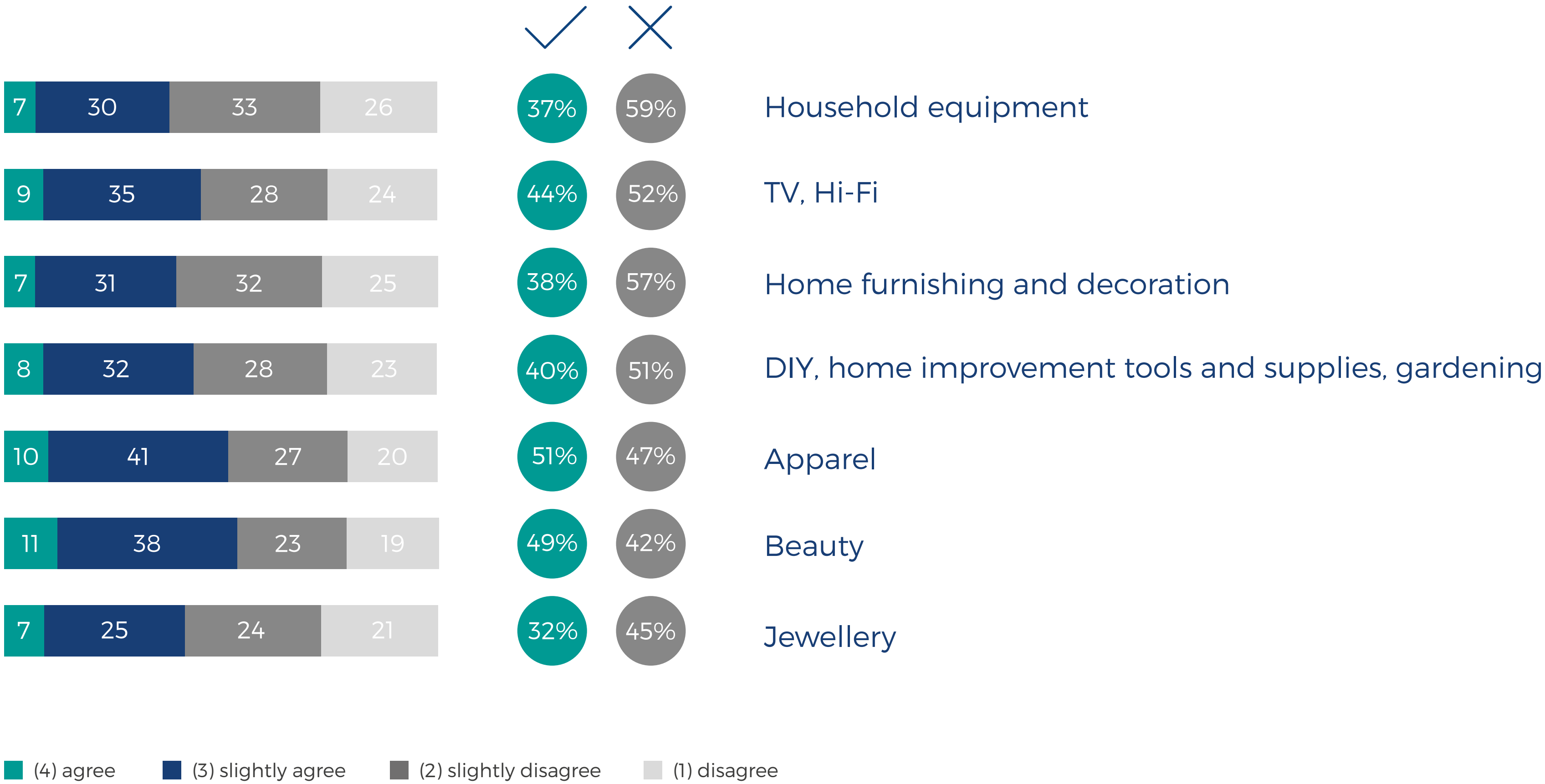


Missing to 100% does not buy resp. category
Base: Total (n=504); in %
Q7: Imagine your shopping behaviour in 5 years: To what extend are you going to buy the majority of products in the respective category online and offline?

CUSTOMER LOYALTY

RETAILER LOYALTY BY CATEGORY

Little variation across categories. Biggest retailer loyalty for beauty and apparel



Missing to 100% does not buy resp. category
Base: Total (n=3029); in %
Q8: Regardless of online or offline shopping, for the majority of products in each of the categories: Do you perceive yourself as loyal to a specific retailer?

RETAIL TRIGGERS (STATIONARY RETAIL)

Customer support is especially important for loyalty in TV, Hi-Fi

	Household equipment	TV, Hi-Fi	Home furnishing	Home improvement tools	Apparel	Beauty	Jewellery
Proximity of store	19%	16%	17%	20%	17%	20%	11%
Opportunity to touch and buy the product on the spot	33%	28%	37%	30%	44%	31%	33%
Customer-centric & supportive service provided by in-store shop associates	22%	31%	22%	21%	16%	17%	17%
Accurate, individualized promotions and offers	20%	18%	16%	15%	17%	18%	13%

Missing to 100% does not buy resp. category
Base: Total (n=3029); in %
Q9: What is most important for you to come back to the same physical retailer and buy in the respective category again?

RETAIL TRIGGERS (ONLINE RETAIL)

For 20% individualised promotions and offers are key for retailer loyalty.

	Household equipment	TV, Hi-Fi	Home furnishing	Home improvement tools	Apparel	Beauty	Jewellery
Purchasing anytime (24/7)	26%	25%	24%	23%	26%	24%	18%
Next business day delivery	16%	14%	13%	14%	12%	14%	10%
Flexible return policy	24%	24%	23%	21%	30%	17%	19%
Accurate, individualized promotions and offers	22%	22%	22%	20%	19%	22%	18%

Missing to 100% does not buy resp. category
Base: Total (n=3029); in %
Q9: What is most important for you to come back to the same physical retailer and buy in the respective category again?

EFFECT OF SHOPPING EXPERIENCE ON RELATIONSHIP TO RETAILER

Positive shopping experience generates loyalty across channels

OFFLINE SHOPPING

POSITIVE SHOPPING EXPERIENCE ...

... in a physical store encouraged me to visit it again	57%
... in physical store encouraged me to visit its online shop for more shopping	26%

NEGATIVE SHOPPING EXPERIENCE ...

... in a physical store discouraged me to visit its online shop	13%
... in a physical store discouraged me to visit its physical store again	28%
I do not pay attention to in-store experience at all.	19%

ONLINE SHOPPING

POSITIVE ONLINE EXPERIENCE ...

... encouraged me to place new orders at the same online shop	47%
... encouraged me to visit the physical store of the same retailer for more shopping	31%

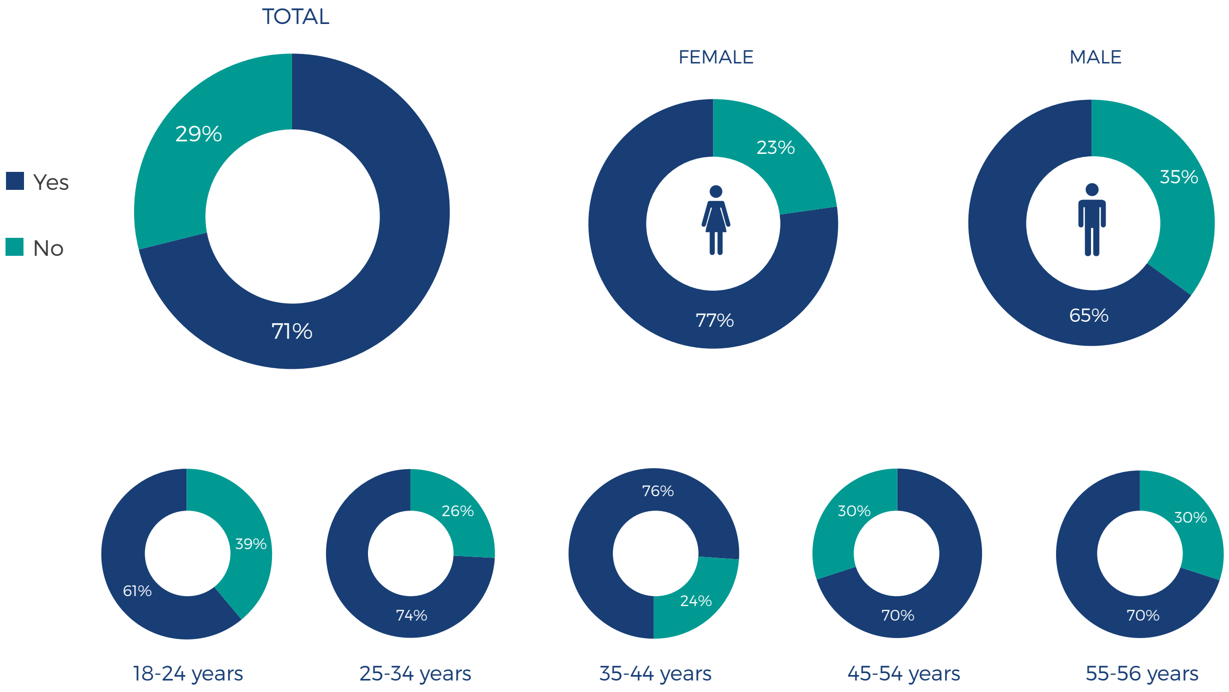
NEGATIVE ONLINE EXPERIENCE ...

... discouraged me to visit its physical store	13%
... discouraged me to place new orders at the same online shop	22%
I don`t pay attention to online shopping experience at all	23%

Base: Total (n=3029); in %
Q5: Has a previous in-store experience with a particular retailer ever affected your shopping activities related to this retailer?
Q6: Has a previous online shopping experience with a particular retailer ever affected your activities related to the retailer?

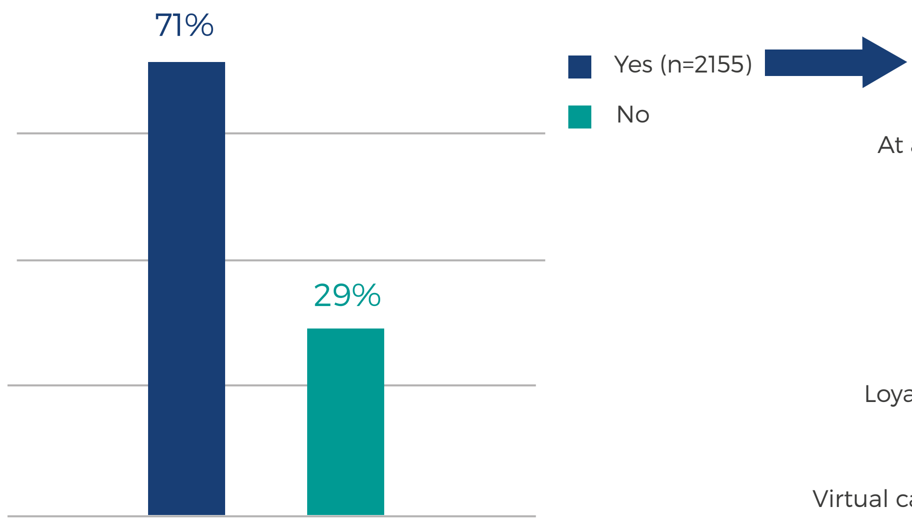
LOYALTY PROGRAMME MEMBERSHIP

Almos 3/4 with loyalty membership. Due to life stages highest share among mid aged



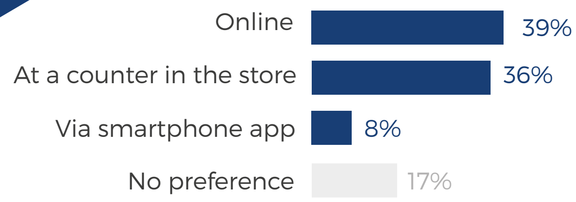
Base: Total (n=3029); in %
Q11: Are you a member of at least one loyalty program?

LOYALTY PROGRAMME

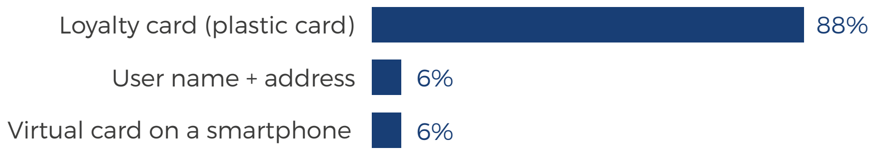


Membership

Prefered communication



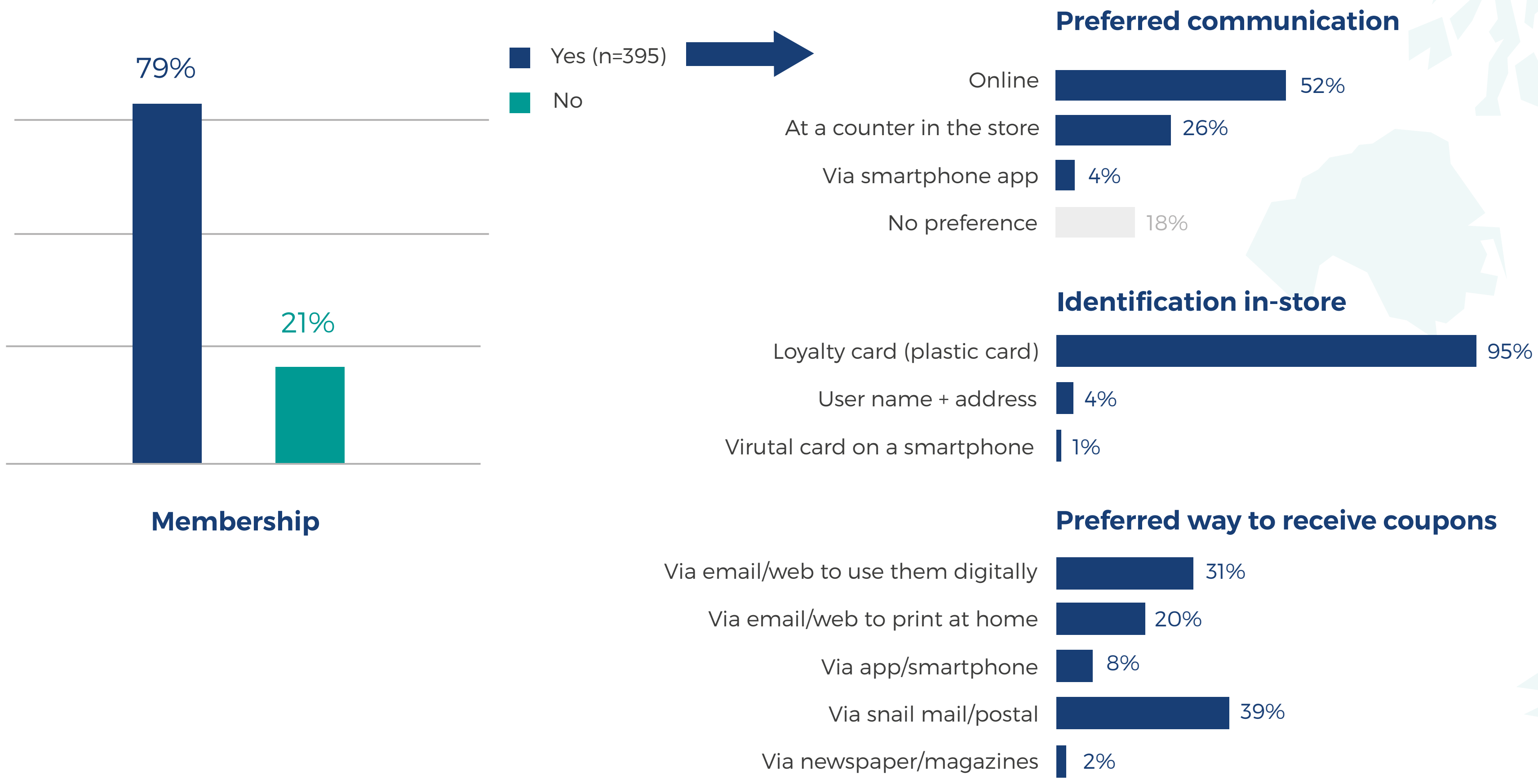
Identification in-store



Preferred way to receive coupons

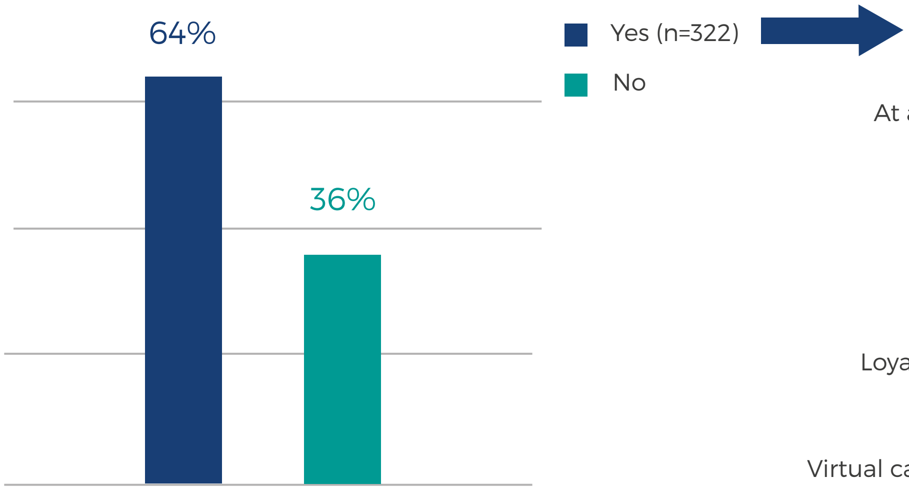
Base: Q11: Total (n=3029), Q11a-c: Loyalty programme members (n=2155); in %
Q11: Are you a member of at least one loyalty program?
Q11a: What is your preferred way to communicate with your loyalty program?
Q11b: What is your preferred way to receive coupons?
Q11c: How do you identify yourself when you shop in-store?

LOYALTY PROGRAMME – GREAT BRITAIN

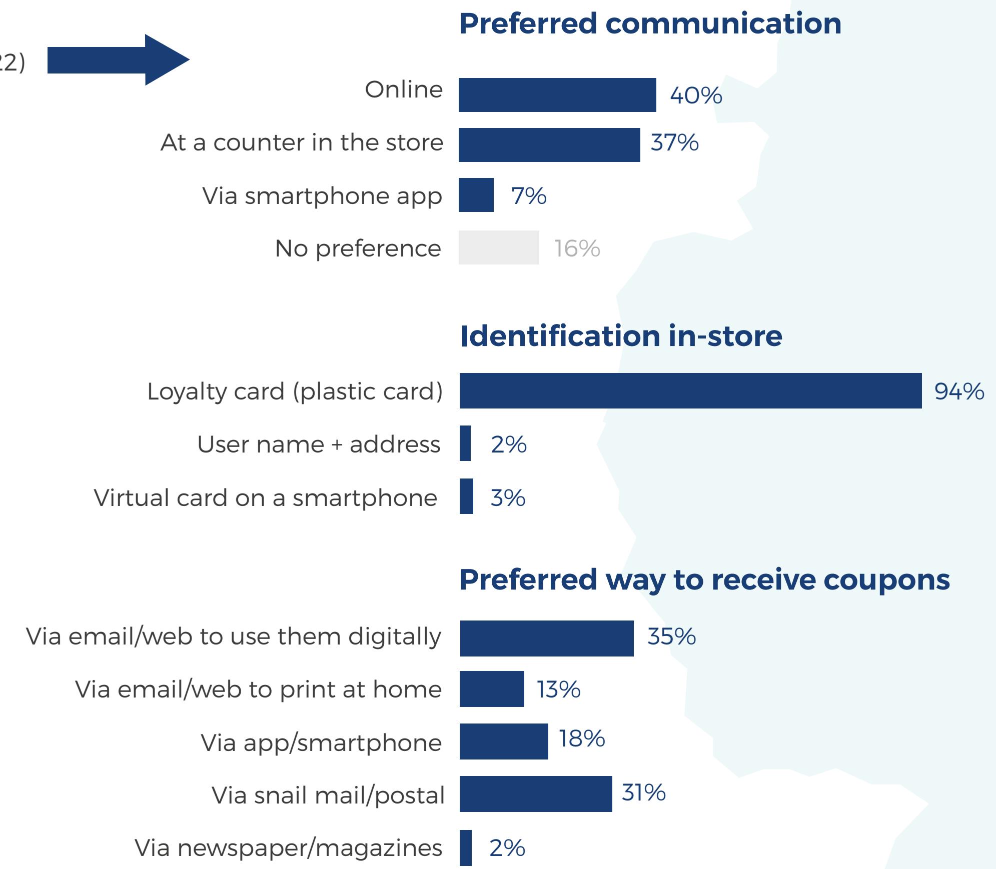


Base: Q11: Total (n=502), Q11a-c: Loyalty programme members (n=395); in %
Q11: Are you a member of at least one loyalty program?
Q11a: What is your preferred way to communicate with your loyalty program?
Q11b: What is your preferred way to receive coupons?
Q11c: How do you identify yourself when you shop in-store?

LOYALTY PROGRAMME – GERMANY

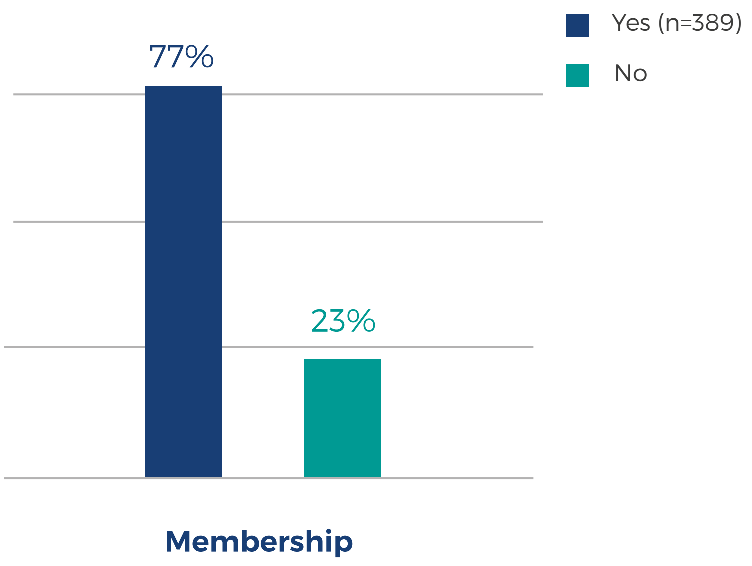


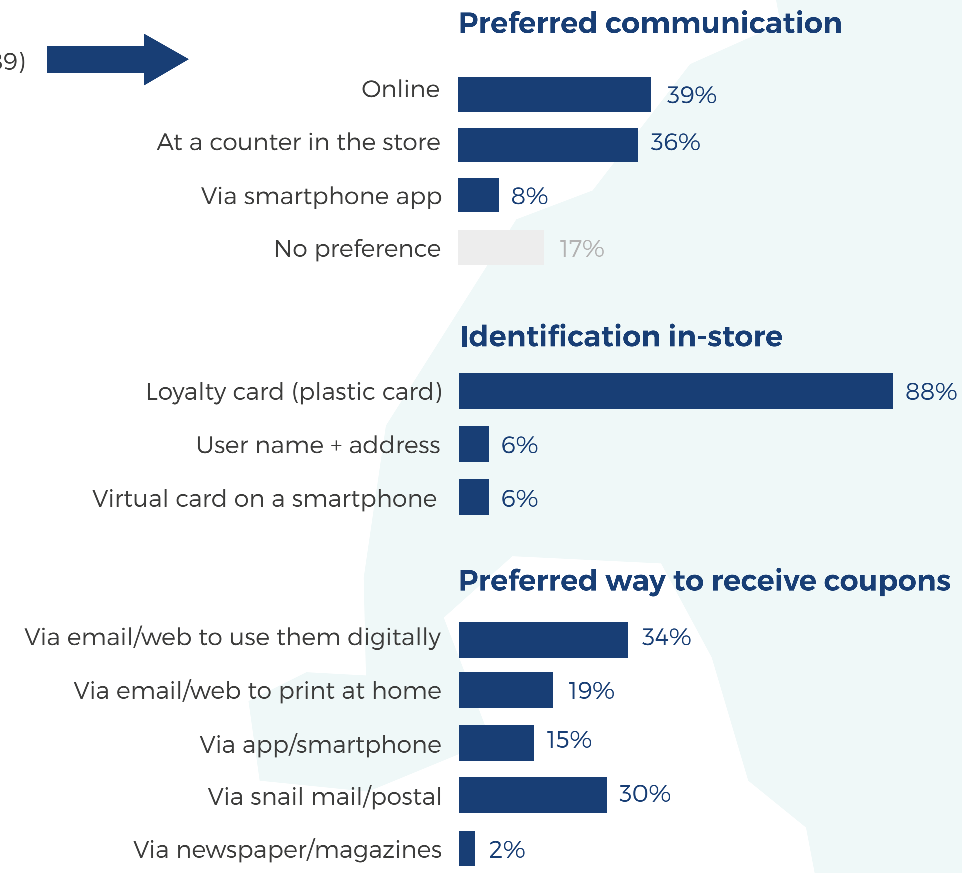
Membership



Base: Q11: Total (n=507), Q11a-c: Loyalty programme members (n=322); in %
Q11: Are you a member of at least one loyalty program?
Q11a: What is your preferred way to communicate with your loyalty program?
Q11b: What is your preferred way to receive coupons?
Q11c: How do you identify yourself when you shop in-store?

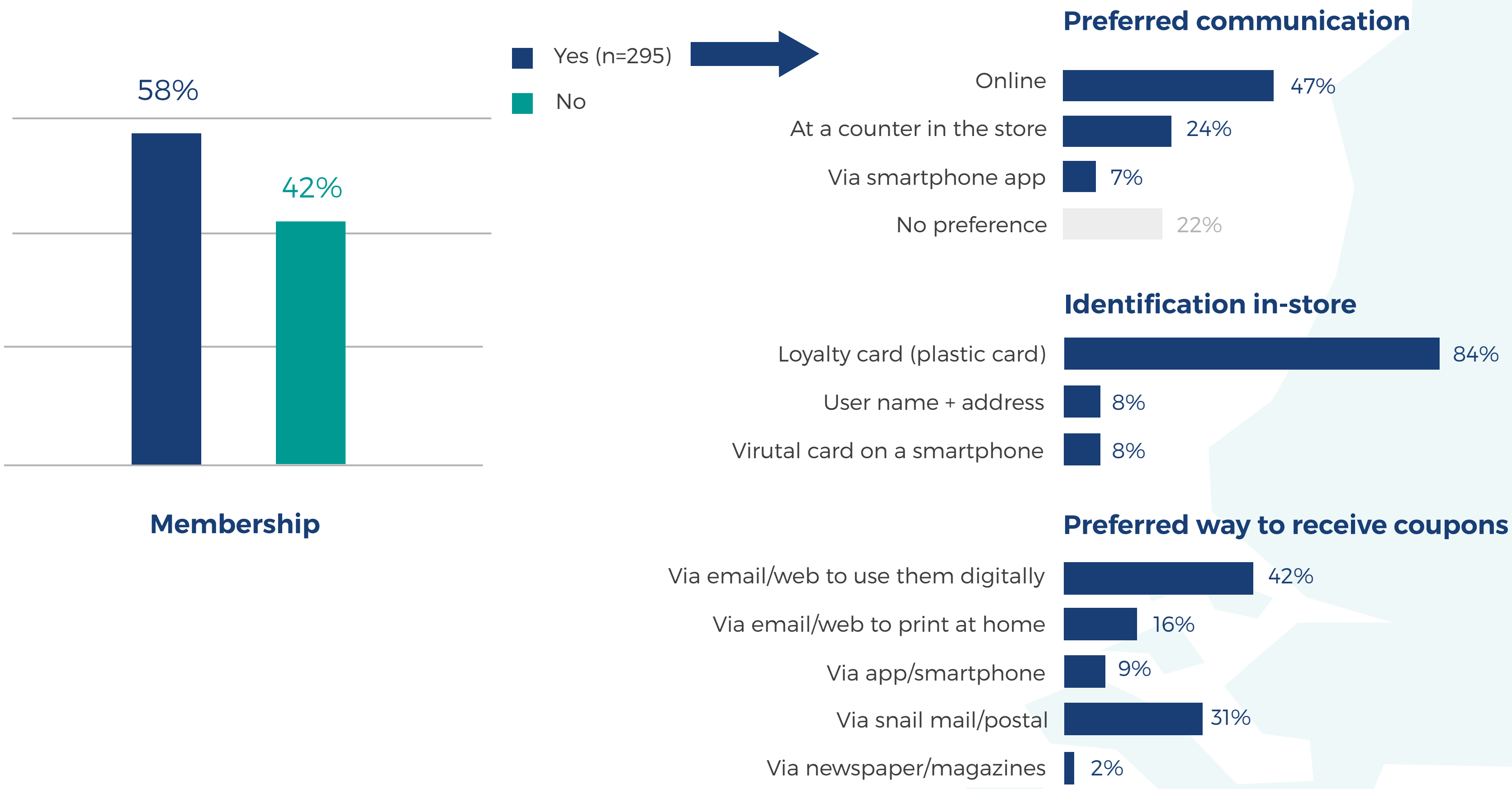
LOYALTY PROGRAMME – SWITZERLAND





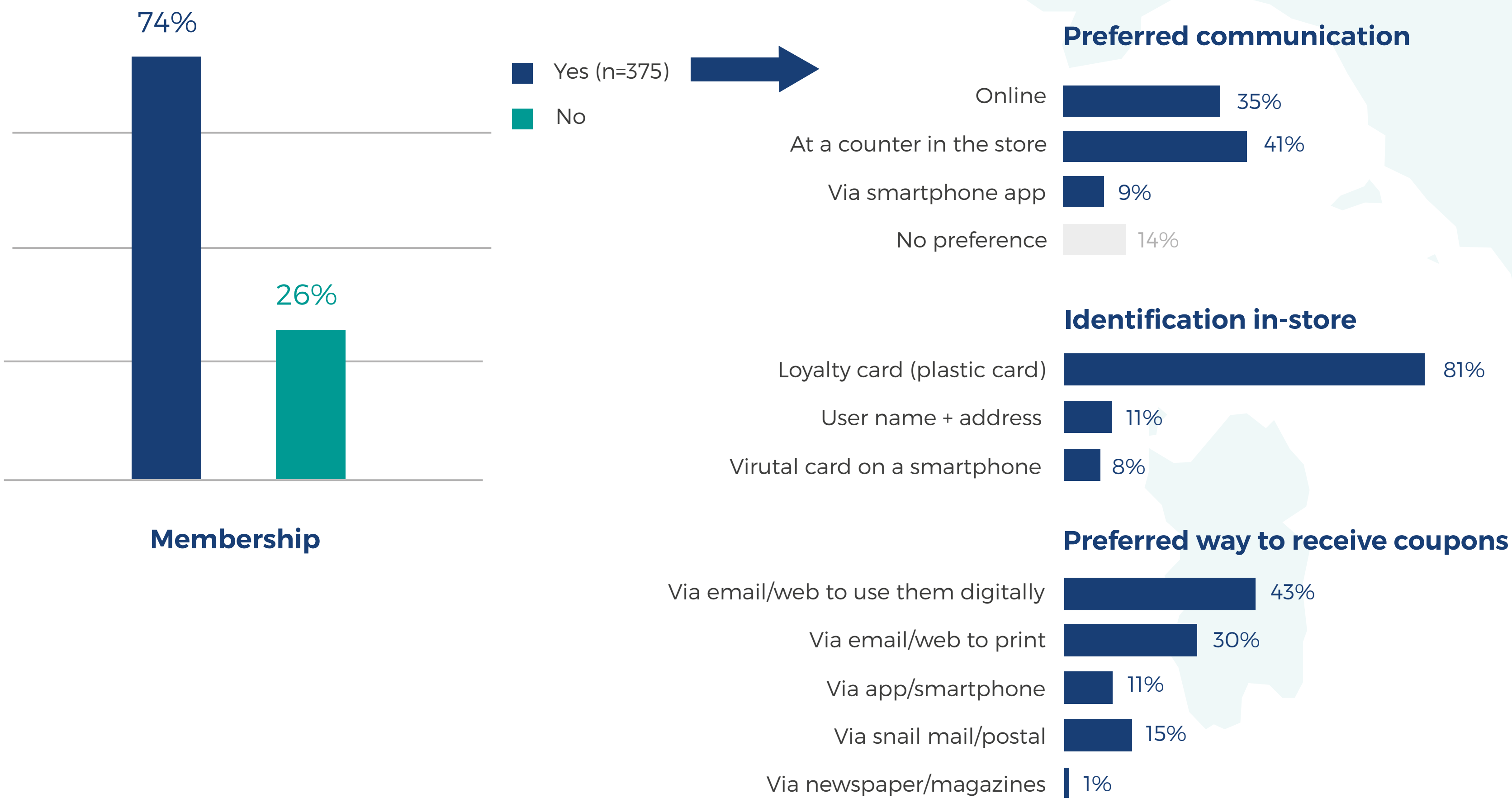
Base: Q11: Total (n=506), Q11a-c: Loyalty programme members (n=389); in %
Q11: Are you a member of at least one loyalty program?
Q11a: What is your preferred way to communicate with your loyalty program?
Q11b: What is your preferred way to receive coupons?
Q11c: How do you identify yourself when you shop in-store?

LOYALTY PROGRAMME – NETHERLANDS



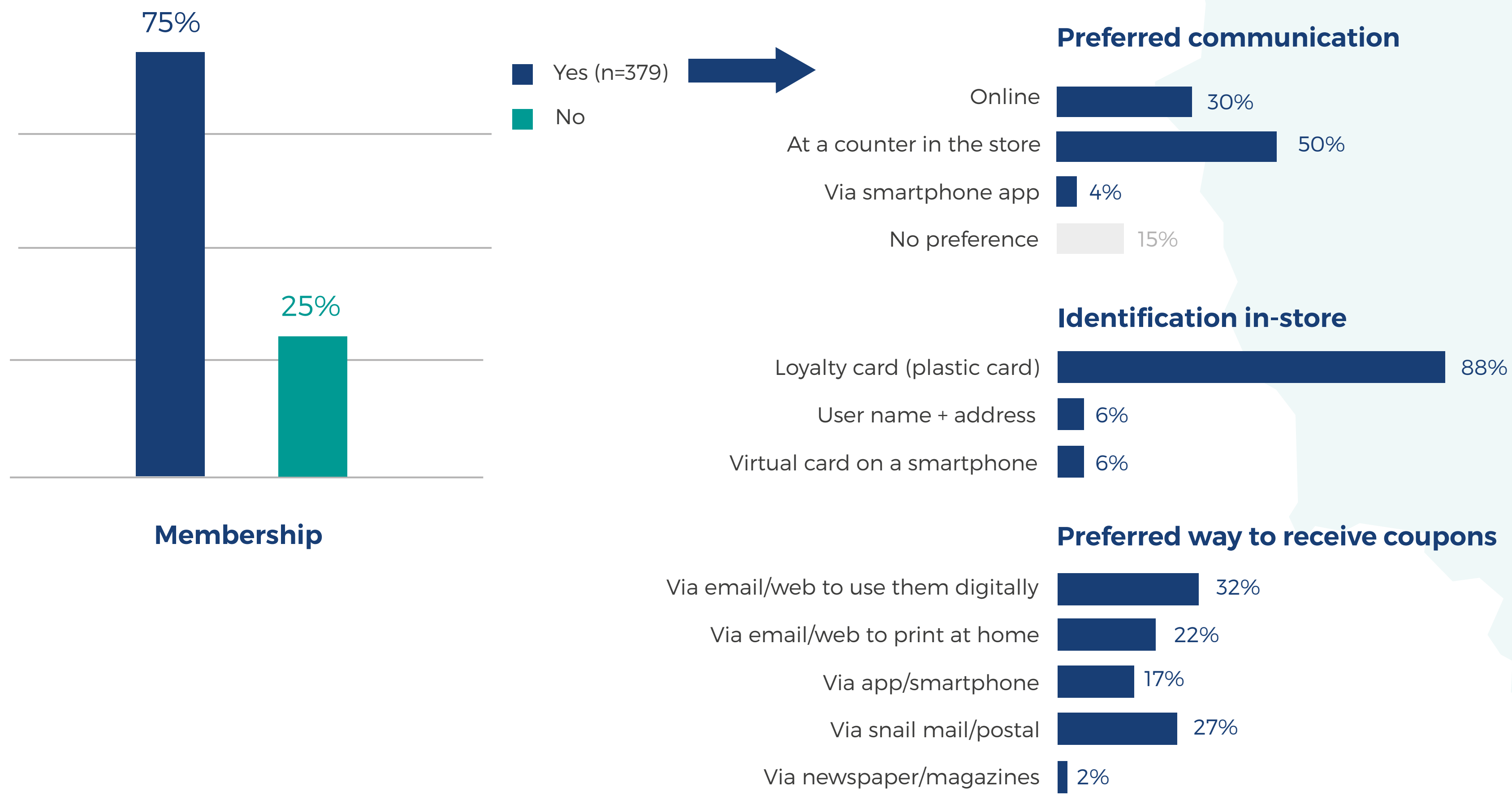
Base: Q11: Total (n=505), Q11a-c: Loyalty programme members (n=295); in %
Q11: Are you a member of at least one loyalty program?
Q11a: What is your preferred way to communicate with your loyalty program?
Q11b: What is your preferred way to receive coupons?
Q11c: How do you identify yourself when you shop in-store?

LOYALTY PROGRAMME – ITALY



Base: Q11: Total (n=505), Q11a-c: Loyalty programme members (n=375); in %
Q11: Are you a member of at least one loyalty program?
Q11a: What is your preferred way to communicate with your loyalty program?
Q11b: What is your preferred way to receive coupons?
Q11c: How do you identify yourself when you shop in-store?

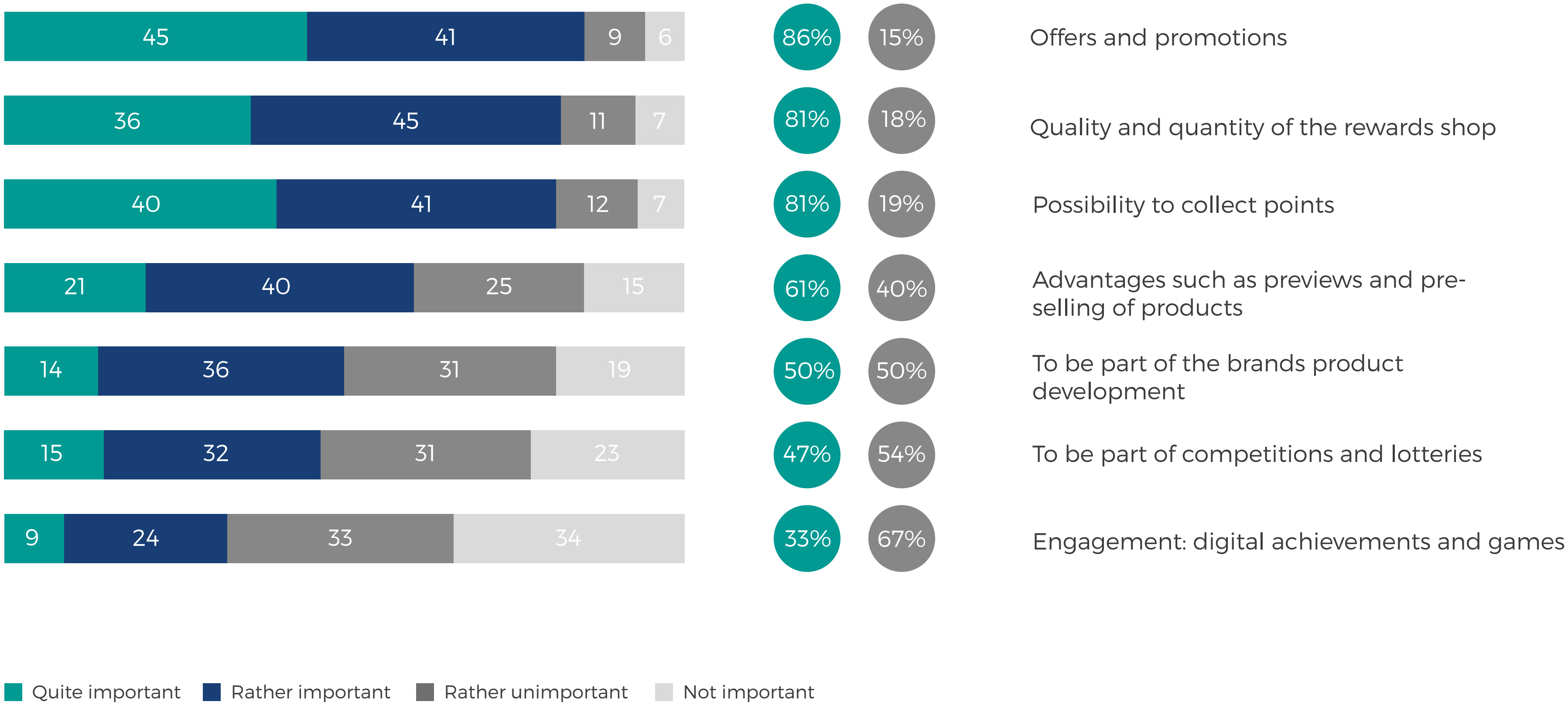
LOYALTY PROGRAMME – POLAND



Base: Q11: Total (n=504), Q11a-c: Loyalty programme members (n=379); in %
Q11: Are you a member of at least one loyalty program?
Q11a: What is your preferred way to communicate with your loyalty program?
Q11b: What is your preferred way to receive coupons?
Q11c: How do you identify yourself when you shop in-store?

LOYALTY PROGRAMME TRIGGERS

Financial advantages most impactful triggers for loyalty programmes



Base: Total (n=3029); in %
Q12: In order to make the loyalty program attractive for you: How important are ....

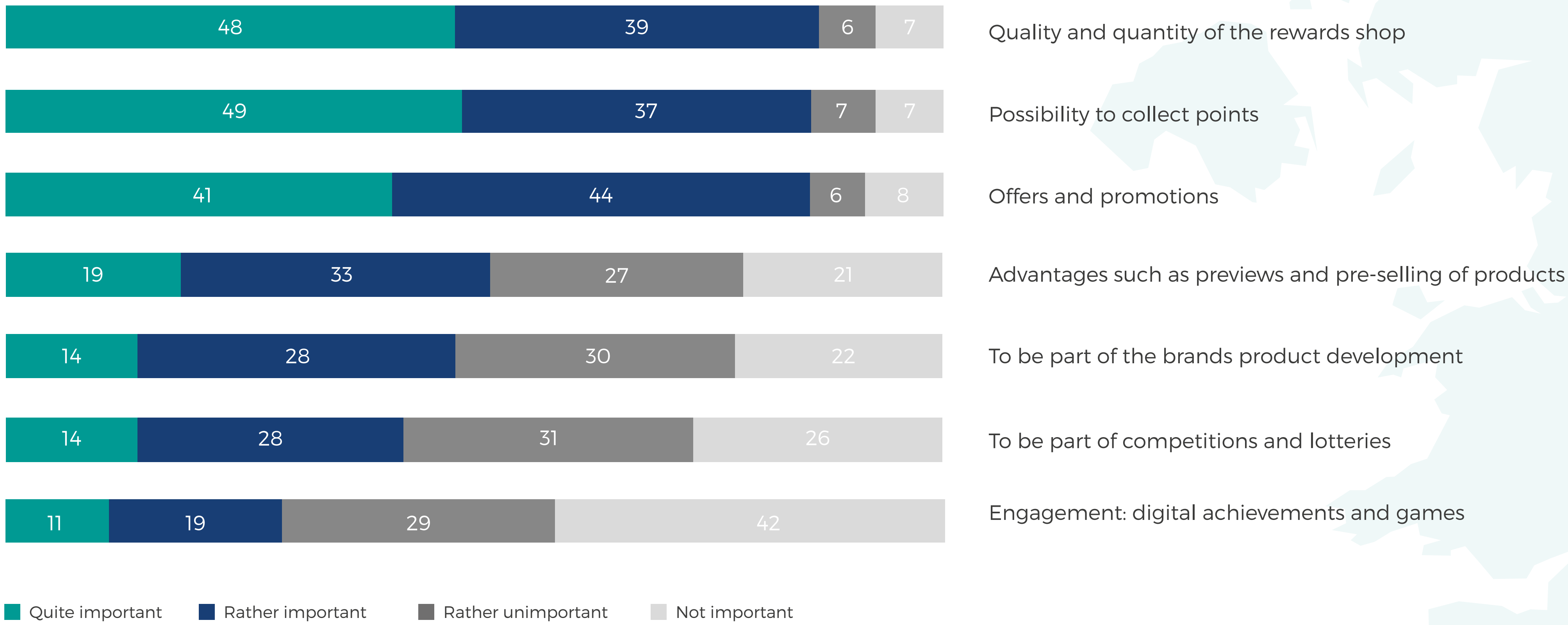
LOYALTY PROGRAMME TRIGGERS - AGE

Youngest age group also interested in previews and pre-selling as well as gaming

55-65	45-54	35-44	25-34	18-24	Total Top 2	
82%	84%	88%	86%	85%	86%	Offers and promotions
77%	82%	83%	83%	84%	81%	Quality and quantity of the rewards shop
76%	82%	83%	82%	82%	81%	Possibility to collect points
53%	56%	62%	65%	69%	61%	Advantages such as previews and pre-selling of products
42%	46%	51%	54%	58%	50%	To be part of the brands product development
37%	40%	48%	57%	54%	47%	To be part of competitions and lotteries
22%	27%	36%	41%	43%	33%	Engagement: digital achievements and games

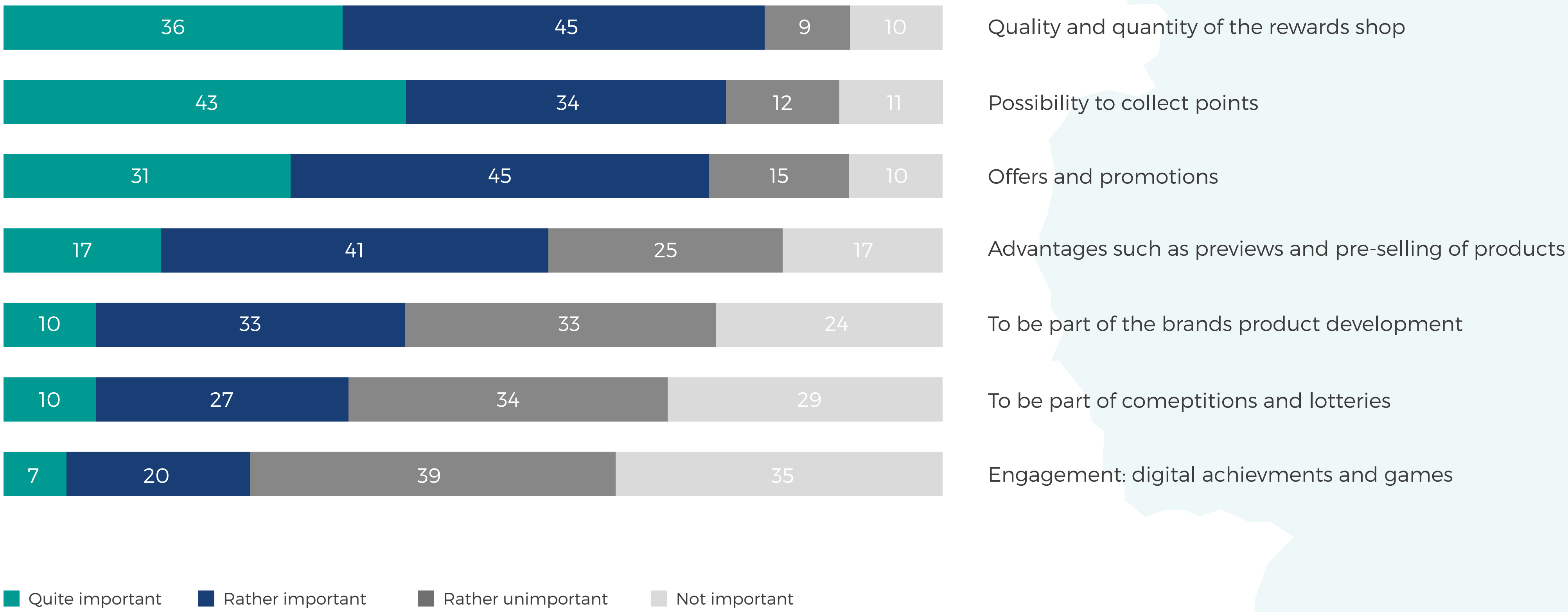
Top-2 (Quite important, rather important)
Base: Total (n=3029); in %
Q12: In order to make the loyalty program attractive for you: How important are ....

LOYALTY PROGRAMME TRIGGERS – GREAT BRITAIN



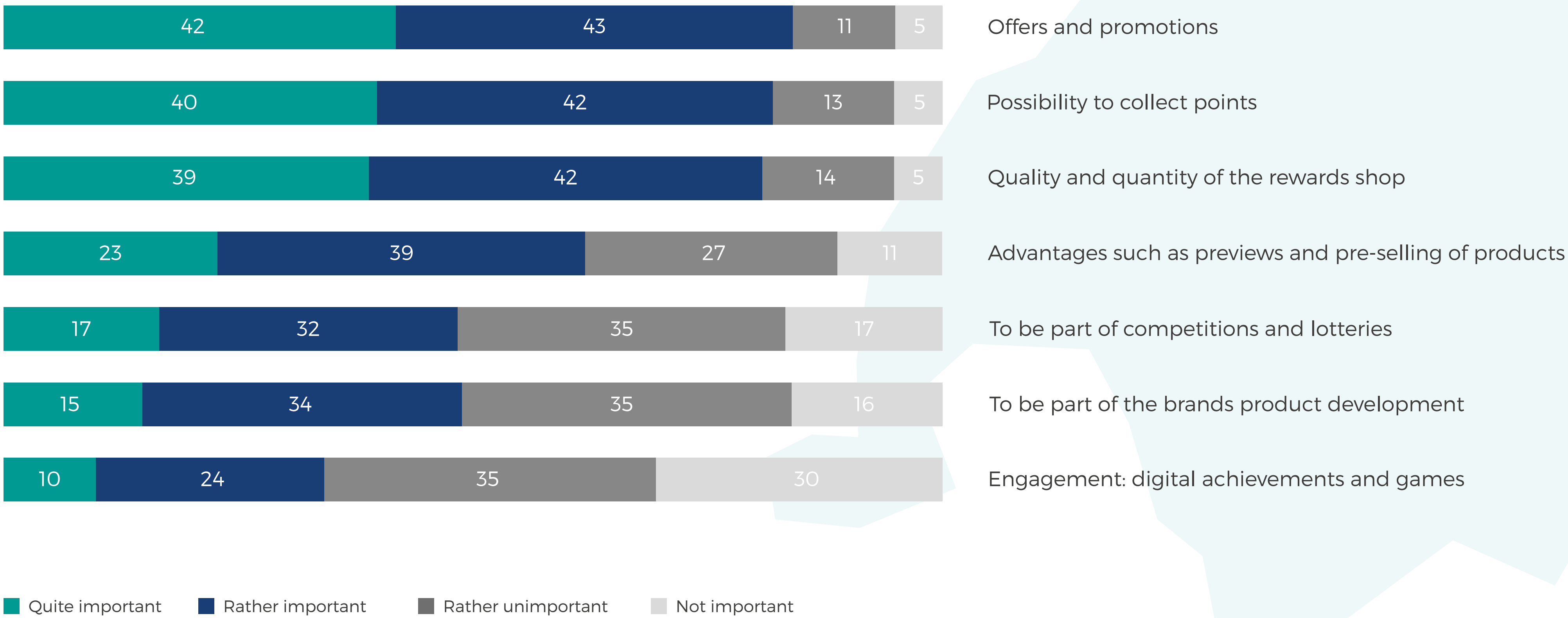
Base: Total (n=502); in %
Q12: In order to make the loyalty program attractive for you: How important are ....

LOYALTY PROGRAMME TRIGGERS – GERMANY



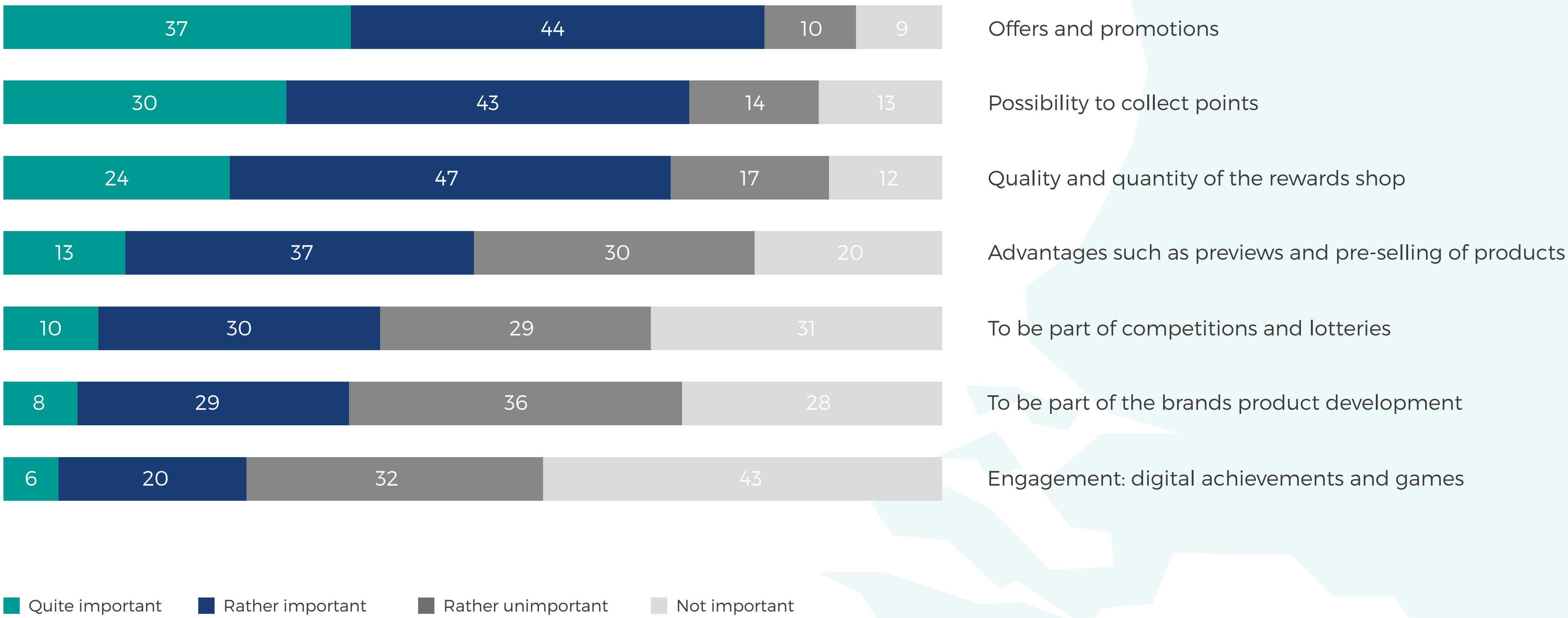
Base: Total (n=507); in %
Q12: In order to make the loyalty program attractive for you: How important are ....

LOYALTY PROGRAMME TRIGGERS – SWITZERLAND



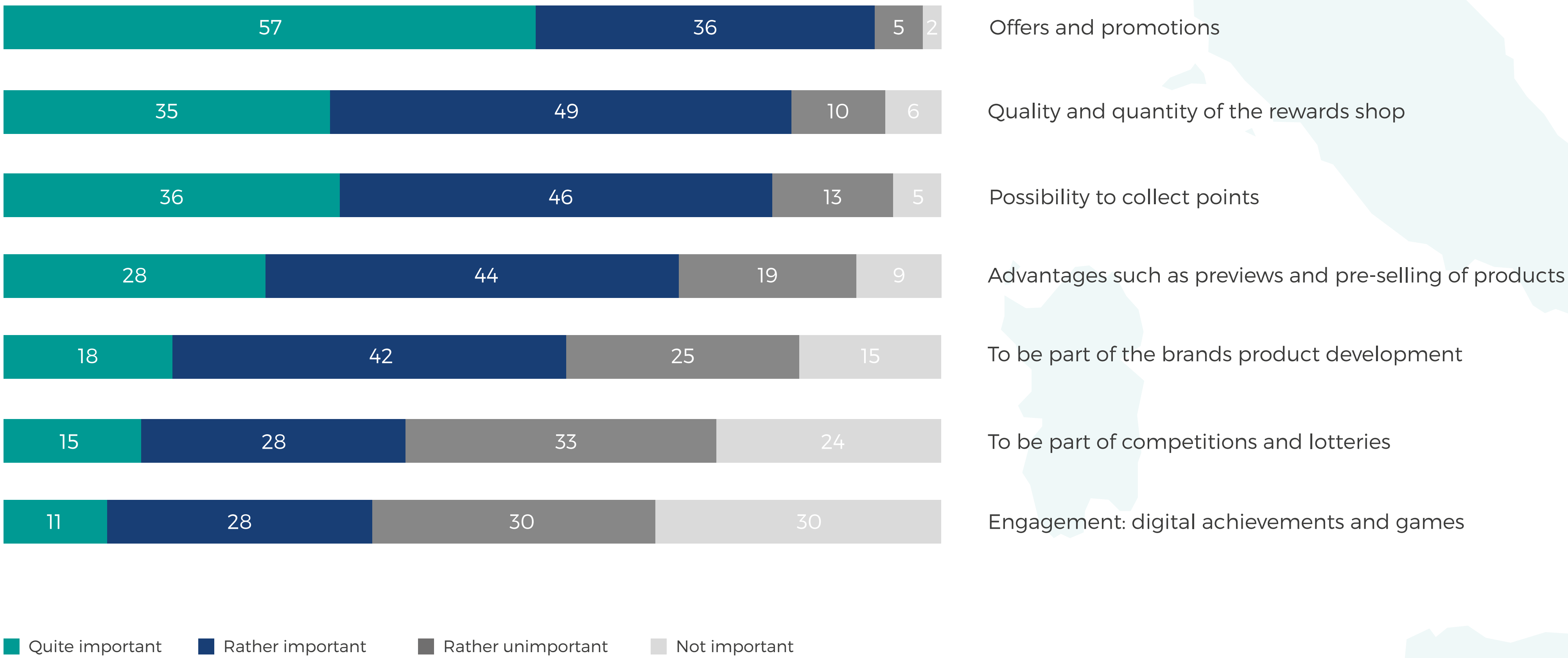
Base: Total (n=506); in %
Q12: In order to make the loyalty program attractive for you: How important are ....

LOYALTY PROGRAMME TRIGGERS – NETHERLANDS



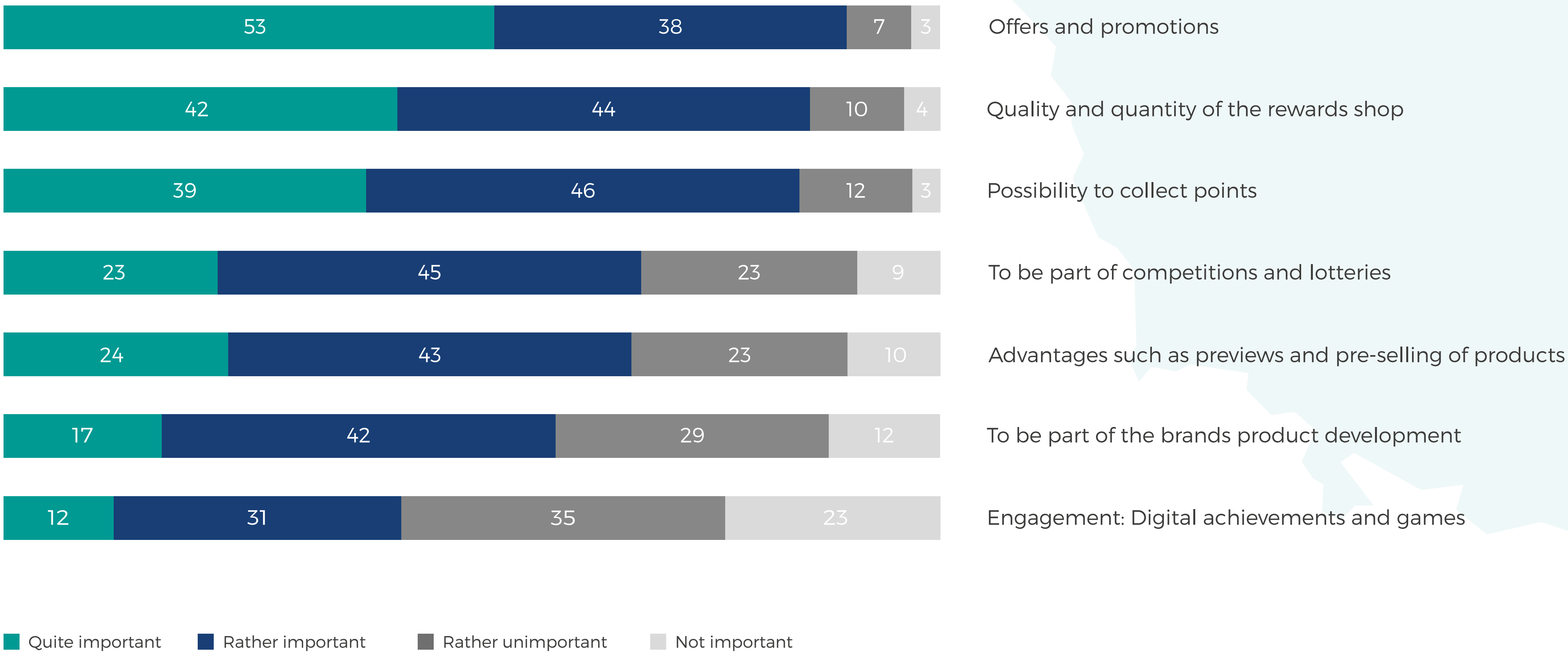
Base: Total (n=505); in %
Q12: In order to make the loyalty program attractive for you: How important are ....

LOYALTY PROGRAMME TRIGGERS – ITALY



Base: Total (n=505); in %
Q12: In order to make the loyalty program attractive for you: How important are ....

LOYALTY PROGRAMME TRIGGERS – POLAND

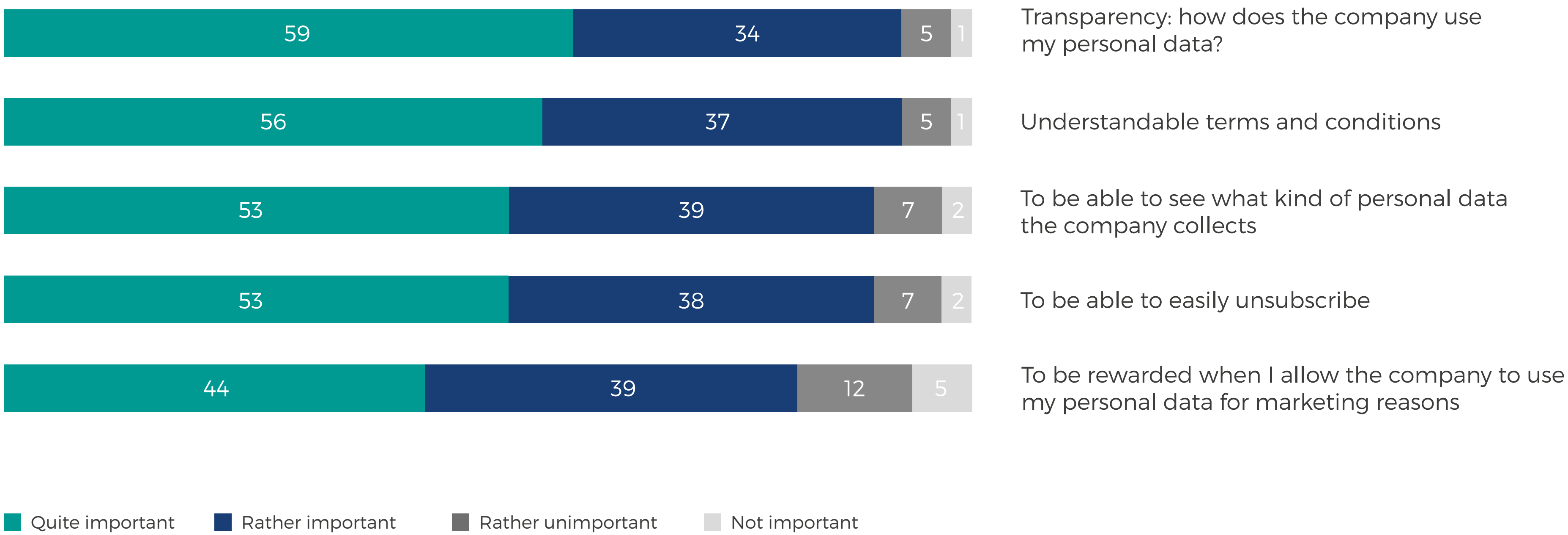


Base: Total (n=504); in %
Q12: In order to make the loyalty program attractive for you: How important are ....

IMPORTANCE OF DATA PRIVACY IN LOYALTY PROGRAMMES

Transparency is very important when collecting personal data

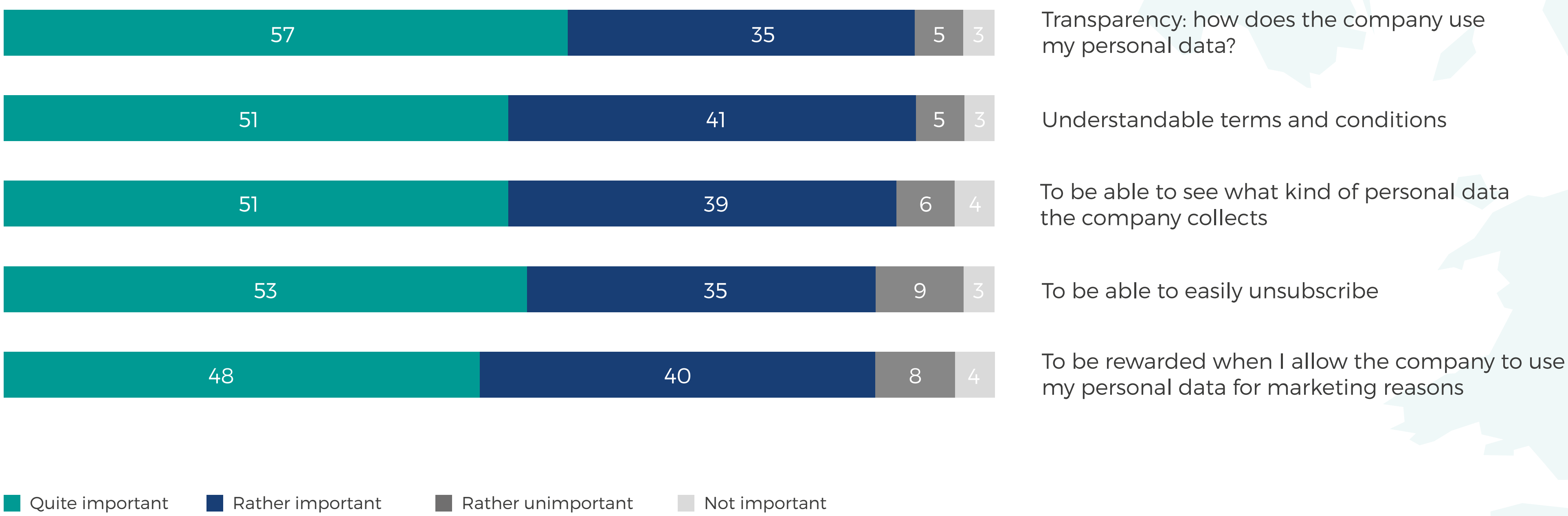
The higher the age the more important is data privacy.



Base: Loyalty programme members (n=2155); in %
Q13: How important are the following factors for you when it comes to collecting personal data in the context of a loyalty program?

IMPORTANCE OF DATA PRIVACY IN LOYALTY PROGRAMMES – GREAT BRITAIN

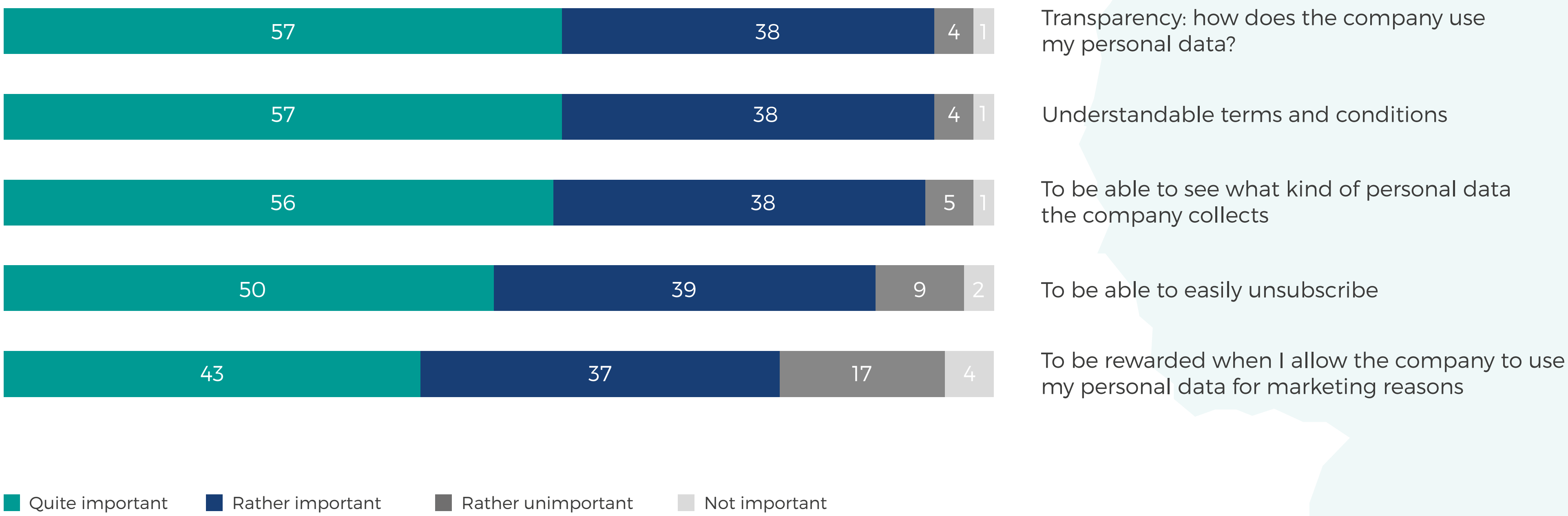
Transparency and understandability are expected



Base: Loyalty programme members (n=395); in %
Q13: How important are the following factors for you when it comes to collecting personal data in the context of a loyalty program?

IMPORTANCE OF DATA PRIVACY IN LOYALTY PROGRAMMES – GERMANY

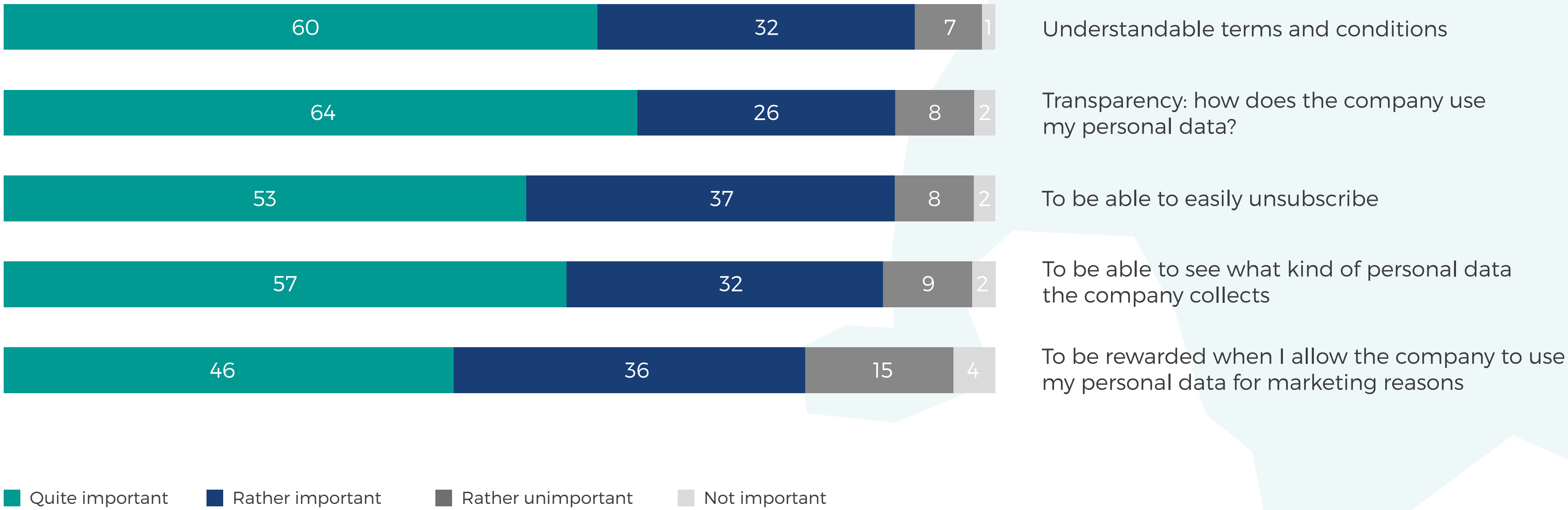
Everything similarly important: even to be rewarded for allowing the use of personal data



Base: Loyalty programme members (n=322); in %
Q13: How important are the following factors for you when it comes to collecting personal data in the context of a loyalty program?

IMPORTANCE OF DATA PRIVACY IN LOYALTY PROGRAMMES – SWITZERLAND

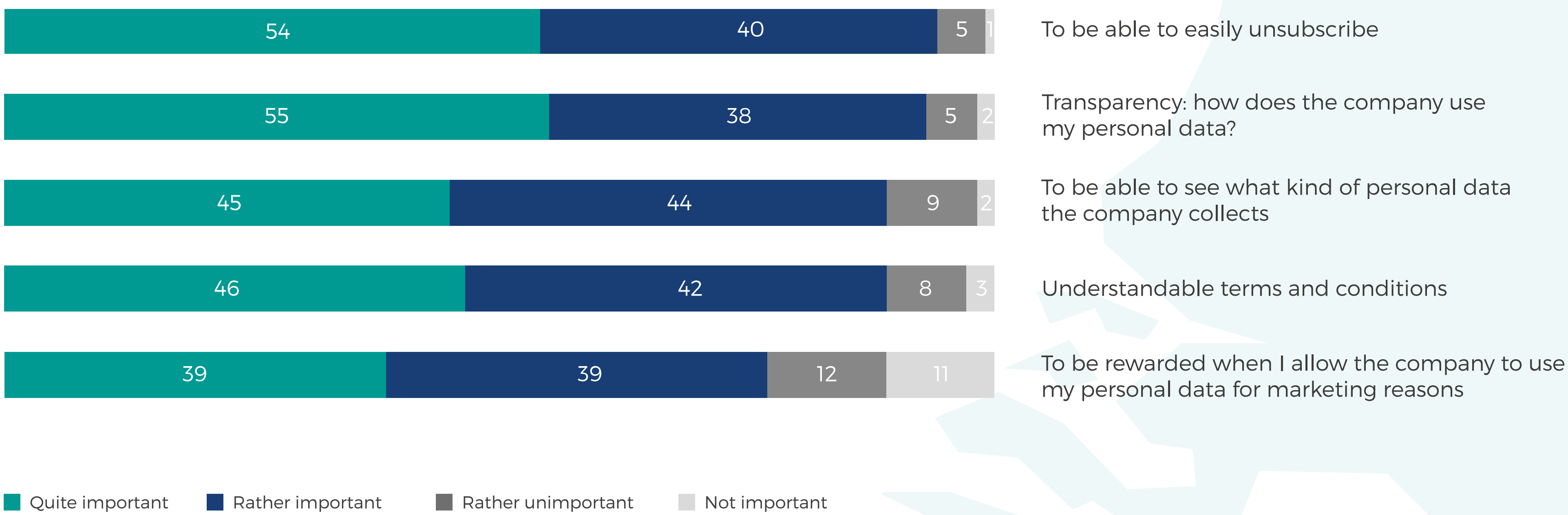
Transparency and understandability are expected



Base: Loyalty programme members (n=389); in %
Q13: How important are the following factors for you when it comes to collecting personal data in the context of a loyalty program?

IMPORTANCE OF DATA PRIVACY IN LOYALTY PROGRAMMES – NETHERLANDS

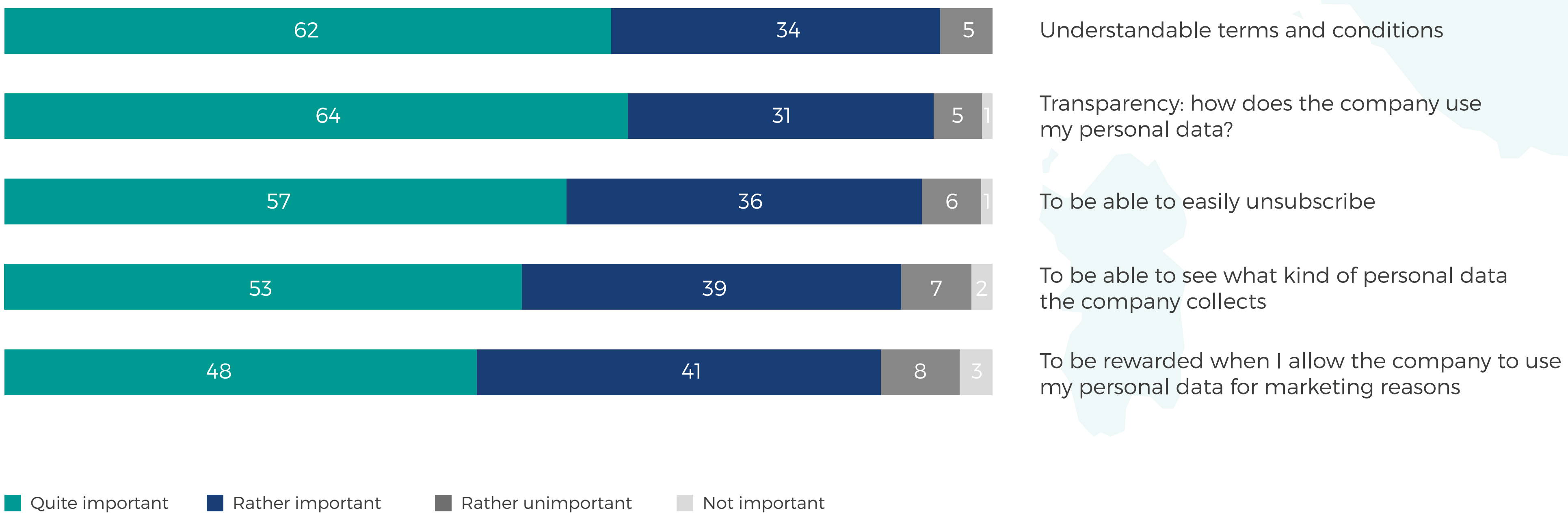
Easy process to stop membership and transparency are expected



Base: Loyalty programme members (n=295); in %
Q13: How important are the following factors for you when it comes to collecting personal data in the context of a loyalty program?

IMPORTANCE OF DATA PRIVACY IN LOYALTY PROGRAMMES – ITALY

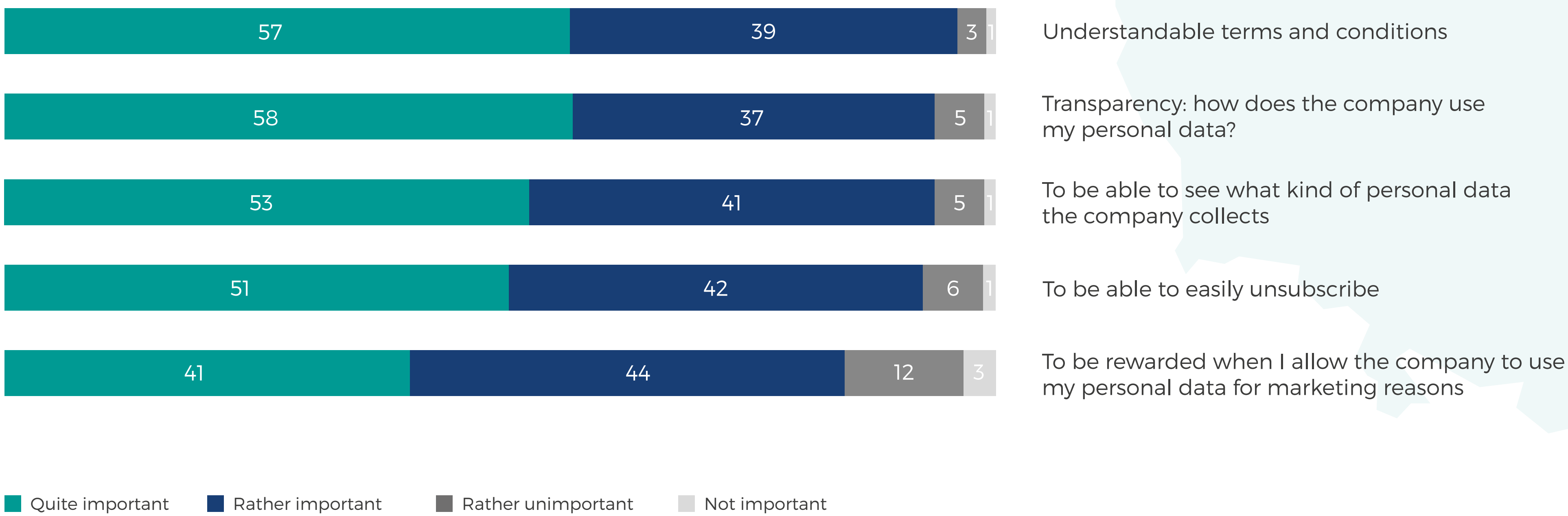
Everything similarly important. Transparency, ability to unsubscribe, rewards



Base: Loyalty programme members (n=375); in %
Q13: How important are the following factors for you when it comes to collecting personal data in the context of a loyalty program?

IMPORTANCE OF DATA PRIVACY IN LOYALTY PROGRAMMES – POLAND

Understandability and transparency are expected

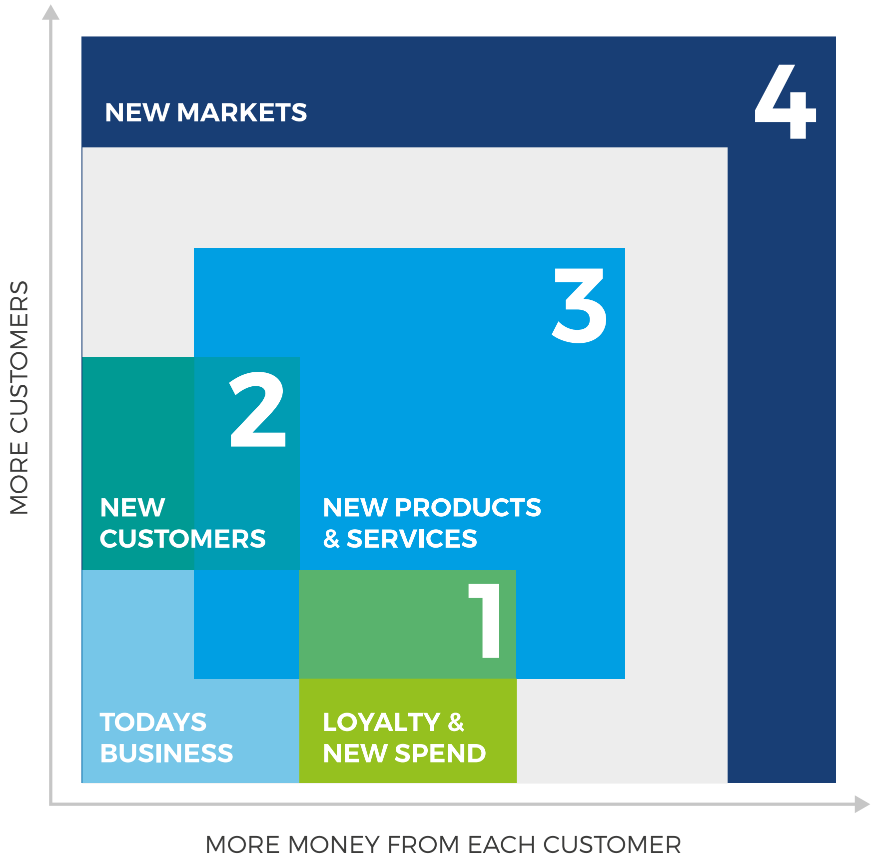


Base: Loyalty programme members (n=379); in %
Q13: How important are the following factors for you when it comes to collecting personal data in the context of a loyalty program?

SUMMARY

MANAGEMENT SUMMARY

Changes in retail



Due to digitalization, multi-channel development and new customer requirements **commerce** is going through a **process of enormous change.**

These changes come along with changing shopper behaviour and thus new possibilities for targeting and engaging them.

Comarch wants to take advantages of this change and strives to **grow** in the sector of customer centric marketing.

With this study Comarch aims to investigate the **future of retail shopping** and **customer expectations**. Insights will be used for content marketing.

GROWTH SUMMARY

Growth insights

- Shopping behaviour relates to age. The younger the shopper the more open towards online shopping and digital offers. Generally, shift of future shopping towards online- but across categories around 50% expect to shop offline. Considerable cross channel activities (offline shop/online research)
- Creates potential for online shopping: household equipment, TV/Hi-Fi, apparel. Potential for offline: DIY/home supplies and furniture/decoration, beauty
- Across all countries and all age groups individualisation and customisation by digital services is expected:

Recommendations for growth

- Consider cross-channel shopping experience and further improvement of cross-channel processes
- Take into account age related usage of smartphones
- Start targeting younger age groups in relevant categories with both mobile and online services
- Stationary retail and online are both relevant target channels (younger will more often to online, older will more often stick to offline - with using the online benefits prior to purchase)
- Engage them with personalised offers
- Concentrate communication on benefits of digital services (e.g. supportive, customized, savings)

GROWTH SUMMARY

Growth insights

- Currently low retailer loyalty (32-51% reg. diff. categories)
- To majority of shoppers positive shopping experience generates retailer loyalty - even across channels. Negative shopping experience with less impact
- For up to 31% (in consumer electronics) customer-centric and supportive services provided by in-store shop assistant is relevant loyalty trigger. For up to 20% accurate/individualized offers is biggest trigger for offline retailer loyalty (and even more for online)
- Biggest triggers for loyalty memberships are offers/promotions and quality/quantity of rewards. Relevant loyalty triggers of younger age groups are also non-financial (such as product previews, gaming)
- Transparency in terms of usage of personal data is expected by loyalty card members

Recommendations for growth

- Potential to grow retailer loyalty lies in creating positive shopping experience
- Focus on customer needs. Customised services benefical for loyalty both online and offline
- In order to tie customers by loyalty, programmes focus on financial advantages
- Communicate clearly with members of loyalty programmes: when collecting personal data transparency is key

STUDY DETAILS

Methodology

- Online interviews (in an online panel)
- 10-12 minutes
- 13 closed questions

Sample

- N = 3029 interviews
- **UK** (n=502), **DE** (n=507), **IT** (n=505)
- **NL** (n=505), **CH** (n=506), **PL** (n=504)

Field work

- Ocotber 6th - 21st, 2016

Target group

- Population in the respective countries
- Online-representative
- Age: 18-65

Quotas according to representative distribution

- Age and gender
- Region (4 splits)

Missing to 100% does not buy resp. category, Base: Total (n=502): in % , Q4: Please think of a typical product of each of the following categories: Where do you inform yourself and where do you usually buy the product?

DEMOGRAPHICS PER COUNTRY

Great Britain	Germany	Switzerland	Netherlands	Italy	Poland	TOTAL		
10%	13%	13%	8%	11%	14%	12%	18-24 years	AGE
22%	19%	21%	19%	20%	25%	21%	25-34 years	
24%	22%	23%	24%	26%	20%	23%	35-44 years	
24%	26%	24%	27%	23%	21%	24%	45-54 years	
20%	20%	19%	22%	20%	20%	20%	55-65 years	
53%	52%	50%	53%	52%	52%	52%	Female	GENDER
47%	48%	50%	47%	48%	48%	48%	Male	
45%	48%	50%	40%	47%	63%	49%	Full-time	EMPLOYMENT
18%	17%	22%	19%	16%	7%	16%	Part-time	
8%	14%	5%	3%	4%	11%	7%	Retired	
6%	9%	7%	9%	8%	9%	8%	Student	
23%	12%	16%	29%	25%	10%	20%	Other	

Base: Total (n=3029); in %
S1: Age, S2: Gender, S4: Employment

COMARCH

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