

UNIVERSITY OF LJUBLJANA
SCHOOL OF ECONOMICS AND BUSINESS

MASTER'S THESIS

**DEVELOPMENT OF BUSINESS MODEL FOR ZERO-PACKAGING
GROCERY STORE**

Ljubljana, May 2020

ŠPELA DRNOVŠEK

AUTHORSHIP STATEMENT

The undersigned Špela Drnovšek, a student at the University of Ljubljana, School of Economics and Business, (hereafter: SEB LU), author of this written final work of studies with the title Development of Business Model for Zero-packaging Grocery Store, prepared under supervision of Assistant Prof. Matej Černe, Ph.D.

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INTRODUCTION

Humankind is producing more and more municipal solid waste. It is expected that in 2050, 3.4 billion metric tons of waste will be generated, which is almost 1.4 billion metric tons more than in 2016 (Wang, 2018). Consequently, the solid waste is piling up in many places around the world, not only on the landfills. The generation of waste as the result of people's behaviour in general, has already become obvious over the time. That is why people started to search for solutions to control their impacts on the planet. What humankind first did when searching for solutions, was turn to recycling. Recycling itself has a long history. Nevertheless, the first steps into recycling we know nowadays were made in 1970's with the creation of the Mobius loop symbol (symbol of reduce, reuse, recycle) and the 1st Earth day (Bradbury, 2017). Although the method of recycling is efficient, it does not prevent waste production itself (Javno podjetje Komunala Slovenj Gradec d.o.o., no date).

People are getting conscious about global pollution problems (Ballew et al., 2019) which include not only waste production and disposal, but also pollution of the Earth in many other ways. In Slovenia only, 82% of inhabitants are trying to cut down and recycle their waste regularly. What is more, 68% of Slovenians are trying to reduce their consumption of disposable items on any occasion possible (European Commission, no date). It is clear, some changes in mindsets have already happened and further development is demanded. Those demands are the basis for making progress in sustainable development and circular economy concepts.

Increased people's awareness has led to changes in their behaviour on the individual level, which results also in the products they are buying (European Commission, no date). The trend of forcing corporations around the world to behave in a more sustainable and socially responsible way is increasing, since customers are buying more products from socially responsible companies and less from companies that are showing no progress regarding contribution to their environment or society. The data shows that 75% of people in the United States of America are prone to start shopping at a company, which supports issues they are fond of. Observing from the other point of view, 59% of people in the United States of America are likely to stop shopping at a company which supports an issue they do not agree with (Cox, 2019). All of the above is also the basis for the zero-packaging grocery stores emergence. Zero-packaging grocery stores are one of many possible ways how to contribute to cleaner environment, better food distribution and consequently better living conditions for the entire world.

The purpose of this master thesis is to increase awareness of waste production, waste use and waste disposal issues in Slovenia and to help evolve the zero-packaging grocery store concept. The concept is currently representing a niche market, but we believe that it has big potential to grow. With this master thesis we would like to show that customers' willingness to buy from zero-packaging grocery stores really exists. We would also like to help current or

future zero-packaging grocery store owners with the development of a business model that will not only be aligned with sustainable development, but will also have the core survival feature every business needs for survival - profitability.

The aim of this master thesis is to develop a business model for zero-packaging grocery store. In order to develop a business with solid foundations, it is very important to generate a quality business model. Therefore, we will do a business model research and provide an example of a business model that does not only focus on how to establish a profitable business, but also on how to support local communities and environment as well. Consequently, we will align the business model with the sustainable development and develop Triple layered business model Canvas for zero-packaging grocery stores. Through the master thesis we are going to research what the best location would be for a zero-packaging grocery store and what is the perception of potential customers regarding the importance of locally produced food without phytopharmaceuticals and without packaging. We believe that the development of a Triple layered business model Canvas for zero-packaging grocery store can help businesses, that are trying to align their core values not only with economic, but environmental and social pillars of sustainable development as well. We expect that the developed model will be helpful especially for the businesses that are striving toward zero-waste concepts.

The zero-packaging grocery store concept will be explored through literature review on the topics of sustainable development, zero-packaging grocery store concept itself and business model concept. The qualitative part of research will include conducting an interview with the owner of first Slovenian zero-packaging grocery store. Since there are no other stores of that type in Slovenia, we can only rely on the information gathered from the interview and the research that has already been made on the topic of zero-packaging grocery stores abroad. Because the concept of zero-packaging grocery stores is a relatively new phenomenon in the Slovenian market, we will also conduct quantitative research among (potential) customers of zero-packaging grocery store. Our goal is to collect around 200 responses from (potential) customers. With the survey results and all the other gathered information, we will try to find the answers to our research questions and information regarding the demand for zero-packaging grocery stores in Slovenia. This will serve as a basis for market segmentation and finding out the most important customer segments. Furthermore, we plan to make an analysis of the external environment and an analysis of competition and finally, to develop a Triple layered business model Canvas, which will enable companies above and beyond the case of a zero-packaging grocery store to satisfy customers, contribute to sustainable development and have a profitable business at the same time.

Through our qualitative and quantitative research, we will seek answers to our research questions from the zero-waste grocery store owner on the one hand and from the (potential) Slovenian customers on the other.

Research question 1: How many (potential) Slovenian customers would buy produce and products with less or zero packaging? According to European Commission (no date) data, the percentage of Slovenians trying to reduce the consumption of disposable items if possible, is 68%. Therefore, we would like to find out whether we can confirm this percentage. Customers' readiness to buy products and produce with less or even zero packaging would lead to a reduction of packaging production, and moreover lead to producing and disposing less waste.

Research question 2: Would the delivery of produce and products without packaging increase the willingness of customers to buy products without packaging?

Research question 3: We will explore the profitability of the zero-packaging grocery store and try to find out the revenue streams which would enable zero-packaging grocery stores to be profitable, although the business model will not be focused only on the profitability but on the sustainable development as a whole.

Research question 4: Since the main revenue stream for the zero-packaging grocery store comes from the sales we want to discover which factor is more important for the customers – price or quality of the product or produce.

Research question 5: Does the location (proximity) of the zero-packaging grocery store play a role regarding the customers' decision to buy the products there?

We expect that the results of conducted quantitative and qualitative research among (potential) customers and owner of store that works on a similar idea to zero-packaging grocery store will help with emergence of new zero-packaging grocery stores around Slovenia and help the existing stores with similar concept to improve their service. At the same time, we would like to encourage local economy development and promote local food and products among local societies.

This master thesis is split into seven chapters. In the 1st chapter we focused on ecology, business and economics, where we tried to find already existing connections between the environment and economics. Chapters two and three are describing the zero-packaging grocery store concept and the different business models and were used as the basis for our research. By understanding the theory of zero-packaging grocery stores and Triple layered business model Canvas, that in our opinion is the best solution for the concept of zero-packaging grocery store, we were able to conduct the research explained in chapter 4. The results and findings of the analysis of external environment, and the qualitative and quantitative analysis are summarized in chapter five. In this chapter we also presented segmentation and Triple layered business model Canvas for zero-packaging grocery stores. We chose target segments of customers and made adjustments of Triple layered business model Canvas accordingly. Finally, we described limitations of this type of business model.

At the end of chapter five we pointed out potential locations for zero-packaging grocery store. In chapter six contributions, practical implications, limitations and future research suggestions were described. We concluded findings and summarized the most important aspects of our master thesis in chapter seven.

1 ECOLOGY, BUSINESS AND ECONOMICS

1.1 Ecology

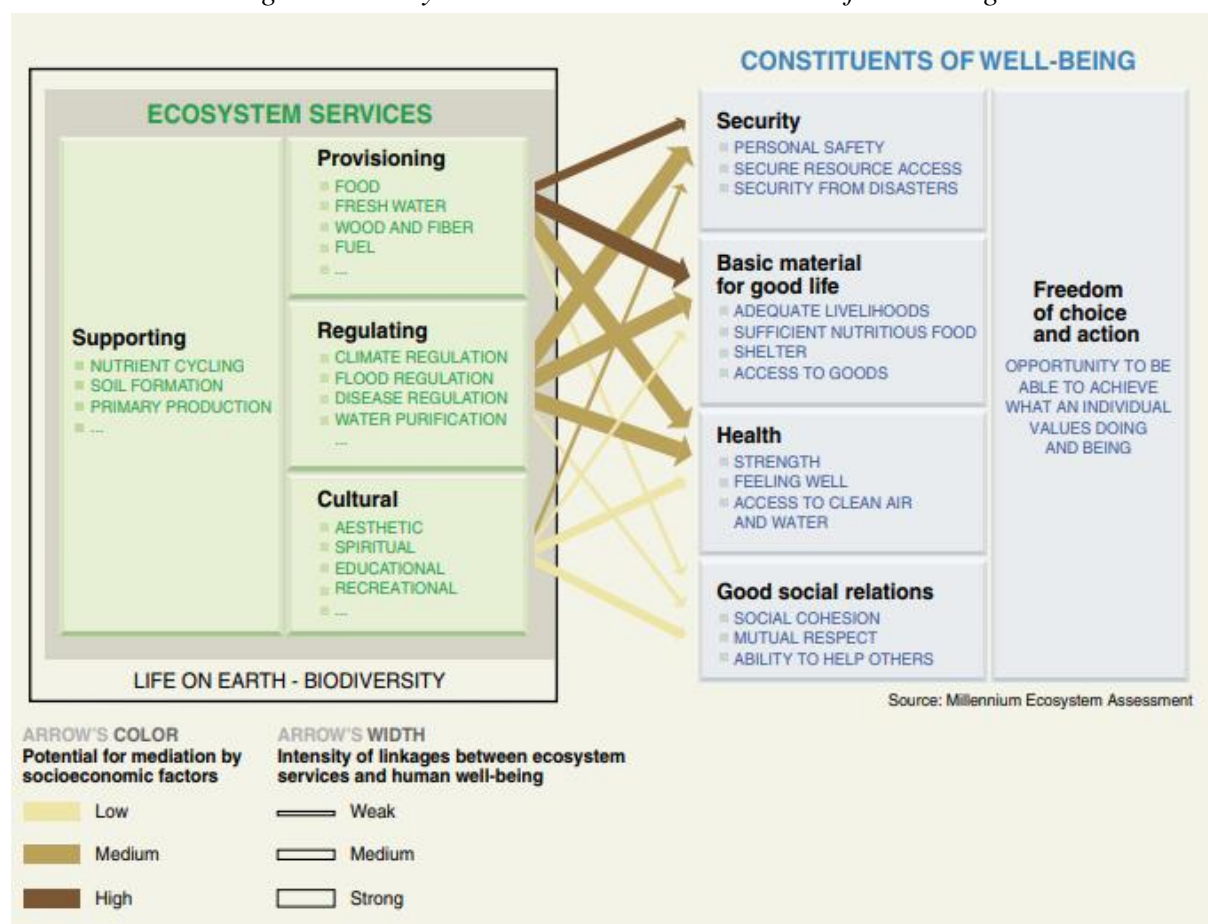
Ecology is the science that studies relationships between living organisms and their environment (Encyclopedia Britannica, no date). Therefore, ecology's main research objects are the ecosystems (Ekoglavca, no date). An ecosystem is a specific area, where all the animals and plants cohabit and have complex relationships between them and their habitat (Collins, no date). Through the course of history, humankind has not been paying enough attention to the environment and is only taking into consideration its own impacts on the ecosystems over the last few decades (Revkin, 2018). In Europe, the main focus in the 70s and the 80s of 20th century was on the species and ecosystems protection, taking control over the hazardous waste, decreasing waste disposal and diminishing pollution. Later, during the last decade of the 20th century, Europe was still focused on solving the problems mentioned above but the approaches of solving the problems became more concrete. Climate change was recognised as an issue that requires measures and so the first restrictions of industrial, traffic and farming gas pollution became a reality. Improvements appeared also in the waste management area since there was an introduction of waste recycling concept. There were also first attempts of waste prevention. In the 21st century climate change solutions, guidelines for the whole economy were introduced. Natural resources usage became more efficient because the demand them has been increasing over time on the one hand and their supply has been diminishing on the other hand (Evropska agencija za okolje, 2010). Although steps into the right direction have been taken, the real solution has not appeared. Consequently, the global problems the humankind and the Earth are facing are increasing.

Nowadays, an increasing number of problems have worldwide effects and should consequently be global concerns. The most topical issues are ocean's water pollution, deforestation, air pollution, climate change and, rising of the oceans ocean raise, water quality and supply, food production, climate refugee, biodiversity, climate illnesses and wildfires (Earthava, 2019). As we can observe, several of them can be connected to the waste that is produced by the humankind (e.g. different types of pollution). Therefore, we believe that bigger progress regarding waste reduction, reuse and recycling should be made.

To realize the influence of humankind on the environment and consequently the quality of our life, it is important to understand what ecosystem services actually are and which socioeconomic factors they influence. Ecosystem services are humankind's benefits from the ecosystems. Those services are divided in provisioning services (food, fresh water, fuel,

wood, etc.), regulating services (climate, disease, flood regulation etc.), cultural services (educational, recreational, aesthetic, spiritual, etc.) and supporting services (soil formation, primary production, nutrient cycling etc.). All those services influence human well-being through different aspects of human life. They have impact on the basic material for good life, health, security, good social relations and freedom of choice and action (Figure 1) (Millennium Ecosystem Assessment, 2005).

Figure 1. Ecosystem services and constituents of well-being



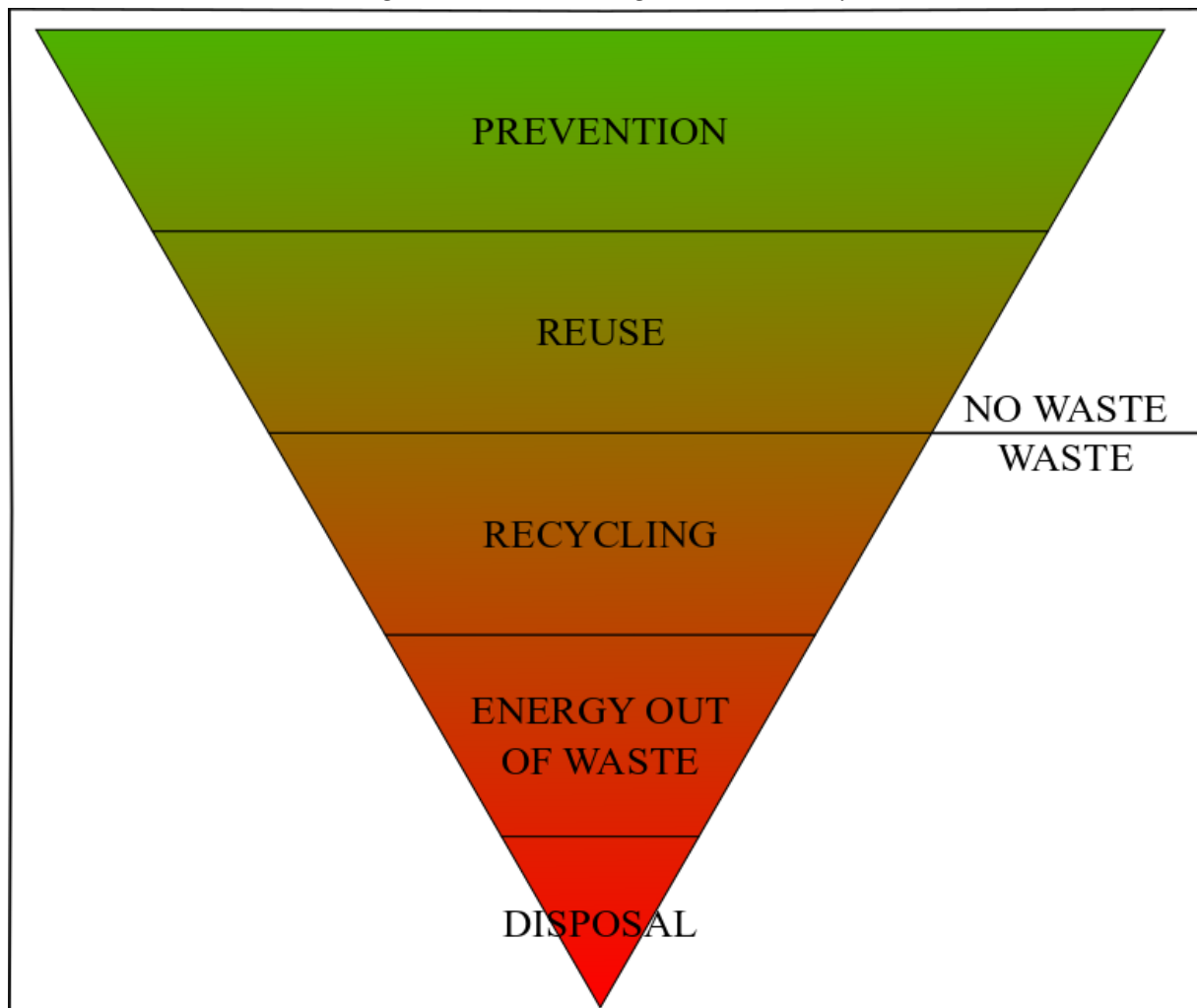
Source: Millennium Ecosystem Assessment, 2005, page VI.

Knowing how important ecosystem services are for humankind and being aware of global problems - consequences of our reckless behaviour throughout the latest history, should drive humankind to take steps toward solutions for these problems. Considering the topic of this master thesis we believe that focusing on reducing waste production and waste disposal is one of the biggest factors in the battle against global issues, since it would eliminate different types of pollution and the issues connected to them. A waste management hierarchy implies the best ways of handling waste, i.e. reuse of waste and even better waste prevention (Figure 2). These ways of waste handling result in no waste at all. Recycling, producing energy out of waste and, for the environment and consequently humankind the worst waste management option - waste disposal, still result in waste as the end product. Therefore, we should strive toward the top of the reversed triangle and prevent as much waste as possible. To apply this

on the zero-packaging grocery store we believe that shopping groceries without additional packaging is supporting the best way of waste management, i.e. its prevention.

As already mentioned, one of the positive changes consumers can make is to reduce the waste they produce as a final link in the food supply chain. In order to decrease the amount of waste, governments made actions to put reduction of waste and litter recycling in practice. Although this is a step forward to decrease the amount of waste currently being disposed in the landfills or even worse, somewhere else in the environment, the best way to reduce the waste is simply not producing the litter anymore (Beitzen-Heineke, Balta-Ozkan & Reefke, 2016).

Figure 2. Waste management hierarchy



Source: Javno podjetje Komunala Slovenj Gradec d.o.o., no date.

1.2 Circular economy

When considering no waste policy, we can talk also about the circular economy concept. Circular economy is based on the closed loop of material flow from production to consumption and back to production. This concept is implying that the natural resources we get from our planet, used in production should not be deposit as a waste or as any other way

of environmental pollution since our planet is not able to absorb all the externalities we produce, which is described more in detail in ecological footprint chapter. Therefore, the circular economy is striving toward the optimal use of natural resources and reduction, if not elimination of waste and other ways of pollution. This concept is proponent that reusing or recycling products could replace most of the natural resources, needed in the production of new products. Putting it into practice would enable the humankind to still have the needed products on the one hand and independence from natural resources that have not been used yet on the other hand. Moreover, it would give future generations opportunity to satisfy their needs as well (Suave, Bernard & Sloan, 2015). Since people are getting more conscious also about the waste effects on the environment, they are searching for solutions how to help on the individual level as well. Therefore, concepts and services like zero-packaging grocery stores are becoming popular and are able to function as an alternative to all the grocery stores, which are otherwise more convenient and practical (Beitzen-Heineke et al., 2016), including the grocery stores that are or will be connected to the technology and enable wireless payments and consequently provide even bigger convenience (e.g. Amazon GO) (Amazon, no date).

1.3 Sustainable development

We can associate the circular economy concept also with sustainable development. The sustainable development concept consists out of three pillars: environment, society and economy. In order to achieve development that would be sustainable for the planet, all 3 pillars should be connected. Making conclusions on how developed countries are just on the basis of their economic growth does not show the real picture. What really should be taken into consideration is how all three pillars of sustainable development are supporting each other (Mensah & Ricart Casadevall, 2019).

Society should work in the direction of life quality improvements in general instead of striving toward economic growth only (Mensah & Ricart Casadevall, 2019). The goals of sustainable development are poverty and hunger elimination, good health provision, quality education, gender equality, clean water and sanitation, economic growth and decent work, innovation, sustainable cities, responsible consumption and production, climate action, life below water and on land, peace, justice, partnership and inequalities reduction (United Nations, no date). By achieving sustainable development and consequently all its goals, we could be not only a society with strong economic development but also a connected society with strong social values that takes care of its environment, which is a source of different goods that actually enable our lives.

1.4 Green innovation, Eco-innovation

When taking into consideration impacts on the environment, companies come across not only sustainable development, which is the most widely accepted environmentally friendly

concept, but also other concepts that are connected mainly to environment protection and preservation based on innovations, such as eco-innovation or green innovation. It is important to understand that there are many concepts with environment as their main concern since humankind is more aware of its impact on the planet and the consequences of its actions. Consequently, more and more businesses are striving toward better relationship with environment. One of those is also the zero-packaging grocery store.

In summary of slightly different definitions, eco-innovation is a concept with emphasis on lower environmental impact than other possible alternatives. The innovation that happens in business can be technological or not connected to the technology at all (e.g. organizational, marketing-based etc. innovations). What is more, innovations can be triggered by environmental or economic considerations. With focus on the environment, the objectives include resource reduction, pollution control, waste management etc. (Arundel & Kemp, 2009).

In contrast, the green innovation concept's goal is not trying to reduce the burden on environment (Schiederig, Tietze & Herstatt, 2011). Green innovation concept combines innovations that contribute to such products, services and processes creation that optimizes use of natural resources and reduces impact, harm and/or degradation of the environment (Leal-Millan, Leal-Rodriguez, & Albort-Morant, 2017). It is related to green products or processes, including the innovation that is trying to save energy, prevent pollution, design green products, recycle waste etc. (Schiederig, Tietze & Herstatt, 2011).

1.5 Ecological footprint

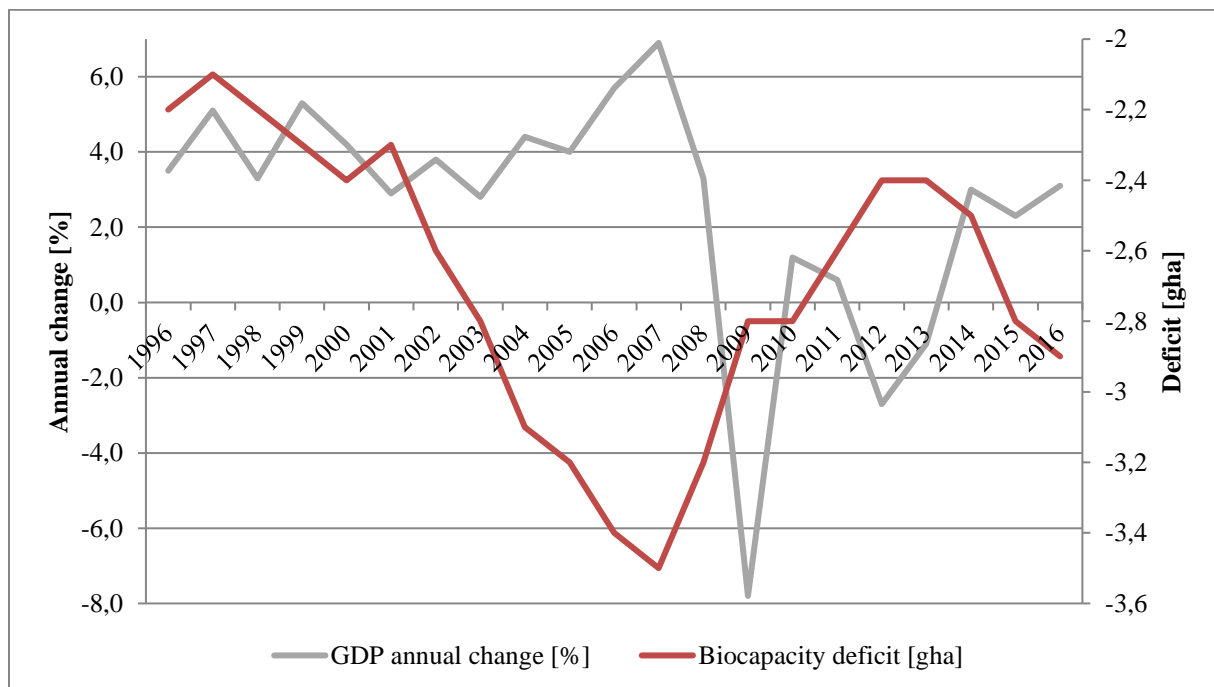
Ecological footprint takes into account nature's supply and demand. Nature's demands are assets that population needs for natural resources production (e.g. plant-based food, livestock, timber, space for urban infrastructure etc.) and its waste absorption. This indicator tracks the use of productive surface areas that are divided on cropland, fishing grounds, grazing land, forest area, built-up land and carbon demand on land. On the opposite site, nature's supply is biocapacity of certain area or region and is estimated by productivity of its ecological assets. These areas or regions can absorb a lot of waste, especially carbon emissions. They are even more efficient in waste absorption if they are left in their natural state and unharvested (Global footprint network, no date b).

Ecological footprint measures the speed of resource consumption and waste production in comparison to the speed of natural waste absorption and new resources generation. It is expressed in global hectares which represent world's average productivity per hectare. If biocapacity of a certain region is smaller than its ecological footprint, that region runs an ecological deficit. That means that its demands for natural resources and waste absorption are too big for the ecosystem to follow with the supply. To find an equilibrium between demand and supply, a region should either import supplies, liquidate its own ecological assets (e.g.

overfishing) and/or emit CO₂ (carbon dioxide) into the atmosphere. On the contrary, if the biocapacity of certain region is bigger than its ecological footprint, that region has an ecological reserve (Global footprint network, no date b).

Most so-called developed countries had in 2016 ecological deficit. One of them is also Slovenia which had -2.9 global hectares ecological deficit (Global footprint network, no date a). We can make some parallel observations between ecological deficit and growth of GDP in Slovenia from 1996 to 2016. Whenever growth of GDP was high, the demand for natural resources and waste absorption increased and consequently the ecological deficit was higher, since ecosystem ability does not change a lot through time (Figure 3). If anything, it gets worse since humankind overloads ecosystems with its use of natural resources and waste production. Opposite effects can be observed when the economy is not thriving and the GDP growth is in decline. In those periods the ecological deficit reduces.

Figure 3. GDP annual change in comparison to ecological footprint in Slovenia between 1996 and 2016



Source: Statistični urad Republike Slovenije, 2019; Global footprint network, no date a.

2 ZERO-PACKAGING GROCERY STORES

Since the consciousness of people about global warming and other anthropogenic changes in the environment is increasing over time, it is not unusual that society is trying to make some changes not only by putting a pressure on corporations' behaviour (Cox, 2019) but also making changes in habits on the individual level.

It is well known there is a lot of food waste not only in the world and European Union, if taking into consideration smaller regions, but also in the restaurants, hotels, grocery stores and of course in individual households as well (Beitzen-Heineke et al., 2016). In 2012, 88 million tonnes of food were wasted in the food supply chain in the area of European Union. That amount of food was worth approximately 143 billion Euros and it could be saved or used for other purposes to improve people's lives (Stenmarck, Jensen, Quested & Moates, 2016). What raises concern even more is that in the most developed countries more than half of all food waste comes from the households (Olio, no date). Even if we do not consider monetary value, that food could be distributed to countries with hunger issues. What is more, the demand for food is increasing over time and will continue to grow (How to feed the world 2050: Proceedings of a technical meeting of experts, 2009). It is expected that food waste will increase by 50% on a global scale by the year 2030 (Beitzen-Heineke et al., 2016).

Grocery stores play an undoubtedly important role in food distribution among people. They are also one of the key elements in the food supply chain. Since they connect suppliers and consumers (Van der Vorst, da Silva, & Trienekens, 2007), they are the ones that are able to imply positive changes in the food supply chain. They can demand certain standards from suppliers and spread awareness among consumers (Beitzen-Heineke et al., 2016), that they are the ones who can demand and consequently make the changes in the world, through the products and services they buy.

Zero-packaging grocery stores are stores where one can buy groceries without any packaging: dry products in bulk bins (e.g. rice, wheat, pasta etc.), products in glass packaging such as bottles or jars (milk, yoghurt, jam, shampoo, soap etc.), vegetables and fruits. In some of the zero-packaging grocery stores, one can buy also meat, fish and cheese. The ones that are not providing products with packaging are frequently conveniently located close to the cheese shops or butchers. However, stores without packaging normally do not sell processed or frozen products (Beitzen-Heineke et al., 2016).

Stores where customers can buy groceries without packaging have the biggest focus on plastic waste elimination (Rifuzl, no date) since they represent one of the biggest issues among all types of waste that humankind produces. The zero-packaging grocery store concept is trying to introduce one of the ways to use resources more efficiently and educate how to reduce waste production from food packaging on the one hand to food waste on the other hand. The perishing food from these stores is commonly being donated or processed and sold as a lunch or catering. The only waste that these stores produce are paper and carton packaging, and some of the plastic foil that is used by their suppliers for transportation of some products (e.g. wrapping around pallets). These stores are also trying to influence their suppliers. They are encouraging them to use containers several times, however if they do not, stores are trying to find a way how they can reuse this packaging material internally (Beitzen-Heineke et al., 2016). We believe that this type of store could satisfy a niche market especially in developed

countries where people are more aware of the issue of global pollution and are considering alternatives in order to reduce their own ecological footprint.

When customers come to the zero-packaging grocery store they mostly bring their own containers. They weigh the containers first, then they put in the container the quantity of the product they want and adjust the weight of the product according to their wishes. Finally, they pay for the quantity of product (the weight of the container is not included) they bought at the cashier (Beitzen-Heineke et al., 2016; Swop, no date).

The procedure of weighing products and produces may be time-consuming, yet there are new technologies available that can help with faster purchase of the products in the zero-packaging grocery stores and enable their customers better and more efficient shopping experience. A partially digital concept was adopted by one of the zero-packaging grocery stores. It has developed a more standardized and therefore quicker process of weighing the products. While shopping in their store, customers can use standardized containers that are available in different sizes. Once they put the desired amount of a certain product in the container, they choose the type of the container that they are using on the scales and the weight of the product is automatically detected. This item (product and its weight) is then saved on customers' card and all they need to do when they finish their shopping is to show their card in the payment process and pay for their purchase (Beitzen-Heineke et al., 2016). If similar technology would be adopted in the zero-packaging grocery stores all around the world, we believe that the concept would gain even bigger approval and popularity. Moreover, stores like that would be able to get additional customers to whom being ecological and lower time consumption in the store are important. Nevertheless, this type of stores will never be as convenient and time-efficient for the customers as other conventional stores, since the latter have most of the products they are selling already pre-packaged, ready to take, pay and go.

2.1 Advantages of zero-packaging grocery stores

As we have mentioned before, customers can buy as much of a product as they want in the zero-packaging grocery stores. Therefore, they are not obliged to buy neither bigger amounts of a certain product than they need nor greater number of packages of a particular product that is provided only in smaller packages as they have to do in the typical supermarkets and thereby buying and consuming even greater amount of packaging. Another positive perspective of the zero-packaging grocery stores is that the price of the product per kilogram or per litre is the same, no matter how much of a product customer buys (whether one takes 100 grams or one kilogram) (Beitzen-Heineke et al., 2016). In the contrary, the typical grocery stores charge more for smaller amounts of the products, because it is less convenient to them to sell smaller packages of for instance chocolate. What is more, this means that smaller amounts of food can be purchased for lower price in the zero-packaging grocery stores. Shopping groceries in zero-packaging grocery stores therefore enables households not only buying smaller amounts of products for the same price but also cutback food waste,

because they are not obligated to buy greater quantities of desired products than they need (Beitzen-Heineke et al., 2016).

Another positive aspect of the zero-packaging grocery store is the experience they provide to their customers. Since the shopping in grocery stores without pre-packaged items is slower than in conventional supermarkets (especially comparing it to the grocery shopping in discount stores we know in Slovenia) the process of shopping is less stressful for the customers. In addition to that, customers can actually see the product and even try it in most cases. What is more, most of the stores without packaging also provide better service in comparison to other traditional grocery stores (Beitzen-Heineke et al., 2016).

2.2 Food waste versus package waste

Zero-packaging grocery stores are currently emerging mostly in Europe and in some cases in the North America. These are the areas where population is getting older, young people have less and less children through the time and consequently the households are getting smaller. If the consumers from these households want to buy smaller amounts of food in the typical stores, they can (however, not exactly the quantity they need), but all these smaller amounts of food are packaged as well. That means that smaller packaging offered by traditional grocery stores might actually reduce food waste produced by households. This is indeed step into the right direction regarding food waste, since households are currently producing 46% of total food waste. Nonetheless, this trend will lead to the situation where the packaging per unit of the products will actually increase and consequently individuals will not contribute to sustainable development of the planet. In this regard, the best solution for smaller households could be the zero-packaging grocery store (Beitzen-Heineke et al., 2016).

2.3 Prices of the products in zero-packaging grocery stores

Almost all zero-packaging grocery stores confirmed that the prices of the products they offer are substantially lower than the ones from typical grocery stores. The reason for that can be found in the concept of zero-packaging grocery stores. Since these stores do not have products that are pre-packaged, they also do not have to pay for that packaging. Therefore, the cost per unit of certain product is lower than in conventional supermarkets. Consequently, the price of a product unit that customers pay can also be lower. Although zero-packaging grocery stores provide lower prices, they do not give up their profits because of the lower costs (Beitzen-Heineke et al., 2016).

Furthermore, the costs of the products in zero-packaging grocery stores are lower also because they have no marketing costs and what is more these stores are buying products in bulks, which again decreases the product's cost per unit. This is again really convenient for the customers who can get bigger variety of products for same or lower expense (Beitzen-Heineke et al., 2016).

Another factor that could reduce prices of the products in the zero-packaging grocery stores is lower transportation cost. In 2016 average meal travelled 1.200 kilometres from farms to consumer's plate (Hyatt, 2016). This means that customers have to pay also for the transportation of the food they buy. When decreasing the distance food travels, conveyance costs should reduce as well. Zero-packaging grocery stores are trying to offer local products and produce. Therefore, local providers should have lower conveyance costs. This however is not true if the products they provide are sold in small amounts to the final customer and therefore are not bought in big quantities by the stores. Consequently, the supplier has to deliver smaller amounts of its products to the stores and therefore the conveyance costs per unit does not decrease.

There is another aspect why prices of local products in zero-packaging grocery shops could be higher than the prices of products that are sold worldwide or at least in the bigger region. Since local products are normally produced on a smaller scale, it can be the case that the cost of goods sold (i.e. production costs per product) for local products are actually higher than for international products that are produced in bigger amounts and consequently their production costs decline.

To conclude, a study from Italy has shown that households can save up to €64 per month on their food purchases, which adds up to €775 per year if they are buying food from the zero-packaging grocery stores (Uršič, 2013).

2.4 Food supply chains

The zero-packaging grocery store concept does not bring benefits only to the environment (less food and packaging waste), but also to the society. Having no packaging in a grocery store means that the majority of the products needs to come from the local environment and consequently less (if any at all) substances that would lengthen the date of expiry of the food are being used. Providing local products means that the supply chain needs to be short and straightforward. Having shorter supply chains zero-packaging grocery store can be also more transparent regarding how they are doing business and even more important, with whom (Beitzen-Heineke et al., 2016). Transparency means that the customers are better informed about the products they are buying. Providing accurate information to the customers is getting more and more important nowadays. We believe that expectations for thorough information about the products we are buying are going to increase even more in the future, especially when taking into consideration current trends regarding sustainable development and rising awareness about waste problems all around the world, especially in Europe.

Short and less complex supply chains with less packaging usually use less energy, water and as already mentioned before, produce less waste. There are also fewer manufacturing stages than in typical food supply chain (e.g. agriculture, food processing industry, distribution centre, retailer and finally consumer) and consequently hardly any facilities are producing

additional waste. What is more, there is less transportation between the links in the food supply chain and this has the impact on the reduction of emissions, traffic jams and air pollution (Beitzen-Heineke et al., 2016). Connecting this to the sustainable development concept, we can observe that zero-packaging grocery stores are much more sustainable than the traditional grocery stores we know nowadays. This is the reason why people who are aware of environmental changes are willing to support concepts like zero-packaging grocery store even though it is not as convenient for them as the other types of grocery stores.

2.5 Social benefits of zero-packaging grocery stores

The zero-packaging grocery stores provide even more social benefits to the society beside already mentioned increase in consumption of local food, reduction of traffic emission and air pollution, as well as cutback on traffic jams. Because of the characteristics these stores have, they are also providing high quality food to consumers that have lower income and therefore no access to the majority of organic food in other stores. Stores without packaging are also helping their customers to maintain healthy diet at a reasonable price (Beitzen-Heineke et al., 2016).

2.6 Challenges of zero-packaging grocery stores

It is important that society knows not only the positive, but also negative aspects of the zero-packaging grocery stores in order to understand that not everything is as great as it seems on the first glance.

First and foremost negative aspect regarding zero-packaging grocery stores is that there are only few of them in each country if there is any at all. Consequently, not many people have access to the stores like this and even though they would like to make their purchases in this type of stores, they cannot shop there, because the stores are too remote from their regular commutes. Therefore, being scarce and located only in some places means that zero-packaging grocery stores are not convenient for shopping regarding location, let alone time-consumption. To conclude, these stores are great solution only for those that live or work nearby.

In addition to the first zero-packaging grocery stores' disadvantage there is also an issue regarding low product assortment. In the middle of the 20th century, there were normally around 1.400 different products in grocery stores. Nowadays however, this number increased up to 30 thousand high product assortments, in some cases even up to 90 thousand. Because zero-packaging grocery stores are without packaging, their product assortment is limited. Based on the survey done by Beitzen-Heineke, Balta-Ozkan and Reefke the product assortment in this type of shops is between 300 to 1500 products (Beitzen-Heineke et al., 2016). Either way, stores without packaging are currently not able to compare themselves in that aspect with conventional stores around the world that include packaging. The number of

available products in the zero-packaging grocery stores is so small because not only there is no packaging, but also because there are no brands available as the store provides only one version of same product (e.g. one version of milk without any brand). What is more, some of the products are not available without packaging at all and are consequently not obtainable in that kind of stores (e.g. products preserved in cans). Finally, there are difficulties regarding preservation of products for longer time periods as well since there is no packaging that would prolong the date of expiry. Therefore, the store without packaging can normally have in stock only products that are bought frequently or products less prone to spoiling (longer expiration date) (Beitzen-Heineke et al., 2016) or they might have vast items write-offs.

Due to the absence of packaging zero-packaging grocery stores need to check the condition of their products regularly. To ensure that their food is edible as long as possible, they are informing their consumers to carefully clean the containers they are using when shopping in the store. This is also the way in which store owners are trying to prevent any kind of contamination in their stores (Beitzen-Heineke et al., 2016).

Another thing that should be taken into consideration as a negative aspect is the time that customers need to do the shopping in zero-packaging grocery stores (Beitzen-Heineke et al., 2016). Stores without packaging are less convenient than most of the grocery stores we know nowadays, since in the latter everything is pre-packaged for the customers and they can just come into the store, pick all the products they want, pay for it and leave. It is commonly known that people are in a hurry more often than they were in the past. Based on that trend, places where people can quickly pick the needed products (e.g. for breakfast, lunch etc.) that are in convenient places in the store, pay (possibly even on self-service cashier or self-service cashier that accepts only credit cards) and go, are emerging and thriving. However, as it was already described before, one of the zero-packaging stores uses technology and standardization of packaging to enable faster service. Therefore, the problem of time inconvenience of these stores will probably decrease over time.

Zero-packaging grocery stores' disadvantage is also customer's readiness. Because shopping in the stores without packaging is quite time consuming, the customers should come to the store prepared, knowing what and how much of a certain product they want to buy. Pre-planning is crucial also because of the containers one has to bring with him or her to the store. However, the stores are providing a solution also for those customers who do not bring (enough of) their own containers: paper bags and glass containers. To reduce paper bag spending as well, one of the zero-packaging grocery stores has already introduced paper bags that can be reused for more than ten times (Beitzen-Heineke et al., 2016).

To reach out for more customers and improve the satisfaction of their current purchasers, some of the zero-packaging grocery stores are providing also delivery service. Since these stores are encouraging sustainable development, they use only sustainable solutions for the delivery such as bicycles, electric bicycles and electric cars (Beitzen-Heineke et al., 2016).

2.7 Zero-packaging grocery stores in Slovenia

First intentions to establish zero-packaging grocery store in Slovenia appeared in 2016, when Ljubljana was a holder of European Green Capital title. In the spirit of sustainable development municipality of Ljubljana (Valenčič, 2016), company Snaga and some other partners decided to do something for sustainability of the city and they took a decision to open zero-packaging grocery shop in the centre of Slovenia's capital. It was planned that store without packaging would sell different cereals, spices, dry food, pasta, rice, legumes, coffee, cocoa, soap etc. For the customers who would come to the shop without their own containers they would have packaging for multiple usages such as cotton bags, glass containers, jars etc. (Javni Holding Ljubljana, 2016).

The initial idea was to build multi-purpose coffee shop next to the zero-packaging grocery store. This coffee shop would use principles of reuse, fair trade, recycling etc. Consumers would be able to find products from local environment or products sourced from the fair trade (Javni Holding Ljubljana, 2016). In this coffee shop the products that would not be sold in the zero-packaging store would be used as ingredients in other products with higher value added made in the coffee shop (e.g. smoothies, sandwiches etc.). Products that would not be suitable for usage in the coffee shop could still be beneficial to some people.

Ljubljana's city dwellers were keen to the news that store without packaging will emerge in Ljubljana. However, the store still does not exist. The main problem appeared because the partners were not able to find any suitable place for this kind of store in the city centre (Valenčič, 2016). Nevertheless, we need to mention that problem was not only the location of the store, but also potential investors. This concept is interesting to many potential partners, but it is not profitable enough and therefore, they prefer investing their money to projects that are more valuable from economic perspective (Valenčič, 2016).

The real steps forward regarding the zero-packaging grocery store concept were made at the very end of the year 2018, when Rifuzl opened its door in Ljubljana (Facebook, 2018). Currently Rifuzl is the only operating zero-packaging grocery store in Slovenia and during the summer 2019 it became profitable. There was another attempt at opening a zero-packaging grocery store in Maribor, where the store Zelena japka opened its doors in May 2019 (Facebook, 2019). Unfortunately, the store was burned down only few months later, in October 2019 (L., 2019).

3 BUSINESS MODELS

Business models have not been used in practice in business environment as a tool for strategic and innovative management for a long time. The development in the direction of business modelling started in the 70 years of the 20th century (Gorevaya & Khayrullina, 2015). However, the role of business model promoting innovation emerged even more recently,

mostly in the 21st century. Business models are important for the business innovation mainly because they allow entrepreneurs and managers to connect innovative products and technologies with the final product that is being sold in the market, they can actually be a source of innovation in a business and finally, they can even be a source of competitive advantage (Massa & Tucci, 2014).

In the past, the definition of business models was not very clear and was being differentiated based on the purpose of the study (Zott, Amit & Massa, 2011). There is still not a single way how to actually define what a business model is. Nevertheless, one of the definitions currently in use is that a business model is a plan of a company for how it will make its revenues and generate a profit. It also explains what the products and/or services that the business plans to manufacture and sell are, the way that they will be manufactured and sold and the expenses that might emerge during the business performance (Investopedia, no date b). However, it is possible to differentiate business models for the products, companies, industries or networks (Zott et al., 2011).

Although it might seem like that at first glance, it is important to stress that a business model is not only about the way that a company makes money. A business model also defines business's key partnerships, distribution networks and incentives that it is able to create for the customers and/or users (Cuofano, no date a). Therefore, through a business model one can see what the business is actually doing, how it is doing it and with whom.

Even though there are many different definitions, a business model should always answer some basic questions (Magretta, 2002):

- Who is the customer of a company?
- What does the company's customer value?
- How does the company make money while doing its business?
- How can a company deliver value to its customers at an appropriate cost?

3.1 Business model evolution

Companies have always operated with the help of a business model. However, until the mid-90s, companies normally followed a general industrial company's logic. The main idea was that a product or service that was typically produced by the company is delivered to the customers, who pay for the product or service and the company collects the revenue. Some companies adopted innovative business models also in the past, but the real shift in the adoption of business model innovation started only at the turn of the century (Massa, & Tucci, 2014). The momentum that helped business models flourish was the emergence of the internet and the e-commerce expansion (Demil & Lecocq, 2010).

Business models are being used by companies mostly to produce a proposition that generates value for the consumers on the one hand and therefore, the companies on the other hand.

Considering the main aspects, two different uses of the business model concept appeared and are still used in practice: static and transformational approach. The static approach is based on the concept that a business model should be just that, a model. It is a blueprint that offers a coherent set of choices which increase potential for superior performance of the company. This approach enables the company to build typologies and to study relationship between the business model (components) and the performance of the company. On the contrary, the transformational approach uses business models as a tool to ignite changes and innovation in the company or in the business model itself. It is basically focused on the managerial question of how to change the way of doing business or, as already mentioned, company's business model (Demil & Lecocq, 2010).

Modern companies use a business model as a form of transformation in order to reduce the costs of the company and improve business efficiency. The changes might happen through outsourcing, new forms and quality of service, different organization of work etc. Nevertheless, one of the leading trends in business model transformation is based on the company's IT capabilities either online or offline (Gorevaya & Khayrullina, 2015).

3.2 Business model types

Over time, the business model concept has evolved in different directions. This is the reason why different segmentations of business models appeared in the past and are still in use. Consequently, we know also many different business model types (Zott, Amit & Massa, 2011). We have picked some of the business model classifications that are relevant when considering appropriate business model for the zero-waste grocery stores.

3.2.1 Business models based on the competitive advantage

There are six types of business models based on the competitive advantage of the business. The innovation process advances when the competitive advantage of a business increases and at the same time the intellectual property of the business must be elevated as well (Gorevaya & Khayrullina, 2015).

The undifferentiated business model is used by a company with no intellectual property and is innovating in the moment without any preparation or planning (Gorevaya & Khayrullina, 2015).

For companies with management that is reacting on the changes in the business environment and is innovating from case to case based on the assessment of the change's importance for the business is typical differentiated business model (Gorevaya & Khayrullina, 2015).

The segmented business model is being used by companies with intellectual property that is protective and is trying to plan all the innovation beforehand, ahead of competition (Gorevaya & Khayrullina, 2015).

The externally oriented business model supports the innovation process which occurs with external support and the company's management is more or less only supporting asset (Gorevaya & Khayrullina, 2015).

When a company values the innovation so much that includes the innovation process in the business model itself it uses integrated business model. Intellectual property is company's financial asset (Gorevaya & Khayrullina, 2015).

The adaptive business model is put in practice with companies with business that has important competitive advantage and is trying to identify new business models through the innovation process. Management represents strategic asset for the business (Gorevaya & Khayrullina, 2015).

3.2.2 Business models based on the business type

It is possible to define business models based on the different types of businesses. Some of the basic types regarding this division are manufacturer, distributor, aggregator, retailer, franchise, bricks-and-clicks, nickel-and-dime, freemium, subscription, high touch and low touch (Das, 2018).

Companies that take raw materials and create products out of them or that assemble pre-made components into a product use the manufacturer business model. These companies might sell their products to other companies (EntrepreneurInsight, no date) and are creating business to business sales (Investopedia, no date c) or to end-customers (EntrepreneurInsight, no date), which is business to consumer sale (Investopedia, no date d). An example for this business model is Dell Computers, since they assemble their computers from parts that are made by other companies (EntrepreneurInsight, no date).

Companies that use the distributor business model normally purchase product from a manufacturer and resell it to a retailer (business to business), or directly to the individual customers (business to consumer). An example for this business model is car dealership (EntrepreneurInsight, no date).

A company, which does not produce or warehouse any product, but aggregates information on services and/or goods at its web page from various competing sources uses aggregator business model. The competitive advantage of this type of business model lies in the ability to create an environment that attracts visitors to come to the web page of the company. The web

page has a system that allows the visitors to easily compare prices and specifications of a certain product or service (WebFinance Inc, no date).

The retail business model shows how a retailer creates value for its customers and how it gains its' market value. Retailers mainly sell products that were manufactured by others. That means that they cannot rely on their competitive advantage based on the assortment, since there are many other retailers that might sell the same or similar products. Consequently, the retailer business model has to be focused on how the retailer sells the products. Since retailers have direct interactions with the end customers, their business plan has to have focus also on the direct interactions' optimization and hence customer's experience improvement (Sorescu, Frambach, Singh, Rangaswamy & Bridges, 2011).

The franchise business model is being used by business owners who buy another company's or organization's (i.e. franchisor's) successful business strategy. Consequently, they do not have to create a new product and distribution chain in order to reach their consumers. Franchisor collects licencing fees and some percentage of the sales revenue that have been made by the franchisee. An example for this business model is McDonald's (Investopedia, no date h).

Retailers are using bricks-and-clicks business model. When using this model, a company operates online and offline. It has an online store on the one hand, which is considered as clicks in this business model and offline store (represents the bricks). Therefore, a retailer integrates two types of stores into a single retail strategy. It is important that a business using this model keeps inventories in synchronization in order to avoid selling items online that are not in stock and keeping available items sitting in stock without knowing it (BigCommerce, no date).

Companies using nickel-and-dime model are selling their basic product or service at as low price as possible, since it is cost-sensitive. However, they charge every additional service or product that they sell to their customers. An example for this business model is budget airline (e.g. Ryanair) that charge the lowest possible price for the ticket and adds fees for additional luggage (Young, 2018), even normal hand luggage, seat selection, priority boarding etc. (Ryanair, no date).

The companies that offer personal or business services on the internet, especially if they have small customer acquisition costs are using freemium business model. Having this type of business model, companies offer their users basic-level services free of charge which allows them to build relationships with their customers. Through time, customers are offered add-ons, advanced services, or an add-free user experience for which they have to pay. An example for this business model is Skype (Investopedia, no date h).

Companies using subscription business model have high customer acquisition costs. Their customers have to sign up for automatic payment plans (i.e. subscription). If a customer is cancelling the subscription before the pre-set period, some companies might charge a cancellation fee. An example for this business model is a phone company (Investopedia, no date h).

When a company is in high touch sales and consequently most likely uses high touch business model, it is doing business that requires talking and helping customers a lot. The customer usually needs help through the entire pre- and post-sales process (Kullar, 2018), therefore it is obvious that the relationship between customer and salesperson has big impact on the sale and customer's retention (Stark, & Stewart, 2013).

Companies that use low touch sales business model are in the business where their customers do not require a lot of time from company's employees (Kullar, 2018). An example for this business model is manufacturing company (Stark, & Stewart, 2013).

3.2.3 Business models based on the business model patterns

Similar characteristics or behaviour of business models is known as business model patterns. There are five major business model patterns that are built on the important concepts that can be found in the business literature. Those concepts are unbundling, the long tail, multi-sided platforms, FREE and open business models. It is expected that more business model patterns will appear in the future based on the other business concepts (Osterwalder & Pigneur, 2010).

Unbundling business models are based on the concept that there are 3 fundamentally different business types that have different economic, competitive, and cultural imperatives. It is possible that they co-exist within one company but ideally, they are divided into separate entities to avoid conflicts since they are driven by different factors (Osterwalder & Pigneur, 2010). Those business types are (Hagel III & Singer, 1999):

- customer relationship businesses: are identifying and acquiring customers and are trying to build a relationship with them,
- product innovation businesses: are developing new and attractive products and/or services,
- infrastructure businesses: are building and managing platforms for high volume and repetitive tasks.

Long tail business models focus on offering many niche products and each of those products sells relatively infrequently. Sales of niche items in total can be for the company as profitable as traditional business models where companies are selling a small number of bestselling products. In order to use the long tail business model a company must have low inventory costs and strong platforms that enables it to make niche products available to interested buyers (Anderson, 2014).

Multi-sided platforms are platforms for two or more distinct and interdependent customer segments and are beneficial to 1 group of customers only if the other customer segment is also present. The platform actually creates the “meeting point” for both groups of customers so that they can interact. If a multi-sided platform grows in value to the extent that it is captivating more users, the phenomenon is called network effect (Osterwalder & Pigneur, 2010). Network effect is a phenomenon whereby increased number of participants improve the value of a product or service (Investopedia, no date e).

FREE business models enable that at least one substantial customer segment continuously benefits from free-of-charge offer. However, those non-paying customers are financed by another part of business model or by another customer segment. Examples of FREE business models are (Osterwalder & Pigneur, 2010):

- advertising-based model: free offer based on multi-sided platforms that is financed by another part of business (advertising),
- freemium model: provides basic services for free however, premium services are payable,
- “bait & hook” model: a free or cheap initial offer draws customers into repeat purchases of related products or services.

Open business model is used by companies in order to create and capture value by systematic collaboration with outside partners. This is possible in two ways (Osterwalder & Pigneur, 2010):

- “outside-in”: exploiting external ideas within the company;
- “inside-out”: providing external parties with ideas or assets that are lying idle within the company through licencing, joint ventures or spin-offs.

3.3 Business model design

To design a successful business model, a company should consider the challenges that might appear in the design process itself. Firstly, it should find the right business model. After the model is designed, it should test it out before the model is launched on a full-scale. If this is successful, then it should consider how to induce the market to adopt the newly designed business model and continuously adapting it according to the response that the market gives as a feedback. It is also important to understand, that there will always be ambiguities and uncertainties and that the company should be ready to manage them (Osterwalder & Pigneur, 2010).

Outlining a successful business model can be quite chaotic. However, patience is needed, since in the design process generating ideas is the most important thing. In order to generate good ideas and not jumping to solutions that seem great at first glance, time, energy and patience are needed. Only in this way, many new possibilities are discovered through analysis, decisions and optimization. Once there are many business model alternatives, it should be easy to pick the best solution (Osterwalder & Pigneur, 2010).

When designing a business model, a company should reconsider five phases: mobilize, understand, design, implement and manage. Each of those phases needs objective, focus and content. After having those, a company should outline all the phases in more detail. Business model design normally generates one out of four objectives (Osterwalder & Pigneur, 2010):

- satisfying existing market needs that are currently unanswered,
- bringing new products, services or technologies to the market,
- improving, transforming or disrupting an existing market with an upgraded business model,
- creating a completely new market.

The first phase of business model design is called mobilize. At this stage, the company is preparing the project objectives and is actually planning the project, testing preliminary ideas without overestimating their potential and putting together a team. The latter should be a mix of people with broad knowledge and experience from the industry and management, people with fresh ideas from different backgrounds and deep commitment to business model innovation. What is more, ideally the team would be cross-functional and would include employees from different business units, business functions, levels of expertise and seniority. Different aspects namely commonly generate diverse and better ideas. Although the team selection is crucial, there is another vital step that has to be done during this phase. The team has to make the correct business model choice (Osterwalder & Pigneur, 2010).

Following mobilize step, much research and analysis must be done to develop a good understanding of external factors in the business environment during the understanding phase of business model design. To get a better idea of the business environment, the company's team has to do the market research that includes customers study, talking with domain experts and making thorough analysis of the competition in order to be able to sketch out their business models. Although the research is necessary, it is important to pay attention to the risk of over-researching. This can be avoided by putting the initial ideas about company's business model down before the market research is conducted. Therefore, the good concepts are not run over by the information that are the result of the research (Osterwalder & Pigneur, 2010).

Knowing the customer is the most important outcome a company needs from the market research. The most desirable are the clear customer segments (Osterwalder & Pigneur, 2010) to better understand what to offer them, how to reach them, improve customer service for them etc. (Business encyclopedia, no date). At this stage of the business model design a company's team should focus also on questioning general industry assumptions and established business model patterns. By doing so, the team can spot new opportunities for the business development (Osterwalder & Pigneur, 2010).

In the design phase, the team should reconsider multiple ideas and encourage out of the box suggestions since exploring different options is most likely to yield the best outcomes. It is vital to think through and test out many business model options before deciding which one to

implement. By testing ideas, the company gives its customers opportunity to give feedback and based on the customers' response it can make changes and improve the initial attempts and therefore produce stronger business model (Osterwalder & Pigneur, 2010).

Once a business model is designed, the team should consider whether it (Casadesus & Ricart, 2011):

- is aligned with company's goals,
- reinforces itself - all the steps that are taken by the company's executives should complement one another,
- is robust - it should resist four main threats: imitation (competition is not able to replicate company's business model), holdup (customers and partners are able to capture the value that the company creates by flexing their bargaining power), slack (company's complacency) and substitution (new products or services should not decrease the value that customers recognize in your products and/or services) and consequently sustain its effectiveness over time.

Once the design phase is done, the implement phase takes place. During this phase company's team should specify milestones, organize legal structures, define projects, prepare a detailed budget etc. All these steps are usually outlined in the business plan itself and specified in a project management document. When implementing the business model, the company should monitor the realization of expected risks and develop mechanisms that allow quick business model adaptation to market response (Osterwalder & Pigneur, 2010).

The last phase of business model design is manage. Since nowadays business environment is changing rapidly, the company should continuously scan the environment and assess its model with regard to the new environment conditions. To identify the changes the team should have regular meetings and discussions to evaluate and adjust the business model (Osterwalder & Pigneur, 2010).

3.4 Business model innovation

A company usually starts with business model innovation when something disruptive happens and takes its business out of the comfort zone where it was operating until that turnaround. There are normally four motivations that cause business model innovation process (Osterwalder & Pigneur, 2010):

- existing business model is in crisis,
- business environment has changed, therefore adjustments and improvements are needed,
- new products, services and/or technologies appear on the market,
- company is trying to become adaptable and is preparing for the future by exploring and testing completely new business models that might suit future circumstances.

When trying to innovate a business model one should take into consideration the stages that generally take place in the process of innovative business model design. Those are customer insights, ideation, visual thinking, prototyping, storytelling and scenarios (Osterwalder & Pigneur, 2010).

In order to set up for success, a company should (re)design its business model through customers' eyes. Successful innovation namely requires a deep customer understanding and exactly this kind of knowledge can be a good base for business model design choices. Customer insights should influence company's choices regarding value proposition, distribution channels, customer relationships and revenue streams (Osterwalder & Pigneur, 2010).

To get customer insights, the first thing a company should do is to create all the possible customer segments that it wants to serve with its business model. Out of all segments, the most promising 3 customer segments should be chosen. They should be given a name and general demographic characteristics (e.g. income, marital status etc.). Afterward the empathy map for each customer segment should be filled out in order to understand more than just customers' demographics. The empathy map can give a company better understanding of environment, behaviour, aspirations and concerns. With better customer profiles a company can make better value propositions to customers, finds out better ways how to reach them and it can form good customer relationships. What is more, it helps company to understand what each customer segment is truly willing to pay for (Osterwalder & Pigneur, 2010).

Once a company learns important insights about its customer segments, it is time for ideation. Ideation is an important part of business model design, since in this step new business model ideas are generated. It is important not only to develop new business model ideas, but also to pick the best ones. To be able to produce new ideas that are not biased by traditional boundaries in an industry, a company must ignore the status quo and suspend all the concerns regarding operational issues. To really innovate a business model, one should not care about the past or the competition. This is the only way in which a company can create new mechanisms to create additional value and revenues (Osterwalder & Pigneur, 2010).

To start the ideation process a company must brainstorm and generate many new ideas. Afterwards the synthesis takes place. Through discussion the list of ideas is shortened to a small number of reasonable options. These do not have to be in line with current operations that are executed in the company. It can easily be something out of the box that would expand the company's present business model and improve its competitiveness (Osterwalder & Pigneur, 2010).

During the ideation, ideas can be generated with the help of epicentres of business model innovations. There are four epicentres of business model innovation. They can be (Osterwalder & Pigneur, 2010):

- customer-driven innovations: based on customer needs, increased convenience, or simplified access,
- resource-driven innovations: based on organization's existing partnerships or infrastructure,
- offer-driven innovations: when new value propositions emerge and influence the whole business model,
- finance-driven innovations: based on new pricing mechanisms, revenue streams or reduced cost structure.

Each of the business model innovation epicentres can represent a starting point for business model innovation and can influence all other parts of company's business model. Normally there is one epicentre that contributes to the business model innovation. However, there are occasions when innovation emerges from several epicentres. It is important to stress, that innovation is commonly ignited by the areas that are identified through a SWOT analysis, when strengths, weaknesses, opportunities and threats are revised (Osterwalder & Pigneur, 2010).

There is another way of generating new business ideas. It is called "What if" questions. Those questions can help company to break free of constraints imposed by present business model. They provoke propositions that are difficult to execute and challenge new way of thinking. Consequently, they represent good starting points for the innovation of business model. In order to realize most of the answers to the "what if" questions, all that is normally needed is just the right business model (Osterwalder & Pigneur, 2010).

To put general ideation process in motion a company should fulfil five steps (Osterwalder & Pigneur, 2010):

- compose a diverse team to generate fresh business model ideas,
- the team should study all the important areas of company's business (e.g. industry research, knowing customers, new technologies on the market etc.) before producing any business model ideas,
- the team should generate as many ideas for the business model innovation as possible,
- the most important criteria for reducing the number of ideas should be chosen,
- new business model prototype should be made for three to five selected potential business model innovation ideas.

Making changes in business models can be quite difficult, especially because one should be first able to visualise the whole business model and then change it in a way that would help a company with innovation. Visual thinking with Post-it notes, sketches, pictures and diagrams is indispensable in the business model innovation process, since it makes the model more tangible. What is more, this method allows transparent discussion and innovation suggestions by (Osterwalder & Pigneur, 2010):

- understanding the essence (seeing concrete abstract of the whole business model and understanding relationships between business model's elements),
- enhancing dialog (providing collective reference point and joint understanding of business model as a whole),
- exploring ideas (triggering new ideas and testing out combinations of ongoing and suggested solutions),
- improving communication (selling ideas internally among company's departments and selling ideas externally e.g. with potential investors or partners).

Once there is a solid image of the innovated business model, the company should test new ideas out. The best way to do that is through prototyping. With prototyping, the ideas become tangible. It does not need to be a picture of business model. It can actually be a thinking tool that enables a company to explore different paths in which company's business model could evolve (e.g. what would change if there would be new customer segment, cheaper resource etc.). In order to truly understand advantages and disadvantages of different business model possibilities, the company should produce numerous prototypes of its potential business model, since this process really stimulates ideas. What is more, prototyping leads the search for the best solution through thorough discussions (Osterwalder & Pigneur, 2010).

In order to set others free from the habitual business model of the company, storytelling should be used. It can be hard to explain and understand innovative business models, let alone to let go in a familiar way arranged things. Therefore, to overcome the resistance, which is a common reaction to the unfamiliar model, the company should represent new, innovative business model in the right way, by telling a good story. The latter engages listeners and prepare them for an in-depth discussion of a new business model. It could be used either for pitching to investors or for engaging employees. The story can tell how the new business model is solving problem that employees have been observing throughout the time, as well as from the customer perspective, how the new business model is going to make their life easier. The story can provoke new ideas about the future with new business model on the one hand or it can justify the change on the other hand (Osterwalder & Pigneur, 2010).

Just like visual thinking, prototyping and storytelling, scenarios make the design context specific and detailed. There are two different types of scenarios (Osterwalder & Pigneur, 2010):

- those that are built on customer insights and knowledge about customers (provide specific situations that make customer insight tangible),
- those that predict future environments of innovated business model (making assumptions on possible futures in concrete details and evolving several possible business models for the expected future circumstances).

3.5 Business model Canvas

Business model Canvas was invented by Alexander Osterwalder (Canvanizer, no date) and is one of the business model types that are trying to capture the business model of a company. This business model is so popular also because it enables both main business model functions: it is easy to see the model of the current company's state on the one hand and plan the business innovation in the future on the other hand (Fritscher & Pigneur, 2014).

Business model Canvas is widely used since it is actually a simple visual modelling method that consists out of nine building blocks (i.e. components). Each building block is represented by the key business elements at a fixed point in time (Fritscher & Pigneur, 2014). The creator of business model Canvas always chooses the key business elements.

When a company goes through a change, this change is also reflected in the business model itself. The same thing happens when a company is planning new future strategies. Every strategy creates a new business model of possible future state. That means that every business model Canvas is standing on its own, not only when considering different strategies (each for one strategy), but also for a specific time context: past, present and future. When having two different Canvases, they are not linked in any other way than that they are both made for the same company. Thus, there is no indication how they could be compared. In fact, to see the changes that the company underwent between the two of the Canvases, one must review each element of the nine building blocks to find out if they have been changed, included or eliminated completely. In order to find out the real business model transformation of a company, a more efficient method for revealing changes between two Canvases is needed (Fritscher & Pigneur, 2014).

3.5.1 Business model Canvas's main components

Business model Canvas consists out of nine building blocks (Appendix B) that enable observation of a business' full scope on the one hand and thorough analysis of the main business elements on the other hand. Primary components of a business model are customer segments, value proposition, channels, customer relationships, revenue streams, resources, activities, partnerships and costs (Greenwald, 2012).

Firstly, the company should be fully aware of its customer segments. Customer segments are all the groups of people or companies for which a business aims to reach and serve (Osterwalder & Pigneur, 2010) and therefore, is creating any kind of value. Customer segments could be either users of a product or service or paying customers (Strategyzer, 2011). To satisfy the customers, a company might group them into segments with common needs, behaviours etc. After that, a company must determine which segments it will pursue and which it will ignore (Osterwalder & Pigneur, 2010). Hence, it must determine who are its

most important customers (Cuofano, no date b) since this can help track whether it is satisfying their demands.

A company's market segmentation is good if different customers segments (Osterwalder & Pigneur, 2010):

- have different needs that require and justify a different company's offer,
- have considerably different profitability,
- are reached through distinct distribution channels,
- are prepared to pay for different aspects of the offer,
- demand different types of relationships.

Another important part of each business is understanding the value propositions that the business is offering to its customers segments (Strategyzer, 2011). This is also the reason customers turn to one company over another (Osterwalder & Pigneur, 2010). Consequently, the value proposition should be quite specific for each customer segment and it could be bundles of products or services that have value to them (Strategyzer, 2011). The value proposition is probably the most important part of the business model and it actually keeps the other building blocks together, since they are all supporting the value proposition that the business is offering (e.g. what needs are the product/services satisfying, what problems are they solving etc.) (Cuofano, no date b).

Value propositions might be similar to those that already exist on the market but it is recommended they offer new or different features and/or attributes in order to distinguish from other businesses and really provide a proposition with value. Nevertheless, value proposition may be innovative and therefore represent a completely new or disruptive offer to the market (Osterwalder & Pigneur, 2010).

In order to reach the customers, the company must also consider its channels. In channels building block the business model should describe through which touch points a company interacts with its customers (communicates with them) and how it delivers its value to them (Osterwalder & Pigneur, 2010; Strategyzer, 2011).

Channels that are used by a company serve for communication, distribution and sales. They can be direct (sales force and web sales) or indirect (own or partner's stores and wholesalers). There are five channel phases and every channel can cover all or just some of them (Osterwalder & Pigneur, 2010):

1. Raising customers' awareness about a company's products and services.
2. Supporting customers to evaluate company's value proposition.
3. Enabling customers to purchase company's products and/or services.
4. Delivering value proposition to customers.
5. Providing customer support after their purchase.

When considering the customers, it is also vital that the company outlines the type of relationships it is establishing with them (Osterwalder & Pigneur, 2010; Strategyzer, 2011) and the way that it is going to manage those relationships in order to keep the customers' expectations aligned with company's business model (Cuofano, no date b). This is done in a customer relationships building block of business model Canvas (Strategyzer, 2011).

Customer relationships can be completely personal, completely automated or partially personal, partially automated. Establishing relationship with customers can be driven by different motivations, such as customer acquisition, customer retention or/and boosting company's sales (upselling). Company's customer relationships have big impact on the overall customer experience (Osterwalder & Pigneur, 2010).

Once a company has established customer relationships and it is delivering value proposition to its customers through the channels, it is time to capture the value of the business itself. Through revenue streams a company makes clear how and through which pricing mechanisms its business model is capturing the value (Strategyzer, 2011): fixed list prices, bargaining, auctioning, volume dependent, market dependent and yield management. Business model can be composed out of two different types of revenue streams (Osterwalder & Pigneur, 2010):

- transaction revenues from one-time customers payments,
- repetitive revenues from ongoing payments from delivering value proposition to the customers or providing post-purchase customer support.

In order to capture the value a company needs infrastructure. Infrastructure serves firstly creating, then delivering and at last capturing the value. This infrastructure in business model Canvas is called the key resources. The key resources show which assets in company's business model are indispensable (Strategyzer, 2011). Key resources may be financial, physical, intellectual, or human. They can be owned, leased or outsourced (Osterwalder & Pigneur, 2010).

The next building block that is taken into consideration is key activities. Those are the activities that make the company's value proposition compelling for its key partners (Cuofano, no date b). Key activities clearly state which things a company really needs to do in order to be able to perform well (Strategyzer, 2011). They have to create and offer value proposition, reach the market, maintain relationships, and of course earn revenues (Osterwalder & Pigneur, 2010).

Although a business has perfect outline of standing on its own, it can never run without key partnerships. Partnerships are valuable since they can provide a company some of the key resources that the company itself does not possess or can perform some of the key activities for a business that again a company cannot execute on its own (Strategyzer, 2011). With the key partnerships, companies can optimize their business models, reduce risks and/or get access to the resources (Osterwalder & Pigneur, 2010). Therefore, the success of the business

could depend on the ability of company's employees to identify and offer (potential) partners an irresistible reason why to do business with the company (Cuofano, no date b).

There are four different types of partnerships a company can have (Osterwalder & Pigneur, 2010):

- strategic alliances between companies that are not competitors,
- coopetition (strategic partnerships between companies that are competitors),
- joint ventures in order to develop new businesses,
- buyer-supplier relationships in order to assure itself reliable supplies.

Finally, a company should consider cost structure. Once it understands its business model's infrastructure, it should be able to plan also the costs that are connected to the business (Strategyzer, 2011). Main costs that should be taken into consideration are (Osterwalder & Pigneur, 2010):

- creating and delivering value,
- maintaining customer relationships,
- generating revenue.

Considering company's customers, the customer acquisition cost must be lower than the lifetime value of that customer in order to stay profitable (Cuofano, no date b).

3.6 The triple layered business model Canvas

Since the general awareness of the main problems on our planet is increasing over time, it is safe to say that there are not only (developed) countries and their policies that are working toward the life quality improvements all around the world, but also more and more companies that are striving toward their and the world's sustainable development. However, not every company that is working on a sustainable development decided to do so on its own. Companies nowadays are namely under the pressure to respond to sustainability concerns. In order to satisfy their economic needs and the needs of the other two pillars of sustainable development, companies must find a solution in their business model so that they can adapt their businesses to the not-so-new business environment demands (Joyce & Paquin, 2016).

Using business model Canvas as a business model makes it difficult for a company to build a more sustainability-oriented business (Bocken, Short, Rana & Evans, 2013), because the original business model Canvas helps mostly with profit and purpose alignment (Osterwalder & Pigneur, 2011) and is not focused on the environmental or social business impacts. The solution for this issue is the triple layered business model Canvas (Joyce & Paquin, 2016).

The triple layered business model Canvas is one of the attempts to incorporate the environmental and social aspects into company's business model. This business model is actually based on the original economically oriented business model Canvas and consists out

of several business model layers. These align with the general business model Canvas that is taking into consideration only economic aspects of sustainable development in business. The multi-layer business model Canvas is a practical and simple tool, supporting creative development, visualization and communication of sustainable business model innovation. Although this approach is being criticized for simplifying complexity of sustainability, it enables companies an understandable and easy visualization and discussion of numerous and various impacts. Every layer of the triple layered business model Canvas provides a horizontal exploration within the layer itself or vertical integration and thus analysis of relationships between the layers as well (Joyce & Paquin, 2016). This method enables companies' deeper understanding of their value creation (Lozano, 2008).

The economic layer of business model Canvas is already described in detail in the Business model Canvas chapter (Appendix B). This is the reason why the focus is mainly on the environmental (Appendix C) and social layer (Appendix D) of triple business model Canvas. The environmental layer is emphasizing company's influences on the environment, while the social stakeholder layer studies the relationships between company and its stakeholders through the stakeholder management approach (Joyce & Paquin, 2016).

3.6.1 The environmental life cycle layer

The environmental layer of triple layered business model Canvas has evolved from the life cycle perspective of environmental impact. It is based on Life cycle assessment, which provides an evaluation of many indicators that have impact on the environment (e.g. CO₂ emissions, human health, water use, resource depletion etc.) (Hendrickson, Lave & Matthews, 2006) over the whole product or service life cycle (Svoboda, 1995). Combining life cycle assessment with business innovation through environmental layer can strengthen competitive product or service innovations (Joyce & Paquin, 2016).

The main purpose of the environmental layer is to evaluate company's environmental impacts and benefits and to find out how those environmental benefits outweigh the impacts on the environment. Therefore, the company can understand where its biggest impacts on the ecosystem are. What is more, knowing those effects can help the company directing its focus of innovation and actually reduce its environmental burden (Joyce & Paquin, 2016).

3.6.2 The social stakeholder layer

The third part of triple layer business model Canvas is the social layer. The social stakeholder layer is trying to analyse company's social impact through the stakeholder management approach. This approach is trying to fulfil the interests of company's common stakeholders (e.g. employees, shareholders, customers, suppliers, community, interest groups, governmental bodies etc.) on the one hand and at the same time it is trying to advocate so called expanded stakeholders (e.g. the poor, media, terrorist groups and non-human players

like natural ecosystems) on the other hand. All the approaches for addressing company's social impacts are built from stakeholder perspective (Joyce & Paquin, 2016).

3.6.3 Building blocks in triple layered business model Canvas

With comparison of environmental life cycle layer and the economic layer (original business model Canvas) of the triple layered business model Canvas there is one major similarity, the nine building blocks. However, those building blocks are slightly different from the initial ones since they are not composed from the economic but from the environmental point of view.

The first building block the company should take into account when generating the triple layered business model Canvas is value proposition, which is one of the building blocks in economic layer of triple layered business model Canvas. However, it is important to draw a parallel also with the environmental and social layer of this multi-layered business model. In the environmental layer, the value proposition building block is substituted with functional value. The functional value represents main outputs of company's products or services (functional unit) over some period of time (e.g. in one year). With functional value determination, a company clarifies the main notion that is being examined in the environmental layer (Joyce & Paquin, 2016).

The value proposition in economic layer and functional value in environmental layer are replaced by social value. Through social value definition, a company is defining benefit creation for its stakeholders and society more broadly (Joyce & Paquin, 2016).

When comparing another building block of all three layers of multi-layered business model a company comes across the key resources in economic, materials in environmental and employees in social layer. Materials component consists of key biophysical stocks that are the basis for the functional value creation. Furthermore, it helps a company to understand how big the environmental impact of its key materials is (Joyce & Paquin, 2016).

Employees' building block enables a company to observe the role of its employees, since they are the company's core stakeholder. In this component, a company could include amounts and types of employees, important demographics (e.g. gender, education, variations pay, ethnicity etc.) and the importance and contribution of employee-oriented programs (e.g. professional development, support programs, training etc.) to the company's long term success and viability. It is important that a company focuses only on the information that is the most relevant for the business or else this building block can get crammed and it can lose its essence (Joyce & Paquin, 2016).

Production in the environmental and governance in social layer are the components that are aligned with the key activities building block in the economic layer of triple layered business

model Canvas. The production building block describes the core actions that the company makes in order to create value and their impact on the environment. Those actions can involve transporting people, hosting service points, using office spaces etc. for the service provider on the one hand or the way of transforming raw or unfinished materials into higher value products on the other hand (Joyce & Paquin, 2016).

The governance component is defining company's structure and its decision-making policies. Through this building block, a company determines who its stakeholders are. Furthermore, at this stage a company also describes how it identifies its stakeholders and the way it engages with them to create social value. Here should be included information like ownership, decision-making policies, and internal organizational structures (Joyce & Paquin, 2016).

The 4th building block in economic layer is partners. This component is substituted with supplies and out-sourcing in the environmental and with local communities in the social layer of triple layered business model. Materials and production activities that are necessary for the functional value and are not recognized as core components of the business are composing the supplies and outsourcing component (Joyce & Paquin, 2016). Those materials and activities are not unique enough to be treated as core ones (Porter, 1985) and/or they can be outsourced (e.g. energy, water supply). Normally a company does not have a lot of control over these materials or production activities (Joyce & Paquin, 2016).

A company is not building only business partnerships but also social relationships with its suppliers and local communities. By establishing and maintaining mutually beneficial relationships with communities, a company can boost its success. When interacting with several different communities it is important that a company understands that some community's needs and preferences might differ from another. What is more, a company should not be focused exclusively on the community around its headquarter since all communities are equally important (Joyce & Paquin, 2016).

When comparing another building block among business model layers, the distribution component in the environmental layer and scale of outreach in the social layer are aligned with channels in the economic layer. The distribution component is still describing physical means that enable a company reaching its functional value just as channels component in economic layers does. However, it can distinct itself from the channels component in the aspect of considering transportation modes, weight of the materials or products that is shipped, travelled distances, delivery logistics and issues of packaging. Moreover, it also examines the influences on the environment that are being made with the distribution (Joyce & Paquin, 2016).

Scale of outreach component recognizes the breadth and depth of company's relationships that are built over time with its stakeholders. This might include a company's plan of developing integrative relationships on the long run, geographically determined outreach of

its impact and the decision whether and how it addresses societal differences (Joyce & Paquin, 2016).

Connecting customer segments of the economic layer with the environmental and social layers of multi-layered business model Canvas, a company describes use phase when thinking about environment and end-user when having in mind social part of the model. When observing the use phase, a company should take into consideration the impact of the consumer's partaking in company's functional value, its main product and/or service. It is important to include also the maintenance and repair of the products that consumers are using, their energy and material resource requirements throughout the use itself, since it can affect production impacts (Joyce & Paquin, 2016).

Consumers have already been mentioned in the use phase building block. However, the real focus on the end-users has social layer of business model. The end-users component is focused on the consumer who actually uses the value proposition made by a company and the way that value proposition fulfils the needs of the consumer (i.e. end-user) and consequently improves the quality of his or her life. The economic layer of triple layered business model Canvas is focused on the customer. Nevertheless, a company should be aware of the fact that the customer is not always also the end-user. End-user building block should list value that meets consumer's needs (Joyce & Paquin, 2016).

When taking into consideration the environment, a company should recognize the time when the consumer chooses to stop with the consumption of the functional value. At that point, the issues of material reuse can emerge (e.g. recycling, remanufacturing, disassembly, repurposing, disposal of a product). Consequently, a company should extend its responsibilities beyond conceived value of its products and/or services and explore ways of managing its impact also after the product or service has been used. All that information should be included in the end-of-life building block in environmental layer, which is aligned with the customer relationship in the economic layer and societal culture in social layer of multi-layered business model (Joyce & Paquin, 2016).

The societal culture component is describing a company's potential impact on the society as a whole. Since a company cannot be successful in unsuccessful society, it should define its actions through which it has positive impacts on the society. This building block could include also non-governmental organizations, since they carry social agendas through their influence on the business environment (Joyce & Paquin, 2016).

At the end of the triple layered business model Canvas a company is evaluating its impacts and benefits. The impacts are the costs building block in the economic layer, environmental impacts in the environmental layer and social impacts in the social layer. On the other hand, benefits are represented as revenues in economic part, environmental benefits in the

environmental part and social benefits in the social part of triple layered business model (Joyce & Paquin, 2016).

The environmental impacts building blocks is taking into account ecological costs that are estimated through bio-physical measures (CO₂ emissions, natural resource depletion, water consumption, human health, ecosystem impacts) on the one hand and through traditional business metrics (energy consumption, emissions, water use) on the other hand. After assessing all the factors stated above, a company should be able to find out its biggest environmental impacts (Joyce & Paquin, 2016).

Comparing the environmental impacts building block with social impacts building block a company should estimate its social costs in this compartment. The impacts that are considered completely depend on the company (Joyce & Paquin, 2016). However, some of the most commonly considered social impacts are working hours, fair competition, health and safety, respect of intellectual property rights, community engagement and cultural heritage (Benoît-Norris et al., 2011).

Completing the environmental layer, a company must also determine its environmental benefits. Those benefits are essentially the ecological value that the company creates through the reduction of its environmental impacts or increase in environmental benefits themselves. Through this component, a company can discover business model, product and/or service innovations that might help with the increase of environmental benefits (Joyce & Paquin, 2016).

The final step in triple-layered business model is completion of the last building block in the social layer – social benefits. A company should focus on the social value that it is creating through its actions (Joyce & Paquin, 2016).

4 RESEARCH

4.1 Analysis of external environment

4.1.1 PEST analysis

PEST analysis is a method that is widely used by management in order to assess major external factors that have influence on company's business. Understanding political, economic, social and technological factors, a company can improve its competitiveness in the market (Investopedia, no date f). This analysis enables a company to spot business opportunities and to determine significant threats. What is more, it uncovers the trend of the business environment change. This knowledge can be very helpful for the company, as it can follow the change and not go against it. Understanding the factors of the environment can

help a company to avoid projects that would not be successful in given circumstances that a company has no influence on (MindTools, no date).

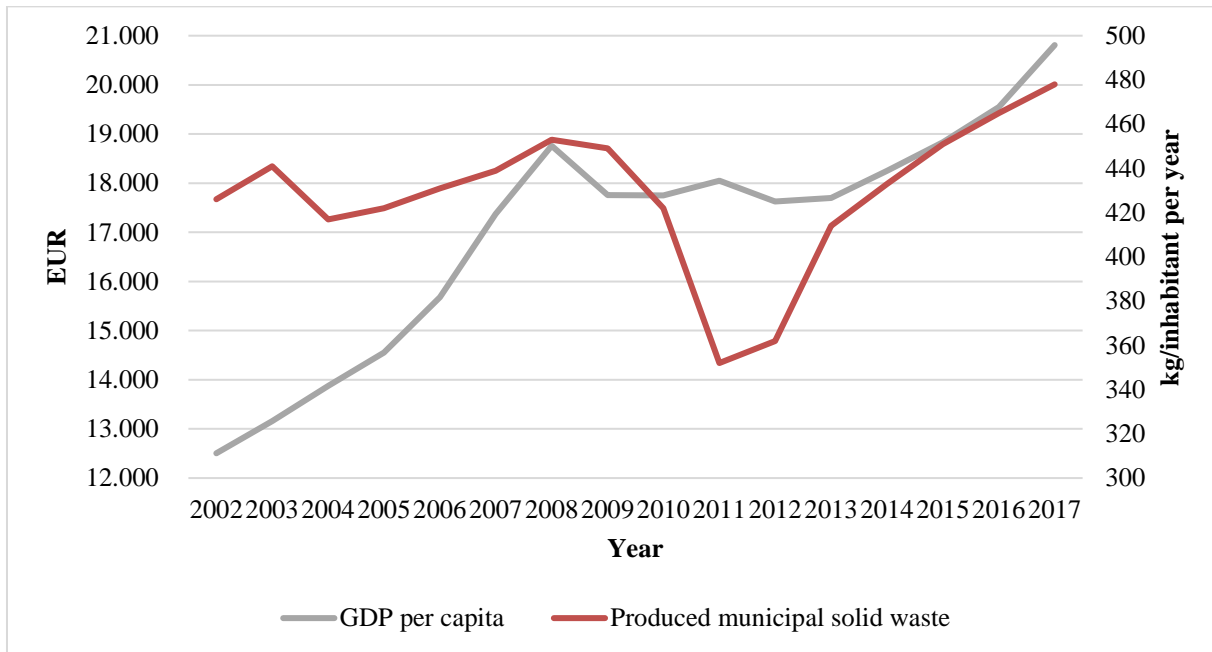
Political factors

The European Union is aware of the waste management problem. However, legislation changes take time and, in the meantime, waste management is not facing radical changes. Nevertheless, first steps have been taken and in 2018, the European Union released a new directive regarding waste management and circular economy. Slovenia has two years to adjust its legislation to this directive. Besides waste sorting, there are also some changes for the products with short lifetime. Products that normally end their lifetime as a waste and are not part of circular economy must be ecodesigned. This means that they have to be designed in a more eco-friendly way otherwise their producers must pay higher taxes. It is expected that the European Union is going to release a new legislation regarding food waste by 2024. What is more, new strategies regarding plastic and direction about plastic products for onetime use are awaited (Zero waste Slovenia, 2018). Steps toward sustainable development have already been taken in Slovenia since the Slovenian government accepted Strategy for Slovenia's development 2030 in 2017 that includes sustainable development goals (Služba Vlade Republike Slovenije za razvoj in evropsko kohezijsko politiko, 2017).

Economic factors

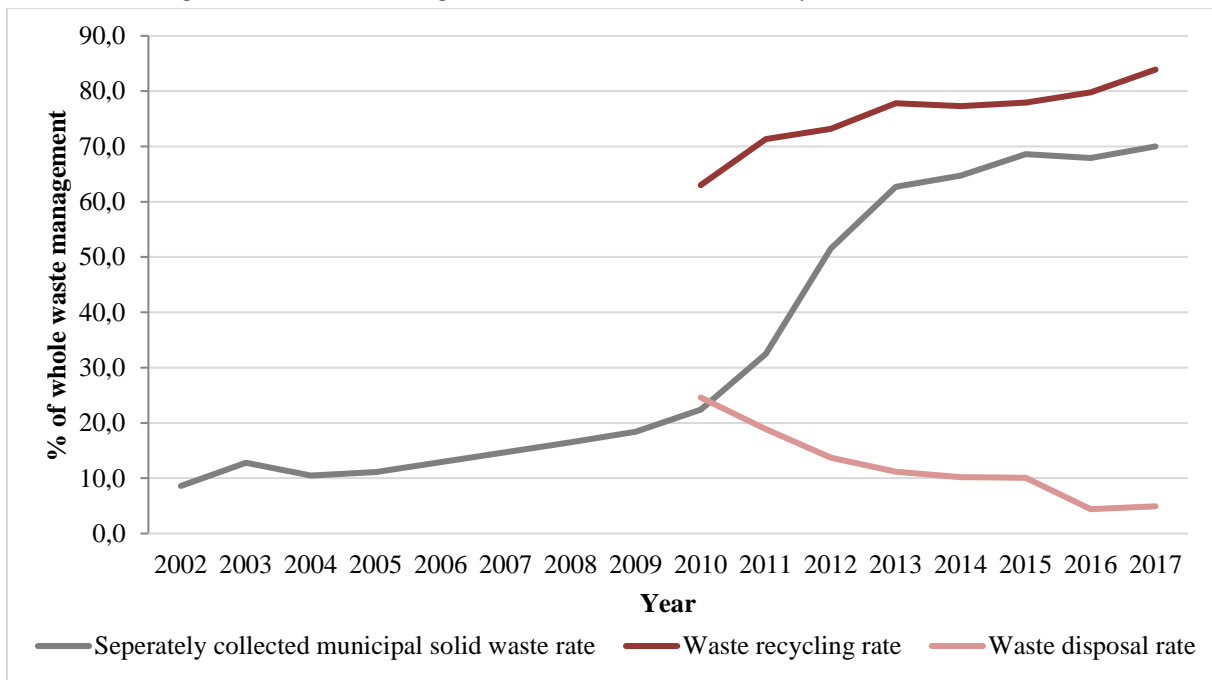
Produce and products that can be bought in the zero-waste grocery stores are the same as those that can be bought in traditional grocery stores. However, they are without packaging. Consequently, those goods are not considered as luxury goods, especially if they have similar price or are even cheaper than those in the traditional stores are. That being said, a potential economic crisis does not represent a threat to zero-waste grocery stores. Furthermore, the people's perception of environment preservation is increasing over time and therefore the potential crisis should not have significant negative impacts on their perception. Nevertheless, it is important to stress that during the crisis people might look for the cheapest products that are normally found at the discounters and not in the traditional or zero-waste grocery stores. When analysing GDP per capita in Slovenia on the one hand and municipal solid waste production in Slovenia on the other hand (Figure 4), we can observe that when the GDP (income) is increasing before (before year 2008) and after the crisis (after year 2013), the waste production is also increasing in general. What is more, when the GDP was decreasing during the crisis (in years between 2008 and 2013), the waste production also decreased. This means that when (Slovene) population has more money it spends more and consequently produces more waste. However, observing more waste measurements (waste recycling rate, waste disposal rate, separately collected municipal solid waste) we can determine that the Slovenian society is continuously working on improvements of its waste management (Figure 5).

Figure 4. GDP per capita in comparison to produced municipal solid waste in Slovenia between years 2002 and 2017



Source: Statistični urad Republike Slovenije, 2019.

Figure 5. Waste management in Slovenia between years 2002 and 2017



Source: Statistični urad Republike Slovenije, 2019.

Social factors

Nowadays people live busy and stressful lives that normally lead toward quick and easy solutions for many occasions – shopping included. In traditional grocery stores more and more pre-packaged food can be seen over time, from food that is cooked in advance (e.g. food

already cooked and warm for lunch, dinner or just snack at work) to groceries that are already cleaned, properly cut and prepared for immediate consumption (e.g. salad, fruit pieces). All pre-prepared produce and food increase the packaging usage and instead of waste decrease we increase waste production which can be seen also in statistics (described in Economic factors).

Although the lifestyle of Slovenian population is getting busier and more stressful (Janša, 2013), Slovenian population is becoming more and more aware of sustainable development importance overall. The consciousness is increasing also in the area of the environment itself since the investments for environment protection are increasing over the years (from 173 million € in 2001 to 233 million € in 2017) (Statistični urad Republike Slovenije, 2019). What is more, in 2007 the Ministry of education, science and sport decided to include sustainable development teaching into Slovenian schooling system from the kindergarten on (Marošek, 2013). That is indicating that children who are learning about this subject already in school are more aware of this topic and the impacts that they have on every pillar of sustainable development as individuals and as society as whole. Increasing awareness of this topic should lead to their deliberate actions not only while they are children or youths but also when they grow up and raise new generation with the new approaches full of understanding of sustainable development's importance. Consequently, the demand for products in environment friendly packages or even without packages should increase over time.

Technological factors

Since zero-packaging grocery store encourages local food production and as little food processing as possible, one might think that technological factors do not have significant influence on zero-packaging grocery stores. Nevertheless, technology innovations can have great impact on the products in zero-packaging grocery stores. Good storage containers for instance can help prolonging products' shelf life when they are kept in store and after a customer brings them home. Consequently, they can enable zero-packaging grocery stores to increase their product assortments and offer those products that would otherwise have too short expiry dates and would potentially produce high food waste, which is not something a zero-packaging grocery store is striving for.

4.1.2 SWOT

SWOT analysis is another management tool, which helps a company to find strategies for success. This analysis consists out of four parts: strengths, weaknesses, opportunities and threats. Strengths and weaknesses are internal characteristics of a company (e.g. price, location, brand awareness etc.), while opportunities and threats are external characteristics and are determined by customers and/or competitors (Investopedia, no date g).

Strengths

1. The only grocery store with the zero-packaging concept that is currently supplying the niche market with such high product assortment without plastic packaging in Slovenia.
2. Supporting sustainable development and educating customers, suppliers and employees.
3. Same or lower prices of products in comparison to the traditional grocery store.
4. Environmentally friendly.
5. Less waste in households (there is no plastic packaging).
6. Less food waste in households, since everyone can buy as much of any bulk product as they want.
7. Supporting local economy → local products, suppliers, keeping capital in the community.
8. Connecting local communities.
9. Employing young and older employees and employees with disadvantages.
10. Reducing pollution by reduction of supply chain.

Weaknesses

1. Customers need to be prepared before coming to the store, since they need their own packaging and bags to transport the shopped items.
2. Shopping takes more time than the one in traditional grocery stores.
3. Smaller product assortment in comparison to traditional grocery store and consequently this kind of shopping is less convenient (customers still have to visit other grocery stores for all the products they need).
4. Providing high quality local products increases prices of products, that are consequently inaccessible for lower class.
5. Shorter product's shelf life (due to no packaging) and therefore more frequent deliveries (higher pollution).
6. Only seasonal products that are currently available (shelf life, no packaging).
7. Location – if it is not convenient to customers, customers turnover is smaller.
8. Smaller profits.
9. Due to HACCP standards that are ensuring safe food production through the whole food chain (National Quality Assurance, no date) not being able to provide higher product assortment without any packaging at all.
10. Customers have perception that zero-packaging grocery store is more expensive than traditional grocery store (based on the survey).
11. Lack of marketing and promotions.

Opportunities

1. Following the trend of sustainable development that is slowly but surely becoming part of Slovenian and European Union's legislation.
2. Providing support for local farmers, producers and suppliers.

3. Rising public awareness of nowadays world's challenges can potentially bring only more customers to the store.
4. Once the technology for automatic weigh-in and charging becomes more financially accessible the shopping process in zero-packaging grocery stores can become more convenient regarding time spent in the store itself.
5. Open more shops in different locations to provide more convenient location.
6. Introducing promotion system of traditional grocery stores.
7. Increase the assortment not only on the groceries but also other products that are provided by the local community and can be sold without (plastic) packaging.
8. Possibility to get more customers through marketing and education, especially by understanding their preferences and working on improvements.
9. Changing the perception of the company as being more expensive alternative to traditional grocery store.

Threats

1. Not being able to compete with conveniently packaged products in traditional grocery stores from practical point of view (grab and go).
2. Eco-friendly grocery stores and grocery stores with local or handmade products that are targeting similar or the same segments of customers.
3. Quality control in food containers.
4. Cash flow problems (at least at the beginning there are not many potential partners that would provide you with long payment deadline).
5. Over the time new competitors are expected to enter the market, since it is expected that the popularity of eco-friendly, zero-packaging way of shopping groceries is going to increase over time.
6. Traditional grocery stores may include bulk selling into their assortment, especially with regard to the current trends in mentality and legislation.
7. Lack of local products and produce and consequently lower products assortment especially during the winter and at the same price.
8. Potential economic crisis might influence customers to strive for lower quality products at lower prices.

4.2 Qualitative research

As we have already mentioned, Rifuzl is the only zero-packaging grocery store that is currently open in Slovenia. Since the owner of Zelena jarka did not get the chance to get much experience in the business due to the fire in the store, we conducted one interview, with the owner of Rifuzl (Appendix E).

When conducting the interview with the owner of zero-packaging grocery store we were focused on the questions we could only ask owners of that kind of store, since they are the

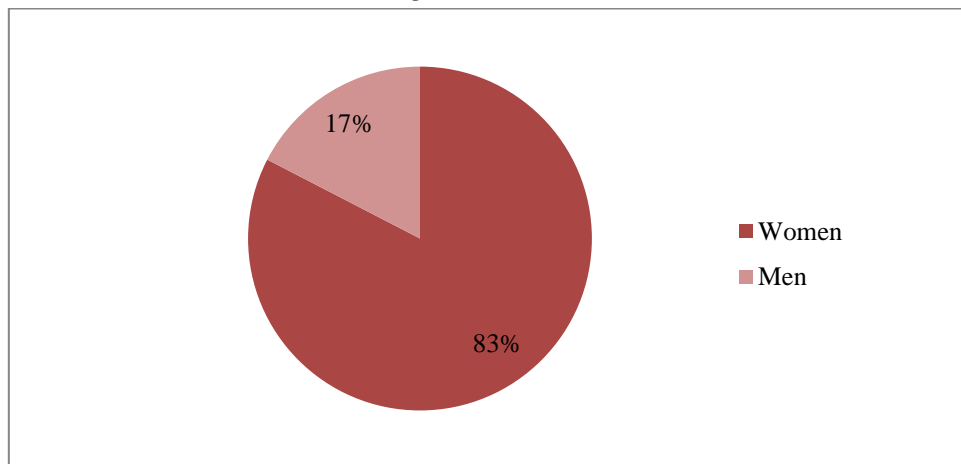
only ones that have actual experience from the reality of zero-packaging concept in grocery stores in Slovenia. Beside the challenges they had to overcome, they are also the ones that could introduce us to the practical, not only theoretical part of this concept. Consequently, based on the answers we were able to improve our Triple layered business model Canvas and SWOT analysis. We were also able to find out the challenging points of the concept and improve our survey. Therefore, we were able to get better quantitative results.

4.3 Quantitative research

For the quantitative research we conducted an online survey on the web page 1ka.si and shared the survey among our friends, family and posted it on social media. Our survey was composed out of 30 questions and we got 224 respondents who have answered every question (Appendix F). We have analysed questions as they are, made the segmentation based on the responses and made comparisons between the segments in order to develop deeper understanding of different potential customers.

Some of the common basic questions are connected to demographics. 83% of our respondents are women (Figure 6). This share was expected since women usually do the grocery shopping (Hartman group, 2018) and the whole survey was having questions regarding shopping the groceries.

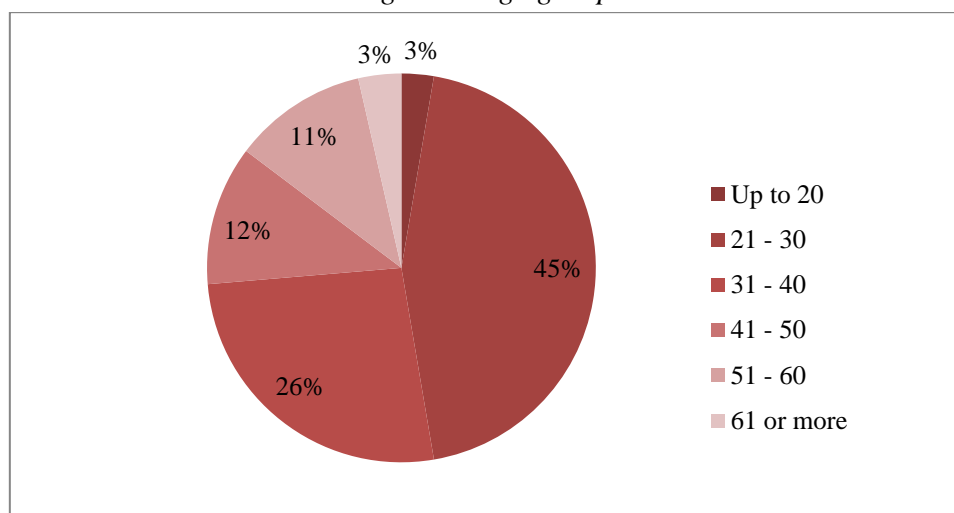
Figure 6. Gender



Source: Own work.

As it can be seen from the Figure 7, almost 1/2 of respondents are belonging to group 21 – 30 years old, while 1/4 of them represent the age group 31-40 years old. The survey was being conducted mainly online and was promoted through social media. Therefore, it is not surprising that the share of respondents 51 years old or older is only 14%. What is more, although people younger than 20 years old access social media, they were not primary target group, since they normally buy smaller quantities of groceries (only what they need occasionally, e.g. some snack).

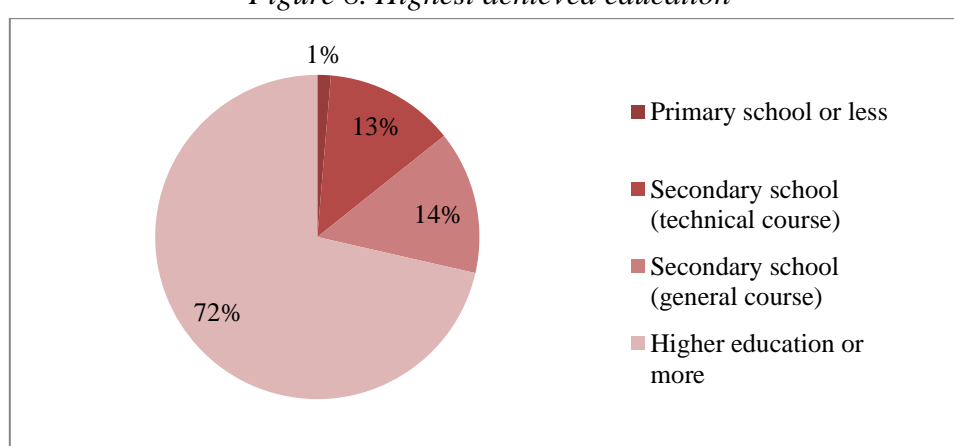
Figure 7. Age groups



Source: Own work.

72% of respondents have finished at least one level of higher education (Figure 8), while 27% of them have only finished secondary school. This result indicates that the survey was being solved by higher educated people in comparison to statistics of Slovenian population, since in 2018, 52% of population has finished secondary school, while only 24% of the population has achieved at least higher education (Statistični urad Republike Slovenije, 2019). This result was expected because almost $\frac{3}{4}$ of respondents are younger than 41 years old (Figure 7) and on average younger generations have higher level of education (38% of the population younger than 40 years old has finished higher education) in comparison to older generations (21% of the population older than 40 years old has finished higher education) (Statistični urad Republike Slovenije, 2019).

Figure 8. Highest achieved education

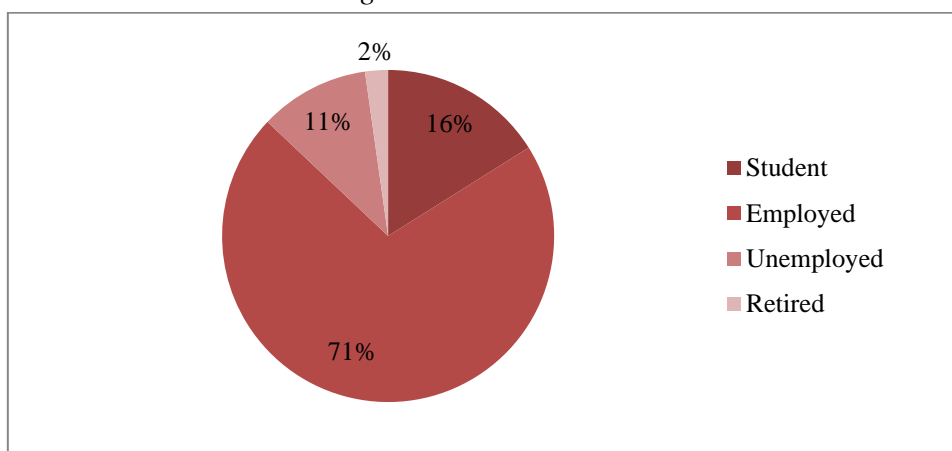


Source: Own work.

Out of all respondents 71% are employed, followed by 16% of students (Figure 9). However, 11% of respondents are unemployed which is almost seven percentage points more than the

official data for Slovenia in general for 2nd quarter of year 2019 (Statistični urad Republike Slovenije, 2019).

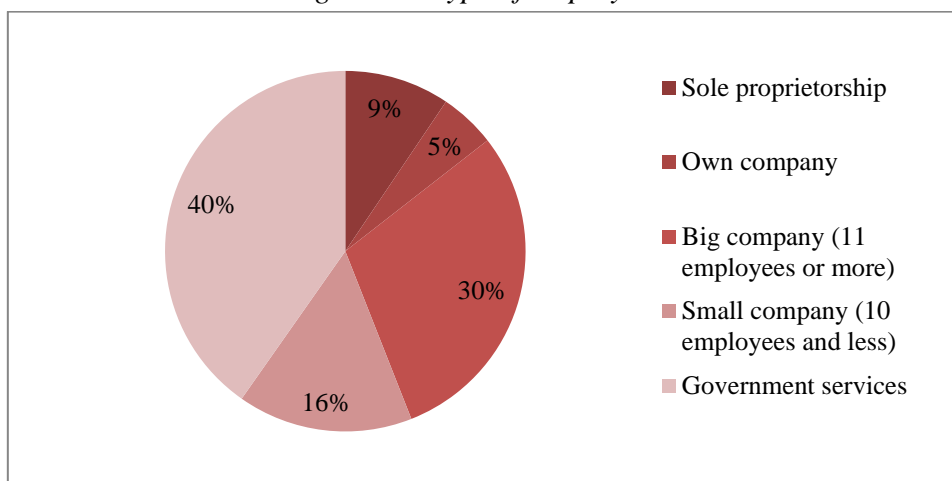
Figure 9. Current status



Source: Own work.

Out of all employed survey respondents 40% are employed in government services (Figure 10). This means that 60% of them are employed in private sector. Nevertheless, only 14% of all active respondents are running their own business (either a sole proprietorship or a company).

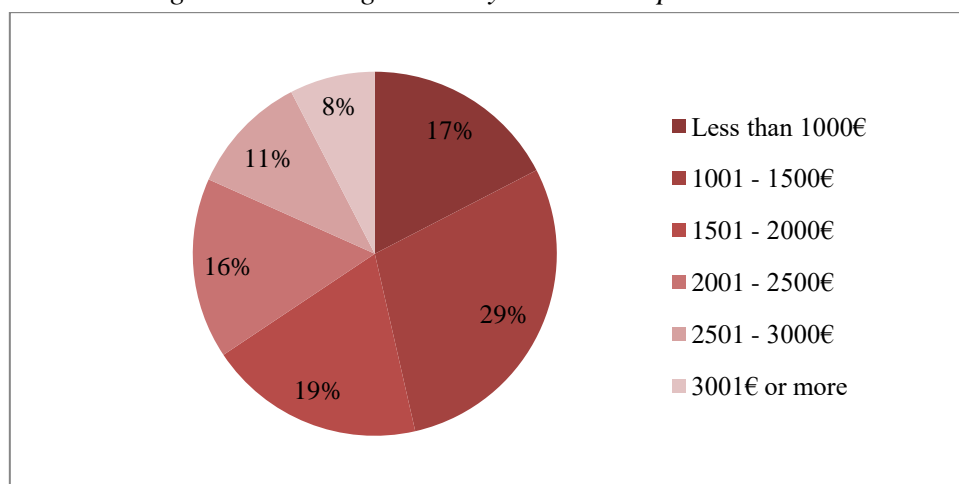
Figure 10. Type of employment



Source: Own work.

Approximately 2/3 of respondents live in households with a monthly net income lower than 2000€ (Figure 11). This is under Slovenian monthly average of disposable net income (disposable net income slightly differs from net income, but the differences are so small, that we used it for the comparison), which is 1.919,92€ (Statistični urad Republike Slovenije, 2019). This again was expected, since there are many students and unemployed involved in the survey (Figure 9).

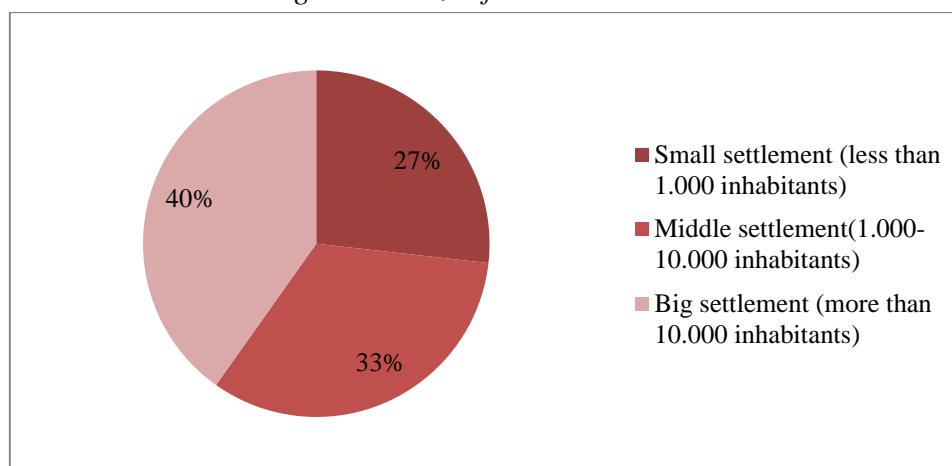
Figure 11. Average monthly net income per household



Source: Own work.

We have also asked respondents about the size of a settlement they from. We found out that 40% of respondents live in settlements that have population bigger than 10.000 inhabitants, 1/3 of them live in the middle settlements, while approximately $\frac{1}{4}$ of them live in small settlements with less than 1.000 inhabitants (Figure 12).

Figure 12. Size of home settlement



Source: Own work.

5 RESULTS AND FINDINGS

5.1 Qualitative results

As we have already mentioned, we have conducted an interview with Primož Cigler, owner of Rifuzl about zero-packaging grocery store Rifuzl, segments of its' business plan and experiences that have accumulated since the opening of the store. It is important to stress that Rifuzl is not actually zero-packaging grocery store, but zero-plastic packaging grocery store. The store is encouraging bulk purchases and consequently the zero-packaging concept.

Nevertheless, legislation in Slovenia does not allow many grocery products without any packaging due to hygienic and safety reasons (HACCP standards). Therefore, Rifuzl (or any other grocery store that is striving toward zero-packaging concept) offers all the food that cannot be without packaging in glass, metal or paper packaging since the lack of any packaging would greatly lower product assortment. Furthermore, beside higher product assortment packaging also brings higher quality control (products come with expiration date, chance of products getting contaminated in any way or misused before they reach the final consumer is decreased enormously). Since the packaging is needed in order to ensure zero-packaging grocery store's survival, one of the possible solutions that combines packaging and the zero-packaging concept is returnable packaging. This way the zero-packaging grocery store does not produce any kind of waste out of packaging, since the packaging is reusable.

Zero-packaging grocery store Rifuzl's business started with a low product assortment with the intention to gradually evolve the assortment and offer customers what they really want. Once the demand for the product is high enough (subjective estimation), the product is introduced into the store. The shopping process itself is not so time-consuming for the customers as we have initially expected, since they normally buy similar bulk products and get the sense of the approximate measurements (e.g. how much is 100g of chickpeas). What is more, they come to the store prepared for the shopping process, since they need packaging for the purchases.

The company is striving toward bio products from as local environment as possible (e.g. rice cannot be from Slovenia, but they sell Italian rice). Suppliers need to take into account the company's demands regarding packaging of products, quality control etc. Rifuzl also tries to cooperate with suppliers who offer several products the final customers and consequently the company are interested in, since this reduces number of deliveries and enables them high product assortment on the one hand and helps with product's price reductions on the other. In this way the company has fewer challenges with profitability and competitiveness in the eyes of the customers at the same time. The latter is Rifuzl's mission - to sell equal products at same or lower prices as in traditional grocery store. If that is not achievable, they are trying to keep the price as low as possible.

Currently, Rifuzl's primary competitors are small stores, not necessarily physical ones (e-commerce), since they have similar target customers and are working on production of similar customer experience. Rifuzl wants to connect suppliers and customers and is therefore enabling suppliers to have tasting of their products in the store. Customers can not only try their products, but also understand the story behind them and consequently their price. By understanding the whole background, the customer's willingness to pay the price for the product increases and therefore this helps boosting sales.

Rifuzl mainly does not produce waste, since the company sticks to the principle of zero non-reusable packaging on the one hand and to the rule that it is better some products runs out of

stock than it expires. If there is actually a threat that a product might expire, the product is shared among employees and/or customers.

Current revenues for Rifuzl consist mainly out of sales. Another income is from participation on their event where many suppliers had the chance to introduce themselves to the final customers. Beside events revenues they are planning revenues also from marketing in the future. Furthermore, some of my ideas will be considered (products listing, catalogues with special offers, etc.).

5.2 Quantitative results

Qualitative results were obtained from the survey conducted for the purpose of this master thesis. Some of the general statistics for the whole sample are:

- 83% of survey respondents are females;
- Almost $\frac{1}{2}$ of respondents are between 21 and 30 years old, while $\frac{1}{4}$ of them belong to the age group 31-40 years old;
- 72% of respondents have finished a higher education, while slightly more than $\frac{1}{4}$ of them have finished secondary school;
- 71% respondents are employed, 16% are students and 11% of them are unemployed;
- Only 14% of employed respondents are having their own business, while 40% of them are employed in government services;
- Approximately $\frac{2}{3}$ of respondents live in households with less than 2000€ monthly net income;
- 40% of survey respondents live in settlements with less than 10.000 inhabitants, $\frac{1}{3}$ of them live in the settlements with 1.000 – 10.000 inhabitants, while approximately $\frac{1}{4}$ of them live in small settlements (less than 1.000 inhabitants).

Furthermore, we have made further analysis of the survey answers in general. We found out that almost $\frac{1}{2}$ of survey respondents usually do their grocery shopping when they are on the way to or from their work (Appendix G). However, slightly more than $\frac{1}{3}$ of them go shopping starting from their home (e.g. after they come home from work or other obligations). 30% of respondents have preferences to do the grocery shopping during the weekends. We would like to stress that only 6% of respondents have habit to do the grocery shopping online.

When considering the location of the grocery store that survey respondents would be most likely to visit, we should take into account also the distance they are willing to overcome. More than $\frac{2}{3}$ of respondents are willing to walk to the grocery store for 10 minutes from their home or drive for less than five minutes from their work or home (Appendix G). Observing the results from the other point of view, only $\frac{1}{3}$ of respondents are taking into consideration driving to the grocery store for more than 15 minutes away from home and/or work. Nevertheless, $\frac{1}{2}$ of them would drive maximum 15 minutes from their daily commute and even 63% of them are prepared to make 15 minutes trip from home to shop their

groceries. Approximately 2/3 of respondents are interested in ordering their groceries online and either have them delivered or pick them up on the pre-arranged location.

Respondents are willing to pay more for higher quality (92%), homemade products (89%) and bio products (83%) (Appendix G). 3/4 of respondents would pay more for Slovenian products and groceries they consider as healthy. What we have not expected was that almost 1/2 of them are actually willing to pay more for the products that are not packaged. In our opinion this is purely the result of their consciousness. Almost 2/3 of respondents buy the products they believe are better quality if they are on promotion. Only 14% of them are so promotion sensitive, that they buy groceries on promotions even though they are not their favourites.

In terms of shopping in zero-packaging grocery stores survey respondents are willing to buy groceries in bulk (Appendix G). 71% of respondents are willing to buy products without packaging if they are not more expensive than the packaged ones. 50% of the respondents are already buying groceries without any packaging whenever it is possible and almost 2/3 of respondents are avoiding plastic packaging. Encouraging information is also that only 5% of respondents do not make any effort at all to buy products without packaging. All these for us again indicate the consciousness and care for the environment. The perception of 3/4 of respondents is that zero-packaging grocery store is more expensive than traditional grocery store. However, roughly 70% of respondents believe that the food quality in zero-packaging grocery store is higher than the quality in traditional grocery stores. 58% of respondents would visit the zero-packaging grocery store if it was as convenient regarding its location as traditional grocery store and 38% of all respondents would visit zero-packaging grocery stores and traditional grocery stores if the zero-packaging grocery store was as convenient as traditional one from the location perspective.

Almost 80% of respondents believe that they have to put in a lot of effort if they want to buy products without packaging (Appendix G). Out of those survey respondents that already buy their groceries in bulk (without packaging), more than 1/2 of the respondents would like higher bulk product assortment and 38% of them want the option to buy in their own packaging. Almost 20% of respondents buying products in bulk would love to see the simplified shopping process of those products. Although only 6% of respondents currently buy their groceries online, 11% of those that are already buying groceries in bulk would like to have an option to buy bulk products also via internet. To conclude, 93% of all respondents would be happy if the grocery store would offer returnable packaging for bulk products.

Surprisingly for us, more than 2/3 of survey respondents always and 1/4 of them sometimes prepare themselves before going grocery shopping (Appendix G). The most common ways of preparation for the respondents of our survey is checking out the stock of groceries at home (84%), making the shopping list (81%) and finding out whether other household members need something from the store (61%). Almost 1/3 of respondents check also promotions before visiting the store. The preparation that is not very common, but still put into practice is

making the menu for a few days or whole week ahead. This is part of a 20% respondents' habit.

In order to determine what the best way is to reach potential customers, we have asked them how they are checking the companies where they normally do their grocery shopping. We have found out that 2/3 of the respondents check the promotions in stores, while 44% of them check the catalogues sent to their home (Appendix G). On the 3rd place by popularity is the web page with ¼ of all votes, following with other forms of online communication: social media (16%), smartphone application (15%), e-store (11%) and e-mail marketing (e.g. newsletter) with 10%. The least popular forms of checking the promotions are through radio (1%), phone messages (4%) and TV (6%).

5.3 Segmentation

Based on the conducted survey we made another analysis and did the segmentation of respondents in order to discover who are potential customers for the zero-packaging grocery store and what are their main characteristics (Figure 13).

Figure 13. Customer segmentation

	Report									
	Cluster Number of Case									
	1		2		3		4		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
Pogostost opravljanja nakupov živil	4,06	++	3,56	+	3,33	-	2,82	--	3,46	224
Cena.	3,48	-	4,00	+	4,06	++	2,96	--	3,69	224
Kakovost.	4,56	0	3,92	--	4,80	++	4,56	0	4,40	224
Bio/eko.	3,42	-	2,68	--	3,96	++	3,93	+	3,40	224
Širok nabor živil v trgovini.	3,81	+	3,70	-	3,85	++	2,78	--	3,58	224
Akcijška cena izdelka.	2,90	-	3,13	+	3,61	++	1,87	--	2,94	224
Lokalno pridelana hrana.	3,96	-	3,21	--	4,57	++	4,44	+	3,95	224
Izdelek je na rinfuzo	3,27	-	2,95	--	4,15	+	4,38	++	3,59	224
Moje gospodinjstvo proizvaja veliko plastičnih odpadkov.	3,90	-	3,92	+	3,94	++	2,53	--	3,64	224
Povprečen mesečni neto dohodek vašega gospodinjstva.	4,90	++	2,53	+	2,35	--	2,38	-	2,96	224

Source: Own work.

SEGMENT 1 (22% of all respondents): First segment of (potential) customers in the segmentation is called Rich Rebecca. This segment of respondents makes big grocery purchases at least 1-2 per week (Figure 13). They are not price sensitive and are consequently not interested in promotions. What is more, they are not focused on bio products, locally produced food or bulk produce. They believe their household does not produce a lot of plastic waste, which in combination with other factors implies that they are not really conscious about waste problems in general. Nevertheless, this segment of respondents is picky regarding assortment of products that a store offers and wants to buy quality food. Therefore, stores with high assortment of products are appealing to them. It is important to stress, that this segment

of respondents is living in a household with the highest average net income per month (average around 2.750€). 70% of the respondents in this segment are mostly employed women either at the beginning or at the end of their professional career predominantly in government services (the biggest share of all segments – 42%) or big companies and are highly educated (the biggest share of the highest achieved education – 81%) (Appendix H). Combining information about their household income and working predominantly in governmental services could indicate that they are married with relatively wealthy men and are not focused on their professional career. Their job mainly does not require physical activity. More than 2/3 of the potential customers in this segment are trying to spend their free time actively and their favourite hobby is some type of sport. Observing one of the activities that normally require money, time and at least a little adventurous spirit, 1/4 of respondents never travel outside Europe, which is the smallest share among all segments. In comparison to other segments Rich Rebecca's characteristics are:

- only 1/3 of respondents in this segment are introverted,
- more than 90% of respondents believe they are intelligent, which is the highest share among all segments,
- 2/3 of respondents are prone to conscientiousness,
- only 25% of respondents do not stress out easily.

SEGMENT 2: Respondents in segment two are called Stingy Sara and represent 36% of all respondents. They mostly make big grocery purchases every two weeks (Figure 13). They are price sensitive and consequently look for promotions. However, they care the least among all segments about quality, bio products, locally produced food and bulk purchases. They also do not need high product assortment. Respondents from Stingy Sara segment have the 2nd highest monthly household net income on average. Nevertheless, it is important to stress that this income is significantly lower than the average income of respondents' households in the Rich Rebecca's segment (around 1.500€). This can also be the reason why people from Stingy Sara segment are more price sensitive than those from the Rich Rebecca segment. Respondents from this segment believe that they produce a lot of plastic waste. The majority of the Stingy Sara segment represent women, 20 to 40 years old (Appendix I). 57% of them are employed either in companies or government services, while almost 25% of them are students (price sensitive). Consequently, for this segment the share of the highest achieved education is the lowest among all segments ("only" 62%). Almost 1/3 of respondents need to be physically active while working and the Stingy Sara segment has the highest percentage of respondents that do not like spending their free time actively (15%). Nevertheless, the majority of respondents still enjoys physical activities as their favourite hobby (61%). Since Stingy Sara has the 2nd highest income of the household among all segments, the percentage of respondents that never travel outside Europe is quite high – almost 43%, in fact, it is the highest among all segments. Some of the most common characteristics of Stingy Sara segment are:

- 46% of respondents are introverted, which is the highest percentage of all segments,
- only 82% of respondents believe they are intelligent,

- 81% of respondents are conscientiousness and like order. This is the highest share of all segments,
- this segment has also the lowest share of respondents that do not stress out easily (20%).

SEGMENT 3: Segment three represents 25% of all respondents and it is called Poor Paula. These potential customers have the lowest average household net income per month (around 1400€) and are consequently really price and promotion sensitive (Figure 13). They make their big grocery purchases seldom (on average once a month or at best once every 14 days). Although the price is very important to them, they are not ready to trade it for the quality, bio products or locally produced food since this is the segment to which these factors are the most important. Poor Paula respondents also like the most of all segments that stores provide them high product assortment. Their demand is not much smaller with the bulk products. The more options they get to choose from, the better. Nevertheless, they believe that their households produce the biggest amount of plastic waste out of all segments, which could be the result of shopping at lower prices (for example at the discounters), since the majority of cheaper products can be found in the plastic packaging on the one hand or the consequence of being more conscious about plastic waste issue on the other hand. Almost all the respondents in Poor Paula segment are women (96%) aged between 21 and 40 (70%) mostly employed in big companies or government services (Appendix J). This segment has the 2nd lowest share of the highest achieved education. Furthermore, Poor Paula segment has the lowest percentage of respondents whose work does not require physical activity (45%). Although she is not active during her working hours, she has also the 2nd lowest share of willingness to be active during respondents' free time (almost 2/3 of respondents). What is more, in general their favourite hobby either does not include activity (37%) or it includes low intensity activity (39%). Since the average household income is the lowest in Poor Paula segment, it is not surprising that almost 40% of respondents have never travelled outside Europe. However, it is astonishing that the biggest share of Poor Paula respondents travel outside Europe at least once a year (26%), which is the highest share among all segments. This could indicate that to the ¼ of respondents travelling is important and therefore they save the money for the trips. Characteristics common for Poor Paula segment are:

- as with the travelling heterogeneity, there is no homogeneity in extroversion; there are 44% of respondents that are extroverted and 37% of respondents that are introverted,
- 83% of respondents believe they are intelligent,
- the least conscientious respondents among all four segments, since only 69% of them are trying to keep things in their place,
- the highest share of respondents that do not stress out easily (28%).

SEGMENT 4: Segment four is called Conscious Cristina and represents 21% of all respondents. In our opinion they are the target customers for zero-packaging grocery store since they are not price or promotion sensitive, they don't demand high product assortment in the grocery store and they believe their household does not produce a lot of plastic waste

(Figure 13). This could indicate they are trying to reduce the plastic waste as much as possible and that their household actually does not produce a lot of plastic waste. It is important to emphasize that their average monthly net income is only slightly higher than the lowest of all segments (around 1400€). Consequently, that means that even though their income does not defer a lot from the Poor Paula's, they are trying to make some changes, which is also evident in their big desire for the bulk products and are therefore ideal customers segment for the zero-packaging grocery store. To be more specific, the Conscious Cristina segment is searching for locally produced, quality and bio products that can be bought in bulk, without packaging and is typically making big purchases of grocery once per month. Majority of respondents in this segment are women aged between 21 and 40 (Appendix K). On average Conscious Cristina segment has the 2nd highest share of the achieved highest education (76%). Although the highest share of Conscious Cristina respondents is employed by a company or government services, we would like to stress, that this segment has the highest ratio of respondents that are self-employed respondents either through sole proprietorship or own company (16%). Among all the segments, Conscious Cristina is most likely to be physically active during her working hours and to spend her free time actively. However, only half of the respondents from this segment have some kind of sport as their favourite hobby. Conscious Cristina segment is one of the most open-minded regarding travelling outside Europe, since only ¼ of respondents have never travelled to another continent. In comparison to other segments, respondents from this segment are:

- one of the most extroverted (40%),
- the least intelligent by their belief (82%),
- one of the most consciousness (78%),
- have one of the highest rates of stressing out easily.

5.3.1 Additional comparison with marketing focus

In order to even better understand segments behaviour, we have decided to dig deeper into the survey's statistics. Namely, we would like to find the methods how to reach potential customers, get to know them better and understand what they value, how much they are willing to sacrifice to buy products without packaging and determine which segments would be the best to pursue. Therefore, we have described some more segments highlights that differ one segment from another.

Rich Rebecca shops her groceries mostly during the weekend (44%) (Appendix L). What is more, another 40% of all respondents make their shopping either during the weekend or during the weekdays. That means that 84% of respondents can be found in the grocery stores during the end of the week.

Almost ½ of Rich Rebecca respondents make their shopping on their way home from work on regular basis, while 38% of respondents normally head to the store from their home

(Appendix M). 8% of respondents do their grocery shopping online and more than 2/3 of respondents are Rich Rebecca segment are willing to make their purchases in zero-packaging grocery store if they would offer online shopping. In comparison to other segments majority of them (around 70%) are prepared to drive only up to five minutes away from home or work to zero-shopping grocery store. Therefore, in order to reach those customers, the location of the store is very important. What is more, they would be even more interested in becoming customers if they would have an option of buying products online.

Since Rich Rebecca has the most money out of all segments, it is not unusual that she is willing to pay more money in order to get bio, high quality products that are healthy and homemade (Appendix M). Nevertheless, they are less interested in paying more for Slovenian products or products without packaging. This segment's respondents like high product assortment (Appendix L). Consequently, the fact that even if the zero-packaging grocery store was more convenient regarding its location (proximity) to them, 42% of them would still visit traditional grocery store, is not surprising (Appendix M). The Rich Rebecca respondents are loyal to brands they trust the most out of all segments (Appendix L). What Rich Rebecca misses the most when buying groceries without packaging is higher product assortment and the option of buying products with her own packaging (Appendix M). In order to attract this segment, it is important to offer them as high product assortment as possible. Once the store is able to build Rich Rebecca's trust, it will get a loyal customer.

2/3 of respondents of this segment always prepare themselves before they are going shopping groceries (Appendix M). Almost every one of those who prepare check their home supply and 85% of them make the shopping list. Although Rich Rebecca is not price sensitive 42% of respondents (the second lowest share among all segments) follow the stores through catalogues. Almost 1/3 of respondents check their web page and approximately 1/4 of them do the research on the application (both shares are the highest of all segments). Although they like being online, they are not fond of e-mail communication. It is important to stress, that Rich Rebecca has the lowest share among segments of active search for information about store in the store itself (less than 2/3 of respondents), however this way of gathering information about store has the highest share how the respondents of Rich Rebecca segment get across any information about grocery store. Consequently, beside the information the zero-packaging grocery store is offering in the store itself and through catalogues, it should be focused also on online communication (especially on web page and application). Rich Rebecca respondents live in the cities and middle settlements (84%) and are the segment with lowest share of vegetarians and vegans.

Stingy Sara in majority makes the grocery purchases during the whole week, not depending on a weekday or a weekend (Appendix N). What is a bit out of ordinary in comparison to other segments is that they like to do their purchases whenever it is the most convenient to them (1/4 of them normally do the shopping when they are on their way home from their activities and 44% on the way home from work, it is not uncommon that they head for the

shopping from home, they even shop groceries online) (Appendix M). Nevertheless, they are the most sensitive on the zero-packaging grocery store location since they are the segment that would be the least in favour of driving or walking to the zero-packaging grocery store. They would be the most pleased if the store was in a walking distance from their home or maximum five minutes drive away from their work. As we have already found out they are quite price sensitive and are the segment with lowest share of willingness to pay more for any type of product. Stingy Sara is also the segment with the lowest willingness of visiting zero-packaging grocery store if that would be as convenient to her as traditional store. We could conclude that they apparently do not want to do the grocery shopping at all and whenever they are doing it, they just want to get over with for the lowest price possible.

We can confirm our findings even with the fact that Stingy Sara is the segment that is buying the most plastic packaging and the least products without any packaging (Appendix M). Therefore, it is not unexpected that she believes she produces a lot of plastic waste (Figure 13). However, she is not willing to change her behaviour.

Whenever the respondents of Stingy Sara segment are preparing for the grocery shopping (58% of the respondents), out of all segments they most frequently check the promotions (1/3 of them), they normally inspect the products' stock at home, ask other household members if they need anything and do the shopping list (Appendix M). Stingy Sara segment is checking the grocery stores (e.g. promotions) mainly in the stores themselves (61%) and through catalogues (53%), followed by web page (27%) and online shop (16%). This segment has the highest share of checking promotions on the TV (8%) and the lowest through the social media (10%). Consequently, the best way to reach this segment is through catalogues and in the store itself, web page and online shop. Respondents of Stingy Sara segment mostly live in big and middle settlements (75%) and have the 2nd lowest share of vegans and vegetarians (Appendix M).

Same as Stingy Sara, Poor Paula does not have a specific time of the week when she does grocery shopping (Appendix O). However, almost ½ of the respondents usually head for shopping from their home, which is for at least 10 percentage points higher from other segments and 43% of them do their shopping on the way from work (Appendix M). Since this segment has the lowest monthly average net income, it is not shocking that more than 1/3 of its respondents make purchases when special promotions are offered by the grocery stores (e.g. 10% discount on whole purchase). Furthermore, having less disposable money than other segments, they would visit the zero-packaging grocery stores if it was maximum 10 minutes walking from their home or five minutes drive either from their home or their work. Out of all segments they are the most interested in making online purchases from zero-packaging grocery stores, combined either with delivery (76%) or their own pick up (69%). To convert Poor Paula into a customer, the location of zero-packaging grocery store is really important, since it has to be convenient, or it should offer online purchases.

Although Poor Paula is price sensitive, she is still ready to pay more for high quality, bio, homemade products of Slovenian origin (Appendix M). However, almost 2/3 of respondents in Poor Paula segment are not ready to pay more for products without packaging. The encouraging information is that if zero-packaging grocery stores would be as convenient regarding location as traditional grocery store 70% of Poor Paula respondents would make their purchases in store without packaging, while 30% of them are claiming they would visit both stores. More than 2/3 of those respondents that already buy bulk products would like to see higher product assortment (high product assortment in general is very important to this segment). They are also interested in buying those products with their own packaging and order them online. It is likely that Poor Paula is not going to be a regular customer in the zero-packaging grocery store, since she perceives it as more expensive than traditional grocery store. The exception is of course offering special promotions and high product assortment or convincing her that shopping in the zero-packaging grocery store is actually not more expensive than in traditional grocery store. Nevertheless, it is important that we can see that she has interest in buying in zero-packaging grocery stores, since that means that by using proper means and assess Poor Paula in the right way, she can still become a regular customer for at least staple products.

More than ¾ of Poor Paula respondents prepare themselves for grocery shopping (Appendix M). Those respondents are the most active during their preparation out of all segments, since majority of them checks the home supply of the groceries, almost 90% of them do the shopping list, 1/3 of them check the available promotions, 2/3 of respondents ask other household members whether they need anything from the store and what is the most astonishing, ¼ of them actually prepare the menu for at least few days ahead. Because they are so price sensitive, it was expected that they check the catalogues a lot (54% of them) and search for potential promotions also in the store itself. They are by far the most willing segment of checking e-mail newsletters (15%). Otherwise they try to follow the news and promotions regarding grocery stores also through web pages and social media (17%), 15% of them also check store's application. Observing these information, the best way to convert Poor Paula into a (regular) customer is by keeping her posted about all the things that are happening in the store and of course all the possible promotions she could get. This should be done through catalogues, the store itself and all the online possibilities (web page, application, social media, e-mail etc.). Approximately 1/3 of respondents in Poor Paula segment are vegan or vegetarian. Majority of them live in big cities (44%), while almost 1/3 of them live in the villages that have less than 1.000 inhabitants (Appendix M).

Conscious Cristina is the segment that is the least predictable regarding shopping days in a week (Appendix P). Almost ½ of respondents usually do their grocery shopping on their way home from work and 16% of them shop during their work (Appendix M). On the other hand, only 22% of respondents head shopping from their home and less than 1/3 of them is used to do the grocery shopping during the weekend. Nevertheless, Conscious Cristina is willing to do the biggest sacrifice out of all segments in order to reach the zero-packaging grocery store

(more than $\frac{1}{2}$ of respondents would drive more than 15 minutes away from their home or work to do the shopping). However, this segment is the least interested in online purchases out of all segments (less than $\frac{2}{3}$ of respondents would buy online from zero-packaging grocery store). The respondents are prepared to pay the most out of all segments for high quality and bio products that come from Slovenia and almost $\frac{2}{3}$ of them would pay more for the products without packaging. Conscious Cristina is also interested in paying more for homemade products and the products she perceives as healthy. All this information indicates that this segment really should be the target customer segment for zero-packaging grocery store since Conscious Cristina wants exactly the products the zero-packaging grocery store offers. Furthermore, it is not surprising that 80% of respondents would visit only zero-packaging grocery store if its convenience was the same as convenience of traditional grocery store. The rest of them would visit both stores (Appendix M).

When buying products without packaging, Conscious Cristina misses especially higher product assortments and options to buy bulk products with her own packaging (Appendix M). 80% of respondents prepare themselves for the grocery shopping regularly, mostly by checking supply of groceries (91% of them), making shopping list (73%) and ask the household members whether they need anything (62%). $\frac{1}{5}$ of them also prepare the menu for at least some days ahead. Conscious Cristina is checking grocery stores' offers and promotions mainly in the store itself (71%). The 2nd most common way of following stores is through social media (almost $\frac{1}{4}$ of them), followed by web page (22%). At this point we would like to stress that only 20% of respondents check catalogues, which is a small share in comparison to other segments. Consequently, the most appropriate way to stay in contact with Conscious Cristina is either in the store itself or through social media and web page. This segment has a high share of vegans and vegetarians (40%), which should also be taken into account with the product assortment. Nevertheless, 38% of respondents come from settlements with a population lower than 1.000. This could also have influence on their willingness to drive for more than 15 minutes to reach zero-packaging grocery store. Driving from their home to visit a zero-packaging grocery store and do the purchases is at least at this, initial stage of the concept's development in Slovenia almost impossible. However, the majority of these people have to work somewhere and it is likely that they work in settlements with more than 10.000 inhabitants, where there is a possibility to find a zero-packaging grocery store in the future. It is important to emphasize that 62% of respondents in Conscious Cristina segment live in a big or medium settlements and therefore have a higher possibility to access this kind of store.

5.4 Zero-packaging grocery store's business model

Building a quality business model Canvas a company should be careful to make a good strategy and to include all the important aspects of business model design. There are also some general tools that can help with better business model creation.

Since we are passionate about the sustainable development and producing as little waste as possible, we have selected the triple layered business model Canvas for the zero-packaging grocery store. In order to complete all three layers of the triple layered business model Canvas, we focus on each building block of all three layers and brainstorm possible results for each of them, including knowledge obtained from theory, qualitative and quantitative research and results.

5.4.1 Economic business model Canvas

Economic layer of triple layered business model Canvas consists out of nine building blocks that are connected to the economic side of the business. The most important building block for every company should be value proposition, since this building block determines the business's core activities and therefore, what the business is all about. Value proposition of zero-packaging grocery store is offering unique opportunity to buy a high assortment of products without any kind of packaging and a high product assortment of products that are packaged, but not in plastic. Only products with glass, paper and/or metal packaging that can be reused or completely recycled are being part of the assortment (Figure 14). Beside the main value proposition, the zero-packaging grocery store offers bio products from as local environment as possible and is striving toward offering them by the same or lower prices than

Figure 14. Economic business model Canvas layer for zero-packaging grocery store

Partners <ul style="list-style-type: none"> - (Local) farmers - Subsidies and projects - EU mostly European Commission), municipality - (Local) (craft) producers - Returnable packaging manufacturers and/or distributor - Computer program provider (sales, inventory, expiry dates, etc.) - Shop landlord - Municipal services - Accounting - Electricity supplier - Telecommunications supplier - Marketing agency (if marketing is outsourced) - Wholesale trade (for containers, shelves, other equipment) - Bank 	Activities <ul style="list-style-type: none"> - Widening product assortment - Understanding customers, collecting their opinion, wishes - Having successful marketing - Get reliable and trustworthy partners - Food quality control (expiration date) - HACCP standards maintenance (hygiene) - Providing returnable packaging Resources <ul style="list-style-type: none"> - Products without packaging - Bio products - Local products - (Physical) store - Employees 	Value Proposition <ul style="list-style-type: none"> - Unique opportunity to buy high assortment of products without packaging (care for the environment) - Local products - Bio products - Supporting local economy - Same or lower prices of products as in traditional stores - Buying as much of a product as customers need for the same price (price per kg/l ...) - Customer education 	Customer Relationship <ul style="list-style-type: none"> - Social media (Facebook, Instagram, etc.) - E-mail (newsletter) - Promotion flyers - Web page - (Physical) store - Loyalty program (card) - Events Channels <ul style="list-style-type: none"> - (Physical) store - Web page - Social media (Facebook, Instagram, etc.) - Digital marketing - Promotion flyers - E-mail (newsletter) - Telephone - Events 	Customer Segments <ul style="list-style-type: none"> - Loyal customers - Conscious people, who care enough to buy products without packaging in this store and all the others in the traditional store - Live or work close enough to the store <ul style="list-style-type: none"> * Well-off women * Entrepreneurs who support other entrepreneurs - Occasional buyer
Costs <ul style="list-style-type: none"> - Physical store's rent and all the operative costs (electricity, water, municipal services, phone, internet, hosting, SAZAS, etc.) - COGS - Inventory costs - Marketing (paid ads online and offline, catalogues, event organisation, etc.) - Salaries - Computer program, licences, IT services - Costs of returnable packaging and its maintenance (e.g. cleaning) - Accounting - SAZAS - Debt payment 		Revenues <ul style="list-style-type: none"> - Products sales - Marketing (on web page, social media, blog, in store, etc.) - Catalogues - Listing of new products - Special offers - Event organisation - Packaging sales (if customers do not have packaging with them) - Tenders and projects (EU, state, municipal, etc.) 		

Source: Own work.

those that can be found in traditional stores. What is more, customers can buy as much of a bulk product as they want for the same price, since the price is defined per kilogram. By offering local products, the zero-packaging grocery store is also supporting local economy. The company is also providing education about packaging and products impacts on the environment and society. What is more, they can offer a lot of information about products that are being sold (how are they produced, which techniques are used, etc.).

In order to offer value proposition, a company must have all the resources that are needed. In case of zero-packaging grocery store, the main resources are products without (plastic) packaging, bio products that come from local environment. In order to sell those products a physical store is needed and of course employees who can assist customers and charge for the products they want to buy (Figure 14).

Satisfying customers' needs can be accomplished only through activities that enable a company to thrive. From the store's point of view one of the key activities is widening the product assortment (Figure 14). This can be done properly only if it is based on understanding customers, collecting their opinions and wishes. To attract even more customers, successful marketing is a must. It can be done by the owner of the zero-packaging grocery store itself or it can be outsourced. Either way, reliable partners are always needed, not only for outsourced services, but also for the key resources of the store – products. Good suppliers can help the store with providing returnable packaging and food quality control. If not by suppliers, this has to be assured by the zero-packaging store itself, since it has to encourage returnable packaging to produce as little waste in the food-supply chain as possible, control the quality of the products and with that the expiration dates and of course, it has to fulfil hygiene standards (HACCP).

As we have already mentioned, reliable partners are one of the key factors to company's success. Zero-packaging grocery stores must find (local) distributors, farmers and craft producers (Figure 14). All of them supply the store with the key value proposition – products. To support the main concept of the zero-packaging grocery store, it is a good step toward encouraging purchases without (plastic) packaging even more, if the store finds a producer or distributor of returnable packaging for the bulk products, that are then being sold in the store. The company can assure itself more revenues through subsidies and projects and for that the municipality and European Union (mostly European Commission) can be defined as partners as well. Other partners are needed mostly for the store's operating:

- shop landlord that rents out the space where zero-packaging grocery store takes place,
- bank enables the start of the business by providing company a loan,
- municipal services and electricity provider are connected to the physical location of the store and are necessary for the store to exist,
- computer program provider and telecommunication supplier are nowadays key partners for easier products manipulation and sale and to be in touch with customers through all the channels that demand telecommunications,

- to build the store, the company needs also wholesale trade which can provide all needed materials and objects to equip the store,
- in case marketing is being outsourced, marketing agency or some other provider of marketing services is also needed.

Channels are the ways a company can offer its value proposition. The main channel is the store itself (Figure 14). Some of the orders of products can be also carried out through the web page or social media communication on the one hand or telephone order on the other hand. Events are also helpful, since they can boost sales enormously. Digital marketing, promotion flyers and e-mails (newsletters) can assist the zero-packaging grocery store to spread the knowledge and educate customers about their impacts on the environment and society and about the products that are being sold in the store.

All the activities, resources, partners and channels that are needed to deliver value proposition would not make any sense if there were no customers the zero-packaging grocery store is serving. Some of the customers are regular clients, while others only occasional. In order to understand who is who the company needs to find out its customer segments. Loyal customers are the ones the zero-packaging grocery store should be striving for, since they return all the time and should therefore be satisfied with the shopping experience. Mainly those are conscious people who care enough to buy as much products without packaging as the market offers (Figure 14). The majority of them either live or work near the zero-packaging store itself. Beside the description of loyal customers above, the target segments for the store are well-off women and entrepreneurs who support other entrepreneurs and are prepared to pay more for products that are provided on the market by sole proprietors or small companies.

To reach all the target segments a company should build quality customer relationships. This can be done through the zero-packaging store itself when shop assistants build the relationship with customers face to face (Figure 14). Another way of boosting customer relationships in personal are organised events and connecting suppliers with final customers or, even better, consumers. There are also communication through social media, web page, e-mail (newsletters) and promotion flyers. To attract regular customers even more, loyalty programs (cards) can enable them to collect some discounts or other bonuses and provides a company with valuable statistic data.

To summarize the economic business model Canvas, the company should oversee the costs and revenues, since those are the key factors to keep business alive. Costs of zero-packaging grocery stores are the rent of the store itself and all the operative costs that the store needs for functioning (electricity, water, municipal services, phone, internet, hosting, SAZAS (permission for public usage of musical repertoire (SAZAS, no date)), etc.) and of course the cost of debt payment, since this is the way the company can start its own business (Figure 14). There is also a cost of products that are being sold in the store – either they have already been sold or are still part of an inventory. Directly connected to the products is also the cost of

returnable packaging and its maintenance (e.g. cleaning), at least until the packaging is being sold with the product to the customer or returned back to the supplier. Since someone has to sell the products in store, the cost of a company are also salaries of the personnel. To run the business computer program, licences and IT services are also needed. We should not forget accounting which is needed by every company and marketing costs to boost the sales (paid ads online and offline, catalogues, event organisation, etc.)

To cover all the costs and become profitable, revenues are needed. They can come from several different parts of the business, not only from the products sales. There are also revenues from marketing (on web page, social media, blog, in store, etc.) (Figure 14). What is more, suppliers could pay to be part of catalogues, to make the listing of their new products in order to sell them in the store, to make special offers through the zero-packaging grocery store to the final customers and to participate on the events that are being organised by the zero-packaging grocery store. Some of the revenues can come from selling the packaging itself when customers visit the store without their packaging or if they are not having enough of it with them. However, this is not considered as reliable income and the company should striving toward its minimization with the proper education of customers in order to follow its main concept – zero-packaging grocery store. The last but not least revenue the company can get is taking part in tenders and projects in collaboration with European Union, state, municipality etc. Nevertheless, those revenues are not reliable and should consequently be considered as potential additional revenues that could only improve profitability.

5.4.2 Environmental life cycle business model Canvas

The 2nd layer of triple layered business model Canvas is connected to the environment and is therefore focused on the impacts that a company has on it. In order to compare all three layers with each other, environmental layer also consists out of nine building blocks.

The main notion of environmental layer is functional value. In case of the zero-packaging grocery store this is weekly shopping local and/or bio products by the same or lower price in comparison to traditional grocery stores or at least by fair price (Figure 15). What is more, customers can buy exactly the quantities of a product that they need or want.

The basis for the zero-packaging grocery store's functional value creation are the materials. Those are the local products themselves, raw material that is needed for local products production (e.g. electricity for baking granola, or gas for cooking a sauce, etc.), material needed for the storage containers in the store (e.g. glass for glass jars, wood for boxes, etc.) and material needed for the returnable packaging which is being sold in the store (Figure 15).

Core actions that a company makes while creating value are described in production building block. Zero-packaging grocery store offers its shelf space for interaction between local

producers and farms on the one hand and customers on the other hand through the products without (plastic) packaging (Figure 15).

Figure 15. Environmental life cycle business model Canvas layer for zero-packaging grocery store

Supplies and Out-sourcing <ul style="list-style-type: none">- Production of products that are being sold- Production of returnable packaging- Physical store rent- Electricity- Water- Telecommunications (telephone, internet)- Accounting- Municipal services- Marketing- Loan	Production <ul style="list-style-type: none">- Offering shelf space for interaction between local producers and farms on the one hand and customers on the other hand through products without packaging	Functional Value <ul style="list-style-type: none">- Weekly shopping of local and/or bio products by fair, same or lower price as in traditional stores in quantities customer wants	End-of-Life <ul style="list-style-type: none">- Products are being completely used or recycled and are alternative for products that can be used just once- Reducing end-of-life packaging also by returnable packaging- In case of damaged packaging from the store, it can be completely recycled and a source of new packaging	Use Phase <ul style="list-style-type: none">- Cleaning the containers with which customers buy products- Cleaning products (especially produce) - use of water- waste packaging and food waste reduction
	Materials <ul style="list-style-type: none">- Local products- Raw material needed for local products production (e.g. electricity for baking granola)- Material needed for storage containers in store (e.g. glass jars)- Material needed for returnable packaging		Distribution <ul style="list-style-type: none">- Supply chain reduction- Local products have advantage, less transportation, less pollution- products without packaging have smaller the impacts on the environment	

Environmental Impacts <ul style="list-style-type: none">- Customers might buy more containers for multiple use at the beginning, they have to be encouraged to use containers and bags they already possess- Zero-packaging grocery stores are scarce, customers drive further to reach that kind of store, more emission and pollution (from this source) as when shopping in the traditional grocery stores- More frequent deliveries (shorter expiration date)	Environmental Benefits <ul style="list-style-type: none">- Reusable packaging- Less waste (packaging, food)- Reduced pollution (supply chain reduction - smaller amount of kilometres that are made from producer to final customer)- Education
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Source: Own work.

Materials and production activities that are essential part of functional value creation, but are not recognized as core ones are described in supplies and out-sourcing building block. What is more, they might have big impact on the environment, even bigger than the core activities and should therefore not be underestimated. In case of zero-packaging grocery store those are (Figure 15):

- production of products that are being sold,
- production of returnable packaging,
- physical store rent and all the operative necessities (electricity, water, telecommunications, municipal services, accounting),
- loan,
- marketing.

Distribution plays a key role in delivering functional value to the customers. From the environmental point of view, the zero-packaging grocery store helps with the supply chain reduction since it is in the best cases the only link between customer and producer (Figure 15). It is important to stress, that this case is not always possible. In those situations, the

company should strive toward the shortest supply chain as possible. This is especially important since local products and consequently short supply chain need less transportation, which leads to smaller pollution. Therefore, by reducing the supply chain the store does not only guarantee local economy support and higher quality of products, which are reaped at their best quality, not too soon, but also smaller pollution through transportation. In every point of view, this leads to smaller impacts on the environment. What is more, since the products are local, reaped at the best possible time and do not need long transportation to the zero-packaging grocery store and then to the customer, they do not require packaging, which again reduces the pollution, waste and the impacts on the environment in general.

After customers visit zero-packaging grocery store, they use the products they have bought and they enter the use phase. In this phase they have impacts on the environment, since they have to clean the products, especially produce they have bought (Figure 15). When they eat the products and produce or put them into other containers, they have to clean also the containers they use for shopping in the zero-packaging grocery store. For both actions they use the water. Nevertheless, cleaning produce is normally a stage also when buying in traditional grocery stores and should therefore not have higher impacts on the environment. However, use of water for shopping containers has in our opinion much smaller influence on the environment than the waste from packaging. Therefore, we believe this impact is completely acceptable. Shopping in zero-packaging grocery store also reduces the effects on the environment by food waste reduction, since every customer has possibility to buy the exact amount of any product, they need in the use phase.

After the use phase the phase end-of-life is normally present. Nevertheless, products from zero-packaging grocery store are being completely used or recycled and/or are used many times (Figure 15). What is more, they represent the alternative for products from traditional grocery store, that can usually be used just once. End-of-life is being reduced also for the packaging, since the products can be bought in customer's own packaging on in the returnable packaging, which is being used over and over again. In case of damage on the packaging (e.g. broken glass jar), the packaging can be completely recycled and is providing opportunity for new environmental-friendly packaging production.

Finally, the company should sum up its environmental impacts and benefits. Impacts on the environment can be (Figure 15):

- Potentially increased purchases of containers for multiple use when customers start with their shopping in zero-packaging grocery store. Therefore, they should be encouraged by the company to use the packaging they already possess, and not participate in production of more products that end their life too soon and become a waste.
- Since there are not many zero-packaging grocery stores in Slovenia, customers that are willing to buy in that kind of stores have to travel long distances to reach them. Therefore, more emission and pollution are produced in their will to help the environment in comparison to shopping in traditional grocery store. However, much more pollution and emission are decreased by other areas of zero-packaging grocery store operation. Therefore, we be-

lieve, the zero-packaging grocery store overall still reduces the impacts on the environment.

- Since the products in the zero-packaging grocery store are local, bio and some of them are being sold without packaging, they do not have as long expiration date as packaged products that normally contain additives. Therefore, this kind of store needs more frequent deliveries. However, since there are less brands and smaller product assortment, we believe that zero-packaging grocery store still has less deliveries overall than traditional grocery store.

Environmental benefits are the way a company actually helps the environment. Zero-packaging is doing exactly that by encouraging use of reusable packaging, reducing waste by reducing packaging itself as well as food waste (Figure 15). The company is trying to spread knowledge about the impacts people have on the environment and is educating its customers, suppliers and employees. The biggest benefit the zero-packaging grocery store has on the environment beside food and other waste reduction is also reduced pollution. As we have already mentioned it is striving toward selling bio local products and it takes care of supply chain reduction. Consequently, it reduces the transportation which is needed for supplying their customers with all the products.

5.4.3 Social stakeholder business model Canvas

Last but not least, the company influences also the society around it and is trying to have a beneficial role in society. As both layers before, economic and environmental, social stakeholder business model Canvas layer also consists out of nine main elements or so-called building blocks. The first building block is focused on the main social value the company produces (Figure 16). In case of zero-packaging grocery store this is enabling shopping of local and/or bio products by fair, same or lower price in comparison to those in traditional grocery stores. What is more, customers can buy as much of a bulk product as they want and the price per unit does not change.

The key social element to deliver social value are employees. The company should establish positive working environment and employ young or older employees and/or employees with any disadvantages in order to provide employment for those that have more difficulties to get an employment (Figure 16). What is more, the zero-packaging grocery shop is striving toward establishing an authentic personal contact between its customers and employees and therefore improve customer relations and include them into business development (e.g. widening product assortment with their help). A company is also trying to provide additional education for their employees since this is one of the best ways of transferring knowledge to the final customers. By educating customers, they get more knowledge, become even more conscious and therefore become loyal customers, since they understand why they buy products without (plastic) packaging and are trying to stick to those products.

Figure 16. Social stakeholder business model Canvas layer for zero-packaging grocery store

Local Communities - Local farmers, producers and other suppliers bind themselves to packaging reduction and sustainable behaviour. With them and their products customers are encouraged to be more sustainable.	Governance - Company with 1 owner - Business transparency and connection of suppliers and customers, who are main initiators of store's development (store's assortment and supply follows customers' demand) Employees - Positive working environment, young or older employees and employees with any disadvantages - Authentic personal contact with customers (improving customer relations and including them into business development) - Providing additional education for employees	Social Value - Improving customers' lives by enabling them to contribute to cleaner environment and local economy by making purchases in zero-packaging grocery store - Supporting local companies and farmers - Supporting and encouraging environmentally-friendly businesses (without packaging)	Societal Culture - Company culture supports: * environment * supplier-customer relationships * solving social issues by employing people with disadvantages * customers and suppliers education Scale of Outreach - Establishing environment for connecting local communities (on the long run) - Event organization for establishing supplier-customer relationships - Educating customers about products without packaging and their impacts	End-User - Supporting local community to connect, which in smart phones and internet era strengthens community relationships and sense of belonging - Encouraging the purchases of zero-packaging products has positive impacts on environmental protection and consequently higher quality of people's lives
Social Impacts - Striving toward high quality local products increases prices of products, which are inaccessible for lower class		Social Benefits - Employing young and older employees and employees with disadvantages - Connecting local communities - Strengthening sense of belonging and socialising in general - Support local companies and farmers - Education (customers, suppliers, employees) - Less stressful shopping process, since customers know ahead they need to take enough time to make grocery shopping - Improving supplier-customer relationship		

Source: Own work.

Another building block in the social layer is called governance and as we have already mentioned it is defining the structure of the company and the way decisions are made. In case of zero-packaging grocery stores, the company ideally has one owner that is making decisions while taking into account all included parties (i.e. employees, customers, suppliers etc.) (Figure 16). the company owner is striving toward business transparency and connection of zero-packaging grocery store's suppliers and customers, who are main initiators of zero-packaging grocery store's development, since the store's assortment and supply follows customers' demand.

There is also big influence of local communities. Local farmers, producers and other suppliers that make business with zero-packaging grocery store must bind themselves to reduce the packaging of their products and do their business in more sustainable way (Figure 16). Together with suppliers the zero-packaging grocery store can then influence and encourage their customers to be more sustainable as well.

A company's scale of outreach is really important especially for spreading the concept of zero-packaging grocery stores among suppliers and customers. The company is namely trying to establish the environment for connecting local communities on the long run and therefore help to improve the relationships inside the community (Figure 16). In order to reach that the

company is organising events to establish the relationships between its suppliers and customers. What is more it is educating customers about products without (plastic) packaging and the impact of them in comparison to the products with plastic packaging.

Focusing on customers, the company must also recognize its end-users (i.e. consumers) in order to understand their true needs and improve the quality of their lives. By supporting the local community to connect, the zero-packaging grocery store is strengthening community relationships and the sense of belonging of their members (Figure 16). This is especially important nowadays, when people are mostly connected through their smart phones and internet. What is more, by encouraging its customers to make purchases in the store without (plastic) packaging, the zero-packaging grocery store has positive impacts on the protection of the environment and consequently provides higher quality of people's lives.

Before focusing on the overall impacts and benefits of zero-packaging grocery store, we should highlight also the societal culture building block. We have already mentioned the scale of a company's outreach and the impacts of the company on the end-users. Nevertheless, in this building block we can emphasize the company's impacts on the society as a whole (Figure 16). Zero-packaging grocery store's culture supports the environment, supplier-customer relationships, education of customers and suppliers and it is trying to solve direct social issues by employing people with disadvantages.

Finally, we can overview zero-packaging grocery store's social impacts. Since the company is striving toward providing high quality local products, this increases the prices of those products. Therefore, some of the products might be inaccessible for the lower class (Figure 16).

Although the company has social impacts, the social benefits definitely outweigh the impacts. The benefits that are provided by zero-packaging grocery store are (Figure 16):

- employing employees with disadvantages, young and older employees and therefore improve unemployment rate in the most critical areas,
- connecting local communities and strengthening sense of belonging and socialising in general,
- supporting local economy by supporting local farmers and companies,
- providing education for customers, suppliers and employees,
- making shopping process less stressful for the customers, since they must be prepared for the shopping in grocery store (bring the shopping list and their own packaging). Therefore, they usually know how much of their time the shopping will take and are mentally prepared for that (normally do not come shopping in a hurry).

5.4.4 Triple layered business model Canvas adjustments to target segments of customers

In the segmentation part of this master thesis we were able to identify four different segments of potential customers for zero-packaging grocery store. What is more, we found out that one of the segments is ideal for this concept since the respondents in this segment are striving toward shopping without packaging. Respondents in this segment are called Conscious Cristina. There is another segment of potential customers that is worth of additional attention. This segment is called Rich Rebecca. She is namely having enough money to buy anything she wants and if she is conscious enough, she will visit the zero-shopping grocery store and buy any products she wishes. The other two segments that are not in our focus are also not negligible. Nevertheless, they have lower income on disposal and are more sensitive either on price or on promotions. Neither of them should be a priority for the business model of zero-packaging grocery store.

Observing the results, we wanted to find out how could we make adjustments of the Triple layered business model Canvas in order to capture satisfaction of customers, to convince them to become loyal customers that are going to visit the zero-packaging grocery store often and consequently to increase the profit of the company.

Focusing on Conscious Cristina we would recommend making slight changes in the Triple layered business model Canvas, mostly in the building blocks customer relationships and channels. Conscious Cristina is namely searching for information online through social media and web page. Therefore, the zero-packaging grocery store should focus its attention and means apart from the store itself on those two areas (e.g. digital marketing on social media, improving the web page all the time etc.). Since 20% of respondents check the catalogues, the company should take into consideration also making catalogues. However, since the respondents are really active online, the catalogues could be published on the web page and consequently offer the customers special offers and promotion in the catalogues that do not produce any kind of waste and therefore impact on the environment.

Since approximately 20% of respondents from the segment Conscious Cristina prepare their menu for at least some days in advance and therefore know what they need to buy in the store, the company could influence them also through the preparation of some online recipes that could include ingredients from the zero-packaging grocery store and consequently encourage them to buy more products from the store. The recipes could be published on the web page or social media, since the customers are the most active on these two platforms. What is more, the recipes could be also sponsored by the suppliers to promote their products and could therefore also slightly widen the revenues building block. Since this action does not include any impacts on the environment it is suitable for the zero-packaging grocery store. However, since the suppliers could introduce their customers to new ways of using their products, the supplier-customer relationship could improve and therefore even strengthen building blocks social culture, scale of outreach and social benefits in social layer.

The Conscious Cristina segment has the highest share of vegetarians and vegans out of all segments (40%). Therefore, the zero-packaging grocery store could moderate its business model also toward offering this segment higher assortment of vegetarian and vegan friendly products (slightly changing value proposition building block in the economic layer). Since vegetarian and vegan products normally require less energy, land and water resources in comparison to meat products (Pimentel & Pimentel, 2003) this product assortment would also have smaller impacts on the environment (environmental impacts building block in environmental layer).

The biggest change in a business model that would encourage Rich Rebecca to shop in zero-packaging grocery store is offering her a trustable brand (value proposition building block in economic layer). Therefore, the company should work on promoting the products and providing evidence why they should be trusted. Rich Rebecca is namely very loyal to the brands she trusts. Therefore, the company must gain her trust and she will become a loyal customer.

Although Rich Rebecca has the highest disposable income and she is the one that could really afford local and homemade products, which are usually the most expensive ones, it is important to stress, that Rich Rebecca cares the least out of all segments about those products. Therefore, the zero-packaging grocery store can offer her higher product assortment with less local or homemade products (value proposition building block, followed by some changes in partners and resources building block). Nevertheless, this would not satisfy other segments of customers, who really want local and homemade products. What is more, it would initiate changes also in the environmental layer (more pollution in environmental impacts building block due to more transportation and therefore more emission) and social layer (almost all building blocks, since the connection between local communities and supplier-customer relationship etc. would be broken. Consequently, any reduction of local and homemade products is not an option for the zero-packaging grocery store, since it is trying to be as sustainable as possible and has the smallest impacts and the biggest benefits it could provide not only from the economic but also from the environmental and social point of view. To continue, although Rich Rebecca cares the least about the local and homemade products in comparison to other segments, she wants the store to provide her with as high product assortment as possible since she loves that she has many options to choose from.

Rich Rebecca loves checking out the web page and application the most out of all segments. Consequently, the zero-packaging grocery store should focus its means on web page and application development in order to capture the respondents of this segment and present them its value (customer relationships and channels building block in economic layer). Since this segment checks the catalogues in 42%, this is also not negligible way of communication with them. Therefore, in order to stay sustainable and communicate with Rich Rebecca customers in the most suitable way for them, we recommend that the company prepares catalogues and publish them on their web page and application.

Since Rich Rebecca segment has the lowest share of vegetarians and vegans, it would be beneficial for the zero-packaging grocery store to present also products that are meat based (value proposition building block in economic layer). However, by presenting meat-based products, this would not influence only value proposition building block, but many other building blocks in the economic layer (partners, activities, resources, costs and revenues). Changes would be also in the environmental impacts (in the environmental layer). They would increase (Pimentel & Pimentel, 2003) since those products require more resources than vegetarian and vegan friendly ones. In order to be as sustainable as possible we therefore do not recommend introducing meat-based products from the environmental point of view.

5.4.5 Limitations of triple layered business model Canvas development

When fulfilling Triple layered business model Canvas, there are many aspects of the business one must think about in order to complete all three layers of the model. However, comparing theory and practice there are some difficulties (i.e. limitations) that do not allow us either to completely fill out all three layers of the model or are not enabling us to put in all the aspects of the business we want. Nevertheless, by introducing Triple layered business model Canvas instead of traditional Business model Canvas many previously existed limitations of Business model Canvas have been overcome. In case of zero-packaging grocery store it is essential that the model allows the comparison of all the aspects of the business's influences on the environment and society which were not included in the economic layer of Business model Canvas.

However, the Triple layered business model Canvas has some flaws and we want to focus especially on those that have a direct impact on the zero-packaging grocery store business model. One of them is that it does not include company's strategy, mission and vision (Coes, 2014). Therefore, although there are many components of the business model and some of them are even connected to the environmental and social part of the sustainable development, we cannot connect them into company's vision.

Another limitation of this business model is that it does not include the competition or imitation of the business (Coes, 2014). Although right now zero-packaging grocery stores have hardly any competition in Slovenia since only two stores of that kind have emerged in the last year and the market is as far from being saturated, the competition should not be negligible. The company should prepare business model that can function either in the blue ocean, with little competition or in the red ocean, with intense competition (Investopedia, no date a). Consequently, even though the Triple layered business model Canvas does not include the competition, it is essential that the company does not forget about it and is not exposed to the threat from competition that is unnecessarily unexpected.

The basis of Business model Canvas and consequently also for Triple layered business model Canvas are the building blocks that are standing on their own, each representing its own part of a business. Although there is some kind of summary collected in two building blocks of

each layer (costs and benefits in economic, environmental impacts and benefits in environmental and social impacts and benefits in social layer) it does not represent the evaluation for the performance of other building blocks (Coes, 2014). In case of Triple layered business model Canvas there is a step forward, but only in the environmental layer. The authors of this wider Business model Canvas have evaluated seven out of nine building blocks (only functional value and supplies and out-sourcing blocks are excluded) with carbon footprint (Joyce & Paquin, 2016), carbon component of the ecological footprint (Global footprint network, 2017), which is already described at the beginning of our master thesis. Carbon footprint is the measure of a forestland area that is needed to absorb all the carbon emissions produced by human activity in excess of what is already absorbed by the oceans. Carbon footprint takes approximately 60% of mankind ecological footprint (Global footprint network, 2017). Although the step forward regarding the evaluation of each component of environmental layer has been made, it is not really suitable for the general usage in practice. The main hurdle in practice is getting the information of the carbon footprint for each activity, material or something else that the company is performing or using for its business. For now, this information could be extracted only by professionals, who can actually find out the impact of the carbon footprint on the environment. To conclude, Triple layered business model Canvas still has limitation regarding performance evaluation of each building block in practice and therefore the company should find out how each building block is performing separately and try to make improvements of each one of them over time.

5.5 Location of zero-packaging grocery store

As we have found out from the interview with the owner of Rifuzl, their customers come not only from the neighbourhood, but also from other towns in Slovenia. There are even tourists that visit their store, although it is not in the city centre. Nevertheless, store's location should be determined based on the target segments of customers. Since there are two target segments of customers (Conscious Cristina and Rich Rebecca) we decided to find out in more detail which location would be better for each segment and at the end find one location, if possible, that would be suitable for both segments.

Location for Conscious Cristina is the least important out of all segments since 50% of respondents from this segment are willing to drive more than 15 minutes away from work or home to shop in the zero-packaging grocery store. Nevertheless, we would still try to find a location that is as close as possible to the home or work of Conscious Cristina. Consequently, that means that the location of the store itself should be either in the area with high density of inhabitants (e.g. neighbourhoods with a lot of apartment buildings) or in the area with high density of work places (e.g. business, industrial zone). With focus on Ljubljana, city with the highest population and the most work places in Slovenia (Statistični urad Republike Slovenije, 2019), we would recommend to focus for example on the BTC. BTC is area with one of the highest work place density in Ljubljana and it is by the highway toward north-eastern part of Slovenia, where most of the daily commuters come from (Brnot, 2019). This

area would be great also because approximately 2/3 of Conscious Cristina respondents do their shopping either during their work or on the way home from their work.

The location of the zero-packaging grocery store is very important if the store is trying to attract Rich Rebecca. Since 84% of Rich Rebecca respondents can be found in the grocery store during the weekend and they are mostly willing to drive to the store less than five minutes away from home or work, the best location for the store would be in the area with high density of inhabitants, if possible close to the well positioned neighbourhood. Nevertheless, since Rich Rebecca visits grocery stores practically on a daily basis and almost ½ of the respondents do some of the shopping also on the way from their work, the location close to the most work places would be the 2nd best option for reaching as much Rich Rebecca respondents as possible. However, it is not negligible that this segment is willing to buy groceries online. By introducing e-commerce, the company would be able to capture up to 2/3 of Rich Rebecca respondents.

Knowing the preferences of both target segments of customers, we can conclude that the best location for the zero-packaging grocery store is somewhere close to the residential neighbourhoods (e.g. Šiška or Bežigrad in Ljubljana) with high population density, since it would be more suitable to Rich Rebecca. Conscious Cristina is namely willing to drive longer to reach the store and will make an effort to reach the zero-packaging store anyway. The 2nd best option for the location of zero-packaging grocery store would be in the zone with many workplaces, such as BTC in Ljubljana. There is another alternative that should not be overlooked - the city centre of Ljubljana. There, many inhabitants can be found, in addition to workplaces and even tourists. However, this location would come with higher fixed costs (rent) and it would therefore reduce the chance to become profitable. To sum up, we would recommend 1st or 2nd option for location of the zero-packaging grocery store.

6 DISCUSSION

6.1 Contributions

The biggest contribution of our thesis that was made from the theoretical and practical point of view is combining the knowledge from the economic, environmental and social point of view in order to determine the way how to make the business model that would not be beneficial only for the economy and profit, but would also take care of the environment and society. Since nowadays the trend of global warming is more and more evident with all its consequences (Nunez, 2019), we believe that not only governments, but the main contributors to the global warming (companies and individuals – each and every one of us) should make steps toward environmental protection. On the other hand, societies are in the era of internet and smartphones losing authentic face to face interactions and have consequently less meaningful personal connections with each other (Seppala, 2017). Therefore, we believe that supporting the connections of communities can strengthen not only their relationships but also

gratitude to the company, and consequently improving company's image. We searched the literature and made our own quantitative and qualitative analysis to determine the way how a company can support sustainable development and be profitable at the same time. We hope that the results of our thesis are not only theoretical contributions but also a step forward to educate (Slovenian) companies from a practical point of view, how to function as any other company from the economical perspective, connect and strengthen local communities and at the same time have smaller impacts on the environment.

6.2 Practical implications

Business model Canvas is one of the most widely used business models in practice, especially for entrepreneurs. Nevertheless, managers are also keen to its usage, since it is a simple tool that helps describing and designing business model and describe the challenges it is facing on only one page. Since the invention of this tool in 2008, many variants have been developed to suit specific applications (Keyser, 2018). One of them, the Triple layered business model Canvas, was used also in our thesis and it is designed to support businesses that are striving toward sustainable development.

We did the research for the most suitable business model for the zero-packaging grocery store. The main value of the concept of zero-packaging grocery store is providing products without any packaging at all or at least in the packaging that can be returned and reused by the suppliers, reused by the customers and consumers and at the end of its life completely recycled. This concept is supporting the environment and is also encouraging company's customers and suppliers to have as small impact on the environment as possible. Since this satisfies two pillars of sustainable development, we have decided to add also the 3rd pillar, society. We did not do that only to satisfy sustainable development concept, we included it because connecting communities through a business is a great way of marketing and improving customers' satisfaction. What is more, the trend of sustainable development popularity is increasing all around the world and by being part of it opens additional opportunities for the business to be in trend and consequently improve its chances of long term success. It is also a great starting point for current and future financing from the government, municipality and of course European Union projects that are encouraging all contributions toward sustainable development of region itself. This also means additional income and better chances of profitability.

Observing above mentioned trends and being aware of increasing possibilities which are provided for businesses that support sustainable development, we researched the theoretical background, conducted our own research and provided a practical example of Triple layered business model Canvas that is hopefully going to be a great encouragement for the companies that are sympathising with sustainable development, however are not sure where to begin. What is more, we believe that already existing companies with sustainable development concept can get beneficial information from our master thesis how to improve their concept

and business model to be more successful. By enclosing the survey questions, conducted interview and all the results that come from the research we hope to encourage companies to take some of our findings and support not only the environment and striving toward more sustainable options that produce lower impacts, for instance using local resources if possible and therefore striving toward lower transportation of the resources and by that reducing the pollution of the environment, but also supporting the local communities. To accomplish this, even small efforts can help immensely: employing local people, especially those that are underprivileged in comparison to majority of active population, cooperating with local suppliers and customers if possible (even in business to business environment), investing into local projects that can help not only the local community but also spreads company's business. One example of this option is collaboration with local non-profit organizations to educate local farmers how to improve their yield and quality of the yield in a sustainable way, which increases their income and provides the company with bigger supplies that have higher quality (Joyce & Paquin, 2016).

Although the business model and all the research is focused on the businesses that support sustainable development it is important to stress, that the business model can be adjusted to any kind of business that either striving toward environmental protection (e.g. businesses with circular economy concept) or supporting society (e.g. social companies). Either one of them can use only parts of the Triple layered business model Canvas that suit them: economic and environmental layer or economic and social layer. Since each company must provide enough financial resources and basic components of the business in order to even function, we believe that economic layer should be always part of any company's business model.

By providing the results of our quantitative research, we believe that not only grocery stores with zero-packaging concept can benefit from them but also traditional grocery stores. The trend in retail in general is slowly becoming more and more environmentally friendly. In Slovenian retail currently that mostly means that plastic bags are either payable, biodegradable or changing into paper bags. By providing more ideas and findings what Slovenian customers want, we hope to give some initiative also to the traditional grocery stores to improve. The 1st step toward taking care of the environment would definitely be providing an option to the customers to come to the store with their own packaging and buy bulk products that are already part of the assortment (fruits and vegetables, bread, meat and meat products, cheese etc.) without plastic or any other kind of packaging.

6.3 Limitations and future research suggestions

The biggest limitation, we believe that currently exists in wider usage of the findings of our thesis is in people's minds and companies' rigid business model and the traditional way of doing business. Based on the theory and our qualitative and quantitative research the people's consciousness and willingness to change something is increasing enormously, especially in recent period of time. Those people are consumers and customers and they are the ones that

make the demand on the market. As we found out the demand for the change exists and all that is needed now is the supply provided by the companies, including grocery stores, to meet the already existing and over time increasing demand to reduce the impacts on the environment.

Since there is only one zero-packaging grocery store in Slovenia (Rifuzl in Ljubljana), we were not able to conduct wider qualitative research with other potential owners of that kind of store. Therefore, we believe that over time, with emergence of a higher number of zero-packaging grocery stores in Slovenia and consequently higher accumulated knowledge in this area of the retail, new innovations, limitations, areas for improvement and potential areas for research will appear.

We made our quantitative research through a survey. Although we got 224 answers, one must have in mind that this is a convenience sample and does not represent Slovenian population in general. Therefore, we recommend random sampling for any future research in order to get as representative sample of Slovenian population as possible.

We have already described the limitations of the Triple layered business model Canvas connected to the zero-packaging grocery store concept:

- it does not include company's strategy, mission and vision,
- it does not include the competition or imitation of the business,
- it does not represent the evaluation for the performance of building blocks that are not costs (impacts) or revenues (benefits).

As mentioned before, there was an intent to make an evaluation of the building blocks in the environmental layer of Triple layered business model Canvas with carbon footprint evaluation. Nevertheless, it is hard to make correct estimations or even evaluations of the carbon footprint for each activity and material the company uses or performs by doing its business. This is also our cue to make a suggestion for the future research.

We believe that the Triple layered business model Canvas is currently one of the best existing tools to include as many aspects of the business as possible when striving toward sustainable development. However, it would be great if there was a way to evaluate each building block of the Triple layered business model Canvas in order to provide a company with information how well are they doing and where is room for improvement. What is more, the company would also be able to evaluate its performance over the course of time in a similar way as it is nowadays common to assess their performance through key performance indicators that are currently accepted as a suitable way to measure how effectively companies are achieving key business objectives (Klipfolio, no date).

CONCLUSION

In this master thesis we made the literature overview of the sustainable development and its parts, ecology, business and economics, zero-packaging grocery stores and business models with the intention to understand all the needed theoretical background to be able to produce a quality quantitative and qualitative research and produce a suitable business model for the zero-packaging grocery store and find the answers to our research questions.

By developing the Triple layered business model Canvas for the zero-packaging grocery store we provided the base not only for this kind of store but for any business that is striving either toward environmental protection or social friendly operation and of course any business that is trying to support sustainable development as a whole.

We have found that there is a place on the market for zero-packaging grocery stores as the demand for the products without packaging that are bio and come from the local environment exists. Based on our quantitative research we found out that there are four customer segments and two of them (Conscious Cristina and Rich Rebecca) should be targeted by the zero-packaging grocery store due to different reasons (customers' consciousness, willingness to visit the store and enough disposable income).

In order to make a zero-packaging grocery store a profitable business we provided many additional different revenue possibilities that do not depend on sales of products. In this way the company can get other sources of income and be profitable even in times with potential lower sales and it can be aligned with the sustainable development concept at the same time.

As we initially assumed, the location of a zero-packaging grocery store is very important. Through our survey we have researched where the best location would be in order to reach as many potential customers as possible. Due to the selection of two target customers segments and their shopping habits, we have found three potential locations for a zero-packaging grocery store that would be the most convenient to the target segments of customers. Nevertheless, we believe that the best option for the location of zero-packaging grocery store would be in the big city (in case of Slovenia, this is Ljubljana), in the area with high population density (if possible well positioned, to reach as many customers of Rich Rebecca segment as possible) or in the area with high density of workplaces.

We have found that respondents of our survey are willing to buy products without packaging. Approximately $\frac{1}{2}$ of them are already putting this in practice when they can and even more of them are avoiding plastic packaging. Respondents claim that the quality of products is very important to them, since nine out of ten customers are willing to pay more for products with higher quality. Combining this information with the perception of $\frac{3}{4}$ of respondents that the zero-packaging grocery store is more expensive than traditional store, that they believe products in zero-packaging store have higher quality than those in traditional store (71%) and

that they are still willing to buy in zero-packaging grocery store (58%) shows us that the factor of a product's quality is more important to them than the factor of a product's price.

When searching for the answer whether customers would be more willing to buy in zero-packaging grocery store if it offered products delivery, we discovered that the best option to attract customers is that the store itself is in walking distance from customers' home. Since this is not possible for all customers, the online orders and deliveries are the 2nd most desirable option to buy products without packaging. Therefore, the results indicate that delivery of products should increase the willingness of customers to buy products without packaging.

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APPENDICES

Appendix A: Summary of basic findings in Slovenian

V tej magistrski nalogi smo naredili pregled literature o trajnostnem razvoju, ekologiji, podjetništvu in ekonomiji, trgovinah brez embalaže in poslovnih modelih, da bi pridobili vsa potrebna teoretična znanja za kakovostno kvantitativno in kvalitativno raziskavo. Z vsemi pridobljenimi informacijami smo lahko razvili poslovni model za trgovino brez embalaže in našli odgovore na zastavljena raziskovalna vprašanja.

Z razvojem triplastnega poslovnega modela Canvas za trgovino brez embalaže smo postavili temelje ne le za takšne vrste trgovine, temveč za katero koli podjetje, ki s svojim delovanjem stremlji k zaščiti okolja, reševanju socialnih izzivov ali k trajnostnem razvoju kot celoti.

Ugotovili smo, da na trgu obstaja povpraševanje za trgovino brez embalaže. Potrošniki se zanimajo za bio izdelke brez (plastične) embalaže, proizvedene v lokalnem okolju. Z našo kvantitativno raziskavo smo prepoznali 4 segmente potencialnih strank trgovine brez embalaže in določili 2 najprimernejša izmed njih (Ozaveščena Kristina in Bogata Rebeka) na katera bi se morala trgovina brez embalaže osredotočiti. Te potencialne stranke so okoljsko ozaveščene, si želijo nakupovati v trgovini brez embalaže in/ali imajo na voljo dovolj razpoložljivega dohodka.

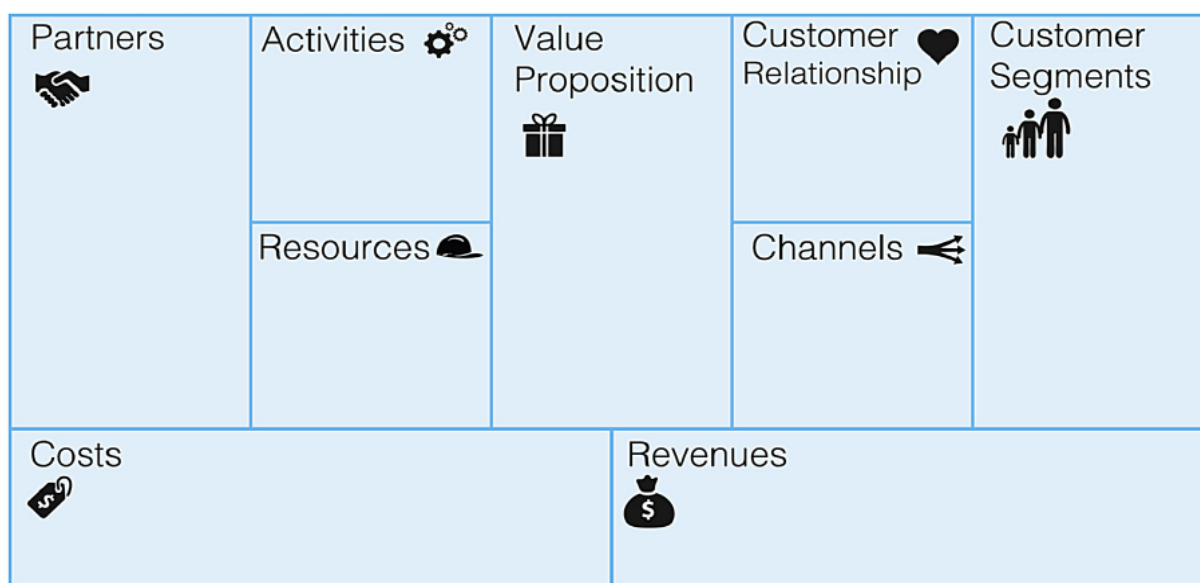
Da bi trgovini brez embalaže omogočili dobičkonosnost smo predlagali različne vire dohodkov, ki niso odvisni od prodaje izdelkov. Tako je lahko podjetje dobičkonosno tudi v obdobju z nižjo prodajo in hkrati še vedno posluje v skladu s konceptom trajnostnega razvoja.

Lokacija trgovine brez embalaže se je po predvidevanjih izkazala za zelo pomemben dejavnik. S pomočjo rezultatov naše raziskave smo se osredotočili na 2 segmenta potencialnih kupcev in s tem na njihove nakupne navade. Določili smo 3 lokacije, ki bi pritegnile največ kupcev teh 2 segmentov. Najbolj privlačni možnosti sta osredotočeni na veliko mesto (v primeru Slovenije je to Ljubljana), na območje z visoko gostoto prebivalstva (če je mogoče višjega sloja, da pridobimo največ kupcev segmenta Bogata Rebeka) in/ali visoko gostoto delovnih mest.

Ugotovili smo, da so anketiranci naše raziskave pripravljeni kupovati izdelke brez embalaže. Približno 50% anketirancev že redno kupuje izdelke brez embalaže, ko le lahko, medtem ko se jih še več izogiba plastični embalaži. Kakovost izdelkov je anketirancem zelo pomembna in so zanj v 9. od 10. primerov pripravljeni plačati več. $\frac{3}{4}$ anketirancev verjame, da je trgovina brez embalaže dražja od tradicionalne trgovine, medtem ko jih 71% meni, da so izdelki, ki jih lahko dobijo v trgovini brez embalaže višje kakovosti kot v tradicionalni trgovini. Kar 58% anketirancev je kljub tej zaznavi pripravljeno opravljati svoje nakupe v trgovini brez embalaže, kar nakazuje na to, da jim je kakovost izdelkov pomembnejša od njihove cene.

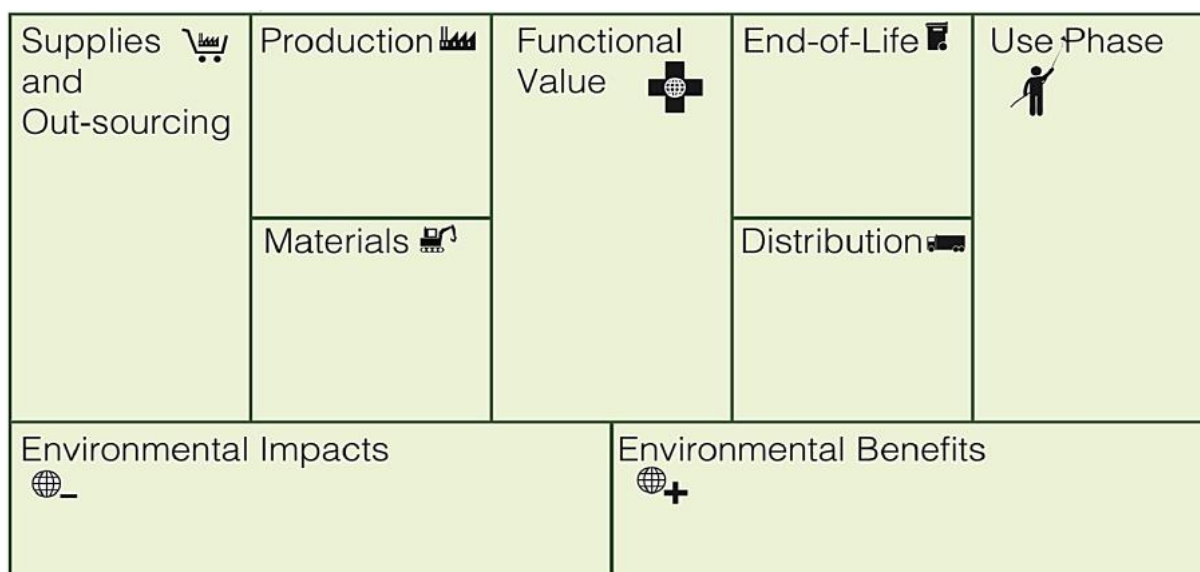
Bližina in s tem priročnost trgovine brez embalaže je najboljša možnost kako pritegniti potencialne kupce. Najbolje je, če je trgovina tako priročna, da lahko kupci pridejo vanjo od doma kar peš. Ker to ni možno omogočiti vsem kupcem, je 2. najbolj želena rešitev z njihove strani spletno naročilo in dostava. Rezultati naše raziskave torej nakazujejo, da dostava izdelkov iz trgovine brez embalaže dvigne željo pri kupcu, da bi kupoval izdelke v trgovini brez embalaže.

Appendix B: Business model Canvas template i.e. economic layer of triple layered business model Canvas template



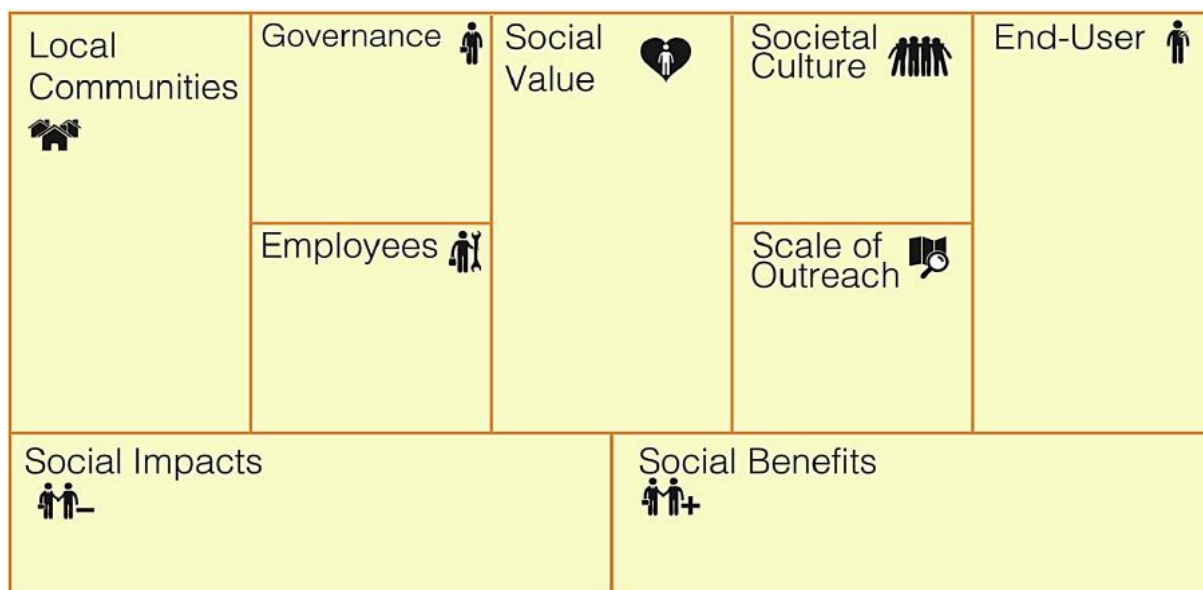
Source: Joyce & Paquin, 2016.

Appendix C: Environmental life cycle layer of triple layered business model Canvas template



Source: Joyce & Paquin, 2016.

Appendix D: Societal stakeholder layer of triple layered business model Canvas template



Source: Joyce & Paquin, 2016.

Appendix E: Summary of interview with owner of zero-packaging grocery store Rifuzl

VPRAŠALNIK ZA INTERVJU Z LASTNIKI TRGOVINE BREZ EMBALAŽE STRANKE:

1. Kaj stranke pri vas najbolj pogrešajo oz. kakšne pomanjkljivosti so opazili pri vaši trgovini?

Vse kar pogrešajo povedo. Nato se subjektivno odločimo (redna stranka, občasno kupi, kakšen izdelek dejansko želijo, bi ga kupovala le ta oseba (namaz brez tega sladkorja, neka posebna moka brez glutena) ali bodo izdelek uvedli ali ne.

2. Se vam zdi, da kupci opravljajo časovno potratne nakupe pri vas?

Niti ne, ker po navadi kupujejo iste stvari in že približno dobijo občutek za merico – koliko nečesa tehta približno 100g recimo. Tehnica izda nalepko za težo same embalaže, ki se nato na blagajni elektronsko odčita.

3. Imajo kupci težave s pripravo na nakup pri vas – (čiste) posode, dovolj posod za nakup?

Po navadi se pripravijo dovolj dobro. V trgovini je možno vzeti tudi dodatno rabljeno embalažo, ki je tam na voljo po principu vzemi eno, daj eno, kupiti vrečke za večkratno uporabo ali pa kupiti papirnate vrečke 2 velikosti sicer po precej visoki ceni, vendar se drugače kupci razvadijo in ne prinašajo več svoje embalaže.

4. Kakšna je vaša ocena velikosti geografskega območja od koder prihajajo vaši kupci – kako daleč so se pripravljani pripeljati do vas?

Kupci prihajajo iz vsepovsod, tudi iz drugih držav, največ pa seveda iz lokalnega okolja. Lahko bi se uporabil del Gaussove krivulje, da bi prikazali kako veliko jih je z oddaljenostjo od trgovine.

PRODUKTI:

1. Vam je pomembno, da ponujate bio/eko produkte, ali se bolj osredotočate na lokalne produkte s čim manj embalaže? Kaj pa vašim kupcem?

Delamo na bio/eko produktih. Lokalno nam je v interesu, vendar hkrati iščemo razmerje med dobavitelji, ki nam omogočajo dostavo več produktov hkrati in s tem izpogajane boljše cene in ostali pogoji na eni strani ter bio/eko ponudbo izdelkov, ki jih v lokalnem okolju nihče niti ne ponuja na drugi strani (čičerika, kokos, mango, riž – ta je iz Italije → najbližji ponudnik, kar jih je).

2. Ali kupci pogrešajo večji asortiment produktov?

Ko pogrešajo, povejo.

3. Kako skrbite za kakovost vaših prodajnih artiklov, hrane; kako preverite/veste do kdaj je produkt uporaben (rok trajanja)?

Suha hrana je tako ali tako zelo težko pokvarljiva – imamo pa preventivne ukrepe, ki so opisani na blogu, da skrbimo za ohranjanje kakovosti. Z ostalimi produkti nimamo težav, ker so predpakirani in imajo zapisan datum uporabe → kavcijska embalaža bi bila v tem primeru v redu, saj bi se vračala.

4. Kaj naredite z odpadno/pokvarjeno/staro hrano, produkti oz. kako se ji izognete?

Raje imamo, da nam zmanjka hrane, kot da se pokvari. V primeru, da kljub temu pride do tega, pojeva hrano midva Manco (solastnico trgovine). Če je količina večja: zavetišče za brezdomce, voluntariat, vegansko društvo, vendar se to k sreči še ni zgodilo. Ravno kar se nam je tekom vikenda ugasnil hladilnik. Del hrane smo razdelili med zaposlene in omogočamo kupcem, da jo, če želijo, brezplačno vzamejo.

5. Kaj bi za vas pomenilo, da ne bi imeli nič produktov v embalaži pripravljenih za »grab and go« → z vidika prodaje, zadovoljstva kupcev?

Ne gre. Imeli bi premajhen asortima in posledično kupci ne bi opravljali svojih nakupov v tej trgovini, torej trgovina ne bi bila dobičkonosna. Poleg tega bi imeli težave tudi dobavitelji, saj v tem primeru ne morejo zagotoviti kakovosti hrane. Nevarnost so tudi zlorabe izdelkov (mešanje olja z drugim oljem in nato prodaja slabšega olja pod imenom istega proizvajalca). Težave bi imeli tudi s HACCP-om in zakonodajo.

6. Kaj bi za vas pomenila rešitev s kavcijsko embalažo?

Ideja nam je zelo všeč in je že v planu.

CENE:

1. Koga prepoznavate kot svojo konkurenco?

Male butične trgovine, predvsem spletne trgovine. Večje trgovine niti ne, ker je komunikacija in doživetje kupcev čisto drugačna. Če bi že mogel določiti »tradicionalnega« trgovca, potem bi bila to Spar in Mercator, ampak spet ne, ker je potrošnik drug.

2. Kakšne so vaše cene v primerjavi s konkurenco/tradicionalno trgovino?

Se trudimo, da so cene čimbolj takšne kot v »tradicionalnih« trgovinah, če se le da iste oz. nižje. V nasprotnem primeru so malo nad takšnimi cenami.

3. Ali odsotnost embalaže zmanjša ceno s strani dobavitelja?

Ne.

DOBAVITELJI:

1. S kako širokega geografskega območja so vaši dobavitelji? Bi lahko rekli da ponujate (le) lokalne produkte?

Delamo z dobavitelji iz Slovenije. Izvor proizvodov pa je tudi iz drugje. Ne.

2. Kako vplivate na svoje dobavitelje? Imate kakšne posebne zahteve (pakiranje – folija, papir ...)?

Imamo Dopis dobaviteljem. Od dobaviteljev želimo, da nas obvestijo o načinih, kako lahko zmanjšamo količino odpadkov pri dobavi njihovega blaga. Poleg tega želimo, da blago dostavljajo (če se le da) v povratni embalaži, ki jim jo vrnemo (kartonaste škatle, steklenice, plastične HACCP posode itd.). Za pakiranje izdelkov spodbujamo uporabo kartona in papirja namesto plastike.

3. Ali pakiranje, ki ga prejmete od dobaviteljev zavržete, uporabite v kakšen drug namen...?

Vedno ga poskušamo uporabiti na drug način. V najslabšem primeru ga pravilno recikliramo oz. ga z Manco (solastnico) uporabiva doma kot vrečke za smeti ali pa podariva te vreče, da se ne kupujejo nove...

NEOPREDELJENO:

1. Kaj si želite še izboljšati?

Ponuditi več produktov in ponudbo čim bolj prilagoditi strankam. Razširiti celotni poslovni model, da ne bo baziral na fizični trgovini.

2. Imate namen širiti trgovino na več lokacij oz. širiti obstoječo trgovino na eni lokaciji?

Nekaj drugega, kar bo izgledalo logistično drugače → skladišče in dostava domov.

3. Imate poleg same prodaje še druge vire zaslužka (marketing v trgovini, na spletni strani, akcije)? Če ne – jih nameravate v prihodnje pridobiti? Če da - kaj imate v mislih?

Nimamo. Prvič bomo na dogodku Dan odprtih vrat zaračunavali stojnico dobaviteljem. Nameravava pridobiti nekoga, ki bo pregledoval projekte, razpise, da se bova lahko prijavila nanje za dodaten dotok denarja. Premislila bova tudi tvoje ideje (»listing« izdelkov, katalog, posebne ponudbe, oglaševanje dobaviteljev v trgovini in preko družbenih omrežij itd.).

4. Kako bi lahko izboljšali svojo prepoznavnost in dvignili željo pri potrošnikih, da bi se bolj posluževali nakupovanja brez embalaže?

Marketing in organizacija dogodkov. V planu so tudi letaki.

5. Kako daleč ste od avtomatizacije procesa nakupovanja – nalaganja stanja nakupa na telefon in potem hitro plačilo? Ali se vam zdi to trenutno popolnoma nesmotrno (prevelik strošek, premajhna trgovina in premajhen asortiment, posledično ljudje ne potrebujejo veliko časa z nakup in tak sistem ne bi dodal vrednosti k nakupom)?

Ne potrebujemo avtomatskega procesa, ker je trgovina tako mala. Poleg tega bo razvoj šel v popolnoma drugo smer.

6. Vidite potencial v tesnejšem povezovanju z lokalno skupnostjo – organizacija dogodkov, kjer bi povezovali svoje dobavitelje/pridelovalce s kupci?

Se jih že povezuje. Dobavitelji imajo v naši trgovini predstavitve svojih izdelkov, da jih lahko kupci poskusijo in izvejo več informacij. Posledično kupci tudi več kupijo, ker se zavedajo iz kje prihajajo produkti in čemu takšna cena izdelkov.

ECONOMIC BUSINESS MODEL CANVAS:

1. Imate/potrebujete poleg dobaviteljev še druge poslovne partnerje?

Računovodstvo, dobavitelj interneta, splošni dobavitelji vezani na lokacijo.

2. Se vaše podjetje ukvarja še s kakšnimi drugimi aktivnostmi poleg nabave in prodaje? (npr. marketing?)

Organizacija dogodkov, predvsem degustacij, da dobavitelji svoje produkte približajo kupcu.

3. Preko katerih kanalov »targetirate« svoje (potencialne) stranke – družbena omrežja, imate še kakšno obliko marketinga (se navezuje na zgornje vprašanje)?

Optimiziranje spletnih strani, e-mail (»newsletter«), spletna stran, videi, kreirane vsebine.

4. Kakšen odnos imate z vašimi kupci? Imate kakšen sistem nagrajevanja zvestobe, včlanitev v klub...?

Nagrajujemo zaenkrat še osebno, subjektivno - ko je nekdo stalna stranka ali opravi večji nakup. Se pa načrtuje, da se bo vzpostavil sistem nagrajevanja tudi tako, da se bodo lahko zbirali podatki o nakupih, ki jih stranke opravljajo, da se bo lažje načrtovalo in prodajalo.

5. Katere skupine kupcev »targetirate«?
 - Ženske, ki so pozicionirane malo višje.
 - Podjetnike, ki razumejo, kaj pomeni spodbujanje drugih podjetnikov.
6. Kaj poleg fiksnih stroškov trgovine (same lokacije) zajemajo vaši stroški?

Računovodstvo, internet, SAZAS, domena, »hosting«, plače, marketing, kredit.

ENVIRONMENTAL BUSIENSS MODEL CANVAS:

1. Za katere storitve imate dobavitelje?

Računovodstvo, internet, storitve vezane na samo lokacijo.

2. Ali ste pozorni na to kakšni materiali se uporabljajo pri proizvodnji vaših izdelkov oz. embalaže, je to mogoče vaš kriterij za izbiro dobavitelja (spet navezovanje na eno izmed prejšnjih vprašanj)?

Dobaviteljem pošljemo vsa navodila v Dopisu dobaviteljem.

3. Kateri vaši produkti po uporabi končajo svojo pot kot odpadki? Kako bi se dalo to spremeniti?

Resnično se trudimo, da ne proizvajamo odpadkov. Glede na to, da smo podjetje, jih ne proizvedemo skoraj nič.

4. Kako dolge poti opravijo vaši produkti preden pridejo v vašo trgovino (onesnaževanje na poti)?

Precej, nimamo pregleda nad tem.

SOCIAL BUSIENSS MODEL CANVAS:

1. Imate kaj zaposlenih? Imajo kakšne posebne ugodnosti?

Imamo. Izobraževanje je za nas zelo pomembno, zato se jih precej izobražuje.

Appendix F: Survey

Pozdravljeni! Pred vami je vprašalnik, s pomočjo katerega želimo raziskati področje trgovine brez plastične embalaže v Sloveniji. Cilj je raziskati, kakšne so navade potrošnikov, ko gre za nakupovanje živil. Poleg tega želimo prepoznati morebitne težave, s katerimi se potrošniki srečujejo pri nakupovanju živil (brez plastične embalaže). Želimo ugotoviti kaj je potrošnikom pomembno in kako razviti poslovni model za trgovino brez plastične embalaže. Le-to želimo čim bolj približati posameznemu kupcu in s tem spodbuditi zmanjševanje porabe in proizvodnje plastičnih odpadkov. Prosimo vas, da si vzamete nekaj minut za izpolnjevanje ankete, ki je del raziskave magistrskega dela in s klikom na "Naslednja stran" pričnete z izpolnjevanjem ankete. Vaši odgovori so anonimni.

Q1 – Kako pogosto opravljate večje nakupe živil (ne le tisto kar vam je trenutno zmanjkalo in potrebujete tekom istega ali naslednjega dneva)?

- ☐ Nikoli.
- ☐ Nekajkrat letno.
- ☐ 1-krat na mesec.
- ☐ Na 14 dni.
- ☐ 1- do 2-krat tedensko.
- ☐ 3-krat tedensko ali večkrat.

Q2 – Kdaj najpogosteje opravljate večje nakupe živil?

- ☐ Ponedeljek - četrtek.
- ☐ Petek - nedelja.
- ☐ Ni pomembno (tekom celega tedna).
- ☐ Po navadi nekdo drug nakupuje zame.

Q3 - V katerih primerih največkrat opravljate nakupe živil?

Možnih je več odgovorov

- ☐ Na poti iz službe/fakultete.
- ☐ Med službo.
- ☐ Na poti iz (popoldanskih) obveznosti.
- ☐ Med obšolskimi dejavnostmi otrok.
- ☐ V trgovino se odpravim po tem, ko že pridem domov (npr. iz službe, fakultete oz. drugih obveznosti).
- ☐ Nakupe opravljam med vikendom oz. tiste dni, ko nimam službenih, fakultetnih obveznosti.
- ☐ Nakupujem preko spleta.
- ☐ Ko trgovec ponuja posebne ugodnosti (npr. 10% popust na celotni nakup, začetek akcije, ...).
- ☐ Drugo:

Q4 - Ocenite, v katerih primerih bi nakupovali v trgovini brez plastične embalaže:

	Strinjam se	Ne strinjam se
Če bi bila blizu mojega doma (razdaljo	<input type="radio"/>	<input type="radio"/>

	Strinjam se	Ne strinjam se
lahko prehodim peš v manj kot 10min).		
Če bi bila od mojega doma oddaljena največ 5min vožnje.	<input type="radio"/>	<input type="radio"/>
Če bi bila od mojega doma oddaljena največ 15min vožnje.	<input type="radio"/>	<input type="radio"/>
Če bi bila največ 5 min vožnje iz poti do oz. iz službe/prostočasnih dejavnostih.	<input type="radio"/>	<input type="radio"/>
Če bi bila največ 15 min vožnje iz poti do oz. iz službe/prostočasnih dejavnostih.	<input type="radio"/>	<input type="radio"/>
Tudi če ni blizu mojega doma ali poti do oz. iz službe/prostočasnih dejavnostih (več kot 15 min vožnje stran).	<input type="radio"/>	<input type="radio"/>
Če bi omogočala naročilo preko spleta in dostavo do poljubnega naslova (npr. mojega doma, službe).	<input type="radio"/>	<input type="radio"/>
Če bi omogočala naročilo preko spleta ter osebni prevzem na v naprej določeni lokaciji (npr. bližnja pošta, bencinski servis ...).	<input type="radio"/>	<input type="radio"/>

Q5 – Kako pogosto bi obiskovali trgovino brez plastične embalaže, če bi vam bila bližje (domu, službi, ...)?

- ☐ Nikoli.
- ☐ Nekajkrat letno.
- ☐ 1-krat na mesec.
- ☐ Na 14 dni.
- ☐ 1- do 2-krat tedensko
- ☐ 3-krat tedensko ali večkrat.

Q6 - Se vam zdi, da morate vložiti veliko truda, da lahko kupite izdelke s čim manj oz. brez plastične embalaže?

- ☐ Da.
- ☐ Ne.
- ☐ Se ne trudim.

Q7 - Bi bili pripravljeni kupovati živila brez plastične embalaže, če bi jih lahko kupili v kavcijski embalaži? Kavcijska embalaža je npr. steklenica piva, mineralne vode, ki jo lahko po uporabi vrnete v trgovino, kjer vam zanjo vrnejo prvotno plačani denar.

- ☐ Da.
- ☐ Ne.
- ☐ Vseeno mi je.

Q8 - Ocenite, ali se strinjate z naslednjimi trditvami:

	Strinjam se	Ne strinjam se
Pripravljen sem plačati več za živila, ki so brez plastične embalaže.	<input type="radio"/>	<input type="radio"/>
Pripravljen sem plačati več za bio/eko živila.	<input type="radio"/>	<input type="radio"/>
Pripravljen sem plačati več za živila, za	<input type="radio"/>	<input type="radio"/>

	Strinjam se	Ne strinjam se
katere menim, da so višje kakovosti.		
Pripravljen sem plačati več za živila »domačega« izvora - iz kmetije (mleko, jogurt, kruh, zelenjava, sadje itd.).	<input type="radio"/>	<input type="radio"/>
Pripravljen sem plačati več za živila, ki jih dojemam kot zdrava.	<input type="radio"/>	<input type="radio"/>
Pripravljen sem plačati več za živila slovenskega porekla.	<input type="radio"/>	<input type="radio"/>
Živila, ki me zanimajo in so višje kakovosti kupim, če so znižana.	<input type="radio"/>	<input type="radio"/>
Kadar kupujem živila, kupim tista, ki so v akciji, tudi če niso moja najljubša.	<input type="radio"/>	<input type="radio"/>
Menim, da je trgovina brez plastične embalaže dražja kot tradicionalna trgovina (npr. Mercator, Spar, Tuš).	<input type="radio"/>	<input type="radio"/>
Menim, da lahko v trgovini brez plastične embalaže kupim živila višje kakovosti v primerjavi s tradicionalno trgovino (npr. Mercator).	<input type="radio"/>	<input type="radio"/>
Želim kupovati živila na rinfuzo (nepakirani, razsuti izdelki, ki jih lahko vzamem kolikor potrebujem, stehtam in plačam le želeno količino).	<input type="radio"/>	<input type="radio"/>
Želim kupovati živila na rinfuzo, če le-ta niso dražja od pakiranih.	<input type="radio"/>	<input type="radio"/>

Q9 - V primeru, da sta trgovina brez plastične embalaže in tradicionalna trgovina (npr. Spar) enako priročni (npr. oddaljeni), bi se raje odločili za nakupovanje v:

- ☐ Trgovini brez plastične embalaže.
☐ Tradicionalni trgovini.
☐ Obiskal bi obe.
☐ Drugo:

Q10 - Doma hranim živila (z izjemo tekočin in tekočih mlečnih izdelkov) večinoma v:

- ☐ Embalaži, v kateri sem jih kupil (v trgovini).
☐ Posodah, ki jih imam doma za shranjevanje živil (npr. stekleni kozarci/posode, plastične posode, vakuumske posode).

Q11 - Označite, kaj vam je pomembno pri nakupovanju živil:

	Ni pomembn o	Manj pomembn o	Včasih mi je pomembn o	Pomembn o	Zelo pomembn o
Cena.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kakovost.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bio/eko.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bližina trgovine.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Širok nabor živil v trgovini.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Ni pomembno	Manj pomembno	Včasih mi je pomembno	Pomembno	Zelo pomembno
Akcijska cena izdelka.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lokalno pridelana hrana.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Znamka, ki ji zaupam.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vizualni izgled embalaže.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Izdelek je na rinfuzo (ni predpakiran v embalaži).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Možnost nakupa preko spleta s plačljivo dostavo.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Možnost nakupa preko spleta z brezplačno dostavo.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Zbiranje in koriščenje ugodnosti v programih ugodnosti trgovcev (npr. kartica zvestobe).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q12 - Koliko ste največ pripravljeni plačati za dostavo živil na poljubno lokacijo (domov, v službo ipd.)?

- ☐ 0€.
 ☐ 0,01 - 0,50€.
 ☐ 0,51 - 1,50€.
 ☐ 1,51 - 2,50€.
 ☐ 2,51 - 3,50€.
 ☐ 3,51€ali več.

Q13 - Če imate v trgovini primerljiva živila na voljo v različnih oblikah, katere oblike se največkrat poslužite?

Možnih je več odgovorov

- ☐ Brez embalaže.
 ☐ Pakirano v zame najbolj priročni embalaži.
 ☐ Izogibam se plastični embalaži.
 ☐ V plastični embalaži.
 ☐ Drugo:

Q14 - V primeru, da kupujete živila na rinfuzo (živila niso predpakirana v embalaži), ali kaj pogrešate pri nakupovanju?

Možnih je več odgovorov

- ☐ Ne kupujem.
 ☐ Nič ne pogrešam.
 ☐ Enostavnejši proces nakupa.
 ☐ Večji izbor produktov.
 ☐ Možnost nakupa s svojo embalažo.
 ☐ Možnost spletnega nakupa.
 ☐ Drugo:

Q15 - Ali se na opravljanje večjih nakupov živil predčasno pripravite(npr. nakupovalni seznam)?

- ☐ Da.
 ☐ Ne.
 ☐ Včasih.

IF (1) Q15 = [1] or Q15 = [3]

Q16 – Prosimo označite korake, ki jih pri svoji predpripravi na nakupovanje naredite:

Možnih je več odgovorov

- ☐ Pogledam kakšna je zaloga posameznih živil doma.
☐ Naredim nakupovalni seznam.
☐ Naredim jedilnik za nekaj dni/cel teden vnaprej.
☐ Preverim kaj je v akcijski ponudbi pri (najljubšem) trgovcu preko letaka, spleta.
☐ Preverim pri članih gospodinjstva ali kaj potrebujejo.
☐ Drugo:

Q17 - Kako spremljate trgovce, pri katerih opravljate nakupe(npr. akcijske ponudbe)?

Možnih je več odgovorov

- ☐ Fizični katalogi.
☐ TV.
☐ Radio.
☐ Spletna stran.
☐ Aplikacija.
☐ V spletni trgovini.
☐ Na licu mesta - v fizični trgovini.
☐ E-mail (e-novice).
☐ SMS sporočila.
☐ Družbena omrežja (npr. Facebook, Instagram, ...).

Q18 - Prosimo označite kakšna je vaša običajna prehrana:

- ☐ Veganska.
☐ Vegetarijanska.
☐ Jem vse.
☐ Drugo:

Q19 - Kako pogosto se ukvarjate s športom?

- ☐ Se ne ukvarjam s športom.
☐ 1-krat na mesec.
☐ 1-krat na 14 dni.
☐ 1- do 2-krat na teden.
☐ 3- do 5-krat na teden.
☐ 6-krat ali več na teden.

Q20 - Prosimo označite vaše strinjanje z naslednjimi trditvami:

	Ne strinjam se	Delno se ne strinjam	Niti se ne strinjam, niti se strinjam	Delno se strinjam	Strinjam se
Moje gospodinjstvo proizvede veliko plastičnih odpadkov.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Moj poklic zahteva veliko fizične aktivnosti.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vsaj 1-krat na teden sem pod stresom.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ko se lotim vadbenega programa, se ga ne morem držati na dolgi rok.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Svoj prosti čas najraje preživljam aktivno.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ko sem med neznanci, sem po navadi tiho.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Ne strinjam se	Delno se ne strinjam	Niti se ne strinjam, niti se strinjam	Delno se strinjam	Strinjam se
Hitro razumem stvari.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stvari po navadi postavim nazaj na njihovo mesto.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pomembno mi je počutje drugih ljudi.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Težko se vznemirim.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q21 - Prosimo, poimenujte svoj konjiček (najljubše preživljanje prostega časa), ki ga največkrat izvajate v prostem času:

Q22 - Kako pogosto se odpravite na potovanje izven Evrope?

- ☐ Nikoli.
- ☐ Na nekaj let.
- ☐ 1-krat letno.
- ☐ 2-krat letno.
- ☐ 3-krat ali več letno.

Q23 - Spol:

- ☐ Ženski.
- ☐ Moški.

Q24 - V katero starostno skupino spadate?

- ☐ Do 20 let.
- ☐ 21 - 30 let.
- ☐ 31 - 40 let.
- ☐ 41 - 50 let.
- ☐ 51 - 60 let.
- ☐ 61 let ali več.

Q25 - Kakšna je vaša najvišja dosežena izobrazba?

- ☐ Osnovna šola ali manj.
- ☐ Srednja šola (tehnična smer).
- ☐ Srednja šola (gimnazijska smer).
- ☐ Visokošolska izobrazba ali več.

Q26 - Kakšen je vaš trenutni status?

- ☐ Dijak.
- ☐ Študent.
- ☐ Zaposlen.
- ☐ Brezposeln.
- ☐ Upokojen.

IF (2) Q26 = [3]

Q27 - Kako ste zaposleni?

- ☐ Sem samozaposlen (s.p.).
- ☐ Imam svoje podjetje (d.o.o.)

- ☐ Zaposlen sem v večjem podjetju (zaposlenih 11 ali več ljudi).
☐ Zaposlen sem v manjšem podjetju (zaposlenih 11 ali manj ljudi).
☐ Zaposlen sem v javni upravi.
☐ Drugo:

Q28 - Povprečen mesečni neto dohodek vašega gospodinjstva?

- ☐ Manj kot 1000€.
☐ 1001€ – 1500€.
☐ 1501€ – 2000€.
☐ 2001€ – 2500€.
☐ 2501€ – 3000€.
☐ 3001€ ali več.

Q29 - Prosimo, vpišite vašo pošto številko:

Q30 - Velikost kraja v katerem živite:

- ☐ Manjši kraj (manj kot 1.000 prebivalcev).
☐ Srednje velik kraj (1.000 – 10.000 prebivalcev).
☐ Velik kraj (več kot 10.000 prebivalcev).

Appendix G: Quantitative results

Na poti iz službe/fakultete.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	122	54,5	54,5	54,5
	Da	102	45,5	45,5	100,0
	Total	224	100,0	100,0	

Po tem, ko že pridem domov

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	141	62,9	62,9	62,9
	Da	83	37,1	37,1	100,0
	Total	224	100,0	100,0	

Med vikendom

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	157	70,1	70,1	70,1
	Da	67	29,9	29,9	100,0
	Total	224	100,0	100,0	

Splet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	211	94,2	94,2	94,2
	Da	13	5,8	5,8	100,0
	Total	224	100,0	100,0	

Blizu mojega doma - manj kot 10 min.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	176	78,6	78,6	78,6
	Ne strinjam se	48	21,4	21,4	100,0
	Total	224	100,0	100,0	

Največ 5 min vožnje od doma.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	155	69,2	69,2	69,2
	Ne strinjam se	69	30,8	30,8	100,0
	Total	224	100,0	100,0	

Več kot 15 min vožnje stran od službe/doma.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	81	36,2	36,2	36,2
	Ne strinjam se	143	63,8	63,8	100,0
	Total	224	100,0	100,0	

Največ 15 min vožnje iz poti do službe/dejavnosti.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	112	50,0	50,0	50,0
	Ne strinjam se	112	50,0	50,0	100,0
	Total	224	100,0	100,0	

Največ 15 min vožnje od doma.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	140	62,5	62,5	62,5
	Ne strinjam se	84	37,5	37,5	100,0
	Total	224	100,0	100,0	

Naročilo preko spleta + dostava

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	160	71,4	71,4	71,4
	Ne strinjam se	64	28,6	28,6	100,0
	Total	224	100,0	100,0	

Naročilo preko spleta + osebni prevzem

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	146	65,2	65,2	65,2
	Ne strinjam se	78	34,8	34,8	100,0
	Total	224	100,0	100,0	

Plačati več za višjo kakovost.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	207	92,4	92,4	92,4
	Ne strinjam se	17	7,6	7,6	100,0
	Total	224	100,0	100,0	

Plačati več za domači izvor

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	199	88,8	88,8	88,8
	Ne strinjam se	25	11,2	11,2	100,0
	Total	224	100,0	100,0	

Plačati več bio

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	185	82,6	82,6	82,6
	Ne strinjam se	39	17,4	17,4	100,0
	Total	224	100,0	100,0	

Plačati več za slo poreklo.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	169	75,4	75,4	75,4
	Ne strinjam se	55	24,6	24,6	100,0
	Total	224	100,0	100,0	

Plačati več brez embalaže.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	106	47,3	47,3	47,3
	Ne strinjam se	118	52,7	52,7	100,0
	Total	224	100,0	100,0	

Živila me zanimajo + višje kakovosti kupim, če so znižana.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	140	62,5	62,5	62,5
	Ne strinjam se	84	37,5	37,5	100,0
	Total	224	100,0	100,0	

Kupim živila, ki so v akciji, brez da so moja najljubša.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	32	14,3	14,3	14,3
	Ne strinjam se	192	85,7	85,7	100,0
	Total	224	100,0	100,0	

Želim kupovati živila na rinfuzo

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	213	95,1	95,1	95,1
	Ne strinjam se	11	4,9	4,9	100,0
	Total	224	100,0	100,0	

Želim kupovati živila na rinfuzo, če niso dražja od pakiranih.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	158	70,5	70,5	70,5
	Ne strinjam se	66	29,5	29,5	100,0
	Total	224	100,0	100,0	

Brez embalaže.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	113	50,4	50,4	50,4
	Da	111	49,6	49,6	100,0
	Total	224	100,0	100,0	

Izogibam se plastični embalaži.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	85	37,9	37,9	37,9
	Da	139	62,1	62,1	100,0
	Total	224	100,0	100,0	

Trud za nakup izdelkov brez embalaže

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Da	174	77,7	77,7	77,7
	Ne	38	17,0	17,0	94,6
	Se ne trudim	12	5,4	5,4	100,0
	Total	224	100,0	100,0	

TBE dražja kot tradicionalna trgovina

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	169	75,4	75,4	75,4
	Ne strinjam se	55	24,6	24,6	100,0
	Total	224	100,0	100,0	

TBE - živila višje kakovosti

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strinjam se	158	70,5	70,5	70,5
	Ne strinjam se	66	29,5	29,5	100,0
	Total	224	100,0	100,0	

TBE in tradicionalna trgovina enako oddaljeni - kam

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Trgovini brez plastične embalaže	129	57,6	57,6	57,6
	Tradicionalni trgovini	10	4,5	4,5	62,1
	Obiskal bi obe	85	37,9	37,9	100,0
	Total	224	100,0	100,0	

Trud za nakup izdelkov brez embalaže

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Da	174	77,7	77,7	77,7
	Ne	38	17,0	17,0	94,6
	Se ne trudim	12	5,4	5,4	100,0
	Total	224	100,0	100,0	

Večji izbor produktov.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	105	46,9	46,9	46,9
	Da	119	53,1	53,1	100,0
	Total	224	100,0	100,0	

Možnost nakupa s svojo embalažo.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	138	61,6	61,6	61,6
	Da	86	38,4	38,4	100,0
	Total	224	100,0	100,0	

Enostavnejši proces nakupa.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	182	81,3	81,3	81,3
	Da	42	18,8	18,8	100,0
	Total	224	100,0	100,0	

Možnost spletnega nakupa.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	200	89,3	89,3	89,3
	Da	24	10,7	10,7	100,0
	Total	224	100,0	100,0	

Nakupovanje brez embalaže - kavcijska embalaža

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Da	209	93,3	93,3	93,3
	Ne	6	2,7	2,7	96,0
	Vseeno mi je	9	4,0	4,0	100,0
	Total	224	100,0	100,0	

Priprava na nakup

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Da	154	68,8	68,8	68,8
	Ne	16	7,1	7,1	75,9
	Včasih	54	24,1	24,1	100,0
	Total	224	100,0	100,0	

Preverim zalogo posameznih živil doma.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	16	7,1	7,1	7,1
	0	21	9,4	9,4	16,5
	Da	187	83,5	83,5	100,0
	Total	224	100,0	100,0	

Nakupovalni seznam.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	16	7,1	7,1	7,1
	0	26	11,6	11,6	18,8
	Da	182	81,3	81,3	100,0
	Total	224	100,0	100,0	

Preverim pri članih gospodinjstva ali kaj potrebujejo.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	16	7,1	7,1	7,1
	0	71	31,7	31,7	38,8
	Da	137	61,2	61,2	100,0
	Total	224	100,0	100,0	

Preverim akcijsko ponudbo

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	16	7,1	7,1	7,1
	0	143	63,8	63,8	71,0
	Da	65	29,0	29,0	100,0
	Total	224	100,0	100,0	

Jedilnik za nekaj dni/cel teden vnaprej.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	16	7,1	7,1	7,1
	0	164	73,2	73,2	80,4
	Da	44	19,6	19,6	100,0
	Total	224	100,0	100,0	

Na licu mesta - v fizični trgovini.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	79	35,3	35,3	35,3
	Da	145	64,7	64,7	100,0
	Total	224	100,0	100,0	

Fizični katalogi.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	125	55,8	55,8	55,8
	Da	99	44,2	44,2	100,0
	Total	224	100,0	100,0	

Spletna stran.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	169	75,4	75,4	75,4
	Da	55	24,6	24,6	100,0
	Total	224	100,0	100,0	

Družbena omrežja (npr. Facebook, Instagram, ...).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	189	84,4	84,4	84,4
	Da	35	15,6	15,6	100,0
	Total	224	100,0	100,0	

Aplikacija.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	191	85,3	85,3	85,3
	Da	33	14,7	14,7	100,0
	Total	224	100,0	100,0	

V spletni trgovini.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	200	89,3	89,3	89,3
	Da	24	10,7	10,7	100,0
	Total	224	100,0	100,0	

E-mail (e-novice).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	202	90,2	90,2	90,2
	Da	22	9,8	9,8	100,0
	Total	224	100,0	100,0	

Radio.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	222	99,1	99,1	99,1
	Da	2	,9	,9	100,0
	Total	224	100,0	100,0	

SMS sporočila.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	215	96,0	96,0	96,0
	Da	9	4,0	4,0	100,0
	Total	224	100,0	100,0	

TV.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	211	94,2	94,2	94,2
	Da	13	5,8	5,8	100,0
	Total	224	100,0	100,0	

Appendix H: Segment 1 - Rich Rebecca's main characteristics

Spol:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ženski	34	70,8	70,8	70,8
	Moški	14	29,2	29,2	100,0
	Total	48	100,0	100,0	

V katero starostno skupino spadate?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do 20 let	1	2,1	2,1	2,1
	21 - 30 let	21	43,8	43,8	45,8
	31 - 40 let	8	16,7	16,7	62,5
	41 - 50 let	7	14,6	14,6	77,1
	51 - 60 let	10	20,8	20,8	97,9
	61 let ali več	1	2,1	2,1	100,0
	Total	48	100,0	100,0	

Kakšna je vaša najvišja dosežena izobrazba?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Srednja šola (tehnična smer)	4	8,3	8,3	8,3
	Srednja šola (gimnazijska smer)	5	10,4	10,4	18,8
	Visokošolska izobrazba ali več	39	81,3	81,3	100,0
	Total	48	100,0	100,0	

Kakšen je vaš trenutni status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Študent	3	6,3	6,3	6,3
	Zaposlen	41	85,4	85,4	91,7
	Brezposeln	4	8,3	8,3	100,0
	Total	48	100,0	100,0	

Kako ste zaposleni?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	7	14,6	14,6	14,6
	s.p.	3	6,3	6,3	20,8
	d.o.o.	2	4,2	4,2	25,0
	Večje podjetje (11 ali več ljudi)	11	22,9	22,9	47,9
	Manjše podjetje (10 ali manj)	5	10,4	10,4	58,3
	Javna uprava	20	41,7	41,7	100,0
	Total	48	100,0	100,0	

Moj poklic zahteva veliko fizične aktivnosti.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	27	56,3	56,3	56,3
	Delno se ne strinjam	7	14,6	14,6	70,8
	Niti se ne strinjam, niti se strinjam	5	10,4	10,4	81,3
	Delno se strinjam	5	10,4	10,4	91,7
	Strinjam se	4	8,3	8,3	100,0
	Total	48	100,0	100,0	

Svoj prosti čas najraje preživljam aktivno.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	2	4,2	4,2	4,2
	Delno se ne strinjam	4	8,3	8,3	12,5
	Niti se ne strinjam, niti se strinjam	9	18,8	18,8	31,3
	Delno se strinjam	17	35,4	35,4	66,7
	Strinjam se	16	33,3	33,3	100,0
	Total	48	100,0	100,0	

Konjiček

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Intenziven šport (visok SU)	17	35,4	35,4	35,4
	Sprostitutveni šport (nizek SU)	15	31,3	31,3	66,7
	Konjiček brez večje fizične aktivnosti	13	27,1	27,1	93,8
	Drugo	3	6,3	6,3	100,0
	Total	48	100,0	100,0	

Kako pogosto se odpravite na potovanje izven Evrope?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nikoli	12	25,0	25,0	25,0
	Na nekaj let	25	52,1	52,1	77,1
	1-krat letno	8	16,7	16,7	93,8
	2-krat letno	3	6,3	6,3	100,0
	Total	48	100,0	100,0	

Ko sem med neznanci, sem po navadi tiho.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	14	29,2	29,2	29,2
	Delno se ne strinjam	6	12,5	12,5	41,7
	Niti se ne strinjam, niti se strinjam	12	25,0	25,0	66,7
	Delno se strinjam	11	22,9	22,9	89,6
	Strinjam se	5	10,4	10,4	100,0
	Total	48	100,0	100,0	

Hitro razumem stvari.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Niti se ne strinjam, niti se strinjam	3	6,3	6,3	6,3
	Delno se strinjam	17	35,4	35,4	41,7
	Strinjam se	28	58,3	58,3	100,0
	Total	48	100,0	100,0	

Stvari po navadi postavim nazaj na njihovo mesto.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	1	2,1	2,1	2,1
	Delno se ne strinjam	2	4,2	4,2	6,3
	Niti se ne strinjam, niti se strinjam	12	25,0	25,0	31,3
	Delno se strinjam	11	22,9	22,9	54,2
	Strinjam se	22	45,8	45,8	100,0
	Total	48	100,0	100,0	

Teško se vznemirim.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	16	33,3	33,3	33,3
	Delno se ne strinjam	7	14,6	14,6	47,9
	Niti se ne strinjam, niti se strinjam	13	27,1	27,1	75,0
	Delno se strinjam	9	18,8	18,8	93,8
	Strinjam se	3	6,3	6,3	100,0
	Total	48	100,0	100,0	

Appendix I: Segment 2 – Stingy Sara's main characteristics

Spol:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ženski	60	77,9	77,9	77,9
	Moški	17	22,1	22,1	100,0
	Total	77	100,0	100,0	

V katero starostno skupino spadate?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do 20 let	2	2,6	2,6	2,6
	21 - 30 let	43	55,8	55,8	58,4
	31 - 40 let	18	23,4	23,4	81,8
	41 - 50 let	6	7,8	7,8	89,6
	51 - 60 let	6	7,8	7,8	97,4
	61 let ali več	2	2,6	2,6	100,0
	Total	77	100,0	100,0	

Kakšna je vaša najvišja dosežena izobrazba?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Osnovna šola ali manj	2	2,6	2,6	2,6
	Srednja šola (tehnična smer)	10	13,0	13,0	15,6
	Srednja šola (gimnazijska smer)	17	22,1	22,1	37,7
	Visokošolska izobrazba ali več	48	62,3	62,3	100,0
	Total	77	100,0	100,0	

Kakšen je vaš trenutni status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Študent	19	24,7	24,7	24,7
	Zaposlen	49	63,6	63,6	88,3
	Brezposeln	8	10,4	10,4	98,7
	Upokojen	1	1,3	1,3	100,0
	Total	77	100,0	100,0	

Kako ste zaposleni?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	28	36,4	36,4	36,4
	s.p.	2	2,6	2,6	39,0
	d.o.o.	3	3,9	3,9	42,9
	Večje podjetje (11 ali več ljudi)	20	26,0	26,0	68,8
	Manjše podjetje (10 ali manj)	10	13,0	13,0	81,8
	Javna uprava	14	18,2	18,2	100,0
	Total	77	100,0	100,0	

Moj poklic zahteva veliko fizične aktivnosti.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	27	35,1	35,1	35,1
	Delno se ne strinjam	16	20,8	20,8	55,8
	Niti se ne strinjam, niti se strinjam	10	13,0	13,0	68,8
	Delno se strinjam	16	20,8	20,8	89,6
	Strinjam se	8	10,4	10,4	100,0
	Total	77	100,0	100,0	

Svoj prosti čas najraje preživljam aktivno.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	3	3,9	3,9	3,9
	Delno se ne strinjam	9	11,7	11,7	15,6
	Niti se ne strinjam, niti se strinjam	25	32,5	32,5	48,1
	Delno se strinjam	27	35,1	35,1	83,1
	Strinjam se	13	16,9	16,9	100,0
	Total	77	100,0	100,0	

Konjiček

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Intenziven šport (visok SU)	19	24,7	24,7	24,7
	Sprostitutveni šport (nizek SU)	28	36,4	36,4	61,0
	Konjiček brez večje fizične aktivnosti	27	35,1	35,1	96,1
	Drugo	3	3,9	3,9	100,0
	Total	77	100,0	100,0	

Kako pogosto se odpravite na potovanje izven Evrope?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nikoli	33	42,9	42,9	42,9
	Na nekaj let	29	37,7	37,7	80,5
	1-krat letno	7	9,1	9,1	89,6
	2-krat letno	6	7,8	7,8	97,4
	3-krat ali več letno	2	2,6	2,6	100,0
	Total	77	100,0	100,0	

Ko sem med neznanci, sem po navadi tiho.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	8	10,4	10,4	10,4
	Delno se ne strinjam	15	19,5	19,5	29,9
	Niti se ne strinjam, niti se strinjam	19	24,7	24,7	54,5
	Delno se strinjam	23	29,9	29,9	84,4
	Strinjam se	12	15,6	15,6	100,0
	Total	77	100,0	100,0	

Hitro razumem stvari.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	1	1,3	1,3	1,3
	Delno se ne strinjam	4	5,2	5,2	6,5
	Niti se ne strinjam, niti se strinjam	9	11,7	11,7	18,2
	Delno se strinjam	25	32,5	32,5	50,6
	Strinjam se	38	49,4	49,4	100,0
	Total	77	100,0	100,0	

Stvari po navadi postavim nazaj na njihovo mesto.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	2	2,6	2,6	2,6
	Delno se ne strinjam	4	5,2	5,2	7,8
	Niti se ne strinjam, niti se strinjam	9	11,7	11,7	19,5
	Delno se strinjam	34	44,2	44,2	63,6
	Strinjam se	28	36,4	36,4	100,0
	Total	77	100,0	100,0	

Teško se vznemirim.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	14	18,2	18,2	18,2
	Delno se ne strinjam	20	26,0	26,0	44,2
	Niti se ne strinjam, niti se strinjam	28	36,4	36,4	80,5
	Delno se strinjam	13	16,9	16,9	97,4
	Strinjam se	2	2,6	2,6	100,0
	Total	77	100,0	100,0	

Appendix J: Segment 3 – Poor Paula's main characteristics

Spol:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ženski	52	96,3	96,3	96,3
	Moški	2	3,7	3,7	100,0
	Total	54	100,0	100,0	

V katero starostno skupino spadate?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do 20 let	2	3,7	3,7	3,7
	21 - 30 let	22	40,7	40,7	44,4
	31 - 40 let	16	29,6	29,6	74,1
	41 - 50 let	7	13,0	13,0	87,0
	51 - 60 let	4	7,4	7,4	94,4
	61 let ali več	3	5,6	5,6	100,0
	Total	54	100,0	100,0	

Kakšna je vaša najvišja dosežena izobrazba?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Srednja šola (tehnična smer)	9	16,7	16,7	16,7
	Srednja šola (gimnazijska smer)	6	11,1	11,1	27,8
	Visokošolska izobrazba ali več	39	72,2	72,2	100,0
	Total	54	100,0	100,0	

Kakšen je vaš trenutni status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Študent	9	16,7	16,7	16,7
	Zaposlen	35	64,8	64,8	81,5
	Brezposeln	7	13,0	13,0	94,4
	Upokojen	3	5,6	5,6	100,0
	Total	54	100,0	100,0	

Kako ste zaposleni?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	19	35,2	35,2	35,2
	s.p.	5	9,3	9,3	44,4
	d.o.o.	1	1,9	1,9	46,3
	Večje podjetje (11 ali več ljudi)	10	18,5	18,5	64,8
	Manjše podjetje (10 ali manj)	3	5,6	5,6	70,4
	Javna uprava	16	29,6	29,6	100,0
	Total	54	100,0	100,0	

Moj poklic zahteva veliko fizične aktivnosti.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	17	31,5	31,5	31,5
	Delno se ne strinjam	7	13,0	13,0	44,4
	Niti se ne strinjam, niti se strinjam	14	25,9	25,9	70,4
	Delno se strinjam	11	20,4	20,4	90,7
	Strinjam se	5	9,3	9,3	100,0
	Total	54	100,0	100,0	

Svoj prosti čas najraje preživljam aktivno.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	1	1,9	1,9	1,9
	Delno se ne strinjam	3	5,6	5,6	7,4
	Niti se ne strinjam, niti se strinjam	16	29,6	29,6	37,0
	Delno se strinjam	21	38,9	38,9	75,9
	Strinjam se	13	24,1	24,1	100,0
	Total	54	100,0	100,0	

Konjiček

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Intenziven šport (visok SU)	11	20,4	20,4	20,4
	Sprostitutveni šport (nizek SU)	21	38,9	38,9	59,3
	Konjiček brez večje fizične aktivnosti	20	37,0	37,0	96,3
	Drugo	2	3,7	3,7	100,0
	Total	54	100,0	100,0	

Kako pogosto se odpravite na potovanje izven Evrope?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nikoli	21	38,9	38,9	38,9
	Na nekaj let	19	35,2	35,2	74,1
	1-krat letno	9	16,7	16,7	90,7
	2-krat letno	3	5,6	5,6	96,3
	3-krat ali več letno	2	3,7	3,7	100,0
	Total	54	100,0	100,0	

Ko sem med neznanci, sem po navadi tiho.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	14	25,9	25,9	25,9
	Delno se ne strinjam	10	18,5	18,5	44,4
	Niti se ne strinjam, niti se strinjam	10	18,5	18,5	63,0
	Delno se strinjam	14	25,9	25,9	88,9
	Strinjam se	6	11,1	11,1	100,0
	Total	54	100,0	100,0	

Hitro razumem stvari.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Delno se ne strinjam	1	1,9	1,9	1,9
	Niti se ne strinjam, niti se strinjam	8	14,8	14,8	16,7
	Delno se strinjam	18	33,3	33,3	50,0
	Strinjam se	27	50,0	50,0	100,0
	Total	54	100,0	100,0	

Stvari po navadi postavim nazaj na njihovo mesto.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	3	5,6	5,6	5,6
	Delno se ne strinjam	3	5,6	5,6	11,1
	Niti se ne strinjam, niti se strinjam	11	20,4	20,4	31,5
	Delno se strinjam	12	22,2	22,2	53,7
	Strinjam se	25	46,3	46,3	100,0
	Total	54	100,0	100,0	

Teško se vznemirim.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	6	11,1	11,1	11,1
	Delno se ne strinjam	15	27,8	27,8	38,9
	Niti se ne strinjam, niti se strinjam	18	33,3	33,3	72,2
	Delno se strinjam	10	18,5	18,5	90,7
	Strinjam se	5	9,3	9,3	100,0
	Total	54	100,0	100,0	

Appendix K: Segment 4 – Conscious Cristina’s main characteristics

Spol:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ženski	39	86,7	86,7	86,7
	Moški	6	13,3	13,3	100,0
	Total	45	100,0	100,0	

V katero starostno skupino spadate?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do 20 let	1	2,2	2,2	2,2
	21 - 30 let	14	31,1	31,1	33,3
	31 - 40 let	17	37,8	37,8	71,1
	41 - 50 let	6	13,3	13,3	84,4
	51 - 60 let	5	11,1	11,1	95,6
	61 let ali več	2	4,4	4,4	100,0
	Total	45	100,0	100,0	

Kakšna je vaša najvišja dosežena izobrazba?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Osnovna šola ali manj	1	2,2	2,2	2,2
	Srednja šola (tehnična smer)	6	13,3	13,3	15,6
	Srednja šola (gimnazijska smer)	4	8,9	8,9	24,4
	Visokošolska izobrazba ali več	34	75,6	75,6	100,0
	Total	45	100,0	100,0	

Kakšen je vaš trenutni status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Študent	5	11,1	11,1	11,1
	Zaposlen	34	75,6	75,6	86,7
	Brezposeln	5	11,1	11,1	97,8
	Upokojen	1	2,2	2,2	100,0
	Total	45	100,0	100,0	

Kako ste zaposleni?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-2	11	24,4	24,4	24,4
	s.p.	5	11,1	11,1	35,6
	d.o.o.	2	4,4	4,4	40,0
	Večje podjetje (11 ali več ljudi)	6	13,3	13,3	53,3
	Manjše podjetje (10 ali manj)	7	15,6	15,6	68,9
	Javna uprava	14	31,1	31,1	100,0
	Total	45	100,0	100,0	

Moj poklic zahteva veliko fizične aktivnosti.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	17	37,8	37,8	37,8
	Delno se ne strinjam	4	8,9	8,9	46,7
	Niti se ne strinjam, niti se strinjam	5	11,1	11,1	57,8
	Delno se strinjam	12	26,7	26,7	84,4
	Strinjam se	7	15,6	15,6	100,0
	Total	45	100,0	100,0	

Svoj prosti čas najraje preživljam aktivno.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	1	2,2	2,2	2,2
	Delno se ne strinjam	4	8,9	8,9	11,1
	Niti se ne strinjam, niti se strinjam	6	13,3	13,3	24,4
	Delno se strinjam	17	37,8	37,8	62,2
	Strinjam se	17	37,8	37,8	100,0
	Total	45	100,0	100,0	

Konjiček

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Intenziven šport (visok SU)	11	24,4	24,4	24,4
	Sprostitutveni šport (nizek SU)	14	31,1	31,1	55,6
	Konjiček brez večje fizične aktivnosti	18	40,0	40,0	95,6
	Drugo	2	4,4	4,4	100,0
	Total	45	100,0	100,0	

Kako pogosto se odpravite na potovanje izven Evrope?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nikoli	13	28,9	28,9	28,9
	Na nekaj let	25	55,6	55,6	84,4
	1-krat letno	5	11,1	11,1	95,6
	2-krat letno	1	2,2	2,2	97,8
	3-krat ali več letno	1	2,2	2,2	100,0
	Total	45	100,0	100,0	

Ko sem med neznanci, sem po navadi tiho.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	11	24,4	24,4	24,4
	Delno se ne strinjam	8	17,8	17,8	42,2
	Niti se ne strinjam, niti se strinjam	13	28,9	28,9	71,1
	Delno se strinjam	8	17,8	17,8	88,9
	Strinjam se	5	11,1	11,1	100,0
	Total	45	100,0	100,0	

Hitro razumem stvari.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Delno se ne strinjam	1	2,2	2,2	2,2
	Niti se ne strinjam, niti se strinjam	7	15,6	15,6	17,8
	Delno se strinjam	18	40,0	40,0	57,8
	Strinjam se	19	42,2	42,2	100,0
	Total	45	100,0	100,0	

Stvari po navadi postavim nazaj na njihovo mesto.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	2	4,4	4,4	4,4
	Delno se ne strinjam	3	6,7	6,7	11,1
	Niti se ne strinjam, niti se strinjam	5	11,1	11,1	22,2
	Delno se strinjam	13	28,9	28,9	51,1
	Strinjam se	22	48,9	48,9	100,0
	Total	45	100,0	100,0	

Težko se vznemirim.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ne strinjam se	5	11,1	11,1	11,1
	Delno se ne strinjam	16	35,6	35,6	46,7
	Niti se ne strinjam, niti se strinjam	13	28,9	28,9	75,6
	Delno se strinjam	10	22,2	22,2	97,8
	Strinjam se	1	2,2	2,2	100,0
	Total	45	100,0	100,0	

Appendix L: Segment 1 – Rich Rebecca's additional comparisons

Čas nakupovanja živil

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ponedeljek – četrtek	6	12,5	12,5	12,5
	Petek – nedelja	21	43,8	43,8	56,3
	Ni pomembno (tekom celega tedna)	19	39,6	39,6	95,8
	Ponavadi nekdo drug nakupuje zame	2	4,2	4,2	100,0
	Total	48	100,0	100,0	

Širok nabor živil v trgovini.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manj pomembno	1	2,1	2,1	2,1
	Včasih mi je pomembno	15	31,3	31,3	33,3
	Pomembno	24	50,0	50,0	83,3
	Zelo pomembno	8	16,7	16,7	100,0
	Total	48	100,0	100,0	

Znamka, ki ji zaupam.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ni pomembno	2	4,2	4,2	4,2
	Manj pomembno	3	6,3	6,3	10,4
	Včasih mi je pomembno	13	27,1	27,1	37,5
	Pomembno	24	50,0	50,0	87,5
	Zelo pomembno	6	12,5	12,5	100,0
	Total	48	100,0	100,0	

Appendix M: Additional comparisons of all segments

	Segment 1	Segment 2	Segment 3	Segment 4
V katerih primerih opravljate nakupe živil?				
na poti iz službe, fakultete	48	44	43	49
med službo	4	3	9	16
na poti iz obveznosti	15	26	15	18
med obšolskimi dejavnostmi otrok	2	8	0	0
po tem ko že pridem domov	38	38	48	22
med vikendom	38	29	24	31
splet	8	8	2	4
posebne ugodnosti	19	23	37	11
V katerih primerih bi kupovali v TBE (trgovini brez embalaže)?				
<10 min hoje od doma	77	75	87	76
max 5 min vožnje od doma	69	66	72	71
max 15 min vožnje od doma	60	55	65	76
max 5 min vožnje od službe	71	71	67	73
max 15 min vožnje od službe	54	36	57	60
več kot 15 min od službe/doma	33	26	37	56
naročilo splet + dostava	75	71	76	62
naročilo splet + osebni prevzem	67	64	69	62
Koliko truda je potrebno vložiti za nakup izdelkov brez embalaže?				
veliko	88	75	76	73
se ne trudim	4	9	6	0
Bi bili pripravljeni kupovati živila v kavcijski embalaži?				
da	88	98	96	98
vseeno	8	4	2	2
Trditve:				
plačati več brez embalaže	58	38	37	64
plačati več bio	90	70	87	91
	Segment 1	Segment 2	Segment 3	Segment 4
plačati več višja kakovost	96	86	94	98
plačati več domači izdelki	92	86	93	87
plačati več zdrava živila	88	66	76	80
plačati več Slo poreklo	77	64	83	84
kupim živila višje kakovosti, če so znižana	54	75	70	40
kupim živila v akciji, čeprav niso moja najljubša	15	17	20	2
Trditve:				

(continued)

TBE dražja od tradicionalne	65	86	80	64
TBE višja kakovost od tradicionalne	69	56	76	91
želim kupovati na rinfuzo	96	90	98	100
želim kupovati na rinfuzo, če živila niso dražja od pakiranih	65	81	74	56
TBE in tradicionalna trgovina sta enako priročni; kje bi nakupovali?				
TBE	56	36	70	80
obe	42	52	30	20
Doma hranim živila večinoma v?				
posodah za shranjevanje živil	63	39	65	82
Primerljiva živila na voljo v različnih oblikah; katere se večinoma poslužite?				
brez embalaže	42	42	48	73
pakirano v zame najbolj priročni embalaži	29	46	26	7
izogibam se plastični embalaži	63	55	67	69
v plastični embalaži	2	5	4	0
Če nakupujete živila na rinfuzo, ali kaj pogrešate?				
ne kupujem	17	26	6	7
nič ne pogrešam	17	14	6	18
enostavnejši proces nakupa	15	21	24	13
večji izbor produktov	56	46	69	44
možnost nakupa s svojo embalažo	40	35	44	36
možnost spletnega nakupa	8	9	17	9
Ali se na opravljanje večjih nakupov predčasno pripravite? Katere predpriprave?				
priprava na nakup	66 Da 31 včasih	58 da 30 včasih	76 da, 15 včasih	80 da, 18 včasih
preverim zalogo živil	92	75	82	91
nakupovalni seznam	85	79	87	73
jedilnik za nekaj dni/cel teden	17	18	24	20
preverim akcijsko ponudbo	27	34	33	18
preverim pri članih gospodinjstva če kaj potrebujejo	60	61	61	62
Kako spremljate trgovce, pri katerih opravljate nakupe?				
	Segment 1	Segment 2	Segment 3	Segment 4
fizični katalogi	42	53	54	20
TV	6	8	7	0
radio	2	0	2	0
spletna stran	31	27	17	22
aplikacija	23	13	15	9
spletna trgovina	10	16	7	7
na licu mesta - fizična trgovina	60	61	69	71
e-mail	6	10	15	7
SMS sporočila	6	1	7	2

(continued)

družbena omrežja	15	10	17	24
Vaša običajna prehrana?				
veganska ali vegetarijanska	15	18	32	40
Velikost kraja v katerem živite?				
<1000 prebivalcev	17	25	30	38
1000 prebivalcev < 10000 prebivalcev	40	35	26	31
10000 prebivalcev >	44	40	44	31

Appendix N: Segment 2 – Stingy Sara’s additional comparisons

Čas nakupovanja živil					
		Frequency	Percent	Valid Percent	Cumulative Per- cent
Valid	Ponedeljek - četrtek	13	16,9	16,9	16,9
	Petek - nedelja	21	27,3	27,3	44,2
	Ni pomembno (tekom celega tedna)	42	54,5	54,5	98,7
	Ponavadi nekdo drug nakupuje zame	1	1,3	1,3	100,0
	Total	77	100,0	100,0	

Appendix O: Segment 3 – Poor Paula’s additional comparisons

Čas nakupovanja živil					
		Frequency	Percent	Valid Percent	Cumulative Per- cent
Valid	Ponedeljek - četrtek	9	16,7	16,7	16,7
	Petek - nedelja	12	22,2	22,2	38,9
	Ni pomembno (tekom celega tedna)	32	59,3	59,3	98,1
	Ponavadi nekdo drug nakupuje zame	1	1,9	1,9	100,0
	Total	54	100,0	100,0	

Appendix P: Segment 4 – Conscious Cristina’s additional comparisons

Čas nakupovanja živil					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ponedeljek - četrtek	10	22,2	22,2	22,2
	Petek - nedelja	8	17,8	17,8	40,0
	Ni pomembno (tekom celega tedna)	27	60,0	60,0	100,0
	Total	45	100,0	100,0	