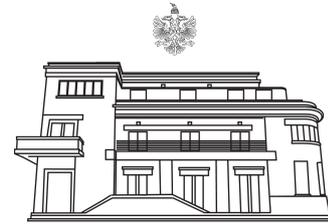




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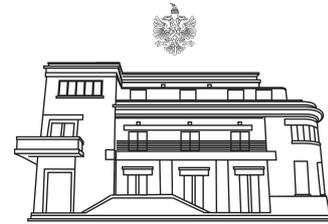


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INTERNATIONAL CONFERENCE

**Tourism and Migration, Economic Policies in the
Mediterranean Area**

Hotel PLAZA Tirana - 10th February 2018



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International Conference on Economic Policies, Tourism and Migration in the Mediterranean

in collaboration with:

- Malta Tourism Authority,
- The Municipality of Heraklion,
- SISTUR Italian Society of Tourism Sciences,
- University of Calabria,
- Logos University College.

Contact: secretariat@unicyiril.org

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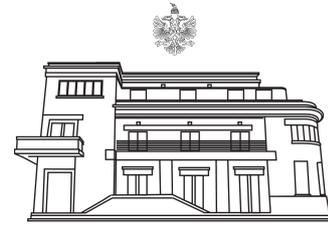
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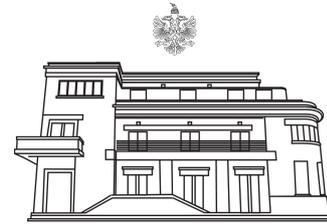
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Phenomenology of the relationship cashback-tourism

Autor: Roberto De Donno

The international expansion of the concept of *cashback* has crossed the boundaries of companies and countries, in such a way that it has gone around the world with just a few transactions of the specific barcodes.

Cashback has stubbornly proposed itself in the most various markets thanks to its versatility and to the effectiveness of its connotation, due to the fact that the result is immediately determined and regulated.

This analysis is conducted considering the specific context of tourism. It investigates on the opportunities that *cashback* produces in terms of profits and earnings. This context is progressively developing the revenge of an experimented system that now obtains much more concrete evidences.

In this analysis of the relationship between *cashback* and tourism we have the intention of underlying the innovative aspect of the "return of money", or *cashback*, in the light of its advanced and futurist phenomenology, as it has a very classical interpretative origin, more than ever. The outline of this representative picture will consist of a rather simple starting assumption.

Cashback is movement

The faculty of "repetere" (from Latin: to return, to go back to, to demand as a reward, to start again, to renew) is substantially a way to undertake a circular path of "return", which translates into a form of becoming - therefore of progress - which does not know any end. There is no end.

Instead, the end is quite clear and theoretically consists in the Dionysian value for which there is a strict will to (re) affirm itself. The goal becomes the desire to constitute the attractive element of attention to invite, to be present, then return and, maybe, come back again.

Cashback and tourism are precisely united by the meaning of "return"; they are assonant in the sense of "moving around", of building relationships, of developing circuits, of satisfying the logic of interactive exchange in a rapid and constant times, of making intra and extra-moenia development communities.

The logic of the "reditus" refers to a sphere in which the *cashback* phenomenon can be intelligently interpreted as an ability to facilitate "pecuniae reditus", i.e., financial income, which constitutes income revenues to be spent in locum (according to a local business logic), but also elsewhere (according to a more universal view of moving by turning money).

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Therefore, if "repetere" also relates to the restart to renew, it will be licit benefiting from what allows to get back "in reditu" (profitable system) and "in locum". With this double connotation, which derives from the same meaning, the concept of return has to do with a renewed tourism and with an innovative criterion of economic feedback.

Development of the tourism sector

On the other hand, the tourism sector is proving to be a formidable accelerator of development as it seems that it does not know crisis. In the last ten years it has increased its presence in various places and, in projection, in 2020, it could even represent 10% of world GDP and 10% of world employment, far exceeding the three hundred million employees in the various tasks.

It is evident that tourism has to do with its intrinsic peculiarity of being eclectic and knowing how to adapt to the times, while consolidating the aspects of tradition, so dear to the characteristic localities of the world. In this sense, tourism has used the contemporary tools of social and digital evolution, of the communities of users, of travel or holiday, exploiting the network as an accelerator of the desire and the ability to "move around" at more or less advantageous conditions.

Considered as a transversal tool used to involve the parties, *cashback* is helping to ensure that people share enthusiasm and initiatives, aimed at the desire to go and return to those places (even digital) where there has been a real advantage.

From the sociological point of view, tourism represents the activity with the greatest growth trend for many countries in the world; it is an element of total economic investment, and both the middle classes of the developed countries and those of the emerging ones do not intend to renounce to its benefits. It is estimated (the estimate was made by the UNWTO, *World Tourism Barometer*) that in 2016, in Europe, more than 85 million people came from countries outside the European Union, of which almost 60% stayed in Italy, bringing revenues equal to 6% of GDP with at least 108 billion euros (the data reported were processed considering each type of consumption has been made: hotel, catering, sandwiches, drinks, rental, bathing facilities, shops, fuel, transportation, etc.).

The cashback card

That said - the Italian example is an emblematic case of tourism development understood as an act but, at the same time, it is an example of the potential use of the *cashback* card – it should be considered for a while what it means in terms of *cashback*, economic return obtainable from merchants and consumers, if each of them fully adopts the philosophy of the system. The "return of money" is equivalent to a "return on-site" of the consumer who has immediately found the payment of the contribution in percentage, after the paying of the purchase made. Basically, the whole is viewable as a kind of virtuous circle, whose vector moves the economy, leading it to a profitable market logic that is equivalent to the following equation:



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"Cashback is to the economy as the profits of companies are to consumer savings".

It is clear that the result will consist in a positive parameter resulting from the sum of all the carriers converging in the *cashback* system, in favor of a circle of money that will bring benefits and gains with zero investment.

The Cashback Industry Report (till now the only ad hoc study on the worldwide *cashback* phenomenon) estimates that, only in 2015, the turnover of the 235 platforms of the "repayment economy" sector settled at about 84 billion dollars. From that moment on, the innovation of the contemporary economy has not stopped, producing increasingly diversified marketing strategies but sharing the concept of "return".

Transversality of the cashback phenomenon and its "movement"

On the other hand, the concept of "return" is of a transversal matrix. Basically, it can be said that, when a phenomenon is able to go through heterogeneous times and spaces, making use of a certain versatility, it possesses the characteristic of transversality. In other words, we speak of a phenomenon capable of making the contemporary values, the objectives and the protagonists of the space-time arc in which it occurs, never debasing, to be an anachronistic event. In fact, what is said to be able to go beyond the limits of the conventionally placed, as specific of a given epoch, is something that overcomes the ostracism of the conventional, relying on the originality of the always new, as capable of adapting to any following historical-social moment.

If the phenomenon also manages to promote elements of values that progressively overcome the barriers of the already seen, it will stand out as a translation of social changes, giving visibility to goals and objectives, consistent with the becoming of the space-time context in which it operates. In this sense, this system makes it possible, it allows to visualize elements of novelty in accordance with a criterion of improvement of social conditions in general (including in this sense every type of cultural, economic, political, etc.).

In all these concepts, there is a warning of an alternative to the obvious, to what it is repeated, to everything that refers to an attachment, to what has always been and which sometimes remains stale within connotations of a development, that it is not evolution, but rather a sad repetition of generational paths, despite being no longer used to doing as it was once. On the other hand, the change of period is by par excellence a great variation of styles, although it often takes its cue from the principles of the past. Being able of crossing the world is like pulling a long diagonal, which will cross many other parallel or perpendicular lines, intersecting them to weave the plot of the story. Any transversal phenomenon crosses social, economic, cultural, and political paradigms, penetrating them as an element of novelty, but not because of disruption. The system is shaken a bit and it is gradually amalgamated.

Transversality is the quintessence of the *cashback* project. This stems from a vigorous foresight, deriving from the ability of riding the wave of change in the uses and habits of people around the world. The careful observation of the project's enthusiasts consists

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in starting from a careful observation of the needs of the market and in elaborating a thought, so to speak, "whimsical" about an ideal of variation of the status quo. It involves people of the most varied ages and experiences, commercial activities of the most diverse sectors, geographic locations completely antipodes, different philosophies of life.

The originality consists in photographing the existing, to face a crisis that rejects immobility and gives a vision of beyond. We need to take the values that gradually constitute the social structure of the moment, making sure that we share them by examining the least possible conflict. Basically, we must avoid the collapse of the failed promise of the future, reflecting on the unpredictability of the same, moving with enthusiasm. Precisely, a desire to make, supported by the cross-cutting dialogue which involves different actors and drawings on the future.

In this sense, the concept of "movement" penetrates the essence of the *cashback* project, defining it in progress: it is done thanks to the movement; and success derives from the constant adaptability to different contexts. In other words, it is the explosive effect of a careful and conscious observation of what people need, which often seems to go beyond the rules of conformism, only because it sees beyond.

Human oriented strategies

All this converges in the futuristic concept defined as "Industry 4.0", from the radical technological content together with a problem of organizational innovation that concerns, at the same time, the machines and the people. Not by chance, in fact, the term "factory of the future" refers to the digital technologies of communication and information. The factory of the future, in short, combines automation with a model that incorporates the characteristic features of digital culture, among which, in particular, we mention the flexibility and adaptability of the processes as well as the transition from specialization (vertical) to the process (horizontal). The factory of the future weds the increase of complexity in the futuristic digital that continues to evolve together with the products and the processes. Conceiving the mere production, this innovation is based on an intelligent cooperation between man and man and between man and machines (or digital technology), in order to ensure the conservation of employment.

In what sense do these reflections pertain to the theme of our analysis? The crucial point is this: man is at the center of a vision and a purpose. The most productive interfaces become *human-oriented* interfaces, whose added value consists in identifying different levels of *human-oriented* strategies together with their interests and needs.

Well, without prejudice to this premise, it follows that not only does a question arise (as the sociologist Jan Van Dijk claimed) related to the attractiveness of a technology on people (*mental access*), to the availability of technologies (*material access*), to the skills owned to use technology (*skill access*) and to the ability to use technology in all potential (*usage access*); but it is also related to real marketing, which must change its starting point in the digital age. Today, marketing must consider the customer as a

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friend for whom it becomes an integral part of his particular lifestyle. Contemporary marketing (as claimed by Philip Kotler) is holistic-humanistic when it chooses to relate to customers as complete human beings, which are not limited to satisfying functional and emotional needs, but who also responds to their anxieties and latent needs. In the beginning, in fact, the *cashback* is born and develops properly in order to facilitate a sort of transition, which is connoted in the practice of the transaction, to the human factor.

Therefore, we can reason in the following terms: in a digitized world, the attention of the various brands towards the client will be that of establishing relationships with them. The goal of returning the customer to buy again merges with that of "tourner la tête" (turn your head), understood as an emotional movement derived from a practical utility in turning around, that is "turn your head around", to see that this return has multiple advantages.

Digital culture benefits communities

Tourism is a sector that has taken advantage of digitalization and can go on doing it (first of all in online booking of trains, planes, hotels, other forms of staying, holiday packages), but it is also a sector of resistance to wild digitization. Basically, the reservation can be confirmed online, but the places must be visited by going there, therefore moving. Tourist destinations remain in specific countries and regions that cannot be "taken away" from the place to which they belong and constitute a non-fungible resource for those who live and work there. In other words, the network has swept away some trades related to tourism (travel agencies, for example), but has not damaged tourism as such: on the contrary, it is proving a formidable accelerator of the desire and of the possibility of traveling for people pleasure.

Now, the spreading of the phenomenon of digitalization in the tourism sector, as first, "has taken " the most conventional search engines, specialized in the sector, which have allowed the acceleration of the sale of the relevant products-services (it is enough evaluating the purchase of tickets railways or airplanes), later associated with real holiday packages on promotion on everywhere online sites. "Booking" or "Trivago", "Volare gratis" or "Edreams", for example, are just some of the many search engines of economic convenience and offers to save money. The aim is: travel by saving. But, if to this criterion we add savings on savings, will the trip, the holiday, or the moving, become more accessible? Of course, yes. In fact the use of *cashback* in tourism has increased the movement of the sector reaching the 7% in 2017, reaching 9,202 million euro on online purchases made with the purpose of traveling for tourism.

The application of marketing 4.0 in the logic of cashback

Essentially, being part of a *cashback* system implies a certain opening of the affiliated company towards new marketing strategies. In a contemporary logic of marketing 4.0, the *content marketing* directs contents towards a constant amplification and distribution



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of qualitatively interesting experiences, because, in addition to supporting the peculiarity of the reference brand, it also tells the specificity of what happened where the determined experience has also facilitated the satisfaction of the subject to spend with return.

On the other hand, the movement that springs from the affiliation to the system allows an initiative that makes the company more attractive, as it is capable of interpreting the social dynamics currently underway. *Cashback* becomes an effective system of *content marketing*: the peculiarity of the specific company is supported by an instrument that helps the customer to fulfill his desire. The added value of *cashback* will be functional to the specific contents of the corporate brand. In the current digital age, the *cashback* container ensures visibility and accessibility of company contents. This is why the success of the *cashback* application stems from the objective achievement of loyalty and sales results, which can also be assessed through the percentage of customers who remember the brand's name also thanks to the attractive *cashback* formula of reference.

Some practical examples

Regarding this last point, let's think about the many shopkeepers who have already had experience with the return of money system, ascertaining the effective growth of their customers. In some purely tourist places (Otranto, in Puglia, for example) there has been a growing synergistic movement among different structures (hotel, restaurant, supermarket, pharmacy, bathing establishment, etc.) which has originated not necessarily on site, but which has certainly produced advantages in the specific context. The cards with barcodes can derive from the most varied contexts and become promoters of the most diverse brands, but the fact is that they are universally valid and, for this reason, they have and give value. This is a value linked both to the sponsorship of its brand displayed on the card, and from the fact that this particular vehicle conveys a considerable return of image as well as an economic return from purchases of third parties; it is also of an emotional-social value as they give obvious savings to those who buy. The emotional aspect, in this case, assumes a generative attitude in the project of worldwide diffusion of the system as it relies on contingent bases of turning money.

In Caprarica di Lecce, an association of cultural and territorial promotion has urged the Municipality to decide to immortalize the olive tree as a representative symbol of the reference brand of the *cashback* card to be distributed to all the natives who have migrated throughout the world. Anyone of them who will receive the card authorized and marked, will contribute. A certain percentage of their purchases will be directed to finance urban redevelopment projects or enhancement of the territory. For the first time, the case of Caprarica di Lecce has demonstrated the effectiveness of the *cashback* project in terms of territorial planning.

Boomerang Effect



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This is to testify the fact that the transversality of this extraordinary project is always in progress, and has a value of horizontal diffusion that affects everyone. It is like a boomerang that is launched to strike: it rotates, moves in such a way to create a cause-effect dynamic, it propagates a centrifugal force that branches off its dynamism to expand itself spreading, and it subsequently returns with congruous results. When the boomerang returns into the hands of those who launched it, it leaves the mark of something that has inevitably been struck, and therefore produces effects. In other words, the movement denotes a change that is precisely a new way of thinking, of elaborating ideas and observing the surrounding world. In order for this to happen, a radical change of mentality is required: the contents that the company disseminates include the information that customers want to use to achieve their personal and professional goals.

The cultural changes and the significance of consumption have increased the share of "immaterial" value incorporated in the products: design and planning, communication and culture, research, training, assistance, marketing and distribution have become the main engines of value for a part of the company's products, and allow to obtain a premium price or multiply the niches of the controlled market. The product is therefore an amalgam of different concrete works, organized by a multiplicity of coordinated agencies and by *consumer* activities that formally do not fall within the sphere of labor relations.

A significant portion of the work generated by the so-called "intelligent" production (i.e., linked to the use of innovative or digital robotics) is not directly organized by the lead companies. A part of the activities, varying according to the sectors, the degree of complexity of the product, the management choices, and the characteristics of the market, are carried out by third-party organizations connected to the lead company through variously regulated transactions. The realization of many products involves a very high number of companies. A large part of the work takes place outside the walls of the lead company. Therefore, the observation of the departments or phases of the cycle of these enterprises provides a partial perspective of the transformations of work induced by production in general.

"Do-it-yourself" functional for savings

The tourism sector, in this case, sees a progressive increase in the so-called "Ott - Over The Top", which are increasingly becoming an autonomous political subject. The data on tourism are provided exponentially by the *World Travel & Tourism Council*, a private organization founded in 1991, of international character, which represents the major operators in the field of travel and tourism (airlines, hotel chains, cruise operators, car hire companies, travel agencies, tour operators, computerized reservation systems, etc.). An interesting aspect is that the main members of this sort of industry lobby are the logos of Google, IBM, Coca Cola and all the main international credit cards. In this context, the innovative element of *cashback* adopts, as an essential

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component, the “quid” of a production process, of a product profile, of relationships with suppliers, and of the relationship with the market, which substantially opens up the businesses models from the competitive advantages deriving from the transformation of entrepreneurial, labor, and territorial hierarchies. In other words, it is an organizational-cultural innovation that holds together industry and personalization, seriality and uniqueness on a world scale. Thus, on one hand, the technical possibility of obtaining high levels of efficiency in the use of flexible and multifunctional systems monitors the markets, and dialogues with customers at limited costs while, on the other hand, it allows levels of integration between companies and consumers, between company and society (which in this view is above all a large market), between production and circulation with a superior reciprocal synergy respect to the past.

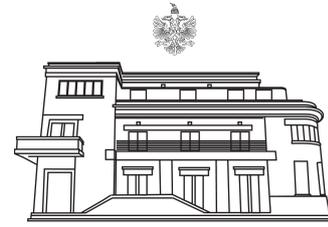
This makes clear how much the criterion of the "return of money" is functional to the dynamics of the attention to the satellite activities in relation also to a certain competition among agents of the market, forced to attract more and more a customer-consumer, grappling with a proportional growing vocation of the do-it-by-yourself for savings. Basically, in terms of marketing, companies should measure how they can convert the awareness of the existence of their particular brand in the purchase of the product. It is necessary to ensure that a certain number of people spontaneously remember that specific product, or store, or company. Can we therefore confirm this analysis by arguing that - evidently - a system of immediate feedback, such as *cashback*, can assist the study of the profit generated also thanks to purchases in the loyalty loop? So, the brand, able to transform into buyers the people who know it, can be reflected in the dynamics of reciprocity, within a *cashback* system, that will also convert into loyal supporters those people who have experienced it.

No paradigm or model is exhausted in the immediate production process, but it gives information regarding itself to the mechanisms of social reproduction, to the regulatory structures, and to the consumption patterns. The intelligent factory is a program of "social industrialization", which is rooted in the territory as a space for relations, cooperation, and consumption. It is camouflaged in the city and aims to break down the boundaries between the self and the environment by exploiting the connections between inside and outside, between collective knowledge and enhancement. And as a program, basing on its needs, it requires to guide the reproductive institutions, company relations, financial and logistical flows. Above all, it presupposes a social model oriented towards the expansion of consumption or the replacement of previous consumption models in favor of new ones.

The "interconnected" factory has mobile borders, as it must keep open the relationship between interior and exterior, extensively exploits the second, and intensively increases the first. It is a process that concerns the diffusion of antennas through which the company captures the signs of innovation. Through the new digital technologies it is possible to extract value from what was reserved to the spaces of the private, of the sociality, of the gaming.

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Cashback as “advocate” element of the brand

Basically, referring to the tourist apparatus (but it has already been found that the logic belongs to every entrepreneurial-productive sector), what happens taking into consideration the "return of money" tool? The company can increase its profitability (with a net profit margin) thanks to the efficiency of the use of *assets* that act as leverage. The potential increase in the market share of the specific brand can be estimated in the light of the real knowledge of the same brand by consumers. Therefore, if the *cashback* system (also in fact branded) allows an increase of only 1% of the "discovery" of a given brand, thus allowing to know the contingent advantages of one rather than the other product, it will then be very likely that the attractiveness and the curiosity, aroused by the system, will turn into a real act of purchase (and therefore also of trust and relative loyalty), which will determine a certain increase of its market share. The *cashback*, in fact, can become the *advocate* element of the brand: with the passing of time, customers can gain a strong sense of loyalty to the brand belonging to the *cashback* circuit, which is reflected in the clear intention of remaining buyers of that brand, therefore, in the repurchase and especially in the recommendation of that product to other people. All thanks to the concept of return.

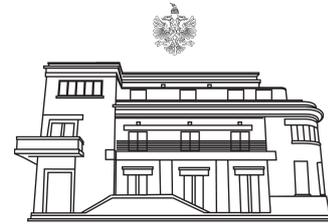
A theme closely linked to the debate on the intelligent factory concerns the place occupied by the company production in overall social relations; in other words the relationship between production and society. There is an urgent need to find a place in the structure of the world economy, questioning that division of labor among the creative, the financial, and the productive functions (from the east to the west of the planet), that sees above all Europe as the final market. There is a need to reconstruct a new relationship between finance and industry accompanied by the challenge of qualifying the notion of "knowledge-based economy" in a manner consistent with the European economic-social structure. It is not a coincidence, then, that the concept of "money return" was born in England and then spread to various platforms throughout Europe and the United States of America.

Customer orientation

To transform a buyer who buys the product into a loyal supporter, a series of customer orientation activities are required, that is a sort of reversal of the information flow that feeds the production, whose point of origin resides in the customer's order according to a "consumer-to-business" logic. It essentially consists in the inversion of the epoch-making into the digital age: in refining a *customer loyalty* method. Repeat the purchase consists of profitable loyalty criteria over time. This, not only to facilitate a direct relationship between customer and company, but also to stimulate purchases according to a *customer engagement* logic especially conceived as a technique of: *cross-selling* (aimed at offering products or services that are additional to what already purchased by the customer), and an *up-selling* logic (voted for the proposal to purchase superior

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products or services). The *cashback* system offers a *customer engagement* activity through the application of CRM (*customer relationship management*) to involve customers offering them solutions aimed at building long-term relationships.

On the other hand, this must be the ultimate goal of tourism, because spending with satisfaction brings substantial benefits to all the industries, and fundamentally nowadays the customer is an integral part of a macro content analysis system ready to publicly disprove any vain promise. After all, if the *cashback* system did not work, it would not take advantage of thousands of affiliated businesses and as many e-commerce affiliates and online sales of each species. The cult of the network becomes very effective and versatile to include alternative criteria to what has so far been commonly seen and used. The space and the time of the synergy moving in the largest commercial network in the world (because it belongs to the whole world) have already become social categories zeroed by the promptness and by the contextuality by which one can manage the "repetere" of actions that require a reward for the mere fact of having joined the logic of going back there where the renewal has really made the difference, thanks to a corporate formula of detection and reaction of the actual benefit.

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