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## COMMENT/By Susan B. Weiner

## Mysteries of Marketing in the Land of Tomato Bank

Japan puzzles us. It is a country with a coffee creamer called Creap, a soft drink called Sweat, and a popular financial establishment called Tomato Bank.

What motivates the Japanese consumer to buy? Is it price? Coupons in the Sunday newspaper? Quality?

Actually, there are four important factors: relationships, service, brand names, and packaging.

### Selling Cars Door to Door

The Japanese must build relationships before a sale is ever made. For example, car sales people go door to door in Japan. So do sellers of securities. They make many calls simply to get their feet in the door, and many of the decision makers they target are women.

Looking after the customer is also important. A Japanese institutional investor once unfavorably compared American investment managers to used-car salesmen.

"They are all over me when they want to sell something," the investor told me. "But when I come back with a problem, they don't want to know me. This would never happen in Japan."

Sometimes the Japanese idea of service

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differs from ours.

When I lived in Japan, I was surprised to discover that my automated teller machine card could be used only for slightly longer hours than the bank branch was open on weekdays, and for only half-days on Saturdays.

Aren't ATMs supposed to be accessible 24 hours a day?

#### Transactions Done by Hand

Moreover, when I ventured into the branch, most transactions were done manually. I placed my bank book in a round plastic tray, then sat on a vinyl chair for 20 minutes while the uniformed clerk processed my transaction.

On the other hand, when I opened my bank account, I was rewarded with dish towels, aluminum foil, and tissues adorned with the bank logo.

And I scored a small package of tissues with just about every deposit thereafter. Quality and brand names bring buyers galore into the Japanese market, and packaging pays off.

A Japanese friend told me a "horror story" about buying an expensive necklace in Boston's exclusive Copley Place. The salesclerk unceremoniously dumped it into a plastic bag. In Japan, the necklace would have been beautifully wrapped and handed over with a ceremonious gesture.

#### Price-Consciousness Rises

Will relationships, service, quality, and packaging continue to be important? Certainly, values are changing. A newer generation places more value on leisure activities and consumption.

The rise of catalogue marketing and superstores signals that price, not just quality, plays a role in purchasing decisions.

The Japanese middle class is suffering as inflated land prices place homes beyond the reach of average citizens. Japan, however, will clearly continue to intrigue the sophisticated American marketer.