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Case study

A tourist kit 'made in Italy': An 'intelligent' system for implementing new generation destination cards

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HIGHLIGHTS

- An integrated and flexible offering of services is discussed.
- The benefits of new and intelligent tourist cards are highlighted.
- The involvement of a large postal operator in the tourism sector is discussed.
- The paramount role of trust in respect to electronic alliances is addressed.
- The potential for the tourist kit model to be replicated is investigated.

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ABSTRACT

This study investigates the advantages and the potentiality of the 'tourist kit', an Italian solution based on the concept of a prepaid card that is issued by a large postal operator. The destination card can be reloaded by tourists according to their needs and its validity is not restricted to short periods. Thus, the kit provides tourists with an integrated, practical, and flexible tool capable of making their stay more enjoyable as it allows cardholders to choose and buy many products and services at discounted prices. The kit creates customer loyalty by utilising smart technology aimed at collecting accurate tourist information. This model deserves attention because it is probably the world's first case of a large postal operator entering the tourism sector with the proposal of an integrated and advanced destination card scheme. This research also discusses interesting opportunities and challenges related to the implementation of new generation tourist cards.

1. Introduction

This article explores a project that has the potential to provide a significant growth path and new stimulus to destinations and assist them to achieve or improve their competitiveness. The research was inspired by the launch of the 'tourist kit', an initiative supported by the largest Italian public postal operator (Poste Italiane) and shared by the public Destination Management Organisation (DMO) of an Italian region (Basilicata) in an effort to increase the number of tourists visiting a city (Matera) that features a UNESCO heritage site (The Sassi and the Park of the Rupestrian Churches).

The topic discussed in this article deserves attention because it is probably the world's first case of a large postal operator entering the tourism sector by proposing an integrated and advanced tourist card scheme. Although, in the past, research articles have already described interesting cases of alliances between the tourism industry and credit-card-issuing banks (Chen & Tseng, 2005; Vogt, 2011), the strong involvement of a postal operator in the tourism field is a novelty.

The tourist kit, officially revealed to the public in early December 2013, aims to develop a new system that will support the development of tourism by enhancing integration between cultural heritage, Information Communication Technology (ICT), and Italian entrepreneurship. In this way, the tourist kit fulfils the role of a 'passkey' to the local tourism system.

The kit is based on the tourist card scheme, but the formula

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developed by Poste Italiane introduces several different and original elements. The initiative has attracted the interest of other Italian regional and local policy-makers, who have asked academic institutions to study the practicability of introducing the model in their areas. Thus, the instrument is expected to be adopted by other Italian destinations in the near future.

The purpose of this paper is to highlight the 'potentiality' and the 'novelty' of the tourist kit in order to understand whether this pilot project deserves to be imitated, with opportune adjustments, by other Italian or foreign destinations. Consistent with the early development stages of the tool, it was found that exploratory research would better serve the purposes of the paper. Indeed, since it is a recent initiative, the quantification of some variables at the moment is not significant in assessing the effectiveness of the project.

The research is structured as follows: at first, this article provides some details about the features of the tourist kit, while also clarifying the data and methodology that were used in the research design. Then, the paper reviews the literature investigating tourist cards and relevant related topics such as the strategic functions of Information Communication Technologies (ICTs), networking, and trust in tourism. Successively, a comparative study of tourist cards in major European cities is mentioned. The research then presents qualitative findings returned from focus groups and interviews, and also discusses the architecture of the tourist kit in order to highlight both its strategic potential and certain weaknesses. To address the drawbacks, this paper proposes certain actions that could be taken to improve the underlying formula. The final section contains concluding remarks and suggests possible implications by illustrating directions for further research.

2. Methodology

The 'potentiality' and the 'novelty' of the tourist kit hinge on the technological contributions of a large postal operator. To investigate 'why' and 'how' a postal operator can transfer its technological expertise and knowledge to the field of tourism, an exploratory qualitative approach is particularly relevant (Maxwell, 2013). More precisely, a unique in-depth case study has been used. As outlined by some authors (Eisenhardt & Graebner, 2007; Friedman & Miles, 2002; Yin, 2014), a case-study method is most likely to be appropriate for 'why' and 'how' questions, just as the single-case design is eminently justifiable whenever a case represents a rare or unique circumstance, or is of a revelatory nature. These theoretical conditions underlie the present study because it addresses a rare case (the strong involvement of a postal operator in the tourism field) and benefits from special access to information (e.g. to key informants) in order to discuss the launch of the project in depth.

The work was conducted in three stages.

The first stage was based on secondary research (articles and books), focussing on a review of prior literature with the intent of identifying existing knowledge that would be relevant to this study. Concerning secondary data, various other sources (press articles, research reports, the company's annual reports, and websites) were examined in an attempt to achieve an initial overall understanding of the main competences and business activities developed by Poste Italiane.

The second stage concentrated on an analysis of a study on tourist cards in 14 major European cities. The authors of that study were contacted in order to gain an understanding of some of the methodological aspects used in their survey. The website for each tourist card cited in the report was visited in an effort to better explore the types of services offered by the destinations.

The third stage concerned collecting qualitative information and expert opinions, which provided a great depth of knowledge on the research area. The critical success factors were identified after conducting focus groups, unstructured discussions, and semi-structured telephone interviews.

In particular, the focus groups involved two key informants who were managers involved in the initiative: the Poste Italiane manager responsible for the tourist kit project and the general manager of the Basilicata's regional promotion agency. The findings that emerged from the focus groups enabled the identification and clarification of some critical issues concerning the tourist kit. The two managers were invited to speculate on potential and future developments of the tourist kit in order to predict how tourism as a whole can benefit from it. A verbatim record was made of their statements.

The findings from the focus groups formed the main platform of a discussion with a small number of experts (mainly academics and consultants), who helped to identify critical issues but also innovative aspects of the tourist kit. These experts were selected for their contributions to relevant literature and their active participation in international tourism and ICT conferences.

The literature reviews, focus groups, and expert opinions emphasised that the success of the initiative is mainly related to its ability to foster cooperation among the different stakeholders and to satisfy their needs. This highlighted the importance of conducting semi-structured telephone interviews with owners of certain facilities (i.e., hotels, restaurants, travel agencies, museums, and shops) associated with the tourist kit scheme. A standardised but open-ended approach to questioning was employed. Notes were made of all of the questions asked. The interviews were conducted with the aim of ascertaining the reasons why these owners agreed to participate in the tourist kit scheme, and whether they had discovered aspects that could be improved.

The adopted methodology has allowed the gathering of qualitative information useful to improving knowledge and discussion of the case. The analysis was performed over almost one year. More specifically, the period during which the research was conducted on the case study spanned from July 2013 to May 2014.

3. The tourist kit

The tourist kit is the result of an initiative by Poste Italiane, which signed a co-marketing agreement with an Italian public DMO to promote tourism in Matera, a city in the region of Basilicata. Recently, Matera has been announced as the European Capital of Culture for 2019.

The main goal of the project is to increase the number of Italian and foreign tourists to the destination through a technological integration of services. This will assure the best use of the cultural and environmental sites as well as the development of local entrepreneurship. The formula implemented by Poste Italiane takes advantage of ICTs and provides visitors with a practical tool with which to make their stay more enjoyable thanks to the availability of integrated offerings. The final version of the kit is anticipated to facilitate the process by which tourists can build a dynamic and personalised package, enabling them to calculate the total cost of services chosen for their tourism experiences in advance. Poste Italiane works as a product aggregator that, as a result of its high level of technological expertise, has developed a 'new' product by combining basic products or components thereof.

The intervention of Poste Italiane, the largest Italian public postal operator, stems from its strategic business model, which is based on service integration, diversification, and innovation. Poste Italiane is a company with over 150 years of history. It was founded in 1862 as a national postal service. This original activity has been progressively integrated with new business areas, primarily in an effort to compensate for the decreasing volume of the postal service

market, a worldwide phenomenon due to the digitalisation of communication. Over the last decade, the company has continued to develop its already strong ICT infrastructure and has addressed the technological challenges of globalisation by expanding the array of services it offers. As a result of its integrated and advanced system of networks and platforms, the company has been able to complement its traditional business with banking and financial products and services, insurance activities, digital communications, mobile telephony services, e-commerce solutions, and cloud computing applications. This diversified growth model has allowed the firm to build its competitive edge in different markets and in various interdependent activities, "in this way exploiting economies of scale and purpose for the company itself while generating added value for customers" (Malerba, Perrone, Corrocher, & Fontana, 2012, p. 97).

Poste Italiane's recent strategy of diversification in tourism arises from the aim of optimising its fundamental assets (in particular its ICT platform and its widespread presence throughout the country) by investing in one of the most strategic and promising sectors of the Italian economy.

The kit, which has the physical shape of a cardboard envelope, costs €21.50 and includes a plastic card, educational material on cultural attractions and local services, and one coupon that entitles tourists to receive a discount of 10% on mailing a package or suitcase of up to 30 kg. The card allows tourists to gain access to the destination's main cultural attractions without paying for single entry tickets; this entitles them to a saving of 25% compared to the cost of the tickets purchased individually.

In addition to being a convenient passkey for visiting Matera, the card, which is called the '*Postepay NewGift Tourist Card*', can be easily activated as an anonymous reloadable prepaid card. The card is fitted with a microchip that is not only recognised by financial network but is also accepted by many participating retailers who will automatically offer discounts to the cardholder. Specifically, the tourist can benefit from *BancoPosta* discounts for different kinds of services (e.g., hotel, restaurant, bar, and car rental) and local purchases (e.g., food, wine, handicraft, supermarket, and fuel). Tourists have the convenience of using the prepaid card, because only in this way can they benefit from the discounts ensured in many authorised shops. There are several methods of topping up the prepaid card, which is not required to be supplemented by a current account. The instrument enables the customer to avail of forms of electronic payment as well as cash withdrawals, but within the limits of the amount available on the card, which can be periodically reloaded. In addition, the residual credit balance can also be refunded. Information and instructions on the tourist kit and the *BancoPosta* discounts are available on the dedicated Poste Italiane website (see: http://www.postepay.it/Kit_del_turista/index_page.html).

The prepaid card can be activated at no additional cost by making a request by telephone to a call-centre. In the process of activation, the card number and the activation/block code (reported in the letter with which the tourist received the card) must be communicated.

After transforming the card into a means for handling payments electronically, the holder can: (a) benefit from the Poste Italiane discounts that are applied across Italy by over 28,000 authorised shops; (b) pay for purchases in over 30 million shops worldwide and on all websites that accept MasterCard; (c) withdraw cash from *Postamat* automated teller machines (ATMs), post offices and bank ATMs worldwide that display the MasterCard logo; (d) top up mobile phone 'subscriber identity module' (SIM) cards and pay postal payment slips; (e) check the card balance and the list of transactions on Poste Italiane websites, ATMs, and at all post offices; (f) top up the card at all post offices and all *Postamat* ATMs (using cash, another *Postepay* card, other enabled *BancoPosta* cards, or cards belonging to the MasterCard, Maestro, Visa, and Visa Electron circuits), and at some tobacconists. The user is required to enter a Personal Identification Number (PIN) for purchases and other operations.

The *Postepay NewGift Tourist Card*, which allows purchases of up to €2500 in value and withdrawals of up to €1000 per annum, can be easily transformed, at no additional cost, into a nominative reloadable prepaid card. As a result, tourists can make purchases and withdrawals without annual quantitative limits. To avail of this nominative prepaid card, tourists must present themselves in any post office with their identity card and with the tax identification number. For foreign tourists who do not possess an Italian tax identification number and do not wish to request one, the card regulations should include other identification criteria that will ensure that the service complies with anti-money laundering legislation. When issuing the nominative card, the post office must strive to obtain tourists' consent in relation to the processing of personal data for studies, research, market statistics, advertising and information, direct marketing, direct sales, etc. This consent should not be difficult to obtain, because only in this way can the tourists be updated on discounts, e-commerce offerings, and current and future initiatives linked to the destination they visit.

The project, legally contracted at the end of July 2013, came into operation at the end of April 2014. From this date up to the end of May 2014, approximately 2500 tourist kits were distributed (most of which have been donated to national and foreign visitors). The tourist kit is currently sold by some postal offices, hotels, tourist information offices, travel agencies, and museums in Matera, but soon tourists will have the option of purchasing the kit at Bari airport (the nearest airport to Matera) and, above all, on the Internet, through the Poste Italiane website.

According to the agreement signed between the Basilicata region and Poste Italiane, the former agrees to pay the latter the sum of €38,000 plus VAT, of which €33,000 plus VAT is used to finance the production (i.e., the design and making of the prepaid card, the printing of brochures and coupons, the manufacturing of the cardboard envelope) of 10,000 tourist kits, and €5000 plus VAT to finance the direct mailing of the 10,000 kits.

During the initial phase, besides producing the kits, Poste Italiane is committed to conducting an advertising campaign directed at specific tourist targets, such as people living in regions of northern Italy and people who live in European countries, particularly Germany. Promotional activities provided by Poste Italiane include among others: video advertisements regularly broadcasted on the circuit of web televisions available in more than 400 post offices, the printing of leaflets, direct marketing campaigns in national and foreign areas, and informative advertising on Poste Italiane websites.

To encourage further sales, Poste Italiane will make contact with tourists after their return home and will invite them to purchase additional products from Matera, protracting their experience with the destination visited. Therefore, Poste Italiane's platform also acts as a shield against piracy behaviour from firms that offer counterfeit products.

In short, the purpose of the project is to establish an integrated and multi-channel set of services that follow tourists through their travel planning process (when they access a dedicated website or mobile application to look for solutions and information on dynamic packages), before their stay (when they receive the kit), then during their stay at the destination (where they can benefit from discounted tickets/purchases), and even when they return home, in order to extend their experience (thanks to an integrated e-commerce platform). In this way, the project intends to transform tourists into ongoing consumers of certain 'Italian-made' products

(e.g., wine, handicrafts, etc.) with which they came into contact during their holiday. The various steps that visitors can take when the online version of the tourist kit is completed are shown in Table 1.

To participate in the tourist kit scheme, an operator must simply have a 'point of sale' (POS) and sign a standard form that regulates the obligations of the parties (e.g. monthly service fees for the use of the POS, if its installation is needed). The operator is compelled to apply the discounts and pay a fee (no more than 1.5%) for each transaction made with the card, while Poste Italiane is compelled to conduct direct mailing and local marketing campaigns through which the operator can acquire customers and build customer loyalty. The entry procedure is quite rapid, and typically takes one week (or ten days if a POS has to be installed). Additionally, leaving the scheme is not subject to particular constraints, as the operator is free to terminate the partnership at any time without any penalties.

On the whole, the creation of the Matera kit took approximately three months and is the result of a bottom-up process, involving both public and private bodies. The first half of this period (i.e., approximately a month and a half) involved meeting and informing the major public and private operators and completing legal formalities. The second half of the period (again, approximately a month and a half) was used to physically create the kit (editorial design and printing paperwork) and to issue cards (in compliance with all financial and banking regulations).

The short time required to create the kit is not only due to the technological and organisational capabilities of Poste Italiane, but also to the confidence that Italian companies in general place in Poste Italiane. This relational trust allowed tourist operators to respond immediately, positively and with confidence to Poste Italiane's request to become alliance partners.

The short time required for the implementation of the tourist kit can be considered a key factor in optimistically assessing the repeatability of the initiative. It should even be expected that, with the same level of complexity of the destination, the production time of new kits can be further reduced as a result of the effects of experience and standardisation (with regard to contracts, organisational processes, etc.). Indeed, the costs for introducing further applications are usually lower once the general architecture of a scheme has been developed. The challenge for Poste Italiane would be to enrich the mosaic of destinations covered by the tourist kit.

4. Literature review on tourist cards

The development of the Internet, e-commerce, and mobile devices, intended as a universal and interactive means of communication and distribution, has dramatically changed the way organisations compete amongst themselves in general and in the field of tourism in particular. As mentioned by Edgell and Swanson (2013), tourism "has become one of the most dynamic industries throughout the globe as it adapts to technological change, product innovations, and new markets" (p. 3).

With regard to the field of tourism, ICTs have determined a rapid development and in-depth change in both demand and supply: on one hand, ICTs have enabled consumers to discover, investigate, choose, and purchase tourism products in a rapid, independent, sophisticated, and informed way; on the other hand, ICTs have provided enterprises with effective tools to develop, manage, and distribute their offerings worldwide by customising their final products and adding value according to individual requirements (Buhalis, 1998). ICTs improve the accessibility to, as well as the quantity and quality of, information on the destination's facilities while helping tourists to minimise their search costs. Moreover, destinations may exploit database marketing techniques in order to identify and target profitable market niches (Buhalis, 2003).

The Internet offers more opportunities for the differentiation and development of the market, products, and services by taking advantage of information recorded through data-warehousing and data-mining for dynamic marketing (Buhalis & Licata, 2002). As argued by Kozak and Baloglu (2011), the primary goals of Destination Management Organisations (DMOs) "can include: the development of a comprehensive tourism information system for the destination; the creation of a corporate image of the region or the country as a tourism destination; the creation of a greater awareness of the destination in the marketplace" (p. 82).

As explained by Buhalis (2000), DMOs, which may be private or public organisations, or a combination of both, usually coordinate the entire range of products and services offered locally and promote the collective offering globally through destination management systems (DMSs). A destination management system (DMS) is "a collection of computerised information interactively accessible about a destination. DMSs typically include information on attractions and facilities and often incorporate the ability to undertake some reservations" (Buhalis, 2003, p. 282).

Table 1
The 'tourism experience' that is expected to be provided by the tourist kit.

The travel project	The tourist accesses a dedicated website (or a mobile application), chooses services related to his/her stay (which transportation to use, hotels to stay in, places to visit, etc.) and calculates the total cost of buying the kit. Alternatively, the tourist can purchase a kit packaged by travel operators.
Before the stay	The tourist: - receives the kit by post or - collects the kit at the hotel or another address given by the tourist or - receives a digital voucher on his/her mobile phone or similar device.
During the stay	The tourist can easily avail of various benefits: - the access to an integrated and flexible offering of services; - the opportunity to make discounted purchases (in relation to attractions, exhibitions, museums, restaurants, and other stores that join the *BancoPosta* discounts project) through the prepaid card (and through the mobile phone in the future); - the option to ship his/her suitcase or the items purchased in a single package, collected at the hotels or in shops, by using the discount shipping coupon provided by Poste Italiane.
After returning home	The tourist receives direct marketing campaigns with multi-channel information featuring news and promotions related to the journey (wines tasted, shops visited, shows attended, etc.). The tourist has the opportunity to purchase products 'experienced' during the journey through an integrated e-commerce platform that houses the 'Made in Italy' stores.

By altering the structure of the entire tourism industry, ICTs develop a wide range of opportunities and threats for all stakeholders (Buhalis & Law, 2008). Technological progress creates survival problems for organisations that fail to modernise themselves, and compels enterprises to re-assess their methods of conducting business to ensure that they remain competitive and benefit from the great potential of technological advances (Buhalis & Licata, 2002). The influence of ICTs on tourism is pervasive and contributes towards efficiency, productivity, and improvements in the competitiveness of both inter-organisational and intra-organisational systems by supplying the 'info-structure' for closer collaboration and transactions between partners (Buhalis, 2004). Specifically, ICTs support the strategic management of tourism organisations by providing a platform for collaboration and transactions between partners, and also assist the entire industry to operate by empowering internal processes, coordinating several actors, and interacting with the general public.

Consequently, ICTs and the Internet have gradually enabled new forms of strategic alliances and have forced enterprises to simultaneously collaborate and compete, i.e., to *coopete* (Buhalis, 2004). Fierce global competition and the increasing complexity of tourism demands make collaborative entrepreneurship an obligatory step in improving the competitiveness of individual businesses and of destinations as a whole. Collaborative entrepreneurship encourages the creation of economic value due to the new ideas that arise from the sharing of information and knowledge (Miles, Miles, & Snow, 2006). The cooperation between the public and private sector is crucial for DMSs to become effective, efficient, and dynamic reservation systems (Collins & Buhalis, 2003).

Faced with an economic environment becoming sharply more competitive, a firm's network assumes greater strategic importance, primarily for destinations characterised by small firms. Neglecting the strategic networks into which firms should be embedded can lead to an incomplete understanding of competitiveness models and company performances. A strategic network is a source of value-creating resources and capabilities, and can influence the nature of competition in the industry. Firms operating within strategic networks can share access to information, resources, markets, and technologies and thus take advantage of learning, scale and scope economies (Gulati, Nohria, & Zaheer, 2000). The participation of various players "in a cooperative network can enable the creation of a value chain that strengthens the performance of all actors in a synergetic manner" (Buhalis & Spada, 2000, p. 56). The development of collaborative relationships is often related to increasing competition in the marketplace, financial crises, and the requirements of organisational and technological supports (Wang & Fesenmaier, 2007).

According to Jamal and Getz (1995), an effective collaboration requires certain conditions, such as the recognition of the high degree of interdependence among all stakeholders; the perception of individual and mutual benefits arising from the network; the perception of adequate resources (in the form of expertise, time, and money) to ensure a durable collaboration; the involvement of key stakeholder groups; the participation of a coordinator capable of convincing stakeholders to cooperate; and the establishment of a collaborative organisation for strategic tourism planning. Networks rely strongly on trust (Jarillo, 1990). Where the highest level of trust appears to be present, partners perceive cooperation as being more successful (Czernek, 2013). Contrarily, distrust leads to foregoing the advantages of technology of the web. Internet shopping decisions are hampered when the consumer has no confidence in sellers on the Internet or in the computer system through which transactions are executed (Lee & Turban, 2001).

Collaborations within a destination can be implemented in various ways, including by means of tourist cards, intended as "a good example of public-private initiatives in destination marketing and management" (Zoltan & Masiero, 2012, p. 84). Indeed, tourist cards are commonly issued by DMOs in collaboration with tourism stakeholders from the destination "with the aim of facilitating the visit of tourists in the production and consumption of their experience and therefore increase the usage of tourist services at a destination" (Zoltan & Masiero, 2012, p. 84).

The 'tourist card' (sometime also called the 'destination card', 'city card', 'city pass', 'tourist pass', 'guest card', 'visitor card', or 'welcome card') allows tourists to access a package of services offered at a total price that is lower than the cost of paying for each service individually. The first guest card was launched in Stockholm in the late 1970s, and was a precursor of other successful tourist cards in Europe, such as the Vienna Card and the Kärnten-Card in Austria (Schmalz, 2000). Through tourist cards, destinations and operators aim to attract visitors and enhance their trust and loyalty. The cooperation model should maximise cardholder's convenience and minimise risks for the institution that issues the card and the operators that adhere to the network.

Tourist cards are defined by Steinbach (2003, p. 210) as territorial offers that, by binding different services and by guaranteeing certain discounts, contribute to better promotion of regional and local tourism products. Cards entitle users to free tickets or reduced prices for visiting tourist attractions. The multi-purpose cards often provide excellent value for money because they may offer not only the entry (without queuing) to main attractions, but also the use of public transport (sometimes including transfers to and from the airport), plus a range of discounts in shops, restaurants, and entertainment venues at the destination. Generally, each tourist card has its own website outlining how the card works, what the benefits are to visitors, a list of the attractions included, and the option to book online. For a better understanding of the related benefits, the destination card is accompanied by a free comprehensive guidebook with details of each operator participating in the scheme. Although tourist cards are distributed through different channels (including travel agents, tour operators, and local tourist offices), the most popular distribution medium is direct sale (Main & O'Connor, 1998).

The validity of tourist cards in temporal and spatial terms is accurately established. Indeed, a tourist card is usually valid for a certain time-span and is dedicated to one destination, although there are also examples of transregional and transnational cards (Pechlaner & Abfalter, 2005). Some destination cards are designed not only for leisure visitors but also for business tourists. Examples of cards for business tourists are the Florence Congress Card (see: http://www.conventionbureau.it) or the Barcelona Congress Card, which focuses on all of the services and tourist attractions that are typically experienced by congress delegates and those accompanying them (D'Angella, 2007). On other occasions, tourist cards are designed with the goal of placing a particular emphasis on promoting an event, such as was the case with the Göteborg Card for the World Championships in Athletics (Pearce, 1996).

Although destination cards are quite often managed by the DMO together with local tourism companies, there are several cards (e.g. the Berlin Pass) that are managed by private companies only (see: http://www.leisurepassgroup.com).

As argued by several studies, listed in Table 2 and illustrated here below, destinations and companies could achieve several objectives through the use of tourist cards.

According to Zoltan and Masiero (2012), who integrated a study by Pechlaner and Zehrer (2005), tourist cards are used as tools for attaining the following objectives: to enrich the experience of visitors by providing a better awareness of the attractions and activities available at the destination; to increase the consumption of

Table 2
The multiplicity of objectives achievable through destination cards.

Objectives	Author/s (year)
• To add value to the experience of visitors • To increase the usage of tourism products and services in the region • To valorise minor and less visited attractions • To redistribute tourist flows • To meliorate the organisation of the tourism experience • To improve the perception of the destination brand • To promote the region • To monitor the tourist experience • To increase tourists' length of stay • To increase tourist expenditure in the region • To foster the use of public transport • To reach new segments of visitors through more targeted marketing activities	Pechlaner and Zehrer (2005); Zoltan and Masiero (2012)
• To provide new levels of customer convenience, knowledge about consumer behaviour, and administrative efficiency	Pechlaner and Abfalter (2005)
• To enhance inter-organisational collaboration between the main stakeholders of the destination	D'Angella and Go (2009)
• To respond to a decline in tourist arrivals	Zoltan and McKercher (2015)
• To optimise the use of public transport with benefits in terms of reduced CO_2 emissions	Guiver and Stanford (2014); Masiero and Zoltan (2013); Welde (2012)
• To counteract seasonality in destinations	Figini and Vici (2012); Russo (2001)
• To incentivise tourists to visit attractions that otherwise would be unlikely to be included in their itinerary	Kuhn (2000); Puhe et al. (2014); Russo and Van der Borg (2002); Schmalz (2000)
• To enhance tourists' satisfaction and the perceived attractiveness of the destination	

tourism products and services in the destination; to enhance less visited attractions and balance the distribution of tourist flows; to meliorate the organisation of the tourism experience; to improve the perception of the destination's brand; to promote the destination; to monitor tourists' experiences; to attract new segments of demand through more targeted marketing activities; to increase tourist expenditure in the destination; to foster the use of public transport; to extend the length of stay of tourists who, within the limits of a certain holiday budget, can prolong their holidays thanks to the discounts and, in general, cheaper journey costs connected to the possession of the card.

According to Pechlaner and Abfalter (2005), destination cards "provide new levels of customer convenience, knowledge about consumer behaviour and administrative efficiency" (p. 45). Above all, the tourist card is a lever by which a DMO can enhance inter-organisational collaboration between its main destination stakeholders, as shown by D'Angella and Go (2009) through an empirical analysis of two comparative case studies concerning Barcelona and Vienna. At times, destination cards are launched in response to a decline in tourist arrivals, as in the case of the Canton of Ticino in southern Switzerland in 2012 (Zoltan & McKercher, 2015).

The tourist card is also recognised as a useful means for optimising the use of public transport and, therefore, guaranteeing sustainable tourism development. Indeed, if the city card grants the free use of public transport, it provides alternatives to car travel and could become a simple way of reducing the pollution and the environmental impact of visitors within a destination, as suggested by Guiver and Stanford (2014, p. 142), by Masiero and Zoltan (2013, p. 544) and by Welde (2012, p. 139). For example, the car-free mobility formula was adopted by the Alpine Pearls Association, a network founded in 2006 and which consists of several communities connected and accessible by train and bus. This service carries benefits in terms of reduced CO_2 emissions (Permanent Secretariat of the Alpine Convention, 2013, p. 56; Simpson, Gössling, Scott, Hall, & Gladin, 2008, p. 94).

In addition, as suggested by Russo (2001) with reference to Venice, the tourist card "would be an intelligent way to selectively market the city and spatially/seasonally smooth the peaks" (p. 39). Similar remarks have been formulated by Figini and Vici (2012), according to whom the Rimini cultural card might address the issue of seasonality.

Russo and Van der Borg (2002) interpreted the destination card as a tool with which to build a 'visitor-friendliness' approach in relation to cultural tourism in urban destinations. These researchers added that the tourist card works as "an incentive for tourists to visit attractions that otherwise would hardly be included in their itinerary, with a significant impact on the average duration of stays" (Russo & Van der Borg, 2002, p. 636). These results have been confirmed by other authors, who found that tourists with destination cards seem to visit more attractions and perceive the region as more attractive (Puhe, Edelmann, & Reichenbach, 2014). In particular, according to a German survey conducted by Kuhn (2000), 92% of 945 cardholders stated they had visited more places than they had originally intended due to the increased number of attractions covered by the cards. Similar findings have been detected by Schmalz (2000), who conducted a study among 80,000 holders of the Kärnten Card and discovered that the availability of the card had a decisive effect on the tourists' choice of holiday destinations and on the level of their satisfaction with the overall tourist experience.

The effective implementation of a tourist card system should fulfil certain informative, economical, organisational, and technological criteria requiring the participation of all interested parties. The tourist card schemes involve various stakeholders, such as tourists, DMOs, firms participating in the project, and the card issuer. Given that these stakeholders have different desired outcomes and expectations from being involved in the scheme, it is worth considering how tourist cards influence their decision-making and behaviour.

Zoltan and Masiero (2012) investigated the reasons why tourists would buy a destination card and they performed tests in order to ascertain the most important attributes of the tool, taking into account that, according to writings on the subject, a destination card is appreciated by tourists if it meets four crucial requirements. Specifically, if the destination card: (a) concerns only activities in which the tourist is interested (*customisation*); (b) allows the tourist to obtain generous discounts (*monetary aspect*); (c) helps the tourist to save time (*timesaving*); and (d) provides the tourist with new ideas on what to visit (*information on novelty*). Through a multivariate statistical method, the researchers proved that all four requirements are only considered to be significantly important by tourists with high cultural–natural activity consumption.

Furthermore, their findings revealed that tourists place the greatest value on information on novelty aspects of destination cards, even if the requirements for the cards vary according to the psychological motivation that induces travellers to visit a destination. Since the most valued card requirement is information on novelties at the destination, Zoltan and Masiero deduced that a tourist card must be accompanied by brochures or freely downloadable mobile applications which contain descriptions and information about the attractions included in the scheme. Their study also suggested the need to develop tailor-made tourist packages for different target groups.

The decision process in an intra-destination level has been conceptualised by Zoltan and McKercher (2015), who found that the spatial structure of the destination seems to have a greater influence on consumption patterns than its product structure. They also noted that the point of sales (i.e., the place where the card is purchased) has an important role in identifying activity consumption and the extension of the area visited. Furthermore, these authors observed that tourist cards seem to be more popular with adults and less popular with families, and likely to be more popular for tourists who lack their own mode of transport. According to Zoltan and McKercher (2015), the appeal of these cards "rests in real cost savings for tourists who wish to visit multiple attractions, fast track entry to places and a convenient means of navigating the destination without having to rely on a car" (p. 20).

For potential users, a tourist card system must not only feature price convenience, but also an appropriate website design and enough content to encourage consumers to change from 'lookers' into 'bookers'. Website attributes and conditions for e-consumer satisfaction have been investigated by many authors (Au Yeung & Law, 2006; Hashim, Murphy, & Law, 2007; Ho & Lee, 2007; Kim & Lim, 2001; Law & Bai, 2006; Law & Wong, 2003; Lin, 2010; Lin, Wub, & Tsai, 2005; Mills & Morrison, 2003; Nusair & Kandampully, 2008; Park & Gretzel, 2007; Perdue, 2001; Tang, Jang, & Morrison, 2012; Vladimirov, 2012; Wong & Law, 2005; Yen, Hu, & Wang, 2007). This literature has identified significant factors for customers as: quality of information; ease of navigation; user-friendly interface; possibility of selecting the preferred language for web navigation; diligence in the security of privacy; options for online booking and online payment; and possibility of making enquiries and obtaining information both by email and phone. Institutional support, such as a call centre that is available 24/7 and responsible for activations and problem-solving, is essential in order to instil confidence in visitors. In addition, online booking engines and websites that allow customers to post their opinions and reviews about tourist services are not only an important source of marketing information about customer experiences for companies, but also a helpful co-creation tool for customers (Grissemann & Stokburger-Sauer, 2012).

For a DMO, the main added value of a destination card is its informative power, because each use of a contractual partner's service may be tracked and stored in a central data system. Accordingly, the data gathered can be used to better understand visitors' needs and leisure attitudes. Thus, tourism managers may be capable of developing customised packages that exactly meet the guests' expectations and desires (Pechlaner & Abfalter, 2005).

Similar to the central objective of customer clubs, a destination card system can augment the organisational knowledge of visitors. Customer clubs are communities initiated and organised by companies to improve general operational profitability through consumer retention. The retention effect is achieved not only through customer interaction and customer benefits, but also through improved customer knowledge. In particular, beginning from when customer contact is initiated during the registration stage, an organisation has the ability to acquire detailed information about the personal situations and demand structures of its members (Stauss, Chojnacki, Decker, & Hoffmann, 2001).

For example, the card system applied in the Balearic Islands has the capacity to perform the following objectives: monitor card use and, hence, obtain a user's profile and apply statistical techniques to the information in order to study the most visited attractions; relate the promotion of attractions to the number of visits; identify the kinds of products consumed by tourists; and associate the number of times an attraction is visited to the tourist's nationality (Guevara & Caro, 2008).

According to Masiero and Nicolau (2012), identifying patterns of tourists with different degrees of sensitivity to prices would help destination managers to set an appropriate tourist card, because "in this way they can, first, know their clientele in terms of price preferences; second, develop appropriate products with the right set of activities; third, set fair prices (without incurring opportunity costs); and fourth, design promotional campaigns directed at the targeted group with the stress on the appropriate traits" (p. 432). For DMOs, more in-depth knowledge of visitor statistics allows better price differentiation and improved event planning (Kos-Łabędowicz, 2014). Therefore, destination cards can be a valuable source of market intelligence for DMOs that wish to encourage tourists' interest in lesser attractions and distribute visitor flows, thereby promoting more extensive travel throughout the destination (Zoltan & McKercher, 2015).

The feasibility and the success of the card system require certain assumptions such as the participation of numerous and heterogeneous suppliers in the network; the genuine willingness of operators to develop a cooperative relationship with other members of the network; the maintenance and monitoring of a high quality service standard provided by each partner; the presetting of an online interface offering clear and reliable information on the general conditions and methods of using the card (Puhe et al., 2014).

The DMO plays a crucial role in the decision-making process when a tourist card is being introduced. The DMO often has to convince a significant number of private stakeholders of the viability of tourist card projects that require public-private cooperation. "Ideally, the large number of activities included in the card may induce people to stay longer" (Zoltan & McKercher, 2015, p. 33). The card system can include a mix of operators that are also potentially very heterogeneous if they perceive the likelihood of reaching new customers by benefitting from the global marketing campaign involving the card. Moreover, as reported by Buhalis and Spada (2000) with regard to DMSs, tourism suppliers are likely to attach great importance to the cost of membership fees, commissions and technology. When these costs are high, the participation of many suppliers is inhibited.

The costs and benefits of supplier participation in the scheme of tourist cards depend on several factors, including the type of required technology equipment. As explained by Main and O'Connor (1998), each sales location (e.g., hotels, restaurants, shops, museums) should be equipped with a smart card reader/writer. With these devices, no technical knowledge on the part of the vendors is required because they simply insert the card into the reader to record the customer's transactions. According to the authors, the regional tourist authority should administer the central data warehouse by utilising a high specification personal computer that automatically polls each reader on a weekly basis in order to download stored transaction details.

Obviously, the size of investment varies according to the kind of technology required to participate in card schemes. For the use of smart cards in the field of tourism, the most important network technologies are Radio Frequency Identification (RFID) and Near Field Communication (NFC), the latter represents an advancement

on the former. At present, smart cards that utilise RFID technology are still the most common, even though it is generally accepted that smart technology of the future will be increasingly driven by NFC mobile phones (Egger, 2013). Some significant opportunities provided by RFID applications for collecting data on the hospitality industry and cultural events have been illustrated respectively by Öztayşi, Baysan, and Akpinar (2009) and by Della Lucia (2013), while current and potential applications of NFC in the wider field of tourism studies have also been discussed by Pesonen and Horster (2012).

Aside from technological aspects, private entities are motivated to cooperate in a tourist card scheme if they believe that cooperation through sharing information will help them to generate profits and reduce entrepreneurial risks. In general, firms choose to join the card program if they are given the opportunity to receive data that will allow them to profile tourists. Using this information, they can then model appropriate direct marketing activities and cross-selling campaigns that target these customers. Indeed, the cards are issued with the intent to engender 'loyalty' and to further develop 'relationship building' initiatives (Fyall, Callod, & Edwards, 2003; Vogt, 2011). As indicated by Pechlaner and Abfalter (2002), the suppliers learn to know their customers through information stored on tourist cards, and valuable data on customer needs and interests can be effectively used in marketing and further product development. By analysing data gathered from destination cards that have been sold, a more in-depth understanding of tourist behaviour can be obtained and, as a consequence, it is possible to refine the services provided and implement more targeted marketing actions in order to improve the positive satisfaction of tourists.

In regard to the participation in the network, a crucial role is ultimately played by the company responsible for card issuing, the system administration, and the back-office monetary settlement of the revenues generated from the card mechanism. As documented by Puhe et al. (2014), several cities provide tourists with the opportunity to purchase a destination card that combines public transport usage and free or reduced price entry to major points of interest. However, these cards are not always 'smart', because in the majority of cases they take the form of traditional paper tickets that do not allow the collection of their users' data.

McElroy and Turban (2000) report that the generic term 'smart card' covers two types of cards: the first is the 'memory' card, such as the magnetic strip card; and the second is an 'intelligent' card containing a microprocessing chip. The first type is an information storage card containing a stored value that the holder can 'spend' in pay phone, retail, vending machine, or related transactions; the second type of card contains an embedded microprocessing chip and, therefore, "a central processing unit that actually has the ability to store and secure information, and make decisions as required by the card issuer's specific applications needs. Because intelligent cards offer a read/write capability, new information can be added and processed" (McElroy & Turban, 1998, p. 62). The essential advantages of a smart card with an embedded microchip are a large storage capacity, the secure storage of confidential data, and an ability to execute modern cryptographic algorithms (Rankl & Effing, 2010).

As a result of smart cards, the tourism sector has the opportunity to combine several applications on one card. These cards can support the entire process of a trip (beginning with planning and booking, and including the purchases of services during the journey and their processing afterwards) and can incorporate applications that allow users to receive desired personal information (Puhe et al., 2014).

The implementation of a multi-application smart card is a complex process that requires the synchronised activity of heterogeneous actors through integrated and interoperable electronic solutions. Transport and other services can coexist on the same card, meaning that the smart card can be interoperable and multifunctional on several different levels (Wood, Downer, & Toberman, 2011). As also emphasised by the Urban ITS Expert Group (2013), the most advanced level of integration will be reached "when the ticket for transportation will be completely virtualized and integrated in other services (e.g. the possibility to take the metro with a Concert Ticket) or a non-dedicated support (like mobile phone or credit card)" (p. 9). Unfortunately, as highlighted by Puhe et al. (2014), there are no wide-scale instances of public transport ticketing schemes that have been extended to major tourist attractions. For this reason, the authors stress the need for new cooperation models among transport operators, banks, mobile phone providers, and stakeholders from the leisure and tourism market.

Currently, smart card systems comply with different hardware standards. Interoperability is an essential feature for companies that wish to take advantage of modern e-tourism technologies but, at present, there are too many proposals that are often conflicting and very expensive. Additionally, many solutions lack flexibility due to an inability to provide dynamic packaging and dynamic pricing (TOURISMlink, 2012). The difficulties in the realisation of connectivity and interoperability across different players, brands, and international standards, as along with cost-intensive technology, are the main barriers to a stronger implementation of dynamic packaging solutions by small enterprises (Lassnig & Markus, 2007).

The term of 'dynamic packaging' (DP) essentially indicates "a user centred, cheaper and more flexible way of assembling and booking a personalised holiday, using the web and associated applications of technology" (Markus & Lassnig, 2008, p. 176). Jakkilinki and Sharda (2007) 'defined dynamic' packaging as "the combining of different travel components, bundled and priced in real-time, in response to the request from a consumer or a booking agent" (pp. 32–33). According to the European Travel Commission (2005), the winners of the future will be those destinations and suppliers capable of developing user-friendly websites that afford dynamic packaging and direct bookings.

The DP system increases the satisfaction of tourists by enabling them to arrange holiday packages according to their needs and preferences. Consequently, the DP is a powerful instrument for fostering the 'customer loyalty', intended as "a deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future" (Oliver, 1997, p. 392). Indeed, as sustained by Grissemann and Stokburger-Sauer (2012), it is reasonable to suppose that when customers have an opportunity to co-create a travel package, they are more likely to re-purchase from the same organisation as they have previously used and to recommend the organisation to others.

In order to offer dynamic and customised packages, it is necessary to use semantic technologies in the development of web services (Bilbao, Lejarazu, & Herrero, 2010). Markus and Lassnig (2008) maintain that the DP is one of the most demanding technological undertakings in the tourism field, as a DP system must solve the connectivity and interoperability issues of multiple heterogeneous data obtained from various service suppliers. These researchers have observed that, due to difficult technological preconditions and great organisational effort, DP solutions have been implemented almost exclusively by industry giants, with the most dominant companies based in the United Kingdom. In particular, DP services have been predominantly implemented by large tour operators and online travel agencies (prominent DP service providers include eDreams, Lastminute, Expedia, etc.).

Apart from the technological aspects (e.g., hardware and software compatibility and standards, data management), legal, financial, and economic factors (e.g., privacy concerns and dissemination of smart card data, high costs, and difficulties in agreeing on revenue

distribution models) can represent barriers for the development of integrated card systems (Puhe et al., 2014).

5. A comparative study of city cards in Europe

The cost of the tourist card may vary in relation to users' ages (children and elderly people can be granted privileges in comparison with adults), period of validity (e.g., one, two, three, or six or more days), attractions covered (e.g., free entrance to the ten most popular attractions or to a higher/lower number), additional benefits (e.g., free travel on public transport, discounts at restaurants, hotels, shops, etc.), technology (e.g., magnetic stripe cards, cards equipped with a microprocessor, contactless smart cards, virtual cards), amount of information provided (brochures, maps, tour guides, or flyers can be included, either downloadable or delivered in printed version), purchasing channels (the card can be bought at authorised sales outlets or online and, in the latter case, it can be sent to users' homes, either with or without postage fees).

Few studies have recently and comparatively assessed the benefits of destination cards. The only exception to this dearth of information is the survey conducted in 2012 by the EuroTest consumer protection programme, including 18 national Automobile Clubs, members of the *Fédération Internationale de l'Automobile* (FIA). Specifically, 16 cards pertaining to 14 major European cities were comparatively tested. The analysis was conducted by the Institute for Applied Marketing and Communication Research (IMK), which was charged by EuroTest partners with the task of examining, comparing, and ranking the selected cards (EuroTest, 2012).

IMK analysts conducted interviews with card suppliers using CAWI (Computer Assisted Web Interview) methods. The interviews began in June 2012 and ended one month later. Based on a criteria catalogue, an Internet questionnaire was developed with a total of 24 questions in both German and English, and the link was sent to each card operator. In addition to using the interviews as a source of mined information, the analysts also accessed data in the public domain (e.g. Internet sites) in order to determine the characteristics of the tourist cards.

The list of criteria was broken down into the following categories: 'Offer', which refers to benefits provided by the card and temporal flexibility of the period of use (25% weight); 'Top attractions', which measures how many of the top ten city attractions are covered by the card (25% weight); 'Information', which refers to the amount of information provided on the website (20% weight); 'Ticket sales', which refers to the availability of purchasing the card at major sales outlets and on the Internet (10% weight); and 'Price', which refers to the affordability of a three-day stay for one adult (20% weight). The total score recorded for a city card was expressed in the following ratings: 'Very good', 'Good' and 'Acceptable' at the positive end of the scale, and 'Poor' and 'Very poor' at the other end. Desk research and a comprehensive check of the cities' respective websites allowed the IMK to weigh each of the cards in terms of both quantity and quality. The graded list is shown in Table 3 (for more details see: EuroTest, 2012).

According to the EuroTest comparison (which provides a framework based on 2012 data), the Vienna Card is ranked in first place with a 'Good' rating. Its top ranking is due to the following strengths: it has a very low price (€19.90); it covers entry to nine of the ten most popular attractions in the area and provides free travel on local public transport; it is purchasable at all major sales outlets and on the website; it displays a large amount of information on its website (including a public transport map available for downloading); and it entitles the holder to 151 discounts (including offers in relation to museums and attractions, theatres and concerts, and in shops, cafés, and restaurants). A drawback of this service was that, at the date in which this study was conducted (2012), the Vienna Card was not available for a selection of different time spans (three days only), nor was a children's card available (however, the Vienna Card was later made available for two days and enabled one child below the age of 15 to travel free of charge on public transportation). Moreover, the card can be bought online, although this purchase is subject to additional fees for shipping by post.

According to this report, which used the main criteria recommended by the literature to assess tourist passes, the cards should be designed in such a manner that they offer users tangible advantages, namely: that their price is very low, they afford access to the ten most popular attractions, they offer other significant discounted services, are available at all major sales outlets, and provide extensive information on the website from which brochures can also be downloaded.

In the opinion of a director general of the FIA in 2012, "the best city cards, like the one used in Vienna, offer an all-in-one, integrated tourism solution which covers travel, sights and services".

The primacy of the Vienna Card is not surprising because, from the outset, the Austrian tourism information system (TIScover) has been prominent for its high quality of access, content, and its ability to customise its entire system (Pröll & Retschitzegger, 2000).

While bearing in mind the diversity of the destinations concerned (Matera and Vienna), the tourist kit shares some attributes of the European benchmark in terms of price, range of discounted services, and attention to the integration of tourism supply. However, concerning the Matera kit, two major areas of weakness can be highlighted: the absence of market segmentation and, above all, poor documentation on the website.

Indeed, as shown in Table 3, effective cards carefully segment and target their markets by envisaging special solutions for certain kinds of visitors (e.g., elderly persons, children, and family members). The tourist kit lacks this segmentation and this should be addressed by Poste Italiane by offering cheaper prices to some targeted groups of visitors.

In addition, Poste Italiane's website currently has an ineffective design, only displaying information in a textual format. The site should be enhanced with videos, pictures, text, and other details that can reduce tourists' perceived risks in buying something without having previously experienced it (Jung & Backer, 1998). As demonstrated by Govers and Go (2005), the projection of destination identity requires the use of photographic imagery and narratives in an online environment. Furthermore, the website dedicated to the tourist kit is still also lacking considerably in a linguistic aspect as it is only available in Italian and English. In comparison, for instance, the homepage of the London Pass (see: http://www.londonpass.com/) is presented in seven languages, and the homepage of the Vienna Card (see: http://www.wien.info/en/travel-info/vienna-card) is available in 13 languages.

Nevertheless, it is also true that the tourist kit has technological potential absent in most other tourist cards, as discussed in the next sections.

6. Qualitative findings

As stated by the managers of the product, the tourist kit was designed to target tourists with cultural interests, i.e., those who are most likely to visit Matera at present in order to view its cultural attractions, and would be interested in visiting other Italian cultural destinations in the future. Indeed, the formula of the kit could prospectively be extended to other cultural cities, thereby creating new synergies to enhance the 'Italian system' from a tourism point of view.

The Poste Italiane manager was asked whether he could prove the success of initiative. He replied that, due to the fact that the

Table 3
A comparison of tourist cards adopted by major European cities.

Relative Ranking	City and Card	Main aspects	Detail	Offer	Top attractions	Information	Ticket sales	Price	Overall rating
			Weighting (%)	**25**	**25**	**20**	**10**	**20**	**100**
1°	**Vienna**: The Vienna Card			−	++	++	o	++	+
			*Price (adult/3 days):* €19.90 *N° of top 10 attractions:* 9 *Local public transport:* Free *Types of cards available:* 3 days for adults						
2°	**Oslo**: Oslo Pass			+	++	+	+	−	+
			*Price (adult/3 days):* €65.79 *N° of top 10 attractions:* 10 *Local public transport:* Free *Types of cards available:* 1/2/3/4 days for adults/for children aged between 4-15/for people aged 67 or over						
3°	**Urbana Ljubljana**: Ljubljana Tourist Card			o	++	−	o	o	+
			*Price (adult/3 days):* €35 *N° of top 10 attractions:* 10 *Local public transport:* Free *Types of cards available:* 1/2/3 days for adults						
4°	**Amsterdam**: I amsterdam City Card			o	+	++	+	−−	o
			*Price (adult/3 days):* €60 *N° of top 10 attractions:* 8 *Local public transport:* Free *Types of cards available:* 1/2/3 days for adults						
5°	**Lisbon**: Lisboa Card			o	++	−	+	−	o
			*Price (adult/3 days):* €39 *N° of top 10 attractions:* 9 *Local public transport:* Free *Types of cards available:* 1/2/3 days for adults including two children up to the age of 5/for children aged between 6-11						
6°	**Barcelona:** Barcelona Card			−	++	o	+	o	o
			*Price (adult/3 days):* €35 *N° of top 10 attractions:* 9 *Local public transport:* Free *Types of cards available:* 2/3/4/5 days for adults/for children aged between 4-12						
7°	**Berlin**: Berlin Welcome Card			−	+	+	+	+	o
			*Price (adult/3 days):* €23.90 *N° of top 10 attractions:* 8 *Local public transport:* Free (only within certain zones) *Types of cards available:* 2/3/5 days for adults						
8°	**Madrid**: Madrid Card			o	++	+	+	−−	o
			*Price (adult/3 days):* €59 *N° of top 10 attractions:* 10 *Local public transport:* Not included *Types of cards available:* 1/2/3/5 days for adults/for children aged between 6-12						
9°	**Zagreb**: Zagreb Card			−	+	−	+	++	o
			*Price (adult/3 days):* €11.89 *N° of top 10 attractions:* 7 *Local public transport:* Free *Types of cards available:* 1/3 days for adults including one child up to the age of 12						

10°	**Luxembourg**: Luxembourg Card	+	+	o	+	−	o
		*Price (adult/3 days):*	€27				
		N° of top 10 attractions:	7				
		Local public transport:	Free				
		Types of cards available:	1/2/3 days for adults and families of up to five without any age restriction				
11°	**Copenhagen**: Copenhagen Card	o	++	o	o	−−	o
		*Price (adult/3 days):*	€65				
		N° of top 10 attractions:	8				
		Local public transport:	Free				
		Types of cards available:	1/3/5 days for adults including two children up to the age of 9/for children aged between 10-15				
12°	**London**: The London Pass	o	++	+	+	−−	o
		*Price (adult/3 days):*	€92.51 (without public transport)				
		N° of top 10 attractions:	9				
		Local public transport:	Not included				
		Types of cards available:	1/2/3/6 days, with/without a travel card for public transport for adults/for children aged between 5-15				
13°	**Rome**: Roma Pass	−	+	o	o	o	o
		*Price (adult/3 days):*	€30				
		N° of top 10 attractions:	8				
		Local public transport:	Free				
		Types of cards available:	3 days for adults				
14°	**Berlin**: Berlin CityTourCard	−	−−	−	−−	++	−
		*Price (adult/3 days):*	€22.90				
		N° of top 10 attractions:	4				
		Local public transport:	Free				
		Types of cards available:	2/3/5 days for adults including children up to the age of 6				
15°	**Paris**: The Paris Pass	−	o	−	o	−−	−
		*Price (adult/3 days):*	€153				
		N° of top 10 attractions:	7				
		Local public transport:	Free				
		Types of cards available:	2/4/6 days for adults/for children aged between 4-11/for teenagers aged between 12-17				
16°	**Berlin**: The Berlin Pass	o	−−	−	o	−−	−
		*Price (adult/3 days):*	€82				
		N° of top 10 attractions:	3				
		Local public transport:	Free				
		Types of cards available:	2/3 days for adults/for children aged between 6-14				

Rating: ++ *Very good*; + *Good*; o *Acceptable*; − *Poor*; −− *Very poor*

Note: The above-mentioned features are based on data from 2012, while the pictures represent the cards currently in circulation (2015).

Source: EuroTest (2012).

project is in its initial phase, it is premature to venture an assessment in regard to quantitative or qualitative targets (such as increases in visitor flows and in tourist spending, and improvement of image). However, he believed that the success of the initiative was proven by the fact that, at the end of December 2013, as a result of the project of the tourist kit, Poste Italiane signed a protocol of cooperation with the Italian UNESCO World Heritage Association for the protection and enhancement of cultural and artistic heritage. Under this agreement, Poste Italiane will explore technical, organisational, and operational ways to achieve integrated tourism plans, with the goal of promoting the national and international visibility of 50 UNESCO World Heritage sites in Italy. Poste Italiane's website is expected to soon be translated into German, in recognition of the fact that German people are the primary international tourists to Italy.

In addition, the Poste Italiane manager reported that, during the first months after the launching of the tourist kit, some informal surveys were conducted among tourists. These surveys returned very positive feedback, and the participants appreciated the flexibility of the kit above all else. As Matera is renowned for its 'Sassi' (literal translation: 'stones'), the main attractions visited by the tourists were the Rupestrian Churches and some old houses carved directly into the rock. The manager mentioned that tourists used the kit not only to access cultural attractions but also to benefit from *BancoPosta* discounts through the activation of the prepaid card.

The Poste Italiane manager was asked whether there is a risk that some banks might emulate and replicate the convenience of the tourist kit as a result of their expertise in the issuance of financial cards. According to the manager, this risk is quite remote because the company enjoys a localisation of activities that facilitates close proximity to customers. In actual fact, Poste Italiane

has a logistical edge over the Italian banks in having 13,000 post offices (Poste Italiane, 2014), while the country's largest retail bank (Unicredit) has approximately 4000 branches (Bank of Italy, 2014). Therefore, the postal operator primarily has a logistic supremacy as a provider of major infrastructure serving the country, which carries obvious advantages in terms of more widespread distribution.

In addition, according to the manager responsible for the tourist kit project, the scheme designed by the company could be only partially imitated and replicated by banks, as they lack other aspects that would enable them to adequately compete with the formula provided by Poste Italiane. Indeed, banks cannot provide tourists with the same economic benefits guaranteed by the tourist kit, as it includes a discount scheme based on a network of numerous shops that have had a long-term association with *BancoPosta* discounts.

Furthermore, compared to a bank, Poste Italiane is more suitable for tourism projects because it is also engaged in telecommunications and e-commerce, in which, respectively, it is present as the country's leading mobile virtual network operator and the provider of a service called *Poste e-commerce*. Moreover, as a result of recent significant investment in technology, the firm has also developed cloud computing services: the *PosteCloud* service was launched in 2013 (Poste Italiane, 2014).

Concerning the e-commerce segment, Poste Italiane provides integrated services to enterprises that wish to initiate or improve online sales by offering important facilities such as website creation, catalogue configuration, payment systems, and delivery services. The e-commerce solution devised by the postal company allows firms to conduct transactions through mobile phones and tablets, and provides real-time reporting on visits, registered users, and other interesting information. As explained by the manager responsible for the tourist kit project, *Poste e-commerce* is designed to cater for the needs of the purchaser (high protection of privacy, intelligent and transparent delivery process, and secure cross-border payments) and the seller (international showcase, assistance in shipping, and authenticated and trustworthy customers). Banks lack expertise in offering integrated e-commerce services, with the consequence that they are unable to support tourism operators with the same resources as the postal operator.

Therefore, leveraging on its strengths in logistics, payments and e-commerce, Poste Italiane is capable of supplying innovative services based on fully integrated, flexible, and secure platforms and infrastructure. The rich range of solutions that the company can make available to meet the specific needs of tourist operators differentiates its offers from any possible provision by other businesses (e.g. banks).

Experts have agreed that, besides logistic aspects, the participation of a postal operator in the creation of the tourist kit is interesting due to the innovative elements introduced to the traditional tourist card schemes, which are mostly implemented without a payment functionality, e-commerce services, or a large range of discounts. In addition, some experts have also agreed that the tourist kit should be further developed in accordance with the Big Data revolution through the promotion of solutions that exploit the integration and interoperability of data, without neglecting the power of social networks.

Process innovation was mentioned by the general manager of the regional promotion agency of Basilicata as a major reason for satisfaction with the project, which allows the outsourcing of non-institutional activities (e.g., the digitalisation of information and the development of an e-commerce platform) with consequent staff reallocation and efficiency recovery in the internal work processes. In his opinion, due to the reliable, centralised, and homogenous information system provided by Poste Italiane, the kit is a tool with which the DMO can play the role of an essential catalyst and consolidator in balancing the needs and desires of the various stakeholders. Thus, the tourist kit should improve the city's reputation as a modern destination. In particular, the general manager of the regional promotion agency stressed the importance of the formula from a managerial perspective because the DMO can obtain better data on the socioeconomic status and buying habits of tourists and, subsequently, adopt initiatives useful for bridging the gap between supply and demand. As highlighted by the general manager, encouraging a large number of operators to join the Matera network is facilitated by the participation of a company with the strong reputation of Poste Italiane.

In fact, Poste Italiane's international standing and its innovation capabilities have led to its recognition as one of the 'most admired' companies throughout the world in 2014, according to the annual ranking of the *World's Most Admired Companies* compiled by the US magazine *Fortune*. The 2014 edition of the list has also seen Poste Italiane confirm its fourth place among the world's top postal operators and improve its overall score in comparison to the previous year's edition.

Sample surveys conducted by companies specialising in market research corroborate the very positive customer feedback received. As documented by Malerba et al. (2012), Poste Italiane's customer feedback concerning delivery channels (p. 43) and financial services (p. 78) is very positive. These authors also explained that, thanks to "its constant presence in the country's economic and social life, over time Poste Italiane has boosted its image, to the point that in-depth market surveys have shown consumers associate the brand with affectivity and neighbourliness" (Malerba et al., 2012, p. 66). Moreover, the authors also remarked that, through the strategies that it has implemented over the past fifteen years, Poste Italiane has managed to communicate additional, important values to customers, such as competitiveness, innovation, and modernity.

Therefore, it is not surprising that most of the interviewed operators claimed that they agreed to join the network because they saw the initiative as an opportunity to heighten the attractiveness of tourism supply, relying on the widespread infrastructure and trustworthiness of Poste Italiane. Most operators declared their satisfaction with the tourist kit, primarily appreciating the ease of the process used by the postal company to collaborate and combine several purposes on a single card. Moreover, according to some interviewed operators, the tourist kit should enable small and medium-sized tourism enterprises (SMTEs) to reach wider markets, thus reducing their dependence on existing monopolistic foreign tour operators and electronic travel intermediaries.

SMTEs constitute the backbone of the Italian tourism industry, but they do not have the financial resources, commercial background, or technological competency in exploiting ICT solutions to fulfil the requirements of the marketplace and achieve global competitiveness. Evidently, if low-tech and isolated SMTEs are unable to reach their desired target markets, their respective destinations suffer serious economic and social consequences with an unfavourable impact on the host communities (Buhalis & Spada, 2000). Tourism firms, especially those with inferior bargaining power, are often compelled to accept conditions imposed by large global players in order to reduce risks of isolation. Indeed, the accessibility of the destination is often governed by distribution channels (Pike, 2004). Tourism organisations seek to disintermediate all intermediaries that add expense to their production and distribution costs (Buhalis & Law, 2008).

SMTEs are generally very sensitive to prices; the lower the fee, the more likely that they will participate in the system. It so happens that the fees requested by Poste Italiane are more attractive in comparison to fees and commissions requested by other

distribution channels. The fee set by Poste Italiane is approximately 1.5% for every financial transaction, while, for example, the fee requested by the online portal *Booking.com* is on average 15%, even though the fee amount is fixed on a case-by-case basis. This favourable contractual condition applied by Poste Italiane was mentioned by some interviewed organisations as an element that was a factor in their agreeing to participate in the card scheme.

The interviews with local companies also helped to identify some critical aspects in the implementation of the kit. In particular, some operators complained that the tourist kit was not promoted adequately, especially in the international market, with negative consequences in operating terms. For example, several interviewees (especially hotels) based in Matera mentioned some organisational problems, referring that they had neither the time nor enough dedicated staff to explain and sell the tool to visitors who are unaware of the benefits linked to the kit. These firms believed that Poste Italiane itself ought to improve marketing of the Matera card by advertising it on a scale that the companies are incapable of. In addition, in their opinion, it would be better if tourists could purchase the kit online independently, thereby allowing the organisations to reduce the amount of time their staff spends informing visitors about the initiative and how it works.

Experts have claimed that the commercial penetration of the tourist kit is an aspect not to be underestimated or neglected because the effectiveness of the project is likely to be slowed down or compromised by a lack of adequate marketing measures. Therefore, in their opinion, Poste Italiane should strengthen marketing activities in order to incentivise the use of the card.

The Poste Italiane manager indicated that the company did not launch a specific structured plan of promotion and communication because, during the first phase of the project, priority was given to testing and developing the operational and technological processes for the use of the tourist card, and not to commercial purposes. The manager stated that for the same reason, i.e., the lack of commercial priority in the first phase, Poste Italiane intended to distribute only 500 tourist kits (among which 300 were to be sold and 200 to be donated primarily to national visitors) between June and December 2014, while the number of tourist kits to be sold over the following years should be identified during the first months of 2015, after meetings and discussions with some organisations (mainly public administrations and national tourism associations) interested in promoting the initiative.

7. Discussion

The market offers a wide array of different prepaid cards which can be divided primarily into two basic types: non-reloadable and reloadable. A non-reloadable card "is a card to which value cannot be added beyond the initial load (one-time load). A reloadable card is one to which funds may be added; it can serve as an on-going financial management" (Smart Card Alliance, 2011). In addition, the prepaid cards can be categorised into two groups: the *open loop* cards, which can be used at any merchant accepting that card's payment brand, and the *closed loop* cards, which can only be used at a single or defined set of merchants (Smart Card Alliance, 2011).

Poste Italiane's card is different from other tourist cards because it is a 'prepaid card' and, therefore, it can be reloaded and used openly as a payment method (*a multi-purpose prepaid card*). A prepaid card is "in effect a medium for converting cash into an electronic transaction" (Smart Card Alliance, 2011, p. 6); this form of card makes it possible to conduct the payment of goods or services in much the same way that it is allowed by a debit card and a credit card, but within the limits of the amount available on the card, which does not require a current account. As a current account is not required, the process for obtaining a prepaid card is simple.

Instead, the most appreciated destination cards, such as the Vienna Card, the Berlin Pass, the Paris Pass, and the New York Pass, are usually "valid for a certain time, mostly without a paying function" (Pechlaner & Abfalter, 2005, p. 45). Specifically, these cards cannot be used for transactions that exceed the stored value and cannot be reloaded. As correctly highlighted by Fleck (1998), one of the most significant applications of the multi-functional smart card remains its utilisation as a credit card. In fact, it is inefficient to use separate cards if several applications, including a payment functionality, can be stored on one smart card. The same author specifies that the smart card is an ideal means of managing customer relationships because it provides the possibility of supporting the entire process by encompassing not only planning, booking, and buying services during the vacation, but also subsequent processing.

In addition, the Italian card has a microchip, i.e., a technological innovation that guarantees the utmost security. The microchip is also an essential requisite if companies wish to exhaustively collect information concerning tourist behaviour and to offer greater flexibility in terms of periods of validity. Generally, smart cards equipped with a microprocessor can be re-programmed and reused, while on the contrary, smart cards with a memory chip (but without a microprocessor) have the facility to store values, but, "once the value stored on the card is spent, they cannot be re-programmed and are thus not suitable for further usage" (Puhe et al., 2014, p. 9). Smart cards with an embedded microprocessor "play a crucial role in information and network security, digital identification, order authorization, and payment processing in electronic payment applications" (Kou, Poon, & Knorr, 2003, p. 96). The Vienna Card lacks a microchip, which is present in other cards such as the London Pass, the Berlin Pass, the Paris Pass, and the New York Pass.

However, regardless of the embedded microchip, the majority of tourist cards are designed as rigid solutions, where many aspects are already pre-defined. Specifically, these cards often are valid for a fixed number of consecutive days (at most, it is possible to choose between two or more options, e.g., two/three/four days) and are available at fixed prices that allow tourists to enjoy the benefits supplied by a delimited number of partners linked to the card scheme.

The tourist kit avoids this rigidity for three reasons: firstly, because even now the validity of the card is not restricted to a short-term period; secondly, because the tourist card, once activated and periodically reloaded, can be used for a large number purchases anywhere (i.e., online, in Italy and worldwide, wherever the MasterCard logo is displayed and, above all, in over 28,000 authorised shops across the country where the *BancoPosta* discounts are available); and thirdly, because in the future, thanks to the online version of the kit, tourists should be given the opportunity to build dynamic and personalised holiday packages by deciding in advance which attractions and amenities to book and purchase through the interface provided by Poste Italiane.

As remarked by Wolfe, Hsu, and Kang (2004, p. 60), "the flexibility of purchasing anything, anywhere, anytime" enhances tourist satisfaction and, thus, leads to customer loyalty. Increasingly, consumer-centric and flexible service delivery is crucial for the Customer Relationship Management (CRM), and ICT tools offer excellent opportunities for reinventing the packaging of tourism in the direction of a much more individual-focused activity (Buhalis & O'Connor, 2005).

The Matera kit is an interesting experiment in creating a tourist-centred product, thereby capitalising on Poste Italiane's expertise in the prepaid card sector. The initiative can be appreciated from several different points of view.

For visitors, the destination card can be a tool with which to

optimise and plan their stay, thereby saving money and time. Tourists can avail of the great convenience that comes with activating the prepaid card since, in this way, they can take advantage of numerous discounts and may simply use a single card that can be reloaded more than once, according to their own requirements and preferences. The tourists can also become acquainted with the shops that offer *BancoPosta* discounts in the vicinity through a location-based application, which is downloadable free of charge.

For the public DMO, being part of a destination card scheme is one way of boosting the number of visitors; in addition, the tourist kit is a strategic measure used for coordinating local tourism suppliers. In fact, the tourist kit has the merit of networking the various businesses operating in the territory under the aegis of the regional promotion agency of Basilicata. One of the most frequent criticisms addressed to public DMOs is the inadequate allocation of public funds for tourism-related matters. Public agencies, despite their roles as planners, coordinators, regulators, and promoters of destinations, have often done little to assume the role of 'active ICT leaders' in guiding and stimulating changes that purposively benefit all of the stakeholders in a destination (Buhalis & Spada, 2000). The small amount of public resources is often spent on traditional marketing tools, and is consequently unable to reach the desired target markets and achieve good rates of commercial viability. In an attempt to overcome these risks, Basilicata's DMO is proposing the tourist kit as an overall marketing strategy for the destination, and is encouraging public and private operators to participate in a network that takes advantage of new marketing techniques in order to promote the product and the culture of the area in a coordinated manner.

For the destination's suppliers, the smart card system represents an opportunity to build and improve inter-operator alliances. Firms, primarily smaller companies, gain many advantages from being connected to each other in multiple networks of resources and other flows. Integration of organisations can take the form of improved internal communication, information sharing, and centre-wide research into customer profiles (Michels & Bowen, 2005). It is known that the price of technology is often a crucial factor in ensuring the participation of SMTEs in DMSs. The price reduction for technological equipment and services provided by Poste Italiane can enable all destination suppliers, including SMTEs, to participate. Therefore, many firms, if supported by a leading company in the technological domain, may enhance their ability to attract and retain increasingly sophisticated tourists.

From Poste Italiane's point of view, tourists' perceived convenience of using the card is not only a source of revenue (related to fees) but also the 'criterion' for collecting comprehensive information on consumption habits of tourists and reducing the risk that some transactions may not be recorded and, therefore, not processed by the system. This risk exists for the destinations that adopt tourist cards without the capacity to work as prepaid cards with an open payment functionality. Indeed, the tourists are consequently compelled to use other means of payment (e.g., cash or bank credit cards) for expenses concerning products and services not included in the destination card program.

As a result of the wide use of the prepaid card, Poste Italiane's system could instead monitor 'all' transactions and, hence, gather more accurate and faithful statistical information concerning the most visited attractions, tourists' origins, the length of their stay, the number of places visited, the means of transportation used, the different types of purchases, and the frequency of expenditure. In-depth knowledge concerning visitors' consumption activity improves the quality of decision-making techniques. Information obtained by Poste Italiane's system enables the creation of a tourist observatory that can assist destination managers and entrepreneurs in tourism planning.

In short, Poste Italiane should act as a repository of useful data concerning travel and consumer patterns by supporting the decision-making process in the strategic and marketing management of destinations. Only advanced DMSs could "enable destinations to achieve differentiation by theming their products and targeting niche markets" (Buhalis & Jun, 2011, p. 25).

As underlined by Pechlaner, Abfalter, and Raich (2002), the creation of DMSs is based upon mutual trust among all actors; if trust is lacking, the creation of such a system will fail, and tourism destinations will continue offering their services as the sum of independent tourist products, without any efficient and effective long-term strategy. As a result of its expertise in ICT and cyber security, Poste Italiane is capable of providing customers with financial products that feature ease-of-use, low cost, transparency, and security (Malerba et al., 2012). Poste Italiane's platform offers support for mapping intra-industry structures in novel ways, and assists SMTEs to experience e-commerce and m-commerce channels by providing solutions that should bring an end to the mistrust and fears of vendors and customers toward the website.

In general, if firms and consumers are troubled by the insecurity of Internet transactions and cybercrime, they can decide to protect themselves and renounce the advantages of innovative technology. Cybercrime includes, for example, online fraud, data storms, hacking, cracking, money laundering, software pirating, and corporate espionage (Mills, Ismail, Werner, & Hackshaw, 2002).

Protogeros (2002) argued that companies have four different business objectives when creating an online presence: (a) to promote their business and strengthen their brand name on the web; (b) to increase turnover and market share by achieving new sales; (c) to improve interaction with external partners in terms of relationships with customers/suppliers; and (d) to improve interaction within the company in terms of processes/organisation. Obviously, a company may target more than one of these strategies but, in the absence of security standards, firms often prefer to forgo any advantages.

The lack of trust in the attributes of the web environment is a hindrance to electronic commerce not only for vendors but also for consumers. According to Teoh, Chong, Lin, and Chua (2013), five important factors influence customers' willingness to conduct e-commerce transactions and adopt the e-payment process: (a) *benefits*, related to the perceived convenience of transaction costs; (b) *trust*, defined as a function of the low-degree of risk in financial transactions; (c) *self-efficacy*, which refers to the positive perception of one's ability to use e-payment systems; (d) *ease of use*, because greater usability reduces the likelihood of error; and (e) *security*, intended as the set of procedures and programs to verify the information source and guarantee the integrity and privacy of the information.

The consumer's perception of privacy loss on the Internet curbs the use of technological tools (Wang, Head, & Archer, 2000). Mechanisms of encryption, protection, verification, and authentication should enhance consumers' perception of information security on the Internet, and this perceived security fosters trust (Chellappa & Pavlou, 2002). Trust, in turn, as shown by Kim, Chung, and Lee (2011), is a predictor of loyalty, which influences purchasing intentions when shopping online. Moorman, Deshpande, and Zaltman (1993) defined 'trust' as "a willingness to rely on an exchange partner in whom one has confidence" (p. 82). Trust plays a paramount role in online businesses, and a lack of trust in electronic transactions is a primary reason why many consumers are reluctant to provide sensitive personal information online and choose not to shop online (Kim et al., 2011; Wu & Chang, 2005). An empirical study conducted by Jin, Park, and Kim (2007) showed that firm reputation also plays a crucial role in building customer loyalty in an online shopping context. According to these authors, a

good reputation is deemed important because it cannot be easily created or traded over a short time, and "its importance is even more critical in online retailing as customers have fewer signals than they have from traditional physical stores" (Jin et al., 2007, p. 334).

Likewise, the trustworthiness of a site is very important because "Internet shopping decisions involve trust not simply between the Internet merchant and the consumer, but also between the consumer and the computer system through which transactions are executed" (Belanger, Hiller, & Smith, 2002, p. 252). Thus, lack of consumer trust (both in the attributes of web-based vendors and in the overall web environment) is a hindrance to electronic commerce (McKnight, Choudhury, & Kacmar, 2002).

The firm reputation, well-established technology, and intelligence activities developed by Poste Italiane in the fields of e-commerce and financial services can prevent online fraud and guarantee cyber security, including the integrity of digital communications and financial transactions. Tourists tend to buy package holidays because, in general, they perceive them to offer a lower price, lower risk, and higher convenience compared to services purchased separately (Money & Crotts, 2003; Rewtrakunphaiboon & Oppewal, 2008; Sheldon & Mak, 1987). These conditions are addressed by the tourist kit.

In addition, the solution provided by Poste Italiane is appreciable because it offers great opportunities for building relationships with customers, promoting sales, and improving after-sales services. The opportunity to develop relationships with consumers is guaranteed by the 'after-visit' information provided by Poste Italiane. Once customers are registered in the system and their consent to the processing of personal data has been obtained, Poste Italiane can directly communicate with them by telephone, mail or e-mail, in order to inform tourists about the possibilities of purchasing products they had tested in the destination they visited, and also about the possibilities of visiting other destinations in Italy. A dialogue, intended as an ongoing relationship with tourists, should be fully utilised in order to foster the loyalty of visitors.

For tourists, the most evident advantages of the kit are the time and money saved in the decision-making process of booking and purchasing.

Concerning time saved, it is known that for most shopping sites, the consumer, first of all, must be persuaded to make a purchase and, secondly, must be willing to share personal information, such as name, address, and card number in order to purchase online. Furthermore, given that most sites require users to register, the consumer must often read and accept clauses by acting upon advice. It is reasonable to suppose that, for a tourist, it is very difficult to meet all of these conditions for every product or service they wish to purchase. Consequently, it is more likely that tourists will place trust in one consolidated website, and it is also more convenient for them to register only once, if it affords them the opportunity of purchasing all services or products using one medium.

The saving of money is ensured by the multiple discounts given by the service providers associated with Poste Italiane's program. The postal company's chosen method of framing the price-promotion is consistent with what is considered in literature to be successful. Specifically, the results of the investigation conducted by Munger and Grewal (2001) indicated that promotional discounts presented in an unbundled form are perceived more favourably by consumers than the same discount presented in a bundled form.

Therefore, the formula of the tourist kit should encourage the maximisation of benefits for all stakeholders. The manifold positive effects are summarised in Fig. 1.

The benefits listed in Fig. 1 should be integrated by considering the great opportunity that the Italian destination as a whole might have if the solution of the tourist kit was to be applied throughout the country by Poste Italiane, a company that, due to its history, already enjoys a widespread presence in the territory. The challenge is to implement the tourist kit in other cities, in this way supporting many destinations that are still unknown and not easily accessible to tourists.

However, in order to turn these potential benefits into real benefits, some critical issues should be resolved.

The first problematic aspect is that the online version of the tourist kit is still under construction and expected to be completed in 2015. Poste Italiane has already acquired a specific domain ('kitdelturista.it'), and it is possible that the site will be dedicated to hosting all Italian destinations that will be digitalised in the future. In addition, as previously mentioned, Poste Italiane's website currently has a unattractive appearance (and, asa consequence, is unable to communicate the beauty of the destination covered by the tourist kit) and a reduced international status (due to its lack of browsing options in multiple languages). If the success of a DMS strongly depends on the accuracy and currency of the information it contains, the system designers must guarantee that the electronic marketplace includes updated information and a sufficiently analytical description of products in order to accurately portray the intangible products to prospective buyers (Sheldon, 1993).

Moreover, Poste Italiane should make the kit available as an application for mobile devices as soon as possible. The availability of the kit as a mobile application is a necessary step, since mobile and wireless technologies are becoming a primary platform for information and have a huge potential to significantly influence the tourist experience (Buhalis & Law, 2008; Lamsfus, Wang, Alzua-Sorzabal, & Xiang, 2014; Pan, Xiang, Law, & Fesenmaier, 2011; Ricci, 2011; Wang, Park, & Fesenmaier, 2011; Wang, Xiang, & Fesenmaier, 2014).

A further weak point, which emerged from interviews with a selection of operators, is the dearth of incisive advertising measures conducted by Poste Italiane to raise awareness of the initiative. Investigations on the Internet seem to indicate that Poste Italiane's engagement in destination marketing is still too weak and insufficient. The problem is that potential travellers tend to reject destinations of which they have insufficient information (Ankomah, Crompton, & Baker, 1996). Marketing activities affect tourists' choice processes and their destination decisions (Woodside & King, 2001). As explained by Collins (2011) about leisure cards, when "one considers the labour of setting up a scheme, launching it, administering card sales, reminding and reregistering renewals, and doing however limited marketing, one has to ask how well these schemes would fare in detailed evaluations for efficiency or effectiveness" (p. 38). Technical support is a necessary function in hospitality and tourism, but it is not a sufficient condition to achieve destination competitiveness because professional and marketing suggestions are just as indispensable. Tourism managers should be actively involved in the Matera kit in order to understand how to improve and better communicate the project.

Concerning the commercial penetration of the kit, the opportunity to advertise on television channels in target countries should be taken into account. In particular, television advertising can influence consumers who are not actively seeking exposure to advertising messages (Spencer, 2013). Social media websites should also be integrated into the tourist kit as they have an increasing influence on people's choice of holiday destination (Fotis, Buhalis, & Rossides, 2011). As remarked by Hays, Page, and Buhalis (2013), "social media reach people at a scale and speed larger and more quickly than previous communication mediums" (p. 230). In addition, some distributional and organisational problems concerning the tourist kit could perhaps be partially reduced through

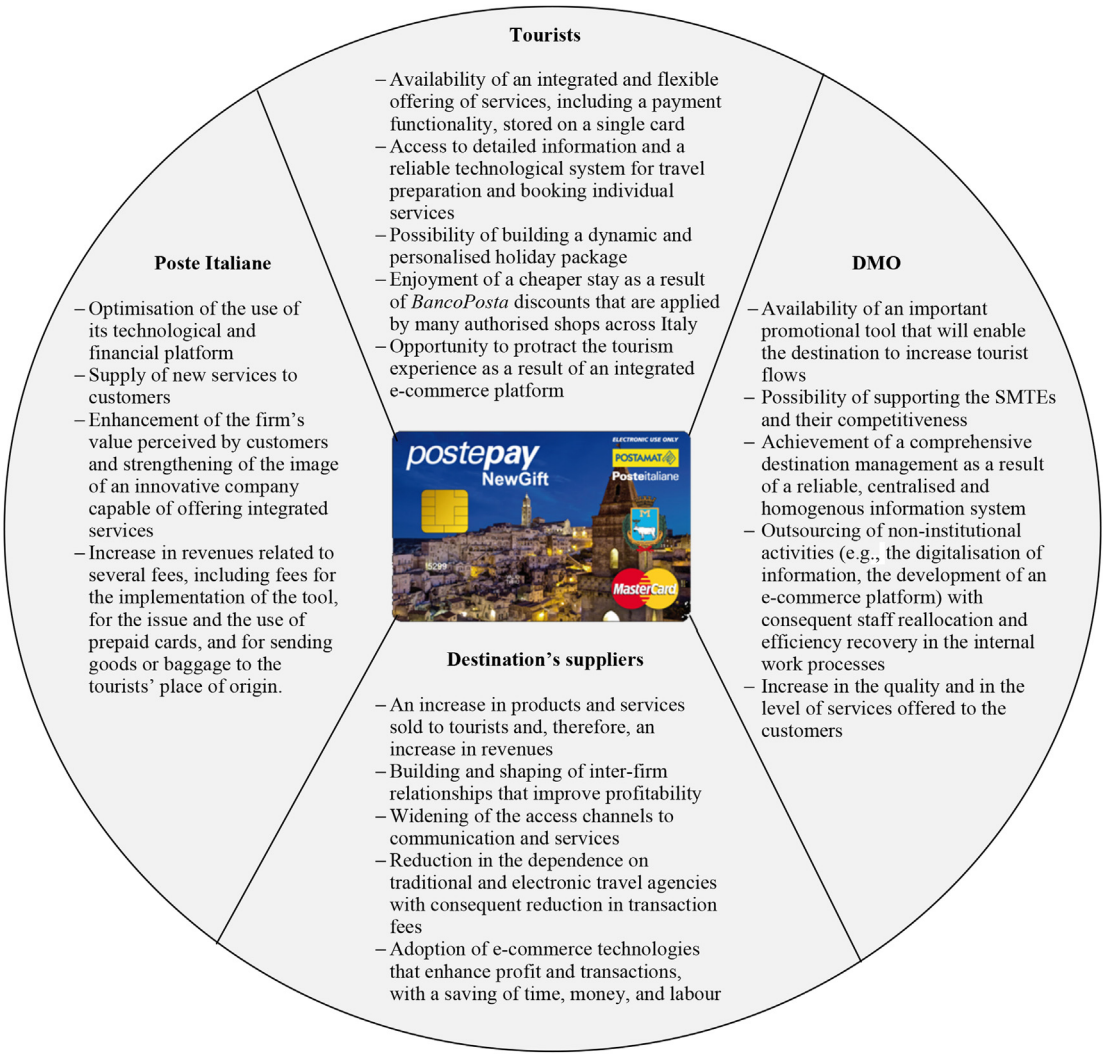

Fig. 1. The potential positive effects of the tourist kit.

the installation of automated and interactive machines that can help to inform and serve tourists (Teo & Lim, 1998).

However, even before any promotional initiatives are taken, it is crucial to identify appropriate market segments. Unfortunately, another criticism of the tourist kit is the poor definition of the targeted tourists. The managers of the product asserted that the tourist kit was designed to be marketed towards cultural tourists, but in the era of vocational tourism and hypersegmentation, the cluster of cultural tourists is too general and generic a reference, and the target visitors should be better identified and profiled. Indeed, as argued by many authors (Angeloni, 2013a; Kim, Cheng, & O'Leary, 2007; McKercher, 2002; Richards, 2002, 2011; Richards & Van der Ark, 2013; Smith, 2009; Smith & Richards, 2013), cultural tourism covers a wide range of activities and forms of experiences, encompassing multiple and differentiated niche markets. Therefore, the managers of the kit should identify discrete and detailed segments of the broader cultural tourism market, by "distinguishing features of each segment which can be used to develop more effective marketing and product development strategies" (McKercher, Ho, Du Cros, & Chow, 2002, p. 43).

Another limitation emerging from the case study concerns a procedural aspect, namely neglecting to involve tourists. Specifically, it seems that, so far, no system has been put in place for interacting with tourists in the initial stage of the project. Even in the early stages, customer engagement is indispensable in order to view a business through the consumer's eyes and capture consumers' specific requirements and preferences (Chathoth et al., 2014). The importance of customer input increases with the technological newness of a product (Callahan & Lasry, 2004). Tourists' assessment of the kit would also be very useful for improving the tool, but at the moment neither the Basilicata region nor Poste Italiane have prepared questionnaires on customer satisfaction. Likewise, the importance of quantitative data has been underestimated during the pilot phase. The choice of neglecting to gather essential quantitative information during the initial phase of the project should be considered as a serious weakness in the managerial process. Therefore, Poste Italiane should address the deficiencies in its quantitative and qualitative assessments as soon as possible.

Finally, Poste Italiane's solution could be better exploited by developing a 'virtual' tourist card that is featured on mobile phones, tablets, or personal digital assistants. In this regard, the company should convince associated service providers to adopt NFC technology, which is considered to be one of the most promising technologies for the future of travel and tourism (Egger, 2013; Pesonen & Horster, 2012). The NFC is a short-range wireless

technology that facilitates data transfer without physical contact. Some local projects featuring NFC-enabled destination cards have been developed in Nice, Marseille, Strasbourg, and Caen (Weber, 2013). In particular, an NFC mobile application, marketed under the Cityzi brand name, was launched in Nice in 2010. The aim of this project "was to enable visitors and residents to pay for their public transport with an NFC enabled phone, use smart posters to submit tourist information and to get updates on bus and train schedules" (Pesonen & Horster, 2012, p. 15). Another interesting NFC project is the SmartTouch, which was launched in Oulu (Ronay & Egger, 2014). It is worth underlining that Poste Italiane already owns and applies this technology, since the company currently uses NFC to perform postal services. In addition, even now the firm is not only able to install merchant devices that enable NFC mobile payments (m-payment) but has also begun to issue prepaid cards that afford contactless payment technology. This allows cardholders to pay simply by holding their contactless cards or smartphones close to the POS, without having to insert a plastic card in the reader.

Although it is too early to judge the effect of the tourist kit, the impression is that the formula proposed by Poste Italiane, if improved under several aspects, deserves further investigation as it may offer an excellent opportunity for destinations to enhance their levels of competitiveness, collaboration, and innovation.

8. Implications, conclusions, limitations and future research

The object of this paper is the investigation of the 'potentiality' and the 'novelty' displayed by a destination card 'made in Italy'. The topic is discussed through a case study on Poste Italiane, which in 2014 launched the tourist kit as a promising tool to promote destinations.

Although single-case research shows certain weaknesses due to its uniqueness and results in a theory with limited generalizability (Langley, 1999; Yin, 2014), the important strength of this exploratory research is its novelty, because this study focuses on the rare case of a large postal operator entering the tourism sector with the proposal of an integrated and advanced tourist card scheme. Therefore, the strength of the case study relates to its unusual revelatory and inspirational power (Eisenhardt & Graebner, 2007; Siggelkow, 2007), examining cooperation models in an exemplar context driven by technological changes.

The tourist kit project, shared by a public DMO and supported by the technological platform of the largest Italian postal operator, would have the merit of: 1) enhancing the competitiveness of both enterprises and the destination as a whole; and 2) providing tourists with an integrated and flexible offering of services.

The smart card-based kit would enable the DMO and the tourism suppliers to acquire significant amounts of information with which to customise products according to the tourists' preferences. In addition, the discount policy applied by the firms belonging to Poste Italiane's project could help tourists to discard their perception of Italy as a country that lacks price competitiveness. Indeed, rich cultural and natural resources are still the country's strongest points, but its image as a high-priced tourism destination reduces its attractiveness (Angeloni, 2013b; Baloglu & Mangaloglu, 2001; World Economic Forum, 2015).

A smart card system can increase ICT expertise of tourism organisations, expand business activities, provide identity to the (local or national) community, and implement nationwide technical specifications. As explained by Kos-Łabędowicz (2014), the implementation of an integrated tourist card system is a complicated process that requires the involvement of numerous stakeholders. A crucial aspect is the technical solution: more advanced DMSs imply higher investments and higher expenses for DMOs and tourism organisations, which are then required to buy or upgrade equipment and infrastructure, train staff to use new technology, and support the costs for outsourcing clearinghouse functions (for the fare and data collection system). The DMO must support the roll-out phase (e.g. through additional funding) and take care of the integration of stakeholders for a better exploitation of network capacities. In addition, advanced DMSs require a proper marketing and distribution campaign in order to inform tourists about new tools for the destination experience. The problem is that the initial costs for the roll-out of an integrated system can be very high, while revenues (related to the increase in tourists and their expenditures) and other benefits (e.g., improvement of destination image, reduction of administrative costs due to technological standardization, etc.) are deferred.

This paper provides managerial implications for DMOs and local companies that participate in or wish to establish a tourist card scheme. The case study shows that some of the issues illustrated by Kos-Łabędowicz (2014) can be reduced (in terms of cost and time) when: 1) tourism managers decide to cooperate and share knowledge and investment costs; and 2) an innovative company decides to make its technological expertise available to tourism.

This implies that the participation of operators that have a consolidated and recognised experience in smart card sectors can enable the creation of a value chain that strengthens the performance of all partners adhering to the cooperative network. The tourist card system of the future should take advantage of reliable info-structures that, although developed in other fields, could later provide new opportunities of development for the tourism industry. As shown by previous studies, tourist cards already require cooperation among various stakeholders in order to enhance the attractiveness of destinations, but the case study seems to indicate that further integration and cooperation are inevitable due to technological progress. The quality of Information Technology (IT) becomes a key determinant in initiating cooperation in a smart card scheme: where the highest level of technological intelligence seems to be present, cooperation is perceived by partners to be more successful and to offer new services and, thus, achieve a competitive advantage.

Although traditional tourist cards have been widely examined and discussed in literature, research on new generation destination cards is still relatively limited. This pilot case contributes to the identification of certain theoretical criteria required by modern tourist cards.

Unlike some tourist cards (including the Vienna Card), Poste Italiane's card contains a microchip. Therefore, the technology implemented through the tourist kit could be fully exploited and used to collect accurate information on visitor flows, thereby creating a method by which to use exhaustive tourist data for planning purposes. So far, a microprocessor chip has been embedded into certain cards, such as the London Pass, the Paris Pass, the Berlin Pass and the New York Pass. However, these passes are not issued as '*open loop* reloadable prepaid' cards primarily for two reasons: firstly, for the existence of regulatory restrictions relating to the business of electronic money issuance and payment services; and secondly, due to the many complexities underlying possible alliances with financial operators.

Thus, many destinations use non-reloadable 'stored-value' cards. This means that a monetary value is stored on these cards that can only be used in a limited fashion. The stored monetary value cannot be exceeded and can only be used to acquire or access a limited range of goods or services within a closed network. As a result, it is impossible to record and monitor all of the transactions made by the cardholders where the card is not used, i.e., every time the tourists purchase goods or services from operators not involved in the tourist card scheme. Consequently, it is possible to only acquire partial knowledge of consumer behaviour through these

instruments.

Contrarily, the Italian solution enables the tracking and processing of numerous card-based transactions, thereby allowing the partners of the large network to gain an insight into tourist behaviour and, subsequently, improve their services and sales forecasts. The wealth of information on tourists' buying habits should help destinations and organisations make better-informed and more relevant strategic decisions. Specifically, the kit should allow firms to access and share key resources such as information, promotion, and e-commerce platforms.

The kit generates 'new' and additional benefits, not only for partners, but also for card users. Indeed, in addition to the typical benefits that traditional destination cards provide to tourists, two further important benefits are granted by the Italian kit: the flexibility, since the validity of the card is not subject to time or spatial restrictions, and a multitasking functionality, since the kit gives the opportunity of combining and integrating many discounts and payment services on one card. These two characteristics, which many other tourist cards lack due to the absence of microchips and/or open payment systems, are crucial aspects in offering personalised and user-friendly services, along with real-cost savings. Furthermore, differently from most destination cards, Poste Italiane's card, as a prepaid card, can be refunded or replaced if unused, lost, or stolen. Therefore, compared to the existing destination cards, the Italian card provides not only financial services (also usable for e-commerce transactions), but also a higher level of security, flexibility, and convenience for tourists.

Moreover, in the future, the card could be easily virtualised and used on any mobile device, since Poste Italiane already owns NFC technology, one of the most promising technologies for the future of tourism management (Ronay & Egger, 2014). NFC is regarded as a powerful and ideal tool for optimising access to digital information and services through mobile devices (Boes, Borde, & Egger, 2015). Digital loyalty card systems are a reasonable alternative to traditional plastic cards, as documented by Höpken et al. (2012), who analysed the case of 'Bierkulturstadt Ehingen', a German tourism destination that, since 1st July 2011, has utilised quick response (QR) codes and mobile phones to improve CRM. Höpken et al. (2012) found positive feedback concerning Ehingen's digital loyalty card, but they reported that "a lack of marketing activities led to a limited number of users" (p. 282) and, more recently, to a provisional suspension of the project.

By simulating an implementation of new mobile content, Canadi, Höpken, and Fuchs (2011) studied and tested the usability (i.e., the ease of use) and usefulness (i.e., the perceived benefits) of mobile card systems that include a payment functionality and monetary discounts. Their findings provided evidence of the satisfaction of the people involved in the test, even though the authors highlighted that the different customer cards evaluated in their study require certain technological and promotional improvements before being implemented within a more realistic environment. In addition, the authors observed that "the mobile customer payment card was seen rather critically, mainly because of concerns regarding data security and privacy" (Canadi et al., 2011, p. 223). The tourist kit, as a result of Poste Italiane's expertise in the prepaid card sector, should overcome these concerns. Indeed, the company is one of the promoters of IT security at an international level and is also strengthening its positioning in cloud computing services. Cloud computing is a business segment particularly appropriate for a company that has made IT security one of the features of its service reliability (Malerba et al., 2012).

The actual and potential attributes featured in the tourist kit bring new perspectives of investigation to the academic debate surrounding possible advancements in ICT applications, above all in terms of so-called Big Data analytics. As explained by Harper and Menon (2015), the growing importance "of Big Data is being fuelled by the confluence of social, mobile, cloud, and the Internet of Things such as sensor networks" (p. 246). The authors report that the Big Data environment is characterised by an increased volume, velocity, variety, and veracity of the types of data. In fact, the Big Data platform has the ability to complement and handle data in real time from multiple sources (including sensors, social media, cell phones, online shopping, electronic communication, and GPS), through the use of advanced analytics and new technologies (such as cloud services). As a result of the Big Data revolution, organisations can make better predictions, smarter decisions, and more effective interventions (McAfee & Brynjolfsson, 2012). Big Data analytics leverages information related to more granular views of the past to help drive decisions concerning the future (Conway & Klabjan, 2013).

Buhalis and Amaranggana (2015) assert that Big Data should optimally be used by Smart Tourism Destinations, which require dynamically interconnecting stakeholders capable of instantly exchanging real-time information on users' locations and preferences. By collecting large amounts of tourists' data, Smart Tourism Destinations can predict customers' needs and preferences and offer personalised and integrated products/services that enhance tourism experience. Using advanced ICT infrastructures (such as cloud computing and the Internet of Things), Smart Tourism Destinations "enable demand and supply to co-create value, pleasure, and experiences for the tourist and wealth, profit, and benefits for the organisations and the destination" (Boes, Buhalis, & Inversini, 2015, p. 394).

A Big Data approach can be found in Poste Italiane's project in so far that the postal operator aims to connect and make interoperable several correlated services through an integrated, centralised, and open data platform. This data-driven model, based on a bottom-up process, has been adopted by the managers of the kit in order to facilitate the co-creation of value and experiences for destinations, service providers, and tourists. By applying smartness concepts within destinations, Poste Italiane has the capability to provide many stakeholders with an excellent opportunity to collect and process information flows concerning the preferences and behaviour of tourists, thereby helping every organisation to better plan strategies and actions in a collective and networked manner. This case suggests that advanced ICTs enable destination cards to serve tourists better, establish strategic networks, and make communication between partners easier. In this regard, the kit can be regarded as a smart tool that improves the cooperation within a destination and the competition with other destinations.

Although several improvements are required, the initiative of the tourist kit is an attempt to favour the logic of integration and interoperability across platforms in order to build complete products that transcend the information phase and create convenience for travellers at all stages of their tourism experience. This could be achieved through user-friendly websites that enable visitors to personalise their own holiday. Through its technological expertise and platforms, Poste Italiane is capable of designing versatile and flexible solutions that comply with the requirements of dynamic packaging, thereby solving connectivity, accessibility, and interoperability issues of multiple and diverse organisations at a national or regional level. A central and homogenous data warehouse is a prerequisite for a modern DMS, but data "warehouse systems at the level of tourism destination are still a rarity" (Kolas, Höpken, Fuchs, & Lexhagen, 2015, p. 74). An interesting prototype of a data warehouse system serving as a homogeneous data source has been designed and validated for the Swedish tourism destination Åre (Fuchs, Höpken, & Lexhagen, 2014; Höpken, Fuchs, Höll, Keil, & Lexhagen, 2013; Höpken, Fuchs, Keil, & Lexhagen, 2011; Meyer, Höpken, Fuchs, & Lexhagen, 2015). Based on a business

intelligence approach, this prototype, which also includes a social media guide (in the form of a mobile application), should be further implemented in order to improve its data mining capabilities, thereby integrating additional data sources. In addition, no physical customer card has been developed in this prototype, which is not currently available for sale and is principally proposed as an electronic card devoid of a payment functionality.

If the future of smart tourist cards appears to be related to their ability to ensure interoperability solutions in support of the electronic exchange of information, further research should analyse how the tourist kit could integrate and exploit the extraordinary source of information retrievable from social media websites (such as blogs, social networking sites, media sharing sites, consumer review sites, virtual community sites, and other typologies), since "the successful practice of manipulating and managing social media still remains largely unknown to practitioners and scholars" (Leung, Law, Van Hoof, & Buhalis, 2013, p. 5). As many social media websites assist travellers in posting and sharing their trip-related opinions, images, audio/video files, information, and personal experiences, Xiang and Gretzel (2010) advise tourism marketers to embrace this 'collective intelligence' by advertising and providing content on social media websites or by integrating social media components on the website of the tourism destination and/or of the tourism suppliers.

Morabito (2015) explains that "Big Data can change the way companies identify and relate to their customer base" (p. 6) and mentions the case of banks, which have begun to analyse vast amounts of their clients' transactions in relation to social media with the aim of understanding their preferences and creating new offerings. Using the same logic, the postal operator could help organisations to customise tourist products in light of the massive amount information captured by the prepaid tourist card. Therefore, introduction of the 'tourist card 2.0' (or 'destination card 2.0') could represent a new target for destinations that intend to start using Big Data to achieve a competitive advantage. The new format of the tourist card should be based on integrated multifunctional and participative solutions and should be supported by cloud computing services. In this context, Poste Italiane's tool can be deemed to be a promising starting point for an in-depth modernisation of tourist card schemes, although further research on this model is required.

Strategic national reasons appear to strengthen the usefulness and the need for further research on integrated card systems in the tourism domain. In particular, it is worth mentioning that, in April 2014, the Italian Ministry of Cultural Heritage and Activities and Tourism established a Laboratory for Digital Tourism (TDLab) with the task of defining and supporting the implementation of the digital strategy for Italian tourism, also to protect the tourism system from the increasing risk that data intelligence and distribution channels might be developed and governed by only a handful of global players. In October 2014, TDLab (2014) released the 'strategic plan for the digitalisation of Italian tourism'. The TDLab research group consisted of tourism scholars and innovation experts, including a consultant of Poste Italiane, who was also involved as a result of the interest in the tourist kit project.

Even more important is the fact that the strategic plan also includes, among other initiatives to be implemented, the issue of an integrated tourist card, named the 'Italy Tourist Card', which is defined as the 'laissez-passer' designed to afford privileged access to Italian heritage. The Italy Tourist Card is regarded by the strategic plan as a marketing and promotional tool, but also as a means of assessment, feedback collection, and data analysis. Its goal is expected to concern affording a comprehensive tourism experience. As specified by TDLab, this card could be issued in both a physical and non-physical form, e.g., in the form of a mobile application and/or a virtual card, simplifying the supply and the use of services for tourists (TDLab, 2014). It is clear that the national tourist card conceived by TDLab was inspired by the tourist kit.

Therefore, the postal operator could leverage its technological platform to become a national sensor network, capable of gathering data from multiple sources. The shared use of the kit on a wide scale is more suitable for obtaining the benefits associated with tourist cards. Only nationwide coverage can exploit the maximum potential of Poste Italiane's technology and engender a feeling of loyalty in tourists, thereby encouraging them to return to Italy to visit other areas. A 'local' loyalty card scheme in tourism is useful for increasing the size and frequency of purchases during the period of stay or, sometimes, increasing the average length of stay. However, on the contrary, a 'regional' or 'national' loyalty card scheme can help to encourage repeat visits over time, as most tourists generally wish to visit new destinations. In short, while a local loyalty card scheme can provide non-repeatable and short-term benefits, only a regional or national card scheme may give prolonged and long-term benefits, stimulating the economy and creating or maintaining jobs in tourism-related industries. In addition, a national scheme could rely on a big budget to market itself quite effectively. Incoming agencies should promote the sales of this national tourist card, which could also be sold on trains by the Italian railways companies or on flights by the Italian airline company. To increase customer loyalty, Poste Italiane could offer cardholders the opportunity to collect bonus points or rewards linked to the length/number of visits to the Italian destinations or linked to the expenditure on Italian products and services.

Surely the reputation and the reliability of a solid and innovative firm, endowed with technological and logistic advantages, offer a clue to the facility and speed with which Poste Italiane has attracted the interest at local level (from the DMO and tourism providers in Matera) and at national level (from the Italian UNESCO World Heritage Association and the ministerial research group TDLab).

Given the pivotal profile of the company, it is dutiful to understand whether Poste Italiane's strategic business model can be reproduced by other destinations and companies.

Regarding the first point (the imitation of the business model by other DMOs), it is possible to suppose that, in theory, Poste Italiane's formula could be replicated if DMOs were capable of involving as many businesses as services involved in the tourist kit. In other words, a DMO should take the initiative of arranging cooperation models among multiple firms, involving at least a bank, a logistics service provider, a mobile phone operator, an e-commerce solution provider, and a cloud provider. This cooperation is not impossible to obtain, but surely it involves lengthy and complex issues regarding harmonisation among independent companies that may have different cultural and technological approaches and/or backgrounds. These difficulties explain the reason why such cooperation models cannot be found in today's world. On the contrary, these issues can be overcome if a DMO encounters a company (such as Poste Italiane), which, as a result of its diversification, already operates in sectors fundamental to the establishment of DP systems. Because of the rarity of companies like Poste Italiane, it is possible that some foreign DMOs may wish to turn to Poste Italiane to modernise their tourist card systems.

Regarding the second point (the imitation of the business model by other companies), it is reasonable to argue that the competitive advantage achieved by Poste Italiane can be considered sufficiently differentiated and difficult to replicate for new entrants, due to the heavy technological and physical investment underlying the innovation of Poste Italiane's products/services. Loyalty programmes, which generally offer a variety of financial inducements such as discounts, coupons, and points, tend to be very easily copied (Egan, 2000). However, Poste Italiane's model appears to be

difficult for competitors to imitate or substitute due to the history, national ties, and reputation of the firm. Nevertheless, it should not be overlooked that some large postal operators or banks, if equipped with capillary structures and services similar to those of Poste Italiane, could decide to propose solutions in their countries in similar methods as the Italian tourist kit. Up to the present, the know-how and skills acquired by Poste Italiane have enabled the company to be chosen as a technological advisor and partner by other international postal operators willing to develop ICT applications, secure platforms, and cloud computing services. In this regard, it is worth noting that, by proposing its business model, Poste Italiane has already established strategic partnerships with some foreign postal operators (e.g., *Russian Post*, *Egypt Post*, *India Post*) interested in developing financial and digital communication services (Malerba et al., 2012, pp. 95–96). Thus, it is possible that in the future Poste Italiane may be requested to share its knowledge with other primary international postal operators wishing to diversify their business in the tourism sector.

An important limitation of this research is the difficulty in analysing how this initiative will improve destinations' competitiveness, given that the experimentation in Matera is only in its initial stages. Accordingly, the research has revealed certain limitations, such as a lack of data concerning performance, the absence of a structured system to collect feedback from tourists, and the difficulty in assessing the effectiveness of a project yet to be completed and yet to be supported by effective marketing activities. In particular, Poste Italiane intends to perform more extensive testing and refining of the Matera kit before replicating and promoting its formula in other destinations in the country.

However, economic performance indicators, customer feedback, and other dimensions should be measured in order to prove the effectiveness of the initiative. As specified in methodology section, this paper covers a period of analysis during which only the potentiality and the novelty of the tool could be highlighted, while financial returns and other results could not yet be measured. Thus, tourism practitioners and scholars may doubt whether the investments made by Basilicata's DMO and Poste Italiane could really turn into competitive benefits (e.g., in terms of generation of additional revenues) for the partners involved in the destination card system, or how many kit users would suggest the Matera card to potential tourists. These questions can provide some further directions for future research as well. Should the research reveal that the instrument did not work as stakeholders expected, it would be important to understand whether the problem depends on the implementation of its strategy (i.e., if Poste Italiane neglects to effect the above-mentioned improvements in the product), or on the strategy itself (i.e., if the product, despite some improvements, is not capable of having a positive impact on the destination's competitiveness).

Obviously, strategic reorientations can emerge during implementation (Mintzberg, 1978), as the card scheme designed by Poste Italiane must be viewed as a fluid system, evolving over time. Indeed, the tourist kit is still being refined and completed. The next steps could include:

- the availability of the kit as an application in a mobile format;
- a gradual extension of the kit to other areas of the Italy, beginning with destinations that host UNESCO sites;
- the development of an interface that will allow tourists to build their own package independently, selecting the attractions and amenities that interest them in accordance with the DP model.

With regard to this last point, it is important to note that the technology used in Matera is theoretically already compatible with the dynamic packaging solution, but the pre-package formula was preferred during the pilot phase. Due to the development of a platform enabling the DP, Poste Italiane should accomplish a better co-creation of value within an inter-organisational context (Cabiddu, Lui, & Piccoli, 2013; Grissemann & Stokburger-Sauer, 2012; Payne, Storbacka, & Frow, 2008). Moreover, the implementation of a virtual card that tourists can access in the cloud via mobile phone is another challenge that the company should address in order to support the development of new generation tourist cards. Future solutions should be developed in accordance with the Big Data (r)evolution, since "web intelligence, web analytics, web 2.0, and the ability to mine unstructured user generated contents have ushered in a new data-driven era, leading to unprecedented intelligence on consumer opinion, customer needs, and recognizing new business opportunities" (Morabito, 2015, p. 175).

In conclusion, this study contributes to the tourism literature by thoroughly discussing a tourist kit 'made in Italy', i.e., an 'intelligent' destination card that displays several elements of novelty and potentiality. Additionally, the study contributes to scientific debate by identifying interesting opportunities and perspectives for the implementation of a 'tourist card 2.0' in the Big Data and analytics landscape.

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