



Total Cost of Ownership

- **Issue O₂:**

- Is a BlackBerry®-offer for corporate clients profitable?

- **Issues ADP:**

- Why are the costs for personnel administration/payroll accounting in Germany higher than in other European countries?
- What are the drivers of complexity and costs in the department for personnel administration/payroll accounting?
- What are the real internal costs in these departments?
- How can potential ADP-clients be identified?

