



HOME-BASED AND MICRO BUSINESSES

CASHING IN ON BUSINESS OPPORTUNITIES

YOUR ONLINE PRESENCE

PREFACE

This unit contains basic information for existing businesses and new business start-ups to consider when creating an online presence.

The unit is designed for a two-to-four-hour session, depending on the size of audience and accessibility to a computer lab with internet capabilities. If the latter is available, the instructor can use a combination of lecture and hands-on approach to teaching.

Goal: Entrepreneurs will learn how to create an online presence, sell their products and services electronically, and utilize online applications for marketing.

Objectives: As a result of this session, entrepreneurs will learn:

- What people are currently buying and selling online
- What e-customers want from a retail website
- How to get started in building a web store
- How to choose and purchase a domain name
- About web hosting options
- Design and technical considerations for retail websites
- About Search Engine Optimization
- Factors to consider for an online catalog and ordering system
- About online merchant accounts and payment processing
- About the importance of online customer communication
- How to incorporate web stats and analytics

ADDITIONAL RESOURCES

- A Beginner's Web Glossary - <http://www.case.edu/help/webglossary.html>
- Accessible - <http://www.accessible.org/accessible-web-designs.html>
- CMS Matrix - <http://www.cmsmatrix.org/>
- Dream Template: Premium Website Templates - <http://www.dreamtemplate.com>
- Drupal - <http://www.drupal.org>
- Forrester - www.forrester.com
- Consumer Market Research - http://blogs.forrester.com/consumer_market_research/
- eBusiness and Channel Strategy - http://blogs.forrester.com/ebusiness_strategy/
- Free Web Templates - <http://www.freewebtemplates.com>
- Hubspot - www.hubspot.com/seo-ebook
- Joomla - <http://www.joomla.com>
- Orlando Web Development - http://www.orlandowebdevelopment.com/webdesign_agreement.htm
- Premium Web Design - <http://www.premiumwebdesign.com/contract.htm>
- Speaklight - <http://www.speaklight.com>
- Template Monster - <http://www.templatemonster.com>
- WebGui - <http://www.webgui.com>
- Web Accessibility Initiative - <http://www.w3.org/WAI/eval/Overview.html>
- Wilson Web - <http://www.wilsonweb.com/worksheet/pkg-con.htm>
- Yahoo! Small Business - <http://smallbusiness.yahoo.com/webhosting/featuredsites.php>

INSTRUCTIONAL MATERIALS

THE WEB IS HERE TO STAY!

1-2
SLIDE

There's no doubt about it. The Internet and Web are here to stay. It has changed the way we communicate, the way we do business, the way we form relationships and the way we market.

TOP INTERNET ACTIVITIES

3
SLIDE

According to a Pew Internet survey contained in the September 2009 report of Who's Online?, 79 percent of adults are using the Internet for various purposes. The top ten online activities include:

- Browsing the Internet
- Sending and reading email
- Using a search engine
- Researching a product or service
- Checking the weather
- Buying a product
- Getting news
- Making a travel reservation
- Watching a video

A presentation from Pew Internet, "Baby Boomers in the Digital Age," describes the ways in which Baby Boomers are using the Internet. While this large demographic uses the Internet in much the same way as the overall population, a rapidly increasing adoption rate indicates that this population has rapidly become accustomed to new technologies that they perceive will make their life more convenient.

While the reasons that shoppers give for purchasing products over the internet have not likely changed (these include ease of placing an order, large selection of products, cheaper prices, fast service and delivery, detailed and clear product information, little or no sales pressure, easy payment procedure, online-only merchandise, etc.), the sheer volume of online, and especially online-influenced, sales is increasing rapidly.

ONLINE SALES ARENA

4
SLIDE

Forrester Research has predicted that online sales in the United States will increase from \$155.2 billion in 2009 to \$248.7 billion by 2014. This suggests that the share of the U.S. retail market attributable to online sales will increase from six to eight percent in the 2009-2014 time period.

Even more exciting is the increase in the proportion of web-influenced sales in the U.S. retail market. Forrester estimates that web-influenced sales was \$917 billion in 2000 (36

SLIDE

5

DEVELOPING AN ONLINE PRESENCE

- Do I need a website (or some other type of online presence)?
- What do I want to accomplish by establishing an online presence?

Don't make the mistake of a hurriedly creating a website without serious thought and planning!

Small businesses, including home-based and micro businesses, are using the Internet to create new markets, provide information about products or services 24/7, service customers, get customer feedback, and sell products. Basically, these can be boiled down into three main reasons why businesses establish an online presence:

SLIDE

6

BUSINESS REASONS FOR BEING ONLINE

- Marketing – increasing the breadth of marketing options
- Customer support – providing information (education) to customers about products and services
- Sales – providing a conduit for customers to purchase goods and services

Many businesses have sites that simply create a presence on the web, what some term a "brochure" site. They serve as an advertising/promotional tool for the business, providing information about the business but not selling products online. The Internet has significantly

YOUR ONLINE PRESENCE

reduced the cost associated with obtaining information about products, and many people use this type of website to research products and services and then purchase them off-line.

The brochure site, as well as any other type of online presence, needs to provide relevant contact information such as names of key contacts, email addresses, a physical location that can be visited (if customer visits to this type of location is desired), telephone and/or fax numbers, as well as any other type of contact information that might be important to the customer. Many companies have found this type of website to be an effective customer service tool that provides product information and specifications, answers to frequently asked questions, and communication with customers. Some businesses start out with brochure sites and grow into full-service transactional sites.

A full-service transactional website not only creates an online presence, it also is designed for accepting and processing orders online in real time. However, like any marketing or sales effort, setting up and running a business website will likely be extremely costly in terms of both money and time. The monetary cost can range from next to nothing to thousands of dollars, depending on the purpose of the site, size of the site, how much is done in-house and how much is out-sourced.

The time cost involved in creating and maintaining an online presence for a company could be much greater, and it is partially dependent on how much of the site updating work is done by you or must be outsourced. However, you must expend a great deal of time, energy and creativity to keep the site looking fresh and updated, even if this means supplying ideas and instructions to a website contractor.

The bottom line is that small, home-based and micro businesses with well thought-out strategies and plans can be doing business online in a short period of time, but there are costs which should not be ignored. Remember that the businesses that position themselves on the web have created their own online reputation. Not devoting the resources for your particular type of online presence will likely result in this reputation being a bad one.

What Do e-Customers Want?

We now know how customers use the Internet and how their usage patterns have changed with regard to shopping online. However, these are very general trends. As with any type of bricks and mortar business, you must understand the market(s) you are able to access and be able to target your online efforts to that market.

There are two important factors that should be addressed as the plan to develop an online presence is developed. First, you should be able to identify the people who would visit your website. This includes curiosity seekers, comparison shoppers and people who are trying to make a decision about whether they need a product or service such as the one you are selling. Second, of all the people who will visit your site, which of these should be identified as the market you should target? Once you understand these concepts and their differences, then you are ready to begin the exploration of an online presence strategy. Online customers aren't that different from customers that visit a bricks and mortar store. Bricks and mortar customers demand a number of things, including:

WHAT DO CUSTOMERS DO ONLINE?

This type of knowledge is critical in building an e-tailing website or storefront. Forrester Research found in a survey of e-commerce customers that chances for future sales were strongly increased by return visits and word-of-mouth. In Customer Effective Websites, Jodie Dalgleish of the Gartner Group found that customers basically do five things on the web. These include:

- Elimination of unknowns
- Clear/accurate product information and representation
- Good prices and clear representation of all charges
- Secure transactions
- Quick processing and delivery time
- Shopper privacy
- Real-time answers through self-help features and toll-free telephone numbers
- Easy to use return/exchange policy

The more you know about your target market, the more you can personalize your website content for your particular audience (and this personalization is critical). Before you start building your online storefront, do your homework. Go to the web and look very closely at what your competition is doing online. Evaluate them from a customer standpoint.

A good place to start is with some of the more successful business sites, such as amazon.com. Even though your online effort is going to be much smaller than this site, you can still learn much from this company in terms of site design, customer service, etc.

In addition, research can provide guidance in website development. According to a report from Forrester, exceptional customer service strongly increased the chances for future sales through return visits and word-of-mouth. That study showed that 90 percent of satisfied customers are likely to visit again, and 87 percent will tell family and friends about the site. Internet shoppers expect e-commerce sites to have customer service readily available throughout the buying experience.

To learn more about recent reports on customer service - go to <http://www.forrester.com> and search for "customer service" or read articles from their blogs:

- *eBusiness and Channel Strategy*
http://blogs.forrester.com/ebusiness_strategy/
- *Consumer Market Research*
http://blogs.forrester.com/consumer_market_research/

While it may be a bit premature to address this issue, you will have to decide whether the purpose of your website is to provide information or to market and sell a product or service. These are two very different objectives, and creating a website to address either one or both objectives may result in significantly different end products.

YOUR ONLINE PRESENCE

- **Evaluating competing products and services** – Websites have rapidly become one of the key go-to sources for product searches and comparisons. Customers are not satisfied with “passively” viewing product advertisements. Rather, they are actively seeking information and tools (mortgage calculators are a good example) to evaluate choices and make purchasing decisions.

If the information on your website is not useful, potential customers will likely abandon it for another site that can provide them with what they want. It's also important that your website makes this as easy as possible; in many cases, your website may not be able to provide all the information that the customer requires. In these cases, it is imperative that you provide relatively direct access to telephone or internet (chat, email, etc.) access so that customers can glean appropriate information on which their decisions can be based.

- **Select products and transact with e-service providers** – Customers will select sites and paths that will help to personalize their experience. In some cases, this experience will lead to a sale; in others, the visitor will glean information on which future decisions can be based. Visitors continually seek out tools such as site maps, search functions, indices and shortcuts to increase their perceptions of the website's relevancy.
- **Get help** – Customers will seek help at different times, from the evaluation process to the product usage period after the transaction is made. In most cases, seeking help is synonymous with interactivity. Customers typically interact with the site to learn how to use the site, find out how something works once they have it, resolve a problem, and find out where to go or whom to talk to if a problem can't be solved online.
- **Provide feedback** – Customers will provide feedback about your site and your company. Sometimes this feedback is solicited by you; in many cases, customers will provide fairly positive feedback even when their experience has not been satisfactory. In contrast, unsolicited responses are, in many cases, negative. However, while this type of feedback is skewed, it does provide an opportunity to identify and correct problems that you did not know existed. If customers provide feedback, you should be very focused on listening to their comments and correcting website issues.
- **Staying connected as e-customers** – Obviously, the type of product or service provided by your business will go far in determining how often a customer visits your website. For example, a customer will typically visit a bank's website in order to transact much more often than visiting a site operated by a computer store. However, there are other reasons that a customer will visit your site. These include accessing service/use information, making sure that a better deal is (or is not) available, and getting the most out of the products they have purchased.

DIRECTIVES FROM CUSTOMERS

Now that we know how customers use websites, we need to understand how to address these issues and keep customers loyal to your business. Dalgliesh and other sources provide the following “commands” or “directives” that customers expect if they are to remain loyal (read “come back to”) a website. While some of these findings are a bit dated, their points are more relevant than ever.

- **This better be worth the wait** – Even in this age of increasingly sophisticated website design technology and more people having access to high speed internet access (such as cable, DSL or even T1 lines), a major complaint among Internet users is long load times. This is especially true in many rural areas where even businesses have to resort to dial-up access. Keep in mind that most consumers are connecting to the Internet using various speeds of accessibility.

Previous research indicates that 80 percent of web users cite download time as the number one problem. Pages should be fast-loading and not keep customers waiting. A couple of seconds is ideal, 10 to 15 seconds is ok, but take more than 20 seconds and your customer is gone.

Just as important as download times is the site’s design. All of the site’s components (including content and functionality) should be complete and have a clear purpose.

- **Tell me what I get if I do this** – Make the results of the customer’s interaction with the site clear. If you ask the user to provide information to you, make it clear what the user will get in return. This is especially true if you are asking the user to provide personal information or make a significant time investment.
- **Make sure that I’m safe** – Customers consistently indicate credit card security is a primary concern when shopping online. Statistics indicate that you lose 50 to 60 percent of potential sales when you don’t offer a secure transaction site. Include a statement about your website’s security system to help alleviate fears of using a credit card online to make a purchase.
- **I’ll ID myself when I get ready** – In this age of increasing concerns about identity theft and other privacy issues, website design must be sensitive about asking for a customer’s personal information. In most cases, customers should have a close relationship with the company, but should remain anonymous on a website.

Consider posting a privacy statement or policy on your website, explaining to customers what information you collect about them and how you use it. Remember that from an ethical standpoint, if you post a policy, it is your responsibility to follow it.

- **Use what I give you** – Don’t ask the customer to provide information or do something without a good reason. If you are asking for a customer’s ZIP Code, make it clear that the information will be used to help focus a search. Trying to determine a customer’s demographics within the transactional process is also likely not a good idea.

YOUR ONLINE PRESENCE

If you feel that you must use your website to determine who your customers are, use an optional survey at the logical end of the visit and explain why you are doing this. You could result in building goodwill that will go a long way in helping your customers remain loyal to your site.

- **Let me build my knowledge** – Information is key. Allow the customers to use the website to develop more knowledge regarding a business or industry. Becoming a trusted source of relevant information will be an excellent marketing tool for your company.

Internet shoppers want answers, and they want them quickly. Email and telephone are the most used and the most preferred forms of contact, with email ranking first. In both circumstances, it is key to customer satisfaction that someone be available to answer questions in a timely manner, preferably in real time. Real people providing real time answers add a human touch to doing business. Even online shoppers still prefer doing business with real people. According to a study by Jupiter Communications, 47 percent of people are more likely to buy online with the addition of real time interaction.

However, many Internet users prefer to find the information about products themselves. Provide easy-to-find answers to anticipated questions such as product information, minimum orders, shipping, warranties and pricing schedules. You must design your store front so customers can easily find answers to their questions at your site, not your competitors' sites. Offer self-help through the use of searchable databases, online videos, and frequently asked question and answers sections.

Ideally, web-based customer service should include both self-help and real time or live help capabilities.

- **How much do I pay?** – Price is a major factor in closing a sale, so your prices must be competitive. Any additional charges such as shipping, handling, special delivery, gift wrapping, custom or special orders, etc. should be clearly presented to the customer.
- **I want to give you money** – Most Internet shoppers want to buy online in real time; however, there are people who prefer to purchase using an alternative method. Offer customers various means of ordering and paying for the items they select. You should offer the visitor the opportunity to order online, by telephone number (preferably a toll-free number) by fax, or by mail.
- **Let me make a valid comparison** – Make it easy for customers to compare products both within your company and across companies. Provide detailed product descriptions, and make these descriptions easily accessible to site visitors. This is an excellent customer service tool that can set your site apart from your competitors' and increase the level of loyalty to both your site and business.
- **Don't expect me to make a decision without the facts** – Don't ask the customers for actions at what they consider to be inappropriate points in their decision making or fact finding process. For example, a "Buy Now" button at every step in a

9
SLIDE

comparison process may make the customer feel that your company is only interested in selling a product rather than helping the customer find a solution to a problem.

- **Be careful about second-guessing my needs** – While one of the keys to making a website as relevant as possible in today's marketplace is to personalize the customer's experience, you have to be careful in assuming that you know the customer's needs. Long lists of potential solutions with choices that are impractical for that particular customer increase perceptions that the site is irrelevant. If you are going to provide solution options to the customer based on what you think you know about their situation, make sure that these options are innovative and well-explained.
- **Don't limit my choices** – This topic relates closely to the previous one. Limiting a visitor's choices due to your misclassification of the customer's needs can be deadly to visitor loyalty. Features like drop-down lists that limit customer choices, mutually exclusive selections, (what if a customer perceives that multiple selections applies to them?) and search functions that provide criteria unrelated to what the customer is looking for can go far in destroying the website's credibility. While choice limitation may be necessary in some instances, make absolutely sure that you know who your customer is before invoking these types of limitations.
- **Let me get where I need to go** – Make it easy for the customer to access the information that they need to solve their problem. Generic e-mail addresses or telephone numbers often seem to be of little or no help. Rather, provide lists of key contact people with their job titles so that the customer can contact a live person directly. Also, offer direct links from your home page or a site map that takes a visitor to the often used parts of the site, such as service response questions and answers or routine transactional pages.
- **Yes, I want it, now what?** – If a customer can express their desire for a product or service that's offered on your site, they should be able to order at that point. Don't hide purchasing information for "special deals" behind efforts to sell other products. If you can't host online ordering capabilities, be sure to provide direct contact information (preferably both telephone and internet contacts) that allows the customer to purchase the product or service as easily as possible.
- **I want to swap it in** – Online shoppers want the same, or even better, return and exchange policies than they are used to receiving in traditional retail. Your return policy should be clearly stated on your website and should be as liberal as possible given the merchandise you are selling.
- **How soon can I get it?** – "We want it now" is the motto of Internet shoppers. It is critical that you have a delivery plan and system in place before you go online with your business. Inform customers as to when they can expect delivery at the time they place the order and after they place the order. Send another email message the day the product is actually shipped. Follow-up communication via email is a frequently used and proven model.

YOUR ONLINE PRESENCE

- **Don't make it hard on me** – Easily navigable sites are essential. The shopping experience at your site should be pleasurable, so make it user-friendly and easy to navigate. The site should be concise and informative. Potential customers may be reluctant readers, and by encumbering them with volumes of information, you may just encourage them to go elsewhere. Remember the three-click rule: If a customer can't accomplish what he or she wants to do within three clicks, then the system isn't working right.

Research has pointed out that the “Back” key or command is the most often used command on the Internet; this indicates the frustration felt by most website visitors as they are led into areas where they really don’t want to go and can’t figure out how to take an alternate route out. Having your site map link visible at all times is very useful, but the main key is the design of the site. Make sure that your page hierarchies are consistent and clear.

- **Don't lock me out** – Be cautious about providing different levels of access to different visitors. While this may be necessary in some cases (i.e., subscription sites), this tends to frustrate new visitors to the site. This is especially true when no explanation is offered as to the nature of what is hidden behind user IDs and passwords.

11
EDITS

If your type of business requires that you have restricted areas, provide clear explanations as to why those areas exist. Don’t have buttons simply labeled “Client”; most of the visitors to this type of site would consider themselves to be clients or at least potential clients. Provide information as to the types of clients that can get beyond this restriction (such as “Consulting Clients”) and the benefits of the customer joining this group.

- **Pages that appear professional** – Clean and simple is better than cluttered and complicated. Your site should be designed to display and highlight what you are selling. The web store should reflect good use of art elements and principles of design, while at the same time be designed for online shopper usability. Don’t get caught up in the latest bells, whistles, glitz and flash at the sacrifice of service and sales.
- **I don't like slobs** – Since customers cannot actually see, touch and feel products in person, the graphic representations must be clear and visually accurate. Product descriptions must be thorough and eliminate any guessing. The more clearly and accurately you represent your products on your web store, the less time you will have to spend answering questions about products and restocking returned merchandise from dissatisfied customers.

Another feature that web shoppers find helpful is displaying an instock inventory count for products, particularly for items that tend to be in short supply. Shoppers do not want to waste time ordering an item that is not even available. Inventory software is available that can make this an automated function on your website.

However, don’t drown your visitors in information. If you have long pages of options

that are relevant to the visitor's search, provide within-page links that lets them jump to the section(s) in which they are most interested.

- **Tell it like it is** – Don't overpromise and underdeliver! You will not be able to do everything online, so make sure that you let your customer know what your site contains and what they will have to go elsewhere to look for (hopefully, going elsewhere means that you will have provided them direct contact information with your company so that they can find their solution with you). Other points of frustration involve labels that don't follow their perceived meanings such as:
 - *Home* – "Don't call it home unless it is."
 - *Site map* – "Is it a map or just a basic list of links that doesn't help direct me?"
 - *Search* – "Is it actually a way of searching relevant information or just a rudimentary index?"
 - *Contact* – "So, give me the contacts!"
 - *Buy now* – "This doesn't mean register interest or see if you qualify. It means buy now!"
 - *Help* – "Don't give me vague information on irrelevant stuff. I need to know how to solve my problem."
 - *Feedback* – "I don't think you actually want it (perhaps because you didn't do anything with it in the past.)"
 - *Special deals* – "Doesn't look like much of a deal for a customer who's come to your website especially to find it."
- **Tell me the info you need** – This is particularly critical when the customer is making a purchase. Be very clear on how forms must be completed and questions must be answered (including what questions must be answered) when ordering or payment forms are being completed. For example, if your website requires a telephone number to be entered with dashes instead of parentheses, periods or spaces, provide an example to let the customer know what is needed. Trial and error or back and forth entering only frustrates the customer and causes a loss of faith in the website and, most likely, the business.
- **Don't ignore important relationships** – In most cases, successful businesses know how to build good relationships with their customers when there is direct contact between the business and the customer. This type of relationship must carry over to the website as well. However, businesses (particularly businesses that are new to the online sales arena) sacrifice the relationships with their customers in order to provide less than adequate service through their website. Don't fall into this trap!

A straightforward way to provide the basis for relationships is to provide direct contact information for key departments and people in the company. Other methods include follow-up emails or phone calls after sales are made to let the customer know of their order's status or well-thought-out feedback forms located in strategic places, but you must act when feedback is received.

GETTING STARTED BUILDING A WEB STORE

12 SLIDE

“Usability rules the web. Simply stated, if the customer can’t find a product, then he or she will not buy it. The Web is the ultimate customer-empowering environment. He or she who clicks the mouse gets to decide everything. It is so easy to go elsewhere; all the competitors in the world are but a mouseclick away.” Jakob Nielsen

As with any business venture, there must be something to sell – a product, service or combination of the two. And as with any business venture, the more planning that goes in on the front end, the higher the chances for business success. These same principles hold true for e-business, whether it be a new virtual business or an existing business wanting to expand its marketing channels.

The information covered in this unit provides the basics of how a small business can establish an online storefront. This information is intended as a starting point for businesses thinking about going online but don’t know where to begin. Establishing and maintaining an e-commerce site of any type takes a lot of research, planning and plain hard work. However, the rewards can be great!

TRANSACTIONAL SITE COMPONENTS

13 SLIDE

A small business venture that establishes a website or web store representing their products AND actually accepts and processes orders online is called a transactional site.

This type of online selling basically requires:

- A domain name/web address
- A web server/host
- The Online Presence
 - Website creation
 - Design and Technical Considerations
 - Search Engine Optimization
 - Online product catalog
 - Ordering system/shopping cart
 - Merchant account/payment processing
 - Customer communication
 - Web Statistics/Analytics
- Site Marketing

DOMAIN NAMES

14 SLIDE

The first step is to decide on the domain name for the business site. The domain name is the same name as the URL (universal resource locator) address. The URL is the web address or location for your site on the Internet – e.g., www.yourname.com. The name you choose is as important as your business name. It should reflect the business’ identity and what you sell, and it should be easy for customers to remember. Once you have chosen your name, the next step is to see if it is available. If the name is available, you need to register it.

There are websites, such as Register.com, that allow you to search domain names to determine if a specific URL has already been registered and then to register the name you finally choose.

If the name has not been registered, you can register the domain name with one of the many registrars (companies that can provide domain name registration services). To view a list of all entities accredited by ICANN (Internet Corporation for Assigned Names and Numbers) to register names in .com, .net, .biz., .org, etc., refer to the ICANN List of Accredited and Accreditation Qualified Registrars (icann.org).

Registration gives you the right to a particular domain name for a specified number of years; after this time period, it has to be renewed annually. Compare the different registration companies' fees and accreditation, and use the one which provides you the services that fit your needs.

According to InterNic, the Internet domain name system (DNS) consists of a hierarchically organized directory of all the domain names and their corresponding computers registered to particular companies and persons using the Internet.

Registering your domain is a simple process that can be accomplished in a short time, so put your time and effort into coming up with just the right name. You have heard the saying, "What's in a name?" and the answer is **Everything!** When it comes to selling on the Internet, this is typically very true. Your customers need to know how to reach you without having to think about it. So choose a name and choose it carefully – think like a customer!

DOMAIN NAME TIPS AND HINTS

It is important from a business standpoint to have your own unique domain name. Using your company's name or your product's name in your domain name makes it easy for customers to recall and remember the name at a future date. Including additional characters or words in the domain name only increases the likelihood of customers not being able to accurately recall your complete domain name. Some web hosting services and electronic shopping malls will help you get your site set up, but your name is embedded within their domain name – www.theirname.com/yourname. Try to avoid this set up because it is often difficult for customers to find your site and even more difficult to build your own web identity.

Another issue to consider is buying multiple domain names or variations of the name you choose. For example, if you were growing and selling all varieties of red roses, a natural choice would be redroses.com. Variations might be red-roses.com, redrose.com, etc.

You may also want to consider registering the name as a .com, .net, .biz and .org. That means you have to register and pay for each domain name separately. However, from a business standpoint, that could be a relatively small investment to protect yourself from lost sales to a competitor who registers a variation of your domain name to draw your customers to the competitor's site. If you register multiple domain names, each domain

YOUR ONLINE PRESENCE

name can be structured so that it directs the customer to a single website. Registering multiple domain names does not necessarily mean multiple websites have to be developed.

Note: The key is to make sure you register your own domain name and that you own it.

WEB SERVER/HOST

Many of the sites where you will register your domain name also offer web hosting services. Your website must have a place to reside on the World Wide Web. It be hosted by someone or some company that will add it to a network accessible by the World Wide Web. That business is called an Internet Service Provider (ISP), or web host, because they will “host” your website.

16 SLIDE

You have two basic choices:

- Purchase your own web server.
- “Rent” space on a web server/host.

The word here is web server – not just any server will do.

“RENTING” SPACE ON A WEB SERVER/HOST

The first choice, buying your own server, can be costly both in initial hardware and software and in maintaining the system. If you don’t have the necessary skills, you will have to hire someone to set up and maintain your server for you, and that can be quite expensive. Most small businesses choose to rent space on a server. Either way, you will pay a monthly fee to an ISP to host your site or your server. It is important to start locating the ISP while you are working on the creation of your web presence.

17 SLIDE

NECESSARY QUESTIONS FOR A WEB SERVER

There are several questions to ask when choosing a web server/host:

- Will the host provide free statistics/log reports so you know how many people are visiting your site, where they’re from and what they’re doing?
- Does it have an easy-to-use interface and navigation?
- Is there a high level security built in so that no one else has access to your website? (This may be a concern with small providers.)
- Does it have telephone and/or email support 24/7/365, or are the hours for which help can be obtained clearly posted?
- Is there voice mail to take messages when a live person cannot be reached to take messages?
- Does it offer reliable dependable hosting? (99.999% uptime guaranteed is industry standard.)
- Will it be able to provide enough bandwidth so that your site won’t crash if more than 10 people access it at the same time?
- Can advanced features of your website be supported? Examples of these types of features include ASP/PHP (a new format for Web pages), FrontPage Extensions, Secure

18 SLIDE

19 SLIDE

SLIDE

20

WEBSITE CREATION

“Many e-commerce providers have teamed up with ISP’s and Web hosting services, a trend that is certain to make it very easy for you to find a one-stop solution for doing business on the Internet. These new partnerships often combine site hosting and store set-up and credit card processing into a single package specifically designed for ecommerce beginners.” E-Commerce Times

Who will build your Web store?

You have four options when choosing how you want your site designed and built.

- You can have a template site.
- You can contract out your website to a designer.
- You can do it yourself.
- You can do a combination of the above, which is called a hybrid site.

SLIDE

21

USING A TEMPLATE

Advantages

- Easy to use: browser based interface
- All-in-one solution: domain registration, website design, administration and hosting
- Relatively fast setup: you don't need extensive technical knowledge
- Browse before buying: you can look at other sites and available templates

Another advantage of a template site is that it usually has 10 to 20 templates to which you can add information. There might be a red bar for your business name and text boxes to place a list of products, etc. Templates are easy to use, and you can get a web store up and running in a very short time. It's an all-for-one solution.

A domain name might be included with up to 10 pages and 10 products. The website is already designed. You can choose what color your images are, and someone else will do the administration setup, shopping cart, website hosting and service relatively fast. But, you have very few customization options.

Basically, a web store template allows you to put up a site quickly with relatively little knowledge. It usually includes a pretty good pricing structure because you can browse before you buy. You also have your information listed in categories on the host site for people to find it more easily.

YOUR ONLINE PRESENCE

Examples of templates that can be purchased, downloaded and customized for your use:

- <http://www.templatemonster.com>
- <http://www.dreamtemplate.com>
- <http://www.freewebtemplates.com>
- <http://smallbusiness.yahoo.com/webhosting/featuredsites.php>

Disadvantages

- Limited flexibility in store design and layout
- Might look very similar to other stores
- Additional features, bandwidth or support may be extra – costs usually increase as additional items are added
- Limited support (it may be only on the Web)
- May be tied to that web host to function properly

The basic package that you buy may limit what your site offers, but you can buy more. Usually with template sites, there are extra charges for features such as bandwidth and traffic allotments, i.e. how many people can come look at your website.

Template services typically charge extra to do additional design of your website. There may be a limit of 10 items in a shopping cart. Support is only Web-based so you may have to go through frequently asked questions (FAQ site) to find help for your particular problem. The service may apply extra fees for having a live person with whom customers can talk.

CONTRACTING OUT YOUR WEBSITE

22

SLIDE

Advantages

- Increased complexity and customization available
- Experienced individuals can guide your online business and help you reach your goals
- Technical translation and increased support

You can add more complex features to your site when you hire a professional to design and construct it. With a template store, you won't have as many options.

A site contractor will be able to do more artistic designs, and it will appear more professional. Your site will also be unique to your business and can be refreshed/reformatted to reflect updated design styles.

Web designers may offer a team of experienced individuals who will provide you with insight on what has worked for other clients.

They can handle many of the technical aspects of a website and you can worry about your business. The contractor can also get your domain name and host set up. However, all of this comes at a price.

Disadvantages

- It may take hours or days for your contractor to make changes

SLIDE

23

CONSIDERATIONS

- It requires time for meetings and reviews
- Contractors differ in terms of service, support, professionalism and assistance
- Pricing system may quickly escalate costs

SLIDE

24

RATES V. PROJECTS

- Rate systems are generally per hour or per element (page, logo, graphic).
- Prices set by an hourly rate can quickly increase with many changes.
- Projects usually have defined ceilings, such as number of pages, features or modifications.
- Project fees permit changes more often and with more flexibility.
- It's always a good idea to have a contract with a web designer so you have on paper what work will be done, when it will be done and for how much. There are many different web designer contracts but here are some links to just a few you could use:
 - Wilson Web - <http://www.wilsonweb.com/worksheet/pkg-con.htm>
 - Premium Web Design - <http://www.premiumwebdesign.com/contract.htm>
 - Orlando Web Development - http://www.orlandowebdevelopment.com/webdesign_agreement.htm

DO IT YOURSELF

Advantages

- Customization limited only by your technical expertise, time and financial resources
- Free updates instantly (or whenever you can do it)
- Wealth of software and design support available on the Internet
- Easy to incorporate site and business for continuity

You can either start out with an idea or a template. The only limit that exists with this method is the time you are willing to invest. You can update the website yourself.

Make sure you can update quickly if lots of orders sell, and you can respond to customers quickly. There's a wealth of information online about building a website.

You are free to use your own ideas, colors and continuity on a virtual location accessible world wide. The big problem is the time investment for learning the software.

Disadvantages

- Time investment: learning software
- Time investment: designing site

YOUR ONLINE PRESENCE

- Time investment: troubleshooting, updating
- May require initial and often significant up-front costs (often used as business investments)
- Must learn Internet marketing and search engine techniques

Here are some costs you may incur when taking on a website construction project yourself:

- Software
 - Macromedia Dreamweaver MX (\$270)
 - Adobe Photoshop 7.0 (\$580)
 - Microsoft FrontPage 2003 (\$190)
 - Adobe Elements (\$85)
- Hardware/Internet
 - Computer (\$400-\$1200)
 - Digital Camera? (\$200-\$600)
 - Printer/Scanner? (\$70-\$700)
 - Internet Access? (\$25-\$60 per month)
- Training
 - Free, web-based or academic: (\$0-\$400 per course)

HYBRID

When a mixture of internal and external development is used to build and/or maintain a Website, you are using a hybrid site construction model. You and a contractor may partner together in putting together the site. This may mean that you choose a template that the contractor bases the design on. A hybrid site might also mean that the contractor builds a template and you use a web-based HTML editor or content management system to add the content.

Advantages

- You have more control over every stage of development
- Changes can be made instantly instead of communicating with the developer
- Using a content management system is usually simple for even non-technical users to add or edit content, update images, and to manage critical data. Anybody with basic word processing skills can easily learn to manage a CMS site.
- Updating the site will be much easier

Disadvantages

- There may be a cost for content management software
- It does take more of your time in contributing to the construction
- There can be some confusion with more than one person editing pages

Ask your Web host if they provide content management software for your use.

Here are some examples of content management systems. See how they could be used in adding/updating content on your website.

- Joomla - <http://www.joomla.com>
- Drupal - <http://www.drupal.org>

SLIDE

27

- Speaklight - <http://www.speaklight.com>
- WebGui - <http://www.webgui.com>

A good content management system comparison tool:

- CMS Matrix - <http://www.cmsmatrix.org/>

DESIGN AND TECHNICAL CONSIDERATIONS

There are many design and technical issues that need to be considered when designing a website. The more knowledge you have before building your site, the better your site will be. The following are some of the more critical issues to consider:

- **Bandwidth of your customers** – Bandwidth affects the speed a user can access the Internet. Design your website for the masses. Aim at optimal usability over a 56K modem; many rural (and even urban!) areas still do not have high speed internet access. Apply the KISS rule to your website – Keep It Short and Simple!
- **Browser Compatibility** – Design your website so that it looks good on all browsers, or be sure to tell your customers which browser to use. What looks ok in Internet Explorer might not look good in Firefox or Safari, and nothing is as frustrating as finding out that the customer's browser choice is the reason they can't access the site after they've tried for several minutes.
- **Color Palette** – Color configuration varies from computer to computer from multi-million color displays to 256 color monitors. For consistency in graphical appearance, it is recommended using the 256 color default in your web design.
- **Continuity** – The overall look of the website should be consistent from page to page. There should be a unified look and feel as the user navigates within the site. Pages should incorporate similar layout, logos, fonts, colors, styles, graphics, etc.
- **Frames** – Avoid using frames in the design of your site. Frames decrease the dynamic space you have to work with, thereby decreasing the amount of space for featuring products. They often present navigation problems for the user. Some browsers cannot print framed pages accurately, and many search engines have trouble with framed sites.
- **Home Page** – The most prominent design element on the home page should be the name and logo of the company. They should also appear in smaller scale on every page of the website. In addition, a business website should provide customers with a brief description of the business and available products and services. Briefly describe any unique aspects and benefits of your business from inception to the current operation. This type of seemingly useless information provides your company the opportunity to differentiate itself from competing products. Be careful not to overdo it: too much seemingly useless information may actually become useless if you cannot retain the customer's interest.

SLIDE

28

YOUR ONLINE PRESENCE

- **Navigation** – Use directories, site maps and navigation bars throughout your site. Be consistent in your format from page to page. The goal is to enable customers to move around your site with ease. No matter where a customer ‘lands’ on your site, they should be able to get wherever they want to go quickly.
- **Readability** – Design your site so that it is easy to read. The background should not impair the visitor’s ability to read and see the information on the page. Use colors with high contrast between the background and text. For example, a black background with dark blue text can make reading extremely difficult. Don’t use patterned backgrounds that interfere with the ability to read information and see products. Use fonts that people can see and read easily. Be brief, concise and succinct in your writing. Make your words count. Use short paragraphs and bulleted lists. The rule of thumb when writing for the web is to reduce by 50 percent the amount of text used to write the same material for print.
- **Screen Compatibility** – Screen size and resolution vary from user to user. Design your website so that it will look good on all screen sizes and screen resolutions. Also, do not design for a specific screen width. Experts recommend creating page layouts that will work across a range of window sizes – a resolution-independent page which can adapt to various screen sizes. However, if this is not possible or you choose to design for a specific size, consider using under 600 pixels for the width.
- **Text Only Default** – Ten percent of Internet users are using text only browsers. A well-designed website will include a text-only option that will display alternate information for browsers without graphics capability. In addition, a text-only version of your site makes it easier for visually-impaired users to access your information with a talking browser that reads the text aloud.
- **Accessibility** – A website should be designed so that it is accessible to people with disabilities. To learn more about the guidelines of creating your site for accessibility, see <http://www.accessible.org/accessible-web-designs.html>. Another useful site for evaluating websites for accessibility is <http://www.w3.org/WAI/eval/Overview.html>.
- **User Interface** – A website must be easy to use! Ease of navigation is critical. The easier and more logical you make this process, the happier your user will be. Navigation interfaces need to help customers answer three fundamental questions:
 - Where am I?
 - Where have I been?
 - Where can I go?

29
SLIDE

There are several excellent books on the market that address these issues and more. One in particular is *Designing Web Usability* by Jakob Nielsen.

SLIDE

30

SEARCH ENGINE OPTIMIZATION

To make your website effective, it must be a critical part of your marketing plan and receive attention. The website needs to be updated periodically and marketed continually to be successful. There are millions of websites on the Internet, and without rigorous marketing, the chances of your site generating the desired level of customer traffic and/or sales are quite small. The key is to get your site known so potential customers will come and take a look. There are several things that you can do to increase your chances of getting ranked in the search engines. Hubspot.com has quality materials and videos designed to help your site be found by search engines (see www.hubspot.com/seo-ebook).

SLIDE

31

SEARCH ENGINE OPTIMIZATION STRATEGIES

For optimal indexing of your website by search engines, Dr. R.F.Wilson of Web Marketing Today recommends the following:

- **List Keywords** – Keywords are likely the foremost factor in search engines finding your site. To get your juices flowing in developing a set of keywords, sit down with some associates and brainstorm a list of 50 to 100 words or very short phrases that someone might use to search for a business or site like yours. Then refine the list to the most important 20 or so. Place those words at the top of the web page, between the <HEADER></HEADER> tags, in a META tag in this format: <META NAME="KEYWORDS" CONTENT="promoting, promotion, Web marketing, online sales.....">.

Note, that some research on search engine algorithms indicates that a fewer number of keywords may help you better target the most important search if you're working to increase your page's ranking on the search engines. Consider using both lowercase and capitalized forms of your most important words, since some search engines are capitalization-specific.

- **Write a Page Title** – The page title appears on the web search engine links when your page is found. Write a descriptive title for each page using between five and nine of the keywords. Remove filler words such as "the" and "and" from the title. Entice surfers to click on the title by making it a bit provocative. Place this at the top of the web page between the <HEADER></HEADER> tags, in this format: <TITLE>Web Marketing Checklist – 26 Ways to Promote Your Site</TITLE>.

Hint: use some descriptive keywords along with your business name on your home page. Instead of "Acme Cutlery, Inc." use "Acme Cutlery – Pocketknives, Butchering Sets and Kitchen Knives". The more people see in the blue highlighted portion of the search engine that interests them, the more likely they are to click on the link.

- **Write a Page Description** – The page description appears as the descriptive text on the search engine link when your page is found. Select the most important 20 keywords, and write a careful 200 to 250 character (including spaces) sentence or

YOUR ONLINE PRESENCE

two. You don't need to repeat any words used in the page title. Keep this readable but tight. Eliminate as many filler or throwaway words as you can (such as: and, the, a, an, welcome to, etc.) to make room for the important words, the keywords which do the actual work for you. Place words at the top of the web page, between <HEADER></HEADER> tags, in a META tag in this format: <META NAME='DESCRIPTION' CONTENT="Increase visitor hits, attract traffic through submitting URLs, META tags, news releases, banner ads, and reciprocal links">.

- **Create ALT Tags** – each image on your page should include an ALT tag or alternate tag. So if the user chooses to turn off the images in their browser, the 'text' will show in the space where the image would have been. Be sure to use your keywords to describe the image.

Submit your site to the "three" big search engines (Yahoo, Bing and Google). To submit your site, go to the main page of the search engine and click the button for site submission. Also submit your site to DMOZ.com – the open source directory.

When you submit your URL to search engines, don't expect your site to show up immediately. Some search engines take a significant amount of time before your listing shows up. A month or so after submitting your URL to search engines and directories, check to make sure it is listed properly. Some search engines and directories have links that allow you to verify that your website has been registered. Don't stop there: it is important to frequently check the search engines to make sure that your pages can still be found. This is necessary because pages sometimes disappear, dead links may develop or the page may be deleted from a search engine or directory catalog.

OTHER MARKETING STRATEGIES

32 SLIDE

Reciprocal Linking

Reciprocal linking and cross promotion – if you provide a link to my site, I will provide a link to your site – is another way to increase traffic to your site. This takes full advantage of the way the web works. It is well known that word of mouth is a powerful form of advertising. With the web, verbal referrals are replaced with links. A study by Forrester showed that 90 percent of satisfied online customers are likely to visit again and that 87 percent will tell friends and family about this site.

Online Product Catalog

Your web store is more than just a website – it must be designed from a commerce perspective and contain features that make it easy to access and buy products. First, it needs to contain an online product catalog that offers good quality and accurate graphic representation of each product you are selling. This is fundamental to selling on the web. Remember that customers cannot touch and feel your merchandise; they can only see what is on their screen. Products must look good, have a descriptive description and entice customers to buy them. Many businesses that are already selling via mail order catalogs are a natural for selling on the web. These firms already have a print catalog or brochure that can be adapted to a virtual catalog.

Keep in mind that download time for any website should be quick. Internet shoppers are impatient and don't want to wait more than a couple of seconds. Keep your graphic files as small as possible without distorting your product images. Many sites use small graphics that, when clicked, open to a larger view of the product.

Ordering System/Shopping Cart

Incorporating an ordering system that is easy to use will allow customers to pick and choose the products they want to order from your online catalog. The most successful online shopping model is the shopping cart ordering system. The shopping cart is modeled after the way most of us shop for groceries in the United States – with a cart that we fill with products as we push it around the store. The online shopping cart system allows customers to place items they choose into their own personal virtual shopping cart as they are going through the “store” or catalog.

When online customers are through shopping, they proceed to the checkout page where items are totaled, including shipping/handling and any other charges such as sales tax, warranty purchases, etc. If you are building your own web store, there are many software packages and online options available that utilize the shopping cart model. Shopping cart software has a wide price range. Depending on its quality, features and functionality, a complete software package can be free or cost several thousand dollars. Look for a fully integrated software package that takes the process all the way from product selection to order total.

Merchant Account/Payment Processing

If you actually want to accept payments online, then you will need to develop an online payment system that works well with your business. The typical payment processing system consists of two components: a merchant account and a payment gateway.

In its simplest form, a merchant account is simply a bank account that handles the funds that your business receives via credit cards. As payments enter the account, the bank typically takes a percentage of each transaction as its fee for providing the payment service. The percentage charged is typically known as the discount rate. If you currently accept credit cards as part of your “face-to-face” business, then you probably understand the concept of a merchant account. If you don't already have a merchant account, contact your local bank or financial institution.

The second service that you will need to procure is a payment gateway. A payment gateway is a middleman between your customers and the merchant account. Typically, the payment gateway has a merchant login where you can manage your account, submit refunds and send invoices. Most of these (except for PayPal's current standard offering) charge a monthly fee. It is critical that all payment gateway options that you consider should utilize a secure socket layer (SSL) when transmitting customer information.

From a customer standpoint, having a secure site when they submit their credit card number is critical. This is done by using a SSL (Secure Socket Layer) secure server when the transactions take place. Ensuring secure transactions is currently the number one customer issue when it comes to buying online.

YOUR ONLINE PRESENCE

There are several varieties of payment gateways, and some are more well-known than others. The best known of these is probably PayPal, which has several different offerings designed to meet different business needs. However, you should consult with the financial institution that maintains your merchant account to determine the best payment gateway for your business and your customers.

When making payments online check the website privacy policy; look for the stamp of approval of the U.S. Better Business Bureau (<http://www.bbb.org/>) or Truste (<http://www.truste.com/>) or VeriSign (<http://www.verisign.com/>).

Customer Communications

Of all the uses for the Internet today, email continues to be the most popular in terms of Internet “traffic.” Just as the telephone provides a different form of communication than postal mail, email provides different benefits over both postal mail and the telephone. In fact, email might be described as a blend or combination of both the telephone and postal mail.

Email and postal mail have some of the same components. Postal mail first requires that you have a post office. The post office is a holding or gathering place for your mail and everyone else's mail who lives in the area. Mail is often stored there until you are ready to retrieve it. The second thing that postal mail requires is a post office box at that particular post office. This is an individual storage place just for your mail. Therefore your postal address has two key parts. The first is your post office box; the next is your post office.

If John Doe has Box 100 at the Small Town, USA post office, then his address is:

John Doe
P.O. Box 100
Small Town, USA 12345

Electronic mail has the same two components. First, you have a post office. For email, this is called a mail server. A mail server is a computer that temporarily stores your email (just like the regular post office) until you are ready to receive it, along with that of all other people who have an email address with that domain (these people may work for the same company, use the same Internet Service Provider for their home access, etc.). When you purchase access to the Internet through an Internet Service Provider, the service provider generally has the responsibility for setting up and maintaining a mail server for your use. The second component is an email address. This is just like your postal address. This is a specific location within the mail server where your mail is stored until you are ready to retrieve it, and thus, an address to which others can send your mail. If John Doe had his Internet access through a provider called Smalltown Internet Company, his email address might look something like: *jdoe@smalltown.com*.

In this example, *jdoe* is his user name, or post office box. *Smalltown.com* is his domain or post office. The “@” symbol simply ties the two together. There can be many other users @*smalltown.com* and there can be many other *jdoe*'s on the Internet but there is only one *jdoe@smalltown.com*.

A Credible E-mail Address

When you purchase a domain name (see the previous discussion), you will also be able to use it for email addresses. A free Yahoo or Hotmail address does not only appear to be unprofessional, but there may be times when you are unable to access it (it's free, after all).

You also have greater resources when you use email software installed on your computer rather than the web-based interface that is typically used with free email.

Once you have your domain name, use email addresses associated with the domain to point to different areas of your business. For example:

- info@profit.com
- shelly@profit.com
- jim@profit.com
- office@profit.com
- products@profit.com

and as many other names as you want to sort your incoming email into folders. Many hosts will allow up to 25 email addresses per domain name.

Once you are familiar with some of the rules of road on the Internet highway, you can use email to better communicate rather than alienate your customers. You can go to <http://www.albion.com/netiquette/netiquiz.html> and take the Netiquette quiz to determine what you know about good online etiquette.

Signatures

It's easy to add a signature to every email. A signature is just text that is automatically added to each outgoing email, and most email software will have a Tools option where a signature can be created. You would want to put as much contact information in your signature as possible. For example, a signature might look like this:

John Doe
1215 Maple Avenue
Burr, Nebraska 68857
555-555-5555
doe@profit.com
<http://www.profit.com>

Other communication

In addition to an ordering system, your store needs to incorporate a way to communicate with customers. There should be a telephone number on each web page where customers can call with questions and an email where customers can send questions. Remember, a study by Forrester indicated email and telephone were the most-used and the most-preferred form of contact, with email ranking first. In both circumstances, it is key to customer satisfaction that someone be available to answer the questions in a timely manner – within 24 hours or less. Remember, your competition is just a click away!

YOUR ONLINE PRESENCE

The communication system you incorporate should have a mechanism that emails customers once they have placed an order, thanking them and letting them know when to expect shipment. The customer database can also be used to send customers information about new products, sales, etc. This communication system should be as automated as possible.

WEB STATISTICS/ANALYTICS

33

SITES

According to Wikipedia – “Web analytics is the measurement, collection, analysis and reporting of internet data for purposes of understanding and optimizing web usage.”

Your webhost should provide you with a set of web statistics that will help you with website usage like the number of hits, page views, visit sessions, bounce rates, and even what state or country where your customers are currently located.

There are online applications/services like Google Analytics (<http://www.google.com/support/goolgeanalytics/>) that can provide you with more information so you are able to make wise decisions about the optimization of your site.

You will want to incorporate this application on the most important pages on your site so you can monitor the success and determine which pages are your most profitable. You can also determine which search engines your customer are using, where they are finding you, which keywords are the most effective, etc.

The bottom line in business is, of course, profit – and profit from your online presence is achieved by:

- Getting customers to come to your site
- Getting customers to make a purchase once they get to your site
- Getting customers to return to your site and purchase again and again!

REFERENCES

- Dalgleish, J. (2000). *What Customers Want*. Excerpted from *Customer-Effective Web Sites*, Pearson PTR, 25-28. Retrieved from <http://www.informit.com/articles/article.aspx?p=165067>
- Deliver the goods or say goodbye. (2000). *Jupiter Communications*. Retrieved from <http://technology.inc.com/tag/jupiter-communications>
- E-commerce Times. <http://www.ecommercetimes.com>
- Neilsen, Jakob. *Designing Website Usability*. Retrieved from <http://www.useit.com>
- Rainie, L. (2009). Baby boomers in the digital age. Pew Research Center's Internet & American Life Project. Retrieved from <http://www.slideshare.net/PewInternet/baby-boomers-in-the-digital-age?src=embed>
- Schonfeld, R. (2010, March 8). Forrester forecast: Online retail sale will grow to \$250 billion by 2014. Forrester Research, Inc. Retrieved from <http://techcrunch.com/2010/03/08/forrester-forecast-online-retail-sales-will-grow-to-250-billion-by-2014/>
- Wilson, R.F. *Web Marketing Today*. Retrieved from <http://www.wilsonweb.com>