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Small Businesses Online: An In-depth Analysis

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ABSTRACT:

This analysis identifies the factors to consider when contemplating the decision to put a small business online. This includes identifying the steps involved in the process, including building the website, designing the website, and maintaining the website. Other factors, such as cost, competition, advertising, and the Internet economy are also considered. Combed throughout the analysis are results of an investigation of small businesses and their online ventures. Results indicate that, with the advances in technology and available Internet services, small businesses readily have all the necessary tools to create an online presence. Many businesses have profited from these tools. However, consumer buying patterns or lack of need still discourage many small businesses from competing in the online market. With research and field studies, this analysis explores the extensive elements involved with small businesses and the Internet marketplace.

Small Businesses Online – An In-depth Analysis

Introduction

In the early days of the Internet revolution, small businesses flocked to the web with visions of boosting sales, rocketing profits, and amplified market share. The web served as the newest, most expansive network of promotion, and success seemed inevitable. Established brick and mortar companies began reengineering their business processes to adjust to the new trend in business – E-commerce. But soon the dreams and aspirations of merchants turned into nightmares, as the reality of E-commerce set in – extensive site building and maintenance costs, limited customer involvement, and a plethora of administrative duties and headaches to go along with it.

But now, with rapid advances in the telecommunication and technology infrastructures, small businesses have the tools to gain momentum in the expanding Internet market. Simplified processes and new helpful services now allow small businesses to create an online presence in a “quick and dirty” fashion. With easy-to-use programs, such as Microsoft FrontPage, and user-friendly web publishing services, generating a company website has become very straightforward.

Still, small business success in the Internet market poses genuine risk. For every Internet business that succeeds, one stumbles (Hill, 2001). These days, where markets become saturated very easily, it is key to offer products or services that people need. Not only do companies have to offer needed products or services, they need to do so in a manner that distinguishes themselves from other competitors. One company, Eat More Tees, decided to set up an E-commerce website with hopes of boosting its sales. After selling 200,000 shirts in 2001, the company is selling less than 10 shirts per month on the

Web (Cassano, 2002). On the other hand, Diamond Tours Golf, a DeKalb-based online golf store, has driven into one of the top-ten distributors of golf equipment in the U.S.

According to analysts, small business e-tailors are starting to gain momentum in an environment that fosters their growth. The obvious premise here is that the Internet seems to be a cost-effective way to increase sales by reaching customers who are dialed in and who may not be able to access the physical store. Dan Young, co-owner of Rockford, Illinois-based Carlson Roofing, sees the advantages in reaching out to the online marketplace, but has not actively pursued the venture because of cost reasons. “We’ve seriously considered going online because we can gain additional company exposure. Plus, a nice website projects an added concept of professionalism. But right now the investment isn’t wise for us.”

For this analysis, a distinction should be made between two types of dot-com companies – digital and physical. Digital dot-coms are strictly Internet-based companies, whereas physical dot-coms are established companies that created an online presence. These are brick-and-mortar companies that have added a click-and-mortar element to their company. This analysis focuses on small physical dot-coms and examines the opportunities, processes, and options for small businesses to go online.

Field study

To supplement research in journals, books, and websites, outside action research was conducted on various small businesses located in the northern Illinois and southeastern Wisconsin areas. Research was focused on smaller, less commercialized businesses, generally with less than 25 employees. Interviews with managers and store owners provided real-world examples of the practices this research is intended to support.

Many hours were spent traveling and talking to business owners and managers. A wide range of businesses were contacted for an interview, including golf stores, restaurants, flower shops, jewelry stores, printing services, insurance agents, and consulting companies. An in-depth interview with a DeKalb-based web designer also provided valuable design expertise for this analysis. A total of 21 businesses were contacted for an interview. However, out of the 21 contacted, only 10 were available for an interview.

Many problems were encountered in trying to interview companies and their online ambitions. Out of the 11 companies that were not available for an interview, seven were not available because the person in charge of the site was not in the store. The other four simply did not have any time for a short interview. Face-to-face interviews were used at first because the possibility of a direct response was the highest. However, even after a phone call and an offer to leave a basic survey, many businesses did not respond. Moreover, some companies were not very responsive in answering questions.

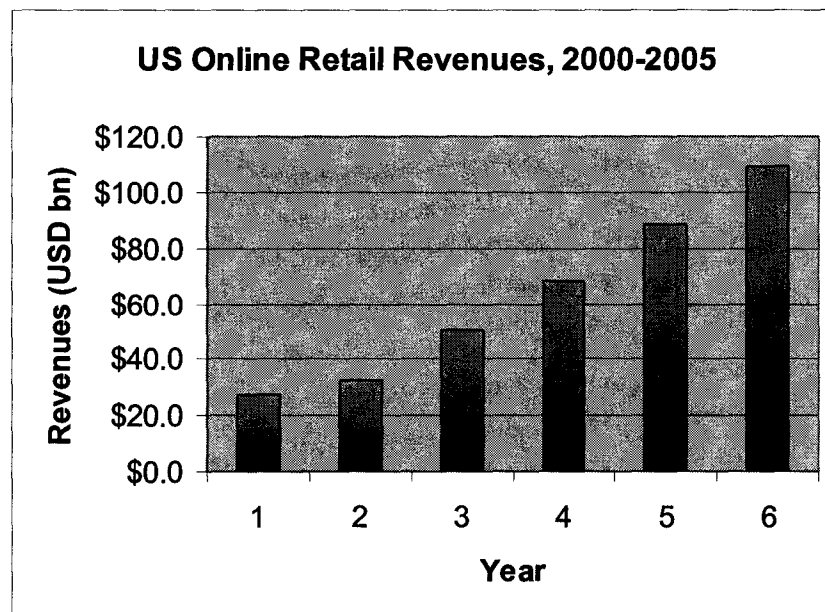
Besides these problems, however, an ample amount of beneficial information was gathered for this analysis from these small businesses. In one case, a standard interview with an insurance agent lead to a 20-minute interview with a professional web designer. As a supplement, information and data gathered in this field study is combed throughout this study as supporting detail.

Internet statistics

With Internet traffic continually rising, creating an online storefront or promotional site becomes an easy way to promote a company's products or services. According to a study by the U.S. Government, Internet use in the United States is

growing at the rate of two million new Internet users per month. 75 percent of 14 to 17-year-olds and 65 percent of 10 to 13-year-olds use the Internet. Among the 143 million Americans who use the Internet, 39 percent (that's over 55 million) are making online purchases. The largest online shopping group is young adults, ages 25-34 (Big Picture Geographics, 2002). The largest online business rests in the small business sector. Three out of four businesses online are characterized as small businesses (Hill, 2001).

Since three out of four web sites on the Internet are single-owned small businesses, there are vast opportunities available. A survey conducted by Roper Starch Worldwide in 30 nations found that the U.S. not only has the fastest number of growing Internet users, but also the largest proportion of E-commerce consumers (Internet Economy Indicators, 1999). As the following graph illustrates, the U.S. online retail revenues have steadily increased the past two years and are expected to reach \$110 billion by 2005. Even though revenues have increased, online retailing only amounts to about one percent of total retail sales (Yen, 2001).



SOURCE: eMarketer, 2002

The following chart compares online users and buyers. As the percent of Internet users in the U.S. population increases (44 percent in 2000 to a projected 68 percent in 2005), the amount of online users is projected to reach 190 million by 2005. This is a 52 percent increase from 2000. The key figure is the increase in percentage of online buyers. In the 5-year period, the percent of online buyers will increase 150 percent. This provides an enormous opportunity for online markets.

Projected Online Users Versus Buyers in the US, 2000-2005

2000	44%	125	48
2001	50%	140	65
2002	55%	150	75
2003	60%	170	90
2004	64%	180	100
2005	68%	190	120

SOURCE: Jupiter Media, 2001

Small business opportunities

According to Verizon, the number of small businesses that created a promotional website increased 123 percent from 1999 to 2000, but those creating a website for transactional purposes decreased 48 percent (Daily eStat, 2000). But, with Internet traffic booming, not every business is suited to venture online. Research suggests the main pitfall to the dot-com bust rests in the area of consumer buying patterns. The approach businesses took to expand online changed many established business processes. Customers, however, didn't move as quickly. Customers still preferred buying products from a physical store, rather than from a company website (Collier, 2002). John Tithof, owner of Tithof Tile and Marble of Highland Park, Illinois, cited customer buying habits as the main reason for not venturing online. "My customers don't want to go to a website and order a slab of granite or marble. They want to come into the store, pick out the

colors they want, and talk to a sales rep about installation time and cost. There's something more authentic about shopping in the store versus online."

A survey by American City Business Journals shows that small businesses that have used the Internet have grown 46 percent faster than those that didn't (Internet Economy Indicators, 1999). According to outside analysis, though, creating a company website did not substantially change a company's demand, except in the case of Diamond Tours Golf, Rockford Map Publishers, and Strobbe's Flower Cart. Rockford Map Publishers recently converted their brick-and-mortar business to almost a strictly web-based business, citing cost effectiveness and customer interests as the main reasons for the switch. However, some businesses, such as Cooper's Jewelers believe that the advancement of the website and consumer buying patterns will bring sufficient gains in the future, as their business and target market begin to get more used to the online storefront.

Still, venturing online simply is not a feasible alternative for some small businesses. Take Wright Jewelers, a DeKalb-based owner-operated jewelry store. With only two employees, the company simply does not have the resources or willingness to create a company website. Furthermore, Chilton's Clothing Store, another DeKalb-based small business, has seen no need to expand into the online marketplace. The main reason for Chilton's lack of an online presence is their satisfaction with their current business. The three owners and five employees have enough business to keep them happy. Easton Law Offices, a Kenosha, Wisconsin-based law office, does not believe there is a large enough online market to build a website. "People might look in the online yellow pages

for attorneys, but I don't think people are ready to search through thousands of attorney websites to determine which is best," attorney Mike Easton commented.

To succeed online, though, careful steps should be taken. According to analysts, one of the first steps a business must take is to determine its business objective. Online business has the same concrete business fundamentals as a brick and mortar business; the main difference is the medium through which the products and services are offered. The Internet can be seen as "a vehicle for building a stronger dialogue with consumers" (Tobias, 2002). A business must still act in accordance to the management, marketing, and operational fundamentals that made it successful in the first place. Operational fundamentals, including manufacturing, distribution and supply chain initiatives are possibly the most important concepts to keep hold of. Here, though, a company should outline its business goals. Is it looking to expand markets? Switch to strictly an E-commerce store? Or is it simply looking for expanded coverage of its business? These are critical questions a business must ask itself to become successful.

Determining the business objective directly relates to the type of website a company wishes to develop. A company can develop one of two types of websites: promotional or transactional. Promotional websites serve to expand market share and sales of the company, through the promotion of the products or services it offers. These types of sites are easier to set up and maintain, and they are also less expensive than a transactional site. Transactional sites not only promote the name of the company, but they also allow customers to purchase the company's products or services online. These types of sites require secure online payment systems and constant maintenance and upgrades. "Building a website is a fairly simple process, even for a multimedia dazzle display.

Linking that website to existing transaction systems is not at all simple and involves very different skills” (Keen and Balance, 1997). Moreover, these types of sites are more complex to set up, and they are also much more expensive. Advantages of transactional, E-commerce sites include:

- **Convenience** – Store hours do not apply on the web. A customer can purchase anything at any time without the constraints of a regular store.
- **Immediacy** – With Internet connections steadily rising throughout the nation, customers can more readily hop onto the Internet to purchase something.
- **Savings** – Many online retailers sell products and services for less simply because the overhead isn’t as high as a normal brick-and-mortar store (Secure Commerce, 2002).

An important step to take when analyzing an online business venture is to determine the target audience. Evaluating and analyzing the target audience is important for defining the information architecture (Lycos Small Business, 2000). The type of customer a company will serve should determine the structure and organization of that site. For instance, if a company is simply trying to sell to more of its current customer base, then identifying the target market is easy. But, if the business objective is to expand into other markets, trying to identify and locate the target market can cause frustration. In addition, a start-up small business might try and target multiple customer markets. In this case, the final design of the site should include specifics to each of these markets.

Analysis reveals that many small businesses are simply trying to expand to other markets with similar preferences to their current market. For example, Cooper’s Jewelers, a small 6-person jewelry shop located in Sycamore, Illinois, wanted to gain the attention of those

people who might be interested in jewelry and who might be visiting Sycamore.

However, as manager Justin Banazynski has found, their target audience might not be ready for the Internet jewelry business. "Our core customers are generally an older generation. Their Internet skills aren't as savvy as the younger generations."

Furthermore, Dinghy Solutions, an Australian-based sailing school, established a company website to increase market opportunities. The business started with a single owner and a few thousand dollars invested into a website. Within three years, sales tripled and overhead costs decreased. Marketing costs were cut from \$20,000 a year to less than \$5,000. Dinghy focused on its target market by promoting its web address on business cards and stationary, along with partnering with other sailing websites to promote their link (Cassano, 2002).

After determining a target audience, the company can research other websites to determine likes and dislikes. Recording design pros and cons is very important. Does a simple, elegant site suit the company, or does a loud, flamboyant site with flash animations suit the company better? After studying the competition's web sites, a company should determine the level of expertise needed to design the site. Here a company will need to acquire the necessary resources to design in-house, or they will have to send requests to potential site-design firms (Lycos Small Business, 2000). More design aspects will be discussed later.

Building the site

Once a company has decided to invest in a website, one of the first steps to take is to decide how to build the site. A company basically has three options: build the site in-house, outsource, or a combination of the two. Determining which approach to take

customers. A poorly designed website will actually detract visitors, and it can also tarnish the company image. More design aspects will be discussed later in the analysis.

To accomplish these tasks in-house, a company can either train a current employee or employees, or hire experienced web designers for a position within the company. Training employees can involve taking web design and coding languages at a local university or community college, or even purchasing books like "Building A Website For Dummies." The latter can be a much more cost-effective approach. The other option is to hire a person with web design experience. Annual salaries for web designers range from \$35,000 for an entry-level designer to \$95,000 for an experienced web programmer (wetfeet.com, 2002).

An alternative to designing the site in-house is to completely outsource all design specifications to a professional web publishing company. If a company is searching for a sleek, unique, professional looking website, paying the hefty fees associated with most credible design firms is inevitable. The cost of service from professional design have stabilized the past few years. Average hourly rates for designers range from \$110 - \$200, depending on the designer's level of experience (Carmichael, 2002). Carole Balli, a DeKalb-based web designer, charges by the number and complexity of pages, and says that she falls into the lower portion of the cost spectrum. This is mainly because she uses Microsoft FrontPage and Macromedia Dreamweaver instead of strict coding. The chart below lists average hourly rates for the different aspects of web design for three of the past four years.

ASP/Cold Fusion, coding	N/A	N/A	\$150
Basic HTML	\$110	\$110	\$112

CGI Scripting	\$150	\$160	N/A
Copy Writing	\$115	\$125	\$123
Database administration	\$195	\$200	\$165
Design	\$150	\$150	\$125
Flash	N/A	N/A	\$138
Java/Shockwave	\$200	\$165	N/A
Project Management	N/A	\$150	\$150
Strategy	\$175	\$185	\$195

SOURCE: www.btobonline.com, 2002

A company can expect to pay at least \$10,000 for a simple design from a professional firm. Some big name design firms don't even consider site designs for less than \$200,000 (Thomas, 1999). Started in 1995, DeKalb-based Diamond Tours Golf initially budgeted \$30,000 for their website. As time progressed, Diamond Tours had to fund an additional \$10,000 for the site they wanted.

Another outsourcing option involves using turnkey providers. Turnkey providers offer a quick, reliable, and affordable means for taking a business online by building the website for you. One downfall is many turnkey providers provide a standard set of templates and colors for businesses, sometimes producing a very nondistinctive design; deviating away from these design choices is normally not allowed. Another disadvantage could include limited flexibility for expansion. Also, careful consideration of the turnkey provider's site expansion possibilities is critical. On the other hand, a turnkey provider allows the user to update and maintain the site with user-friendly tools. Making updates to the site is as easy as going through the web browser with a user name and password and changing the text or pictures. Moreover, turnkey solutions allow for quick deployment of a website. Compared to the sometimes drawn-out process of dealing with designers or consultants, turnkey providers can produce a site in a matter of weeks (Lycos Small Business, 2000).

If a turnkey provider sounds like a right fit for a business, the next step is to compare the hundreds of providers available. Examples of turnkey providers include Bigstep.com, VirtualSpin.com, and Yahoo! Store. Cost varies among providers, as do the features they offer. Features such as site storage capacities and bandwidth are important to consider, as are email accounts, domain name registration, and search engine registration. Bigstep.com's free service provides only 12 megabytes (MB) of storage space, but to accept online credit card purchases a business must pay their partner banks \$14.95 per month, plus \$0.15 per transaction, \$0.05 address verification charge per transaction, and a 2.67% discount rate for your merchant account. VirtualSpin.com packages charge a \$39.95 monthly fee plus a monthly merchant fee of \$40 – 70 and a transaction fee of \$0.10 or \$0.20 each. For the opportunity to be listed on Yahoo! Shopping, Yahoo! Store charges \$100 - \$300 per month, depending on the number of items being sold. Personal hardware and software costs are minimal, but a business must consider costs for creating the actual content for the sight – high quality pictures and graphics, along with the written content (Lycos Small Business, 2000).

Strobbe's Flower Cart, a small, Wisconsin-based flower business, uses a turnkey provider for their website. The 9-person business boasts a very professional looking website at www.strobbesflowercart.com. Beth Bartoli, owner of the flower shop, chose her turnkey provider for easy of use and appearance. "Our site looks very professional looking, and I can update it whenever I want. It allows my customers to place orders online, and it also allows my customers to have their own account with me." Ms. Bartoli's turnkey provider allows her to have a professional design along with many

options she could not have had with other designers. “The service is great, and the cost seems much more reasonable than hiring a professional designer.”

Choosing an ISP or Web host

Any person connecting to the World Wide Web uses an Internet Service Provider (ISP) to access needed information. A computer’s modem or Network Interface Card (NIC) contacts the ISP when a user starts a connection to the Internet or clicks on a link. An ISP offers services such as email account options, Web hosting, technical support and modem speed report. An ISP can offer storage for a small business – often around 5 or 10 MB – but data, graphics, and photos can quickly fill this space. Often times a company turns to the services of a Web hosting company, where data storage is more plentiful, and customer service levels are higher.

When evaluating ISPs, a company should look at the options the ISP provides. How many email accounts does the company require? Does the ISP provide a credible privacy policy? Is the technical support the ISP provides adequate? Crashing software and extremely slow download speeds are inevitable in the ever-expanding online universe. Connecting to the ISP can be another issue. Most ISPs support 56K dial-up connections, as well as digital subscriber lines (DSL) and cable modems. Due to increased download and upload speeds, larger sized businesses could be better off using an Integrated Services Digital Network (ISDN), T-1 or T-3 connection. Top U.S. ISPs are listed below.

Top U.S. ISPs by Subscriber: Q2 2002

1. America Online	17.8%
2. MSN	5.2%
3. United Online	3.2%
[NetZero & Juno Online]	
4. Earthlink	3.1%
5. SBC/Prodigy	2.3%

6. CompuServe	2.0%
[AOL Owned]	
7. Road Runner	1.7%
[AOL Owned]	
8. AT&T Broadband	1.2%
9. Verizon	1.0%
10. AT&T WorldNet	0.9%
11. Other U.S. ISPs	56.8%

SOURCE: <http://www.isp-planet.com/>

The ISP can determine a company's online experience. The ISP is the lifeline to the Internet, and a poor level of service can lead to an unpleasant online experience.

Choosing a Domain Name

Choosing an appropriate domain name for a company website is critical for a business. Domain names are the unique address that the customers type into their web browser to access the site. Part of the Internet's Domain Name System (DNS), domain names replace Internet Protocol (IP) addresses, such as "301.455.254.23", for ease of use. Every domain name must be registered with an official Internet standards organization, such as InterNIC and the Internet Assigned Numbers Authority (Reynolds, 2000). Many domain-registering websites, such as NetworkSolutions.com, WhoIs.net, and Register.com, allow for easy registration. Domain name registration takes up to 3 weeks and usually costs around \$20 to \$35 per year for .com, .net, and .org domains. Moreover, an ISP or Web Hosting service can include the domain name service charge in their monthly charge. TBC Net, a DeKalb-based Web Hosting service, provides domain name service and web hosting service for a \$275 annual charge.

Exploring domain name options for a company is very important. A domain name is more than just an Internet address, it's the company's online identity. A successful domain name provides consumers with a sense of what the business does. Many times the

business name is sufficient, but other domain names, such as a particular product or snappy word, can be used effectively. The important issue is to select a name that conveys a concept. Computer Literacy, an E-commerce technical bookstore, sorted through 2,500 names before is settled on “Fatbrain.com” (Lycos Small Business, 2000). Moreover, registering variations of the chosen domain name can expand a company’s web presence. If a company registers its full name, a short version of its name, and common misspellings, the chances of a web-goer finding the site increase tremendously (Parsons, 2002). This can be very beneficial, especially since registering a domain name can cost as little as \$35 per year.

General costs

Expenses for establishing a company website include both direct and hidden costs. Initial costs for a higher-class small business website range anywhere from \$15,000 to \$80,000, with a web hosting fee averaging around \$1,000 per year (Reynolds, 2000). These costs include hardware and software needs, design expenses, and web hosting expenses. These costs can increase or decrease depending on the firm and resources available. Contrary, a local web designer with minimal design experience can produce a website for as little as \$1,000. The cost of a website can fluctuate, depending on many business decisions.

Of course a business cannot simply put up a website and let it sit online, waiting for customers to flock to it. Maintaining the site also presents a substantial expense to businesses. The maintenance expense of a site depends on the decision to outsource or maintain in-house. It is recommended that firms with little or no web expertise outsource

the responsibilities. All in all, maintaining the site can cost from \$1,000 to \$12,000 annually (Reynolds, 2000).

Rockford Map Publishers initially poured \$10,000 into their online venture. Now, with the site existence going on four years, Suzanne Young, the company owner, invests \$8,500 annually for miscellaneous website fees. Demand for her property maps has increased 10-20 percent in four years; however, profit levels have only increased around one or two percent.

Getting paid on the web

For company's planning to sell products or services on their sites, one of the main options to determine is how to receive funds online. There are several options to get paid, some better than others. One option is building shopping carts and payments methods in-house. This requires strong programming skills, coupled with the dedication of many resources to the development of the system. Knowledge of languages such as Perl, ColdFusion, and MySQL are important skills for writing in-house shopping carts.

Another option is to use third party payment vendors for online payment. This type of system is normally easy to set-up, and normally requires only the simple completion of a few forms and the authorization of the company's credit card number. The downfall to third party vendors is that web-goers have to go to another site to purchase the product; this is hassle some to the consumer searching for an easy online payment. Furthermore, merchant fees are normally associated with third party payment vendors.

A third option is simple cash payments using services such as PayPal or Yahoo! PayDirect. These large, stable companies provide an ensuring name to the consumer,

increasing customer confidence in online orders. However, these services come at cost.

Two of the larger, more recognizable companies are described below.

- **PayPal** – An email address and bank account can give consumers access to a PayPal account and the thousands of businesses using PayPal. Using a credit card, personal check, or bank account, a user can transfer money to their PayPal account. When the user makes an online purchase at a company site, the user's PayPal account transfers money to the company's PayPal account. PayPal charges the business \$0.30 plus 2.9% per transaction, with no setup fee, no monthly fee, and no contract obligations. PayPal is free to all online buyers (PayPal.com, 2002)
- **Yahoo! PayDirect** – PayDirect rivals PayPal with its comparable fees, but Yahoo! places an increased focus on security. The transaction rate is lower (2.5%), and the two-level security system provides consumers with an increased sense of trust. Users must have a Yahoo! account and password, along with address verification through the transferring bank. Before the user can make any transactions, Yahoo! sends a paper copy of their security code to their house after address verification. This adds to consumer trust, but also can turn some users away (Yahoo! Pay Direct, 2001).

PayPal and PayDirect are only two of the many web cash payment services available. Other smaller companies, such as Paytrust, PayByWeb, and ProPay, provide similar services with extra benefits. For instance, ProPay enables customers to pay a company without having to sign up for a ProPay account. Many smaller online payment

services have went belly up in the past few years, so picking a company backed by a popular name, such as Western Union's MoneyZap, might be a better option.

Once a company establishes its online presence, setting up a merchant account might soon become a priority. When sales become too large for simple cash payments, just as those described above, setting up a merchant account with the backing of an FDIC-insured merchant bank is vital. This allows the company to accept online credit card payments on their own terms. Entering into the security of a merchant account usually requires a track record of successful business. However, unless the business is accumulating \$500 to \$600 in business per month, the merchant fees aren't worth the extra effort. As with every other step in setting up an online business, there are companies that automate the task for you. iBill and 2Checkout will set up merchant accounts for a standard monthly and transaction fee (Calore, 2001).

The best choice for a small business is very subjective. If the business is outsourcing the design, the best choice is to outsource the e-commerce portion of the site also. However, a company can build the site in-house and rely on one of the services above to do all the financial transactions. Taking a different route, Diamond Tour Golf does not rely on an outside service or an in-house design. Instead, the company simply charges upon delivery of their product.

Selecting a website designer

Designing the company website is just as important as designing the exterior or interior of the physical store – the website will project a company image. Critical design elements, such as site layout, graphics, colors, and readability, are the focus points to attracting or detracting visitors. If the firm lacks coding and design expertise, hiring a

developer is the best option. “As a starting point, if you have seen a site you like, it doesn’t hurt to contact the company and find out who designed and built its site,” says Cheryl Downes, a senior producer at an up-scale design firm (Thomas, 1999). Other ways to locate developers is through websites such as The Firm List, NetMarketing’s Developer Directory, and H5 Firms. These sites provide comprehensive lists of web design and development firms around the world.

Selecting the right design firm involves evaluating the services they provide – Logo creation and design? Database development? Site hosting? Promotion? E-commerce compatibility? Research suggests setting a generous budget for design, and to make sure that the company and designer are on “the same page” when deciding the vision of the site (Reynolds, 2000). Some firms specialize in certain areas of design, and some will simply fall outside of the company’s budget. However, careful planning and organization can decrease the amount spent on the site. “You could have a simple site for as little as \$5,000 if you have your act together, you’re organized, you have portions of the planning and writing done ahead of time, and you’re open to the vendor’s suggestions,” says Noel Franus, co-founder of the Web-design firm Carbon IQ (Thomas, 1999).

Key design elements

Creating a fresh, unique and user-friendly website can attract and keep web-goers as they surf the 1 billion web pages available on the Internet (Lycos Small Business, 2000). “It’s the simple marketing that is the most powerful. For example, many sites fail to put much text on their opening page. If a page lacks descriptive text, there is little chance search engines will pick it up. Visitors are also put off when they can’t quickly

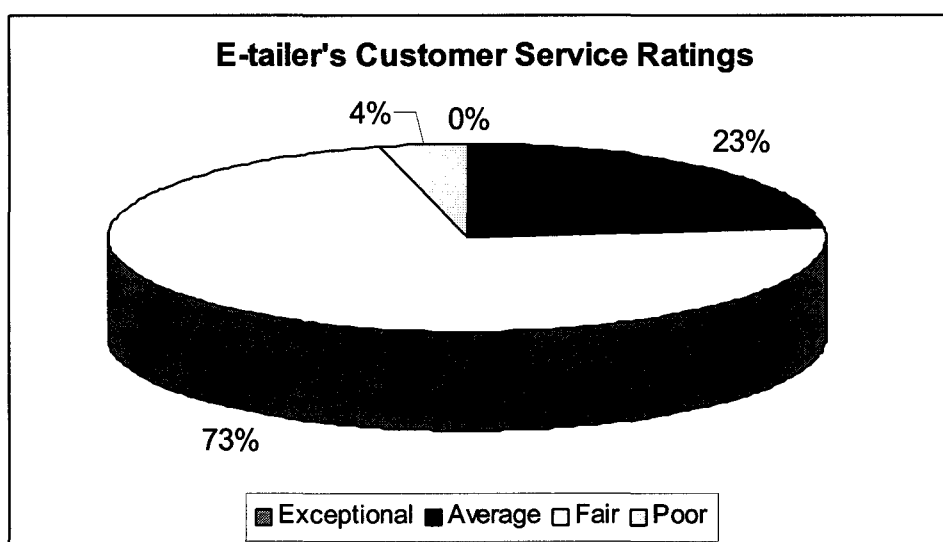
figure out what the site is offering” (Hill, 2001). Moreover, keeping customers is much less expensive than acquiring them. A well-designed site can keep web-goers from hopping to other sites. According to a GartnerG2 survey, it cost an average of \$280 to acquire a client, compared to \$57 to retain one (eMarketer, 2002). According to analysts, the following design elements are important to success of a company website.

- **Company logo** – Keep the logo consistent throughout the site. Applying variations to the logo can distract and confuse users. Major companies have lost market share for simply changing their logo (Internet Prophets, 2001)
- **Useless opening page** – Opening a company website with a start-up page showing no indication of what the company does can detract visitors. Sites starting with “Click to enter” or “Page loading, please be patient” are surefire ways to lose customers (Feiler, 2000).
- **Navigation-friendly** – Placing navigational links at the side or top of each page will keep visitors within the site. Making navigation links consistent by making replicate graphics with similar page positions will increase the comfort level of users navigating the site (Internet Prophets, 2001).
- **No hidden pages** – Placing pages only accessible by clicking through link after link not only is bothersome for the user, but it also hides important information the company is trying to display. If possible, make all site material accessible from the opening page (Lycos Small Business, 2000).
- **Consistent images** – Consistent image sizes, backgrounds, and positions create a cleaner looking site, adding to the user’s site satisfaction. Also,

picture and graphic file sizes under 10K produce the best combination of image quality and loading time (Internet Prophets, 2001).

- **Clear copy** – Writing clear, concise copy for a firm’s website will not only convey organization and clarity, but it will also help the user better understand what the firm is selling or promoting (Feiler, 2000).
- **Fonts and colors** – Select two or three fonts and stick to them throughout the entire site. Randomly switching between multitudes of fonts can detract the user from what the company is really trying to portray. Also, choosing the right combination of readable colors the entire site is important. Backgrounds that show embossed company logos or together distracting designs only interfere with what the company is trying to portray (Whitman, 2002).
- **Short pages** – Besides the company’s homepage, limiting site pages to one or two topics is optimal. Forcing the reader to scroll down through pictures, links, and graphics is eye-blurring and can cause readers to quickly exit the site (Lycos Small Business, 2000).
- **Quick loading pages** – Make sure to use the right combination and size of photos and graphics. Experts suggest the loading of a page to take no more than 10 seconds over a standard 28.8K dial-up modem (Whitman, 2002).
- **Spell check** – Grammar errors can negatively portray a business. A simple spell check can eliminate possible reputation problems (Lycos Small Business, 2000).
- **Customer service** – Placing contact information, such as an email address or phone number, at the top or bottom of each page will provide a personal touch

to the web experience. Many analysts strongly suggest placing a toll-free number at the top of each page so a customer having a problem can be helped immediately. “Don’t forget to put your phone number *prominently* on your website” (Whitman, 2002). In a customer service survey of the top 50 e-tailing sites, Gartner research group found that customer service levels were less than average. In fact, none of the 50 sites analyzed came up with an exceptional rating, and the majority of the sites (73%) rated fair. Full results are shown below.



SOURCE: GartnerGroup, 2000

- **Updated content** – Depending on the type of website, a general guideline is to update a company website at least once a quarter. If a site is static and hasn’t changed since the last time a customer clicked to it, there is a chance to actually deter them away from the site (Website redesign, 2002).
- **Overall site consistency** – “Although users may not realize subtle differences from page to page, minor modifications can negatively affect their overall experience” (Internet Prophets, 2001).

These key design elements aim to produce sticky sites. “Sticky sites are places on the Internet where visitors stay for long periods” (Gregory, 2002). Carole Balli, a professional web designer, suggests not putting a “My favorite links” section on a company website. She explains that the goal is to keep visitors, not to offer them other sites to surf.

However, long term profitability isn’t necessarily dependant on website design. The number one reason people return to websites is the content. Ed Horowitz, head of Citigroup’s e-Citi division, stated “Content is what will determine long-term Internet profitability. To focus on technology without content is like building a hospital without nurses and doctors” (Cunningham, 2000). These elements listed above, in addition to other concepts discussed in this analysis, should produce a professional, “sticky” website.

Attracting search engine traffic

Once a company works through the necessary steps to design and publish a website on the Web, attracting customers and visitors to the site becomes the main goal. One of the main ways to attract web-goers is site submission to search engines. According to Deborah Whitman, technical marketing writer for Microsoft’s bcentral.com, “Getting listed on the major search engines is priority no. 1 for promoting your business on the Web” (Whitman, 2002). There are a few ways companies can “get-clicked” through search engine traffic, but optimizing searches is often times difficult. As one CEO stated, “The search engines don’t want you to know how they work” (Whitman, 2002). Paul Botin, writer and technology expert at HotBot.com, attempted to simplify the process into three steps: get crawled, get ranked, and get clicked (Boutin, 2001).

Most search engines available on the web allow companies to submit their company web address (URL – uniform resource locator). This process seems easy enough, but designers must be careful to design the site for search optimization, and they should also submit “crawler pages” for search engines to index. A crawler page is a graphics-free page with every page link available within the site. This allows search engine crawlers to more easily navigate through the company site. However, submission to popular search engines, such as Alta Vista, Google and Excite, may take weeks or months to show up. This could be worth the wait, though, since sites listed on Yahoo! say search engine traffic accounts for 50 percent of inbound traffic (Boutin, 2001). However, a company must take caution when submitting to search engines. Some categories, such as jewelry, return 141,000 matches on Yahoo!. Being listed as site number 1,238 would do a company no good. In this case, paying for one of the top 10 spots would be wise. Examples of many search engines appear below.

Google	Infomine	Yahoo!	AltaVista	HotBot	FAST
Ixquick	WiseNut	Teoma	Vivisimo	Web Brain	Surf Wax
Oingo	Pinakes	About	Biography	Lives	Lycos

SOURCE: Noodle Tools, 2002

To get ranked highly on searches, Boutin suggests three tips for optimization ranking. The first tip involves keeping the amount of text to a minimum. Just as the design portion of this analysis revealed, limiting a web page to one or two topics with limited copy will more likely attract visitors. Secondly, Botin suggests using title and meta tags in the HTML code behind the pages. Instead of using the company title and description in the title and meta tags, simply use the subject of the page. For example, a discount golf store should use “Discount golf products” instead of “ultimate discount golf traders: the dream store for the golf enthusiast. specializes in golf products clubs golf

lessons drivers bags.” The latter example could cause readers of search engine results to skip over the resulting link. Lastly, Boutin suggests making separate pages for separate company ideas. For example, if a computer store featured desktops, laptops, and computer components, designing a separate page for each area would create a better chance for a high rank on a search.

Other ways of reaching search engine traffic are available. Companies can “bid” to search engines, using the pay-per-click concept. Using this method, a company submits a bid to the search engine on how much they will pay for each click on their link. Companies with the highest bid in their category will rank higher than those with lower bids. Typical starting bids average around 1 or 2 cents per click. Popular PPC sites include GoTo, Bay9, goClick, and FindWhat (PayPerClick.com, 2002). Additionally, companies can submit their sites to organizations such as Submit It! These types of services submit sites to numbers of search engines, and they also keep track of all the company’s listings. However, search engine submission is not the sure-fire way to attract visitors. It is estimated that the Web is 500 times larger than what search engines already provide access to (Sullivan, 2000).

Advertising

Now that the site is built and registered to the multitude of search engines available, it becomes time to promote the site through other means. To stay in e-business, a business do more than simply register with all the popular search engines. This can come at a serious expense to the business, especially if all the traditional forms of advertising are used: TV, print, radio, billboards. According to a study conducted by the Interactive Advertising Bureau, online revenues from advertising dropped 15 percent

from 2001, totaling \$1.55 billion for the first quarter of 2002 (Carmichael, 2002).

Exploiting the company URL on company letterhead, business cards, and store display sign can bring site traffic, as can forming partnerships with other websites to jointly advertise each other's companies.

According to one analyst, advertising a company's online presence can come in two approaches – the shot gun approach or the rifle approach. A company can advertise via banner ads with minimal customization offered to the customer, broadcasting the same message the hoards of surfers glancing over the ad. This is referred to as the shot gun approach. On the other hand, a company can work to locate prospective customers and their concerns to directly market to them. This is referred to as the rifle approach, since the company takes a more direct marketing approach (Secure Commerce, 2002).

This gives rise to the idea of "spam," an electronic form of junk mail. Much controversy surrounds the use of spam by commercial businesses to consumers, forcing users to delete almost all commercialized emails flying into their inboxes. Small businesses must be careful not to send too much unsolicited mail; this can negatively affect the company image. Once a business has targeted interested customers though, the use of email auto-responders, a special type of software that automatically sends emails according to user specifications, becomes an easy and cost-effective way to advertise (Hill, 2001).

"Individuals are not sitting online, waiting to be bombarded by marketing as an assumed member of some age and gender cohort" (Tobias, 2002). The Internet allows for segmentation among certain demographics groups, enabling companies to target specific markets through customer relationship management and strategic investigations.

Companies can accomplish this through building brand loyalty and encouraging return site visitors through the following targeted advertising schemes:

- **Holding contests** – A company can entice web-goers to revisit their site if regular contests are held. This can build site traffic and brand loyalty. WebUndies.com held a contest offering one free pair of boxers each month. The promotion built traffic and sales increased, and it also added to their customer email database (Whitman, 2002).
- **Hosting online surveys** – Using online surveys can encourage visitors to get involved in the company, and it also adds a personal element to the site. Surveys can be set up for users to send them to friends via email, further increasing a customer base (Whitman, 2002).
- **Message boards** – Featuring message boards and question/answer sections can promote a helpful, reputable image for a company. If a customer's questions are answered, most likely they will return to the site with further questions, or even purchase a product or service from the company.

Overall, a company must be proactive in its promotion of its online presence. A combination of online and offline advertising is key, and even joining an online banner exchange such as Smart Age's SmartClicks can help build traffic.

Monitoring the website

Once the design, publishing, search engine submission and advertising phases of an online business venture are complete, it becomes important to track and monitor web site activity. As explained earlier, a company needs an ISP or Web Host to support a website. These services have web servers which house data and track information about

the site in files called log files. Log files monitor and track page, image, and file requests, along with profiles of the web-goers that are clicking them. This is useful information, for a company can study this data and get an idea of what their customers are doing. This log file data can either be read in a simple text format, or a company can purchase separate software to analyze the data. These programs will then output convenient reports and summary statistics. Examples of these types of software include commercial software, such as WebTrends and Sawmill, and downloadable freeware, such as Analog and HTTP-analyze.

Security

Ever since firms started selling products and services online, there has been a deep concern for security and theft of personal information. Companies concerned with only setting up a website for promotional use don't necessarily have to worry about security; however, E-commerce companies should put security as a major concern. Simply put, if a customer does not feel comfortable purchasing something online from a company site, the customer will not make an online purchase and the company will not make money. Companies are pouring large amounts of resources into gaining customer confidence in online sales. As statistics show, even though online purchases have steadily increased in past years, customers are still apprehensive about purchasing online. The following charts illustrate the problem e-tailors have to overcome. Notice consumer trust is only 7% with online transactions and that the two main barriers to purchasing online involved trust in disclosing personal information.

Consumer Trust in Card Payment Methods

ATM	66%
POS	49%

Single multi-application card	40%
Card absent	23%
Telephone	18%
Online transaction	7%

SOURCE: De La Rue Card Systems, 2001

Barriers to Purchasing Online

Credit Card Security	79%
Disclosure of personal details	77%
Distrust of Web retailers	48%
Unfamiliar with online Web storefronts	40%
Complex order process	21%
Time consuming order process	20%

SOURCE: Forrester Research, 2000

So what can a company do to overcome these barriers? Analysts suggest always creating a second method of payment option, such as a telephone number. Many customers are still apprehensive about giving credit card numbers over the Web, but consumers seem to have more confidence making credit card transactions over the phone. Also, as mentioned earlier, using a well-known service for online transaction can increase consumer confidence, while also vividly communicating dedication to privacy and confidentiality to customers is important. An article on web security explained four goals for protecting an online business:

- Protect computers and data by using computer virus scanning software.
- Make sure that only authorized users have access to office servers by requiring user names and passwords.
- Set up the server so that it only provides access to computers with approved IP addresses.
- Ensure the correct identity of the Internet users using personal certificates.

(Web Security, 2002)

Unfortunately, internet credit card fraud is a harsh reality. Thieves and hackers target thousands of online transactions everyday. However, despite this problem, companies still opt not to include fraud protection. "In fact, only a small minority of companies have included fraud protection in their e-business plan. The greatest problem with stopping Internet thieves is that most companies involved in the E-commerce world take a reactive rather than proactive approach to stopping invisible shoplifters" (Cameron, 2002).

The following charts illustrate how Internet fraud relates to the investment companies put into protecting from it. Statistics show that as E-commerce gains momentum over time, the dollar difference between companies with securities investments and those without will increase. By 2005, it is estimated that companies with fraud investments will incur 58 percent less fraud costs than those without.

Cost of Internet fraud with and without technical investment

2000	\$1.6 billion	\$1.6 billion
2005	\$5.7 billion	\$15.5 billion

Source: Meridien Research, 2000

Estimated Costs of Not Using Anti-Fraud Software (in billions)

1999	2	0
2000	5	3
2001	9	7
2002	14	12
2003	22	20
2004	39	35
2005	60	38

Source: Meridien Research, 2000

Conclusion

For many small businesses, investing in a company website hasn't returned the benefits many analysts forecasted. For others, it's a stepping stone to the future. The

craze of the Internet revolution a few years ago saw both winners and losers, with some striking it rich and others searching for reasons for failure. After a period of dot-com fallouts, E-commerce has started to level off, with small businesses leading the way. Advances in technology and infrastructures have allowed small businesses to quench a taste of the ever-expanding Internet market.

Research has shown that the process of getting a company website up and running really isn't that complex. The complex issue rests in the idea of shifting the practices of brick-and-mortar businesses to the click-and-mortar market. A vast amount of online services are available to aid in the production of a small business website. For almost every step in the process, there is a service to automate the task. Outlined below is a brief summary of the key steps discussed in this analysis that businesses should take to successfully implement an online presence.

- Determine the business objective
- Determine the target audience
- Evaluate website requirements (promotional or E-commerce site?)
- Choose a website builder and host
- Promote online presence
- Maintain and update the site

As outside analysis has revealed, many businesses are still venturing into the rough waters of the Internet revolution. Some businesses, like Strobbe's Flower Cart and Diamond Tour Golf, stay readily afloat and are seeing advances in profits and demand for their products. Others, such as Cooper's Jewelry, are gasping for breath, as they continue to see minimal gains. Still others, like Chilton's Clothing Store and Tithof Tile and

Marble, are not even attempting the Web voyage. Whether connected or not connected, one point seems obvious: no matter how much the Internet revolutionizes global business, sound business principles will not be replaced by this ever-expanding network known as the Internet.

In summary, with online risk and cost minimized, creating a web presence at the small business level would seem like a sound investment for those with the goals to expand. If supplementing demand and reaching otherwise unreachable customers are goals of an organization, creating a company website should be top priority. However, if a company is content with its current sales and market positions, investing in the time and money associated with the process is unwise. This decision, though, is up to the millions and millions of small businesses that support the economy and impact the business world today.

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