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# e-Commerce

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Everyone realizes the seemingly endless proliferation of webbased business offerings - Captain Kirk assures us it's 'really big'. And the 'e-' acronyms keep coming in the trade press: e-Market, e-Tailer, e-Focus, e-Stars, e-Business, B2B [not a plane]; all of these from just one April 17, 2000 magazine issue. Internet visitors might be surprised at the variety, intricacy and relative ease of activities, products and services available. For this discussion, the term 'e-Commerce' refers to the activity of interactively obtaining products and services [including information] on the Web.

#### Why It's Hot

e-Commerce and Web based activity popularity is based in part on the ability of the user to access these forums on their own terms, anytime and without transportation expense and effort. For many, browsing from site to site is much faster, cheaper, easier and more fun than driving from mall to mall and waiting in line. Over time web site sponsors have improved their presentation and site design sophistication and skill, listened to and watched users to increase communication and selling Technology has lowered access costs and effectiveness. increased speed. In 1998, 42% of all US households had computers and that will continue to increase as computer use and training is introduced even at lower elementary school grades. An increasing number of colleges are now requiring the entering students to own and use their own computers for their curriculum. The work force and marketplace continues to increase its capability and access to this business environment.

From the provider's side, this Web based medium holds tremendous advantage as well - without eliminating more traditional transaction platforms. Distribution costs are minimal. Larger sales staffs are replaced by smaller technical teams maintaining the web site. Transactions can be processed automatically in large number, even at a constantly varying pace - with a level personnel demand. Technology advances have significantly increased productivity in the entire economy and that effect spills into e-Commerce implementations.

## Pitfalls

Exploding e-Commerce development is not without its problems. Some express concerns about moving into this field from lowered productivity, lost time, added confusion and expense from acquisition and implementation of equipment and software. Truly, there is no confusion and trouble that matches automated confusion. Like any field tool, it needs to be used properly to reduce or eliminate risk from improper use. And security is a valid concern.

The technology also advances for techniques to access systems and their data without permission. Basic preventative measures are often not taken such as alternating passwords, or passwords at all for that matter. Inexpensive and easy-to-install and use protective software ['firewall' or 'port monitor'] is being released or even included in popular and common utility packages sometimes even included with a new system. Of course these tools must be configured properly.

There are new and growing implications in the area of personnel policy dealing with privacy and discharge for system misuse. Court cases are more frequently requiring copies of past emails or other electronic evidence. Some protective and clarifying language or policies can help both worker and management.

There is much that can be done and quite easily to protect yourself. We will focus on these pitfalls in a future Newsbrief article.

#### Some Examples

There are some very interesting and useful items available online. Here is a sampling of links [all preceded by <u>http://www</u>' and ending '.com' except government addresses] - which do not purport to the only or best source for the noted item although the writer has personal experience with all those listed:

- Increasing numbers of merchants are pricing and offering their products online: computers and software [cdw], travel products including airline tickets and car rental [previewtravel], groceries delivered [peapod], prescriptions [walgreens]
- Apply for a loan [many banks], file your taxes electronically [turbotax]
- Many government units offer their forms and intructions - IRS [irs.ustreas.gov/prod/forms\_pubs], broad availability of laws rules and regs, many secretaries of state including vanity license plate request and company name lookups [sos.state.il], information sites for many counties and cities
- Last month the IRS received the first payroll tax return by the Internet [nto]
- For more detailed background checks, white and yellow pages lookups [not Donelly], more extensive backgrounds usually by agencies [20/20 newscast] or a few fee based privately interactive services [time.knowx or aaa-bc]

- Distance and detailed directions complete with maps to or from any addresses [mapquest], population of a zip code, distance between codes, all zips within a designated radius [http://link-usa.com/zipcode/] - good for overview marketing plans and coverage
- Get new or used car red or blue book values allowing for every available option and mileage adjustment, experience ratings in numerous categories, back at least ten model years [carprices]
- A solid sampling of newspaper and magazine articles without the clutter of paper [chicagotribune, businessweek, usatoday]; 'chicagotribune' gets 1.6 million hits a day
- Long distance service including online billing details with calls sorted many different ways and one-click reverse name and address lookup [talk], or use the Internet connection to call anywhere in the world for an extremely low rate [net2phone]
- Just appearing and recently available, an employee can receive a basic exam and even a resulting prescription with a specially designed kiosk [terminal] in the company office, being connected immediately to the doctor's office
- Manage your retirement portfolio not only immediately updated valuations but execute your own trades with limits, options and margins [etrade]
- Pay your bills online, have credit card transactions, cleared checks and stock prices automatically downloaded to your account manager [quicken and checkfree]
- Hold meetings with any number of participants anywhere on the Internet, combining phone conference, whiteboard and cross computer control [webex]
- Access your network over the Internet from anyhwre just like you were on a terminal in the office using VPN built into Windows 98 or higher
- Get a job or employment prospect [monster, jobsonline]
- The Newsbrief has covered some high profile and early entrants into this environment [eg, Abbott Laboratories] by reporting on the computer based interchange required to submit quotes, approve orders, issue invoices and even receive payment on those invoices electronically. A few additional examples have arisen over the last few years but this arena is still developing.

# Searching for Other Interesting Things

Finding information or products and services on the Web that you can use is a bit of a skill, but software tools are appearing to make that easier and more effective. Each search engine has its own design, emphasis and response to a search run on it. A search tool of multiple search engines is recommended. That is, perform one search that accesses Yahoo, Excite, Wecrawler, EuroSeek, Lycos, Infoseek and many others in one pass. The web offers such meta-searchers [metacrawler.com] and there are small commercial tools as well [Web Infofinder by The Learning Company].

### **Conclusion**

As companies consider ways and work hard to differentiate themselves from their competitors, an effective and innovative approach to Web offerings can make a big difference - whether your organization is at the forefront or lags behind your competitors. As more organizations improve their use of this environment, further productivity increases will result which we already see extending and enhancing the current economic expansion. It is safe to say that your organization needs to get a command of this platform to be a contender with competitors in your market for growth and success.