BUSINESS, BARRIERS AND BENEFITS: E-BUSINESS FOR SME’S IN THE SULTANATE OF OMAN

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The primary aim of this paper is to make an in depth analysis of the decisive business factors in attracting, creating and delighting customers for developing small and medium size enterprises (SME) via E-Business. Factors are numerous but in this paper factors like website (lay out and designing and developing relationship after the first contact), products offered, prices, quality, satisfaction, services, outsourcing and few other factors have been considered as decisive factors. This paper attempts to suggest how and what SME’s should do and where to focus in particular while doing E-Business keeping in mind the nature and size of business. The secondary aim is to highlight barriers in the use of internet among SME’s in their business activities and make them aware of these and address how SME’s have adopted e-business in the Sultanate of Oman. Another aim is to address how SME’s in Sultanate of Oman can grab benefits of E-Business. This paper attempts to motivate small business entrepreneurs (SMEs) in carrying out e-business activities. The paper motivates new graduates to consider either to start of their own as new entrepreneur or work together in a group or join small medium enterprises and start e-business activities. The paper suggests that there is a need to use internet and related technologies extensively and in a better way to develop business activities and reap more benefits. The author has tried to pinpoint decisive factors, barriers and benefits of e-business to SMEs and have tried to identify some of the problems experienced by those SME’s who claimed to be using internet for their e-business and guide entrepreneurs in a better way. This paper is a review of academic literatures which is available on various websites and also based on authors observation of many SME’s working in Oman. Adoption of e-business by SME’s currently has been slow, however, it could be used in future more appropriately keeping in mind what benefits e-business could offer for their growth and for them for further tremendous business activities/growth. The author has explored websites, other authors literature, academic and other literary works and evidences available on this subject and shared his knowledge in providing a further ground for future research in this field like whether barriers have significant influence on e-business adoption by SMEs in Oman or not and if yes then when, where, why and in which stage? This paper also adopts the “E-Business = E-Commerce” perspective.

Keywords: Primary, Barriers, Adoption, SME, Secondary, Extensive, Outsourcing.

I. Introduction

A business can be done in many ways. No matter in what form of business we do, be it a sole trader, or in partnership and/or a firm, a corporation/company etc. and whether the business is small, medium or big what we see in common is almost all either offer goods / products or services or both to
consumers or to others in exchange for money. So, businesses can be in different forms. Business means doing something individually or collectively or privately or publicly or 100% owned or more than 0% owned …. but doing something or producing or making something and expecting to earn profit and in that process something goes wrong then may suffer loss also for example business activities are carried out by wrong methods or factors beyond control. Earning profit or suffering loss depends on various situations and how activities are carried out as well. In each kind of business there is an element of risk. Some businesses are also run with a motive to not to earn profit etc. In most of the cases, businesses are carried out with a motive to earn profit otherwise how a small business or medium size business or big business will survive and grow?. No doubt, businesses can be in different forms like proprietorship, partnership, limited company, public company, credit society, corporation etc. People do "Business" because they think that this is the most suitable thing to do to be busy in work for themselves, for family, for society at large and earn some profit and make a business commercially viable. The exact definition of business is a matter of debate. For this paper business here means small and medium enterprises (SME). The definition of an SME differs in the literature and there exists no fixed definition. Definition differs on the basis of nature of business, size of business, turnover of business, number of employees working in a business etc. Some people say if in a business there are people (employees) working not more than 50 then such form of business is called "small" business and if in a business people (employees) working are more than 50 but less than 250 employees then as "medium". Generally a small business is owned by one individual working independently and carrying out business operation with his own capital. A small business can’t play a dominant role in its field of operation. In the United States, small business is defined by the number of employees, and often refers to those with fewer than 100 employees, while medium-sized businesses refers to those with fewer than 500 employees.

E-Business means doing business and earning income out of internet and related devices. This also means doing business with the help of internet by using and connecting with any device such as computer etc. with the net work. Other electronic devices like telephones, fax machines and video-conferencing equipment may also be used. E-business is defined as Internet-mediated integration of business processes and application of information systems to complete transaction or complete a business transaction. E-Business is the demand of the 21st century. There is tremendous scope for SME’s and they can reap benefits from "E-business". For SME’s, this is the right time to revise strategies and goals and activities to meet present market rules. Now more than 2 billion people have started demanding goods and services on line and placing orders and paying advance by credit card and many businesses are having and or designing their own website to offer goods and services. Already many businesses can be reached and contacted on line and are involved in supplying goods and services. Ordinary businesses are converting into e-business slowly. This way SME’s has forced organizations to be redesigned and reshaped. E-business is a combination of economic, technology and market forces that reinvented strategies of traditional business. The business process is going through with a dynamic phase and using improved power of computers and open power of communication networks called Internet. This can allow organizations to stay competitive and more efficient. Slowly new business models are being developed, are being introduced and being implemented in many ways. The Internet has become a focal point and a part of a global system. Computer networks and internet are being widely used in sharing ideas, knowledge, skills and the sharing or exchange of information among users of internet. The Internet carries a vast range of information resources and services via World Wide Web and offer infra-structure to look, read and reply by electronic mail (e-mail).

By instant replying and messaging the internet has brought and developed an entirely new form of human interaction. Online shopping has boomed both small businesses/traders and also to major retailers/wholesalers businesses/traders. Business-to-business and financial services on the Internet affect supply chains across entire industries. During 1990s internet was only used by United States of America, Switzerland, Canada, Western Europe, Australia, Japan, Korea and Israel and practically no access elsewhere. However, after the commercialization and allowing businesses to use internet for business purposes as well opened the door of revolution of modern human life and business became the best beneficiary of it. As of 2009, it is estimated that 25% of earth's total population are using the services of
the Internet. The Internet carries a vast range of information resources and services, such as the interlinked hypertext documents of the World Wide and the infrastructure to support electronic mail. The term “e-business” refers to the integration, within the company, of tools based on information and communication technologies (generally referred to as business software) to improve their functioning in order to create value for the business enterprise, its clients, and its partners. E-Businesses can be related to services/goods/products -money transaction or services-money transaction.

There are many opportunities for SME’s in E-Business. Many reports, analysis of market perspectives, business reviews, business articles, websites, newspapers etc all confirm the growing interest in E-Business and here exists a market segment that can be tapped. Business Week in 2000 reported that by 2003 more than 37% of transactions will be done by some industries only through e-business. Many SME’s throughout the world are adopting now e-business and also many are failing in such adoption and that mainly due to poor planning and execution. There was a time, prior to 1990, when not many SME’s had adopted e-business but once world wide web was created a sea change took place. World wide web (www) brought a transformation in communication network and since then internet started playing very important role. It made many businesses popular and people started shopping on line. After that followed security protocols etc.

II. Study Importance

E-Business is run completely or partially with the use of Internet or internet related device. Sultanate of Oman offers tremendous opportunities to its SME’s to tap the latest growth of e-business and related technology for their rapid growth in their business activities. To survive in this dynamic world SME’s have to adopt e-business although this is not an easy task for any SME. They need to understand how to use information technologies because that is going to be a part of their e-business strategy. No doubt, there are a number of barriers in e-business. SME’s need to invest on attracting customers, building online customers, converting them into regular customers and retain them for long term benefits. Once SME start using internet for developing their businesses then that is an opportunity for them to get in touch with customers no matter in which part of the world they live. Therefore, SME has to design such kind of infrastructure and use internet which can support their e-business. It has to be cost effective, cost saving and in an efficient manner. To achieve this an SME has to either remove all kinds of barrier or overcome those barriers like computer problem, network problem, internet problem, speed problem, computer error problem, power failure, malfunctioning of hardware, software problem, viruses, hackers, security problems etc. There are a number of barriers. All barriers have to be removed and to overcome on barriers SMEs’ have to invest on attracting customers, building customers, converting them into regular customers, retain them and do something for them so that a long term relation-ship is established for further growth.

E-business is done through internet. Internet has changed life of human beings and changed the way business should do business. By click of the mouse and finger touch we can get latest information from any part of the world. Business has to adjust and make proper correction or adjustment accordingly. In USA and in many European countries SME’s do business through internet since 1994. SME’s in many countries are lagging behind as far as use of internet technology for e-business is concerned. Sultanate of Oman is one such country. Although in Oman internet is widely used and frequently used and many SME’s have access to internet but do not know how they can use it for creating more customers and see their business grow, bring changes in trading pattern if need be and take advantage of computer and internet technology to compete internationally. E-business provides them opportunity to each SME to get in touch with customers globally. Access to global market, increase in sales, more profit generation, bring reduction in cost and do fair business in an international environment are major advantages for them. SME’s in Oman have realized that there exist lot of opportunities in doing e-business. There are 2 billion people use internet (www.internetworldstats.com) and therefore doing e-business will be much better for their own business growth.
E-customers now a days purchase various goods through the internet using secure protocols and electronic payment services. In 2009 online retail sales reached $ 162 billion against the projected online retail sales in USA $155 billion in spite of recession since 2008. Moreover the forecast is that this will touch $248 billions by 2014 (“US Online Retail forecast 2009 to 2014”. Forrester research Inc.). The growth is tremendous….and still growing further and majority of business houses do business online and enjoy seeing more and more customers ordering for products/services.

There is no need of brochures and/or promotional written materials to do e-business to be distributed from home to home or one place to other place or to be physically be given to people. What it requires is just less effort in meeting customers throughout the world and by the use of some kind of good flexibility in approach enhances marketability of products and services which can thereafter be further diversified and broader product lines can be thought of and made to offer at a lower cost, and the attractive cost structure can be designed and transactions are or can be carried out with jet speed. Moreover, a touch of personalized & customized approach can generate more businesses. SME’s if they wish they can keep their doors open 24 hours a day, seven days a week. In doing E-Business there can never be time restraints. It all depends on SME’s if they wish or like to offer products and services at any point of time and be on line all the time. E-Business allows SME’s to reach customers at any time. Automatic reply programs can process orders and send emails to clients with confirmations of an order received. In conclusion, e-business can bring SME’s the advantages that offline business never provides. SME’s can bring down the risk to the minimal level. SMEs just have to understand, assemble and deploy resources to succeed in the e-business domain.

**E-Business:** This paper defines e-business: “e-business is the use of electronic technologies to carry out business activities, improve business performance, speedup business processes to increase sales, decrease costs and increase mutual benefits”.

### III. Study Objectives

The main objective and purpose of this study is to gain a better and have a deeper insight into E-Business and to understand what, when, where, how to create customers and make long term business relationship and convert them into SME’s e-customer. For this purposes the paper attempts to highlight some critical factors that needs to be considered by SMEs in e-business. The other objective is to show the way how Omani SMEs’ can become successful in e-business. For a successful SME the demand of this century is to first create customers for survival and then convert them into regular customers through sustained growth and up-gradation, enhanced profitability and further diversification in future. E-Business in SME starts with facilitating and attracting customers via website and internet contact to SMEs’ for services/products or both and after that it depends on SME how they make e-customers into a regular e-customers ordering and paying for the services/products which is a position that each SME would love to achieve that and would like to retain them for long term for mutual benefits.

In a nut shell the main objectives of this study are as follows:

- Highlight factors for running E-Business Successfully
- To indicate barriers to the adoption of E-Business in the Sultanate of Oman
- To point out benefits of E-Business in the long run perspective
- To point out level of E-Business adoption by SMEs in the Sultanate of Oman

### IV. Study Aim

The aim of this paper is to identify and highlight decisive factors in E-business for SMEs in its successful running of business activities on one hand and disseminate knowledge among Omani entrepreneurs for doing e-business and develop their business activities. The secondary aim is to address how SMEs in the
Sultanate of Oman can perceive the potential benefits of e-business and what kind of barriers they might face in e-business.

V. Research Questions

My study questions are

- What are identifiable crucial factors in carrying out e-business by SMEs in Oman?
- What are the major barriers that SMEs in Oman face today in adopting e-business?
- What are the major benefits of e-business that may accrue to SMEs?

This study hypothesizes that SMEs in Oman:

- recognizes the mode of innovation and technological development,
- they are ready to respond to innovation properly,
- consider that e-business is a means to an end,
- want to improve and make a unique business propositions by focusing on e-business, and
- willingly ready to adopt the "e-commerce = e-business" approach and perspective.

VI. Research / Study Approach

A range of earlier studies have been critically examined, website materials that already exist have been studied and also have taken note of some manuals, reports, research etc. and academically studied and analyzed to provide to SMEs an in-depth knowledge for adopting and carrying out e-business in Oman. The paper addresses some decisive factors for e-business and points out major barriers and highlights major benefits of e-business for their tremendous business opportunities and for their further growth. This research paper is prepared in the spirit of research tradition and studied literature analysis available on the websites to develop the theoretical concepts and evaluated as an expert. A simplified version is presented on how to carry on e-business and alerting SMEs on the kind of barriers that they may come across and may face so as to enable them to prepare beforehand and modify their activities according to the situation. Moreover, a set of benefits were identified if e-business is adopted.

VII. Research Value and Originality

The paper is meant to help SMEs whether working in public sector or private sector in the Sultanate of Oman for adopting e-business. Adoption of e-business which has been very slow so far…. if compared to USA, China, Japan, Europe and Canada and some other advanced/developed countries. There is an urgent need for SMEs to adopt e-business and reap benefits. Tremendous growth opportunities exists via e-business. The author has pinpointed decisive factors, barriers and benefits from e-business. Although barriers might complicate the implementation process of e-business but if addressed each barrier properly then there is no looking back and the sky is the limit. The awareness of these factors, barriers and benefits are important for SMEs since those barriers will alert them in e-business (with any problems or challenges that might be existed during any stage while doing e-business, so that they will be ready to face them and overcome them) and these benefits will push them to grow further do more e-business activities and rejoice benefits. E-Business also offers employment opportunities to new graduates and provides Omanis another challenging and potential areas of business opportunities. The paper by way of review of academic literature is useful for SMEs working in the Sultanate of Oman and also for those who wish to start small business of their own. This paper is to raise level of awareness and creating trust in e-business and opens a door for further studies and research on online collaborations and outsourcing as a means to future development of business activities.
VIII. The Background & Overview of Sultanate of Oman

Sultanate of Oman is no more just a developing country; Oman is one of the most improved countries in the Middle East and truly deserve to be called a new developed country by virtue of crossing over many established parameters. The Sultanate of Oman has emerged as one of the leading business countries of the world. All credit goes to Oman’s positive aspects in the economic policy and environment of Oman. The government has attempted amending all possible business strategies and making it beneficial for all. Unbelievable range of business opportunities are available to SMEs that include industrial, information technology, tourism, higher education and training facilities, banking, infrastructure, hospitals, insurance, fire and safety areas to mention a few of the most popular amongst them. In second Gulf Cooperation Council e-Government conference Oman bagged the highest number (five) of e-Government prizes. Oman has the distinction of attaining the 57th rank out of 183 economies in the aspect of Ease of doing business. It stands 76 in the aspect of beginning a new entrepreneurship, 70 in the matter of dealing with construction permits, 21 in the aspect of registering property, 128 in the matter of achieving credit, 93 in the aspect of protecting investors, 8 in the matter of paying taxes, 88 in the aspect of conducting trade across borders, 104 in the matter of enforcing agreements and 72 in the matter of closing a deal. Oman is now one among the top 38 countries of the world where GDP (PPP) per capita is above US $ 25000. (Source: http://en.wikipedia.org). Oman has been able to keep up its 34th rank in the world economic index of around 139 countries. The country has received a rank of 24 in relation to the partial indicator in relation to basic necessities, sixteen in the level of institutions, stands 33rd in the infrastructure level and 3rd in the case of microeconomics. The Sultanate came 24th on the global level in property rights, 25th on the global level in intellectual property rights, 18th on the world level in the diversion of public funds, 11th on the global level in public trust of politicians, 4th on the global level in wastefulness of government spending, 17th in favoritism, 8th in burden of government regulations, 16th efficiency of the judicial system, 20th in efficiency of the police system, 12th in quality of overall infrastructure, 10th in quality of roads and 19th in impact of customs. (Source: http://www.namnewsnetwork.org). With Royal Care of His Majesty the Sultan the wise government has succeeded in achieving many of the people’s demand and aspirations at all levels. Modern technology and scientific methods are being adopted by all departments and institutions of the modern state of Oman. Government’s policy focuses on the economic diversification on areas like agriculture, fisheries, tourism, mining, light industry and petrochemicals. An ambitious privatization plan is set-up by the government along with new laws and regulations which will encourage all SMEs. It has established a Free Trade Agreement (FTA) which implements US-Oman FTA and GCC-Singapore FTA. Under, Free Trade Zone (FTZ) the goods of these two parties have become more competitive when compared to foreign imports. There has been a significant increase in mobile phone customers and broadband customers and use of internet to develop e-business by SMEs’ in the past few years. Oman is investing on efficient manpower and sound infrastructure. Now Oman is targeting to double its per capita income and become number 1 in the world, improve Omani skills with better education, improve human resources and use advanced technology for economic development in a cost effective manner.

<table>
<thead>
<tr>
<th>SMEs Using Internet</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>General information search</td>
<td>85</td>
</tr>
<tr>
<td>E-mails personal and with clients</td>
<td>80</td>
</tr>
<tr>
<td>Public relation services</td>
<td>50</td>
</tr>
<tr>
<td>Order exchange with clients</td>
<td>30</td>
</tr>
<tr>
<td>Recruitment</td>
<td>18</td>
</tr>
<tr>
<td>Purchasing Office Equipments</td>
<td>8</td>
</tr>
<tr>
<td>Software Purchase</td>
<td>7</td>
</tr>
<tr>
<td>E-Business</td>
<td>1</td>
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</table>
Areas like building and construction trade and tourism, banks and financial services have already met the goals of Vision 2020. Development in oil and gas, agriculture, fisheries, and manufacturing sectors are still in progress and it will take some time to achieve the goals in these areas. The key strategy for Oman economy include Expansion of port facilities at Sohar and Duqm, and expansion plan of Muscat International Airport. Make up of the GDP of Oman in 2020 as envisioned in VISION 2020:

<table>
<thead>
<tr>
<th>Sector</th>
<th>Percentage (2009)</th>
<th>Percentage ( Expected to achieve by 2020)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services</td>
<td>40</td>
<td>47</td>
</tr>
<tr>
<td>Oil</td>
<td>41</td>
<td>9</td>
</tr>
<tr>
<td>Industrial</td>
<td>14</td>
<td>29</td>
</tr>
<tr>
<td>Gas</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Agriculture</td>
<td>1</td>
<td>5</td>
</tr>
</tbody>
</table>

Telecommunications Regulatory Authority (TRA) gave licenses to 5 private companies for mobile virtual network operator (MVNO). Apart from communications, the government is focusing developments in the areas of transportation and infrastructure as well. It has plans to expand ports, airports and constructions of road networks. Education, health and the creation of employment opportunities for nationals are now being their top priority and major aspects in their agenda. Although Sultanate of Oman provides ample opportunities to SMEs and to its citizen to tap the available resources, technologies, internet and use it for their businesses and reap benefits. However, this has been observed during this study that most of the SMEs in Oman have not adopted in full. A lot more is to be needed and done to explore internet in doing much more business activities and if those are not adopted to the extent that is necessary for survival in a rapidly changing environment then growth prospects will look slim.

IX. Crucial Identifiable Factors in e-Business

Many authors and many books on e-business, e-commerce are available on how to do e-business. For example: Walid Mougayar (1998b) describes eight "business catalysts" that are speeding up organizations' reactions to the impact of the Internet. Ravi Kalakota and Marcia Robinson (1999) outline "the eight rules of e-business" that organizations must consider in developing their e-business in e-Business: Roadmap for Success. Six "driving forces of electronic commerce" are briefly described in Electronic Commerce: A Managerial Perspective by Turban, Lee, King and Chung (2000). In Enterprise E-Commerce Peter Fingar, Harsha Kumar and Tarun Sharma (2000) discuss 18 ways "how the Internet changes business". These sources, and others (e.g., Applegate and Gogan, 1995; Seybold, 1998) offer a number of trends, forces, drivers, principles and advice for organizations considering an e-business. (Source: www.massey.ac.nz)

This paper takes a different perspective. The purpose of this paper is to identify some crucial identifiable factors for making SMEs successful in e-business (see Table 1). For this purpose, a crucial factor is a critical success factor which can be defined as “a factor that is considered critical to the success of the e-business. Considering one factor along with other factors or combining those factors in a proper way will lead SMEs to successful performance and will assure the success of the business and the attainment of the organization's goals.” (Adapted but modified from O’Brian, 1999).
Table 3.

<table>
<thead>
<tr>
<th>DECISIVE FACTORS</th>
<th>E-BUSINESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>DF 1</td>
<td>Plan, Develop and Create Customer Friendly Website of Your SME to ATTRACT CUSTOMERS/CONSUMERS</td>
</tr>
<tr>
<td>DF 2</td>
<td>Know your customers and their needs better thereafter RESPOND QUICKLY WITH GOOD COMMUNICATION SKILLS</td>
</tr>
<tr>
<td>DF 3</td>
<td>Give another dimension to your business if you can not offer the products/services needed by your customers EMBRACE OUTSOURCING TO IMPROVE BUSINESS PERFORMANCE</td>
</tr>
<tr>
<td>DF 4</td>
<td>Quote the best prices for your various qualities of products/services and OFFER BEST PRODUCTS / PRICE/QUALITY/ SERVICE</td>
</tr>
<tr>
<td>DF 5</td>
<td>USE INFORMATION MANAGEMENT TO DIFFERENTIATE YOUR SERVICES/PRODUCTS</td>
</tr>
<tr>
<td>DF 6</td>
<td>FEEL A PART OF E-BUSINESS COMMUNITY</td>
</tr>
<tr>
<td>DF 7</td>
<td>SHOW LEADERSHIP QUALITY</td>
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</table>

**DF 1: Attract Customers / Consumers**

An e-business recognizes the power of consumers. The Internet allows consumers to talk to consumers. The Internet allows many-to-many communication flows. Consumer information sites such as www.consumerdemocracy.com is for information on products: quality, praise, complaints, ratings, features, descriptions, reviews, comparisons, discussion, problem reports, information, statistics, rankings, prices, bargains and shady affairs”. Many sites like E-Complaints.com and planetfeedback.com offer similar services. Moreover, Consumers can find and access information much easier than before. In a world where information is power, this can make sellers uncomfortable. The Internet enables the information flow to be reversed so customers are in a position to pull information from consumers to improve and customize products. The most important point is that the customers need to feel and think that they are getting a great deal, then in their mind they think that they won’t find another deal like it. So SMEs need to make them feel that way to attract them to purchase... To this aspect SMEs need to first decide on “what they are going to offer” and “how”. The first part relates to kind of products/services/qualities of merchandise etc. and generally includes which products/services to sell; provide complete and accurate product description, best pricing, the quality of the products/services, inventory management and analysis etc. “How” relates to via internet. This second part relates to planning, developing and designing a website for e-business.

SME needs to decide on the web costs, site maintenance and updates with features of easy navigation, quality content, visual appeal, quick downloads. How SME can attract more potential consumers/customers/buyers for their e-business is a really interesting question for small business entrepreneurs. Even if the entrepreneur is aware that the answer is something, then that something can be classified into variable category. It means that today’s answer may not be the same for the tomorrow. Entrepreneur is a person that always search for new customers for his e-business. In e-business first contact with potential customers/consumers is the website. So, lay out of web and web design helps in...
carrying out e-business activities. The monitory side of e-business remains safe and secure as there are many advanced money transaction methods have emerged for the good.

Having said this, it is so very important to have an e-business website that creates everlasting and great successful impression among the online shoppers. Small business entrepreneurs need to build up their own website which in turn give high return on investment. The next major aspect is layout and design of the website. It is here where the entrepreneur has to create impression of his professionalism, design trends, and its professional color combinations and be aware of psychological impact on potential customers before designing the website. Easy navigation is a must. Do not make it complicated. Customer is not going to wait. They will quickly switch over if they feel it difficult to find out the things in any website. The buying process should be effortless and clear to the visitors so that they are encouraged to move ahead. Product description and rates should be clear in your website as each customer would be eager to know about the quality of the product and the rates being charged. They would be the ones that go ahead and have price compared. Therefore, create all options generously to make them pleased. Give the best when it comes to information. Highlight the discount and price reduction with fleshy design so that it attracts the viewers. For SME Online Customers Service is the most important in e-business. Each buyer is keen on this aspect and no SME can do well without this.

A well designed, well planned and well executed e-business website attracts qualified traffic to the website and give the customers a secure, hassle-free, gratifying shopping experience. Researches has shown that user-friendly website with rich, interesting, and searchable contents will ultimately gain the approval of customers, encouraging both initial use and return visits (e.g., Bell and Tang 1998; Liu and Arnett 2000; Zhang and Von Dran 2001). Conversely, a website with poor content and design, especially when the services are difficult to use, will likely generate negative feelings (Mick and Fournier 1998). Thus, the way the site is organized to make the content easier to read and the service easier to use can have a significant impact on SMEs e-business. A study reported five different strategies serve as stepping stones to a successful web strategy to attract and serve customers in e-business domain: vision, governance, resources, infrastructure and alignment.

<table>
<thead>
<tr>
<th>WEB STRATEGY(WS)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>WS-1</td>
<td>The strategic vision in e-business: Redefining and Refining current business rules while creating new business rules in the domain of e-business.</td>
</tr>
<tr>
<td>WS-2</td>
<td>The governance in e-business by SMEs: The way they are differentiating and integrating operational and financial issues.</td>
</tr>
<tr>
<td>WS-3</td>
<td>The issue of resources: Resources must be assembled from multiple sources and managed on a dynamic basis.</td>
</tr>
<tr>
<td>WS-4</td>
<td>The establishment of operating infrastructure</td>
</tr>
<tr>
<td>WS-5</td>
<td>The alignment of a management team</td>
</tr>
</tbody>
</table>

WS-1: The strategic vision in e-business: Redefining and Refining current business rules while creating new business rules in the domain of e-business: It is very essential that how an SME look at the strategic vision in e-business and how is her approach towards it on a continuous basis because in e-business involves both building on current and creating future business models through selective experiments. The aim has to be to bring a balance in refining current business rules while creating new business rules in e-business domain on a continuous basis.

WS-2: The challenge in managing an e-business: For SMEs this is daunting since they differ markedly from traditional business operations. Essentially, the issue of governance entails two fundamental decisions: operational decisions and financial decisions. The governance of e-business by
SMEs is best seen as trade-off between these two decisions: how SMEs differentiate and how they integrate operational and financial issues.

WS-3: Interlinked with the issue of governance is the issue of resources. Resources must be assembled from multiple sources and managed on a dynamic basis. Effective strategies for SMEs are based on the pattern and timing of resource deployment, since such decisions are different from traditional business models.

WS-4: The establishment of operating infrastructure is the fourth critical strategy for SMEs establishing a web strategy. The four characteristics of operational infrastructure that are the building blocks of an integrated physical-digital platform include: attaining superior functionality; offering personalized interactions; streamlining transactions and ensuring privacy.

WS-5: The alignment of a management team. Articulating the roles of key members in the management team is critical in shaping the strategy of e-business by SMEs.

**DF 2: Respond Quickly with Good Communication Skills**

The first thing is to know the customers and their needs. In e-business SMEs constantly face with the issue of trying to find new customers. Advertising, displays, and pricing all “scream out” to attract new customers. This focus on pursuing new customers is certainly prudent and necessary, but, the focus really should be on the 20 percent of on line clients who currently are SMEs best e-customers. This idea of focusing on customers and their needs is an on-going opportunity. To better understand the rationale behind this theory and to face the challenge in e-business SMEs need to break down customers into five main types to know who are their customers: Discount looking Customers, Impulse Customers, Need-Based Customers, Regular Customers, Wandering Customers (They have no specific need or desire in mind when they come on line just to have a sense of experience and/or e-contact with SMEs. Discount looking Customers are those who come frequently on line to check what kind of discount is offered by which company on what product and their motive to serf internet is to make their quick decisions based on the size of discounts being offered. This category of customers really helps to ensure quick sales and a major segment in contributing to cash flow. This segment tend to return goods if if they are not properly satisfied.

Impulse Customers have buying power for a particular item at the top of their agenda. They come on line with a will to purchase on line what seems good at the time. This is the segment of on line clientele that all on line business houses would like to serve. On line Business houses want to target and displays towards this group because they will provide with a significant amount of customer insight and knowledge and be useful in case of mouth to mouth advertisement. Need-Based Customers on line have a specific intention to buy a particular type of item. Customers in this category are driven by a specific need. When they serf internet and come on line. They will look to see and read if they can have that need filled quickly. If not, they will leave right away. They buy for a variety of reasons such as a specific occasion, a specific need, or an absolute price point. As difficult as it can be to satisfy these people, they can also become regular customers if they are well taken care of. SMEs may not find them to be a lot of fun to serve, but, in the end, they can often represent greatest source of long-term growth. Positive personal interaction is required, and there is a very strong chance of making them a regular customers. For this reason, need-based customers offer the greatest long-term potential. Regular Customers are those with whom SMEs need to communicate on a regular basis by e-mail or by phone, etc. These people are the ones who can influence buying and merchandising decisions. Regular Customers feel much better when they are asked to give their input and in return SMEs acknowledge their valuable contribution. The more SMEs do for them, the more they will recommend to others. Wandering Customers on line is the largest segment in terms of on line traffic and at the same time, they make up the smallest percentage of sales. The only thing SMEs can do to this group to attract and drive them to order their products, although they may not represent a large percentage of immediate on line sales, but they can be a real voice for a SME’s products in the community. Many times this kind of online customers merely interact
and share experience what is provided to them. They just look for interaction online, they are also very likely to communicate to others the experience they had in online buying. Therefore, although wandering customers cannot be ignored, the time spent with them needs to be minimized.

Quickly responding to emails can help create regular customers. Follow-up emails, a few weeks after a purchase, show your customers that you care about their satisfaction. In e-business communication basically means the communication between entrepreneur and their employees and partners and clients/customers. Everything that is done in a business has to be precise and effective and business communication is an extremely important aspect of any business. The most important thing to comprehend about business communication is that it keeps things clear. To this aspect maintain positivity and know your audience will be always important. Maintain positivity means the entrepreneur should remain positive while communicating with his customers/consumers, business employees, partners etc. To remain positive actually means to always put your message across to your audience in a very positive manner. Know your audience means that the entrepreneur should always know about the background of his audience and the type of personality that he/they possess. It is important that you also comprehend the mode of communication.

The major difficulty that SME face in e-business while communicating is that they are unable to hear the voice tone the way it is spoken and see the actual body language to come to a reaction conclusion and then to respond to e-mails accordingly. Most of the time they have to rely on their own imagination and thought which can be right or wrong. This way a damage can be caused due to this kind of ineffective communication and can cause loss of time, efforts, energy, money, resources and further added tension and missed business opportunities etc... To this aspect the entrepreneur needs to know what his customers want and what they desire and thereafter communicate quickly in a proper manner with his communication skills. Now a days experienced and successful companies have realized that the key determinants of success or failure are not merely by chance or merely by web presence or low price but delivering high quality of e-service. Recent research shows that price and promotion are no longer the main draws for customers to make decisions on a purchase. More and more sophisticated online customers would rather pay a higher price to SMEs who provide high quality e-service. Service quality and good communication skills therefore needs to be given proper attention because it plays an important role and has a significant impact on customer repurchase decisions and/or visit again on the web site for next order or so..

Now a days focus is on e-service quality before, during and after the transactions. This has become necessary in the light of global environment. Responding with good communication and offer better services at any point in time will lead customers to visit again the website for purchase orders. SMEs should respond to their customers quickly in providing general feed back, competitive price of the product, availability of merchandise, condition of merchandise, on time delivery, merchandise return policy, customer support, e-mail confirmation on customer order, promotion activities if any etc. in clear terms. Online customers will feel that they are getting value for money.

DF 3: Embrace Outsourcing

This will give another dimension to e-business. Outsourcing refers to the process of contracting to a third-party. When SME finds itself in difficulty to handle any of the e-business functions then they take help of other third party known as outsourcing. There are times when doing it personally is not the best option. Many SMEs outsource a variety of ongoing, daily e-business tasks that do not fall within their own specialty area. In fact, just about any function a company requires can potentially be outsourced on some payment basis which can be much faster and cheaper. Many SMEs outsource for a number of reasons. Some find it necessary to hire an outside firm so they can focus on their core operations, providing the product or service that inspired them to go into business in the first place. Outsourcing is not a panacea if it is not done right. The entrepreneur must convey precisely what it wants an outsourcer to do, and it must make sure the outsourcer has the necessary knowledge to carry out its mission.
Although SMEs cannot always expect instant results from outsourcing. It still can take longer to get up to speed even after the entrepreneur has outsourced a function. The big challenge is defining and capturing the details of what exactly you do as a business and other factors must be considered in addition to the competence of the company performing outsourced work.

One key issue is the "cultural fit" between client and outsourcer. Outsourcing is a long-term relationship and based on two organizations working well together. The outsourcing company's long-term viability is another important issue. Nevertheless, outsourcing supports businesses. SMEs may outsource in order to bring products or services to market more quickly than would otherwise be possible. New or small companies that do not have resources to devote to a large-scale project are among the most likely to do this. Some SMEs outsource to obtain work skills that they do not possess in-house and the basic reason is it helps lower costs. In many cases, outsourcing firms have the necessary size and overhead to provide service, including labor, at a lower price than would be possible in-house. In certain economies, this is becoming a popular selling proposition. Some SMEs are seeing cost savings as a result of outsourcing. But the outsourcing trend has repercussions for the workforce in many countries. As technology makes it possible to contract out many e-business functions via the Internet, some companies are going outside their respective markets and hiring outsourcers - who are willing to work from a remote location at much cheaper rates than local candidates, and once it is done that gives a breathing space and improves business performance.

**DF 4: Offer Products / Price/Quality/Services**

Quote the best prices for your products/services/quality to enable customers to make quick decision and place order instantly on internet. There are two key principles about customer decision making. First, customers never buy solely on price. Second, prices may be transparent, but value often remains opaque. On-line business has given rise to intense price competition when a competitor introduces a similar product in the market then the first factor price becomes an issue and online customer can easily switch over to other business house for lower price or better terms or for both. The fact is price sensitive customers are (much more in percentage) high in this world. SMEs need to restructure and develop and maintain methods for better pricing for the products offered on -line and keep modifying and updated according to changing needs and demand of customers without compromising on quality. It is in the interest of the SMEs to offer reasonably better quality at least better than other SMEs offered quality at a little lower price or at the same price and keep creating customers and developing in them sense of trust as well. Sooner or later one SME will start comparing their sales with other SMEs sale, their offerings with his own offerings and sooner or later will realize how others are able to lower their price or improved their quality at the same cost and thereafter SME will start becoming rivals and start adding one or more new products to their line that leads to the other business house distributing the same new things and start competing in that fashion. Competition can have both good and bad effects. SMEs involved may lose market share because of competition, and see their valuable resources and energy going waste. But competition will also give SMEs an opportunity to develop their products, or come out with new products, and if not add something more in services part and use technologies extensively which would give consumers greater selection and better products and allows SMEs also to restructure and reposition themselves because doing business in dynamic environment is not an easy task. Therefore SMEs have no choice but to face competition. The fact is price sensitive customers are much more in percentage in this world and mostly react the same way. Therefore, to survive and remain in e-business SMEs need to restructure and at the same time develop quality, and maintain customer quality service and keep giving rewards and some sort of incentives to their customers for placing repeat orders. Customers can be rewarded in cash or in kind or in both. The more they order on line the more they should be rewarded. In E-business, SMEs should also create an active relationship with customers in which value is given in more ways than just price discounting and then build a relationship that extends beyond the immediate on line buying like wishing them happy birthday, happy new year etc. from time to time.
**DF 5: Use Information Management to Differentiate Your Services/Products**

Differentiation is what makes products or services special or unique. That is the reason customers come to SMEs. What do SMEs offer is different from others, and others believe the answer lies in reduced pricing. This is too simple and potentially too costly. Resist the temptation to compete on price alone as lower prices equal lower profits. SMEs realize that every customer is different and therefore SME has to be unique to every customer. In other words, every customer has different expectations with pressure points. SMEs need to find out what each pressure point is and eliminate it with solution. Information management will be a key definer of success in this information age. As Bill Gates (1999) argues: "The most meaningful way to differentiate your company from your competition ... is to do an outstanding job with information. How you gather, manage, and use information will determine whether you win or lose." Value will be found in information-based products such as branding, customer relationships, supplier integration and the use of key information assets. Therefore SMEs must develop some kind of information based business strategies. Information alone is not enough, information technology is required to innovate, entertain and enhance the entire experience surrounding the product, from selection and ordering to receiving and service.

Each SME need to use information management system and define who are competitors by means of a clear determination of which segment of the market SME wants to target. It is important for them to have a SWOT matrix developed for the SME and for each one of the main competitors. This should be done collecting maximum quantity of information then next step is to compare SME’s offer to the competitors offer and identify what SME doesn't offer and competitors do and, mainly, think about things no one offer up to now and that could be interesting to Customers. Final step is to have a financial analysis performed in order to quantify how much would cost to implement the new offer and to identify if Customers would be willing/able to pay for it. Offer here means not only the cost of product/service itself, but also includes financing conditions, warranty, customer service packages, etc.. Customers value products in other ways also. See table below:

<table>
<thead>
<tr>
<th>Valuing Factors (IF)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>VF-1 Availability</td>
<td>Is the product or service available when customers want it?</td>
</tr>
<tr>
<td>VF-2 Convenience</td>
<td>How easily can customers access the product or service?</td>
</tr>
<tr>
<td>VF-3 Quality</td>
<td>Does the product or service meet or exceed customer expectations?</td>
</tr>
<tr>
<td>VF-4 Reliability</td>
<td>Is the product or service dependable and does it carry a guarantee?</td>
</tr>
<tr>
<td>VF-5 Safety</td>
<td>Is the product or service safe to use?</td>
</tr>
<tr>
<td>VF-6 Expectations</td>
<td>Does the product or service meet customer expectations on environmental impacts?</td>
</tr>
<tr>
<td>VF-7 Sourcing</td>
<td>Where are your products and services sourced and manufactured – at home or overseas?</td>
</tr>
<tr>
<td>VF-8 Customer Service</td>
<td>Is your business flexible and timely in dealing with customer feedback?</td>
</tr>
<tr>
<td>VF-9 Customer Perception</td>
<td>What do customers say to other people about their experience with your business?</td>
</tr>
<tr>
<td>VF-10 Price</td>
<td>Is the price attractive and competitive for the quality of the products being offered and is that the best price?</td>
</tr>
<tr>
<td>VF-11 Special Offer</td>
<td>Is there any?</td>
</tr>
</tbody>
</table>

While doing e-business SMEs need to create something special and support this with an excellent customer care package.
DF 6: Feel a Part of e-Business Community

SMEs need to feel that they are part of e-business community. E-business community offers tremendous scope of learning on numerous areas. The viability of the e-community is based on users. Users have a high investment in both time and emotion in the site. In some cases, users are regular contributors of content and/or money. Having users who visit continually offers advertising, information medium or specialized portal opportunities. The community may also run on a subscription fee for premium services. The web site holds great potential as a contributor.

Expert sites provide a source of information based on professional expertise or the experience of other users. Sites are typically run like a forum where persons seeking information can pose questions and receive answers from someone knowledgeable about the subject. An e-business community links businesses, customers and suppliers to create a unique business organization. These e-business communities form as part of business alliances or outsourcing arrangements in forming or implementing the e-business functions.

DF 7: Show Leadership Quality

One of the most important factors in the e-business domain is the issue of leadership. The transformation to an information economy necessitates new ways of working, new ways of leading if SMEs are to succeed in an increasingly dynamic and volatile e-business environment. Visionary leadership is identified as a salient characteristic of successful e-business. Visionary leadership means innovation in information technology that requires a middle-driven leadership approach, rather than a top-down approach. It is at the middle level of management where the real strategists and visionaries are found, since business is a process game and it is the people in the middle who understand the process much better. Reliance on a middle-driven leadership approach will mean tangible changes in the workplace: there will be more non-technical leaders and colleagues who have greater knowledge of business processes where collaboration is the currency of innovation and diversity its enabler. Innovative leadership means first of all leaders regard the Internet as the cornerstone of a network-centric business era and then secondly leaders distinguish the contributions of information from those of technology, since they realize that enduring advantage comes not only from technology itself, but also from how information is collected, stored, analyzed and applied. It is not enough for SMEs to use technology strategically; SMEs must deploy technology appropriately and in managerial context. It is when technology is treated as an asset and afforded a key role in the transformation process that there is greater likelihood of technology leadership, business success and the establishment of a competitive advantage.

Thirdly, leaders recognize that competition, opportunities and customer expectations evolve rapidly. Related to this, leaders also learn quickly and have the capacity to shift focus, since leaders concentrate on building an integrated technology, information and marketing platform. For example, the practice of differentiation is a key to e-business success. The challenge for SMEs in the domain of differentiation is to continually differentiate the product or service over time, to make it less price sensitive, yet in ways that remain attractive to the targeted market segment. Finally, leaders follow a top-down or outside-in route to business innovation, focusing on business plans and goals and the subsequent integration of technology into these business initiatives. A more specific study of leaders in SMEs e-business in the retail area, found that retail leaders have four attributes: they know the strategic purpose behind their web sites; they build an organizational structure to suit that purpose; they install benchmark processes and practices to meet customer preferences; and they employ the technology necessary to execute their plan and decisions. SMEs require a pattern of leadership that differs greatly from other transformational business activities. Value creation is at the heart of e-business. Hence, leadership in such SMEs involves strategic challenges of business creation; issues of the governance of SMEs structures; new avenues of financing; changes in operational infrastructure, external relationships and patterns of resource deployment.
X. Barriers to e-Business

During the study it was found that the following barriers were the main reasons in conducting e-business by SMEs in the Sultanate of Oman which caused slow adoption and/or resulted in the delay in the adoption of internet technology for their business activities:

- Direct cost involved in hardware and software solutions.
- Requires investments in managerial skills, communication skills,
- Risks and costs involved in innovation and technology
- Internet connectivity and network problem
- Areas where SMEs presently dominate, larger business houses may also enter / expand
- Lack of readiness due to cost of personal computer
- Inadequate infrastructure
- Lack of interest and ability to execute credit transactions other than credit cards
- Security concern and hackers problem
- Web sites needed more in local Arabic language to know better about foreign buyers or selling agents through which they can enhance their market or effect sales.
- Problem of attitude and culture. In E-Business it requires a completely different mind-set.
- One SME competing with other SME presents another challenge. Business ethics and the work relationship becomes of prime importance
- Lack of willingness by managements of SMEs to participate and engage in e-business.
- Lack of interest in adoption of internet for business activities.
- Lack of financial resources.
- Lack of technical expertise.
- High implementation costs.
- High level of complexities.
- Lack of time to implement.
- Lack of infrastructure.
- Uncertainty of financial returns.
- Lack of support and system maintenance.

XI. Benefits of e-Business

Major benefits of e-business are as follows:

- Makes communication within the firm faster and resources of the firm can be managed more efficiently. Makes internal communication much better.
- Increases the efficiency of business processes such as documentation, data processing and other back office functions.
- All incoming orders can be properly organized.
- The use of internet reduces the transaction costs.
- Allows the SME to store, share and use data and gain knowledge and use know how in a better way.
- Increases the speed and reliability of transactions.
- Builds closer relationships among trading partners.
- Able to extract maximum value from transactions.
- Internet becomes an effective tool for better communication.
- Website particularly via google or yahoo search engines provides information on products and services or technologies that can enhance the quality of a SME’s services to customers and attract new customers.
- By collecting information on customers’ needs it can be used for product development or innovation.
Internet becomes easy to access contacts and become contact-point if a home page carries a direct link to the firm’s e-mail account for further contact if needed.
- Allows geographic expansion of market and improvement in services and quality.
- Swift responses to customer’s complaints are possible. This improves reputation of SME’s.
- Ability to capture customers hidden needs.
- Better equips managers and employees in responding to customers inquiries and make business processes and knowledge accumulation more efficient.
- Share valuable business knowledge and experience.
- Allows SME’s not only to remain in local and regional markets but provides marketing capabilities to gain access to new customers and to expand their markets internationally.
- Provides a better opportunity to SMEs’ to join and complete in a wide variety of supply chain.
- Possible for SMEs’ to attract potential investors.
- SMEs’ can get all kinds of personnel – from and out of those seeking employment.
- By use of internet SMEs” get ideas of knowledge in remaining competitive and yet profitable in global sales by exploiting their intelligence in the use of internet for marketing their products.

XII. Future Research

Although there exists literature that identifies numerous barriers to technology adoption for e-business. Many literatures offer different barriers based on SMEs nature of business, organization, sizes etc. So, many barriers have been pointed out in doing e-business by SMEs but it is not at all clear whether barriers have any significant influence on e-business adoption by SMEs and if at all there is, then when? where and in what stage? Is it while starting? Or while contacting? Or while conducting? Or while implementing? Or while making improvement in products and offerings due to heavy competition? Or in designing service programs? I mean in which stage? Further research is needed to address this concerns.

Moreover, there is a need to research further on how these barriers to e-business adoption by SMEs work differently according to organizational types and culture. So that for SMEs areas of training and personnel development need can also be better addressed at the same time.

XIII. Conclusion

Entrepreneur is a person that always search for new customers for his e-business. E-Business is a new frontier for buying and selling any product or services in any part of this world or in any economy. The definition of an SME differs in the literature and no fixed definition can be given. The internet users have grown many fold from 1990-2011 affecting each and every people and business some way or the other. In e-business SMEs constantly face with the issue of trying to find new customers. Displays, advertising and pricing all “scream out” to attract new customers. This focus on pursuing new customers is certainly prudent and necessary, but, the focus really should be on the 20 percent of online clients who currently are marketers best on line customers. This idea of focusing is an on-going opportunity. When SME’s think of doing e- business what matters the most in the beginning is need to attract, develop and maintain customer that leads to increased and guaranteed income and a main determinant of market share and profitability. The problem is customers can quite easily evaluate and compare the benefits of competing services/products and switching costs are very low. Therefore there is a need for customer retention in online business after creation. Customer retention is the ultimate end and is of paramount importance. Service quality is a key determinant in differentiating service offers and building competitive advantages. E-customers are won through the delivery of a consistently superior customer experience. The Internet is a powerful tool for strengthening relationships, but the basic laws and rewards and promotional offers to customers have not changed. By encouraging repeat purchases among a core of profitable customers, SME’s can initiate a spiral of economic advantages. This will enables them to
compensate their employees more generously, provide investors with superior cash flows, reinvest more to enhance the value given to customers.

In case of customer acquisition and their retention cost remained greater then the revenue generated from the customer then that will lead to financial disaster for any SME doing e-business. The point is apart from cost in creating customers and customers acquisition costs and retaining and winning back lost customers require additional costs by way of business expenditures in building value, brand and relationship equity. In value equity the business house has to spend money on quality and convenience, in brand equity the business house has to spend money on creating more awareness and image building. In relationship equity the business house has to develop and spend money and offer rewards by giving special packages to its customers. Therefore research is not only limited to knowing the relationship between variables that are related to e-relationship but also to know what can be done further to retain customers and in this regard what kind of retention program should be devised or followed so that long term business relationship could be maintained....for mutual benefits. There are a variety of customers who place orders on line and purchase on line what seems good to them. More than 2 billion customers visit and buy on line and place orders. On line customer segment and/or e-customers are such clientele that all SMEs would love to serve. Such customers can be need-based customers, window shoppers, comparer shoppers, dedicated shoppers, Wandering Customers, regular customers etc. Wandering customers is one kind of e-customers who are the largest segment in terms of on line traffic but lowest in giving or placing online orders and in percentage of sales. SMEs need to communicate with regular customers every now and then. They are the ones who can and should influence SMEs buying and merchandising decisions. Regular customer feel better and delighted with feedback when they receive or when their input is appreciated and when that is shown to them they start either value SME or SME put across to them that they really value their customers. The more SMEs do for them, the more they will recommend to others. In e-business SMEs may face a number of barriers. They need to prepare before hand and thereafter will accrue many benefits to them and that will enable them to develop further and increase their business activities nationally and globally.

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