



**PECOS
4SMEs**

PERSONALIZED TRAINING
ON CROSS BORDER
e-COMMERCE

PECOS4SMEs D2.4 European Overview

Version 1.1 – 30/06/2014

Project	PECOS4SMEs		
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Lifelong
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ID	Reference	Title
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Applicable Documents

ID	Reference	Title
1	FAVINOM Consultancies QMS	Quality Management Procedures

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

Executive Summary

This document forms the D2.4 European Overview for the Implementation of the PECOS4SMEs Project (henceforth, "Project").

Southern Europe SMEs lack the needed knowledge to take advantage of the e-Commerce potential resulting in Southern Europe lagging within the e-Business area. PECOS4SMEs will develop a training programme concentrated on the provision of suitable knowledge and tools, which the SMEs can use to increase cross border eCommerce revenue. This includes changing sales and marketing strategies and new types of organisation and knowledge about e-Commerce technologies in a future world dominated by pervasive Internet.

The promotion of useful e-Commerce strategies for SMEs includes transfer of knowledge and practices from top performing countries in e-Commerce to lagers thus bridging the cross border sales gap between Northern and Southern Europe and helping the economic recovery of the hard hit South. As a consequence of the introduction of new technologies and concepts facilitating cross border e-Commerce, (e.g. effective link building, search engine user attitudes etc.), SMEs will make their businesses more profitable and improve their ICT and methodological competence for interactive and collaborative learning.

The project is co-funded by the Education and Culture DG under the Lifelong Learning Programme, Leonardo Multilateral projects.

The present document contains information regarding the current status of SMEs regarding e-Commerce awareness and practises at a European level.

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

Document Glossary

Term	Description
CRM	Customer Relationship Management
ERP	Enterprise Resource Planning
PP	Paid Placements
SEO	Search Engine Optimisation
SME	Small Medium Enterprise
SMS	Short Message Service
UGC	Use Generated Content
VPN	Virtual Private Network

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

TABLE OF CONTENTS

1.1. PURPOSE OF THE D2.4 EUROPEAN OVERVIEW	6
1.2. SCOPE OF THE PROJECT	6
1.3. PROJECT OBJECTIVES	6
2.1.1. Methodology.....	8
2.1.2. Wholesale and retail trade.....	9
2.1.3. Manufacturing	15
2.1.4. Real estate.....	21
2.1.5. Accommodation	26
2.1.6. Construction.....	31

LIST OF TABLES

Table 1: Wholesale and Retail Trade e-Commerce Elements.....	9
Table 2: Manufacturing e-Commerce Solution Elements.....	15
Table 3: Real Estate e-Commerce Solution Elements.....	21
Table 4: Accommodation e-Commerce Solution Elements.....	26
Table 5: Construction e-Commerce Solution Elements.....	31

LIST OF FIGURES

No table of figures entries found.

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

1. Introduction

1.1. Purpose of the D2.4 European Overview

The purposes of the current D2.4 European Overview are the following:

- To identify the practices and strategies that can increase the cross border e-Commerce revenue of SMEs from the target sectors.
- To describe successful e-Commerce practices that can be transferred to SMEs in lager countries.
- To describe best practices that will improve cross border e-Commerce in all countries.

More in particular, the European Overview report will offer a comparative overview of the situation in the partner countries from a critical viewpoint concluding also to the practices to be transferred from e-Commerce top performers (U.K., The Netherlands, Belgium) to lagers (Greece, Italy, Cyprus, Poland).

The country reports providing the state of play will be used as input for the elaboration of the European overview report which will describe comparatively the situation in the partner countries and lead to conclusions on how the situation can be improved in all countries, but mostly in low performing countries. For this reason it is important to identify and transcribe for local/situational use by the lagers the practices and strategies that can maximise cross border e-Commerce.

The European Overview report is a key product of the project and because it will be produced early in the project life it will be a key dissemination instrument for creating awareness about the project among European SMEs.

1.2. Scope of the project

PECOS4SMEs will develop an innovative training system bringing new types of organisation and knowledge about e-Commerce technologies and trends and concentrated on transforming Internet trends into applicable tools for SMEs to change sales and marketing strategies. The approach to training SMEs is based on their situation (sector, financial capability, educational background, geographical location, existing infrastructure, etc.). After completion of the training, SMEs are expected to be able to engage foreign consumers by successfully implementing e-Commerce strategies designed specifically for them.

1.3. Project Objectives

The specific purpose of the proposed project is the development of e-Commerce oriented material delivered through a training system targeting solely SMEs and the deriving needs (e.g. websites friendlier to the foreign consumer, order tracking process, clear dispatch and return policies, etc.) with respect to effective use of the Internet as a sales channel. This includes changing sales and marketing strategies and new types of organisation and knowledge about e-Commerce technologies in a future world dominated by pervasive Internet.

PECOS4SMEs, in particular, aims to support European SMEs to:

- ❖ Raise awareness and interest about cross border e-Commerce.
- ❖ Learn more about the risks associated with online payments.
- ❖ Learn more about the uses of the Internet as a revenue channel.
- ❖ Analyze the knowledge development in the SME and see the strategic perspectives of

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

this knowledge in the context of the business strategy.

- ❖ Integrate e-Commerce in business planning and innovation strategies.
- ❖ Get the strategies written down, so they are not just ideas, but an active choice, which can be communicated and understood by SMEs.
- ❖ Get the strategies incorporated in practical procedures that can be constantly updated.
- ❖ Be aware of the European cross-border trade legislation and provisions of consumer rights.

An additional goal is to make it easier and less costly for businesses, particularly small and medium-sized enterprises (SMEs), to do business abroad and to enable consumers to reap the full benefit of the Single Market. This goal is aligned with the Europe 2020 strategy – launched on 3 March 2010 (IP/10/225) and with which the Commission is currently tackling bottlenecks in the Single Market to drive economic recovery.

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

2. European Overview

2.1 Cross border e-Commerce top performers

In the current section we summarize the conclusions from the country reports with regards to the e-Commerce practices utilized by the top performers in cross-border e-Commerce.

For this purpose we present in tabular format the list of top performing practices per target industry of the project in association to the e-Commerce area served by each feature.

Four tables are presented to summarize the situation regarding the top practices in each target industry per e-Commerce lifecycle element. These tables indicate the practices that need to be adopted by lagers and drive the training content of the PECOS4SMEs training programme. The needs identification report (D2.9) will use as input these practices in order to analyse the requirements for the SMEs to adopt each of them down to practice level (e.g. good knowledge of English, intermediate IT skills, etc.).

2.1.1. Methodology

The methodology for the collection of the practices is using as input the conclusions from the country report with regards to the important practices per industry and it is carried out in parallel with the work for the elaboration of the List of top Website features increasing cross-border purchases (D2.5).

The practices originating from SMEs which generate high revenues from cross border sales are considered more important than the practices originating from SMEs generating lower revenue from cross-border sales.

The first round for collection of practices starts from the partner country where SMEs generate the biggest revenues from cross border sales (U.K.), the second round looks into the SMEs from the country with the second biggest revenue (NL), all the way down to the SMEs from the country with the lower revenue from cross-border sales (GR). Repeated practices appear only once per table but the repetition frequency is taken into account when assigning the "impact" to a practice/feature.

No reference is made to the following feature which is crucial for cross-border sales because its value is immediately obvious and its adoption should be considered in the first step by all SMEs aiming towards cross-border sales:

- Local language support

Then, no mention is made to the following future as only one from the partner countries could benefit from it:

- Local currency support (6 out of the 7 partners belong in the Eurozone)

The elements of the comparative table have the following hierarchy:

<e-Commerce lifecycle> : <Practice/Feature> : <Implementation Details> : <Impact>

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

2.1.2. Wholesale and retail trade

Table 1: Wholesale and Retail Trade e-Commerce Elements

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
Ordering	✓ Product suggestions	Utilise information from user profiles and order history to make suggestions about what others with similar profiles have purchased. Amazon and eBay are good examples.	HIGH
	✓ Consumer reviews	Include consumer reviews in product pages to help shoppers decide. There are many good review platforms available.	MEDIUM - HIGH
	✓ Product comparisons	Add a product comparison feature on product pages to help shoppers view features side-by-side. Many shopping carts are starting to incorporate this feature into their platforms.	MEDIUM - HIGH
	✓ Product demos	Use product demos to show, explain and educate consumers about specific products. Integrate a video or an http link to manufacturer's site or a video channel offering demos.	MEDIUM
	✓ Search box	Shoppers usually do not want to browse through large catalogues so a search box is necessary. This will also prove popular with customers who demand a specific product which they only need to locate to make their order.	MEDIUM
	✓ Ease of selecting and amending orders	<ul style="list-style-type: none"> When an item is placed in the shopping cart, include a link back to the product page, so customers can easily jump back to make sure they have selected the right item. Make it straightforward to change quantities or delete items from the shopping cart, especially if a product comes in multiple sizes or colours. 	MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Display customer progress	<ul style="list-style-type: none"> Ensure the customer knows at exactly what stage they are in the checkout process by including an indicator, for example "you are in step 3 of 4". Make sure customers don't get lost by including a prominent "Next Step" or "Continue with Checkout" navigation button on each checkout page. 	MEDIUM
Payment	✓ Offer most popular payment methods	Online stores commonly use credit and debit cards, gift vouchers, cash on delivery, PayPal, etc. as their main payment system. Payment details should be displayed on the home page in plain sight.	MEDIUM - HIGH
	✓ Security	Protect Internet communications via encryption and utilize secure communication channels (SSL, VPN). A good practice is to use Trustmarks. Trustmarks are small images or logos that show a security guarantee by an external party indicating that it is safe to shop on the site. Some of these Trustmarks come from Network solutions, McAfee, VeriSign, BBB, TRUSTe, GeoTrust, etc. Visitors would be more inclined to make a purchase if they know that their payment details are safe from prying eyes.	HIGH
Delivery	✓ Detailed delivery tracking online	Offer access to a special page with detailed, dynamically and frequently updated information about the status of the order.	HIGH
	✓ Easy to rearrange delivery or collection	If a customer missed a delivery make sure the carrier makes it easy for the customer to rearrange the delivery or collect it personally.	MEDIUM - HIGH
	✓ Flexibility in how to return unwanted items	Offer maximum flexibility in how to return unwanted items (including support for returns to a physical shop). Consider also refund of delivery charge when consumer notifies intention to return item within 7 days from receipt.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Prompt response to inquiries	Make sure all products related inquiries are clearly answered within a short timeframe.	MEDIUM – HIGH
	✓ Provision of special delivery instructions	Allow shoppers to provide special delivery instructions to ensure optimal delivery.	MEDIUM
	✓ Explicit mention of carrier	Make explicit mention to the actual carrier that will handle the delivery.	MEDIUM - LOW
	✓ Saturday delivery	When possible provide for deliveries on Saturday.	MEDIUM - LOW
	✓ Delivery deadline	Provide a delivery deadline so that if it lapses the customer will know that s/he should make an inquiry about the order.	MEDIUM – HIGH
	✓ Cut off time for same day dispatch	Clearly indicate a local time before which the order will be dispatched in the same day.	MEDIUM - LOW
	✓ Delivery after 18:00	When possible arrange with the carrier for late deliveries.	MEDIUM – LOW
	✓ Choice of specific delivery slot	Provide functionality for the shopper to choose specific delivery slots.	MEDIUM – LOW
	✓ Splitting of order across multiple delivery addresses	Provide functionality for the shopper to split the order to multiple delivery addresses.	LOW
	✓ Information about customs charges	Provide detailed information about possible charges by customs.	MEDIUM – HIGH
	✓ International address look up	Utilise functionality to validate international addresses.	LOW
	✓ Delivery to lockers	Make arrangements for delivery to pick up lockers.	LOW

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
Communication	✓ Customer service phone lines	Provide a toll free customer service number.	MEDIUM - HIGH
	✓ Twitter monitoring	Monitor twitter communication and respond promptly.	LOW
	✓ Delivery details via SMS	Provide delivery details via SMS.	HIGH
	✓ Delivery rescheduling via SMS	Allow rescheduling of delivery via SMS.	MEDIUM - HIGH
	✓ Live chat	This feature should be site wide, but especially on every product page. Live help can help close the sale. Customer questions can be answered immediately. There are many live help platforms in the marketplace to choose from.	MEDIUM - HIGH
Overall Service	✓ Discounted delivery costs	Offer a discount in delivery costs for orders exceeding a certain amount.	MEDIUM - HIGH
	✓ Free delivery over a threshold	Offer free delivery when the order total exceeds certain amount.	HIGH
	✓ Delivery information on product page (before check out)	Provide delivery information such as estimated delivery and costs on each product page rather than just before check out.	MEDIUM - HIGH
	✓ Gift wrapping	Offer gift wrapping options, preferably for free.	MEDIUM - HIGH
	✓ M-commerce and tablets	Invest in m-Commerce which is thriving. In 2015 global spending on mobile apps will amount to €26,82bn and Southern European M-Commerce growth rates will outpace more mature online markets.	HIGH
	✓ Image quality	Invest in quality images of your own products. Don't use the same images as other retailers.	MEDIUM - HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Alternate views (including zoom option)	Display products in as many angles and details as possible. Alternate views will decrease return rate. Also, the "zoom" feature helps consumers get a better view of the product.	MEDIUM – HIGH
Promotion	✓ Social media links	Use social media accounts to identify the most active and influential customers, or find new ones who are not familiar with the web store yet. Keep customers abreast of the latest news, or special deals which are oriented towards Facebook or Twitter followers only.	MEDIUM – HIGH
	✓ Newsletter	When there are sales or upcoming events that buyers should know about, the home page or a newsletter is the best place to house them. There are several online applications to create professional newsletters and run campaigns.	MEDIUM - HIGH
	✓ Email a friend button	Add the 'email a friend' button to all product pages to spread the word in a quick way.	MEDIUM
	✓ Share buttons	Add social buttons to allow users to post and share your product with their network of friends and family through Facebook, Twitter and countless social networks.	MEDIUM
	✓ Keyword-related banner advertisements	Get listed in the search-results pages by registering with the search engine and adopting SEO/SEM, such as the practices listed below.	HIGH
	✓ Paid submission/paid listing and paid inclusion for regular updates	To avoid long delays, pay search engines to ensure that your Web site is reviewed within a fixed time frame (generally a week) and starts showing up in search-results (e.g. Yahoo! Commercial accepts free submissions). You can also speed up the registration process by choosing the "Business Express" option and paying a one-time fee that guarantees a review within one week.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Search engine optimization (SEO)	Improve your listings on the search-results pages by modifying your site codes to make them more relevant and therefore more search-engine compatible (e.g. modify the title tag, meta-tags, heading tags, links, and other areas of the page).	MEDIUM - HIGH
	✓ Paid placements (PP):	You can pay the search engine for placement in the sponsored section of the search-results pages. This is a faster way to obtain visibility, because it can take up to 120 days after submission before the initial results of an optimization campaign become visible.	MEDIUM - HIGH
	✓ Website and Consumer Analytics	Focus on key metrics, such as: <ul style="list-style-type: none"> • Number of visitors • Page views • Referring sites • Bounce rate/Exit pages • Keywords and Phrases 	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

2.1.3. Manufacturing

Table 2: Manufacturing e-Commerce Solution Elements

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
Ordering	✓ Product suggestions & Personalisation	Utilise information from user profiles and order history to make suggestions about what others with similar profiles have purchased. Personalizing the site to reflect each customer's needs by providing customer-focused marketing campaigns and promotions such as banners, recommendations and special offers. Just as vendors have done in the B2C space, industrial manufacturers can display customer-specific promotions prominently on the home page to up-sell and cross-sell products.	HIGH
	✓ Product reviews	Include customer reviews in product pages to help shoppers decide. There are many good review platforms available.	MEDIUM - HIGH
	✓ Product/Order Configuration	Manufacturing customers often require the ability to configure products to precise specifications. First-rate e-Commerce technology allows shoppers to configure and view multi-featured products in real-time, confirming desired product dimensions before they place their orders.	HIGH
	✓ Search	The customer must be able to effectively search for products and quickly complete their purchase. Industrial manufacturers must make it easy to find products. For instance, display "recently viewed and purchased" items and popular customer buys, provide multiple search options and the ability to filter on the basis of specific attributes. It is also important to make the checkout process easy, convenient and quick. Strong search capabilities are particularly important in manufacturing due to the size and complexity of product catalogs.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Quotation Tool	Due to the nature of the products/items sold by manufacturing SMEs it makes sense to provide functionality to customers to ask for a quotation based on their provided conditions. Complementary to the direct sales, the quotation functionality can positively affect sales.	MEDIUM
	✓ Display customer progress	<ul style="list-style-type: none"> Ensure the customer knows at exactly what stage they are in the checkout process by including an indicator, for example "you are in step 3 of 4". Make sure customers don't get lost by including a prominent "Next Step" or "Continue with Checkout" navigation button on each checkout page. 	MEDIUM
Payment	✓ Offer most popular payment methods	Online stores commonly use credit and debit cards, gift vouchers, cash on delivery, PayPal, etc. as their main payment system. Payment details should be displayed on home page in plain sight.	MEDIUM - HIGH
	✓ Security	Protect Internet communications via encryption and utilize secure communication channels (SSL, VPN). A good practice is to use Trustmarks. Trustmarks are small images or logos that show a security guarantee by an external party indicating that it is safe to shop on the site. Some of these trustmarks come from Network solutions, McAfee, Verisign, BBB, TRUSTe, GeoTrust, etc. Visitors would be more inclined to make a purchase if they know that their payment details are safe from prying eyes.	HIGH
Delivery	✓ Detailed delivery tracking online	Offer access to a special page with detailed, dynamically and frequently updated information about the status of the order.	HIGH
	✓ Easy to rearrange delivery or collection	If a customer missed a delivery make sure the carrier makes it easy for the customer to rearrange the delivery or collect it personally.	MEDIUM – HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Flexibility in how to return unwanted items	Offer maximum flexibility in how to return unwanted items (including support for returns to a physical shop). Consider also refund of delivery charge when consumer notifies intention to return item within 7 days from receipt.	HIGH
	✓ Prompt response to delivery inquiries	Make sure all product related inquiries are clearly answered within the shortest possible timeframe.	MEDIUM – HIGH
	✓ Provision of special delivery instructions	Allow shoppers to provide special delivery instructions to ensure optimal delivery.	MEDIUM
	✓ Explicit mention of carrier	Make explicit mention to the actual carrier that will handle the delivery.	MEDIUM - LOW
	✓ Saturday delivery	When possible provide for deliveries on Saturday.	MEDIUM - LOW
	✓ Delivery deadline	Provide a delivery deadline so that if it lapses the customer will know that s/he should make an inquiry about the order.	MEDIUM – HIGH
	✓ Cut off time for same day dispatch	Clearly indicate a local time before which the order will be dispatched in the same day.	MEDIUM - LOW
	✓ Delivery after 18:00	When possible arrange with the carrier for late deliveries.	MEDIUM – LOW
	✓ Choice of specific delivery slot	Provide functionality for the shopper to choose specific delivery slots.	MEDIUM – LOW
	✓ Splitting of order across multiple delivery addresses	Provide functionality for the shopper to split the order to multiple delivery addresses.	MEDIUM
	✓ Information about customs charges	Provide detailed information about possible charges by customs.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ International address look up	Functionality to validate international addresses. Many platforms include such functionality.	MEDIUM - HIGH
Communication	✓ Customer service phone lines	Provide a toll free customer service number.	MEDIUM - HIGH
	✓ Twitter monitoring	Monitor twitter communication and respond promptly.	LOW
	✓ Delivery details via SMS	Provide delivery details via SMS.	HIGH
	✓ Delivery rescheduling options via SMS	Allow rescheduling of delivery via SMS.	MEDIUM - HIGH
	✓ Live chat	This feature should be site wide, but especially on every product page. Live help can help close the sale. Customer questions can be answered immediately. There are many live help platforms in the marketplace to choose from.	MEDIUM - HIGH
Overall Service	✓ Discounted delivery costs	Offer a discount in delivery costs for purchases over a threshold.	MEDIUM - HIGH
	✓ M-Commerce	Customers should be able to check promotions, product descriptions and reviews by past purchasers via their mobile and smart phones. Making it easy for them to also purchase via these devices requires single-click check-out with a seamless flow of payment and shipping information between the seller's ecommerce and m-Commerce engines.	MEDIUM
	✓ Alternate views (including zoom option)	Display products in as many angles and details as possible. Alternate views will decrease return rate. Also, the "zoom" feature helps consumers get a better view of the product.	MEDIUM - HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Rich online experience	Providing a rich online experience help enhance the customer experience and to make it easier to shop. A rich online experience visually guides shoppers between steps, lets them easily search for, filter and compare products, and see comments by others (or contribute their own comments) via social media. This increases customer satisfaction as well as the size and frequency of online orders.	MEDIUM - HIGH
	✓ Product Information Management Functionality	Such functionality allows SMEs to manage product attributes for search and other functions making vast product catalogs seamlessly classified across a range of attributes like size, color, description or product category and then searched by these attributes.	MEDIUM - HIGH
	✓ Digital Asset Management functionality	Such functionality used to manage assets that are only available in digital form. Manufacturing SMEs can use this functionality to manage audio files, product images, instructional videos and other media-rich resources relevant to the product. Manufacturing e-Commerce sites need to offer robust product catalogs, expanded information, how-to videos, etc.	MEDIUM
	✓ ERP and CRM integration	It is very important for manufacturing SMEs to be able to have their e-Commerce business fully integrated with business management applications such as ERP and CRM. ERP and CRM integration results in better internal operations, customer relations, and generally better sales. It is very beneficial to use every means possible of capturing information about the people that visit or order from the site and feed it into the CRM system or customer database.	MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
Promotion	✓ Analytics	SMEs could experience real benefit by having a real-time view into the Web store and into marketing campaign performance, making it possible to monitor lead conversion and Web site metrics to maximize the site's effectiveness. It should be possible to analyze cart abandonment, the performance of promotions and campaigns and have visibility into live transactions and customers details to identify up-sell opportunities.	MEDIUM
	✓ Customer –specific pricing options	The e-Commerce platform of choice should provide support for price levels to products in order to allow the manufacturing SME to offer products at different prices to different customers with discounted prices to specified customers. This may include also the provision of volume discounts and additional payment methods for selected customers.	MEDIUM - HIGH
	✓ Customer Profiling	Complementary to CRM integration, simple tools such as Google Analytics, Campaign Monitor and cookies, which can be used to track user behaviour and preferences, can also assist with customer profiling.	LOW - MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

2.1.4. Real estate

Table 3: Real Estate e-Commerce Solution Elements

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
Buying	✓ Inventory	Similarly to product lists in retail, real estate needs a big inventory of properties to be effective (this is from the viewpoint of the buyer. The viewpoint of the seller/real estate agent is provided in the Overall Functionality under Property Listing Functionality).	HIGH
	✓ Search criteria	Homes, like products, have a unique set of attributes that a buyer will use to take a large inventory and narrow it down to a smaller set that fits their needs/requirements. It is very efficient to use map search and to allow the buyer to be as specific as possible regarding the location and its features. Off course it goes without saying that filtering criteria such as year, square meters, number of bedrooms, price range, etc. are a prerequisite for any sale.	HIGH
	✓ Search interaction	Based on the search results the buyer needs the ability to see a large data set with limited data on each option. This item links also to the rich media experience.	MEDIUM – HIGH
	✓ Reviews	This refers to reviews of the area rather than reviews of the estate itself. Shared comments from foreigners living in a city. A foreigner buying/renting an apartment/a building in a country wants probably get info from other expats about the surroundings, the real estate market, the cost/quality of life, what are the main facilities, point of attraction that make the location a good investment for renting/buying/selling.	LOW - MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Rich Media property information	Pictures from a professional photographer displaying in high quality all aspects of the estate are a prerequisite. Videos of the estate are also very useful. Do not stop at the facilities only but provide detailed views of the surrounding areas, indicating where the building is located through an interactive map, what are the main services (schools, banks, public transport,..). State of the art solutions may offer the possibility to the buyer to upload images of his/her belongings and view how they would fit in the estate by means of augmented reality.	HIGH
	✓ Personalisation	This functionality refers more to "property suggestions" based on properties already viewed by the buyer and properties viewed by the buyers who also saw/bought these properties. If the buyer is registered and has a user profile, then profile information can also be utilized for personalizing the experience (e.g. the user's professional occupation or hobbies may be used to suggest properties and lots of other personal data). State of the art solutions may utilize buyers social media profiles to identify data that could be used to trigger personalized property suggestions. (this is from the viewpoint of the buyer. The viewpoint of the seller/real estate agent is provided in the Overall Functionality under Property Listing Functionality).	MEDIUM
	✓ Quotation functionality	Final price in housing many times depends on the actual payment method and time. It is beneficial to have some kind of mechanism allowing the buyer to ask for a better price by describing the payment conditions to the seller. It is reasonable to expect that if a buyer claims that s/he can proceed to immediate buy offering cash at hand, especially in the current market, the seller will be willing to offer a seriously discounted price.	MEDIUM - HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Appointments	Give a simple, user-friendly, immediate way to arrange and or reschedule appointments with real estate consultants in order to make possible the direct visit of apartments/houses/work offices located in a different country.	HIGH
Contracting	✓ Contract workflow	There are solutions, mostly for renting, which allow contracting to take place electronically or by a combination of online and offline documentation exchanges between the parties. This is very useful for foreigners (and locals living far from house location) who want to rent a place remotely so as to have somewhere to stay when they arrive at the location. This is popular for foreign students also spending time in a university abroad. The solution can offer a basic contract workflow allowing some customisation to suit specific needs of the agents/sellers using this functionality. Online contracting for buying of property also exists but use is not frequent. Foreign or remote buyers usually arrange for an onsite visit before buying, either themselves or through a proxy.	MEDIUM
Payment	✓ Payment options	This refers more to payment of real estate agents rather than payment of a property, even though it can extend to down payments and payment of first rent and deposit in case of rental.	LOW
Overall Service	✓ Usability	Having a user friendly website compliant with all usability and accessibility guidelines (WCAG 2.0) is of paramount importance for all e-Commerce solutions regardless of the market sector addressed.	HIGH
	✓ Professionalism	Give as much info as possible about the construction company/real estate agency as possible. Professional outlook.	HIGH
	✓ Mobile Apps	Join multi-platform, multi-lingual apps which are used to search for renting occasions, comparative price tools.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Data protection	User preferences can be stored for marketing analysis and for future use to the benefit and convenience of the individual, but this data has to be handled carefully, according to strict compliance and privacy rules and legislation. Make sure you comply and make sure to communicate to users that you fully comply with privacy rules and legislation. Buyers may well be annoyed if after buying/renting a property they receive unsolicited communication from companies such as movers, furnishing, renovation work, insurance companies and other businesses. They will become suspicious about how the handling of their data and at the very minimum they may post negative comments about the integrity of the service and those involved.	MEDIUM
	✓ Property Listing Functionality	It is important for the e-Commerce solution of choice to provide powerful and easy to use property listing functionality which automatically reschedules all Property Listings to be resent again to the selected Property Portals.	HIGH
	✓ Personalisation	This refers to functionality providing for the creation of Personalized Property Lists including Sales, Lettings, Commercial, Hot Properties, Student Lets, New to Market and lots more.	MEDIUM – HIGH
	✓ Property Search Widget	It is very effective to add a Property Search Widget on the home page of existing websites as it provides more entry points and greater visibility.	LOW - MEDIUM
Communication	✓ Customer service phone lines	Provide a toll free customer service number.	MEDIUM - HIGH
	✓ Communication Form	Provide a communication form which automatically links to specific properties selected by the buyer so that the buyer does not have to copy property reference number on the form potentially making a mistake.	LOW - MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Skype	A Skype number and the possibility for a skype call can help business when dealing with foreign buyers.	LOW
	✓ Email	Asynchronous communication should always be an option for buyers to request more info on properties.	LOW - MEDIUM
	✓ Social Media	Monitoring and answering direct tweets and Facebook postings can generate business and increase visibility.	LOW - MEDIUM
Promotion	✓ Social Media	Featured properties through social media, tweets about new properties, competitions, polls, open days, etc. all help business.	MEDIUM - LOW
	✓ Newsletters	Electronic newsletters listing properties, especially bargains, distributed regularly to users that have subscribed to the service and promoted through social media.	MEDIUM
	✓ Email a friend button	Add the 'email a friend' button to allow users to send an interesting property listing to friends or family looking for such a property.	MEDIUM
	✓ Share buttons	Add social buttons to allow users to post and share interesting property listings with their network of friends and family through Facebook, Twitter and countless social networks.	MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

2.1.5. Accommodation

Table 4: Accommodation e-Commerce Solution Elements

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
Booking	✓ Lodging suggestions	Make suggestions by clearly labelling your offerings based on their most suitable purpose (e.g. 4 persons family studio, 2 persons sea view suite, etc.).	MEDIUM - LOW
	✓ Reviews	Include reviews page to help tourists decide. Reviews are very important for leisure travellers to decide and they are only second to pricing as a decisive factor. Look into this in relation with the "Social Media" feature below.	HIGH
	✓ Pictures	Pictures are very important. They must be of very good quality and reflect reality. Do not stop at the facilities only but provide detailed views of the surrounding areas also allowing the user to understand the distance between the facilities and key locations (e.g. beach).	HIGH
	✓ Videos	The percentage of travellers that use videos to plan trips is increasing (89% of leisure travellers watched videos in 2012). Look into this in relation with the "Social Media" feature below.	HIGH
	✓ Social Media	Integrate with social media to allow travellers to share their experiences. User Generated Content (UGC) is a great business enabler. Reviews, opinions, real-time photos and videos drive business.	HIGH
	✓ Display booking progress	Ensure the user knows at exactly what stage they are in the booking process by including an indicator, for example "you are in step 3 of 4".	MEDIUM - LOW

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Location information	Provide detailed and accurate information about how to reach the location from all central points (airports, harbours). It helps to provide links to timetables of air carriers, ferries, etc.	MEDIUM
	✓ Travel experience	Many travellers want to know in advance how they will spend their time. Design "experience" packages for your destination preferably based on number of days the traveller wants to allocate and consider indicating family friendly activities. The more possibilities for personalizing the "experience" the better in terms of sales. Check Amadeus Extreme Search.	MEDIUM
	✓ Travel discount schemes	Join the schemes such as the Groupon Gateways database which is a powerful marketing channel to reach out to over 50 million Groupon and Expedia members in the US and Canada.	MEDIUM
	✓ Cancellation information	Provide precise information with regards to cancellation fees applicable and refund procedure. Make sure you apply commonly accepted practices compliant to EU directives especially regarding force majeure situations.	MEDIUM
	✓ Prompt response to inquiries	Make sure all inquiries are clearly answered within the shortest possible timeframe.	HIGH
	✓ Special requests	Allow travellers to describe any special requests and make sure you meet most frequent requests.	MEDIUM
	✓ Choice of a specific room	It is a competitive advantage to allow travellers to pick a specific room. Returning lodgers will know which room they prefer. First time visitors may be helped through detailed pictures and descriptions but also through real time web cams.	MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Detailed charges	Provide detailed breakdown of all applicable charges leading to the total for the duration of the stay. First time visitors to a country are not familiar with any specific taxes that may apply and would prefer to know in advance, no matter how low the charge may be.	MEDIUM – LOW
	✓ m-Commerce	Every year more travellers use mobile devices to access the Internet for travel information. According to Travel industry research authority PhoCusWright, bookings through mobile payments will triple by 2013. Adopt accordingly. Optimise your website for mobile browsers.	MEDIUM
Payment	✓ Offer most popular payment methods	The hospitality industry uses credit and debit cards, gift vouchers, cash on delivery, PayPal, etc as its main payment system. Payment details should be displayed on the home page in plain sight.	MEDIUM – HIGH
	✓ Security	Protect Internet communications via encryption and utilize secure communication channels (SSL, VPN). A good practice is to use Trustmarks. Trustmarks are small images that show a security guarantee by an external party indicating it is safe to transact on the site. Some of these trustmarks come from Network solutions, McAfee, Verisign, BBB, TRUSTe, GeoTrust, etc. Travellers are more likely to make a booking if they know their payment details are safe.	HIGH
Communication	✓ Customer service phone lines	Provide a toll free customer service number.	MEDIUM - HIGH
	✓ Twitter monitoring	Monitor twitter communication and respond promptly.	LOW
	✓ Booking details via SMS	Provide booking details via SMS.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Live chat	Live chat can help close the deal. Traveller's questions can be answered immediately. There are many live help platforms in the marketplace to choose from.	MEDIUM - HIGH
Overall Service	✓ Usability	Make your web site as user friendly as possible.	
	✓ Third Party Apps	Join multi-platform, multi-lingual apps which are used to search for resorts and accommodations. Check TripAdvisor App, the world's most downloaded travel app after Google Earth.	HIGH
	✓ Image quality	Invest in quality images of your facilities and surrounding area. Hire a professional photographer specialising in digital marketing.	MEDIUM - HIGH
	✓ Data protection	Traveller preferences can be stored for marketing analysis and for future use to the benefit and convenience of the individual traveller, but this data has to be handled carefully, according to strict compliance and privacy rules and legislation. Make sure you comply and make sure to communicate to travellers that you fully comply to privacy rules and legislation.	MEDIUM - LOW
	✓ Email a friend button	Add the 'email a friend' button to spread the word in a quick way.	MEDIUM
	✓ Share buttons	Add social buttons to allow users to post and share their booking with their network of friends and family through Facebook, Twitter and countless social networks.	MEDIUM
	✓ Keyword-related banner advertisements	Get listed in the search-results pages by registering with the search engine and adopting SEO/SEM, such as the practices listed below.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
Promotion	✓ Paid submission/paid listing and paid inclusion for regular updates	To avoid long delays, you can pay search engines to ensure that your Web site is reviewed within a fixed time frame (generally a week) and starts showing up in the search-results pages (e.g. Yahoo! Commercial accepts free submissions). To speed up the registration process chose the "Business Express" option and pay a one-time fee that guarantees a review within one week.	HIGH
	✓ Search engine optimization (SEO)	Improve your listings on the search-results pages by modifying your site codes to make them more relevant and therefore more search-engine compatible (e.g. modify the title tag, meta-tags, heading tags, links, and other areas of the page).	MEDIUM - HIGH
	✓ Paid placements (PP):	You can pay the search engine for placement in the sponsored section of the search-results pages. This is a faster way to obtain visibility, because it can take up to 120 days after submission before the initial results of an optimization campaign become visible.	MEDIUM - HIGH
	✓ Website and Analytics	Focus on key metrics, such as Number of visitors, Page views, Referring sites, Bounce rate/Exit pages, Keywords and Phrases.	HIGH
	✓ Customer loyalty programs	Customer Loyalty programs and membership programs reward customers' loyalty and encourage recurring purchases. The Air Miles reward program is a perfect example of a very successful loyalty coalition. Join such programs.	MEDIUM - HIGH
	✓ Special deals	Make arrangements with local businesses offering ancillary services such as car rentals, ferry trips, guided tours, etc. to offer a discount to your lodgers and advertise them on your website.	MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

2.1.6. Construction

Table 5: Construction e-Commerce Solution Elements

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
Trading (Buy/Sell)	✓ Procurement (online tendering)	Provide tendering information online along with project specifications. It is common for a construction project to necessitate the subcontracting of services to other specialized contractors or the acquisition of several materials/services. An online tendering tool in its simplest form can facilitate the preparation of the tendering folder online so that interested parties can gather all the information and prepare their bid. Additional functionalities can facilitate the online submission of bids through special forms and attachments so that all bidders provide harmonized information making the evaluation quicker. Questions and Answers may be also posted online every few days as a PDF or even real time in a dedicated virtual space. There are several solutions to facilitate all tendering procedures.	MEDIM - HIGH
	✓ Auctioning (Electronic clearing house)	Provide auction like functionality for the selling of goods and/or surplus. It is not uncommon to have surplus after a construction project is finished. This functionality could help sell the surplus as the best possible price. If appropriate (e.g. due to large volumes of goods or surplus or due to high acquisition price) a marketplace functionality could be provided allowing potential buyers to form a partnership by joining forces for the purchase of goods in the best price for them and then distribute costs and materials among each other (after the sale is completed and is external to the tool). This could be facilitated by a bulletin board where potential buyers look for other buyers willing to form a partnership. The challenge of delivering the items to the buyers is not necessary to address online as there are options and variants. These options however can impact the sale so there should be functionality to discuss delivery terms with the buyers online through messaging.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Inventory (Property listing/Service listing)	<p>This is relevant to construction companies with properties (e.g. housing, offices) for sale. It refers to either finished projects or ongoing construction projects which are available for sale. It is not considered necessary to provide advanced functionalities normally provided by a real estate agency site, but a simpler property listing. The assumption is that if the potential buyer is looking to buy a property directly from the constructor he/she will already have information available regarding the property and will contact the constructor offline. After all it is highly unlikely for an SME constructor to have at its disposal a large number of properties so any functionality to allow the user to perform advanced searches on the property listing is not necessary. What is important is to showcase the properties professionally with adequate provision of information and many pictures of the property in high quality.</p> <p>Similarly, construction companies which offer technical services to customers such as analysis (e.g. static analysis), design (e.g. architectural design), studies, supervision, etc. These services should be listed and described in detail in terms of what the customer orders and what is getting at the end (e.g. 3D drawings). Depending on the service provision, different presentation is necessary (e.g. for studies maybe it is a good idea to describe the methodology to be applied, for architectural design it is imperative to showcase past projects so check also the promotion actions).</p>	MEDIUM
	✓ Quotation Tool	<p>Due to the nature of the materials/services sold by construction SMEs it makes sense to provide functionality to buyers asking for a quotation based on their provided conditions. Complementary to the direct sales, the quotation functionality can positively affect sales of both properties and materials but also services where the customer should be able to describe in detail the service it requires (e.g. static analysis). For the latter the best solution would be to have predefined forms prompting the user to provide information necessary for putting a price to the requested service.</p>	LOW - MEDIUM

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Detailed costs	Buying property is a complex task and especially for first time buyers. It is important to communicate upfront in an efficient manner all related costs, including the potential ones and not only the definitive costs. Transparent information in this regard will be greatly appreciated by the buyers and will score you points which may lead to a sale as the buyer will feel more comfortable buying from a constructor he considers trustworthy.	MEDIUM
Contracting	✓ Contract workflow	There are solutions, mostly for renting, which allow contracting to take place electronically or by a combination of online and offline documentation exchanges between the parties. The solution can offer a basic contract workflow allowing some customisation to suit specific needs of the parties using this functionality. Foreign or remote buyers usually arrange for an onsite visit before buying, either themselves or through a proxy. For the sale of materials the contracting process will be simpler and could even be facilitated via the auctioning solution.	MEDIUM - LOW
	✓ Online progress monitoring	Customers willing to commission work online will be more likely to do so knowing that they can follow progress real time. Online progress tracking will offer a major competitive advantage, especially when coupled with online tracking of associated costs. This functionality is very important obviously for cross border sales where it is more difficult to keep up to date with project progress.	HIGH
Payment	✓ Offer most popular payment methods	Online stores commonly use credit and debit cards, gift vouchers, cash on delivery, PayPal, etc. as their main payment system. Payment details should be displayed on home page in plain sight.	MEDIUM - HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Security	Protect Internet communications via encryption and utilize secure communication channels (SSL, VPN). A good practice is to use Trustmarks. Trustmarks are small images or logos that show a security guarantee by an external party indicating that it is safe to shop on the site. Some of these trustmarks come from Network solutions, McAfee, Verisign, BBB, TRUSTe, GeoTrust, etc. Visitors would be more inclined to make a purchase if they know that their payment details are safe from prying eyes.	HIGH
Promotion	✓ Showcasing past projects	This is very important, especially for construction, architectural projects. It is not easy to imagine a customer commissioning a construction project or requesting an architectural design without having seen past projects. A professional description of past projects with high quality images disclosing all important aspects of the past work is imperative. The inclusion of customer reviews for their project will also score you many points.	HIGH - MEDIUM
	✓ Social media links	Use social media accounts to identify the most active and influential customers, or find new ones who are not familiar with the web store yet. Keep customers abreast of the latest news, or special deals which are oriented towards Facebook or Twitter followers only.	LOW
	✓ Newsletter	When there are sales of properties or upcoming events that buyers should know about, the home page or a newsletter is the best place to house them. There are several online applications to create professional newsletters and run campaigns.	MEDIUM - HIGH
	✓ Keyword-related banner advertisements	Get listed in the search-results pages by registering with the search engine and adopting SEO/SEM, such as the practices listed below.	HIGH

Crystal Clear Soft	Deliverable: D.2.4
PECOS4SMEs	Version: 1.1
D2.4 European Overview	Issue Date: 30/06/2014

e-Commerce Lifecycle	Practice/Feature	Implementation Details	Impact
	✓ Paid submission/paid listing and paid inclusion for regular updates	To avoid long delays, pay search engines to ensure that your Web site is reviewed within a fixed time frame (generally a week) and starts showing up in search-results (e.g. Yahoo! Commercial accepts free submissions). You can also speed up the registration process by choosing the "Business Express" option and paying a one-time fee that guarantees a review within one week.	HIGH
	✓ Search engine optimization (SEO)	Improve your listings on the search-results pages by modifying your site codes to make them more relevant and therefore more search-engine compatible (e.g. modify the title tag, meta-tags, heading tags, links, and other areas of the page).	MEDIUM - HIGH
	✓ Paid placements (PP):	You can pay the search engine for placement in the sponsored section of the search-results pages. This is a faster way to obtain visibility, because it can take up to 120 days after submission before the initial results of an optimization campaign become visible.	MEDIUM - HIGH
	✓ Website Analytics	Focus on key metrics, such as: <ul style="list-style-type: none"> • Number of visitors • Page views • Referring sites • Bounce rate/Exit pages • Keywords and Phrases 	HIGH