

Creating a Small Business Website Your Customers Will Trust

The Essentials Series

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Introduction to Realtime Publishers

by Don Jones, Series Editor

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Don Jones



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Article 1: Seven Reasons Customers Do Business, Online and Offline

I bought a barbeque grill this week. And although that grill will make a great addition to my family's backyard, the grill itself is in fact the least-interesting part of this story. Far more interesting than the grill is the decision-making process I went through to ultimately make its purchase. That's the theme in this series' first article: Helping you understand the reasons your customers choose to do business with you, along with the decisions they make as they move from identifying a need to ultimately making a transaction.

Although this introduction might seem overly-academic, successfully creating a Website your customers will trust requires a hard look at their decision-making processes. Although selling products and services in the online world is dramatically different than in a traditional brick-and-mortar storefront, the decisions your customers make—consciously or unconsciously—are in fact very much the same. Being successful with your Website means playing to that process.

Thus, if you're a business owner or a business decision maker looking to create a better Web presence, first change hats with me for a minute and think about the purchase process from the perspective of your potential customers. The information you learn here will directly translate into how you'll configure your Website for their needs.

Back to my barbeque grill. Prior to ever pulling out my payment card to complete the transaction, I went through a number of internal steps before even starting to compare models. My first step was in actually realizing that I needed one. The aging grill we've used for years was failing in ways that made it almost dangerous.

I soon discovered that purchasing a grill I wanted was harder then it looked. The local phone book brought forward no end of what felt like quasi-legitimate or fully-illegitimate storefronts. I found everything from fly-by-night shops with difficult-to-believe prices to outdoor stores with no specialty in actual grills. Even harder was finding a store whose employees or literature could give me useful information about past performance, ratings, and customer reviews. Indeed, finding a storefront that gave me the right level of comfort was a challenge all to itself.

Once I eventually found the store that met my standards, I walked in and browsed, comparing options, features, and capabilities. Eventually finding the item I wanted, I moved to its checkout station. At this point, I pulled out my credit card and made the purchase.

Most importantly, I found the experience pleasurable enough that I told my friends and relatives about it. My willingness to express satisfaction in the purchasing experience was easily translatable and added to the store's impossible-to-purchase word-of-mouth advertising.



The Seven Reasons People Shop

Whether this experience occurred online or was part of a brick-and-mortar storefront, there are seven identifiable reasons any person makes the decision to shop. Consider this ordered list a high-level guide as you develop your own Website you want customers to trust:

- 1. The potential customer **needs something**.
- 2. They have **discovered** that your store has that item.
- 3. They're comfortable with your store's **reputation**.
- 4. They know where your store is and can easily get to it.
- 5. They feel **comfortable** being in your store.
- 6. They **trust** your store to complete the transaction safely.
- 7. They're willing to **tell others** that they've transacted with you.

Again, this list might seem academic. But what many small- and micro-business owners don't recognize is how similar these decisions are, whether customers are online or offline. When small businesses create a Website, they are at the same time creating an attributable online presence that becomes the representation of who they are. When your business creates a Website that doesn't meet these needs, your customers will go elsewhere. With this in mind, let's analyze each of these seven reasons in greater depth, discussing how they impact the creation of a trusted Website.

The Potential Customer Needs Something

First and foremost, you have a business because you offer a product or a service your customers need. This idea represents the economic concept of *demand*. Although you can artificially influence demand through skillful advertising and a good marketing campaign, the creation of demand is usually a process that occurs outside your company's ecommerce presence.

The Potential Customer Has Discovered that Your Store Has that Item

At this very next step, your decisions have an important impact. Once a potential customer identifies a need, *finding the location where that need can be met* is next. The concepts of online visibility and Search Engine Optimization (SEO) are fundamentally important here. Smart businesses leverage the expertise of experts to assist with search engine placement and SEO.

The reason for this necessity stems from the sheer magnitude of Internet Websites, and the number that appear as a result of any online search. It is generally accepted that most search engine consumers rarely navigate past the third page of search results. Some never go beyond a result's first page. As a consequence, Websites that are not properly optimized for search engine targeting are not likely to elevate to the visibility of consumers.



Further, search engine algorithms are constantly being adjusted. Thus, "the rules" for what content is elevated before others are always being changed. Just like the real estate mantra of "location, location" for brick-and-mortar storefronts, even the best-designed Website will generate no business if it can't be discovered.

They're Comfortable with Your Store's Reputation

The concept of reputation is exceptionally important in business. In the brick-and-mortar world, reputation is generated through good business practices, beneficial word-of-mouth, and exceptional customer service. The same holds true in the online world, but with one important limitation: There is no humanity in the online world. There are no people. Emotion is conveyed through pictures and words rather than conversations and non-verbal communication. As a result, your online reputation is a much less tangible thing that you still must develop over time.

Online reputation, then, must be gained through very different means. Those can be through the establishment of positive reviews through any of the Internet's independent consumer outlets for company reviews such as the Better Business Bureau, Yelp, Epinions, and so on. This is an organic process, as individuals interact and transact with your online business.

Creating suggestions and/or easy mechanisms for customers to leave feedback—not only on your own site but on those of independent third parties—brings about levels of positive reputation that are impossible to develop in the brick-and-mortar world.

They Know Where the Store Is and Can Easily Get to It

Step four in this process dovetails the discoverability aspect of step two. Your online presence must be easily discoverable through the Internet's common search engines, but *it must also be re-discoverable* when users want to come back. This re-discoverability means using an easy-to-remember URL and creating your Website in a way such that important URLs do not change. The assurance of static landing pages ensures that a customer's browser bookmarks and/or copied links will navigate them back when they return for more.

The physical world analog to this process involves the customer who finds your store by driving around. They might not be ready to make the decision during their first visit, and so must return before they're ready to purchase. When that store is challenging to locate or get to, customers become disincentivized to make the trip.

They Feel Comfortable Being in the Store

The fifth aspect deals with overall professionalism. As consumers, we've all been to Websites where the "feeling" associated with that site just wasn't right. Perhaps it was obvious that little time, effort, and money was invested. Maybe its checkout systems didn't include the most up-to-date identity protection technologies or its navigation elements weren't properly implemented.



Because the human aspect is so absent from the online experience, this level of discomfort is easy to create when Website design effort is not well-considered. Particularly problematic are Websites that are created through many of today's automated Website generation tools or those created by hobbyists. The result of such unprofessional effort is often a reduction in your customer's impression of your business. In short, you can actually hurt yourself by not investing wisely in proper Website design.

They Trust the Store to Complete the Transaction Safely

Today's recurring problems of identity and payment card theft highlight the fact that ecommerce professionalism is particularly necessary. *Any ecommerce transaction that occurs through your Website must include protections that ensure customer data is secure.* Further, those protections must be displayed to the user to instill awareness of how their data is being protected.

Of particular assistance is the online recognition that *you are who you say you are*. In my barbeque grill purchase process, I found myself visiting a number of locations, some of which felt like they were anything other than what they said they were. I found one location selling grills under a high-quality brand name, only to discover that they were anything but. I found another location selling grills as new that were actually discontinued models from a bankrupt manufacturer. Assurance that I was indeed buying what I intended to buy was difficult to ascertain.

Luckily, technologies exist in the online world to assist in reassuring customers that you are who you are. These technologies involve purchasing Website certificates, with different levels of certificate providing greater assurances that you are who you say you are. These certificates are distributed through a universally-trusted third party, who issues them only after they have completed exhaustive research to verify who you are.

Lacking the human element, adding the "trust" to your trusted Website absolutely requires such certificates. Along with those certificates can come the online assurance through special graphics or other highlights that further confirm your identity to your customers. I'll talk more about this topic in the next article.

They're Willing to Tell Others that They've Shopped There

Finally is the all-important process of reputation. When you leverage good business practices, create a well-designed online presence that "feels" correct, incorporate good customer data protection, and provide excellent customer service, you'll end up with customers who will naturally assert their positive experiences. Give them the automation toolsets—built directly into your Website interface—to do that with little effort. You'll find that customers will go through the effort to praise you when you make the process easy to do so.



Your Online Presence Is as Important as Your Offline Presence

This statement goes without saying in today's ever-increasing world of online commerce. Creating an online presence that is comfortable for users and enforces trust requires the right level of effort. It also requires smart tactics in leveraging professional services such as third-party trust providers, SEO experts, professional Web developers, and smart uses of naming and search engine integration.

What this first article hasn't done is tell you the technical ways in which these solutions integrate into your Website. Those more-technical answers will be explored in this series' second article.



Article 2: Creating a Website Your Customers Will Trust

Let's say you own a small business, perhaps even a micro-business. Maybe you're a plumber, a home improvement contractor, or you sell customized golf balls. Although you're good at what you do, you're not a highly-technical person. You want to expand your business into the online world, but you're not quite sure how to do so in a way that resonates with your customers.

Starting that process actually begins with a concept you might not have associated with Websites: *Trust*. Trust is the central tenet in all commerce, whether online or in-person. Without trust, our global economy would not have its many currencies. It would not have a basis for transacting. Lacking trust, there would be no incentive for trading goods and services because there would be no assurance either party would hold to their part of the bargain.

At an academic level, trust is created in economies through the universal use of established, transparent, and globally-recognized transaction practices. When you visit the local grocery store, you trust that that store isn't selling you products that are beyond their expiration date. You recognize that their prices are driven by the combined forces of demand and supply rather than a made-up number. You have confidence that only the correct level of personal data changes hands when completing a sale. You should be reading these statements and thinking, "All of these are pretty basic. Tell me something I don't know." But that is exactly my point: These established practices are so *established* into our consumer consciousness that they're no longer consciously considered when we step foot into the grocery store.

The world online, however, is a completely different story. Online, it isn't possible to feel the vegetables to make sure that they're fresh, or scan the floor to ensure its kept clean. You usually can't see the exact item you intend to purchase, instead experiencing it through carefully-constructed photos with perfect lighting and color correction. In the online world, you can't look the checkout cashier in the eye as they take your payment card, so you can't directly verify they're using your personal data appropriately.

Four Solutions for Engendering Trust

It is for these reasons that the online purchasing experience requires a set of specific additional *notifications*. These notifications assure the customer that your business practices are sound and that the customer won't be cheated in the transaction. These notifications occur through a set of commonly-accepted visual elements that convey the same sense of comfort as a clean grocery store or a well-lit department store.



These notifications must be specifically built into your Website design. In building that design, consider the following four solutions as absolutely necessary to engendering customer trust.

Your Store Is Easily Found and Your Store Is Comfortable

The business world uses the term *going concern* to recognize that businesses intend to function in the foreseeable future. Although you might not consciously consider going concern in your daily shopping, internally and unconsciously you absolutely consider it prior to making a purchase.

Consider, for example, the cargo van that pulls up to you in a parking lot. Inside are two individuals shouting to you about the "great deal" they've got on a set of "brand new" speakers. Most of us aren't likely to purchase those speakers, in part because we have no assurance that their business has a going concern. Yet we will return to the national chain's grocery store every week because we know it will be there next week and the week after that.

Factoring Search Engine Optimization (SEO) into your Website design provides a mechanism to reinforce the permanence of your business. In an online world where a Website presence can be terminated by flipping a switch, the assurance that your business will be there when it is needed creates a level of comfort that is necessary for ongoing commerce.

Your Store Has Been Given Accolades from Others that People Trust

Everyone has a list of people and organizations they trust: from government personalities to brand names to well-established businesses that have served them well over a long period of time. *The same holds true in the online world, where a set of organizations broker specifically in trust.* The aim of these organizations is to verify the identity claims of others.

Because these trust brokers advertise their business practices, and have carefully cultivated a universal sense of trust by Internet users, they can then sell their assertions to others. Today, you can purchase a Website certificate that positively verifies who you are. Such a certificate uses built-in cryptography to absolutely identify you and ensure that your identity hasn't been stolen by another. At the same time, that certificate is issued to you by a trust broker who themselves is trusted by every Internet citizen.

Certificates are an important must-have for every ecommerce Website. Yet, the problem with certificates alone is that their functionality is often masked by Internet browsers. Without a little bit of extra assistance, non-technical customers might not be aware that the trust relationship is in place. Thus, some trust brokers take this process a step further. They offer a *trust seal* that highlights their trust of you through one or more visual notifications. Those notifications can be found on your Website, inside a search engine, or on the Website of other trusted third parties where your business is mentioned.



You Accept Various Payment Mechanisms that Are Trusted by Customers

In the grocery store, the process to pay the checkout cashier involves sliding a payment card through a slot and signing the pen pad. Or, when paying cash, the process involves handing over a few bills and expecting appropriate change in return.

These practices are well-established to the point where customers rarely even consider them. The online world works just the same. With the aging of the Internet comes a set of well-established processes that customers are used to completing during an online transaction. That process typically includes the use of a "shopping cart" and a "checkout" link. What follows is the entering of credit card and personal information (but not too much information), followed by a credit card verification step. A receipt page for printing is usually the final step in the process.

Automatically engendering trust in your customer base occurs when your Website includes these natural steps as part of its payment process. This can include using well-recognized payment "widgets" that are plugged into your Website, or leveraging external and trusted services for payment.

Your Store Is Clean

Online cleanliness is a fourth critical element in engendering trust. I walked into a computer store the other day and stepped backwards in time. Full of junk parts and useless equipment no individual would ever purchase, the store exuded an overwhelming feeling of unprofessionalism. Worse yet, the entire place was filthy. Dust had settled everywhere, and every item's movement stirred a layer of grime that had me out the door very quickly.

No one wants to contract an illness just by entering a store. And no one wants to contract a virus or other form of malware just by entering your online storefront. Just like this dirty store, the uncomfortable feeling that *you might get malware infected* is sometimes more powerful than actually contracting the virus.

It is for this reason that every online storefront must do two things for the protection of their customers. First, your storefront must be free of malware, viruses, worms, and all forms of bad code that make their way across the Internet. Second, your store *must visually notify your users that you are indeed malware free*. That notification can occur through a logo or icon, perhaps as a component of the aforementioned trust seal. Your customers gain extra assurance when a trust seal ensures that you are malware free.



Trust Requires You and Trust Requires Others

Engendering the right level of online trust requires a two-pronged approach. First, it requires the time, effort, and funding to create a comfortable Website. This is something that you can do.

At the same time, engendering trust—particularly with new customers—requires extra attention by a third party. That three-way handshake between you, the trust broker, and your customer gives everyone the comfort that their transaction will occur safely. In this series' third article, I'll talk more about that three-way handshake and how you must add elements of reputation, visibility, and professionalism to turn your good Website into a great one.



Article 3: Good Websites to Great: Adding Reputation, Visibility, and Professionalism

Trust is only *the result* of creating a comfortable and dependable storefront. Yet in both the real world and the online world, it is possible to *buy* trust while you *earn* trust.

That trust comes in the form of reputation, gained through a trusted third party such as a licensing bureau, consumer advocacy group, or trust broker. Visibility begets trust, as customers find themselves repeatedly seeing your business appear when they seek a particular product. Finally, professionalism absolutely leads to trust. The more effort you put into looking good, the more your customers believe that you intend to be around for the long haul.

These three elements are no different between the online world and the traditional brickand-mortar storefront. This final article discusses how these three elements in a business' online presence must meet (or in some cases exceed) the effort you put into your brickand-mortar storefront.

Developing a Reputation

I recently completed a fairly large backyard construction project. For that project, we added a new brick patio, a very nice pergola, and an outdoor kitchen with a brand new barbeque grill. Although you've already heard the story of my barbeque grill purchase in this series' first article, the other elements—the ones involving construction—are also important to this story.

If you've ever outsourced construction work, you know that the field is full of potential contractors. You also know that there's no objective way to divine the contractor who creates a nightmare from the one who does good work. The only tried-and-true mechanism for finding the best ones is by asking around.

Online commerce has the same problem. The online world is accessible from anywhere, which means a store in Calcutta is just as easily accessed in Helsinki as it is in Denver. In terms of connectivity, the Internet is the great equalizer, putting Bob's Biscuit Factory on an even plane with Amazon.

The connectivity to Bob's Biscuit Factory involves the same steps as Amazon; why does Amazon get so many more customers than Bob does? One answer relates to the innate level of trust that people have in Amazon. Amazon has developed that level of trust through a long and arduous process. They have created transparent business processes that service customers well, right wrongs when they occur, and ensure that everyone is reasonably happy throughout the experience. Amazon also asserts that they are Amazon.



Bob, however, has a much smaller presence. Lacking Amazon's history, it is difficult for Bob to prove that he is indeed Bob and that he should be trusted. It is exactly here where the previous article's discussion on trust brokers comes in handy.

In creating a Website, Bob can work with a trust broker to purchase a unit of trust. In purchasing that trust, Bob will provide proof that he is who he says he is and that his business is valid. Because the trust broker is universally trusted, the broker's assertion that they trust Bob is usually good enough to start a relationship with potential customers.

Think of this like a math equation: A trusts B, and B trusts C; therefore, A trusts C. This equation works just the same with my backyard contractor. A friend of mine trusts the contractor, so I feel like I can too. I don't need extra verification of their experience and skill, because I trust my friend's judgment.

This process represents how trust seals work online. With them, your small- or micro-business can buy the trust it needs as it earns trust.

Increasing Your Visibility

Trust starts with the assertion that you are indeed who you say you are. But, trust continues by continually being visible when your customers need to find you. One way in which that process can occur is by using a graphical trust seal. Such graphics are usually provided by your trust provider, and are recognizable by potential customers. Those customers know that when they see a trust seal, they can trust your business. Trust seals can also be found on the Websites of others who reference you, or even search engines. Similar to my contractor experience, these trust seals continuously assert that you are trusted by a friend your customers themselves trust.

Exuding Professionalism

Finally, even for the smallest of purchases, customers want the assurance that they can return again and again to your store—even if they don't intend to purchase future products from you. It is the simple promise of your future presence that presents an added comfort level to your customers.

There are a number of ways to accomplish this future-proofing, all of which involve effort that can be recognized by a customer or potential customer. In the brick-and-mortar world, think about the fly-by-night store in the bad part of town. Or the shady store with no permanent fixtures, poor lighting, no signage, and little to no furniture or shelving. These kinds of stores feel less comfortable than others that are full of bright and cheery signage, copious shelving, and a sense that the store is here to stay.



In the online world, this recognition is the difference between a quickly-constructed Website and the smartly-designed one. Customers will notice when effort has been made. Effort establishes investment, and investment establishes the intent of permanence.

All of these are elements of professionalism that add to the overall comfort level with your online storefront. In combination with the right elements of trust—via third parties, through established business practices, the use of recognized payment mechanisms, an assertion of cleanliness, and the intent to remain malware free—elevate your Website above those that haven't spent the effort.

Earn Trust and Purchase Trust

This series has attempted to illustrate how the online world is no different from the real world in terms of how people shop. People today go through the same seven steps as they consider making a purchase, no matter whether the storefront exists down the street or down the network cable. Necessary for all business owners who desire an online presence then is the establishment of trust if they intend for customers to eventually transact.

Your Website presence must earn that trust from your potential customers; at the same time, it must purchase that trust through reputable—and universally trusted—online trust brokers. Through their assertion that you are who you say you are, as well as their repeated and visible notification, your small or micro-business can and will create a Website that your users will trust.

