

*Offering Internet Savvy Gift Certificates
What Merchants Need to Know*

W h i t e P a p e r

Abstract: This paper examines the impact that offering gift certificates can have on merchant revenues and discusses the deliverables required to meet consumer expectations. It also includes findings of customer preferences from an exclusive CyberSource-BizRate.com® Online Research Panel survey.

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Executive Summary

Jupiter Communications estimates the online gift giving market is growing by over 400% annually. According to a Visa USA study, 14% of those who go online to shop, are shopping for gift certificates. In light of this growing trend, merchants seeking to maximize revenues should not underestimate the potential revenue possible by providing gift certificates. With the total gift giving market estimated to be near \$11 billion annually, merchants who offer gift certificates that can be purchased and redeemed online will be in the best position to maximize gift related sales.

In conjunction with the general rise in Internet use for shopping and gift giving, customers are developing strong preferences for the availability and use of gift certificates online. A survey of the BizRate.com Online Research Panel found that customers: 1) prefer to be given the choice of purchasing certificates that can be issued electronically online or using traditional print format, 2) associate high graphic quality with gift quality—both for traditional and electronic format certificates, and 3) desire the ability to personalize certificates with customized messages. Consumers tend to be more loyal to sites delivering on these preferences. In addition, the study found that customer expectations for gift certificates rise with increased familiarity of the Internet indicating that merchants will need to offer premium certificate solutions to retain customers.

Merchants seeking to capitalize on the gift certificate market opportunity and satisfy customer expectations must build or gain access to a fully functional 'Internet' stored value' infrastructure (systems and operations). Such a system must support the online purchase, redemption, and reporting requirements associated with gift certificates and their related applications for promotions and corporate incentive sales.

This paper outlines gift certificate requirements and reviews considerations for self-managing or outsourcing the required infrastructure and applications to provide gift certificate services through an online merchant storefront. The analysis includes an assessment of the system functionality required to support these offerings and a review of one popular outsourcing option, CyberSource Gift Certificate Services. The assessment suggests that the benefits of outsourcing gift certificate services generally provide maximum functionality in the least amount of time with a minimal impact on operations.

Impact of Offering Gift Certificates

Like many other facets of retail commerce, the Internet has extended the value and introduced new flexibility in the area of gift certificates. The use of gift certificates, both online and paper, has proven advantages for both merchants and customers. For customers, gift certificates provide a flexible and convenient gift alternative that often is more appreciated and valuable to the recipient because it is applied to a gift of their choosing. Merchants offering gift certificates gain several benefits over merchants who don't including higher revenues, better customer satisfaction, and increased marketing leverage.

The Internet is facilitating an increase in gift giving. Several major obstacles that often impede gift giving such as time, selection and inconvenience are eliminated or reduced. Using the Internet, gift givers can conveniently and quickly shop anytime from anywhere with practically an unlimited selection of gift options.

Research from several sources validates this trend. Analysts at Volpe Brown Whelan & Co. estimated the number of holiday Internet purchasers for 1999 increased, possibly by as much as 50% over the previous year to approximately 30 million. Fourth quarter gift purchases in 1999 alone were estimated at \$8.5 billion.

Forrester Research predicted a successful 2000 Valentine's Day with online retailers bringing in more than \$400 million in sales. Jupiter Communications is forecasting that between 1999 and 2001, online gift certificate giving will grow over 400% to reach \$1.4 billion.

A significant portion of the gift market will be *gift certificates*. A recent Visa USA study found that 14% of products that people go online to buy are gift certificates (a higher percentage than sports equipment!). The total gift certificate revenues for 2001 could be as high as \$200 million. One e-gift certificate vendor reported a 700% increase in sales for the 1999 holiday season (source: E-Commerce Times).

Merchants not equipped to accommodate the issuance and acceptance of gift certificates will forego the incremental revenue represented by this growth market. Gift certificates mean incremental business for merchants of all sizes. According to Nielsen/NetRatings, this year's online Valentine's Day shoppers clearly preferred niche and specialty sites to online superstores. Small and medium shops without gift certificate offerings could be out even more than the industry average of 14% gift revenues.

"The cyber gift certificate is poised to become all the rage." (source: E-Commerce Times, 'E-Gift Certificates Set to Become Common Currency'). Successful merchants and retailers must offer gift certificates and provide them in a format and quality that meets customer expectations.

What Customers Want

A common mistake merchants make in implementing a gift certificate solution is underestimating customer requirements. Currently most implementations of online gift certificates are at early stages of evolution and lack the tangible and intangible characteristics of traditional gift forms. Just as with early online shopping, early gift certificate methods have tended to be utilitarian and technically based rather than elegant or emotional shopping experiences.

A common form of online gift certificate is the simple, text-based e-mail with an included certificate code. The format is stark with no graphics or visual imagery. From a gift giver's perspective, the value of the gift has been depreciated without personalization or quality presentation. In most cases, there is no differentiation for the recipient from other routine electronic mail or junk mail and while the 'buying power' is there, the 'award or trophy' factor is missing. No one prints the e-mail to share with friends or associates to say, 'Look what I got!'

The question becomes, 'If gift certificates can be an additional source of revenue, what do customers require in order to use them initially and what engenders continued consumer gift-business loyalty at the site?' A recent BizRate.com Online Research Panel survey of over 9400 shoppers provided several insights into what customers prefer in gift certificate services (see appendix for full report).

Flexible Format - Electronic certificates will not displace paper. Customers prefer both formats for different reasons. Electronic certificates can be quickly procured, instantly delivered and can contain direct links to redemption sites for easy shopping. Properly designed paper certificates provide tangible evidence of the gift and communicate a sense of physical value. Gift givers feel that their gift is more substantial when physically packaged and delivered as do recipients.

Depending on the occasion, recipient, and delivery urgency, either format may be desired. For this reason, customers want the flexibility and choice of both electronic and paper certificates. In the BizRate.com study, 73% of consumers rated having a choice between electronic or traditional format as 'quite' or 'highly' important. Merchants that offer only one type of certificate will discourage return and repeat consumers that expect the flexibility of either option.

According to a Nielsen//NetRatings report concerning the impact of electronic gift certificates on online and offline retailers, merchants offering **both electronic and hard-copy** gift certificates stand the best chance to take advantage of the medium [online shopping], which is estimated to be an \$11 billion-a-year business. (source: Digitrends Online, 12/22/99)

Rich Graphics - A gift certificate should accurately represent the quality of gift that the giver intends. Quality can be represented through various means including the use of

graphics, stylized fonts, and attention to detail. A text-based e-mail does not convey the same sense of quality gift that a color rich image or custom printed, quality paper certificate can.

Consumers associate graphical richness with gift quality. Seventy-nine percent of survey respondents indicated that graphical electronic gift certificates were 'quite' or 'highly' important. Solutions that do not incorporate stylized graphics and color in a quality gift certificate format run the risk of creating negative impressions for both givers and recipients with the end result being a lower uptake.

Personalization – The degree to which a gift certificate can be personalized enhances the intrinsic value of the exchange for both giver and receiver. Personalization through inclusion of name(s), an explanation of what the gift is for, association with a particular holiday or occasion, and any personal thoughts or comments are all enhancements that are desirable for both gift givers and recipients. A clear majority, 87% percent of survey respondents indicated that the ability to personalize is an important factor when selecting a gift certificate merchant.

Choice - Consumers want and have come to expect choice. Gift certificate choices include being able to select from an assortment of designs, styles and formats. They want to be able to select certificates for any number of different special occasions or holidays. Customers want to be able to select virtual or paper options and ideally would like to redeem certificates either online or at brick and mortar establishments. Merchants need to provide customers with an easily accessible and wide selection of options for format, delivery, payment, and personalization.

An interesting finding of the BizRate.com study indicates that expectations for certificate services increase as customers spend more time shopping online. The traditional choices of text-based e-mail certificates are unsatisfactory for seasoned shoppers. As online shopping and the use of gift certificates proliferate, general expectations will continue to increase making it important that merchants seeking to capitalize on certificate sales be able to offer premium certificate services.

What Every Marketer Should Consider

Merchants that deem gift certificate services a necessity, should consider several factors when evaluating the feasibility and impact of an integrated gift certificate solution. These marketing factors will determine the long-term effectiveness and success of a gift certificate solution and include branding, perceived value, and the shopping experience for both givers and recipients. In addition, gift certificates can be used for other marketing purposes such as promotions, store credits and corporate incentives.

Branding

A company can and should use gift certificates to extend and leverage brand identity. Planned or not, a gift certificate creates an impression. A well implemented gift certificate solution will reflect an accurate corporate identity that has been built over time and has cost significant dollars to create. With online certificates, this branding can be communicated through the use of company logos, color palettes, fonts and stylized layouts. Merchants must maintain brand integrity with gift certificates through highly branded offerings that seamlessly extend the merchant image and the identity of the products that they represent.

Perceived Value

The merchant's goal in offering gift certificates is to provide a perceived 'currency' that has intrinsic value. Only by providing a product that carries and communicates value will a merchant be successful in increasing the use of certificates and raising revenues. A gift certificate should maintain and convey the same essence of quality that is reflected in a merchant's physical store, online store or products and services.

Shopping Experience

Marketers implementing certificate solutions should be aware of the elements of the shopping 'experience' for both gift certificate purchasers and recipients. Establishing a successful solution that brings return shoppers requires atmosphere, ease of access and adequate choice. Online atmosphere and access are achieved through Web layout, access speed and the use of graphics and branding. Adequate choice includes occasion-specific and personalization options.

Occasion-specific options means providing certificates for different holidays, events, or celebrations. The gift giver may wish to give certificates around a certain theme such as an event or in conjunction with some achievement or award. Birthdays, holidays, anniversaries and seasons are all occasion-specific events for which a merchant may 'stock' pre-defined certificates to provide customers ample selection and an optimum shopping experience.

Gift certificates are often considered the 'gift that gives twice'. Recipients not only enjoy receiving the certificate but often enjoy the planning and process of shopping to redeem it. Marketers should understand the potential opportunity that this experience can be to impress and promote their goods and services. Ease of redemption, access to available

balance, a well displayed inventory of redemption options, etc. all help to facilitate a positive redemption (shopping) experience.

The benefit of positive giver/recipient shopping experiences for merchants is incremental revenue. Givers are able to find and personalize the certificate that best communicates their intended gift and recipients, impressed by the redemption experience, will often become new customers.

Other Applications for Internet-Savvy Gift Certificates

While gift certificates are primarily given as 'gifts', they can be leveraged to increase revenues for merchants in other areas such as store credits for refunds and gift exchanges, promotions and corporate incentive programs. Each of these options potentially increase sales by providing services that enable merchants to attract unique new customers for specialized markets or open the door to new sales opportunities.

Store Credits - Using gift certificates for store credits allows merchants to 'hold' a sale or turn satisfaction issues into repeat business. If a particular product does not happen to be in stock or if an item is returned, merchants can offer gift certificates for future purchases. Using gift certificates as 'store credits' provides flexibility for customers who elect to shop at a later date or transfer the certificate to someone else. Gift certificates can also be used as vehicles to engender goodwill with customers in situations such as delayed shipment or in instances where customers appreciate an extra level of service.

As Promotional Vehicle - Gift certificates can be used in conjunction with promotions as a way to generate interest and attract potential customers. Gift certificates are an effective vehicle for use in targeted promotions and are perceived as having higher value than coupons and have a stronger effect in drawing new and repeat business. Certificates transform a promotion from a 'discount' to a 'gift'. The net effect is that relationships are built on value, price points are preserved, and promotion responses are higher.

Corporate Incentive Sales - Many merchants have extended their business to include the lucrative corporate incentives market. By providing employers and businesses with a method and infrastructure to easily reward employees, business partners or clients, merchants are catering to an established market that is seeking to simplify administration through online services. Internet-savvy gift certificates can provide that benefit. Corporations appreciate the ease of administration and management of an online incentive program and rewarded employees or clients enjoy the flexibility of selecting their own awards.

Implementation Considerations

Providing gift certificate services can be a simple or complex undertaking depending on the level of integration and features required. Whether a solution is self managed or outsourced, there are several implementation considerations that must be examined. These include time to market, required system functionality, fraud control and any state laws affecting the issuing of gift certificates.

Time to Market

Internet merchants are often forced to be up and running quickly. The race for market share and the easy market entry of competition are couple of reasons why merchants are often facing an ominous 'get online' deadline. The ability to quickly integrate a fully functional gift certificate solution is critical in these situations.

It is important to keep in mind that with almost every merchant, online or traditional, gift certificates are a subset of the core business concerns. As a result, systems to issue, track and monitor certificates are often a lower priority when it comes to time and resources. A self-managed system requires installing hardware, software, testing connections and functionality and ongoing management. For many online merchants, taking advantage of an existing infrastructure through an outsourced service can be a much quicker and easier route to functionality.

A second advantage to outsourced services is that if, and when, an online e-commerce system needs to be re-engineered or upgraded (most companies migrate every 6-12 months), the outsourced gift certificate system continues to function through the upgrade and is ready to go as soon as the new system is online. Many self-managed systems are hardwired to a particular platform or integrally linked with an application. In these cases, upgrading or migrating to newer, state-of-the-art applications can't be done without replacing the entire system. Prior to the 1999 holiday season, several online retailers upgraded e-commerce systems to accommodate anticipated high loads and in some cases, gift certificates were not immediately available as part of the new solution.

Fraud Control

While the Internet and computer technology can enhance the user experience and expedite the use of gift certificates, they can also facilitate fraud if a system is poorly implemented. The generation, acquisition and publishing of fraudulent redemption codes can create 'viral' effects that can swamp a promotion or certificate system with illegitimate submissions. Single merchant, self-managed solutions are often easier to 'break' than those offered commercially because redemption numbers are spread across multiple merchants and the odds of breaking codes are increased. A well designed certificate management system will have mechanisms in place for unique identity, certificate control and management. Unique identity must be established through the use of sequenced number sets of at least 15 characters in length.

Fraud can also be significantly reduced through the use of an electronic management system that monitors issuance, tracks redemption and stored values, and indicates expiration status.

State Laws

The issuance and redemption of gift certificates is controlled differently in different areas. In some states for example, certificates are not allowed to expire and records of unredeemed certificates must be maintained indefinitely. Marketers considering gift certificates should consult counsel and assess the ramifications of local statutes on gift certificates. The impact of state regulations may need to be reflected in accounting methods, databases and online gift certificate issuing and tracking systems.

Required System Functionality

The key to a successful gift certificate solution includes a complete set of issuance and redemption options with adequate IT infrastructure to host the process. Whether a stored value system (such as gift certificates) is managed in-house or outsourced from a hosted service provider, merchants should be aware of the required features and the amount of resources required to implement and manage either option. The feature requirements of a certificate system can be grouped in the following categories.

Customization - Studies have indicated that both those issuing and those receiving gift certificates prefer a personalized and visually rich certificate. Requirements to accommodate this capability include:

- Support for new certificate creation and multiple certificate profiles
- Search and sort capabilities based on profile identifiers (holidays, occasions, etc.)
- Ability for merchants or corporate incentive clients to insert logos and custom backgrounds
- Mechanisms to accommodate personalized messages

The infrastructure to support these features includes databases, dynamic HTML builds, certificate profile cataloging and retrieving, graphics import and conversion, multiple fonts, preview capabilities, etc. Interfaces for creation, selection and customization must be intuitive and easily navigated.

Issuance - Organizations using gift certificates need the flexibility to issue both electronic and paper certificates. Issuance requirements include:

- Electronic issuance of selected profile through e-mail
- Electronic links to redemption site or online catalog
- Printing and delivery of paper certificates
- Generation of unique redemption codes using number set algorithms with tracking ability for both electronic and paper certificates

- Support for immediate or delayed issuance (certificates are delivered at a future specified time)
- Bulk issuance (the ability to generate and distribute large volumes of certificates from imported lists)
- Notification of issuance processes (mechanisms to indicate certificate has been issued/mailed)
- Merging of list files
- Tracking of e-mail and printed certificates with delivery, non-delivery and redemption status
- Multiple currency support for international purchases
- For corporate incentive programs, system must be enabled for clients to request, personalize, issue, and track incentive certificates

Infrastructure to support issuance includes specialized applications for code generation, list management, currency conversion, etc. as well as database. In addition, physical facilities and resources must be in place to accommodate the printing, delivery and tracking of paper certificates.

Redemption - Processes and mechanisms must be in place for redeeming both electronic and paper certificates. The feature requirements for redemption include:

- Partial redemption - customers prefer stored-value options that when a portion of the certificate is used, the used portion is decremented from the total amount and the remaining value is still available.
- Certificate 'reloading' where a certificate, award or incentive is incrementally added to or injected with more value
- Split tendering - customers are able to use both the gift certificate and a credit card to pay for a purchase
- Tax and delivery calculations and deductions
- Electronic redemption - links from e-mail certificates with embedded redemption codes
- Physical redemption - mechanism to manually accept and track redemption codes

Reporting - An Internet-savvy system supports detailed reporting for issuers of gift certificates, recipients and corporate incentive managers. Requirements include:

- Customer views of certificate status and balances
- Merchant views of outstanding, redeemed, and partial balance certificates
- Merchant reporting summary statistics for transactions, history, and balances
- Auditing and analytics such as: number and value of certificates issued in a given period; percent of respondents to a particular promotion; the outstanding balance of certificates issued within a given period; number and value of certificates by profile, etc.

- For corporate incentives, support for multiple clients to securely access private account information and reporting options
- Online query and reporting available to both business managers and customer service staff
- Simple to use and intuitive user interfaces

Merchants should also be able to manage the entire certificate life cycle including issuing, tracking, reloading and redemption. Management interfaces should be intuitive and accessible from the Internet.

System Infrastructure - Systems must be built to handle variable volumes and accommodate spikes or peak loads during holidays or special promotions and still have excess capacity. If merchants are International, the system should be able to scale geographically as well with services being supplied from the most efficient area. This is usually accomplished through a network of geographically dispersed data centers.

A world class certificate system should also be architected with full fault tolerance. This includes fail-over mechanisms and double or triple redundant systems with backup power. Certificates are essentially currency and provisions for mission-critical backup and archive processes are required.

Because the area of online commerce is rapidly changing with many innovations and features still evolving, it is important that any solution be flexible enough to adapt and evolve as well. Using platform independent solutions, modular components, and standard development tools and APIs are all factors that can facilitate this evolution. Systems dependent on proprietary or custom storefront code to issue and redeem certificates are not able to effectively migrate without significant resource and opportunity costs.

A system should also be easily customizable to accommodate other related applications such as a corporate incentives program. Altering a stored value system for custom uses should be relatively simple with minor changes to presentation screens and certificate profiles.

To summarize, the list of system infrastructure requirements includes:

- Fault tolerant systems with fail-over capability
- Redundant systems for hardware, software and power
- Distributed architecture for geographic scaling
- Standard Internet components and APIs for integration with storefront and e-commerce applications
- Integration mechanisms for tying to existing e-mail systems
- Directories for multiple ID/password mechanisms
- Adequate bandwidth and access for high speed Internet use

Another primary consideration when implementing a gift certificate services system is testing. Systems should be thoroughly stress and feature tested before going online to ensure that peak loads or spikes in traffic do not affect operations. Testing processes should also be in place to allow corporate incentive customers to trial new profiles and certificates.

Self Manage vs. Outsource

Merchants considering offering gift certificates have two basic options for providing this capability: build in-house or outsource. There are advantages and disadvantages to each. A self-managed system has the advantage of being physically available for integration with other in-house systems. Merchants that wish to remain intimately involved with the mechanics and processes of their e-commerce solution may prefer the higher level of access and control that an in-house system provides.

The major disadvantage to a self-built or self-managed system is obsolescence. The area of e-commerce and particularly gift certificates is still in the early stages of development. New features and requirements quickly obsolete static systems and staying current requires constant upgrades. The fact that text based e-mail gift certificates are no longer adequate illustrates this principle. If a merchant develops their own system, it requires regular modification; if they purchase an off-the-shelf solution they are often held at a certain level of functionality until the next version is released.

Outsourced solutions provide several advantages. They leverage an existing infrastructure that is already in place with adequate capacity, security, and performance--time to market is minimal. They are generally staffed with specialists who are expert in the particular outsourced service area and the latest requirements and enhancements are continuously being added. And, they have generally been tested and proven effective under heavy loads by other clients.

Outsourced services can still provide a broad level of flexibility when it comes to implementation. An outsourced gift certificate infrastructure can seamlessly integrate with an existing merchant Web site and maintains the same look and feel; merchants still have control over business rules and integration of information with back office systems.

A Solution: CyberSource Gift Certificate Services

CyberSource, the leading provider of commerce enabling services (like payment, tax calculation, and Internet fraud screening), also provides merchants the ability to quickly and easily implement Internet-savvy gift certificate capabilities. CyberSource Gift Certificate Services enable merchants to create, issue, manage and redeem private-label electronic and paper gift certificates for any occasion and any type of customer.

CyberSource Gift Certificate Services work in the same manner as other CyberSource payment and electronic check solutions. The service integrates with any e-commerce solution and plug-ins are available for most standard storefronts. The option to purchase gift certificates appears as just another shopping selection in addition to merchandise or services.

Gift certificate technology and systems are hosted on CyberSource servers so there is no hardware to install--CyberSource is invisible to the gift certificate purchaser. The merchant issues the gift certificate online and holds the funds generated from the sale. Once the gift certificate is purchased, the CyberSource system sends a graphic e-mail and/or paper certificate to the recipient on behalf of the merchant.

The merchant logo and merchant-selected graphics appear on the certificate. Merchant or corporate incentive partners can easily create certificate profiles for any occasion, holiday or promotion using an intuitive Web interface. Merchants are able to offer gift certificates to customers that include:

- Personalized greeting and message
- Dollar value, updated real-time as consumer conducts transactions
- Merchant or customer's company logo
- Customized greeting and graphics for any occasion, promotion or campaign
- Unique, secure, dynamically generated certificate number and expiration date

Merchants and recipients have the ability to track certificate status online. A merchant administration interface enables merchants to create new certificate profiles, view certificate inventories, track redemption status, monitor expiration dates and reload certificates. Recipients can also view certificate status and monitor amounts available.

CyberSource Gift Certificate Services are designed for rapid implementation and ease of integration. There is no need to purchase, setup or integrate hardware--all IT infrastructure is maintained at CyberSource data centers. If any of CyberSource's payment services are already in use, adding Gift Certificate Services is as simple as passing parameters to the CyberSource API. If CyberSource services have not yet been implemented, the process is still straight forward with the use of CGI, PERL, Java or plug-in components. CyberSource has pre-built solutions for all the major online storefront packages. In situations where merchants require an interim solution during development, CyberSource provides a 'non-technical' implementation that can be operational by adding a few lines of HTML code to a merchant Web site.

Summary

The 1999 holiday season had many online merchants in a panic. Online holiday purchases were up significantly over the previous year with \$7 billion being spent on gifts. For traditional retail merchants, approximately 14% of holiday purchases are gift certificates and online percentages are expected to be higher. The inability to accommodate gift certificates will limit a merchant's ability to capture any portion of this significant business. Merchants who have not implemented a gift certificate solution should do so as soon as feasibly possible.

CyberSource Gift Certificate Services enables merchants to easily implement and integrate a full-featured gift certificate solution in as little as 30 days. Online shoppers can purchase gift certificates that are distributed electronically through e-mail or printed on paper. Certificates are graphically based with merchant logos, occasion-specific artwork and personalized text.

Merchants benefit from increased revenues, higher levels of customer satisfaction, and the ability to expand business into new areas. Customers enjoy the flexibility of giving gifts using certificates rather than purchasing gifts that may be returned or unappreciated. Recipients enjoy the flexibility of selecting gifts that fit their wants, needs and timing. Online redemption simplifies the shopping process and often leads to increased sales and repeat business.

For merchants, online or otherwise, who consider gift certificates an important service for customers, CyberSource Gift Certificate Services are a viable and economic option. There are no large upfront costs, implementation is easy and a full-featured solution can be completely operational within a matter of days.

Appendix

Insert full report.....Survey of BizRate.com Online Research Panel, April 2000. n=9,400+