

The use of Internet-based communication in support of long-term customer relationships in a period of corporate change

A thesis by

Tertia S van Eeden

Submitted in partial fulfilment of the requirements for the degree

Doctor Philosophiae

in

Information Science

Department of Information Science School of Information Technology

University of Pretoria

Supervisor: Prof Dr Johannes C Cronjé

2002



Acknowledgements

This research study is dedicated to my husband and best friend, Chris van Eeden

I would like to thank those who helped and supported me with my studies, in particular the following people:

- Prof Dr Johannes C. Cronjé, my mentor, for his guidance, advice and constructive criticism.
- Mrs Elana Mauer, for processing the data
- Mr Jackie Grimbeeck, for the assistance with the analysis of the data
- Ms Rika Opper, for editing the content
- Phillip, my son, for assisting with the editing
- Library personnel at the University of Pretoria for their assistance during the literature study
- Ms Lynette Albrecht and Emrie, my daughter, for assisting with the typing
- The respondents who participated in this study and supplied valuable empirical data
- My husband Chris, and children Emrie and Phillip, and our parents for their understanding,
 support, assistance and patience during the study

"By the grace of God go I."



DECLARATION

| L | d | 60 | a | re | tt | nat: |
|---|---|----|---|----|----|------|
| | u | ᄄ | • | 16 | ш | ıaı. |

The use of Internet-based communication in support of long-term customer relationships in a period of corporate change

is my own work, that all sources used or quoted have been indicated and acknowledged by means of complete references, and that this thesis was not previously submitted by me for a degree at any other university.

T. S. van Eeden

Date



The use of Internet-based communication in support of long-term customer relationships in a period of corporate change

by TS van Eeden

Degree:

Doctor Philosophiae in Information Science

Department:

Department of Information Science

School of Information Technology

Promoter:

Prof Dr JC Cronjé

Synopsis

The research addressed the factors contributing to the success or failure of an Internet-based communication web site in assisting business-to-business companies to create, establish and/or enhance sustainable customer relationships.

To achieve the outcome, a web site was designed, developed, delivered and evaluated to assist a business-to-business company to create, establish and enhance a sustainable corporate image as perceived by their primary clients.

The design, development and evaluation of the web site consisted of the following sub-processes:

- A review of relevant literature: firstly to reflect upon communication through the wired world, and secondly to determine how the information revolution influences the way people think, work an live.
- A survey of the literature dealing specifically with new strategic marketing perspectives, in order to identify the demands placed on a company's business strategy by the new strategic marketing perspectives, and to determine what these strategies are.
- A survey of the literature dealing with information design and the web usability of Internetbased programmes with a view to designing and developing a web site for a business-tobusiness company which complied with various design specifications that influence the effectiveness and accessibility thereof.
- Finally, designing and evaluating the web site to identify potential usability problems. The



three evaluation methods used were paper prototyping, machine prototyping and usability testing. The rationale being to identify major usability problems and to obtain measure from intended users and a usability expert on the effectiveness, efficiency and user-interface satisfaction of the web site.

The web site was used as basis for compiling a survey questionnaire to test the degree to which respondents strongly agreed or disagreed with statements on the following features of the web site:

- Communication
- Relationship building
- Customer service
- Design
- Usability

The questionnaire also covered aspects on computer and Internet usage experience, access and literacy of the respondents. The survey questionnaire was sent to the target population of primary clients of the participating company, the group of intended end users.

The empirical results obtained indicated that employing good information architecture that is based on customers' needs, as well as the iterative development of a web site could assist a business-to-business company to create, establish and enhance a sustainable corporate image as perceived by their primary clients.

Key terms: Internet-based communication, relationship building, customer service information design, web usability



Die gebruik van Internetgebaseerde kommunikasie ter ondersteuning van langtermynkliëntverhoudings in 'n tydperk van korporatiewe verandering

deur

TS van Eeden

Graad: Doctor Philosophiae in Inligtingkunde

Departement: Departement Inligtingswetenskap

Skool vir Inligtingstegnologie

Promotor: Prof Dr JC Cronjé

Samevatting

Die doel van die studie was om vas te stel watter faktore 'n bydrae lewer tot die sukses of mislukking van 'n Internetgebaseerde kommunikasiewebwerf in 'n sakemiliue. Die moontlike bydrae wat so 'n webwerf tot die verhouding tussen 'n besigheid en sy kliënte kan lewer is ondersoek.

'n Webwerfontwerp wat aan die hand van webgebasseerde ontwerpbeginsels ontwikkel is, is deurgaans geëvalueer en onderwerp aan bruikbaarheidstoetsing. Hierdeur is die effektiwiteit, doeltreffendheid en aanvaarbaarheid van die webwerf getoets.

'n Gestruktureerde evalueringsvraelys is deur die kliënte van die deelnemende maatskappy voltooi. Data-analise is op die response wat met die onderstaande aspekte verband hou gedoen:

Kommunikasie

Bruikbaarheid

Kliënt verhouding

Interne gebruik

Kliënte diens

Internettoegang

Ontwerp

Internetgeletterdheid

Die empiriese analise van die response het aangetoon dat goeie inligting argitektuur wat op kliënt behoeftes gebaseer is, asook deurlopende evaluering van 'n webwerf in die ontwikkelingsfase, 'n maatskappy kan help om 'n koöperatiewe beeld te bou, te verbeter en by sy kliënte te vestig.

Sleutelwoorde: Internetgebaseerde kommunikasie, kliëntverhouding, kliëntediens, inligtingontwerp, webwerfontwerp



Terminology

Agents: Individuals representing the supplier and dealership at end-user level. They are responsible for physically selling the products.

Authorizing system: A software product designed for users without programming skills to be used for developing and testing multimedia applications.

Business-to-business (B2B): The portion of the Internet market that affects transactions between business operations and their partners in marketing, sales, development, manufacturing and support. This is the largest portion of the Internet marketplace, and the fastest-growing sector.

Business-to-customer (B2C): Defined as the communications and transactions between a business and a consumer via the Internet.

Business networks: Relationships between suppliers, buyers and intermediaries, usually organised by industry group, or the contacts of an individual organisation.

Business-to-business (B2B) transactions: Business transactions conducted over public or private networks, including public and private transactions using the Internet as a delivery vehicle. These transactions include financial transfers, on-line exchanges, auctions, product and service delivery, supply-chain activities and integrated business networks.

CD-ROM: Compact disc read-only memory. A disc storage device standardised for data with 680 megabyte capacity enabling it to store 250 000 pages of text and used extensively for storing multimedia titles.

Channels of distribution: A distribution channel is a method of providing a product or service to the target user of the system. This could be an on-line mall, a portal, an own brand site or a distribution



supply chain.

Community: An electronic forum where individuals or groups gather to find relevant and pertinent information. They are often segmented by interest or geography.

Constructivist theory: Jerome Bruner's theory is that learning is an active process in which learners construct new ideas or concepts based upon their current/past knowledge. The learner selects and transforms information, constructs hypotheses, and makes decisions, relying on a cognitive structure to do so. Cognitive structure (i.e., schema, mental models) provides meaning and organization to experiences and allows the individual to 'go beyond the information given'.

Crop protection: The control of weeds, pests and crop diseases to increase the yields and quality of the harvest.

Customer Relationship Management (CRM): The strategy, processes and technology designed to support the effective optimization of the customer relationship. Most systems support these activities involving customers before the sale, during the sales process, in rendering customer service and over the length of the relationship.

Distribution channel: The process of conveying goods and services through different stages from the producer to the market.

Dealership: Grouping of agents together in one legal entity in which the relevant agents and management team have shareholdings. The dealership is responsible for selling, distributing, and servicing the products at end user level.

Focus-group design and paper prototyping: Both these techniques are means to involve users in the design process from a very early stage, and provide usability practitioners with the ability to measure application usability even before a prototype has been developed.



Hawthorne effect: A social desirability tendency. **M**ost persons will try to give answers that make themselves appear well-adjusted, unprejudiced, rational, open-minded and democratic.

Heuristic evaluation: A variation of usability inspection where usability specialists judge whether each element of a user-interface complies with established usability principles.

Hypermedia: The provision of a structure of linked elements through which the user can navigate interactive multimedia.

Interactive multimedia: The ability of the viewer to control the elements of a multimedia project when delivered.

Iterative usability testing: Usability testing is a powerful tool for quantitatively measuring the usability of software applications. In order to maximise its effectiveness, usability testing should be applied in different forms from very early in the design process and should be applied iteratively throughout the remainder of the entire development process.

Interview: Gathering information about users by talking directly to them. An interview can typically gather more information than a questionnaire and go into a deeper level of detail. Interviews are good for getting subjective reactions, opinions, and insights into how people reason about issues. Interviews may be conducted in person or over the telephone.

Pull strategy: The dissemination of product-oriented and services information for potential and existing secondary clientele (end users).

Push strategy: The ongoing communication of the principles, objectives, products and services of a company to their dealerships and their agents.

Primary customers: The members of the dealerships and agents.



Multimedia: An interwoven combination of text, graphic art, sound, animation and video elements.

Secondary clientele: The end users, namely individual farmers and the corporate food production industry.

Survey: A technique for gathering information from a large number of users. A survey can be conducted through a large number of telephone interview, a direct-mail questionnaire, or an online questionnaire.

User-centric design (UCD) framework: This framework provides organisations with a process which, if followed carefully, can help cost-effectively to enhance the usability of any software application in development. The framework advocates the early understanding and definition of all variables that can affect the end user's ability to effectively operate a proposed user interface. The UCD framework usually consists of three phases, namely analysis, design and construction.

Usability: Usability addresses the relationship between tools and their users. In order for a tool to be effective, it must allow intended users to accomplish their tasks in the best possible way. The same principle applies to computers, web sites, and other software. In order for these systems to work, their users must be able to employ them effectively.



Table of Contents

| _ist of t | ables |
|-----------|--|
| _ist of f | igures |
| _ist of o | charts |
| List of a | appendices |
| | |
| Chap | ter 1 Introduction and research questions |
| Introdu | ction1 |
| 1.1 | Background |
| 1.1.1 | Corporate change at Novon |
| 1.2 | Research questions |
| 1.3 | Outcome of research 6 |
| 1.4 | Delimitations of the study6 |
| 1.5 | Structure of the study6 |
| | |
| Chap | oter 2 Literature in context |
| Introdu | ction ç |
| 2.1 | Communication through the wired world |
| 2.1.1 | The Internet changes everything (ICE) Age |
| 2.1.1.1 | The Information Revolution is still in its infancy |
| 2.1.1.2 | Connecting our children to the future |
| 2.1.1.3 | Power in the world today is no longer bisected but trisected |
| 2.1.1.4 | Deep coalitions will follow |



| 2.1.1.5 | Infopower in the firm | , |
|---------|--|----|
| 2.1.2 | The global information structure (GII) | 3 |
| 2.1.3 | Putting people first in the ICE (Internet Changes Everything) Age | € |
| 2.1.4 | The future of the Internet and the Internet of the future | 5 |
| 2.2 | Marketing via the Web | 3 |
| 2.2.1 | The history of Internet marketing | O |
| 2.2.2 | One-to-one web marketing | 2 |
| 2.2.3 | Relationship marketing 30 | 6 |
| 2.2.4 | The inevitability of the Web as a business vehicle: requirements to adopt to the new rules of doing business | 6 |
| 2.2.5 | Customer service in cyberspace | 3 |
| | | |
| 2.3 | Information design 5 | 9 |
| 2.4 | Web usability | 4 |
| 2.5 | Summary 7 | 5 |
| | | |
| Chap | oter 3 Research project description | |
| Introdu | ection | '5 |
| 3.1 | Research problem | '5 |
| 3.1.1 | Purpose of research | '5 |
| 3.1.2 | Outcome of research project | 7 |
| 3.1.3 | Internet- based communication web site - Phase Two: Design | '8 |
| 3.1.4 l | nternet-based communication web site - Phase Three: Production8 | 34 |
| 3.1.5 (| nternet-based communication web site - Phase Four: Delivery | 36 |
| 3.1.6 7 | Farget population | 38 |



| 3.1.7 Type of study |
|--|
| 3.1.7.1 Interviews, formal and informal discussions |
| 3.1.7.2 User evaluation questionnaire 92 |
| 3.1.7.3 Heuristic usability evaluation |
| 3.1.7.4 Usability testing |
| 3.1.7.5 Summative evaluation |
| 3.1.8 Data collection procedure |
| 3.2 Methods of investigation |
| 3.2.1 Data collection methods |
| 3.2.2 Description of instruments |
| 3.2.3 Data collection plan 97 |
| 3.2.4 Description of data analysis |
| |
| 3.3 Description of research implementation and evaluation |
| 3.4 Research time frame |
| 3.5 Setting |
| 3.6 Summary |
| |
| Chapter 4 Research results |
| 4.1 Results from the user evaluation questionnaire |
| 4.1.1 Results of biographical variables of Section A and B of the user evaluation questionnaire . 10 |
| 4.1.2 Quantitative analysis of results of Section C1 of the user evaluation questionnaire 10 |
| 4.1.3 Quantitative analysis of results of Section C2 of the user evaluation questionnaire 11 |
| 4.1.4 Quantitative analysis of results of Section D and E of the user evaluation questionnaire 11 |



| 4.1.5 The search for differences between subgroups | 120 |
|--|--|
| 4.2 Results of the usability test | 142 |
| 4.2.1 Results of biographical variables on Section A of the usability test | 143 |
| 4.2.2. Results of Sections B to D of the usability evaluation questionnaire | 145 |
| 4.2.3 Results of the performance tasks of the usability test | 157 |
| 4.2.4 Results of the heuristic evaluation questionnaire | 164 |
| 4.2.5 Results of the summative evaluation | 167 |
| 4.3 Summary | 172 |
| | |
| Chapter 5 Conclusions and recommendations | |
| Chapter 5 Conclusions and recommendations 5.1 Introduction | 178 |
| | |
| 5.1 Introduction | 178 |
| 5.1 Introduction | 178 179 |
| 5.1 Introduction | 178 179 182 |
| 5.1 Introduction | 178 179 182 185 |
| 5.1 Introduction | 178 179 182 185 187 |
| 5.1 Introduction | 178 179 182 185 187 189 |
| 5.1 Introduction 5.2 Answers to subquestions 5.2.1 Communication 5.2.2 Marketing 5.2.3 Customer service 5.2.4 Information design and web usability 5.3 Limitations | 178 179 182 185 187 189 |



List of Tables

| Table 1.1 | Subquestions |
|--------------|---|
| Table 2.1 | Summary of the content of the different sections of 2.1 |
| Table 2.2 | Digital Declaration of Interdependence (Leer,1999:14) |
| Table 2.3 | Summary of responses to the impact of the Wired World 20 |
| Table 2.4 | Summary of the contents of the different sections |
| Table 2.5 | One-to-one marketing concepts that can be applied when using the Web (Allen, Kania & Yaeckel, 1998:7-9; Kim, 2000:75-98; Power, Weber & Boswell, 2001:188-201; Levine, Locke, Searls, & Weinberger, 2000:1-39,75-114) |
| Table 2.6 | Web marketing technologies and how to apply them (Allen, Kania & Yaeckel, 1998:11; Sindell, 2000:147, 246; Power, Weber & Boswell, 2001: 221-225) 35 |
| Table 2.7 | Relationship marketing objectives (Gordon, 1998:9) |
| Table 2.8 | The eight components of Relationship Marketing (Gordon, 1998:22) 39 |
| Table 2.9 | Relationship marketing - principles and actions |
| Table 2.10.1 | Consumer versus Business-to-Business Market places (Cunningham, 2001:1-36; Gordon, 1998:113-133) |
| Table 2.10.2 | Consumer versus Business-to-Business Market places (Cunningham, 2001:1-36; Gordon, 1998:113-133) |
| Table 2.10.3 | Consumer versus Business-to-Business Market places (Cunningham, 2001:1-36; Gordon, 1998:113-133) |
| Table 2.10.4 | Consumer versus Business-to-Business Market places (Cunningham, 2001:1-36; Gordon, 1998:113-133) |
| Table 2.11 | Web business sins (Ware <i>et al.</i> , 1998:73-88; Windham, 1999:14; Power, Weber and Boswell, 2001:5-8; Michalson, 1999 (Online)) |
| Table 2.12 | Guidelines for success (Ware <i>et al.</i> , 1998:73-88; Power, 2001:189-201; Powers,1999: 158-159) |
| Table 2.13 | Changing customer needs, demands, expectations and delivery on the promises (Sterne, 1996: 3-21, 89-91, 186-212, 224-226; Peppers & Rogers, 1997: 70-72; Leigh, 1997:44; Mishina, 1998:8-9; Hoffman, Novak & Peralta, 1999:80-85; Windham, 1999: 6-7, 22-24; Leen, 2000:14-31; Cunningham, 2001: 51 - 54 54 |
| Table 2.14 | Features of interface design (Davis & Merrit, 1998: 34 - 39, 47; Holzschlag, 1998: 77 - 85; Hall, 1997: 190 - 192; Nielsen, 2000:164 - 221; Vaughan, 1998: 40 - 41, 476 - 487) |

| Table 2.15 | Web design principles and guidelines to enhance web usability (Pike, 2000: 88; Nielsen, 2000: 380 - 383; Muff, 2000: 39; Brock, 1999:17; Strow, 1997:31B) | 65 |
|-------------|---|-----|
| Table 2.16 | Summary of the content of the communication section of Chapter 2 | 70 |
| Table 2.17 | Summary of the content of the marketing section of Chapter 2 | 72 |
| Table 2.18 | Summary of the content of the customer service section of Chapter 2 | 73 |
| Table 2.19 | Summary of the content of the information design section of Chapter 2 | 73 |
| Table 2.20 | Summary of the content of the web usability section of Chapter 2 | 74 |
| Table 3.1 | Design specifications at the macro level - Phase One: Strategy | 76 |
| Table 3.2 | Design specifications | 81 |
| Table 3.3 | Checklist for storyboard evaluation | 84 |
| Table 3.4 | Overview of the production process | 85 |
| Table 3.5 | Phase Four: Delivery | 87 |
| Table 3.6 | Profile of target population - user evaluation questionnaire | 89 |
| Table 3.7 | Profile of the focus group (convenience sampling) - usability testing | 90 |
| Table 3.8 | Brief discussion of the qualitative research, with the emphasis on one-to-one interviews | 91 |
| Table 3.9 | Data collection procedure | 96 |
| Table 3.10 | Data collection matrix | 98 |
| Table 3.11 | Time frame for research study 1 | 02 |
| Table 4.1 | Biographical profile of the group of agents (n=35) | 07 |
| Table 4.2 | Computer and Internet usage experience, access and literacy (n=35) 1 | 08 |
| Table 4.3.1 | Rank order of statements relating to the design features of the web site(n=35) 1 | 10 |
| Table 4.3.2 | Rank order of statements relating to the web site's design features (n=35) 1 | 111 |
| Table 4.4 | Rank order of statements relating to the web site's communication, customer service and relationship building capabilities (n=35) | |
| Table 4.5 | Rank order of statements relating to the web site's external interactivity and communication options and relationship building capabilities with the spouses (n=15) | 118 |



| Table 4.6 | Rank order of statements relating to the web site's external interactivity and communication options and relationship building capabilities with the children (n=8) |
|--------------|---|
| Table 4.7 | Results of the Wilcoxon Rank Sum Test for comparing 'Age Groups' by means of ranking variables (1-5 scale) |
| Table 4.8 | Percentage responses by age categories: Question 17 |
| Table 4.9 | Results of the Wilcoxon Rank Sum Test for comparing 'PC literacy - PC illiteracy' by |
| | means of ranking variables (1-5 scale) |
| Table 4.10 | The frequency procedure of PC literacy/PC illiteracy by Question 17 |
| | by means of a rating scale (1-5) |
| Table 4.11 | Results of the Wilcoxon Rank Sum Test for comparing 'Use of Internet as part of work/Use of Internet not part of work' by means of ranking variables (1-5 scale) . 130 |
| Table 4.12.1 | The frequency procedure of Internet utilization as part of work versus no Internet utilization as part of work by Question 19 by means of a rating scale (1-5) 133 |
| Table 4.12.2 | The frequency procedure of Internet utilization as part of work versus no Internet utilization as part of work by Question 20 by means of a rating scale (1-5) 135 |
| Table 4.12.3 | The frequency procedure of Internet utilization as part of work versus no Internet utilization as part of work by Question 21 by means of a rating scale (1-5) 136 |
| Table 4.13 | Results of the Wilcoxon Rank Sum Test for comparing 'Regular visits to the Internet versus Irregular visits to Internet (Seldom)' by means of ranking variables (1-5 scale) |
| Table 4.14 | Summary of dependant variables on which there is a significant difference between the different subgroups |
| Table 4.15 | Biographical profile of the group (n=13) 144 |
| Table 4.16.1 | Rank order of statements relating to the efficiency of the web site (n=13) 145 |
| Table 4.16.2 | Rank order of statements relating to the satisfaction derived from the |
| | web site (n=13) |
| Table 4.16.3 | Rank order of statements relating to the effectiveness of the web site (n=13) 153 |
| Table 4.17.1 | Results of the usability test: Area managers (clicks and seconds per task) 158 |
| Table 4.17.2 | Results of the usability test: Agents (clicks and seconds per task) 159 |
| Table 4.17.3 | Comments attached by participants to the Internet-based communication web site after usability testing |



| Table 4.18.1 | Summary of Experts' Web Production Checklist | 164 |
|--------------|--|-----|
| Table 4.18.2 | Summary of the heuristic evaluation of web site | 165 |
| Table 4.19.1 | Results concerning the importance of the Internet-based communication web site | and |
| | information technology in the future of business | 168 |
| Table 4.19.2 | Results on how soon the Internet-based communication web site and information | |
| | technology will become completely part of the business operation | 169 |
| Table 4.19.3 | Results concerning the number of clients that have access to e-mail | 170 |
| Table 4.19.4 | Results concerning the number of clients that have e-mail addresses | 171 |



List of Figures

| Figure1.1 | Flow of functions in the distribution channel | 3 |
|------------|---|------------|
| Figure 1.2 | Graphic representation of the document | 8 |
| Figure 2.1 | Selected relationship marketing elements (Gordon, 1998: 21) | 39 |
| Figure 2.2 | Relationship marketing (Gordon, 1998:22) | 1 1 |
| Figure 2.3 | The ripples in the Web Effect (cited in Windham, 1999:3) | 47 |
| Figure 2.4 | Each level of customer integration raises access expectations to the next level (Sterne, 1996: 212) | 57 |
| Figure 2.5 | Pre customer integration versus customer integration (Sterne, 1996: 295) | 58 |
| Figure 3.1 | User-centric Design Framework (Benjamin, 2000: 3) | 78 |
| Figure 3.2 | Application design puzzle (Benjamin, 2000: 3) | 79 |
| Figure 3.3 | Hodgkinson's Daisy Instructional Design method (Adendorff, 1999:2) | 80 |
| Figure 3.4 | Home page of Novon Crop Protection Company | 83 |



List of Charts

| Chart 4.1 | Computer and Internet usage experience, access and literacy 108 |
|--------------|--|
| Chart 4.2.1 | Rank order of statements relating to design features (n=35) |
| Chart 4.2.2 | Rank order of statements relating to design features (n=35) |
| Chart4.3 | Rank order of statements portrayed in Table 4.4 (n=35) 114 |
| Chart 4.4 | Rank order of statements portrayed in Table 4.5 (n=15) |
| Chart 4.5 | Rank order of statements as portrayed in Table 4.6 (n=8) |
| Chart 4.6.1 | Results of the Wilcoxon Rank Sum Test for comparing 'Age Groups' by means of ranking variables (1-5 scale) (Q15 - Q21) |
| Chart 4.6.2 | Results of the Wilcoxon Rank Sum Test for comparing 'Age Groups' by means of ranking variables (1-5 scale) (Q22 - Q39) |
| Chart 4.7 | Responses by age groups: Question 17 124 |
| Chart 4.8.1 | Results of the Wilcoxon Rank Sum Test for comparing 'PC literacy - PC illiteracy' by means of ranking variables (1-5 scale) (Q15 - Q21) |
| Chart 4.8.2 | Results of the Wilcoxon Rank Sum Test for comparing 'PC literacy - PC illiteracy' by means of ranking variables (1-5 scale) (Q22 - Q39) |
| Chart 4.9 | The frequency procedure of PC literacy/ PC illiteracy as rated by Question 17 128 |
| Chart 4.10.1 | Results of the Wilcoxon Rank Sum Test for comparing 'Use of Internet as part of work/Use of Internet not part of work' by means of ranking variables (1-5 scale) (Q15 - 21) |
| Chart 4.10.2 | Results of the Wilcoxon Rank Sum Test for comparing 'Use of Internet as part of work/Use of Internet not part of work' by means of ranking variables (1-5 scale) (Q22 - Q39) |
| Chart 4.11.1 | The frequency procedure of Internet use vs No Internet use as rated by Q19 133 |
| Chart 4.11.2 | The frequency procedure of Internet use vs No Internet use as rated by Q20 135 |
| Chart 4.11.3 | The frequency procedure of Internet use vs No Internet use by Q21 137 |
| Chart 4.12.1 | Results of the Wilcoxon Rank Sum Test for comparing frequency of visits to Internet by means of ranking variables (1-5 scale) (Q15 - Q21) |
| Chart 4.12.2 | Results of the Wilcoxon Rank Sum Test for comparing frequency of visits to Internet by means of ranking variables (1-5 scale) (Q22 - Q39) |



| Chart 4.13.1 | The frequency procedure of agents and area managers as rated by Q1 by means of a rating scale (1-5) |
|---------------|---|
| Chart 4.13.2 | The frequency procedure of agents and area managers as rated by Q2 by means of a rating scale (1-5) |
| Chart 4.13.3 | The frequency procedure of agents and area managers as rated by Q3 by means of a rating scale (1-5) |
| Chart 4.13.4 | The frequency procedure of agents and area managers as rated by Q4 by means of a rating scale (1-5) |
| Chart 4.13.5 | The frequency procedure of agents and area managers as rated by Q5 by means of a rating scale (1-5) |
| Chart 4.13.6 | The frequency procedure of agents and area managers as rated by Q6 by means of a rating scale (1-5) |
| Chart 4.13.7 | The frequency procedure of agents and area managers as rated by Q7 by means of a rating scale (1-5) |
| Chart 4.13.8 | The frequency procedure of agents and area managers as rated by Q8 by means of a rating scale (1-5) |
| Chart 4.13.9 | The frequency procedure of agents and area managers as rated by Q9 by means of a rating scale (1-5) |
| Chart 4.13.10 | The frequency procedure of agents and area managers as rated by Q10 by means of a rating scale (1-5) |
| Chart 4.13.11 | The frequency procedure of agents and area managers as rated by Q11 as rated by means of a rating scale (1-5) |
| Chart 4.13.12 | The frequency procedure of agents and area managers as rated by Q12 by means of a rating scale (1-5) |
| Chart 4.14.1 | Results of performance tasks by clicks: Area managers |
| Chart 4.14.2 | Results of performance tasks by seconds: Area managers 160 |
| Chart 4.14.3 | Results of performance tasks by clicks: Agents |
| Chart 4.14.4 | Results of performance tasks by seconds: Agents |
| Chart 4.15.1 | Importance of the web site and information technology |
| Chart 4.15.2 | Clients' response to time frame |
| Chart 4.15.3 | Access to e-mail |
| Chart 4.15.4 | Clients' response to having an e-mail address |



List of Appendices

| Appendix A | Preliminary site map | 202 |
|------------|---------------------------|-----|
| Appendix B | Questionnaire | 219 |
| Appendix C | Expert report | 234 |
| Appendix D | Expert review checklist | 239 |
| Appendix E | Heuristic evaluation form | 241 |
| Appendix F | Usability testing | 246 |