***Marshalls.com***

*“Taking Marshall’s into the 21st century through e-commerce.”*

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Daniel Spencer

Daniel Tierney

Nathan Tessler

Kate Scarangello

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BUSINESS CONCEPT

THE PRODUCT

Marshalls.com is an online store for Marshalls products. Our website will allow online shoppers to take advantage of our great prices from the comfort of their homes. We will attempt to accomplish several main goals with this site. First, is to make sure this an add-on to the in store experience and not a replacement. Second, is to keep the same ability online to customize to our customer’s needs. Third, is to keep the Marshalls treasure hunting experience present. And finally we will attempt to use this site to greatly expand our social media presence. We have added several features to the site that make if different from the typical retail store website to accomplish all of these goals.

To ensure that this is an add-on experience we will make it is clear that the merchandise on the website will not be the exact same merchandise you find in your local store. We will work closely with in store management to make sure that we are constantly able to provide as much diversity and selection to the customer as possible. There will be some overlap because for certain items that are selling really well it would be beneficial to have those items available in more than one place. But, we will make it clear for all customers visiting our site that different merchandise can be found in their local store.

Marshalls has a system that allows them to customize to specific customer needs. They do this by keeping low inventories so that their massive fleet of buyers can constantly buy what is in trend or even just buy more of what is selling well. We will keep this ability to customize to customers’ needs by following a similar path of keeping low inventories in our warehouse. We have allocated money in our budget to employ new buyers but we will also tap into Marshalls pre-existing buyers. Another thing we will do is divide the country up into regions where they have similar fashion trends or climate. Each region will have its own website. At least when you start your search first time customers without an account will put in their zip code (if you have an account it will automatically take you there). You will have the option to see different regions websites. But, we feel our customers will appreciate having merchandise first presented to them that matches what they are most likely looking for.

The treasure hunting experience is a strategy Marshalls uses to expose their customers to as much of their merchandise as possible. It relies on the already mentioned quickly changing inventory and plays off the excitement in having a different experience every time you visit the store. To enhance this strategy on our website we included a section timer that counts down the time stock will remain available for sale on the site. Every section of our merchandise is divided into, men’s, women’s, accessories, etc., and each item will run on a different timer. This will entice customers to come back because of the constantly changing inventory, as well as the subtle implication that there is limited time to purchase this item at such a great deal “forever”, and thus the buyer feels more inclined to make an impulse purchase. Along with the timer, there will also be a limited number of individual items available. Next to each item, we will have a running tally of the number of products already sold. More importantly, when there is a limited (ten or less) quantity of an item left, we will have a very visible notification stating the low amount that is left. This could cause impulse buying even further. Since the site will have no search engine, this will further encourage people to look through all of our merchandise instead of going directly to an item they wish to buy.

SOCIAL FEATURE

Another aspect of the site we will be pushing is creating an account and following us on Twitter, Facebook, and other social media outlets. When you first arrive at Marshalls Online, there will be a place to register for an account or sign into an existing account. With these accounts, we hope to greatly increase the amount of emails Marshalls has access to. Through their account, customers will receive emails about information relevant to the store. In order to maintain a positive relationship with customers, we will also give them an option to receive no emails at all about Marshalls news. With perhaps the two most popular social media sites, Twitter and Facebook, we will send live updates and reminders about section timers nearing expiration, as well as arrival of new inventory (these links will be located at the top right of each webpage). We are hopeful that our website will dramatically increase the amount of people that follow and subscribe to us on these sites. With a larger, computer-based target market, we believe this goal is very much achievable.

TYPICAL WEBSITE VISIT

When you go to Marshalls online, you will be directed to your regions individualized site and immediately see a layout of the store with clickable links in each section. Each link will take you to all the merchandise we have available in that section. For example, if you are a man and are looking for a red t-shirt, you would click the Men’s section link. After clicking the Men’s section link, you will refine your search further to pants, dress shirts, shoes, etc. Afterward, you may refine your search further to style and size. Once in the specific section the timer mentioned earlier will be present showing the amount of time available before the items disappear from the website. If you see an item that you like, then you would click on the item. This would take you to a page with multiple pictures of the item as well other information relevant to making a purchase.

SHIPPING AND RETURNS

Once items are purchased from the site we will use a third party shipping company, such as UPS, for at-home delivery. When completing the online purchasing process the customer will have to select their shipping option based on the price that they will be charged. We will not cover the costs of shipping the item. Instead we will pay for the return of your item if you are not happy. When the item is being packaged up to leave our warehouse we will print a return label and a set of instructions to put inside the box with the product. The instructions will direct the customer to fill out an online return form or call in over the phone before shipping their product back to us. We will accept orders that are filed online or over the phone 30 days after the item was shipped for full rebate if the original tags are still attached to the item. Marshalls.com will not accept any exchanges for price or color. Since our inventory will be moving so rapidly we cannot guarantee that the item the customer wants to exchange will still be in stock. Therefore, in order for someone to exchange an item they will have to fill out an online return form or call in over the phone within 30 days of the shipped date to return the item they have and then place a new order for the item they want.

OVERALL APPERANCE

We will give the website a very clean image that will be easy to use and navigate. The idea is to keep it simple, yet elegant enough to appeal to the traditional target market of Marshalls. There will be a limit on the amount of items shown on one page with the option available for the user to increase the amount if they desire to do so.

WHAT SETS US APART

This site will allow Marshalls to reach a much larger population with their great prices. There are currently 20 states with fewer than 5 Marshalls stores, and 4 states without a Marshalls store altogether. Our website will fare better than those of our online competitors for the same reasons our retail stores are better than their competition; like the stores, we will offer the same great items for a significantly lower price compared to our competitors. Our unique website layout will also promote multiple buys through exposure to more items. This website should play a major role in hopefully increasing TJX sales to over 30 billion annually. It is, essentially, a store that reaches every person in the country with Internet access, without Marshalls having to pay the substantial cost of leasing a building. We will also put a different and constantly rotating stock online to give enough of an online experience to keep customers coming back to the site but not enough to deter customers from still entering the store. This website will allow everyone to have the option of shopping at Marshalls.

MARKET ANALYSIS

TARGET MARKET

We will be targeting middle class women with mean incomes of around $65,000. Marshall’s stores would generally target middle and upper middle class women. So our target market would likely be on the lower end of Marshalls target market. Buying women clothing online can be somewhat tricky due to size variations with different brands. Therefore, upper middle class women buying higher end Marshalls merchandise would likely still be more inclined to buy in store. But middle class women would be more inclined to take full advantage of saving time and buying online. The $65,000 income came from a statistic that says the mean household income of online shoppers is $65,000. 56% of all online shoppers are also women 8. Statistics also show that women buy 50% of their husband’s wardrobes 7.

The women target market we will be targeting can be further broken down into two sections, deal seekers and moms. Both of these groups will have an equal appeal to our website because either by nature or situation they are cost conscious. Deal Seekers have a self-explanatory name. They are the shoppers that are constantly looking for good deals. These shoppers make up 30% of all online consumers and are for the most part women8. They “have a huge appetite for promotional content across all online channels” which seems to fit our website concept perfectly8. Moms care about fashion but are also cost conscious because they have families. There are two key statistics that make this a very appealing group for us to target. “By 2014, more than 93% of moms will be regular online users” and “85% of household spending is controlled by Moms.”8.

POTENTIAL GROWTH OF MARKET

The global market is growing and changing constantly. As a result, companies need to adjust to the ever-changing market. The most extraordinary revolution to the market is the Internet. Online shopping is a vastly profitable and exponentially growing field: 71% of American 18-32 year olds shop online; 80% of individuals aged 32-44 purchase products online; and 72% of 55-64 year olds utilize online shopping. Overall, 71% of all adults in America shop online[[1]](#endnote-1). Those numbers are quite staggering and show the true power of the Internet, and Marshalls can potentially reach every single one of those consumers with the push of a button.

According to Forrester Research, online sales are estimated to reach $210 billion in 2012 and $249 billion in 2014[[2]](#endnote-2). There are also roughly 8 new Internet users added every second. Thus, it is clear that online shopping is expanding very quickly.

Furthermore, Marshalls can also benefit greatly from coinciding the new website with live updates and feeds through social media outlets, including Twitter and Facebook. By the end of 2010, there were 600 million users of Facebook. Twitter users totaled 175 million by September 2010, and 100 million Twitter users created their accounts that year alone. Social media is another aspect of the groundbreaking Internet generation, and Marshalls can instantly connect with these people as well. Marshalls can update these social media outlets at any second and inform followers of new shipments arriving, or anything else Marshalls sees as relevant for customers.

Also, as of June 2010, only 14% of Internet users are from North America, and even fewer from the United States. Therefore, if this website ultimately brings more success to Marshalls, the company would be wise to open up online shopping internationally as well. Asia and Europe alone combine for over two-thirds of Internet users, and if Marshalls can successfully expand internationally, the company would be wise to expand its web access internationally as well[[3]](#endnote-3).

STRENGTHS

Marshals greatest strength are its low prices. Marshalls off-price retail buying strategy gives the company a competitive advantage over its competitors. At Marshalls.com we have put money aside in our budget to increase the Marshalls buying force and we will also tap into the pre-existing buying force to make sure we are able to keep the same low prices. This large buying force will also allow us to provide a wide array of products. Although Marshalls does not have experience in online retail we feel confident that we have been able to replicate strategies that have been proven to work, like keeping low inventories and the treasure hunting experience, to ensure we are maximizing our profitability.

We also feel that Marshalls has pre-existing warehouse and merchandise related technology will give us an advantage behind the scenes. Marshalls currently has a state of the art automated storage and distribution system. This specialized computer inventory planning, purchasing and monitoring systems coupled with warehouse storage, processing, handling and shipping systems will permit a continuous evaluation and rapid replenishment of the stores inventory. This system will also help us keep track of what we are selling online and what we are not. Our ability to tap into the TJX systems and implement them in our own computer systems will save a lot of money and also insure that we maximize efficiency.

WEAKNESS

Our greatest weakness would probably be the same with any startup company and that is a lack of experience. It is a very competitive industry and because of the established name that Marshalls brings customers will be expecting perfection. This is a massive operation that takes extremely high levels of logistics and overall management. As prepared and confident as we feel to get this operation under way there will very likely be something that arises we had not previously accounted for. Not only will be under pressure in our own effort to make sure customers have a great overall experience but we will also be under pressure from executives at Marshalls store headquarters. They will simply not tolerate their brand name being tarnished and it is likely we will be kept on a very short leash.

Another weakness may arise in having to outsource shipping. We will initially be using a third party company to do shipping for us. Relying on a third party company may appear to be the safer option but that also means we are relying on a company and employees that are not directly under our control. Our eventual goal is to bring this in house but for now we do not want to take on more than we can handle.

OPPORTUNITES

According to some recent studies US online retail growth continues to increase. Online shopping is becoming vastly profitable, 71% of American 18-32 year olds shop online; 80% of individuals aged 32-44 purchase products online; and 72% of 55-64 year olds utilize online shopping. Overall, 71% of all adults in America shop online[[4]](#endnote-4). These statistics keep growing because people are finding it much more convenient to shop in the comfort of their own homes.

THREATS

One of the major threats that we may face is the highly competitive market. Because the online retail market is rapidly increasing this would invite increasing competition. Due to the fact there are also similar department stores with online websites similar to this one we may not get the recognition we want at first.

Another threat while operating an online site is hacking. This may result in major losses for the company and their customers. According to recent studies done by the San Francisco Federal Bureau of Investigation’s Computer Crime and Security Survey in 2005 there was an increase in website defacement. There was one case in January of 2007 where TJX’s computer system was hacked. About 40 million of their customers’ credit and debit card details were stolen.

**SWOT analysis for Kohl’s online sales website**

STRENGTHS

Www.kohls.com is Kohl’s online website. This is a huge advantage for them because they can use their direct name as their web domain, which allows customers to easily find their store online. Kohl’s also has a large brand mix of different products online so more customers will be able to find a product in their price range. Kohl’s is broken down into many categories and has a site map that help customers navigate the site easily. Lastly, Kohl’s currently offers free shipping on most orders, with a stipulation of your product not arriving for at least one week.

WEAKNESSES

In comparison to the “new” marshalls.com Kohl’s has a search engine. This can be a bad thing because it allows customers to directly find their item, instead of exploring the website and buying products they didn’t originally intend on buying. Secondly, when comparing Kohl’s prices to other online retailers they are slightly higher and some products can be found cheaper elsewhere. Lastly, Kohl’s currently has no efficient way of returning items that customers bought. In order to return the item you must bring it to a local customers service desk at your nearest Kohl’s store. This is bad because most online stores are meant to reach people who cant access your stores so, if you make them return their item in store it is not going to make your customer happy or satisfied.

OPPORTUNITES

Kohl’s takes advantage of a lot of opportunities that Marshalls.com is looking to use. They use social media networking sites like Facebook and Twitter to inform customers of new deals and inventories that are currently in their stores. Also they promote sales and discounts on their home page of their website. Once you arrive there you see theses discounts and it encourages you to buy more because of the sale. Once you select the item you are interested in buying there is a pro’s vs. con’s list, which shows you the goods and bads of the items. This is good because it helps the customer analysis the product before you buy it. Another major thing that the website uses the checking out system to get customers to create an account so that they can better contact you with deals in the future. Lastly, after you complete your purchase the company asks you to complete a survey evaluating the website. This is something I think we should implement in Marshalls.com, especially in the start up phase, because it will help us better adjust to our customers needs.

THREATS

Obviously the major threat would be opposing competition. This would include any similar store like Macy’s or Target that completes sales online. Another main threat is hacking. Kohl’s along with Marshalls.com has to make sure that their site runs off a secure network because they want to try and eliminate the risk of someone taking their customers credit card information. Third, the shipping of products to customers takes over one week, although it is free, this could be a huge turnoff to many customers if they need their product fast. Lastly, when shopping on the website I noticed that there aren’t many reviews for the products they are selling. I would understand this if it was a new website but, a lot of people read the reviews before purchasing a product and this could be a turn off id there are no reviews on the product.

OPERATIONS PLAN

Since Marshalls.com will be an online-based company, there are very few things that we will acquire in order to make the company operational. Unlike most other businesses, we do not need to acquire more store space to operate the business, for we will just need one warehouse; therefore, we will not be taking away from the current Marshalls stores.

In order to obtain our merchandise, we will continue to use the same suppliers that TJX currently uses. We realize we are trying to be independent of Marshalls, but in order to maintain the same low prices we must begin by mirroring the successful, proven groundwork of Marshalls. We have allocated our budget to fund a couple more buyers to add to the already large diverse buying team. Once the merchandise is obtained, it will be shipped to the distribution center in Pennsylvania. From there, it will be photographed and put up on the website, and we will assign a timer to each item that varies depending on the item.

When it comes to the website design we plan to use Marshalls.com as our web address, which is easily recognizable for the customers. After the customer navigates their way through the website and makes their purchase, the information will be sent to the warehouse where a single person will pull the item from stock and package it so it can be shipped directly to the customer. We will be using UPS because, unlike other third party shipping companies, UPS will make a daily pickup without prior notification. For example, in order to have FedEx pick up a package you must call them by a certain time in order to have it picked up by that night. Thus, since we will be shipping more than 30,000 items a day on average, we will need a special agreement with UPS to make sure all of our packages are picked up. UPS also has the option of shipping internationally, so if we are successful enough to consider expanding internationally, we will easily be able to handle shipping logistics through our relationship with UPS.

With our online computer system, the customer will receive an email when their order is shipped, along with a tracking number, so he or she can track the order until it gets delivered to their home. Although UPS is one of the best third party shipping companies in the world, giving a tracking number will put the customer at ease so he or she knows exactly where the order is. Also, by using a third party shipping company, it lowers the risk because we will not have to send out a fleet of Marshalls’ trucks to deliver each order. Since a third party will ship the packages, it may cost Marshalls.com a pretty penny because they will not be able to allocate the price. Like most other online retailers, customers are charged for the shipment of their package, and alike we will charge the customer a shipping fee based on their location, the amount of items ordered, and the time in which they would like their package to arrive.

Although our hopes are that every customer is satisfied with what they receive, we know that there is always a chance that they may not be happy with their original order. In order to prepare for this response, when the original shipping label is printed we will also print a return label which will make the return process easier and more accessible for the customer. Attached to the return label will be a set of instructions directing the customer to either fill out a return form online or over the phone so that we can prepare for the item to return back to the warehouse, possibly at full refund, depending on our return policies.

SALES PLAN

MARKETING

Marketing effectively will play a major role in our ability to reach our year one goal. We have allocated a substantial amount of money, 33.3 million in year one, to help make our website well known. We are aware this is a significantly large number, but we believe that Marshalls.com can become a key player in the massive online retail business, and the profit will greatly outweigh this cost. Our toughest challenge will be overcoming the hurdles of breaking into the market in year one and after year one we will slightly decrease our marketing budget to just over 25 million dollars.

Our target market is middle-income women, and we will target this group through several mediums. Our two largest expenditures will come from TV commercial spending and internet-add programs such as Google Ad Words. We will also spend money through social media advertising and in-store promotions. Our current estimates have 20 million going into TV commercial production and buying time on the airwaves to put in the commercial, 10 million to be spent on online advertising, 2 million to be spent on social media advertising, and 1.3 million spent on in-store promotions.

Marshalls’ recent commercials have tended to be lighthearted, upbeat, and funny, and we intend to pursue a similar message with our commercials. We primarily want our commercials run on daytime television, but popular afternoon shows that attract large broad demographics will also be targeted. Shows like The Ellen DeGeneres Show and American Idol are what we currently have in mind. We will also experiment with putting our commercials on alternative media outlets like YouTube and TV channels that broadcast their shows online.

Our internet-add campaign will mostly be run through Google. Google Ad words is a program where you bid on words and when people type that word into Google’s search engine your add shows up on the side. This program is pay per click and we will set the account up so that it has a cap below our budget of 10 million dollars. We will also use other smaller programs to place our advertisements around the web. The advantage with online advertisements is that we can easily verify how many of the clicks actually end up with purchases made by the customer. We fully plan on using Google Analytics and all other Analytics technology to track these trends and further maximize our online marketing efficiency.

Social media advertising is something we recognize as the future of marketing. We fully plan on maximizing our social media capabilities. Staff members will have jobs solely dedicated to social media advertising. Our website will strongly promote following us on Twitter and Facebook. We will give customers the option of being notified when our previously mentioned section timers run out. They can choose the sections they want to be notified for and when new merchandise is put up they will receive a notification. We will also be able to moderate customer feedback on social media sites to continuously meet our customer’s needs to the best of our abilities.

All 833 Marshalls stores will have advertisements for our website. Posters will be displayed on store windows and fliers will be passed out to customers as the launch date approaches. We will also ask our store cashiers to promote the website by informing customers after their purchases. The week leading up to the website’s launch date, we will include numerous in-store events and will attract as much media attention as possible.

PRICING AND SALES OBJECTIVES

Our sales objective revolves around the treasure hunting experience. We want our website to be fun and exciting but still focus on exposing our customers to as much merchandise as possible. Our prices are considerably lower than our competitions so the more merchandise they are exposed to the more likely they are going to see something they like and can afford. Our section timers, limited inventory, and lack of a search engine will all play into our sales objective.

Our pricing strategy will be identical to that of Marshalls stores; we will use exactly the same margins to determine our price. Shipping costs will be added on at the end total of purchases.

FINANCIAL ANALYSIS

Revenue

Marshalls.com started off the first year with a cash balance of 0, because it was a new company. We hope to sell 5% of Marshalls’ current net sales in our first year. We saw that on average retail stores could increase their sales by 5% in the first year by adding online sales. [[5]](#endnote-5) This led Marshalls.com to have $333 million in net sales, which was the company’s only revenue in the first year.

Cash Payments and Expenses

Based on a 2,700 square-foot office space in Boston, Marshalls.com’s annual rent expense including utilities is estimated to be $200,000. The main aspect of this company is its website and, after contacting a website designer, is estimated to cost $2,000,000. Thus would include equipment to keep the website running like a wed server. We will provide a desk, cubicle, and chair for all 56 employees in the office, which will cost Marshalls.com $38,704. Also, the office will need phones that will cost $2,500, computers that will cost $24,000, and printers that will cost $8,000.

We are hoping to lease a 40,000 square-foot distribution warehouse in or near Philadelphia for 600,000 a year. The reason we chose Philadelphia is because TJX’s current largest distribution center is there, and we believe it is the most efficient location to properly move our products. We also estimate we will need $1 million for various warehouse equipment.

We also estimate that 3% of the 11 million items sold the first year will be in error or need to be returned. This adds up to an estimated $330,000 annual expense. Cost of goods sold is based on TJX’s rate for 2011, which was 73.1% of net sales, or $243,432,000. We then looked up our supply cost to ship our items. Customers will be charged to ship an item which will be based on a formula for how much product they order, the distance the package must travel, and the current rate that UPS is charging us. Assuming that every item is bought singly and has to be shipped in its own box we estimate that boxes will cost $14,735,600, tape will cost $480,286, and labels will cost $2,144,450. We realize that these numbers may seem high but we would rather play it safe than risk being over budget.

**Salaries Based on Industry Averages ( in USD)**

CEO – $2 million

CFO – $1 million

Chief Operating Officer – $1 million

Chief of Sales and Marketing – $400,000

Assistant – $50,000

**Office Workers**

Merchandise People – $75,000

Buyers – $75,000

Marketing – $82,000

Social Media – $60,000

Human Resources – $71,000

Accountant – $58,000

Customer Service – $71,000

Logistics – $75,000

**Warehouse**

Warehouse Manager – $80,000

Warehouse employee- $40,000

Assistant – $50,000

We took 25% from the employee’s salaries that are $3,776,750 of their total salary to cover the cost of benefits and at a rate of $12,000 dollars annually for the best insurance for our company. Per employee we estimate it to be $2,616,000. We’re estimating that we will need $3,000,000 in legal expenses, $52,000 in cleaning expenses, $20,000 maintenance expenses, $5,000 miscellaneous expenses. **Lastly, since the loan was taken out in the first year there equity in the company of $67,416,567 (25% of start up costs and expenses and salaries for first month) and a loan of $202,249,702. This leaves us with cash excess at the end of the year of $16,158,165.**

YEAR TWO

In Year 2 We project an increase in sales of 10%. This is an estimate and we have no supporting information except for the confidence in the business. Besides the change and sales and the effects sales have on some of the items like Cost of goods sold and advertising, the cash flow gained no new expenses except for the interest on the loan which was $20,244,970 based off a 10% interest rate, almost all of our starting costs were no longer an expense except for a little cash we allocated to certain things incase of new software or maintenance updates. All of our cost were pretty much the same and we were able to pay off the loan and still have an excess cash of $88,229,260 at the end of the year. Year three was almost exactly the same as year two with slightly less sales and we ended with an excess cash amount of 53,226,915.

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