



Dear Decision-maker,

For over a decade, SES has provided strategic research, executive counsel and innovative solutions to Canada's leading decision-makers. As part of a process of tracking public opinion and business trends, the firm launched *The SES Web Entrepreneurship Survey* in early 1999.

Having timely and accurate data on emerging on-line business trends is critical to corporate and government decision-makers involved in the Internet. Conducted annually by telephone, *The Web Entrepreneurship Survey* identifies opportunities as well as assists subscribers in understanding the perceptions of small businesses as they relate to commercialization of the Internet.

With a final sample target of 1,000 businesses, *The SES Web Entrepreneurship Survey* is among Canada's most significant research benchmarks on small businesses and the Internet. The margin of accuracy of the survey is $\pm 3.1\%$, 19 times out of 20. Validation of the profile of respondents and of small businesses across Canada, indicate that the results are a fair representation of opinion for the target group.

If you have any questions about your data table, please do not hesitate to contact me directly.

A handwritten signature in blue ink, reading 'Nanos', is positioned above the typed name.

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TABLE 22

ELECTRONICALLY PAYING BILLS THROUGH YOUR BANK

Now I'm going to read you a list of Internet services and activities. I'd like you to tell me whether your business is already engaged in or is currently planning to use them. (Businesses not engaged in the activities were also asked whether they would consider the service or activity.)

	Electronic Paying %	
All Business Respondents	22	
All Business Internet Users		
Engaged	29	
Planning	8	
Consider	15	
Neither planning nor considering	48	
Business Internet Users Not Engaged		
Planning	11	
Consider	21	
Neither planning nor considering	68	
All Business Internet Non-users		
Planning	10	
Consider	19	
Not consider	71	
BUSINESSES USING THE INTERNET	Yes %	No %
Electronic Paying by Region		
West	29	71
Ontario	33	67
Quebec	25	75
Atlantic	24	76
Electronic Paying by Number of Employees		
4 or less	28	72
5 to 9	32	68
10 to 24	28	72
25 to 49	30	70
Electronic Paying by Years in Business		
Less than 1 year	14	86
1 to 4 years	38	62
5 to 9 years	36	64
10 years or more	26	74
Electronic Paying by Respondent Age		
18 to 29	28	72
30 to 39	31	69
40 to 49	29	71
50 to 59	27	73
60 plus	31	69
Electronic Paying by Gender		
Female	23	77
Male	34	66