

What do People Want Online? It's not what you think it is.

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**By Jay Conrad Levinson**

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What people want online is a question guerrillas ask themselves a lot. Whether it's for fun or work or something else, understanding a consumer's motives once he or she logs on is a necessity. But the experts don't seem to agree on what people want.

Some folks see the web as a vast, new field for advertising messages, assuming that while people may want to do something else, if we can entice them with flash, we can sort of trick them into paying attention to our products and services.

Guess what. That's not gonna happen.

Other folks seem to subscribe to the notion that people online are looking for entertainment on the Internet, and therefore they construct messages aimed at persuading while playing. And, in other cases, the time-honored direct-response model wins out: Grab people when you can, get 'em to take an action, and then market, market, market. The answer may be that the consumer has and wants a lot more control than we give him/her credit for.

Today, webmeisters are in control. Sort of. In a perfect cyberworld, people will be in control. Sort of.

Two recent studies shed light upon this dilemma. One was conducted by Zatsop. The other was conducted by the Pew Research Center. Zatsop and Pew. (Those guys didn't spend much time reading "how-to-name-your-company" books, I guess.) Still, both of their studies illuminated the answer as to what people want

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to do online.

The answer, as most answers, is very utilitarian: People want to accomplish something online. They're not aimless surfers hoping to discover a cybertreasure. Instead, the average Net user turns out to be a goal-oriented person interested in finding information and communicating with others -- in doing something he or she set out to do.

Look at the Zatso study. "A View of the 21st Century News Consumer" looked at people's news reading habits on the web. It revealed that reading and getting news was the most popular

online activity after email. The guerrilla thinks, "That means email is number one. How might I capitalize on that?"

One out of three respondents reported that they read news online every day, with their interests expanding geographically -- local news was of the most interest, U.S. news the least.

Personalization was seen as a benefit, too. Seventy-five percent of respondents said that they wanted news on demand and nearly two out of three wanted personalized news. The subjects surveyed liked the idea that they, not some media outlet, controlled the news they saw. They feel they're better equipped to select what they want to see than a professional editor. Again, control seems to be the issue. Again, guerrillas think of ways to market by putting the prospect in control.

The Pew Research Center study revealed that regular net users were more connected with their friends and family than those who didn't use the Internet on a regular basis.

Almost two-thirds of the 3,500 respondents said they felt that email brought them closer to family and friends -- significant when combined with the fact that 91% of them used email on a regular basis. That's 91%. It took VCRs 25 years to achieve such market penetration.

What did people in this study seem to be doing online when they weren't doing email? Half were going online regularly to purchase products and services, and nearly 75 percent were going online to search for information about their hobbies or purchases they were planning to make. Sixty-four percent of respondents visited travel sites, and 62 percent visited

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weather-related sites. Over half did educational research, and 54 percent were hunting for data about health and medicine.

A surprising 47 percent regularly visited government web sites, and 38 percent researched job opportunities. Instant messaging was used by 45 percent of these users, and a third of them played games online. Even with all the hype in the media, only 12 percent said they traded stocks online.

What does this mean to e-marketers? It means that if you're constructing a site for goal-oriented consumers, you'd better make sure you can help facilitate their seeking. Rather than focus on entertainment, flash, and useless splash screens, the most effective sites are those that help people get the information they want when they need it. Straightforward data, information that invites comparison, and straight talk are going to win the day.

A client buddy of mine showed me his website which heralds his retail location and attempts to sell nothing online. He said it has been the biggest moneymaker in the history of his 35-year-old company. Then he apologized for its lack of glitter and special effects. He asked how his site could be so successful even though it lacked anything to add razzmatazz and dipsydazzle.

Now, you know the answer.

## **Buy Low Rate Life Insurance Online - Why Not?**

**By Jessica Farrell**

In the twenty-first century, we seem to be able to do almost everything online. We can work online, bank online, shop online, pay bills online—we can even keep in touch with friends and family members thousands of miles away! This convenience is perfect for those of us who work hectic hours and do not have very much free time, or can not seem to get out of the house very often for whatever reason. Yes, the marvels of modern technology are quite fabulous. But there's more! Did you know that you could also shop for life insurance online? It's true!

Purchasing life insurance online definitely has its pluses. You do not have to make an appointment, it is faster, and it is usually cheaper. Simply get online and search for companies that offer the option of purchasing life insurance online. Some Internet businesses are dedicated specifically to purchasing life insurance online. Or, you could ask around. Word of mouth is the best form of honest advertising, and someone you know may have purchased life insurance online.

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Despite the convenience of purchasing life insurance online, there are also drawbacks. Insurance policies purchased online do not always offer as wide a variety of coverage options as you could get if you purchased your life insurance offline. Also, insurance companies that operate primarily offline, but offer the option of purchasing insurance online, usually only offer their simplest life insurance plans online. They want potential customers to be well-informed about the insurance policy, and it is easier to write explanations of the simpler life insurance policies. So, you may be denying yourself the coverage you need by purchasing life insurance online.

If you are considering purchasing life insurance online, treat it the same way as you would treat any major purchase. Just because you are not sitting in an insurance agent's office and signing legal documents does not make it any less of an important decision.

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