

**Review Article**

## **Halal Small and Medium Enterprises (SMEs) in Direct Selling Industry: Scenario in Malaysia**

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### **ABSTRACT**

Halal industry has become a new growth sector in the global economy and direct selling industry has expanded its value tremendously over decades. In view of fast rising halal industry and direct selling industry, there has been an increase in Halal Small and Medium Enterprises (SMEs) involves, not only as distributor enterprises but also the stockists and Halal manufacturers. Malaysia is not exceptional to this when there has been a commendable growing contribution of the industries to the gross domestic product (GDP). This growth has not excluded Halal SMEs in direct selling industry. Nonetheless, Halal SMEs in the direct selling industry has not been explored that much. Their types of products, ownership status, location, capital utilisation, their competition, employee, their issues and prospects are not much being researched. This paper attempts to fill up this vacuum by researching Halal SMEs in direct selling industry based on a survey conducted on 61 Halal SMEs in Malaysia. The findings reveal that a substantial proportion of them market products like vitamin, supplementary food and other health food supplements. A significant proportion of them used their own capital to run their businesses and more than two-third has reached the status of Good Manufacturing Practices (GMP). Halal SMEs are also confronted by many issues such as competition, limited sources of capital, debt from clients and accessibility to assistance provided by the authorities. The paper concludes that a more vibrant Halal SMEs in direct selling could be realised, should a more proactive policy supports could be made available.

**Keywords:** Halal; SMEs; Direct Selling Industry

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## **Introduction**

The global halal industry is one of the fastest growing markets. The global industry as a whole is estimated to worth around USD2.3 trillion (excluding Islamic finance). The global market growth is estimated to reach at an annual rate of 20 percent per annum. The global halal market of 1.8 billion Muslims is no longer confined to food and food related products. The halal industry has now expanded beyond the food sector to include pharmaceuticals, cosmetics, health products, toiletries and medical devices as well as service sector components such as logistics, marketing, print and electronic media, packaging, branding, and financing. Similar trend can be found in Malaysia where the increasing demand for halal products and services is noticeable as more than 60 percent of about 35 million populations in Malaysia are Muslims.

As Malaysia is becoming a high-income nation, one of the strategies is to increase the country's Gross Domestic Product (GDP). It was recorded that in 2016, the direct sales industry contributed RM17 billion to the country's gross domestic product (GDP), more than double compared to RM8.03 billion in the year 2006. The enterprises which are involved in the direct selling industry have also risen from 454 in the year 2003 to more than 750 enterprises in the year 2016. Malaysia is in the 11th place in the world in terms of sale value through direct selling and a total of more than 4 million people are involved in the industry. In view of fast rising direct selling industry, there has been an increase in Halal Small and Medium Enterprises (SMEs) involving not only as distributor enterprises but also the stockists and Halal manufacturers.

In view of this, Halal industry has created more opportunities and spaces for Halal Small and Medium Enterprises (SMEs) to grow, and expand not just in Malaysia but more importantly, in global market. Nonetheless, Halal SMEs in the direct selling industry has not been explored that much. Their types of products, ownership status, location, capital utilisation, their competition, employee, their issues and prospects are not much being researched. The purpose of this paper is to evaluate the position and development of Halal SMEs in direct selling industry.

## **Literature Review**

### **Halal Industry**

Halal industry has become a new growth sector in the global economy. Malaysia is not exceptional to this. Malaysia with some other countries such as Turkey, Thailand, Singapore, Korea, Brunei, the Philippines, China and Australia has already tapped on the halal market. Interestingly, the global halal industry has expanded tremendously. It is estimated to be at value around USD2.3 trillion and its value keep rising estimating to \$560 million and about 20 percent growth rate per year. This value is yet to include the Islamic finance which is also steadily rapid growing, (see Elasrag 2016). More interestingly, the growth rate of halal

industry today reflects that the products are not just confined to food and food related products but other sectors as well including pharmaceuticals, cosmetics, health products, toiletries, medical devices; and service sector components such as logistics, marketing, print and electronic media, packaging, branding, and financing. The industry has also expanded to lifestyle offerings including halal travel and hospitality services as well as fashion (Elasrag, 2016). Similarly, the halal market is not only restricted to 1.8 billion of Muslim population in the world, but instead its growth crosses non-Muslim market. Countries such as Thailand, Singapore, Korea, the Philippines, China and Australia are not Muslim majority nation; nonetheless, they have also embraced and pursued Halal markets.

According to Dar et.al (2013), population of Muslim consists of about 23 percent in the world with an annual growth rate of 3 percent per annum. Many have indicated that the majority of 1.8 billion Muslim have relatively low purchasing power; however, a number of Muslim countries today are experiencing high economic growth thus offering vast opportunity for Muslim market. However, beyond the Muslim market, halal industry players need to take measures to gain a competitive advantage in much lucrative markets worldwide.

The halal industry in Malaysia, is projected to contribute to about 5.8 percent to gross domestic product (GDP) by 2020. Malaysia is aiming to be the world's leading halal hub as indicated in the Third Industrial Master Plan, 2006-2020. In this light, it is critical for the paper to look at the status and scenario of halal industry particularly the direct selling sector of Halal SMEs.

### **Small and Medium Enterprises (SMEs)**

Most frequently, small and medium enterprises (SMEs) are defined by the number of employees and or their revenues, even though some other definitions are also found. In order to be considered small and medium enterprise, these two determinants must fall under a certain standard held by the respective country. Different countries have varying standards to qualify for SMEs which are non-subsidiary, independent firms which employ less than a given number of employees who varies across countries. The most frequent upper limit designating an SME is 250 employees, as in the European Union. However, some countries set the limit at 200 employees, while the United States considers SMEs to include firms with fewer than 500 employees. Small firms are generally those with fewer than 50 employees, while micro-enterprises have at most 10, or in some cases 5, workers. Financial assets are also used to define SMEs such as sale turnover, capital invested etc.

In Malaysia, there was no standard definition of small and medium enterprises before the formation of the National SME Development Council (NSDC) in June 2004. Therefore, different agencies characterized and defined small business based on their own criteria, basically by focusing on number of full-time employees and annual sales turnover (Bank Negara Malaysia, 2013). The lack of standard definitions prevented the collection and compilation of standardized data is pertinent for the assessment of small business development and business performance. Subsequently, a generally acceptable definition of small business emerged following its approval by the NSDC on 9 June 2005 (SME Corporation Malaysia, 2013). Hence, small business has been defined separately for manufacturing, service and other sectors in Malaysia. The various dimensions can be summarized as in Table 1.

ACCEPTED

**Table 1.** Small business definitions

Sector/ Size	Manufacturing	Services and Others
Micro	Sales turnover of less than RM300,000 OR full time employees less than 5	Sales turnover of less than RM300,000 OR full time employees less than 5
Small	Sales turnover between RM300,000 and less than RM15 million OR full time employees between 5 and 75	Sales turnover between RM300,000 and less than RM3 million OR full time employees between 5 and 30
Medium	Sales turnover between RM15 million and RM50 million OR full time employees between 75 and 200	Sales turnover between RM3 million and RM20 million OR full time employees between 30 and 75

*Source: Definitions for Small and Medium Enterprises in Malaysia (approved for adoption by NSDC on 11 July 2013) in the SME Corporation Malaysia (2013).*

A World Bank Group study suggests there are between 365-445 million SMEs in emerging markets: 25-30 million are formal SMEs; 55-70 million are formal micro enterprises; and 285-345 million are informal enterprises. Moving informal SMEs into the formal sector can have considerable advantages for the SME (for example, better access to credit and government services) and to the overall economy (for example, higher tax revenues, better regulation). Also, improving SMEs' access to finance and finding solutions to unlock sources of capital is crucial to enable this potentially dynamic sector to grow and provide jobs.

**Malaysian Context:** In Malaysia the development of SMEs serves a strategic importance in the agenda for socio-economic development, particularly in developing the Bumiputra community. In earlier decades of independence, Chinese entrepreneurs dominated Malaysian SMEs, and Malays and Bumiputras were left far behind. To bring about better income redistribution in this multi-racial country, that situation had to be changed. Thus, the government has assisted a substantial proportion of Bumiputra-owned SMEs (Abdullah, 2008).

The number of SMEs in the country has noticeably increased in the 1970s. Currently, SMEs account for a large proportion of the total number of establishments in various sectors (Abdullah, 1999). Some insights into recent trends can be gleaned from statistics furnished by the SME Corporation of Malaysia and other economic data. According to SME annual report 2016/17, there were 907,065 SME establishments in all sectors of the Malaysian economy (SME Corp, 2018). Of these, 89.2 percent were in service sector, 5.3 percent in manufacturing, 4.3 percent in constructions and 1.1 percent in agriculture. Table 2 shows that SMEs accounted for 98.5 percent of all enterprises.

**Table 2.** Status of SMEs in Malaysia

Sector	All Establishments	SMEs	Percentage of SMEs	Percentage of Structure
Services	818,311	809,126	87.9	89.2
Manufacturing	49,101	47,698	5.2	5.3
Construction	40,558	39,158	4.3	4.3
Agriculture	11,628	10,218	1.1	1.1
Mining & Quarrying	1,026	865	0.1	0.1
Overall Total	920,624	907,065	98.5	100.0

*Source: SME Annual Report 2016/17, (SME Corporation, Malaysia, 2018)*

Based on the SME Annual Report 2015/2016, the current trend indicates that the Malaysian SMEs remained resilient with SMEs GDP sustaining a respectable growth of 6.1%. Despite the weak external environment due to domestic demand, particularly consumption and investment activities, the growth is higher than the overall GDP of the country which was only 5% in 2015. Related to the employment rate, the contribution of SMEs to the total employment was higher than that of large firms in 2015. The SMEs employment increased by 5.6% to 6.6 million workers compared to the employment growth of large firms that was only 3.4%. Besides the two measurements mentioned above, the SMEs labour productivity, which was measured by real value added per worker, slightly escalated by 0.4% after declining by 6.6% in 2014.

The strategic contribution of SMEs to Malaysia's growth could also be highlighted when considering the question of innovation. Even though it is hard to directly relate SMEs to innovation in Malaysia, their involvement in economically diverse activities suggests that they do contribute significantly this aspect of development. They are more adaptable, flexible and dynamic, and more sensitive to shifts in demand than large firms. Malaysia's economic development has been closely linked to developments in the global economy, due to the openness of its economy and the dominance of trade activities. Resource-based products, mainly from agriculture and mining, contributed 60 percent to overall industrial growth in the early years of independence. This contribution, however, fell in the 1970s with a rise in the importance of non-resource-based industries, most particularly electronics and textile. A study found that they contributed little or insufficiently to the deepening and widening of Malaysia's domestic industrial structure, while linkages with the rest of the economy were weak. It is against this background that the strategic role and growth potential of SMEs in general, and technology-based export-oriented SMEs in particular, should be seen, especially in the context of their role in providing an impetus to Malaysia's development within the globalized economy (Abdullah, 2008). Despite the fact that there has been commendable

information about SMEs in Malaysia, the similar information on Halal SMEs has not been made much available. Evidently, data and information on Malaysian Halal SMEs in direct selling industry is almost non-existence. This paper attempts to address this on the exploratory basis.

### **Direct Selling Industry in Malaysia**

Direct selling is often being defined as a direct personal presentation, demonstration and sale of products and services to customers, (see Merrilees et.al 1999). This includes the party plan, one-on-one demonstration and other personal contact arrangements. Nowadays, similar products or services are being offered through online as well. According to The US Federal Trade Commission (2018), direct selling is a blanket term that encompasses a wide range of business forms from promised person to person selling in locations other than a retail establishment, such as social media platforms or the home of the salesperson (FTC, 2018). In general, there are several business models of direct selling. However, the most common ones include, first, a single-level marketing whereby a direct seller makes money by buying products from a parent organization and selling them directly to customers. Second is a multi-level marketing which is also known as network marketing or person-to-person marketing. In this category, the direct seller may earn money from both direct sales to customers and by sponsoring new direct sellers and potentially earning a commission from their efforts (see Bridge et.al 2014).

Direct selling industry is also one of the growing markets. The World Federation of Direct Selling Associations (WFDSA) who represents the global direct selling industry in more than 170 countries reports that Worldwide, more than 107 million people are involved with direct selling. Direct selling accounted for more than US \$182.6 billion in retail sales globally in 2016, (WFDSA, 2017). In Malaysia, for example, the Domestic Trade, Cooperatives and Consumerism Ministry (KPDNKK) reports that direct selling industry contributed RM17 billion to GDP in 2015 and was targeting to increase sales value in the direct selling industry by RM25 billion by the end of 2016 (Malay Mail, 12<sup>th</sup> July, 2016). Meanwhile, KPDNKK reported that between 2003 and 2007, there was an increase of 43.2 percent Halal SMEs direct selling (from 454 to 650 Halal SMEs). The biggest contribution of Halal SMEs direct selling has been from multi levels marketing (KPDNKK, 2016). Looking at the increasing value of halal industry and direct selling industry in Malaysia, this paper attempts to explore some important information pertaining to issues surrounding Halal SMEs in direct selling industry.

By ‘halal SME direct selling’, this study means the involvement in direct selling by SMEs in halal industries. SMEs doing their business in halal industries and practicing direct selling method may be termed as ‘halal SME direct selling’.

### **Methodology**

Research method in this exploratory study involves mainly survey instruments, which are developed within the positivist paradigm. The survey thus sought the opinion of the respondents about their beliefs, opinions, characteristics, and past or present behaviour (Neuman, 2007). In fact, survey method is deemed most appropriate for data collection in this

study as this helps to predict the nature of the total population from which the sample are selected (Fowler, 1988; Sapsford, 1999). Moreover, to cover a larger part of the population in a short time, this research therefore employs a survey method using primary data for evaluating the features and characteristics of Halal SMEs in direct selling industry in Malaysia.

Sample size is considered an important issue that plays a crucial role in obtaining stable, meaningful estimations and interpretations of results (Hair et al., 2010). Regarding this, Hoelter (1983) stated that a proper sample size indicates whether this is adequate to estimate the parameters among the latent variables. Meanwhile, for the exploratory study, a sample size of more than 50 is considered as satisfactory for several basic analyses and understandings (Sekaran and Bougie, 2009). The number of usable responses for this study was 61; which is considered appropriate for an exploratory study.

This present study thus evaluates the responses from Halal SMEs based on 'face to face' survey administration technique employed from June to July 2016. Prior to carrying out the survey, a questionnaire was developed soliciting for Halal SMEs and explaining the purpose of the survey and with relevant guidance on how to respond to it. Although, the approach of the study was qualitative, data was converted into numbers by coding and inserting into excel sheet prior to analysis using SPSS software.

## **Results & Discussion**

The findings obtained from a range of analyses of the collected data reveals important information. Following the evaluation of the scale questions from surveyed questionnaire, the analysis provides a clear picture about the demographic profile and Halal SMEs profile. To see the status of the involvement of SMEs in halal industries in terms of direct selling, it was important to compare them with non-halal industries. Thus, besides Halal SMEs, the findings of this study also show the involvement of non-Halal SMEs.

### **Demographic Profile**

Descriptive statistics includes frequencies of the respondents. Frequencies were used, and variables were separated into the categorical variables in the descriptive analysis. The categorical variables were gender, age, level of education, race, designation, etc. From Table 3, it is observed that the percentages of male and female respondents were 59.01% and 40.99% respectively. The ages of respondents were in a range of intervals. As like age, their level of education was also diversified. The respondents were basically Malay (60.66%), Indian (11.48%) and Chinese (26.22%). The findings show that Malay and Muslims are the majority in Halal SMEs direct selling industry.



**Table 3.** Demographic profile of the respondents

<b>Gender</b>	<b>Percentage</b>	<b>Race</b>	<b>Percentage</b>
Male	59.01	Malay	60.66
Female	40.99	Indian	11.48
Total	100.00	Chinese	26.22
		Total	100.00
<b>Level of Education</b>	<b>Percentage</b>	<b>Age</b>	<b>Percentage</b>
Primary School	9.83	<20	13.40
Secondary School	14.75	20-29	52.10
Diploma	34.42	30-39	26.80
Bachelor	27.86	40-49	7.00
Master's Degree	11.48	>=50	0.70
Total	100.00	Total	100.00

### **Halal SMEs Profile in Direct Selling Industry**

Descriptive statistics for the company profile indicate two major items namely types of business and length of operation. From Table 4, it is seen that the percentages of manufacturing and service industries were 49.82% and 49.18%, respectively. Meanwhile, more than 70% of the respondents have length of operation of three years and below.

**Table 4.** The company profile of the Halal SMEs

<b>Types of Business</b>	<b>Percentage</b>	<b>Length of Operation</b>	<b>Percentage</b>
Manufacturing	49.82	3 Years and below	70.49
Service	49.18	More than 3 Years	29.61
Total	100.00	Total	100.00

### **Halal SMEs Marketing Plan of Direct Selling**

Table 5 shows that a significant proportion of Halal SMEs has multi-levels plan in the business amounting to 72.1 percent as compared to 14.8 percent in single level marketing. Nonetheless, compared to non-Halal SMEs, this percentage is slightly lower as non-Halal

SMEs consists of 91.7 percent. This finding indicates that multi-levels marketing is far popular in Malaysian Halal SMEs direct selling industry.

**Table 5.** Type of marketing plan of Halal and Non-Halal SMEs

Type of marketing plan	Halal SMEs		Non-Halal SMEs	
	No	%	No	%
Multi-levels marketing	44	72.1	44	91.7
Single level marketing	9	14.8	2	4.2
Mail order/delivery	3	4.9	2	4.2
Single level and mail order delivery	5	8.2	0	0
Total	61	100	48	100

### Type of Products

Type of products produced by Halal SMEs is presented in Table 6. It is found that Halal SMEs offer products related to vitamin and health supplementary food only, while another 16.4 percent offers products like vitamin, personal care products and health supplementary food. In addition, a total of 14.8 percent produces health equipment products only (such as ioniser, water cleaner, massage equipment), and another 11.5 percent offers health equipment and skin care products (such as soap, shampoo, facial and body lotion and cream, body and facial scrubs etc.). Others offer service based products such as Islamic financial planning, Islamic succession planning and Islamic will services.

**Table 6.** Type of products of Halal SMEs in Direct Selling Industry

Product /Services	Halal		Non Halal	
	No	Percent	No	Percent
Vitamin, supplementary food and health products only	16	26.2	-	-
Personal care, vitamin, and food supplementary and health products	10	16.4	10	20.8
Supplementary health equipment (ionioser, water cleaner and massage equipment)	9	14.8	7	14.6
Supplementary health equipment and skin care products	7	11.5	9	18.8
Skin care products only	5	8.2	5	10.4
Reading materials only	5	8.2	-	-
Others	9	14.7	17	35.4
Total	61	100.0	48	100.0

### Financial Source for Halal SMEs in Direct Selling Industry

The finding of the study can also be presented in terms of financial sources among Halal SMEs in the direct selling industry in Malaysia. Sources of finance were collected from Halal SMEs from 2014 to 2016 duration only. Table 7 reveals that a total of 85.2 percent Halal SMEs utilised finance from their own pocket money, much higher as compared to 70.8 percent from non-Halal SMEs.

In addition, only about 9.8 percent of Halal SMEs secured finance from financial institution and another 1.6 percent from government agencies. The percentages are much smaller as opposed to non-Halal SMEs with 20.8 percent and 4.2 percent respectively. The findings indicate that Halal SMEs in direct selling industry largely use their own capital for their business operations.

**Table 7.** Financial source of SMEs

Financial source	Halal SMEs		Non-Halal SMEs	
	No	Percent	No	Percent
Own capital	52	85.2	34	70.8
Financial Institution	6	9.8	10	20.8
Family member	1	1.6	3	6.3
Government agency	1	1.6	2	4.2
No information	1	1.6	1	2.1
Total	61	100	48	100

### Conclusion

As Malaysia is becoming a high-income nation, one of the strategies is to increase the country's Gross Domestic Product (GDP). It was recorded that in 2016, the direct sales industry contributed RM17 billion to the country's gross domestic product (GDP), more than double compared to RM8.03 billion in the year 2006. The enterprises which are involved in the direct selling industry have also risen from 454 in the year 2003 to more than 750 in the year 2016. Malaysia is in the 11th place in the world in terms of sale value through direct selling and a total of more than 4 million people are involved in the industry. In view of the fast rising direct selling industry, there has been an increase in Halal Small and Medium Enterprises (SMEs) involving, not only as distributor enterprises but also the stockists and halal manufacturers. The findings from the study enlighten several aspects of Halal SMEs in the industry. It is found that there has been SMEs involved in halal direct selling industry in Malaysia. They have been established for some years already and their products and services offered are numerous. This reflects that the Malaysian community has now begun to understand the importance of halal; which is the Muslims requirement for food and other items for consumption.

By looking at sources of capital utilisation, it seems that the presence of Halal SME direct selling industry has been without much assistance from the authority although this is steadily being addressed. In view of this finding, there is a clear indication that Halal SMEs have

great opportunity and prospects to growth further. With the right and committed support from relevant authorities, it could be expected a much vibrant Halal SMEs including the direct selling sector could be seen in the near future.

## Conflict of Interest

The author declare no potential conflict of interest with respect to the research, authorship, and/or publication of this article

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