

Part 1. Cover sheet with elevator pitch:

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Intercept

STEM Business Plan

Independent restaurants often lack the technology that franchise systems use to manage customer experience. This leaves these restaurants without the means to directly address and control communications with their customers, rendering them vulnerable to third-party review sites that hijack this data and disrupt direct communication with the customers. *Intercept* is a comment workflow application designed to level the playing field for independent restaurants by providing a cost-effective comment workflow system where the independent restaurants own their data and directly manage customer dialogue.

Executive summary:

Intercept is an online application for independent restaurants to manage customer feedback. *Intercept* “intercepts” customer comments before it reaches third party review sites such as Google and Yelp. This allows independent restaurants to internally manage and own their data, protecting restaurants from being adversely impacted by publicly accessible negative comments and reviews. While comment and survey software for restaurants exists, these systems are designed for chains and are cost prohibitive for independents. *Intercept* will disrupt this market by providing a flexible system that can readily serve the over 350,000 local and independent restaurants in the United States (Lock, 2019). *Intercept* will be developed using Microsoft technologies. Object-oriented analysis and design will be used to ensure low cost of development. *Intercept* will be developed and hosted with another Ohio software company in exchange for a 10% revenue share. *Intercept* will initially target the 10,000+ independent Ohio restaurants. (Ohio Restaurant Association, 2018) *Intercept* will be ready for production in Q1 of 2021. *Intercept* will be sold under the type S corporation, *sBox*.

In its initial market development, *Intercept* aims to develop relationships with 2.6% of independent restaurants in Ohio (260 restaurants) with an annual gross profit of \$270 per restaurant for an annual gross profit of \$49,950 by the end of 2023. *Intercept* has the potential to own 5% of the national market (15,000 restaurants) yielding an estimated \$400,000 in annual gross profit. (Lock, 2020)

Problem summary and proposed solution:

The U.S. has approximately 660,755 restaurants, which were projected to generate a total of \$899B in sales for 2020. (National Restaurant Association, 2020) Almost half (307,940) are part of a restaurant chain while the remainder (352,815) are independent. (Lock, 2019) Chains have distinct advantages over independent restaurants, including access to capital, systems, and information. This disparity has been accentuated by the COVID-19 pandemic. Analysts predict that 85% of independent restaurants may close by the end of 2020. (Lalley, 2020)

Errors and mistakes are commonplace in the restaurant industry; a key factor to success is the process by which restaurants manage these issues. A primary difference between chain and independent restaurants is that the latter usually lack a system for customers to file comments and complaints. Chain restaurants have custom systems for obtaining and managing customer feedback, which can divert customers from leaving negative reviews on third-party sites, such as Google and Yelp. In contrast, independent restaurants are forced to rely on third-party sites to access customer feedback. Reviews on these sites can drastically affect restaurant sales: a mere 1 star increase on Yelp can increase revenue by 5 to 9%. (Luca, 2011) Analyzing customer data is crucial for restaurants as it provides useful customer insight on restaurant practices. The ability to respond directly to customer complaints makes customers feel important and acknowledged. Through improving their experience, returning customers can be created which is 5 to 25 times less expensive than creating a new customer. (Murphy, 2020) This can have a profound impact as a 5% increase in customer retention rates can grow revenue 25 to 95%. (Gallo, 2014)

The solution is *Intercept*, an online platform that allows independent restaurants to manage their comments, own the entirety of their data, and improve their operations. Brand specific subdomains will be created for participating restaurants (e.g., specific-restaurant-name-here.intercept.com). The site will use the independent restaurants' colors, photos, and logos and will provide a means for the customer to enter comments for the store. The system will provide workflow management to the restaurant to enable the restaurant to formally address complaints, compliments, or suggestions. Artificial intelligence will be used to aid in replying to customers by providing template responses for a human to alter and approve. This automation saves time and effort and improves the independent restaurant's communication with their customers. *Intercept* categorizes comments and displays a rating analysis for different sectors, such as hospitality, timeliness, cleanliness, food quality, and presentation. This gives restaurant managers valuable evidence to inform their efforts to improve.

Summary of STEM concepts and principles underlying the overall plan:

Intercept will be designed and developed using object-oriented analysis and design. Object-oriented programming is an iterative and incremental process to design programs conceived from abstract goals. Bottom-up development will be utilized through data encapsulation which minimizes redundancy. Furthermore, top-down development will be used, which breaks down essential tasks and functions iteratively into refined groupings.

The technologies employed to design *Intercept* are HTML 5, CSS, JavaScript, C#, and SQL Server. HTML 5 (hypertext markup language) defines the content of *Intercept's* website through listing a series of elements. CSS (cascading style sheets) determines the layout of the elements defined by HTML, creating a more aesthetically pleasing website for *Intercept*. JavaScript synergizes with both languages to control the behavior of *Intercept's* website. These three languages will be used to create an interactable and beautiful website for users. This website will act as the front-end experience for users to interact with their data stored on external servers. SQL Server Express will act as this link by storing and retrieving data through queries. This technology is not a programming language but is rather a relational database management system that must be licensed and paid for, dependent on the version needed.

C# will be used to program *Intercept's* main application and database. C# is an object-oriented language that is structured by classes, objects. Classes are blueprints that define the methods for objects built from their template. The advantage of using this structure is that large programs can be created and maintained with less work. However, to utilize the full power that comes with this structure, the traits of object-oriented programming: abstraction, encapsulation, inheritance, and polymorphism, must be thought through and applied. Abstraction is the process of creating classes that have the essence of their purpose with no extraneous code. Encapsulation separates processes into separate objects, which minimizes communication through black boxing. Inheritance reduces repetition by creating classes that inherit traits from their parent classes. This reduces the number of fields and methods that would have otherwise been repeated when creating a similar class. There are two types of polymorphism: static polymorphism or method overloading allows for methods to use the same name

but accepts different parameters and may have different functionalities; dynamic polymorphism uses an inheritance hierarchy that lets subclasses override methods established and inherited by their parent classes. Machine learning will be employed within *Intercept's* C# code, in addition, to create automation in workflow processing. ML.NET will be used to develop the machine learning modules.

Data will be collected from completed restaurant workflows and will be used to train a machine using ML.NET to find relationships in this dataset. For example, machine learning may discover a correlation between the keyword, "courteous" and customers satisfied with service. This information will then be used to classify future comments and recommend possible follow-up responses using other related metadata. (Thompson, 2019) The open sourced ML.NET framework offered by Microsoft will be utilized to train these models for machine learning using C# and critical for *Intercept's* workflow automation, and efficiency.

Commercialization assessment of the overall plan:

Problem, pain point, or market opportunity:

One of the major differences between chains and independents is their communications with customers. All restaurants inevitably make mistakes. Chain restaurants often have tailor-made systems for obtaining and managing customer comments. This outlet for customer communications preempts the customer from posting negative comments on publicly accessible third-party sites such as Google and Yelp. In contrast, independent restaurants are forced to be dependent on third-party sites to manage their customer complaints and have little control over the comments or ratings since the data and posting are not owned by the restaurant.

Proposed solution:

Because independent restaurants do not belong to a franchise, independent restaurants typically lack the means of managing online customer feedback and often are disconnected from their customers. By providing a brand specific location for customer feedback, positive and negative comments can be owned by the restaurant and can prevent customers from leaving publicly accessible comments. *Intercept* will collect comments and complaints from customers in a respectful manner that does not waste customer time by requiring them to complete unnecessary fields. In this way, positive consumer interaction will be encouraged. On the restaurant end, store owners or managers will use the application to monitor and evaluate customer feedback and take appropriate action to remedy the customer experience.

Target customers and intended users:

Independent restaurants are the target customers. These restaurants are defined by being run by their owner and as not being associated with any corporate chain. Thus, the owners of independent restaurants are the specific customer that *Intercept* will be marketed to. An example of this type of potential customer is a family owned, single establishment pizzeria that operates locally and under no corporate structure. Traditionally, this restaurant would not have the budget or technical savvy to implement a web-based comment system that its chain competitors use. *Intercept* makes this

technology accessible and useful to these independent restaurants. The intended user on the restaurant end for *Intercept* is the owner, and/or manager, who will use this technology to improve their operations, and customer interaction through an online comment workflow. The other intended users for *Intercept* are independent restaurant customers. These users will be directed into a brand-specific subdomain of *Intercept* through URLs accessible through the restaurant's internet presence, as well as through distributed receipts.

Competitors:

Software companies have created similar applications for large restaurant chains. These competitors have targeted large restaurant companies because the software company then only needs to make a single sale to a restaurant corporation, which will pay much more than an independent restaurant. Software companies are further incentivized to provide this application only to restaurant chains as thousands of individual franchisees can be charged for their services. While a few software companies do offer this technology to independent restaurants, their fees are unrealistic for most independent restaurants.

The only competitor that shares this market and has a similar product is Tattle, which targets small chains. An observation of Tattle's website and customer service is indicative of their failures: parts of their website are unencrypted, their demo request page is broken, and their telephone line is unreachable. (Tattle, 2020) Furthermore, their prices are not affordable for many independent restaurants: Lanie Honeycutt, a restaurant owner and previous customer of Tattle noted their high price point that is normal to the industry. Although this product may still be useful to the restaurants that can afford it, the user interface for restaurant consumers is poor. Customers are directed to an unintuitive site that wastes their time with an interface that the user must decipher. This can be easily seen in their surveys that range from 50 to 70 questions. By making their product cumbersome to the user, Tattle has limited the data that can be collected. Submitting a comment should take less than a minute for the user: - Tattle has the user answer 9 questions before a comment can be created. (Tattle, 2020) Disgruntled customers will likely become angrier when subjected to this and many users will not even bother.

Customer value proposition & competitive advantage:

Intercept holds the competitive advantage of being designed for independent restaurants who need a simple solution to manage customer comments that can be owned and controlled by the restaurant. *Intercept* is marketed towards the goal of creating a better customer relationship to improve online reviews. Independent restaurants value this technology as these reviews can drastically affect their revenue. By focusing solely on customer comments, *Intercept* can meet the needs of independent restaurants for a minimal price. This offering will empower independent restaurants to compete with the technical economies of scales that chains possess.

Principal revenue streams expected:

The revenue stream for *Intercept* is a monthly subscription fee for using the web application, and hosting data on a server. This fee will be priced at \$25.00 per month for a location/restaurant, no progressive pricing will be offered to multi location restaurants. *Intercept* may increase in prices slightly after entering the market for 5 years. This market of independent restaurants is estimated to be close to 350,000 in the United States. (Lock, 2019) Desired sales goals for *Intercept's* first year are to contact about 150 independent restaurants, in the Columbus area, and to close 50 of these deals with customers. Margins on this revenue will be high as software has no cost for reproduction and cost of goods sold are limited to the 10% revenue share with a local development company who will assist in hosting and developing *Intercept*.

Principal startup and operating costs expected to be incurred:

The principal start-up cost is estimated to be \$1,124, and the recurring yearly operating cost begins at \$26,405 excluding COGS. Initial purchases consist of miscellaneous technologies/equipment; licensing software (Creating an End User License Agreement); initial articles of incorporation filing fee; unexpected expenses; and a company computer. Operating costs for *Intercept* include employee payroll, domain name for sBox's website; profit sharing, marketing, SSL certificate (Secure Sockets Layer), and travel. *Intercept* will become hosted in house when it becomes a cost-effective alternative to the cloud, as traffic increases. Two part-time employees will be hired to maintain *Intercept*, manage sales, and operate sBox. *Intercept* will be developed and hosted with another Ohio software company in a joint venture in exchange for a 10% revenue share.

Business and financial proof of concept:

Marketing and sales strategy:

The market that *Intercept* operates in consists of independent restaurants with one, or few locations. *Intercept* provides value to these restaurants though managing customer comments, which improves store ratings, and reviews. These public metrics have a considerable influence on store sales, a Harvard Business study found that a one star increase on Yelp can increase revenue by 5 to 9%. (Luca, 2011) *Intercept's* sales strategy is dependent on both this target market as well as the value that is provided.

Sales for *Intercept* will be tracked by monthly goals separated into weekly tasks using a spreadsheet. These tasks include finding leads, researching the business of prospects, contacting the owner (through a referral if possible), presenting online or in person sales pitch, closing the deal, following up, and generating referrals. Using this sales cycle *Intercept* will grow and establish a respected rapport in the independent restaurant industry. Fewer sales are required to be made to gain the same number of clients in the chain restaurant market, however this market has become saturated. *Intercept's* sales strategy does not scale well against its chain counterparts, as much more effort must be put into obtaining individual sales but will benefit by being a pioneer in the independent restaurant market. Due to the nature of this market, it will be difficult to establish a large market share. Though this can be viewed as a negative it also benefits *Intercept* as competitors will have this same difficulty. *Intercept's* sales strategy deals with this issue

by creating communalistic relationships with independent restaurants through created value.

Word of mouth, referrals, and industry rapport will be essential factors in *Intercept's* sales strategy as many clients will be contacted. Current demand for the solution that *Intercept* provides is great, many independent restaurants struggle with the issue of dealing with Yelp and Google reviews and have never been offered a solution to their plight. On the other hand, some independent restaurants may not value *Intercept*, as a customer comment system has never been offered to this market. These potential clients need to be convinced that *Intercept* will provide a return on investment or will be effective as it claims. To quell this hesitation *Intercept* will offer a two-month trial period where clients will be set up, at no expense to observe the benefits of a customer comment workflow and system. This will be a continuous offer post COVID-19. Many independent local restaurants in Ohio are struggling to survive due to COVID-19, and to assist them *Intercept* will be offered free of charge until this stress has been relieved, (Estimated to end in quarter 2 of 2021 in financial projections). This penetration pricing strategy will acquaint the market with *Intercept's* solution and will aid in establishing a user base, and positive industry reputation.

Intercept will be offered at \$25.00 a month, a low price point compared to chain restaurant alternatives and Tattle. Profit margins on software can be relatively high, as only server space is needed to host the application, along with the cost to develop a functional product and maintain it. The startup server infrastructure will be hosted using a third party's equipment until *Intercept* has garnered enough users to financially justify purchasing its own equipment. This low cost of goods sold makes the primary expenses indirect costs that are needed for *Intercept* to function such as sales, customer service, and marketing.

Operational plans to bring to market:

Before *Intercept* can be brought to market, a working program must be coded. Development will be completed in partnership with an Ohio company, who will work with *sBox's* employees. *Intercept* will be iteratively developed. Server infrastructure will be maintained and hosted using the same 3rd party company's infrastructure until purchasing in house servers becomes more cost effective. *Intercept* will be sold as a product under the company *sBox* and will have bare bones functionally by Q1 of 2021. In Q1 *Intercept* will be offered as a test trial for restaurant feedback to be collected for development, which will continue until Q3. During this initial period *sBox* will begin the process of incorporation. To create a type C corporation an employee identification number will be applied for from the IRS; a director will be appointed; articles of incorporation will be filed in Ohio; a doing business name as will be registered; a shareholders' agreement will be drafted; stock will be issued; tax ID numbers will be procured from the IRS and Ohio; a corporate resolution will be drafted; and bylaws will be drawn for *sBox*. (Ohio.gov, 2020) After this is completed form 2553 will be submitted to the IRS to gain a type S tax status. (U.S. Small Business Guide, 2020) A bank account will be opened using the drafted corporate resolution, to manage *sBox's* finances. *sBox* will have two part time employees, a sales manager (15 hours/week), and a sales assistant (10 hours/week) who will maintain *Intercept* and manage its sales.

The sales manager will also act as the director, and sole member on *sBox*'s board. *sBox* will be located and run through this person's home at no cost and will use his internet utilities. To sell *Intercept* as commercial priority software it must be copyrighted, and an end user licensing agreement must be drawn to protect against potential infringers. A secure sockets layer certificate must also be procured to provide an encrypted connection to *sBox*'s website.

Significant risks and uncertainties:

Software startup companies that fail due to improper development planning, dissatisfactory employees, along with factors that typically affect new ventures. Development may be hindered because of employee turnover, scheduling flaws, inadequate productivity, and poor project management. Of these the risks associated with employees can be eliminated through *Intercept*'s small development team. Development will maintain its course through proper time management and established turnover goals. The independent restaurants that *Intercept* plans to service is an unproven market, tech companies typically provide these solutions to chains with larger economies of scale. That acknowledged, the difficulty will exist in convincing that *Intercept* can aid independent restaurants and will provide a return in investment to them. To demonstrate its capabilities and value to independent restaurants, a free two-month trial period will be offered. Inherent risks to the sale of intellectual property, such as piracy and unauthorized use can be protected against through a EULA and a copyright.

Amount and type of investment needed to start venture:

sBox's initial lump sum investment is estimated to be \$55,000 and is projected to have a ROI of 41% by 2023. The initial fixed expense is \$1,124 consisting primarily of legal fees along with office equipment and a company computer. *sBox* will be run through its director's home as it has no need for manufacturing space or separate office space. Recurring expenses entail certificates, domain name rights, payroll, marketing, travel, phone bill, and platform charges (10% revenue share for development and hosting). These expenses will grow from \$26,893.00 in 2021, \$29,312.00 in 2022, and to \$32,798.00 in 2023. *sBox* will operate with a negative cash flow until 2024 when it will break even. By 2023 the return on investment will be 41%, the gross profit margin will be 90%, and the net profit margin will be 40.9%.

Table 1. Three-year financial projection

Table 1.

<i>Intercept</i> Financial Projection:	2021					2022					2023				
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Revenue	\$0	\$750	\$1,500	\$2,625	\$4,875	\$3,750	\$5,250	\$6,750	\$8,625	\$24,375	\$10,500	\$12,750	\$15,000	\$17,250	\$55,500
New Units Sold	10	10	15	15		20	20	25	25		30	30	30	30	
Cumulative Units	10	20	35	50	50	70	90	115	140	140	170	200	230	260	260
Total Variable Cost	\$0	\$150	\$263	\$375	\$375	\$525	\$675	\$863	\$1,050	\$1,050	\$1,275	\$1,500	\$1,725	\$1,950	\$1,950
Total Contribution	\$0	\$600	\$1,238	\$2,250	\$4,500	\$3,225	\$4,575	\$5,888	\$7,575	\$23,325	\$9,225	\$11,250	\$13,275	\$15,300	\$53,550
Profit	(\$1,124)	(\$524)	\$114	\$1,126	\$3,376	\$2,101	\$3,451	\$4,764	\$6,451	\$22,201	\$8,101	\$10,126	\$12,151	\$14,176	\$52,426
Costs and expenses:															
Platform Charges	\$0	\$75	\$150	\$263	\$488	\$375	\$525	\$675	\$863	\$2,438	\$1,050	\$1,275	\$1,500	\$1,725	\$5,550
Mobile Phone	\$180	\$180	\$180	\$180	\$720	\$180	\$180	\$180	\$180	\$720	\$180	\$180	\$180	\$180	\$720
Domain Name	\$13	\$13	\$13	\$13	\$50	\$13	\$13	\$13	\$13	\$50	\$13	\$13	\$13	\$13	\$50
SSL Certificate	\$63	\$63	\$63	\$63	\$250	\$63	\$63	\$63	\$63	\$250	\$63	\$63	\$63	\$63	\$250
Sales Manager (15 hrs/week)	\$2,925	\$2,925	\$2,925	\$2,925	\$11,700	\$2,989	\$2,989	\$2,989	\$2,989	\$11,957	\$3,037	\$3,037	\$3,037	\$3,037	\$12,149
Sales Assistant (10 hrs/week)	\$1,300	\$1,300	\$1,300	\$1,300	\$5,200	\$1,329	\$1,329	\$1,329	\$1,329	\$5,314	\$1,350	\$1,350	\$1,350	\$1,350	\$5,399
Payroll Costs	\$634	\$634	\$634	\$634	\$2,535	\$634	\$634	\$634	\$634	\$2,535	\$634	\$634	\$634	\$634	\$2,535
Marketing Materials (brochures/cards)	\$750	\$750	\$750	\$750	\$3,000	\$758	\$758	\$758	\$758	\$3,030	\$765	\$765	\$765	\$765	\$3,060
Website	\$625	\$625	\$625	\$625	\$2,500	\$625	\$625	\$625	\$625	\$2,500	\$625	\$625	\$625	\$625	\$2,500
Travel Expense	\$113	\$113	\$113	\$113	\$450	\$129	\$129	\$129	\$129	\$518	\$146	\$146	\$146	\$146	\$585
Total Recurring Expenses	\$6,601	\$6,676	\$6,751	\$6,864	\$26,893	\$7,094	\$7,244	\$7,394	\$7,581	\$29,312	\$7,862	\$8,087	\$8,312	\$8,537	\$32,798
Analysis:															
Pre-tax cash profit (loss)	(\$6,601)	(\$5,926)	(\$5,251)	(\$4,239)	(\$22,018)	(\$3,344)	(\$1,994)	(\$644)	\$1,044	(\$4,937)	\$2,638	\$4,663	\$6,688	\$8,713	\$22,702
Gross Profit (Revenue-COGS)	\$0	\$675	\$1,350	\$2,363	\$4,388	\$3,375	\$4,725	\$6,075	\$7,763	\$21,938	\$9,450	\$11,475	\$13,500	\$15,525	\$49,950
Average Rate of Return (ARR) %					-142.08%					-75.53%					-36.59%
Gross Profit Margin (Gross profit/Sales Revenue*100)					90.0%					90.0%					90.0%
Net Profit Margin (Pretax Net Profit/Sales Revenue*100)					-451.6%					-20.3%					40.9%
Projected ROI (Profit/Investment)					-40%					-9%					41%
Investment:															
Operating Cash Flow					(\$23,142)					(\$28,078)					(\$5,376)
Accounts Receivable					\$4,875					\$24,375					\$55,500
Loans Payable					\$28,017					\$52,453					\$60,876
Fixed Expenses:					\$27,529					\$26,874					\$27,248

Table 2. Initial investment & financial projection factors

Table 2.

Monthly Subscription	\$25.00	*Initial 3 months free	
Platform Fee (Gross)	10%	*Hosting of application and database	
Payroll Expenses	15%		
2021 Inflation	102.2%		
2022 Inflation	101.6%		
*Unit is in Quarters			
Price per Unit	\$ 75.00		
Variable Cost per Unit	\$ 7.50		
Contribution per Unit	\$ 67.50		
Total Fixed Costs	\$1,124		
Initial Investment Items:			
Company Computer	\$300		
Office equipment	\$100		
Articles of Incorporation	\$99		
EULA	\$70.00		
Copyright Application	\$55.00		
Unexpected Initial Expenses	\$500		
Total Initial Fixed Expenses	\$1,124		
Average Fixed Expense:	\$27,217		
Projected Total Investment:	\$55,000		

Part 7. Acknowledgements:

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