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Retail Strategies for Responding to COVID-19

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We contacted experts in the retail garden center industry to ask for their thoughts on how to handle certain aspects of retail during these uncertain times. Here are responses from Sid Raisch, consultant with The Garden Center Group and owner of Horticultural Advantage; Bill McCurry, *Green Profit* columnist and owner of McCurry & Associates; and Sam Kirkland, strategic relationship manager at Epicor.

Q: To avoid contact with customers (and vice versa), what touchless payment options can I use?

A: There are two types of contactless payments

- Imbedded in the card you will see this symbol  The consumer card must have this feature. It's becoming more popular and gaining in the numbers, but it's still being rolled out.
- Mobile wallets—A couple popular ones are Samsung Pay and Apple Pay. These are the ones that allow you to hold your phone close to the credit card reader and it will process.

Most devices sold in the last couple years have these features available and there are a couple of things you need:

1. Hardware—Your device needs to have this capability or you'll need a new one and in the short term that may not be an option
2. Software—It needs to be able to process these types of payments; this is becoming more popular so you'll need to check with your processor to see what's available to you.

Also, you can turn off the signature required on credit card readers. You do have more liability, but something to consider. Only offer email receipts if you have that functionally.—*Sam Kirkland*

Q: Should I change my hours?

A: Two major factors:

1. What are your local governmental restrictions? Do you think you could qualify for being an “essential business”—that may not be far-fetched, so check it out with an open mind.
2. What do your customers want? It makes no sense to be open when nobody wants to shop (or legally can't visit your store). If you can be open, when would customers want to visit? No hard data, but seems twilight and night traffic is almost zero.—*Bill McCurry*

Q: How do I best do touchless curbside pickup or delivery? Which is best?

A: First priority would be Contactless Curbside Pickup because you can serve more customers effectively this way. How will you receive orders and payment? Orders can be received by telephone or by electronic means, including text, Messenger or even FaceTime, Skype or other videoconferencing tool. Some garden centers are offering bundled “kits” within use categories. Buy Online, Pickup In Store (BOPIS) is also effective, of course. Be sure to accept non-Internet orders in addition to ecommerce if you can because many people don’t have the means to shop online. Cash can be easily contaminated and protocol is suggesting that it’s not accepted. Credit cards are not the only way to take electronic payment (but if you do, see above for contactless card payment options). Payment systems such as PayPal allow you to take electronic checks as well as cards. Venmo is also a good option and more people than you’d imagine already have accounts. Others will be getting them so they can send cash electronically.—*Sid Raisch*

A: One retailer is taking phone credit card information and entering all curbside pickup orders as “card not present” (CNP). Yes, they’re paying a slightly higher percentage on the credit card (retailer said 0.5%), but there’s no credit card touched by the customer or salesperson. When they load the car they take a picture of the license plate and have the customer sign the charge slip—the customer gets to keep the pen. The clipboard the charge slip was on is washable plastic and is sanitized between every customer. The employees are wearing blue plastic gloves, not clear gloves. Blue makes it obvious they are gloved. You want your customers to see that your team is all gloved. Some are shooting videos for social media showing how they care for their customers in a CDC-dictated manner.—*Bill McCurry*

Q: Do you know of resources for quickly implement strategies, like setting up online ordering?

A: There are many platforms—just Google for the Top 10 or 20 and you’ll find lists of them (often accompanied with clickbait so beware). Shopify is one of the most popular. Square has an online store function. I’m not recommending those in particular, but they’re two of the most popular.—*Sid Raisch*

Q: How can I leverage social media to promote my business and offerings during the pandemic?

A: There are general brand-building ways and then there are brand-destroying ways to do this. Consider any response to be in one of these two categories and nothing to be neutral. Be honest and transparent. Talk about what people want to talk about as if you’re talking to one person at a time because you are.

Be positive and constructive. People don’t need to get their bad news from you, or any news for that matter, unless it pertains directly to doing business with you. Keep it positive and about what you’re doing to help others and what you can do to help them. Use it as an engagement point from which to take the conversation to a different communication platform or a good ole’ phone call.—*Sid Raisch*

A: Cautiously. Many of your customers are likely more worried about their health and their family’s health. Ask yourself what you can do that’s consistent with who you are and what you stand for. What will your customers accept? Support?

Basic rule of marketing: “Satisfied customers tell our story best”—if a customer says “times must be tough for you, how can I help?” get them to post on every social media possible a big thank you to your store for allowing them to brighten their day, their house, their garden with the great plants they just bought. (If they post pictures that’s better!) If a customer is telling the world on social media how good you are to have such wonderful product available that’s a different message from: “I need cash, come buy from me.”—*Bill McCurry*

Q: What do I need to quickly open a pop-up shop (even in the parking lot)?

A: Some garden centers are opening up drive-thru pop-up shops. It will rain and you may have a lot of customers to serve in the rain—possibly more than if it were business as usual. One garden center opened a Pansy Drive-in for example. The offering can be as simple as one key popular item or as broad as everything you'd like to sell, but consider what customers will want to buy most first.

One Long Island garden center was surprised how easily their normally picky customers accepted the flower color they were given rather than the specific “pink” they always knew was being kept from them when they were now allowed to pick-up curbside. Think about it and try whatever makes sense for you, but ask and listen to your customers, and be as responsive as you can.—*Sid Raisch*

Q: What if I decide—or am forced—to close completely during a stay-at-home order? What resources are there to help me keep my business afloat?

A: There have been some swift government responses, such as immediate qualification for unemployment insurance payment for displaced employees and SBA loans. There will likely be more coming, but don't hold your breath or make decisions based on what may happen or when it may happen if you have other options. Act swiftly to access credit lines rather than waiting and potentially finding out that resource has dried up. This includes accessing personal or family loans. Remember that loans will likely have to be paid back so use the money wisely.—*Sid Raisch*

Q: What kind of documentation should I keep to assess for potential damages to my business during a shut down?

A: Depending on who you are going to collect the potential damages from, if you've identified someone who could reimburse you for your losses then do what they tell you to do. If you're hopeful to find someone, but don't know who that could be, the best advice is frequent submissions to your video diary: take walking tours of your facility, with audio and video being recorded, and state all of the things that influenced your most recent decisions. A month from now you won't remember that you took a certain action because you were responding to a local government decree and then later you were responding to federal rules for FMLA and the next week you're responding to something from the state.

By recording and keeping the recording you're capturing the state of your facility (you have inventory, it's salable, ready for sale, looking good) and you'll be stating the rationale for your decision-making process. In some situations, you don't have to prove that you made the smartest decision, only that you didn't compulsively act without consideration. By having contemporaneous recordings, your state of mind is captured for later recall.—*Bill McCurry*

A: Best practice with this is the same as with any other interruption to business that may be covered: document every single thing you do to protect your business from and during a business interruption shutdown claim. Insurance companies typically do not cover that which is not specifically claimed. All of the time spent is an expense related to the incident and if you don't have record of it, then it didn't happen when it comes to making a claim. This may seem like a pain—and it is—but recovering these losses may be the difference that allows you to be in business when this situation subsides or goes away. A Google doc or Google Sheet that allows multiple people to log in their activities may be a good tool to consider.—*Sid Raisch*