The Center for Rural Enterprise Engagement's Touchless Transactions webinar will begin shortly.

For this webinar, please remember to... mute your microphone, turn off your camera, and ask questions through the Zoom "Chat" feature.

Dr. Lauri M. Baker, Dr. Cheryl R. Boyer, and Dr. Hikaru H. Peterson
Touchless Transactions

e-commerce guidance for rural business managers considering online sales

Center for Rural Enterprise Engagement
Dr. Lauri M. Baker, Dr. Cheryl R. Boyer, and Dr. Hikaru H. Peterson
The Center for Rural Enterprise Engagement

a new-media marketing resource for growers

we know rural growers

RESEARCH
conduct research related to online marketing for rural, agricultural enterprises

EQUIP
translate and share research-based information to help enterprises become more profitable in this digital age
the CREE team
transdisciplinary and multi-institutional

Dr. Cheryl R. Boyer
Horticultural Marketing Co-Founder

Dr. Hikaru H. Peterson
Agricultural Economics Co-Founder

Dr. Lauri M. Baker
Agricultural Communication Co-Founder

Anissa M. Zagonel
Research and Marketing Associate
Mission

Our transdisciplinary, multi-institutional thought center is a generator and source of knowledge about **new-media marketing**.

We approach problems through the lens of our home disciplines of agricultural communication, horticulture, and agricultural economics in a combined effort to **enable rural and agriculture-based businesses** to flourish in ever-changing environments, while fostering positive changes to rural livelihood.
Setting Up an Online Shop in a Hurry
OVERVIEW

1. Finding your customers
   • Audience analysis
   • Helping customers find you

2. How do you set up and sell online quickly?
   • Store platforms
   • Payment platforms

3. Customer concerns
   • Follow guidelines and communicate about it
   • Follow best practices for online sales
   • Consider how customers will obtain purchases
Analyzing Your Audience
<table>
<thead>
<tr>
<th>Demographics</th>
<th>What this means for communication</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education level – college educated</td>
<td>Can write at a higher reading level and use more complex terminology</td>
</tr>
<tr>
<td>Have an agricultural background</td>
<td>Can use terms related to production agriculture</td>
</tr>
<tr>
<td>Age – 50 to 65</td>
<td>May mean they have a preference for in-person communication</td>
</tr>
<tr>
<td>Psychographics</td>
<td>What this means for communication</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Political affiliation - Republican</td>
<td>More conservative values and media choices</td>
</tr>
<tr>
<td>Religion - Unknown</td>
<td></td>
</tr>
<tr>
<td>Agricultural background – Yes</td>
<td>Value agriculturally related messages</td>
</tr>
<tr>
<td></td>
<td>Should understand agricultural terminology</td>
</tr>
<tr>
<td></td>
<td>YouTube</td>
</tr>
<tr>
<td>----------------</td>
<td>---------</td>
</tr>
<tr>
<td>U.S. adults</td>
<td>73%</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>78%</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>68%</td>
</tr>
<tr>
<td><strong>White</strong></td>
<td></td>
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<tr>
<td></td>
<td>71%</td>
</tr>
<tr>
<td><strong>Black</strong></td>
<td></td>
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<tr>
<td></td>
<td>77%</td>
</tr>
<tr>
<td><strong>Hispanic</strong></td>
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<tr>
<td></td>
<td>78%</td>
</tr>
<tr>
<td><strong>Ages 18-29</strong></td>
<td></td>
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<tr>
<td>18-24</td>
<td>91%</td>
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<tr>
<td>25-29</td>
<td>90%</td>
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<td><strong>30-49</strong></td>
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<tr>
<td></td>
<td>93%</td>
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<tr>
<td><strong>50-64</strong></td>
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<tr>
<td></td>
<td>87%</td>
</tr>
<tr>
<td><strong>65+</strong></td>
<td></td>
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<tr>
<td></td>
<td>70%</td>
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<tr>
<td><strong>&lt;$30,000</strong></td>
<td></td>
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<tr>
<td></td>
<td>88%</td>
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<tr>
<td><strong>$30,000-$74,999</strong></td>
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<tr>
<td></td>
<td>85%</td>
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<tr>
<td><strong>$75,000+</strong></td>
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<td></td>
<td>83%</td>
</tr>
<tr>
<td><strong>High school or less</strong></td>
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<tr>
<td></td>
<td>64%</td>
</tr>
<tr>
<td><strong>Some college</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>79%</td>
</tr>
<tr>
<td><strong>College+</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>80%</td>
</tr>
<tr>
<td><strong>Urban</strong></td>
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<tr>
<td></td>
<td>77%</td>
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<tr>
<td><strong>Suburban</strong></td>
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<tr>
<td></td>
<td>74%</td>
</tr>
<tr>
<td><strong>Rural</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>64%</td>
</tr>
</tbody>
</table>

Note: Respondents who did not give an answer are not shown. Whites and blacks include only non-Hispanics. Hispanics are of any race.
Roughly eight-in-ten Americans are online shoppers; 15% buy online on a weekly basis

% of U.S. adults who ever buy something...

- June 2000, 22%
  - Online: 79%
  - Using a cellphone: 51%
  - Through social media links: 15%

% of U.S. adults who shop online...

- Never: 20%
- A few times a month: 28%
- Less often: 37%
- Weekly: 15%


Half of adults under 50 routinely check online reviews before buying new items

% of U.S. adults who say they ___ read customer ratings or reviews that other people have posted online when buying something for the first time

- Always/almost always
- Sometimes
- Never

<table>
<thead>
<tr>
<th>Group</th>
<th>Always/almost always</th>
<th>Sometimes</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. adults</td>
<td>40</td>
<td>42</td>
<td>16</td>
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<tr>
<td>Ages 18-29</td>
<td>53</td>
<td>43</td>
<td>4</td>
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<td>30-49</td>
<td>47</td>
<td>45</td>
<td>8</td>
</tr>
<tr>
<td>50-64</td>
<td>34</td>
<td>41</td>
<td>24</td>
</tr>
<tr>
<td>65+</td>
<td>23</td>
<td>36</td>
<td>34</td>
</tr>
</tbody>
</table>

LET'S EXAMINE PLATFORMS

a brief overview
Starting Point

Points to Consider

- Current Platforms
- What can each do for you?
- What do you need to add?
Existing Website

Look for easy integrations like...

- WordPress
  - WooCommerce
  - Authorize.net
- Wix
  - Wix Stores
- Amazon
- Shopify

Things to consider:

- Cost of website hosting plus additional cost of payment processing
- Inventory management options
- Customer payment options
- Secure customer information
WEBSITE PLATFORMS: WordPress

• E-commerce plugins available
  • WooCommerce
  • Authorize.net

• Can manage recurring payments

• Can be simple or complex, able to grow with you

https://wordpress.com/
WEBSITE PLATFORMS: Weebly

• E-commerce plugins
  • Square, Stripe, or Paypal
  • Automatic tax calculator

• Shipping and inventory plugins

• Coupons and gift cards

• Customer reviews

• Product search and badges (sale or low stock)

https://www.weebly.com/
WEBSITE PLATFORMS: Wix

- E-commerce plugins available
  - Wix Stores
- Inventory management
- Coupons and Discounts
- Set shipping and tax rules, less automatic than some
- Claims that payments are commission-free

https://www.wix.com/
WEBSITE PLATFORMS: Square

• Primarily an E-commerce site

• Accepts all major credit cards, Apple Pay, Google Pay, and Square’s in-house payment processing

• Integrates with brick-and-mortar Point of Sale (POS) systems

• Offers new features to facilitate local delivery and curbside pickup

WEBSITE PLATFORMS: Shopify

• Primarily an E-commerce tool
• Bulk import inventory available
• Customer relationship management tools
• Hire a Shopify freelancer or agency to set up the site

https://www.shopify.com/
WEBSITE PLATFORMS: Amazon

• Can do all the things

• Amazon has a lot of rules

• They make money off of stocking fees

• Highly visible, but best practices must be followed to be seen

https://www.sell.amazon.com
PAYMENT TOOLS: WooCommerce

• Completely integrated with WordPress

• Manages many types of plugins
  • Other payment tools
  • Shipping
  • Tax calculation
  • Google ads
  • Mailchimp
  • Facebook

https://woocommerce.com/
PAYMENT TOOLS: Authorize.net

- Trusted site
- Accepts all kinds of payments including e-checks
- Fraud prevention
- Invoicing, etc.
- Powerful, but tricky. Less user friendly than some.

https://www.authorize.net/
PAYMENT TOOLS: Square

• Good for: Stores with offline and online sales. Medium to large business with +20 products
• Instantly start accepting credit cards
• Integrated Square POS and shopping cart
• 2.9% + $0.30 per transaction
• Funds deposited in 1-2 business days

Square Payments

payments quickly and securely. Learn about our payment rates ›

Swipe or Dip
Easily accept your customer’s card with a swipe or a dip with one of our Square Readers.
Learn about in-person payments ›

Tap
Customers can pay with a tap by using a contactless card or an Apple Pay or Google Pay enabled device with NFC technology.
Learn about Reader for contactless and chip ›

Online payments
Accept customer orders and payments online with Square Online Store—you can even provide local delivery or curbside pickup.
Learn about Online Store ›

Key-in
Take keyed-in payments remotely on your mobile app or on your computer by manually entering customers’ card information.
Learn about keying in cards in the Square app ›

Invoices
Request payment from customers with digital invoices. You can create, customize, and track these through the Invoices app, your browser, or Square Point of Sale.
Learn about Invoices ›

Appointments
Collect payment from your customers when they book your services online—it’s easy to take prepayment up front and consult virtually with clients.
Learn about Appointments ›
PAYMENT TOOLS: Stripe

• Good for: Small to medium size business with +10 products
• Instantly start accepting credit cards
• Integrated checkout on your site
• 2.9% + $0.30 per transaction
• Funds deposited after 7 days
• Powerful, less user-friendly on the back end than some

https://stripe.com/
One solution to cover your payments needs

**ACCEPT**
- Customer interfaces
  - Smart payment page
  - Custom UI toolkit
  - Clean canvas
  - In-person payments
  - Invoicing
  - Open-source plug-ins
- Payment options
  - Cards
  - Wallets
  - Local payment methods
  - Currencies
  - Subsidiary support
- Mobile
  - iOS & Android SDK

**PROCESS**
- Revenue optimization
  - Authentication
  - Authorization
- Fraud and disputes
  - Stripe Radar
  - Dynamic 3D Secure
  - Dispute handling

**SETTLE AND RECONCILE**
- Reconciliation
  - Financial reporting
  - Consolidated reports
  - Accounting support
- Payouts
  - Unified payouts
  - Multicurrency payouts
  - Payout management
  - Instant payouts
  - Connect payouts

**MANAGE**
- Reporting & insights
  - Stripe Sigma
  - Stripe Dashboard
  - Dashboard mobile app
- Business operations
  - Roles and permissions
  - Account security
  - Collaboration notes
- Third-party integrations & Support
  - Works with Stripe
  - 24×7 email, chat, and phone support
PAYMENT TOOLS: PayPal

- Good for: Collecting donations, selling on the side with 1-2 products
- Easy to sign up and connect
- Redirects to PayPal for checkout
- 2.9% + $0.30 per transaction
- Funds available immediately

https://www.paypal.com/
PAYMENT TOOLS: Cash or Venmo

- Peer-to-peer payment
- Can be integrated into Facebook Messenger
**Facebook Store/Shop**

**Things to consider:**
- Customers can message to learn more about a product or order
- If you don’t have a website
- Existing storefront like Shopify, Etsy, or Magento
- Direct customers to your existing platform

**Consider selling options**
- Shop tab – PayPal or Stripe
- Platform integrations
- Checkout on another website
- Message to purchase
- Venmo integration (Messenger)
EMAIL ORDERING

Modern-day catalog

- Customers reach out to you directly
- Online payment
- Invoicing system in place

Things to consider:

- Time consuming
- Low-cost option
- Existing customer base
What do customers want?
COVID-19: Current Business Recommendations

• Make it clear what you are doing to keep people safe
  • Current CDC Guidelines
• Social Distancing signage
• Staff following guidelines (masks, social distancing, cleaning, washing hands)
• Clear dividers between staff and customers
• Disinfect surfaces between customers
  • Make sure they see you do it!
• Check guidelines regularly
Responding to Customers

Respond to orders of all kinds as quickly as possible
Responding to Customers: Pickup

• Tell them when they can expect the order to be ready
• Instruct them how to let you know they have arrived for pickup
  • Make these details prominent when ordering and after order
  • Call the store to inform of arrival
  • Provide vehicle description
  • Turn on hazard lights to attract attention
  • General pickup area/rack for self-service

• Let them know how you will make sure they are safe when receiving their order
  • CDC guidelines
Responding to Customers

• Tell them when they can expect the order to be shipped
  • Before and after purchase
• Let them know when the order is shipped
• Provide expected shipping times and costs up front
• Communicate about employee procedures when preparing their product for shipping
• Include information in the package about care, use, and your business
• Ask them to write you a quality review
  • Give an example
· Consider your capacity (staff time, equipment) to offer home delivery.
· Will there be a minimum order?
· Will all items be available for “driveway delivery” or only certain items?
· Encourage customers in areas with coordinated communications such as Nextdoor or a Homeowner’s Association Facebook group to submit several orders at once. If they know a truck is on the way, it’s likely more folks will join in and you’ll get more sales.
<table>
<thead>
<tr>
<th>ATTRIBUTE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return policies and terms of sale, money-back guarantee</td>
<td>Consumers have come to expect return policies and money-back guarantees.</td>
</tr>
<tr>
<td>Pictures, ability to “see” merchandise</td>
<td>Quality of photos, quantity of photos, photos and video of people interacting with a product or seen in its “natural” state, product details and visual elements.</td>
</tr>
<tr>
<td>Shipping charges</td>
<td>Cost of shipping is considered by consumers and may impact purchasing decisions and/or quantity purchased.</td>
</tr>
<tr>
<td>Selection of product options</td>
<td>Purchasers consider product options related to styles, colors, diversity of options and sizes.</td>
</tr>
<tr>
<td>Product price</td>
<td>Price of product is considered alone and in comparison to other similar products from other retailers.</td>
</tr>
<tr>
<td>On-time delivery, quick shipping</td>
<td>Customers expect on-time delivery and are accustomed to quick shipping options with reliable estimates of delivery time.</td>
</tr>
<tr>
<td>Product quality</td>
<td>Product quality is an important factor for consumers when making a purchasing decision.</td>
</tr>
<tr>
<td>ATTRIBUTE</td>
<td>DESCRIPTION</td>
</tr>
<tr>
<td>----------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Customer reviews</td>
<td>Consumers read and trust reviews from other consumers.</td>
</tr>
<tr>
<td>Service after sale</td>
<td>Consumers are interested in service after a sale and continued customer service is an important factor in decision to purchase.</td>
</tr>
<tr>
<td>Awareness of online sales in the specific product area</td>
<td>Customers must be aware of the availability of the specific product category being offered through online sales.</td>
</tr>
<tr>
<td>Suggested care, information about after-sale</td>
<td>Customers value information about suggested care for product and after sale care when making a purchasing decision.</td>
</tr>
<tr>
<td>Site security, trust</td>
<td>When making a decision to purchase a product online, they value a site that has high security for online purchases and feels trustworthy.</td>
</tr>
<tr>
<td>Loyalty program, site commitment, trust</td>
<td>Purchasers put value in loyalty programs and can become exclusive with a specific site because of loyalty and commitment to the site.</td>
</tr>
<tr>
<td>Purchasing intent/behavior</td>
<td>An important factor in purchasing decision was a customers’ purchasing intent or behavior when they went to an online selling site.</td>
</tr>
<tr>
<td>Product knowledge</td>
<td>Customers knowledge about the product effected their decision to purchase a product.</td>
</tr>
</tbody>
</table>
Uploading Products

• Focus on only a few products and take these to the next level. You want to be sure to:
  • Gather multiple images of each product.
  • Show the product from multiple angles.
  • Provide long, useful descriptions with lots of product details.
  • Record instructional videos
    • See our YouTube channel for how to create simple videos with no-cost platforms https://tinyurl.com/CREEyoutub
Shopping Experience

• Consider offering video shopping (FaceTime, Zoom, etc.)

• Schedule appointments
  • SignUpGenius, etc.
  • Microsoft Bookings
  • Google Forms ad-on: Form Scheduler
Who Can Help?

- Think about people in your community who can help you get your store set up:
  - Take photos
  - Write descriptions
  - Upload content into the sales platform

- Are these current employees you can redirect to this work?
- Are they local allied businesses you can partner with?
Marketing

• Communicate the sights, sounds, and smells of your retail establishment.

• Highlight user-generated content of your products in use.
  • Ask for reviews!

• Think about how your product can benefit home-bound people and solve needs for them.
What Makes A Good Review?

1. Detailed, Specific, and Honest
2. Calls-Out Stellar Customer Service
3. Includes constructive improvements
4. Features Images
How to Get Good Reviews

• Ask your current customers to write you a review
  • Give them an example of a good review!
  • Be specific on where to review & how
• Engage with people after the sale
• Respond to and share good reviews on social
Remember...

• Don't let perfect be the enemy of good. Get your products up for customers to see and order.

• Keep working at filling in the details in the meantime.

• Businesses that are able to adapt will likely thrive in this new economy.
Continue learning with us...

• Online Learning Resource
  • ruralengagement.org
  • ruralengagement.org/touchlesstransactions

• Facebook
  • facebook.com/RuralEngagement/

• Just getting started on YouTube
  • https://tinyurl.com/CREEyoutube

• At our home institutions
Discussion

• Dr. Cheryl R. Boyer crboyer@ksu.edu
• Dr. Hikaru H. Peterson hhp@umn.edu
• Dr. Lauri M. Baker lauri.m.baker@ufl.edu
Let us know what you thought!

Take our survey at:

https://tinyurl.com/CREEeval