



# Clover 2021 Retail Holiday Guide

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# Welcome

Welcome to the 2021 holiday season! You should feel proud for having persevered through one of the toughest periods for retail—and small business in general—in living memory. The past year and a half brought with it a pandemic that continues to impact retailers and their customers the world over, but it also galvanized the spirit of resilience and innovation.

**Think with Google** reports that Q4 2020 saw a “seismic shift in consumer shopping behavior,” with a massive increase in ecommerce. The rate of increase of retail searches was over three times than Q4 of 2020. The shift to digital commerce is widely expected to continue through 2025 and likely for the long term. According to **Statista**, revenue from online shopping in the United States amounted to \$431.6 billion in 2020, and is expected to increase to \$563.4 billion by 2025.

We have plenty more reasons to feel optimistic as we head into 2022. The **consumer confidence index** remains higher than throughout 2020. As of August 2021, **unemployment** had also decreased compared to the start of the pandemic.

Some of the consumers who had to tighten their belts after a layoff now have discretionary dollars to spend and a pent-up desire to treat themselves.

2021 has seen a decidedly firm nod toward adaptation to a new—if at times bewildering—normal. Shifting case and vaccination levels, local and state guidelines, and individual preferences and sentiments have generated complex and unexpected paths to purchase—customers are combining online and in-store shopping experiences in new ways. Retailers are tasked with keeping up on their customers’ evolving tastes and behaviors. But having weathered a challenging year and a half, many retail shops have streamlined their operations and figured out how to support their customers in a safe and socially distant way.

With fresh, out-of-the-box thinking and strategy, you can use the holidays to make your guests feel safer and recapture the warmth and good feelings of the season. It’s with this in mind that we have created this guide to help you prepare for—and thrive—this holiday season.

Let’s jump right in.



# 2021 Holiday Timeline

Sun, October 31	Thur, November 25	Fri, November 26	Sat, November 27	Mon, November 29	Tue, November 30	Nov 28 – Dec 6	Thur, December 9	Mon, December 13	Fri, December 24	Sat, December 25	Dec 26 – Jan 1	Fri, December 31
Halloween	Thanksgiving Day	Black Friday	Small Business Saturday	Cyber Monday	Giving Tuesday	Hanukkah	Christmas Card Day	Green Monday	Christmas Eve	Christmas Day	Kwanzaa	New Year's Eve

By now, it's a given that holiday promotions start early. "Holiday creep" began several years ago, as retailers began pushing Black Friday deals even before Thanksgiving. **Adweek predicts** another early start to holiday shopping this year, with continued emphasis on online shopping and ecommerce in general. According to a **survey conducted by Treasure Data,™** two-thirds of consumers (66 percent) are shopping online now more than they did prior to the pandemic. Nearly half (47 percent) plan to do a combination of in-store and online shopping for the holidays, and over one-third (39 percent) plan to skip in-person shopping altogether and do all of their holiday shopping online.

This certainly preps the ground for another dynamic holiday season.

Many people who scaled back their holiday plans last year will be eager to splurge this year; this could also contribute to "holiday creep." **Continuing supply chain issues** may also prompt consumers to start shopping early, so they don't miss out. Even though pandemic restrictions have been lifted in many places, consumers still crave the convenience of "buy online, pick up in store" (BOPIS) and "buy online, pick up at curbside" (BOPAC), so savvy retail brands will continue offering those options.

Similar to last year, many **retailers plan to close this Thanksgiving**, giving their employees the full day off. This includes big-box stores like Bed Bath & Beyond, Kohl's, Target, and Walmart, and other large retailers like Best Buy, Dick's Sporting Goods, and Foot Locker. For employees, having Thanksgiving Day off is a welcome change, and one that certainly seems here to stay. It might, in fact, have a silver lining: depending on how these employees and their families decide to spend the holiday, it could create more opportunities for online shopping.

With promotions starting earlier, it's smart—and recommended—to start planning your holiday strategy and building anticipation now.

●● **Pro tip:** Create unique ways to engage your clientele on each of the above holidays—this can be as simple as sharing behind-the-scenes videos or posts about your products, or it can be more comprehensive marketing campaigns. Include special discounts you make available only to your email list or to your VIPs.

# The Customer Experience

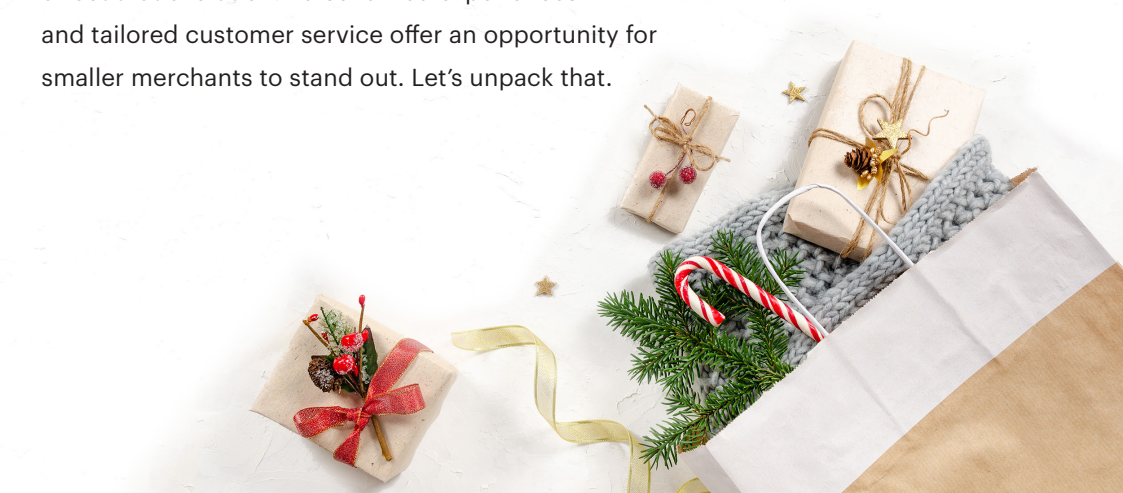
A person's journey from learning about a brand to becoming a customer to becoming a loyal customer has several steps, as outlined by **Shopify**:

- Awareness
- Consideration
- Acquisition
- Service
- Loyalty

Each step entails several touchpoints that can either encourage or discourage the customer along their journey. For instance, as they browse a website after clicking a banner ad, if they find it difficult to navigate, they might get frustrated and shop somewhere else. Or, even if they do make a purchase, a poor shipping, exchange, or return experience might dissuade them from becoming a repeat customer.

These touchpoints are sometimes viewed negatively. We hear things like “We’re living in **an age of distraction**,” or “We’re experiencing **information overload**.” While it is true that in general, we face many more distractions than in years past, the shopping experience itself does not—and should not—have to be distracting. In fact, it should be engaging, so no other distractions can pull a person away from it, even if it lasts just a few minutes.

The savvy merchant understands the shopping experience continues to evolve, and they’re more than willing to help direct that evolution. Personalized experiences and tailored customer service offer an opportunity for smaller merchants to stand out. Let’s unpack that.



## In-store shopping experience

In previous years, a store might have offered hot cider or cookies as an added amenity for shoppers. Since the pandemic began in 2020, it has been all about **safety and sanitization**. If you are open for in-person shopping, you can follow a handful of easy-to-implement safety measures. You can set up hand sanitizer dispensers at the store's entrance and at **POS checkout stations**. If you expect customers to browse, you may want to include additional sanitizer stations throughout the store.

Communicate what customers can expect, and what your expectations are of them before they walk in the door. You can place signs outside that outline your rules for safe shopping, such as mandatory mask wearing and reminders about maintaining social distancing. You can reinforce social distancing once shoppers enter the store by placing "Stay 6 feet apart" stickers on the floor near the checkout counter.

In 2020, many stores installed clear plexiglass shields at the point of sale to protect their staff and customers, but **experts are now saying** those shields are not effective against COVID. (Hint: ventilation and filtration trump physical barriers.)

If you decide to limit the number of customers in your store to maintain social distancing, you can take a number of steps (pun intended). You can ask a store clerk to monitor foot traffic. If you're at capacity, you can make this clerk the point person to welcome new shoppers as other shoppers exit the store. You can even retain the "Stay 6 feet apart" signs or stickers outside, so that there are markers to help shoppers socially distance as they wait to enter.

If you're anticipating long lines outdoors, see what you can do to create a festive experience and keep guests entertained. Can you play festive music on an outdoor speaker? On a special night of holiday shopping, are there roving carolers who could roam an outdoor shopping center to entertain guests as they wait?



## Customer service: worth its weight in gold

Customers have always preferred good customer service, but their expectations have climbed in recent years. More than ever, the quality of your customer service can have a significant impact on your business, according to the Gladly 2018 Customer Service Expectations Survey (as reported in **Forbes**). 98 percent prefer to talk to a real person than listen to a recording; 68 percent are willing to pay more for products or services from a business with good customer service; and 54 percent make their buying decisions based on customer service.

With stats like those, it's hard to deny the impact of customer service. And yet, service has been declining. So much so, there's even a recent study whose name says it all: "**2020 National Customer Rage Study**" (released June 2020). Over two-thirds of the respondents experienced a problem in the previous 12 months, and nearly two-thirds of them said they were "very" or "extremely" upset. This results in bad word of mouth that's amplified via social media and online reviews. Before social media, consumers with a complaint would share their displeasure with 5 to 12 times more the number of people than those consumers giving a compliment. Now, the study reports, it's hundreds more.

**Harvard Business Review** offers this explanation for why customer service has gotten so bad: it's profitable. The larger the company, the more the economics of ignoring customer complaints make sense. This dearth of positive experiences gives smaller merchants the opportunity to outshine big companies. Providing an exemplary customer experience can help you gain attention and retain customers. Additionally, it makes more financial sense for you as a small business to invest in the customers you already have because it reduces the costs of customer acquisition.

The most important thing you can do is simple: Listen to your customers. Listen, reach out, act on their feedback, and communicate. Customers who know you're listening to them can turn into your biggest fans.

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●● **Pro tip: Don't use a chat bot just to use a chat bot. The technology isn't there yet to handle complex queries, so use bots for basic guidance—and make it super simple for customers to contact a real human being.**



## Leverage your data

How can a small business provide the best holiday shopping experience? Look at customer data and use industry trends to help you anticipate how consumers are likely to behave this year. If you read that and thought, “Yikes! I am not tech-savvy,” not to worry. No matter where you fall on the scale of Luddite to tech genius, you really can draw on data to create a winning holiday strategy or plan.

You can use many of the industry trends outlined in this guide to draw a picture of what the holiday season may look like overall. Then, use your internal data (a **CRM**, if you have one) to review what’s historically been successful with your customers. For example, gift cards, loyalty

programs, and promotions are all tried-and-true methods for generating business. Let yourself get creative. Innovative, out-of-the-box thinking can turn a challenging situation like the pandemic into an opportunity.

A customer engagement program like our **Customer Engagement** suite makes those steps simpler because you can create custom promotions and thank your most loyal customers with VIP bonuses. Features like **autopay**, which support faster transactions and eliminate queues, are more appealing than ever because they provide increased safety and convenience for in-person shopping.





# Online Commerce

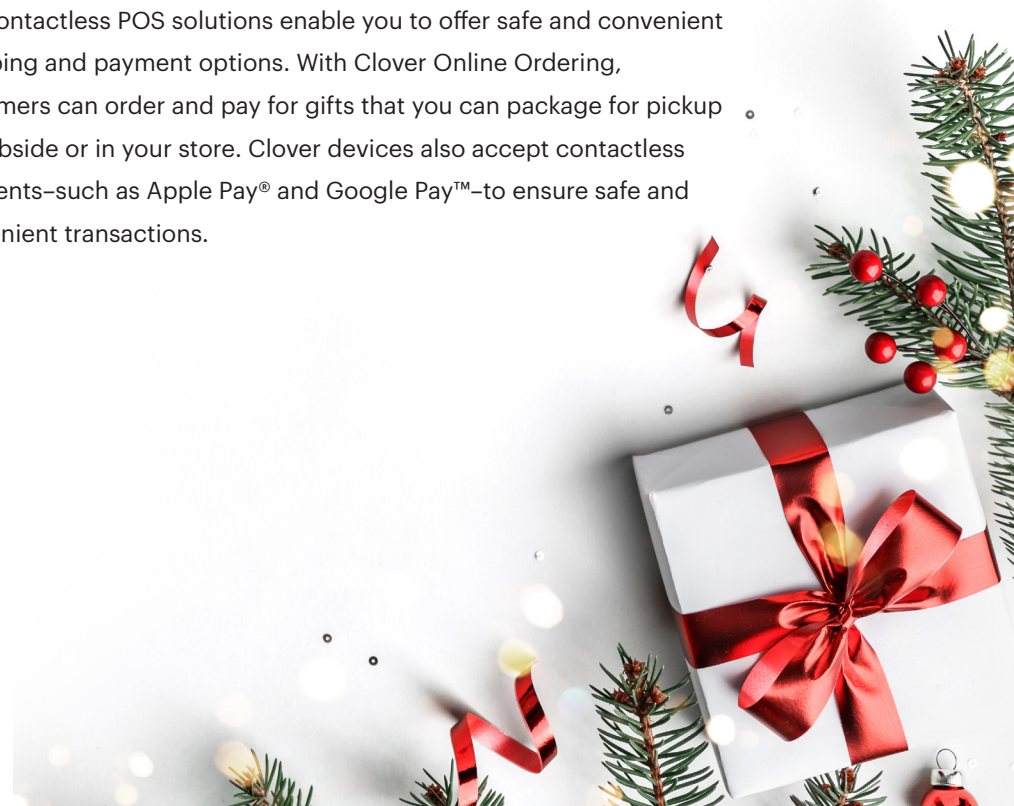
Online and other non-store sales were up 23.9 percent during the 2020 holiday season, reports the **National Retail Federation**. Online shopping is expected to be big for the 2021 holidays, since customers are used to that convenience and some may prefer it to in-store shopping for safety reasons.

The digital shift is proving that every small business **needs an online presence**. Even if your customers ultimately shop in-store, your website and digital footprint still matter, because many customers who visit retail stores search online first.

Setting up your business online can be a breeze, especially if you have the right tools. Platforms like **BigCommerce** can help you **easily set up**

your e-commerce store and **Fisherman** can set up and host a modern and customized website for your store in minutes. When it comes to navigating shipments and delivery, you **have options** there as well. Traditional delivery isn't your only choice, either. **47% of respondents** who were planning to shop told Google that they planned to buy online and pick up in-store or curbside.

Our contactless POS solutions enable you to offer safe and convenient shopping and payment options. With Clover Online Ordering, customers can order and pay for gifts that you can package for pickup at curbside or in your store. Clover devices also accept contactless payments—such as Apple Pay® and Google Pay™—to ensure safe and convenient transactions.



# Connecting with Your Community

Nothing can replace true, authentic connection to community. You don't need a lot of advertising if a customer genuinely loves your products and your customer service—they will keep coming back. But it is smart business practice to stay on the radar of even your most loyal fans, if only because there are simply too many options these days. And for those who have not yet discovered you, communication and promotion are even more critical.

Given all of the holiday marketing messages that consumers receive, personalization and localization can help your shop stand out this holiday season. So how to delight your customers, drive more traffic on slower days, and reach out to customers you haven't

seen in a while? Putting together a strong and actionable marketing plan has never been more important. Strategize for how you'll engage with customers through social media and email marketing. At their best, these channels should work together without overloading the customer.

## Social media

Even as much of the world reopens, social media use remains high. The **Pew Research Center** found that roughly 7 out of 10 Americans use social media. Of those, the majority visit social media sites daily. In fact, nearly half of adult Facebook users in the U.S. say they visit the site multiple times a day! Given the heavy adoption of digital communication tools, email and social media remain important ways your restaurant can stay top of mind this holiday season.



● **Make it human.** Social media is an easy way to forge human connections with customers, especially when you show some personality and make it fun. Fun photos or videos of your employees wearing holiday-inspired masks or Santa hats remind your followers that there are real people behind the business.

● **Listen before you post.** Don't treat Twitter or Instagram like a billboard for your business. Follow and interact with your customers, suppliers, and other local businesses. Listen to what your followers post and respond to their posts. What holiday traditions are they excited about? Are they celebrating differently this year? Genuine interaction and conversation will make your posts feel more human.

● **Know your brand.** Don't latch on to every social media trend you see. Make sure what you post supports your brand's message. Do you and your staff feel strongly about inclusivity during the holidays? Don't be afraid to own that. Are you passionate about embracing the cultures of your suppliers outside the US? Show that. Be authentic!

● **Consider boosting key posts with paid social media.** As usual, all of the big brands will be posting a lot this holiday season, so if you really want to ensure that prospective customers see your posts, consider budgeting for **paid social media campaigns**. Use targeting to ensure that your paid posts reach people in your geographic area who fit your ideal customer.

● **Schedule posts.** The runup to the holidays can get hectic. Schedule posts in advance so they publish at the right times for your customers. As is true in most aspects of business, you want to **create a strategy** before you dive in. You may find your brand is **best served** by curating content or you may want to create your own.

● **Link your Clover account.** When you sign up for Clover Customer Engagement, you can run promotions through your social media accounts.



Social media offers the opportunity for retailers to manage relationships with their customers. Whatever strategy you choose, you'll want to be consistent. People are craving consistency wherever they can get it. Prioritize your relationship with your audience; make them comfortable. In return, they'll build positive associations with your brand and be more likely to choose to shop with you in this altered holiday season.

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●● **Pro tip:** *When you schedule posts, don't just set it and forget it. Check in regularly to reply to comments and engage with your community.*

## Email communications

Email allows you to communicate everything from promotions to operational changes to your customers. Create a strategy and craft your email communications well ahead of time. Emails can be scheduled so you have one less thing to worry about at the peak of the season.

### Email

Email marketing gives you more control than social media, because you aren't subject to the whims of a social media algorithm that makes your posts less visible to followers.

● **Ask customers to opt in.** You need permission before adding someone to your email list so you're not spamming them. However, you can create incentives for email signups such as using the Promos app in your Clover POS to send promotions to your customers for their next purchase.



● **Segment your customer lists.** Mailchimp and other email marketing providers let you create multiple email lists so you can target the right message to the right group. For instance, you could segment your list to target your most loyal customers and send exclusive offers to them.

● **Personalize your emails.** Use your customer's first name in the email subject line or the opening. For customers who haven't provided a name, choose a fun catch-all like "Antique Lover," "Fashionista," or whatever makes sense for your brand. You can also send an **automated birthday greeting** (perhaps with a promo for a free smaller item) if you're collecting birthday information.

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●● **Pro tip:** *The Customers feature in your Clover POS also gives you visibility into customer history. It creates customer profiles from credit card sales and keeps contact info and preferences current—automatically.*

## Photography

If you have products that lend themselves well to photography—such as beauty or fashion—make sure you have eye-catching photos to make your customers stop in their tracks whenever you communicate with them via email or social media. Drive anticipation for your holiday offerings with beautiful images of your holiday specials and gifts. Photograph your items alongside props like Christmas tree ornaments, Hanukkah gelt, paper snowflakes, red and green ribbons, or other festive items.





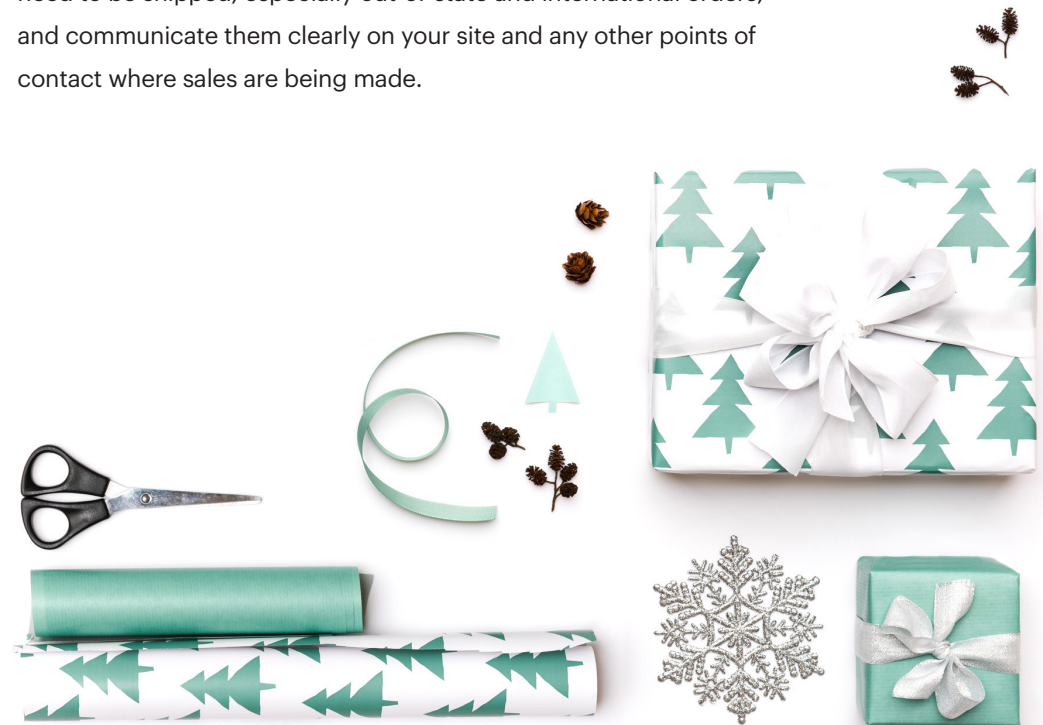
# Inventory and Supply Chains

Supply chain management is always important during the holidays, but it's especially crucial this year because of **continuing supply chain disruptions** due to pent-up demand, resource and manufacturing shortages, natural disasters, and other factors. A global chip shortage is impacting products such as TVs, computers, TVs, and other electronics, but the disruptions aren't limited to these products. Some manufacturers are operating with reduced workforces and outputs, causing delays in production.

The response of small businesses to these challenges remains the same: Order earlier, if possible; plan for inventory shortages with contingency plans; proactively communicate with customers so they can anticipate delays and plan accordingly.

All this to say, carefully consider your inventory, ordering, and shipping timeframes. To be extra cautious, use the widest timeframes you could possibly need for each and add an extra buffer. For products that are unavailable because of the chip shortage, consider ordering alternative

items that do not utilize embedded chips that will arrive in time for holiday shopping. Once you've set the expectations for your business, communicate them to your customers as clearly and as often as you can. Set reasonable last-minute deadlines for orders that will need to be shipped, especially out-of-state and international orders, and communicate them clearly on your site and any other points of contact where sales are being made.



In the same way that repeated touchpoints are necessary for the sales cycle, repeated communication regarding deadlines and shipping limitations can help you **avoid unhappy customers**. Consider explaining to your customers (via your website, newsletters, and in-store signs) what's different about this year and why it's different. We're all operating with limited capacities, but **shoppers may not have any idea** about the global supply chain issues affecting your inventory. When you give them that missing piece of the puzzle, they'll be more likely to understand... and purchase early.

On the back end, you want to place inventory orders as early as possible. Given the supply chain issues, you may be tempted to bulk order everything you think you'll need... and then some. But given the **economic uncertainty** facing the country, you want to be as precise as possible so you're not saddled with unsold inventory come January. **Carefully plan** for how much inventory you'll likely need, and it will save you a few headaches down the road.

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●● **Pro tip:** *Here's an unexpected way to handle supply chain woes! Recommend **Clover Gift Cards** to your customers as a great way for their loved ones, friends, or colleagues to pick up their gifts once they are in stock.*



# The Human Factor

In the end, your customers are human. They're struggling through this pandemic, too. Compassion and empathy, the hallmarks of stellar customer service, have become more important than ever before. Keep in mind that a disgruntled customer may be dealing with sick family members, or they may be stressed by the struggle of navigating the new normals of safe shopping. The more you can meet them with understanding, the better served your business will be.

And let's not forget what makes everything we just discussed hum with harmony: you and your staff. The holiday season can be stressful for retail workers, and this year—yes, we're already looking at the

second COVID holiday season—is no exception. As you look ahead to November and December, make sure you have adequate staff so no one feels overworked and everyone gets time to relax with their families before or after the hectic holiday schedule.

**Proper staffing and scheduling** are vital to ensure that no one gets burnt out. Yet you don't want to over-staff, either. That can lead to employees having nothing to do, and given the continued importance of social distancing measures, you don't want to have more employees together than is necessary.

The limited availability of staff, coupled with the stress of a second COVID holiday season, can put both your team and your customers on edge. We've seen an uptick in retail patrons being abusive to staff due to personal sentiments about mask mandates and even the new



vaccination card requirements in some cities. With so much out of our hands, mental health is increasingly important in maintaining a happy, healthy, and high-performing team. Consider implementing simple things like:

- Opening your door—and ears—to your staff, so they know they can talk to you
- A group subscription to a meditation app
- Team exercises or activities
- Staff meals or get-togethers

By showing your team you care about their physical and mental health, you can forge a stronger bond among your workers—and make them key to your success.

Above all, be sure to build some contingencies into your staffing plan for those times when employees aren't feeling well. This year, with all of the variants running around, it's extra critical that employees who might be sick stay home. Cross-training employees can give you more flexibility in staffing when someone is out sick.

Yes, the holiday season is the busiest for many retailers. It can be your overtime, your uphill sprint. It's important to remember to take care of yourself, allow for some "me" or "family" time—for yourself and your employees.

## Additional Resources

- **Contactless payments**
- **Clover Gift Cards**
- **BigCommerce** (Ecommerce application)
- **Fisherman** (Website creation and hosting)



# Your Holiday Checklist

Here's a checklist for retail business owners preparing for the 2021 holiday season. Print it out and keep it handy!

## Customer experience

- Review customer data and industry trends to craft a robust strategy
- Provide exceptional customer service
- Use customer engagement tools like gift cards and loyalty programs

## Safer shopping experience

- Set up hand sanitizer stations at the entrance and POS checkout stations

- Place signs outside your door that outline rules for safe shopping such as mandatory masks
- Keep airflow moving; consider putting in air filtration systems
- Create a process to limit the number of customers in your store to maintain social distancing, such as asking a store clerk to monitor foot traffic and welcome new guests as other guests leave the store
- Place "Stay 6 feet apart" stickers on the floor outside your store as well as near the POS checkout station to ensure social distancing for customers waiting to enter

## Contactless POS transactions

- Make sure you are ecommerce enabled, and customers can shop online. Online orders may be picked up in store, reducing wait times.
- Set up contactless payments through Clover devices that accept payments through credit and debit cards as well as Apple Pay® and Google Pay™ to ensure safe and convenient transactions
- Place placards at POS checkout stations that encourage contactless payments over cash and credit card swipes





**Online business**

- Make sure your business has a website and an online shopping option
- Allow customers to purchase online and pick up in-store or curbside

**Communications**

- Create a social media and email marketing plan
- Publicize that your store is open for business and specify your operating hours

**Inventory and supply chain**

- Create a timeline for when you need to order inventory
- Order alternative items that aren't constrained by the global chip shortage
- Set a deadline for last-minute orders

- Communicate time constraints and longer delivery times, if applicable, to your customers
- Offer Clover Gift Cards that allow your customers to make safer, contactless purchases online or in-store

**Managing your people**

- Schedule employees in a way that avoids burnout
- Staff appropriately so employees aren't over or underworked
- Prioritize rest for you and your people
- Train your staff on how to promote a safer shopping environment and shopping experience in your store
- Ensure the safety of your staff by providing protective gear such as masks, gloves, and hand sanitizers



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## Disclaimers

The content provided in this guide is for informational purposes only. Nothing contained herein should be construed as legal, financial, tax, or medical advice. Readers should contact their attorneys, financial advisors, tax professionals, and/or health care providers to obtain advice with respect to any particular matter. Also please refer to [www.cdc.gov](https://www.cdc.gov) and [www.who.int](https://www.who.int) for further information with respect to the coronavirus and COVID-19, and steps you can take to mitigate the related risks.

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