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SMALL-BUSINESS IN BOX

How online retailers can minimize returns and chargebacks

Also: Legal protections for gay employees, and using customer service as a selling point.

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By Karen E. Klein
January 5, 2010

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Dear Karen: How can I minimize returns to my retail website after the holidays?

Answer: Make sure your sales page includes product details and a toll-free customer service line. "The easier it is for customers to speak to a real human being, the less likely they are" to return merchandise or resort to a credit card

"chargeback," said Brien Heideman of BadCustomer.com.

Customers sometimes use chargebacks -- disputing credit card charges and demanding repayment -- if retailers don't have a clear return policy. Chargebacks can be costly for retailers because of bank fees and merchandise lost.

Frequent chargebacks may be fraudulent, and customers who use them repeatedly should be reported to an anti-fraud database, Heideman said. "By submitting the names and contact information of frequent-fraud customers to a shared blacklist database, you can reduce the risk of future fraud for yourself and other retailers."

Post a notice in your website's privacy policy and in order-confirmation e-mails stating that the names of customers who use chargebacks frequently will be shared with the database and that fraudulent returns will be prosecuted as theft.

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Protections for gay employees

Dear Karen: Do gay employees have legal protections?

Answer: California law prohibits discrimination against gay, lesbian, bisexual and transgender individuals in the workplace.

A federal bill, the Employment Non-Discrimination Act, is pending in Congress. It aims to prohibit discrimination against employees on the basis of sexual orientation or gender identity and would apply to employers that have 15 or more employees and are not religious organizations.

"If your business has even one employee, you should be sure to adopt practices that prohibit gender and sexual-orientation discrimination in hiring, firing, promotion, pay, benefits and any other employment actions," said Marjorie Jobe, an El Paso attorney and author of "Business Law Battle Plan for Entrepreneurs."

Treat misconduct concerning gay, lesbian, bisexual or transgender employees the same way you would treat similar wrongful conduct over gender, religion or race issues. "Although there is not federal constitutional protection yet, it could be extended by the courts any day now. The last thing you want is to be a landmark or test case," Jobe said.

Stand out with customer service

Dear Karen: How can I differentiate my small store in a crowded shopping center?

Answer: Make sure you offer extraordinary customer service and use it as a selling point. "People will go out of their way, and spend a little more money, if they get great service," said Michael Belch, a marketing professor at San Diego State University.

Mention your superior customer service in your advertising and empower your employees to carry it out, he said. Conduct employee training so your customers always have a great experience in your store.

"Providing that experience should become a priority for your employees. If they are nice to customers, those people will be nice to you, which means repeat business, increased sales and referrals," Belch said.

Got a question about running or starting a small enterprise? E-mail it to inbox.business@latimes.com or mail it to In Box, Los Angeles Times, 202 W. 1st St., Los Angeles, CA 90012.

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