



UNDERSTANDING YOUR CUSTOMER'S PERCEIVED RISK
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Perceived risk is that level of risk a consumer believes exists regarding the purchase of a specific product from a specific retailer, whether or not that belief is actually correct.

In order to make a sale, you must overcome the customer's perceived risk. The more important the purchase is to the customer, the greater the perceived risk. As an illustration, if a customer is considering buying sweet corn for dinner tonight, the perceived risk is relatively low. If they are buying corn because the boss is coming over for dinner, the perceived risk goes up.

Perceived risks are also greater if the customer has not dealt with you as a retailer before. New or unbranded items, such as produce, also raise perceived risk. As the cost of an item goes up, so does the perceived risk. Being on a tight budget, having little experience in purchasing the item, and having many alternatives to choose from all raise perceived risk.

There are six types of perceived risk:

- **Functional.** Will the product perform as I expect? If the customer is buying sweet corn, this means, "Will this corn be as good as what I remember from last year or what I had last week?" If the customer is buying petunias, the risk is, "Will they make my garden look the way I want it to look?"

- **Physical.** Can the product hurt me, my children, or my pets? The use of pesticides in the production of food crops is frequently the concern here, but ornamentals that bear poisonous fruit can also be a concern.

- **Social.** What will my peers think? If customers are buying sweet corn to eat in the privacy of their home, the risk here is low. If they buy petunias and plant them in the front yard and petunias are socially out this year, it's like having a big sign in your yard for five months saying, "geek lives here."

- **Psychological.** Am I doing the right thing? This can be a strong motivator in plant sales for the environmentally concerned or an impossible obstacle for the truly paranoid.

- **Financial.** Can I afford the purchase? This is not a major problem for most people buying sweet corn or petunias. It is a major obstacle for customers considering a specimen plant or flowering

trees that may cost \$80 to \$200.

- **Time.** How much time and effort may I expend to make this purchase? This may be the greatest perceived risk for the plant and produce retailer to overcome. Picture your potential customer in their car thinking, "Do I want to pull into that crowded parking lot? Do I want to stand in that line for a dozen ears of corn?" This is scary! Many of the stands I visit fail to overcome this perceived risk. Their potential customers drive by.

What do you do to overcome perceived risk? You encounter examples every day. Why is a new car guaranteed for three years or 36,000 miles? This guarantee helps overcome the customer's functional perceived risk. Why does the MacDonald's sign say billions and billions sold? It reassures the customers that the food will taste like they expect it to, it won't hurt them, and it's socially acceptable.

The customer feels that he or she must be doing the right thing, because everyone else is doing it, too. Why do supermarkets have express checkouts? These special facilities make the customer think that the time risk is low.

In our roadside stands and garden centers, we can guarantee produce quality or the survival of costly perennials. We can reassure the customer our produce is fresh and pesticide free or picked today. We can give personal endorsements, like a sign that says "Sweet Corn-Best of the Season" or "Yellow Tomatoes-Bill's Favorite." We can display information about the nutritional value of fruits and vegetables or the environmental value of planting a tree or flowers.

Most of all, we can watch for the hesitant customers and give them an encouraging word. After all, they are only concerned about perceived risks.

Ponds Meet Small Farm Needs

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Ponds can provide many benefits to small farms in New York if properly built and maintained. Many small-farm operators struggle with the demands of production coupled with limited time because of off-farm employment. By prioritizing the maintenance aspects of ponds, and preventing problems before they start, small farm operators can maintain a safe, clean, and dependable supply of water for agriculture uses and recreation. This article provides guidelines for agriculture uses of ponds on small farms — the recommendations apply to all sizes and types of agriculture operations.

Irrigation

Farm ponds are now an important source of irrigation water, particularly for small farms with permanent crops such as brambles, fruit trees, trellised fruits, and nurseries. Field crops and vegetables can also be irrigated with pond water during dry seasons. Irrigation is critical to meeting high yield goals and should be employed to meet the crop's peak water use rate. Pond capacity must be adequate to meet crop requirements. Water requirements vary by crop, season, and weather conditions. Small farm operators should plan on applying water in the most critical stages of production to ensure high yield while retaining adequate supply in the pond.

For many fruits and vegetables, bud stage and fruit enlargement are priority irrigation stages. In assessing a pond's potential as a source of water for irrigation, determine the actual dimensions of the pond: length, width, and average depth. Multiply these numbers to determine the

rough volume of the pond in cubic feet; to convert to gallons, multiply by 7.5.

The pond should have a history of maintaining consistent water depth through the summer. Ponds whose levels fluctuate considerably will require an irrigation intake that can be adjusted to match water levels. The required storage capacity of a pond used for irrigation depends on water requirements of the crops to be irrigated, rainfall expected during the growing season, efficiency of the irrigation system, losses because of evaporation and seepage, and the expected inflow to the pond.

The second component of irrigation assessment is recharge. Ponds whose levels fluctuate considerably are typically sourced by runoff, rather than springs. Monitor the pond after heavy rainfall for sediments, cloudiness, and silt. These particles provide evidence of an unstable recharge process that may not be dependable over time. Runoff entering the pond should be free from road surface contaminants, manure, septic effluent, and floating debris.

Nutrients entering the pond from runoff or groundwater can be detected with a water test or by excessive growth of algae and weeds. Proper site selection for new irrigation source ponds is essential. Test pits will provide the most direct evidence of the water storage capacity of a particular site. Additional information can be derived from topographic maps, soil surveys, aerial photos, and onsite observations. These products and services are often available from local NRCS or Soil and Water Conservation District offices.

Pond water used for irrigation must be filtered to pre-

vent clogging by suspended particles, plants, and chemical precipitates, particularly in trickle irrigation systems. An irrigation pond should be at least 10 feet deep to create a zone halfway between the surface and silty bottom to draw in water that is relatively contaminant free. Herbicides used for aquatic weed control pose a hazard to plants being irrigated from the same source of water. Follow label restrictions on aquatic herbicides and consider using non-chemical methods for aquatic weed control in irrigation ponds.

Field And Orchard Spraying

Ponds can be used as a source of water to mix chemicals for crop protection. The amount of water needed for spraying is small, but it must be available when needed.

If possible, develop a consistent method of conveying water from the pond to the spray tank. A series of check valves will prevent unintentional contamination of pond water while a tank is being filled. Pond water is not recommended as wash water for tanks because of runoff and bacterial contamination of the equipment and hoses.

Recreation

There are many nonagriculture uses of ponds, including swimming, boating, fishing, nature exploration, and aesthetics. The view of a well-maintained pond can be pleasing for non-farm neighbors and your community. The recreational uses of a farm pond must be compatible with agriculture uses.

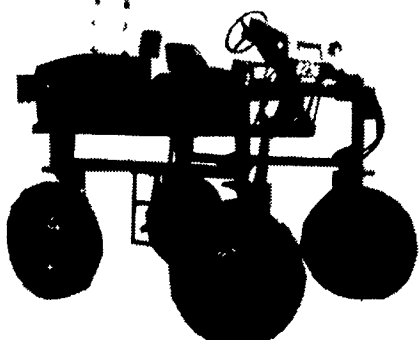
Identify your goals for the pond before making decisions that will compromise other uses. Some small farms gain supplemental income by providing fee access to ponds for

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