ACROSS THE TABLE

BUSINESS CONSULTING

INDUSTRY STACK 05 · RETAIL STORE

The Retail Stack

Eight systems for selling in person and online without running two separate businesses by accident.

Knowledge Article I05

AI Stack Series · acrossthetable.biz

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WHO THIS IS FOR

You sell products. Maybe from a shop, maybe from a website, most likely both. You carry inventory, which means your money is sitting on shelves, and your biggest decisions are what to buy and what to mark down.

This guide is for the owner who started in one channel and added the other, and now maintains two sets of product information, two sets of stock counts and two versions of the truth.

The goal here is one business with two front doors, not two businesses pretending to be one.

START WITH THE WORK, NOT WITH THE APPS

These are not twenty lists of AI apps. Each stack starts with the jobs a particular business performs, then matches AI and conventional software to those jobs. Treat it as a menu to evaluate, not a shopping list.

For this kind of business the work runs in one line, start to finish:

> **THE PATH THE WORK TAKES**
> Customer → Inventory → Sale → Retention

Broken into the steps a customer actually moves through:

- Inventory
- Store or website
- Customer
- Sale
- Customer profile
- Marketing
- Repeat purchase

Read that line left to right. You buy stock, a customer finds you in the shop or online, they buy, and you either know who they were afterwards or you do not.

The single most expensive mistake in retail technology is letting in-person and online stock live in two systems. It leads to selling something you do not have, which costs you the sale and the customer, and to holding stock you think you already sold.

THE STACK, PIECE BY PIECE

Every tool below is matched to one of those steps. You do not need all of them, and you should not buy all of them at once. Read the “What it is” column first and find the step where your business is losing the most time or money.

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Tool	The step it covers	What it is	Price
Shopify	Ecommerce and POS	Online store, checkout, inventory and payments.	Per month plus transaction fees.
Square	In-person sales	Card payments, POS hardware and simple business tools.	Percentage per transaction.
Klaviyo	Customer marketing	Email and SMS built around ecommerce customer data.	Per month by contacts.
Gorgias	Customer support	Support desk built around ecommerce orders.	Per month by ticket volume.
QuickBooks	Accounting	The small-business accounting standard — books, invoicing, reporting.	Per month by plan.
Canva / Firefly	Creative	Design everything else — decks, social posts, flyers, simple video — with AI help built in.	Free tier; Pro per user/month. / Credits; included in CC plans.
ChatGPT	Marketing and analysis	OpenAI’s general assistant — writing, analysis, research and, with Agent mode, multi-step work.	Free tier; paid plans per user/month.
Zapier / Make	Automation	Connects thousands of apps and AI models with no code.	Free tier; paid by task volume. / Free tier; paid by operations.

Where two names share a row with a slash between them, they do the same job and you pick one, not both. The description shows the first of the two.

If you only sell in person today, you can run the first two rows plus accounting. Add the marketing and support rows when you have a customer list worth marketing to.

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What to watch out for in each one

None of these are reasons not to buy. They are the things owners tell us they wish they had known first.

- Shopify — App subscriptions add up.
- Square — Per-transaction fees. Watch chargebacks.
- Klaviyo — Priced by profile count.
- Gorgias — Ecommerce-shaped. Poor fit for services.
- QuickBooks — Only as clean as your categorization habits.
- Canva — Easy to drift off-brand. Lock a brand kit.
- Firefly — Best value inside Creative Cloud.
- ChatGPT — It sounds confident when it’s wrong. Check anything that touches money, law or a customer.
- Zapier — Task-based pricing climbs fast once it works.
- Make — The canvas gets messy without naming discipline.

WHERE AI ACTUALLY FITS IN THIS BUSINESS

Product descriptions, merchandising ideas, customer segmentation, support, marketing personalization, inventory analysis.

In plain terms, that means:

- Writing product descriptions for a hundred items in an afternoon, which is the job that otherwise never gets finished.
- Grouping your customers by what they actually buy, so the email about hiking boots goes to the people who buy hiking boots.
- Drafting answers to the same twelve order questions you get every week, so support stops eating your mornings.
- Reading last season’s sales and telling you which lines earned their shelf space and which ones quietly did not.
- Turning one product photo shoot into the website copy, the email and the social posts without rewriting it three times.

AI will not fix a buying problem. If the stock is wrong, better product descriptions sell the wrong stock slightly faster. Use it on the merchandising analysis before you use it on the marketing.

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WHAT TO SET UP FIRST

Do these in order. Finish one before you start the next. Most owners who try to do all of it in one month end up using none of it.

1. **Make one system the truth for inventory** Whatever you choose, in-person and online sales must draw down the same stock count. Until that is true, everything else is built on numbers you cannot trust.
2. **Connect sales to accounting** Daily totals should land in the books without anyone typing them. This also makes your margins visible, which is the number retail runs on.
3. **Start collecting customer details at the till** Email or phone, with permission. A retail business without a customer list is renting its customers from whoever sent them.
4. **Then add marketing** Once you have a list and know what people bought, segmented campaigns are the cheapest revenue in retail. Before that, you are emailing strangers.
5. **Add a support desk when the questions outgrow the inbox** Not before. A shared inbox is fine until it is not, and you will know.

WHAT IT COSTS TO START

Retail pricing has two shapes and you will pay both. Platform fees are per month, which is predictable. Payment processing is a percentage of every sale, which is not — it grows exactly as fast as you do.

Because of that percentage, the processing rate is the most financially significant number in your stack. A fraction of a percent, on a year of sales, is often larger than everything else on this list combined. Compare it on your real volume.

Email and SMS marketing tends to be priced by how many contacts you keep. That makes list hygiene a cost control, not just good manners — you are paying every month for people who have not opened anything in two years.

The price column in the table above tells you how each one charges — per user, per location, per contact, or a percentage of every sale — not what you will pay. That is deliberate. The charging model is what decides whether a tool stays affordable as you grow, and it is the part that does not change every quarter. Get the current dollar figure from the vendor’s own pricing page before you budget.

THE RULES UNDERNEATH ALL OF IT

Legal · Privacy · Data protection · Security · Compliance · Records · Audit · Risk · Human oversight — underneath every one of the twenty stacks, not an afterthought.

Card data is your processor’s responsibility, not yours, which is a reason to use a real payment system and never to record card numbers anywhere yourself.

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Email and SMS marketing is regulated. You need permission to send, a working unsubscribe, and for text messages the rules are stricter than for email. Collect consent properly at the till and online.

Customer purchase history is personal data. Know where it lives and who can export it, especially if staff turn over.

If you sell across state or national borders, sales tax and consumer-protection rules follow the customer, not your shop. Your platform can help with this; it cannot decide it for you.

MISTAKES THAT COST THE MOST

- Running separate stock counts for the shop and the website, then selling what you do not have.
- Choosing a platform on monthly fee and ignoring the processing rate, which is the bigger number.
- Building a large email list you pay for every month and never clean.
- Discounting to move stock without checking whether the line was ever profitable.
- Collecting customer emails and then never sending anything, which is the worst of both worlds.

THE CEO DECISION

- Do in-person and online sales reduce the same inventory number? Yes or no.
- What percentage do you pay on card sales, and when did you last compare it?
- What is your gross margin by product line, and can you see it without building a spreadsheet?
- How many of last year’s customers could you email tomorrow?
- Which lines are you carrying out of habit rather than evidence?

YOUR QUICK REVIEW

- ☐ One inventory count covers every channel I sell through.
- ☐ Sales post to accounting automatically.
- ☐ I collect customer contact details with permission at the point of sale.
- ☐ I know my processing rate and my margin by line.
- ☐ My email list is cleaned on a schedule.

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ADDITIONAL RESOURCES

Tool	Where to find it	What it is for
Shopify	www.shopify.com	Selling products online or in person.
Square	squareup.com	Selling in person without a merchant-account project.
Klaviyo	www.klaviyo.com	Stores running segmented lifecycle campaigns.
Gorgias	www.gorgias.com	Shopify stores answering order questions.
QuickBooks	quickbooks.intuit.com	Clean books your accountant already knows how to read.
Canva / Firefly	www.canva.com / www.adobe.com/products/firefly.html	Small teams with no designer who still need consistent-looking work.
ChatGPT	chatgpt.com	Your default thinking partner when you want one tool that does most jobs well.
Zapier / Make	zapier.com / www.make.com	Your first automations, and the widest app coverage.
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which job to start with before you buy anything.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

Go deeper on the pieces

Each of these is a full guide comparing the three tools that do that job:

- Connect the tools — acrossthetable.biz/knowledge-articles/connect-the-tools/ (covers Zapier, Make)
- Ask and reason — acrossthetable.biz/knowledge-articles/ask-and-reason/ (covers ChatGPT)
- Make the deck — acrossthetable.biz/knowledge-articles/make-the-deck/ (covers Canva)
- Answer customers — acrossthetable.biz/knowledge-articles/answer-customers/ (covers Gorgias)

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- Make the picture — acrossthetable.biz/knowledge-articles/make-the-picture/ (covers Firefly)

CONTINUE LEARNING

The Across the Table AI Assessment takes fifteen minutes and starts from the jobs your shop performs.

For any single piece, the guides above compare the three leading tools side by side.

READ AND CONNECT WITH ACROSS THE TABLE

Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

LinkedIn: https://www.linkedin.com/in/connie-jacobo-ramirez

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