# Online Shopping Guide



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#### Introduction

Online shopping has grown in popularity in recent years, as the growth of the Internet and Home Computers has reached new heights. E-commerce product sales reached \$146.4 billion in the United States in 2006, representing about 6% of retail product sales in the country. The \$18.3 billion worth of clothes sold online represented approximately 10% of the domestic market.

Online shopping has many benefits of convenience and merchants have worked to alleviate consumer's fears of shopping online by making their websites more secure. Many online merchants now offer discounts that are made available only on their websites to encourage consumers to become online shoppers.

There are pros and cons to Online Shopping and also things consumers should be aware of to make their online shopping experience a good one. In this short Online Shopping Guide we're going to share some words of wisdom and help you learn more about how you can benefit from shopping online, steps you can take to avoid potential problems and how to deal with problems should they occur.

# Why Have Online Stores Become so Popular?

Online shopping has increased in popularity in recent years and continues to grow. As a result there are a variety of new opportunities for shopping online. These days you can purchase just about anything online. You can even buy things such as a car, electronics or even appliances online now. As a result many consumers may be confused as to what options are best suited for them.

These days just about every business has a website presence because if they don't they could be losing business to their competitors. This is true even for grocery stores, drug stores, appliances, electronics and just about anything else you can think of. Some will have items that are only available on the website and can't be found in their brick and mortar site.

The advantage of shopping at a regular retail store is that you can see, touch feel, try on or examine products before you decide to make a purchase. However as we mentioned previously some retailers will make some items only available at their online store. By having both environments to choose from you have products to choose from. A typical retail store has set hours they are open, but an online store is open 24hrs making it more convenient for shoppers. Online shopping also saves time by not having to drive to the store or deal with crowed stores and parking lots. Online stores also can attract customers they would not other wise be able to sell to because of where they are located.

#### **Exclusive Online Retailers**

There are some online merchants who only operate on the Internet and don't have a traditional store. With these types of stores the consumer will browse their images and product descriptions to see if their products will meet their needs. The advantage in shopping at these online stores, is the often the prices will be lower because the online merchants overhead costs are much less than they would have with a traditional store. Some of them don't even have to stock the products, as they will have the item shipped directly to the customer from the

distributor. This helps the online merchant to give their customers some great savings on their purchases.

# **Auction Websites are Popular**

Online Auction sites have also grown in popularity in recent years as people look for bargains on a huge variety of items. These sites allow the consumer to view product pictures and descriptions and place a bid on it, hoping to get it for a good price. Some auctions will also offer a 'buy it now' price so you don't have to wait for the auction to end to purchase and get your item. Not only can shopping an auction site save you money but may help you to find some hard to find items as well.

# **Online Shopping Savings With Coupons**

Savvy online shoppers have learned there are a variety of ways to save money while shopping online. Smart shoppers already know about comparison shopping and looking for sales, but there is another way to save money while shopping online. Did you know that you can often find coupons or promotional codes that can be used for online shopping that can save you money? If not then let us enlighten you with how you can take advantage of these coupons.

#### **Acquiring Online Shopping Coupons**

You may be surprised to know that there are a lot of different promotional codes and coupons that can be used for online shopping. One of the most familiar types of discount codes are those that offer you a % or set amount discount off your total order, or may offer free shipping with your order. To take advantage of these discounts you will normally need a coupon or promotional code. There a several ways you can acquire these valuable discount codes.

Many times you'll find these discount codes in catalogs that you get in the mail from online retailers. They may send you the catalog because you've purchased from them before or they may be trying to drum up new business. You'll most likely receive a lot of these in the mail during the Christmas season, but they are sent out other times of the year as well.

Another way shoppers may acquire these promo codes are via email. This can be especially true if you belong to an online discount shopping club. These types of clubs send discount codes to their customers on a regular basis to encourage shoppers to come back.

The Internet can be another source for acquiring these codes. There are a number of websites that will post discount codes available for a variety of places. Some of these will require you to be a member in order to get the discount codes. As long as there are no restrictions on the codes about sharing them with

others, they are allowed to do this. However you can also do a search yourself at some place like <a href="http://www.google.com">http://www.google.com</a> and type in something like 'online discount codes and you'll find a number of websites to search out more details.

#### There May Be Restrictions On Coupons

When using online coupons shoppers should be aware that while these coupons can save you money, they may come with restrictions. Some discount codes can only be used if you spend a certain dollar amount, and may give bigger discounts based on the dollar amount you spend. They may also be valid for a limited time. Normally the promotional codes for free shipping will require you to spend a certain amount of money before it applies. So when using your online coupons or discount codes just be sure you are aware of any restrictions that may come with them.

# Savvy Online Shoppers Find The Best Deals

Being a savvy shopper or bargain hunter is nothing new. People have been shopping for bargains every since retailers started having sales. With the popularity of the Internet Online Shopping has grown significantly and with it the number of bargain hunting shoppers finding many ways to save money when shopping online. The savvy shoppers seem to be able to not only find the best deals but also have found ways to get further reductions on these cost saving deals. In this section we're going to cover ways the savvy online shoppers save money and also how they make sure the item they are purchasing is authentic.

#### **Locating the Best Online Deals**

One reason people like online shopping is because it makes comparison shopping so much easier. You don't have to spend hours or days driving all over town trying to compare prices on items. With online shopping you can do it from the comfort of your own home. Some websites will even provide comparison charts for you already, which saves you even more time.

A savvy online shopper will pull up 2 or more sites at once and switch from one to the other to compare prices, narrowing it down to a few that offer the best prices. Once the search has been narrowed down to only a few online retailers that have the item at a great price they will then use other factors such as shipping costs or perhaps incentives offered to buyers such as future discounts. All these things will be factored in to make the final decision and decide which online retailer is really offering the best overall deal on the item.

#### Other Ways To Save with Online Shopping

After you've done your comparison-shopping for the best price, you can look for other ways that may save you even more money. Now you want to look for any promotional codes or discounts that may be available to you. One way to do this is to do a search on the Internet using such sites as http://www.google.com or http://www.yahoo.com. To do a search you can use phrases that include the

online retailer name or 'promotional codes', 'online coupons' or 'online discount codes'. This will likely yield a lot of websites that may provide the discount codes or coupons you are looking for. Just be sure to verify that the coupon or discount code is valid by checking for any restrictions or expiration dates.

## **Determining the Authenticity of an Item Sold Online**

Depending on what you're purchasing you may need to be sure that what you're buying is the real deal and not a replica that's being passed off as authentic. This is not normally an issue when buying from an Online Retailer that is a legitimate seller of the item, but may be if purchased from an Auction site. Sometime people may intentionally mislead you and other times they may not even know for sure themselves. The way to be sure is to do some research on the item or items so that you know what predominant features or qualities to look for.

# **Tips for Placing Orders When Shopping Online**

When many people think of online shopping, they typically think that a credit card may be their only option to pay for their items and if they don't have a credit card or fear using it online they may not be taking advantage of the convenience of online shopping. However this isn't the case because you do have other options. In this section we're going to discuss the different options you have for placing your online orders.

#### Ordering on a Website

The most popular method of placing your online order is to place the order directly from the merchants website. Typically you'll browse the website and select the items you want to purchase and they will be place into a virtual shopping cart until you're ready to checkout. Before placing your order you'll want to review the items in your shopping cart and make sure all the items you wanted are there, or remove any that you may have changed your mind about. Then you'll be asked to enter your shipping information and payment details. You can even have the order shipped directly to someone else if you want too.

Before entering any credit card details be sure to make sure the site is secure. You can do this by looking at the web address in your browser bar window and check to see that it starts with https:// and not just http://. Many browsers will also have a way of letting you know if a site secure, and normally this is some kind of a secure lock icon. If you don't want to use a credit card or don't have one, we'll discuss other payment options next.

#### Calling in Your Order

There can be a variety of reasons why a consumer may decide to call in their order rather than paying for it online. Some people just don't like giving out their Credit Card Number online even if the site is secure. Others may not have a credit card, or perhaps they just find the checkout process a bit complicated for them. Whatever the reason, you can always choose to call in your order to the

merchant instead of completing the order online. In most cases the online merchant will have a number provided to you on the checkout page or somewhere else on their site. If you don't readily see it, just look for their contact link. If they don't have a way for you to contact them, then you're better off not buying from them at all.

#### Other Payment Methods

Although it's not used much these days, most online retailers will also give you the option of faxing your order to them or mailing it directly to them. If you use these methods you'll want to print a copy of your order form so you can fax it or mail it. If you opt to fax or mail your order you'll usually have the option to pay by Credit Card, Money order or Check. For some people this may be their only option if they can't use a credit card, but you should know that processing the order will take longer using these methods so keep this in mind if you need your items by a certain date.

# **Shoppers Concerns of Online Shopping**

While there are many people who enjoy shopping online, there are still some who have fears and concerns about shopping online and therefore don't take advantage of it. In this section we're going to discuss these concerns and provide some information that may help people to overcome their fears and enjoy the benefits of online shopping.

#### Fear That Someone Will Steal Your Identity

Identity theft is one of the most frequent concerns that consumers have about shopping online. This is a very real concern because Identity theft can do some real damage to your credit store or financial situation. While it is possible to repair the damage it can be costly and time consuming. In some cases if the Identity theft has gone undetected for quite awhile it can be much more difficult to fix the damage.

Although Identity theft is very real concern online shoppers are not as vulnerable as you may think. However you do need to know how to protect yourself. The one key thing with online shopping is to be sure the website you're buying from is secure. The whole site doesn't have to be secure but the page where you enter your payment information should start with https:// vs. just http://. The s indicates the page is secure. Your web browser will also likely display a secure icon of some type, normally a locked padlock or something similar. You will find that most online merchants will have a secure server to handle your transactions because they know this is a major concern for consumers and they want your business. There may be some small online merchants who don't have a secure site. If this is the case you should call the order in to their customer service department.

#### **Returning an Online Purchase**

Another concern when shopping online is the possibility of needing to do a return. In most instances the return process won't be much more difficult then doing a return at a local store. For example if you make a purchase from an online retailer who also has a regular store, you'll find they will often let you return the item at the store rather than shipping it back to them. However this will not always be the case and the consumer may need to cover shipping cost to return the item. There will also be some online retailers that may absorb the shipping cost to return items and will require you to call in and get a return authorization. The best way to avoid any unpleasant surprises is to be sure and read the return policy before making your purchase.

# **Product Descriptions**

Shoppers also have concerns about buying a product that was misleading in its description. This may be done unintentionally or in some cases it may be done on purpose. While this is a valid concern, it can be addressed by calling their customer service and clarifying any questions or concerns you may have about the item or items you are considering purchasing. Once you have all the information you need you can make an informed decision about whether to complete the purchase or not.

#### How To Deal With a Defective Item Purchased Online

Online shopping definitely has it's benefits, but one thing that can be frustrating to an online shopper is dealing with a defective item they have received. This really doesn't happen a lot and can also occur when purchasing at a traditional store as well. However dealing with a defective item that was purchased online may be a bit more challenging to deal with. In this section we're going give you some tips on how to deal with this situation, so that you can be prepared should the occasion arise.

# **Checking Your Purchases Promptly**

When you're ordered an item online you should immediately examine and test the item (if applicable) once you have received it. The reason for this is because normally merchants will set time limits for when an item can be returned. You will find that online retailers have specific return policies and if you don't follow these guidelines you may not be able to return the defective item. These guidelines can vary from one retailer to the next and you'll find some will be more liberal with returns than others. Be sure to read the online retailers return policy before purchasing so you know what their policies are.

Another reason you'll want to test the item (if applicable) is because you are more likely to still have the original packaging and receipt handy. These 2 items can make a big difference in you being able to return the item to the merchant.

#### **Contact the Online Merchant**

As soon as you realize the item is defective, the first thing you should do is contact the online merchant. This is important because they will likely document details of the claim and provide you with information on how to make your return. Having this claim documented could also help you in the event the online retailer doesn't cooperate with you and you need to take legal action against them.

You should be able to find the contact number for the online merchant on your receipt. If you don't find it on the receipt then go back to their website to locate it. The customer service agent should be able to give you any information you need to get a refund or exchange the item.

#### What If The Online Merchant is Uncooperative

As may be the case with any retailer, there is always the possibility that the consumer will not be satisfied with the response they got from the merchant regarding the return of a defective item. If you are not getting anywhere when dealing with the customer service agent, ask to talk to a supervisor. If you still don't get a satisfactory response you should take your complaint to the Better Business Bureau. They will then contact the online merchant on your behalf and try to get the issue resolved.

# **Problems Encountered with Online Shopping**

There are many advantages to online shopping, however there can also be some problems that may occur as well. Typically these problems are things like inadvertently ordering the wrong thing, item was damaged, received the wrong item or shipping delays. While these problems are the most common ones that occur that doesn't mean they happen a lot. Nonetheless when they do occur it may be a frustrating experience for the consumer and they may be hesitant to make other online purchases.

# **Ordered the Wrong Product**

In traditional stores it's a bit difficult to end up buying the wrong item, but when shopping online it can happen more easily. This can happen when an online shopper mistakenly clicks on the wrong product and doesn't catch it before the ordering process is completed. It could also occur when giving the wrong product number to customer service when calling in an order. Other mistakes that can occur are choosing the wrong size or color for the item ordered. These problems can be troublesome to the online shopper and may leave them with a bad impression of online shopping.

#### The Wrong Item Was Delivered

Sometimes the mistake is not made by the consumer, but rather by the warehouse that packaged the product. Sometimes a warehouse may send the wrong item or may send the item in the wrong color or size. In this instance the consumer won't be aware of the mistake until the shipment arrives. In this instance the online retailer is likely to responsibility for the mistake and ship the correct item as fast as they can. In some cases this may be fine, but if the item was purchased for some special event, the replacement item may not arrive in time.

# You Need To Return Your Purchase

Regardless of why the return needs to be made, this can sometimes present a problem for the consumer if they happen to work odd hours and have difficulty getting to the post office during the hours they are open or it may be difficult for them to get the time off from work to send the item back. Should this be the case your best option would be to try and find someone who can take care of sending the return back for you.

# The Fine Print of Online Shopping

Shopping online grows more popular every year because it has many benefits, but there are some precautions you should take when shopping online to avoid an unpleasant experience. Here are some tips to help make your online shopping experience a good one.

#### **Check Product Descriptions Closely**

Unlike traditional stores where you can see and touch the item, with online shopping you have to rely on the pictures and product description to make your buying decision. This can be especially true when buying items that look similar in a picture. This is why you need to read the product description carefully before making a buying decision. If you find the product description and picture still leaves you with questions, then it's a good idea to call their customer service number to get more details.

### **Online Payment Options**

Before making an online purchase you should be sure to check out the payment options available when making a purchase. You'll want to also check out other fees that may be added on such as shipping fees and taxes. In most cases the most common form of payment will be a credit or debit card. Most online merchants will take all major credit cards, but it's best to check before shopping.

If you are going to be shopping with a gift card you should also review their policies about using these and see if there are any restrictions. This can be important because some online retailers will limit the number of gift cards, which can be used with an online purchase. They may also limits on the value of a gift card that can be applied. If you're using coupons or discount codes you'll want to check for any restrictions regarding those as well. Most merchants will limit the number of discounts that can be used with sale items or combining promotional codes.

# **Online Retailers Return Policies**

Sometimes needing to return an online purchase can be one of the most aggravating situations with online shopping. In most cases the return policy is very simple, there may be times when a complication could arise. In an effort to try and avoid any complications when returning items you'll want to be sure and read the online retailers' return policy before purchasing. In many cases the shopper will be required to pay shipping fees to return the item and if an item is expensive you may also need to purchase shipping insurance.

# Where to Find Product Reviews Before Shopping Online

Finding product reviews prior to making any online purchases can be very handy for online shoppers. When trying to decide if purchasing a particular product is a good idea, using a product review can be very helpful. In this section we're going to cover finding product reviews available on the online merchants website and websites that focus on compiling the product reviews for consumers.

#### Finding Product Reviews on the Retailers Website

As a convenience for their customers many online merchants will offer product reviews of products they sell right on their own website. These reviews will normally include consumer product reviews or product reviews provided in return for compensation. These reviews can be quite helpful when making a buying decision.

The consumer reviews are usually your best choice for product reviews because they come directly from customers who have purchased and used the product. If you see a lot of customers reporting they are satisfied with the product then you know you're making a good choice when purchasing. By the same token if you see a lot of negative reviews then you know it's probably best to not buy that particular item.

Some online retailers will post reviews on their website from product reviewers who have received compensation to provide the review. If this is the case, it's normally a requirement for them to mention that information near the product review because when people are paid to review a product they will typically post a more favorable review. While the review could be true, they may also not be telling the whole truth and this would be unfair to consumers to not know this beforehand.

#### **Websites That are Dedicated to Providing Product Reviews**

Another way to find product reviews is to visit websites that are dedicated to providing product reviews for consumers. One of these types of websites is epinions.com. On this website consumers can search through a variety of products to find gather more information in the form of product reviews for the item they are considering buying. Some of these reviews may be very detailed while others will provide very little information that's useful. You should consider these reviews carefully especially if you see a lot of reviews that seem to agree about the quality of the product. If there are not many reviews available on the product your considering then it may not give you a clear picture of the products quality either.

You should also ignore which are significantly different from the majority, as it's possible they were referring to the wrong product by mistake. For instance if most of the reviews are largely positive but there are 1 or 2 that are negative, it's normally acceptable to ignore the negative comments, if you know the company to be a reputable one. This is because just about any business is going to have at least a couple of customers who weren't satisfied about something.