

A Smart Virtual Cart: How to Be a Savvy Online Consumer

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When Muncie, Ind., teen Madeline Grosh finds a really cool pair of shoes online, she will send her parents a quick email with a link as a not-so-subtle hint that these would make a superb birthday present.

But before they end up wrapped in shiny paper, mom usually replies: Find a better price. That sends Grosh, 15, on a virtual scurry to the web's thousands of e-retailers to find the best available bargain. "Most of the time I look for things that are similar [to what I wanted]," she says. "If I see a shirt that I really like, like a fleece cotton shirt, then I'll type it into Google and all of these stores and websites pop up with that exact reference."

Before You Check Out...

Grosh's bargain hunting process is exactly what online shopping gurus say is necessary to make sure you're getting the best price possible on the web, where teens spend \$200 billion a year, according to consumer goods marketing firm Packaged Facts. Trae Bodge, senior editor of *The Insider*, a blog on online coupon site RetailMeNot.com, says the biggest online shopping mistake is not hunting for a better price before clicking the checkout button. "When you're shopping online, there are a lot of fantastic choices out there," notes Bodge. "Never go and buy something at face value; you've got to take a couple of steps before you put something in your virtual shopping cart."

Bodge says that Grosh's approach to shopping is smart: find the item you want, then use Google or another search engine to find similar merchandise at smarter prices. "If you're looking for skinny jeans, you can find them at a number of different retailers, and the price range is going to be really broad," she says.

Although Grosh has to have her parents review her wish-list items, her older sister Cassandra, 17, has more freedom. She's a junior at the Indiana Academy of Science, Mathematics and Humanities and lives on the campus of Ball State University in Muncie, Ind. She gets a monthly spending allowance and can buy whatever she wants using a debit card. Unlike credit cards, debit and check cards force users to limit their spending to what they have in their bank accounts.

In an attempt to stay within her debit-card limit, big-sister Grosh is especially careful how much she spends online, she says. Often, she will use a combination of virtual shopping and store visits to make sure she's getting a good price.

“When I find a pair (of shoes) on a website, I’ll go to the store and compare prices to know if I’m getting ripped off on one site or to see if I can find a sale somewhere,” she says.

Here are some other tips for smart online shopping:

If it’s too good to be true, it probably is. While you can find great deals on the Internet, you can also run into scammers who just want your email address and cell phone number in order to blast you with spam. “You may see a great deal in a pop-up box, but it makes you fill out a form with your information, and they’re selling your personal information to who knows who. You’ll literally start getting spam right away,” Bodge notes.

Use credit, if possible. Marian Merritt, Internet safety advocate at Norton by Symantec, says that debit cards tied to bank accounts may not offer the same protections as credit cards. “If there’s any kind of online scam or fraud, any kind of debit card means that they can empty your bank account,” she says. Some credit cards will also help you resolve conflicts with an online retailer, such as a situation where you receive defective merchandise and need to return it. If you’re using a debit card and you buy a TV that turns out not to work, you may be on your own to fix the problem.

Don’t be afraid to abandon ship. Sometimes a great deal becomes far less economical once expensive shipping and handling costs are added on during the checkout process. Bodge says that shoppers should feel comfortable with exiting a website once you see those charges pop up in your final tally. “It probably took you only 45 seconds to put that item in your cart, so bounce out and go on to the next place,” she says.

Be safe. Choose smart passwords for shopping websites, and never share them with friends. Merritt suggests that it is also wise to use an Internet security program on your home computer or on your mobile device to safeguard your online shopping. Norton offers several programs, including Norton Internet Security and Norton Mobile Security, and many other companies have similar options. “When it goes wrong [like when someone hijacks your account], the lessons can be really painful,” she notes.

Set a budget, and stick to it. Ever go shopping for your best friend’s birthday and end up buying a lot of things for yourself? Nearly everyone has, which is why budgets and shopping lists are useful – if you follow them. “It’s the same thing that happens in the store: You go in to look for a new hoodie and you find a pair of jeans that look really cool,” Bodge says. “Keep focused – have a list of things you want to buy, and stick to that list.”

Questions

What is the biggest online shopping mistake, and how can virtual shoppers avoid it as a way of improving their e-tail experience?

Why should you try to use credit cards while shopping online?

How can you avoid getting carried away while shopping online?

Have you ever had a strange or bad experience while shopping online? Describe it and explain what you learned from it.

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