

Best Practices for Shopping Online



Americans are shoppers. Once online shoppers get the bug, they're hooked. Shopping online has many advantages and benefits. The convenience of online shopping is a major draw for consumers. They can shop 24/7 online, and there aren't endless lines to stand in. Not only can consumers save time by shopping online, but they also save on gas money because they don't have to drive to the stores.

Being able to compare competitors' prices is another advantage of online shopping. Another is the larger selection of products to choose from. Online shopping allows you to find many products that you wouldn't find in an actual store. Retailers offer great discounts and savings for their products online. Many times, you can get free shipping through promotional offers.

Online shoppers avoid the inconvenience of advertising posters and sales messages that can encourage them to buy more than they originally intended. Online advertising tactics are less pronounced and easier to ignore.

Safe Online Shopping

Online shopping does bring about concern for customers. Three important factors are security, privacy of personal information, and assurance of delivery. Online shoppers want to have assurance that the site is secure and their private information is safeguarded.

There are security measures that consumers should consider when entering the virtual door. Be sure you are shopping with a reputable retailer. Also look for a yellow lock symbol on the website's address bar and https, instead of just http, at the beginning of the URL. This indicates the use of Secure Sockets Layer (SSL) encryption of data passed to and from the site. The retailer should be transparent. At the end of shopping online, you need to know that your purchase is confirmed and what you should do if anything goes wrong or your product does not arrive.

Our email inboxes are continuously flooded with emails that contain links to redirect you to a site that may contain a virus. If you receive an email that asks for private information, such as credit card number checking account numbers, you should not respond or provide any information. It is always good policy to throw emails out when in doubt and not click on the links.

You may consider starting with a trusted website to get started with your online shopping, rather than using a search engine at first. No online shopping store needs your social security number or your birthday to do business. It is always best to default to giving up the least amount of information possible.

Doing a little research before making a purchase online could save you time and money. For instance, check for a phone number or street/ mailing address so, if there is a problem, you have a way to contact the vendor. Positive consumer reviews or opinions about the website are other good indicators of a legitimate website.

Shopping on a Mobile Device

The landscape of online shopping is constantly changing. A study conducted in 2015 shows that consumers prefer shopping on mobile devices over personal computers. Retailers are improving their security measures, especially as online shoppers are moving more toward using mobile devices. Mobile devices like smartphones and tablets need to be protected since they are connected to the Internet, too.

When shopping online using your mobile device, keep security in mind. Credit cards tend to provide more protection for fraudulent charges than banks do, even though debit cards may seem preferable to credit, since debit cards do not charge APR fees. Another option for payment is using an online payment service, like Paypal, that uses leading technology to store and transmit your banking information.

After making your purchase online through your mobile device, don't rely solely on the merchant to email your receipt or for the site to save the transaction in your purchase history. If you aren't given the option to save the payment confirmation, take a screen capture of the window and email the file to yourself. Not sure how to take a screenshot on your mobile device? On an Apple device, press and hold the "home" button at the bottom of your device while you press the top "sleep" button simultaneously. The screen will flash white for a moment, and the image will be saved in your photos app. To take a screenshot on an Android device, hold down the "power" key and press the volume down button. The screen will flash white, and you can access the image in your gallery.

Keeping your browser updated with the latest software is important. You should take advantage of built-in security features that protect you from malware. Safe online shopping is the ultimate goal, but the process should be convenient and save time, as well. Many of the big-name retailers, such as Amazon and eBay, have created apps that allow you to compare prices, read reviews, and choose the best bargains with a few slides of your finger.



Downloading apps such as these will save you time when making that special purchase.

Social Shopping

Online shopping is not limited to big retailers. Small businesses are making a presence online that shouldn't be dismissed. Social media sites such as Facebook, Instagram, and Twitter have become popular places where friends and followers hang out, share information, and make purchases. Research shows that recommendations from friends and family on social media influence purchase decision the most. Social media shopping allows users to naturally let their eyes lead the way.

Facebook is popular for promoting products and online transactions. One reason for this is that Facebook allows consumers to share and talk about the products and services they like, which influences other virtual friends' decisions.

Twitter gives advertisers a way to offer virtual coupons within promoted tweets, which Twitter refers to as Twitter Offers. The offers are directly loaded to consumers' credit or debit cards and automatically applied to the purchase when it is made.

Instagram is also making a name for itself in the online shopping world. Instagram is a social media platform that consists of only pictures and videos. Instagram allows the business to post pictures of their product, and followers can make purchases by providing their Paypal email address.

Shopping will continue to grow more toward social media as mobile shopping becomes easier and technology gets "slicker."

Wi-Fi

Public Wi-Fi is becoming more and more popular. Public Wi-Fi can be very tempting to use when you are away from home, but keep in mind that many Wi-Fi hotspots do not encrypt the information that is sent over the Internet, which means they are not secure. If a network doesn't require a password, it is probably not secure. New hacking tools make it easy for even the amateur hacker to steal your login credentials, contacts, private documents, and other personal information.

It is to your benefit if you stick to your 3G/4G mobile network and refrain from using public Wi-Fi. If you

have to use public Wi-Fi, outfit your device with a VPN (Virtual Private Network) that encrypts your data. Don't permanently stay signed in to accounts. It is good practice to log out of accounts when you have finished using them.

Just as you look for the yellow lock on your laptop or PC, look for the SSL on your mobile sites. Always be aware of nearby people who may be "shoulder surfing," or spying over your shoulder to get your personal information. Protect sensitive login information from prying eyes by shielding your information from sight. If you use an online payment service, such as Paypal, your credit card stays in your wallet and out of sight of others.

When you are in a public area where public Wi-Fi is available, it is good practice to disable Wi-Fi and Bluetooth on your device. If you connect to public Wi-Fi in a public place, you can't be certain that the network is an actual public Wi-Fi network and not one set up by a hacker in an attempt to try and get people to connect.

Future of Online Shopping

While online shopping was once thought of as the future of shopping, it is now a reality. What we see today in the online shopping world is only the beginning. Many of us purchase clothes, toys, electronics, and housewares, but that is only a small part of what you can purchase online.

Now, even groceries are available to purchase online. Online grocery shopping was attempted before without much success, but it is back. Amazon Fresh trucks can be seen in big cities delivering groceries straight to consumers' doors. Amazon is not the only company bringing groceries to your door. Walmart is sending its own grocery trucks. However, grocery shopping online does mean that someone needs to be home to receive the order. Efforts are being made to overcome some of these problems.

Online shopping provides consumers a more convenient and cheaper option for making purchases. Online buying has become an important part of many peoples' lives. Research shows that the number of consumers buying online and the amount being spent is on the rise. There are benefits and dangers associated with shopping online, but that is just like anything associated with the Internet.

Shopping online is, in many ways, like heading out to the store. Many of the same things you can buy in a store can be purchased using your home computer or mobile device. There are a lot of scams on the Internet, so be proactive in your research to get the most out of shopping online. Being a safe and secure shopper begins with "Stop. Think. Connect," which means taking security precautions and thinking about the consequences of your actions online, while still enjoying the conveniences of technology with peace of mind while you shop online.



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