



**Quaker Oats Credit Union**

## 5 Potential Downsides of Online Shopping

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Just because online shopping is easy with 24/7 access to e-commerce sites and no lines at the checkout, doesn't mean it's your best or least expensive option.

Below are 5 potential downsides of shopping online, as well as strategies for offsetting these challenges.



### 1) Shipping costs

Many retailers offer free shipping, but often with a minimum dollar amount designed to tempt you into buying more. When shopping online, search for a promo code and see if you can nix the shipping costs without buying more than you need.

### 2) Impulse buys

Maybe you don't need new shoes, but you get an email from your favorite retailer offering half off a second pair. Now, instead of thinking you don't really need another pair of shoes, you're thinking about what a deal it is. To curb impulse buys, disable the one-click checkout option and don't save your credit card information, both of which make it easy to buy items without a second thought. Also consider unsubscribing from retailers' emails or create a separate email account. That way, you won't be tempted to buy things you don't need.

### 3) Lack of real-world touch and sight

In the absence of a try-on feature (which some online



retailers are now offering), not being able to feel or see an item in real life, means those shoes may not fit, or those throw pillows might not match your couch as well as you had hoped.

#### 4) Hassle-prone returns

Free shipping and free returns allow online retailers to compete with brick-and-mortar stores. But when a dress doesn't fit or a necklace looks cheap, do you keep it or send it back? It turns out many consumers choose the latter to avoid packing up an item and printing out a return shipping label. Check a store's return policy before you buy material goods. For bulkier items such as furniture pieces or TVs, the retailer may not offer free return shipping at all. However, in some cases you can avoid extra costs by returning the item in-store rather than shipping it back.

#### 5) Retargeting

Retargeting is a tool designed by companies to lure shoppers back to a retailer's site after they've left. For example, if you search for a North Face jacket, advertisements featuring the jacket will begin appearing every time you get online. Clear your Internet browser's cookies to avoid reminders of past product searches. However, keep in mind, some retailers include savings messages in their retargeting ads, so you could benefit from retargeting ads by getting a better deal on that jacket.

*Source: [www.moneyusnews.com](http://www.moneyusnews.com)*

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