

The Pros and Cons of Shopping Online

The internet has made many things easier such as communicating with friends and family and banking. In these examples the internet saves time which in this day and age is a big convenience. The internet has allowed the development on online businesses which sell their products to a worldwide audience. Online businesses don't have overheads associated with a shop front meaning they often have lower prices than a traditional shop. However lower prices don't always mean you are getting the best value or that it will be the most convenient shopping experience. This article will outline the times when buying online is your better option and instances when buying from a conventional shop is better than buying online.

Pros of shopping online

When shopping online there is likely to be a wider range to choose from than in a conventional shop and the price of the item will likely be cheaper compared to a conventional shop. When you know exactly what you are looking to buy such as a specific book title or you have a specific brand and model number, the lower price available online will often mean shopping online will offer you your best value. In addition if you are looking to buy a more generic products, particularly ones in bulk such as paper serviettes or candles where the item will suffice and it won't matter too much if there are slight discrepancies between the delivered product and what you were expecting.

Websites don't close like traditional shops, so you can shop any time of the day or night, rather than having to visit during business hours. This is particularly handy for shift workers, people in remote areas, or people with limited ability to leave the house including those with young children.

Prior to purchase you can use the internet to research products and compare prices more easily than phoning or visiting several different stores.

When you are buying online you are not dealing with a salesperson trying to talk you into additional purchases.

Cons of shopping online

When buying in a conventional shop you will often take home the required item instantly, compared with buying a product online when there will be a delay between purchase and delivery. When

ordering online within Australia delivery will take at least a couple of days and more often a week. If you are ordering from overseas delivery can take several weeks or even months depending on how much extra you are willing to pay for priority freight.

Although the advertised online prices may be cheaper you may not get the item as cheaply as you initially think once the currency has been converted into Australian dollars, once freight is included and once international transaction fees are charged.

When buying online it can be tempting to buy in bulk to minimise the freight component and this can tempt you to buying more and spending than necessary. This is very similar end result to the effect of a salesperson in a shop talking you into extra items.

When purchasing in a conventional shop it is much easier to return the item under warranty or to have repairs undertaken. If you have purchased from overseas, often warranties are voided and even if you have purchased from within Australia you will need to pay the freight to return the item, with freight only refunded in some circumstances.

When buying online you cannot confirm the actual quality of the product. You may not end up purchasing what you thought you were purchasing particularly with items such as clothing, shoes and accessories where quality, make, sizing and comfort are of utmost importance. When buying these types of items I recommend buying from a conventional shop so you know exactly what you are buying before you spend your money. It is very easy for online stores to substitute counterfeit or items of very low quality rather than original high quality goods promised, and it is not straightforward to seek a refund or exchange once this situation has arisen. In fact this phenomenon has been partly responsible for the success of websites such as ebay where people can trade unwanted items that are not the fit, size or colour they were expecting.

For many people shopping is not just about purchasing items, it is about a day out. They like to get dressed up, to go out for a meal and doing something different from their routine activities. When purchasing online much of the thrill, entertainment value and physical experience of shopping including touching and trying on items is removed. So for people who enjoy the experience of shopping I would suggest sticking with purchasing from traditional shops rather than embracing online shopping.

Another big difference between buying online and buying in a conventional store is the method of payment.

Paying for items bought online can be done in many ways. Sometimes you can direct deposit money into the businesses bank account, often you can pay using your credit card or VISA debit card, or even send a money order. The quicker you can pay for the item, the more quickly it will be packaged up and delivered. For this reason credit card transactions are very popular.

While most websites are legitimate and are safe for you to enter your credit card details, there are some general safety checks you should always make first. Always make sure the site is reputable by doing some checks on Google searching for the company and reading reviews by previous customers. Ensure the website starts with <https://> rather than <http://> the 's' ensures that the site is secure and that your details are encrypted and cannot be stolen.

PayPal offers a buyer added protection over a credit card. PayPal safeguards your credit card and bank balance as it means you don't have to type your details into a sellers website. In addition PayPal will refund your money if you were deceived by a fraudulent online business; a service not offered with other means of payment.

PayPal acts as a third party between the seller and the purchaser. Sellers are charged a small percentage when selling items using PayPal but It is free for buyers to use when purchasing items. You will need to maintain a balance in your PayPal account which should just cover the amount you plan to spend. If you don't have a credit card or a bank account to link to your PayPal account, you can add money to your PayPal account balance with MoneyPak. If your are happy to link your bank account/ credit card/ debit card to your PayPal account and your PayPal balance doesn't cover a particular transaction, the bank account, credit card, or debit card linked to your PayPal account will be debited for the payment. To use PayPal the seller has to have PayPal, but nowadays most businesses do offer PayPal.

When you come to check out while shopping online you need to select how you wish to pay. This is when you can choose to pay by PayPal. If you select PayPal, you'll be asked to log into your PayPal account using your email address and password. To sign up for a PayPal account or to learn more about PayPal visit www.paypal.com.au. I recommend using PayPal online because you

don't have to type any credit card details in for purchases, purchases are covered by PayPal buyer protection, meaning if you are ripped off or scammed you have a good chance of getting your money refunded. And most of all it is very easy to use.

Although there are many advantages to the internet, online shopping is not always a better option than shopping in a conventional store. I suggest you try online shopping but recommend that you embrace it slowly being well aware of the risks and potential pitfalls you may encounter. I suggest you begin with safe products where you won't be disappointed if they are not exactly what you expect. Then gradually as you build more confidence you may wish to consider becoming more adventurous with your online purchasing habits.

If you would like help with setting up a PayPal account or with any other technology questions, drop in and see Josh at the Internet Centre next to the library in the Community Hub Building in Main Street, or phone on 6343 1720.