THE AWARE CONSUMER

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THE LAST MILE
Why Consumers Really Shop Online

OUT OF THE BOX
How Online Shopping is Changing the Way Consumers Purchase

Online shopping

The world on your finger tips
80% of shoppers choose to shop over the Internet instead of visiting different retail stores to purchase their desired products

IN FOCUS
Online Shopping Getting Popular

PLUS   ROUND UP • MY MARKET • THE PRESCRIPTION

OUR BUSINESS is PATIENT SAFETY.

Partnership for

SAFE MEDICINES INDIA
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VIEW POINT

BEJON KUMAR MISRA | bejonmisra@consumerconexion.org

Office hour is rush hour at
ONLINE Shops

ONLINE STORES ARE information intensive thus providing customers all the content related to the product or services like specifications, cost and feature comparisons, advertisements, offers and discounts. The new age media, i.e. the digital media is such that it provides an opportunity for deeper content, reviews, multimedia and interactivity. Internet has emerged as a powerful media for information flow having an immediate effect on users. In India, the Internet users are increasing rapidly leading to a big rivalry in the online market. These online stores provide the latest products and services that too with attractive offers. However, there are various differences between a traditional store and its electronic counterpart such as consumers can buy things whenever they want and wherever they are through online shopping. A lot of time is saved by shopping online as compared to generally going to the retail shop to buy the desired products or services.

The influences of online shopping has perceived benefits, namely convenience, pricing and wider selection towards online customer satisfaction and word of mouth. As the possibility of the internet is expanding, it becomes a popular marketing channel. With the penetration of smartphone, online shopping is also facilitated by various smartphone apps so that desktops are not required. Nevertheless, this online shopping is fuelling consumerism in both urban and rural areas simultaneously.

The rapid boom of e-retail is inflicting its intense effects on the existing business world. The growth of e-retail is still in an infancy stage and the factors to attract people towards online shopping remain unclear. To appraise and predict those immense impacts of e-retail, it is important to further improve our understanding of consumers' e-shopping behavior. A clear understanding of customer online shopping experience could help the online marketers to satisfy their needs in an effective manner and can ensure satisfied and loyal customer base.

> Since the Internet has no geographical boundaries, establishing cyber jurisdiction is yet another difficult task. It might not be clear from the website where the supplier is based.

" **Consumer Rights Are Our Fundamental Rights, IT is our Duty to ensure we are not shortchanged** "

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31 percent shoppers choose online shopping in order to save time and effort. The survey also highlights that

about 28 percent customers are driven to buy online due to the availability of discounts and promotions while the convenience to shop anywhere, anytime attracts the remaining 21 percent.

MICHELLE MADHOK
Founder of SHEFINDS MEDIA – publisher of SheFinds.com.
SheFinds aims to make shopping fun and easy for busy women, with editorial content highlighting only the best products in fashion and beauty.

THEY SAID IT

ROUNDUP

Online SHOPPING

Michel Aldrich an English entrepreneur was the pioneer of online shopping in the year 1979

ONLINE SHOPPING is basically the process of purchasing products and services from merchants over the internet. Online Shopping is sometimes also referred to as electronic retail (e-retail) or e-shopping. Since the evolution of the World Wide Web, merchants have sought to sell their products to people who spend their time online. Buyers can visit the online stores from the comfort of their homes and shop as they sit in front of the computer. Online shopping has grown in popularity over the years, mainly because people find it suitable and easy to bargain shop from the comfort of their home, office or anywhere. Online shopping has modernized the business world by making everything, anyone could want available with the simple click on the doorstep.

Michel Aldrich an English entrepreneur was the pioneer of online shopping in the year 1979. Today, customers can buy a huge variety of products from online stores, and just about anything can be purchased from companies that provides their products online such as books, clothing, shoes, electronic gadgets, household appliances, toys, hardware, software, beauty and health products are just some of the hundreds of products consumers can buy from an online store.

Many people choose to shop online because of the convenience. For example; when anyone shops at an offline store or retail store, they need to drive to the store, find a parking place and walk throughout the store until they locate the required products. Further then they need to wait in the long queue at the cash counter. While online shopping helps customers avoid these disadvantages by offering them a virtual store to choose the products they wish by only needing to log onto the internet.

Despite the expediency, not everyone chooses to shop products and services online. Some individuals like the possibility of physically going to a store and experiencing the shopping process. They like to touch the merchandise, try on the products and so on. However, other people may worry about shopping online as they fear their credit/debit card details will be compromised. Since it is necessary to provide card details if there is no option of cash on delivery. ◗

DATA BRIEFING

80%
of shoppers choosing to shop over the Internet instead of visiting different retail stores to purchase their desired products.

NOWADAYS, WITH JUST a click or touching a screen, customers can buy any product and services online from gadgets to groceries, from homes to autos, from clothing to beauty products. The world of online shopping enables the consumers to shop at thousands of online stores and pay for their purchases without leaving their comfort. For many the online shopping has taken the place of retail shopping. Customers expect merchants to not only make their products available online, but to make the payments simple like offering cash on delivery (COD) and secure payment gateways for online payments. However, sometimes shopping online can go flawed as it simply is a case of computer malfunction or poor customer service. Other times, shoppers are cheated by sly scam artists.

Do the business with the online store you already know. If the online store is unfamiliar, do your research before purchasing their products. If you decide to purchase something from an unknown online store, try out with a low-cost order to learn that the online store is trustworthy. Reliable online stores should advertise their products and services and have a nice customer support service. You can also research an online store through the better business bureau

Online Shopping and You

When placing an order, there is certain information that you must provide to the web merchant such as your name and address. Often, a merchant will try to obtain more information about you. Do not answer any such question you feel is not required to process your order. Often the website will mark which questions need to be answered with an asterisk (*).

/ industry associations or government consumer protection agency.

Remember, today anyone can create a website. Therefore shop at the secure websites only. Secure sites use encryption machinery to transfer information from your computer to the online merchant's computer. Encryption scrambles the information you send, such as your credit/debit cards information, in order to avert computer hackers from tracking down it en route, only authorized people can unscramble the code having authentic access rights.

Follow these tips when you are dealing with a secure site:

- Look for the https://.The 's' that is displayed after 'http' indicates that the website is secure. You can find this in the address bar of the browser. Often, you do not see the 's'until you move to the order page on the website.

- Another way to decide that a website is secure is to look for a closed padlock displayed in the address bar of the browser. If the padlock is open, you should assume it is not a secure website.

Be sure to read the merchant's privacy and security policies to learn how it protects your personal data on its computers.Every reliable website offers information about how it

processes your order. It is generally listed in the section titled 'Privacy Policy'. You can also learn what type of information is gathered by the website, and how it is or is not shared with others. Look for online merchants who are members of a seal-of-approval program that sets voluntary guidelines for privacy-related practices, such as Symantec Verisign, TRUSTe.

When placing an order, there is certain information that you must provide to the web merchant such as your name and address. Often, a merchant will try to obtain more information about you. This additional information is used to aim you for advertising purposes. It can lead to 'spam' or even direct mail and phone calls. Do not answer any such question you feel is not required to process your order. Often the website will mark which questions need to be answered with an asterisk (*).

Online shopping websites need the shopper to log-in before placing an order. The shopper is generally required to provide a username or log-in ID and a password. Ensure that your computer or device do not 'remember' your username or password if a website has your payment information or other personal data. Furthermore, never reveal your password to anyone.

Sometimes you may observe different pricing for identical goods and services while shopping online over the different online stores. Always compare prices and services over the different online stores before placing your order.

After placing an order online, you should receive a confirmation page that reviews your entire order describing order ID, product information, customer information and the cost of the order. Be sure to save a copy of the confirmation page or take a print out and keep it for your own records. However, nowadays you will also receive a confirmation message or e-mail to you by the merchants.

ven under the best circumstances, buyers sometimes need to return the purchased product to the merchandiser. Check the website for return and cancellation policies. Do not accept less customer service just because the company operates over the internet. This is especiallyessential if you are purchasing something that may need proper installation. ❯

Online Shopping mechanics

ONLINE SHOPPING IS just like heading out to the store. You can purchase all the same things on your computer or smartphone from home or anywhere at your convenience.

Mechanics of Online Shopping

Finding a Product

When you shop online, you have to start by searching for a product. This can be done by visiting an online store's website. If you are not familiar of any online store that has the specific item you are looking for or you would like to compare prices between different online stores, you can simply search for the specific item with a search engine and compare the results.

On leading online retail websites, merchants will have a complete illustration of the products including images of the products, specifications or descriptions of the products and services and the prices, they have for sale.

Nowadays, most of the online stores also have placed customer assistance services or live chat with a live customer service representative if you have any questions in order to assist their customers better.

Buying and Receiving the Product

After finding and selecting your wished product, the website commonly has a 'checkout' option. When you check out, you have often given a list of shipping and payment options. Shipping options include standard or one-day shipping. Depending on the shipping company being used and your location.

When it comes to paying for your purchase(s), there are also different options:

Card payment: when you pay with your credit/debit card, instead of swapping your card like you would at a retail store, you need to type the required credit/debit card information into the provided fields, such information includes your card number, expiration date, type of your card (Visa, MasterCard, Rupay, etc.) and verification number, which is generally the three digits on the back of the card.

Net banking: when you pay with net banking, you need to log-in with your net banking credentials to do the successful transaction.

Payment Vendors: Payment vendors such as PayPal, PayUmoney or payment wallets that usually provide payment exchange services. They allow people to safely transfer money to one another without sharing financial information. Before you make purchases through a payment vendor, you will need to set up an account first to verify your card details.

Cash on Delivery (COD): when youpay by Cash on Delivery, you need to pay for your purchased products at the time of delivery. ❯

RESPONSIBILITIES OF ONLINE SELLER

NO MATTER WHAT ashopping website sells, it should provide value and quality, make shopping easy and convenient, deliver products on time, and provide good customer support.

Some responsibilities of online seller are listed below:

Navigation

Finding specific products and brands along with its price and descriptions should be made easy. The customer should be able to easily find site policies, contact information for customer support and shopping cart on seller website.

Shipping

Online seller must deliver a quality product to the customers on time.

Data Security

Online sellers must protect the customers' personal and financial information. For data security, an online seller could look to encryption, passwords and other types of protection. While customers should do a check for assurance that a merchant site is secure for online shopping.

Customer Support

The better online shopping websites post frequently asked questions and have email confirmation of the transaction. An Online seller must provide order tracker that shows the status of the order. Above all, online seller must provide a good customer support service either via phone, email, social media or live chat. ▸

Online Shopping and Gender Gap

WHEN SHOPPING ONLINE, they spend more, make snap decisions and return less stuff.

Who are these desirable shoppers? The answer is Men.

While men and women shop differently in conventional stores, the Internet has long been seen as offering similar speed and efficiency to both genders. But recent research by analyst and retailers has turned up significant gender differences when it comes to online shopping. The most striking is men's need for speed as they tend to value their time more and also spend more money online.

A latest survey by one of the e-retailer reveals that about 69% of the online buyers are male and that men clearly dominate the online retail store. Men spend 1.3x more time than women on online stores every month on an average in India. The trend is reversed in developed countries like the US and the UK, where women spend twice the amount of time by men shopping online.The survey was done across 50 million Indian buyers and analyzed their buying preferences. Top products sold online were electronic gadgets, smartphones, lifestyle and women's apparel across all regions of India.

In terms of online shopping, the difference in usage in India can be attributed to two key factors. The first is the male appetite for technology, and they often make payments for shopping. Also, the majority of e-retail products viewed and bought iscomposed of electronic products, a segment whose sales are largely driven by men. The other factor could be that when women make a purchase decision, they ask men to compare the price and description of the desired item and complete a transaction. ▸

About **69%** **of the online buyers are male and that men clearly dominate the online retail store.**

RESEARCH FEATURE

Online Shopping is thriving in India

India stands at number five in e-commerce throughout the world. In Asia, it holds the second position.

O**NLINE SHOPPING** in India is an emerging trend for sellers to promote their merchandise in wide geographical areas using the internet and the trend looks likely to raise in ascending order over the coming decades. Shopping in India has sensed a huge transformation over the past few years. It is no more confined to local bazaars, street markets or malls. Shoppers today have begun to explore the internet to make their purchases. The online shopping trend has become popular not only in metros but in smaller cities too. The online shopping industry is fast catching on in India.

Today, online shopping has become a thriving industry in India. India stands at number five in e-commerce throughout the world. In Asia, it holds the second position. India seems to have grabbed the skill to shop merchandise through internet. Mobile internet is being immensely responsible for opening up the online world to Indian consumers. There are reports suggesting that over 300 million Indians will have access to the internet through mobile phone technology and other platforms. Reports show that out of the millions accessing the internet in India, over 8 million regularly shop through internet. This figure is set to grow exponentially as well. Google is the internet search engine that is predominately used throughout India.

Online shopping is a different experience, people can make the shopping inventiveover the internet as they get used to it. There can be a lot of worries about online shopping when you get into it for the first time. As you experience more and more of it, those worries get disappeared slowly. Remember that if you stick to the basics, online shopping becomes more enjoyable and easier than conventional shopping. ❯

Comprehensive Study on
Online Shopping in India

INDIA, HOME TO a billion people, had finished 2015 with 239 million smartphone users, beating even the USA in sheer volume. In a country where smartphones have become the first and in many cases, the only gateway to the internet, it is remarkable to note how the e-commerce industry of India has evolved as smartphone penetration has increased at a steady rate. The recent study has brought to light some of the interesting trends seenamongst the Indian online shoppers, the most astonishing of which has been a major shift in preference from the mobile e-commerce websites to their app counterparts.

In stark contrast to the scenario of a year earlier, where 1 out of every 2 people was not happy with App only shopping; this time around, a huge 42% of respondents had voted that they preferred shopping apps over other means of shopping online. So what has changed in the period of just one year that could have influenced the public opinion on its head? Increasing familiarity with shopping online and the steady proliferation of smartphones in the Indian market both played their part, but individually none of these factors could have been strong enough to change public opinion in such a short time duration. Here, we dig deep to find out the hidden spark that ignited India's app only revolution.

The belowgraph represents the online shopping preferences in India:
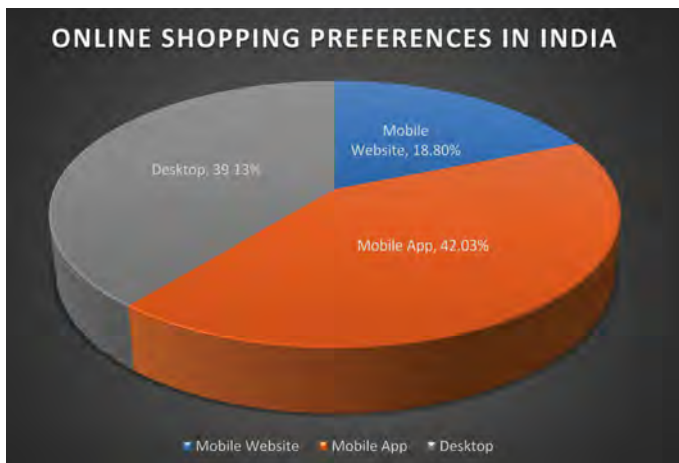

RISE OF THE MOBILE E-COMMERCE APP

Indian smartphone users spend nearly 1/8th of their day on their smartphones browsing through the various apps. Thus, it comes as no wonder that when surveyed, a huge 42% decided to go with mobile apps as their preferred mode of ordering things online. However, one of the more surprising data that was revealed during this survey was that people prefer to browse on the app rather than using the web browser to search for products and using the mobile website.

In fact, 4 out of 5 people included in the survey confirmed that they shop via their smartphones, and this single statistic shows how much smartphone-centric the online Indian has become. With only a small 15% sticking exclusively to desktop shopping, one must wonder, why the good old browser has fallen out of favor, be it on PC or mobile? With this very question in mind, we move on to the various reasons for the incredible success of the e-commerce apps in capturing the public's eye, as well as their heart.

The graph below represents how apps beat mobile websites in time-saving and convenience:
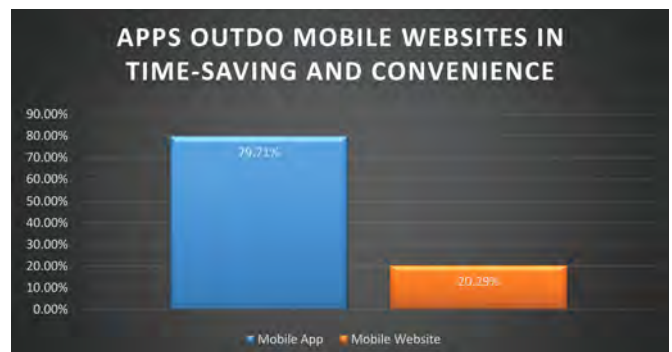
A huge majority of nearly 80% considered that the mobile app was faster than the website. While technical issues like optimization are also at play here, the major distinguishing factor for most consumers had been the startup time. The one click procedure of choosing an app that is already installed was given preference compared to the relatively dreary process of opening up a web browser and then navigating to the required website.

The graph below represents how mobile app is convenient than website in terms of browsing:
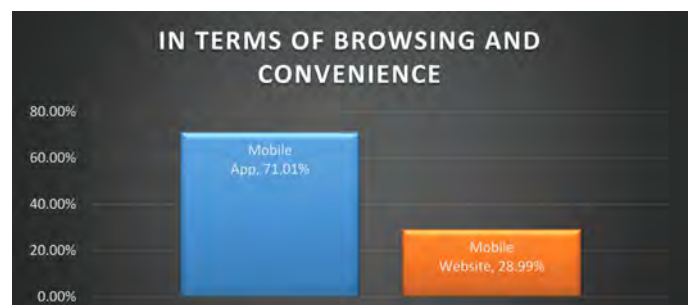
Not only did native apps use the underlying system APIs (Application Programming Interface) to a performance advantage, but they also helped in providing aneasier and convenientway to work with interfaces as well. As a result, we find that 71% of the people prefer visiting an app store rather than the mobile website as the product description layout, and general convenience in navigation is better on the app. However, the scenario changes when price comparisons come into play as customers looking to compare prices across various e-commerce stores prefer the websites over the app environment.

MOST PREFERRED ONLINE STORE IN INDIA
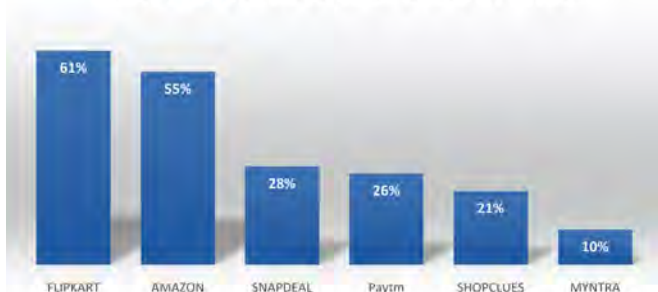
As is obvious from the graph above, Flipkart has managed to hold onto their supremacy in the Indian e-commerce scenario with 61% of the consumers preferring the site as one of their favorite sites to shop from. Close on its tail is Amazon with 55% of online shoppers choosing it while the other competitors Snapdeal, Paytm and Shopcluesare all at under the 30% mark. Online stores are facing a tough competition in this dynamic arena of business. They are always looking for new possibilities so that they can increase contact with consumers and forthe same they are letting no stone unturned.

So what has been the major reasons for Flipkart's success? A few points worth mentioning below that have been important in their path to clinching the top spot in the Indian e-commerce industry.

• Almost a year ago, Flipkart decided to shut down their mobile website and go for an app only route on smartphone. While they might have faced a terrific backlash at first, in the end, it seems the customers have preferred the smoother and steadier app experience, and Flipkart has been repaid handsomely for their gamble.

• Keeping in line with e-commerce stores across the world, Flipkart has also introduced a messaging service called Ping which helps in providing a more social experience for the online shopper.

• Flipkart have drawn in customers to exclusively use the app by offering app only discounts. The app only offers has helped Flipkart retain a large portion of their audience and get them to check out their app daily with push notifications for daily offers.

However, despite all the efforts put in by various e-Commerce companies to tie in customers to a particular store,

online buyers looking to compare prices and use coupons still prefer the desktop environment.

43% of shoppers responded that they preferred a desktop site when searching for coupons, deals and comparing various websites for prices. While the mobile is compact and easily accessible, the abundance of real estate on desktops makes it a toughchoice to battle.

Graph below represents easier way to find coupons and best deals:

As this $16 billion industry hurtles towards a new future, here are a few things that e-store giants would do well to keep in mind.

• Mobile wallets and Contactless payments must be introduced to facilitate easier online transactions for consumers. In the financial year 2015, 14% of the total transaction from India came in the form of online transactions and as app based online shopping continues to boom, we shall see this percentage climb higher year over year.

• E-store sites must maintain the basic rules of website design and navigation so that consumers who might happen to chance onto the mobile webpage are not turned away from it.

• And finally, apps must consider implementing a better system of comparisons along with developing easier ways for customers to find out about discount coupons and other offers.

The use of smartphones are on the rise and app developers must look to utilize the enlarged screen real estate to contest with desktops in terms of information density.

While smartphones and apps are the future of e-Commerce in developing markets, it might have shown us a sign of the age distribution and mindset of smartphone-toting online shoppers in India.

Another interesting factor that came to light was that 69% of the online shoppers were male and sure enough, this remains a norm not only in India but across the world. ◗
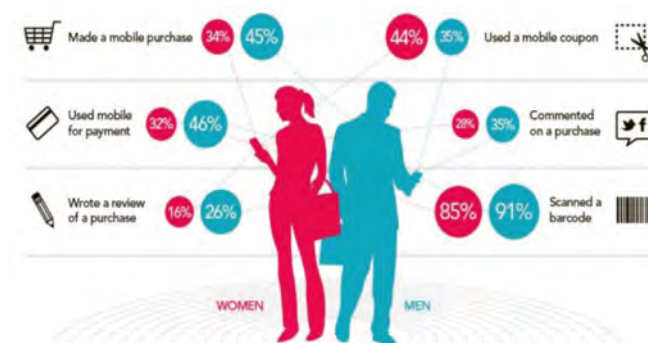
The future of Online Shopping
Futuristic Shopping

OVER THE LAST YEARS, the power of the internet has increased rapidly, to the point where big data and machines have come together to make the customer experience better and substantially more enjoyable. It has changed the way people buy and sell products and services. Online shopping has transformed the shopping experience of the customers. The implementation of innovative technology is allowing the e-retail sector to be more accessible and efficient. Devices like smartphones, tablets and technologies like 3G, 4G, Wi-Fi and high speed broadband is helping to increase the number of online shoppers. Banks and payment vendors in e-retail ecosystem are providing a secured online platform to pay effortlessly via multiple payment gateways.

The online shopping industry in India is still in its early stages of development as there has been a massive increase in the use of the internet, and this is expected to continue over the next 4-5 years as well. Online shopping in its early stage was a simple medium for shopping with limited options. Today, the users can just place an order as they want. Online shopping has become a trend in India and the reason behind the adoption of attractive techniques that liein these online storessuch as user friendly interface, numerous online stores with fresh fashion, easy payment options i.e. secure payment gateways or cash on deliver (COD), no bounds on quality and quantity, and so on.

Despite being a developing country, India has shown a commendable increase in the online shopping industry in the last couple of years, thereby hitting the market with a boom. Though the Indian online market is far behind the US and the UK, it has been growing at a fast pace. Today, online shopping in India is immense. According to an estimate about 14% of India's population buys online on a regular basis. Now, 14% may not seem to be something you boast about at first look, but when you consider that India's population is approx. 1.3 billion, well the number of online buyers in India is equal to half the US population and that's a big deal indeed. The online shopping industry in India is expected to clock a compounded annual growth rate (CAGR) of 35%. It is expected to cross the $100 billion mark by 2020, up from the $17 billion that is worth today, according to a study by Assocham-Pricewaterhouse Cooper.

The momentum of the online shopping industry has been so strong that the shopping malls in India have been at a huge loss. There is a vacancy

rate of 25% in shopping malls across the country. The vacancy rate is even worse in countries with a more advanced online retail industry such as the US and the UK, where the vacancy rate is 46% and 32% respectively. Over the next 15 years, 45% of the shopping malls in India will be converted into non-retail space and replaced by movie multiplex, restaurants and so on, according to the study by Assocham-pricewaterhouse Coopers.

As we begin 2016, it makes us happy to say that there were more than 400 million internet users in India. The 'Digital India' initiative by the government of India is meeting a lot success. Other initiatives, such as 'Google's Project Loon' are expected to help as well, which should deliver fast and affordable internet to more people. As the internet becomes reachable to more people in India, the online shopping industry is only estimated to grow further in size. It is anticipated that over the next few years, more people in rural India will have access to the internet. Rural internet users will rise from 29% of total internet users in the country in 2013 to around 40%-50% by 2018.

The major three online shopping companies that have taken the utmost advantage of the new boom in online shopping in India are Amazon, Flipkart and Snapdeal. There are thousands of other online retailers in the online shopping industry as well, but none as big as these top three of Indian e-retail, who have invested billions of dollars in the country as well.

Here are some Hypothesis for "Futuristic" shopping:

- **People will be able to buy things online without a log-ID or authentication.**

Existing e-retail model is widespread with fiction and puts terrific burden on the customer. In the future, an individual's digital fingerprint or face recognition will allow retailers to know who a person is.

- **Fraud prevention and detection will be completely automated:**

Real-time decision making will be based on rich data and machine learning and not manual reviews of transactions.

- **Payments will be all about what the customer wants:**

Contrast this with today's checkout flow, which is centered on what payment forms

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the retailer offers. In the future, it will all be about what the customer wants and providing payment options based on their choice.

- **Retailers will escape the liability for fraud:**

Merchants today own much of the burden associated with online transactions. In the coming days, as more companies use technology like Forter's, retailers will no longer be accountable for such frauds.

- **Payments will be personalized for the customer:**

You see personalization all over the place in the marketing arena with a big push toward providing customers' content that's relevant to them. In the future, such personalization will become part of the customer experience for payments on online store websites.

- **Same-day shipping will be everywhere:**

People love Amazon and its one-day shipping. This kind of gratification will only be more in demand as time rolls on. "Companies are moving toward testing one-day or same-day shipping, at least for some of their merchandise".

- **Merchants will need automation to fight fraud:**

Today, many systems still rely on manual checks by humans. In the future, these transactions can be done in a fully-automated way without the need for rules or the need for manual review.

- **Social Media:**

Social media has now become the hub for the merchants which enables them to analyze the customer choice based on their purchasing activities. Social networks like LinkedIn, Twitter, Google+, Facebook and others have become a medium for easy log-in and purchase. Furthermore, the advertising & promotions on these social sites has increased the chances of successful transactions. ◗

Online Shopping Getting Popular

31 percent shoppers choose online shopping in order to save time and effort. The survey also highlights that about **28** percent customers are driven to buy online due to the availability of discounts and promotions while the convenience to shop anywhere, anytime attracts the remaining **21** percent.

ONLINE SHOPPING is getting more popular among consumers with 80 percent of shoppers choosing to shop over the Internet instead of visiting different retail stores to purchase their desired products, according to a new survey.

The study undertaken jointly by Yahoo and Mindshare analyses the shopping behavior of consumers to reveal that 31 percent shoppers choose online shopping in order to save time and effort that might be spent on actually going to stores to purchase the same products. The survey also highlights that about 28 percent customers are driven to buy online due to the availability of discounts and promotions while the convenience to shop anywhere, anytime attracts the remaining 21 percent.

The study further reveals that how more and more customers are making use of smartphones to make online purchases as compared to other electronic devices. "The e-commerce landscape in India is perhaps the most dynamic in the world, largely due to the rapidly evolving mobile ecosystem. This research highlights the role of mobile from the top of funnel to the bottom and how it varies across product categories. It will help us develop sharper, more connected communication strategies for brands," said M AParthasarathy, Chief Product Officer, Mindshare South Asia.

According to the survey, most of the consumers use only smartphones while making purchases related to fresh fashion, electronic gadgets, home appliances, baby and pet care products. Most purchases made over smartphones tend to be regular or impulsive buys rather than expensive ones, the study claims. Over 90 percent of the consumers use smartphones for fast and frequent purchases of travel, music and movies, contrary to 36 percent who purchase high consideration products like insurance on their computer or laptop. Thus, the survey reveals that online shopping is booming in India. ◗

Money saving shopping tips

SHOPPING ONLINE can be quick and convenient, but it can also be expensive. Luckily, there are various tips to help you cut costs. You rarely need to pay full price or shipping charges, when you buy a product on the Internet.

Money saving tips are:

• Hunt for Coupons

Always search for the coupons before making a purchase. Sites like Couponchaska.com, ewebuddy.com, Groupon.com, Couponrani.com have tons of coupon codes for all types of online retailers, from small merchants to mega stores.

• Sign up for emails

Join the email lists of your favorite retailers, so you can get coupons and other special offers delivered directly to your inbox.

• Compare online stores vs. in-store prices

If possible, compare a retailer's online price to its in-store price for a product. They are not always the same and sometimes the online price may not be the best deal.

• Use social networking

Follow your favorite online retailers on social networking websites. Many merchants like Homeshop18 and Infibeam, will post special coupons or announce sales on their social media networks.

• Stack smart

Some retailers allow you to 'stack' coupon codes, or use more than one. The key is to enter the codes in the proper order to

Devices like smartphones, tablets and technologies like 3G, 4G, Wi-Fi and high speed broadband is helping to increase the number of online shoppers. Banks and payment vendors in e-retail ecosystem are providing a secured online platform to pay effortlessly via multiple payment gateways.

CHALLENGES OF ONLINE SHOPPING

TODAY'S EVOLUTION in internet implies the change in consumer behavior. Shopping online has now become a common form for purchasing the products. Though online shopping is convenient with no constraint of time and space, it also possesses hidden risks in comparison to the conventional way of shopping through offline retail shops.

The major challenges being faced by the consumers in case of online shopping are listedbelow:

• Uncertainty of trade parties

A common concern raised by consumers is the difficulty in determining who they are dealing with online. When a consumer walks into a physical store, they automatically derive from their surroundings the store's trading name, its location or address, and a means by which to contact someone in case of any problems. In the online shopping world, that information is not obtained in the same way.

• Uncertainty about the place of the trade

Since the Internet has no geographical boundaries, establishing cyber jurisdiction is yet another difficult task. It might not be clear from the website where the supplier is based.

maximize savings. So if you have two coupon codes, i.e. one for Rs. 500 off on your purchase and another for 10 percent off on your purchase, in that case, enter the 10 percent code first and then Rs.500 off code. That way, you will get 10 percent off on the full price of the product, before the Rs.500 discount.

• Avoid shipping charges

Many stores offer free delivery if you spend a certain amount. If you are falling short of that minimum, think about other items you may need that you can purchase ahead of time.

• Check the return policy

Some retailers offer free return shipping, while others allow you to return the product on your own. Knowing a retailer's return policy can help you save money if you are not completely satisfied with an item.

• Get rewarded

Join your favorite retailer's loyalty programs, and do not forget to enter your loyalty number each time you shop. You can earn money back on your purchases and other great deals.

• Be patient

If you do not need an item right away, it pays to check back daily over a two-week period to see if an item goes on sale and when you do see a good offer, grab the deal as it won't last long. ◗

• Worries regarding returns/refunds policy

In case of online shopping, consumers are always worried about what will happen if something goes wrong, such as if the productsare not received or received damaged. When traders are not close to the buyer or when they do not have a physical store that customers can visit, the process is difficult and complicated.

• Fake sites

Internet is flooded with fake sites which often pose a problem for customers. New sites bringing attractive offers from nowhere catch the fantasies of these unsuspecting customers. It is always hard and confusing for a consumer to check the reliability of the sites and their offers. ◗

O N L I N E
Shopping Fraud

ONLINE SHOPPING FRAUD involves fraudulent shopping scams that rely on the obscurity of the internet. As the popularity of the internet increases,onlineshopping and saleswill grow, so will naturally the number of complaints about transactions increase. Some of the most common complaints involve:

- Buyers receiving products late, or not at all.
- Buyers receiving products that are either less valuable than those advertised or significantly different from the original description.
- Failure to disclose relevant information about a product or the terms of sale.
- If you are a victim of online shopping fraud, the most immediate problem is that you have no real prospect of returning the products or having your money refunded.

What should you do?
- If there is a business dispute over the nature of the transaction, contact the website involved.
- Keep all evidence of the transaction, including products and correspondence.

Protect yourself against online shopping fraud:
- Check the product's description carefully – ask the seller questions if you are not sure of something.
- Beware of online stores offering you a deal below the current bid or reserve price, especially if they contact you.Remember, if an offer sounds too good to be true, then it probably is.
- Be extremely careful when buying things from online merchants with little or no selling history.
- Check the URL in the web browser. A tactic often used by fraudsters is to change the address very slightly (if they're spoofing an eBay site, for instance, they may have an address such as '. . . @ebayz.com' whereas the real site is '. . . @ebay.com')
- Read the terms and conditions carefully, including those relating to any dispute resolution procedures the site offers.
- Be careful when using direct banking transactions to pay for goods. Make sure transactions are secure.
- Don't send confidential personal or financial information by email.
- Use an online payment option such as PayPal, which helps to protect you. ◗

AFTERWORD

Shopping online has made
life easier

THE INTERNET HAS revolutionized the way we shop today. In just a decade, online shopping and purchasing products on the internet has gone from being virtually non-existent to become worth billions of dollars each year. Today, electronics, home appliances, furniture, clothes, stationeries, toys, books, vehicles, we go shopping online for them all, without ever leaving our comfort. Where people used to go into town or to a conventional retail store, now they stay at home or office and surf the internet. Online shopping has changed the way we go shopping. The widespread adoption of computers, smartphones and high speed

> The adoption of online shopping has happened noticeably quickly today, as online shopping offers immense choices than retailers with brick-and-mortar premises.

broadband connections, as well as the number of retailers offering products online has created a kind of shopping revolution.

Nowadays, people prefer online shopping. As a matter of fact, it not only saves time spent on commuting and waiting in line, but also enables them to compare the prices and get reviews of several products. People are unable to visit the markets and retail malls for shopping because of their busy hectic schedules. So they find online stores more convenient. These days' people can even order groceries online with on time delivery. The adoption of online shopping has happened noticeably quickly today, as online shopping offers immense choices than retailers with brick-and-mortar premises. The brick-and-mortar retailers have limited amount of goods they can show while online stores have no such limitations. Online merchants simply have to show

pictures, provide specifications and the price of their entire products, making things much better for customers. The choice can seem almost infinite at online stores, and we are no longer restricted to just buying locally. We do not need to bother with opening hours, pushy sales staff, parking, traffic, standing in long queues at the cash counter and several other problems that accompany us on any shopping trip. The online shopping process can take as long as you like or be over in a matter of minutes.

Everyone loves a bargain, and we are looking to find things that are cheap. It's human nature not to want to spend more money than we have to. Thanks to the internet, finding deals is easier than ever

before. The 'Bang' in online shopping has made it easier than ever to find deals no matter where in the world they might be. You can buy anywhere in the world. It seems like a Golden Age of shopping. The internet ties us all together in a way that was unbelievable a generation ago. We correspond with people from all over and think nothing of a shopping trip across the world without ever leaving our convenience and comfort. We have become stylish shoppers.

Consumers definitely believe so, as the advent of online shopping has boomed to unbelievable levels. Even credit crises can't seem to dim the appetite for online shopping. ▶

The **Mall** at your fingertips

One can shop at their convenience 24*7 from the comfort of their air-conditioned home or office.

ONLINE SHOPPING MAKES the world's market readily available at your fingertips. Therapid paced life and the hurly-burly of present society gives us less time to spend searching for products in around neighborhood shops. With people getting more net-savvy, online shopping is booming. One can shop at their convenience 24*7 from the comfort of their air-conditioned home or office. This is an incredible advantage, particularly for people who are working and for people who have mobility problems. Online shopping has changed the way the people shopped few years back. Today, countless online stores like Flipkart, Amazon, eBay, Snapdeal, Jabong, Myntra, etc. are available over the internet that gives you the option to buy or acquire the products and services of your choice.

Shopping over the internet is fast, convenient, and stuff comes right to your doorstep. Online shopping offers the option of choosing from thousands of different products at your fingertips as you are not limited to few choices available at local stores. Further, one of the best things is that many of these online stores offer online shopping sales and deals that the offline stores do not give. According to a recent survey, nearly 80% of people like to do online shopping be it for clothes, electronic gadgets and buying any household products. This new trend of shopping for any type of products and services is gaining popularity in every nook and corner of the country.

With massive competition among online stores you can save a fair amount of money by shopping online and also do not have to wait in long queues at cash counters when buying online. If you do not see what you are looking for on one website, you have got the power to simply browse on to the next one instantly. There is an endless variety of products available online as online shopping allows you to surf through the products that are made available all around the world without setting any geographical boundaries. Even though prices and a wide range of products are still the priority for buyers, comfort and services are starting to play a significant role in market rivalry. The increasing demand for a more sophisticated service is the main reason why leading online retailers are launching customer loyalty programs and introducing new benefits. With each passing daymore spheres of life are unimaginable without new technologies, the internet and new forms of communication. Online companies therefore organize their presence on several social networks like Facebook and Twitter. This also covers the development of online shopping, by which customers can do their shopping right from there itself.

Online shopping in India has developed increasingly.People are purchasing products at their ease. This change follows the mounting proliferation of new categories online. A year ago the variety of products available on Amazon, Flipkart, Snapdeal were very different from what is on offer today. Privacy and security are legitimate concerns for any online shopper, but there are precautions you can take to make your transaction a safe one. ◗

Online Shopping
vs.
In-Store Shopping

ONLINE SHOPPING and in-store shopping differentiates in many ways. Though, they both are the ways to shop. Recently, online shopping has been the most convenient way of shopping one could choose and on the other hand, in-store shopping has a bonding experience for people as they have friends and family with them while visiting the retail store. Shopping preferences may vary person to person depending on their situation. Modern day, we have often noticed that many people are starting to prefer online shopping more than in-store shopping. It is quite obvious that online shopping is the most convenient way of shopping for individuals who do not have time to visit the nearby retail store/s. If you are busy with your job or classes, then online shopping can sometimes be more convenient as you do not need to visit a retail store in person to buy a product. All you have to do is just search the product you are searching for and it's there over the internet. Once you find the item, you can order it anytime because online stores never close.

Online store has a wide variety of sellers from across the globe and that too at best prices. When one is looking for the best price just do a little research on price comparison over online retail websites. Online merchants will sometimes sell you a product that may be costlier at an offline store, it may be the same price plus shipping costs. Therefore, you still won't have the best price comparing online stores and offline stores. While purchasing from online store/s many people have disappointments with shipping as sometimes they take extremely long to deliver the shipment or there are times that they never even received the product they ordered or they have

received broken or wrong products. In-store shopping can also be a lot faster since you do not have to worry about shipping. All you need to do is grab the product you wish, check it thoroughly and step in to the cash counter and buy it.

When shopping for clothing, in-store shopping is definitely the best option. One of the reasons is you get to try on clothes. You cannot try clothes with online shopping. You will have to trust the size and measurements as they have described on their webpage. Online shopping and in-store shopping are both great ways to shop.

Here are the some benefits of each shopping method:

Online shopping

- You do not have to see the product in person, just trust the seller about the quality of product.
- Don't need to visit any store, more convenient.
- Ability to read several customers' reviews before buying.
- Multiple option to make a purchase, since product availability is worldwide.
- Get free of irritating sales executives and their ace attitude.

In-store shopping

- Get to touch or inspect your desired product.
- Convenient shipping options.
- Shopping with friends and family can be a bonding experience. ◗

THE LAST MILE

SHOPPING ONLINE offers a much easier way for customers to search for exactly what they want at the click of a button. One can shop online from a worldwide selection of a particular product. Everything is just one click away from you to grab great deals from online merchants.Customers are getting used to and growing fond of the online shopping experience. They enjoy the feeling of going to a favorite retailer's website and opening the different products to compare as they scroll down to the pages. They like the 1-2-3 browse, click and purchase practice. It is much easier to sit at home, find the product and then it gets delivered to the door. Customers prefer online shopping because of the several advantages and benefits.

WHY CONSUMERS REALLY SHOP ONLINE

Here are some of the reasons 'Why consumers really shop online':

1) Convenience: Where else can you do shopping, even at midnight, wearing your pajamas? You don't have to wait for the opening hours or wait in a line or wait till the sales staffhelps you with your purchases. You can do your shopping in minutes, even if you are busy, apart from saving time and avoiding crowds. Online shops give us the opportunity to shop 24 x 7 and also reward us with 'no pollution' shopping.

2) Better Prices: Online stores offercheap deals and the best prices because products come to you directly from the manufacturer or seller without middlemen involved. Many online shops offer discount coupons and rebates.While regular brick-and-mortar stores have higher operational costs, making it difficult for them to compete on price with a well flourishing online store that don't have these costs.So, when you shop online you save much more.

3) Variety: One can get numerous brands and products from different retailers at one place. You can get in on the latest universal trends without spending much of your money; you can shop directly fromthe retailers worldwide such as you can shop from the online retailers in the USA, China, England and other parts of the world. These online stores offer a far greater selection of products and services than you will find locally. If you find that the product you need is out of stock online, you can take your business to another online store where the product is readily available.

4) Fewer Expenses: Many times when you choose for the customary shopping you have a habit of spending a lot more than the required shopping expenses, on things like eating out, parking, impulsive shopping etc.

5) Comparison of Prices: One can make comparisons and do a research of products and prices on different online store simultaneously. Online stores also give you the facility to share information and reviews with other buyers who have purchased the product earlier.

6) Crowds: People would like to avoid the crowds when they do the shopping. Crowds force them to do a hurried shopping most of the time. The crowds

also create a problem when it comes to finding a parking place nearby where you want to shop and going back to your vehicle later loaded with shopping bags.

7) Obsessive Shopping: Many times when we go out shopping we end up buying things which we do not need because of the retailers' upselling skills -- or we'll compromise on our choices because of the lack of varieties in those brick-and-mortar stores.

8) Discreet Purchases: Some things are better done in privacy. Online Shops enable you to purchase undergarments, lingerie, medication and other private needs without the embarrassment that there are several people watching you and your choices.

Now, it is easy to say that the online shopping stores are more reliable to shop as the convenience it provides won't be attained anywhere else. People getting the ease of shopping directly from anywhere, anytime is the biggestbenefit of these online shopping stores. The local stores are losing the trust of the consumers because they have limited stock of products and services and the customers today do not want to compromise with their desired products. ◗

Stay Sensible while having Online Shopping

POOJA KHAITAN

One of the great benefits of online shopping is the ability to read product reviews, written either by experts or fellow online shoppers.

JUST AS CUSTOMERS should take measures to protect themselves in brick-and mortar stores such as protecting their PIN numbers when checking out at the cash counter and not leaving their belongings unattended; Online buyers also need to take sensible precautions.

Some advice are listed below on how to make your online shopping experience enjoyable and safe:

Buy at secure websites

How can one tell if a website is secure? It uses encryption technology to transfer data from your end to the online merchant's unit. Encryption scrambles the data you send, such as your payment details in order to prevent computer hackers from obtaining information en route, only authorized people can unscramble the data.

You can tell when you are dealing with a secure website in several ways:

- You should see https:// displayed in the address bar.The 's' that is displayed after 'http' indicates that the website is secure.
- Another way to determine if a website is secure is to look for a closed 'padlock' displayed in the address bar. If that lock is open, you should assume it is not a secure website.
- The third symbol that specifies you are on a safe website is an unbroken key symbol displayed in the address bar.

Read the website's Privacy and Security Policies

Every reputed online store website offers information about it processes your order. It is generally listed in the section entitled 'Privacy Policy'.

Be aware of Cookies and Behavioral Marketing

Online sellers as well as other websites watch buyers shopping and surfing habits by using 'cookies' an online tracking system that attaches pieces of code to our Internet browser to track which sites we visit as we search the Web.

'Persistent' cookies stay stored on your computer while 'per-session' cookies expire when you quit your browser. Online sellers use cookies to identify you and speed up the shopping process the next time you visit.

There's every reason in the world to shop online. The bargains are there. The selection is mind-boggling. The shopping is secure. Shipping is fast. Even returns are pretty easy, with the right e-tailers.

Payment Options

The best way to shop on the Internet is with a credit/debit card. You have the right to dispute charges on your card and you can withhold payment during anenquiry. It is suggested that you obtain one credit/debit card that you use only for online payments to make it easier to detect wrongful credit charges. While cash on delivery (COD) is the safest mode of payment for online shopping.

Disclose only the Bare Minimum of Facts

When placing an order, there is certain information that you must provide to the online seller such as name and address. Often a seller will try to obtain more information about you. Do not share any information you feel unnecessary to process your order.

Keep Your Password Private

Online shopper usually requires the buyer to log-in before placing an order. The shopper generally required to provide a username and password. Never reveal your password to anyone.

Check the website Address

At the top of the browser, there is the address bar that contains the website address (also called (URL). Check that address bar, you can make sure that you are dealing with the correct company.

Do not Fall for 'Phishing' Message

Authentic online stores do not ask for sensitive information via email or on call, so please do not respond to any such request for financial information.

Always Save or Print your Order Details

After placing an order online, you should receive a confirmation page that reviews your entire order. It is recommended that you save or print out at least one copy of the webpage describing the order details and legal terms including return policy for your own records. ◗

"Let's Not Fall Victims to Fraud Be Aware"

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How Online Shopping is Changing the Way Consumers Purchase

ONLINE SHOPPING or e-Shopping is a recent phenomenon in the field of e-Commerce and is definitely going to be the future of shopping in the world and in India. Most of the sellers are running their online websites to sell their products and services on the Internet. Though online shopping is very common outside India, its growth in the Indian market, which is a large and tactical consumer market, is still not in line with the global market. The evolution of the internet has brought about a paradigm shift in the way things are done. The Internet, which was earlier conceptualized as a tool for exchanging information, has become asignificant place of business these days. For business, the key to being in the future depends on how well they can integrate this medium in their business model today. In order to sell anything over the Internet, they have to take into account what customers buy, why they buy, how they buy, who their customers are, what their spending habits are like and the products and services they prefer in comparison to traditional shopping.

Shoppers' opinion about shopping has been changed with the introduction of the internet. Retail industry has witnessed a major revolution in the changing technology oriented business scenario of the 21st century in India. Internet has shrunk the entire world. The novel idea of retailing is fast flowing with the introduction of online shopping. Online shopping portal is the front door of the online store that interacts between the e-retailer and customers. The Internet gives online retailers an instrument for expanding target markets, attractive customer relationships, extending product lines, civilizing cost competence, improving customer communications and delivering customized offers.Changing youthful India, changing lifestyle and exposure to the developed markets give a fillip to the online shopping industry.

Online shopping is askill in comparison to shop easily, instead of visiting several different traditional stores and trying to remember or write down details such as prices and features, the buyer can simply open two or more browsers to easily comparemore than one item. Moreover, there are several websites and online retailers which makes comparison shopping even easier. These websites may even provide charts which compare features for similar products to enable the online buyer to make an accurate comparison of two or more products before making a purchase. Another advantage to comparison shopping online is it gives the consumer the ability to compare items which may not be available in his location. This can make comparing items difficult for in-store buyers. However, online buyers are easily able to make these comparisons and find more about similar products which helps them to make the best possible decision.

Since the introduction of smartphones, online shopping has simply become easier as consumers now have the option of doing pretty much anything on the go. No longer do you have to visit retail store or go home to do your comparative research on the internet, instead search it down on your smartphone. We are so comfortable with online shopping that rather than booking through travel agents it has become second nature to make online reservations. Word-of-mouth has become WORLD-of-mouth as opinions and reviews are not just shared between friends and family; social media, forums, review websites and even on online stores websites. Consumer review is the best resource that will provide you honest buying advice. ❯

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Reach out to us before you are one of them

Tools to make
ONLINE SHOPPING easier

ONLINE SHOPPING can be asmart consumer's best friend, with the skill to shop hassle-free, search for discounts and make purchases with a few clicks. You could always visit shopping comparison sites or search for coupons. But now a swing of web browser add-ons makes smart online shopping easier. These add-ons are very simple and easy to use, which acts as your online shopping assistant so that once installed would give you price and feature comparison of any product on the go. These tools can get you the best deal from countless online portals. You can simply select the name of the product you are searching for and you will get the option to compare the product via these add-ons. You can literally explore every product that is out there on the web. You just need to install these add-ons or extensions and you are ready to get richer with each search. After the installation process is over, you may ask to sign-up. These add-ons mostly cover all the credible online stores like Amazon, Flipkart, Snapdeal, Homeshop18, eBay, Jabong, Myntra, infibeam and so on.

Some extensions or add-ons tools are listed below:

• **Comparehatke -** A comparison shopping extension to compare prices online and get lowest prices from Flipkart, eBay and 45+ other portals in India - A superquick and awesome way to browse all the related products and get the best prices on the fly over the web. Get the best deals from over 40 credible portals like Flipkart, eBay, Myntra without leaving the cozy environments of favorite shopping websites.

• **BuyHatke** - If you shop online across leading Indian e-commerce portals. BuyHatke will have an amazing enhancement to your shopping experience.

• **CompareRaja** - The CompareRaja add-on is a price saving tool that saves you money while you shop online. The add-on jointly developed by CompareRaja.com & CouponRaja.com, covers 10+ key verticals including Cameras, Laptops, Camcorders, Mobiles, Books, Watches, Perfumes etc. and 100+ top brands.

When you are looking for a product on a website, it automatically fetches the prices from multiple sites for the same product so you can easily compare the price without having to visit multiple sites. It doesn't end here! The browser based add-on not only gets you the best price for the product, but also the available coupon codes that adds to your savings. ❭

CONSUMEREXPRESS

Where can consumers have their say about policies and legislation, about their needs and requirements, about products and services, about genuine and fraud companies? We provide you the platform to share with our readers your experiences.
Write to us: bejonmisra@consumerconexion.org

Consumer rights when shopping online

Indians are buying online like never before and this trend seems to be rising. E-retail is sweeping the world today, and our country is no exception. The greatest advantage of e-retail is the time saved and the fact that the buyer is able to complete their transaction with a click of the mouse or just a touch on the screen. Product information is more extensive and price comparisons are also possible, enabling buyers to make informed choices. Despite all the advantages, online shopping is always vulnerable to substandard products, wrong deliveries and other frauds. Attractive sales, influencing and misleading advertisements attract thousands of shoppers everyday. There are several cases of online fraud reported in India, where the online customers are being tricked by the online traders.This has made it important to offer some kind of security and protection to the online customers.

The rights of consumers as provided by nationalregulations like Section 6 of Consumer Protection Act, 1986 are also available to electronic consumers. The rights of physical and online consumers are equal in theory, but are different in operations due to difference in the nature and place of business or medium of business. Online shopping is always vulnerable.

Here is the legal remedy in case of disputes.The Consumer Protection Act, 1986 laid down the clause in respect of jurisdiction for filing complaints. A complaint shall be instituted in a District Forum within the local limits of whose jurisdiction the case lies. The existing law, which came into being in 1986, cannot effectively deal with the challenges posed by new economic, business and technological developments. The proposed amendments will lead to the formation of the National Consumers ProtectionAuthority, a regulatory body to protect Indian consumers from false and unfair trade practices. Once this proposal gets the approval, consumers located in any part of the country will be able to approach their local consumer court anytime against any service provider or products. Consumer Protection Laws will also cover online sales and will provide protection to online buyers.

Smart Consumer

Smart consumer makes smart decisions when purchasing a new product over the internet. They must follow some great tips to get the most out of their shopping experience. Some tips are as follows:

- **Scam-alert:** when shopping online, there are many products that are fake, scams, or duplicates. Products or sites that do not display more information or brands are dubious.Avoid those websites as a potential consumer. Do not take the bait.

- **Warranties, Refund and Return Policy:** Smart consumers do check all the relative information like product specifications, warranties, and refund and return policy before making a purchase.

- **Comparing Products:** Comparing products and their prices can really help to grab the best deal. Look at all options available before finalizing the order.

- **Reviews:** Reviews can assist a long way to help you make smart shopping decisions.

- **Delivery time:** Ensuring the arrival of the product is just as important as buying it. Smart consumers must read the shipping policies before a purchase.

Bad consumer

The act of defrauding with online shopping store purchases via the return process can be considered as a bad practice and those committing such crimes can be classified as a bad consumer. Return fraud is a form of friendly 'fraud' in online shopping where someone purchase products without intending to keep them. The most well-known form of this abuse is 'ward robing' in which the person makes a purchase, uses the product and then returns it to the merchandiser. ▶

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