

## The Dangers of Online Shopping

Although there are many who enjoy online shopping, there are others who have fears about online shopping and do not enjoy this type of shopping. For these shoppers there too many concerns which prevent the shopper from feeling completely comfortable shopping online. Some of these concerns include identity theft, difficulty making returns and misleading product descriptions. This article will address these concerns and offer information about how shoppers can help to avoid these online shopping dangers and feel more comfortable about the process of shopping online. Shopper who are able to put these concerns aside will likely find they actually enjoy the conveniences offered by online shopping.

### Concerns about Identity Theft

Concerns about identity theft are one of the most common concerns for those who are considering shopping online. Identity theft is a very real concern because unscrupulous individuals who acquire sensitive information about an online shopper can do a great deal of damage to the individual's financial situation and credit score. Although it is usually possible to correct problems which occurs as a result of identity theft the process of making these corrections is usually long and difficult. Additionally, there are some problems which result from identity theft which cannot be corrected especially if the identity theft was undetected for quite some time.

While identity theft is a very valid concern, online shoppers are not completely vulnerable to identity theft in most cases. However, the online shopper should know how to determine whether or not the information they provide online is secure or not. This is important because while the risk of identity theft associated with online shopping through a secure website is relatively small, this risk is significantly larger when the website is not secure. For this reason, online shoppers should carefully examine the web address for any website in which they submit sensitive information. Websites which start with https:// as opposed to http:// indicate the information is being submitted through a secure server. Most reputable online retailers will provide a secure website for shoppers but some smaller online retailers may not offer this degree of security. If the server is not secure the shopper should consider calling customer service to place the order instead of submitting the information through the unsecured website.

### Dealing with Returns

Another problem which faces many online retailers is the potential for problems

which result from the need to return items purchased online. In most cases the return process with online retailers is quite simple and is not more difficult than returning items to a regular store. In fact online retailers who have a traditional store often allow online shoppers to make returns to these locations instead of shipping the item back to the online retailer. However, returns are not always this easy. In some cases the shopper will be financially responsible for the cost of shipping the item back to the online retailer. This can be costly if the item is oversized and could require pricy insurance if the item is expensive. Online shoppers who have concerns about the return policy for an online retailer should carefully review these policies and inquire if they have any questions about the process before making a purchase.

### Misleading Product Descriptions

One final concern many potential online shoppers have about shopping online is encountering misleading product descriptions. This may include product descriptions which are intentionally or unintentionally ambiguous. The concern in this situation is that the shopper will purchase the wrong item or an item which is not as described by the online retailer and the buyer will have difficulty returning the item if necessary. Although this problem may occur there are simple steps the consumer can take to avoid this problem. The simplest solution to this problem is to contact customer service to clarify information about the products offered for sale online. This enables the consumer to speak directly to a representative from the online retailer and verify whether or not the product offered for sale will suit his needs. Based on this information the consumer can then decide to either make the purchase or not.

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