

What's your shopping personality?



Your little quirks may be costing you thousands! Stop making the same mistakes over and over—and avoid overspending again this holiday season.

Ever wonder why you buy the things you do? Even if you consider yourself the very model of shopping sobriety, you've probably bought some weirdo stuff (c'mon, what's the deal with that bronze metallic poncho?) simply because it was on sale. Or maybe you're an Internet addict who pays (and pays and pays...) shipping fees galore.

Odds are, you don't even realize you're doing it. There's an entire field of behavioral science devoted to teasing out why we buy what we do. But that doesn't mean you should let your vices get the better of you. See which of these nine shopper types fits you best, and follow our advice for saving money and time this holiday season, and all through the year.



The guerrilla shopper

Watch out! You can see this maniac speeding down the aisles, trying to get all her shopping done in record time. If this isn't you, get out of the way. But if it is, be aware that there's a downside to your efficiency: You're more likely to overspend if you shop fast and furiously just once a week rather than making several small trips. People who shop once a week have a 66 percent chance of making at least one impulse buy, according to researchers at the University of Wisconsin-Madison and the University of California at Berkeley. People who shop three or more times per week, on the other hand, will grab an impulse item only 57 percent of the time.

THE FIX Break up your shopping trips into more frequent, more manageable jaunts. (Yes, we're advising you to shop more often, gals!) To make shopping more convenient, stop on your way home from work, for example, or during a break at your child's soccer game.

The touchy-feely shopper

It's soooo tempting to paw those buttery-soft shoes or that luscious cashmere sweater, even if you can't possibly afford it. But research shows that if you pick up a piece of merchandise you're more likely to buy it. Retailers know that, which is why they put items in easy reach, inviting you to touch. Stores like The Sharper Image, Brookstone, and Sephora "all understand the value of putting merchandise out there for shoppers to experience, damage be damned," says Paco Underhill in his book "Why We Buy: The Science of Shopping" (1999, Simon & Schuster). "If The Sharper Image displays a vibrating chair and after a few months it's shabby from shopper use, that's OK—

they've no doubt sold enough to cover the loss," says Underhill.

THE FIX Keep your hands to yourself! If you find yourself caressing a luxurious item you can't really afford, put it down and walk away.



The sale junkie

OK, who isn't? But that fabulous discount isn't always a bona fide bargain. For one thing, retailers can manipulate prices to make it seem as if you're getting a better deal than you really are (see our story on page 9). And sometimes we lay our own traps. We often think, for example, that if we spot one good bargain, the store is

teeming with them. Researchers at the University of Arizona, Arizona State University, and the Wharton School of Business did a study that showed how consumers are influenced by the "spillover effect." If you discover that one item is overpriced, you're likely to think the store overcharges you on other merchandise too. But the opposite is also true: Find a bargain in a store, and you're apt to think that lots of other things are a deal—and spend more. Dollar stores are a great example of this. When we shopped at dollar stores in two states, we found that some items—including peroxide, tomato sauce, and Gatorade—were cheaper at supermarkets and discount stores. Same goes for warehouse stores; we found that while products like batteries and cereal may be a good deal at Costco and Sam's Club, digital cameras were less of a bargain.

THE FIX Price-comparison sites are a great tool for seeing if big purchases like flat-screen TVs are a good deal. And if you habitually shop the same stores—say you're a Costco fanatic—branch out occasionally. You may get a pleasant surprise and find the same stuff for less.



ILLUSTRATIONS: BILL BROWN



The "I hate to shop" shopper

You can't stand the crowds, the lines, the screaming kids, the apathetic salespeople. You just want to get in and out as fast as possible. The Web was made for you—but you may be so dependent on online shopping that you end up overpaying once you add in shipping costs. One survey of online retail sites found that 25 percent charge \$10 or more for shipping—and another 25 percent charge \$6 to \$8, which can really add up over time. And if you're not happy once you get the stuff—say, that lovely ochre sweater resembles the color of something your cat left on the carpet—you may have to add return postage to the equation.

THE FIX First, check shipping costs and

return policies before loading up your virtual cart (look for a link under "help" or "customer service" to get quick access to fee info). Another solution is to buy from sites that also have a bricks-and-mortar location nearby. Wal-Mart, Best Buy, and many other major retailers allow you to order online and pick up at the store, with no shipping charges whatsoever. To cut down on delays at store pickup counters, print out your receipt and bring it with you.



The perfectionist

You hop from store to store or poke through dozens of online price-comparison sites to snag deals. But here's the twist: Too many options can

leave you bleary-eyed—and less likely to get your shopping done. In one study by researchers from Columbia University and Stanford University, two tables of gourmet jams were set up, one with 6 varieties and one with 24. Shoppers were invited to sample as many as they wished. Surprisingly, more shoppers who stopped at the table with 6 choices bought a jar than those who sampled the more extensive selection.

What gives? "People believe that the more options they have at their disposal, the more opportunities they have to find the ideal object," says Sheena S. Iyengar, a professor at Columbia University Graduate School of Business and one of the researchers. But in fact, your brain kicks into overload and can't process all that information. It's better to limit your choices to a manageable number—pick from 5 sweaters rather than, say, 20.

THE FIX This is especially important advice for the holidays, when you may have dozens of gifts to buy: Set a time limit on how long you can spend looking for one thing. Or limit your search to one or two stores. You may not find the ultimate sweater, but you will be more likely to make a choice you will be happy with—without wasting a lot of time.

The social shopper

What better excuse is there for a gabfest with your girlfriend than a trip to the mall? Cruising the stores with a pal can make your trip more fun. But companions can also egg you on to spend more than you meant to. Research conducted by the University of Wisconsin-Madison and University of California at Berkeley shows that you're slightly more apt to make an impulse buy if you have one other person with you. If you're with two or more compadres, your chances of splurging increase even more.

THE FIX Simple: Shop solo and save.

The freebie lover

Attention, mavens of makeup: This category applies to you. If you've got drawers full of eye shadow, lipstick, and foundation in colors that make you look like a corpse, chances are you've fallen for the "free gift with minimum purchase" (and free bonus tote). Problem is, you probably don't need the stuff. "Many times [shoppers] don't even use the colors and products included," says marketing consultant Pamela Danziger, author of "Why People Buy Things They Don't Need" (2004, Dearborn Trade Publishing). "But that special free gift makes them feel like a winner."

THE FIX Hey, we're not saying you can't indulge yourself every once in a while. But if you find yourself poised to whip out the plastic to take advantage of a special 2-for-1 offer or freebie, stop and ask yourself: What's it really costing me? And is this something I would have bought anyway?



The serial returner

Your habit of buying three pairs of jeans, deciding at home which ones to keep, and taking back the other two may be costing you. Retailers are getting tougher about returns, according to Joseph LaRocca, vice president of loss prevention for the National Retail Federation. And policies are getting more complicated. Rules may vary within the



same store, depending on the department and, in a new wrinkle, depending on whether you've bought online or in a bricks-and-mortar retailer.

For example, Costco, widely regarded as having one of the most liberal return practices around (it used to take anything back at any time, no questions asked), last year imposed a 90-day limit on returns of electronics products such as camcorders and TVs. JCPenney will accept furniture only within seven days, and won't take back special-occasion dresses that don't have the "return tag" in place. At Wal-Mart, your return window depends on the product: Shoes and accessories get 90 days but computer hardware only 15 days.

"Retailers walk a fine line between wanting to make customers happy and getting socked with piles of used merchandise they can't resell," says Lauren Freedman, president of the E-Tailing Group Inc., a Chicago retailing consultant. If you're not careful, you could end up caught in the middle—and get stuck with stuff you don't want and can't return.

Even worse, you could end up losing your return privileges entirely. Many retailers use a program called Verify-1, which scans your driver's license and keeps track of your returns. If you exceed the store's limits for dollar amount or number of returns, you could be denied that particular return at the store. A spokesperson for The Return Exchange, the company that makes the software, says the number of stores using it is increasing as the problem grows.

THE FIX Keep your receipts, look online or in the store for the return policy, and don't take a salesperson's word for it: Written policies trump what you're told by well-meaning but misinformed staff. To find out if you're in Verify-1's database, e-mail your request to www.ReturnActivityReport@TheReturnExchange.com.



The mall-lingerer

Shopping is more fun for you than seeing Brad Pitt in a toga. You're into cruising the aisles, checking out what's new, and scooping up the bargains. Retailers love you—so much that their floor plans are designed to keep you in their stores as for hours on end. The reason: The longer you're there, the more you'll shell out. Shoppers who spend 30 to 60 minutes in a mall spend an average of \$72.70, according to the International Council of Shopping Centers Research. If they linger three hours or more, that figure jumps to \$200.40.

THE FIX Get in and get out fast. And plan your route: Other research shows that you'll buy more if you visit every aisle of the store rather than just some.

