

# **I developed an online shopping addiction in lockdown – now I have to beat it**

Online shopping was something of a necessity during the coronavirus pandemic, as casual trips to the shops and in-person 'retail therapy' became a thing of the past.

Even though most of us are out of lockdown now, it seems our quarantine shopping habits have remained, and online shopping is wreaking havoc on many Aussies' bank accounts.

Dr Jana Bowden, a consumer psychologist at the Macquarie University Business School, tells us that almost half of Aussies are shopping online more in 2021.

"At the start of the pandemic more than 200,000 Australians shopped online for the first time," she says. "In real terms, 46 per cent of consumers are now shopping online more frequently than pre-pandemic. Research shows six to eight per cent of Australians suffer from oniomania - compulsive buying disorder."

I confess I probably fall into that six to eight per cent, and if I don't qualify yet, I'm not far off it. In the last year, I've gone from online shopping once every four months to making online purchases at least once a week. My spending has become dangerous, but I just can't stop. Looking at the countless transactions in my online banking, I struggle to remember what I actually bought half the time. But the impact of my online shopping is painfully clear.

In March, I spent more than \$500 on online purchases of clothes, makeup, skincare, shoes and bedlinens.

In February that figure was closer to \$650, back in January it was \$300.

In December 2020 the amount was also close to \$300, then \$400 in November and just \$200 in October.

What's worse, most of the things I bought I didn't even need.

Dr Bowden says, "Impulsive purchasing often comes at a hefty cost – not only to our wallets through overspending and debt, but also to our wellbeing and our sense of happiness." I knew I was developing a bit of a spending problem, but seeing the numbers laid out like that was a shocking reality check. Not only have I been spending way too much online shopping, the amount I'm spending every month is going up. Had I kicked my online shopping habit six months ago, I would be \$2,350 richer today. Who knows how much I could stand to save in the future by cutting down on my online spending today?

With Aussies spending more time than ever online, it's easy to get sucked in by clever digital marketing and targeted ads. On average, our screen time has doubled in the past year and with seemingly constant online sales, we're exposed to more temptation to buy online than ever before.

"Click on the website for a brand that you love, next minute, ads for that brand and product pop up on every new page that you open," Dr Bowden says.

"Our purchase interests are tracked and traced – everything we like, everything we click on, everything we browse. That constant reminder to buy is designed to increase awareness of the brand and for many consumers it is the tipping

point." This means people who are serious about cutting down on their online spending need to find ways to combat the constant cycle of online marketing. So how do we do it?

Keeping up with your favourite brands and retailers through social media pages and email subscriptions may seem harmless, but it is a one-way ticket to temptation. Constantly seeing new releases and stylish ads will only make you want to shop, so hit 'unfollow' and 'unsubscribe' to your favourite brands online.

It's also a good idea to unfollow influencers whose style often inspires you to spend, as Dr Bowden says they too can drive our purchases. Dr Bowden explains that social media algorithms can work against us when we're trying to cut down on online shopping and save money, so don't give advertisers a chance to target you.

### Download an Ad Blocker

Downloading ad block software and apps on your laptop and phone can seriously limit the number of ads you see, reducing temptation to shop. It can also limit how many targeted ads show up while you're scrolling through social media, where many of us spend hours every day.

Raise your hand if you've ever gone online shopping just because you're bored. I'll certainly raise mine. Dr Bowden says it's easy to turn to shopping when we're bored, explaining it's important to be aware of what "triggers" us to shop. Boredom? Anxiety? Both? "Instead, look for other types of entertainment and activities to avoid boredom shopping that are positive, productive and mindful," she says.

### Track your spending closely

It can be tempting to just ignore your bank account until pay day hits, but keeping a close eye on your spending will help you differentiate between needs and wants. You may think you "need" that \$200 cocktail dress, but when you actually see how much money you have in your account for the rest of the month, that purchase won't look so smart.

Most banking apps have spending tracking functions that can help you understand what your spending habits really look like. It may also help to set up a separate locked savings account you can't access on a whim to limit how much you can spend online.

### Take a day to 'cool off' before buying

When you spot something you really want online, instead of just hitting "buy" and waiting by the door for your parcel to arrive, take 24 hours to 'cool off' first. "Take a step back and think through purchases rather than jumping in impulsively and falling victim to FOMO," warns Dr Bowden. Taking time to actually think about a purchase and whether or not you really "need" it will help put your purchase into perspective. In some cases, by the next day you may have totally forgotten about whatever it is you were going to buy off Instagram the night before.

### Take stock of what you already have

It's easy to get pulled in by new trends and fashion "staples", or cool new tech products that seem like total "must haves". But the reality is, most of us already own more than we need, from our wardrobes to our makeup drawers – the list

goes on. Taking stock of what you already own can really prove you don't need to buy another pair of heels or a fifth makeup palette. In some cases, you may even come across things like clothes and items you no longer use, which you can donate or even sell to make some of your money back.