



Basic Guide to Smartphone Savings

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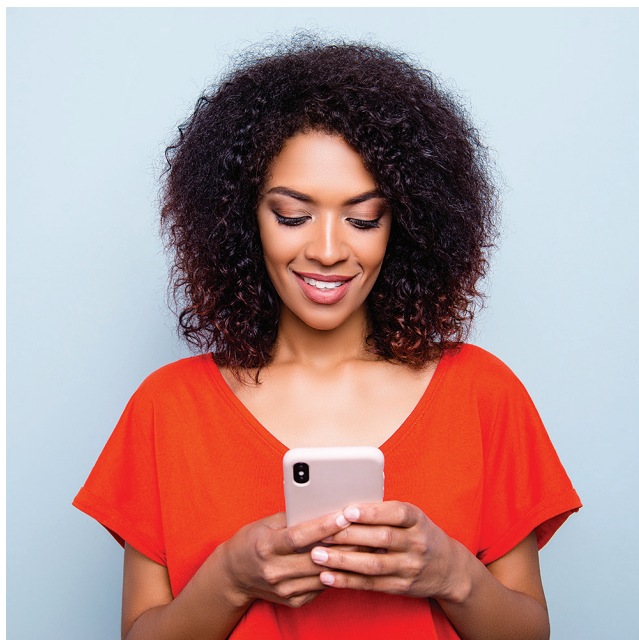
Family Finance and Resource Management

Much more than just for digital coupons, grocery-related mobile apps may help save time and money. Store list apps can help you keep track of what you already have in your pantry and what you need, and let you easily share with other family members who help with the shopping. Other apps can help you find a better price through comparison shopping or earning rebates.

A recent survey by Deloitte found that \$0.56 of every dollar spent in a store is influenced by a digital interaction. This growing trend is shaping how consumers shop and make decisions both in-store and beforehand. However, these apps also may raise a few new concerns. Consider the following information and tips for maximizing your time and money in the grocery store.

WHAT'S IN AN APP?

There are many types of grocery apps available that offer help with a wide range of shopping-related services and functions. Deloitte research shows most customers use digital connections for browsing and



researching products, as well as seeking advice and input. Grocery apps can be used for many activities, including lists and meal planning, comparison shopping, coupons, store loyalty, and rebates. The following are a few examples of what apps can do.

Lists and Meal Planning

Many apps will keep your lists organized, including grocery lists, inventory lists, and to-do lists. One helpful feature may be the ability to share lists



with other people who shop for your household. Some list apps have unique features, such as calorie counters, nutritional swaps, or calendar reminders.

Go beyond a simple list by planning your meals in advance alongside your grocery shopping list. Some apps include shopping list features along with recipes and meal planning. Research shows that people who develop grocery lists and plan meals consume a more balanced diet including more fruits and vegetables.

Comparison Shopping

Before heading to the store, you can take advantage of some apps and browser add-ons that sift through discounts available online or compare competitor prices. Other apps will match coupons and sales with the deals currently listed in circulars.

Coupons

Whether you're fully mobile or couponing with your browser at home, there is a coupon app or add-on that will work for you. There are various programs that let you print out coupons at home to take to the store. Also, there are apps that let you transform paper coupons into virtual coupons on your device by snapping a photo.



Store Loyalty

If there is a particular store you frequent, see if it offers an app. Many offer sales, coupons, lists, and online shopping right through the app interface. Kentucky retailer examples include Kroger, Walmart, Target, Meijer, and myIGAstore.

Rebates

Many apps offer rebates, cash back, or points that translate into mobile cash payments or gift cards in return for specific items purchased. While most rebates are on brand-name products, a few may be for items of any brand, such as shredded cheese or bread. Some rebate apps have you load the offers before shopping, much like digital coupons. Others may have you use your phone's camera to scan item barcodes in the store or scan your receipt after shopping.

CONSIDERATIONS

There are hundreds of grocery apps available for free or for purchase. So how do you choose? It's important to research apps for cost, features, and security before downloading. Consider the following factors when deciding which grocery app best fits your needs:

- **Cost** – Not all apps are free. Make sure you know if there is a cost or subscription fee. Also, be aware of in-app advertisements and purchasing ability.
- **Research** – Make sure the app you choose is from a reputable company and won't contain harmful malware or counterfeit coupons. Only download apps from the official app store for your device. Check out the developer, number of downloads, and how recently the app was published or updated. Read ratings and reviews, but be aware that if they're all totally positive, it may be too good to be true.



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- **Privacy Concerns** – Take note of the permissions the app requires. If the app requires you to set up an account to use the service, do you trust this company enough to share your personal information with it? Note whether you must stay signed in to use app features. If so, the company may track what you purchase. If the app wants access to your camera, calendar, or location it may be recording what you do, where you go, and when.
- **Phone Data** – Some apps require you to stay connected during the entire shopping trip. If so, you will want to be aware of whether Wi-Fi is available in the store or area unless you have an unlimited data plan. Also, some apps require you to keep location turned on, which reveals information about you and may drain your battery faster.
- **Home Use** – Some apps are available for your home computer and on an internet browser. Some apps allow you to print coupons. Consider the cost of ink before printing a coupon you may not use in time.
- **Time Commitment** – Couponing can take as much or as little time as you want to spend on it. Using list-sharing features with other shoppers in the household may save you time on future trips. Comparison shopping at multiple stores may yield better deals, but more short trips may equal more overall time shopping in-store. Organizing coupons and offers can save money on big shopping lists. But sifting through multiple apps and coupon offers for a small shopping trip may not be the most effective use of time.



- **Loyalty/Rewards** – Should you sign up with just one store or several? If you only check offers from one store, you may miss out on better deals on the same product from another retailer. However, shopping at two stores takes more time and may encourage you to spend more on items that weren't on your list. Also consider your location. Some stores may have great offers, but traveling far to get there incurs travel costs and time.

MORE COUPONING TIPS

- **A mobile phone has additional uses.** It can be used while in a store to research products, run price checks, or scan QR codes to access detailed product information. A Pew Research Center survey about online shopping found nearly six in 10 Americans use their cell phones to call or text from inside a store to discuss purchases they are considering. A little less than half of shoppers use their phones in-store to look up online reviews or try to find a better price online. Some people use their phones to pay for in-store purchases. Some store apps also provide a store map to help shoppers locate items.



- **Don't keep payment information on file, and disable notifications. This will help curb the impulse buy.** Retailers have studied how to get you to purchase more, and these are two of the ways that work best. Notification emails or pop-up alerts can make you think about buying when it wasn't already on your mind and may cause you to overspend. Storing shipping and billing information can put you on the fast track for purchasing things you don't really need. Having to enter in your info makes your purchase more deliberate – and protects your privacy.
- **Buy only what you need or regularly use, and stick to your list.** Just because it's on "sale" doesn't mean it's a good deal. For those new to grocery shopping, it may help to comparison shop or keep a spending diary. Don't let the coupons determine where and how much you spend.
- **Store or brand loyalty can earn you rewards or discounts.** On the other hand, checking only one store may end up causing you to pay more for something that might be available for less elsewhere. Price comparison tools can help sift through offers on more expensive items.
- **Finally, stack offers for more savings.** Sometimes you may be able to combine paper and digital coupons on the same item. Or multiple sites or apps may offer rebates on the same item.

Getting organized and planning ahead can help you stick to a set budget. Sharing lists with others can help you save time spent on shopping. Overall, apps and digital grocery shopping tools may help you save money in stores if you have the time to research and use them.



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