CONSUMERS' LEGITIMATE AND OPPORTUNISTIC PRODUCT RETURN BEHAVIORS IN ONLINE SHOPPING

Zhi Pei∗
Department of Marketing and Business Analytics,
College of Business,
Texas A&M University-commerce
Commerce, TX 75428
Zhi.Pei@tamuc.edu

Audhesh Paswan
Department of Marketing and Logistics,
College of Business,
University of North Texas, PO Box 311396
Denton, TX 76203-1396
Audhesh.Paswan@unt.edu

ABSTRACT

This research focuses on understanding consumers' online return behaviors. We empirically differentiate consumers' return behaviors into two broad categories - legitimate return behaviors and opportunistic return behaviors and find that some factors such as impulsiveness, desire for uniqueness, product compatibility, perceived risk and social influence contribute to leading to legitimate return behaviors, while some factors such as immorality, self-monitoring, and social influence resulting opportunistic return behaviors. In addition, the results suggest that legitimate return behaviors can increase consumers' repatronage intention, however, opportunistic return behaviors reduce consumers' repatronage intention. Our study contributes to the theoretical understanding of online consumers' complex return behaviors and thus adds depth to the literature of product returns. Also, by identifying the drivers of product return behaviors, this study is able to help e-tailers reduce product returns and thus increase their profits.

Keywords: E-commerce; Consumers' product return behavior; Legitimate return behavior; Opportunistic return behavior; Re-patronage intention

1. Introduction

Product returns cost U.S. manufacturers and retailers approximately $100 billion annually in lost sales through reboxing, restocking and reselling, reducing profits by 3.8% on average per retailer or manufacturer [Petersen & Kumar 2012]. Product return is a dreaded part of retailing, particularly e-tailers have it much worse than their brick and mortar counterparts. Research found that at least 30% of all e-commerce orders end up being returned, as against just 8.89% of brick and mortar sales [Rudolph 2016]. As evident from these numbers, the costs of product returns for online shopping are too great to be ignored. How to reduce the e-tailers' rate of returns and the return cost? Although e-tailers are taking criticism for the generous return policy since it can be abused in ways that erode firm profits (i.e., customers take advantage of retailers' liberal return policy and return the products deliberately), using a restrictive return policy is not a solution because the restricted return policy could reduce customer satisfaction, increase the perceived risk, and thus negatively affect customers' decision making [Petersen & Kumar 2009]. Therefore, as many e-tailers still offer free shipping and free return shipping, delighting customers but raising cost for the businesses, the problem of increasing product returns needs to be comprehensively addressed.

A number of factors could contribute to the e-railers' high rates of product returns. For instance, due to the uncertainty of online shopping, the product does not meet the expectation or the product turns out to be damaged after arrival; consumers receive wrong products; consumers enjoy impulsive shopping especially during holiday season but change their minds afterwards; consumers find a lower price or a choice alternative, or consumers return the product deliberately. While product returns have been increasing rapidly over the last 20 years, academic researchers have been slow on the investigation of consumers' product return behaviors. The extensive literature review shows that

---

∗ Corresponding Author

little research has studied consumers' return behaviors in a comprehensive manner. The extant research either examines general return behaviors [e.g., Jiang & Rosenbloom 2005; Petersen & Kumar 2009; Yan 2009] or investigates unethical return behaviors in a narrow way such as merchandise borrowing [e.g., Schmidt et al. 1999; King & Dennis 2006]. In addition, the majority of unethical return behavior papers are qualitative research, thus empirical data support is needed. Therefore, the purpose of this research is to fill the gap and address the problem from a consumer's perspective by analyzing consumers' product return behaviors in a comprehensive manner.

2. Literature Review

General product returns have been studied from both a firm's and a consumer's perspectives. From a firm's perspective, return policies have been associated with firm profits. A number of studies have investigated how to reduce the unavoidable cost of product returns [e.g., Min et al. 2006] and how to influence consumer purchase and return decisions by the seller's pricing and restocking fee policy [e.g., Shulman et al. 2009]. From a consumer's perspective, articles have examined the influence of price perception and post-purchase satisfaction on online return intention [Jiang & Rosenbloom 2005], product choice alternatives and consumers' level of involvement on the likelihood of product returns [Bechwati & Siegal 2005], the antecedents (i.e., gift purchase, sales purchase, holiday purchase, new product category purchase) and consequences of product returns [Petersen & Kumar 2009], the relationship between customer return satisfaction and product return behaviors [Petersen & Kumar 2015], the effect of consumers' willingness to return on the actual return behavior [Pick et al. 2016], and the effect of gift with purchase on the product return intention [Lee & Yi 2017].

The aforementioned research only focuses on general product return behaviors by assuming customers will not intentionally disrupt service encounters [Harris 2008]. As unethical behavior is becoming an everyday matter and it can be found everywhere such as workplace, marketplace, social, and even academia [Craciun 2006], such unethical behaviors can no longer be ignored and studying consumers' product return behavior from an ethical perspective is imperative. Schmidt et al. [1999] are the first in the literature to examine product returns from an ethical perspective. They use the term of "deshopping" and define it as the deliberate return of goods for reasons other than actual faults in the product, in its pure form premeditated prior to and during the consumption experience [Schmidt et al. 1999, pg.2]. King and Dennis [2006] borrow the definition of deshopping from Schmidt et al. [1999] and examine the influence of attitude toward deshopping behavior, subjective norm, and behavior control on deshopping intention. Piron and Young [2000] use the term "retail borrowing" to investigate unethical behavior and study gender effects and income effects on retail borrowing. Johnson and Rhee [2008] investigate the influence of consumer traits, demographic characteristics and social groups on merchandise borrowing. Harris [2008] conducts an empirical analysis about fraudulent return proclivity and finds that fraudulent return behaviors are linked to demographic (e.g., sex, age, and level of education) and psychographic factors (e.g., prior experience of fraudulent returning, knowledge of returning rules and regulations, social norms). The aforementioned research is either too narrow or qualitative research except for Harris [2008]. Therefore, a comprehensive understanding of consumers' product return behavior is desiderated and empirical data support is needed.

The summary of literature review is presented in Table 1.

Table 1: Summary of Literature Review

Literature	Authors	Findings/Contributions	Gaps
General product return literature	Min et al. (2006)	They examine the ways of managing product returns through cost saving perspective such as determining the number and location of centralized return centers.	These papers only focus on general return behaviors, and overlook the unethical part of return behaviors.
	Shulman and Savaskan (2009)	Consumer purchase and return decisions are influenced by the seller's pricing and restocking fee policy, not the fit between consumers preference and product characteristics.	
	Jiang and Rosenbloom (2005)	They find after-delivery satisfaction has a much stronger influence on both overall customer satisfaction and product return intention than price perception.	
	Bechwati and Siegal (2005)	The likelihood of product returns is influenced by the choice of product alternatives and consumers' level of involvement.	
	Petersen and Kumar (2009)	They suggest that some antecedents such as past gift, past sales or past new channel purchase negatively influence product return behaviors. However, holiday purchase and new product category purchase positively influence product return behavior.	
	Peterson and Kumar (2014)	Satisfactory product return experiences can actually benefit firms by lowering the customer's perceived risk of current and future purchases.	
	Pick et al. (2016)	They introduce a new variable- general willingness to return (GWR), and find that it is strongly and positively related to the actual return decision and the duration of the restarted relationship.	
	Lee and Yi (2017)	They examine the relationship between a gift-with-purchase promotion and consumer product returns, hypothesizing that consumers who purchase products that come with a free gift will less likely to return the products.	
Ethical literature on product return	Schmidt et al. (1999)	This is the first one in the literature to examine product returns from ethical perspective, which was named by them as deshopping behavior. They explore the topic of deshopping behavior for the future research using a number of qualitative focus groups and interviews.	These articles only focus on a very narrow facet (e.g., deshopping, merchandise borrowing) of unethical return behaviors. And most of them are qualitative research. We need a complex understanding of return behaviors and also need strong empirical support.
	King and Dennis (2006)	They examine deshopping from consumers' perspective using qualitative analysis to gain a deeper understanding of the behavior such as the influence of attitude toward deshopping behavior, subjective norm, and behavior control on deshopping intention.	
	Piron and Young (2000)	The study offers some insights of retail borrowing (another name of deshopping behavior), including the reasons of borrowing, gender effects, and income effects. However, the proposed gender and income effects on retail borrowing were not supported	
	Johnson and Rhee (2008)	The results indicate that social group influence and prior borrowing experiences are positively related to merchandise borrowing behavior. Retail employment status (full-time VS. part-time or unemployed) is negatively related to merchandise behavior. However, the influence of personal traits such as cynicism and materialism on merchandise borrowing is not significant.	
	Harris (2008)	This is an empirical analysis about fraudulent return proclivity. He suggest that fraudulent return behaviors are linked to demographics (e.g., sex, age, and level of education) and psychographic (e.g., past experience of fraudulent returning, knowledge of returning rules and regulations, social norms) factors.	

3. Theoretical Background

Customers develop product expectations about how a product should perform. Confirmation/Disconfirmation (C/D) framework [Oliver, 1980] suggests that there is negative disconfirmation when a product performs below the expectation, and consequently dissatisfaction occurs [Blodgett et al. 1994]. Since negative disconfirmation leads to dissatisfaction, C/D framework has become the conceptual foundation for the study of complaining behavior. In the context of product return, customers return the product if the purchase turns to be unsatisfactory for internal reasons (e.g., change mind due to impulsiveness) or external reasons (e.g., product fails to meet the expectation, the risk of keeping the product is perceived to be high, social group has negative attitude). Therefore, in this research, C/D can be used to explain return behaviors which are caused by unsatisfactory purchases. Since unethical return behaviors occur not due to dissatisfaction, C/D is not sufficient to explain it. Hence, theory of planned behavior is used to explain the opportunistic return behavior, which will be introduced in the next paragraph.

Theory of Planned Behavior (TPB) [Ajzen 1991] suggests that the intention to perform a behavior is influenced by attitudes toward the behavior, subjective norms and perceived behavioral control, has been widely used to explain undesirable behaviors [e.g., King & Dennis 2006]. Subjective norms concern the extent to which other people are aware of the behavior. The more an individual perceives that important others think he/she should engage in the behavior, the greater an individual's motivation to comply with those others expectations [Lwin & Williams 2003, pg. 261]. In this study, factors such as the level of morality, self-monitoring, and social group influence are considered as subjective norms. For instance, individuals with low level of morality don't have a strong belief about what is wrong or what is right, and they don't care how others view their actions. Perceived behavioral control refers to the ease or difficulty of performing a behavior [King & Dennis 2006]. In this study, factors such as returning cost and complexity of procedure are considered as perceived behavioral control. If the perceived returning cost is high, e.g., the retailer charges a high restocking fee or online return shipping, performing the opportunistic return behavior will be difficult since customers who intentionally return the product will have to pay for their behaviors.

In summary, there is no single theory to explain a comprehensive product return behavior. An overwhelming proportion of relevant literature provides strong evidence that C/D explains legitimate return behavior and TPB explains opportunistic return behavior. Therefore, together, the theories of C/D and TPB are considered to be the most appropriate and overarching framework in this study. This confirms the theoretical contribution of our research, which extends the current application of C/D framework on consumers' complaining behavior to the field of product return-legitimate return behavior specifically and empirically supports TPB as a theory base to explain opportunistic return behavior. Relying on the discussion so far (including C/D and TPB), this study takes the stance that consumers' product return behaviors could be influenced by both internal and external factors to consumers. The next paragraph presents various return behaviors.

To start with, the simplest return behavior is when the product cannot fulfill needs – (a) Lack of needs fulfillment. Customers return products when the product is defective or the seller accidentally sells customers the wrong product, which account for 5% of all returns [Lawton 2008; Petersen & Kumar 2009]. However, there are situations when the product fulfills the needs, but customers return the product anyway. These behaviors can be grouped into three categories - (b) Buyer's remorse. The top two reasons of consumers' product returns are "No Problem Found" and "Buyer's Remorse" [Lawton 2008; Petersen & Kummar 2012]. Some customers have buyer's remorse and change their minds after purchase and as a result they return the products. (c) The influence of external market. Consumers' product return intention is influenced by the product price [Jiang & Rosenbloom 2005] and product choice alternatives [Bechwati & Siegal 2005]. Products are more likely to be returned unless the store can provide high quality products at competitive price. (d) Unethical returns. Many product returns occur because of immoral/unethical return behaviors [Lee 2009]. For instance, some customers buy Halloween costumes, wear and then return back after Halloween. Some buy a product at a lower price in one store and return it to another store for full price. Some change price tags and return the product with a tag with a higher price.

The aforementioned four types of behaviors – lack of need fulfillment, buyer's remorse, influence of external market, and unethical returns -- capture all the possible consumer return behaviors in the market. Since some return behaviors are acceptable in a mature market (e.g., the US) while others are not, the four types of return behaviors can be further grouped into two categories - legitimate return behaviors and opportunistic return behaviors. Legitimate return behaviors are those return behaviors that are acceptable in a mature market, including returns due to product defects, sellers' fault, buyers' remorse, or a changed external market. Thus the first three types of return behaviors – (a), (b), (c) are classified as legitimate return behaviors. In another hand, since opportunism is self-interest seeking with guile [Williamson 1981], while guile means using cunning or dishonest methods to achieve something. Hence, we classify return behavior (d) as opportunistic return behavior.

According to the literature [Schmidt et al., 1999; Wirtz & Kum 2004; Bechwati & Siegal 2005; Yan et al. 2006; Johnson & Rhee 2008; Haris 2008; Shulman et al. 2009; Peterson & Kumar 2009; Saastamoinen 2009; Hu et al. 2015],

consumer behaviors are influenced by the factors such as consumers' characteristics, sellers' policy, and marketing environment. Thus, after identifying various return behaviors (legitimate and opportunistic), we further study the drivers of return behaviors and classify them in two categories - internal drivers (i.e., variety seeking, impulsiveness, perceived uniqueness, level of morality, and self-monitoring) and external drivers (i.e., product compatibility, returning cost, perceived risk, complexity of procedure, and social group influence).

Furthermore, consumers' re-patronage intention is examined as the outcome variable to understand the consequence of the return behaviors. Overall, in this study, first, all possible types of consumers' return behaviors are identified and further categorized into two broad areas - legitimate return behaviors and opportunistic return behaviors. Second, internal (i.e., variety seeking, or impulsiveness) and external drivers (i.e., product compatibility, returning cost, or social group influence) of consumers' product return behaviors are identified and the relationship with the return behaviors are examined. Third, the influence of the two different return behaviors on consumers' re-patronage is examined. Overall, this study extends the extant product return literature to a great extent.

4. Hypotheses Development

4.1. Internal Drivers to Consumers

Marketing literature has identified several internal drivers to general consumers behaviors [e.g., Hirunyawipada & Paswan 2006; VandenBos 2007; Franke & Schreier 2008; Wirtz & Kum 2004; Rosenbaum & Kuntze 2003], including variety seeking, impulsiveness, desire for uniqueness, level of morality, self-monitoring. In this research, we examine if these drivers can be applied to the topic of consumers' product return behavior.

Variety seeking is a personal motive that drives consumer behavior [Hoyer & Ridgway 1984]. The extant research shows that consumers with a high level of variety seeking are more likely to switch brands and pursue innovative products since they seek product novelty and thus have low level of loyalty [Givon 1984; Manning et al. 1995; Van Trijp et al. 1996; Sánchez-García et al. 2012]. Literature also suggests that customer satisfaction is one of the most important determinants of brand switching and customer loyalty [e.g., Lam et al. 2004; Vesel & Zabkar 2009]. Hence following this logic, we reason that variety seekers are difficult to be pleased and dissatisfaction explains part of reasons why variety seekers perform brand switching and low loyalty behaviors. Considering C/D framework suggests that consumers with dissatisfaction are more likely to return the product for legitimate reasons, we hypothesize that variety seekers are more likely to return the product legitimately due to dissatisfaction.

H1: Variety seeking is positively associated with legitimate return behavior.

Impulsiveness reflects behaviors with little or no forethought, reflection, or consideration of the consequences [VandenBos 2007], and is often negatively associated with the consequences of decision making [Hoch & Loewenstein 1991]. Previous research mainly focuses on linking impulsiveness and buying behavior. Generally, more impulsive people spend less time thinking about the consequence of purchase, and thus engage in less cognition comparing to less impulsive people [Shiv & Fedorikhin 1999]. Thus according to consumers' decision making process [Mowen & Minor, 2006], it's reasoning that impulsive people don't go through the process of problem reorganization, information search, and alternative evaluation before making a purchase decision, and thus during post-purchase evaluation stage, the purchase is more likely to be reviewed as dissatisfaction [Mowen & Monor, 2006]. C/D framework suggests dissatisfaction leads to legitimate return behaviors, therefore we hypothesize that impulsiveness is positively associated with legitimate return behavior.

H2: Impulsiveness is positively associated with legitimate return behavior.

According to Lynn and Harris [1997], the desire for uniqueness is a goal-oriented state which varies across individuals. In general, the desire for uniqueness (1) increases consumers' efforts to acquire and possess products that few others possess, and (2) increases the possession of the scarce products [Lynn & Harris 1997]. One way customers satisfy their desire for uniqueness is by obtaining the rare and hard to find products [Franke & Schreier 2008]. Since the unique product is rare and difficult to obtain, it's reasoning that once people with a high desire for uniqueness obtain this kind of product, they are less likely to return it for those legitimate reasons such as lack of need fulfillment, dissatisfaction, change minds, or noncompetitive price. Thus this characteristic will prompt them to be very selective in their purchase and once they buy it, they are less likely to return the product legitimately.

H3: Desire for uniqueness is negatively associated with legitimate return behavior.

An individual's level of morality can be quite a powerful and meaningful predictor of action [Kohlberg 1969]. TPB suggests that a low level of morality relates to low self-control, increasing the risk of offending and other deviant behaviors [Gottfredson & Hirschi 1990], whereas a high level of morality increases the chances of a person behaving morally [Kohlberg 1969; Wirtz & Kum 2004]. The extant literature suggests a negative relationship between the level of morality and cheating behaviors such as cheating on income taxes or in academics [Malinowski & Smith, 1985; Ghosh & Crain 1995]. In the marketing area, this relationship has been confirmed in studies on shoplifting and cheating in product service guarantees [Wirtz & Kum 2004]. Following this logic, we propose that level of morality

relates to unethical behaviors in product return area and hypothesized that consumers with a low level of morality (immorality) are more likely to return the product opportunistically because they don't have a strong belief about right and wrong.

H4: Immorality is positively associated with opportunistic return behavior.

Self-monitoring refers to the extent to which individuals would like to adapt themselves to different social situations [Snyder 1974]. High self-monitors are sensitive to other people, and are more likely to adjust themselves to different social situation because they care how other people see them, vice versa [Wirtz & Kum 2004]. Self-monitoring has been proved to be an indicator of consumer behaviors [e.g., Becherer & Richard 1978; Haugtvedt et al. 1992; Baumeister, 2002] and TPB suggests that there is negative relationship between self-monitoring and cheating behavior [Wirtz & Kum 2004]. Following this logic, this study suggests that self-monitoring would affect opportunistic return behavior in a similar way.

H5: Self-monitoring is negatively associated with opportunistic return behavior.

4.2.   External Drivers to Consumers

Similarly, marketing literature has identified several other factors that influence consumer behaviors such as product compatibility, risk, cost, complexity of procedure, and social groups [e.g., Meuter et al. 2005; Johnson & Rhee 2008; Fullerton & Punj 1993]. In this research, we classify these as external drivers and examine if these external drivers influence consumers' product return behavior.

Product capability means the capability of the product to fulfill customers' needs and wants. Marketers should be able to provide a product to fulfill customers' needs and wants. If customers believe that the product is not as expected, they would feel dissatisfaction. While satisfaction often leads to brand loyalty or repeat purchases, dissatisfaction results in redress seeking behavior such as complaining, product returning, or seeking an exchange [Blodgett et al. 1994]. C/D framework [Oliver 1980] provides a basic framework for consumers' legitimate return behaviors and thus suggests that if the product is not compatible with customers' needs or does not perform the way customers expected, customers are more likely to return the product.

H6: Product compatibility is negatively associated with legitimate return behavior.

In this study, the perceived risk of keeping the product is defined as a consumer's perception of the overall negativity of keeping the product based on an assessment of the possible negative outcomes, including financial risk, performance risk, and social risk and of the likelihood that those outcomes will occur [Dowling 1986]. If the perceived risk of keeping the product is high (e.g., customer realizes that the price will drop soon, or there are some other better product alternatives) the perceived risk would be high. Let's say in a scenario of two similar products A and B, which cost the same to customers but with different performance. C/D framework suggests that customers would consider the one with lower performance as an unfair and unsatisfactory choice since the lower performance doesn't meet their expectation. Thus in the context of product return, we hypothesize that customers will return the unsatisfying product due to the high perceived risk.

H7: Perceived risk is positively associated with legitimate return behavior.

Returning cost refers to the cost generated during the returns procedure, such as online return shipping or a restocking fee. Complexity of procedure refers to the extent to which the consumer perceives the complicatedness of the return procedure or the difficulty of performing the return policy. TPB suggests that the ease or difficulty of performing a particular behavior could influence the occurrence of an unethical behavior [Ajzen 1991; King & Dennis 2006]. In the online product return context, if customers have to pay a high return shipping or restocking fee, the perceived cost and difficulty of returning the product is higher, thus preventing them from performing such opportunistic behavior as merchandise borrowing. And the same logic, if the perceived online return procedure is so complicated that customers have to go through several steps in order to get their refund, they are less likely to opportunistically return the product for fear of wasting time while getting nothing back due to the strict requirement. Thus we hypothesize that high returning costs and return procedure complexity reduce opportunistic return behavior.

H8: Returning cost is negatively associated with opportunistic return behavior.

H9: Complexity of procedure is negatively associated with opportunistic return behavior.

It has been found that the important others can influence an individual's behavior in both positive and negative ways [Johnson & Rhee 2008]. The influence of the social group can result in norms of behavior [Fullerton & Punj 1993]. Misbehavior can be learned from family members or friends [King & Dennis 2003]. More specifically, TPB suggests that attitudes toward merchandise borrowing are positively related to social group influence [Johnson & Rhee 2008]. C/D framework is able to explain legitimate return behavior and suggests that individuals are more likely to be influenced by the same way when the social group has dissatisfaction on the product. Thus in this study, if the majority of the important others hold positive opinions about legitimate return and opportunistic return, individuals will be influenced in the same way.

H10: Social group influence is positively associated with legitimate return behavior.

H11: Social group influence is positively associated with opportunistic return behavior.

4.3.   Re-patronage Intention

This study uses re-patronage intention as the outcome variable. Product return is a necessary part of exchange process between buyers and sellers and is accepted as usual practice in mature market (i.e., U.S.). Although return policies can vary widely from generous to restrictive, even a store with a more restrictive return policy stands behind its products. Hence, when customers return the products for legitimate reasons (i.e., defective product), they understand the mistakes do happen and suppose the problems can be solved. In other words, as long as the return procedure is smooth and the legitimate returns can be taken good care of, customers would like to come back in the future because such service guarantee reduces purchase risk. However, when customers return the products for opportunistic reasons, as suggested by attribution theory [Folks 1984], they attribute the cause of the behavior to themselves. Although there will not be dissatisfaction, they are likely to not go back to the same e-tailer in the near future for fearing of getting caught. It does happen that eBay sellers block evil buyers who do the fraudulent returns and some people are banned by the online retailers for unknown unethical behaviors.

H12: Legitimate return behavior is positively associated with customers' re-patronage intention.

H13: Opportunistic return behavior is negatively associated with customers' re-patronage intention.

All the constructs and relationships that constitute our conceptual framework appear in Figure 1.
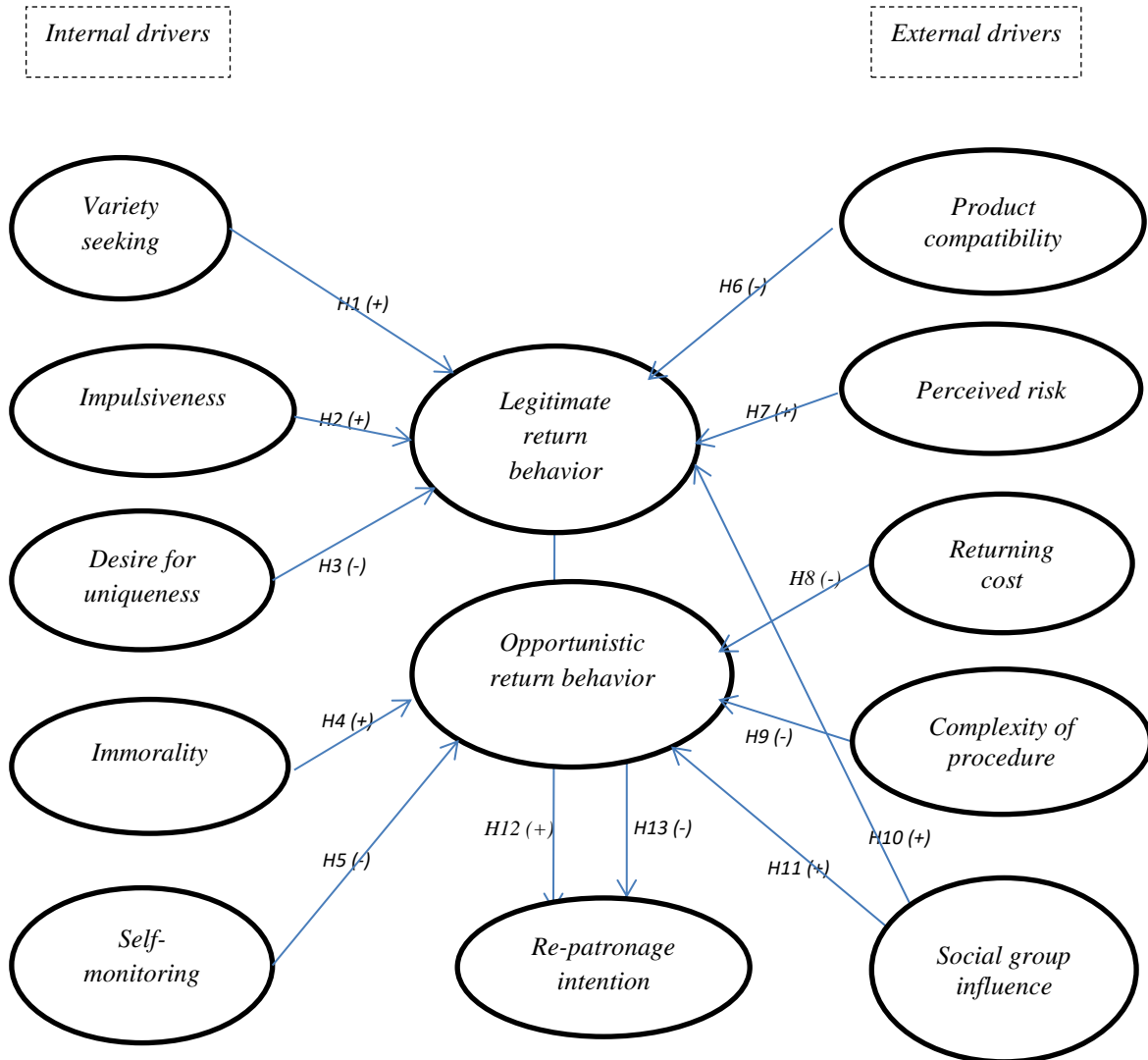

Figure 1: Research Framework

5. Method

5.1. Qualitative Study

We conducted ten in-depth face-to-face interviews to gain a deeper understanding of consumers' product return reasons and behaviors for online shopping. The sample consists of staff members and student workers at a large university and residents who live in a certain locality. The interview protocol covered issues pertaining to online return experiences, the reasons and motivations associated with return intentions, and the possible re-patronage intentions. Open questions allowed the interviewees to express their general ideas and experiences. All of the interviews were audio recorded and transcribed for research purpose.

In order to analyze the qualitative data, emerging themes were identified using the procedure recommended by Corbin and Strauss (1990). Five major themes of reasons of returns emerged from interview discussion: functionality, emotions, cost (time and price), specialty purchase, and unethical returns. The results indicate that of all 10 informants, (1) four of them either have returned products due to product defect or expressed strong intention that they would like to return if the product has something wrong. (2) Four informants expressed impulsive buying behaviors, which led them to buy more and return more due to the changing minds. One informant said she makes purchases "because there is a good deal, …but I realize I don't need it afterwards." (3) Two informants showed concern about costs associated with returns. For instance, Jeremy said he would calculate gas cost before returning an item. Even it's free shipping, he still had to drive 30 miles in order to return it to a nearest local store. (4) Six informants showed that they had no return intention for specialty purchase such as gift or customized purchase. (5) Two informants showed unethical return behaviors. For instance, Leila said she would always ask for a gift receipt which allows her to get refund for store credit even the product is not eligible for a refund according to the store policy. In summary, the qualitative study indicates that consumers return the product for various reasons, including product functionality, emotions, cost (time and price), specialty purchase, and unethical returns.

5.2. Pilot study

Legitimate/Opportunistic return behavior. Since there was no existing measure for consumers' return behaviors, we developed a new seven-item measure based on the findings of qualitative study and literature review. Specifically, the participants were given seven scenarios such as "Return the product because it is defective", "Return the product because it doesn't fit", "Return the dress that the buyer wore for an event", and "Return the product because the buyer finds a lower price elsewhere", and were asked to answer questions such as "is this behavior acceptable to you" (using a five-point Likert scales where 1=strongly disagree to 5=strongly agree). Furthermore, the definitions of legitimate and opportunistic behaviors were given and a following up question was asked - "Is this a legitimate behavior or an opportunistic behavior".

A pilot study (n=111) was conducted at a university located in the Dallas-Fort Worth area in Texas. Students were offered extra course credit for participating in the survey. The following up question "Is this a legitimate behavior or an opportunistic behavior" was asked to make sure the classification of legitimate and opportunistic return behavior is feasible. Overall, the results indicate that our classification is acceptable and that the first four types of product return behaviors are perceived to be legitimate return behavior and the other three types of product return behaviors are perceived to be opportunistic return behavior.

Table 2: Pilot Study

Group	Items	Legitimate (%)	Opportunistic (%)
Legitimate return behavior	Return the product because it is defective.	94.6	5.4
	Return the product because it does not fit.	92.8	7.2
	Return the product because the buyer changes mind.	84.7	15.3
	Return the product because the buyer finds a lower price elsewhere.	71.2	28.8
Opportunistic return behavior	Return the dress that buyer wore for an event.	7.2	92.8
	Buyer buys a product at a discount price at one store, and returns it to another store for full refund.	8.1	91.9
	After buyer buys a product, he/she changes the price tag with a higher price, and then returns the product back to the store for a higher refund.	7.8	92.8

5.3.   Main study
5.3.1.   Data
    Data was collected via Amazon Mechanical Turk (MTurk). To begin with, a qualification question "Do you have online shopping experience?" was asked to exclude those participants who don't shop online. To increase the data reliability, the attention check question was randomly added to the survey, such as "What are the questions about-Consumers' online shopping behavior or social study?" Respondents who clicked social study were excluded from the survey. By doing this, a final set of 400 sample size was retained (out of 569 who started the process).

Table 3: Descriptive Analysis

Characteristics	Frequency Mturk (400)	Valid Percent Mturk (400)
Gender		
Male	205	51.3
Female	195	48.7
Age		
18-21	37	9.2
22-30	169	42.3
31-40	108	27
41 and above	81	21.5
Income		
<=$20,000	133	33.1
$20,001-40,000	126	31.5
$40,001-60,000	80	20
$60,001-80,000	39	9.8
$80,001-100,000	11	2.8
>=$100,000	11	2.8
Education		
High school	44	11
College	304	76
Graduate school	52	13
Ethnicity		
White	306	76.5
Black	29	7.2
Hispanic	16	4
Asian	36	9
Other	13	3.3
Monthly spending on online apparels		
Less than $25	133	33.2
$25-$50	130	32.5
$50-$100	105	26.3
More than $100	32	8
Online Shopping Frequency		
Once a week	24	6
Once in 15 days	45	11.2
Once a month	131	32.7
Once every three months	114	28.5
Once every 6 months	61	15.3
Once a year	25	6.3

5.3.2.   Measures
    The construct of variety seeking was measured using Trijp, Hoyer, and Inman (1996) six-item Likert scales measuring consumers' tendency for adventure seeking, experience seeking, curiosity, change seeking, and boredom ($\alpha=0.79$). The measurements of impulsiveness were adapted from Rook and Fisher (1995), who measured impulsiveness using nine-item five-point Likert scales ($\alpha=0.79$). The morality scales were adapted from Sampson and

Bartusch's (1998) Legal Cynisism Scale, which measures moral values about rule breaking in general (α=0.79). The measurements of self-monitoring were adapted from Lennox and Wolfe (1984) using a 13-item scored on 6-point scales (α>=0.75), where respondents were asked to rate each statement from 0 (certainly, always false) to 5 (certainly, always true). The construct of desire for uniqueness was measured using the 2-item scales developed by Franke and Schreier (2008) (α=0.75).

The three items measuring product compatibility were adapted from Meuter, Bitner, Ostrom, and Brown (2005) with some adjustments, including "A product should be compatible with my lifestyle", "A product should be completely compatible with my needs", and "A product should fit well with the way I like to get things done" (α=0.83). The four-item measurements for social group influence were adapted from Moschis (1976) (α=0.76). The measurements of returning cost were adapted from Kim, Xu, and Gupta (2012) with some adjustments. The items consist of "returning the product at this store requires a lot of effort", "it will cost less to return the product at this store than at another store", "it is possible to return the product without paying too much penalty at this store", and "it is cheaper to return the product at this store than at another store" (α=0.82). Three items regarding complexity of procedure were adapted from Meuter et al. (2005) (α=0.83). The four-item measurements for perceived risk were adapted from Chiu et al. (2014) (AVE=0.82). And lastly, three items of re-partonage intention were adapted from Blodgett, Granbois, and Walters (1993) with some modifications to capture the varying degrees of repatronage intention, including "Based on my experience, I would not shop at this store again", "It's likely that I will visit the store in the future", and "I would recommend to a friend that he/she shop at this store" (α=0.87).

Unless specified, all the constructs were measured on the five-point Likert scales where 1=strongly disagree and 5=strongly agree and all the measurements were adapted from the literature without changes (Table 4).

Table 4: Measurements

Items	St. λ
Variety seeking (AVE=0.54)	
I would rather stick with a brand I usually buy than try something I am not very sure of.*	0.71
When I go to a restaurant, I feel it is safer to order dishes I am familiar with.*	0.73
If I like a product, I rarely switch from it just to try something different.*	0.77
I am very cautious in trying new or different products.*	0.74
Even though certain food products are available in a number of different flavors, I tend to buy the same flavor.*	0.73
Impulsiveness (AVE=0.64)	
I often buy things spontaneously.	0.62
"Just do it" describes the way I buy things.	0.60
I often buy things without thinking.	0.81
"I see it, I buy it" described me.	0.84
"Buy now, think about it later" describes me.	0.88
Sometimes I feel like buying things on the spur-of-the-moment.	0.86
I buy things according to how I feel at the moment.	0.89
Sometimes I am a bit reckless about what I buy.	0.86
Immorality (AVE=0.55)	
Rules are made to be broken.	0.785
It is OK to break rules as long as you do not get caught.	0.93
Fighting is OK when provoked.	0.506
If honest ways to achieve something fail, then use dishonest ways.	0.681
Uniqueness (AVE=0.69)	
I am generally more likely to buy a product if it is rare.	0.852
In general, I enjoy having things that others don't have.	0.803
Self-monitoring (AVE=0.54)	
In social situations, I have the ability to alter my behavior if I feel that something else is called for.	0.69
I have the ability to control the way I come across to people, depending on the impression I wish to give them.	0.66
When I feel that the image I am portraying isn't working, I can readily change it to something that does.	0.61
I have found that I can adjust my behavior to meet the requirements of any situation I find myself in.	0.67
Once I know what the situation calls for, it's easy for me to regulate my actions accordingly.	0.70

I am often able to read people's true emotions correctly through their eyes.	0.72
In conversations, I am sensitive to even the slightest change in the facial expression of the person I'm conversing with.	0.72
My powers of intuition are quite good when it comes to understanding others' emotions and motives.	0.64
I can usually tell when others consider a joke to be in bad taste, even though they may laugh convincingly.	0.63
Repatronage (AVE=0.50)	
Based on my experience, I would not shop at this store again.*	0.5
It's likely that I will visit the store in the future.	0.8
I would recommend to a friend that he/she shop at this store.	0.79
Compatibility (AVE=0.59)	
A product should be compatible with my lifestyle.	0.76
A product should be completely compatible with my needs.	0.68
A product should fit well with the way I like to get things done.	0.86
Cost (AVE=0.57)	
It will cost less to return the product at this store than at another store.*	0.69
It is possible to return the product without paying too much penalty at this store. *	0.63
It is cheaper to return the product at this store than at another store.*	0.92
Procedure (AVE=0.73)	
I believe that return procedure at this store is cumbersome to deal with.	0.83
It's complicated to do product returns at this store.	0.95
I believe that product return procedures are very complex at this store.	0.92
I believe that it is fairly simple to return product at this store. *	0.7
Risk (AVE=0.64)	
It's likely that the product I purchased in this store will fail to meet the performance requirements originally intended by the purchase.	0.71
It's likely that shopping in this store will cause me to lose control over the privacy of my personal and payment information.	0.75
It's likely that shopping in this store will cause me to suffer a financial loss due to the hidden costs.	0.88
It's likely that shopping in this store will cause me to suffer a financial loss due to maintenance costs.	0.85
It's likely that shopping in this store will cause me to suffer a financial loss due to the lack of warranty in case of faults.	0.83
It's likely that the seller may fail to deliver me the product or make a late delivery.	0.85
It's likely that the product I purchased will not be liked by my friends.	0.6
It's likely that I will be laughed at by my friends for buying this product.	0.69
Social group influence (AVE=0.72)	
I often decide to buy products that my friends have told me about.	0.92
I often decide to buy products that I see my friends using.	0.88
I place a lot of confidence in friends' opinions in buying products.	0.83
Many products I own are similar to those of my friends.	0.76
Legitimate return behavior (AVE=0.79)	
Is this behavior acceptable to you? Return the product because of product defect.	0.81
Is this behavior acceptable to you? Return the product because of seller's fault.	0.8
Is this behavior acceptable to you? Return the product because changed mind.	0.64
Is this behavior acceptable to you? Return the product because finds a lower price elsewhere.	0.69
Opportunistic return behavior (AVE=0.80)	
Is this behavior acceptable to you? Return the dress that buyer wore for an event.	0.63
Is this behavior acceptable to you? Buyer buys a product at a discount price at one store, and then returns it to another store for full refund.	0.71
Is this behavior acceptable to you? After buyer buys the product, he/she changes the price tag with a higher price, and then returns the product back for a higher refund.	0.86

Note: *-Reversed measures

5.3.3. Measurement Analyses

This study followed Rossiter (2002) procedure to assess the measurement model through testing reliability and validity. Cronbach's alpha is greater than construct correlation, indicating the statistic reliability of the constructs. Validity was assessed via verifying convergent validity and discriminate validity. The constructs AVEs should be greater than 0.5 to confirm convergent validity and greater than Φ square to confirm discriminant validity (Churchill, 1979). Both reliability and validity were confirmed after measurement refinement. Also, correlation between pairs of constructs below 0.9 indicated there is no common method bias [Bagozzi et al. 1991]. Table 5 reports the correlation matrix and the results of the validity analyses. After measurement analyses, we proceeded to the hypotheses testing using the refined scales.

Table 5: Correlation, Reliability and Validity

	α	CR	Re-p.	Comp.	cost	impulsive	mmor.	Proce.	Risk	Self	Social	Unique.	Variety
Repatronage	0.70	0.74	0.5										
compatibility	0.81	0.90	0.17	0.59									
cost	0.72	0.70	0.00	0.00	0.57								
impulsiveness	0.94	0.92	0.04	0.01	0.00	0.64							
immorality	0.82	0.78	0.05	0.02	0.00	0.05	0.55						
procedure	0.91	0.87	0.14	0.04	0.16	0.03	0.02	0.73					
risk	0.91	0.91	0.38	0.03	0.00	0.05	0.03	0.21	0.64				
self-monitoring	0.89	0.84	0.02	0.09	0.00	0.00	0.01	0.00	0.00	0.54			
social	0.91	0.90	0.00	0.03	0.00	0.06	0.004	0.0001	0.00	0.02	0.72		
uniqueness	0.81	0.75	0.005	0.00	0.00	0.04	0.05	0.03	0.01	0.03	0.06	0.69	
variety	0.86	0.96	0.004	0.0004	0.00	0.02	0.001	0.0004	0.00	0.00	0.0	0.00	0.54

Note: α – Cronbach's Alpha
CR- Composite Reliability
Diagonal numbers – AVE
Numbers below the diagonal – phi square

5.3.4. Results

Multivariate regression is used to test the influence of behavior drivers (internal and external) on return behaviors, including legitimate return behavior (L) and opportunistic return behavior (O). Each dependent variable (L/O) consists of three corresponding models. Specifically, Model 1- L is a function of internal drivers, Model 2- L is a function of external drivers, and Model 3- L is a function of internal and external drivers. Model 1-3 capture hypotheses H1, H2, H3, H6, H7, and H10. Model 4- O is a function of internal drivers, Model 5- O is a function of external drivers, and Model 6- O is a function of internal and external drivers. Model 4-6 capture hypotheses H4, H5, H8, H9 and H11. Furthermore, in order to test the influence of legitimate return behavior (L) and opportunistic return behavior (O) on re-patronage intention (RI), we came up with Model 7, where RI is a function of L and O. Model 7 captures hypotheses H12 and H13.

The results are presented in Table 6 and provide support for H2 ($\beta = 0.10$, p-value = 0.05), H3 ($\beta = -0.12$, p-value = 0.05), H4 ($\beta = 0.37$, p-value = 0), H5 ($\beta = -0.22$, p-value = 0), H6 ($\beta = -0.19$, p-value = 0), H7 ($\beta = 0.13$, p-value = 0.02), H10 ($\beta = 0.10$, p-value = 0.05), and H11 ($\beta = 0.11$, p-value = 0.01). However, H1 ($\beta = 0.002$, p-value = 0.96), H8 ($\beta = -0.08$, p-value = 0.09) and H9 ($\beta = -0.08$, p-value = 0.13) are not supported. At last, the influence of legitimate return behavior and opportunistic return behavior on re-patronage intention are significant, indicating H12 ($\beta = 0.213$, p-value1 = 0) and H13 ($\beta = -0.443$, p-value = 0) are supported.

Table 6: Results

	IV(s)	Model 1			Model 2			Model 3			H Sup.?
		St. β	T	P	St. β	T	P	St. β	T	P	
Internal drivers	Variety	0.00	0.05	0.96				-0.01	-0.24	0.81	H1
	impulsive	0.10	1.78	0.05				0.12	1.96	0.06	H2*
	Uniqueness	-0.12	-1.97	0.05				-0.08	-1.73	0.08	H3*
	Immorality	-0.07	-1.42	0.16				-0.03	-0.63	0.53	
	Self-monitoring	0.13	2.55	0.01				0.09	1.81	0.07	
External drivers	Compati.				-0.19	-3.69	0	-0.16	-2.85	0.01	H6*
	Cost				-0.03	0.49	0.62	-0.03	-0.63	0.53	
	Procedure				0.01	0.13	0.90	0.02	0.28	0.78	
	Risk				0.13	2.32	0.02	0.12	2.19	0.04	H7*
	Social group				0.10	2.01	0.05	0.10	1.82	0.07	H10*
R		0.21			0.27			0.303			
R Square		0.05			0.07			0.09			
F value		3.058		0.01	6.234		0	3.515		0	

	IV(s)	Mode 4			Model 5			Model 6			H Sup.?
		St. β	T	P	St. β	T	P	St. β	T	P	
Internal drivers	Variety	-0.09	-1.91	0.06				-0.08	-1.84	0.07	
	impulsive	0.13	2.77	0.01				0.03	0.63	0.53	
	Immorality	0.37	7.71	0				0.29	6.63	0	H4*
	Uniqueness	0.04	0.71	0.48				-0.00	-0.09	0.93	
	Self-monitoring	-0.22	-3.46	0				-0.14	-2.94	0.01	H5*
External drivers	Compati.				-0.19	-4.11	0	-0.16	-3.47	0	
	Cost				-0.08	-1.5	0.09	-0.08	-1.64	0.10	H8
	Procedure				0.08	1.54	0.13	0.08	1.53	0.13	H9
	Risk				0.38	7.74	0	0.34	7.21	0	
	Social group				0.11	2.58	0.01	0.08	1.72	0.09	H11*
R		0.421			0.521			0.602			
R Square		0.177			0.272			0.362			
F value		13.91		0	29.02		0	19.79		0	

Note: Model 1: Legitimate return behavior = f (internal drivers)

Model 2: Legitimate return behavior = f (external drivers)

Model 3: Legitimate return behavior = f (internal drivers, external drivers)

Model 4: Opportunistic return behavior = f (internal drivers)

Model 5: Opportunistic return behavior = f (external drivers)

Model 6: Opportunistic return behavior = f (internal drivers, external drivers)

*- supported hypotheses

6. Discussion

The fundamental purpose of this study is to investigate two types of consumer online product return behaviors (legitimate and opportunistic), the drivers of these behaviors, and the consequence of these behaviors. This study relies on C/D framework [Oliver 1980] and TPB [Ajzen 1991] as its theoretical foundation and takes the stance that consumer product return behaviors occur not necessarily due to dissatisfaction but are influenced by personal attitudes, subjective norms and other behavioral control variables.

To this end, this study introduces the issues of the product returns in e-commerce and discusses all the possible product return behaviors (legitimate return behaviors and opportunistic return behaviors) and drivers of such return behaviors. It offers a detailed review of literature, including the product return literature and the ethical literature, and introduces overarching theories relate to product return behaviors which lead to hypotheses development. The Qualitative study provides a deep insight into consumers return behaviors. The statistical results of Quantitative study with large sample from general consumers further confirm the drivers of product return behaviors and the consequence. The following sections present a discussion of the statistical results of the hypotheses, and contributions of the study, limitations and future studies.

First, the results indicate that there are five factors influence consumers legitimate return behavior, including impulsiveness, desire for uniqueness, product compatibility, perceive risk, and social group influence. Internally, customers who are more impulsive are more likely to return the product since they buy things on the spur-of-the moment, thus making them more likely to change minds after the purchase, and customers who desire for product uniqueness are less likely to return the product since they are very selective in the purchases. Once they obtain the product they want and as long as the product fulfills the needs, they are less likely to return the product. Externally, the results suggest that product compatibility negatively influences legitimate return behavior, confirming that C/D framework also applies to the product return context. According to C/D framework [Oliver 1980], when the product performs as expected, there is confirmation, which leads to satisfaction. Simply, if customers believe that the product performs as expected, or is the one that they are looking for, including price, performance, and so on, they would feel satisfied and thus are less likely to return the product. In addition to, since the customers are very sensitive to the external market changes, the higher the perceived risks of keeping the product (e.g., performance risk, financial risk and social risk), the more likely customers are to return the product legitimately. Finally, it's unexpected that variety seeking doesn't affect legitimate return behaviors. Literature suggests that variety seekers seek for product novelty, are likely to switch brand, and have low level of loyalty. Although dissatisfaction positively relates to brand switching behavior and low level of loyalty [e.g., Lam et al. 2004; Vesel & Zabkar 2009], there is no sign of connection between variety seeking and dissatisfaction. As C/D framework explains legitimate return behaviors due to unsatisfactory purchase, the causal relationship between variety seeking and legitimate return behaviors is not supported by the theory since there is no sign of dissatisfaction. Therefore, the result tells us that instead of being returners, variety seekers are innovators in the market and enjoy new and novelty products. We can conclude that although it's been supported that variety seeking drives consumer behaviors [Hoyer & Ridgway 1984], which holds true for buying behavior only, not for returning behavior.

Second, the results support three factors that could influence opportunistic return behavior, including immorality, self-monitoring, and social group influence. Internally, immoral consumers don't care about others and are more likely to behave in ways that benefit themselves even through cheating behaviors [Wirtz & Kum 2004]. Thus in the product return context, the immoral customers are more likely to take advantage of retailer's general return policy and make opportunistic returns. Self-monitoring is an indicator of consumer behavior. High self-monitors are sensitive to other people and are less likely to return opportunistically because they care how other people see them. Social group influence is the only factor that affects both legitimate and opportunistic behaviors. Consumers are human beings who live in a social network and are very likely to be influenced by the surrounding people. The findings indicate the important role of a social group in influencing a consumer's product return behavior. However, the two factors, returning cost and complexity of procedure are not supported in this research. To understand these two unexpected results, we did more research and found that according to 2017 Consumer Insights [Stone 2017], 63% of consumers check return policy before making a purchase from etailer, 48% would prefer etailers that offer hassle-free returns, and 74% of consumers who have purchase dispute experience indicated that it should take no longer than two days to receive a response from the merchant. It's telling us that although theoretically returning cost and complexity of procedure negatively relate to opportunistic return behaviors according to TPB, due to high competition in the market, etailers understand that a solid ecommerce return policy can make or break a sale and transparent return policy and returns process keep satisfied shoppers coming back. Therefore, since these two factors are no longer a concern to customers when ecommerce's return policy becomes transparent, it makes sense that the relationships between returning cost, complexity of procedure and opportunistic return behaviors don't exist.

Finally, the results indicate that legitimate return behavior positively influences a consumer's re-patronage intention and opportunistic return behavior negatively influences the consumer's re-patronage intention. Consumers who return the products for legitimate reasons expect the problems can be solved, as long as their return requests can be taken good care of, they are satisfied and will come back again because the service guarantee reduces consumers' perceived risk. However, consumers who successfully return a very used product or a stolen item may feel guilty and embarrassed to come back in the near future, thus decreasing re-patronage intention.

7. Contributions
7.1. Academic contribution
Public data shows that in the year 2017, ecommerce represented 13% of total retail sales and 49% of sales growth. These numbers are predicted to continue increase in the future. Considering the growth trend of ecommerce, it's imperative to study consumers' online product return behavior since product return is considered to be one of the most important issues that e-tailers' need to deal with because it erodes their profits [Blanchard 2007]. As pointed out by Lawton [2008], only 5% of product returns originate from product defects. Thus fraudulent return behaviors aggregate this problem. To solve this problem, some e-tailers have restricted their return policy, which does not help because

the restrictive return policy also reduces customer satisfaction [Petersen & Kumar 2009]. While the extant literature mainly focuses on examining the effects of return policies, issues involving consumer product return behaviors have been largely overlooked.

Academicians [i.e., Wirtz & Kum 2004; Johnson & Rhee 2008; Hirunyawipada & Paswan 2006; King & Dennis 2003] have identified a plethora of factors (i.e., variety seeking, self-monitoring, morality, social group influence) that influence consumer behaviors (i.e., buying behavior, consuming behavior, and complaining behavior). However, there is a lack of connection between these factors and product return behaviors. The qualitative study conducted by the authors proved to be very helpful in that it provided insights into the reasons behind consumer return behaviors, building the connections between the above factors and product return behaviors. Further, based on the results of the qualitative study and the literature on consumer behavior research, this study derives a research model specifying key factors into two categories, internal and external. Specifically, internal factors including impulsiveness, morality, self-monitoring, and desire for uniqueness are personal traits that could influence product return behaviors and external factors including product capability, perceived risk of keeping the product, and social group's influence are those factors that cannot be controlled by consumers. By identifying these internal and external determinants of product return behaviors, we empirically confirm the causal relationships. Also, the data was collected by specifying online scene, for example, participants were asked to answer a qualification question "Do you have online shopping experience?" in order to proceed the questionnaire, and pick up some ecommerce sites (e.g., Amazon.com, eBay.com, overstock.com) to answer some specific questions, our results bring deep insights to understand consumers online product return behaviors. As indicated in the literature review, this study is the first one that examines consumers' product online return behaviors in a comprehensive way and adds to the product return literature to a great extant.

Second, the biggest contribution of this study is that we are the first in the product return literature to differentiate consumer product return behaviors. To be specific, the findings confirm the definitions of legitimate return behavior and opportunistic return behavior. It confirms that legitimate return behaviors consist of four types of return behaviors: (1) customers return the product because the product has a defect; (2) customers return the product because the seller is at fault; (3) customers return the product because they change their minds; and (4) customers return the product because they find a lower price elsewhere or they find a product with higher performance. All the other unethical return behaviors such as merchandise borrowing, change the price tags, and fraudulent returns are classified as opportunistic return behaviors. Such differentiation is especially meaningful in the product return literature because it's empirically proved that the influence of different product return behaviors on consumers' re-patronage intention is different. Specifically, legitimate return behavior positively influences a consumer's re-paronage intention, however, opportunistic return behavior negatively influences a consumer's re-patronage intention. Therefore, the findings in this study are very important for setting milestone for future studies to examine more deeply on the influences of different return behaviors on retailers.

In addition, this research adds to the context of C/D framework and TPB. Theoretically, C/D framework was originally from Oliver in 1980 and further developed by Blodgett et al. in 1994 positing that there is negative disconfirmation when a product performs below the expectation and dissatisfaction occurs as a consequence. It has been used to explain consumers' complaining behavior (e.g., post-purchase evaluation) since then. In this study, we apply C/D framework to the field of product return given that a big percentage of products turns out to be returned due to dissatisfaction. The findings indicate that impulsiveness, desire for product uniqueness, product compatibility, perceived risk, and social group significantly influence legitimate return behaviors, confirming that the confirmation/disconfirmation (C/D) framework can explain legitimate product returns resulted from unsatisfactory purchase. On the other hand, TPB has been widely used to explain undesirable behaviors since 1991. Prior research such as King and Dennis [2006] and Johnson and Rhee [2008] use TPB to explain unethical return behaviors (i.e., deshopping, merchandises borrowing), without data support however. In our study, we collected data to identify and categorize opportunistic return behaviors and examine the internal and external determinants of opportunistic return behaviors. The results suggest that immorality, self-monitoring, and social group significantly impact opportunistic return behaviors, empirically indicating that the theory of planned behavior (TPB) applies to the context of product return. Therefore overall, our study is the most comprehensive study in the product return literature, empirically proves that C/D framework and TPB are the most appropriate and overarching framework to explain consumers' complicated return behaviors and thus adds valuable depth to the context of C/D framework and TPB.

7.2.   Managerial contribution

This research has important implications for industry as well. According to the online industry data, some retailers experience as much as 50% return rates, which jump even higher during holiday reasons. These returns significantly eat into the profits of retailers and increase their costs [Lawton 2008], and such situation is much worse for e-tailers since at least 30% of all online orders end up being returned, as against just 8.89% of brick and mortar sales [Rudolph 2016]. Therefore, our findings are extremely helpful to reduce the cost of retailing and increase the

firms' profits especially considering the rapid growth of ecommerce and the higher return rate of online purchase. First, impulsiveness is found to positively increase legitimate return behavior. While it is difficult to change customer personalities, managers are able to reduce impulsive buying through advertising design. For example, as more and more customers are engaging in impulsive purchase today as the growing of ecommerce [Liao et al., 2016], a product might be advertised with as much detailed information as possible, thus preventing impulsive buying. Such a strategy might result in decreased sales in the short term; however, it also reduces the customer's perceived risk and reduces the chance of a product being returned, thus increasing the firm's profits in the long run.

Second, product compatibility and consumers desire for product uniqueness negatively relate to legitimate return behavior, indicating the importance of marketing orientation. For example, by analyzing customer profiles for a specific market such as education level, family income, and ethnicity and knowing their customers' shopping behaviors, firms are able to market products that fit with their customers' needs and wants, thus decreasing product returns. In addition, customers are very sensitive to the price changes and the retailers want to keep competitive in the market to reduce the perceived risk of keeping the product.

Finally, customers with low level of self-monitoring don't care how other people see them and immoral customers are very selfish that they only care about themselves, they behave opportunistically to benefit themselves. Although it seems difficult to control opportunistic return behaviors since it's not easy to change such personal traits, it helps if managers educate customers that if they continue being dishonest, i.e., return the used product, or change the price tags, they will eventually end up swallowing the bitter pills through an increased product price or a tightened return policy. If the majority customers realize the consequence of being dishonest in product returns, the opportunistic return behavior can be controlled eventually since it is positively affected by social group influence.

8. Limitation

The main limitation of this research is the focal product category. In the process of data collection, the respondents were asked about their online apparel shopping frequency and monthly spending on apparel. Thus the data collection was only focuses on consumers' apparel return behaviors due to the highest return rate of online apparel purchase 63% [Clancy 2016]. However, return behaviors vary across different product categories. For example, general speaking, while people buy and return clothing frequently, the same situation does not apply to electronic products. As indicated by the results of the Qualitative study, consumers may impulsively buy clothing, but not expensive TVs or home theaters. In addition, the study only collected data in U.S. where product return is a normal practice. The results would have been different if we collected data in Asian countries such as China, India, Bangladesh, or Nepal where product returns are generally not accepted.

9. Future studies

First, in addition to the primary data, the authors believe that more information pertaining to consumer product return behaviors can be captured using store scanner data. Managers will eventually learn how to reduce product returns by using real business data analysis since consumer return behaviors vary across different stores and across different product categories.

Second, in some Asian countries such as China, product return is not a normal practice. Although today, in China, for competition reasons, some online sellers have started accepting consumer product returns, brick-and-motor sellers still have a "you buy it, you take it" policy. Therefore, it will be very interesting to study Chinese consumer attitudes toward product returns, especially considering that Chinese consumer buying power has dramatically increased during the past ten years. It would be very helpful to study if consumers would buy more if there were general return policies in China.

Third, in the current study, several variables (i.e., perceived cost and return procedure) had no influence on product return behaviors at all. In addition, the study reveals some unexpected significant relationships that are not supported by theory. Thus an experiment might be conducted in the future to study the probable reasons behind the unexpected findings and the unsupported hypotheses. Besides empirical study, lab experiment is another way to study consumer return behaviors.

REFERENCES

Adams, J.S., "Inequity in Social Exchange," Advances in Experimental Social Psychology 2, Vol. 2: 267-299, 1965.

Ajzen, I., "The theory of planned behavior," Organizational behavior and human decision processes, Vol. 50, No. 2:179-211, 1991.

Bechwati, N.N. and W.S. Siegal, "The impact of the prechoice process on product returns," Journal of Marketing Research, Vol. 42, No. 3:358-367, 2005.

Blanchard, D., "Supply chains also work in reverse," Industry Week, Vol. 1:48-49, 2007.

Blodgett, J.G., D.H. Granbois, and R.G. Walters, "The effects of perceived justice on complainants' negative word-of-mouth behavior and repatronage intentions," Journal of Retailing, Vol. 69, No. 4:399-428, 1994.

Chiu, C. M., E.T. Wang, Y.H. Fang, and H.Y. Huang, "Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value and perceived risk," Information Systems Journal, Vol. 24, No. 1:85-114, 2014.

Churchill Jr, G. A., "A paradigm for developing better measures of marketing constructs," Journal of Marketing Research, Vol. 16, No. 1:64-73, 1979.

Corbin, J. M., and A. Strauss, "Grounded theory research: Procedures, canons, and evaluative criteria," Qualitative sociology, Vol. 13, No. 1:3-21, 1990.

Dowling, G. R., "Perceived risk: the concept and its measurement," Psychology & Marketing, Vol 3, No. 3:193-210, 1986.

Fang, J., C. Wen, B. George, and V. R. Prybutok, "Consumer heterogeneity, perceived value, and repurchase decision-making in online shopping: The role of gender, age, and shopping motives," Journal of Electronic Commerce Research, Vol. 17, No. 2:116-131, 2016.

Folkes, V. S., "Consumer reactions to product failure: An attributional approach," Journal of Consumer Research, Vol. 10, No. 4:398-409, 1984.

Franke, N. and M. Schreier, "Product uniqueness as a driver of customer utility in mass customization," Marketing Letters, Vol 19, No. 2:93-107, 2008.

Fullerton, R. A., & G. Punj, "Choosing to misbehave: A structural model of aberrant consumer behavior," Advances in Consumer Research, Vol. 20 No. 1:570-574, 1993.

Ghosh, D. and T.L. Crain, "Ethical standards, attitudes toward risk, and intentional noncompliance: an experimental investigation," Journal of Business Ethics, Vol. 14, No. 5:353-365, 1995.

Givon, M., "Variety seeking through brand switching," Marketing Science, Vol 3, No. 1:1-22, 1984.

Gottfredson, M. R. and T. Hirschi, "A general theory of crime," Stanford University Press.1990.

Harris, L. C., "Fraudulent return proclivity: an empirical analysis," Journal of Retailing, Vol. 84, No. 4:461-476, 2008.

Hirunyawipada, T. and A.L. Paswan, "Consumer innovativeness and perceived risk: implications for high technology product adoption," Journal of Consumer Marketing, Vol. 23, No. 4:182-198, 2006.

Hoch, S. J. and G. F. Loewenstein, "Time-inconsistent preferences and consumer self-control," Journal of Consumer Research, Vol. 17, No. 4:492-507, 1991.

Hoyer, W. D. and N. M. Ridgway, "Variety seeking as an explanation for exploratory purchase behavior: A theoretical model. Advances in consumer research, Vol. 11, No. 1:114-119, 1984.

Hu, M., E. Rabinovich, and H. Hou, "Customers complaints in online shopping: The role of signal credibility," Journal of Electronic Commerce Research, Vol. 16, No. 2:95-108, 2015.

Jiang, P. and B. Rosenbloom, "Customer intention to return online: price perception, attribute-level performance, and satisfaction unfolding over time," European Journal of Marketing, Vol. 39, No. ½:150-174, 2005.

Johnson, K. K. and J. Rhee, "An investigation of consumer traits and their relationship to merchandise borrowing with undergraduates," Journal of Family and Consumer Sciences Education, Vol. 26, No. 1:1-13, 2008.

Kim, H. W., Y. Xu, and S. Gupta, "Which is more important in Internet shopping, perceived price or trust?" Electronic Commerce Research and Applications, Vol. 11, No. 3:241-252, 2012.

King, T., and C. Dennis, "Unethical consumers: Deshopping behaviour using the qualitative analysis of theory of planned behaviour and accompanied (de) shopping," Qualitative Market Research: An International Journal, Vol. 9, No. 3:282-296, 2006.

Kohlberg, L., "Stage and sequence: The cognitive-developmental approach to socialization," Rand McNally.1969.

Lam, S. Y., V. Shankar, M. L. Erramilli, and B. Murthy, "Customer value, satisfaction, loyalty, and switching costs: An illustration from a business-to-business service context," Journal of the academy of marketing science, Vol. 32, No. 3:293-311, 2004.

Lawton, C., "The war on returns," Wall Street Journal, Vol., 8, No. 1, 2008.

Lee, M. Y., "An Exploratory Study of Immoral Consumer Behavior: Apparel Retail Salespeople's Perspectives," Journal of Fashion Business, Vol. 13, No. 3:62-76, 2009.

Lee, S. and Y. Yi, "Seize the deal, or return It losing your free gift": The Effect of a Gift-With-Purchase Promotion on Product Return Intention," Psychology & Marketing, Vol. 34, No. 3:249-263, 2017.

Lennox, R. D. and R. N. Wolfe, "Revision of the self-monitoring scale," 1984.

Lynn, M. and J. Harris, "Individual differences in the pursuit of self-uniqueness through consumption," Journal of Applied Social Psychology, Vol. 27, No. 21:1861-1883, 1997.

Malinowski, C. I. and C. P. Smith, "Moral reasoning and moral conduct: An investigation prompted by Kohlberg's theory," Journal of Personality and Social Psychology, Vol 49, No. 4:10-16, 1985.

Meuter, M. L., M. J. Bitner, A. L. Ostrom, and S. W. Brown, "Choosing among alternative service delivery modes: An investigation of customer trial of self-service technologies," Journal of Marketing, Vol. 69, No. 2:61-83, 2005.

Min, H., H. J., Ko, and C. S. Ko, "A genetic algorithm approach to developing the multi-echelon reverse logistics network for product returns," Omega, Vol. 34, No. 1:56-69, 2006.

Moschis, G. P., "Social comparison and informal group influence," Journal of Marketing Research, Vol. 13, No. 3:237-244, 1976.

Mowen, J. C. and M. Minor, "Understanding Consumer Behavior: A Framework," Thomson, 2006.

Oliver, R. L., "A cognitive model of the antecedents and consequences of satisfaction decisions," Journal of marketing research, Vol. 17, No. 4:460-469, 1980.

Petersen, J. A. and V. Kumar, "Are product returns a necessary evil? Antecedents and consequences," Journal of Marketing, Vol. 73, No. 3:35-51, 2009.

Petersen, J. A. and V. Kumar, "Can Product Returns Make You Money?" MIT Sloan Management Review, Vol. 51, No. 3:85-89, 2012.

Petersen, J. A. and V. Kumar, "Perceived risk, product returns, and optimal resource allocation: evidence from a field experiment," Journal of Marketing Research, Vol. 52, No. 2:268-285, 2015.

Pick, D., J.S. Thomas, S. Tillmanns, and M. Krafft, "Customer win-back: the role of attributions and perceptions in customers' willingness to return," Journal of the Academy of Marketing Science, Vol. 44, No. 2:218-240, 2016.

Piron, F. and M. Young, "Retail borrowing: insights and implications on returning used merchandise," International Journal of Retail & Distribution Management, Vol. 28, No. 1:27-36, 2000.

Rook, D. W. and R. J. Fisher, "Normative influences on impulsive buying behavior," Journal of Consumer Research, Vol. 22, No. 3:305-313, 1995.

Rosenbaum, M. S. and R. Kuntze, "The relationship between anomie and unethical retail disposition," Psychology & Marketing, Vol. 20, No. 12:1067-1093, 2003.

Rudolph, S., "E-commerce product return statistics and trends," Business to Community, April 10, 2016.

Saastamoinen, J. "Returns on reputation in retail e-commerce," Journal of Electronic Commerce Research, Vol. 10, No. 4:196-219, 2009.

Saleh, K., "E-commerce Product Return Rate – Statistics and Trends," https://www.invespcro.com/blog/ecommerce-product-return-rate-statistics/, 2017

Sampson, R. J. and D. J. Bartusch, "Legal cynicism and (subcultural?) tolerance of deviance: The neighborhood context of racial differences," Law and Society Review, Vol. 32, No. 4:777-804, 1998.

Sánchez-García, I., R. Pieters, M. Zeelenberg, and E. Bigné, "When Satisfied Consumers Do Not Return: Variety Seeking's Effect on Short-and Long-Term Intentions," Psychology & Marketing, Vol. 29, No. 1:15-24, 2012.

Schmidt, R. A., F. Sturrock, P. Ward, and G. Lea-Greenwood, "Deshopping-the art of illicit consumption," International Journal of Retail & Distribution Management, Vol. 27, No. 8:290-301, 1999.

Shiv, B. and A. Fedorikhin, A., "Heart and mind in conflict: The interplay of affect and cognition in consumer decision making," Journal of Consumer Research, Vol. 26, No. 3:278-292, 1999.

Shulman, J. D., A. T. Coughlan, and R. C. Savaskan, "Optimal restocking fees and information provision in an integrated demand-supply model of product returns," Manufacturing & Service Operations Management, Vol. 11, No. 4:577-594, 2009.

Snyder, M., "Self-monitoring of expressive behavior," Journal of personality and social psychology, Vol. 30, No. 4:526-537, 1974.

VandenBos, G. R., APA Dictionary of Psychology. American Psychological Association, 2007.

Van Trijp, H. C., W. D. Hoyer, and J. J. Inman, "Why switch? Product category: level explanations for true variety-seeking behavior," Journal of Marketing Research, Vol. 33, No. 3:281-292, 1996.

Vesel, P. and V. Zabkar, "Managing customer loyalty through the mediating role of satisfaction in the DIY retail loyalty program," Journal of Retailing and consumer Services, Vol. 16, No. 5:396-406, 2009.

Yan, R., "Product categories, return policy and pricing strategy for e-marketers," Journal of Product &Brand Management, Vol. 8, No. 6:452-460, 2009.

Yan, R., S. Ghose, and A. Bhatnagar, "Cooperative advertising in a dual channel supply chain," International Journal of Electronic Marketing and Retailing, Vol. 1, No. 2:99-114, 2006.

Wilkes, R. E., "Fraudulent behavior by consumers," Journal of Marketing, Vol. 42, No. 4:67-75, 1978.

Williamson, O. E., "The economics of organization: The transaction cost approach," American journal of sociology, Vol. 87, No. 3:548-577, 1981.

Wirtz, J. and D. Kum, "Consumer cheating on service guarantees," Journal of the Academy of Marketing Science, Vol. 32, No. 2:159-175, 2004.