Returning Customer: Was that a planned purchase?

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Abstract:

Product returns are inevitable but by no means evil (Petersen and Kumar, 2009). Retail myopia is evident with de-shopping behavior with consequences for retailers in time, effort and costs (King et al, 2008). Regret persists with the consumers because finding a lower price results in perception of trust violation (Dutta et al, 2011). Consumers exploit retailers liberal return policies when fraudulently returning products that they know they have used or broken (Harris, 2010). Retailer-customized coupon campaigns have a positive exposure and redemption effect on customer purchases (Venkatesan and Farris, 2012). Satisfaction predicts and drives key consumer behaviors, among them repeat purchases and word-of-mouth advocacy (Nadeem, 2007). The price paid for service experience has direct and negative effect on return intentions (Noone and Mount, 2008). Past studies has neither adequately explored product return intentions nor have they fully evaluated the role of return policy. The current study explore why consumers return products and their intentions and the role of retailers return policies. In this qualitative content analysis study the following three research questions are explored: 1. Does price has any impact on the post-purchase product return intentions? Does cognitive dissonance after purchase lead consumers to develop product return intentions? 3. Does satisfaction effects product return intentions? This study aims to make three important contributions: First, the relationship between cognitive dissonance and product returns; Second consumers' psychological reasons in forming product return intention and retail practice. Third, the connection between cognitive dissonance after purchase and product return intentions and return policy situations. The findings of the study demonstrate that cognitive dissonance after purchase positively influences consumers' product return intentions. The study recommends retailers minimize dissonance by creating an effective centralized return policy system that can weaken consumers' product return intentions and help firms manage price and satisfaction levels as customers return products.

Keywords: *Customer returns, product returns, return intentions, customer satisfaction, customer' loyalty.*

1. Introduction

Product returns are an important and necessary part of the exchange process between companies and customers and cost about $100 billion per year in lost sales to USA retailers (Petersen and Kumar 2009). Retailers often impose strict return policies to control such disturbing product return rates (Bower and Maxham 2006; Hess et al. 1996; Wood 2001). A return policy insures consumers against purchase mistakes (Padmanabhan and Png 1997) such as a wrong choice that gives rise to cognitive dissonance after purchase. If cognitive dissonance after purchase positively influences consumers' product returns intentions, it is interesting to explore the connection between cognitive dissonance after purchase arising from a purchase mistake, consumers' product return intentions following the mistake, and the retailer's flexible return policies. Cognitive dissonance has three non-distinct phases; dissonance arousal, dissonance, and dissonance reduction. Many past researchers have inappropriately measured the dissonance arousal or the dissonance reduction phase and represented it as cognitive dissonance. Another problematic issue is the timing the measurement of cognitive dissonance in relation to the stages of consumers' purchase decisions. Scholars suggest that there are four distinct stages of consumer's purchase decision namely: the alpha or pre-decision stage, the beta or post-decision pre-purchase stage, the gamma or post-purchase pre-use stage, and the delta or post-use stage (Oliver 1997). Previous conceptualization of the cognitive dissonance research primarily focused on the beta and gamma stages. This study adapts to Sweeney's (2000) conceptualization and measurement of cognitive dissonance after purchase which best fits the gamma stage, but extends it to the delta stage as well. Such a conceptualization conforms to the recommendations of previous literature (Montgomery and Barnes 1993; Oliver 1997, Nadeem 2007).

After purchasing a product, consumers evaluate the chosen alternative along with the forgone ones (Brehm and Wicklund 1970). After the purchase, consumers tend to evaluate the product casting their attention on the negative attributes of the chosen alternative and positive features of the un-chosen ones (Brehm and Wicklund 1970). In the US retail market, with its fierce competition among retailers to satisfy consumers, almost all retailers offer some kind of product return options (Davis et al. 1998), although these vary significantly across retailers (Padmanabhan and Png 1997). In any such situation that involves some type of return options, it is reasonable to assume that consumers will not show such irrevocable commitment towards their purchase decision. Instead, when they perceive cognitive dissonance after purchase, they will be much more likely to reduce dissonance by forming return intentions using the offered return facilities, thus restoring psychological balance and comfort. Return proportions for electronic retailers are at least 6% (Strauss 2007) and for catalog retailers as high as 35% (Rogers and Tibben-Lembke 1998). For products such as personal computers return proportions are as high as 25% (Mixon 1999).

Harris (2010) research study revealed factors which permit consumers to exploit retailers' return policies when fraudulently returning products that they know they have used or broken. Data analysis (Figure 1) revealed ten factors that appear to be related to customers' likely-hood of successfully fraudulently returning products.

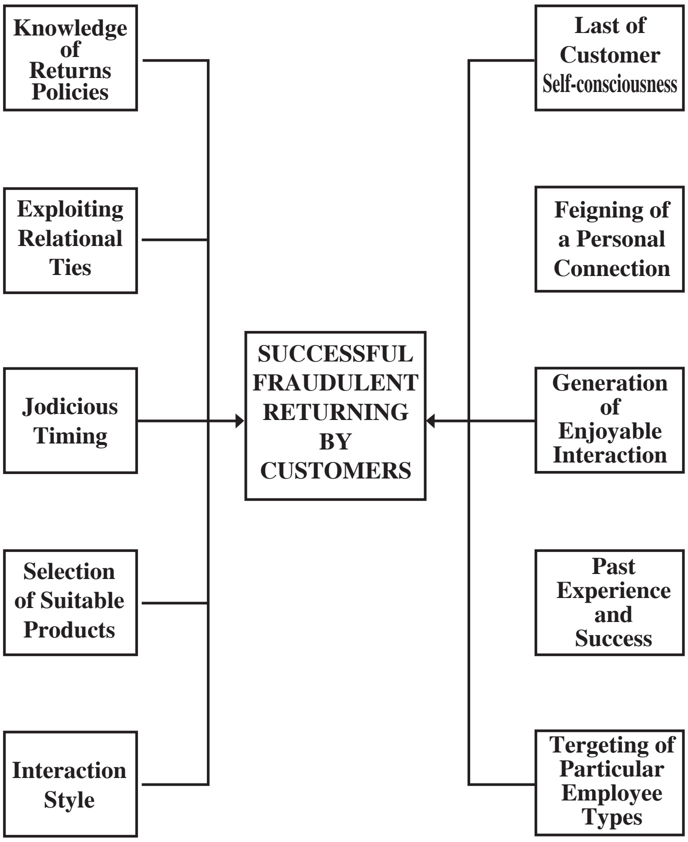

Figure 1. Factors facilitating fraudulent returns by customers.

Source: Fraudulent consumer returns: exploiting retailers' return policies (Harris, 2010).

Petersen and Kumar (2009) study summarized the contribution of their study with regard to several other previous studies (Table 1) that have focused on product returns and their impact on the exchange process.

Studies	Main Contributions Regarding Product Return Behavior
Hess, Chu, and Gerstner (1996)	•Show how to profitably control for merchandise returns by charging customers a nonrefundable fee for purchasing products (e.g., shipping cost).
Hess and Mayhew (1997)	•A model to predict when product returns will occur after purchases.
Padmanabhan and Png (1997)	•A study of the strategic effects of return policies on retail competition and profits for manufacturers.
Davis, Hagerty, and Gerstner (1998)	•Analytically identify why there is so much variation between product return policies across retailers.
Wood (2001)	•Return policy leniency increases purchase rates and product return rates for customers in remote purchase environments.
Bonifield, Cole, and Schultz (2002)	•Show a correlation between perceived quality of online retailers and product return policy leniency.
Nasr-Bechwati and Siegal (2005)	•The product return policy for a store is used by a customer as one of the signals for purchasing products.
Guide et al. (2006)	•Present a network flow with delay models that include the marginal value of time to identify the drivers of reverse supply chain design.
Bower and Maxham (2006)	•A field study showing that a custo who experiences a free-based product return is more likely to purchase more in the future than customer who experiences a fee-based product return.
Anderson, Hansen, and Simester (2009)	•Provide empirical evidence that product returns give customers a option value that is measurable. •Provide empirical evidence to sho how varying product return policie affect firm profits.
Anderson et al. (2008)	•Provide an economic model of customer purchase and return behavior. •Empirical evidence that customer return rates increase with price p
Current study	•Simultaneously models customer buying behavior, customer produ return behavior, and a firm's deci to allocate marketing resources. •Identifies exchange process facto that describe product return beha •Identifies the consequences of product return behavior on future buying behavior and a firm's deci to allocate marketing resources.

Table 1: Summary of Prior Research Focused on Customer Product Return Behavior

Source: Are Product Returns a Necessary Evil? Antecedents and Consequences (Petersen and Kumar, 2009).

Previous studies have indicated the possibility of a relationship between cognitive dissonance and product return rates (Holloway 1967; Rosenfield et al. 1986). Davis et al. summarized that consumers are likely to return the product if the residual consumption value after trial is less than or equal to consumers' value from claiming the refund. Nasr and Bechwati (2005) demonstrate that consumers' pre-purchase thoughts and responses directly affect the likelihood to return products. In the pre-purchase phase, consumers have an ideal product or purchase requirement in mind, but they often purchase a product that deviates from this ideal requirement (Shulman et al. 2010). This deviation may occur because of something as simple as a wrong choice (Petersen and Kumar 2009). Such deviations may give rise to uncomfortable post-purchase feelings.

Noone and Mount (2008) research study focused on the relationship between price and customers' return intentions for services that apply demand-based pricing. They found that price has a direct and negative effect on customers' return intentions (Figue 2), regardless of satisfaction with the service experience or reward programme membership status.

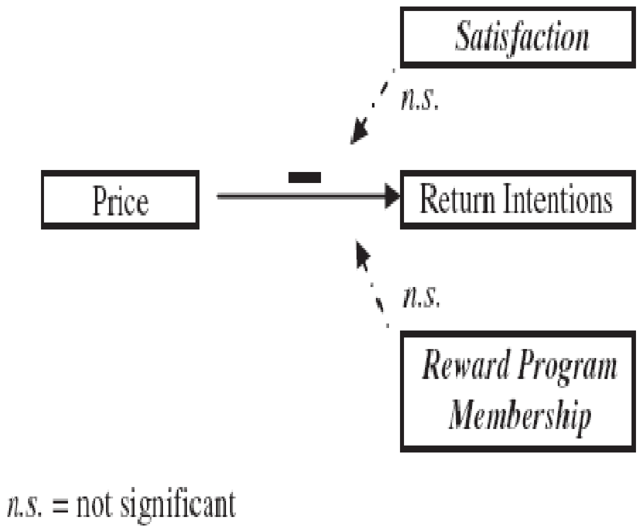

Figure 2: The role of satisfaction and reward programme membership in the price–return intentions relationship

Source: The effect of price on return intentions: Do satisfaction and reward programme membership matter? (Noone and Mount, 2008).

Furthermore, consumer regret can result in unfavorable outcomes for marketers. To prevent regret, many retailers promise to refund money to consumers who discover lower prices after purchase. Dutta et al (2011) research study shows that a refund's effect on felt regret depends on how consumers view these promises. If consumers mainly view them as protective tools (i.e., adopt a protection focus), post-refund regret is minimal. If consumers primarily view such promises as sources of information about the retailer's price status (i.e., adopt an information focus), regret persists even after refund. Dutta et eal (2011) also demonstrated that regret persists with these consumers because finding a lower price results in a perception of trust violation. They find that subject to boundary conditions, using a disclaimer that states that the retailer does not claim to offer the lowest prices helps avoid this negative outcome for information-focused consumers.

With the rapid increase in popularity of the product returns options offered by retailers, the traditional sale process has lengthened. A mere purchase of a product can no longer be considered as a successful sale, since customers may choose to return the product after purchase. Hence, it is imperative for scholars to understand the reasons behind consumers' product return intentions, as it may help to explain product return behavior and control return rates. This research paper explores why consumers return products and their intentions and the role of retailers return policies.

Methodology

Following the aims of the study, this research paper is built primarily on the previous works of Venkatesan and Farris (2012); Datta, Biswas and Grewal (2011); Harris (2010); King, Dennis and Wright (2008); Petersen and Kumar (2009); Noone and Mount (2008).

Given the desire to explore the factors which contribute to successful product returns by consumers, the use of qualitative analysis procedure is frequently justified by supporters of qualitative research methods (Harris, 2010) as a means to analyze data that is both "rich" in contextual information and "deep" in understanding for not only clarifying concepts but also exploring their relationships (Stainback and Stainback, 1988; Strauss and Corbin, 1998).

In this study, the following three research questions are explored using the quality content analysis procedure of the surveys, interviews and the case studies---1. Does price has any impact on the post-purchase product return intentions? Does cognitive dissonance after purchase lead consumers to develop product return intentions? 3. Does the degree of satisfaction effect product return intentions?

Discussion

A better understanding is needed of the trade-offs that product returns can bring to the profitability of a firm. Are product returns a necessary evil (Petersen and Kumar, 2009) because they force a firm to spend too much on reverse logistics and consume losses from the sales of returned merchandise, or are product returns potentially beneficial because they can add value to the firm by reducing a customer's purchase risk or through other positive behavioral consequences (e.g., higher repurchase behavior)? Thus far, research in marketing has not addressed the role of product returns in the exchange process, only that product returns affect the accurate estimation of customer demand and should not be ignored (Anderson, Hansen, and Simester 2009). In addition, there has been little research in marketing to establish metrics for managing customers strategically that include product returns.

This study aims to make three important contributions: First, the relationship between cognitive dissonance and product returns; Second consumers' psychological reasons in forming product return intention and retail practice. Third, the connection between cognitive dissonance after purchase and product return intentions and return policy situations.

The firm–customer exchange process (Petersen and Kumar, 2009) consists of three key parts: (1) firm-initiated marketing communications, (2) customer buying behavior, and (3) customer product return behavior. To date, the literature in marketing has largely focused on how marketing communications affect customer buying behavior and, to some extent, how past buying behavior affects a firm's decisions to initiate future marketing communications. However, the literature on product returns is sparse, especially in relation to analyzing individual customer product return behavior. Although the magnitude of the value of product returns is known to be high---$100 billion per year (Petersen and Kumar, 2009). how it affects customer buying behavior is not known because of a lack of data availability and understanding of the role of product returns in the firm–customer exchange process. Given that product returns are considered a hassle for a firm's supply chain management and a drain on overall profitability, it is important to study product return behavior. Thus, the role of product returns in the exchange process by determining the exchange process factors that help explain product return behavior and the consequences of product returns on future customer and firm behavior. In addition, the product returns are inevitable but by no means evil.

A review of existing literature reveals (Harris, 2010) empirical evidence which suggests that illegitimate complaining behaviors are widespread and frequent, with fraudulent returning constituting the most prevalent form (see Reynolds and Harris, 2005). Research into fraudulent returning suggests that this phenomenon is increasing (Wilkes, 1978; Dodge, Edwards and Fullerton 1996) and has a profound financial impact on retail organizations (King, 2004). However, to date, research into fraudulent returning is typically merely a small element of studies into much wider ethical belief predispositions (Muncy and Vitell, 1992; Strutton et al., 1994; Fukukawa, 2002) with relatively few studies focusing exclusively on the topic (Piron and Young, 2000; King and Dennis, 2006). While a number of interesting insights into this phenomenon have been made, to date researchers have overlooked how consumers undertake fraudulent returns and the factors which facilitate this process.

Shopper card data have enabled major retailers (Venkatesan and Farris, 2012), such as Kroger, Safeway, Meijer, and CVS, to offer coupons for branded and private label products through their own customized direct-to-consumer programs (Angrisani 2003). These programs differ from similar free standing inserts (FSI) cooperative programs in that the offers are customized to each individual consumer's preferences (as reflected in purchase histories), are available only to selected customers, and focus on increasing the retailer's customer revenues rather than brand sales. Customized coupon programs represent major investments for retailers, and in our conversations with retailers, they confirmed that they are concerned about the cost of these programs and are unclear on how to assess the potential effects. The mere exposure to a customized coupon campaign increases customer contributions net of marketing. The large increment in the returns due to customized coupons even among non-redeemers and the variation in the magnitude of the exposure effect across the different categories provide additional face validity. The study (Venkatesan and Farris, 2012), suggests retailers should use metrics that incorporate exposure effects on total customer sales, in addition to redemption rates, to evaluate their customized coupon campaigns. Furthermore, the study also reported that coupon campaign effects on three aspects of (Fig.3) customer behavior: trip incidence, trip revenue, and customized coupon redemptions.

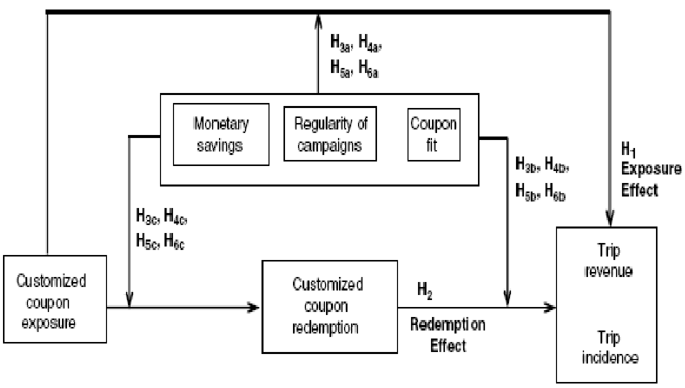

Figure 3: Effect of Customized Coupon Campaigns

Source: Measuring and Managing Returns from Retailer-Customized Coupon Campaings (Venkatesan and Farris, 2012)

Moreover, consumer regret can result (Dutta et al, 2011) in unfavorable outcomes for marketers. To prevent regret, many retailers promise to refund money to consumers who discover lower prices after purchase. A refund's effect on felt regret depends on how consumers view these promises. If consumers mainly view them as protective tools (i.e., adopt a protection focus), post refund regret is minimal (Dutta, Biswas, and Grewal 2011). If consumers primarily view such promises as sources of information about the retailer's price status (i.e., adopt an information focus), regret persists even after refund. The regret persists with these consumers because finding a lower price results in a perception of trust violation. Subject to boundary conditions, using a disclaimer that states that the retailer does not claim to offer the lowest prices helps avoid this negative outcome for information-focused consumers. outcome reversal does not necessarily obviate regret. In addition, (Dutta et al, 2011) also show that regulatory focus serves as the motivational basis for how consumers view refund promises.

The focus of the revenue management literature (Noone and Mount, 2008) on pricing has been on customers' perceptions of the fairness of demand-based pricing and related rate fences (Kimes, 1994;Choi and Mattila, 2003; Kimes and Wirtz, 2003; Wirtz and Kimes, 2007). The study extends prior research relating to customers' reactions to demand-based pricing by demonstrating (Kimes, 1994;Choi and Mattila, 2003; Kimes and Wirtz,

2003; Wirtz and Kimes, 2007) that the actual price paid for a given service has a direct and negative effect on customers' return intentions. Furthermore, regardless of how satisfied a customer is with the service experience, this is not sufficient to override the direct influence that price has over intent to use the brand again in the future. The finding is consistent with Keaveney (1995) who found, that even when satisfied with a service provider, customers may switch providers on the basis of price. While the services literature has tended to focus on service quality, satisfaction, service encounters and service design as antecedents of customer loyalty, the findings of this study, coupled with those of Keaveney(1995), suggest that price is an additional factor that should be considered in order to understand customer defections from service firms fully. Findings also suggest that reward programme membership does not influence the effect of price on return intent. While reward programmes are designed to build barriers to switching, this finding supports that of Mattila (2006) regarding customers' perceptions of low switching costs associated with rewards programmes. It also supports the notion that reward programmes will not induce loyalty in the absence of an emotional bond with the brand. It is that emotional bond, or affective commitment, that is required to ensure repeat patronage (Mattila, 2006).

As a prevalent and growing form of customer behavior, deshopping (King et al, 2008) is on the rise. Retailers' focus on good customer service and the offering of lenient returns polices has led to the growth in this fraudulent behavior of customers in returning goods. Retailer myopia in the context of dishonest customer returns, applying the Theory of Planned Behavior (TPB) using a quantitative questionnaire with 535 female consumers(King, et al, 2008). The findings highlight the extent of the behavior with 50% admitting to partaking in deshopping. The results indicate that currently these customers perceive it to be easy to deshop as there are no consequences with the result that such behavior continues to grow. If retailers were less myopic they would monitor returns more thoroughly and make it less easy for such customers to get away with undesirable deshopping behavior. King et al (2008) study also suggests that retailers to manage or alter perceived behavioral characteristics for customers, which in turn, would reduce tendencies for dishonesty in customers returning goods for refunds. Finally retail myopia is evident with de-shopping behavior with consequences for retailers in time, effort and costs.

Conclusion

Based on the previous discussion, the findings lead to a number of contributions and implications. The findings indicate that whether price refunds obviate regret after consumers find lower market prices (Dutta et al, 2011) for a purchased product depends on how the consumers view their fund promise. Consumers who primarily regard such promises as signals designed to inform them about the retailer's price status will experience greater regret due to perceived trust violation (Dutta, Biswas, and Grewal 20011) than those who primarily view the signals as protective devices. Thus, the findings strengthen the claim that consumers' dominant conceptualization of price guarantees affects outcomes of their discovery of lower market prices after purchase demonstrate that people's regulatory focus, which can be chronic or situational (e.g., Higgins 1997, 1999),serves as the motivational basis for their signal focus. Thus, people with a predominant promotion (prevention) focus have a predominant information (protection) focus.

Product returns are inevitable (Petersen and Kumar, 2009) but by no means evil in the following three ways: 1. A customer's product return behavior positively affects his or her future buying behavior, up to a threshold. 2. Including product returns in the analysis of the firm–customer exchange process as an independent and dependent variable increases the accuracy with which we can predict a customer's buying behavior, a customer's product return behavior, and a firm's decision to allocate marketing resources. 3. Allowing for a moderate amount of product returns, given the current return policy by the focal firm of the study (13%), maximizes firm profits.

Research also shows that though it is likely to cost more in the short run for a firm to have a lenient product return policy, in the long run, retailers and managers (Petersen and Kumar, 2009) can use information from each customer's product return behavior as a tool for realizing long-term relationship growth and maximizing each customer's profitability. Thus, managers can actively use information about product returns as a metric for managing customer value and, in turn, can maximize each customer's value to the firm by implementing marketing campaigns targeted at the right customers at the right time.

Retailers can address perceived behavioral control readily by imposing strict returns procedures. Retailers will need to educate their staff to ask pertinent and polite questions (King, 2008) of customers and establish the legitimacy of customer claims for product returns. There are subjective norms and attitudes uncovered by the research so retailers could incorporate these in an education programme to reeducate customers about why the returns policy is there and how it should be used. Retailers need to make a positive effort to shake off the myopic mode and to find ways to engage in dialogue with external agencies such as the media and consumer groups in order to listen to customer concerns and find ways of mutual understanding about problematic areas. Deshopping is an issue of public concern since the buying of goods as new and bringing them back as not new is tantamount to deception. That is, the value would have changed as the difference is the gap between the new value and the second hand value. Wearing clothes and returning them along with any hidden damage will decrease their value. Moreover, when retailers put such clothes back on the shelves for reselling there are increased hygiene risks. Retailers need to move beyond their myopic tendency in regarding deshopping as their internal retailing problem and to recognize that it has broader ramifications for society. Therefore, we recommend that retailers should acknowledge the role that effective marketing communications can play in generating public awareness, e.g. by incorporating aspects concerning good customer behavior in their use of role models in their advertisements.

Retailers also need to collaborate with each other, e.g. within the Retail Consortium and with external credit agencies on the issue of controlling and reducing the problems engendered by de-shopping with a greater capacity to set up a central database to screen transactional data for repeat offenders and to prosecute serious offences. Retailers could emphasize that there will be a crackdown to stamp out fraudulent returns and that dishonest customers could be prosecuted in the courts.

While efforts by retailers to reduce customer theft (Appelbaum et al., 2006) and staff pilfering (McClurg and Butler, 2006) may have been both needed and partially-successful, the concentration on theft has led to other forms of customer misbehavior being comparatively ignored. Harris a (2010) suggested that retailers are underestimating the prevalence and the frequency of fraudulent returning. Indeed, discussions with managers indicate that very limited data on this problem is required or requested by senior management. As such, it seems that fraudulent returning (especially by staff members) is a hidden or ignored drain on the firm's resources. While firms need to balance the accepted benefits of liberal returns policies with the costs of fraudulent returns, the evidence of this study suggests that the current balance may weigh too heavily on the side of fraudulent returners. In this regard, retailers should not only be data-gathering to ascertain the costs of such fraud but also should be initiating programs designed to minimize the occurrence of fraudulent returns. The development of databases of customers who return goods, designed to monitor levels of returning may prove a useful deterrent, particularly if retailers use such databases for contacting serial returners after a certain number of returns have been made. Such a process would constitute not only a useful deterrent but also a good source of customer data. Given that consumers' knowledge of return policies appears linked to fraudulent returning, managers should also consider improving communications regarding the punishments or sanctions of such acts. Similarly, managers might wish to review their policies regarding the staffing of returns desks, the length of shifts and the opening hours.

Price has a direct and negative effect (Noone and Mount (2008) on customers' return intentions, regardless of satisfaction with the service experience or reward programme membership status. The proposition that customers may switch services for price-related reasons implies a need for careful management of pricing policies, especially when firms charge higher-than-competitive prices or are considering increasing rates, service charges or penalties. The management should actively investigate the price sensitivity of their various market segments. Armed with knowledge of the price thresholds of customer segments, management can incorporate consideration of the strategic implications of price increases when making short-term pricing decisions during high demand periods.

Venkatesan and Farris (2012) assessed how and why retailer-customized coupon campaigns affect customer purchases. Their conceptual model proposed effects on trip incidence and revenues through the mere exposure to campaigns (exposure effect) and the redemption of coupons (redemption effect). They also proposed monetary savings of the coupons, regularity of the campaigns, and coupon fit with customer preferences as moderators. Analysis of data from a group of regional grocery chains that were part of a quasi experiment demonstrates that retailer-customized coupon campaigns have a positive exposure and redemption effect on customer purchases. Mere exposure to customized coupon campaigns contributes more than coupon redemption to campaign returns. Consistent with theoretical expectations, customized coupon campaigns are more effective if they provide more discounts, are unexpected, and are positioned as specially selected for and customized to consumer preferences. The substantial exposure effects suggest that managers should look beyond redemption rates and also consider sales lift from non-redeemers when measuring the effectiveness of customized coupon campaigns.

Finally the results of this study demonstrate that cognitive dissonance after purchase positively influences consumers' product return intentions. The study recommends retailers minimize dissonance by creating an effective centralized return policy system that can weaken consumers' product return intentions and help firms manage adequately price and satisfaction levels as customers return products.

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