

## A Study on the Determinant Factors on Return in Internet Clothing Purchase

Hye-Kyung Ji<sup>†</sup>

Dept. of Fashion Design, College of Arts, Hansung University

### 인터넷 쇼핑에서 의류제품 반품행동 결정요인

지 혜 경<sup>†</sup>

한성대학교 예술대학 패션디자인전공

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#### Abstract

With concerns for consumers' return behaviors affecting internet shopping malls' profits and product management in the internet clothing market, this study is designed to investigate determinants affecting return and path models for return behaviors. For an empirical study, questionnaires are prepared and respondents in their 20s and 30s with internet clothing purchase experience are selected using the convenience sampling. A total of 517 questionnaires are used for the final analysis. Data are analyzed by using SPSS 12.0 software and descriptive statistics,  $\chi^2$ -test, discriminant analysis, regression analysis, and path analysis is conducted. The results are as follows. First, ones who have returned after purchasing clothing items in internet shopping reached 63.4% of the total consumers. Respondents returned items with price at 50 thousand won or less stood at 67.2 %, and the most frequent return shopping malls are open markets with their return rate at 51.1%. Second, variables such as risk perception, information search, impulse buying, buying experience, and age have a positive effect on return experience. Impulse buying and buying experience turn out to have a significant effect on the degree of return, but risk perception, information search, age, and gender to have an insignificant effect. Return intention is significantly affected by risk perception, gender, and age. Third, the analysis of path model for return experience shows that perceived risk has a positively effect, and information search has a direct effect as well as an indirect effect through buying experience or impulse buying. The analysis of path model for the degree of return shows that risk perception does not have effect, but information search has indirect effect through buying experience or impulse buying. This study is thought to find consumers' return behavior characteristics in online shopping, and help businesses operating online shopping malls to efficiently manage returns and set up strategies against returns.

**Key Words:** Return behavior, Determinant factor, Internet clothing purchase; 반품행동, 결정요인, 인터넷 의복구매

## I. Introduction

Online shopping provides much convenience to consumers, but revealed new problems such as consistency between virtual and real products, privacy

<sup>†</sup>Corresponding author

E-mail: E-mail: hkjee@hansung.ac.kr

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protection, security in settlement, and returns guarantee behind such advantages(Hwang & Joung, 2005). As technological development of online system and product presentation methods continued to improve, reality of products and security system have significantly improved, but consumers refund claims, return rate and return-related disputes are continuing to increase("Damages from Online Shopping Malls Rose by 46.7 % over Previous Year", 2008).

According to a survey by Embrain(www.embrain.com), 57.8% of the total respondents had exchanged or returned their purchases after buying through the Internet shopping malls. And main reasons for that turned out badness or defects(40.4%), differences between photos and real(29.8%), or wrong size(19.2%) of products in turn. The most frequently exchanged/returned items turned out fashion clothing(65.2%), home appliances/electronic products(15.7%), and fashion sundries(14.0%). The survey showed that return problems are rising as a key issue in terms of profits and operational efficiency to vendors, and rights protection to consumers("Online Shopping Malls Experience One Return Per 10 Purchases", 2005).

As consumers' online purchases increase, return relate disputes or legal claims steadily are increasing. Seoul Electronics Commerce Center(<http://ecc.seoul.go.kr>) said that consumer damage cases related to online purchase constantly increased to 5,602 cases for 2005, 9,694 for 2006, and 14,223 for 2007. And the types of consumer damage recorded 27.9% for refusals to return/refunds following agreement cancellations, 18.8% for damages from unavailable contact due to website shutdown, 7.3% for complaints against delayed deliveries, and 7.2% for frauds and swindles. The products of consumer damage recorded 27.9% for clothing, 15.7% for sundries such as shoes and bags, and 10.0% for home appliances. Clothing-related damages recorded 473 cases for agreement cancellations and returns(42.4%), 212 cases for complaints against delayed deliveries(19.0%), and 174 cases for complaints against failed communications due to website shutdown(15.6%)("Damages from Online Shopping Malls Rose by 46.7% over Previous Year", 2008).

As shown above, returns, a necessary evil for both

businesses and consumers, are rising as an important issue. Particularly, return-related damages, return rate, and consumers' claims for remedies in clothing items are high, the study of consumers' return behaviors in online clothing shopping will have its own significance. Thus, this study focuses on consumers' return behavior in online clothing shopping, and aims to find out the determinant factors on return and estimates the path models for examining casual relationship among affecting factors on return behaviors in online clothing shopping. This study is thought to find consumers' return behavior characteristics in online shopping, and help businesses operating online shopping malls to efficiently manage returns and set up strategies against returns.

## II. Literature Review

### 1. Studies Related to Return

Studies related to returns are largely divided into ones focused on businesses and ones on consumers. The former is related to the effects of returns on businesses, the establishment of measures for an efficient use of return items, and the construction of an efficient return logistics management system, while the latter deals with the current return status, an investigation into reasons for returns, and relations between returns and other purchase behavior variables.

First, studies focus on businesses include one that analyzes the efficiency and economy of distributors' return policies(Che, 1996), one that analyzes models explaining differences between distributors' return policies(Davis et al., 1998), one that analyzes logistic information factors needed to build a return distribution system eco-friendly, economic, and available for supplementary profits(Kim, 2004b), and one that analyzes the features of return distribution process in online shopping malls, and the efficiency and economy of return handling network(Jung, 2006).

Next, studies focus on consumers' return behaviors include one that deals with consumers' unethical consumption behaviors due to an increase in consumers' use of return policies(Rosenbaum & Kuntze, 2003), one that analyzes consumers' refund claim behav-

iors(Huh, 2003), one that analyzes return behaviors and their related factors in TV home shopping (Chung, 2003; Shin, 2007), and one that explores the locus of control by return reasons(Park, 2006). Meanwhile, studies that deal with return behaviors especially in clothing items with concerns for return behaviors in e-commerce include one that analyzes relations between consumer' satisfaction and returns (Seo, 2004), and one that analyzes changes in consumer complaints or repurchase intention depending on businesses' responses to returns(Kim, 2003b).

There have been many studies investigating various aspects of return from the perspective of businesses and consumers as shown above, but are still few studies that have investigated affecting factors determining return, or path models for return behaviors in online clothing shopping. Thus, this study is designed to investigate the features of consumers' return behaviors and the determinants of return in online clothing purchase.

## 2. Factors Affecting Return

Based on many previous studies, this study intends to discover the effects of determinants on return in online clothing purchase, such as the perceived risk, information search, impulse buying, buying experience and demographic variables, which are expected to affect consumers' return.

First, the analysis of relation between the perceived risk and return shows that since consumers do not purchase products after experiencing them in person when they do on the Internet, they perceive various risks including questions of whether those displayed on the screen are what they want in quality, design, color, material, and size and whether shopping malls are trustworthy. In particular, customers perceive more risks in clothing items since they should consider various of aspects of purchase, such as fashion trend, personal esthetic sense, age, status symbol, and care(Hong & Lee, 1998; Kim, 1993).

Regarding consumers' risk perception, Bauer(1960) said that perceived risks are the subjective, which are different from the objective or probable, and consumers respond to only the risks they have perceived,

mentioning the subjectiveness of risk perception. This means that consumers have different risk perception in degree and contents between themselves. Rhee(1999) said that risk perception varies depending on consumer, product types, and purchase situations.

If consumers buy items when they perceived risks during online shopping, they will have an intention to return them, or decide to return them when they are not satisfied(Hwang, 2003; Moon, 1998). Jeon(2006) also pointed out in her study of online clothing shopping that the risk factors that make it impossible for consumers to have a correct perception of the quality or fitness of clothing can be the causes of return later on, which means that consumers' risk perception can affect return after buying.

In the meantime, if consumers have conceived risks, they search for information to reduce their perceived risks and to have confidence in their purchases(Taylor, 1974). Kiel and Layton(1981) said that information search is an activity facilitating decision-making, and consumers get information on products and seek alternatives through information search, which reduce risks that may occur after buying. Some studies(Doucan & Olshavsky, 1982; Mowen, 1995) showed that risk perception affects information search, and Shin(2004) showed in her study of online clothing shopping that the higher risk perception is, the more consumer searches for information. From these findings, it is assumed that if consumers perceive risks, they search for information to reduce the risks, and get knowledge enabling correct decision on products and buying based on the information obtained through information search, which leads to reduce returns that may occur after buying.

Many studies report that information search encourages impulse buying, and affects return. Kim(2003b) showed in her study of online clothing shopping that the lack of information affects return intention, while Weinberg and Gottwalt(1982), Bloch et al.(1986), and Lim(2003) showed in their studies that ongoing information search affects impulse buying. Bloch et al.(1986) said that consumers' information search is classified into prepurchase information search and ongoing information search. Prepurchase information

search is conducted for purchase of products and ongoing information search conducted due to their usual interest in specific products or the pleasure of information search itself without regardless of buying. Especially the latter increases knowledge of products, satisfaction from searching activities, and the possibility to be exposed to impulse buying. Based on those findings, this study tries to uncover the path model of ongoing information search affecting on return through impulse buying.

Impulse buying is a type of non-planned buying, which takes place when consumers did not have an intention to buy until before dropping in shops, but buy on the spot as soon as they are exposed to stimulation(Rook & Fisher, 1995). Many studies report that impulse buying may affect return. Kim(2003a) said that online clothing shopping causes a high impulse buying due to a low tendency of consumers to weigh price, make a careful decision to buy, or get detailed information on price and products before buying, compared with other products(e.g., home appliances). Also she said that impulse buying can be the causes of regretting their choice after buying or having unnecessary items to themselves due to a wrong choice. Park(2006) proposed a hypothesis that the more consumers purchase impulsively, the more their difference in their knowledge on products between point of purchase and after purchase comes out, thus consumers' return intention would be higher. From the above studies, we can assume that information search has direct effect on return, and causes consumers' impulse buying, which in turn causes return.

Return is associated with buying experience. Kim (2003a) reported in her study that consumers with much online buying experience show purpose-oriented behaviors such as price comparison, careful decision to buy, search-based buying, purchase of very cheap items, and due consideration before buying, while ones with less online buying experience show experience-oriented behaviors, which implies that consumers with more buying experience show less return rate since they take sufficient consideration of various aspects related to product purchase. Kim(2004a) reported that consumers with much online shopping experience tends to give up return

due to the burden of return fees, and Lee(2006b) reported in his study of cable TV home shopping that frequent shoppers show a high return rate, which implies that consumers' shopping experience can affect return frequency or return intention. Demographic variables are also reported to affect return behaviors. Many studies showed that women and senior shoppers had more return experience and higher return rate than men and junior shoppers did(Choi, 2003; Lee, 2006b). It turned out that there was difference in reasons for return between age ranges(Chung, 2003).

### III. Methods

#### 1. Research Questions

This study aims to examine consumers' return behaviors in internet clothing shopping, focusing on the research questions below.

1. investigate the characteristics of consumers' clothing return behavior in internet shopping.
2. Find out the determinants on return in internet clothing shopping.
3. Estimate the path model for examining casual relationship among affecting factors on return behaviors in internet clothing shopping.

First, to find out consumers' current return status, this study investigates whether they have ever had return experience and the frequency of return during the period of analysis in internet clothing purchase. Also the latest price range of returns and return shopping malls are questioned. Next, it classifies return behaviors into three aspects of return experience(yes or no), degree of return(return rate), and return intention and analyzes the effect of the perceived risks, information search, impulse buying, buying experience, age, and gender on each return behaviors. Especially, the analysis of factors affecting the degree of return are limited to people with return experience. As shown <Fig. 1>, the analysis of path models for examining the relationship among affecting factors on return behaviors are made based on the causal relationship between risk perception, information search, impulse buying, and buying experience

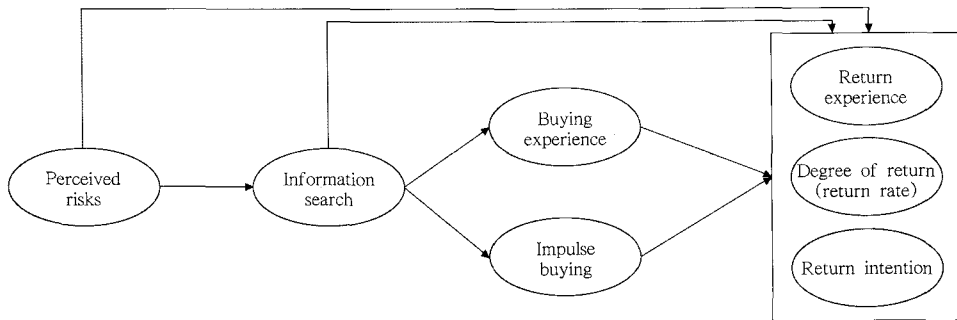


Fig. 1. Path model for return behaviors.

depending on theoretical perspectives.

## 2. Measures

For an empirical study, questionnaires are used, which are made up of questions of return behaviors, risk perception, information search, buying experience, impulse buying, age, and gender. Among return behaviors, return experience, degree of return are provided with one question for each, based on the experience of having bought clothing items in online shopping malls for the last 2 years. And the degree of return (return rate) are calculated with the number of returns divided by the number of purchases. To measure return intention, the questions used in studies by Chung(2003), Shin(2007), and Kim(2005) are modified and complemented into 24 questions. To investigate current return status, the price range of the latest returns and return shopping malls are measured using 2 questions. To measure risk perception, the questions used in studies by Kim(1993), Kim(2003a), and Shin(2004) are modified and complemented into 28 questions. Information search is measured using 3 questions for ongoing information search, based on the questions used in studies by Lim(2003) and Shin(2004). Impulse buying is measured using 3 questions based on the questions used by Lim(2003) and Koh(2006). Return intention, risk perception, information search, and impulse buying are measured using 5-point Likert Scale. Cronbach'  $\alpha$  values of reliability coefficients of these measurements are 0.88, 0.92, 0.75, and 0.73 each, which turns out to have internal consistency.

## 3. Data Collection and Analysis

For a survey, male and female consumers in their 20s and 30s with online clothing purchase experience were selected using the convenience sampling through internet survey, and 550 copies of questionnaires were distributed to them in April 2008. A total of 517 copies are used for the final analysis with inadequate 23 copies excluded. Effective respondents are made up of female 66.3 %, male 33.7 %, consumers in their 20s 61.3%, and 30s 38.7%.

SPSS for windows 12.0 is used for a statistical analysis, and descriptive statistics and  $\chi^2$ -test are conducted to find the characteristics of consumers' return behaviors. For the analysis of determinants on return, discriminant analysis and regression analysis is used depending on the measurement scale of each variable. To estimate the path models for each return behaviors, path analysis are conducted.

## IV. Results and Discussion

### 1. Characteristics of Clothing Return Behaviors in Internet Shopping

The analysis of consumers' return behaviors in internet clothing shopping shows that ones with return experience reached 63.4% of the total consumers, which indicates that a considerable number of consumers have experienced returns as shown in <Table 1>. An investigation conducted to see if there is a difference in return experience(yes or no) depending on demographic factors such as gender and age shows

Table 1. Return experience and the degree of return(return rate)

return behavior		return experience			$\chi^2$	degree of return			total	$\chi^2$
		no	yes	total		low	middle	high		
age	20s	131(115.9 <sup>b</sup> ) 25.3 <sup>b</sup>	186(201.1) 19.2	317 61.3	8.032** df=1	138 42.1	24 7.3	24 7.3	186 56.7	1.694 df=1
	30s	58( 73.1) 11.2	142(126.9) 27.5	200 38.7		111 33.8	19 5.8	12 3.6	142 43.3	
gender	male	63 12.2	111 21.5	174 33.7	.014 df=1	82 25.0	14 4.3	15 4.6	111 33.8	1.053 df=1
	female	126 24.4	217 41.9	343 66.3		167 50.8	29 8.8	21 6.4	217 66.2	
total		189 36.6	328 63.4	517 100.0		249 75.9	43 13.1	36 11.0	328 100.0	

\*\* $p < .01$ <sup>a</sup>expected frequency, <sup>b</sup>percentage

that there is no significant difference in return experience between men and women, but a significant difference between age groups and people in 30s reveals more return experience than ones in 20s do.

As shown in <Table 1>, in the analysis of return rate, qualified respondents were classified into a group of consumers with a low return rate of less than 30%, accounting for 75.9% of the total qualified respondents, another group of consumers with a high return rate of 70% or more, accounting for 11.0%, and the other group of consumers with intermediate return rate. From these results, we can see that since consumers with lower return rate choose return as an alternative to their wrong choice, but ones with higher return rate are habitual return consumer who abuse the return policies of online shopping malls, thus business owners should take measures against ones with higher return rate, constantly monitoring them. There is no significant difference in return rate according to age and gender.

As shown in <Table 2>, the analysis of price ranges of frequently returned products shows that products at less than 30 thousand won accounted for 37.0% of the total, ones at 30 to 50 thousand won 30.2%, and ones at 50 to 100 thousand won 20.7%, which indicates that products selling at low price are more often returned. This seems to reflect consumers' tendency to largely buy low-price items in online shopping malls, given that in a survey of price ranges of consumers' online shopping items conducted by

the Ministry of Information and Communication(A Research Report on Information Status for the First Half of 2007), products at less than 30 thousand won accounted for 49.0%, ones at 30 to 50 thousand won for 18.6%, and ones at 50 to 100 thousand won for 19.0%. There is no difference in price ranges between various age groups, but a significant difference between genders with female tending to more frequently return low-price items than male doing.

The analysis of shopping malls with frequent returns shows that open markets recorded the highest return rate(51.1%), followed by general shopping malls(18.2%), SOHO shopping malls(14.2%), fashion specialty malls(6.8%), and agent shopping malls for overseas(4.6%), as shown in <Table 2>. The highest rate of return of open markets reflects a constant increase in open markets' trade size over the recent few years and consumers' frequent purchases because of open markets' advantages in price, assortment, speed, and trade safety(Lee, 2006a). Also The higher return rate of general shopping malls than that of fashion specialty malls is related to consumers' lower value on general shopping malls than on fashion speciality malls in product quality and size diversity(Hong, 2002), and the fact that such quality and size factors form the key causes of returns(Chung, 2003). There is no significant difference between shopping mall types by gender, but a significant difference by age with shoppers in 30s returning their purchases more often in open markets and general

**Table 2. Price ranges and shopping mall types of frequently returned products**

return behavior	age, gender	age			gender			total
		20s	30s	$\chi^2$	male	female	$\chi^2$	
price ranges	less than ₩30,000	62 19.1	58 17.9	10.526 df=3	31(40.1 <sup>a</sup> ) 9.6 <sup>b</sup>	89(70.9) 27.4	18.336** df=3	120 37.0
	₩30,000 ~50,000	54 16.7	44 13.6		40(33.6) 12.3	58(64.4) 17.9		98 30.2
	₩50,000 ~100,000	39 12.0	28 8.6		18(23.0) 5.6	49(44.0) 15.1		67 20.7
	above ₩100,000	27 8.3	12 3.7		22(13.3) 6.8	17(25.7) 5.2		39 12.1
	total	182 56.2	142 43.8		111 34.3	213 65.7		324 100.0
shopping mall types	open markets	80(93.5) 24.6	86(72.5) 26.5	55.615*** df=5	55 16.9	111 34.2	1.725 df=5	166 51.1
	fashion specialty malls	14(12.4) 4.3	8(9.6) 2.5		8 2.5	14 4.3		22 6.8
	general shopping malls	19(33.2) 5.8	40(25.8) 12.3		21 6.5	38 11.7		59 18.2
	SOHO shopping malls	41(25.9) 12.6	5(20.1) 1.5		14 4.3	32 9.8		46 14.2
	agent shopping malls for overseas	17(9.6) 5.2	0(7.4) 0.0		8 2.5	9 2.8		15 4.6
	the others	12 8.4	3(6.6) 0.9		5 1.5	10 3.1		15 4.6
	total	182 56.2	142 43.8		111 34.3	213 65.7		325 100.0

\*\**p*<.01, \*\*\**p*<.001  
<sup>a</sup>expected frequency, <sup>b</sup>percentage

shopping malls but less often in SOHO shopping malls and agent shopping malls for overseas buying than ones in 20s do.

**2. Determinant Factors and Path Models for Return in Internet Clothing Shopping**

In this study, depending on theoretical backgrounds, regression analysis, discriminant analysis, and path analysis are used to find out relative degree of influence of variables on returns and direct and indirect causal relationships between variables.

**1) Determinants on Return in Internet Clothing Shopping**

<Table 3> shows the influence and significance of determinants of return behaviors(return experience,

return rate, and return intention). Details are as follows. First, the analysis of the influence of independent variables on consumers' return experience shows that all independent variables except gender have a significant effect on consumers' return experience. In other words, the higher risk perception is, the more ongoing information search is, the higher impulse buying tendency is, and the more buying experience is, then return experiences are occurred among consumers in 30s than in 20s. The influence of independent variables turns out to be great in the order of buying experience, perceived risks, age, information search, and impulse buying, and the functional formula indicating relation between them also shows that it is significant.

Such results support many studies admitting the influence of the perceived risks, impulse buying, and

Table 3. Influence of affecting factors on clothing return

dependent variable	independent variable	standardized canonical discriminant coefficients	F	$\chi^2$	canonical correlation
return experience (yes or no)	perceived risks	.298	4.797*	53.166***	.316
	information search	.246	17.060***		
	impulse buying	.205	17.684***		
	buying experience	.795	35.951***		
	age	.287	7.867**		
	gender	-.167	.001		
dependent variable	independent variable	$\beta$	t	F	adjusted R <sup>2</sup>
degree of return (return rate)	perceived risks	.012	.258	34.084***	.379
	information search	.053	1.104		
	impulse buying	.116	2.397*		
	buying experience	-.652	-13.448***		
	age	-.044	-.996		
	gender	-.096	-1.107		
return intention	perceived risks	.470	11.483***	29.158***	.256
	information search	.050	1.122		
	impulse buying	.004	.084		
	buying experience	-.037	-.840		
	age	.108	2.677**		
	gender	-.094	-2.340*		

\* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$

buying experience on consumers' return behaviors (Hwang, 2003; Jeon, 2006; Kim, 2003a; Kim, 2003b; Kim, 2004a; Moon, 1998; Park, 2006). On the other hand, more ongoing information search turns out to have more positive effect on returns, which means that information search can have an indirect impact through impulse buying or buying experience. Such a relation will be discussed in the analysis of path model below.

Second, the analysis of the influence of independent variables on return rate shows that impulse buying and buying experience have a significant effect, but the perceived risks, information search, age, and gender don't. In other words, among consumers with return experience, the higher impulse buying is, the higher return rate is occurred, while the more buying experience is, the less return rate is occurred.

Meanwhile, information search turns out not to have a significant effect on the degree of return

unlike its significant influence on return decision above. Thus, we need to investigate its indirect effect on the return rate through buying experience or impulse buying in the analysis of path model below. Consumers with more buying experience showed lesser return rate because ones with much buying experience would have their judgement on online shopping improved through their increased buy experience. The influence of independent variables on the return rate is great in the order of buy experience, impulse buying, and gender, and the functional formula expressing relation between them also shows that it is significant.

Third, the analysis of independent variables on return intention shows that the perceived risks, gender, and age have a significant effect on return intention, but information search, impulse buying, and buying experience don't. That is, the higher risk perception is, male and shoppers in 30s shows than



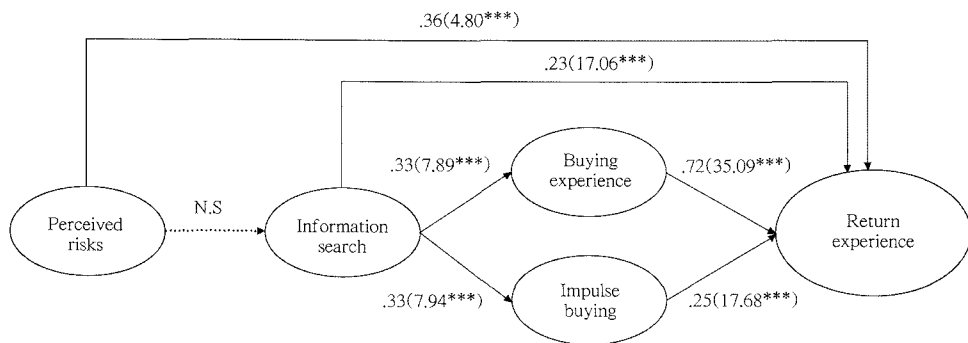
female and in 20s, the higher return intention is. Thus, using various methods such as a correct description of products, the provision of useful information, equipment of quality products over price, and guaranteed security in delivery and settlement, online clothing shopping malls should reduce the perceived risks and return intention. The influence of independent variables on return intention turns out to be great in the order of risk perception, age, and gender, and the functional formula indicating relation between them also shows that it is significant.

**2) Path Models for Return Behaviors in Internet Clothing Shopping**

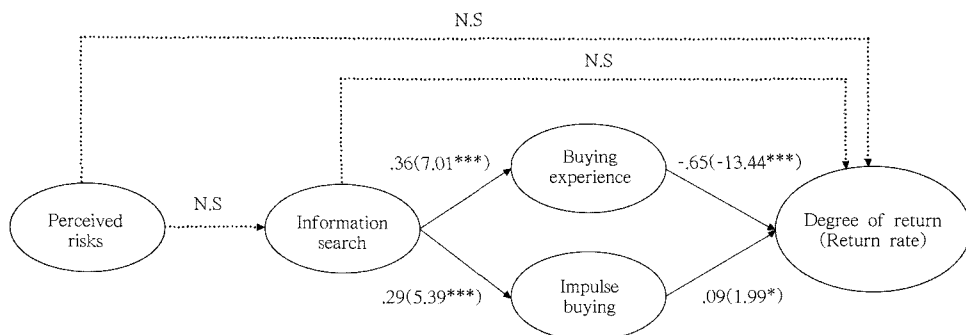
Based on the analysis of determinants on return, <Fig. 2-3> show the path models for return behaviors. Of the path models, return intention model is excluded from the analysis of path models, because only risk perception has a significant effect on return intention, but information search, impulse buying, and buying experience don't.

First, the analysis of path model for return experience tells us that risk perception directly has a positive effect without a indirect effect through information search, as shown in <Fig. 2>. In the meantime, information search has a direct effect as well as a indirect effect through buying experience and impulse buying. In other words, consumers with higher risk perception tend to make return decisions. Also they tend to make return decisions according to buying experience and impulse buying increased through ongoing information search in online clothing shopping.

Next, as shown in <Fig. 3>, the analysis of path model for return rate tells us that risk perception does not have either direct or indirect effect on return rate, while information search does not a direct effect, but an indirect effect through buying experience and impulse buying. In other words, consumers more frequently purchase clothing items using the information obtained through information search, and through such accumulated buying experience they possess knowledge and evaluation ability on online shop-



**Fig. 2. Path model for return experience.**



**Fig. 3. Path model for the degree of return(return rate).**

ping, thus, less returning their purchases.

Meanwhile, ongoing information search provides consumers with more opportunities for impulse buying, and ones exposed to impulse buying come to purchase goods without careful consideration, which increases return rate. These results support the findings of Weinberg and Gottwalt(1982) and Bloch et al.(1986) and the research hypotheses of Kim(2003a) and Park (2006).

As shown in above, there are differences in affecting factors on three aspects of return behaviors, online business entities are recommended to use in reducing return rate and establishing return policies after examining consumers' return behavior.

## V. Conclusions and Implications

With concerns for consumers' return behaviors affecting internet shopping malls' profits and product management in the internet clothing market, this study was designed to investigate determinants affecting return and path models for return behaviors. Findings are as follows.

First, ones who have returned after purchasing clothing items in online shopping malls reached 63.4% of the total consumers. Of those consumers who experienced returns, ones with a low return rate of less than 30% stand at 75.9%, showing that most are ones with few returns, but ones with a high return rate of 70% or more stand at 11.0%. 67.2% of the total consumers returned items with price at 50 thousand won or less, and the most frequent return shopping malls are open markets with their return rate at 51.1%. The price range of returned items shows a significant difference depending on gender, while shopping malls with their items returned do so depending on age.

Second, the analysis of variables affecting return shows that risk perception, information search, impulse buying, buying experience, and age have a positive effect on return experience. Meanwhile, impulse buying and buying experience turn out to have a significant effect on return rate, but risk perception, information search, age, and gender to have an insignificant effect. It shows also that the effect of risk

perception, gender, and age on return intention is significant, but the effect of information search, impulse buying, and buying experience on return intention is insignificant.

Third, the analysis of path models for return behaviors shows that the perceived risks positively has direct effects on return experience, and information search has a direct effect as well as an indirect effect through buying experience or impulse buying. It shows also that risk perception does not affect return rate, but information search has indirect effects through purchase experience or impulse buying.

Businesses operating online shopping malls should set up effective return policies and strategies to take measures against their reduced earnings due to returns, and to offer a satisfactory shopping environment to consumers. The findings of this study have a significance in having provided businesses with the consumer behavior characteristics that can be used in setting up strategies against returns. Though consumers experience dissatisfaction with online purchase, most of them do not express their dissatisfaction because of the complicated process of returns or refunds. Thus, businesses should give attention to those many dissatisfied consumers as well who do not actually return but have potential intention to return. Also internet shopping malls improve the quality of products and after-sales service to reduce the possibility of return before returns take place, not after they do.

This study analyze factors affecting return such as risk perception, information search, impulse buying, and buying experience, but future studies need the introduction of other variables enabling better explanation of return behaviors. Given the effects of consumers' risk perception on returns, studies investigating return behaviors based on each risk perception factor are needed as well since risk factors perceived through online shopping is diverse and different between consumers.

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## 요 약

본 연구는 점점 더 경쟁이 심화되고 있는 인터넷 의류시장에서 기업의 수익과 제품 관리에 영향을 미치는 소비자들의 반품행동에 관심을 갖고, 이들 반품에 영향을 미치는 결정요인 및 영향요인들의 경로관계를 규명하고자 하였다. 본 연구를 위해 인터넷 의류구매경험이 있는 20대 및 30대 남녀 소비자 517명에게 설문조사를 하였다. 반품행동에 영향을 미치는 요인의 영향을 알아본 결과, 반품여부에는 위험지각, 정보탐색, 충동구매, 구매경험, 연령이 정적인 영향을 미쳤으며 반품정도에는 충동구매, 구매경험, 성이 유의한 영향을 미쳤으나 위험지각, 정보탐색, 연령은 유의하지 않은 것으로 나타났다. 한편 반품의도에는 위험지각, 성, 연령의 영향은 유의하였으나 정보탐색, 충동구매, 구매경험의 영향은 유의하지 않은 것으로 나타났다. 반품행동에 영향을 미치는 요인들의 경로관계를 분석한 결과, 반품여부에는 위험지각이 정적으로 직접적 영향을 미치고 정보탐색은 직접적 영향뿐만 아니라 구매경험 및 충동구매를 통한 간접적 영향도 미치는 것으로 나타났다. 또한 반품정도에는 위험지각의 영향은 없었고 정보탐색은 구매경험과 충동구매를 매개로 한 간접적 영향을 미치는 것으로 나타났다. 본 연구는 인터넷 쇼핑몰이 반품율을 감소시키고 반품정책을 수립하는데 필요한 소비자들의 반품행동특성을 제공하였다는데 의의가 있다.