

# Studying Consumer Motivation Towards De-shopping While Purchasing High-end Luxury and Fashionable Apparel

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## **Abstract**

Consumption of organized retail services is not only limited to buying apparel but to the overall customer experience of visiting the shop, interactions with executives, offers, hospitality, and the freedom to view and try a range of products uninterrupted. The unorganized fashion retail in rural markets provides home delivery of a range of products to help female consumers choose, try, pick one, and return the rest so that only picked items can be billed. It is an unspoken communication that the buyer is sometimes permitted to consume the product without paying for it. This act, though, cannot be accommodated in the definition of de-shopping but establishes the argument that de-shopping can be part of the services offered by the organization retailers. There are organizations which accept the de-shopping behaviours of their selected customers to enhance customer loyalty.

In this paper, exploratory research has been conducted in the NCR region of India, in which customers of high-end luxury and fashionable apparel respond to the questionnaire which recorded the impulsiveness, intention, satisfaction and urge of returning the used apparel either for an exchange or simply complete financial waiver. A total of 170 respondents were approached to answer 17 questions asking the various emotional arguments consumers put forward while de-shopping. This helped the study to develop a scale which showed all four factors that have a significant impact on product return.

## **Keywords**

Luxury fashionable apparel, de-shopping, customer loyalty, organized fashion retail, consumer psychology, consumer intent

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## 1. Introduction

De-shopping refers to 'deliberate return of goods for reasons other than actual faults in the product, in its pure form, and premeditated before and during the consumption experience'. (Schmidt et al., 1999). An example of de-shopping was a person buying a suit for his engagement and returning it after use. It was the behaviour of customers using retailers as clothing library (King, 2004). The retailer 'Montgomery Ward' first introduced the liberal return policies in their stores in 1880. These policies were practised to build a long-term relationship with the customer to gain a long-term competitive advantage. (Roozmand et al., 2011).

De-shopping has resulted in a considerable loss in the profit margin of the companies (APRISS, 2018, p. 5). De-shopping has previously been analyzed from a customer attitude, and retailer's consciousness of the problem has been highlighted '(King & Dennis, 2003; King et al. 2004; Jolson 1974, Piron & Young 2001; Schmidt et al., 1999; Wilkes 1978; Zabriskie 1972–1973).' De-shopping is considered to be a first-party fraud, which does not involve hidden or stolen identities (Li et al., 1998).

'Deshopping is the return of products after they have fulfilled the purpose for which they were borrowed'. (King & Dennis, 2006). To a certain extent, those who consider themselves as clever consumers use the ordered product and return the same in the given time frame to enjoy both the apparel as well as the return policy of the company. This has, in turn, given rise to the practice of de-shopping (Harris, 2010). It has become a major problem compromising the revenue and competition globally by bringing the retail business down to more than €2,000 million.

The buying behaviour is continuously changing, giving way to new avenues to explore the consumer market (Heinonen et al., 2013). The retailers, due to the competitive market, had brought about various new strategies to attract the customers in order to gain a competitive advantage. One amongst many is the opportunity given to the customers to return the goods for a refund. It helped in analysing the decision-making of the customers based on their experience with the goods (Norwal & Sachdeva, 2013). This policy to return the goods was the reason which led to the birth of de-shopping and retail borrowing.

De-shopping has been considered an abuse of return policy. It has additionally been added beneath the broad umbrella of terms, including retail borrowing (Strutton et al., 1997), fraudulent borrowing (Harris, 2008), unethical retail disposition (Roozmand et al., 2011), wardrobing, free customer rentals and fraudulent return, among others in retail marketing literature.

De-shopping is considered a crime under The Theft Act 1968 (The Theft Act 1968 c.60) only if the retailer chose to prosecute a customer for this. There was also an influence of impulse buying attitude which was linked to the buyer's behaviour. Many times, it has also been observed that people buy things based on the product's character, its availability, and due to time constraints. People have lately become a victim of impulse buying because of multiple channels of shopping available in the market, both online and offline.

The objective of the paper was to explore the various behaviours of consumers which led to de-shopping and an empirical study needed to be done to test the proposed model.

## 2. Literature Review

The (TPB) theory of planned behaviour Ajzen (1991) intends to explain sundry variables in human behaviour. This theory has been derived from the theory of Reasoned Action (TRA) Ajzen (1985), which states that someone's deliberate (voluntary) behaviour is accessed by way of his or her attitude towards that behaviour and how he or she thinks. Different people would view them if they achieved the conduct,

the so-called subjective norm. If a person perceives that behaviour to have a favourable result, he will most probably perform that behaviour.

Specifically, if someone feels that de-shopping will be a pleasant experience, it is most likely that he will return the product. The behavioural intention theory used to analyse the de-shopping behaviour of consumers was refined by King et al. (2008), where the Theory of planned behaviour helped in forming a new research direction for de-shopping. Subjective norms perceived behavioural controls and attitudes were used to explain de-shoppers' actions.

Mitchell et al. (2009) used an index of unethical consumer behaviour to measure unethical consumer behaviour for de-shopping activities across four countries. Since then, the Muncy and Vitell index of unethical consumer behaviour scale has been refined to reflect newer retailing scenarios. Cheung and Chan (2000) made it relevant to study and analyze the psyche of a customer regarding de-shopping. According to PBC, four major dimensions influence the behaviour of a customer, viz., subjective norm, attitude, actual control and perceived behavioural control. A person's attitude towards an act begets the actual behaviour which one beholds.

Harris (2010) interviewed 87 retailers and 96 customers to find out general procedures and measures the customers use while returning a product fraudulently. Customer knowledge of return policies, judicious timing, relational ties, exploiting, selection of suitable products and appropriate interaction style are some examples of such measures.

Piron and Young (2000) categorize the following motives of de-shopping.

- Social: 'purchasing for the special social occasion'
- Economic: 'out of budget circumstances did not allow the customer to purchase the product'
- Personal satisfaction of the customer
- Professional: 'the need for apparel results from the position of the job'
- Altruistic needs: 'de-shopping is done to please people'

King and Dennis (2003) also confirmed that the customers justify de-shopping by social and economic needs, or by retailers' liberal policies. De-shopping was the accepted norm for some customers: it was a rational and calculated behaviour. The return fraud was an accepted norm for some customers; it was rational and calculated behaviour.

Ajzen and Fishbein (1975) proposed that human behaviour in the early days was majorly governed by social attitudes. Also, the development of reliable measurement techniques in the 1920s and 1930s allowed investigators to commence with the scientific study of attitudes. With this, a theory was proposed by the name of reasoned action (TRA) which tried to explain the difference between attitude and behaviour. Kumar et al. (2020) explain why some customers have these certain, subjective norms, attitudes and perceptions of behavioural control toward de-shopping.

Venetis and Ghauri (2004) also mentioned that marketing managers are also keen to know what level of trust or loyalty will increase customer retention and support a long-term relationship. According to Wetzels et al. (1998), in social psychology, trust comprises of two things: one happens to be the partner's honesty and the other, the partner's benevolence (courtesy or indulgence). Furthermore, the author defines honesty as 'a person standing by one's words', while benevolence is 'the belief that the partner is interested in the customer's welfare', and will not take actions with a negative impact on the customer. Morgan and Hunt (1994) also mentioned that brand trust leads to brand loyalty and commitment because trust creates exchange relationships that are highly valued. How much a brand is trusted will influence a customer's satisfaction (Aaker, 1999). Furthermore, Lewis and Weigert (1985) pointed out that trust consists of three dimensions, namely cognition, affection and behaviour.

Researchers also mentioned that impulse buying is also to be blamed to a certain extent for a buyer's attitude. Impulse buying is a sudden and immediate purchase where there is no prior shopping intention either to buy or fulfil a specific buying task. The behaviour of such kind occurs when there is an urgent need to buy a thing that involves a spontaneous action with less reflection on the act (Beatty & Ferrell, 1998). Impulse buying is one of those dimensions of individual differences that are often related to the biological bases of one's personality. Many researchers have extensively worked on impulse buying which related the theory to psychological variables (e.g. motivation, personality and emotion) and situational factors (e.g. money and available time) in the context of shopping (Beatty & Ferrell, 1998; Burroughs, 1996; Rook & Fisher, 1995; Rook, 1987), which mentions that an individual's impulse buying behaviour is influenced by any psychological factor or situational factor.

Rook (1987) highlights that psychological and emotional reactions can explain the behaviour of impulse buyers. He explains impulse purchasing as a 'sudden and intensive want that occurs on consumers to buy a product'. According to him, when a person purchases a product, he doesn't know the negative consequences that arise later from the act. Kacen et al. (2012) examined the effect of product characteristics and retailing factors on the likelihood a consumer makes an impulse purchase. Their findings propose that retailers, who want to stimulate impulse buying behaviour, need to make use of different promotional activities and merchandising ways to lure buyers. The study also throws light on the fact that there is a 50% greater influence on impulsive buying than that of the retailing factors.

Pei and Paswas (2018) proposed a framework of return behaviour and identified both internal and external factors of return behaviour. While variety seeking, impulsiveness, the desire of uniqueness, immortality and self-monitoring are internal factors, product compatibility, perceived risk, returning cost, the complexity of the procedure, and social group influence are external factors.

## *2.1 Proposed Framework and Hypotheses Formulation.*

The theory of planned behaviour TPB is a foundation stone to explain human behaviour (Ajzen, 1991), which suggests that intention to perform a behaviour is influenced by attitude, subjective norm and perceived behavioural control. TPB has been widely used to explain undesirable behaviours (King & Dennis, 2006).

H1. There is a significant difference between the return of a product and the intention to return.

Confirmation/Disconfirmation or C/D paradigm by Oliver (1980) suggests that the customer is dissatisfied when expectations exceed the perceptions, meaning the product performs below the expectations of the customer (Wakefiel & Blodgett et al., 1994). C/D has become a basis for complaining behaviour. Personal satisfaction of customer leads to de-shopping. (Piron & Young, 2000).

H2: There is a significant difference between the return of a product and satisfaction.

Impulse buying is an abrupt and instant purchase with no prior shopping intentions. A person feels an urge while having a glance at any apparel and gets motivated to buy it. This behaviour is spontaneous (Beatty & Ferrell, 1998). Many researchers have provided proposed theoretical frameworks regarding the relation between impulse buying, and psychological variables (motivation, personality and emotion) and situational factors (money and available time) in a shopping context (Beatty & Ferrell, 1998; Burroughs, 1996; Rook & Fisher, 1995). This suggests that consumers' impulse buying while shopping

can be encouraged by any psychological factor or situational factor. R. Mishra and A. Shukla (2013) postulated that the buying urge has a mediating role in the relationship of brand consciousness, sales proneness and impulse buying.

H3: There is a significant difference between the return of a product and impulsiveness.

H4: There is a significant difference between the return of a product and urge.

### 3. Research Methodology

After proposing the theoretical framework, the researcher prepared a questionnaire to collect primary data, which consists of 17 items adopted from different frameworks, divided into four variables. The scale is based on a five-point Likert scale, which ranges from strongly disagree to strongly agree. The researcher had personally met the respondents at different outlets for data collection. A total of 170 respondents were contacted, out of which only 150 were considered fit for data analysis.

The name of the variables and the number of items are discussed below.

Impulsiveness Scale adopted from Pei and Paswan (2018)

- I often go for abrupt buying.
- 'Just do it' describes the way I buy things.
- I often buy things without thinking.
- 'Buy now, think about it later' describes me.
- Sometimes I feel like buying things on the spur-of-the-moment.
- I buy things according to how I feel in the moment.

INT-Intention (Ajzen, 1991)

- INT 1 Subjective Norm:
  - A. It is okay to return the product if we want to return it.
  - B. I did return a fashion wear product at least once in the last three years.
- INT 2 Attitude: I believe that the right of the consumer must be upheld by the sellers at any cost.
- INT 3 Perceived Behaviour Control: It is in my capacity to return the product and thus I must return.

SAT-Satisfaction (Piron & Young, 2000)

- SAT 1 Overall Quality: I change the product I buy if the product doesn't qualify the quality standard.
- SAT 2 Purchase Experience: I did not like the way I was sold this product, thus I have returned the product.
- SAT 3 Usage Experience: I feel that the product did not qualify my expectations and thus I returned it.
- SAT 4 After-Purchase Service (warranty, repair, customer service, etc.): I have returned the product because the repairing, warranty and post-purchase service was not up to the mark.

URG-Urge (Mishra & Shukla, 2013)

- Urge 1: I experience a number of sudden urges to buy things.
- Urge 2: I see a number of things I want to buy even though they are not on my shopping list.
- Urge 3: I experience no strong urges to make unplanned purchase.
- Urge 4: I feel a sudden buying urge for something.

## 4. Data Analysis

After recording the data sets, the file was exported into IBM SPSS 23.0 for data analysis. To test the hypothesis, factor analysis was first obtained and every factor was then examined to check the validity of the scale, and Correlation coefficient was used to find the significant relationship between variables. The following process is explained below.

### 4.1 Sample Characteristics

Out of 150 samples, 28.6% are between the age of 18 and 28; 45.3% are between the age of 29 and 39; and rest 26 % of respondents are above the age of 40. Similarly, out of the samples, 45.3% are male and 54.7% are females, and 56.7% are married and rest 43.3% are unmarried.

### 4.2 Reliability

The Cronbach's alpha value is above 0.8, which is categorized as good data for the analysis (Brown, 2002)

**Table 1.** Demographic percentage

Variable		Frequency	Ratio
Age	18-28	43	28.6%
	29-39	68	45.3%
	40 and older	39	26.1%
Gender	Male	68	45.3%
	Female	82	54.7%
Marital status	Married	85	56.7%
	Single	65	43.3%

**Table 2.** Reliability of the factors understudy

Factors	Cronbach's Alpha
Impulsiveness	0.881
Intention	0.801
Satisfaction	0.805
Urge	0.875

### 4.3 Factor Analysis

It is clear from Table 3 that KMO is much higher than the acceptable level of 0.50, and 'Bartlett's Test of Sphericity rejects the null hypothesis that the correlation matrix is the identity matrix. The approximate chi-square is 4514.457 with 136 degrees of freedom, which is significant at 0.05 level ( $P < 0.05$ ). Thus, the factor analysis may be considered appropriate for analyzing the correlation matrix of all the items.

### 4.4 Number of factors

Table 4 labelled initial Eigenvalues and the Eigenvalues for all the factors as expected are in the decreasing order of magnitude as we go from 1 to 17. Only those factors having Eigenvalues greater than 1 were retained, which are 4 in this case, which explains 72.92% of the total variance.

From Table 5, it is evident that factor 1 consist of 6 questions which closely relate to the Impulsiveness of the consumer; factor 2 consist of 3 questions which closely represent the Intention of the consumer for returning the product; factor 3 consist of 4 questions which represent the Satisfaction level of the consumer with the product bought; and factor 4 consist of 4 questions which closely relate to Urge of the consumer.

**Table 3.** KMO and Bartlett's Test

'Kaiser-Meyer-Olkin Measure of Sampling' Adequacy.		.829
'Bartlett's Test of' Sphericity	Approx. Chi-Square	4514.457
	Df	136
	Sig.	.000

**Table 4.** Total variance explained by the extracted factors

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.571	50.415	50.415	8.571	50.415	50.415
2	1.480	8.704	59.119	1.480	8.704	59.119
3	1.305	7.674	66.793	1.305	7.674	66.793
4	1.043	6.136	72.929	1.043	6.136	72.929
5	.611	3.595	76.525			
6	.593	3.488	80.013			
7	.440	2.586	82.599			
8	.407	2.393	84.991			
9	.383	2.251	87.242			
10	.371	2.181	89.423			
11	.331	1.946	91.369			
12	.308	1.813	93.183			
13	.281	1.651	94.834			
14	.275	1.618	96.452			
15	.216	1.268	97.719			
16	.199	1.169	98.889			
17	.189	1.111	100.000			

Extraction Method: Principal Component Analysis.

**Table 5.** Rotated component matrix showing factors with loading values

Component Matrix				
Factors	Impulsiveness	Intention	Satisfaction	Urge
Imp 1	0.695			
Imp 2	0.662			
Imp 3	0.799			
Imp 4	0.788			
Imp 5	0.855			
Imp 6	0.863			
INT 1		0.668		
INT 2		0.73		
INT 3		0.573		
SAT 1			0.747	
SAT 2			0.7	
SAT 3			0.723	
SAT 4			0.831	
URG 1				0.766
URG 2				0.677
URG 3				0.706
URG 4				0.607

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a Rotation converged in 15 iterations.

#### 4.5 Test of Hypothesis

$H_{a1}$ : There is a significant relation between Return of the product and Impulsiveness.

Table 6 suggests that there is a significant relationship between the Return of the product and Impulsiveness, Pearson value (0.665,  $p=0.002$ ),  $p<0.01$  level. Hence, we reject the null hypothesis.

$H_{a2}$ : There is a significant relation between Return of the product and the Intention to return the product.

Table 7 suggests that there is a significant relationship between the Return of the product and Intention to return the product, Pearson value (0.400,  $p=0.004$ ),  $p<0.01$  level. Hence, we reject the null hypothesis.

**Table 6.** Correlation between return of the product and Impulsiveness

Correlations			
Variables		Product return	Impulsiveness
Product return	Correlation Coefficient	1	0.665
	Sig. (2-tailed)	.	0.002***
	N	150	150
Impulsiveness	Correlation Coefficient	0.665	1
	Sig. (2-tailed)	0.002***	.
	N	150	150



**Table 7.** Correlation between Return of the product and Intention to return the product

Correlations		Product return	Intention
Product return	Correlation Coefficient	1	.400**
	Sig. (2-tailed)	.	0.004
	N	150	150
Intention	Correlation Coefficient	.400**	1
	Sig. (2-tailed)	0.004	.
	N	150	150

H<sub>a3</sub>: There is a significant relation between Return of the product and Satisfaction of the consumer

Table 8 suggests that there is a significant relationship between the Return of the product and the Satisfaction of the consumer, Pearson value (0.563, p=0.003), p<0.01 level. Hence, we reject the null hypothesis.

H<sub>a4</sub>: There is a significant relationship between the Return of the product and the Urge of the consumer

Table 9 suggests that there is a significant relationship between the Return of the product and the Urge of the consumer, Pearson value (0.563, p=0.003), p<0.01 level. Hence, we reject the null hypothesis.

**Table 8.** Correlation between return of the product and Satisfaction of the consumer

Correlations		Product return	Satisfaction
Product return	Correlation Coefficient	1	0.563
	Sig. (2-tailed)	.	0.003***
	N	150	150
Satisfaction	Correlation Coefficient	0.563	1
	Sig. (2-tailed)	0.003***	.
	N	150	150

**Table 9.** Correlation between return of the product and Urge of the Consumer

Correlations		Product return	Urge
Product return	Correlation Coefficient	1	0.765
	Sig. (2-tailed)	.	0.000***
	N	150	150
Urge	Correlation Coefficient	0.765	1
	Sig. (2-tailed)	0.000***	.
	N	150	150

## Result

The reliability of the scale was checked by Cronbach's alpha and the value came out to be above the acceptable range of 0.7, (Brown, 2002). The exploratory factor analysis resulted in the extraction of all four variables which explained approximately 73% of the variance, and rotated component matrix explained the factor loadings and retains all 17 items. Similarly, the Correlation Coefficient was calculated to test the hypotheses. Tables 4 to 7 indicate that all the dimensions show a significant effect on return behaviour. The result of this research paper's examination strongly argues that de-shopping is part of the overall shopping experience of a customer. It is driven by the same impulse, intention, satisfaction and urge.

## Conclusion and Limitations

The extensive literature review resulted in four factors of de-shopping viz. impulsiveness, intension to return, satisfaction and urge. The researcher tested the reliability of the scale by calculating Cronbach's Alpha which came out to be above the acceptable range. Similarly, factor analysis resulted in the extraction of four factors. Rotated component matrix table showed the factor loadings which are above the acceptable range. To test the hypotheses, Correlation Coefficient between dependent and independent variable was calculated. This indicates that all four dimensions show significant impact on return behaviour.

The present study has certain limitations. Firstly, the researcher has used 150 samples; the results would have been more accurate if a huge sample was taken. Secondly, the respondents have filled questionnaires remotely; there is a possibility of bias. Future research may be done through interviews, and a large sample will be taken to get more accurate results. There is a possibility of incorporation of further variables to develop a more accurate model, which would help retailers to avoid fraudulent shopping. There is a scope of introducing gender as a mediating variable to find which gender does more de-shopping, which would help retailers to make policies to avoid fraudulent de-shopping.

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