

In the Mind of the Bracketing Consumer

A qualitative study on how women who bracket perceive their willingness to buy with the retailer and fairness in relation to retailers' aims to intervene with their return behaviour.

BSc in Retail Management
Stockholm School of Economics
Gustav Brandén (50963) & Amin El Amrani (50930), May 2026

Abstract

Bracketing, the practice of ordering several sizes or variants of the same item and returning what does not fit, drives returns in online fashion, but the consumer side of it has received little research attention. This study examines how women with past bracketing behaviour perceive return policy interventions, with focus on fairness and willingness to buy with the retailer, and what those perceptions imply for bracketing. Semi-structured interviews with eighteen women were conducted around scenario visualisations of four intervention types tested across five scenarios: a return fee, a free-return message, two environmental messages, and an AI sizing tool. Findings extend the bracketing literature in five ways. First, bracketing is a fallback under unresolved fit uncertainty rather than opportunism. Second, fit uncertainty breaks into five dimensions. Third, free returns enable bracketing only for the subset whose binding constraint is the cost of returning rather than the effort. Fourth, high-stakes purchases override all tested interventions. Fifth, a minority perceives the return fee as a service rather than a penalty.

Keywords: bracketing, online fashion returns, willingness to buy with the retailer, perceived fairness, return policy

Acknowledgements: We would like to thank Dr. Claude Liu of Audencia Business School, who through insightful conversations steered us towards our research topic. Further, we would like to extend our gratitude to Christopher Rosenqvist, our research supervisor, and Sara Rosengren, for their guidance throughout the process. Lastly, we want to acknowledge the contributions from the interviewees, on whom the insights from the report fully relies.

Supervisor: Christopher Rosenqvist

Examiner: Christoph Baldauf

Table of Contents

<i>Abstract</i>	2
<i>1. Introduction</i>	5
1.1 Background	5
1.2 Purpose & Contribution	6
1.3 Research Question	7
1.4 Delimitations	7
1.5 Structural Overview.....	7
<i>2. Theoretical Framework</i>	9
2.1 Bracketing and its Antecedents	9
2.2 Return Policy Interventions.....	10
2.2.1 Monetary Instruments	10
2.2.2 Environmental Messages.....	10
2.2.3 AI Sizing Tools	11
2.2.4 Nudging and Colour as the Channel	11
2.3 Fairness and Willingness to Buy With the Retailer	12
2.3.1 Fairness Perceptions.....	12
2.3.2 Parallel Routes from Intervention to Purchase Intention	12
2.3.3 The Construct of Willingness to Buy With the Retailer	13
2.4 From Perception to the Effect on Bracketing.....	13
2.4.1 Regret as a Mediator of Fairness on Behaviour	13
2.4.2 Reactance as a Backfiring Mechanism	13
<i>3. Method</i>	15
3.1 Research Design	15
3.2 Interview Design and Procedure.....	16
3.3 Sampling Strategy	17
3.4 Data Analysis.....	18
3.5 Trustworthiness and Research Quality.....	19
3.6 Ethical Considerations	19
3.7 Methodological Limitations	20
<i>4. Findings</i>	21
4.1 Bracketing as a Last Resort.....	21
4.1.1 Deferred Payment as an Enabler	22
4.2 The Uncertainty That Drives Bracketing Goes Beyond Size	23
4.2.1 Fit Beyond Size	23
4.2.2. Material and Construction	23

4.2.3 Length and Body Proportions	24
4.2.4 Style and Variant Comparison.....	24
4.2.5 Size Inconsistency and Within Brands	24
4.3 The AI Sizing Tool and the Cause of Bracketing	25
4.3.1 Why the Tool Is Accepted.....	25
4.3.2 Where the Tool Does Not Reach.....	26
4.4 The Return Fee and the Free-Return Message	27
4.4.1 The Fee Redistributes the Order More Than It Removes It	28
4.4.2 Free Returns Enable Bracketing for a Subset.....	29
4.5 When Bracketing Is Fixed: Need-Based Override	30
4.6 Environmental Messages and the Bracketing Decision.....	31
5. <i>Discussion</i>	33
5.1 Bracketing as Fallback Under Multi-Dimensional Uncertainty	33
5.2 Where Each Intervention Reaches in The Bracketing Process	34
5.3 Stake-Based Override as a Behavioural Boundary on Intervention Effectiveness	37
5.4 Fairness Applied to the Bracketing Consumer	37
5.5 Managerial Implications	39
<i>Conclusion</i>	40
<i>AI Disclosure</i>	42
<i>Appendix A – Visuals of the Lovable Vignette</i>	43
<i>Appendix B – Interview Guide</i>	46
<i>Reference List</i>	47

1. Introduction

Online fashion returns continue to grow. Worldwide returns in fashion e-commerce are expected to increase by 2.9 percent of market revenue between 2017 and 2029, with Sweden at 2.5 percent (*Fashion*, n.d.), against an industry where inventory value as a percentage of revenue increased by 9.5 percent between 2016 and 2022 (*McKinsey*, n.d.). Returns broadly are known to erode profits (Xu et al., 2023), but the cost is concentrated rather than distributed. Ketzenberg et al. (2020) find that the small fraction of customers who exploit return policies account for over 80 percent of the losses in the overall unprofitable customer group. Bracketing, the practice of buying the same item in several sizes or variants and returning what does not fit (Balaram et al., 2022; X. Chen et al., 2024; Liu & Fouché, 2025; Niederlaender et al., 2025), falls within the opportunistic return category that Akturk et al. (2021) define and that Ketzenberg et al. (2020) identify as the cost driver. This behaviour has increased since the Covid-19 pandemic, as indicated by Narvar (2020), finding that bracketing increased with over 50 percent on their platform between 2017 and 2020, mainly driven by weight variations after the Covid-19 pandemic leading to 19 percent higher size uncertainty. The direct monetary impact of bracketing in isolation has not been quantified in the literature, but its position within the cost-concentrated segment makes it an economically relevant phenomenon for retailers to target.

Further, lenient return policies are widely used by retailers because they tend to stimulate demand more than they increase returns (Janakiraman et al., 2016), and they have become an industry baseline. The H&M representative interviewed for this study described the consumer expectation directly: "*everyone had free returns. That created a customer behaviour*". Retailers therefore face a tension where the policy features that attract and retain profitable customers also create openings for bracketing by unprofitable ones. Intervening against the latter without losing the former requires understanding how the bracketer perceives the interventions aimed at changing their behaviour.

1.1 Background

Previous research on bracketing behaviour mainly zeros in on the retailer; how retailers lower bracketing return rates with the use of AI-fitting tools (Liu & Fouché, 2025), how

retailers should optimize ordering to make use of bracketing (Xu et al., 2023), how retailers should optimize return policies related to bracketing (X. Chen et al., 2024), or even how to adjust price to take advantage of bracketing (Balaram et al., 2022).

While the retailer's side of bracketing is thoroughly covered in earlier research, the bracketing consumers' perceptions regarding this behaviour, is not. Specifically, bracketers' perceptions of their willingness to buy with the retailer related to retailers' bracketing mitigation efforts remain unexplored in previous research. Looking at the other side of the coin allows for exploring potential discrepancies between retailer intentions and consumer perceptions of such interventions established in earlier research.

1.2 Purpose & Contribution

The purpose of this study is to contribute to the consumer side literature of bracketing, which is currently scarce. The bracketing behaviour is becoming more important to study, given the recent rise in bracketing, and the fact that this behaviour sits at the heart of the economic implications of online returns. The study therefore examines how consumers who bracket perceive return policy interventions in online fashion shopping, with focus on perceived fairness and willingness to buy with the retailer, and what those perceptions imply for the bracketing decision.

The study provides five contributions that extend, qualify or contradict the existing bracketing and return policy literature. First, it shows that bracketing among these consumers is a fallback chosen only after other resolution mechanisms fail, which adds a conditional structure to the bracketing literature's existing treatment of bracketing as a strategy to manage uncertainty (Balaram et al., 2022; X. Chen et al., 2024). Second, it identifies five dimensions of fit-related uncertainty (size, fit beyond size, material and construction, length and body proportions, style and variant comparison, and size inconsistency), extending Balaram et al. (2022) decomposition of size and preference uncertainty and X. Chen et al. (2024) treatment of size, colour, and style as separate attributes, with the new dimensions (proportions, size inconsistency, desired fit) carrying different implications for intervention reach. Third, free returns enable bracketing only for the subset whose binding constraint is the cost of returning rather than the effort. Fourth, it identifies a stake-based hedging override that limits intervention effectiveness

for high-value purchases. Fifth, it identifies a minority response to return fees that frames the cost as a service rather than a penalty, which Bower & Maxham (2012) do not predict in their regret-mediated literature on fee returns.

1.3 Research Question

To investigate the consumer side of bracketing, a research question was developed:

How do return policy interventions affect bracketing among consumers with past bracketing behaviour, through their perceptions of fairness and willingness to buy with the retailer, in online fashion shopping?

E-commerce was chosen as the context because it is a sector where online shoppers frequently pursue bracketing (Narvar, 2020). The rationale for the consumers selected is set out in section 3.3.

1.4 Delimitations

The paper applies a narrow scope regarding gender and previous bracketing behaviour. Additionally, using a specific segment of the online retail landscape (fashion), limits the breadth of the contribution to one area within online retailing. However, the narrow approach is believed to increase relevance, as different product categories and consumer types within the online retail space may vary in bracketing behaviour and bracketing frequency.

The study is also limited to consumer perceptions, specifically willingness to buy with the retailer and fairness, and does not measure actual behavioural outcomes. Given the current gap on the bracketing consumer's perceptions of retailer interventions, findings should be read as perceptual rather than predictive. Male consumers were excluded because the online apparel industry represents a unique market landscape dominated by female consumers, as indicated in section 3.3. Findings are therefore not transferable to male consumers. One retailer interview was conducted to provide context and support interpretation of the customer interviews, but the retailer perspective lies outside the scope of this study, which limits conclusions to the consumer side.

1.5 Structural Overview

The report is structured into six chapters. The introduction established the economic relevance of bracketing, the gap in consumer-side research, and the research question.

The theoretical framework follows a three-part chain: return policy interventions, the fairness and willingness to buy responses they produce, and the implied effect on bracketing. The chain is applied as the framework's organising structure to allow the findings to confirm, extend or qualify it. The methodology chapter describes the qualitative research design, with semi-structured interviews built around scenario visualisations of four intervention types. The findings chapter reports what bracketing is for the participants, the uncertainty types that drive it, how the AI sizing tool acts on that uncertainty, what the monetary interventions do to the multi-item order, and the conditions under which bracketing becomes impenetrable. The discussion interprets these findings against the framework, shows where existing theory holds for the bracketing behaviour and where it does not, and concludes with managerial implications. The conclusion restates the contributions and the managerial implications for reducing bracketing, then combines limitations with directions for future research.

2. Theoretical Framework

The theoretical framework is organized into a three-part chain focusing on return policy dimensions and interventions leading to perceptions of fairness and willingness to buy with the retailer, which in turn lead to an expressed effect on bracketing. Subsection 2.1 established the bracketing phenomenon and its antecedents. Subsections 2.2, 2.3 and 2.4 in turn cover the three parts of the framework. Figure 1 visualises this chain.

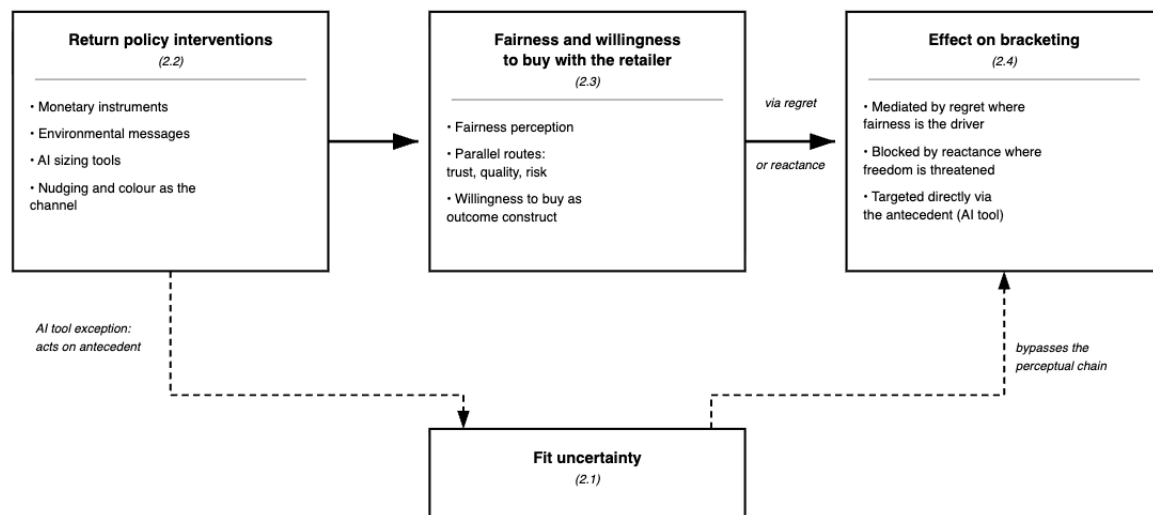


Figure 1. The three-part chain organising the framework: interventions, perceptions, behavioural effect on bracketing.

2.1 Bracketing and its Antecedents

Akturk et al. (2021) split online returns into legitimate, opportunistic and fraudulent categories, and define the opportunistic category as: “An opportunistic return occurs when a customer buys a product from a retailer with the full intention of returning it.” Legitimate returns arise after purchase, when realised utility falls below expectations (Petersen & Kumar, 2009). Bracketing sits in the first category alongside broader return abuse.

The primary driver of bracketing is fit or valuation uncertainty in the online environment (Balaram et al., 2022; X. Chen et al., 2024). Liu & Fouché (2025) and Xu et al. (2023) treat fit uncertainty as a driver of online returns more broadly. Clothing’s status as an experience good adds to this, since consumers cannot fully assess fit or quality before purchase (Hong & Pavlou, 2014). Kim & Damhorst (2010) link body dissatisfaction to self-image discrepancies that drive fit uncertainty in online shopping, with concerns

including the inability to try on, size unavailability, and difficulty imagining how a garment will fit.

Y. Kim & Krishnan (2015) give a wider grounding for this driver, distinguishing objective product quality from subjective product quality, where the latter covers attributes that cannot be experienced online, such as the fit and feel of clothing. Subjective quality is the dimension bracketing operates on. They also find an interaction with price, where consumers buy low-priced items even when product-level uncertainty is high but avoid expensive items under the same uncertainty. The price interaction is relevant when high-stakes purchases produce behaviour that low-cost ones do not.

Bracketing is facilitated, not caused, by lenient return policies, particularly monetary and effort based leniency that lowers the barrier to ordering several items at once (Bower & Maxham, 2012; Janakiraman et al., 2016).

2.2 Return Policy Interventions

The interventions tested in this study act on different parts of the bracketing process. Monetary instruments act on the policy leniency that enables it and environmental messages on consumer awareness of return consequences. AI sizing tools act on the fit uncertainty that drives the behaviour. Nudging is the mechanism through which the monetary and environmental interventions operate.

2.2.1 Monetary Instruments

Monetary instruments attach a financial consequence to consumer behaviour through return fees, restocking charges, or free returns that remove financial friction. Janakiraman et al. (2016) classify monetary leniency as one of five core return policy dimensions and a strong driver of purchase behaviour. The effect has been shown to not be linear, as Bower & Maxham (2012) show that charging customers for returns, even when retailers consider it equitable, reduces post-return spending, with fee returners cutting purchases by 75 to 100 percent within two years.

2.2.2 Environmental Messages

Green messages influence behaviour through information about environmental impact rather than financial consequence. L. Chen et al. (2022) examine framing effects in sustainable fashion and find that loss-framed messages are more effective for

consumers in early stages of behavioural change, because they raise perceived threats and generate stronger initial intent, while gain-framed messages are more effective in later stages, because they raise perceived benefits and self-efficacy. The study examined sustainable purchasing rather than return reduction, so the behavioural mechanism is what transfers.

Von Zahn et al. (2025) provide a direct return-context test, finding that informing customers about the environmental consequences of product returns reduced return shipment by 2.6 percent without affecting sales. The same analysis shows heterogeneity, since returns decreased for most customers but increased for a minority, which points to a backfiring effect that section 2.4 returns to.

2.2.3 AI Sizing Tools

AI sizing and virtual try-on tools reduce return rates by resolving fit uncertainty before the purchase. Liu & Fouché (2025) report a personalised sizing tool that “led to a 30% to 44% reduction in return rates, minimizing consumer dissatisfaction with received items”. Idrees et al. (2024) report that 3D scanners reduce the online return rate by 27 percent by filtering out incorrect sizes and fits, reducing “the uncertainty of how to find the garment size online without trying on”.

2.2.4 Nudging and Colour as the Channel

Nudging refers to guiding people toward a behaviour preferred by the nudge designers (Thaler, 2008). Ghose et al. (2024) distinguish pressure nudges from self-assurance nudges. Pressure nudges, which exploit scarcity of stock or time, can produce higher returns when they push consumers into impulsive decisions. Self-assurance nudges, which help consumers validate product choices or size, produce higher sales and lower long-term returns. The underlying mechanism is the justification effect (Okada, 2005), where consumers are more likely to purchase hedonic goods when the decision context lets them justify their choice. In a field experiment with online fashion buyers, assurance nudges reduced product returns by more than 69.3 percent relative to pressure-based nudges (Ghose et al., 2024).

Colour is the channel through which the monetary and environmental nudges in this study reach the consumer. Hsieh et al. (2018) show that red triggers avoidance motivation and heightened cost perception, while blue activates approach motivation.

The use of red in the return fee scenario draws on this. Green is used in the environmental message because it creates less arousal than red and is commonly associated with the outdoors (Clarke & Costall, 2008).

2.3 Fairness and Willingness to Buy With the Retailer

The middle link is the consumer's perceptual response to the intervention. Fairness is the primary route documented in the return policy literature. Parallel routes through trust, quality and risk perception are noted next, and the construct of willingness to buy with the retailer is grounded at the end.

2.3.1 Fairness Perceptions

Pei et al. (2014) show in an online retail setting that consumers' perceived fairness of the return policy is a positive antecedent of purchase intention, grounded in both distributive and procedural justice principles. Distributive justice concerns whether outcomes are proportional to those of others in the same situation (Xia et al., 2004). Procedural justice concerns whether the process used to arrive at the outcome is legitimate (Seidman & Zeisel, 1977).

Xia et al. (2004) argue that price comparison is necessary but in isolation insufficient for a fairness perception to arise. Consumers compare their own situation against a reference point, as their own prior experience, the price paid by similar others, or a perceived market norm (Bolton et al., 2003). The discrepancy from that reference point, not the absolute price, generates the judgement of fairness or unfairness. The more similar the reference, the stronger the perceived unfairness when a discrepancy exists (Xia et al., 2004). The framework was developed for price comparison, and its constructs are extended to return policy evaluations here, with Pei et al. (2014) supporting the extension. Perceived unfairness may also trigger active coping, consumers may leave the relationship or seek to restore equity through complaint or avoidance (Xia et al., 2004).

2.3.2 Parallel Routes from Intervention to Purchase Intention

The fairness mediation of Pei et al. (2014) is not the only mediator documented for the effect of return policies on purchase intention. Oghazi et al. (2018), studying 730 Swedish online consumers, find that perceived consumer trust fully mediates the effect of perceived return policy leniency on purchase intention. Shao et al. (2021) document a parallel route in e-commerce, finding that lenient return policies raise perceived product

quality and lower perceived risk, and that these two mediate the effect on purchase intention. The outcome variable is the same across all three studies. For this study, the relevant point is that interventions can shift willingness to buy with the retailer through more than one perceptual route. A finding that an intervention raises willingness to buy without raising perceived fairness must therefore not be a contradiction of the framework but could be a sign that a different mediator is doing the work.

2.3.3 The Construct of Willingness to Buy With the Retailer

The term “willingness to buy with the retailer” should be interpreted as the perceptual version of the purchase intention used as the outcome variable in Pei et al. (2014), Oghazi et al. (2018) and Shao et al. (2021). All three use multi-item scales that define purchase intention as the consumer’s stated willingness to buy from the retailer in question. In the scale of Pei et al. (2014), adopted by Oghazi et al. (2018), one item is “I would be willing to purchase at this store”. This study is qualitative and does not use a scale, but the construct it captures, the consumer’s perceived likelihood of buying from the retailer after seeing the intervention, is meant to replicate the one those studies measure quantitatively.

2.4 From Perception to the Effect on Bracketing

The last link is how a perceptual response translates into a perceived change in bracketing. Two mechanisms from the literature are relevant.

2.4.1 Regret as a Mediator of Fairness on Behaviour

Bower & Maxham (2012) find that the dominant consumer response to return fees is not a rational equity assessment but regret. Regret mediated cost fairness perceptions in their study, meaning fairness affects future purchasing through the emotional response it generates rather than directly. In line with Xia et al. (2004), this may reflect a consumer desire to balance a past inequity or prevent future ones by choosing not to repurchase (Bower & Maxham, 2012). Consumers also systematically prefer positive inequity, perceiving free returns as fairer than fee returns even when self-attribution for the return is strong (Bower & Maxham, 2012; Lapidus & Pinkerton, 1995).

2.4.2 Reactance as a Backfiring Mechanism

Brehm (1966) introduces reactance as a motivational state that arises when individuals perceive a threat to their freedom of choice. Dillard & Shen (2005) operationalise

reactance as a combination of anger and negative cognitions and show that this combination fully mediates the effect of threat to freedom on attitude and intention. Their studies are in health communication rather than retail, but the mediation structure transfers because reactance is the general response to a perceived freedom threat. Kronrod et al. (2012) find in environmental marketing that assertive language backfires when consumers do not perceive the issue as important, while increasing compliance when they do. The combination predicts that an environmental message which threatens the consumer's freedom to bracket will produce rejection rather than compliance, with the strength of that rejection depending on how important the consumer judges the issue. A separate credibility mechanism operates alongside this one, with Nyilasy et al. (2014) and Y.-S. Chen & Chang (2013) finding that green advertising backfires when consumers detect a mismatch with the firm's actual environmental performance, with greenwashing perceptions producing reduced trust through consumer confusion and perceived risk.

Taken together, these three parts predict the following. Interventions in 2.2 are processed through the fairness, trust or quality and risk perceptions covered in 2.3. The behavioural effect in 2.4 is mediated by regret where fairness is the driver or blocked by reactance where the intervention is read as a threat to consumer freedom. The AI sizing tool is the exception, because it targets the antecedents in 2.1 directly and does not depend on the perceptual chain to act on bracketing.

3. Method

3.1 Research Design

Given the exploratory research question, a qualitative approach was appropriate, since it surfaces perceptions, interpretations, and decision-making processes around willingness to buy with the retailer rather than measurable behavioural outcomes (Bell et al., 2022, p. 1035).

The research was directly informed by the theoretical framework, since the nudges used in the interventions were built within the frame of the previously proven intervention methods in section 2. Rather than focusing on a single company, the study investigated consumer responses to these intervention types broadly. This allowed examination of mechanisms such as consumer willingness and fairness without restricting findings to one retailer.

Semi-structured interviews were the primary data source. They were designed to investigate subjective reasoning about fit and style uncertainty, trust, and perceived risk through real-life context and detailed explanations rather than fixed or structured measurements (Bell et al., 2022, p. 98). One additional interview was conducted with a representative from H&M to provide industry context on bracketing, return policy norms and retailer-side experience with intervention technologies such as virtual try-on tools. The retailer interview was not treated as primary data. It is used in the introduction to anchor the free-returns norm in retailer experience, and in the discussion to triangulate findings on bracketing as fallback behaviour, the size inconsistency dimension, the limits of AI sizing tools, the historical baseline of free returns, and the stake-based override.

The interview guide drew on a partial application of the vignette technique to provide realistic context to participants and reduce the possibility of an unreflective reply (Bell et al., 2022, p. 768). In practice, this meant presenting interviewees with scenarios and asking how they would respond if that scenario arose (Bell et al., 2022, p. 766) (see Appendix B). The critical deviation is that the vignette technique is mainly used for closed questions, which would make a direct application suboptimal for the study's exploratory focus. The combination of the two methods addresses a limitation neither one resolves alone. The vignette anchors participant reasoning in a concrete situation and reduces the possibility of an unreflective reply (Bell et al., 2022, p. 769), but its standard closed-

question format constrains respondents to predetermined answer categories and does not allow for exploration of the reasoning behind them. The semi-structured format allows probing into motives, perceived trade-offs, and emotional responses behind a reaction, but without a concrete scenario, responses risk becoming abstract and detached from the actual decision context in which bracketing occurs. The partial application preserves the vignette's function of grounding responses in a realistic situation while using the semi-structured format to explore the reasoning that a closed-question vignette would not capture (Bell et al., 2022, p. 1196).

Secondary sources, including prior academic studies on bracketing, machine learning, nudging, and industry reports on fashion e-commerce returns, were used to design the interview guide and inform the discussion. For the theoretical framework, mostly peer-reviewed articles with an Academic Journal Guide (AJG) score of 3, 4 or 4* were used, to support the credibility of the mechanisms behind the intervention design.

Quantitative designs were not included. They would be more appropriate as a follow-up to test and generalise the patterns identified than as the main approach (Bell et al., 2022, p. 1579).

3.2 Interview Design and Procedure

The session started with the vignette technique, implemented through scenario visualisations built to simulate a realistic online shopping environment. These were built using Lovable, an AI-assisted web development tool that creates functional websites through natural language prompting (see Appendix A). The tool was used to build a simplified webshop interface replicating the selection and checkout phases of an online fashion purchase. Each of four behavioural intervention types (a free return notice, a return fee, and two green messages) were embedded within this interface (see Appendix A), and the AI-sizing tool was tested separately on an external website. Customer reviews were excluded from the simulated webshop, because reviews can affect both fit uncertainty and purchase confidence, and including them would have introduced a variable that could interact with the intervention effects the study aimed to isolate. This approach was chosen over static image mock-ups because an interactive, browser-based environment more closely approximates the actual context in which bracketing decisions occur.

Throughout the procedure, the researcher followed the interview guide to minimise interviewer influence and the use of leading questions, and maintained a non-judgemental stance (Bell et al., 2022, p. 624-628). To minimise social desirability bias, some questions were framed to let participants distance themselves from the behaviour, for example by reflecting on how a peer might respond to the same intervention (Bell et al., 2022, p. 667). This encouraged sharing of actual decision-making rather than idealised behaviour. To ensure the accuracy and trustworthiness of the data, all sessions were audio-recorded with informed consent and transcribed (McLellan et al., 2003).

3.3 Sampling Strategy

A purposive sampling strategy was used. In purposive sampling, participants are selected based on specific criteria connected to the research objectives, so the sample clearly reflects the phenomenon being studied (Bell et al., 2022, p. 1087). Participants were included based on two criteria: prior bracketing behaviour, established through self-identification, and gender, women only. Both criteria reflect a choice to maximise depth rather than to support a generalizability for broader populations.

The female focus rests on three reasons. First, fashion retailing is dominated by female consumers (Pentecost & Andrews, 2010). Studying the segment that drives the market produces findings closest to where the bracketing problem occurs in practice. Second, the antecedent that drives bracketing in this context, fit uncertainty in online apparel, is gendered. Kim & Damhorst (2010) link body-related self-discrepancy to fit concerns and purchase intentions in online apparel shopping in a sample of women, with concerns including the inability to try on, size unavailability, and difficulty imagining how a garment will fit. The mechanism that produces bracketing is thus prominent in this group. Third, qualitative depth depends on a sample homogenous enough on the variable of interest to allow within-group comparison. A diverse sample across both genders, within the same sample size, would have produced shallower analyses in both groups. The trade-off accepted is that findings are not transferable to male consumers, which is acknowledged in section 3.7.

Sample size was guided by qualitative considerations of depth rather than statistical power. Guest et al. (2006) find that for a sample homogenous on the variable of interest, saturation on detectable themes is reached within the first twelve interviews, with basic

theme elements detectable in as few as six. Twenty interviews were conducted to allow for that threshold with margin and to accommodate the possibility that some recruited participants would not qualify as bracketers in practice. Two interviews were discarded during or after the session because the participants showed clear signs of non-bracketing behaviour, leaving 18 for analysis. This sits above the saturation threshold for this type of sample.

Interviewee	Gender	Date	Language	Duration
Interviewee 1	Female	2026-03-09	Swedish	28:45
Interviewee 2	Female	2026-03-12	Swedish	27:55
Interviewee 3	Female	2026-03-12	Swedish	31:08
Interviewee 4	Female	2026-03-12	Swedish	33:47
Interviewee 5	Female	2026-03-13	Swedish	29:07
Interviewee 6	Female	2026-03-24	Swedish	36:23
Interviewee 7	Female	2026-03-25	Swedish	28:36
Interviewee 8	Female	2026-03-26	English	32:25
Interviewee 9	Female	2026-03-14	Swedish	51:23
Interviewee 10	Female	2026-03-27	Swedish	24:51
Interviewee 11	Female	2026-03-24	Swedish	33:57
Interviewee 12	Female	2026-03-29	English	35:12
Interviewee 13	Female	2026-03-26	Swedish	35:04
Interviewee 14	Female	2026-04-11	Swedish	39:37
Interviewee 15	Female	2026-04-08	Swedish	14:45
Interviewee 16	Female	2026-04-11	Swedish	37:13
Interviewee 17	Female	2026-04-02	Swedish	23:27
Interviewee 18	Female	2026-04-09	Swedish	21:42
				$\mu = 31:24$

Figure 2. Overview of the 18 consumer interviews contributing to the findings of the study.

3.4 Data Analysis

Interview transcripts were analysed using a thematic analysis approach, which involved identifying, organizing, and interpreting patterns of meaning across the dataset. The analysis followed a five stage outline: familiarisation with the data, generating initial codes, searching for themes, reviewing themes, and defining and naming themes (Braun & Clarke, 2006).

Both researchers read through the transcripts before any coding began. First-stage coding was then conducted with generative AI, which extracted initial codes from the anonymised transcripts. Each code included the exact transcript string from which it was

derived, enabling verification against the transcript text. The researchers reviewed the AI-generated codes, identified discrepancies or codes that did not accurately reflect the transcript content, and corrected or deleted them. Themes were developed by grouping codes against the full dataset to ensure sufficient support, with overlapping themes merged where appropriate (Braun & Clarke, 2006).

3.5 Trustworthiness and Research Quality

The study evaluated quality using four qualitative criteria: credibility, dependability, confirmability, and transferability (Bell et al., 2022, p. 1024). Credibility was achieved through triangulation with the retailer interview (Bell et al., 2022, p. 1026, 1648). Dependability was supported by maintaining an audit trail of interview procedures and coding steps so that the research process is transparent (Bell et al., 2022, p. 1030). Confirmability was ensured by connecting interpretations to specific parts of the data and by openly reflecting on potential researcher assumptions and biases (Bell et al., 2022, p. 1032). One such source of researcher bias was acknowledged. Prior to data collection, one researcher held the assumption that the monetary intervention of a return fee would be perceived as the most powerful disincentive to bracketing. This deviation between the researchers created a risk of inter-interviewer variability (Bell et al., 2022, p. 626), which was mitigated by stating questions as written in the interview guide.

Transferability was enabled by providing descriptions of the fashion e-commerce setting and participants' shopping situations, allowing readers to judge relevance to other contexts rather than claiming statistical generalisation (Bell et al., 2022, p. 1030).

3.6 Ethical Considerations

The study followed standard ethical principles for qualitative business research (Bell et al., 2022, p. 374-396). Anonymity was protected by removing names and identifiable details from transcripts, while data was stored securely and accessible only to the researchers and the supervisor in a OneDrive folder. Given the focus on online shopping, returns, and sizing, specific attention was paid to potential sensitivities around body image and fit. The interviewer avoided judgmental language and allowed participants to skip any questions they find uncomfortable. No biometric, image, or login data were collected.

3.7 Methodological Limitations

Several methodological boundaries shaped how the findings should be interpreted. First, the use of a relatively small, purposively selected sample of female online fashion shoppers means the results are not statistically generalisable to all customer segments, genders, or retail categories. Second, the study relied on self-reported information of shopping and returns, which may be affected by recall bias and social desirability (Bell et al., 2022, p. 666, 743).

One further consideration concerns the definition of the sample itself. The sampling criterion required participants to have engaged in bracketing behaviour, but bracketing is situational. Most online fashion shoppers have likely ordered multiple sizes at some point, whether routinely or once for a specific occasion. The study did not distinguish between frequent and occasional bracketers, and the threshold for qualifying as having past bracketing behaviour was based on self-identification rather than on purchase data. This means the sample may have included participants for whom bracketing is a habitual strategy alongside participants for whom it is an exception, and the perceptual responses of these two groups may differ in ways the present analysis does not capture. Findings should therefore be read as reflecting perceptions among consumers who recognise themselves as having bracketed, not as representing the views of a behaviourally similar group.

Additionally, findings cited from the return fee literature were in some cases obtained through studies tracking customers who had already completed a real return and been charged or not charged an actual fee. The present study, by contrast, presented the return fee as a hypothetical scenario within a simulated checkout interface. Consumer reactions to a visualised, not yet experienced, fee condition may differ from the post-charge reactions documented by articles providing support to the theoretical framework. This limited direct comparability between the present qualitative findings and quantitative effect sizes reported in the return fee literature.

4. Findings

This chapter reports how the interviewed consumers describe their bracketing and how they react to the five scenarios when those reactions are read against the bracketing decision. Most reactions to the environmental messages spoke about returns in general rather than bracketing and are therefore excluded, but four responses that connect to the multi-size decision are reported in 4.6. The section is organized around six areas: what bracketing is for this group and how it sits within a wider buying process (4.1), the forms of uncertainty that drive it (4.2), how the AI sizing tool acts on that uncertainty (4.3), what the return fee and the free-return message do to the multi-item order (4.4), the conditions under which bracketing becomes fixed and no scenario reaches it (4.5), and finally environmental messages in relation to the bracketing decision (4.6).

4.1 Bracketing as a Last Resort

Bracketing among the interviewees is rarely a first move. Most describe it as what they fall back on, once the cheaper ways of resolving size doubt have failed. They check the size guide, the model's height and stated size, reviews and their own memory of the brand, and only order more than one size when doubt remains. One interviewee set out the sequence:

"If it's a knitwear sweater or a t-shirt, I usually just go with my normal size. If it ends up a bit more oversized, that's fine. But normally — if I'm unsure — I would buy two sizes and try them at home. If there's no clear size guide, I just buy two sizes and test them." (Interviewee 1)

The same conditional logic appears for others, where the backup size is triggered by the absence of usable size information rather than by habit.

"Normally I have a good idea of my size, but if not I would order two sizes" (Interviewee 5)

For one interviewee, bracketing happens only after every other check has been tested and the item is wanted enough to justify it:

"If I am still unsure after all checks, and I really want the item, I will take an extra size to try at home. I am not deterred by a 39 SEK return fee — I would rather pay that than receive the wrong size." (Interviewee 18)

Read this way, bracketing is the response to an unsolved problem. The consumer brackets because the available information has not removed the doubt. This framing matters for the scenarios that follow, because an intervention that raises the cost of bracketing without resolving the underlying doubt leaves that doubt in place.

4.1.1 Deferred Payment as an Enabler

One interviewee, who shops in large multi-item orders, traced her bracketing directly to deferred payment through Klarna. The view is hers alone in the sample, but she stated it with clarity and named a financial mechanism that is separate from the leniency of the return policy itself.

“Having Klarna is really nice. Without it, casual browsing and ordering feels more like a hassle. With it, ordering costs nothing in the moment. If Klarna had not existed, I do not think people would be bracketing as much.” (Interviewee 16)

She connected the absence of an upfront charge to the size of the order, and a small return fee to the breaking of that effect:

“With a return cost I order more carefully and fewer sizes. Without a cost and with Klarna, I would order the whole store. Even a small fee — 50 SEK — triggers a psychological shift: it feels like throwing money away on nothing.” (Interviewee 16)

She also described how deferred payment removes the upfront cost, the wait for a refund and the need to contact customer service all at once, which she linked to ordering at a scale she would not otherwise reach:

“I order 10 items, try them, find nothing fits, forget to return. A Klarna notification appeared and disappeared — no money ever left my account. Customer service at online retailers is terrible, making payment complications even worse. Klarna completely removes all of this friction.” (Interviewee 16)

“Klarna also increases the probability of keeping something — ordering 10 items means a higher chance that at least one works. The question of how returns changed before vs. after Klarna would be interesting — I think they have increased dramatically. More people can shop online now; it is like having unlimited money.” (Interviewee 16)

4.2 The Uncertainty That Drives Bracketing Goes Beyond Size

Size doubt is the most common trigger, but the interviews show bracketing arising from several separate forms of uncertainty. Many point to different parts of the garment, and each limit what a size-based fix can do. The distinction matters later, because they explain where the sizing tool reaches and where it does not.

4.2.1 Fit Beyond Size

A recurring point is that the right size and the right fit are not the same thing. Interviewees describe wanting to see how a garment sits on their own body, and waiting to decide between a tighter and a looser version of the correct size.

“It can be about how something looks on a different body type than what is shown. Even if the size is right, I might not like the way it sits on me. A lot of it is about how the garment fits the silhouette, how it sits — not just whether the size matches.”
(Interviewee 4)

“Stylistically, these trousers might look great tighter or better a size up worn loosely — a different style, a different feel. A sizing tool does not help with that. I would want to see and feel the garment in real life and try different fits.”
(Interviewee 5)

4.2.2. Material and Construction

Several interviewees order more than one item because they cannot judge fabric and quality on screen, and this drives comparison ordering that no measurement resolves:

“Even if you can see a photo of yourself in the garment, you might still want to feel the material and quality. Even if it fits technically, you might not feel good in it because of the fabric. In that case you would probably end up buying multiple things to compare” (Interviewee 4)

One interviewee who uses a sizing tool reported that material, not size, was what still sent items back:

“When I have used this tool, I have never returned for sizing — returns were due to material. I also only ordered one size when using the tool.” (Interviewee 12)

4.2.3 Length and Body Proportions

For interviewees whose proportions fall outside of the standard ratios a size assumes, width and length do not move together, and a single recommended size cannot satisfy both. This is most significant for trousers.

“If I am short and curvier, trousers are simultaneously too long and too tight — the dimensions do not correspond. A hip size 36 is too long; a length 32 falls into children’s sizing. The tool works for tops, sweaters, bras — not for trousers.”

(Interviewee 15)

4.2.4 Style and Variant Comparison

Some bracketing has nothing to do with size at all. Interviewees order several colours, styles or price points to compare and keep one. One described ordering two colours of the same item with no intention of keeping both.

“It is more because you want to see. Both look nice here. And in this case I might not be fully sure whether I want a grey pair or a light pair. So I would have ordered both, but I probably would not have intended to keep both of them.”

(Interviewee 3)

Others named this directly as bracketing across styles rather than sizes, and judged it reasonable for an expensive purchase she meant to keep.

“My most recent purchase was Lululemon athletic tights — several styles, quite expensive. I wanted to know which style would fit better visually and functionally. Bracketing between two different styles rather than sizes feels valid for an expensive purchase where you genuinely intend to keep one.”

(Interviewee 8)

“Sometimes I order two sweaters at different price points for comparison. Mainly it is fabric, fit, and color that drive returns. If between two colors, I order both to compare.”

(Interviewee 12)

4.2.5 Size Inconsistency and Within Brands

Brand familiarity does not always settle size doubt, because some brands are not consistent with themselves. Two interviewees pointed to variation across a retailer’s own lines and across retailers as a reason they keep ordering more than one size.

“It is about 50-50. I sometimes order two sizes; sometimes I order one and it fits terribly. Sizing varies enormously across stores — even within the same ownership group, like H&M and & Other Stories, or across different H&M garment models.” (Interviewee 14)

“I do not order basics I can buy in-store. Material appearance and model fit are the primary evaluation cues. Model fit-to-self comparison is explicit. Size variation across retailers is the main reason for multi-ordering.” (Interviewee 16)

4.3 The AI Sizing Tool and the Cause of Bracketing

Of the five scenarios tested, the sizing tool is the only one that addresses the doubt that produces bracketing rather than attaching a consequence to it. Interviewees who had used it before reported ordering one size instead of two.

“I have used this one before and it has worked for me. It correctly identified my size for a garment. I would trust it. I think I could order just one pair of jeans.” (Interviewee 11)

“No, usually I would just order one when I have used the tool.” (Interviewee 6)

4.3.1 Why the Tool Is Accepted

The tool was the one scenario that no interviewee called unfair or manipulative, and the reason they gave point to two reasons. The first is that it is optional, so the consumer acts on herself instead of being acted on.

“Yes, it’s more helpful. And since it’s optional — you’re not forced to use it to place an order — it doesn’t feel intrusive at all.” (Interviewee 2)

“I think it feels very helpful. I have discussed data and privacy at an IT workshop and am not sensitive about this. I have entered my measurements before. I do not find it intrusive — I am filling it in voluntarily to help myself.” (Interviewee 11)

The second one is that the data it asks for is not felt to be sensitive. Interviewees compared body measurements favourably with payment details or depersonalised them at scale.

“More helpful than intrusive. I have no problem sharing this kind of information. I do not see it as sensitive.” (Interviewee 5)

“I feel fairly open about what I share. The helpful aspect outweighs feeling intrusive. It helps me, and whoever sees my measurements at a data center has so many data points they don’t care specifically about mine.” (Interviewee 1)

The acceptance is therefore conditional. It rests on the tool being a voluntary aid that solves the consumer’s problem, not a requirement and not a record used against her.

4.3.2 Where the Tool Does Not Reach

The same interviews mark out a group for whom the tool does not remove the need to bracket, and the boundaries follow the uncertainty types in 4.2. The first limit is desired fit. A tool that returns one size cannot resolve a choice between a tighter and a looser version, although one interviewee found that a tool asking about fit preferences narrowed the gap.

“I have used size guides before. This one surprised me positively — specifically the section where I could choose how I want the garment to fit (“looser and longer”). Body measurements alone do not capture desired fit; without asking about fit preference, the size recommendation may not apply to how I actually want to wear the garment.” (Interviewee 12)

The second limit is body proportion. Tools that work from weight or a few measurements fail interviewees whose proportions do not match the standard ratios.

“I have wide hips. The tool recommended a 40 for jeans but a 40 is too large at the waist because the tool only uses weight, not hip-to-waist ratio. A 40 being too loose at the waist is the wrong solution — it conflates weight with hip width. The tool needs more dimensional parameters.” (Interviewee 18)

“Return probability would still be fairly high. I have used the tool twice and it has generally worked. But I have long arms — the tool recommends XS or S, but for long-sleeved tops the sleeves end up too short. The tool works for some garment types but not others.” (Interviewee 14)

A third limit is trust at first use, and the way a past failure carries over to a new tool. One interviewee said she would keep ordering two sizes because earlier tools had let her down, even though this was a different one.

“I think I would order multiple anyway. I have not used EcomID specifically, but I have used similar tools that base recommendations on return and purchase history. Those have not worked well, so I am a bit skeptical. For now I would probably still order both sizes.” (Interviewee 5)

A fourth limit is practical. The tool only changes behaviour if it is quick to use and if the consumer actually has the measurements it asks for.

“The problem with standard size guides is that they require measurements — centimeters and millimeters — that you do not have readily available. I have no idea when I last measured my hip. I may not even own a measuring tape. Standard size guides are therefore not practically useful.” (Interviewee 11)

“Yes, if it is easy and fast to use. If it is too complicated I would not bother. But otherwise yes, it would reduce multi-ordering.” (Interviewee 7)

Where the interviewees offered a design preference, it was to place the tool at the moment bracketing is about to happen, pairing the prompt with a direct route to the size help rather than a warning or a charge.

“I think it is the combination — you are considering buying two sizes, so: use our size guide.” (Interviewee 3)

“Consider sizing guides before adding to cart” is very good. Easy to understand immediately — I understood it before reading fully, unlike the green one which requires full reading.” (Interviewee 11)

4.4 The Return Fee and the Free-Return Message

The return fee and the free returns message act on the conditions around bracketing rather than on the doubt that causes it. The interviews show a narrower effect on the multi-item order than their effect on returning in general, which falls outside the scope of this study. What follows reports only what each does to the decision to order more than one item.

4.4.1 The Fee Redistributes the Order More Than It Removes It

The fee reduces the multi-item order in some accounts, but the reduction usually takes one of two forms, and only the first removes the bracketing. The first is dropping the uncertain item from the basket:

“I was going to buy a black coat (...) And you’d pay 59 SEK regardless of how much you return — just for returning anything. But then an extra 20 SEK per item if you return more than three. And I wanted to try a few different lengths and styles. So I ended up buying just one instead. So if I got a message like this, I know I’d become more hesitant — I probably wouldn’t have bought two jeans.” (Interviewee 1)

“Right — now I wouldn’t have bought as many sizes. Even though it’s not a large amount — it’s not a big sum — you still get this feeling of: is this worth it? The whole mental thing of there being a cost I can’t avoid makes you a bit more cautious.” (Interviewee 2)

“This would make me evaluate my choices more — maybe remove the blazer, since I want it to fit perfectly if it is tailored. It is pressure to choose the right size. I would need to really want the item to still buy it.” (Interviewee 7)

The second form replaces the extra size with more searching. The consumer keeps one size and tries to settle the doubt through reviews and measurements instead. This removes the bracketing only if the search resolves the doubt. If it does not, the consumer is back to the unsolved problem described in 4.1.

“With the fee message, I would go back and re-read comments to check my size. I would probably remove the jeans from my basket — jeans are too hard to order without trying, and unless I am in love with them, I would look elsewhere or go to a store.” (Interviewee 12)

“If I had gotten this message, I probably would have gambled on one size. I would have gone back and tried to find more — more reviews, more measurements for the trousers.” (Interviewee 3)

“The fee message would make me revisit reviews and sizing tools to try to consolidate to one size. I would try to convince myself about a size and remove the extra.” (Interviewee 18)

For one interviewee with a strong attachment to the item, the fee did not move the order at all.

“If I am still unsure after all checks, and I really want the item, I will take an extra size to try at home. I am not deterred by a 39 SEK return fee — I would rather pay that than receive the wrong size.” (Interviewee 18)

Taken together, the fee narrows or defers the multi-item order for many interviewees, but the cases divide between genuine reduction and conditional reduction that depends on the doubt being resolved elsewhere. Whether the fee reduces bracketing therefore depends on which of these a consumer does, and the interviews contain both.

4.4.2 Free Returns Enable Bracketing for a Subset

The free-return message expands the multi-item order for some interviewees and does nothing to it for others. For one group, free returns are close to a switch that turns the behaviour on.

“Probably yes — free returns would make me order multiple sizes. If it were not free, I would actively not do it.” (Interviewee 8)

“If I get free returns I’d probably be willing to take more.” (Interviewee 2)

“It depends. First time at a retailer, I would think it very positive — I might not know how their sizes run. I would add a few different sizes to take advantage of it. I would probably make a bigger purchase if this comes up.” (Interviewee 6)

“Free returns would make me take two sizes without hesitation. I do not expect free returns as standard. But if the fee is fairly high — around 69 SEK — I might decide it is not worth it.” (Interviewee 14)

For another group, free returns make no difference to how many items they order. The reason is not the cost but the effort of returning, or a settled preference to choose one item and not return at all. For these interviewees the enabling effect is absent, because the constraint that limits their bracketing is not the one the message removes.

“For me it is a hassle to receive items and send them back. It would trigger a lot of people but not me personally. I would not order different sizes just because of free returns — except for a special occasion like a prom dress. For everyday purchases, no.” (Interviewee 7)

“I would think it is nice but it would not make me add more items. Unless there is a big sale. If I have already satisfied my browsing temptation, free returns would not trigger additional purchases.” (Interviewee 18)

“I barely noticed the free returns message. I want to make the right choice from the start and not need to return. Shein is an exception — a different platform entirely. The message came too late to change my intent not to return.” (Interviewee 9)

The free-returns message therefore enables bracketing only where the consumer would otherwise have been held back by the cost or risk of a possible return. Where the holdback is effort, or a preference to avoid returning, the message leaves the multi-item order unchanged. This subset pattern, rather than a uniform increase, is what the interviews support.

4.5 When Bracketing Is Fixed: Need-Based Override

A pattern across the interviews is that bracketing becomes immovable when the purchase carries high stakes. For expensive, time-sensitive or occasion-driven buys, interviewees said they would order more than one size regardless of fee, message or tool. One put the threshold in terms of value.

“It is about high-involvement purchases. I would never buy an 8,000 SEK silk dress based only on a sizing guide — I would order two or three sizes. When the purchase is expensive, bracketing is justified.” (Interviewee 11)

Another drew the contrast directly with low-stakes buying, where the interventions do have room to work.

“If I need something specific, like suit trousers, I’ll want several styles or sizes because I really need them — no message would affect that. But for a hedonic

purchase, just buying something because it's nice, I don't have the same need to order multiple sizes.” (Interviewee 2)

The clearest version is the occasion purchase under time pressure, most often a dress for a specific event with no time to reach a store. This recurs across interviews.

“I remember ordering multiple sizes for prom dresses in high school — time pressure meant I had to have a backup size. But I would not say this is something I do often.” (Interviewee 17)

“Multi-size ordering is garment-dependent — mainly dresses and trousers. Maximum two at a time. I have become much more conservative in my shopping. When it has happened it is usually driven by time pressure for a specific occasion.” (Interviewee 9)

“It probably would not affect me, but it depends on the product and how much I want it. For something I really want or need for a specific occasion, I would still order multiple. But for something I am less interested in, I would be more influenced.” (Interviewee 5)

The findings show that bracketing holds when the cost of getting the fit wrong on a purchase that matters is greater than the cost the scenarios imposes. A fee or message can move a casual, low-value order, but it does not outweigh the risk of a ruined high-value or last-minute purchase. The override therefore marks the limit of the other four scenarios at once.

4.6 Environmental Messages and the Bracketing Decision

Across the sample, most reactions to the two environmental messages spoke to return behaviour rather than bracketing in isolation. However, four responses connect to the multi-size order and are reported here because they sit closer to the bracketing decision than the wider sample.

One participant identified the gain-framed message as the cue that sent her back to the size guide before committing to a multi-size order.

“the positive green environmental one is the one that actually makes me go in and double-check my size” (Interviewee 9)

Another described the loss-framed message as producing a guilt response in the multi-size scenario.

“it's red. It's a bit more of a warning sign, which makes me feel a bit more guilty — like I'm maybe doing something wrong (...) I understood it straight away before I even read it” (Interviewee 11)

A third read the loss-framed message as blaming her for the multi-size order she was planning to place.

“almost like they're shaming you for planning to return. Because that is your plan if you've added multiple sizes to the cart” (Interviewee 3)

Lastly, one described the gain frame as ineffective on her multi-size order because no consequence was attached.

“I wouldn't have cared about that one. Because there I'm not losing anything. I would have just thought: yes, that's true, but I still want to try” (Interviewee 18)

The remaining participants either ignored the message, rejected it as irrelevant or as transferring environmental responsibility from the retailer to the consumer.

5. Discussion

This section interprets the findings against the theoretical framework, and the three-part structure of the theoretical framework guides the outline of this chapter. Subsection 5.1 covers what bracketing is for this group and what drives it. Subsection 5.2 covers where each intervention reaches into the bracketing process and where it stops. Subsection 5.3 covers a behavioural boundary that limits intervention effectiveness for high-stakes purchases. Subsection 5.4 covers fairness perceptions applied to the bracketing behaviour and includes a check on whether the fairness construct used in the framework extends cleanly to the AI sizing tool. Subsection 5.5 covers managerial implications. The interview with an H&M representative is used as contextual triangulation rather than primary data, with material drawn from a single retailer perspective.

5.1 Bracketing as Fallback Under Multi-Dimensional Uncertainty

The framework treats bracketing as an opportunistic return behaviour, driven by fit or valuation uncertainty (Balaram et al., 2022; X. Chen et al., 2024), facilitated by lenient return policies (Bower & Maxham, 2012; Janakiraman et al., 2016). The findings nuance both the antecedent picture and the framing of the behaviour.

Bracketing among these participants is rarely a first move. Most described it as the fallback after the cheaper resolution mechanism (size guide, model height, brand memory, reviews) had been used and had not removed the doubt (4.1). This problem-solving function is not captured by the opportunistic label in the framework. Akturk et al. (2021) distinguish opportunistic returns from legitimate ones by the consumer's intention at the point of purchase. The findings fit that distinction but show that the intention is not exploitive, but a response to an unsolved fit problem. Ketzenberg et al. (2020) frame the behaviour as a form of return abuse, but this understates the role of unresolved uncertainty as the driver. The implication is that interventions which raise the cost of bracketing without resolving the underlying doubt leave the doubt in place. The H&M representative made the same observation when describing bracketing on dresses: the customer *"buys two dresses (...) decides five minutes before the party"* because the fit cannot be settled before delivery, and *"of course you can build in barriers so it actually costs something. Then the customer will start thinking. Is it worth paying 80 kronor (...) or maybe I should make the decision now"*.

The framework treats fit uncertainty as a single construct, with Y. Kim & Krishnan (2015) grounding it as subjective product quality. The findings show that the construct breaks into at least five dimensions, each with a different relationship to the interventions tested. Section 4.2 identifies fit beyond size (silhouette, how a garment sits, the desired-fit choice between tighter and looser), material and construction (fabric feel, quality of make, weight), length and body proportions (especially trousers, where width and length do not move together), style and variant comparison (ordering different colours or styles with no intention to keep all), and size inconsistency within and across brands. The bracketing literature treats fit uncertainty as the driver without further decomposition (Balaram et al., 2022; X. Chen et al., 2024; Liu & Fouché, 2025). That antecedent picture is too narrow to explain why an intervention may resolve one type of doubt while leaving another untouched. The H&M representative observed the same thing in the size dimension, with fashion trend variation undermining size consistency, since “*a small or a 32 in one style won’t fit the same as in another*”. That matches the size inconsistency dimension (4.2.5).

One additional antecedent surfaced in a single interview. Interviewee 16 tied her bracketing to deferred payment through Klarna, separating the financial mechanism from the return policy itself. The bracketing literature treats lenient return policies as the enabling condition (Bower & Maxham, 2012; Janakiraman et al., 2016). Deferred payment is a different mechanism from return policy leniency that can act as a bracketing enabling mechanism, because it reduces the salience of the upfront payment rather (Kumari & Tripathi, 2026). This is one interviewee’s view and not generalisable from the present data, but it identifies a candidate enabler that the existing antecedent framework does not address.

5.2 Where Each Intervention Reaches in The Bracketing Process

The framework predicts that interventions act on different parts of the bracketing process. The findings allow that prediction to be checked for each intervention against what it does to bracketing specifically.

The AI sizing tool resolves the size dimension of fit uncertainty for participants with prior positive experience, who reported ordering one size instead of two (4.3). This is consistent with the return-rate reductions in Liu & Fouché (2025) and Idrees et al. (2024),

but the findings provide a more nuanced view. The tool reaches the bracketing that arises from size doubt but not what arises from desired fit (a tighter versus looser version of the same size), body proportions outside standard ratios, material judgement, or style and variant comparison. Section 4.3.2 identifies a residual bracketing segment for whom the tool does not remove the need to order more than one item. The aggregate return rate reductions reported in the literature do not separate these segments, so the bracketing specific reach of the tool may be narrower than the 27 to 44 percent reductions suggested. The H&M representative made a similar point, mentioning that AI and virtual try-on technology *“won't fully untangle the knot of the fact that it's only when you've tried it on, physically felt it, that you know whether you want to keep it or not”*.

The findings of the return fee show two patterns (4.4.1). The first is genuine reduction, where the participant drop the uncertain item from the basket. The second is conditional reduction, where the consumer keeps one size and tries to resolve the doubt through additional reviews or measurements, which removes bracketing only if the search succeeds. An opposite effect was noted on the free returns message, which expanded the multi-item order for participants whose binding constraint on bracketing was the cost of a possible return (4.4.2). For another group, where the binding constraint was the effort of returning or a settled preference to choose one item, the message left the multi-item order unchanged.

Several participants described free returns as the industry baseline rather than a differentiating benefit. The bracketing literature treats lenient policy, including free returns, as broadly facilitating multi-item ordering. The findings qualify that for the bracketing consumer, since free returns enable bracketing only where the consumer would otherwise have been held back by cost. Where the holdback is effort or a preference to avoid returning, the message has no perceived effect. The implication for bracketing is the question of whether removing financial friction acts on the bracketing consumer's binding constraint, and the data here say it does for some and not for others. The H&M representative described the free-return norm as a behavioural anchor set during the early venture-funded growth phase of e-commerce: *“everyone had free returns. That created a customer behaviour. And a lot of it was because many of these companies were venture-capital funded and it was all about growth”*. The norm has

begun to shift in the industry, but the consumer expectation built during that period may not have adjusted at the same pace, which sharpens negative fairness responses when a fee is introduced against that expectation.

For the environmental messages, these did not act on the uncertainty antecedent but add an environmental cost to the return decision the consumer is already considering, and their reach therefore depend on whether the cost registers against the existing intent. For most of the sample it did not, with one possible explanation being the assertive language argument (Kronrod et al., 2012). Where the cost did register, the response divided between movement toward the fallback sequence explained in 5.1, and a rejection of the messages as blame in line with the reactance failure Dillard & Shen (2005) describe.

The mechanism through which the cue acts on the bracketing decision is salience. The environmental messages tried to make the return consequence visible at the moment of the multi-size order, which is the same characteristic that Hsieh et al. (2018) describe for red as cost cue and L. Chen et al. (2022) describe for loss framing as a threat cue. Salience is also the construct 5.1 applies to deferred payment via Kumari & Tripathi (2026), where reduced payment salience surfaced as a separate bracketing enabler. The environmental message attempts the opposite move, raising the salience of a return cost rather than reducing the salience of a purchase cost. Even when the salience lands, the findings show that bracketing intent persists unless the cue routes the consumer to a substitute behaviour. The gain frame routed Interviewee 9 back to the size guide and the bracketing decision moved. The loss frame raised salience without offering a substitute, with the responses splitting between rejection for one interviewee, and guilt without a redirect for another. In the framework, Von Zahn et al. (2025) do not separate bracketing from legitimate return behaviour when showing that informing customers of the environmental consequences of returns reduced the return rate by 2.6 percent. However, it is possible that increasing environmental salience of returns at point of purchase leads to a reassessment of the bracketing decision for at least some consumers otherwise willing to engage in that behaviour.

5.3 Stake-Based Override as a Behavioural Boundary on Intervention Effectiveness

The framework's chain predicts that interventions act through fairness, trust, or quality and risk perceptions, with the behavioural effect mediated or blocked downstream. The findings identify a behavioural boundary that sits before the perceptual chain begins. When the purchase is high value, time sensitive, or for a specific occasion, bracketing holds regardless of the intervention (4.5).

This boundary is not in the bracketing literature, which treats lenient policy as the enabling factor and does not specify a stakes threshold above which the behaviour is fixed. The closest theoretical parallel is Y. Kim & Krishnan (2015), who find that consumers buy low-priced items even when product-level uncertainty is high, but avoid high-priced items under the same uncertainty. In their setting, the response to uncertainty is to avoid the purchase. Here, the response is to bracket to manage the uncertainty. The mechanism is the same (the perceived cost of getting the purchase wrong scales with stake), but the behavioural manifestation differs.

The H&M representative described the same pattern from the retailer's side, for example with the example of dresses: *"she buys two dresses. And then decides five minutes before the party. After standing there trying on the two dresses for three hours"*. The representative's view was that behaviour persists as long as the system permits it, which aligns with the finding that no tested intervention reaches it. The implication for retailers is that the high-stakes bracketing segment cannot be addressed by the current intervention set. Pre-purchase visualisation that resolves fit before delivery is one candidate, and the H&M representative noted the industry is moving toward such tools without expecting them to *"solve all problems"*.

5.4 Fairness Applied to the Bracketing Consumer

Three nuances emerge when the fairness framework is applied to the bracketing consumer. Free returns were perceived as fair but not extraordinarily so, which several participants describing them as the industry baseline rather than a differentiating benefit (4.4.2). This moves the reference-point logic of Xia et al. (2004) and Bolton et al. (2003) to a setting where the reference point is the market norm rather than an alternative transaction. For these participants, free returns did not register as positive inequity because the comparison already assumed them. This may partly explain why the return

fee produced strong negative fairness responses. Xia et al. (2004) argue that high transaction similarity sharpens perceptions of unfairness, and a fee applied at the same checkout, against an expectation of free returns, gives the consumer little information to explain the discrepancy.

The dominant consumer response to return fees in Bower & Maxham (2012) is regret, which mediates the fairness-to-behaviour link. A minority of participants in this study described the fee not as a penalty but as the price of optionality, a service cost for trying at home (4.4.1). One explanation is that bracketing consumers, who have an established risk-hedging strategy, may evaluate a fee as a substitutable cost rather than an unexpected loss. Another draws on reactance, since the fee is reactance-preserving in the framework's terms (Brehm, 1966; Dillard & Shen, 2005). A fee read as a service the consumer chooses to use and does not threaten the freedom to bracket, which avoids the rejection response the mechanism predicts when consumer freedom is restricted. A methodological explanation is instead that the fee was presented hypothetically at checkout rather than experienced post-purchase, which is a limit on direct comparison with Bower & Maxham (2012). The divergence is therefore an observation rather than evidence of a behavioural difference, but the service-fee framing is a candidate for experimental testing that compares perceived fairness of "return fee" versus "home-try-on fee" labelling.

The third nuance is that the AI sizing tool was the only intervention no participant described as unfair or manipulative (4.3.1). The framework's fairness construct comes from Pei et al. (2014), Xia et al. (2004) and Bower & Maxham (2012), all of whom develop the construct around evaluations of a retailer's actions or policies that impose something on the consumer (a price, a fee, a return condition). The AI tool is instead optional and voluntary. When participants described it positively they did not describe a reference-point comparison (Xia et al., 2004) or procedural-justice judgement (Seidman & Zeisel, 1977). They described the absence of unfairness triggers, no forcing, no penalty for non-use, no record used against them, no blame. This is consistent with the framework's prediction that interventions which do not threaten freedom do not produce reactance (Brehm, 1966; Dillard & Shen, 2005). One reading is that "fair" was used by participants as a shorthand for "non-objectionable", which is closer to an absence of

unfairness than to fairness in the sense of Pei et al. (2014), Xia et al. (2004) and Bower & Maxham (2012).

5.5 Managerial Implications

Four implications follow from the discussion.

First, interventions perceived as reducing the need to bracket were received favourably. Retailers aiming to reduce bracketing should prioritise tools that act on fit uncertainty over messages or fees that penalise return behaviour, since the latter risk reducing willingness to buy with the retailer without changing the bracketing they target. The mechanism for this risk is reactance (Brehm, 1966; Dillard & Shen, 2005), where interventions that threaten the consumer's freedom to bracket produce rejection-type responses rather than the intended behavioural change. With that said, the study also found that these tools may need to be improved to be more inclusive, as noted in the paragraph below.

Second, the AI sizing tool resolves size doubt but does not reach the residual bracketing segment of those who order on style or variant comparison, those with non-standard body proportions, and first-time users with conditional trust. Whether redesigning the tool to address desired fit and proportional ratios would close the gap between the aggregate return rate reductions in Liu & Fouché (2025) and Idrees et al. (2024) and the bracketing specific-residual described here is a question for a quantitative follow-up, but such tool development could be an area of investment for retailers with either considerably high return rates or a high share of non-standard body proportion customers.

Third, the minority service-fee framing is a candidate for experimental testing. Presenting the fee as a service (“home-try on fee” rather than “return fee”) may change how bracketing consumers perceive its fairness without the cost itself.

Fourth, the stake-based override identifies a segment that no intervention in the current set reaches. High-stakes purchases produce bracketing regardless of fee, message or AI tool. The H&M representative identified pre-purchase visualisation as the most promising candidate for this segment. At some level, most retailers already use this (product pictures are one example). However, enhancements as 360-degree product

image view, zoom in pictures, or the ability to upload a picture of yourself to see your body in the garment online, are examples of potential areas for retailers to explore. That being said, the H&M representative also notes that the technology is not expected to remove returns fully.

Conclusion

This study examined how women with past bracketing behaviour perceive their willingness to buy with the retailer and fairness in relation to four intervention types tested across five scenarios. Semi-structured interviews with scenario visualisations produced findings that the discussion mapped against the theoretical framework.

Five contributions to the bracketing literature follow. First, bracketing among these participants is a fallback under unresolved fit uncertainty rather than opportunism, which qualifies the framing of bracketing as return abuse. Second, fit uncertainty breaks into five dimensions (size, fit beyond size, material, body proportions, style and variant comparison, and size inconsistency), each with a different relationship to the interventions tested. Third, free returns enable bracketing only for the subset whose binding constraint is the cost of returning rather than the effort. Fourth, high stakes purchases produce bracketing regardless of fee, message or AI tool, identifying a behavioural boundary on intervention effectiveness. Fifth, a minority described the fee as a service cost rather than a penalty, with no evidence of the regret response on Bower & Maxham (2012).

For retailers aiming to reduce bracketing, four implications follow. Tools that resolve fit uncertainty act on the driver of bracketing and should be prioritised over fees or messages that penalise bracketing behaviour. Development of more inclusive AI tools in terms of body-types and fit preferences could reduce the need for bracketing. A “home try-on fee” framing is a candidate for testing to keep the cost without triggering regret. For high stakes bracketers, no current intervention reaches the behaviour, and pre-purchase visualisations is the most plausible candidate for retailers to use here.

Several limitations bound the findings and each point to a specific direction for future work. The sample of women in Sweden limits transferability and calls for replication with male consumers and other cultural contexts. The perceptual rather than behavioural

scope calls for behavioural validation in real purchase environments. The cross-sectional design captures first encounter perceptions, which calls for a study of how reactions shift over repeated exposure. Whether increasing environmental salience at point of purchase leads to a reassessment of the bracketing decision or not is a candidate for a quantitative follow-up. Another candidate to study quantitatively is the minority service-fee framing.

AI Disclosure

What tools were used and how

Generative AI (predominantly Notebook LM and Claude) has been used in the creation of this thesis. The tools were used for initial brainstorming, research gap exploration, language polishing and translation of transcripts.

How they improved the work

These tools improved not only the tone of formality of the text but also helped clarify and tighten sentences to make certain data and views easier to comprehend. They further saved the researchers time on transcript translation. To support participants in visualizing their shopping journey, a sandbox e-commerce environment using Lovable (which is an AI app builder) was developed.

Risks identified and how they were handled

The main risk identified was the distortion of the core argument by using AI for language polishing. This risk was mitigated through awareness and manual overview, specifically regarding changes of tone or inflection after the polished language was integrated.

What was learned from using AI

The main learning from using AI in this project is that it can save the researchers significant time by using it for research gap exploration and translation. Another insight is that by thinking about potential risks proactively, they can be partially managed by the AI itself.

Appendix A – Visuals of the Lovable Vignette

NOVA Fashion

Round 1 of 4

New Arrivals



Patent Leather Jacket
Sleek patent leather jacket with a high-shine finish.
1 299 SEK



Off-Shoulder Ribbed Top
Soft ribbed top with an elegant off-shoulder neckline.
399 SEK



V-Neck Ribbed Sweater
Cozy ribbed sweater with a deep V-neckline.
599 SEK



Flared Jeans
Retro-inspired flared jeans in light wash denim.
699 SEK









Edit with Lovable

NOVA Fashion

Round 1 of 4

Back



Patent Leather Jacket
Black
1 299 SEK
Sleek patent leather jacket with a high-shine finish.

Select Size

XS

S

M

L

XL

Add to Cart

Edit with Lovable

NOVA Fashion

Round 1 of 4

Your Cart



Patent Leather Jacket
Size: M - Black

1 299 SEK

Subtotal (1 item)

1 299 SEK

Shipping

Free

Total

1 299 SEK

Proceed to Checkout

Edit with Lovable

Scenario 1

Checkout

 Free returns on your first order! Select your size with confidence.
Enjoy complimentary returns as a welcome gift.

 Patent Leather Jacket
Size: M 1 299 SEK

Subtotal1 299 SEK

ShippingFree

Total1 299 SEK

☒  Credit / Debit Card
Visa, Mastercard, Amex

☐ Swish
Pay instantly with Swish

☐ Pay Later / Invoice
Pay within 30 days

Place Order

Scenario 2

Checkout

 Returns cost £3.99 per item. Choose your size carefully to avoid return fees.
Return fees apply to all size exchanges.

 Patent Leather Jacket
Size: M 1 299 SEK

Subtotal1 299 SEK

ShippingFree

Total1 299 SEK

☒  Credit / Debit Card
Visa, Mastercard, Amex

☐ Swish
Pay instantly with Swish

☐ Pay Later / Invoice
Pay within 30 days

Place Order

Scenario 3

Checkout

 Every return generates 500g of CO₂ and uses 10 litres of water. You're helping the planet by choosing the right size first time.

Your order's estimated footprint
CO₂ 500g saved Water 10L saved

 Patent Leather Jacket
Size: M 1 299 SEK

Subtotal1 299 SEK

ShippingFree

Total1 299 SEK

☒  Credit / Debit Card
Visa, Mastercard, Amex

☐ Swish
Pay instantly with Swish

☐ Pay Later / Invoice
Pay within 30 days

Place Order

Scenario 4

Checkout

 Ordering multiple sizes? Each unnecessary return adds pollution equivalent to driving 2 miles. Consider sizing guides before adding to cart.
[View our size guide →](#)

 Patent Leather Jacket
Size: M 1 299 SEK

Subtotal1 299 SEK

ShippingFree

Total1 299 SEK

☒  Credit / Debit Card
Visa, Mastercard, Amex

☐ Swish
Pay instantly with Swish

☐ Pay Later / Invoice
Pay within 30 days

Place Order

Scenario 5

A

×

Find your size

Fill in your details and find your recommended size

Gender

Female

▼

Age

32

Height

178

cm

▼

Weight

62

kg

▼

Size chart

Continue

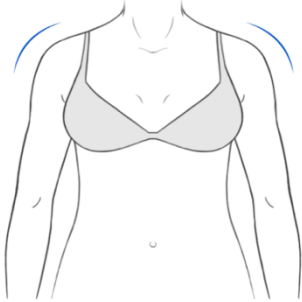
By continuing you agree to eComID's [T&C](#) and [Privacy Policy](#)

A

×

Your shoulders

Define your shoulder width to help us identify your perfect fit



☐

Slimmer

☒

Average

☐

Wider

Back

Continue

[Privacy](#) [T&C](#) eComID

A

×

Your bra size

Choose your bra size to help us identify your perfect fit

 European sizes

▼

Band size

60	65	70
75	80	85
90	95	100
105	110	115

Cup size

AA	A	B
C	D	E
F	G	H
I	J	K

Back

Continue

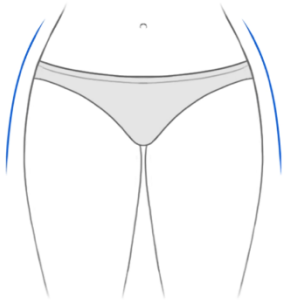
[Privacy](#) [T&C](#) eComID

A

×

Your hip & thigh

Define your hip and thigh shape to help us identify your perfect fit



☐

Slimmer

☒

Average

☐

Broader

Back

Continue

[Privacy](#) [T&C](#) eComID

Appendix B – Interview Guide

Step	Questions
Step 1: Landing page	Participant navigates the website and completes a simulated purchase journey as they normally would, selecting sizes and proceeding to the payment page.
Step 1.1 – Scenario phase	
Scenario 1 Positive monetary incentive	• Does this feel fair? • Does it feel like a reward or pressure? • Would this affect your willingness to purchase? • Would this motivate you to avoid ordering multiple sizes? • Would this make you more or less likely to shop here again?
Scenario 2 Negative monetary incentive	• Does this feel fair? • Does it feel like a reward or pressure? • Why does this version feel different from scenario 1 (if it does)? • Would this affect your willingness to purchase? • Would this motivate you to avoid ordering multiple sizes? • Would this make you more or less likely to shop here again?
Scenario 3 Positive sustainability incentive	• Do you usually consider environmental impact when you shop, such as water usage or long transportations? • Does it feel more informative or more manipulative? • Does it affect how you view the brand or retailer? • Would this affect your willingness to purchase? • Would this affect whether you order multiple sizes? • Would this make you more or less likely to shop here again?
Scenario 4 Negative sustainability incentive	• Does this feel different from the previous version? • Does this message feel more persuasive than the previous version? • Does it feel more informative or more manipulative? • Would this affect your willingness to purchase? • Would this affect whether you order multiple sizes? • Would this make you more or less likely to shop here again? • Which green message feels more acceptable? Why?
Step 1.2 – AI fitting tool	
AI-based sizing tool	• Would you trust this recommendation? • Would this reduce your need to order multiple sizes? • Does this feel helpful or intrusive? • Does this feel like it benefits you or the retailer more? • What creates uncertainty when buying clothes online? (Fit? Size charts? Model appearance? Fabric/quality?) • If sizing information were perfect, would you still order multiple sizes?
Step 2 – Closing questions	
Closing	• Do you think people in general perceive monetary messages as more legitimate than environmental messages? • Are there situations where people generally tend to pursue bracketing that you think feels completely justified?

Reference List

- Akturk, M. S., Ketzenberg, M., & Yıldız, B. (2021). Managing consumer returns with technology-enabled countermeasures. *Omega*, 102, 102337.
<https://doi.org/10.1016/j.omega.2020.102337>
- Balaram, A., Perdikaki, O., & Galbreth, M. R. (2022). Bracketing of purchases to manage size uncertainty: Should online retailers be worried? *Naval Research Logistics (NRL)*, 69(5), 783–800. <https://doi.org/10.1002/nav.22048>
- Bell, E., Bryman, A., & Harley, B. (2022). *Business Research Methods* (Sixth Edition). Oxford : Oxford University Press.
- Bolton, L. E., Warlop, L., & Alba, J. W. (2003). Consumer Perceptions of Price (Un)Fairness. *Journal of Consumer Research*, 29(4), 474–491.
<https://doi.org/10.1086/346244>
- Bower, A. B., & Maxham, J. G. (2012). Return Shipping Policies of Online Retailers: Normative Assumptions and the Long-Term Consequences of Fee and Free Returns. *Journal of Marketing*, 76(5), 110–124.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101.
<https://doi.org/10.1191/1478088706qp063oa>
- Brehm, J. W. (1966). *A theory of psychological reactance* (pp. x, 135). Academic Press.
- Chen, L., He, L., Yan, X., & Liu, C. (2022). Green Message Framing in Enhancing Sustainable Consumption Behavior of Fashion Based on the Cross-Theoretical Model. *Journal of Environmental and Public Health*, 2022(1), 4038992.
<https://doi.org/10.1155/2022/4038992>

- Chen, X., Tan, L., & Wang, F. (2024). Managing consumer bracketing purchases: Optimal return policy analysis. *International Journal of Production Economics*, 275, 109321. <https://doi.org/10.1016/j.ijpe.2024.109321>
- Chen, Y.-S., & Chang, C.-H. (2013). Greenwash and Green Trust: The Mediation Effects of Green Consumer Confusion and Green Perceived Risk. *Journal of Business Ethics*, 114(3), 489–500.
- Clarke, T., & Costall, A. (2008). The emotional connotations of color: A qualitative investigation. *Color Research & Application*, 33(5), 406–410. <https://doi.org/10.1002/col.20435>
- Dillard, J. P., & Shen, L. (2005). On the Nature of Reactance and its Role in Persuasive Health Communication. *Communication Monographs*, 72(2), 144–168. <https://doi.org/10.1080/03637750500111815>
- Fashion*. (n.d.). Statista. Retrieved February 9, 2026, from <https://www.statista.com/outlook/emo/fashion/custom>
- Ghose, A., Lee, H. A., Nam, K., & Oh, W. (2024). The Effects of Pressure and Self-Assurance Nudges on Product Purchases and Returns in Online Retailing: Evidence from a Randomized Field Experiment. *Journal of Marketing Research*, 61(3), 517–535. <https://doi.org/10.1177/00222437231180494>
- Guest, G., Bunce, A., & Johnson, L. (2006). How Many Interviews Are Enough?: An Experiment with Data Saturation and Variability. *Field Methods*, 18(1), 59–82. <https://doi.org/10.1177/1525822X05279903>
- Hong, Y. (Kevin), & Pavlou, P. A. (2014). Product Fit Uncertainty in Online Markets: Nature, Effects, and Antecedents. *Information Systems Research*, 25(2), 328–344. <https://doi.org/10.1287/isre.2014.0520>

- Hsieh, Y.-C., Chiu, H.-C., Tang, Y.-C., & Lee, M. (2018). Do Colors Change Realities in Online Shopping? *Journal of Interactive Marketing*, 41(1), 14–27.
<https://doi.org/10.1016/j.intmar.2017.08.001>
- Idrees, S., Gill, S., & Vignali, G. (2024). Mobile 3D body scanning applications: A review of contact-free AI body measuring solutions for apparel. *The Journal of The Textile Institute*, 115(7), 1161–1172.
<https://doi.org/10.1080/00405000.2023.2216099>
- Janakiraman, N., Syrdal, H. A., & Freling, R. (2016). The Effect of Return Policy Leniency on Consumer Purchase and Return Decisions: A Meta-analytic Review. *Journal of Retailing*, 92(2), 226–235. <https://doi.org/10.1016/j.jretai.2015.11.002>
- Ketzenberg, M. E., Abbey, J. D., Heim, G. R., & Kumar, S. (2020). Assessing customer return behaviors through data analytics. *Journal of Operations Management*, 66(6), 622–645. <https://doi.org/10.1002/joom.1086>
- Kim, H., & Damhorst, M. L. (2010). The Relationship of Body-Related Self-Discrepancy to Body Dissatisfaction, Apparel Involvement, Concerns With Fit and Size of Garments, and Purchase Intentions in Online Apparel Shopping. *Clothing and Textiles Research Journal*, 28(4), 239–254.
<https://doi.org/10.1177/0887302X10379266>
- Kim, Y., & Krishnan, R. (2015). On Product-Level Uncertainty and Online Purchase Behavior: An Empirical Analysis. *Management Science*, 61(10), 2449–2467.
<https://doi.org/10.1287/mnsc.2014.2063>
- Kronrod, A., Grinstein, A., & Wathieu, L. (2012). Go Green! Should Environmental Messages Be So Assertive? *Journal of Marketing*, 76(1), 95–102.

- Kumari, P., & Tripathi, S. (2026). When 'Pay Later' means 'Pay Now': How deferred payment options shape choice. *Journal of Retailing and Consumer Services*, 92, 104774. <https://doi.org/10.1016/j.jretconser.2026.104774>
- Lapidus, R. S., & Pinkerton, L. (1995). Customer Complaint Situations: An Equity Theory Perspective: ABSTRACT. *Psychology & Marketing* (1986-1998), 12(2), 105.
- Liu, C. C., & Fouché, C. (2025). The influence of AI on fashion: Addressing return challenges. *Journal of Information Technology Teaching Cases*, 20438869251360809. <https://doi.org/10.1177/20438869251360809>
- McLellan, E., MacQueen, K. M., & Neidig, J. L. (2003). Beyond the Qualitative Interview: Data Preparation and Transcription. *Field Methods*, 15(1), 63–84. <https://doi.org/10.1177/1525822X02239573>
- Narvar. (2020). *State of Returns: New Expectations* [PDF]. <https://see.narvar.com/rs/249-TEC-877/images/State-of-Returns-New-Expectations-Narvar-Consumer-Study-2020.pdf>
- Niederlaender, M., Driouech, S., Gry, S., Lodi, A. N., Biswas, R., & Werth, D. (2025). Towards Waste Reduction in E-Commerce: A Comparative Analysis of Machine Learning Algorithms and Optimisation Techniques for Garment Returns Prediction with Feature Importance Evaluation. *SN Computer Science*, 6(5), 436. <https://doi.org/10.1007/s42979-025-03944-z>
- Nyilasy, G., Gangadharbatla, H., & Paladino, A. (2014). Perceived Greenwashing: The Interactive Effects of Green Advertising and Corporate Environmental Performance on Consumer Reactions. *Journal of Business Ethics*, 125(4), 693–707. <https://doi.org/10.1007/s10551-013-1944-3>

- Oghazi, P., Karlsson, S., Hellström, D., & Hjort, K. (2018). Online purchase return policy leniency and purchase decision: Mediating role of consumer trust. *Journal of Retailing and Consumer Services*, 41, 190–200.
<https://doi.org/10.1016/j.jretconser.2017.12.007>
- Okada, E. M. (2005). Justification Effects on Consumer Choice of Hedonic and Utilitarian Goods. *Journal of Marketing Research*, 42(1), 43–53.
- Pei, Z., Paswan, A., & Yan, R. (2014). E-tailer's return policy, consumer's perception of return policy fairness and purchase intention. *Journal of Retailing and Consumer Services*, 21(3), 249–257. <https://doi.org/10.1016/j.jretconser.2014.01.004>
- Pentecost, R., & Andrews, L. (2010). Fashion retailing and the bottom line: The effects of generational cohorts, gender, fashion fanship, attitudes and impulse buying on fashion expenditure. *Journal of Retailing and Consumer Services*, 17(1), 43–52.
<https://doi.org/10.1016/j.jretconser.2009.09.003>
- Petersen, J. A., & Kumar, V. (2009). Are Product Returns a Necessary Evil? Antecedents and Consequences. *Journal of Marketing*, 73(3), 35–51.
- Shao, B., Cheng, Z., Wan, L., & Yue, J. (2021). The impact of cross border E-tailer's return policy on consumer's purchase intention. *Journal of Retailing and Consumer Services*, 59, 102367.
<https://doi.org/10.1016/j.jretconser.2020.102367>
- Shari Seidman, D., & Zeisel, H. (1977). Procedural Justice: A Psychological Analysis. *Duke Law Journal*, Vol. 1977, p.1289.
- Thaler, R. H. (with Sunstein, C. R.). (2008). *Nudge: Improving decisions about health, wealth, and happiness*. Yale University Press.

The State of Fashion 2024 report | McKinsey. (n.d.). Retrieved February 9, 2026, from <https://www.mckinsey.com/industries/retail/our-insights/state-of-fashion-2024#/>

Von Zahn, M., Bauer, K., Mihale-Wilson, C., Jagow, J., Speicher, M., & Hinz, O. (2025). Smart Green Nudging: Reducing Product Returns Through Digital Footprints and Causal Machine Learning. *Marketing Science*, 44(4), 954–969. <https://doi.org/10.1287/mksc.2022.0393>

Xia, L., Monroe, K. B., & Cox, J. L. (2004). The Price Is Unfair! A Conceptual Framework of Price Fairness Perceptions. *Journal of Marketing*, 68(4), 1–15.

Xu, Y., Hua, G., Cheng, T. C. E., Choi, T.-M., Li, Y., & Liu, S. (2023). Retailing and ordering strategies for online apparel retailers facing bracketing purchase behaviour. *International Journal of Production Research*, 61(9), 2841–2853. <https://doi.org/10.1080/00207543.2022.2070045>