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Are Return Policies Viewed the Same Way? U.S. and Chinese consumer perceptions of return policy and perceived risk

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ABSTRACT

As globalization continues to experience substantial growth, how fashion retailers reshape return policies to accommodate consumer expectations in different cultures to maximize the profit has become a central task in today's retail complex. The purpose of this study is to empirically examine how subjective norm and perceived risk influence consumer perceptions of return policies in China and the U.S. based on the theories of perceived risk and planned behavior. Online surveys associated with two ecommerce scenarios, (1) a 15-day limit for returns and (2) the consumer pays for shipping fee, were conducted to collect data from 307 female participants in two major universities in the U.S. and China. Confirmatory factor analysis, measurement invariance tests and structural equation modeling were employed to test the hypothesized models. The results indicate that perceived risk negatively and subjective norm positively influence consumer attitude toward the return policy across the two samples. In addition, subjective norm and attitude significantly influenced purchase intentions. An interesting finding is U.S. consumers who perceived a high level of support from friends and family (subjective norm) for the 15-day return policy also considered the return policy to be of lower risk while results from Chinese consumers differed. As we continue to focus on emerging retail issues, this study contributes to the understanding of cross-cultural differences in consumer perceptions of return policies of apparel retailers.

Keywords: consumer, return policy, perceived risk, China, attitude, purchase intention

Introduction

Return policies are critical to the success and profitability of retailers as they encourage consumers to purchase the product with an understanding of the policy set by the retailer to return the product. Previous studies indicated that return policies can minimize consumer risk and encourage purchase (e.g., Lantz & Hjort, 2013; Wood, 2001; Yu & Kim, 2019). On the other hand, return policies can be a double edged sword as strict policies can also discourage consumers from purchasing the product and consequently allow the retailers and manufacturers to lose opportunities for sales (Janakiraman et al., 2016). Product returns cost U.S. manufacturers and retailers more than $100 billion per year through logistical costs including repackaging, restocking and reselling, reducing profits by 3.8% on average per retailer or manufacturer (Petersen & Kumar, 2012). Return policies should achieve the balance of motivating

consumers to purchase products with peace of mind while at the same time meeting consumer service expectations and encouraging more thoughtful purchase decisions.

As a continuation of the focus on emerging retail issues related to retail policies, this research extends the Yu and Kim (2019) which offer evidence that U.S. and Chinese online fashion retailers are more likely to provide detailed and lenient return policies in the U.S. market compared to those return policies offered in the China market. This qualitative study prompted the assumption that consumers in two top consumer markets (i.e., China and U.S.) differ in their perceptions of return policies based on common retailer practices in their regions. Two theoretical frameworks were employed to support the current study. The concept of perceived risk within the context of shopping is associated with how consumers assess their potential loss when making a purchase decision. This study examines consumer perceptions towards two commonly seen return policies and how different return policies may impact consumer intentions to engage in product purchase. Furthermore, consumer perceptions of perceived risk is framed with the theory of planned behavior. The theory of perceived risk explains how return policies reduce consumer uncertainty prior to purchasing (Kang & Kim, 2013) and the theory of planned behavior (Ajzen, 1991) explains how consumer's purchase intentions are influenced by subjective norms and attitude towards return policy.

The purpose of this study is to empirically examine whether two constructs (i.e., subjective norm and perceived risk) influence consumer perceptions of return policies and purchase intentions for consumers in two countries, China and the U.S. As globalization continues to experience substantial growth and leads to competition, the interdependence of global fashion environments creates risk and reward for fashion retailers and brands simultaneously. To investigate how fashion retailers reshape market strategies to accommodate consumer expectations in different cultures as well as maximize the profit in the retail complex, this study is based on prior research literature which establishes that consumer response to subjective norm and perceived risk differ in these countries due to cultural factors (e.g., Minton et al, 2018; Rieger et al., 2015). By examining consumers from the two top consumer markets that differ in their response to subjective norms and perceived risk, we are able to better understand the role of these two constructs in formulating consumer response to return policies. Additionally, this study contributes to the literature of cross-cultural differences in consumer perceptions of return policies of apparel online retailers.

Literature Review

Perceived risk & return policy

Perceived risk is defined as "the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision" (Cox & Rich, 1964). In simple terms, perceived risk is the ambiguity and uncertainty that consumers have before purchasing any product or service. Since the 1960s, the theory of perceived risk has been widely employed to explain consumers' behavior. Early research categorized perceived risks into different types, performance and financial risk. Bauer (1960) and Horton (1976) explain the uncertainties related to performance risk when the product does not function as expected or the service does not provide the desired benefit. Hutton and Wilkie (1980) and Shimp and Bearden (1982) proposed potential monetary expenditures related to the initial purchase price and subsequent product maintenance and repair costs as financial risks. These seminal works provide foundations for later researchers to examine the impact of risk on traditional consumer decision making in diverse contexts. For example, Biswas et al. (2006) examined performance and financial risks for celebrity and expert endorsed products. Zielke and

Dobbelstein (2007) explored the impact of perceived functional, financial and social risks on customers' willingness to purchase new store brands. Lowe (2010) examined how perceived performance risk moderates consumers' evaluations of different types of promotions.

Return policy is changing the direct focus of recent perceived risk research in the retail industry. Perceived functional and financial risks of the products are no longer the leading concern to customers due to the return policies. Pornpitakpan (2010) presented that the option choice reversibility of return policy influences consumer information processing and purchase intention. That is, the lenient return policies tend to decrease the direct focus regarding the product's functional and financial risks because it is returnable. In contrast, the strict return policies tend to increase customer perceived risk and decrease the willingness of customers to purchase (Bechwati & Sieg, 2005). Therefore, recent researchers have begun to identify how perceived risks are associated with return policies. For instance, Lantz and Hjort (2013) indicated that a free return policy facilitates impulse buying because customers face less perceived risk. Petersen and Kumar (2015) presented that the firm is able to increase both its short-and long-term profits when accounting for the perceived risk related to product returns when they optimize the resource allocation. The authors also asserted that the gains from free-based returns are significant because of the increase of post-return purchases. Return shipping cost is not the only factor determining the leniency of return policies. Yu and Kim (2019) proposed that time limitation appears to be a fundamentally universal policy condition. The authors also implied that online retailers offering longer return times are more likely to reduce risks as well as uncertainties stemming from purchasing decisions.

Culture & return policy

This study integrates culture's moderating effects on the association of perceived risk, subjective norm and attitude. At the macro level, studies have long established cultural factors to influence consumer behavior (e.g., Chen et al., 2018; Masuda et al., 2020; Shavitt & Cho, 2016; Torelli et al., 2017). With the increasing international business expansion, it is necessary to consider different cultural paradigms to understand the behavior and expectations that people have about consumption (Cervantes et al., 2017). Furthermore, it is evident that consumers from various cultures possess different attitudes (e.g., Cervantes et al., 2017; Liobikienė et al., 2016), subjective norms (e.g., Minton et al., 2018; Trongmateerut & Sweeney, 2013), and risk perception (Kleinhesselink & Rosa, 1991; Rieger et al., 2015). At the micro level, Yu and Kim (2019) showed that retailer return policies can differ by country of purchase. They found that the Chinese market offered more rigid return policies compared to the U.S. whereby offering evidence that consumers in different countries may be accustomed to different return options based on the local retail and ecommerce practices. These factors may manifest itself in how consumers' perceptions of others' opinions concerning the return policy and their perceived risk toward the return policy. Therefore, consumers from different countries-of-origin offer an interesting base to collect data and gauge their sensitivity to the differing return policies.

Since the effect of cultural variation on fashion product's return policy is still in its infancy, we attempt to compare Chinese and U.S. culture to explore the influence of perceived risk and subjective norm on consumer perceptions of return policies and purchase intentions. According to Hofstede's (2001) uncertainty avoidance dimension, China has a low score of 30 points while the U.S. has a relatively high preference for avoiding uncertainty, 46 points. Uncertainty avoidance determines the degree to which the members of a society feel uncomfortable with ambiguity. This dimension is closely associated with the concept of risk perception in prior

studies (e.g., Kailani & Kumar, 2011; Park & Jong-Kun, 2003). In terms of customer service, customers in countries that score high on uncertainty avoidance do not like uncertainty, are more likely to perceive risk, prefer to be in control, and thus need lenient return policies to make a purchase decision. In Hofstede's individualism/collectivism dimension, the U.S. has a very individualistic culture (91 points) while the Chinese score low for this dimension (20 points). It signifies that Chinese have great respect for social norms which are defined by the groups rather than by "pleasure" seeking (Triandis, 1995).

Subjective norm, attitude, & return policy

Subjective norms refer to an individual's perception of the social pressure to behave in a certain manner and their motivation to comply with those people's expectations (Ajzen, 1991). Attitude refers to the degree to which an individual has a favorable or unfavorable evaluation of the behavior of interest (Ajzen, 1991). Subjective norms and attitudes are two significant elements in Theory of Planned Behavior developed by Ajzen (1985) which suggested that the intention to perform a behavior is influenced by attitudes toward the behavior and subjective norms toward how other people are aware of the behavior.

The relative importance of attitude and subjective norm towards product returns in the prediction of purchase intention is identified by prior studies. Pei and Paswan (2018) examined consumer return behavior in two broad categories (i.e., legitimate return behaviors and opportunistic return behaviors) and indicated that both of them are influenced by personal attitudes and subjective norms. Zendehdel et al. (2016) also suggested customer attitudes towards product returns and their social environment significantly influence their intentions in e-commerce shopping experience. Unfortunately, few researchers integrated different types of return policies into their research designs which limited their contribution.

Summary of conceptual framework and hypotheses

The purpose of the study is to examine two consumer return policy scenarios against two different country-of-origin consumer groups. The theories of planned behavior and perceived risk serve as the conceptual framework for the study. Perceived risk and subjective norm serve as the two antecedents that influence attitude toward the return policy and purchase intentions. Past research suggests that country groups vary on how peers and family influence one's behavior and level of perceived risk. These factors combined with two different return policy scenarios offer a better understanding of how different consumer groups may respond to different return policies.

Hypotheses for the study are illustrated in Figure 1. The hypotheses support the conceptual model that examines whether the relationships of perceived risk, subjective norm and attitude hold true for two different return policies and consumer groups. In addition, this study examines whether the influence of consumer perception of risk differs for the two return policies and across groups. Hypothesis 1 tests the role of consumer perceived risk on consumer attitude toward return policy. Hypotheses 2 and 3 test the relationships of attitude, subjective norm, and purchase intentions in the theory of planned behavior.

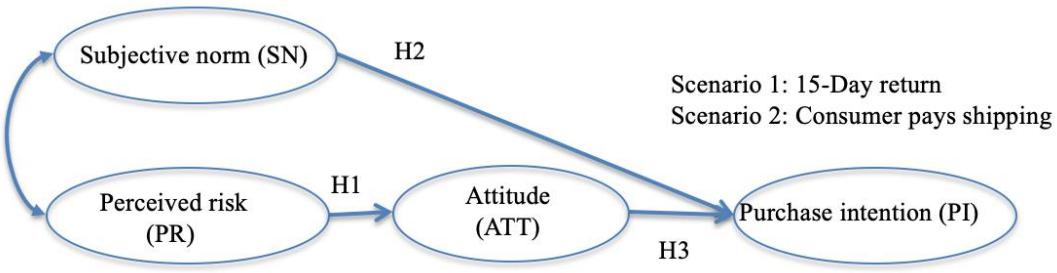

Figure 1. Structural model of hypothesized relationships among constructs.

Methods

Online surveys were used to collect data in two major universities in the Northeastern region in the U.S. and in the capital of China. Both groups were female university students, enrolled at a university and citizens of their respective countries. The U.S. sample (N=119) ages were 18-24 years (100%) and Chinese sample (N=179) 18-34 years (87%). Participants were asked to imagine a situation where they were shopping for a winter coat on an ecommerce site and found an item they liked. Students were then asked their opinions on two different return policies associated with the scenario: (1) a 15-day limit for returns and (2) consumer pays for shipping fee. The two return policies were selected as the most strict based on a prior survey of students; this was also confirmed in the main survey. Multi-item scales adapted from previous studies using 5-point scale measures (1=strongly disagree, 5=strongly agree) were used. Study constructs measured in the survey were perceived risk (Cheung & Lee, 2001), subjective norm (Byon et al., 2014), attitude (AI-Rafee & Cronan, 2006) and purchase intention (Gupta & Kim, 2010). Table 1 presents the items used to measure each construct. Table 1 summarizes the items used to measure each construct.

Table 1. Construct and Items Measured for 15 Day Return Policy

Items	15 Day Return Policy
Perceived Risk	
PRISK1	There is significant uncertainty in buying the winter coat with the 15-day return policy.
PRISK2	There is a significant chance of loss in buying the winter coat with the 15-day return policy.
PRISK3	There would be negative outcomes in buying the winter coat with the 15-day return policy.
PRISK4	Shopping the winter coat with the 15-day return policy is risky.
Attitude Toward Return Policy	
ATT1	I feel good about the return policy with the 15-day limit.
ATT2	I feel the return policy with the 15-day limit is acceptable.
ATT3	I like the return policy with the 15-day limit.
ATT4	I feel favorable about the return policy with the 15-day limit.
Subjective Norm	
SN1	People who are important to me are likely to think that I should purchase the winter coat with the 15-day return policy.
SN2	My family members are likely to think that I should purchase a the winter coat with the 15-day return policy.
SN3	My friends are likely to think that I should purchase the winter coat with the 15-day return policy.
Purchase Intention	
PI1	If I were to buy the winter coat, I would consider buying it with the 15-day return policy.

PI2	The likelihood of purchasing the winter coat is high with the 15-day return policy.
PI3	My willingness to buy the winter coat is high with the 15-day return policy.
PI4	The probability that I would consider buying the winter coat is high with the 15-day return policy.

Results and Discussion

Summaries of validity and reliability tests for the two consumer groups and two return policy scenarios are presented in Tables 2 and 3. Confirmatory factor analysis (CFA) using AMOS software was conducted separately for each return policy and participant group. Confirmatory factor analysis validated the measurement of the four constructs in the conceptual model. Fit indices represented by CMIN/DF, NFI, TLI, CFI, and RMSEA were all within acceptable ranges (e.g., Barrett, 2007; Hu & Bentler, 1999). All factor loadings were statistically significant ($p<.001$). Convergent validity using the average variance extracts (AVE > 0.5) and composite reliability (CR > 0.7) were all acceptable (Hair et al., 2010). The discriminant validity was confirmed by showing the square root of AVE to be greater than the inter-construct correlations. Cronbach's alpha estimates for the combination of items representing the constructs ranged from 0.852 to 0.959.

Four models each representing the two return policy scenarios and two country consumer groups were tested as measurement invariance tests confirmed configural invariance but not metric and scalar invariance. Structural equation modeling using AMOS tested the hypothesized models. Goodness of fit indices (CMIN/DF, NFI, TLI, CFI, and RMSEA) indicated an acceptable model fit for all four models (see Table 4). Parameters between constructs were significant and correlation between subjective norm and perceived was significant for the U.S. consumers and 15 -day return policy. In order to improve the model fit, a path for Subjective Norm to Attitude toward the return policy was included in the structural model.

The results indicate that perceived risk (negative) and subjective norm (positive) influence consumer attitude toward the return policy across the two samples. In addition, subjective norm and attitude toward the return policy significantly influenced purchase intentions. Hypotheses 1, 2, and 3 were all accepted. The structural model as proposed in the hypotheses was confirmed for both types of returns policies for both consumer groups. All proposed relationships among constructs were accepted. The perceived risk model incorporated in the Theory of Planned Behavior predicted consumer intentions to purchase the product. The causal relationships across constructs showed no directional difference in how U.S. versus Chinese consumers perceived return policies. In addition, the causal relationships as expressed in the paths were similar across the two return policies as well. Although a statistical test that compares the strengths of the influence could not be conducted using structural equation modeling, the directional influence (e.g., significantly positive versus negative) would be observed. These results confirm prior studies on perceived risk and the Theory of Planned Behavior. Our study contributes to the literature by offering evidence that national consumer groups do not differ in how perceived risk and subjective norms influence perceptions of return policy. Although the two return policies selected for our study were determined to be the most important, future research can examine other variations of return policies that may influence consumers' intentions to purchase.

One difference observed across the four structural models was the correlation between the two antecedent constructs of perceived risk and subjective norm. Only the model that represented consumer response

to the 15-day return policy for the U.S. group showed a significant correlation between perceived risk and subject norm. This particular finding may indicate that U.S. consumers' perceptions of risk for this return scenario may be more reliant on how their peers or family members feel about this return policy. Perhaps consumer ambivalence towards or unfamiliarity with the narrow time frame may prompt this correlation. Another interesting finding is that although subject norm shows significant effects on both attitude and purchase intentions across all four models (SN Att, SN PI), the standardized estimates were smaller for the U.S. sample across the two return policies. The results related to subjective norm offer insight into possible differences in its influence between the U.S. and Chinese consumer groups. As a follow-up analysis to the structural model, ANOVA was conducted to compare each consumer group's response across return policies (see Table 5). ANOVA results confirm the U.S. sample responded more favorably to the 15 day return policy versus the policy where consumers pay for the return. On the other hand, the Chinese sample responded similarly across the two scenarios indicating U.S. consumers may have a higher difference in their sensitivity to return policies.

Conclusion and Managerial Implications

This study highlights two constructs that have been traditionally used to show differences in consumer response between consumer groups with Eastern and Western cultural orientations and two return policy scenarios. Findings suggest that past practice of retail return policies may contribute more to consumer response to the two different retail policies and how consumers perceive risk in relation to their purchase decision making. In addition, the conceptual framework was verified showing both perceived risk and subjective to be important in the decision-making process to purchase. Future studies may explore more factors that contribute to perceptions of risk when making purchase decisions. Studies should also examine how common return policy practices across countries may influence consumers' predisposition toward return policies.

From a managerial perspective, return policies involve a delicate balance of offering consumers stronger incentives to purchase versus potential taking a loss on actual product returns. In addition, how return policies are implemented within and across national consumer markets may influence their brand image associated with customer service. In a collaborative effort, retailers can pool return data and analyze how product return policies generate opportunities for sales and lower loss. In addition, we recognize country specific infrastructure (e.g., shipping and delivery) may differ across countries as well as with which practices customers are familiar. There also could be differences in consumer advocacy and expected level of satisfaction as well as general attitude toward returning products. More diverse samples and additional return policy scenarios are recommended for future research to understand how consumers with differing cultural contexts may respond to return policies. Finally, given Yu and Kim's (2019) which offers evidence that overall stricter return policies are implemented in China and our own results that show the impact of subjective norm in influencing consumer behavior, Chinese consumers may be more willing to passively accept various return policies. Our study points to a need to develop globalized strategies to reduce inequality while still maintain the retailer's profit thus offering directions for future research.

Table 2. Confirmatory factor analysis and measurement model results for U.S. consumers

		US - 15 Day Limit Return Policy						US - Consumer Pays for Return Shipment					
Variable		Stand. Estimate	C.R	P	Construct Reliability[a]	AVE[b]	Cronbach's Alpha	Stand. Estimate	C.R.	P	Construct Reliability	AVE	Cronbach's Alpha
Attitude Toward Return Policy	ATT4	0.940			0.932	0.821	0.959	0.867			0.825	0.614	0.891
	ATT3	0.952	20.731	***				0.885	11.763	***			
	ATT2	0.875	15.796	***				0.679	8.129	***			
	ATT1	0.890	16.601	***				0.773	9.835	***			
Perceived Risk	PRISK4	0.871			0.91	0.716	0.913	0.843			0.854	0.595	0.852
	PRISK3	0.912	13.566	***				0.805	9.288	***			
	PRISK2	0.822	11.33	***				0.646	6.915	***			
	PRISK1	0.774	10.236	***				0.778	8.729	***			
Purchase Intention	PI4	0.819			0.885	0.666	0.876	0.79			0.867	0.620	0.861
	PI3	0.930	12.864	***				0.839	9.67	***			
	PI2	0.922	12.696	***				0.779	8.876	***			
	PI1	0.529	6.014	***				0.739	8.341	***			
Subjective Nom	SN3	0.945			0.927	0.809	0.924	0.838			0.874	0.698	0.873
	SN2	0.918	17.668	***				0.803	9.771	***			
	SN1	0.831	13.619	***				0.865	10.569	***			
		CMIN=137.854, (df=82, p=.000, CMIN/DF=1.681), NFI=0.929, TLI=0.961, CFI=0.97, RMSEA=0.076						CMIN=124.149 (df=82, p=.002, CMIN/DF=1.514), NFI=0.891, TLI=0.948, CFI=0.959, RMSEA=0.066					

[a] Construct reliability = $(\sum \text{Standard loadings})^2 / \{(\sum \text{Standard loadings})^2 + \sum \text{Measurement error}\}$

[b] Variance extracted = $(\sum \text{Standard loadings}^2) / \{(\sum \text{Standard loadings}^2) + \sum \text{Measurement error}\}$

***p<0.001

Table 3. Confirmatory factor analysis and measurement model results for Chinese consumers

		China - 15 Day Limit Return Policy						China - Consumer Pays for Return Shipment					
Variable		Stand. Estimate	C.R.	P	Construct Reliability[a]	AVE[b]	Cronbach's Alpha	Stand. Estimate	C.R.	P	Construct Reliability	AVE	Cronbach's Alpha
Attitude Toward Return Policy	ATT4	0.927			0.892	0.735	0.935	0.952			0.866	0.686	0.924
	ATT3	0.951	24.057	***				0.941	25.485	***			
	ATT2	0.744	13.401	***				0.678	11.694	***			
	ATT1	0.865	18.536	***				0.844	18.366	***			
Perceived Risk	PRISK4	0.956			0.863	0.622	0.854	0.883			0.894	0.683	0.891
	PRISK3	0.814	14.702	***				0.898	16.749	***			
	PRISK2	0.809	14.515	***				0.871	15.934	***			
	PRISK1	0.505	7.352	***				0.621	9.282	***			
Purchase Intention	PI4	0.939			0.940	0.798	0.94	0.936			0.937	0.789	0.938
	PI3	0.918	22.88	***				0.93	23.593	***			
	PI2	0.871	19.524	***				0.846	17.921	***			
	PI1	0.842	17.837	***				0.837	17.475	***			
Subjective Nom	SN3	0.957			0.958	0.883	0.958	0.961			0.961	0.891	0.96
	SN2	0.946	28.038	***				0.953	29.881	***			
	SN1	0.915	24.432	***				0.918	25.357	***			
		CMIN=151.529 (df=82, p=.000, CMIN/DF=1.848), NFI=0.948, RFI=0.934, CFI=0.975, RMSEA=0.067						CMIN=210.007 (df=82, p=.000,CMIN/DF=2.561), NFI=0.93, RFI=0.91, CFI=0.956, RMSEA=0.091					

[a] Construct reliability = $(\sum \text{Standard loadings})^2 / \{(\sum \text{Standard loadings})^2 + \sum \text{Measurement error}\}$

[b] Variance extracted = $(\sum \text{Standard loadings}^2) / \{(\sum \text{Standard loadings}^2) + \sum \text{Measurement error}\}$

***p<0.001

Table 4. Structural Equation Model Results (Standardized Estimates)

	U.S. 15 Day Return			U.S. Consumer Pays for Return			China 15 Day Return			China Consumer Pays for Return		
	Stand. Estimate	C.R.	P	Stand. Estimate	C.R.	P	Stand. Estimate	C.R.	P	Stand. Estimate	C.R.	P
PRisk → Att	-0.455	-4.294	***	-0.263	-2.757	0.006	-0.293	-5.188	***	-0.373	-6.026	***
SN → Att	0.367	3.572	***	0.432	4.386	***	0.659	11.28	***	0.545	9.088	***
SN → PI	0.391	4.59	***	0.476	5.097	***	0.551	9.241	***	0.55	10.283	***
Att → PI	0.546	6.087	***	0.474	4.99	***	0.41	6.89	***	0.436	8.178	***
PRisk ↔ SN	-0.71	-5.686	***	-0.122	-1.144	0.253	-0.072	-0.936	0.300	-0.059	-0.763	0.400
Model Fit	CMIN=138.504 (DF=83, p<0.001, CMIN/DF=1.669), NFI=0.929, TLI=0.962, CFI=0.97, RMSEA=0.075			CMIN=124.278 (DF=83, p=0.002, CMIN/DF=1.497), NFI=0.891, TLI=0.95, CFI=0.96, RMSEA=0.065			CMIN=140.406 (DF=82, p<0.001, CMIN/DF=1.712), NFI=0.952, TLI=0.974, CFI=0.979, RMSEA=0.062			CMIN=170.904 (DF=82, p<0.001, CMIN/DF=2.084), NFI=0.943, TLI=0.961, CFI=0.969, RMSEA=0.076		

Note: PRisk=Perceived Risk, Att=Attitude, SN=Subjective Norm, PI=Purchase Intention, ***p<0.001

Table 5. Analysis of Variance Results

			Mean	F	Sig.
U.S.	Purchase Intention	15 Day Return Limit	3.422	81.976	0.000
		Consumer Pays for Return	2.338		
	Attitude	15 Day Return Limit	3.399	85.788	0.000
		Consumer Pays for Return	2.107		
	Perceived Risk	15 Day Return Limit	2.714	50.939	0.000
		Consumer Pays for Return	3.641		
	Subjective Norm	15 Day Return Limit	3.272	37.056	0.000
		Consumer Pays for Return	2.501		
China	Purchase Intention	15 Day Return Limit	2.696	2.538	0.112
		Consumer Pays for Return	2.866		
	Attitude	15 Day Return Limit	3.106	3.57	0.060
		Consumer Pays for Return	3.311		
	Perceived Risk	15 Day Return Limit	2.803	0.34	0.560
		Consumer Pays for Return	2.754		
	Subjective Norm	15 Day Return Limit	2.642	2.366	0.125
		Consumer Pays for Return	2.798		

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