Article

Fashion E-Tail and the Impact of Returns: Mapping Processes and the Consumer Journey towards More Sustainable Practices

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Abstract: The purpose of this study is to trace the processes behind the elaboration of the product page and map the shopping journey to identify ways to reduce returns. This is a qualitative study conducted in three stages: exploratory interviews with users, semi-structured interviews with e-commerce and logistics specialists, and directed storytelling sessions with users. Our findings indicate that the e-commerce specialists are not fully aware of the impacts caused by the high return rates, and product presentation pages are therefore not elaborated to provide users with all the information necessary to make accurate purchases. Sellers should improve product presentation pages to increase product knowledge by providing tools to enhance quality mental imagery. Additionally, sellers should inform consumers of the impact of their shipping options and returning habits. There are ways to optimize logistics processes to reduce the environmental impact. Prior research has addressed these issues separately. Besides, have addressed mental imagery to increase sales. This study brings a holistic approach and brings mental imagery as a tool to provide users with more information about a product.

Keywords: e-tail; e-commerce; sustainable consumption; sustainable design; returns; apparel

1. Introduction

Despite the increasing number of individuals adopting digital channels to buy goods, it seems there are still some issues that harm these transactions. High return and exchange rates have developed into a problem. The lack of direct contact with products forces consumers to gather all the necessary information to make buying decisions from pictures and textual descriptions. When these are not complete this process can become more difficult, leading to mistaken acquisitions. Consumers adopt tactics to increase the chances of buying an item that will meet their expectations; they buy more than one size/colour of the same item and return those that were not according to their liking. In fact, consumers who engage in too frequent returns are called “serial returners” [1,2]. This practice, like any return or exchange, has negative impacts on important aspects of e-commerce such as the user experience (UX), the logistics chain, not to mention the environment.

This study is part of ongoing doctoral research that aims at answering the following questions: How can design contribute to better informing the consumer about clothing attributes and the e-commerce logistics process? How to present these attributes more effectively, efficiently, and satisfactorily, especially the non-digital ones, of women’s clothing on digital interfaces, to reduce returns and exchanges? For this study, our main objective was to trace the shopping journey from the user’s perspective and the processes that directly impact the UX, in a holistic manner.
To reach our objective, we adopted an exploratory, qualitative methodology to enable us to identify pain points and opportunities to improve the buying experience, especially regarding product presentation. Consumers are best informed when they can picture the product in an internal process called mental imagery. Well-photographed and well-described products can contribute to individuals' elaboration of mental imagery.

People can make more conscious buying decisions when equipped with the necessary information. Conscious buying decisions bear a close relationship to sustainability and transparency, through human-centred approaches, enabling consumers to know more precisely what they are buying, leading to more satisfying purchases and likely, fewer returns and exchanges.

We conducted our study in four steps: (1) exploratory interviews with twenty-four users [3]; (2) semi-structured interviews with thirteen e-commerce specialists; (3) semi-structured interviews with six logistics specialists, and (4) directed storytelling sessions with twenty-six users. We used MAXQDA software to carry out content and thematic analyses.

This study is original because, to our knowledge, it is the first to analyse e-commerce processes considering different perspectives: product presentation, mental imagery, logistics, and the users' point of view. Some studies consider these components separately (see a review on mental imagery [4–11]), (returns and sustainability [12,13]), (logistics [14,15]).

1.1. Online Shopping

E-commerce is an ever-booming market, 19% of all global purchases in 2020 were made digitally. Surpassing the expected 17.5% by 2021 [16]. In fact, the Adobe digital economy index report [17] predicted that global e-commerce would reach 4.2 trillion by the end of 2021, having reached $876 billion in Q1. This growth has been accelerated by the restrictions imposed on physical stores by the COVID-19 pandemic [18].

In the UK, e-commerce attracted the largest number of new consumers online 15% of consumers who reported having shopped in 2021 had never purchased anything online before March 2020. In the US, 9% of online shoppers are new to this activity.

1.2. Returns

Despite the promising numbers, a recent study [19] pointed out that users have the perception that there is unclear information about products offered online.

In addition, the clothing industry does not follow a single measurement system resulting in size inconsistencies between brands. Fit and size are the top reasons people return clothes accounting for 46% of all returns to non-Amazon retailers and 34% of returns to Amazon [20]. These factors confuse the buyer causing them to return products that do not meet their expectations.

Issues related to the sustainability of the fashion industry are usually related to the impact of textile production and waste [21,22]. Impacts caused by the transport of goods have been overlooked. E-commerce logistics chains are a major source of damage to the environment, producing massive amounts of greenhouse effect gases. Returns cause an immense carbon footprint, it is estimated that they generate five billion pounds of waste each year in the US alone (the equivalent to three times the amount of trash produced in Seattle every year), whilst dumping 15 million metric tons of carbon dioxide into the atmosphere, the equivalent of 3 million cars driving for one year [23]. Up to 10% of what is purchased in physical stores is returned; in online stores that number is as high as 40%, and over 25% end up in landfills accounting for about €5.5 billion annually [24]. Renwic [25] argues that online returns can be up to 50% (one of the interviewees mentioned 70%).

Transportation, whether by air, sea, or land, has a significant impact on the environment before the product even reaches a retailer’s distribution centre [26]. Recently, some fashion retail giants have signed the Cargo Owners for Zero-Emission Vessels (coZEV) coalition, they pledged to achieve zero-carbon shipping by 2040 [27]. However, this only covers part of the chain. Mckinnon [28] estimates that the global greenhouse gas emissions from logistics as being in the region of 2500 Mt CO₂e (Metric tons of carbon dioxide equiv-
ental or MT CO$_{2e}$ is the unit of measurement in this tool. The unit “CO$_{2e}$” represents an amount of a GHG whose atmospheric impact has been standardized to that of one unit mass of carbon dioxide (CO$_2$), based on the global warming potential (GWP) of the gas. Source: U.S. Environmental Protection Agency | US EPA (https://www.epa.gov/, accessed on 10 December 2021) in which road is the largest source (about 1600 Mt CO$_{2e}$) followed by shipping (500 Mt CO$_{2e}$), air freight (300 Mt CO$_{2e}$), and rail (100 Mt CO$_{2e}$). Warehousing is also a contributing factor [29].

Easy-return policies contribute to intensifying the impact caused by transportation as it doubles (sometimes triples or quadruples) the number of journeys required to fulfil orders. According to [12], any goods returned will inevitably incur environmental costs in the process and, in general terms, environmental sustainability will be greater the fewer the number of products is returned. Regarding the environmental effects of reverse logistics, there are four major sources of problems; namely the long-haul element of any trip, the short-haul (distribution) element, the last mile trip to/from the customer, and the logistics storage and handling facilities in terms of warehouses/distribution centres [12].

At a moment when global authorities are focusing on reducing CO$_2$ emissions, especially in Europe [30], it is paramount to identify the main culprits. Also, consumers are increasingly more willing to make sustainable buying decisions, and should be aware of how their buying habits are damaging the environment [31,32].

Another problem is that returns can be difficult for retailers to handle as many lack the technology or do not know how to deal with returned goods [33]. Usually, if the returned items are not sent to landfills, they are sold to discounters, wholesalers, or liquidators. However, not all companies engage in remarketing their products, Burberry, for example, admitted to burning clothing and accessories that were not sold and H&M said it burned fifteen tons of clothes considered unfit to recycle [34].

Returns are also expensive. Fashion retailers especially suffer this problem since some customers buy garments in different sizes, then use their homes as dressing rooms. Size and fit are some of the top reasons buyers return clothing items [35]. According to an article by Vogue Business, an online retailer reported $499 million in sales in 2018, but in the same year, it spent $531 million on returns [36]. Still, according to the fashion outlet, experts estimate that retailers are losing a third of their revenue because of returns. Reverse logistics costs are difficult to track because they are usually not documented by companies [37].

NRF and Appriss Retail [38] surveyed retailers to better understand the current returns landscape. The report includes a look at the overall impact of consumer returns, how the holiday season and the COVID-19 pandemic impact returns, and benchmarking data on return fraud. Some key findings reveal that the total returns account for over $400 billion in lost sales for U.S. retailers. Also, online returns have more than doubled and are a major driver of the growth of returns. On average, retailers expected 13.3% of the merchandise sold during the 2020 holiday season to be returned. The estimated cost of these holiday returns is $101 billion.

High rates of exchanges and returns possibly occur because clothing has more non-digital attributes that are better evaluated by direct contact [39], such as the texture of the fabric.

Another source of confusion is vanity sizing, which consists of the manipulation of size labels. As [37,40], we believe that better product presentations that include good quality photos, online videos, and so on, may lead to fewer returns.

1.3. Mental Imagery

As it is not possible to inspect a product directly in the online environment, the concept of mental imagery stands out. It is related to consumers’ ability to process information and recall previous experiences. When a product is absent, individuals evaluate it using their imagination [11,41]. Studies examine the impacts of product presentations on the formation of mental imagery [4–11]. Variables such as sharpness [4,7,41] and concreteness [8,10,11] are considered. Clear information has the potential to bring the consumer closer to a
direct experience [7] and decrease uncertainty as it compensates for the lack of tactile information [41], while concrete words can evoke sensory experiences [8]. Presentations impact perceived quality [42], they can be considered as a signal that affects consumers’ perceptions of a product. A signal “is an action that the seller can take to convey information credibly about unobservable product quality to the buyer” [43] (p. 259).

Despite their valuable contribution, the mentioned studies focus on conversion. Whereas we believe that designing complete product presentation pages can contribute to the formation of quality mental imagery enabling consumers to make more informed buying (or not buying) decisions, prioritizing well-being. This approach is beneficial to the humans involved, but it is also beneficial to the industry if we consider the lifetime value of a consumer [44]. If the consumer is well informed, trusts the information presented on digital interfaces, and does not buy products that do not meet their expectations, they can become more valuable in the long term and more satisfied. It is about aligning the interests of both sides: that of the brand and consumers.

Elaborating product presentations is a key contribution for the online consumer’s decision-making. The product presentation page is a fundamental source of information for consumers to evaluate whether that item meets their needs. This information impacts the entire process that begins then, with effects on the after-sales, as misinformation may lead to returns and/or exchanges. Consequently, themes such as conscious consumption and corporate social responsibility come into the discussion. This concept is represented in Figure 1.

**Figure 1.** More information leads to fewer returns. Source: the authors.

Effective presentations must be organized in a way that transforms data into information [45]. Owing to the complexity of size systems, it is essential to focus efforts to aid their understanding [46] contributing to the notion of Corporate Social Responsibility, in which businesses and society are intertwined rather than constituting separate entities [47]. In addition, more conscious and informed choices will result in fewer returns, consequently, the volume of discards will decrease, giving rise to Sustainable Development.

### 1.4. Human-Centred Design

We consider that the terms human-centred and user-centred cannot be used interchangeably. Human-centred relates to a broader context and covers issues such as educating consumers to be more aware of their choices and not just leading them to buy. Norman [48] argues that human-centred approaches should be more comprehensive and consider problems as an interconnected system of processes, and therefore, mapping the online shopping journey can bring to light some issues related to product presentations in digital interfaces and enable the identification of possible solutions to optimize communication with the consumer.

Human-centred approaches focus on all human beings involved in a process and all aspects of that relationship. They are not limited to the user in the equation, but go beyond, including the social environment and contexts of use [48,49]. Better informing a consumer is not only beneficial from a sustainability perspective but also from a social bias and in addition to contributing to Sustainable Development goals. Sustainable design, to be valuable at all, requires sustainable consumption. There is little merit in aspiring to create a sustainable product if its user does not recognize and act on its potential to support sustainable behaviour [50].
2. Materials and Methods

We conducted our study in four steps: (1) exploratory interviews with users (2) semi-structured interviews with e-commerce specialists; (3) semi-structured interviews with logistics specialists, and (4) directed storytelling sessions users. In the following items we describe each step.

2.1. Interviews

To reach our objective of tracing the shopping journey from the user’s perspective and to map the processes intimately connected to the UX in a holistic manner, we interviewed three groups of stakeholders who are directly involved in online buying: buyers, e-commerce, and logistics specialists.

Exploratory Interviews with Users

The first group of interviews consisted of twenty-four women, from 25 to 47 years old ($M = 34.8, SD = 6.6$), 92% have bought clothes online (Table 1). Interviews took place from 3 May to 2 October 2019 (See [3] for complete results). Our main findings suggest that there is a general lack of trust in online shopping. There are still people who do not feel comfortable buying clothes online, size and fit are the main reasons. Besides, lack of clear information results in low levels of confidence [51], and the different size tables adopted by apparel companies are a barrier for some users [3]. Our results led us to conduct interviews with e-commerce specialists.

Table 1. Interviewees’ profiles. Source: the authors.

| # | Age | Occupation          | Education | Nationality | Has Bought Clothes Online? |
|---|-----|---------------------|-----------|-------------|---------------------------|
| 1 | 26  | Marketing           | B.A.      | BR          | Yes                       |
| 2 | 36  | Marketing           | B.A.      | BR          | Yes                       |
| 3 | 42  | Journalist          | B.A.      | BR          | Yes                       |
| 4 | 43  | Business manager    | B.A.      | BR          | Yes                       |
| 5 | 42  | Holistic therapist  | B.A.      | BR          | Yes                       |
| 6 | 40  | Costume designer    | B.A.      | BR          | Yes                       |
| 7 | 32  | Costume designer    | B.A.      | BR          | Yes                       |
| 8 | 41  | Designer            | B.A.      | PT          | Yes                       |
| 9 | 30  | Architect           | B.A.      | Others      | Yes                       |
| 10| 26  | Architect           | B.A.      | Others      | Yes                       |
| 11| 47  | Designer            | B.A.      | BR in PT    | No                        |
| 12| 45  | Architect           | B.A.      | BR in PT    | Yes                       |
| 13| 25  | Nurse technician    | B.A.      | PT          | Yes                       |
| 14| 41  | Interior designer   | B.A.      | BR in PT    | Yes                       |
| 15| 30  | Designer            | B.A.      | BR in PT    | Yes                       |
| 16| 33  | Architect           | B.A.      | BR in PT    | Yes                       |
| 17| 26  | Fashion designer    | B.A.      | PT          | Yes                       |
| 18| 37  | Professor           | Master’s  | BR in PT    | Yes                       |
| 19| 36  | Communication       | Master’s  | Others      | Yes                       |
| 20| 27  | Architect           | B.A.      | BR in PT    | Yes                       |
| 21| 33  | Designer            | Master’s  | BR in PT    | Yes                       |
| 22| 34  | Architect           | B.A.      | BR in PT    | Yes                       |
| 23| 30  | Architect           | B.A.      | BR in PT    | Yes                       |
| 24| 33  | Agronomist          | Master’s  | BR in PT    | No                        |

2.2. Semi-Structured Interviews with Specialists

We conducted semi-structured interviews with two groups of specialists, e-commerce and logistics. The interviews are described in the following sections.
Interviews: E-Commerce Specialists

The interviews took place between 15 April 2020, and 18 March 2021. The questions were divided into three main groups: Business Model, Product Presentation, and Exchanges and Returns (Table 2). Specialists’ profiles are listed in Table 3.

Table 2. Interview with e-commerce specialist blocks, objectives, and questions. Source: the authors.

| Groups                | Objectives                                                                 | Guiding Questions                                                                 |
|-----------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Business model        | Establish which channels are available to consumers during the buying process. Outline the purchase journey. | What is your business model? (Pure play, bricks-and-clicks, guide store, etc.) What is the most used channel by your consumers? |
| Product presentation  | Trace the product presentations elaboration process. Map challenges when developing product presentations. Understand consumers’ main questions. | What is the process of elaborating product presentations? (The descriptions, measurements, tables, do you use still photos or models?) Is there any point of more attention in the elaboration of these descriptions? Is there any channel to answer consumers’ questions? Are these doubts used in the elaboration process of product presentations? What are the most frequently asked questions about the product? |
| Exchanges and returns | Evaluate the impact of returns and exchanges on the business. Identify the main reasons for returns and exchanges. Analyse the characteristics of the most returned products. Understand the process of exchanges and returns. | What are the return and exchange rates like? Who returns more (men or women)? What is the main reason? What is the impact of returns on the business (logistics, finances, etc.)? Is there a type of product that is more returned or exchanged? Can you sell the returned/exchanged products? What are your return policies? What do you think about try-before-you-buy? |

Table 3. E-commerce specialists’ profiles. Source: the authors.

| Business | Position                | Nationality | Business Model                                                                 |
|----------|-------------------------|-------------|--------------------------------------------------------------------------------|
| EC1      | Retailer CEO            | BR          | Online, guide stores, pop-ups, and partnership with other brands                 |
| EC2      | Retailer E-comm manager | BR          | Online/offline, multi-brand & franchising                                        |
| EC3      | Retailer CEO            | BR          | Online/offline, B2C, B2B                                                         |
| EC4      | Retailer E-comm manager | BR          | Online/offline                                                                   |
| EC5      | Retailer Head e-comm    | BR          | Online/offline & B2B                                                             |
| EC6      | Retailer CEO            | BR          | Online/offline                                                                   |
| EC7      | Retailer E-comm coordinator | BR   | Online/offline                                                                  |
| EC8      | E-comm Sr. Product Manager | PT/UK  | Online (multi-brand)                                                           |
| EC9      | Retailer Head of image  | ES          | Online/offline, partnerships & franchising                                        |
| EC10     | Full commerce CX manager | LATAM     | Full commerce                                                                    |
| EC11     | E-comm consultancy E-comm consultant | BR | Consultancy to e-commerce companies                                               |
| EC12     | Retailer Customer Journey manager | UK | Online/offline stores                                                          |
| E13      | Retailer Head e-comm    | PT          | Online/offline                                                                   |

2.3. Interviews: Logistics Specialists

The interviews took place between 27 October 2020 and 1 February 2021. We split the questions into three main blocks listed in Table 4. Profiles are listed in Table 5.
Table 4. Logistics specialists’ interviews: blocks, objectives, and questions. Source: the authors.

| Groups                              | Objectives                                                                 | Guiding Questions                                                                                                                                 |
|-------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Business model                      | Establish which are the logistics processes (traditional/reverse logistics,  | What is the company’s business model (traditional/reverse logistics, e-commerce, point of sale, etc.)? What are the delivery methods they offer (pickup point, |
|                                    | e-commerce, point of sale, etc.)                                          |                                                                                                                                                | home delivery, express delivery, etc.)?                                                                 |
| Logistics process                   | Understand the logistics process.                                           | How do you handle the different logistics processes (traditional, e-commerce, reverse logistics, etc.)? What situations are part of the company’s activity? |
|                                    | Map challenges.                                                            | What are process challenges (last-mile logistics, taxes, transport modes, resupply, etc.)?                                                       |
|                                    | Identify the possible solutions to optimize the process and make it         | How could the process be optimized? More sustainable? What are the impacts of exchanges and returns on the logistics process?                      |
|                                    | more sustainable.                                                         |                                                                                                                                                 |
| Contact between consumers and/or    | Understand how the communication of the steps of the logistics process to   | What is the process for returning/exchanging goods? What is the process for communicating order status to keep the end consumer informed? |
| the involved companies              | the final consumer takes place. Map the touchpoints in the logistics chain  |                                                                                                                                                |
|                                    | in case of unsuccessful delivery attempts, return/exchange, loss of goods.  |                                                                                                                                                |

Table 5. Logistics specialists’ profiles. Source: the authors.

| #  | Business                          | Position                              | Date               | Nationality | Business Model                                                                                                                                  |
|----|-----------------------------------|---------------------------------------|--------------------|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| EL1| Logistics operator                | CEO                                   | 27 October 2020    | BR          | Operates in 4 countries: Brazil, Colombia, and Mexico. PUDO * system                                                                             |
| EL2| Retailer                          | Logistics Planning Director           | 20 November 2020   | PT          | Operates in 62 countries on all 5 continents. Fashion division of a major retailer.                                                             |
| EL3| Retailer                          | Logistics and Planning Leader         | 23 January 2020    | PT          | Operates in 62 countries on all 5 continents. Fashion division of a major retailer.                                                             |
| EL4| Supply chain                      | Customer Success and Sales Director   | 20 January 2021    | USA         | Supply chain management company operates in more than 32 countries on all 5 continents.                                                         |
| EL5| Owner of major food delivery app  | CEO                                   | 1 February 2021    | BR          | Investing company owner of some major logistics companies.                                                                                       |
| EL6| Full commerce                     | Customer Experience Leader            | 1 February 2021    | BR          | Operates in 5 countries: Brazil, Argentina, Chile, Colombia, and Mexico. Offers an integrated, full e-commerce solution to customers.               |

* Pick up, drop off.

2.4. Directed Storytelling Sessions with Users

The process used to gather accounts of people’s lives to inform design “directed storytelling” [52]. This approach draws upon work in narrative and contextual inquiry [53] to help designers research so they can experience a situation without having to do long-term ethnographic research [52,54]. Directed storytelling can quickly reveal consistent patterns in people’s experiences. Knowledge of these patterns can influence a designer’s choices regarding content, hierarchy, and form, allowing designs to better resonate with their intended audiences [55].

Directed storytelling is an alternative for conducting research when there is no other viable option for getting information [55]. Due to the need for social distancing imposed
by the pandemic we used the directed storytelling method to gather information on the buying journey.

2.4.1. Preparing for a Directed Storytelling Session

We developed a guide for the sessions to redirect the storytellers if necessary [52] and for consistency across sessions. The leader’s guide included an opening line: “Tell a story about a time you bought clothes online”. The guide should address the journalistic framework of who, what, when, where, and how. Our guide was split into three sections, the pre-purchase, purchase, and post-purchase experience (Table 6).

| Table 6. Directed Storytelling questions. Source: the authors. |
|---------------------------------------------------------------|
| **Pre-Purchase** | **Purchase** | **Post-Purchase** |
| Where did you start your search? (WHERE) | What did you buy? (WHAT) | How was the communication of the status of your order? (HOW) |
| Did you go to the store to look at the item? (WHERE/WHO) | Were the photographs clear? (HOW) | How was the delivery process (on time, delayed, smooth . . . )? (HOW) |
| Did you find all the information you needed? (WHAT) | Did the product description contain all the information you needed? (HOW) | Where was it delivered to? (WHERE) |
| Did you interact with any people or bots to obtain more information? (WHO) | Was it easy to determine your size? (Tell me about the process) (HOW) | Did the product meet your expectations? (colour, size, fitting, etc.) (HOW) |
| Did you easily find the item you wanted? (WHAT) | Did you buy more than one size or colour of each item? (HOW) | Was the product according to its description on the product presentation page? (HOW) |
| | Did you read the returns/exchange policy? (HOW) | How was the packaging? (HOW) |
| | | Did you keep the product(s), or you had to exchange or return it (them)? |
| | | How was the return/exchange process? (HOW) |
| | | Would you buy again from this website? (WHAT) |

2.4.2. Our Sample

Table 7 shows the distribution of e-shoppers among different age groups. In Brazil, according to the Webshoppers report [56], e-shoppers between 25 and 49 years old were responsible for 61% of e-commerce transactions. A more recent report, from Neotrust [57], revealed that e-shoppers between 26 and 50 years old accounted for 66.6% of e-commerce sales in the last quarter of 2020. Women represent 57.5% and men 42.5%. Despite the time gap, from 2018 to 2020, the distribution of e-shoppers among genders is quite similar. In Portugal, 77.3% of online shoppers are aged from 25–54, women represent 51.5%, and men 48.5% [58].

| Table 7. Distribution of e-shoppers by age group. |
|-------------------------------------------------|
| **BR** | **PT** |
| Age (Neotrust Report (Q42020)) | Age (Webshoppers 39 (2018)) | Age (CTT (2019)) |
| 25 | % | Age | % | Age | % |
| 25–35 | 33.9% | 25–34 | 2% | 25–34 | 25.7 |
| 36–50 | 32.7% | 35–49 | 37% | 35–44 | 30.4 |
| <51 | 13.7% | <50 | 29% | 45–54 | 21.2 |
| Average | 37 | Average | 42.1 | <55 | 9.8% |

We chose the 25–50 age group as it represents the majority of e-shoppers. We carried out two pilot sessions, on 19 and 20 April 2021 which took place smoothly and there were no misunderstandings regarding the method. We then proceeded to carry out the actual sessions.
2.4.3. Conducting a Directed Storytelling Session

To conduct a directed storytelling session the leader asks the storyteller to begin the story by asking the subject to recall a specific instance [52]. The telling and recording continue as long as it takes to recount the experience.

We conducted twenty-six directed storytelling sessions, which took place between 19 April to 20 August. The participants were women between twenty-four and forty-seven years old (M = 36.5, SD = 6.9), respecting our target age group. Thirteen lived in Brazil and the other thirteen in Portugal. See Table 8 for the complete profiles.

Table 8. Directed Storytelling Group Profiles. Source: the authors.

| #    | Age | Educational Background | Occupation            | Nationality |
|------|-----|------------------------|-----------------------|-------------|
| DST_PT_1 | 34  | Master’s               | Mkt manager           | BR          |
| DST_PT_2 | 42  | B.A.                   | Mkt manager           | BR          |
| DST_PT_3 | 35  | Master’s               | Designer              | BR          |
| DST_PT_4 | 28  | Master’s               | Research fellow       | PT          |
| DST_PT_5 | 28  | Master’s               | Designer              | PT          |
| DST_PT_6 | 39  | Master’s               | Professor             | BR          |
| DST_PT_7 | 34  | Master’s               | Agronomist            | BR          |
| DST_PT_8 | 43  | Master’s               | Designer              | PT          |
| DST_PT_9 | 24  | B.A.                   | Student               | PT          |
| DST_PT_10 | 43  | B.A.                   | Designer              | PT          |
| DST_PT_11 | 44  | B.A.                   | Makeup artist         | PT          |
| DST_PT_12 | 45  | B.A.                   | Environment & safety manager | PT |
| DST_PT_13 | 45  | Master’s               | Designer              | PT          |
| DST_BR_1 | 33  | B.A.                   | Mkt professional      | BR          |
| DST_BR_2 | 45  | -                      | Sales Manager         | BR          |
| DST_BR_3 | 26  | B.A.                   | Social Manager        | BR          |
| DST_BR_4 | 35  | B.A.                   | Sales Manager         | BR          |
| DST_BR_5 | 37  | B.A.                   | Mkt manager           | BR          |
| DST_BR_6 | 33  | Ph.D.                  | Postdoc fellow/Journalist | BR |
| DST_BR_7 | 34  | B.A.                   | Mkt manager           | BR          |
| DST_BR_8 | 32  | B.A.                   | Business Administrator| BR          |
| DST_BR_9 | 43  | B.A.                   | Psychologist           | BR          |
| DST_BR_10 | 36  | B.A.                  | Yoga teacher           | BR          |
| DST_BR_11 | 44  | B.A.                   | CEO                    | BR          |
| DST_BR_12 | 30  | B.A.                   | Financial Manager      | BR          |
| DST_BR_13 | 26  | B.A.                   | Lawyer                 | BR          |
| DST_BR_14 | 47  | B.A.                   | Teacher                | BR          |

2.4.4. Documenting the Sessions

In our study, the documentation stage took place after the sessions by listening to the audios. The ideas of each session were registered using digital FigJam digital Post-its. As the story unfolds, the documenter wrote one idea per page. Ideas are elements of the story that seem to be important either through the emphasis that the storyteller has given or through the documenter’s interpretation of the information given by the storyteller.

After documenting all the twenty-six sessions, the data were clustered into an affinity diagram [59] (Figure 2 is an extract of the affinity concerning the issue “Information”) following the hierarchy proposed by [59] where green notes describe an overarching area of concern within the work practice, the pink notes describe specific issues within an area of concern, the blue notes describe aspects of an issue revealed by clusters of yellow notes, and, finally, the yellow notes represent a single observation, insight, concern, or requirement firmly rooted in research data. These are the building blocks of the affinity diagram.
Figure 2. Extract of the Affinity diagram of the sessions. Source: the authors.

We maintained the pre-purchase, purchase, and post-purchase group division in the green-note level as the overarching areas of concern in our study. We grouped the ideas into clusters and named each one as listed in Table 9.

Table 9. Clusters that were defined from the Affinity Diagram.

| Pre-Purchase                                      | Purchase                                      | Post-Purchase                          |
|---------------------------------------------------|-----------------------------------------------|----------------------------------------|
| Starting point                                    | How do I select my items?                     | How was the post-purchase comm?        |
| Motivation                                        | How do I select my size?                      | How was the package?                   |
| Buyer’s profile                                   | Which shipping option do I choose?            | How was the delivery process?          |
| Pandemic                                           | How was my experience?                        | Did the prod meet your expectations?   |
| Drivers                                            | Usability                                     | How was the return/exchange process?   |
| Perceived risk                                    | Photographs & descriptions                    | Shopping habits                        |
| Buying preferences                                | Return and exchange policies                  | Returns and exchanges                  |
| Referrals                                          | Where is my order delivered to?               | Familiarity                            |
| Journey                                            | Shopping habits                                | Perceived risk.                        |
| Familiarity                                        | Returns and exchanges                          | Pandemic                               |
| How I select prods I’m interested in Shipping     | Perceived risk                                | Overall experience                     |
| Information                                       | Pandemic                                      |                                        |
Affinity diagrams organize the individual notes captured during the documentation sessions into a hierarchy revealing common issues and themes [59]. The affinity shows the scope of the customer problem: it reveals in one place all the issues, worries, and key elements of work practice relevant to the team’s focus. The hierarchical structure groups similar issues so that all the data relevant to a theme is shown together [59].

To facilitate the analysis, all of the information written on the Post-Its were transferred to an Excel spreadsheet. The affinity was then consolidated into models to provide meaningful representation.

3. Results

The interviews with the e-commerce and logistics specialists were transcribed and then codified using the MAXQDA software.

We chose the thematic analysis (TA) method as it offers a way into qualitative research that teaches the mechanics of coding and analysing qualitative data systematically, which can then be linked to broader theoretical or conceptual issues [60].

3.1. E-Commerce Specialists’ Interviews

For the e-commerce specialists’ interviews, we identified six main themes: Returns and Exchanges, Product Presentation, E-commerce Nature, Sustainability, Pandemic, and Try-before-you-buy. For some themes, we identified codes and subcodes.

In the following items, we explore the themes and describe our findings in order of relevance to the research questions. Some specialists’ verbalizations mention the name of their companies, they were replaced by the word COMPANY, to preserve their anonymity. Also, their names or other names were replaced by XXXX, for the same reason.

3.1.1. Returns & Exchanges

This theme concerns comments on returns and exchanges, it gave origin to eight codes: policies & rates, reasons, impact on business, process, complicated logistics, product cycle, most exchanged item(s), and who exchanges most (see Appendix A for the supporting quotes).

Policies & rates: In Table 10 we summarized the return and exchange policies of our specialists’ companies according to their statements and the information on the websites. We also included the return rates stated by the interviewees when provided.

Overall, there was disregard for the numbers, the specialists were not so sure of the rates, or they were not willing to reveal them. Some, in fact, declared not measuring the return rates at all.

Reasons: We inquired the specialists about the main reasons customers return products, they mentioned mostly size and fit. They also recognized their size tables could be the culprit as they are standard and do not provide the measurements for individual products. Some returns happen because customers buy more products than they intend to keep, to see which fits best. Lack of size standardization and receiving a product that is different from what is depicted on the website and does not meet their expectations, mostly due to quality, were also among the mentioned reasons. One specialist was not sure of the main reason for returns but believes it is size and fit.

Some specialists revealed not analysing the reasons for returned products, suggesting ignorance (or uninterest) as to why products come back and are therefore unable to improve processes or to give feedback to the product teams to decrease this rate. It is worrying that e-commerce specialists and professionals are not concerned with the huge problem behind returning and exchanging products.

Impact on business: According to one of our specialists, the most significant impact of returns and exchanges is on reverse logistics (per the logistics specialists).
Table 10. Exchange and return policies and rates.

| #   | Returns & Exchange Rate | Returns/Exchange Policies |
|-----|-------------------------|----------------------------|
| EC1 | 4%                      | 1st online exchange and returns are free online |
| EC2 | 8–12%                   | Exchanges: 60 days  
|     |                         | Returns: 60 days  
|     |                         | Faulty items: 120 days |
| EC3 | 5–6%                    | Exchange: 60 days (was 30)  
|     |                         | Returns: 7 days |
| EC4 | 7%                      | Exchange: 30 days (1st is free)  
|     |                         | Return: 7 days |
| EC5 | 4.5%/7% (former/current company) | Exchange: 30 days (1st is free)  
|     |                         | Returns: 7 days |
| EC6 | Marginal rates          | Hassel-free |
| EC7 | Did not provide numbers | Exchange: 30 days (physical store).  
|     |                         | Returns: 7 days, via Customer Service.  
|     |                         | On sale products: 30 days online via Customer Service  
|     |                         | Products bought at their own-shop preferably should be exchanged at the same place  
|     |                         | Products bought at franchise stores must be exchanged there |
| EC8 | 15–30%                  | Free returns (the period depends on the country) |
| EC9 | 50% (in Germany it can reach 70%) | Returns & Exchanges: 60 days free (for size online & offline channels)  
|     |                         | Returns & Exchanges: 60 days paid (for size by mail)  
|     |                         | Exchanges only for size, for another product must return and buy again |
| EC10| 10% (former company/current company, did not provide numbers) | Exchanges vary from brand to brand from 30–90 days  
|     |                         | Returns: 7 days |
| EC11| Did not know, only mentioned they were low | n/a |
| EC12| 2–4% (was not sure)     | Returns & Exchanges: 28 days for any unopened product  
|     |                         | Opened or used products can be exchanged within 28 days with proof of purchase (Free for domestic orders) |
| E13 | 7%                      | Returns & Exchanges: 30 days (free in-store or home) |

Note: In Brazil, there is a federal law that allows consumers to return products bought online within 7 days of arrival for no particular reason. In the EU, this law is extended to 14 days. Most of the Brazilian companies only offer 7 days for consumers to return products. In Europe it is more common for companies to extend this period beyond what is guaranteed by law. Some mentioned having increased these periods due to the pandemic.

The impacts can be direct, such as the costs related to the first-exchange-is-free/free-return practices, as companies pay for the shipping costs of the returned items, the financial burden can be quite high. Or the costs inflicted by the quality evaluation and preparation necessary to restock items to be resold (when possible) after their collection. This preparation involves repacking, cleaning, restocking, and so on.

Indirect costs are related to brand value and reputation when customers are upset due to the unfulfilled experience and perceived complexity of the exchange and return processes. Some brands are now beginning to tackle returns as they have realized the cost of this practice to the business.

For business models that sell multiple brands and act as online shop windows, frequently do not stock products returns are not their responsibility and therefore the financial impact is smaller, as the cost is paid by the partner companies that own the product.

The number of returns is proportionally related to the impacts. Even so, some companies do not worry too much about exchanges and returns as they consider their rates low, it becomes a concern only on seasonal dates like Black Friday.

Yet, the impacts on the business are usually significant because of the logistics and operational costs. Also, the product value gradually erodes the longer the return periods are. Not to mention the environmental damage associated with these processes.
Companies should not wait for exchanges and returns to investigate the underlying source of the problem. The general impression is that the specialists do not know so much about the return rates and the impacts they cause on the business. Costs may involve logistics, people handling returns, devaluation of products, and customer dissatisfaction. For categories like underwear, the impacts are even higher because returned and exchanged items must be destroyed.

Process: Returns and exchanges processes usually consist of collecting the product from the buyer and transporting it back to the warehouse where they are checked for quality. Then, they go through a quality check to determine if that item complies with the policies and will be accepted back. Some companies are more lenient and do not wait for items to return to be checked.

Complicated logistics: Logistics is seen as one of the biggest difficulties in e-commerce today. The degree of complexity of the process is higher for global companies that transport products across countries. This reverberates throughout the chain, consequently, returns and exchanges are perceived as too bureaucratic affecting customers’ willingness to go through this process. Only a few companies have well-structured reverse logistics, which makes processes more difficult for customers.

Product cycle: We asked the specialists if it was possible to resell the exchanged or returned item. In general, for products returned by customers, companies resell them, if they are in good condition. They go through a rigorous quality check to assess whether they will be accepted back and their ‘sellability’. Whenever possible they are resold at full price, if the collection has been replaced by a new one, they go to sales or outlet vendors. The product gradually loses its value, to a point that it may become more expensive to remarket than to discard. In general, this is not seen as a problem by the specialists, even though the product is then sold for a fraction of the original selling price.

Only one of the specialists declared discarding returned underwear items. Others were not sure, and some did not mention anything on the topic. Overall, the specialists did not seem concerned with this or the sustainability part of the process.

Most returned or exchanged items: When questioned about the most returned or exchanged items some specialists did not know or were not sure. Some mentioned shoes, dresses, and trousers, items that are usually related to fit issues. This might happen because buyers have more difficulty imagining themselves wearing them.

Poor quality, top-selling items (what is sold the most, is exchanged the most), and lack of size standard were also mentioned as leading to more returns.

Who most exchanges/returns products: seven out of thirteen specialists indicate women return more, they suggest that because women buy more online they, therefore, return more.

3.1.2. Product Presentation

The second code concerns product presentation. The specialists were asked questions about how the elaboration process is. This theme gave origin to three codes: Process, Photograph, and Improvements.

Process: During the interviews, we asked the specialists to describe the product presentation elaboration process, summarized in Table 11.

We noticed there are similar processes across companies regarding which departments are involved in the product presentation elaboration: the fashion design or product team creates the product and provides the technical information like size, fabric composition, and measurement tables. The communication or marketing team oversees descriptions, sometimes they are allocated to the e-commerce team, which oversees the final presentation, of what goes online. Usually, the design teams create a more technical description, the e-commerce team rewrites it more commercially by transforming the textual information into a more informal, not-so-technical language and aiming at Search Engine Optimization (SEO), creating size tables (some are standard for all the products EC13, and some are specific for each product EC1), and taking the photographs (Figure 3). E-commerce and
marketing are responsible for determining which standards the photos should follow as types of backgrounds, models, photo crops, and so on.

Table 11. Product presentation process.

| #  | Step                | Department                      | Process                                                                 | Obs.                                                                 |
|----|---------------------|---------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------------|
| EC1| Descriptions & photos | Product & Communication         | Communication: generates all the images for the website and campaigns. | Live models. Different models.                                        |
| EC2| Descriptions & photos Measurement guide | E-commerce & marketing Pattern making. | E-comm: optimises technical description for SEO and makes it more commercial. | Diversification of models. Standardization of photos. |
| EC3| Descriptions & photos | Product & Design                | Product area: transforms technical info into a more commercial language. | Advertising copywriter writes descriptions.                         |
| EC4| Descriptions & measurements Photos | E-commerce & Design            | Are elaborated and integrated into the e-commerce platform. Live model and still photos. | Models’ faces are cut out. Concern with light, quality, and standard of the images and details of items. |
| EC5| Descriptions & photos | Product & E-commerce           | Product Registration > Description > Showroom Production > Photographs (humanized and still) | -                                                                   |
| EC6| Descriptions & photos | Internally                      | Live model (for campaigns) and still photos.                           | -                                                                   |
| EC7| Sales book E-commerce | Commercial & design teams       | Commercial: provides the technical information, description, commercial information, care tips. | Measurements are not updated item by item, making distance selling difficult, whether B2B or B2C. |
| EC8| Descriptions & photographs Measurements | E-commerce & Internal team or supplied by the brand | Photographic process: products are sent to the studio. Content input: there are no guidelines for content or product sizes & measurements (some brands send this info). | Besides measures, there are also conversion scales. |
| EC9| Descriptions & photos | E-commerce & design Technical team | Still and humanized photos. Description of the products made together. Measurements and composition. | Provided information is too technical. Short and long descriptions |
| EC10| Descriptions & photos | 3rd-party & Internal team       | Supplier: photos and descriptions when clients do not provide them. Logistics team: measures the products. | Follow and suggest to their customers a guide of e-comm good practices. |
| EC11| n/a                 | n/a                             | n/a                                                                     |                                                                      |
| EC12| Photos Descriptions | E-commerce & partner brands 3rd-party content company | Photos: internally and provided by partner brands. Colour palette: partner brands. Partner company: adapts content to the tone of the COMPANY and SEO. | Ask for photos of different models when they are available. |
| EC13| Brand book, photos & descriptions Composition & care, price, measurement tables | Photo studio team Product team | Internal studio: product photos. Image director: editing. Copywriter: descriptions. Marketing team & stylist: guidelines. | Photographed on models. Measurement table is standard for all products. |

Figure 3. Information flow.

In some companies, design teams hold meetings to explain the products and special features, like the use of sustainable materials, to the internal or external stakeholders...
involved in the commercialization. Some companies create brand books for other teams to follow guidelines.

In most cases, the origin of the information occurs in the conception phase of the product and thus its importance as it will reverberate in all the following steps. Poorly described products at their origin may raise questions, and result in overloaded Customer Services flooded with calls from confused buyers or even be returned if something is missing in the description.

Photograph: The specialists were almost unanimous regarding the importance of photographs on the product presentation page. They are considered an essential tool to sell a product, for conversion, so they must be attractive to convey quality. They are used to show special features of the garment, like a double-sided jacket, or a hood. To describe qualitative attributes, as expensive fabrics. Fitting, colour, and style should be as closest to reality as possible.

Photographs are taken in two different formats: still-life and live model pictures and can be produced in-house, internally, or externally.

Photographs should show the products from different angles depending on which attribute you want to communicate. The images convey several pieces of information about a product.

Descriptions, on the other hand, are considered a bonus, they are mostly written focused on SEO, and the content does not necessarily need to be good. The description of the product is more important at the time of the final purchase decision when buyers are checking if that is a product they really want, consistent with the findings of (Lee & Shin, 2019). Some also mentioned the importance of reviews.

Improvement: When asked if the customers’ feedback is used to improve the product presentation pages the specialists stated some tools they use to do so, such as monthly reports to the product and e-commerce teams containing customers’ interactions with Customer Service and social media. These reports are used to improve descriptions and the product. They use the feedback to create new functionalities on the website, like different sections. Other methods could include using technology and artificial intelligence to interpret comments at scale.

3.1.3. E-Commerce Nature

All the comments regarding the core characteristics of e-commerce were coded and grouped under the ‘E-commerce nature’ theme. Codes included: Intangibility, Sizes, Complexity, Assortment, Technology, Cultural differences, Customer-centric. Below we present the most relevant points.

Intangibility: One of the main characteristics of e-commerce is the inability to have direct contact with a product before buying. Having a physical point of sale or a guide shop is a means to tackle the intangibility of the channel so that customers can see and feel the product and use it to make exchanges and returns. It increases the customer’s confidence to buy online.

Sizes: The specialists acknowledge that the lack of size standard leads to more returns. The diversity of body shapes due to different ethnicities is a factor that makes it more difficult to establish size standards.

Technology: It can help buyers to determine their sizes through tools like ‘FitFinder’, and ‘Sizebay’.

Technology can also facilitate returns, without proper software, companies tend to conduct this process manually. Some tools on the market can be embedded into a retailer’s website to manage the exchanges automatically for buyers, without the need of talking or emailing anyone. Using these tools also helps to keep control of the return rates and track the reasons why buyers are returning products.

Identifying reasons for returns allows companies to use this information to improve processes, products, and product pages.
Technology can be used to handle and analyse complaints and questions at scale. The recurrent questions are redirected to the responsible areas.

Cultural differences: For companies with a presence in many countries respecting preferences across cultures is vital. Hearing the customer and providing the information they expect to have may reduce returns and improve UX.

Customer-centric: For the specialists, being customer-centric is at the heart of businesses, especially digital ones. It is profitable to think about the client first.

Specialists mentioned the importance of listening to the customer and maintaining constant contact with them; either through customer service or focus groups.

3.1.4. Sustainability

Mentions regarding environmental aspects were grouped under the theme of Sustainability. Specialists mentioned some initiatives to make the process more sustainable. Among them were ones related to packaging.

One of the goals of the EU is to reduce single-use plastic (European Commission, 2019), but the replacement of plastic packaging for paper and cardboard is more expensive and not all companies can keep up with these changes and might have to charge this from their customers.

Some are taking a step forward in treating the water used in manufacturing fabric. They also mentioned the impacts that returned and unsold items have on the environment and how the increasing demand will increase exponentially transportation impacts.

We did not ask questions directly about sustainability, due to this study’s exploratory nature, we did not want to influence the interviewees’ answers. We had the intention to allow them to bring up this matter spontaneously, thus revealing the degree of importance of this topic in their work routines.

In Table 12 we have listed the topics directly related to sustainability mentioned by the interviewees. Three out of thirteen specialists addressed the theme directly and spontaneously.

**Table 12. E-commerce specialists’ spontaneous comments on sustainability.**

| #   | Comments on Sustainability                                                                 |
|-----|------------------------------------------------------------------------------------------|
| EC1 | No mention                                                                               |
| EC2 | No mention                                                                               |
| EC3 | Water treatment                                                                          |
|     | Donation of unused material                                                              |
| EC4 | No mention                                                                               |
| EC5 | No mention                                                                               |
| EC6 | No mention                                                                               |
| EC7 | No mention                                                                               |
| EC8 | No mention                                                                               |
| EC9 | No mention                                                                               |
| EC10| No mention                                                                               |
| EC11| Sustainability measuring tool                                                             |
|     | Waste generation caused by returned and unsold products                                   |
| EC12| No mention                                                                               |
| EC13| Packaging                                                                                |
|     | Pollution caused by increasing e-commerce demand                                          |
|     | Commitment to EU’s net-zero goals                                                       |

3.1.5. Pandemic

The COVID-19 pandemic has had a significant impact on almost every aspect of our society. Throughout the interviews, the specialists mentioned how it has affected their
businesses. We grouped these mentions under the Pandemic theme, divided into two codes: Impact and Strengthening Digital.

On one hand, the pandemic closed brick-and-mortar shops. On the other hand, e-commerce channels gained prominence. The pandemic impacted especially logistics because of the sudden surge in orders.

The pandemic has strengthened the online channels, mainly due to customers migrating from physical to digital.

3.1.6. Try-before-You-Buy

Try-before-you-buy is a business model practiced by online companies to allow customers to order clothing items, try them on at home, pay for what they want to keep and return the remainder. Amazon Prime subscribers have access to this service, for instance. Due to the intangibility of online shopping, this strategy reduces the perceived risk of buying. However, Cullinane et al. [61] suggest this type of strategy incentivizes returns because the easiness of buying might result in impulse purchases.

We asked the specialists their opinion about this strategy and the emergent codes were grouped under the “Try-before-you-buy”: Marketing strategy, Good for Customers (Not for companies), Not Feasible, and Positive.

Marketing strategy: According to our specialists, the try-before-you-buy model is not new, it is a way to market something that already exists, and it is a commercial strategy.

Nonetheless, sellers do not trust the consumers to return the items and it would not compensate financially due to high shipping costs to further places which significantly reduces the profit margin. Additionally, there is the cost of collection, in case the customer does not want to keep all the products.

Good for customers (not for the company): Despite the advantages, to some, it is not worth the cost of sending and receiving back the items.

Not feasible: Try-before-you-buy is interesting but difficult to implement, it is a complex balance between good customer experience (CX) and costs for the company. The difficulty stems from added logistic costs and a lack of trust in buyers.

Positive: Some of our specialists mentioned positive experiences with the try-before-you-buy model.

3.1.7. Business Features

Some of the topics mentioned by the specialists were direct answers to questions about their businesses, so we did not attribute a theme to these. We asked which was the strongest sales channel, what are the communication channels available for customers, and what were their business models. The answers are listed in Table 13 (except for the business models that are listed in Table 3).

| #   | Strongest Channel       | Communication Channels                                      |
|-----|-------------------------|------------------------------------------------------------|
| EC1 | online                  | E-mail, phone, social media, Guide Shops                   |
| EC2 | offline                 | Online chat, e-mail, phone                                 |
| EC3 | offline                 | Online chat, e-mail, phone                                 |
| EC4 | offline                 | FAQ & Online Customer service                              |
| EC5 | online                  | Customer service, e-mail via website, WhatsApp             |
| EC6 | online                  | Social media                                               |
| EC7 | pureplay company        | Customer service e-mail, Instagram direct message & physical shop |
| EC8 | online                  | Social media, Customer Service (highly specialized, considered a differential, online e-mail form) |
| EC9 | offline                 | Call centre, e-mail, social media                          |
3.2. Logistics Specialists’ Interviews

As with the e-commerce specialists’ interviews, the logistics specialists’ interviews were transcribed and exported into MAXQDA qualitative data analysis software to conduct a TA. The transcriptions were analysed thoroughly to identify themes and codes. From this organization of our data, we then generated five final themes: Components, Problems, Sustainability, Amazon, and Trends.

3.2.1. Reverse Logistics

The first theme concerns the components that make up the logistic processes. We identified seven codes under this theme: Reverse logistics, Communication, E-commerce complexity, Models and modalities, Optimization, Technology, and Satisfaction.

Reverse logistics [RL] was highlighted as a key aspect of e-commerce logistics and is seen as far more complex than outbound logistics. According to the American Reverse Logistics Executive Council, RL is defined as: “the process of planning, implementing, and controlling the efficient, cost-effective flow of raw materials, in-process inventory, finished goods, and related information from the point of consumption to the point of origin to recapture value or proper disposal” [62].

E-commerce RL is very particular in the sense that companies, in most cases, pick up one package at a time, from different addresses that offer no type of infrastructure to support the procedure. As with other processes involving e-commerce, companies deal directly with the end consumer. Whereas B2B RL processes are structured, scheduled, and have a dedicated place and a team to oversee and assist the operation.

Exchanging and returning products must comply with certain rules to be posted; they must be well-wrapped, accompany an invoice, the address, and the addressee well-identified. These rules are not always clear to customers. Having an integrated system that identifies customers’ orders—what they have bought if it is within the deadline—is important so that customer services can access this information and guide customers throughout the process. Ideally, it should be automatic, something that one can do independently, without any external assistance by e-mail or phone. Some companies send instructions and a reverse logistics authorization so that customers can do this easily in case they want to return or exchange a product. This avoids friction in the customer journey but could motivate the return behaviour.

Another important aspect of RL is what to do with the returned/exchanged product reaching the warehouse/shop (when products are returned/exchanged in-shop) (Table 14). A dedicated team must analyse if the product is good enough to be resold and for how much. Then, it must be cleaned and repackaged, this means using more resources. For certain product segments, it is mandatory to dispose of any returned/exchanged items to comply with sanitary regulations.

RL logistics means, doing the same thing, at least, twice, thus, duplicating the operational expenses, with no revenue associated with them. This cost can be even higher when there are failed pickup attempts because customers were not at home, or the return was not compliant with postal or company policies.

| #   | Strongest Channel | Communication Channels                                      |
|-----|------------------|------------------------------------------------------------|
| EC10| online           | Chat, phone, FAQ, e-mail online form                       |
| EC11| -                | -                                                          |
| EC12| offline          | Customer service (phone), chat room                        |
| E13 | offline          | E-mail, online form for inquiries, online chat (operated by people, intend to combine humans and bots) |

Table 13. Cont.
Table 14. Description of RL disposition options. Source: Riding the Returns Wave: Reverse Logistics and the U.S. Postal Service. Report Number RARC-WP-18-008. (uspsoig.gov).

| Disposition Method | Description |
|--------------------|-------------|
| Restock            | Unopened, undamaged products are available to re-enter the forward supply chain |
| Sell for a discount—original retailer | Retailers may try to sell opened but undamaged products in the clearance portion of a physical store location |
| Repair and restock | Some returned items may need a minor repair to be returned to their original quality, before being repackaged and resold at a discount. |
| Repair and sell on the secondary market | If the manufacturer or retailer has a policy of not allowing returned products to be sold by the original retailer, the repaired product may be sold on the secondary market |
| Sell on the secondary market/liquidate | The secondary market (which includes outlets such as eBay, T.J. Mass, and Big Lots) in the U.S. and abroad is an option for functioning products. |
| Recycle            | Recycling of products may be an option if they can harvest valuable materials from them, or if they care about sustainability |
| Landfill           | Returned products with no viable option are destined for a landfill. |
| Restock            | Unopened, undamaged products are available to re-enter the forward supply chain |
| Sell for a discount—original retailer | Retailers may try to sell opened but undamaged products in the clearance portion of a physical store location |
| Repair and restock | Some returned items may need a minor repair to be returned to their original quality, before being repackaged and resold at a discount. |
| Repair and sell on the secondary market | If the manufacturer or retailer has a policy of not allowing returned products to be sold by the original retailer, the repaired product may be sold on the secondary market |
| Sell on the secondary market/liquidate | The secondary market (which includes outlets such as eBay, T.J. Mass, and Big Lots) in the U.S. and abroad is an option for functioning products. |
| Recycle            | Recycling of products may be an option if they can harvest valuable materials from them, or if they care about sustainability |

RL is becoming a commodity in e-commerce, a part of the planned product cost. It is considered as part of the buying experience, an alternative to trying on clothes in a store, a practice called ‘bracketing’, to compensate for the intangible nature of digital channels. In fact, the clothing sector has a much bigger demand for RL as individuals only really know if they like their purchase once they receive their item and try it on. Customers have no idea of how complex are the processes regarding RL and its impacts.

RL happens in two main ways, companies can either have a dedicated team to only collect items, or if they have a highly integrated system they can deliver and collect simultaneously. The latter allows a more optimized route and avoids fleet idleness as vehicles return empty after delivering products.

Communication: The communication of the steps of the delivery, return, and exchange processes are very similar in all the companies. Companies communicate each step to the customer through e-mails, SMS, or notifications via an app.

The trackability of orders is not usually an issue. Currently, most companies can offer customers visibility of their orders. However, the inability to interfere and make changes to the delivery process can be a problem. Customers being able to anticipate or delay a delivery could avoid failed attempts reducing logistics inefficiency. This requires cooperation between retailers and logistic operators to integrate their systems, this is not always an easy change to systems that retailers are willing to do. So, when there are problems, they are usually due to unintegrated systems, so the companies do not have a holistic view of the process.

The inability to integrate systems, and the lack of an Order Management System (OMS), make it troublesome to offer a seamless omnichannel experience. OMS is a platform that tracks sales, orders, inventory, and fulfilment. It enables the people, processes,
and partnerships necessary for products to find their way to the customers who bought them [63].

Second and third delivery attempts, when the customer is not at home, double, triple the impact on logistics and the impact on the environment [13].

E-commerce complexity: E-commerce operation demands urgency and very dynamic tracking, minute-by-minute. The supply is irregular; it happens on-demand and there are peaks and valleys. There is no room for mistakes due to increasingly shorter deadlines.

In terms of service level, there is more exposure because companies deal directly with the end consumer. The process must be flawless; stock-keeping units (SKU) must be correctly registered to ensure the delivery of the correct products. E-commerce is faster-paced and demands more responsibility, it is also the newest sales channel, ever-growing, and most challenging at every level.

Regarding the humans involved, e-commerce logistics is particularly aggressive, there is a huge impact on the individuals working in this process. There are many motorcycle accidents, casualties, and stressful impacts on truck drivers and motorcyclists, and on urban mobility [64–66].

E-commerce is costly and can be more to brands with a low-cost positioning. Shipping fees are the same for 5 € and 100 € products. It consumes a big part of the product margin, decreasing profitability.

Logistics models and modalities: For this theme, we summarized the specialists’ answers to the questions related to the different logistic modalities. During the interviews, they described three basic logistics models: Home delivery, Pick-up-drop-off (PUDOs) & Collection Points, and Multiple Distribution Centres (Table 15).

Table 15. Logistic models described by interviewees. Source: the authors.

| Model                      | How It Works                                                                 | Comments                                                                 |
|----------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| 1. Home delivery           | Sellers deliver items to customers’ homes, or a place defined by them (i.e., workplace), only known at the moment of the order. | Routes are usually unpredictable as they are on-demand, making optimization difficult. Deadlines are aggressive and there is a high impact on urban mobility and drivers and couriers. |
| 2. Pick-up-drop-off (PUDOs) & Collection points | The product leaves the warehouse (WH), goes to a distribution centre (DC) and is delivered. | Trucks leave the DC full and return empty (truck idleness). When orders are not delivered for any reason (e.g., the consumer is not home, wrong address, etc.), the products return, and the delivery process starts over. |
| 3. Multiple DCs            | Products are delivered to pre-defined places that are most convenient for consumers. The orders are sent to local businesses and post offices where they can be collected products and returned when necessary. | Possible to optimize routes as they are repeated daily, increase capillarity, and avoid idleness because the same vehicle delivers orders, collects returns. |

Modalities like pick-up-in-store and collection points require OMS integration. Some logistics modalities, such as pick-up and drop-off (PUDO) or collection-and-delivery points (CDPs), can avoid failed delivery/collection attempts because of absent customers [67].

Shorter delivery time options usually depend on the location if there is a nearby DC to enable fast access to the product. The more DCs, the easier it is to offer more convenience and agility. This is related to capillarity.

Stimulating customers to pick up orders at stores relieves the cost for players that offer free shipping and can be more convenient as customers do not have to be at home to wait for the delivery. This modality can also be more sustainable as multiple orders can be directed to one address, rather than multiple addresses as home delivery demands.

Optimization: Optimizing routes offers numerous advantages, it enables shorter distances, fewer trips, cheaper shipping costs, less deterioration of roads, less pollution, etc.
It is directly related to the possibility of planning delivery routes. E-commerce deliveries are difficult to optimize as they happen on demand at very short notice.

Collecting (reverse logistics) is a big problem for companies with a massive delivery model, it is difficult to synchronize the collection schedule with the customers’ schedules. Resulting in a high level of failed attempts. Customers play a vital role in the levels of RL uncertainty [68]. A study by [69] provides evidence that it is possible to reduce the number of delivery failures by applying the concept of delivering to neighbours (when the consignee is not at home) and having customer contact before delivery are the most promising concepts. Other options include evening deliveries, service-point deliveries (PUDOs), delivering on Saturday, and changing a route within a timeframe.

PUDOs are inherently more optimized as it is possible to deliver and collect simultaneously and is not dependent on customers’ schedules. It offers more comfort to couriers as routes are known and can be accessed at alternative hours contributing to urban mobility. However, evidence from previous studies shows that consumers who use PUDOs when there is a delivery failure and more than half use cars to pick up their purchased goods, harming urban mobility and contributing to carbon emissions [70], PUDOs can be more sustainable, but how sustainable depends highly on consumers’ behaviour. So, it is not only a matter of optimizing logistics processes but also a matter of educating consumers about their habits and above all mitigating the source of returns: the dissonance between what is sold and what is delivered.

Milk-Run is a generic name for a logistics procurement method that uses routing to consolidate goods [71]. It also refers to a method of product collection and delivery in which the seller dispatches one truck at a specified time to visit various addresses following a predefined route to deliver collect products and could be a way to optimize logistics. Yet, systems need to be highly integrated and planned, which is not so usual among companies. So, it is common to hire a team or third-party company dedicated to delivering and another to collect.

Capillarity is vital for delivery, it brings more convenience by decreasing distances between customers and companies, especially regarding e-commerce. The capillary innate nature of e-commerce (the various points of delivery) cannot be served by only one big DC. The specialists mentioned some strategies to increase capillarity by:

- Offering pick-up-in-store options.
- Using shops as DCs.
- Dark stores.

Technology: Plays a primordial role in logistics. Dedicated software is crucial to optimizing and automizing procedures. In terms of the operational aspect, to have optimized logistics it is essential to train people and comply with existing processes. Technology is fundamental to guarantee the execution of these processes, and to avoid deviation from what was originally planned.

Integrated systems support RL they link products to orders, and flag returned items that have missing parts (user’s manual, packaging, etc.). OMS is paramount to offering a seamless omnichannel experience, there are many possibilities for integration. However, the more combinations, the more expensive it becomes to implement and maintain but offers complete management of the order. It enables an optimized delivery process, by indicating which products are closest to a certain address, for example, leading to more sustainable processes.

Satisfaction: Specialists mentioned the importance of being customer-centric. Generating a unique buying experience helps to mitigate fear related to buying online. Paying attention to what customers say to Customer Service agents is of utmost importance, most of the problems can be identified there.
3.2.2. Problems

This theme refers to what the specialists consider as an issue or challenge to logistics, we identified five codes: Reverse logistics, Challenges, Urban mobility, Failed attempts, and Pandemic.

In general terms, they state that delivery processes are highly complex and problematic as is RL. Some challenges reported by the specialists are not related to the logistic process, rather, they are external, among them are the domestic and international taxation systems.

Reverse logistics (RL): Considered a main topic for the specialists, it is one of the biggest issues for logistics. Returns can reach rampant rates as high as 63.3% in the apparel segment [72], resulting in a global cost of over one trillion U.S. dollars [73].

RL means you are doing something twice and unfortunately it is seen by some specialists as a commodity, as part of the business. Yet, RL only generates expenses, as it adds cost to what has lost value as the returned product is not going to be sold at full price anymore. It is a complex issue to manage in the chain and it is a vicious cycle, the easier are the returns, the more people buy, as suggested by [15].

E-commerce reverse logistics requires more precise work as it happens gradually, not in big chunks as for other channels. Besides, not all products are returned in a good enough state to be resold, some are damaged, and are returned without tags. The returned items gradually lose their resale value to the point where it is cheaper to discard than resell.

Collecting a product from someone’s home is problematic, there is no infrastructure to support the operation, and companies deal directly with the end consumer. This information is confirmed by [13,74]. The authors list the lack of formal procedures for product returns as one of the major obstacles to RL practices.

The RL problem is even greater in the clothing industry due to the lack of standardization of sizes there are a lot of returns and exchanges in this sector.

Challenges: As a rule, the cost of delivery to companies is more important than quality may be due to the heavy tax load. It is more important to deliver at the smallest possible cost, this impacts the logistics system severely.

Regarding the e-commerce logistic challenges, delivery is the biggest one. Optimizing systems and routes represents a high cost to companies. Good transport infrastructure is important but not vital even given the bad state of roads in some countries. Nevertheless, a consistent investment brings benefits like speed and comfort for the humans involved in transporting goods.

Tax rates vary within and across countries, meaning that companies sometimes produce in one place and distribute from another to reduce the tax burden. This elevates logistics costs and the impact on the environment. Companies that operate in Europe usually sell their products to other European and nearby countries. Taxes and compliance rules may vary according to the location.

Logistics-related bureaucracy is time-consuming, instead of being more productive, companies are too busy dealing with paperwork.

E-commerce’s intangibility was mentioned by the specialists. The clothing sector has a much bigger demand for RL as individuals only really know if they like their purchase once they receive it and try it on, clothing represents 88% of the items returned [73].

Urban mobility: Urban mobility is another big problem for logistics. Cities and public organizations must contribute to mitigating the impacts big delivery trucks cause on cities.

Pandemic: The pandemic was addressed in the interviews as logistics was fundamental to overcome restrictions as consumers migrated to digital channels to have access to some goods and prevent contact with other people. Lack of preparation and productive capacity to face this unprecedented event resulted in delivery delays. Companies were not ready for the sudden surge in orders, they were forced to adapt their websites and systems.

Failed delivery attempts: Our society and cities are not yet prepared for e-commerce delivery processes. Numerous deliveries are not completed because people are not there to receive them [68]. On the other hand, companies are not advanced enough to give an accurate delivery time slot for customers to plan themselves, accordingly, making
individuals spend an entire day waiting for an order. This generates a volume of deliveries that did not happen, companies will then attempt a new delivery, or the item will be returned to the warehouse. This is problematic for the relationship between customers and companies and impacts the environment. According to one of the specialists, in the US alone, 40% of the RL attempts fail. We were not able to find data to confirm this number.

3.2.3. Sustainability

Most of the coded segments related to sustainability mentioned by the logistics specialists were discussed more specifically the benefits of optimizing routes and the use of technology to support it. Planned logistics allows the optimization of routes, which means fewer journeys to deliver products. Increasing capillarity was also mentioned, the implementation of more and smaller warehouses to distribute goods allows to shorten distances leading to less pollution and less damage to roads and urban mobility. Shorter distances and planned routes are also beneficial to the people involved in the delivery.

Technology and the use of appropriate software can contribute further to optimization. In sum, to implement a system of greener deliveries.

Below are some points that were not addressed previously.

Reducing the impact: Only one of the specialists mentioned packaging.

The market is still concentrated on short cycle optics which is an enemy of sustainability. Longer shipping times can help to optimize routes. Also the adoption of pickup points, lockers, or in-store pickup can enable route optimization as the end destination is known beforehand.

Offer advantages to customers who do not return items, such as a point system, to try to curb returns, especially serial returners.

In Table 16 we list the main points addressed by the logistics specialists that could contribute to making the chain more sustainable to the business, the human factor, and the environment.

Table 16. Logistics specialists’ comments on sustainability. Source: the authors.

| #  | Comments on Sustainability                                      |
|----|-------------------------------------------------------------------|
| EL1| Optimization                                                     |
|    | Increase of capillarity                                          |
| EL2| Packaging                                                        |
|    | Greener deliveries                                               |
| EL3| Route optimization                                               |
|    | Smaller and more warehouses                                      |
|    | Increase of capillarity                                          |
| EL4| Investment in infrastructure (roads etc.)                        |
|    | Forming better professionals to seek constant improvement        |
| EL5| Packaging                                                        |
|    | Route optimization                                               |
| EL6| Route optimization                                               |

3.2.4. Amazon

We asked the specialists about the impact of Amazon’s delivery concept of ever shorter delivery times. All the verbalizations were grouped under the theme ‘Amazon’. In a way, it pressures other companies to follow this trend, to meet more demanding (and spoilt) consumers.

The opinions were divided, to some the Amazon model demands very high volumes of sales and a huge amount of investment to be sustainable. To others it is a positive movement, motivating competition, or it is more internal pressure than externally, from other companies.
According to one of the specialists, the impact of Amazon delivery time standards is not so relevant to the fashion segment as it is in the grocery one, because of the perishability of goods.

Amazon’s model works if you use a network of stores to supply, and then be able to deliver in 1, 2 h. If not, it becomes too aggressive. It is a system based on capillarity and integrated systems.

3.2.5. Trends

The specialists mentioned some trends in the logistics area:

- Radiofrequency Identification [RFID] to improve inventory quality by providing a more accurate visualization of the products. Tools like this one avoid selling out-of-stock items.
- Taking advantage of brick-and-mortar stores to offer differentiated services such as WhatsApp sales, pick-up from parking lots (like curbside pick-up), and geolocated services.
- ‘Delivery Pal’ is a system where the logistics operator delivers the orders to a nearby warehouse and the customers use the system to inform where they want the delivery and when.
- Cooperation between public organizations and companies to provide better service and rethink the urban space to accommodate the increasing demand for deliveries.

3.3. Results_Directed Storytelling Sessions

Following the documentation phase, the notes were clustered into groups and organized into an Affinity Diagram which was consolidated into models as directed by [75]. The models were divided into the three stages addressed in the directed storytelling sessions: pre-purchase, purchase, and post-purchase (Appendices B–D). Below we discuss some of the findings from our sessions in each of the three journey stages.

3.3.1. Pre-Purchase

The pre-purchase model (Appendix B) was organized into the following sections:

- Reasons for buying online: the convenience of buying online was highlighted, as were the lower prices practiced on this channel and the ease of returning.
- Starting point: social media, especially Instagram, and Google are the most popular starting points. Nonetheless, more objective buyers directly access the websites/apps they usually buy from or even, search for a product by price.
- My journey is . . . : the online buying journey tends to be 100% digital as well as its counterpart. Frequently, when buyers are at the shop they do not wait to go online to buy. Additionally, there are a few more cautious/meticulous buyers who do check the product offline before buying online.
- Referrals: friends and family play the main role concerning brand recommendations and opinions about purchases. Instagram influencers have their share of contributions when it comes to referrals.
- Product selection: buyers select their products by adding them to the shopping cart (or to a ‘Favourite’ list). Later, they refer to this selection to choose what they will buy or abandon the cart.
- Motivations: revolve around better price practices, specific needs, and search for products they want and do not necessarily need.
- Consumer profile: the profiles we identified were price sensitive, frugal, objective & experienced, meticulous, open to new things, frequent buyers, and impulsive.
- Buying preferences: buying local, especially as it is easier to know how ethical the production line is. Some buyers would rather buy offline as they feel online shopping does not replace the in-shop experience.
- Familiarity: the importance of knowing the brand. Buyers feel more comfortable if they have had direct contact with the products of a brand before buying online to know their size and quality, reducing the perceived risk.
• Fears: buying clothes online is perceived as risky because of the uncertainty concerning size and fit. Due to this, they avoid buying expensive and complex items. We also identified some issues regarding sharing personal information.

• Information: during the search phase, buyers feel they can easily find the information they need; they resort to reviews to complement the information on the webpage and see WhatsApp as a more personal way to get information from sellers.

• The pandemic: the restrictions imposed by the pandemic have stimulated consumers to adopt online buying or have intensified their buying frequency [76]. Buyers were forced to overcome some barriers related to digital channels. It also has consolidated the use of conversational commerce using WhatsApp as a communication tool between buyers and sellers.

3.3.2. Purchase

The purchase model (Appendix C) was organized into the following sections:

• Size: is always a concern. Buyers either know their sizes from experience, or check tables, photographs, and descriptions. Generally, women who have a ‘standard’ body can picture themselves in the product by looking at the photographs. These women have bodies similar to ones of the models. On the other hand, women who consider their bodies ‘non-standard’ (i.e., short, plus size, big hips, etc.) have more trouble connecting with the photographs. Size tables and providing buyers with the models’ measurements and sizes they are wearing support the buying decision if the information is accurate. Tables are often considered confusing, and buyers notice when the sizes are the same for every clothing item on the website. Reviews from other buyers also help to provide information about size and fit. Size and fit are also closely associated with the type of fabric. More elastic and expandable types are less likely to be a problem. The type of fabric will also be determinant of how the clothes will dress the body. Buying bigger sizes is a strategy adopted by some.

• Shipping: buyers do not like to pay for shipping costs (there are very few exceptions) unless the order is urgent. Delivery times are important. Buyers would wait longer if the delivery option were greener but would not like to pay much more for it (some did consider paying more and waiting for more). A few buyers consider speed more important than cost. To others, the cost weighs more than how long it takes. Some even pay attention to the logistic provider and avoid certain companies; they also check from where it is being shipped. Orders are shipped to the most convenient destinations, usually home or to a nearby PUDO.

• Photographs: are extremely important to buyers; some do not even read descriptions and prefer only visual information. On the downside, photographs do not always fully depict the product, it is important to provide different angles and enable zoomed-in details of fabric and different features such as prints, embroidery, buttons, zippers, etc. Additionally, photographs must be real to the product, they cannot be over manipulated, nor the products themselves. Photographs cannot mislead buyers; this will only result in dissatisfaction and unwanted products. Buyers would like to see clothes on different body types.

• Descriptions: serve as a complement to the photographs, but unfortunately are not always complete. They should contain additional information, and not describe the photographs.

• Familiarity: helps to determine the size, as buyers base themselves on previous experiences. Besides, it plays an important role to assess the quality of the product, making it easier to visualize how it would look.

• Shopping habits: Buyers acquire more than one size to be sure, but this is not a common practice in our sample.

• Return/Exchange policies: Buyers read policies when they buy a different product or from a new brand to check their options. They read only when they need to return something. There is a group of buyers who do not return products due to the
perceived complexity of the process and therefore do not read policies. Experient buyers know they have a period guaranteed by law to return products for no reason. Ease of returning mitigates the perceived risk of buying online and is essential for the decision-making process.

3.3.3. Post-Purchase

The post-purchase model (Appendix D) was organized into the following sections:

- **Communication**: overall, brands provide buyers with a good view of their order through constant updates via email or SMS.

- **Delivery**: orders are usually delivered on time, or even, earlier than predicted. Delays happen, however, if sellers inform buyers, it avoids further frustration. Delays that took place during the peak of the COVID pandemic were tolerated by buyers as they understood the dire circumstances.

- **Packaging**: buyers are paying more attention to packaging. Presentation is considered part of the buying experience. Buyers like nicely packed orders, however, there is a general sentiment there is usually unnecessary packaging, it could be more sustainable. Packages that can be reused in case of returning a product are not only more sustainable but also save the trouble of having to provide a package.

- **Expectations**: orders do not always meet buyers’ expectations, especially regarding, colour, fit, size, and fabric quality. For this reason, they prefer to buy from sellers they are already familiar with. Dissonances between expectations and reality often occur due to pictures that do not represent the actual product and poor/inaccurate descriptions.

- **Returns & Exchanges**: returning and exchanging a product is either considered very easy and standard or very difficult and boring. More experienced buyers use the by-law returning period to try on products and return whatever they do not want. Buyers find it convenient to have their unwanted items picked up, others prefer to go to the post office as they do not want to wait for the pick-up. Visiting a shop to return a product is seen as practical as they solve the problem right away.

- **Process**: the lack of integrated systems do not allow buyers to exchange and return products from the same order, or to return in-shop what was bought online (and buyers do not understand why they cannot do it). Returning products is seen as easier than exchanging and having to wait for the item to arrive at the warehouse to then send a new one. They prefer to return and make a new purchase. Often buyers are not bothered with returning unwanted items, they prefer to keep them than must deal with the process considered too complex. Usually, sellers offer free returns, but there are exceptions and buyers might have to pay for shipping costs of unwanted products. None of our participants mentioned having had problems with refunds, However, they can take long, making buyers contact sellers, something that can be avoided if expectations regarding refund periods are aligned beforehand and respected by sellers.

- **Familiarity**: knowing the brand is also important in the post-purchase phase. Second-time buyers (and beyond) feel more comfortable as they have had previous contact with a brand, therefore they now know which size to choose and what to expect in terms of quality.

- **Perceived risk**: buying from unknown shops is considered a risk. Ordering cheap products is a way to test the effectiveness of the website to then invest more substantial amounts of money.

- **Overall experience**: the buyers were split into those who had a positive overall experience, those whose experience was not so good, and for this avoid buying certain products and from certain sellers. They mentioned size tables could be improved to provide a smoother experience. Smaller brands are perceived to offer better service. This is especially true among the younger Gen Z buyers [31,77].
4. Discussion

The interviews with the e-commerce specialists aimed mainly at tracing the procedures behind the product presentation elaboration to understand what initiatives are in place to mitigate returns. What we have learned is that very few of the participants are concerned about this issue. There seems to be a lack of understanding of the situation as a whole and how it can impact the business and the environment. Most of the specialists we interviewed see returns as something necessary for the business and that its main impacts are on the logistics chain. Retailers often do not understand the full unit economics of returns, including markdown liability, how return rates and causes vary by product category, and what an expected level of returns may be for a given product line [78]. Without this visibility, decisions are being made on an ad hoc basis, and the root causes cannot be addressed [78]. Apparently, what they do not realize is how unsustainable returns are business- and environmental-wise. Retailers lose a third of their revenue to returns [36].

The interviews with the logistics specialists had the main objective to understand more deeply how logistics processes take place. We verified the importance of this operation to the UX from our study about consumers’ habits during the pandemic [76]. Moreover, logistics is at the heart of the return and exchange issue, which is the object of this study. To suggest any type of mechanism to improve the sustainability of this part of the consumer journey it was paramount to map and trace the key stages of e-commerce logistics.

Returns are turning into the e-commerce Achilles’ heel. The impacts on the environment are huge and apparently, the industry is trying to hide this problem from consumers. Seemingly, customers who most return are the most profitable to companies [79]. Returns multiply the greenhouse effect gases [12] and a significant share of these items are destroyed or go to the landfill, items that are in perfect conditions to be resold, reused, or even donated. The inflow of returned goods is so massive that companies are losing their capacity to deal with it. An example of this is the piles of discarded clothing items in the Atacama Desert, as mentioned previously [80,81].

As for the directed storytelling sessions, the main findings indicate that online shopping is still perceived as risky and therefore familiarity was a recurrent topic among our participants. Familiarity with a product or brand influences how consumers process information, they are less dependent on it [82]. They feel more comfortable buying from shops they already know because it is less likely their expectations will be unmet by receiving low-quality products, of an incorrect size, or with poor fit. The latter are the most sensitive points when buying via digital media as it is not always possible to determine quality and size from pictures and text only due to the experience attributes of clothing [83]. Buyers base themselves on past experiences by comparing their sizes with items they own [84], another factor that contributes to the importance of familiarity. Negative previous experiences intensify buyers’ preference for buying from brands they are familiar with. For this reason, first contacts usually happen offline and then they feel more confident to buy from digital channels.

Tools that aid buyers to determine their sizes are considered useful by the participants. However, these tools demand users to have body self-awareness which is something that not everyone possesses. These solutions usually depend on the consumers’ interest, on the input of some of their body measurements into the systems, on the likelihood of finding an item of the right size and shape, and the consumer’s willingness to engage in this process before purchase [85].

Size tables are also a sought-after item by the participants, especially when buying from a website for the first time. Size tables also provide reassurance for those who already know their sizes. However, our participants stated they are not always clear or accurate, and therefore do not provide the desired support. Sellers frequently adopt standard tables, the same one for every product, they rarely provide measurements per item, as was mentioned by some of the interviewed specialists.

A report by Delloite [86] reveals that 52% of apparel items are returned because they are either too big or too small, 8% because the style is not as expected and 5% because
they are not as described. A total of 65% of all the returns could be avoided if product presentations were more precise and retailers listened more closely to what their customers are trying to say.

The participants stated they trust photographs when they are familiar with the brand and the quality of the products. Yet, there were some who disagreed; buyers are aware that colours can be altered and that photographs do not always convey the real quality of the product. Photo manipulation of photos is a risk factor, buyers are conscious that to make products more attractive they might have suffered adjustments to look better. Photos are expected to reveal all the details of the product plus its proportions and lengths. Concealed details may lead to returns and unhappy customers. Returns happen when products do not meet expectations.

Some of our participants mentioned that videos also contributed to product knowledge, in accordance with [4]. Fiore et al. [87] have studied the effects that videos have on product knowledge, their study indicates that the use of video formats to present experiential products appears a better design choice than the use of static pictures.

The participants consider that descriptions can be another source of size and fit information, especially on the type of fabric that provides buyers with some hints. This underlines the importance of the combination of all the cues to aid buyers to determine their sizes. A concrete text might help consumers create more elaborate mental imagery [11]. Photographs may be an entry point, but descriptions and size tables provide complementary support once they have selected products they are interested in buying [88].

The participants stated that the descriptions should supply information that is not in the photograph, they should include the composition, fit (if the item runs large or small). They should not describe the photograph, but rather, complement them. Composition helps to determine fit, but it can be too technical for some users. Fabric composition aid buyers to determine the type of fabric, if it is natural or synthetic if the material is sustainable, vegan, etc., and support their mental imagery formation.

Descriptions may contain valuable info but seem not to attract the attention of all the participants. Due to the growing importance of SEO to Google, companies elaborate descriptions to be well ranked and not with the users in mind. Lack of information about a product may lead to unnecessary returns. The combination of concrete words and pictures aid consumers in eliciting mental imagery [6], helping them imagine themselves wearing a product. Advanced product information, experiencing a better display of the integrity details and aesthetics of product information, will lead to a more sophisticated and deeper information process [42].

Visual information does not always produce a greater effect on the online shopping performance of consumers than textual information [89]. These agree with what our participants have shared, even with large pictures, it is often difficult to see small details or fabric construction of apparel products and to judge fit. Therefore, shoppers may obtain more product information from verbal descriptions about product details that are difficult to see in a picture, and thus feel more knowledgeable about the product [82], stress the importance of consumer characteristics and their effects on how people perceive and process product information. On the one hand, familiar consumers tend to be less affected by the presentation mode and prefer the information format that demands the least effort to process. On the other hand, less familiar users are more influenced by the product presentation mode; they prefer the mode that combines a product picture with schematic information because it enhances their knowledge about the product and improves their perceptions of the quality of the website [82]. Karimi et al. [90] also, verify the influence of prior knowledge on shopping decisions.

Embracing diversity by using models of varying ethnicities and with different body shapes (e.g.,: tall, short, slim, plus size, hourglass, pear, etc.) to display products would help buyers to picture themselves wearing a product, thus, constructing better mental imagery [91]. Most of the participants would like to see clothes displayed on bodies that are more similar to theirs.
The participants revealed they frequently choose free shipping, even if this means buying more. Offering free shipping depending on how much is spent is a strategy brands use to make customers buy more. Free shipping could be offered, instead, to lead buyers to make more sustainable choices. Free shipping with longer delivery times could be offered to customers, enabling retailers to plan their deliveries and optimize their routes. This simple action could enable a greener process. The participants were open to a greener shipping option (and longer) by optimizing and planning routes that can be offered to buyers for free.

Easy return and exchange policies mitigate the risk of buying online, the opposite is also true. The perceived difficulty regarding returns and exchanges can be a deterrent to buying online. Offering to pick up unwanted products is considered a major benefit by buyers, but it does increase the environmental impact. Indisputably more convenient than going to a post office or to a mall to return or exchange an item, but sellers could offer advantages to buyers that do not request a home pick-up to decrease their environmental footprint. To do so, they must have integrated systems in place to offer flexible returning/exchanging possibilities.

A clear communication strategy helps to align expectations regarding the delivery process (or any process). Inability to provide customers the time of deliveries can result in failed attempts. Conversational commerce [92], using WhatsApp and similar tools to connect with the seller, is a rising trend among buyers and were mentioned by the participants. They see communicating via WhatsApp as a more personal approach towards distance buying, they do not enjoy interacting with bots, and could be a valuable tool to help buyers visualize products better. It brings the consumer closer to the in-store experience, this channel might help bridge the gap between online and offline, regarding the need for touch, perceived risk, and other issues related to the intangibility of online channels. These are mitigated by the perceived proximity offered by conversational tools.

We also were able to map some divergencies between what buyers expect and what the specialists are doing, we listed our findings in Table 17.

| Table 17. Divergencies between stakeholder groups. Source: the authors. |
|-------------------------|--------------------------|-------------------------|
| Photographs             | Photographs on different body types | Photographs on “impossibly” slim bodies |  |
| Size                    | Customized tables         | Standard tables          |  |
| Descriptions            | Complete descriptions     | Descriptions that are optimized for SEO |  |
|                         | Composition (non-technical) |                          |  |
|                         | Information on fit         |                          |  |
| Communication           | Personal (e.g., WhatsApp) | Growing adoption of bots |  |
| Shipping                | Free and quick            | Returns and exchanges do not impact the business | Returns and exchanges have a high impact on the business |
| Returns                 |                          | -                       | -                     |

From our results we suggest some opportunities to increase product knowledge acquirement:

**Pre-purchase:**
- Implementation of WhatsApp to bring the in-shop experience closer to the sellers.
- Include reviews/referrals with pictures, to help product information acquisition.
- Transparency regarding product information and all the processes involved in the shopping journey.
- Assist inexperienced buyers.

**Purchase:**
- Save sizes of previous purchases.
• Zoom in as much as possible.
• Products displayed on different body shapes.
• Include videos of models manipulating fabric.
• Better fabric descriptions.
• Improve size tables, provide measurements per item.
• Use free shipping to optimize logistics.
• Easy-to-read and -find return policies (especially exceptions).

Post-purchase:
• True to product photographs to meet buyers’ expectations when products arrive.
• Offer advantages to those who do not exchange/return products, for short exchange periods and in-shop.
• Show buyers the environmental impact of their return and the different shipping options.

We believe that the suggestions above will lead to increasing product knowledge acquirement, and as a result consumers will make more assertive choice and return less. Decreasing returns means less journeys to transport a product contributing to improve the greenhouse effect gases emissions, less damage to roads and urban mobility. Additionally, leading to less waste, whether on packaging or of unsold items.

5. Conclusions

Product, e-commerce, and logistics teams should be more connected, their tasks are deeply interwound. From our interviews with the ecommerce specialists, it became quite clear that most of these professionals are not aware of the economics of returns. Another important point is that the professionals who are directly involved with the operational part of the logistics are more conscious and more critical about the impacts returns cause on the business. Specialists in more strategic positions, like company CEOs, equally ignore these impacts and are more concerned with profitability than with being sustainable. However, returns mean losses to the company, they generate cost and price erosion.

Moreover, if teams are more connected the information chain will be more accurate. Starting with the design teams, at the product conception, as stated by one of the e-commerce specialists. All the information that is set at this stage will have an impact on the entire product cycle. If the product information is not correctly communicated, if it is not properly displayed, it will certainly increase the number of returns and exchanges, no matter how efficient the other processes are.

Also, in terms of keeping consumers informed, it should be clear to them the impacts they are causing on the environment, a form of environmental footprint counter. A system that gives them options of green or less green buying decisions. Greener operations can also be more profitable, when a company can optimize their deliveries by planning shorter and smarter routes, they are benefiting the environment and minimizing costs.

From our sessions with our specialists, we were able to map holistically the processes involving the elaboration of product presentations and the logistics and reverse logistics chains. We could trace the product cycle and discuss more sustainable alternatives for logistics chains. We have concluded that the process of constructing product pages starts with the product conception and the creation of its technical file. E-commerce and marketing teams use this information as a basis to write product descriptions. Any inaccuracies will affect the entire chain impacting consumer satisfaction, logistics, and others. The information generated by the creative and technical teams is paramount to feed the websites’ product presentation pages. Consequently, if this information is not accurate from the beginning, misunderstandings may occur which will resonate throughout the consumers’ shopping journey, from pre- to post-purchase. There seems to be little or no communication between e-commerce and logistics teams, on how one affects the other’s job. More cooperation between areas could contribute to a more sustainable e-commerce business.

Our interaction with users showed us that consumers do not know the complexity behind their buying process, their returns, and exchanges. We were also able to map the consumer journey to identify opportunities not only to improve the UX but to lead con-
sumers to make more sustainable buying decisions. E-commerce logistics brings different challenges to retailers, it is more aggressive (ever shorter delivery times), unpredictable, capillary, on-demand, and interfaces directly with the end consumer. Whereas traditional logistics is predictable, planned, deals with big quantities to one address. The e-commerce RL is an even more complex process, it depends on the end consumer, lacks infrastructure, is highly dependent on systems, generates cost and no revenue, and is more harmful to the environment in numerous ways.

6. Limitations

This study focused to unravel how companies elaborate product presentation pages and mapping the logistic processes behind online commerce. As online businesses evolve other processes might come into existence. We traced the consumer buying journey, future studies could broaden the samples and include other geographies.

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Data Availability Statement: Not applicable.

Conflicts of Interest: The authors declare no conflict of interest.

Appendix A

Table A1. Themes and Codes that Emerged from the Interviews with the E-Commerce Specialists and Supporting Quotes. Source: the authors.

| Theme               | Codes                          | Supporting Quotes                                                                                                                                                                                                 |
|---------------------|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Policies & Rates    | Refer to Table 10 for a list of return policies and rates. | I believe it is the dissatisfaction with the size and fit of the piece (EC7). We have a return rate of 5%, 6% in e-commerce and a big part of that is because of our size charts (EC3). ... we normally have a person ordering like several things, if they are buying 3 dresses, for sure they are not getting the 3 of them, it’s like 3 different styles, but then they only have a budget for one (EC9). We do not, we do not do this type... the customer can, can, when making the return on the site, can select the option. In the physical shop, there is also the option to put what is the reason, but we’ve never done this analysis (EC13). |
| Reasons             |                                | The biggest impact of returns and exchanges is on reverse logistics (EC10). ... we don’t charge for returns. So, it’s a cost that we have to take on, which is the cost of picking up the merchandise and delivering it to the physical shop (EC13). It has a huge impact, in fact, we are, maybe like 2 years ago, we were really focused on conversion, and now we are focused on conversion and also returns because it’s gonna save a lot of money to the company (EC9). The financial impact is very low because they have an agreement with the brands, so when they made this policy of 100% of returns when a person returns something because it was damaged, or because they didn’t like it, in fact, the brands pay for this loss, not COMPANY (EC12). So, because the rate is low it is not such a big impact. It’s... it’s not a KPI that we look at and say, with detail and say: let’s do this, let’s make certain solutions to reduce ... (EC2). You’re paying for the, no doubt. I think you have to go very deep into the difficulty of this exchange. But then you also lose in the conversion. I think you have to balance it because the person will then stop buying because exchanges are difficult. You have to understand that, why is this exchange (EC2). So, we have to discard and really discard it. So, the impact is big, in financial terms, in reverse logistics, I can’t measure the effective cost. (EC3) |
| Returns & Exchanges |                                | So, you have to wait to receive it to confirm if it is the product. I can’t give her the credit to buy another one if I haven’t received it (EC5). We are quite “easy” with exchanges and returns, we understand that for a predominantly online company, it is an essential aspect in the perception of the quality of the shopping experience (EC1). |

Impact on business  
So, you have to wait to receive it to confirm if it is the product. I can’t give her the credit to buy another one if I haven’t received it (EC5). We are quite “easy” with exchanges and returns, we understand that for a predominantly online company, it is an essential aspect in the perception of the quality of the shopping experience (EC1).
| Theme                        | Codes                   | Supporting Quotes                                                                                                                                                                                                                                                                                                                                 |
|------------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Complicated logistics        | What is difficult today, today the biggest difficulty for e-commerce is the logistics part, you know. You have the best ones, but when the volume increases ( . . . ) (EC1). So, you have to have the receipt, the tag has to be on the clothes. So, that’s why I believe, I think consumers are lazy to make all this exchange because reverse logistics is not easy (EC2). |
| Product cycle                | Yes, it goes through an analysis on the return and then we release the credit (EC4). We are able to resell more than 85% of returned products (EC1). And sometimes it can go to the bazaar area, outlet. So, if I sold it and they exchanged it on the change of the collection, it’s also no problem (EC2). But maybe in countries that we don’t have a lot of stores, we have to pay for the return and if it’s like going to the different houses of the customers is like really expensive. ( . . . ) Yeah, and also because we are selling in 80 countries so sometimes clothes can be in like a kind of hub, like for weeks, and you don’t have like, enough amount of clothing to take it back to Europe. So sometimes it’s like more expensive to bring it back than to “Ok, we are losing this stock” (EC9). In relation to returns, the underwear business is very complicated. The moment you try it, the woman tries it, the product needs to be discarded, it cannot be reused… (EC3). |
| Most exchanged items         | Women’s clothes are usually more returned as they are more sophisticated and have more attributes (ECT1). Trousers have the highest exchange rate, both in female and male (EC1). So, things like dresses, where the important thing is how the dress fits on the body, those are the products that are more likely to have returns (EC8). Generally, the one that sold the most is the one that returned the most (EC5). Because the brands in Brazil don’t have a measurement standard. So, you have brands that the trousers size was much larger and sizes that were right sizes, but they were smaller, so depending on the brand the, the product that we exchanged most was footwe (ECT10). I don’t know (EC13). |
| Who exchanges most           | Refer to Table 11.                                                                                           |
| Process                     | Refer to Table 12.                                                                                           |
| Photographs                 | The photos, for me, are what make the most difference. ( . . . ) I worked at COMPANY, at COMPANY, and so on, and I know that when an item doesn’t sell, a good part of the blame, is on the photo that isn’t good (EC6). The text may not be so wonderful, but if I have an amazing photo, it makes a big difference (ECT11). First the product, then descriptions. That is, first the photo, then the description (EC13). . . . during winter, maybe we have like a coat with double face, or something like that, also we try to do a specific picture to show the customer that maybe if it’s, you can have a hood, and you can remove the hood, this kind of things. If the garment is more versatile, you try to describe it, and also to show it on the pictures (EC9). The biggest point of attention is to show the fit of the item, its colour, and style as true as possible (EC7). We’ve learned that the care taken in presenting products, from the image itself, the choice of models, window display and ordering logic, to navigation features (hovers, quick buy buttons, etc.) and product descriptions (technical and descriptive), have a significant impact on conversion (EC1). . . . the images are actually the most important and then it is the descriptive part of the product . . . (EC10). |
| Product presentation        | ( . . . ) more or less once a month, they send us a kind of summary of what were the main reasons for contact (EC12). We tested variations of how to present, what information is most useful, and look closely at direct feedback on our support channels and social media as to rates and reasons for exchanges and returns ( . . . ) we have a process of ‘listening’ and testing that is continuous, and we evolve and adapt our approach very frequently, across all relevant UX variables. (EC1). Yes, if we have recurring doubts, first of all, this already helps to make the hot, right, some answers come out automatically through the artificial intelligence we put there, and if not, we communicate the responsible area . . . but yes, we use the recurrences to improve our process (EC10). . . . if a problem is identified that occurs often and that clearly is something that must be solved this is raised with the teams that can solve this problem. And we have very close communication with our Customer Service agents exactly because of that. However, they always end up, they find a way to solve all our users’ problems somehow (EC8). |
| Improvement                  |                                                                                                      |
| Intangibility                | So, selling skincare is easier online, but selling foundation is more difficult because people want to be able to go to the shop, touch it, try it on (EC12). In other words, the fit of the product, the measurements, because even if we provide the measurements, for the user it is one thing, it is for the person to try it on and see where it fits according to their body (EC8). |
| E-commerce nature           | Unfortunately, underwear is a segment that I work in, so I won’t say it is the most difficult, but let’s say it is one of the most difficult. Because we have cups, waistbands, bulges, straps, so any small detail changes the size, the size. It’s not like a shirt, where you have the size and diameter of the chest. So, it’s very complicated to find products that follow a table to the letter. ( . . . ) we still have a hard time finding measurement tables. ( . . . ) Brazil is a continental country, so we have a woman from the northeast that has one size, and the woman from the South has a completely different size. So, it’s very complicated. We have a return rate of 5%, 6% in e-commerce, and most of this is due to our size table (EC3). |
| Sizes                        | (EC10).                                                                                               |
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Table A1. Cont.

| Theme                  | Codes                          | Supporting Quotes                                                                                                                                                                                                 |
|------------------------|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| **Complexity**         |                                | Yes, I think that people are not aware of the complexity of having an online shop, of the level of optimization behind the channel with an app or a website where people can say that they want A, B, or C, but we manage through experimentation to identify if these people are actually going to buy more according to what they are saying (EC8). It is much bigger than that, it has to do with photography, it has to do with...a technological platform, it has to do with your logistical capabilities, with...your target audience, if they are...if they like what you say, the way you say it. It’s a lot, it’s a lot of variables together that need to be synchronized (EC11). |
| **Assortment**         | So even in Spain, you can buy clothes that we sell in Russia in the physical stores (EC9).                                               |                                                                                                                                                                                                                  |
| **Technology**         |                                | . . . we have like a small tool, that if you answer, like erm, a couple of questions about your height, and your weight and what is your size of the body, we say, yes, the size you’ll be wearing . . . (EC9). We have an active evaluation tool, and we coordinate all our returns via a help desk which is ZenDesk and we have a very detailed view of which product was, what the problem was, what the lead time was, for delivery, for the reverse (EC3). And learning, when you use technology to tell you what is happening, you can take advantage of the processing capacity. It is much bigger, much faster. The logic of this is that you use artificial intelligence to understand what is happening with your requests and interpret all of them (EC11). |
| **Cultural differences** | In the case of Japan and China, they are markets that pay a lot of attention to measurements. Whereas, perhaps, on this side of the globe, there is no such preponderance, but we have clients from China who call Customer Service to try to understand what the measurements are . . . ) Then we have cases, like, for example, as I was mentioning, from China, where they are buyers with totally opposite behaviours. For example, they want to see user reviews, they scroll, scroll, scroll, that’s not a problem. While certain clients here, maybe, prefer to have a better selection than to have endless results (EC8). |
| **Customer-centric**   |                                | No amount of communication, UX, and support effort should be “too expensive” to delight and retain that customer, to build positive, long-term relationships. Thinking customer first, mathematically, is quite cost-effective, and generally allows for appropriate cost equations to provide truly exceptional experiences (EC1). I think our company is excellent at contacting consumers because I think it is something very interesting regarding what we are talking about in terms of customer service because we have clients that are in customer service but we, everything we do for websites, applications, we interview clients directly, to validate with the website what we want to test, we do focus groups (EC8). |
| **Sustainability**     |                                | And another problem is, oh, great, I can’t sell it, so what? In the end, it becomes waste. And what do you do with your waste? This is also a problem. ( . . . ) If you can’t see the loss, the return, then you want to resell, then it has a markdown, but then you mark it down more, there is a time when you have already lowered the price so much, even though it is damaged, you go, “Oh, I’m not going to do that . . . ” And it starts to take up space, that is physical space, it becomes waste, what do you do with it? Man, it’s hard. It is a product that has chemicals, that uses water to make residue, you can’t burn it, because if you burn it, it becomes... carbon in the air, it is a horror, it is a problem, it is a problem (EC11). Cardboard boxes, avoiding plastics, but in brands where the average ticket is low, there are very high costs, aren’t there? It’s not easy, it’s not easy to make the transition. We just happen to have recycled plastic bags, I think 80% recycled, it’s not 100% yet, but it’s not easy to make the immediate transition to paper. Paper, cardboard, because it’s much more expensive (EC13). Now the transports, I don’t know how they’re going to manage that, because there’s going to be more and more...or they’re going to start centralising in groups, order clusters, you know? To avoid the number of journeys, or else I don’t know why the vans will always be going from one place to another, delivering parcel by parcel (EC13). So, all our products today are shredded and donated, to I don’t know who, right? But they are reused. And as we are an industry, we use a lot of fabric, a lot of dyeing, a lot of water. Today in our textile park in Queimados, which is located on the outskirts of Rio de Janeiro, all the water we use is treated, we have a treatment centre. And all the water that is treated goes to a fish lake. The fish are used to feed the employees, so it is an interesting chain (EC3). |
| **Impact**             | Currently, with the consequences of COVID, the attention has been turned to a lot of the channel, although the commercial directors still do not focus exclusively on it, staying more focused on the wholesale (EC7). Our idea was to get things going after Carnival, to give a boost to this atelier thing, but then everything stopped, and everything went back to zero for us (EC6). ( . . . ) we were seven days away from opening here in a place in Rio de Janeiro, and the construction work stopped, had to stop just seven days before the opening (EC3). So, logistics today, we... we grow, but we do not have the capacity to... especially in a pandemic where you have a reduced team. It is complicated (EC5). |
| **Pandemic**           |                                | . . . we hope that online sales will continue to be very strong because we think that there has been a change in the consumers, who perhaps did not buy online before, but with the pandemic, they started to buy, because they had to buy and now, they are used to buying from both (EC12). In these times, well, of course online is growing a lot. Ummm I think the budget for this year, it was growing like 20% versus last year, and we are growing 50%. So, we are seeing that a lot of customers on the physical stores are moving to the website (EC9). 96% of the revenue comes, was coming, now no, in this, in the pandemic, we managed to grow there, almost 4 times, the digital because we have, we have many shop customers buying on digital (EC5). |

...
| Theme                        | Codes                                      | Supporting Quotes                                                                                                                                 |
|------------------------------|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Marketing strategy           |                                            | I don’t know if you know, but in Germany, there’s a tendency to buy three sizes of the same item and always return two. That’s it. The return rate there is extremely high. Because there’s that concept there, that’s the concept. You have to pay once at the beginning, then we return the money, that concept, no, you don’t pay, you only pay what stays with you. So, I think the concept itself is, it already exists today, you know? What they’re trying to do is to make it a little easier to pay. In other words, “we have no problem giving you the product and you only pay for what you want to keep (EC13).” |
| Good for customers (not good for companies) |                                            | In Brazil, in...I think it is great and I think it is wonderful! I think this rate of return can drop a lot. Yeah... and I think that, well, it can... I think that in Brazil, this is quite unfeasible. Umm... Unfortunately, being super realistic, we are not consumers with good credentials (laughs). I think that a lot of people, there’s a lot of theft there, unfortunately. I think you can open for top clients, you know? (EC2). |
| Not feasible                 |                                            | I think we are trying it with Klarna, I don’t know if it’s the same but it’s a payment method, and I think, for example in Germany is quite popular, the thing is that you are not paying for the parcel until you decide, what you finally are getting. I don’t know the, the details. I think for us must be difficult because, like, you are sending the garments, then you are getting back the garments, and then maybe, I don’t know, maybe 200€ of garments, and maybe they are only getting like 20€ and then, so you have like the stock travelling and you are not making money with the, with the stock (EC9). |
| Positive                     |                                            | So, I think that this, this try-before-you-buy, if it is this, for me it works super well (EC6). |

**Appendix B**

**Figure A1. Pre-Purchase Phase Consolidated Model.**
Appendix C

Figure A2. Purchase Phase Consolidated Model.

Appendix D

Figure A3. Post-Purchase Phase Consolidated Model.
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