

BUSINESS MARKETING PRACTICES AND COPING MECHANISMS: THE CONTEXT OF CONSUMER ONLINE MISBEHAVIOUR

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ABSTRACT Consumer online misbehaviour, such as policy abuse, is a serious and growing global problem that poses a challenge to both businesses and consumers. This study examines the role that consumer attitudes toward business marketing practices play in consumer online misbehaviour and the impact of such misbehaviour on consumer coping mechanisms. Business marketing practices include consumer attitudes toward business philosophy, product quality, and advertising. Consumer online misbehaviour was assessed by product return and promotion policies abuse, while consumer coping mechanisms included both problem-focused (instrumental and emotional support seeking) and emotion-focused (avoidance and denial) coping mechanisms. The data collection included data from 204 Croatian consumers who had violated retailers' online policies at least once in the past year. The data were analysed using confirmatory factor analysis and regression analysis. The results show that business philosophy and advertising stimulate consumer online misbehaviour, and that the abuse of product return and promotion policies influences various coping mechanisms. The misuse of product return policy is positively related to emotion-focused coping strategies such as denial, whereas the misuse of promotion policy influences both problem-focused (instrumental support) and emotion-focused (avoidance and denial) coping strategies. This study sheds new light on negative consumer behaviour. It enriches the sparse literature on the drivers and consequences of consumer online misbehaviour and contributes to consumer coping theory by offering new insights and a new research context.

KEYWORDS: *consumer online misbehaviour, policy abuse, business marketing practices, coping mechanisms*

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INTRODUCTION

The global epidemic of consumer misbehaviour, i.e., retailer policy abuse, is a serious problem for retailers. Approximately 394 billion dollars are accounted for by returns, refunds, and exchanges, while at least 28 billion dollars are accounted for by fraud and abuse (Dinozo & Mandel, 2024). Consumer misbehaviour is a form of socially irresponsible behaviour motivated by self-interest (Lennon et al., 2014). It can occur in a variety of forms, such as misuse of product returns, misuse of promotions, non-received items (Elyahu, 2021), and it represents unethical consumer behaviour that, while not illegal, poses a serious threat to businesses (Ülkü & Gürlü, 2018). Consumer misbehaviour is not new, but it has only recently attracted the attention of academia, as it has not yet been widely examined in the marketing literature (Shambare et al., 2017). Furthermore, much academic work is dedicated to exploring ethical consumption and corporate social responsibility (Allen et al., 2020; Jin et al., 2022) without focusing on misconduct and policy abuse. However, online policy misuse, i.e., online misbehaviour, causes a substantial loss for online retailers (Drenik, 2025). We now know that consumer online misbehaviour can consist of returning used products (wardrobing) (Phau et al., 2022; ZigZag, 2025), abusing free returns (ZigZag, 2025), using multiple accounts for discounts (promotion abuse) (Ravelin, 2025), writing false reviews and comments (Wu et al., 2021), and claiming not to have received an item (Elyahu, 2021). We know that some consumers are driven in their unethical behaviour by the anonymity that the online environment provides (Lei et al., 2024), financial motives such as high prices (Mills & Groening, 2021), peer pressure (the desire for social bonding) (Argo, 2020), and dissatisfaction with companies (Mayr et al., 2022). However, we do not know what drives online consumer misbehaviour that takes into account perceptions of retailers' practices, and we aim to fill this gap by examining consumer attitudes toward business philosophy, product quality, and advertising. Our study focuses on product returns and promotion misuse, which have the most direct and financial impact on retailers, as they are common and difficult to detect, meaning consumers easily engage in such activities.

We believe that these three types of business marketing practices directly depict the role of retailers, i.e., consumers' perceptions of retailers' key practices that are easily visible and experienced by consumers. Consumers' attitudes toward business philosophy regarding misbehaviour are important because business philosophy relates to the company's selling strategies (Mukerjee, 2024) and could provide insight into their role in shaping consumer misbehaviour in an online environment. Consumer attitude toward product qual-

ity explains how consumers perceive the products offered based on various factors (Agyekum et al., 2015) and whether high or low product quality could be responsible for consumer misuse of online policies. Consumer attitudes toward retailers' advertising efforts could indicate whether consumers misbehave online in the face of perceived advertising, such as exaggerated or misleading advertising. These findings are currently unknown and could explain consumers' misuse of online policies, with the goal of helping retailers better understand their actions to reduce this unethical online behaviour.

Furthermore, the current literature recognises the existence and relevance of coping mechanisms especially in psychology (Baqtayan, 2015) and medicine (Algorani & Gupta, 2023), while studies on coping mechanisms in marketing (Peltier et al., 2022) are scarce, especially in the marketing context of consumers' online misbehaviour. In our study, we assess coping mechanisms in the form of support seeking (emotional and instrumental support) and avoidance (avoidance and denial). Coping mechanisms are highly relevant to consumer online misbehaviour, as they could explain how consumers justify their unethical online practices in the form of policy abuse, such as product return and promotion abuses. Understanding consumers' coping mechanisms could help retailers to properly address these issues.

Our study has several contributions. First, it contributes to the literature on consumer behaviour by shedding light on consumer misbehaviour on the Internet in particular, an area that has been under-researched. Second, it provides new insights into the drivers of consumer misuse of online policies in the form of relevant business marketing practices. Third, this study contributes to consumer coping theory by demonstrating the link between consumer online misbehaviour and coping mechanisms (support seeking and avoidance). No similar study has been identified in the existing literature.

LITERATURE OVERVIEW

Policies and Consumer Online Misbehaviour

The misbehaviour of online consumers represents a form of inappropriate behaviour in the digital shopping environment (Jacobsen & Barnes, 2020) that requires the attention of retailers and researchers. It is a widespread problem that affects the economy, business interests, marketers, and other consumers (Jacobsen & Barnes, 2020). Singh and Sailo (2013) emphasise that inappropriate behaviour by online shoppers also includes various forms of misconduct, such as fake re-

views, abuse of product returns, and violations of ethical norms in online interactions. Compared to purchases made in physical stores, a higher number of products purchased online are returned (Sanalkumar & Krishnan, 2020). Factors such as anonymity, distance from the seller, and easy access to online stores can tempt consumers to engage in inappropriate behaviour, as they feel protected from consequences (Szmigin & Piacentini, 2018). However, it is not known how consumers' attitudes toward retailers' marketing practices (such as business philosophy, product quality, and advertising) contribute to consumers' online misbehaviour.

Consumers frequently abuse retailers' policies, while policy abuse refers to a situation in which a consumer knowingly takes advantage of the retailer's terms regarding bulk orders and returns (stapling), claiming items not received, returning worn product as unworn (wardrobing), "borrowing" from a retailer, making false claims, and manipulating transactions (ZigZag, 2025; Dinozo & Mandel, 2024; Akturk, 2017). In addition, promotion abuse can take the form of promotion misuse, which refers to the intentional exploitation of retailers' promotional offers, discounts, or coupons (Human, 2025). Abuse of promotions can be seen in consumers creating many accounts and using different IP addresses to gain promotional benefits (Human, 2025). This research focuses on online product returns and promotion abuse policies as they are among the most commonly abused types of policies (Ravelin, 2025; XTN, 2024). Sanalkumar and Krishnan (2020) argue that retailers have introduced lenient return policies in an effort to increase sales, which has ultimately led to an increase in the number of online consumers seeking to return products to retailers.

Coping Theory

According to Lazarus and Folkman (1984), coping refers to "constantly changing cognitive and behavioural efforts to manage specific external and internal demands that are appraised as taxing or exceeding the resources of the person" (Chowdhury & Latif, 2019). Coping therefore refers to the way in which consumers deal with specific, adverse, and embarrassing situations in consumption contexts (Li et al., 2018). Coping is a complex psychological process that includes cognitive, attitudinal, and behavioural aspects (Duhachek, 2005). Researchers note that coping can be either problem-focused (manipulation of a situation to reduce stress) or emotion-focused (reappraisal of external stimuli) (Lazarus & Folkman, 1984). The literature suggests that people resort to both problem-focused and emotion-focused coping mechanisms when confronted with stressful situations (Duhachek, 2005). In our study, we examine both types of coping strategies

with respect to the novel context of consumer misbehaviour on the Internet, i.e., the misuse of product return and promotion policies. We argue that policy abuse, even if it is not an illegal practice, is an unethical behaviour that consumers feel stressed about. Therefore, such behaviour, i.e., consumption episodes, could generate a certain level of anxiety. Following Duhachek (2005), we assess here the problem-focused coping strategy through expressive support seeking (instrumental support and emotional support) and emotion-focused coping through avoidance (avoidance and denial).

HYPOTHESES DEVELOPMENT

In general, a few terms (Fullerton & Punj, 2004) that refer to different types of misbehaviour (e.g., shoplifting, vandalism, financial fraud, physical/verbal abuse of other consumers and employees) suggest that companies' pro-consumer marketing activities may unintentionally stimulate negative consumer behaviour. We assume that this idea can also be applied to online policy abuse. In addition to this new context, we also look at consumer attitudes toward specific business practices and marketing activities such as business philosophy, product quality, and advertising. We believe that these marketing practices play an important role in consumers' online (mis)behaviour.

The business philosophy is a guideline that a company adopts and that encompasses the company's mission, vision, and values (Kuttruff, 2024). Companies need to formulate their philosophy because it serves as a guide for values and norms while communicating purpose (Kuttruff, 2024). Marketing places consumers at the centre of the corporate philosophy and the market (Grubor & Milovanov, 2017). If the business philosophy is in line with the company's values, it can have a positive impact on the company's image (Vizologi, 2024). The business philosophy can therefore have a positive impact on consumers and their decisions. However, the role of marketing practices, especially business philosophy, in the context of online consumer policy abuse is under-researched. Considering the potential influence of marketing practices on negative consumer behaviour (Fullerton & Punj, 2004), we hypothesise that attitudes toward online retailers' business philosophy may encourage online consumer misbehaviour, i.e., policy misuse. Therefore, we hypothesise the following:

H1: Consumer attitudes toward the retailer's business philosophy stimulate consumer misbehaviour online, i.e., product return policy abuse (H1a) and promotion policy abuse (H1b).

Product quality is one of the product characteristics that are very important to consumers (Ketelsen et al., 2020). Together with price, product quality is a major factor in consumer satisfaction (Razak et al., 2016). There are few studies on the relationship between product quality and consumer misbehaviour in general and the misuse of online policies in particular. However, some indirect evidence that poor service quality promotes consumer misbehaviour (Greer et al., 2014) may suggest that consumers, including online consumers, are more likely to engage in online misbehaviour, i.e., policy misuse, when they perceive poor product quality. It follows that,

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H2: Negative consumer attitudes toward the retailer's product quality drive consumer online misbehaviour, i.e., product return policy abuse (H2a) and promotion policy abuse (H2b).

In general, advertising has a strong influence on consumer behaviour (Schiffman et al., 2012; Belch & Belch, 2018), suggesting that consumer behaviour could go in different directions, both positive and negative. However, there is little literature on the impact of advertising on online consumer misbehaviour, such as product returns and promotion abuse. One study (Fullerton & Punj, 2004) indirectly hints at the potential relevance by suggesting that marketing activities that promote consumption may unintentionally encourage negative consumer behaviour. Other studies (e.g. Shambare et al., 2017) also indirectly address consumer misbehaviour by suggesting that advertising could lead consumers to overconsumption and addiction. Although these are different conceptions of misbehaviour, we can assume that advertising as part of marketing efforts could be relevant to unintentional consumer misbehaviour in the form of policy misuse. Therefore,

H3: Consumer attitudes toward retailer's advertising positively influence consumer online misbehaviour, i.e., product return policy abuse (H3a) and promotion policy abuse (H3b).

Coping refers to the management of stressful consumption episodes, which can take any form (Duhachek, 2005), whereas we perceive policy abuse as such an episode, as it is deliberate unethical consumption behaviour. The literature suggests that personality and situational factors play an important role in coping with consumption events, whereas the focus tends to be on personality traits (Duhachek & Iacobucci, 2005). We address this gap by demonstrating the importance of the situational context (online misbehaviour, i.e., policy misuse) for consumers' coping strategies. There are few studies examining the relationship between

return policy misuse and coping. However, some existing evidence indirectly suggests that it is important to explore this relationship. Namely, Spiteri Cornish (2020) notes that coping mechanisms may be important to consumers' purchase experience, particularly post-purchase regret when the impulsively purchased product is returned. Furthermore, scholars (Lee, 2015) argue that product return can be viewed as a coping strategy for post-purchase dissonance. However, it is not entirely clear how consumers who (intentionally) misbehave online (abuse product return policies) deal with such an episode. Therefore, we hypothesise that:

H4: Product return policy abuse positively affects consumer coping in the form of expressive support seeking, i.e., instrumental support (H4a) and emotional support (H4b).

H5: Product return policy abuse positively affects consumer coping in the form of avoidance, i.e., avoidance (H5a) and denial (H5b).

Coping strategies are a way of alleviating negative feelings (Lins et al., 2022). Studies on the relationship between promotion policy abuse and coping mechanisms are limited. Nonetheless, there are some indirect and general insights that could provide a rationale for exploring this relationship. In general, consumers respond, cope, and adapt, meaning that when faced with a situation involving constraints, stress, choice limitations, and the like, they tend to develop coping mechanisms to adapt to the situation and environment (Guthrie et al., 2021). These notions suggest that coping is a relevant mechanism, i.e., a strategy for consumers' purchase experience, as consumers' purchase experience is dynamic. As companies strive to resonate with consumers, their product offerings and promotions are sometimes designed to align with consumers' coping mechanisms (either problem-focused or emotion-focused) (Guthrie et al., 2021). However, although coping strategies are an important part of consumers' purchase experience, it is not known how consumers process, i.e., cope with, their online misbehaviour when it comes to promotions. Therefore, we suggest:

H6: Promotion policy abuse positively impacts consumer coping in the form of expressive support seeking, i.e., instrumental support (H6a) and emotional support (H6b).

H7: Promotion policy abuse positively impacts consumer coping in the form of avoidance, i.e., avoidance (H7a) and denial (H7b).

The research model is shown in Figure 1.

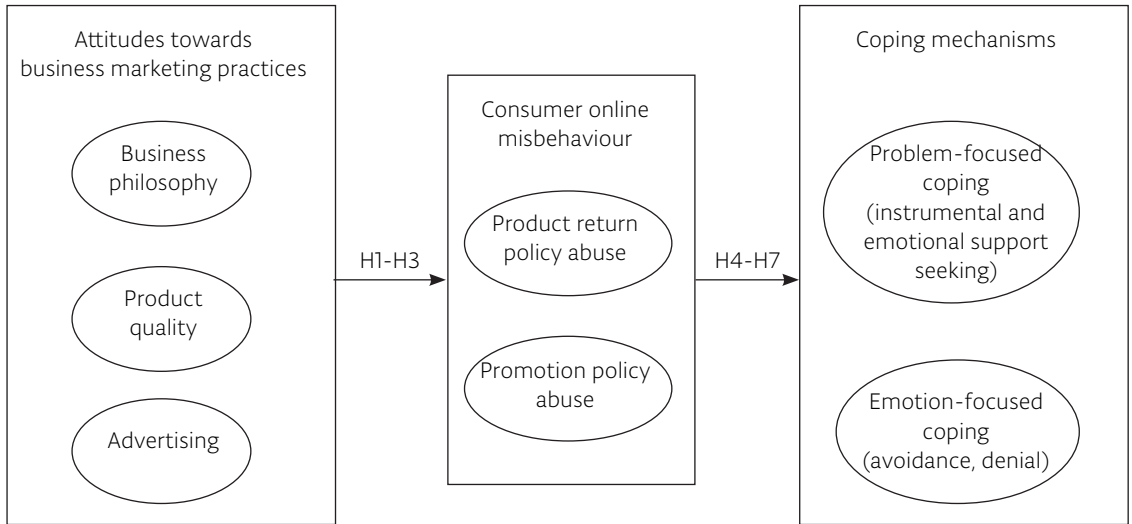


FIGURE 1. Research model

METHODOLOGY

Sample and Data Collection

The data collection was conducted from July 24 to August 24, 2023, and included Croatian online consumers who engaged in online product return and promotion policy abuse at least once in the last year. The convenience sampling method was used for this purpose. Namely, an online questionnaire was created using Google Forms and distributed via email and various online networks (e.g. Meta, Viber, WhatsApp). The questionnaire contained relevant statements representing the research constructs and demographic data. In relation to the constructs of coping mechanisms (support seeking and avoidance), respondents were presented with a brief scenario, i.e., were reminded of their most recent online misbehaviour episode: *“You are a regular online shopper who orders a product online (e.g., clothing), uses the product once or twice, and then returns it to the retailer. In addition, you have opened several email accounts to receive more promotional benefits and discounts from the online retailer. How do you feel and behave in this regard?”*

The survey reached 204 respondents, while the final sample size was 185 respondents, as 19 univariate outliers (by Z-scores) were detected and these respondents were removed from the analysis. No multivariate outliers or missing values were detected. The characteristics of the sample are listed in Table 1.

Measurement Scales

Consumer attitudes toward the business marketing practices were measured using the “Consumer Attitudes Toward Marketing and Consumerism” measurement scale by Barksdale and Darden (1972) (parts: business philosophy, product quality, and advertising). Online consumer misbehaviour (i.e., product return and promotion policy abuse) was assessed using relevant literature (e.g., Paswan & Pei, 2018; Harris, 2008; Elyahu, 2021; Hype, 2024). Coping mechanisms were measured using Duhachek’s (2005) “Coping” measurement scale, parts “Expressive Support Seeking” (particularly instrumental support and emotional support) and “Avoidance”, consisting of avoidance and denial. For all items, i.e., statements, respondents were asked to indicate on a 5-point Likert scale whether they agreed or disagreed (1 – strongly disagree, 2 – disagree, 3 – neither disagree nor agree, 4 – agree, 5 – strongly agree). Some statements were slightly modified (e.g. the wording “online retailer” was used instead of “manufacturer” and “online product” or “online purchasing” was introduced/emphasised) to better reflect the research context.

RESULTS

Non-response and Common-Method Biases

The data were tested for non-response and common-method biases. To test for non-response bias, the extrapolation method was used, i.e., some early and late respondents were examined for possible

TABLE 1. Sample Characteristics

Characteristic	Absolute	Relative (%)
<i>Gender</i>		
Woman	105	56.80
Man	76	41.10
Prefer not to say	4	2.10
<i>Age</i>		
18-25	51	27.60
26-35	59	31.90
36-45	47	25.40
46-55	18	9.70
56-65	7	3.80
66+	3	1.60
<i>Education</i>		
Elementary school	5	2.70
High school	62	33.50
College	46	24.90
University	67	36.20
Master, PhD	5	2.70
<i>Working status</i>		
Unemployed	26	14.10
Employed	111	60.00
Student supported by parents	20	10.80
Student working	24	13.00
Retired	4	2.10
Total	185	100

SOURCE: Authors

differences in demographics and relevant research constructs (t-test for independent samples). No differences were found between the groups tested. Consequently, non-response bias is not an issue here.

Furthermore, it is worth mentioning that respondents were informed that the survey was not about "right or wrong" answers and that confidentiality and anonymity were guaranteed. In addition, the normality of the distribution (skewness and kurtosis), as well as the collinearity values (tolerance, variance inflation factor – VIF) were checked and the values were appropriate (e.g. the tolerance ranged from 0.424 to 0.620 and the VIF from 1.614 to 1.903). The one-factor Harman test, where all variables were included in a factor analysis, i.e., all items measuring latent variables were loaded onto a common factor, also showed that

this loaded less than 50% of the variance. This suggests that the data are free from common method bias.

Descriptive Data

The analysis (Table 2) shows that respondents are not heavily prone to abusing product returns and promotions, although the sample included people who had violated retailers' online policies at least once in the last year. In addition, respondents have a relatively positive attitude toward the online retailer's business philosophy and product quality, unlike the online retailer's advertising. Looking at the results in terms of support seeking and avoidance, it can be said that respondents tend to favour emotional and instrumental support, as opposed to avoidance and denial coping strategies.

TABLE 2. Descriptives

Variable	Mean	Max. value	Min. value	St.dev.	Skewness	Kurtosis
Business philosophy	3.13	5.00	1.00	0.93	-0.60	-0.23
Product quality	3.10	5.00	1.00	0.91	-0.64	-0.09
Advertising	2.80	5.00	1.00	0.97	-0.09	-0.61
Product return abuse	2.15	5.00	1.00	1.27	0.83	-0.78
Promotion abuse	2.31	5.00	1.00	1.32	0.61	-1.13
Instrumental support	3.43	5.00	1.00	1.43	-0.55	-1.06
Emotional support	3.16	5.00	1.00	1.40	-0.22	-1.22
Avoidance	2.88	5.00	1.00	1.41	0.03	-1.32
Denial	2.57	5.00	1.00	1.40	0.42	-1.10

SOURCE: Authors

Measurement Scales' Validity

In order to test the validity of the measurement scales, a confirmatory factor analysis was conducted, i.e., a measurement model was created in Amos 23. It was ensured that each manifest variable corresponds to a latent variable and that the factors are correlated with each other. The results showed that some of the original items (e.g. three items for product quality and one item for advertising) had to be deleted because the factor loadings were below the threshold of 0.6. The revised analyses (Tables 3 and 4) show that the measurement scales exhibit the characteristics of construct reliability, as well as convergent and discriminant validity.

All measurement scales have the characteristics of construct reliability (CR and Cronbach's alpha, both should be >0.7) and convergent validity (AVE, should be >0.5).

All measurement scales exhibit the characteristics of discriminant validity (Table 4). The square roots of all AVEs (average variance extracted) are higher than the inter-construct correlations.

Regression Analysis

A regression analysis was carried out to measure the hypothesised relationships. First, the influence of business philosophy, product quality, and advertising on the product return and promotion policy abuse was tested. Then, the influence of product return and promotion policy abuse on coping strategies (instrumen-

tal support, emotional support, avoidance, and denial) was analysed. The regression results are shown in Table 5.

The research analysis shows that consumer online misbehaviour (misuse of product return and promotion policies) is influenced by business marketing practices, such as business philosophy and advertising. Product quality has no influence on consumer online misbehaviour. In addition, product return misuse only affects the coping mechanism of denial, while promotion policy abuse affects instrumental support, avoidance and denial.

DISCUSSION

This study shows that business marketing practices can contribute to consumers' online misbehaviour in the form of online policy abuse. Namely, business philosophy has a positive influence on product return and promotion policy abuse. Therefore, hypothesis H1 is supported. This result is a novelty with respect to the studied context of consumers' online misbehaviour and the factors that encourage such misconduct. This result can be explained by the general notion that marketing activities can unintentionally stimulate negative consumer behaviour, as introduced by Fullerton and Punj (2004). Since marketing and companies in general put consumers at the centre of their philosophy (Grubor & Milovanov, 2017), it could also be that consumers rely heavily on some notions such as "the consumer is always right" or "retailers are more

TABLE 3. Factor Loadings, CR, AVE and Cronbach's Alpha

Factor	Factor loading	CR	AVE	Cronbach's alpha
<i>Business Philosophy</i>		0.862	0.512	0.814
Most online retailers operate on the philosophy that the consumer is always right.	0.746			
Despite what is frequently said, "Let the buyer beware" is the guiding philosophy of most online retailers.	0.607			
Competition among online retailers ensures that consumers pay fair prices.	0.778			
Online retailers seldom shirk their responsibility to the consumer.	0.746			
Most online retailers are more interested in making profits than in serving consumers.	0.745			
<i>Product Quality</i>		0.891	0.679	0.797
In general, online retailers make an effort to design products to fit the needs of consumers.	0.989			
Online retailers often withhold important product improvements from the market in order to protect their own interests.	0.666			
The wide variety of competing products online makes intelligent buying decisions more difficult.	0.932			
For most types of products online, the differences among competing brands are insignificant and unimportant to consumers.	0.651			
<i>Advertising</i>		0.896	0.744	0.860
Most online retailers' product advertising is believable.	0.914			
Online retailers' advertisements are reliable sources of information about the quality and performance of products.	0.896			
Online retailers' advertisements usually present a true picture of the products advertised.	0.770			
<i>Product Return Abuse</i>		0.964	0.793	0.949
I buy a product online with the intention of using it for a while, then I return it and falsify the reason for the return in order to get a refund.	0.863			
I often order several products online with the intention of returning them just to take advantage of free delivery.	0.960			
I order products online when I have a special event and then return them when the event is over.	0.939			
I buy a new product online and then return the "old" version of the same product.	0.881			
When I buy a product online, I use it for a while, and when it is damaged, I return it as a faulty product to get a new one.	0.907			

I deliberately returned a product I had already used that I had bought online.	0.891			
I deliberately returned a product that I bought online at a higher price (before the price reduction), and then I bought the product online at a lower price (during the discount).	0.779			
<i>Promotion Abuse</i>		0.947	0.720	0.945
To take advantage of discounts when shopping online, I open several new user accounts with several email addresses or pseudonyms.	0.855			
To receive online purchase rewards, I often send referral codes to fake email addresses.	0.897			
I tend to "crack" discount codes so that I can benefit from discounts when buying online.	0.723			
I can easily open additional user accounts to receive additional promotional benefits when shopping online.	0.872			
I share promotional codes publicly without caring who might use them; I am just looking to get personal benefits and discounts when shopping online.	0.861			
I deliberately misused a promotional code when buying online.	0.880			
In this age of price hikes, I take advantage of every promotional code and discount when shopping online, even if it means "cheating the system".	0.841			
<i>Emotional Support</i>		0.907	0.766	0.905
I seek out others for comfort.	0.940			
I tell others how I feel concerning this experience.	0.899			
I often rely on others to make me feel better.	0.779			
<i>Instrumental Support</i>		0.956	0.880	0.952
I share my feelings with others I trust and respect.	0.883			
I ask friends with similar experiences what they did.	0.999			
I try to get advice from someone about what to do.	0.928			
<i>Avoidance</i>		0.935	0.784	0.947
I try to take my mind off of this online buying situation by doing other things.	0.842			
I distract myself to avoid thinking about it.	0.896			
I avoid thinking about it.	0.853			
I find satisfaction in other things.	0.946			
<i>Denial</i>		0.975	0.928	0.951
I deny that this online behaviour/event happened.	0.979			
I refuse to believe that the problem has occurred.	0.974			
I pretend that this has never happened.	0.936			

TABLE 4. Discriminant Analysis

	BP	PQ	A	PA	PR	IS	ES	AV	DE
BP	0.715								
PQ	0.685**	0.824							
A	0.612**	0.474**	0.862						
PA	0.281**	0.147*	0.290**	0.890					
PR	0.281**	0.206**	0.290**	0.859**	0.848				
IS	0.606**	0.508**	0.392**	0.224**	0.224**	0.938			
ES	0.554**	0.443**	0.423**	0.289**	0.303**	0.796**	0.875		
AV	0.303**	0.357**	0.283**	0.426**	0.448**	0.447**	0.432**	0.885	
DE	0.293**	0.278**	0.310**	0.528**	0.508**	0.433**	0.482**	0.812**	0.963

SOURCE: Authors

NOTE: BS – business philosophy, PQ – product quality, A – advertising, PA – product return abuse, PR – promotion abuse, IS – instrumental support, ES – emotional support, AV – avoidance, DE – denial

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)

TABLE 5. Regression ANALYSIS

Hypothesis	Regression coefficient	p-value	Status
H1a: Business philosophy → product return abuse	0.233	0.032	Supported
H1b: Business philosophy → promotion abuse	0.290	0.007	Supported
H2a: Product quality → product return abuse	-0.107	0.270	Rejected
H2b: Product quality → promotion abuse	-0.066	0.493	Rejected
H3a: Advertising → product return abuse	0.198	0.028	Supported
H3b: Advertising → promotion abuse	0.155	0.049	Supported
H4a: Product return abuse → instrumental support	-0.015	0.913	Rejected
H4b: Product return abuse → emotional support	0.108	0.495	Rejected
H5a: Product return abuse → avoidance	0.157	0.225	Rejected
H5b: Product return abuse → denial	0.349	0.005	Supported
H6a: Promotion abuse → instrumental support	0.279	0.047	Supported
H6b: Promotion abuse → emotional support	0.211	0.128	Rejected
H7a: Promotion abuse → avoidance	0.313	0.016	Supported
H7b: Promotion abuse → denial	0.209	0.049	Supported

Source: Authors

interested in profit than in serving the customer” and therefore feel that they have a right to abuse this philosophy. Another reason could be that consumers see consumption and purchase as a pure transaction without moral obligations.

Perceived product quality does not seem to en-

courage consumers’ online misbehaviour, i.e., misuse of online policies. Therefore, hypothesis H2 was rejected. This result is unexpected and contradicts previous findings on services, which suggest that poor service quality may promote consumer misbehaviour (Greer et al., 2014). Nevertheless, our result is novel

and suggests that online consumers who misbehave, i.e., abuse the return and promotion policies, are not driven by product quality as would be expected. This does not mean that product quality is not important to consumers' purchasing decisions, but that perceived product quality is not the primary or sole cause of online retailer policy abuse. This makes consumers' online purchasing behaviour even more complex.

The research results indicate that advertising has a positive influence on product return and promotion policy abuse (hypothesis H3 is supported). This result is novel with respect to the predictor and context studied. However, some indirect and general findings could be used to explain it. Namely, Fullerton and Punj (2004) argued that marketing activities that promote consumption can unintentionally stimulate negative consumer behaviour. Thus, it appears that advertising (as one of the marketing activities) stimulates negative consumer behaviour, i.e., misbehaviour in the form of product returns and promotion policy abuse, because it strongly encourages consumption. Another explanation could be that advertising conveys an unrealistic image and does not meet the expectations of the product offering, which could lead to consumer misbehaviour. However, this needs to be investigated further.

Various consumer coping mechanisms appear to be triggered by consumer misbehaviour on the Internet. Namely, product return policy abuse has a positive effect on emotion-focused coping, especially denial as a type of coping mechanism as opposed to support seeking (instrumental, emotional) and avoidance. Therefore, hypothesis H5b is supported and hypotheses H4 (H4a, H4b) and H5a are rejected. This result is in line with Spiteri Cornish's (2020) general concept that coping mechanisms might be important for consumers' purchase experience. However, this finding is novel concerning the studied context and shows that consumers who tend to abuse retailers' online return policy are more likely to deny that this situation has occurred. They refuse to believe that the problem in their behaviour occurred and are more inclined to behave as if it never happened. Such coping could encourage the repetition of such behaviour and repurchases from the same retailers, which warrants further investigation.

Furthermore, promotion policy abuse tends to be positively related to problem-focused (instrumental support) and emotion-focused (avoidance and denial) coping strategies. Therefore, hypotheses H6a and H7 (H7a, H7b) are supported, while H6b is rejected. These results confirm the general assumption that coping strategies (either problem- or emotion-focused) are sometimes aligned with retailers' offers and promotions aimed at resonating with consumers, as suggested by Guthrie et al. (2021). However, our findings highlight the role of promotional policy

misuse, i.e., consumer misbehaviour, in coping mechanisms related to online shopping behaviour. Regarding problem-focused coping, our results suggest that consumers who misuse promotion policies tend to seek instrumental support, i.e., share such experiences with others, ask friends with similar experiences what they did, and try to get advice from someone about the event. In emotion-focused coping, consumers who abuse online promotion policies try not to think about it and distract themselves with other things. They also deny that such (mis)behaviour happened and refuse to admit it. The results suggest that consumers are well aware of their actions, i.e., online policy abuse, but still tend to engage in such activities while seeking support from others and avoiding belief that such an event has taken place.

Theoretical Implications

Our study makes several contributions, as no similar study was found in the existing literature. First, we contribute to the literature on consumer behaviour in an online environment by highlighting the dark side of consumer buying behaviour, namely consumer online misbehaviour. Here, we have examined an under-researched but challenging and costly area for retailers, namely the misuse of product return and promotion policies. Second, we have uncovered the role of business marketing practices, particularly business philosophy, product quality and advertising, in consumer abuse of online policies, which is important for both academics and companies and has not been similarly researched before. Third, the findings of this study contribute to consumer coping theory by extending its application to a novel setting of online consumer misbehaviour. Namely, this study has demonstrated the relevance of consumer coping mechanisms such as support seeking (instrumental and emotional support) and avoidance (avoidance and denial) in the context of consumer online misbehaviour (product return and promotion policy abuse) and explains how consumers manage their online misbehaviour through different coping strategies.

Practical Implications

Our study has several implications for practice. The prevalence of consumer misbehaviour online, particularly product return and promotion policy abuse, suggests that consumer education efforts are lacking. Campaigns that educate consumers about the nature of misbehaviour, the risks, and the consequences should be used at the macro and micro levels to discourage this unethical behaviour. Such misconduct is a business and societal challenge that will only tend to

increase. This is where national campaigns could use appeals to ego or social recognition. For example, the messages could be: "Be responsible, do not abuse online buying policies", "You are not cool if you are ward-robing", "You are not cool if you abuse promotions", "Behave yourself online", or similar.

In addition, companies should think about their own advertising campaigns, which could also use ego and social appeals. In doing so, they could also appeal to a moderate level of fear, e.g. "Your misbehaviour will force us to change the policies and rules", "Be responsible, enjoy the policies responsibly", "The game needs to change", or the same messages as mentioned above. Retailers' promotional efforts should communicate policies transparently and continuously. Companies should consider stricter policies for online product returns and promotions, even though some consumers may leave the retailer, because those who do not plan to abuse would accept transparent communication and justification for such policy changes.

The results obtained also indicate that advertising stimulates consumer online misbehaviour. It is not to be expected that companies will stop stimulating consumption, but this could be the signal for propagating more responsible consumption in advertising and policy rules. Retailers' advertising should combine messages of prudent purchasing with a reflection on what policies apply to product returns and promotions. The results show that business philosophy positively influences consumers' online misbehaviour. This suggests that companies should rethink their business philosophy. Namely, they should stick to putting the consumer at the centre, but emphasise the responsible consumer. Furthermore, companies should emphasise ethical values and behaviours in their philosophy, as well as close monitoring of consumer behaviour, i.e., communicating values.

Since consumers who misbehave online are aware of their actions and tend to process them, i.e., deal with such a consumption episode through problem- and emotion-focused coping strategies, it is advisable that companies should be the ones that consumers trust, respect and ask for advice and help, building this support into their philosophy and advertising. The latter could be done by appealing to reassurance, comfort and trust in companies' advertising messages. Such an approach, which is more of a process, would be a way to potentially stop consumer misbehaviour online, i.e., the abuse of online policies. In addition, stricter policies could force consumers to conform to them, regardless of any initial resistance. This could eventually change their behaviour and eliminate consumers' reliance on various coping mechanisms (e.g., support, denial, avoidance) to process their purchasing (mis)behaviour.

As consumer misbehaviour is on the rise and var-

ious factors contribute to it, in addition to re-evaluating their marketing practices and having transparent and clear communication policies (product returns, promotional refunds and rebates), companies should also invest more in technology, including analytics tools that can help them track risky behaviour, i.e., consumers that misbehave, in order to take appropriate action, such as blocking such consumers from their online platforms. Such synergy could be a good way to reshape consumers' online (mis)behaviour.

CONCLUSIONS, RESEARCH LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

This study examines consumer online misbehaviour, i.e., the abuse of product return and promotion policies, which represent a major challenge for companies and consumers. The study shows that companies should rethink their business philosophy and advertising activities as they are currently stimulating online consumer misbehaviour. Furthermore, this study shows that consumers intentionally misuse return and promotion policies but resort to various coping mechanisms, such as seeking support (instrumental and emotional), avoidance, and denial, to justify and process their online misbehaviour.

This study is not without limitations. For example, the convenience sampling method was used, although the sample included consumers who had experienced two of the most common types of policy abuse, i.e., product return and promotion misuse. In addition, only one country and one point in time were studied. This study examined consumers' attitudes toward business marketing practices without taking into account consumers' personal characteristics. Future research approaches could therefore include testing this model on a larger and representative sample, in more countries and over a longer period of time to capture the possible changes in consumer (mis)behaviour. Future studies could include various individual characteristics, situational, and financial aspects that could provide deeper insights into consumers' online misbehaviour. It would be interesting to also include moral and ethical orientations. Studies could include a broader range of policies and coping strategies to capture greater nuance in misbehaviour. The influence of coping mechanisms on consumers' future actions and repurchases related to online misbehaviour could also lead to valuable insights, as could research into the types of advertisements and messages that are communicated.

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PRAKSE POSLOVNOG MARKETINGA I MEHANIZMI SUOČAVANJA: KONTEKST
NEDOLIČNOG PONAŠANJA POTROŠAČA NA INTERNETU

SAŽETAK

Nedolično ponašanje potrošača na internetu, poput zlouporabe politika, ozbiljan je i rastući globalni problem koji predstavlja izazov i za tvrtke i za potrošače. Ova studija ispituje ulogu koju igraju stavovi potrošača prema praksama poslovnog marketinga u nedoličnom ponašanju potrošača na internetu i utjecaj takvog nedoličnog ponašanja na mehanizme suočavanja potrošača. Prakse poslovnog marketinga uključuju stavove potrošača prema poslovnoj filozofiji, kvaliteti proizvoda i oglašavanju. Nedolično ponašanje potrošača na internetu procijenjeno je zlouporabom politika povrata i promocije proizvoda, dok su mehanizmi suočavanja potrošača uključivali mehanizme suočavanja usmjerene na problem (traženje instrumentalne i emocionalne podrške) i mehanizme suočavanja usmjerene na emocije (izbjegavanje i poricanje).

Prikupljanje podataka obuhvatilo je podatke od 204 hrvatska potrošača koji su barem jednom u protekloj godini prekršili online politike trgovaca. Podaci su analizirani pomoću konfirmatorne faktorske analize i regresijske analize. Rezultati pokazuju da poslovna filozofija i oglašavanje potiču nedolično ponašanje potrošača na internetu te da zlouporaba politika povrata i promocije proizvoda utječe na različite mehanizme suočavanja. Zlouporaba politike povrata proizvoda pozitivno je povezana sa strategijama suočavanja usmjerenima na emocije, poput poricanja, dok zlouporaba politike promocije utječe i na strategije suočavanja usmjerene na problem (instrumentalna podrška) i na strategije suočavanja usmjerene na emocije (izbjegavanje i poricanje). Ova studija baca novo svjetlo na negativno ponašanje potrošača. Obogaćuje rijetku literaturu o pokretačima i posljedicama nedoličnog ponašanja potrošača na internetu i doprinosi teoriji suočavanja potrošača nudeći nove uvide i novi istraživački kontekst.

KLJUČNE RIJEČI: *nedolično ponašanje potrošača na internetu, zlouporaba politika, prakse poslovnog marketinga, mehanizmi suočavanja*