

AN INVESTIGATION OF CONSUMER TRAITS AND THEIR RELATIONSHIP TO MERCHANDISE BORROWING WITH UNDERGRADUATES

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Merchandise borrowing is defined as purchasing items with the intention to return them once they have been used satisfactorily. The purpose of this research was to identify consumer traits that influenced merchandise borrowing. Selected psychological characteristics, a social group influence variable, and a selected demographic characteristic were investigated for their influence on attitudes toward merchandise borrowing. Data were collected using self-administered questionnaires from 268 college students. Participants (18.3%) indicated that they had borrowed merchandise in the past. Attitudes toward merchandise borrowing were significantly related to social group influence and retail employment. Attitudes toward merchandise borrowing were also significantly related to prior borrowing behavior. Social group influence appears to be a key variable in predicting attitudes toward merchandise borrowing.

Non-normative consumer behavior is consumer misconduct in the acquisition, usage, or disposition of goods and services (Callen & Ownbey, 2003). One consumer behavior that can be labeled as non-normative is merchandise borrowing also referred to as deshopping¹ (Schmidt, Strurrock, Ward, & Lea-Greenwood, 1999; King & Dennis, 2003), serial wardrobing, (Speights & Hilinski, 2005), or retail return fraud (Chandler, 2005). With the exception of shoplifting, limited research attention has been paid to fraudulent consumer behaviors such as merchandise borrowing.

Merchandise borrowing is defined as purchasing items with the intention to return items once they have been used satisfactorily (Piron & Young, 2000). Clothing is a frequently borrowed item (Piron & Young, 2000) and retailers are aware of the practice (Kang, 2004; Chandler, 2005; Mercer, 2005; Merrick & Brat, 2005). Merchandise borrowing is associated with women (Piron & Young, 2000) and reasons for borrowing include wearing something for a special occasion and borrowing due to the high prices of products (Schmidt *et al.*, 1999; Piron & Young, 2000). Those who disapprove of the behavior are as likely to borrow in the future as those who approve (Piron & Young, 2000). Some borrowers blame the store for their borrowing activities. They indicate that they borrowed due to stores' lenient return policies or because stores can "afford it" (Schmidt *et al.*, 1999; Piron & Young, 2000).

The cost of merchandise borrowing to U. S. retailers is estimated at \$16 billion a year (Kang, 2004; Merrick & Brat, 2005) and represents about 9 % of total returns (Merrick & Brat, 2005). It has been estimated that merchandise borrowing costs the average household of four, \$225 per year in increased prices (Speights & Hilinski, 2005).

Some retailers are attempting to curtail merchandise borrowing by altering their return policies. In signs located by the cash wraps, Express notes "that it may refuse returns if the customer returns items too often, takes back too much merchandise, or returns goods to more

than one store” (Chandler, 2005; Merrick & Brat, 2005). Gap, which formerly held a “no-questions-asked return policy”, requires clothes kept no longer than two weeks to be returned unworn, unwashed, and with the tags on (Chandler, 2005).

Some stores are using technology such as Verify-1 to identify customers that too frequently return merchandise (Guy, 2004). Although stricter return policies help stores reduce costs, fight fraud, and increase profits, these policies may also turn loyal customers away. Strict return policies may, for example, prevent experimentation with innovative products by some consumers because they are afraid they will not be able to return the product if it does not perform as anticipated. As research on merchandise borrowing is limited, the purpose of this research was to investigate whether selected consumer traits influence attitudes toward merchandise borrowing.

Literature Review

Aberrant Consumer Behavior

Fullerton and Punj (1993) defined aberrant consumer behavior (ACB) as “behavior in exchange settings which violates the generally accepted norms of conduct in such situations and which is therefore held in disrepute by marketers and by most consumers” (p.570). Fullerton and Punj identified two major factors they believed resulted in ACB. The factors were consumer traits and predispositions (hereafter referred to as consumer traits) and characteristics of market settings. Consumer traits consisted of four subfactors: psychological characteristics, social group influences, demographic characteristics, and consumers’ state of mind (or predisposition). Market settings consisted of six components: type of product offered and displayed, physical environment, level of security, attitudes of sales associates (e.g., degree to which associates are polite, helpful), public image of the store (e.g., extent to which the business is perceived as friendly), and antecedent state of the store (e.g., the extent of crowding). Fullerton and Punj did not report any tests of these proposed relationships.

Merchandise borrowing is a type of aberrant consumer behavior as it is a type of fraudulent behavior that represents victimization of the marketer (Speights & Hilinski, 2005). The purpose of this research was to examine whether any direct relationships existed between components of consumer traits and attitudes toward merchandise borrowing. To begin the investigation, researchers focused on three of the subfactors of consumer traits (i.e., psychological, social group, demographic). The review of existing research relative to each consumer trait investigated and resulting hypotheses follow.

Psychological Characteristics

Fullerton and Punj (1993) provided examples of psychological characteristics they thought might be influences on ACB. Their example contained personality traits (i.e., impulsive, responsibility), level of moral development, unfulfilled aspirations, propensity for thrill seeking, psychological problems, and attitudes toward big business². Fullerton and Punj discussed how each of these components might influence ACB. For example, they speculated that consumers’ attitudes toward big business might impact ACB because consumers may be willing to victimize large businesses they perceived as impersonal and as prosperous. They speculated that unfulfilled aspirations might influence ACB because individuals can experience a discrepancy between “widely held material aspirations (i.e., materialism) and the availability of legitimate means to realize them” (p.572). Based on Fullerton and Punj (1993), two psychological characteristics (e.g., attitudes toward business, materialism) were selected for inclusion.

Cynicism was also selected for study because of its connection to materialism (Rosenbaum & Kuntze, 2003).

Attitudes toward business. Wilkes (1978) divided housewives into three groups: pro-business, neutral, or anti-business to examine whether differences existed between these groups in their perceptions of the seriousness of various fraudulent activities. He was also interested in whether they knew anyone who participated in these activities. Wilkes asked participants to react to 15 different fraudulent consumer situations and indicate how “wrong” the behavior was and how often their friends would participate in the behavior. Participants did not differ in their responses on the basis of their attitudes toward business. ‘Returning a worn dress’ (i.e., merchandise borrowing) was rated as more wrong than shoplifting. Several respondents indicated their friends had worn a dress and then returned it.

Although Wilkes (1978) did not find a relationship between attitudes toward business and attitudes toward merchandise borrowing, undergraduates in Piron and Young’s (2000) research reported that they borrowed merchandise because they believed large retailers in particular could assume the costs associated with borrowing. As a result, we decided to reexamine possible relationships between attitudes toward business and attitudes toward merchandise borrowing.

Cynicism and materialism. Rosenbaum and Kuntze (2003) investigated relationships between cynicism and fraudulent consumer behaviors (labeled as unethical retail disposition) using two research studies with undergraduates. In their first study they found as compared to participants who were low in cynicism, participants high in cynicism were more materialistic, more likely to blame the seller for borrowing activity, and to indicate the borrowing was due to uncontrollable circumstances.

The second study also with undergraduates as participants aimed to further examine relationships between cynicism and attitudes toward 19 fraudulent behaviors. The fraudulent behaviors were classified into four types: fractionally benefiting consumers (e.g., using an expired coupon), substantively benefiting consumer (e.g., changing price tags), no harm/no foul (e.g., downloading music without paying), and deceptive borrowing (e.g., using merchandise and then returning to the store). Participants high in cynicism indicated behaviors that either fractionally benefited or substantively benefited consumers were less wrong than participants low in cynicism. Assessments of the wrongness of the other two types of behavior (i.e., no harm/no foul, deceptive borrowing) were unrelated to participant’s level of cynicism.

Rosenbaum and Kuntze (2003) found cynicism was related to materialism. However, no direct test of a relationship between materialism and attitudes toward merchandise borrowing was made. Richins and Dawson (1992) identified three areas of materialism: acquisition centrality, acquisition as the pursuit of happiness, and possession-defined success that may be related to attitudes concerning merchandise borrowing. The first area, acquisition centrality, is concerned with the extent to which individuals “place possessions and their acquisition at the center of their lives” (p. 304). People who are high in acquisition centrality may be likely to borrow merchandise because of the importance they place on having material things if only for a short period of time. The second area, acquisition as the pursuit of happiness, is concerned with the extent to which individual’s view material possessions as “essential to their satisfaction and well-being in life” (p. 304). People who score high in this area of materialism may also borrow merchandise because they view belongings as critical to their quality of life. Therefore, borrowing would raise the quality of their life at least on a temporary basis.

The third area of materialism, possession defined success, is concerned with the extent to which individual’s “judge their own and others’ success by the number and quality of

possessions accumulated” (p. 304). Again, individuals who score high on this area of materialism may also borrow merchandise because they view objects as an indicator of their achievement in life.

In this research the focus was on investigating whether any or all three areas of materialism were related to attitudes toward merchandise borrowing. An additional interest was confirming that cynicism is unrelated to attitudes toward merchandise borrowing. Therefore, it was hypothesized (H1) that attitudes toward merchandise borrowing were related to psychological characteristics. Specifically, it was hypothesized that:

(H1a) Attitudes toward merchandise borrowing are negatively related to attitudes toward business.

(H1b) Attitudes toward merchandise borrowing are not related to cynicism.

(H1c) Attitudes toward merchandise borrowing are positively related to materialism.

Social Group Influence

Social group influence is persuasion stemming from members of a group that guide another’s behavior without the force of laws (Cialdini & Trost, 1998). Important others can influence borrowing behaviors in both negative and positive ways. This influence emerges out of interaction with group members and can result in norms for behavior. These social norms can include “general expectations for behavior, the expectations of valued others for our behavior, our own expectations for our behavior, and standards that evolve out of observations of other’s behavior” (Cialdini & Trost, 1998, p. 152). Thus, misbehavior can be learned in a social group and can be conducted as a group behavior or as individual behavior (Fullerton & Punj, 1993). King and Dennis (2003) found borrowers often indicated that they learned borrowing from their family members or friends or were encouraged to borrow by others who held positive opinions about borrowing. Findings from King and Dennis (2003) suggest social approval may be an important influence on attitudes toward merchandise borrowing. Thus, it was hypothesized that:

(H2) Attitudes toward merchandise borrowing are positively related to social group influence.

Retail Employment

Callen and Ownbey (2003) investigated whether relationships existed between college students’ perceptions of ethical and unethical consumer behaviors and participants’ demographic characteristics. Demographic characteristics included employment status and previous employment by an apparel retailer. Participants were asked to read scenarios depicting different consumer behaviors including merchandise borrowing and to react to them. Participants who were employed full-time were less accepting of merchandise borrowing than those who were employed part-time or unemployed. However, previous employment with an apparel retailer had no impact. Therefore, it was hypothesized that:

(H3) Attitudes toward merchandise borrowing are negatively related to retail employment status.

In addition to the psychological variables (i.e., attitude toward business, cynicism, materialism), social group variable, and retail employment status, we were interested in possible relationships between attitudes toward merchandise borrowing and prior borrowing behavior. Thus, we hypothesized that:

(H4) Prior borrowing behavior is positively related to attitudes toward merchandise borrowing.

Method

Data Collection

A convenience sample was drawn from a Midwestern university in the United States. Instructors of undergraduate courses were contacted by email and telephone for permission to ask students enrolled in their courses to participate. Three instructors agreed to allow their classes to be contacted for a total of 300 possible participants. Researchers attended each class, briefly explained the topic of the research, and solicited volunteer participants. If a class member agreed to participate, he or she was given a questionnaire and consent form. A total of 274 individuals participated. Some questionnaires were incomplete resulting in 268 useable questionnaires.

Questionnaire

The questionnaire consisted of five sections. In the first section participants responded to an eight-item attitude toward business measure (Wilkes, 1978) and to the Richins and Dawson's (1992) 18-item materialism scale. Reported reliability for the total materialism scale was $\alpha = .88$; for the possession-defined success (success) subscale α ranged from .74 to .78; for the acquisition centrality (centrality) subscale α ranged from .71 to .75; and for the acquisition as the pursuit of happiness (happiness) subscale α ranged from .73 to .83. Participants indicated the extent of their agreement with items in each measure by choosing a response using seven-point Likert scales ranging from strongly agree to strongly disagree. To obtain a score on the attitude toward business and materialism scales, items contributing to a measure were summed together so that a high score reflected more of the attribute than a low score.

In the second section, merchandise borrowing was defined for participants. Participants were asked to indicate the number of borrowers they were familiar with, to indicate with a yes or no response whether they had borrowed in the past, and to indicate reasons for their borrowing behavior. Social group influence was measured by the number of borrowers participants knew well. In the third section of the questionnaire, participants were asked to respond to eight attitudinal statements concerning merchandise borrowing. These statements were developed based on the research findings of Piron and Young (2000; 2001). Participants indicated their degree of agreement with each statement using seven-point Likert scales. Three additional statements were developed to measure participants' intention to borrow merchandise in the future. Participants indicated their intentions by agreeing or disagreeing with statements using seven-point Likert scales. To obtain a score for each participant, items contributing to each measure were summed together.

In the fourth section participants were asked to supply demographic information concerning their age, gender, marital status, major, current employment by a retailer, and income. In the final section of the questionnaire, participants were asked to complete a five-item cynicism measure (Rosenbaum & Kuntze, 2003). Participants indicated their degree of agreement with each statement using seven-point Likert scales. The reported reliability was $\alpha = .83$. To obtain a score on the cynicism measure individual items contributing to the measure were summed together so that a high score reflected more of the attribute than a low score (see Table 1 for sample items of measures).

Table 1
Measurement Items and Reliabilities

Variables (# of items)	Sample items	Reliability	Source
Attitude toward business ^a (8)	American businesses are honest. Business is responsive to consumers.	$\alpha = .63.$	Wilkes (1978)
Cynicism ^a (5)	In spite of what some people say, the lot (situation, condition) of the average man is getting worse not better.	$\alpha = .63$	Rosenbaum & Kuntze (2003)
Materialism ^a (18)		$\alpha = .88$	Richins & Dawson (1992)
Dimensions			
Possession-defined success (6)	Some of the most important achievement in life include acquiring material possessions.	$\alpha = .74$	
Acquisition Centrality (7)	I like a lot of luxury in my life.	$\alpha = .79$	
Acquisition as the pursuit of happiness (5)	I'd be happier if I could afford more things.	$\alpha = .79$	
Morality of borrowing ^a (4)	Merchandise borrowing in stealing.	$\alpha = .85$	Developed by researchers
Intention to borrow ^a (3)	I will likely borrow merchandise in the next 12 months.	$\alpha = .80$	Developed by researchers
Social group influence ^b (1)	How many people do you know engage in merchandise borrowing?		Developed by researchers

^a Items were accompanied by seven-point Likert scales that ranged from -3 = strongly disagree to 3 = strongly agree.

^b Participants indicated a number.

Results

Participant Characteristics

The final sample consisted of 268 college students. Participants' ages ranged from 18 to 54 years with mean of 21 years. Most participants were female (89.8 %) and almost all participants were single (95.1 %). Most participants were retail merchandising or design related majors (68.9%). Most participants (79.2%) indicated that they were currently employed and

around half of them (52.9%) were working at retail stores. Almost all participants (92.8%) reported incomes of less than \$20,000.

Some participants (18.3%) shared that they had borrowed merchandise in the past. Of these participants, most had borrowed (82.6%) fashion-related products (e.g., clothing and accessories). Other products that individuals borrowed included a feather bed, a bedroom set, cosmetics, CDs, DVDs, and tools. The five most frequent reasons borrowers indicated for their borrowing activities were to look good (75%)³, to save money (72.9%), because merchandise was high priced (70.2%), to attend special events (68.7%), and due to low income (58.3%).

Nearly forty percent of the participants (39.8%) indicated that someone well known to them borrowed merchandise. Products that these well known others borrowed also were primarily fashion-related products (82.3%). While 30.6% of existing borrowers agreed with statements indicating they planned to continue to borrow in the future, only 5.4% of nonborrowers indicated they intended to borrow in the future. To see whether any difference existed concerning future intention to borrow between borrowers and nonborrowers, an independent t-test was conducted. As compared to nonborrowers, more borrowers indicated they intended to borrow in the future ($t = 4.514, p < .001$).

Reliabilities of Measures

To assess reliabilities of all measures, Cronbach's alpha was used (See Table 1 for reliabilities based on this data). The initial reliability for the attitudes toward business scales was $\alpha = .60$. To increase the reliability of the attitudes toward business measure, one item was excluded⁴. In addition, the item excluded did not particularly address an opinion concerning a business practice. As a result, reliability slightly increased to .63.

To identify the construct dimensions of the attitudes toward merchandise borrowing measure, exploratory factor analysis with varimax rotation was conducted. This process resulted in two factors with eigenvalues greater than one (See Table 2). Three items loaded on both factors. As a result, these items were eliminated because they did not discriminate between the two factors. This left four items in the first factor and explained 52.36 % of the variance. These items were labeled "morality of merchandise borrowing". Items contributing to each were summed together to create a score for each participant. After eliminating the three items, the second factor contained only one item. This item was concerned with reasons behind merchandise borrowing. The item was eliminated from further analysis because of issues concerning reliability as it was a one-item scale. The reliability of the renamed measure morality of merchandise borrowing was determined using Cronbach's alpha and is reported in Table 2

Table 2

Exploratory Factor Analysis Results for Attitudes toward Merchandise Borrowing

Scale items ^{ab}	Factor 1 item loading	Factor 2 item loading
	The morality of borrowing ($\alpha = .85$)	Blame the store
Borrowing is immoral (-)	.683	.000
Borrowing is wrong (-)	.877	.128
Borrowing is stealing (-)	.820	-.109
Borrowing is inappropriate (-)	.817	.112

Borrowing is the store's fault	.000	.910
Borrowing is honest	.654	.466
Borrowing is not illegal	.750	.459
Borrowing is okay	.790	.305
Eigenvalues	4.546	1.038
% of variance	52.356	17.439

(-) These items were reverse coded.

^a Range: -3 = Strongly disagree; 3 = Strongly agree

^b Three items were eliminated from further analysis because these items loaded high on two factors. These items were: Borrowing is honest; Borrowing is not illegal; Borrowing is okay.

In addition, a fourth item was eliminated because the content of the item did not address the morality of merchandise borrowing. Rather this item addressed responsibility for merchandise borrowing. This item was borrowing is the store's fault.

Hypotheses Testing

To examine hypothesized relationships (H1, H2, H3), multiple regression analysis was employed using the enter method. The five psychological characteristics (e.g., attitude toward business, cynicism, centrality, happiness, success), social group influence, and retail employment status were designated as independent variables and morality of merchandise borrowing was designated as a dependent variable. Several tests were conducted to confirm that the multiple linear regression models created would not violate assumptions of regression analysis. A plot of the residual values versus the normal quintiles and the Kolmogorov-Smirnov test indicated the model was normally distributed. A plot of the residual values versus the estimated linear combination of the variance assessed the homoscedasticity of each model and indicated that the model was not heteroscedastic. A scatter plot of the residual values versus the fitted values of each model indicated that the model was linear. To examine the relationship (H4) between prior borrowing behavior and morality of merchandise borrowing, bivariate correlation was employed.

Hypothesis 1. The results of regression analysis did not support hypothesis 1a, that morality of merchandise borrowing was negatively related to attitudes toward business. The results of regression analysis did support hypothesis 1b. Morality of merchandise borrowing was not related to participants' level of cynicism. One materialism subscale, acquisition centrality, was negatively related to morality of merchandise borrowing ($\beta = -.183, p < .01$). Participants who placed importance on material possessions agreed that merchandise borrowing was immoral to a greater extent than participants who placed little importance on material possessions (see Table 3). Overall, hypothesis 1 was not supported.

Table 3

Enter Multiple Regression Analysis for Variables Predicting Morality of Merchandise Borrowing

(n = 207)

Independent variables	Dependent Variable (β) Morality of merchandise borrowing
Psychological characteristics	
Attitudes toward business	.040
Cynicism	.074
Materialism	

Success	-.010
Centrality	-.183*
Happiness	.101
Social group influence	.181*
Retail employment	-.192
R Square	.114
Adjusted R Square	.101
<i>F</i>	4.162**

Note. Retail employment was coded as 1 for yes and 0 for no.

* $p < .01$, ** $p < .001$

Hypothesis 2. Social group influence was positively related to morality of borrowing ($\beta = .181, p < .01$). Participants who knew many borrowers indicated merchandise borrowing was moral (see Table 3). Thus, hypothesis 2 was supported.

Hypothesis 3. Retail employment status was negatively related to morality of merchandise borrowing ($\beta = -.192, p < .01$). Participants who were working at retail stores agreed that merchandise borrowing was immoral to a greater extent than participants who were not working at retail stores (see Table 3). Thus, hypothesis 3 was supported.

Hypothesis 4. Morality of borrowing was positively related to prior borrowing behavior ($r = .216, p < .001$). Participants who considered merchandise borrowing to be moral indicated they had borrowed merchandise in the past. Thus, hypothesis 4 was supported.

Discussion

Merchandise borrowers represented approximately one fifth of the total participants, most frequently borrowed clothing and accessories, and indicated they would continue to borrow in the future. These results are similar to the findings of Piron and Young (2000; 2001). Further comparisons to the Piron and Young results revealed participants in this study provided similar reasons for borrowing (i.e., attend special events). These analogous findings may be due to similarities in demographic characteristics (e.g., undergraduates, age, income) between the participants in this research and those in the sample drawn by Piron and Young.

For psychological characteristics, we found the materialism subscale, acquisition centrality, was helpful in explaining attitudes concerning the morality of borrowing. Participants who agreed that possessions and their acquisition were at the center of their lives indicated merchandise borrowing was immoral. Perhaps, this was because participants who had high acquisition centrality preferred to own products rather than borrow them. This interpretation is consistent with theorizing by Graham (1999). Attempting to conceptualize materialism and specific consumer behaviors, Graham tied each area of Richins and Dawson's (1992) materialism construct to Belk's (1985) consumer characteristics. Graham theorized that the acquisition centrality area of materialism was related to the consumer characteristic possessiveness, which she proposed would result in a preference to own (as opposed to lease or rent) an object.

Attitude toward business was not related to attitudes concerning morality of borrowing. Perhaps the non-significant relationship is a result of the instrument used to measure attitude toward business. An established measure was used rather than developing a new one. Although the measure addresses the honesty and integrity of businesses, it does not address issues relating to the size, scope, social responsibility, or amount of profitability of businesses. These are issues over which some consumers have expressed concern. Researchers building on this work may

want to develop a specific measure of attitudes concerning retailers rather than business in general.

The non-significant relationship between cynicism and attitudes concerning morality of borrowing is inconsistent with findings of Rosenbaum and Kuntze (2003). Rosenbaum and Kuntze found individuals high in cynicism held positive attitudes toward engaging in fraudulent consumer behaviors. These behaviors however, did not include merchandise borrowing. Although cynicism is related to materialism, it appears materialism is a slightly more useful concept than cynicism in explaining merchandise borrowing as a type of fraudulent consumer behavior.

The social group influence variable (i.e., borrowing of well known others) was significantly associated with attitudes concerning morality of borrowing in this age group. Participants who knew many borrowers held positive attitudes toward merchandise borrowing. (In other words, they indicated that merchandise borrowing is not immoral, it is honest behavior, and is not stealing). Our findings are consistent with those of King and Dennis (2003) who noted that borrowing was often learned and encouraged by family members or friends. However, this finding must be viewed with caution as the social group influence variable was measured by only one item, the number of people well known to the participants who engaged in merchandise borrowing.

It was current employment by a retailer that differentiated between those who indicated merchandise borrowing was immoral versus moral rather than being employed at all (Callen & Ownbey, 2003). Participants who had work experience with a retailer possibly understood the costs involved with merchandise borrowing. These participants may also have had experiences with consumers lying to them about reasons for returning used merchandise. They may have felt frustrated having to accept a return that they believed was fraudulent and thus hold negative attitudes toward the behavior.

Implications for Researchers

This research reflects initial steps into explaining merchandise borrowing behavior as a form of aberrant consumer behavior and investigated selected psychological, social, and demographic variables that influenced this behavior. Even though attitude toward business and cynicism were not related to merchandise borrowing, other researchers may want to investigate other psychological characteristics that may be useful in explaining merchandise borrowing. For example, need for affiliation, compliance, impulsiveness, and level of moral development (Fullerton & Punj, 1993) might prove to be useful characteristics for understanding merchandise borrowing. In addition, other social group variables including need for social approval and social validation might exert an influence on borrowing. Gathering data from a diverse group of individuals would allow investigation of several demographic variables including income, age, ethnicity, and education on both attitudes toward and actual borrowing behavior.

According to Fullerton and Punj (1993) characteristics of the market setting might also be worthy of investigating to understand merchandise borrowing behaviors. In particular, type of product, attitudes of sales associates, and public image of the store (e.g., extent to which the business is perceived as successful) might influence both attitudes toward merchandise borrowing and borrowing behaviors.

There are limitations associated with this research. First, we asked participants to self-report on a form of behavior that although it is not illegal, some might describe as fraudulent. It has been documented that college students' self-reported conduct concerning moral and immoral behaviors are influenced by the perceived desirability of the behavior (Randall and Fernandez,

1991). Thus, it is possible that participants' responses may not reflect the actual extent to which they practiced this type of behavior. Although the percent of those reporting that they engaged in merchandise borrowing was similar to those reported by other researchers (Piron & Young, 2000; 2001), these participants may have engaged in merchandise borrowing to a greater degree than they reported. We recommend future researchers include measures of social desirability such as the Balanced Inventory of Desirable Responding (Paulhus, 1991) when investigating merchandise borrowing and other consumer behaviors that raise issues of morality.

Second, only 49 participants admitted to acting fraudulently. Any significant results reported based on these participants need to be viewed with some caution as this is a relatively low number to use as the basis for firm conclusions.

Implications for Educators

Social group influence was the most important consumer trait for explaining attitudes concerning merchandise borrowing. Social group influence (i.e., borrowing of well known others) may provide a normalizing effect for merchandise borrowing. In other words, if an individual's friends and family engage in this type of behavior, it appears normal and therefore, appropriate. To deter merchandise borrowing, family and consumer science educators could discuss the practice of borrowing in relevant consumer courses and educate students on the costs of borrowing that is passed onto consumers. They might also address the topic of borrowing as a form of shoplifting and draw comparisons between motivations for shoplifting and for merchandise borrowing to highlight how both can result from social group influences.

Since participants who borrowed indicated they planned to borrow in the future, the use of consumer-based return authorization systems is a key tactic to deterring borrowing behavior because it targets frequent borrowers. Use of return authorization systems to detect borrowers allows a retailer to identify fraudulent returners before they inflict too much cost on the retailer, at the same time allowing the retailer to extend a liberal return policy to nonfraudulent returners (Speights & Hilinski, 2005). For those businesses that cannot afford or implement authorization systems (e.g., small independent retailers), classroom discussion could be centered on how to develop a return policy for retailers that deters borrowing yet promotes customers' purchasing decisions.

Endnotes

¹ King and Dennis (2003) define deshopping as the "deliberate return of goods for reasons other than actual faults in the product, in its pure form premeditated prior to and during the consumption experience" (p. 153). Although both definitions indicate a consumer is buying an item with no intention of keeping it, Piron and Young (2000) in their definition indicate the item gets used satisfactorily then returned. King and Dennis do not indicate that the item needs to be used to be deshopped but only that it is returned for reasons other than faults in the product.

² In Fullerton and Punj's (1993) discussion of future research, they noted that new factors and interactions need to be identified and analyzed.

³ Participants were allowed to indicate more than one reason.

⁴ Item excluded was "Pollution is a serious problem."

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