

ORIGINAL ARTICLE

Shop at your own risk? Consumer activities in fashion e-commerce

Ulla-Maija Sutinen  | Hannu Saarijärvi | Mika Yrjölä

Faculty of Management and Business,
Tampere University, Tampere, Finland

Correspondence

Ulla-Maija Sutinen, Faculty of Management
and Business, Tampere University,
Kalevantie 4, Tampere 33100, Finland.
Email: ulla-maija.sutinen@tuni.fi

Funding information

The data generation for this study was
supported by the Foundation for Economic
Education in Finland.

Abstract

An important aspect of fashion e-commerce is the emergence of new types of consumer behaviours that occur online. These behaviours are diverse and include searching for, comparing, ordering and returning fashion items. They are driven by various motivations, characterised by different types of perceived risks and objectives, and carried out through different consumer activities. Thus, the purpose of this study is to identify and analyse consumer activities with an objective of managing the risk associated with fashion e-commerce. This qualitative study identifies and discusses 12 risk management activities that consumers employ in fashion e-commerce. These activities involve consumers searching for information and codes, making comparisons, adjusting their orders and delaying purchases. The activities vary in terms of their direction (product vs. process) and the type of risk being managed (economic vs. functional). The study extends the current understanding towards viewing fashion consumption behaviour as a combination of various consumer activities. The study further incorporates these activities into a tentative framework that helps illuminate the kinds of risk management activities consumers may employ. The activities identified in this study, along with the proposed categorisation, provide a framework for managers to consider in segmentation, web store design and the development of marketing communications. On a more general level, the study shifts the focus from how consumers perceive risk to how empowered consumers actively manage the risk in various ways.

KEYWORDS

consumer activity, consumer behaviour, digitalisation, fashion e-commerce, fashion retailing, online shopping, perceived risk

1 | INTRODUCTION

In the past decade, online shopping has become an accepted and widely used primary or complementary form of buying for many consumers, particularly in the context of fashion retailing. It is estimated

that fashion e-commerce alone accounts for more than 600 billion USD in sales globally, making it the biggest e-commerce product category in terms of sales volume. In 2023, fashion e-commerce is expected to account for 27% of all fashion retail (Statista, 2019b). Retail digitalisation, however, goes beyond merely converting the

This is an open access article under the terms of the Creative Commons Attribution-NonCommercial-NoDerivs License, which permits use and distribution in any medium, provided the original work is properly cited, the use is non-commercial and no modifications or adaptations are made.

© 2021 The Authors. *International Journal of Consumer Studies* published by John Wiley & Sons Ltd.

transaction channel from offline to online. The online shopping environment includes new elements and features that give rise to new kinds of behaviours that did not exist in the offline setting (Hagberg et al., 2016). Critically important phases of consumer behaviour and decision-making, such as how, where and when consumers search for and compare products, are influenced by the fact that the internet provides consumers with more convenient access to a vast variety of items. Despite the exponential growth of the fashion industry, the evolving consumer behaviours occurring in the fashion e-commerce context have remained an unexplored area of research.

Especially in the context of fashion retailing, e-commerce offers consumers low prices, easy access to a wide range of product categories and a convenient shopping experience, which are clearly components of an attractive value proposition for consumers (Blázquez, 2014; Kent et al., 2016). As a result of the shift from brick-and-mortar settings to the online environment, consumers are adopting diverse activities, that is, discrete sequences of behaviour aimed at creating or supporting consumers' value creation (Mickelsson, 2013) and fully utilising the benefits of e-commerce (e.g., Gabrielli et al., 2013; Saarijärvi et al., 2017). Consequently, in the context of fashion e-commerce consumption, the question is not only about the channels used for purchase but also about the kinds of novel behaviours, in general, and consumer activities, in particular, that emerge from the usage of these channels.

Online consumer behaviour has been studied from multiple perspectives, such as consumers' complaint channel choices (Lee & Cude, 2012), customer satisfaction and repurchase intention (Ha, 2012), brand trust (Jones & Kim, 2010), co-design and mass customisation of apparel (Lee et al., 2011), decision-making styles in online apparel purchases (Coward & Goldsmith, 2007) and shopping orientations and gender differences in online apparel purchases (Seock & Bailey, 2008). Studies have also focused on consumer values (Hansen, 2008), differences between goods and services (Shobeiri et al., 2015), the role of communities in clothing shopping (Annett-Hitchcock & Xu, 2015) and perceived risks (Lim, 2003). While all these perspectives are interesting and topical, this study focuses on the last subject—perceived risk—with a particular emphasis on fashion e-commerce.

Fashion can be characterised as a high-involvement product category, especially for young consumers (Su & Tong, 2020), which involves a high level of risk. Fashion consumption has experiential and even emotional features (McNeill et al., 2020) and is connected to social identity construction (McNeill & Venter, 2019). The risk inherent in e-commerce is related to the fact that consumers cannot directly examine all the product attributes before making a purchase (Aghekyan-Simonian et al., 2012). Thus, both fashion and e-commerce can be characterised as shopping contexts with high perceived risk; in fact, in the early years of e-commerce, critics considered online fashion purchasing unlikely to have a successful future (Lim et al., 2016). Despite the inherent high risk embedded in fashion e-commerce, consumers have adapted to this environment by embracing new types of behaviours through which they manage the risk associated with buying fashion products online. One example of

such behaviour is consumer returns: consumers manage the risk of buying fashion items that do not meet their expectations by utilising retailers' lenient return policies in diverse ways (Hjort et al., 2019; Saarijärvi et al., 2017). Furthermore, previous research has identified certain strategies, such as background search, that consumers use to manage their concerns associated with privacy issues in the digital marketplace (Bandara et al., 2020). However, even though the searching for and purchasing of fashion items have progressively shifted from offline to online channels, understanding is still limited regarding the variety of new consumption activities that consumers employ in their online purchasing processes in general and in managing risk in particular. To provide insight into the above-described behaviours, the purpose of this study is to *identify and analyse how consumers manage the risk associated with fashion e-commerce through their consumer activities*.

Through the identification and analysis of different consumer activities, the study broadens the current understanding of consumer behaviour in the fashion e-commerce context. More specifically, our study adds to prior literature in three ways. First, unlike earlier research on the topic, which has primarily focused on how consumers perceive risk (e.g., Forsythe & Shi, 2003; Lim, 2003), this study explores the active management of risk by consumers in a fashion context through an explorative qualitative research setting. Using a qualitative research approach can bring forth the heterogeneous nature of consumption behaviour and contribute to a richer understanding of the phenomenon—both theoretically and managerially. Second, prior literature has not addressed the ways in which consumers eventually mitigate risks associated with online fashion purchases, but only focused on certain consumer behaviours such as use of heuristics (Michaelidou & Dibb, 2009; Soopramanien, 2011) and information search (Annett-Hitchcock & Xu, 2015). Therefore, this study emphasises the role of activities that are used to manage the different types of risks embedded in fashion e-commerce, thus broadening the research on consumers' risk management, which has previously focused on cognition (e.g., Nelson, 2004). This helps both scholars and practitioners extend attention from how consumers perceive risks toward what they eventually do in managing those risks. And third, to the authors' knowledge there is limited research that has simultaneously addressed both the source and consequences of risk, especially in fashion context, though already Lim (2003) in her classic article has called for such initiatives. In that respect, our study is among the first, which can show pathway for future research in a similar vein.

From the managerial perspective, the findings provide important insights about the variety of consumers' risk management activities that take place during consumers' online shopping processes, some of which occur beyond the web store. Considering these activities may, for instance, assist managers and online retailers in planning or reconfiguring their web store designs and services to adequately support favourable consumer activities.

To address the purpose of this study, first, a brief review of the relevant literature regarding fashion e-commerce, perceived risk and consumer activities is provided. Second, the research methodology,

along with a detailed description of the data generation and analysis, is described. Third, the research findings are introduced, including a tentative framework for consumers' risk management activities in fashion e-commerce. Finally, a discussion and conclusions complete the study.

2 | CONSUMER MANAGEMENT OF RISK IN FASHION E-COMMERCE

To explore how consumers manage the risk associated with fashion e-commerce, we briefly address three complementary research streams. First, we discuss the characteristics of fashion e-commerce that provide the empirical context for our study. Then, we extend the discussion to perceived risk and consumer activities, both of which constitute key theoretical bases for this study. Together, these literature streams comprise the framework for identifying and analysing consumers' risk management activities in fashion e-commerce, presented in Figure 1.

2.1 | Characteristics of fashion e-commerce

The context of this study is fashion e-commerce. The fashion sector, including clothing and apparel, has distinct characteristics, such as strong retailer branding, target marketing and polarity in the marketplace, which separate it from other sectors (Coward & Goldsmith, 2007). For example, the fashion sector has multiple alternative products and a high purchase frequency (Goldsmith, 2000) and is an economically important sector (Michaelidou & Dibb, 2009); fashion has the highest sales volume of all product categories in e-commerce (Statista, 2019a). Somewhat paradoxically, fashion consumers exhibit a high degree of both brand loyalty and brand-switching behaviour (Michaelidou & Dibb, 2009). In addition to fulfilling functional clothing needs, fashion consumption also involves symbolic and social consumption that is motivated by a desire to manage an identity (Bly et al., 2015; Choi & Lee, 2003; Millan & Wright, 2018). Therefore, the consumption of fashion is motivated by symbolic desires, such as expressing meanings and creating an identity (McNeill & Moore, 2015; McNeill & Venter, 2019). Following this line of reasoning, the fashion industry can be seen as a system that provides fashion garments to be used by consumers as symbolic resources for creating their own individualised meanings and looks (Bly et al., 2015).

Fashion clothing and apparel, along with goods such as automobiles and furniture, are considered high-involvement products because they involve higher levels of risk and effort than convenience goods (e.g., groceries; Jones & Kim, 2010; Michaelidou & Dibb, 2009; Naderi, 2013; O'Cass, 2004; Su & Tong, 2020). Consumers are involved with a purchase when they perceive the alternatives to the product to be different either in terms of their functional features or their symbolic meanings (Naderi, 2013). While most items in the fashion sector have comparable functional features, they differ greatly with regard to the symbolic meanings they can communicate (Naderi, 2013). Product involvement is likely to increase brand loyalty and may have other effects on shopping behaviour (Jones & Kim, 2010). For instance, Goldsmith and Flynn (2005) found that shoppers with high clothing involvement were more likely to purchase fashion items through remote channels, such as online sites and through catalogues; whereas, Jones and Kim (2010), using a sample of 200 young female consumers, found that clothing involvement, along with brand trust and website quality, significantly influenced the intention to shop for apparel online. Highly involved shoppers visit online shopping sites more frequently than other consumer groups while also engaging in product comparisons more often (Kim & Martinez, 2013; McKinney, 2004). Highly involved apparel shoppers also place more importance on website functionality than non-involved consumers (Kim & Martinez, 2013; Seock & Chen-Yu, 2007).

Kim and Martinez (2013), among others, found that consumers can be grouped based on their level of fashion leadership and that these groups differ significantly in terms of hedonic shopping, visit frequency and purchase intention towards private sale sites. Fashion leaders tend to be young consumers (e.g., Morgan & Birtwistle, 2009; Su & Tong, 2020). Further, these consumers are mostly female, have strong opinions on fashion trends and taste and act as sources of inspiration for other consumers (Morgan & Birtwistle, 2009). These individuals with high 'fashion innovativeness' use clothing to express their uniqueness and, therefore, frequently purchase new fashion items (Matthews & Rothenberg, 2017; Workman & Studak, 2006). In relation to the problem recognition phase of the shopping process, Workman and Studak (2006) found that fashion 'change agents' reflected a want-based approach to problem recognition when compared to fashion followers, who reflected a need-based approach. Based on a critical literature review on involvement in the context of fashion clothing, Naderi (2013) concluded that consumers with high fashion

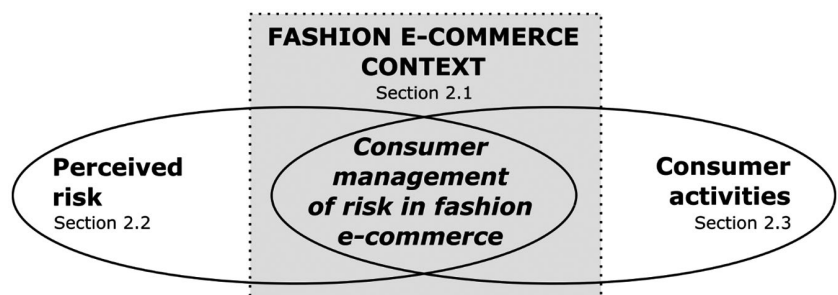


FIGURE 1 Organising framework of the study

involvement are less price-sensitive than other consumers. In addition to involvement, gender also affects consumer behaviour in the context of fashion and clothing consumption (Millan & Wright, 2018). For instance, women tend to employ a want-based approach to their fashion shopping, whereas men tend to exhibit a need-based approach (Workman & Studak, 2006).

At one point, it was predicted that products purchased primarily based on search attributes without the need for direct experience/evaluation (e.g., books, electronics, travel) would be the fastest-selling items on the internet (Hansen, 2008), while fashion was considered an unlikely category for e-commerce (Lim et al., 2016). Fashion products are considered sensory experiential products, as opposed to cognitive products, such as software and books (see e.g., Hansen, 2008; McNeill et al., 2020), and early studies indicated that consumers' attitudes towards online shopping were more positive for cognitive products than for sensory experiential products (Hansen, 2008; Shim et al., 2001). Moreover, the marketing of intangible characteristics that are necessary for symbolic consumption, such as exclusivity, prestige and desire, is deemed difficult in an online environment (Kim & Martinez, 2013). Perhaps due to these beliefs, Cowart and Goldsmith (2007) noted a paucity of research that examined online shopping in the context of fashion e-commerce. Nonetheless, fashion is a fast-growing sector of e-commerce (Jones & Kim, 2010; Seock & Bailey, 2008).

In comparison with traditional brick-and-mortar retailing, e-commerce is characterised by lower prices, wider product categories and greater convenience; that is, online shopping can be done regardless of time and place, which may drive new types of consumer behaviour (Blázquez, 2014; Dholakia et al., 2010). Consumers can compare prices and delivery times between different web stores with less effort or seek inspiration from various fashion blogs or social media. From the retailer's point of view, this browsing contributes to the collection of a large amount of data, offering new resources for value creation. For example, this may result in consumers being more inclined towards impulsive buying behaviours due to companies' enhanced capability to leverage data analytics and tailor marketing communications and promotions according to consumers' interests and prior purchases. Furthermore, when consumers feel bored or uninterested, they can be triggered by various stimuli, such as easy access, free delivery or price discounts (Sundström et al., 2019).

Shopping channels can be divided into touch (i.e., brick-and-mortar stores) and non-touch (i.e., catalogues, television, internet) channels depending on their ability to provide experiential aspects for shopping (Workman & Cho, 2013), although omni-channel retailers are trying to blur this distinction through various technologies and strategies (Beck & Rygl, 2015; Verhoef et al., 2015; Yrjölä et al., 2018). Nonetheless, consumer groups differ with respect to their preferences for different shopping channels. For instance, in their analysis of fashion consumers, Workman and Cho (2013) found that women prefer touch channels more than men. The consumers of fashion e-commerce are generally thought to be younger than 35 years of age and mostly affluent, educated females (e.g., Cowart

& Goldsmith, 2007), and apparel is one of the most popular internet shopping categories for college students (Cowart & Goldsmith, 2007; Seock & Bailey, 2008). Overall, a high number of online fashion purchases are likely impulsive and unplanned (Cowart & Goldsmith, 2007), and clothing shoppers, whether purchasing from offline or online channels, are likely to go online to search for sales and promotional deals or to compare prices (Seock & Bailey, 2008).

While searching for, comparing and buying fashion products are all considered easier in an online setting compared to offline retailing, the fashion-buying process is clearly a two-stage, temporally separated process: consumers make a purchase decision and then decide whether to keep the item (Wood, 2001). To that end, Saarijärvi et al. (2017) identified different behavioural categories for returning items online that capture the diversity of returning behaviour. These include, for example, 'feeling-driven' (consumers returning fashion items because these did not feel right after all), 'money-shortage-driven' (consumers returning fashion items because they could not afford them after all) or 'just-trying-out-driven' (consumers returning fashion items because they had ordered them to try them out without any intention to buy them). While these types of behaviours may, to some extent, exist in an offline environment as well, their magnitude and volume are totally different in e-commerce, and the implications for firm performance are at a different level (Hjort & Lantz, 2016). E-commerce is thus driving new consumer behaviour, not only in terms of increased sales but also regarding how consumers search for, compare, purchase, consume and return products.

2.2 | Perceived risk in fashion e-commerce

Perceived risk is a fundamental characteristic of consumer behaviour. It has long been established that any purchasing behaviour will naturally involve taking certain risks and that consumers tend to avoid some of these risks (Bauer, 1960). Perceived risk is therefore one determinant of consumer behaviour, although its importance varies greatly between product categories and shopping situations (e.g., Nelson, 2004). Perceived risk can be defined as the subjective assessment of an event that involves uncertainty or the possibility of suffering loss (based on Millburn & Billings, 1976 and Nelson, 2004). When consumers perceive risks to be high, they are concerned about the consequences of their purchases (Michaelidou & Dibb, 2009).

There have been some studies on perceived risks in a fashion context. For example, Michaelidou and Dibb (2009) found that consumers who perceive more risks have a higher propensity to switch clothing brands. In a fashion context, perceived risk is particularly multi-dimensional in nature. It can include risks associated with product performance, product care, aesthetics and socio-psychological dimensions (Annett-Hitchcock & Xu, 2015; Jin & Koh, 1999; Kwon et al., 1991; Lim, 2003; Minshall et al., 1982). More concretely, consumer risks resulting from clothing purchases may include 'buying poor quality garments, finding similar and cheaper alternatives elsewhere, buying garments that will not match existing outfits and buying garments that might not be worn' (Michaelidou & Dibb, 2009,

p. 325). The risk of the fit being poor is another obvious example (Annett-Hitchcock & Xu, 2015).

Several scholars have analysed the risks of buying products on the internet, as online shopping entails different types of risks than offline shopping (e.g., Soopramanien, 2011). E-commerce provides consumers with convenient access to a wide array of products that are usually offered at cheaper prices compared to offline retail outlets. Nonetheless, perceived risk is an inherent characteristic of online shopping in general (e.g., Riegelsberger et al., 2005) and of fashion e-commerce in particular (Merle et al., 2012). This is because consumers usually make their purchase decisions without physically seeing, touching or trying the items they are about to buy (Aghekyan-Simonian et al., 2012; Keng et al., 2003; Park et al., 2005). Further, the role of privacy and security issues is well recognised in the literature (e.g., Bandara et al., 2020; Riegelsberger et al., 2005). Soopramanien (2011) pointed out that these studies usually consider online shopping from a rather one-sided perspective that concentrates solely on the perceived risk as a barrier to consumers' online shopping. Conversely, it has been argued that the internet can reduce or even eliminate perceived performance risks related to shopping, as consumers have access to more information (Annett-Hitchcock & Xu, 2015; Childers & Kaufman-Scarborough, 2008).

Soopramanien (2011, p. 340) argued that a consumer's attitude towards online shopping can be defined by the relationship between the perceived risk and the perceived benefit of online shopping. The implicit presence of risk in e-commerce has consequences on consumption behaviour: consumers may employ different strategies, or activities, that aim to mitigate different types of risks. For example, while online shopping is considered convenient (benefit), the fear of missing out on a cheaper price (risk) can be managed by investing time in checking price comparison sites or asking friends for advice. Quite often, the perceived risk is reduced when a consumer gains experience in online purchasing (Soopramanien, 2011; Sun, 2011) and, for instance, becomes familiar with different kinds of risk-relieving activities. Online retailers are also aware of consumers' perception of risk and its linkages to buying behaviour, which is why they have adopted various practices and policies to decrease this risk. For example, accurate and detailed visual representations of the products make the purchase decision less risky (Park et al., 2005). Lenient return policies can also be considered risk relievers (Janakiraman et al., 2016); when there is an option to return the item, the risk is not considered as high, and consumers feel more comfortable buying products online.

Perceived risk in online shopping is a multidimensional construct and includes financial, time, performance and social risks (e.g., Forsythe & Shi, 2003; Lim, 2003) as well as cognitive dissonance in online shopping, namely, inconsistent/conflicting cognitions that create psychological tension and make individuals uncomfortable (Shobeiri et al., 2015). In a B2C e-commerce context, the hallmark study by Lim (2003) proposed that consumer perceived risks should be classified according to their sources as technology-related,

vendor-related and product-related risks. Technology-related risks in e-commerce are perceived risks arising from online shopping in general, while vendor-related risks are directly related to shopping from a particular retailer, and product risks involve the negative consequences of purchasing a specific product (Lim, 2003).

Consumers themselves can manage the risks they perceive. From a cognitive perspective, consumers can manage risks using simplifications and heuristics (Nelson, 2004). Here, consumer involvement represents how much participation, knowledge and control a consumer has in relation to the risk and any possible strategies for mitigating it. For instance, consumers with low involvement might simply avoid the product category altogether (Michaelidou & Dibb, 2009; Nelson, 2004). From the perspective of consumer activities, consumers can engage in diverse activities in order to manage the risks involved with shopping. Beyond total avoidance, consumers can also mitigate risks by committing themselves to a trusted or well-known brand or shopping channel (e.g., Michaelidou & Dibb, 2009; Soopramanien, 2011). Further, high perceived risks can motivate consumers to engage in information-search activities in their decision-making (Annett-Hitchcock & Xu, 2015). Information search can lead to searching and asking for word-of-mouth information on clothing products and retailers, for example, in online communities (Annett-Hitchcock & Xu, 2015). Next, the concept of consumer activity is introduced as a means for analysing consumer management of perceived risk in fashion e-commerce.

2.3 | Consumer activities in fashion e-commerce

The prior literature provides different conceptual means for exploring and analysing consumer behaviour. For example, practice theory offers both relevant theoretical and methodological frameworks for uncovering how consumers employ different social activities (e.g., Närvänen & Goulding, 2016). Practices refer to a routinised type of behaviour that can be addressed through understandings, procedures and engagements (Warde, 2005). As an established field of study, practice theory 'complements the symbolic and communicative aspects of consumption by focusing more on performances and routines of everyday life' (Närvänen & Goulding, 2016, p. 1524). However, practice theory not only refers to observable acts but also to the different understandings and emotional engagements linked to them (Närvänen & Goulding, 2016).

Furthermore, during the past decade, the scholarly discussion on consumers' various value-creating processes has shifted from value as an outcome to value as *a process* (Grönroos & Helle, 2010). Customers' value creation can be perceived to consist of the different processes, resources and practices they use to manage their own activities (Payne et al., 2008) and to consequently create value for themselves. This highlights the role of the customer as an active participant in defining and creating value. Accordingly, in order to understand consumption behaviour, the focus should be on the customer's context—the everyday processes during which value emerges.

While consumer practices refer to routinised behaviour, and consumers' value creation is prone to addressing which kinds of resources and processes are integrated for the purpose of value creation, this study aims to uncover what kind of *consumer activities* consumers employ when buying fashion products online. In this study, online shopping is understood as a form of consumption in an electronic environment. Viewed from the consumer perspective, online shopping involves various types of consumer activities through which it is carried out. In general, the term *consumer activity* is used to describe any type of consumer behaviour (Mickelsson, 2013), and the concept is often used without an explicit definition. This study refers to the work of Håkansson and Snehota (1995, p. 52), who defined consumer activity as 'a sequence of acts directed toward a purpose'. Similarly, Mickelsson (2013, p. 539) described consumer activity as 'a discrete sequence of behaviour that through its outcomes aims at creating or supporting some type of value in the customer's life or business'. In an online environment, consumers are involved in a variety of activities that range from consuming content to participating in discussions or sharing one's knowledge with other consumers (Heinonen, 2011). Social media, for example, has induced new forms of consumption behaviour, through which consumers wish to achieve different aims and goals (Heinonen, 2011).

In this study, the focus is on consumer activities with a purpose of managing various types of risk. Consumer activity is chosen as the unit of analysis. It offers a straightforward way to inductively identify and analyse the various types of consumers' risk management activities that are employed in fashion e-commerce.

3 | METHODOLOGY

The main purposes of scientific research can be roughly divided into three types: exploratory, explanatory and/or descriptive (Robson & McCartan, 2016). This study set out to identify and analyse how consumers manage the risk associated with fashion e-commerce through their consumer activities—a topic that has not been addressed in earlier studies. While the research purpose is about gaining understanding (instead of e.g., explaining direct or indirect linkages between variables), an exploratory research approach was utilised (for similar exploratory study approaches, see e.g., Bae et al., 2018; McNeill & Venter, 2019). Exploratory research aims to learn about the nature of the studied phenomenon and allows for its investigation without explicit expectations (Saunders et al., 2012; Schutt, 2012). Research conducted with an exploratory intention often utilises qualitative methods due to their ability to view phenomena in their own contexts instead of building upon pre-existing assumptions (Silverman, 2014), which is often the case in quantitative research settings. While explicit explanations or the detection of causalities associated with the topic in question are usually beyond the reach of the qualitative methodology, the approach makes it possible to get close to the phenomenon and generate new insights about it (Mason, 2017). In this study, the qualitative approach

enables the in-depth exploration of the different risk management activities that consumers employ in the fashion e-commerce context.

3.1 | Data generation

The study was conducted in Finland, where the growth of online shopping has been rapid, with statistics indicating that ~69% of the country's population made an online purchase in 2020 (Official Statistics of Finland, 2020). While 25–44-year-olds are the most active online shoppers, shopping online has become widespread practice for different age groups and even nearly half (49%) of 65–74-year-olds have purchased something online at least once (Official Statistics of Finland, 2020). Fashion e-commerce constitutes a major portion of the overall online purchasing also in Finland. For the most part of the online stores, the same delivery options apply to all areas of the country as the main delivery companies' logistics networks cover the whole country. According to Statista Global Consumer Survey 2020, 51% of Finns had purchased a clothing item within the last 12 months (Statista, 2021). In terms of fashion e-commerce, a study from 2019 concluded that Zalando was the most common online platform for fashion purchases (Statista, 2020).

As fashion selection and purchase can be considered a personal process (McNeill & Venter, 2019), and the online context often makes it even more personal and private, qualitative interviews were considered as the most appropriate data generation method. Altogether, in the context of this study, 21 semi-structured interviews were conducted to understand how consumers search for, compare and purchase fashion items in an e-commerce context. These interviews allowed the exploration of diverse activities that consumers employ in e-commerce, where risk is considered an inseparable part of consumption (Riegelsberger et al., 2005; Soopramanien, 2011). Purposeful sampling—searching for individuals for whom the process being studied is most likely to occur (Denzin & Lincoln, 2000, p. 370)—was utilised to find potential interviewees (e.g., through online postings on social media and university courses). Purposeful sampling was complemented with snowball sampling, and the interviewees were asked for further contacts. To ensure that the interviewees had experience in online shopping, they were expected to have purchased fashion items online at least four times during the past 12 months. This was due to an understanding that having experience in online shopping means that consumers have established ways of managing its inherent risks (Soopramanien, 2011; Sun, 2011). Some of the interviewees shopped only for themselves, but some made most of their purchases for their children. The interviews followed a semi-structured format, ensuring that several themes related to e-commerce were covered but allowing for open discussions and follow-up questions (Eriksson & Kovalainen, 2015). The interview guide included different themes related to online shopping, including return behaviour. The interviewees were asked general questions related to their online shopping habits and encouraged to recall their recent online shopping experiences. The interviews

lasted between 25 and 62 min, depending on the interviewee's eagerness to talk about the topic and experience in online shopping. The interviews took place in a comfortable location chosen by the interviewee. All interviews were conducted by one of the authors, and they were recorded and transcribed verbatim.

The theoretical saturation of the data was considered to have been reached after 16 interviews (Glaser & Strauss, 1967); however, the researchers decided to continue the interviews. In the latter interviews, new activities were not identified. The final sample included 21 interviews and 201 pages of transcriptions, which can be considered a rich, yet manageable, data set for a qualitative study with an exploratory nature, where the purpose is not to provide generalised findings that represent all consumers but to gain new valuable insight about a research phenomenon. The sample size of this study is comparable with other fashion-related studies published in this journal that use a similar qualitative research approach and addressed topics such as dressing room experiences (Vermaak & de Klerk, 2017), attitude-behaviour gap in sustainable fashion context (Wiederhold & Martinez, 2018), motivators and barriers for collaborative consumption of fashion products (McNeill & Venter, 2019), consumption of sustainable fashion (Bly et al., 2015), attitudes towards fast fashion and sustainable fashion (McNeill & Moore, 2015), and challenges for sustainable clothing (Harris et al., 2016). The majority of the interviewees were women, which is consistent with statistics showing that a much larger share of women than men shop for fashion items online (Eurostat, 2019). Further, especially in Finland, women are seen as the main drivers of growth in fashion e-commerce (Official Statistics of Finland, 2020). The magnitude is high even though studies have also demonstrated that women perceive a greater degree of risk in buying products online than men (Garbarino & Strahilevitz, 2004). Furthermore, the interviewees held different occupations, leading to a rather heterogeneous participant group. Detailed information about the interviewees is provided in Table 1.

To explore and analyse the phenomenon from the consumer's perspective, the main goal of the semi-structured interviews was to get the interviewees to describe how they buy fashion items online. The interviewees were free to raise different topics in the discussion, and the interviewer asked follow-up questions if needed. This way, the interviews allowed for gaining in-depth insight about the processes of shopping fashion products online, which also complements the existing studies addressing risk management and online purchasing mainly focusing on survey data (e.g., Soopramanien, 2011; Sun, 2011). To allow the interviewees to also talk about behaviours that might not be commonly accepted, the interviewees were promised anonymity. To ensure anonymity without losing the personal touch, the interviewees were given pseudonyms.

3.2 | The data analysis and interpretation process

To achieve the purpose of this study, the interview data were analysed to explore the consumer activities within the fashion

e-commerce context. The analysis of the transcribed data followed the basic guidelines of qualitative content analysis, with several rounds of reading and coding (e.g., Spiggle, 1994). Following the qualitative approach, the analysis was not about detecting frequencies but, instead, focused on reaching an understanding of the myriad activities consumers may employ. Thus, all activities introduced during the interviews were considered equally meaningful. The analysis followed a rather inductive logic—making space for the data to 'talk'. Although the analysis itself was not theory driven, the theoretical concept of consumer activity as the unit of analysis guided the attention of the researchers.

The analysis process can be roughly divided into two main phases (see Table 2). However, the journey from the interview transcriptions to the final findings was an iterative, back-and-forth process. The first phase of the analysis was the identification of the different kinds of consumer activities employed by the interviewees. Here, the unit of analysis was a *consumer activity*—a sequence of actions employed by the interviewee during his or her online shopping experience. The transcribed interviews were perused, and all the activities mentioned by the interviewees were manually open-coded. Following this, the identified activities were thoroughly discussed by the authors and compared with each other to identify any similarities and differences between them. As a result, some of the consumer activities were classified into two distinct activities or joined together, while others were left out because they did not meet the criteria of a consumer activity that is defined as 'a sequence of acts directed toward a certain purpose' (Håkansson & Snehota, 1995, p. 52). In other words, the analysis focused on concrete actions and behaviours taken by the interviewees. At this point, some interesting aspects mentioned by the interviewees, such as experiencing feelings with no action towards a purpose (e.g., feeling guilty about ordering too much), were excluded from the data. At the end of phase I, 12 distinct consumer activities were identified.

As consumer activities are always directed towards a purpose (Håkansson & Snehota, 1995), the second phase of the analysis focused on the 'aim' of the activity. This phase consisted of several rounds of discussions among the authors and required a deeper interpretation of the nature of the activities. When going through the activities identified in the first phase, several notions were formed regarding the purpose of the activity in question. These notions were first manually open-coded, and common themes were then searched for. Finally, two dimensions related to the purpose of the activity were identified: *management of risk* and *direction of the activity*. First, it was noted that all the identified activities reflected management of a certain type of risk; the consumer activities were employed in order to decrease either the economic or the functional risk related to the purchase. Second, it was found that some of the activities were directed at the features of the product in question (e.g., fit or appearance of the product), while some were directed at the shopping process in general (e.g., delivery fees or return policies). Finally, the analysis and interpretation phase, consisting of several stages and iterations, resulted in the identification of 12 consumers' risk management activities

TABLE 1 Interviewees of the study

Pseudonym	Age	Gender	Occupation	Frequency of online fashion purchases (as described by the interviewee)	Preferences in fashion purchases (as described by the interviewee)	Interview duration, min
Amanda	29	F	Shop Assistant	Makes an order 'every now and then'	Limits purchases to certain webstores	42
Brenda	23	F	Debt Collector	Makes an order at least once a month	Buys from several webstores	52
Christian	24	M	Sales Team Leader	Makes an order at least once a month, has recently increased online purchases	Buys from several webstores	38
Doris	44	F	Secretary	Makes an order 'every now and then'	Limits purchases to certain webstores	33
Emily	26	F	Sales Assistant	Makes an order at least once every two months	Buys from several webstores	46
Felicia	21	F	Sales Assistant	Makes an order several times per month	Limits purchases to certain webstores	27
Gina	29	F	Unemployed	Makes an order several times per month	Buys from several webstores	39
Heather	24	F	Sales Negotiator	Makes an order at least once a month	Limits purchases to certain webstores	39
Isla	28	F	Shop Assistant	Makes an order at least twice every 6 months, has tried to buy less online	Limits purchases to certain webstores	39
Jenny	50	F	Service Manager	Makes an order approximately once a month	Limits purchases to certain webstores	34
Keith	24	M	Student	Makes an order approximately once a month, has recently increased online purchases	Limits purchases to certain webstores	53
Linda	35	F	Unemployed	Makes an order at least once a month	Limits purchases to certain webstores	37
Michael	26	M	Student	Makes an order approximately once a month	Limits purchases to certain webstores	33
Nora	25	F	Student	Makes an order at least once a month	Limits purchases to certain webstores	34
Olga	29	F	Practical Nurse	Makes an order 'every now and then', has tried to buy less online	Buys from several webstores	25
Patricia	22	F	Customer Assistant	Makes an order approximately once a month, has tried to buy less online	Buys from several webstores	49
Quinn	25	F	Tax Consultant	Makes an order approximately once a month	Limits purchases to certain webstores	29
Rebecca	33	F	Sales Representative	Makes an order several times per month, buys 'a bit too much'	Buys from several webstores	62
Sandy	26	F	Practical Nurse	Makes an order several times per month	Buys from several webstores	28
Tanya	32	F	Planner	Makes an order at least once a month	Buys from several webstores	31
Ulrika	29	F	Claims Advisor	Makes an order approximately once a month	Limits purchases to certain webstores	60

TABLE 2 Analysis and coding procedure

Coding procedure	
Phase I	Phase II
<p>Driving question: What consumer activities do the interviewees mention and describe?</p> <p>Outcome: Identification of 12 consumer activities</p>	<p>Driving question: What are the purposes of the activities?</p> <p>Outcome: Identification of activities' differences regarding their direction and the type of risk being managed</p>
Data extract	Direction of the activity
<p>"I had compared the prices a lot earlier and all, and then I'd found the place with the cheapest price. And then it was this small store, so then I thought quite a lot about whether the thing is for real and whether it's good quality and how do the warranty things even work for these abroad purchases. But then I ended up ordering the thing and I was very happy with it in the end"</p> <p>"Yeah, I do search for information, and then a lot of times, if there's, for example, a purse or shoes or coat or something, I might simply go to Google's images search to see the product on someone else, so you know, I'd get an idea of the proportions of the product. For example, if I'd be looking for a coat, and then I'd know that I like coats that are knee-length, so that it doesn't cover my knees; but in the picture it covers the knees, so in that case I wouldn't order it. So that kind of research I would do, yes"</p> <p>"I guess I feel that it's [paying with credit card] somehow safer, or that it's somehow, I mean if I end up returning products and so on, then the money hasn't left my bank account straight away. And then, in case there's a problem, then maybe it's easier to get my money back, if not directly from the store, then through the credit card company"</p> <p>"Anything that looks like a safe bet, that I almost certainly know I will keep if only it'll fit me, I will take two different sizes straight away just to make sure, so I don't need to go through the whole return-and-exchange hassle in between"</p>	<p>Type of risk being managed</p> <p>OPEN CODE: Interviewee does not want to pay more than is necessary for the product RISK CODE: "Economic risk"</p> <p>OPEN CODE: Interviewee does not want to be disappointed for the appearance or fit of the product RISK CODE: "Functional risk"</p> <p>OPEN CODE: Interviewee does not want to lose any money RISK CODE: "Economic risk"</p> <p>OPEN CODE: Interviewee does not want to be left 'empty-handed' if the product is not suitable RISK CODE: "Functional risk"</p>
Consumer activity	Direction of the activity
<p>OPEN CODE: Interviewee spends time searching for the cheapest place to by the product she wants. ACTIVITY CODE: "Comparing prices between different stores"</p> <p>OPEN CODE: Interviewee checks how the product looks like when someone is wearing it ACTIVITY CODE: "Searching for further information about the product from other sites"</p> <p>OPEN CODE: Interviewee makes the online purchase with a credit card ACTIVITY CODE: "Using an invoice or credit card to pay for the products"</p> <p>OPEN CODE: Interviewee orders several sizes of the same product ACTIVITY CODE: "Ordering several sizes/colours or alternatives"</p>	<p>OPEN CODE: Interviewee wants the exact product at the lowest price DIRECTION CODE: "Product"</p> <p>OPEN CODE: Interviewee wants to know what to expect from the product DIRECTION CODE: "Product"</p> <p>OPEN CODE: Interviewee wants to ensure a smooth payment process in case a problem occurs when returning the product DIRECTION CODE: "Process"</p> <p>OPEN CODE: Interviewee wants to avoid the possible return-and-exchange process DIRECTION CODE: "Process"</p>

related to fashion e-commerce, positioned in four different categories within the two dimensions (a summary of the findings can be found in Table 3).

4 | FINDINGS: CONSUMER ACTIVITIES EMPLOYED IN FASHION E-COMMERCE

The data analysis revealed that consumers may employ a variety of activities in fashion e-commerce, all of which, in some way, connect to the management of risk, which is a central feature of online shopping (Merle et al., 2012). The 12 identified consumer activities vary in both their direction and the type of risk they are aimed at reducing. The direction of the consumer activity differentiates the identified activities based on whether they concern the product in question or the shopping process. The type of risk describes whether the activities are undertaken to manage economic risk (e.g., risk of paying too much or losing money) or functional risk (e.g., risk of the purchase not meeting expectations or of the process involving too much effort). Detailed descriptions of each identified consumer activity are presented in the following subsections. The activities are presented in four categories based on their direction and the type of risk being managed. To disentangle the path of analysis and interpretation, illustrative quotations from the interview transcripts are also presented.

4.1 | Activities directed at the product to manage economic risk

The interviewees brought up two different consumer activities that were directed at the product in order to manage economic risk. First, several interviewees mentioned *searching and using discount codes to get the price as low as possible* when describing their

online shopping. These interviewees searched for different kinds of discount codes online and added them to the purchase to lower the price in the selected web store, as in Doris's case below. The hunt for discount codes took place both within the web store's own website or social media channels and on other websites, such as code-sharing sites. In addition to being risk relievers by making the already-decided-on purchase cheaper, the discount codes acted as purchase encouragers, as they made the economic sacrifice lower.

Well, I do use them [discount codes] quite a lot actually, I mean, especially if there's something I want, so I always try to get it at a lower price and then type in those codes or whatever discount thingies on the sites. (Doris)

Second, spending a lot of time *comparing the prices between different stores to find the best price available* before completing the purchase was typical for some of the interviewees. To find the lowest price, the interviewees utilised online search engines and checked the prices from similar web stores:

I had compared the prices a lot earlier and all, and then I'd found the place with the cheapest price. And then it was this small store, so then I thought quite a lot about whether the thing is for real and whether it's good quality and how do the warranty things even work for these abroad purchases. But then I ended up ordering the thing and I was very happy with it in the end. (Nora)

Some interviewees saw this 'hunt for the lowest price' as a crucial part of the online shopping process. In certain cases, seeking the lowest price was seen as much more important than, for instance, the reliability of the web store, as in Nora's case presented above.

TABLE 3 Consumers' risk management activities in fashion e-commerce identified from the data

		Activities directed at...	
		Product	Process
Management of...	Economic risk	<ul style="list-style-type: none"> • Searching and using discount codes to get the price as low as possible • Comparing the prices between different stores to find the best price available 	<ul style="list-style-type: none"> • Comparing delivery fees to find the lowest fee • Waiting for the right time to make the purchase to buy certain products at a lower price • Calculating the overall profitability of the purchase to make the most out of the order • Using an invoice or credit card to pay for the products to avoid the distress of losing money
	Functional risk	<ul style="list-style-type: none"> • Asking for further information about the product from customer service to ensure it meets expectations • Searching for further information about the product from other sites to ensure it meets expectations • Checking the product at an offline store before ordering to ensure it meets expectations • Using size charts to select the correct size 	<ul style="list-style-type: none"> • Ordering several sizes/colours or alternatives to get at least one suitable product immediately • Comparing return policies to find the most convenient policy

In sum, consumers employed the two above-described activities to manage the economic risk associated with the product, in other words, the purchase price.

4.2 | Activities directed at the product to manage functional risk

Four of the activities identified from the data can be characterised as activities directed at the product in order to manage functional risk. Certain interviewees mentioned *asking for further information about the product from customer service to ensure it meets expectations*. Many web stores offer several channels for contacting their personnel and encourage customers to ask for further information regarding their products. For instance, some interviewees mentioned contacting a representative via chat or e-mail. Gina reported that, during one of her online purchases, she asked for detailed information about the product sizes, as the web store used an unfamiliar sizing chart:

Beforehand I usually check the sizes only, like if they have the UK sizing; so what does this mean and what does it say on the size tag, like when I order something from this brand I have worn earlier, but they've swapped to using the UK size chart. So I sent them a question, like what is this... I ordered a coat... so what does it really say on the tag, as it's a German brand? So they do show the centimetres, too, and in less than 24 hours they did send me all the information about the size and everything. (Gina)

In addition, the activity of *searching for further information about the product from other sites to ensure it meets expectations* emerged in some interviews. These interviewees mentioned that they wanted more information than a seller's web store was able to give them, such as extra product information or photos of other consumers wearing the item. For instance, Brenda wanted to see a certain coat on someone other than the web store's models, so she searched for the coat online:

Yeah, I do search for information, and then a lot of times, if there's, for example, a purse or shoes or coat or something, I might simply go to Google's images search to see the product on someone else, so you know, I'd get an idea of the proportions of the product. For example, if I'd be looking for a coat, and then I'd know that I like coats that are knee-length, so that it doesn't cover my knees; but in the picture it covers the knees, so in that case I wouldn't order it. So that kind of research I would do, yes. (Brenda)

Some interviewees brought up *checking the product at an offline store before ordering to ensure it meets expectations*. This could

be considered a way of overcoming the inability to see, touch or try on the product in the online setting. This behaviour has been referred to as 'showrooming' in earlier research (e.g., Mehra et al., 2017). In the cases introduced by the interviewees, the actual purchase was made later at a web store because of the product's lower price online or the convenience of shopping with no rush as well as the option to add other products to the same order, as Isla mentioned:

But then I might, for example, if I spot something nice, but then I don't have the time to try it on, so I might order it home instead... like... like I might, for instance, go to [store name] to check out the products, like, swing by the store, and then I might later order some of them home, if I order something else, as well. (Isla)

As the sizing of products varies between different brands, many web stores offer their own size charts and additional size information to help their customers select the correct size. Many interviewees mentioned *using size charts to select the correct size* as an activity that they frequently employ. The interviewees explained that the size charts helped them, for instance, check whether the sizing of the product is regular or larger/smaller than usual. Using the size charts also sometimes involved the interviewees measuring themselves or their children at home and comparing the measurements with the charts. In addition, as in Sandy's example, the size charts offered information about the difference between two sizes:

Yeah, well, many online stores have these measurement tables now, which help me, at least, so I can see a little bit what's the difference between two sizes, like whether it's three centimetres or four centimetres, so I can think about whether I could order the larger size and would it be huge for my child. (Sandy)

To conclude, the analysis revealed four activities that consumers employed to manage the functional risks of a product, including the product not meeting expectations or being the wrong size.

4.3 | Activities directed at the process to manage economic risk

Some of the activities mentioned by the interviewees were directed at process-related features instead of the product in question. Altogether, four different consumer activities directed at the process were associated with the management of economic risk. *Comparing delivery fees to find the lowest fee* was also brought up in the interviews. Many interviewees preferred web stores that did not charge any delivery fees, or, at least, the fees needed to be low. Thus, in addition to comparing the prices of the products, these extra fees were compared between the web stores. Sometimes, the delivery fee came as a surprise at the end of the purchasing process, which

led to the comparison activity. In Felicia's case, the whole purchasing process was terminated because of a delivery fee that appeared during the payment phase:

I was just looking at these shoes, which would have been discounted to cost twenty-four euros, and then there came these seventeen euros of these delivery fees, so it wouldn't have made any sense. (Felicia)

The interviewees also mentioned *waiting for the right time to make the purchase to buy certain products at a lower price* as a shopping tactic. For instance, they sometimes waited for the sales season before making a certain purchase, as they anticipated that the product would be discounted then. Certain web stores that were mentioned in the interviews operate based on limited product availability and low prices. When shopping from these web stores, the timing of the purchase played a significantly important role, as the products might sell out quickly. For instance, Christian scheduled a perfect time to buy certain items and even set an alarm clock to be among the first to explore the sales offerings:

But then well...there are in fact these things that... for example the [online store name] I mentioned earlier, they send you an e-mail... I mean it works so that they have, for example, three days of some specific... they will sell a specific brand, and so you might get a message saying that, okay, [brand name] will be on sale in a week's time, and I remember that one weekend, on a Saturday or Sunday morning, I actually woke up at 7 a.m. just to browse through the selection, so I could then make quick purchases. (Christian)

As some web stores offer free delivery only when the shopping cart exceeds a certain total price, the interviewees mentioned the activity of *calculating the overall profitability of the purchase to make the most out of the order*. This sometimes led to adding more products to the shopping cart until the free delivery minimum amount was reached, as in Amanda's example. One interviewee mentioned that she has sometimes ordered products together with her friends in order to split the fee (which is usually the same, regardless of how many products are ordered) or to avoid the delivery fee altogether.

Well, quite often if there's something like an order with 50 euros and you get delivery fees for free, then I might do so that; let's say, some item costs 40 euros and then you order something small with it then—something you either need or just want to get. (Amanda)

Furthermore, *using an invoice or credit card to pay for the products to avoid the distress of losing money* was also mentioned. This was rationalised as a conscious choice for two major reasons: first, it felt like a safer choice, as the invoice or credit card company secures

the payment, and second, the consumers were not certain if they wanted to keep all of the ordered products. Both reasons could also be valid, as in Quinn's case below. When selecting an invoice or credit card payment, no money is transferred before getting the products or choosing to keep them.

I guess I feel that it's [paying with credit card] somehow safer, or that it's somehow, I mean if I end up returning products and so on, then the money hasn't left my bank account straight away. And then, in case there's a problem, then maybe it's easier to get my money back, if not directly from the store, then through the credit card company. (Quinn)

In sum, the consumers engaged in four different activities to mitigate the economic risks involved with the purchase process. In this case, the economic risks involved the fear of being cheated, the risk of buying at the wrong time (right before a discount) and the risk of paying too much for product delivery.

4.4 | Activities directed at the process to manage functional risk

In addition to managing economic risk through activities directed at the process, two consumer activities focused on managing the functional risk related to their purchases. First, *ordering several sizes/colours or alternatives to get at least one suitable product immediately* was brought up by some interviewees. They did this in order to get at least one size that fits or one item that is suitable for a certain need (i.e., a dress for an event). In these cases, the interviewees often knew when ordering that they would be returning some of the products. For some of the interviewees, ordering extras allowed them to be more certain that they would be getting something new. The process of returning and re-ordering the same product seemed too inconvenient and slow. For instance, Heather mentioned that ordering several sizes is a tactic that she uses regularly because of the uncertainty of the perfect sizing and the inconvenience of the exchange process:

Anything that looks like a safe bet, that I almost certainly know I will keep if only it'll fit me, I will take two different sizes straight away just to make sure, so I don't need to go through the whole return-and-exchange hassle in between. (Heather)

Second, the interviewees also mentioned the importance of *comparing return policies to find the most convenient policy* when shopping online. The most convenient return policy from the interviewees' perspective was the ability to return the products for free without excessive effort. Especially when ordering products from abroad, this policy was often checked before placing the order, as the policies vary significantly between countries. For instance, for Tanya, a flexible return policy was crucial when ordering fashion items online:

I don't really, if there's no, I mean for yarn or thread it may be that there are no options, but then if I order clothing or shoes, then I don't even order from places where they don't have a free return policy because I think there's such a big risk that the product is not necessarily good. (Tanya)

To conclude, the consumers employed two activities to minimise the functional risks involved with the purchase process, namely, the risks of not receiving a suitable product in the required time frame and of expending excessive effort.

4.5 Summary of the findings

The main findings of the study are presented in Table 3. Here, the activities are categorised based on two dimensions: activities directed at the product or process (i.e., whether the consumer activity focuses on the product or process risk) and activities related to the management of economic versus functional risk (i.e., whether the aim of the consumer activity is to manage economic or functional risk). The identified activities shed light on the myriad risk management activities that consumers can employ in fashion e-commerce.

5 | DISCUSSION

The purpose of this study was to identify and analyse consumers' risk management activities in fashion e-commerce. While retail digitalisation is driving new kinds of consumption behaviours across many categories, fashion was considered an especially interesting empirical arena because it is a high-involvement category that is likely to spur various behaviours (Blázquez, 2014; Keng et al., 2003). After reviewing the relevant literature, this study adopted a qualitative research approach, and 21 semi-structured interviews were conducted to understand how consumers buy fashion items online and what kinds of activities they employ to manage risk in their buying processes. As a primary result, 12 consumers' risk management activities were identified. Further, these activities were categorised based on two dimensions: the direction (product vs. process) and the type of risk being managed (economic vs. functional).

5.1 | Theoretical contributions

This study contributes to the literature on perceived risk, consumer activities and the fashion e-commerce context. With regard to the literature on perceived risk in shopping on the internet (e.g., Annett-Hitchcock & Xu, 2015; Childers & Kaufman-Scarborough, 2008; Soopramanien, 2011), this study makes a threefold contribution in terms of (a) the study perspective, (b) the dimensions of perceived risk and (c) the uncovered consumer activities for managing risk. First, whereas previous research has analysed how consumers perceive risks (e.g., Forsythe & Shi, 2003; Lim, 2003), the focus of this study is on how consumers eventually manage the perceived risks. While previous studies have approached the management of

perceived risk using a cognitive approach (e.g., Nelson, 2004), we consider what consumers do in order to manage the perceived risks. Therefore, we partially answer the call by Soopramanien (2011) for more research on specific online shopping activities and whether these activities differ across different consumer groups and product categories. This study offers a view of online shoppers as active, innovative consumers who use different strategies to avoid the inevitable risk embedded in the process. It is hoped that this study illustrates the usefulness of consumer activity as a unit of analysis.

Second, the perceived risk in online shopping is multi-dimensional in nature, with several alternatives being suggested for these dimensions in previous research (Annett-Hitchcock & Xu, 2015; Jin & Koh, 1999; Kwon et al., 1991; Lim, 2003; Minshall et al., 1982). Examples include financial risks, time risks, performance risks, social risks and risks of cognitive dissonance (e.g., Forsythe & Shi, 2003; Lim, 2003; Shobeiri et al., 2015). While most of these classifications only consider the source or the consequence of risk, we build on the work of Lim (2003), who emphasised the importance of considering both the sources of risk as well as its consequences. Moreover, we go a step further by viewing consumer activities from the perspective of the type of risk being managed (relating to the potential consequence of the risk) as well as the direction of the activity (relating to the source of the risk). Regarding the nature of these consumer-perceived risks, it is interesting to note that several are related to consumers' *expectations*, and many of the identified activities involve the consumer gathering more information in order to form more realistic expectations of either the product or the shopping process.

Third, this study identified 12 concrete activities that consumers engage in to manage perceived risk. Previous research, while scarce in this area, has suggested that consumers might mitigate risks by avoiding the product category/shopping situation (Michaelidou & Dibb, 2009), using simple heuristics (e.g., committing themselves to well-known brands or shopping channels; Michaelidou & Dibb, 2009; Nelson, 2004; Soopramanien, 2011) or information search (Annett-Hitchcock & Xu, 2015).

Regarding the avoidance behaviour, the current study's approach of interviewing consumers with direct experience naturally prevents us from analysing this type of (non-)behaviour. Interestingly, one of the 12 uncovered activities—'waiting for the right time to make the purchase to buy certain products at a lower price' (in other words, delaying a purchase)—is somewhat related to avoidance behaviour. However, it is closer to the use of decision-making heuristics. Regarding heuristics, three activities could be interpreted as falling within this broad category of behaviour: the above-mentioned delay of purchase as well as 'using an invoice or credit card to pay for the products to avoid the distress of losing money' and 'ordering several sizes/colours or alternatives to get at least one suitable product immediately'. Of these three activities, two have not been suggested in previous research on consumer-perceived risk in the fashion context. The third, planning to order multiple items and then return a portion of these items, has been proposed by Saarijärvi et al. (2017). The previous literature also suggests that consumers might mitigate risks by committing themselves to a trusted or well-known brand or

shopping channel (e.g., Michaelidou & Dibb, 2009; Soopramanien, 2011), but these activities were not identified in the analysis of this study.

Moreover, nine of the 12 activities uncovered in this study involve the consumer searching for information to manage risk. While information searching as a risk-mitigating activity has also been proposed by Annett-Hitchcock and Xu (2015), the current study offers a more nuanced picture of consumers' information search behaviour, including the type of information sought (discount codes, prices, delivery fees, product information, size charts and return policies) and its sources (online and physical stores, third-party sites). Collecting more information regarding product pricing, sizes and features, photographs and other images as well as customer ratings and reviews are all examples of how consumers can manage risk (either economic or functional) by adjusting their expectations. The large number of comparisons by the interviewees in this study is reflected in Michaelidou and Dibb's (2009) finding that consumers who perceive more risks are likelier to switch clothing brands. Of these nine information search activities, we highlight the search for discount codes, the calculation of overall purchase profitability and active comparisons of return policies as being especially novel, while the other information search activities, such as checking the product at an offline store before ordering (Yrjölä et al., 2018), have been discussed in the literature on consumer behaviour in retailing—albeit not from a risk management perspective.

On a more general level, this study joins the emerging literature on consumer activities (e.g., Håkansson & Snehota, 1995; Heinonen, 2011; Mickelsson, 2013) by focusing on the activities used to manage perceived risk. The main benefit of such an approach involves being able to better understand the actions consumers take, not just their perceptions. Often, such activities might be invisible to the firm, such as activities involving comparisons between stores. The findings of this study demonstrate how consumers manage risks using both reactive and proactive methods, for example, delaying the purchase or ordering multiple sizes. This type of consumer behaviour, where the consumer plays an extremely active role, is also connected to the concept of 'consumer empowerment', which refers to contemporary consumers being well equipped to search for and utilise information as well as having the competence and right to strive for personal benefit (e.g., Bandara et al., 2020; Nam, 2019; Nardo et al., 2011). Moreover, it is interesting to note that, while the consumers were explicitly asked about their behaviour related to online shopping, some also reported activities that take place in other channels, including offline stores, mobile apps and websites other than the e-commerce site. Indeed, this multi-channel behaviour—that is, consumers increasingly using complementary channels during their shopping experience (Beck & Rygl, 2015; Yrjölä, Saarijärvi, et al., 2018)—is another example of retail digitalisation.

Finally, the findings also make a descriptive contribution to the research on e-commerce, where much effort has been made to understand retail digitalisation from a strategic, top-down perspective but less effort has been put into understanding the consumer

behaviour that occurs in this context. We complement the research on consumer behaviour in fashion e-commerce by offering contextualised and concrete insights about the variety of consumer activities employed in fashion e-commerce.

In conclusion, our study adds to the understanding of the consumers of fashion products by focusing on consumers' behaviour instead of perceptions or cognition. We believe consumer activities, i.e., sequences of concrete behaviours to satisfy a particular goal (Mickelsson, 2013), offer an important complementary perspective. The 12 concrete activities identified in this study demonstrate how fashion consumers actively and innovatively manage risk—a valuable insight that moves the literature forward from studies that investigate how consumers passively perceive risk. Furthermore, the study provides a more nuanced picture of information search as a risk-mitigating strategy (Annett-Hitchcock & Xu, 2015) and confirms the use of heuristics in managing risk (e.g., Michaelidou & Dibb, 2009; Soopramanien, 2011).

5.2 | Managerial implications

Understanding the variety of different activities consumers employ to manage risk in fashion e-commerce offers many useful implications for managers and online retailers. First, from the firms' perspective, some of the activities that consumers employ for managing the risk related to fashion e-commerce are more favourable than others. For example, consumer activities related to the management of functional risk, such as using size charts to select the correct size or asking for further information about the product from customer service to ensure it meets expectations, are activities that firms should aim at facilitating through website design. Conversely, comparing the prices between different stores to find the best available price is an activity that several (but not all) retailers wish consumers would not engage in. Altogether, firms should differentiate between favourable and unfavourable activity types and ensure that they are adequately supporting the favourable ones.

Second, while it is evident that e-commerce companies should address these behaviours in their business models, it might also be possible to influence customers' perceptions and activities. Retailers can try to mitigate perceived risks by investing in the responsiveness of their customer service and adding interactive features on their websites (Shobeiri et al., 2015). A website's aesthetics could serve to improve consumers' impressions regarding its credibility and, in turn, lower the perceived risks (Robins & Holmes, 2008; Shobeiri et al., 2015; see also Bleier et al., 2019). A deeper understanding of customers' activities and how they relate to a web store's service elements can help the company in redesigning its website, operations and policies to encourage and support certain kinds of customer activities (Mickelsson, 2013). Return policies, price guarantees and improved product information are some examples of practices that influence risk perceptions. Another example in a multi- or omnichannel setting is enabling consumers to check product availability (Yrjölä, Spence, et al., 2018).

Third, it should be stressed that certain activities identified in this study are directly related to a web store's own offerings and services (e.g., contacting customer service), while others take place beyond the company's sphere of influence (e.g., searching for discount codes on code-sharing sites). The product-versus-process categorisation presented in this study somewhat mirrors this problem, although the focus is on whether the consumer is evaluating the risks associated with a certain item (product) or the risks of buying from a specific web store (process). In that respect, for the purpose of effective resource allocation, firms should have a clear understanding of the activities they can and cannot influence.

Finally, based on our analysis, e-commerce companies could benefit from helping consumers with their information-seeking activities and thereby reduce the consumer's need to check competing web stores and offerings. Furthermore, both offline and online retailers today aim at delivering holistic customer experiences (e.g., Becker & Jaakkola, 2020; Lemon & Verhoef, 2016). In these efforts, understanding the kinds of activities that consumers employ to manage risks related to fashion e-commerce can help firms design effective customer journeys (Kuehnl et al., 2019). The consumer activities, such as the comparison of return policies and delivery fees, are examples of touchpoints that firms can consider when creating a web store design that will enhance the overall online customer experience, consisting of informativeness (cognitive), entertainment (affective), social presence (social) and sensory appeal (sensory; Bleier et al., 2019).

To sum up, the findings of the study provide managers and online retailers valuable knowledge about online fashion shopping from a customer's perspective. The study has focused on the risk management related consumer activities that characterise the online fashion shopping especially among experienced online shoppers, and which companies should be aware of. Understanding the variety of these consumer activities, both in terms of the type of risk being managed as well as the source of the risk, offers online retailers important insights about consumer behaviour in online settings. Based on this insight, online retailers can evaluate and develop their own processes and services to better serve their existing and potential customers.

5.3 | Limitations and future research avenues

Like all research, this study has certain limitations. First, as this is an exploratory study, the findings, although based on 21 semi-structured interviews, should be considered tentative. Studies in the context of fashion clothing are biased towards the use of survey-based methods (Naderi, 2013), which leaves room for a more qualitative contribution. Nonetheless, future research should aim to quantitatively verify the identified activities as well as evaluate their frequencies across shopping styles and categories. Furthermore, due to the chosen methodological approach,

the activities identified might not fully reflect actual or typical consumer behaviour. The sampling method, which was built upon purposeful and snowball sampling, might have resulted in an imbalanced participant group that does not illustrate the full range of consumer activities occurring in fashion e-commerce. As stated above, we hope they nonetheless represent a useful starting point for future research. In addition, this study was situated in Finland, where e-commerce is ubiquitous. A cross-country comparison study, including countries with varying degrees of internet and e-commerce adoption, would likely yield new types of customer activities.

The product risks identified in this study include concerns about the product not meeting expectations, the product not fitting/suiting the consumer and paying 'too much' for the product. Meanwhile, process risks include the risk of paying 'too much' for delivery/services, the risk of paying more than expected (due to hidden fees, etc.), the risk of expending excessive effort and risks relating to fraud or privacy concerns. Future studies could investigate how consumers prioritise or make trade-offs between the different types of risk. Alternatively, it would be interesting to study whether product and process risks are compensatory such that consumers might accept higher product risks in favour of lower process risks (or vice versa). For a complementary viewpoint, future studies could also employ the risk categorisation of Gupta et al. (2004), which distinguishes between performance, financial and psychological risk. Furthermore, while fashion e-commerce offers a fruitful context for studying this phenomenon, future studies would benefit from examining other contexts or comparing activities across high- and low-risk purchase categories.

While consumers' multi-channel behaviour and cross-channel comparisons were beyond the scope of this study, an interesting avenue for future research would be to evaluate the extent to which consumers use different channels for risk minimisation during their multi-channel shopping experiences. For instance, are physical stores perceived to be better at lowering product risk while online channels are thought to excel at reducing the economic risk associated with a purchase? As a further note, the 'process' orientation might be more natural in an online/multi-channel setting where (a) the cost of switching is low (compared to walking from store to store) and (b) the risks associated with the process are more visible to consumers (e.g., delivery times, hidden fees and privacy concerns). It would also be interesting to study the possible effects of customer activities on important outcomes, such as customer satisfaction, loyalty and profitability.

In addition, approaching the topic from a sustainability perspective would be an interesting and timely avenue for future research. The environmental sustainability of both fashion and e-commerce has been a central topic of discussion in research and public debate (e.g., Mangiaracina et al., 2015; Morgan, & Birtwistle, 2009). The discussion has often, however, focused on fashion e-commerce in a general sense rather than viewing the various consumer behaviours embedded in it. For example, researchers have

found that sensitivity to fashion trends, fashion shopping frequency, higher incomes, younger age groups and being female are all positively correlated with frequent clothing disposal (Lang et al., 2013; McNeill et al., 2020). Kwon et al. (2020) argue that becoming bored with one's clothing can lead to the recycling or discarding of clothing. The consumer activities identified in this study differ in their impact on the environment. For instance, the activity of ordering several sizes/colours or alternatives to get at least one suitable product immediately entails undeniable environmental impacts as parcels are sent back and forth. Further, consumers might have ambiguous or inconsistent interpretations of sustainability and the role of their own actions in sustainability issues (Barone et al., 2020; Bly et al., 2015).

Furthermore, the COVID-19 pandemic has brought about drastic changes in consumer attitudes, intentions, and behaviour. As a result, while differences between retailers and product categories exist, it seems that the majority of retailers are negatively affected by the pandemic (Kim & Im, 2021). Nonetheless, current studies illustrate different reactions in consumer behaviour during the pandemic. For example, consumers are increasingly supporting local businesses and products (Kim et al., 2021), while also exhibiting an increased price consciousness (Kitz et al., 2021). While some consumers maintain crisis-induced behaviours others return to familiar consumption behaviours (Rayburn et al., 2021; see also Gordon-Wilson, 2021). At the same time, COVID-19 has sharply increased consumer adoption of digital and contactless shopping (Kim & Im, 2021; Tran, 2021)—highlighting the importance of studying consumer behaviour in e-commerce and emphasizing the role of technology-mediated consumption as a coping strategy amidst such a crisis (Yap et al., 2021). Similarly, the pandemic also has influenced consumers' risk perceptions (Kim et al., 2021), likely resulting in new ways of managing such risks. Furthermore, consumers' panic buying has also been identified as a coping mechanism related to real or perceived risks during the pandemic (Billore & Anisimova, 2021). Future studies could attempt to analyse such behaviour in the context of fashion e-commerce, although panic buying has been observed to be more prevalent for utilitarian products (e.g., household and medical goods) than hedonic products (e.g., fashion items; Billore & Anisimova, 2021; Chen et al., 2017). We propose future studies to extend our framework by adding new types of risks managed by consumers (e.g., health and hygiene related risks).

This study serves as a foundation for future research in three important ways. First, the next step for future research should be to combine the activity perspective advocated in this study with a more traditional analysis of risk perceptions (i.e., simultaneously analyse *how* consumers perceive risk as well as *what* activities they engage in to manage the risk). For instance, it has been suggested that consumers' perceptions of risk influence their subsequent behaviour (Michaelidou & Dibb, 2009). Second, it is hoped that researchers will use the proposed four categories as well as the 12 activities as a starting point for quantitative inquiries, as described above. For example, researchers could quantify and compare the risk

management activities identified in this study across various product categories (including both high- and low-involvement categories) and demographics. Third, the list of consumer activities put forth here is not exhaustive, and future studies could attempt to uncover other activities. The special characteristics of the fashion context, such as a high degree of both brand loyalty and brand-switching behaviour (Michaelidou & Dibb, 2009), the prevalence of symbolic consumption motives (McNeill & Moore, 2015) and high consumer involvement (Jones & Kim, 2010; Michaelidou & Dibb, 2009; Naderi, 2013; O'Casey, 2004), are likely to influence the nature of consumer activities.

6 | CONCLUSION

Today, fashion represents the largest e-commerce category. It is considered a high-involvement product category, and fashion e-commerce can be characterised as a shopping context with high perceived risk. Therefore, it provides an interesting empirical area for exploring the kinds of activities consumers employ in order to manage the risk that is often associated with online purchases. This study first introduces a tentative framework for uncovering a critically important aspect of such new types of behaviour: consumers' risk management activities. The framework highlights the importance of considering the sources of risk, either emerging from the product or the shopping process, as well as the types of risk, which can be economic or functional in nature. Second, the paper introduces 12 activities through which consumers manage perceived risks when buying fashion products online. With a better understanding of consumers' risk management activities, companies can formulate more appropriate online fashion experiences. These activities shift the scholarly and practitioner attention from focusing on how consumers perceive risk in e-commerce to how empowered consumers actively manage the risk in various ways, both within and beyond the online store. Linking consumer activities with the aim of managing risk complements the prior understanding of consumers' e-commerce behaviour and establishes a new avenue for research and practice.

CONFLICTS OF INTERESTS

The authors have declared no conflicts of interest.

AUTHOR CONTRIBUTIONS

All authors have made substantial contribution to the article, taking part in designing the study, reviewing literature, analysing and interpreting data, and writing of the manuscript. In addition to these contributions, the first author, Ulla-Maija Sutinen, was responsible for data generation.

DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available from the corresponding author upon reasonable request.

ORCID

Ulla-Maija Sutinen  <https://orcid.org/0000-0003-3392-0949>

REFERENCES

- Aghekyan-Simonian, M., Forsythe, S., Kwon, W. S., & Chattaraman, V. (2012). The role of product brand image and online store image on perceived risks and online purchase intentions for apparel. *Journal of Retailing and Consumer Services*, 19(3), 325–331.
- Annett-Hitchcock, K., & Xu, Y. (2015). Shopping and virtual communities for consumers with physical disabilities. *International Journal of Consumer Studies*, 39(2), 136–144.
- Bae, H., Hyun Jo, S., Han, S., & Lee, E. (2018). Influence of negative age stereotypes and anti-aging needs on older consumers' consumption-coping behaviours: A qualitative study in South Korea. *International Journal of Consumer Studies*, 44(3), 295–305.
- Bandara, R., Fernando, M., & Akter, S. (2020). Addressing privacy predicaments in the digital marketplace: A power-relations perspective. *International Journal of Consumer Studies*, 44(5), 423–434.
- Barone, B., Rodrigues, H., Nogueira, R. M., de Queiroz Guimarães, K., & Behrens, J. H. (2020). What about sustainability? Understanding consumers' conceptual representations through free word association. *International Journal of Consumer Studies*, 44(1), 44–52.
- Bauer, R. A. (1960). Consumer behavior as risk taking. In R. S. Hancock (Ed.), *Dynamic marketing for a changing world, Proceedings of the 43rd Conference of the American Marketing Association* (pp. 389–398).
- Beck, N., & Rygl, D. (2015). Categorization of multiple channel retailing in Multi-, Cross-, and Omni-Channel Retailing for retailers and retailing. *Journal of Retailing and Consumer Services*, 27, 170–178.
- Becker, L., & Jaakkola, E. (2020). Customer experience: Fundamental premises and implications for research. *Journal of the Academy of Marketing Science*, 48, 630–648.
- Billore, S., & Anisimova, T. (2021). Panic buying research: A systematic literature review and future research agenda. *International Journal of Consumer Studies*, 45, 777–804. <https://doi.org/10.1111/ijcs.12669>
- Blázquez, M. (2014). Fashion shopping in multichannel retail: The role of technology in enhancing the customer experience. *International Journal of Electronic Commerce*, 18(4), 97–116. <https://doi.org/10.2753/JEC1086-4415180404>
- Bleier, A., Harmeling, C. M., & Palmatier, R. W. (2019). Creating effective online customer experiences. *Journal of Marketing*, 83(2), 1–22. <https://doi.org/10.1177/0022242918809930>
- Bly, S., Gwozdz, W., & Reisch, L. A. (2015). Exit from the high street: An exploratory study of sustainable fashion consumption pioneers. *International Journal of Consumer Studies*, 39(2), 125–135. <https://doi.org/10.1111/ijcs.12159>
- Chen, C. Y., Lee, L., & Yap, A. J. (2017). Control deprivation motivates acquisition of utilitarian products. *Journal of Consumer Research*, 43(6), 1031–1047. <https://doi.org/10.1093/jcr/ucw068>
- Childers, T. L., & Kaufman-Scarborough, C. (2008). Expanding opportunities for online shoppers with disabilities. *Journal of Business Research*, 62, 572–578. <https://doi.org/10.1016/j.jbusres.2008.06.017>
- Choi, J., & Lee, K. H. (2003). Risk perception and e-shopping: A cross-cultural study. *Journal of Fashion Marketing and Management: An International Journal*, 7(1), 49–64. <https://doi.org/10.1108/13612020310464368>
- Cowart, K. O., & Goldsmith, R. E. (2007). The influence of consumer decision-making styles on online apparel consumption by college students. *International Journal of Consumer Studies*, 31(6), 639–647. <https://doi.org/10.1111/j.1470-6431.2007.00615.x>
- Denzin, N. K., & Y. S. Lincoln (Eds.) (2000). *Handbook of qualitative research*, 2nd ed. Sage.
- Dholakia, U. M., Kahn, B. E., Reeves, R., Rindfleisch, A., Stewart, D., & Taylor, E. (2010). Consumer behavior in a multichannel, multimedia retailing environment. *Journal of Interactive Marketing*, 24(2), 86–95. <https://doi.org/10.1016/j.intmar.2010.02.005>
- Eriksson, P., & Kovalainen, A. (2015). *Qualitative methods in business research*. Sage.
- Eurostat. (2019). The life of women and men in Europe. <https://ec.europa.eu/eurostat/cache/infographs/womenmen/index.html?lang=en>
- Forsythe, S., & Shi, B. (2003). Consumer patronage and risk perceptions in internet shopping. *Journal of Business Research*, 56(11), 867–876. [https://doi.org/10.1016/S0148-2963\(01\)00273-9](https://doi.org/10.1016/S0148-2963(01)00273-9)
- Gabrielli, V., Baghi, I., & Codeluppi, V. (2013). Consumption practices of fast fashion products: A consumer-based approach. *Journal of Fashion Marketing and Management*, 17(2), 206–224. <https://doi.org/10.1108/JFMM-10-2011-0076>
- Garbarino, E., & Strahilevitz, M. (2004). Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation. *Journal of Business Research*, 57, 768–775. [https://doi.org/10.1016/S0148-2963\(02\)00363-6](https://doi.org/10.1016/S0148-2963(02)00363-6)
- Glaser, B. G., & Strauss, A. L. (1967). *The discovery of grounded theory: Strategies for qualitative research*. Aldine.
- Goldsmith, R. E. (2000). Characteristics of the heavy user of fashionable clothing. *Journal of Marketing Theory and Practice*, 8, 21–28. <https://doi.org/10.1080/10696679.2000.11501877>
- Goldsmith, R. E., & Flynn, L. R. (2005). Bricks, clicks, and pix: Apparel buyers' use of stores, internet, and catalogs compared. *International Journal of Retail and Distribution Management*, 33, 271–283. <https://doi.org/10.1108/09590550510593202>
- Gordon-Wilson, S. (2021). Consumption practices during the COVID-19 crisis. *International Journal of Consumer Studies*, <https://doi.org/10.1111/ijcs.12701>
- Grönroos, C., & Helle, P. (2010). Adopting a service logic in manufacturing. *Journal of Service Management*, 21(5), 564–590. <https://doi.org/10.1108/09564231011079057>
- Gupta, A., Su, B. C., & Walter, Z. (2004). An empirical study of consumer switching from traditional to electronic channels: A purchase-decision process perspective. *International Journal of Electronic Commerce*, 8(3), 131–161. <https://doi.org/10.1080/10864415.2004.11044302>
- Ha, H. (2012). The effects of online shopping attributes on satisfaction–purchase intention link: A longitudinal study. *International Journal of Consumer Studies*, 36, 327–334. <https://doi.org/10.1111/j.1470-6431.2011.01035.x>
- Hagberg, J., Sundstrom, M., & Egels-Zandén, N. (2016). The digitalization of retailing: An exploratory framework. *International Journal of Retail & Distribution Management*, 44(7), 694–712. <https://doi.org/10.1108/IJRDM-09-2015-0140>
- Håkansson, H., & Snehota, I. (Eds.) (1995). *Developing relationships in business networks*. Routledge.
- Hansen, T. (2008). Consumer values, the theory of planned behaviour and online grocery shopping. *International Journal of Consumer Studies*, 32, 128–137.
- Harris, F., Roby, H., & Dibb, S. (2016). Sustainable clothing: challenges, barriers and interventions for encouraging more sustainable consumer behaviour. *International Journal of Consumer Studies*, 40(3), 309–318.
- Heinonen, K. (2011). Consumer activity in social media: Managerial approaches to consumers' social media behavior. *Journal of Consumer Behaviour*, 10(6), 356–364.
- Hjort, K., Hellström, D., Karlsson, S., & Oghazi, P. (2019). Typology of practices for managing consumer returns in internet retailing. *International Journal of Physical Distribution & Logistics Management*, 49(7), 767–790.

- Hjort, K., & Lantz, B. (2016). The impact of returns policies on profitability: A fashion e-commerce case? *Journal of Business Research*, 69(11), 4980–4985.
- Janakiraman, N., Syrdal, H. A., & Freling, R. (2016). The effect of return policy leniency on consumer purchase and return decisions: A meta-analytic review. *Journal of Retailing*, 92(2), 226–235.
- Jin, B., & Koh, A. (1999). Differences between South Korean male and female consumers in the clothing brand loyalty formation process: Model testing. *Clothing and Textiles Research Journal*, 17(3), 117–127.
- Jones, C., & Kim, S. (2010). Influences of retail brand trust, off-line patronage, clothing involvement and website quality on online apparel shopping intention. *International Journal of Consumer Studies*, 34, 627–637.
- Keng, A., Tang, Y., & Ghose, S. (2003). Typology of online shoppers. *Journal of Consumer Marketing*, 20(2), 139–159.
- Kent, A., Vianello, M., Blazquez Cano, M. B., & Helberger, E. (2016). Omnichannel fashion retail and channel integration: The case of department stores. In A. Vecchi, & C. Buckley (Eds.), *Handbook of research on global fashion management and merchandising* (pp. 398–419). IGI Global.
- Kim, J., Yang, K., Min, J., & White, B. (2021). Hope, fear, and consumer behavioral change amid COVID-19: Application of protection motivation theory. *International Journal of Consumer Studies*, <https://doi.org/10.1111/ijcs.12700>
- Kim, N. L., & Im, H. (2021). Do liberals want curbside pickup more than conservatives? Contactless shopping as a protectionary action against the COVID-19 pandemic. *International Journal of Consumer Studies*. <https://doi.org/10.1111/ijcs.12714>
- Kim, S., & Martinez, B. (2013). Fashion consumer groups and online shopping at private sale sites. *International Journal of Consumer Studies*, 37, 367–372.
- Kitz, R., Walker, T., Charlebois, S., & Music, J. (2021). Food packaging during the COVID-19 pandemic: Consumer perceptions. *International Journal of Consumer Studies*. <https://doi.org/10.1111/ijcs.12691>
- Kuehnl, C., Jozic, D., & Homburg, C. (2019). Effective customer journey design: consumers' conception, measurement, and consequences. *Journal of the Academy of Marketing Science*, 47(3), 551–568. <https://doi.org/10.1007/s11747-018-00625-7>
- Kwon, T. A., Choo, H. J., & Kim, Y. K. (2020). Why do we feel bored with our clothing and where does it end up? *International Journal of Consumer Studies*, 44(1), 1–13. <https://doi.org/10.1111/ijcs.12540>
- Kwon, Y. H., Paek, S. L., & Arzeni, M. (1991). Catalog vs non-catalog shoppers of apparel: perceived risks, shopping orientations, demographics, and motivations. *Clothing and Textiles Research Journal*, 10(1), 13–19. <https://doi.org/10.1177/0887302X9101000103>
- Lang, C., Armstrong, C. M., & Brannon, L. A. (2013). Drivers of clothing disposal in the US: An exploration of the role of personal attributes and behaviours in frequent disposal. *International Journal of Consumer Studies*, 37, 706–714. <https://doi.org/10.1111/ijcs.12060>
- Lee, H. H., Damhorst, M. L., Campbell, J. R., Loker, S., & Parsons, J. L. (2011). Consumer satisfaction with a mass customized Internet apparel shopping site. *International Journal of Consumer Studies*, 35, 316–329. <https://doi.org/10.1111/j.1470-6431.2010.00932.x>
- Lee, S., & Cude, B. J. (2012). Consumer complaint channel choice in online and offline purchases. *International Journal of Consumer Studies*, 36, 90–96. <https://doi.org/10.1111/j.1470-6431.2010.00992.x>
- Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69–96. <https://doi.org/10.1509/jm.15.0420>
- Lim, N. (2003). Consumers' perceived risk: Sources versus consequences. *Electronic Commerce Research and Applications*, 2, 216–228. [https://doi.org/10.1016/S1567-4223\(03\)00025-5](https://doi.org/10.1016/S1567-4223(03)00025-5)
- Lim, Y. S., Heng, P. C., Ng, T. H., & Cheah, C. S. (2016). Customers' online website satisfaction in online apparel purchase: A study of Generation Y in Malaysia. *Asia Pacific Management Review*, 21(2), 74–78. <https://doi.org/10.1016/j.apmr.2015.10.002>
- Mangiaracina, R., Marchet, G., Perotti, S., & Tumino, A. (2015). A review of the environmental implications of B2C e-commerce: A logistics perspective. *International Journal of Physical Distribution & Logistics Management*, 45(6), 565–591. <https://doi.org/10.1108/IJPDLM-06-2014-0133>
- Mason, J. (2017). *Qualitative researching*. Sage.
- Matthews, D., & Rothenberg, L. (2017). An assessment of organic apparel, environmental beliefs and consumer preferences via fashion innovativeness. *International Journal of Consumer Studies*, 41, 526–533. <https://doi.org/10.1111/ijcs.12362>
- McKinney, L. N. (2004). Internet shopping orientation segments: An exploration of differences in consumer behavior. *Family and Consumer Sciences Research Journal*, 32, 408–433. <https://doi.org/10.1177/1077727X04263833>
- McNeill, L. S., Hamlin, R. P., McQueen, R. H., Degenstein, L., Garrett, T. C., Dunn, L., & Wakes, S. (2020). Fashion sensitive young consumers and fashion garment repair: Emotional connections to garments as a sustainability strategy. *International Journal of Consumer Studies*, 44(4), 361–368. <https://doi.org/10.1111/ijcs.12572>
- McNeill, L., & Moore, R. (2015). Sustainable fashion consumption and the fast fashion conundrum: Fashionable consumers and attitudes to sustainability in clothing choice. *International Journal of Consumer Studies*, 39, 212–222. <https://doi.org/10.1111/ijcs.12169>
- McNeill, L., & Venter, B. (2019). Identity, self-concept and young women's engagement with collaborative, sustainable fashion consumption models. *International Journal of Consumer Studies*, 43(4), 368–378. <https://doi.org/10.1111/ijcs.12516>
- Mehra, A., Kumar, S., & Raju, J. S. (2017). Competitive strategies for brick-and-mortar stores to counter "showrooming". *Management Science*, 64(7), 3076–3090. <https://doi.org/10.1287/mnsc.2017.2764>
- Merle, A., Senecal, S., & St-Onge, A. (2012). Whether and how virtual try-on influences consumer responses to an apparel web site. *International Journal of Electronic Commerce*, 16(3), 41–64. <https://doi.org/10.2753/JEC1086-4415160302>
- Michaelidou, N., & Dibb, S. (2009). Brand switching in clothing: The role of variety-seeking drive and product category-level characteristics. *International Journal of Consumer Studies*, 33, 322–326. <https://doi.org/10.1111/j.1470-6431.2009.00764.x>
- Mickelsson, K. J. (2013). Customer activity in service. *Journal of Service Management*, 24(5), 534–552. <https://doi.org/10.1108/JOSM-04-2013-0095>
- Millan, E., & Wright, L. T. (2018). Gender effects on consumers' symbolic and hedonic preferences and actual clothing consumption in the Czech Republic. *International Journal of Consumer Studies*, 42, 478–488. <https://doi.org/10.1111/ijcs.12447>
- Millburn, T. W., & Billings, R. S. (1976). Decision making perspectives from psychology. *American Behavioural Scientist*, 20, 111–126. <https://doi.org/10.1177/000276427602000107>
- Minshall, B., Winakor, G., & Swinney, J. L. (1982). Fashion preferences of males and females, risks perceived, and temporal quality of styles. *Home Economics Research Journal*, 10(4), 369–379. <https://doi.org/10.1177/1077727X8201000408>
- Morgan, L. R., & Birtwistle, G. (2009). An investigation of young fashion consumers' disposal habits. *International Journal of Consumer Studies*, 33, 190–198. <https://doi.org/10.1111/j.1470-6431.2009.00756.x>
- Naderi, I. (2013). Beyond the fad: A critical review of consumer fashion involvement. *International Journal of Consumer Studies*, 37, 84–104. <https://doi.org/10.1111/j.1470-6431.2011.01041.x>

- Nam, S. J. (2019). The effects of consumer empowerment on risk perception and satisfaction with food consumption. *International Journal of Consumer Studies*, 43(5), 429–436. <https://doi.org/10.1111/ijcs.12521>
- Nardo, M., Loi, M., Rosati, R., & Manca, A. R. (2011). The consumer empowerment index: A measure of skills, awareness and engagement of European consumers. European Commission. https://mpraub.uni-muenchen.de/30711/1/MPRA_paper_30711.pdf
- Närvänen, E., & Goulding, C. (2016). Sociocultural brand revitalization: The role of consumer collectives in bringing brands back to life. *European Journal of Marketing*, 50(7/8), 1521–1546. <https://doi.org/10.1108/EJM-05-2014-0328>
- Nelson, R. (2004). Risk management behaviour by the Northern Ireland food consumer. *International Journal of Consumer Studies*, 28(2), 186–193. <https://doi.org/10.1111/j.1470-6431.2003.000360.x>
- O’Cass, A. (2004). Fashion clothing consumption: Antecedents and consequences of fashion clothing involvement. *European Journal of Marketing*, 38, 869–882. <https://doi.org/10.1108/03090560410539294>
- Official Statistics of Finland (2020). *Use of information and communication technology by individuals*. http://www.stat.fi/til/sutivi/2020/sutivi_2020_2020-11-10_tau_031_fi.html
- Park, J., Lennon, S. J., & Stoel, L. (2005). On-line product presentation: Effects on mood, perceived risk, and purchase intention. *Psychology & Marketing*, 22(9), 695–719. <https://doi.org/10.1002/mar.20080>
- Payne, A. F., Storbacka, K., & Frow, P. (2008). Managing the co-creation of value. *Journal of the Academy of Marketing Science*, 36(1), 83–96. <https://doi.org/10.1007/s11747-007-0070-0>
- Rayburn, S. W., McGeorge, A., Anderson, S., & Sierra, J. J. (2021). Crisis-induced behavior: From fear and frugality to the familiar. *Journal of Retailing and Consumer Services*. <https://doi.org/10.1111/ijcs.12698>
- Riegelsberger, J., Sasse, M. A., & McCarthy, J. D. (2005). The mechanics of trust: A framework for research and design. *International Journal of Human-Computer Studies*, 62(3), 381–422. <https://doi.org/10.1016/j.ijhcs.2005.01.001>
- Robins, D., & Holmes, J. (2008). Aesthetics and credibility in web site design. *Information Processing and Management*, 44, 386–399. <https://doi.org/10.1016/j.ipm.2007.02.003>
- Robson, C., & McCartan, K. (2016). *Real world research: A resource for users of social research methods in applied settings*, 4th ed. Wiley.
- Saarijärvi, H., Sutinen, U., & Harris, L. C. (2017). Uncovering consumers’ returning behaviour: A study of fashion e-commerce. *The International Review of Retail, Distribution and Consumer Research*, 27(3), 284–299. <https://doi.org/10.1080/09593969.2017.1314863>
- Saunders, M., Lewis, P., & Thornhill, A. (2012). *Research methods for business students*, 6th ed. Pearson Education.
- Schutt, R. K. (2012). *Investigating the social world: the process and practice of research*, 7th ed. Sage.
- Seock, Y. K., & Bailey, L. R. (2008). The influence of college students’ shopping orientations and gender differences on online information searches and purchase behaviours. *International Journal of Consumer Studies*, 32, 113–121. <https://doi.org/10.1111/j.1470-6431.2007.00647.x>
- Seock, Y. K., & Chen-Yu, J. H. (2007). Website evaluation criteria among US college student consumers with different shopping orientations and Internet channel usage. *International Journal of Consumer Studies*, 31, 204–212. <https://doi.org/10.1111/j.1470-6431.2006.00502.x>
- Shim, S., Eastlick, M. A., Lotz, S. L., & Warrington, P. (2001). An online pre-purchase intentions model: The role of intention to search. *Journal of Retailing*, 77(3), 397–416. [https://doi.org/10.1016/S0022-4359\(01\)00051-3](https://doi.org/10.1016/S0022-4359(01)00051-3)
- Shobeiri, S., Mazaheri, E., & Laroche, M. (2015). Shopping online for goods vs. services: Where do experiential features help more? *International Journal of Consumer Studies*, 39(2), 172–179.
- Silverman, D. (2014). *Interpreting qualitative data*. Sage.
- Soopramanien, D. (2011). Conflicting attitudes and scepticism towards online shopping: The role of experience. *International Journal of Consumer Studies*, 35(3), 338–347. <https://doi.org/10.1111/j.1470-6431.2010.00945.x>
- Spiggle, S. (1994). Analysis and interpretation of qualitative data in consumer research. *Journal of Consumer Research*, 21(3), 491–503. <https://doi.org/10.1086/209413>
- Statista (2019a). *Fashion eCommerce report 2019*. <https://www.statista.com/study/38340/e-commerce-report-fashion/>
- Statista. (2019b). *Fashion: Worldwide*. <https://www.statista.com/outlook/244/100/fashion/worldwide>
- Statista. (2020). *E-commerce in the Nordics*. <https://www.statista.com/study/30973/e-commerce-in-the-nordics-statista-dossier/>
- Statista. (2021). *Online purchases by category in Finland 2020*. <https://www.statista.com/forecasts/823270/online-purchases-by-category-in-finland>
- Su, J., & Tong, X. (2020). An empirical study on Chinese adolescents’ fashion involvement. *International Journal of Consumer Studies*, 44(3), 232–242.
- Sun, T. (2011). The roles of trust and experience in consumer confidence in conducting e-commerce: A cross-cultural comparison between France and Germany. *International Journal of Consumer Studies*, 35(3), 330–337. <https://doi.org/10.1111/j.1470-6431.2010.00938.x>
- Sundström, M., Hjelm-Lidholm, S., & Radon, A. (2019). Clicking the boredom away—Exploring impulse fashion buying behavior online. *Journal of Retailing and Consumer Services*, 47, 150–156. <https://doi.org/10.1016/j.jretconser.2018.11.006>
- Tran, L. T. T. (2021). Managing the effectiveness of e-commerce platforms in a pandemic. *Journal of Retailing and Consumer Services*, 58, 102287. <https://doi.org/10.1016/j.jretconser.2020.102287>
- Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2015). From multi-channel retailing to omni-channel retailing: Introduction to the special issue on multi-channel retailing. *Journal of Retailing*, 91(2), 174–181. <https://doi.org/10.1016/j.jretai.2015.02.005>
- Vermaak, M., & de Klerk, H. M. (2017). Fitting room or selling room? Millennial female consumers’ dressing room experiences. *International Journal of Consumer Studies*, 41(1), 11–18. <https://doi.org/10.1111/ijcs.12294>
- Warde, A. (2005). Consumption and theories of practice. *Journal of Consumer Culture*, 5(2), 131–153. <https://doi.org/10.1177/1469540505053090>
- Wiederhold, M., & Martinez, L. F. (2018). Ethical consumer behaviour in Germany: The attitude-behaviour gap in the green apparel industry. *International Journal of Consumer Studies*, 42(4), 419–429. <https://doi.org/10.1111/ijcs.12435>
- Wood, S. L. (2001). Remote purchase environments: The influence of return policy leniency on two-stage decision processes. *Journal of Marketing Research*, 38(2), 157–169. <https://doi.org/10.1509/jmkr.38.2.157.18847>
- Workman, J. E., & Cho, S. (2013). Gender, fashion consumer group, need for touch and Korean apparel consumers’ shopping channel preference. *International Journal of Consumer Studies*, 37, 522–529. <https://doi.org/10.1111/ijcs.12017>
- Workman, J. E., & Studak, C. M. (2006). Fashion consumers and fashion problem recognition style. *International Journal of Consumer Studies*, 30(1), 75–84. <https://doi.org/10.1111/j.1470-6431.2005.00451.x>

- Yap, S.-F., Xu, Y., & Tan, L. P. (2021). Coping with crisis: The paradox of technology and consumer vulnerability. *International Journal of Consumer Studies*, 45(6), 1239–1257. <https://doi.org/10.1111/ijcs.12724>
- Yrjölä, M., Saarijärvi, H., & Nummela, H. (2018). The value propositions of multi-, cross-, and omni-channel retailing. *International Journal of Retail & Distribution Management*, 46(11/12), 1133–1152. <https://doi.org/10.1108/IJRDM-08-2017-0167>
- Yrjölä, M., Spence, M. T., & Saarijärvi, H. (2018). Omni-channel retailing: Propositions, examples and solutions. *The International Review of Retail, Distribution and Consumer Research*, 28(3), 259–276. <https://doi.org/10.1080/09593969.2018.1445657>

AUTHOR BIOGRAPHIES

Ulla-Maija Sutinen is Doctoral Researcher at Tampere University. Her research interests revolve around social marketing, socio-cultural level of consumer behaviour, sustainable consumption and food waste. She focuses on qualitative research methods. She has published research in *The International Review of Retail, Distribution and Consumer Research*, *Journal of Cleaner Production*, *Sustainability* and *Time & Society*.

Dr. Hannu Saarijärvi is Professor of Marketing at Tampere University, Finland. His research interests lie in value co-creation, customer value, service logic and customer relationship management. He has published articles in journals such as *Industrial Marketing Management*, *International Journal of Information Management*, *European Business Review*, and *Journal of Strategic Marketing*.

Dr. Mika Yrjölä is University Lecturer of Marketing at Tampere University, Finland. His research background is on executive decision-making, business models, digital services and multi- and omni-channel retailing. He has published his work in the *Journal of Retailing and Consumer Services*, *European Business Review*, and *Journal of Business and Industrial Marketing*.

How to cite this article: Sutinen, U.-M., Saarijärvi, H., & Yrjölä, M. (2021). Shop at your own risk? Consumer activities in fashion e-commerce. *International Journal of Consumer Studies*, 00, 1–20. <https://doi.org/10.1111/ijcs.12759>