



A Study on Differences in Consumer Behavior and Typical Consumer Profiles Under the "Full Refund" Policy in E-commerce Platforms

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ABSTRACT

E-commerce "only refund" policies ease consumer rights protection yet raise merchants' burdens and upset market balance. Using text mining and questionnaires, this study analyzes 5,000 social media comments and 600 valid samples to explore heterogeneous consumer behaviors. Results reveal 78% negative public sentiment, with main worries over rule abuse, right conflicts, emotional division and product disposal. Consumer motives differ greatly, mixing legitimate claims and malicious gain. It depicts full consumer behavioral features, offering empirical evidence for policy optimization and targeted governance.

1. Introduction

The "only refund" policy initially achieved remarkable results. It significantly reduced consumers' costs for seeking redress, enhanced shopping satisfaction in the short term, and also forced merchants to improve product quality and service processes, becoming an important measure for optimizing the consumption experience in the e-commerce industry. However, as the policy's coverage expanded and the implementation threshold was relaxed, the problems caused by merchants' complaints have become a prominent contradiction in the industry.

Some consumers exploited policy loopholes, applying for only refunds with non-justifiable reasons such as "minor flaws of the goods" and "subjective dissatisfaction", and even committed malicious acts such as "intentionally damaging the goods after receiving them" and "batch ordering for only refunds to earn price differences". Moreover, the tendency of moral evasion has significantly increased - rationalizing such fraudulent behaviors by believing that "the platform rules allow it to be reasonable" [1]. When the platform pursues user retention, it overly leans towards "emotional judgment", resulting in insufficient transparency of the merchant complaint mechanism and creating a "bad currency driving out good currency" competitive environment. Compliant and quality-focused merchants were forced to exit due to high costs, while some low-

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cost and low-quality merchants seized the market by adopting the "low price + high refund rate" model, disrupting the normal competitive order [2][3].

Based on this, this study will focus on the heterogeneity of consumer behavior under the "only refund" policy, using a mixed research method to construct typical consumer profiles, providing empirical evidence for the classification management and refined governance of platform rules.

2. Literature Review

2.1 E-commerce "Refund Only" Policy and Its Impact on the Market

Currently, research on the e-commerce "refund only" policy has developed multiple perspectives, primarily focusing on market impact assessment, ethical and legal discussions, and platform governance optimization. Among these, the policy's impact on market ecology and industry governance adjustments constitute the core research directions.

At the level of market impact and rights balance research, while "refund only" lowers the threshold for consumer rights protection, it also significantly increases operational costs and business risks for merchants (especially small and medium-sized merchants), potentially causing market distortions akin to "bad money driving out good" [4]. Research indicates that early platform rules excessively tilted toward consumers, leading to an imbalance among the tripartite rights of merchants, platforms, and consumers [2]. On the consumer side, phenomena of malicious refunds exploiting rule loopholes have emerged; on the merchant side, when facing unreasonable applications, merchants must provide evidentiary materials, yet the platform adjudication process lacks transparency, and even after successful appeals, refund amounts are difficult to recover, leaving merchants with no avenue for rights protection.

2.2 Consumer "Refund Only" Behavior

At the level of consumer behavior research, academia has drawn upon and developed concepts such as "retail borrowing" and "opportunistic returns" to systematically analyze the abuse of "refund only."

Retail borrowing refers to treating products as "returnable" after short-term use, thereby obtaining short-term usage rights at zero or lower net cost [5]. Such actors frequently utilize moral disengagement mechanisms such as "lenient store policies" or "no substantial damage caused" to rationalize their behavior [6]. Opportunism is defined as the pursuit of self-interest accompanied by guile [7], emphasizing behavior that maximizes personal interests at the expense of organizational interests. The abuse of e-commerce "refund only" policies is essentially a new manifestation of opportunistic return behavior. Information asymmetry between platforms and consumers also creates conditions for opportunistic behavior. In "refund only" scenarios, consumers' strategic exploitation of platform rule loopholes to obtain improper benefits constitutes active opportunism, acquiring undue gains by concealing the true condition of goods.

2.3 Literature Review

Existing research has clarified the market effects of the "refund only" policy and the core characteristics of consumer opportunistic behavior; however, research dimensions still exhibit notable limitations: at the macro level, studies predominantly center on policy regulation and merchant business risks; at the micro level, depictions of consumer behavior rely mainly on theoretical deduction, without incorporating platform public opinion data and field research to

refine behavioral differences among different consumer groups, nor have they clarified the boundaries between legitimate rights protection and malicious profit-seeking behavior, making it difficult to support the design of refined platform governance solutions. This study will take this as its entry point, integrating public opinion analysis with field surveys to further enrich empirical outcomes in this field.

3. Research Methods and Data Collection

3.1 Research Design

This study adopts a mixed research method, combining text mining with questionnaire surveys. The text mining part aims to reveal the core issues and emotional structure in the "only refund" public opinion field; the questionnaire survey part is used to obtain the demographic characteristics, behavioral patterns, and psychological motivation variables of consumers, providing data support for subsequent cluster analysis and profile construction.

3.2 Text Mining Methods

This study uses web crawling technology to collect social media data from Weibo and Xiaohongshu, identifies the frequency of core topic keywords, and analyzes the underlying structure of public opinion through coding across four dimensions.

3.3 Questionnaire Survey Method

3.3.1 Questionnaire Design

The questionnaire mainly consists of questions related to the respondents' basic behavioral attributes, motivational tendencies, and evaluations of neutral attitudes. It follows the logical chain of "motivation - psychology - behavior".

Table 1. point Likert scale

Latent Variable	Number of Items	Source	Measurement Dimensions
Motivation for Rights Advocacy	4	Smith, Bolton, & Wagner (1999)[8]	Outcome fairness, deservingness, need satisfaction, outcome rationality
Opportunistic Motivation	4	Becker (1976) and Luo (2006)[9][10]	Utility maximization, weak-form opportunism
Neutralization techniques	5	Sykes and Matza (1957), Sweeney et al. (2000)[11][12]	Denial of responsibility, denial of harm, denial of victims, condemnation of the arbitrator, and appeal to a higher loyalty

3.3.2 Sampling Design and Data Collection

A stratified multi-stage PPS sampling method was adopted, with the number of mobile internet users in each province serving as the stratification basis. The 31 provincial administrative regions of the country were divided into three layers: high (≥ 8 million households), medium (3000 - 8000 households), and low (< 3000 households). 15 provincial administrative regions were selected. Online, the survey was conducted based on the Geedata platform according to geographical location, and offline, research points were set up in business districts and communities. After quality control screening, a total of 600 valid questionnaires were obtained.

Table 2. Stratum Sampling Proportion Table

Strata	User Count Range	Province	Total Number	Percentage (%)
Tier 1 (High User Base)	≥80 million households	Guangdong, Shandong, Henan, Jiangsu, Sichuan, Zhejiang, Hebei	7	70.09%
Tier 2 (Medium User Base)	30–80 million households	Hubei, Fujian, Liaoning, Shanghai, Shanxi, Chongqing	6	25.67%
Tier 3 (Low User Base)	<30 million households	Jilin, Tianjin	2	4.24%
Total	-	15 provincial-level administrative regions	15	100%

4. Social Media Public Opinion and Sentiment Characteristics

4.1 Distribution of Core Vocabulary

This study conducted word segmentation and frequency statistics on 5,000 social media comment texts. The top 40 frequently used words were selected and classified based on their semantics into rule-related, rights-related, emotional, and behavioral categories. The rule-related category included keywords such as "vulnerability", "rule", and "policy", with a cumulative frequency accounting for 39.2% of the total frequency of all frequently used words, ranking first. The rights-related category included words such as "protection", "fraud", and "illegal", with a frequency percentage of 28.7%. The expressions related to legitimate protection and illegal nature appeared with approximately the same frequency, reflecting significant differences in public perception of the compliance of the only refund behavior. The emotional category was dominated by negative expressions such as "shameless" and "angry", with a frequency percentage of 23.1%, constituting the main source of negative expression in public opinion. The behavioral category included expressions such as "hoarding", "discarding", and "putting away", with a frequency percentage of 9.0%. However, environmental-related words such as "recycling" and "reutilization" accounted for less than 0.01% of the total sample. The overall word frequency structure was rule-related > rights-related > emotional > behavioral, indicating that public discussion focused on the institutional setup and rights disputes, while discussions related to the resource disposal of refunded goods were relatively scarce.

4.2 Sentiment Trends

The emotional analysis results show that the public opinion on social media exhibits a distinct "dichotomous" emotional structure. As shown in Figure 1, negative emotions account for 78% and dominate the overall situation, while positive emotions (6%) and neutral emotions (16%) combined together make up less than a quarter.

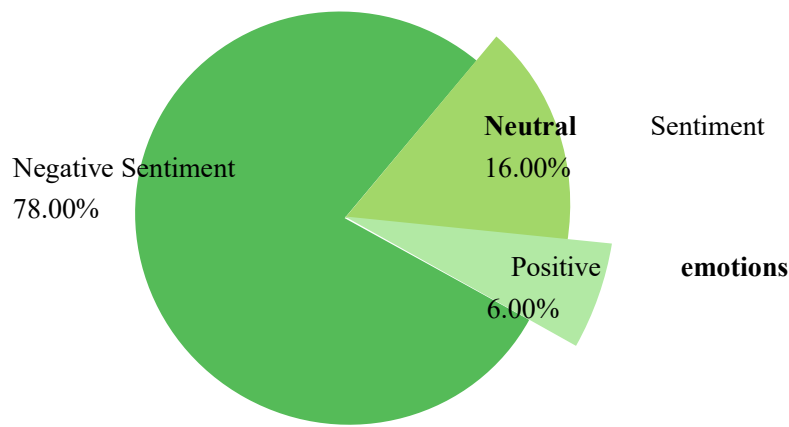


Figure 1: Word Cloud of Attitudes Toward "Refund-Only" Products

4.2.1 Negative emotions exhibit a two-way opposing structure.

The negative emotions of the consumer group mainly target the merchants and the platforms, with the core trigger point being the damage to consumer rights; the negative emotions of the merchant group mainly target the consumers who abuse the rules, with the core trigger point being property loss.

4.2.2 Positive emotions show a case-dependent characteristic.

The proportion of positive emotions is extremely low (6%), and they are highly context-dependent. The sources mainly include the recognition of the platform's intervention efficiency by consumers who have successfully protected their rights (such as "The platform handled it quite quickly") and the affirmation of merchants for the platform's protection of their own rights and interests (such as "This time, the platform finally stood up for the merchants"). However, these positive emotions mostly focus on the satisfaction of the case results rather than the recognition of the "only refund" rule itself, presenting a contradictory mentality of "satisfaction with the result but doubt about the rule".

4.2.3 Neutral emotions show a rational wait-and-see characteristic.

The neutral emotion users (16%) mainly focus on the objective evaluation of platform operation efficiency, rule clarity, and service experience. Such comments do not involve value judgments and reflect a "rational wait-and-see" attitude, but their proportion is low, indicating that the space for rational discussion in the current public opinion field is relatively limited.

Table 3. Coding Results for Sentiment Dimensions

Emotional Type	Percentage	Core Characteristics	Representative Text	Group Orientation
Negative Emotions	78%	Mutual hostility: Rights advocates direct their anger at businesses/platforms; businesses direct their anger at "freeloaders"	Fraud, shamelessness, total loss of investment	Consumers vs. Merchants: Two-way sentiment

Emotional Type	Percentage	Core Characteristics	Representative Text	Group Orientation
Neutral Sentiment	16%	Rational wait-and-see attitude, focusing on operational efficiency and clarity of rules	The process is pretty fast, but the rules are written in a complicated way	No specific group orientation
Positive sentiment	6%	Case-by-case approach, focusing on satisfaction with the outcome rather than agreement with the rules	Finally got the refund—the platform sided with the merchant this time	Case-oriented

4.3 A Pluralistic Framework for Moral Judgment

By extracting the moral and ethical vocabulary, value judgment expressions and attribution logic from the comment texts, this study identified the diverse frameworks of public moral judgment in the "only refund" scenario, mainly including the deontological perspective, the utilitarian perspective and the middle-ground technology perspective.

The deontological perspective is represented by words such as "immorality, fraud, integrity", which directly links the behavior with personal morality, emphasizing the contractual responsibility and the obligation of honesty in the transaction. Commenters holding this perspective believe that consumers should abide by the basic principle of integrity and abusing the rules is a departure from the spirit of the contract. Holders of the deontological perspective often regard "only refund" as a moral test, judging others' behavior in this situation to confirm their own moral superiority.

The utilitarian perspective is represented by expressions such as "protection, resistance to abuse, fair results", which regards the only refund in a specific situation as a legitimate means to correct consumption injustice and protect one's own interests, leaning towards the pursuit of outcome-oriented utility. Commenters holding this perspective believe that in the case where the merchant is at fault, "only refund" is a reasonable compensation for the consumer's loss and has moral legitimacy. Holders of the utilitarian perspective emphasize the specificity of the situation and believe that moral judgment should be based on specific circumstances rather than abstract rules.

Middle-ground technology is the most theoretically valuable moral judgment logic discovered in this study. Approximately half of the comments exhibit typical characteristics of middle-ground technology - commenters achieve self-justification of the behavior by negating responsibility, denying harm, denying the victim, condemning the arbitrator, and appealing to higher loyalty, etc.

5. Customer Profiles

5.1 Variable Selection and K-Means Model Construction

A total of 600 valid survey questionnaires were collected in this study. Through descriptive statistical analysis, it was found that the core characteristics of the research sample were individuals aged under 30, with a bachelor's degree or above, who were employed in enterprises or students. This group had a high frequency of online shopping, and nearly half of the samples were heavy users of e-commerce platforms. They were familiar with the transaction rules of the platforms and gradually regarded the "only refund" service as a normal risk-avoidance method in the consumption process.

This research questionnaire mainly includes the basic behavioral attributes of the respondents, motivational tendencies, and evaluation items of neutralizing attitudes, etc. Core psychological and behavioral dimensions such as opportunistic motivation, rights protection motivation, neutralizing techniques, and commodity disposal behavior are selected as cluster analysis variables. The results of one-way analysis of variance (ANOVA) showed that all clustering factors were significant at the 0.05 level, and the heterogeneity was good after variable classification. The optimal K value was determined to be 3.

5.2 User profile of the "Only Refund" group

Table 4. Cluster Center Table

Variables	Cluster 1	Cluster 2	Cluster 3
Opportunistic	3.48 (Low)	5.22 (Medium)	5.37 (Medium)
Advocacy	4.83 (Medium)	5.93 (High)	5.88 (High)
Neutral Technology	2.46 (Low)	3.31 (Medium)	3.54 (Medium)
Attitude Toward Environmental Disposal	2.94 (Low)	2.20 (Low)	4.71 (Moderate)

According to the K-means clustering Center (Table 4), this study ultimately identified three typical consumer groups with heterogeneous characteristics in the "refund only" scenario: rational exemption type, rights protection paradox type, and strategic profit-seeking type.

5.2.1 Rational Exemption Type

This group shows overall lower baseline characteristics in all measurement dimensions. Data shows that its opportunistic motivation (3.48) and neutralizing technology (2.46) were the lowest in the entire event, and its demand for rights protection (4.83) was also at a medium to lower level. In online shopping practices, this group exhibits typical "low participation and low conflict" characteristics, rarely initiating "only refund" appeals, and not inclined to exploit rule loopholes to obtain improper benefits. Their post-sale behaviors mostly conform to rule inertia, with the weakest psychological burden and moral game.

5.2.2 Rights protection paradox

This group shows overall higher baseline characteristics in most measurement dimensions. Data shows that its opportunism (5.22) is relatively high, its rights protection (5.93) is the highest in the entire field, but its attitude towards environmental protection disposal (2.20) is at the lowest level. In online shopping practice, this group exhibits typical paradoxical characteristics of "high rights protection, high disposal" and "low environmental protection". They frequently initiate "refund only" complaints and tend to directly discard the goods after they fail to meet expectations, lacking the willingness to recycle and reuse them. Their post-sale behaviors are dominated by negative consumption emotions, with the strongest psychological internal conflict and resource waste game.

5.2.3 Strategic Profit-seeking Type

This group has overall high baseline characteristics in profit-related dimensions. Data shows that its opportunism (5.37), rights protection (5.88), and environmental disposal attitude (4.71) were the highest in the entire event. In online shopping practices, this group exhibits typical "high profit

and high game" characteristics. Relying on rule loopholes, they rationalize "only refund" appeals, starting from "protecting their own interests", and using various reasons through medium technology and other means to justify their "only refund" behavior, with the strongest speculative calculation and environmental trade-off game.

6. Conclusions and Suggestions

6.1 Conclusions

Text mining results reveal that among 5,000 "refund only" related comments, environmentally-related terms appeared with a frequency of less than 0.01%. Consumers generally perceive "refund only" as a pure interest-maximization tool rather than a behavioral decision requiring environmental responsibility. Meanwhile, over 75% of "refund only" products ultimately end up as waste, with direct disposal (45%) and disposal after idle storage (30%) being the predominant disposal methods.

The three identified groups in this study demonstrate distinctly different psychological game-playing pathways in "refund only" scenarios: the strategic profit-seeking group (core workforce aged 31-35) achieves "trophy-style" resource retention through sophisticated neutralization techniques, manifesting as self-interest-driven "pseudo-environmentalism." The rational exemption group (students under 24) exhibits low-conflict behavior characterized by high randomness in product idling or disposal. The rights-protection paradox group (young adults aged 25-30), despite initially legitimate rights-protection intentions, tends toward negative abandonment during after-sales bottlenecks, potentially leading to reverse logistics disruption and latent resource waste.

6.2 Suggestions

Based on the psychological characteristics of these three groups, platforms should establish integrity profiles grounded in user information, historical transaction data, and behavioral trajectories. For high-credit users, platforms should streamline the "refund only" process and prominently display positive incentive labels such as "Good Integrity, Enjoy Expedited Processing." For high-frequency, high-opportunity-motivation users such as the strategic profit-seeking group, platforms should incorporate "Improper Gain Warnings" and "Legal Liability Notifications" in the refund interface to strengthen perceived social costs of such behavior. Additionally, to address product abandonment by the rights-protection paradox group, platforms should embed "One-Click Donation" or "Community Environmental Recycling" entry points on the "refund only" success page, providing a positive moral outlet to transform idle resources from personal possessions into materials for social circulation. Platforms may replicate points-based incentive mechanisms to help reduce the tendency of the rational exemption group to casually idle or discard products.

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