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1. INTRODUCTION

Indian e-commerce expanded rapidly, led by rising internet accessibility, increased smartphone adoption and evolving consumer lifestyles. Leading platforms like Amazon, Flipkart, Myntra, Meesho have reshaped purchasing patterns by providing greater convenience, competitive pricing and extensive product choices. This shift has significantly influenced consumer expectations, particularly in terms of service quality and post-purchase experience.

One of the key aspects of online shopping is the return and refund process. Unlike traditional retail, where customers can physically inspect products before purchasing, e-commerce transactions depend largely on trust. Consequently, return and refund policies play an important role in influencing purchase decisions. Customers seek assurance that products can be returned without difficulty and refunds will be processed promptly if expectations are not met.

In recent years, e-commerce companies in India have made significant efforts to improve their return and refund mechanisms. Features such as simplified return requests, doorstep pick-up and faster refund processing are increasingly viewed as basic expectations rather than additional benefits. These measures help reduce perceived risk and contribute to the development of long-term customer relationships.

Customer loyalty, defined as a consumer's tendency to continue purchasing from a particular platform, holds significant importance in the highly competitive e-commerce landscape. They make repeat purchases and exhibit lower sensitivity to price changes. Therefore, companies are increasingly focusing on strengthening their return and refund policies as a means to improve customer satisfaction and encourage loyalty.

The study examines whether such policies affect customer loyalty in Indian e-commerce context, providing insights into the role of post-purchase services in shaping consumer behaviour.

1.1 Problem Statement

Customer retention remains major challenge for online platforms. While companies invest heavily in marketing, discounts and a wide variety of products to attract customers, retaining them over the long term depends on their overall shopping experience. One important element of this experience is the return and refund process. Many consumers encounter issues such as delayed refunds, complex return procedures, lack of transparency in policies or issues regarding product eligibility for returns.

The problem lies in understanding the extent to which return and refund policies actually impact customer loyalty. While it is commonly assumed that better policies lead to higher

satisfaction, the strength and nature of this relationship are not always clearly established. Additionally, customers may consider other factors such as price, product quality and delivery speed when determining their loyalty towards a platform. In the Indian context, where consumers are highly price sensitive and quality-conscious, the importance of return and refund policies becomes even more significant.

1.2 Objectives

The first step of the study is to evaluate consumers' perceptions regarding the effectiveness of return and refund policies offered by e-commerce platforms. This involves examining factors such as ease of return, clarity of policies, speed of refund processing and overall satisfaction with previous return experiences.

The second step involves analysing loyalty. Once the data is captured through a structured questionnaire, the goal will be to establish how policies shape loyalty towards their preferred e-commerce platform, using statistical tools like regression analysis.

1.3 Scope

The scope is to focus on understanding impact on loyalty in Indian e-commerce sector. Sample size is limited and although other factors such as product quality, speed of delivery, brand image, pricing are important, they are not the primary focus of this study.

2. LITERATURE REVIEW

Chandra and Kapur (2025) found that clear guidelines, easy return processes, prompt refunds significantly enhance customer trust and play a crucial role in improving overall shopping experience for the customer.

Samuvel and Mathew (2023) examined the impact of product return policies in the electronics segment on the customer satisfaction. The study found that a well-structured and transparent return processes contributes effectively towards customer satisfaction, which in turn supports repeat purchases and strengthens brand loyalty.

Sucharitha and Kavitha (2023) examined customer perceptions of e-commerce return policies. Clear and flexible policies improve their overall purchase confidence significantly, while also contributing to overall customer satisfaction.

Ghosh and Rajan (2025) analysed apparel segment of online retail. The study indicates that efficient handling of returns is instrumental to create a perception of trust and convenience which further drives their loyalty towards preferred e-commerce platform.

Sonkul (2024) examined the effectiveness of the return policies when consumers purchase their products online. The study highlighted the importance of transparent and clearly defined return and refund policies has a substantial impact on the consumer buying behaviour.

Shanmugapariya, Baranichelvi and Anandhi (2022) analysed consumer buying behaviour in apparel category and found significant relationship between the simple return policies and buying behaviour of consumers. The study further indicated that consumers tend to remain loyal to platforms that offer simpler and less complicated return policies.

Venkateshwara S., Lakshmi B (2025) examined various factors that affect consumer satisfaction and their intention to make repeat purchases on e-commerce platforms. The study found that clear communication of return policies along with efficient after sales process affects their satisfaction significantly.

Revanth, Poojary & Keerthi A (2026) examined the impact of return logistical process quality and customer interest to make repeat purchases e-commerce platform. The study suggested that effective returns processes, timely refunds and clear communication tend to retain them.

Parmar, Nishad & Shah (2025) found that simplified processes of returns, effective communication and technological integration enhance customer retention and help businesses achieve sustainable cost efficiency.

Bhavya N et al. (2025) examined Indian computer hardware segment. The study suggested that flexibility in return policies, speed of refund and ease of return procedures significantly influence the frequency of returns and helps build customer trust and improve overall satisfaction.

Khatri and Shukla (2020) analysed consumer behaviour in relation to return policies offered by e-commerce companies in India. The study highlighted the awareness of return policies, ease of returns and quality of after-sales service significantly influence their decision of repeat purchase, while negative return experiences discourage customers from using the same platform again.

Sumathi and Anitha (2026) in their study suggested a supportive role of service quality in reducing consumer dissatisfaction by providing effective after sales procedures, thereby encouraging long term association of customers with preferred e-commerce platform.

3. RESEARCH METHODOLOGY

The chapter provides a foundational framework for understanding the approach adopted in the study and how it leads into the phase of data analysis.

3.1 Source of Data

The data comprised of 115 responses. It formed the basis of analysis for the study.

3.2 Structure of Questionnaire

The questionnaire was divided into three parts with certain number of questions. The first part consisted questions related to the demographic details of the respondents. The second part focused on their perception towards policies. Third part assessed their loyalty towards e-commerce platforms. The questions were designed on relevant scale ranging from “Strongly Disagree” to “Strongly Agree”.

3.3 Analytical Tools

The major tool used for data analysis was Microsoft Excel, whose result were used to test and assess hypotheses.

4. DATA INTERPRETATION AND ANALYSIS

Various graphical tools like bar chart, pie-charts have been used to present the responses in a clear and meaningful manner followed by its analysis using relevant statistical tool.

4.1 Interpretation of collected data

A. Demographic Details

The representation shown in this section provides an insight into the general demographic details of the respondents and their type of usage of the e-commerce platforms.

1. Age

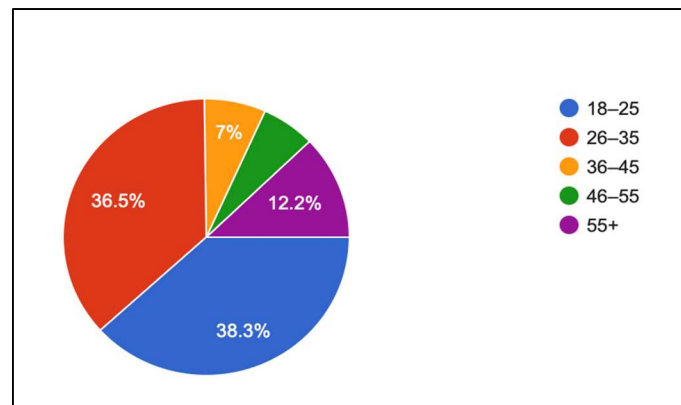


Fig 4.1: Age of respondents

Interpretation: A significant number of respondents fall within the age bracket 18-25 (38.3%), followed by 36.5% aged between 26 and 35. 12.2% belong to the 55+ age group category, followed by 36-45 (7%) and the least belonging to 46-55 (6.1%) age group.

2. Profession

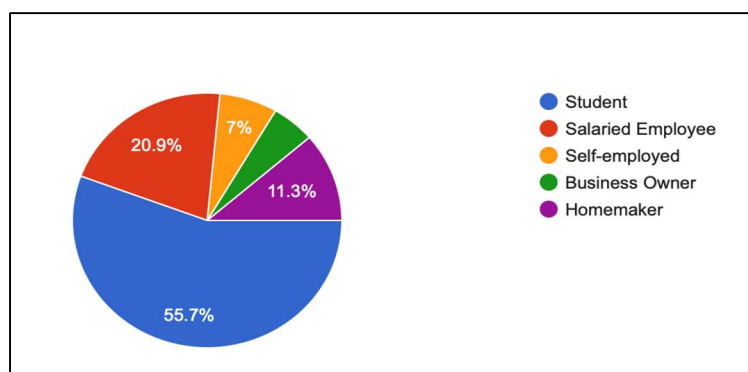


Fig 4.2: Profession of respondents

Interpretation: 55.7% are Student, trailed by Salaried employee (20.9%). Homemaker constitute 11.3% of the respondents, followed by Self-Employed (7%). Business Owner constitute 5.2% of the number of respondents.

3. Shopping Frequency

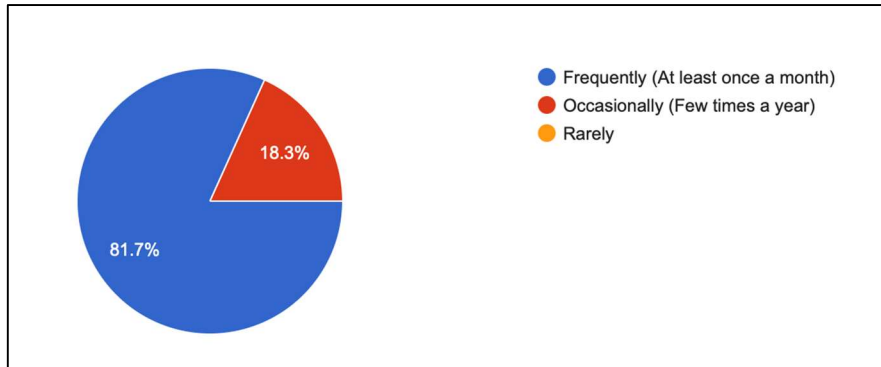


Fig4.3: Online Buying Frequency

Interpretation: The data clearly shows that large majority of people are active online shoppers. Around 81.7% of the respondents reported that they shop frequently at least once a month. This suggests that most individuals are familiar with shopping online. Around 18.3% of the respondents stated that they shop occasionally (few times a year). This indicates that they engage in online shopping, but it is not a routine activity for them.

4. Platform Preference

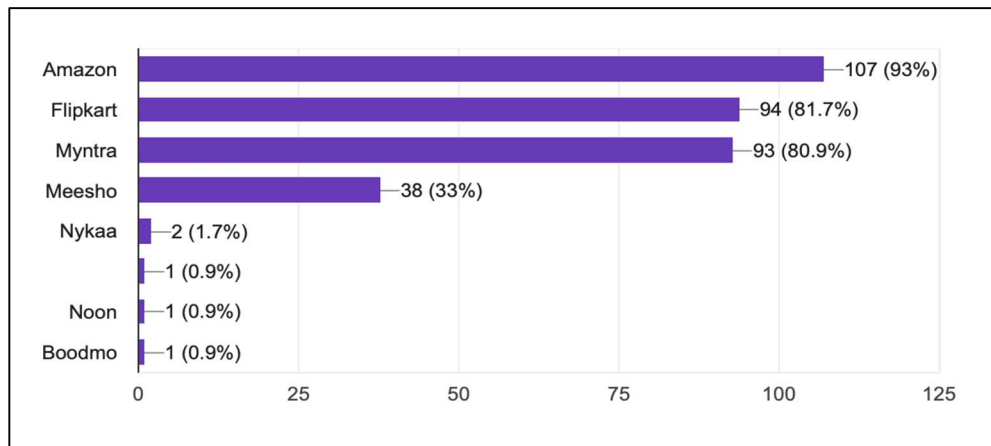


Fig4.4: Preferable platform

Interpretation: Among all the options that the respondents chose, Amazon emerged as the widely used platform with 93% of the respondents indicating that they shop from it. Flipkart and Myntra follow closely with 81.7% and 80.9% of respondents respectively. This suggests that these platforms are also popular and used frequently. Meesho on the other hand is used by comparatively smaller portion of respondents (33%) as compared to top three platforms. The remaining platforms like Nykaa, Boodmo, Noon have minimal representation with only small percentage of respondents using them.

B. Perceived effectiveness of Return and Refund Policies

This section provides an insight into the perception of consumers about the return and refund policies of their preferred e-commerce platforms. The questions that were asked in the questionnaire are written below followed by their chart representation and interpretation.

1. Return process on e-commerce platforms is simple and hassle free

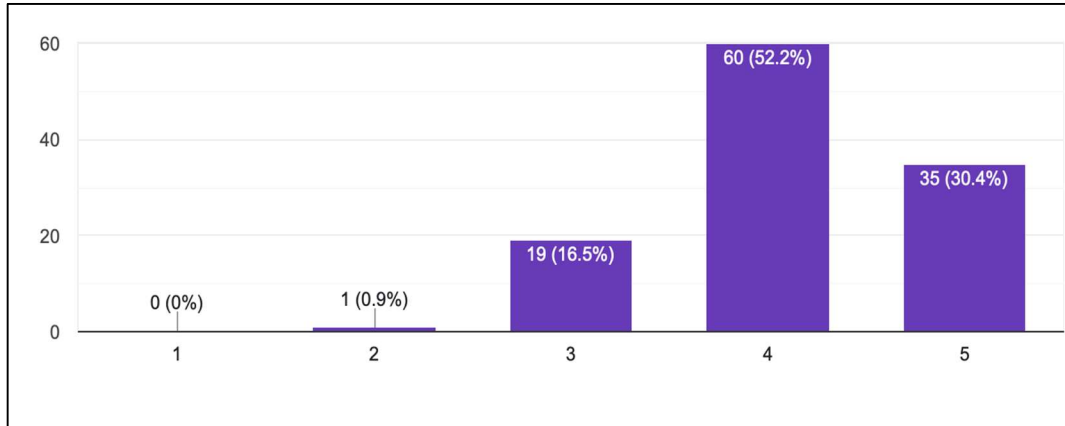


Fig 4.5: Simplicity of the return process

Interpretation: Responses largely indicate there is positive perception return process on e-commerce platform. Around 82.6% agreed about their level of agreement with respect to the question. Around 16.5% were uncertain. This suggests that return procedure are generally viewed as convenient and customer friendly.

2. Refunds are processed within a reasonable time

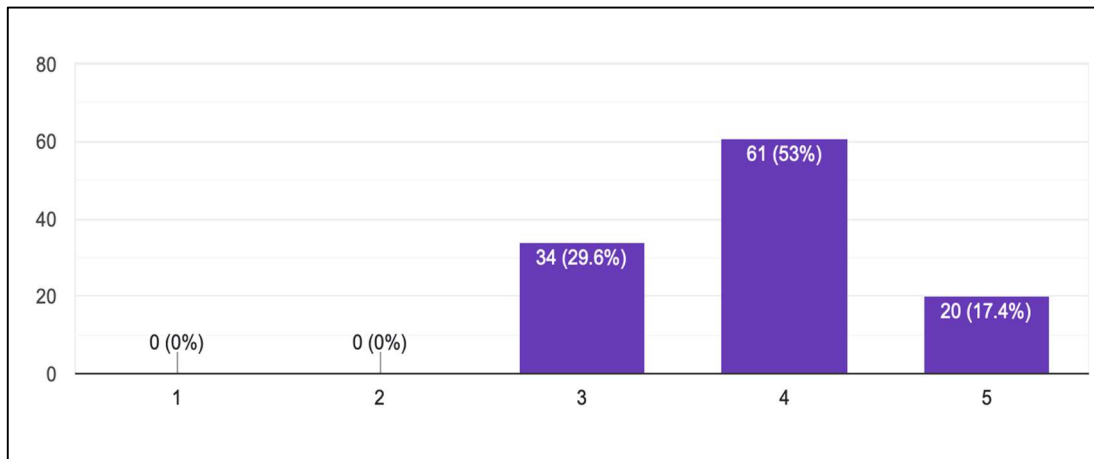


Fig: 4.6: Timely processing of Refunds

Interpretation: Most respondents felt refunds are processed timely as majority agreed with statement, which indicates a positive experience with the refund processing. Around 29.6% of respondents felt neutral about the refund process i.e. it was moderately satisfactory.

3. Return and Refund Policies are clearly communicated before purchase

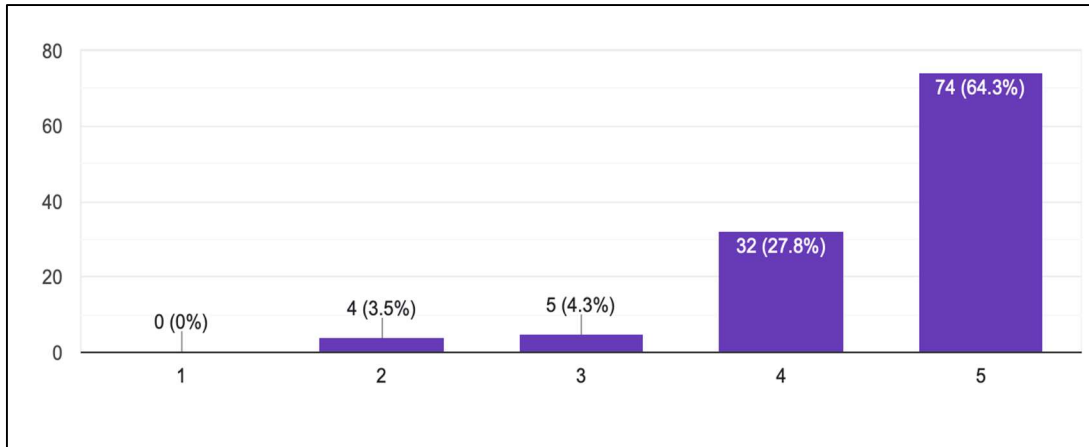


Fig 4.7: Clear communication of return and refund policies

Interpretation: Majority of the respondents i.e. 64.3% chose 5 as they felt that the return and refund policies are communicated clearly before the purchase, but still a notable percentage i.e. 27.8% selected 4 as their agreement level, which suggests that customers are generally well informed about these policies before completing a transaction.

4. Easy return options increases my confidence in purchasing online

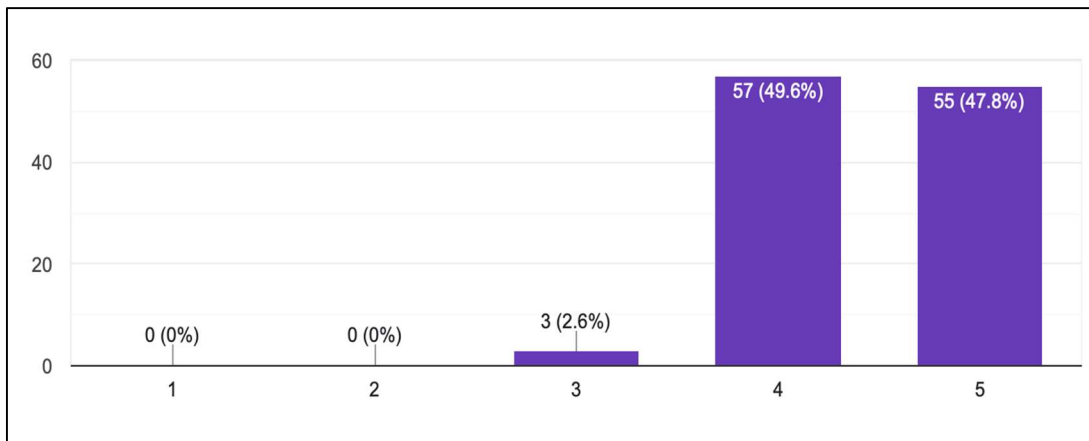


Fig 4.8: Better confidence with easy return options in online shopping

Interpretation: The above bar graph clearly depicts that consumers are more comfortable while purchasing online when they know that returning a product will not be difficult. Around 97.4% were optimistic with their agreement level, which clearly indicates that hassle free returns can improve the shopping experience.

5. My past return/refund experiences have been satisfactory

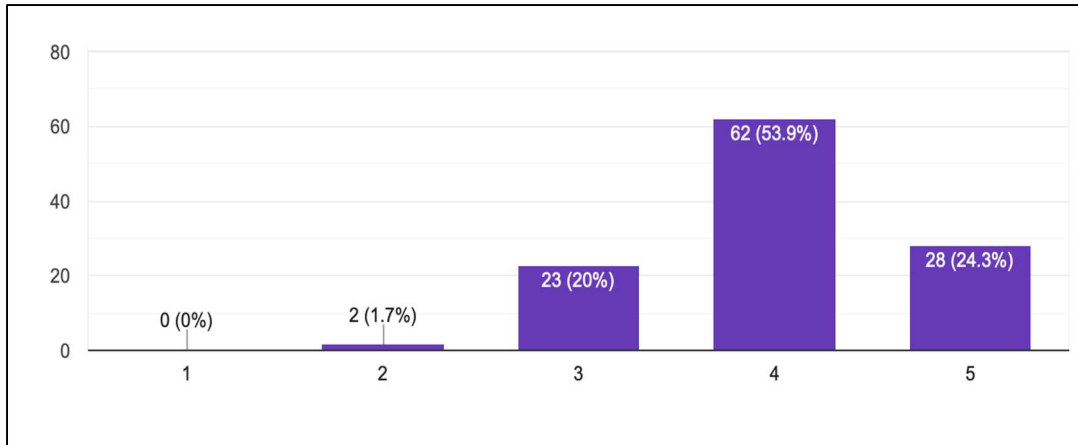


Fig 4.9: Past return/refund experiences

Interpretation: From chart, 78.2% were positive about their agreement level, indicating past experiences to be smooth and acceptable, while 20% of respondents felt the experience was neutral. Overall the respondents seemed satisfied with their experience of management of their return and refund requests.

C. Customer Loyalty

This section provides an insight into commitment towards platform. Questions that were asked in the questionnaire are written below followed by their chart representation and interpretation.

1. Prefer shopping from same e-commerce platform

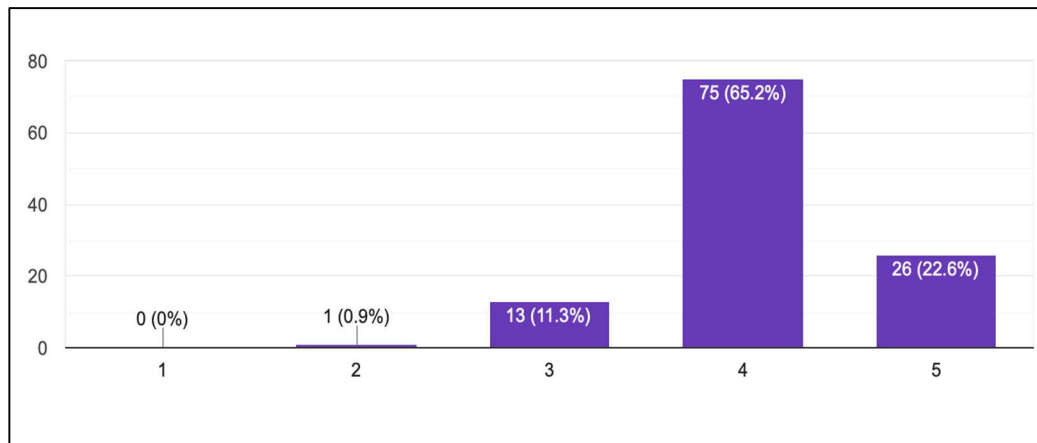


Fig 4.10: Preference of shopping from the same platform

Interpretation: As per the chart, 65.2% of respondents chose option 4 and 22.6% of respondents chose 5 as their level of agreement. This clearly indicates that a large majority feel comfortable and confident using the same platform repeatedly. Around 11.3% of respondents chose to remain neutral.

2. I intend to continue purchasing from my preferred platform in future

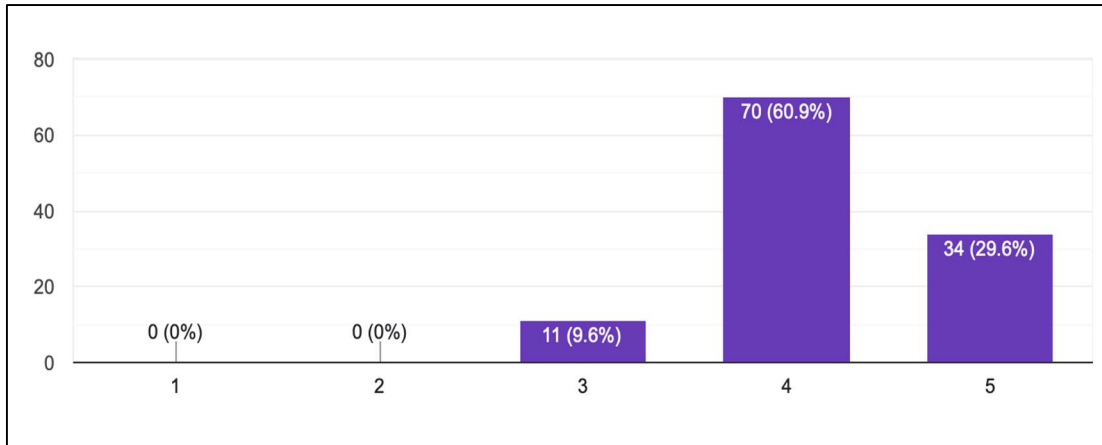


Fig 4.11: Intention of future usage from the preferred platform

Interpretation: Most respondents showed a positive intention to keep buying from their preferred platform in future. As per the chart 60.9% of respondents chose agreement level 4 and 29.6% of respondents chose 5 as their agreement level and a small fraction of 9.6% of respondents remained neutral by choosing level 3.

3. Suggest platform to others

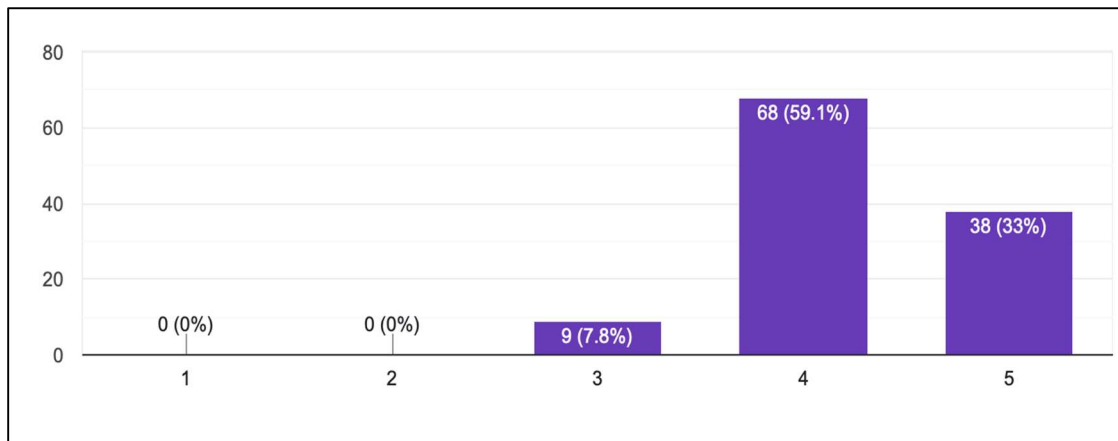


Fig 4.12: Recommendation of preferred platform to others

Interpretation: The responses show a willingness to recommend their preferred e-commerce platforms to others. Around 59.1% of respondents selected agreement level 4 and 33% respondents chose level 5. Only 7.8% of the respondents chose 3 indicating their neutral stance, while no respondent chose lower option indicating very little dissatisfaction.

4. A good return policy reduces my likelihood of switching to another platform

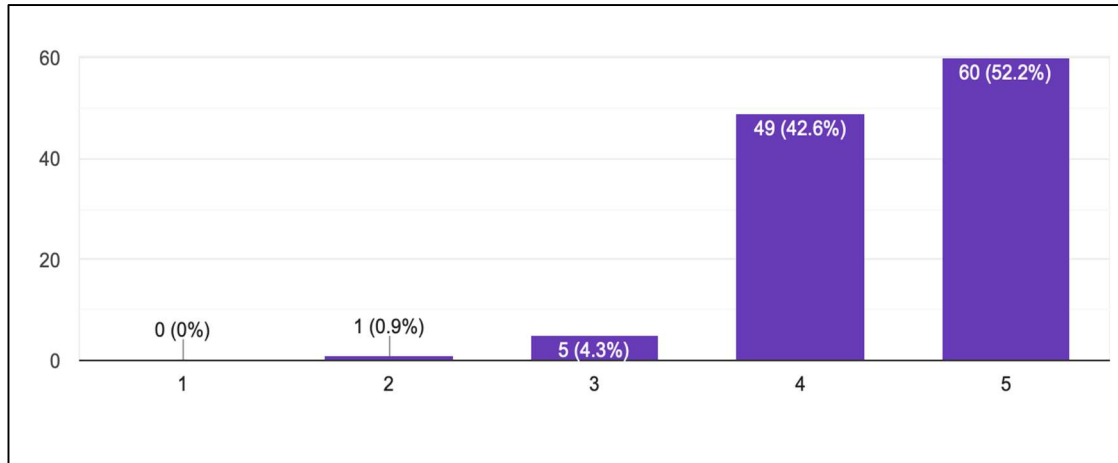


Fig 4.13: Impact of good return policy to prevent switching of platform

Interpretation: The above bar chart indicates that a majority of respondents see a good return policy as a factor that keeps them from switching to another platform. It can be seen that 94.8% participants strongly agree or agree with the statement, while only 4.3% of respondents remained neutral.

5. I trust platforms that provide smooth refund experiences

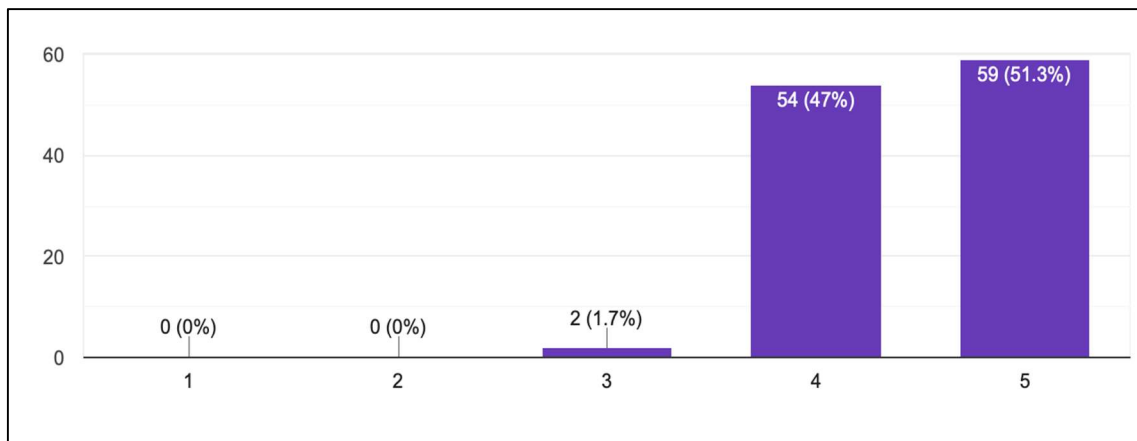


Fig 4.14: Trust on platforms with smooth refund experiences

Interpretation: The responses show a strong level of trust in platforms that provide smooth refund experiences. Since 47% of respondents selected agreement level 4 and 51.3% of respondents selected level 5 and only 1.7% of respondents chose 3, it is clear that participants have a high level of satisfaction with their shopping platforms.

6. A positive return/refund experience increases my long-term loyalty towards a platform

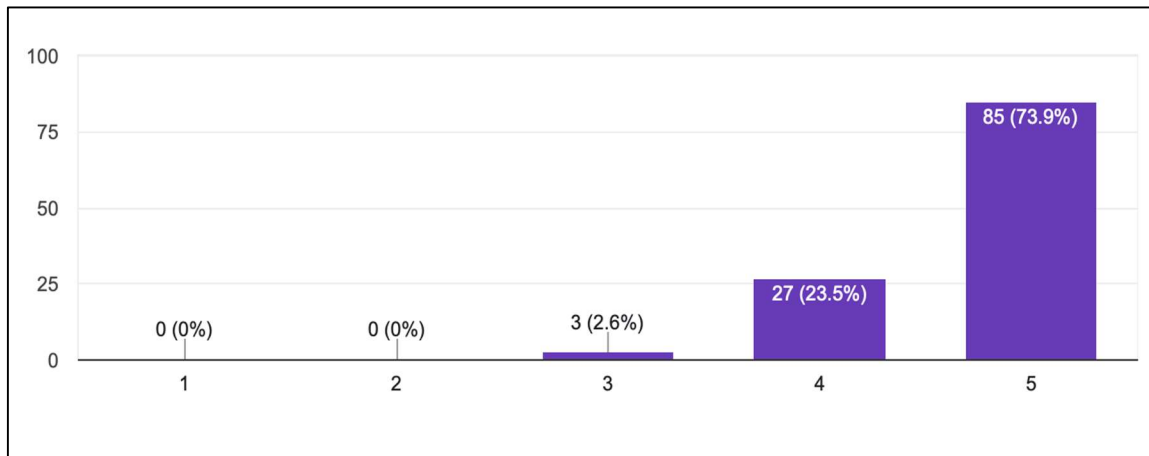


Fig 4.15: Impact of positive return/refund experiences on long-term loyalty

Interpretation: From the chart it is evident that 73.9% of respondents chose agreement level 5 and 23.5% selected level 4, which means participants strongly agreed or agreed that they are likely to remain loyal if their post-purchase concerns are handled smoothly and fairly. Only 2.6% of respondents remained neutral and none selected lower options, showing almost no disagreement with the statement in the question.

4.2 Data Analysis

The previous section presented a detailed interpretation of the responses collected through the questionnaire. This part would discuss the framework for hypothesis testing and draw some significant conclusions based on quantitative analysis carried out using relevant statistical tool.

4.2.1 Framework for Hypothesis Testing

This section would provide an insight into the process of testing the hypothesis, that will be framed and determine whether observed relationship in data is statistically significant. The tool used to analyse the same would be Microsoft Excel. The process of testing the hypothesis has been carried out in a systematic manner as follows:

1. Identification of variables

For the purpose of the study the variables identified will be defined as follows:

- **Independent Variable (X):** Return and Refund Policies
This would include the questions asked to the respondents in the “Perceived Effectiveness of Return and Refund Policies” section of the questionnaire.
- **Dependent Variable (Y):** Customer Loyalty
This would include the questions asked to the respondents in the “Customer Loyalty” section of the questionnaire.

The questions related to the independent and dependent variables, along with their interpretation are documented previously in the section 4.1 of the report.

2. Formulation of Hypothesis

The next step is to formulate the hypothesis, as follows:

- **H0:** Customer loyalty towards e-commerce platforms is not significantly affected by return and refund policies.
- **H1:** Customer loyalty towards e-commerce platforms is significantly affected by return and refund policies.

3. Selection of significance level (α)

For the purpose of study $\alpha=0.05$.

4. Data preparation in Excel

Following steps will be performed on excel:

- Since the data is collected numerically based on the Likert Scale of 1-5, the values for all the questions will be collected on an Excel sheet.
- The arithmetic mean for values of each respondent would be calculated based on their response received on the questions asked in the independent variable (X) section i.e. “Perceived Effectiveness of Return and Refund Policies” and the dependent variable (Y) section i.e. “Customer Loyalty” to understand their overall inclination.
- Now using the Data Analysis tool in the “Data” tab of excel the operation of regression will be done.
- Tool would give us the statistical values of important parameters, based on which acceptance or rejection of null hypothesis will be decided. The result would then establish the nature of relationship between the variables in study.

The organized arrangement of data along with their corresponding responses and analysis done on excel are illustrated through images as shown below.

1. Analysis of independent variable

Q6. The return process on e-commerce platforms is simple and hassle-free.	Q7. Refunds are processed within a reasonable time.	Q8. Return and refund policies are clearly communicated before purchase.	Q9. Easy return options increase my confidence in purchasing online.	Q10. My past return/refund experiences have been satisfactory.	Mean of Independent Variable (Refund and Return Policies)
4	4	5	5	4	4.400
4	4	4	4	4	4.000
5	5	5	5	4	4.800

4	4	3	5	4	4.000
5	5	5	5	4	4.800
5	5	5	5	5	5.000

Table 4.1: Illustrative presentation of mean calculation of independent variable

The table as shown above presents an illustrative representation of how the mean was calculated in Microsoft Excel with respect to response for each question that were collected in the questionnaire related to “Perceived Effectiveness of Return and Refund Policies” i.e. the independent variable. The last column gives the mean of responses, which has been calculated to get an overall understanding of the inclination of respondents. The process was done for all 115 responses that were collected through the questionnaire and their corresponding mean was calculated. The entire collection of responses and their respective means are provided in the Annexure 2 of this report in the end.

2. Analysis of dependent variables

Q11. I prefer shopping repeatedly from the same e-commerce platform.	Q12. I intend to continue purchasing from my preferred platform in the future.	Q13. I would recommend my preferred e-commerce platform to others.	Q14. A good return policy reduces my likelihood of switching to another platform.	Q15. I trust platforms that provide smooth refund experiences .	Q16. A positive return/refund experience increases my long-term loyalty towards a platform.	Mean of dependent variable (Customer Loyalty)
4	4	4	5	5	5	4.500
3	3	5	4	4	3	3.667
5	4	5	5	5	5	4.833
5	5	5	5	5	5	5.000
3	5	5	5	5	5	4.667
3	3	3	3	5	5	3.667

Table 4.2: Illustrative presentation of mean calculation of dependent variable

The table as shown above presents an illustrative representation of how the mean was calculated in Microsoft Excel with respect to response for each question that were collected in the questionnaire related to “Customer Loyalty” i.e. the dependent variable. The last column gives the mean of responses, which has been calculated to get an overall understanding of the opinion of respondents. The process was done for all 115 responses that were collected through the questionnaire and their corresponding mean was calculated. The entire collection of responses and their respective means are provided in the Annexure 2 of this report in the end.

4.2.2 Regression analysis

After computation of mean, as illustrated, the next step involved examining the relationship between them. For this purpose, a regression analysis was performed on Microsoft Excel

between the column containing the means of independent variable and dependent variable to understand their significance. The output obtained are as shown:

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.601603951							
R Square	0.361927314							
Adjusted R Square	0.356280654							
Standard Error	0.286021655							
Observations	115							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	1	5.243574957	5.243574957	64.09581143	0.0000000000012			
Residual	113	9.244347749	0.081808387					
Total	114	14.48792271						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	2.462044442	0.239750018	10.26921482	0.00	1.987056414	2.93703247	1.987056414	2.93703247
X Variable 1	0.454359754	0.056752504	8.005985975	0.00	0.341922807	0.566796701	0.341922807	0.566796701

Table 4.3: Output of Regression Analysis done in Microsoft Excel

Interpretation of the values obtained:

- **Multiple R** indicates a moderate positive relationship. This suggest that any improvement in return and refund policies are associated with an increase in loyalty of the customers to their e-commerce platform.
- The **R Square value** shows that there are other factors beyond return and refund policies like product quality, pricing, delivery speed, etc. that influence customer loyalty which are not part of this study.
- **Adjusted Value of R Square** provides a reasonable explanation about the stability of the model and how the independent variables used in study contributes meaningfully to the explanation of customer loyalty.
- The **ANOVA** table shows the Significance F value is extremely small and indicates the independent variable i.e. return and refund policies collectively has a meaningful impact on dependent variable i.e. customer loyalty.
- The slope value for the independent variable (0.453) is positive. This shows customer loyalty increases by 0.45 units approximately.
- The **p-value (0.00)** as obtained in the analysis is significantly less than 0.05, which confirms the relationship. We hereby reject **H0** and accept **H1**.
- Hence there is sufficient statistical evidence that **customer loyalty towards e-commerce platforms is significantly affected by return and refund policies.**

5. CONCLUSION

With substantial growth in online shopping, customers today are not only concerned about the pricing and product, but also making the service related aspects such as return and refund policies an important area of consideration. Hence, these policies have emerged as an important factor that affects the customer satisfaction and long-term engagement with a platform.

An analysis of the data collected shows frequent online shoppers with varying degree of usage as per their needs and are well informed with the online shopping practices. It was observed that the platforms such as Amazon, Flipkart, Myntra are widely preferred, suggesting that experiences of customers on these platforms significantly shape expectations and perceptions.

5.1 Findings from Regression Analysis

The regression analysis conducted in the study highlights these policies tend to enhance customer loyalty to a certain extent. It also indicates the presence of other factors influencing customer behaviour. This is because, loyalty is driven by a combination of multiple elements rather than a single factor.

5.2 Outcome of Hypothesis Testing

The statistical analysis clearly indicates significance of the policies on consumer.

5.3 Implications for E-Commerce Platforms

From the practical business standpoint, the findings highlight the importance of designing a suitable return and refund policy that is customer friendly and addresses their concerns in a hassle-free manner. In a competitive e-commerce market where there is a presence of multiple e-commerce platforms that offer similar products and pricing, the quality of post-purchase service acts as key differentiator in building long-term retention of customers. Companies that ensure smooth return procedures, timely refunds as per their stated timeline, transparent policies are more likely to build trust and encourage customers to make repeat purchase from their platform, thereby enabling long-term customer engagement on their platform.

5.4 Scope for Future Research

Considering all the aspects as discussed in the above sections, future research can be built upon this study by including a broader set of variables, to get a more comprehensive understanding of customer loyalty. Expanding the sample size and including respondents from diverse backgrounds could also provide more comprehensive insights. The role of technological advancements and personalization can also be explored in enhancing loyalty of customer.

5.5 Study Limitations

The sample does not present all possible segment of online shoppers. The analysis focuses on a single independent variable, whereas customer loyalty is a concept rooted in product, its pricing, efficiency of delivery, customer service, which have not been explored in detail in this study.

E-commerce platforms that prioritize efficient relationship with customers, are able to sustain their long-term retention. Overall, return and refund policies are an integral part of the customer experience, and their effective implementation can significantly contribute towards shaping of the customer perceptions and their sustained loyalty towards the **e-commerce platforms**.