



## Return Abuse Goes Mainstream as Nearly Half of Consumers Use AI in Return Claims, New Riskified Research Finds

June 22, 2026

*New global study shows normalization of strategic returns, widening regional differences, and rapid AI adoption reshaping ecommerce post-purchase risk*

NEW YORK--(BUSINESS WIRE)--Jun. 22, 2026--

[Riskified](#) (NYSE: RSKD), a global leader in ecommerce fraud detection and risk intelligence, today released a new global report, "[Rewriting the Rules on Returns](#)", exploring how consumer attitudes and behaviors around ecommerce returns are evolving in the age of artificial intelligence (AI).

The Riskified-commissioned study, conducted by [eTail Insights](#), is based on a survey of 2,091 consumers across seven countries, alongside in-depth interviews with senior leaders from many of the largest retail companies in the world. The research finds that return abuse behaviors are increasingly normalized, while nearly half of consumers already use generative AI tools to assist with return or refund claims. At the same time, merchants are responding by tightening return policies, shortening return windows, and deploying advanced AI detection to better distinguish between legitimate behavior and abuse patterns.

### Key Findings

Nearly half of consumers (50%) report using generative AI tools such as ChatGPT or Claude to help draft return or refund claims, signaling a structural shift in how consumers interact with post-purchase processes.

Retail leaders interviewed for the study note that shoppers are using AI to write highly convincing return requests, which is overwhelming retailers. At the same time, the research shows that many shoppers view a range of return-related behaviors as acceptable:

- 46% think it's fine to return something just because it looks different in person than it did online
- 42% think it's okay to buy multiple sizes or colors to try on at home, fully intending to return most of them (aka "bracketing")
- 24% think it's acceptable to wear or use an item before returning it for a refund.

Social media plays a role: More than half of consumers report encountering return-related content on social media, where "life hacks" and informal guidance around returns are increasingly shared and normalized. Overall, 85% of consumers accept at least one type of strategic or borderline return behavior, while only 15% prefer to stick to the policies.

In response, many retailers are tightening return policies, while some are also beginning to introduce more tailored approaches based on customer risk and behavior, though these are not yet consistently applied at scale. Common changes include narrowing return reason categories, shortening return windows, offering store credit instead of refunds, strengthening inspection and quality control processes, and applying differentiated treatment for high-risk versus low-risk customers.

Consumers are not uniformly opposed to stricter controls. Surprisingly, the majority (52%) are supportive of stricter return policies, with more than 60% saying they would adjust their behavior if they better understood the true cost of returns. More than half (56%) also prefer personalized or tiered return policies rather than uniform approaches.

"The democratization of generative AI has fundamentally changed the returns landscape. When half of consumers are using AI to draft highly persuasive refund claims, manual reviews simply cannot keep up," said Jeff Otto, Chief Marketing Officer at Riskified. "To protect margins without alienating top shoppers, retailers need the ability to provide differentiated return experiences, accurately and at scale. Using AI and identity-based intelligence, retailers can dynamically reward loyal customers with a frictionless process while automatically applying strict controls to policy abusers."

A global luxury fashion brand uses Riskified's AI-powered fraud and risk intelligence platform to confidently and quickly provide a premium experience to its high-value customer base while precisely identifying fraud and policy abuse.

The company reported:

- Approximately 75% reduction in chargebacks
- Conversion increased from ~50% to 75–80%
- Decrease in chargebacks spurred by rejected returns, from roughly \$1M annually to \$150K–\$200K

The brand also improved its ability to identify repeat offenders across multiple identities, devices, and payment methods, enabling stronger protection against return abuse.

The report findings point to a new phase of ecommerce returns shaped by AI-driven fraud and abuse detection, identity-based intelligence, personalized return policies, and greater transparency around return costs. This shift reflects a growing gap between consumer expectations and merchant sustainability constraints, as behaviors many consumers see as normal are increasingly viewed by merchants as structural cost drivers. Merchants that succeed will be those able to distinguish between loyal customers and abusive behavior while maintaining seamless experiences for

high-value shoppers.

The full report, "[Rewriting the Rules on Returns: How consumer attitudes, AI and abuse are shaping global ecommerce.](#)" is available on [Riskified.com](#).

### **About the Study**

Riskified, a leading provider of ecommerce fraud and risk intelligence solutions, commissioned eTail Insights to give ecommerce, customer experience, and fraud leaders a clearer picture of how consumers think about online returns and return policies, as well as how they choose to act based on the social and economic factors that influence them.

The consumer survey reached 2,091 respondents across seven markets, with over half (51.41%) based in the US, followed by the United Kingdom (14.35%) and Japan (11.96%). Respondents were selected to reflect a range of income levels, age groups, and geographies, and all had made at least one online transaction in the three months before completing the survey. Millennials comprise the largest generation represented (37.16%), and all respondents have made online transactions in the past three months.

eTail Insights also conducted merchant interviews, engaging senior leaders with direct visibility into fraud, abuse, and post-fulfillment policy at their organizations. eTail Insights spoke in depth with 10 senior leaders from some of the world's most well-known brands in the retail and ecommerce space. In addition, eTail Insights conducted qualitative interviews with ten senior retail leaders across ecommerce, fraud prevention, and customer experience roles at companies with annual revenues between \$250 million and \$10 billion.

### **About eTail Insights**

eTail Insights, the industry research and digital publishing arm of eTail, delivers cutting-edge data and analysis on trends, challenges, and opportunities in the retail and ecommerce sectors. Through comprehensive research reports, webinars, and thought leadership initiatives, we empower senior-level retail leaders to make informed strategic decisions and stay ahead in the rapidly evolving digital landscape. Our deep industry intelligence not only informs retail leaders but also connects innovative solution providers with key decision-makers, fostering a dynamic ecosystem that drives the future of digital retail. For more information, please visit [wbrinsights.com](#).

### **About Riskified**

Riskified (NYSE: RSKD) empowers businesses to unleash ecommerce growth by outsmarting risk. Many of the world's biggest brands and publicly traded companies selling online rely on Riskified for guaranteed protection against chargebacks, to fight fraud and policy abuse at scale, and to improve customer retention. Developed and managed by the largest team of ecommerce risk analysts, data scientists, and researchers, Riskified's AI-powered fraud and risk intelligence platform analyzes the individual behind each interaction to provide real-time decisions and robust identity-based insights. Learn more at [riskified.com](#).

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