

The 2025 Storfund Returns Index

Storfund



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⁰¹ Introduction

The Rising Tide of Ecommerce and the Hidden Impact of Returns



Online purchases now make up over 20% of global retail sales, with Amazon commanding around 40% of total online retail in the US. By 2028, ecommerce is projected to surge to \$6.8 trillion – capturing nearly a quarter of the global retail market.

For high-growth sellers, the lure of global marketplace expansion comes with operational complexity that can quietly erode margins. At the heart of this challenge is the rising cost of returns – a risk vector with direct implications for reverse logistics, cash flow constraints, and unpredictable restocking cycles.

Left unchecked, returns can chip away at profitability in ways that are difficult to forecast or control.

Return rates don't just affect a seller's bottom line – they also shape marketplace visibility. Platforms like Amazon assess performance not only on revenue, but also on return frequency. A consistently high rate can mean lower rankings, reduced exposure, or even suspended listings.

While some returns are inevitable, leading sellers do more than absorb the cost – they treat them as a signal. By analysing patterns and customer behaviour across different markets, it is possible to turn returns into a strategic data point – one that helps mitigate risk, preserve margins, and stay ahead of the competition.

Storfund – a Unique Global Insight

Storfund is a global fintech company that provides financing to sellers on more than **50 marketplaces worldwide**. Founded in London in 2018, its mission began with a sharp observation: while ecommerce revenue was growing exponentially, cash flow wasn't keeping pace.

Marketplaces typically delay payouts to accommodate potential refunds but for sellers, this creates a liquidity bottleneck that limits restocking and reduces the agility that ecommerce demands.

Today, Storfund has transformed that equation. Its platform enables sellers to access their funds the day after dispatch – rather than waiting 14 to 60 days for standard marketplace payouts – unlocking **faster growth and operational flexibility**.

By processing millions of orders, returns, and refunds, Storfund's embedded tech delivers a uniquely global, data-rich view of buyer behaviour. These insights now power this report – designed to help sellers navigate returns, manage risk, and scale with confidence.

What We Learned From 54 million Orders



To understand how returns are shaping today's ecommerce landscape, Storfund analysed data from high-growth, profitable sellers across six major markets: France, Germany, Italy, Spain, the UK, and the US. This analysis covered the 24-month period from January 2023 to December 2024.

Each seller met a minimum monthly turnover threshold – **£25,000 / €30,000 / \$30,000** – ensuring that findings reflected operationally mature, scalable businesses.

The result is a nuanced view of how return rates vary by geography, price point, and return delay patterns. From product sensitivity to customer expectations, the data surfaces actionable trends that sellers can use to sharpen inventory planning, adjust service strategies, and protect profit margins in each market.

⁰² Key Index Insights - In Summary

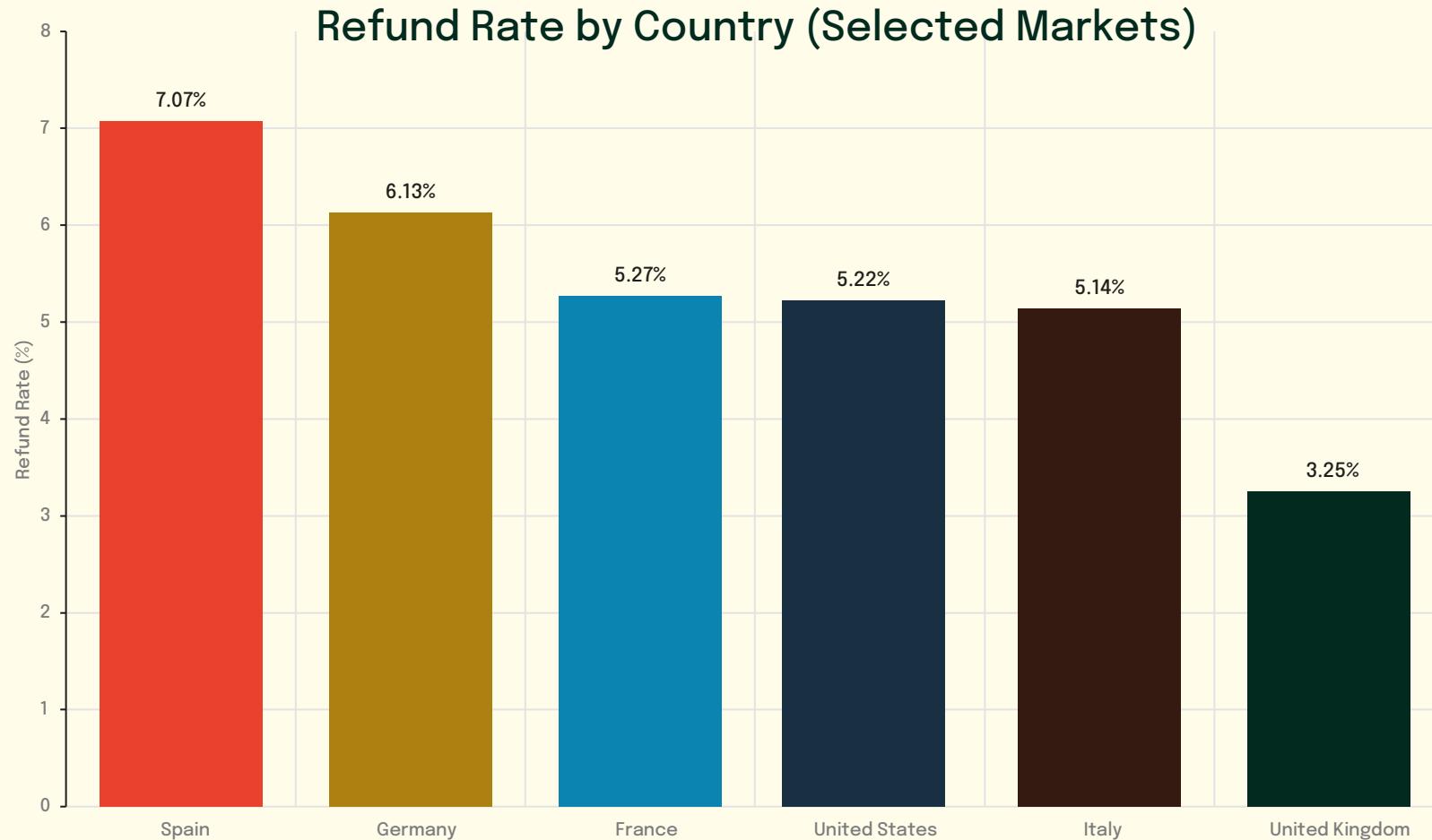


- 1 Return rates vary by country.**
The UK has the lowest (3.25%), while Spain tops the chart (7.07%). Germany (6.13%) returns nearly double the UK rate.
- 2 The US leads in high-value returns.**
US shoppers return £100+ items at 13.2% – the highest globally, and above UK rates across all tiers.
- 3 Italy performs best on premium SKUs.**
Italy has the lowest high-ticket return rate (7.27%), reflecting stronger buyer intent and leaner post-sale friction.
- 4 Higher prices mean higher return risk.**
As price increases, so do return rates – and the average time to complete a return.
- 5 Delayed returns tie up capital.**
Longer refund cycles stall resale and strain liquidity – especially for sellers [without daily cash flow solutions](#).
- 6 Returns spike with timing and seasonality.**
Refunds surge in January, August, and after promos. Mid-month and early-week orders also see higher return rates.
- 7 Returns are a strategic metric.**
They reflect consumer behaviour, digital maturity, and market friction – with real impact on pricing, margin, and growth.

⁰³ Which Countries Have
the Highest Return Rates?

Country-by-Country Comparison of Return Volumes and Rates

Customer return behaviours clearly vary by country, offering key insights into regional norms and expectations.



Key Insights

- **UK shoppers** return the fewest items, with a return rate of just **3.25%**.
- **Spain** has the highest rate of return at **7.07%** – more than double the UK figure.
- The **average return rate** across all six countries is **5.35%**, with **four markets exceeding** that benchmark.
- Germany's return rate stands at **6.13%** – nearly double that of the UK.

Implications for Sellers

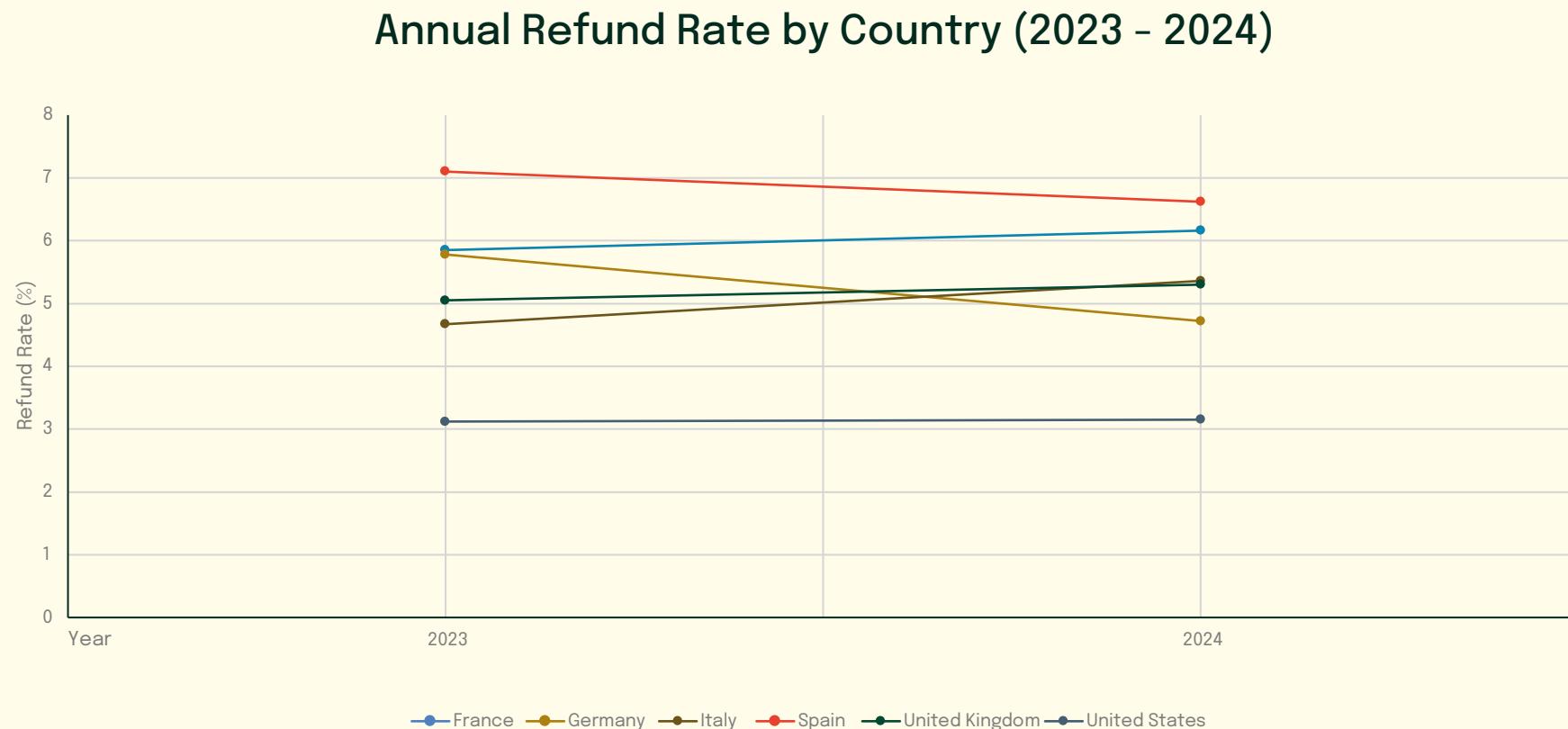
- **Adjust for higher return volumes** in markets like Spain and Germany – plan for more reverse logistics and potential restocking delays.
- **Strengthen cash flow planning** to offset refund delays and maintain inventory agility in high-return regions.
- **Leverage low-return markets like the UK** to trial higher-value SKUs, launch new product lines, or test seasonal inventory strategies.
- **Tailor inventory allocation and forecasting** by country to protect margins and improve operational resilience.



⁰⁴ Have There Been Changes
in Behaviour, Year on Year?

2023 vs 2024 Trends in Return Rates

This section compares monthly refund rates across 2023 and 2024 to highlight shifts in consumer behaviour.



Key Insights

Improving Markets

- France and Spain show meaningful reductions in return rates despite rising order volumes – France from **5.90% to 4.70%**, and Spain from **7.11% to 6.62%**.
- These shifts may reflect improvements in product selection, delivery accuracy, or customer satisfaction mechanisms.

Slight Upticks

- Italy's return rate increased from **4.68% to 5.42%**, suggesting growing pressure from shifting buyer expectations or category expansion.
- Germany also saw an increase from **5.77% to 6.18%**, maintaining one of the highest rates in the dataset.
- The US nudged upward from **5.06% to 5.21%**, a modest shift that may still signal evolving consumer behaviours.

Stable Performer

- The UK remains the lowest-return market, holding steady with a slight increase from **3.13% to 3.22%** – reinforcing its reputation for consistent shopper behaviour and merchant performance.

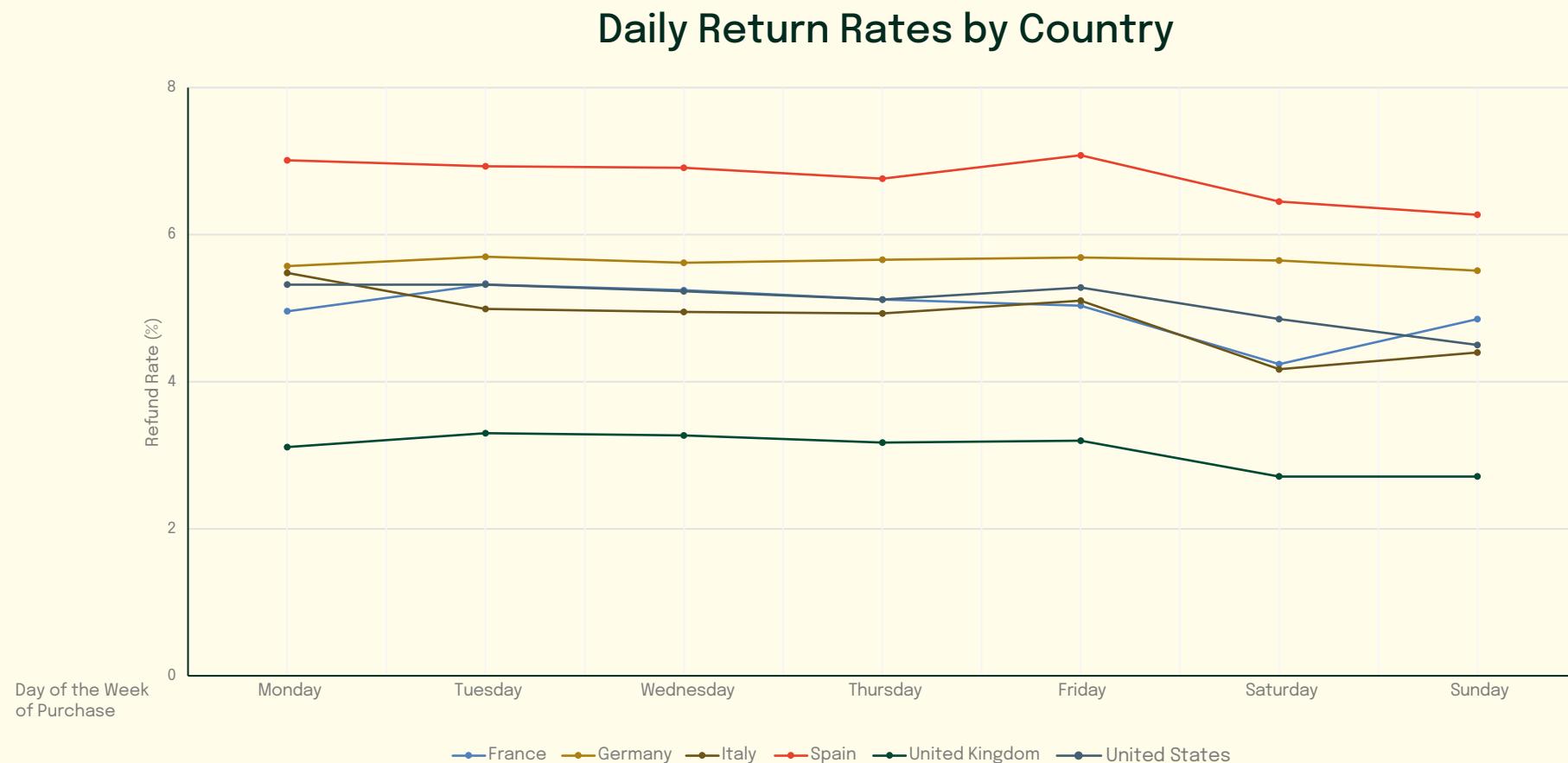
Implications for Sellers

- **Act early in markets where return rates are climbing** to prevent trend reversals from turning into margin threats. Sellers in Italy, Germany, and the US should reassess product fit, listing clarity, and delivery accuracy to prevent further increases.
- **Double down in improving markets:** Reductions in France and Spain present opportunities to reinforce what's working – whether that's category targeting, delivery speed, or post-sale support.
- **Maintain momentum in the UK:** Still the lowest-return market, the UK offers margin protection but sellers should monitor whether low return rates reflect genuine satisfaction or hidden friction in the returns process.
- **Treat return data as dynamic:** Year-on-year shifts reveal evolving shopper behaviours. Adjust return planning regularly to align with live market signals, not static assumptions.

⁰⁵ When Are Orders Most
Likely to Be Returned?

Day-of-Week Patterns in Return Behaviour

Day-of-week analysis offers a surprising lens into buyer intent – and may help sellers time promotions, returns handling, or inventory alerts more strategically.



The Highest and Lowest Return days - based on the day of the week of purchase

Country	Highest Return Day	Lowest Return Day	Spread (High-Low)
UK	Tuesday (3.33%)	Saturday/Sunday (2.71%)	0.59%
USA	Monday/Tuesday (5.32%)	Sunday (4.5%)	0.82%
Italy	Monday (5.48%)	Saturday (4.17%)	1.31%
France	Tuesday (5.31%)	Saturday (4.21%)	1.10%
Spain	Friday (7.08%)	Sunday (6.27%)	0.81%
Germany	Tuesday (5.70%)	Sunday (5.51%)	0.19%

Key Insights

- **Weekend Wisdom:** Across all six markets, return rates are lowest for items purchased on Saturdays and Sundays – suggesting weekend purchases may be more considered and deliberate.
- **Early Week - Higher Risk:** Orders placed on Mondays through Wednesdays show consistently higher return rates, likely due to more impulsive buying or early-week decision fatigue. The one exception is **Spain**, which peaks on Fridays – potentially tied to local fulfilment or shopping patterns.
- **Germany's Flatline:** Germany shows remarkably steady return behaviour across all days of the week, reinforcing a reputation for consistent, deliberate consumer habits.
- **Peak Persistence:** Even at seasonal highs, refund volumes concentrate Monday to Friday, with the start of the week typically leading – highlighting the continued importance of weekday processing infrastructure.

Implications for Sellers

- **Time your promotions wisely:** Be cautious with early-week flash sales or influencer drops – they may drive higher return rates. Consider scheduling key campaigns later in the week when buying appears more intentional.
- **Reinforce post-purchase touchpoints:** Use Monday-Wednesday windows to follow up with helpful content (e.g. sizing guides, usage tips, reassurance) that can reduce return likelihood.
- **Optimise weekend fulfilment:** Lower weekend return rates may signal higher buyer confidence. Use this as an opportunity to trial premium products, bundles, or higher-value SKUs.
- **Tailor returns operations by day:** Knowing that returns peak early in the week can help teams plan resources, issue alerts, or refine refund timing accordingly.



⁰⁶ When in the Month Are Orders – and Refunds – Most Likely to Occur?

Analysis by Month Phases (Start, Mid, End)



Two questions guided our analysis:

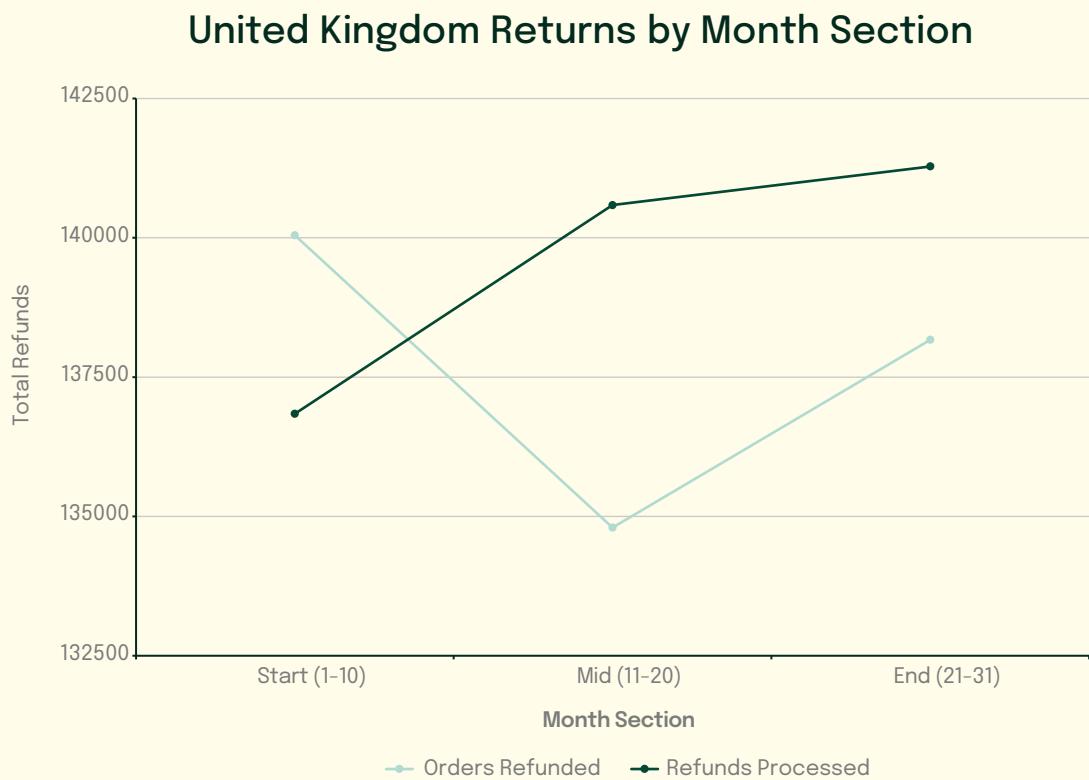
1. Are orders placed at the start, middle, or end of the month more likely to be refunded?
2. Are refunds processed more often at the start, middle, or end of the month?

Here's what the data revealed:

- **Order timing varies by market:** The UK and France see the highest refund rates for **early-month orders**, while Germany peaks **mid-month** and the US stands out with a **late-month spike**.
- **Refund timing is surprisingly consistent:** Across almost all countries, refunds are most often processed at month-end – pointing to a shared operational pressure point, regardless of when purchases were made.

The charts on next pages explore these behavioural patterns in more detail, market by market.

UK – Refund Rate by Order Timing and Refund Processing

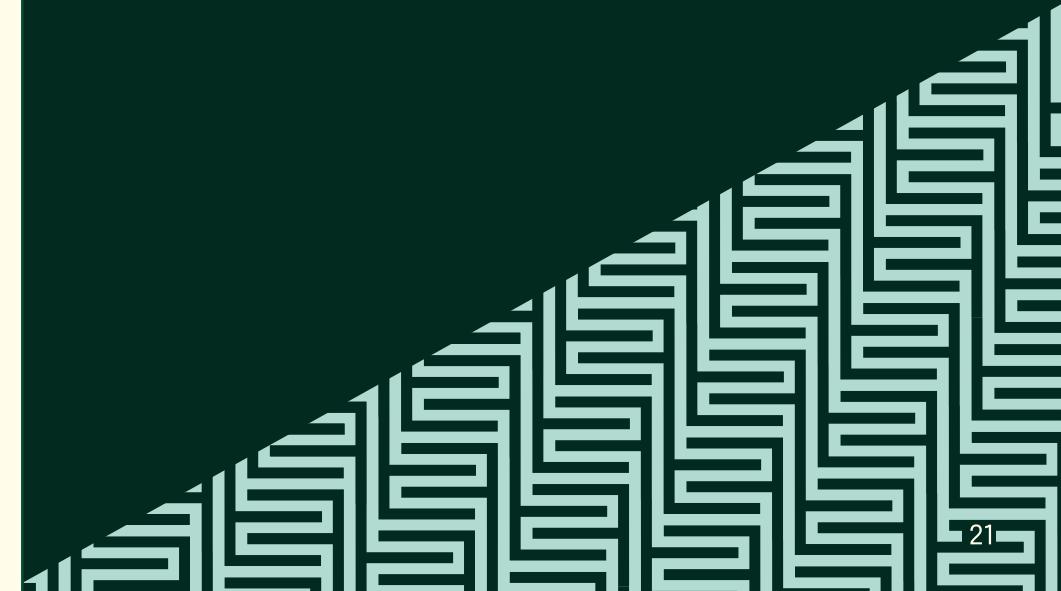


UK – Key Insights

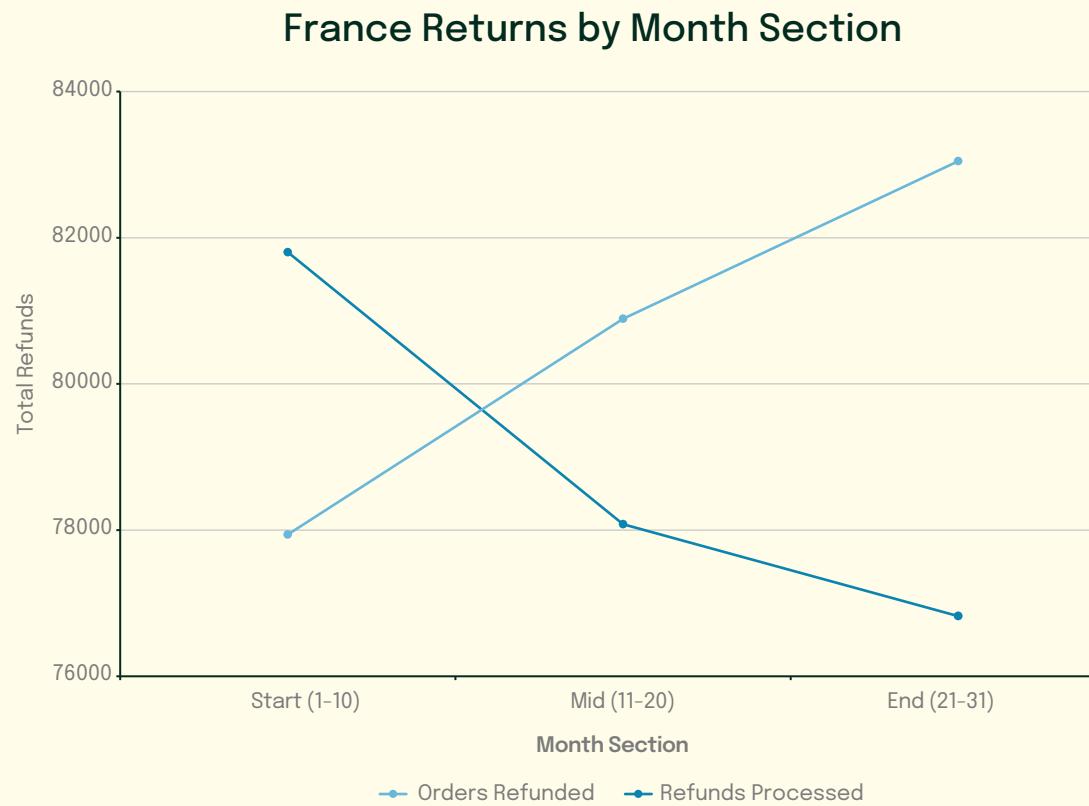
- **Refunded orders peak early in the month (1-10);** the mid-month sees the lowest return rates.
- **Month-end is the most active refund processing period,** hinting at system batching or delays from earlier returns.

Implications for Sellers:

- Consider tightening return support and inventory restocking near month-end to handle increased refund processing.



France – Refund Rate by Order Timing and Refund Processing



France – Key Insights

- **Refunded orders are most common for early-month purchases;** return likelihood tapers off toward the end of the month.
- **Refunds are processed increasingly through the month,** peaking at month-end increasing the likelihood of a backlog or mid-month return clustering.

Implications for Sellers:

- Optimise return handling capacity toward the end of each month in France, and evaluate campaigns targeted early in the month for quality or sizing issues.

Germany – Refund Rate by Order Timing and Refund Processing



Germany – Key Insights

- **Refunded orders peak mid-month (11-20)** – a different pattern from France and the UK, possibly tied to local promo cycles or spending rhythms.
- **Refund processing is also concentrated mid-month**, with less fluctuation across the month than seen in other markets.

Implications for Sellers:

- Sellers should ensure steady operational coverage throughout the month, with particular attention to mid-month periods – especially if promotions are running then, as they may influence return behaviour.

Italy – Refund Rate by Order Timing and Refund Processing



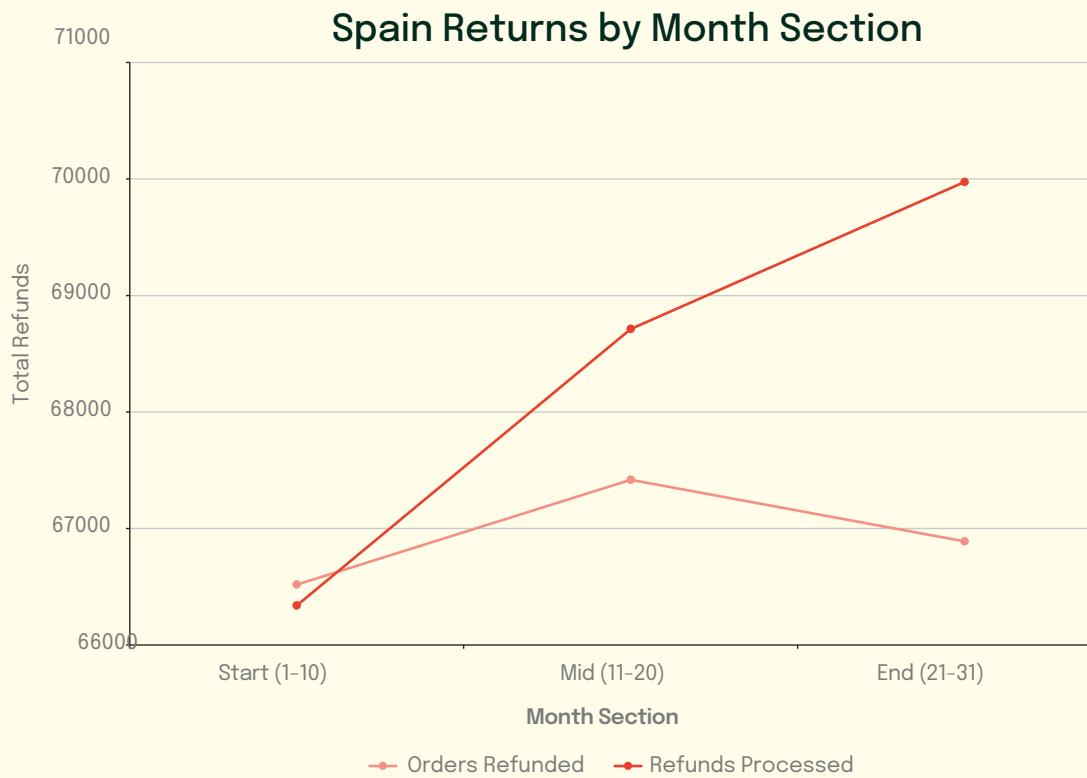
Italy – Key Insights

- **Refunded orders slightly peak at the start of the month,** but overall variation is minimal – suggesting stable buyer behaviour across the month.
- **Refunds gradually increase throughout the month,** ending in a late month processing peak similar to France, though less pronounced.

Implications for Sellers:

- Maintain consistent return handling throughout the month, with extra capacity toward month-end; early-month offers may warrant scrutiny for return triggers.

Spain – Refund Rate by Order Timing and Refund Processing



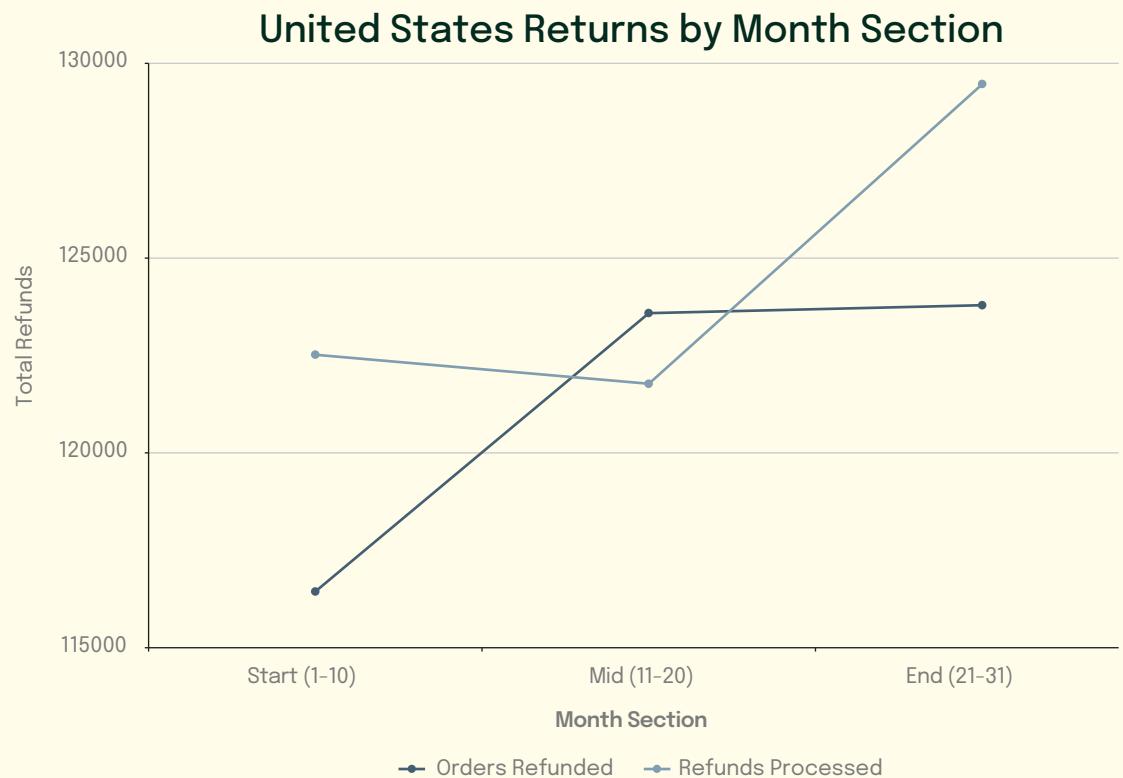
Spain – Key Insights

- **Return rates are relatively evenly distributed across the month**, with only a moderate mid-month peak – indicating steady buyer behaviour.
- **Refund processing builds throughout the month**, reaching a peak in the final days of the month.

Implications for Sellers:

- Stable return timing simplifies forecasting, but sellers should still plan for heavier refund processing in the final 10 days of each month.

United States – Refund Rate by Month Phase



United States – Key Insights

- **Both returns and refund processing spike at mid-to month end**, making the US the only market where activity clusters heavily in this window.
- **This end-loaded behaviour creates the largest processing gap** across the six countries – signalling clear operational pressure.

Implications for Sellers:

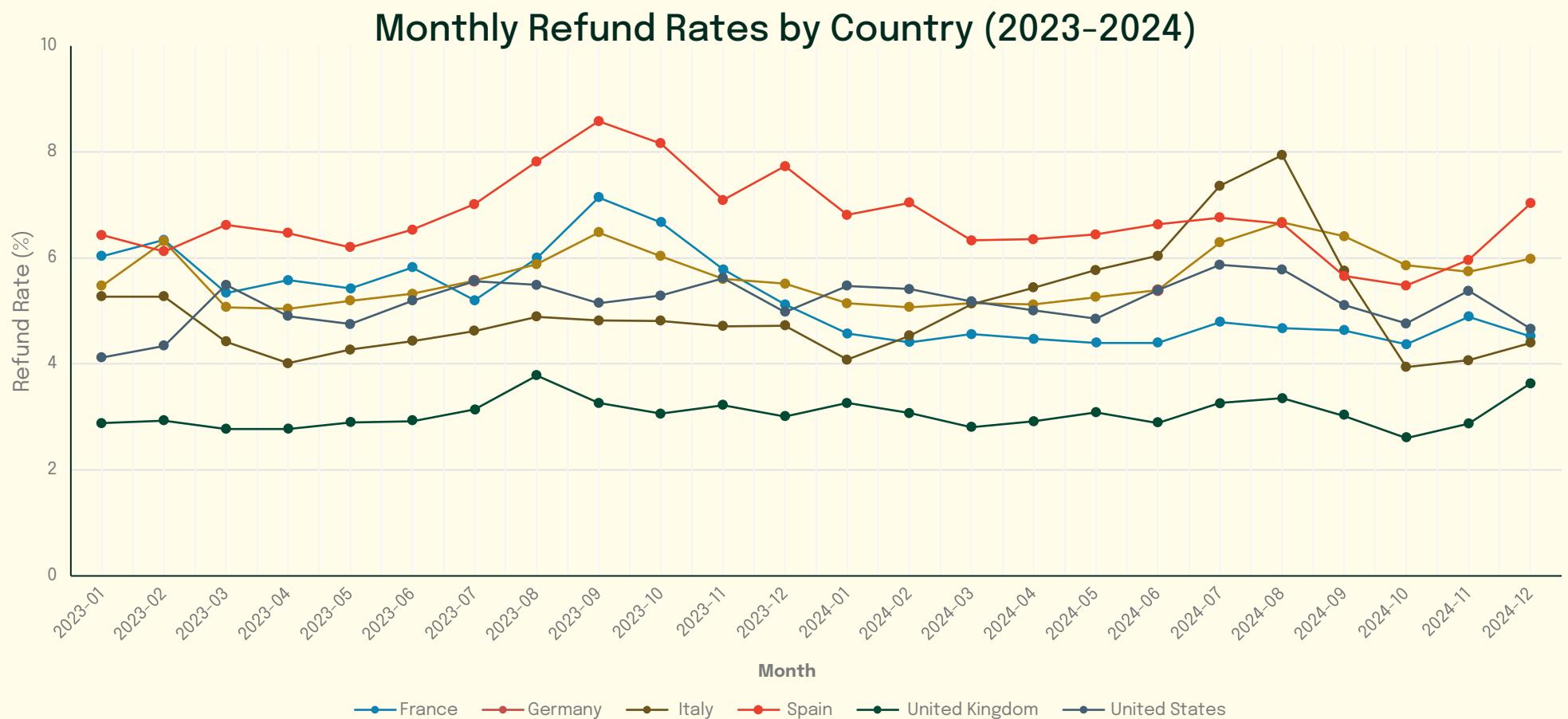
- Plan for significant volume surges in the final 10 days; monitor end-of-month offers or bulk deals for potential return triggers.

⁰⁷ How Have Return
Behaviours Shifted Over
the Past Two Years?

Monthly Return Rate Trends (Jan 2023-Dec 2024)

Using data from January 2023 to December 2024, we analysed monthly return rates to uncover patterns, seasonal fluctuations, and longer-term structural shifts.

We begin with a view of monthly return rates by order.



Key Insights

The chart highlights distinct consumer return behaviours across six major ecommerce markets over a two-year period:

Spain

- Consistently the highest refund rates, typically ranging from **6.5-8.5%**.
- Notable peaks in late 2023 suggest strong seasonality – likely linked to fashion/apparel.
- Volatility signals a need for robust return policies and resilient customer service infrastructure.

Germany

- Sustains elevated refund rates with moderate month-to-month variation.
- Mid-2024 spike aligns with seasonal high-volume periods (e.g. summer sales).
- Reflects a consumer expectation for easy, no-fuss returns as part of standard service.

France

- Refund rates hover steadily around **5-6%**, with a soft dip in early 2024.
- A subtle downward trend may reflect gains in product accuracy or more deliberate purchasing.

Italy

- Italy shows periods of decline in return rates – from highs of **7%** in early 2023 to lows near **4%** by late 2024.
- At points, sellers appear to be closing the return loop more efficiently, but overall return rates remain volatile.
- Signs of progress are clear, but volatility shows there is more work to be done.

United States

- Maintains moderate, stable return rates (**4.5-6%**) with a gradual increase into late 2024.
- Possibly driven by expanding product range and return complexity.
- Still represents a relatively predictable and scalable return environment.

United Kingdom

- The lowest and most stable return rates across all markets (**2.5-3.5%**).
- Suggests a combination of disciplined buying, solid merchant execution, and potentially tighter return protocols.
- A strong benchmark for low risk launches or controlled pilots.



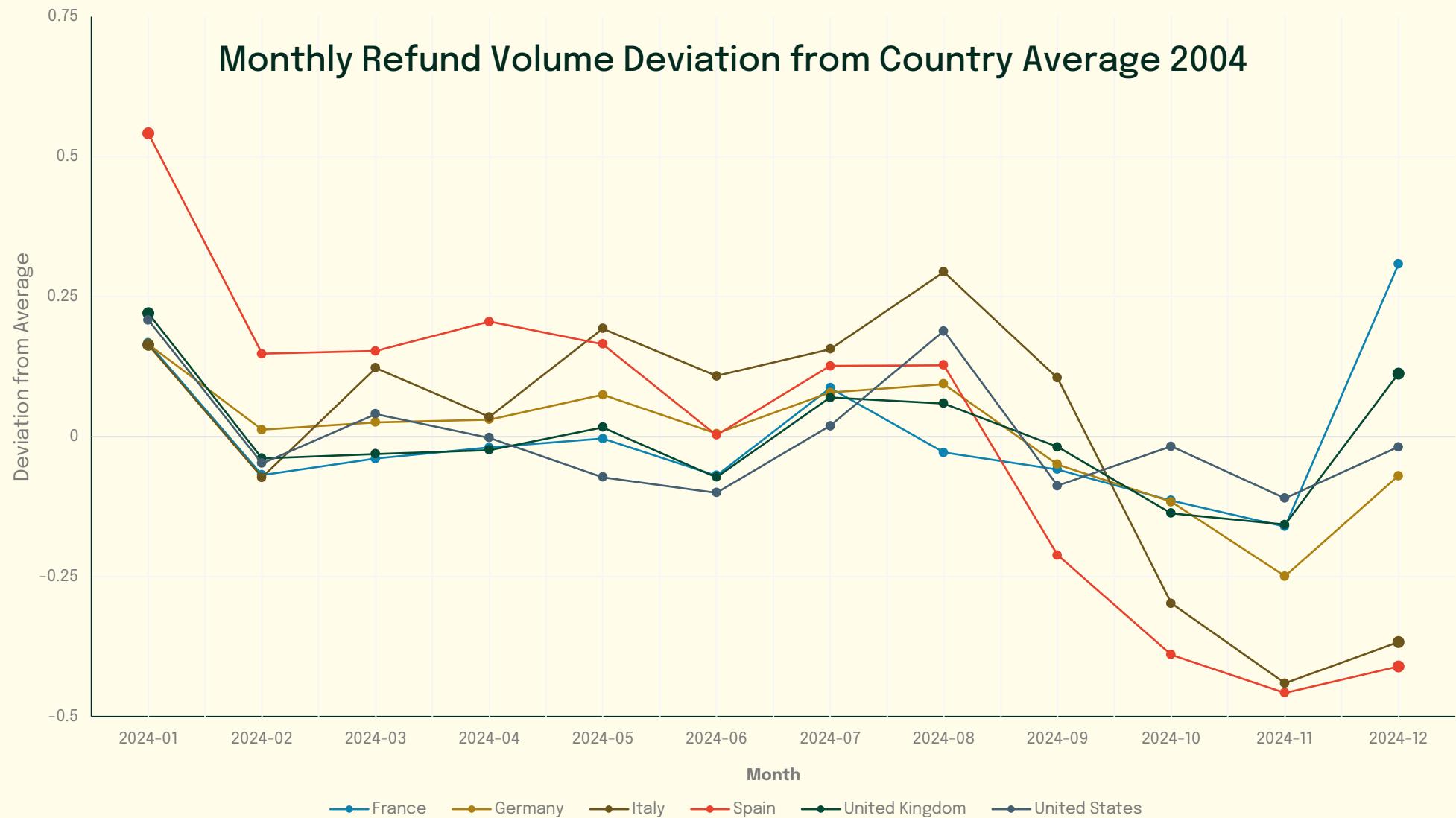
Implications for Sellers

- **Spain and Germany:** High-touch return support remains essential. Invest in sizing tools, fit prediction, and expectation-setting to reduce volatility.
- **France and Italy:** These shifting markets show momentum at points - doubling down on UX, product info, and post-purchase support could help turn volatility into sustained gains.
- **United Kingdom and United States:** Offer steady ground for controlled experimentation – but monitor US return growth closely as complexity rises.

⁰⁸ Which Months See
the Highest
Refund Volumes?

Seasonality and Cash Flow Pressure Points

Next, we examined monthly refund volumes in 2024, measured as deviations from each country's 12-month average.





The chart shows how refund volumes rose above or dipped below the national monthly average for each country. The dotted line at 0.0 marks the neutral baseline – meaning that month was in line with that country’s average.

- **Positive values** indicate higher-than-average refund activity
- **Negative values** reflect quieter-than-usual months
- For example, **+0.15** represents a 15% increase in refund volume compared to that country’s typical month

This view makes it easier to spot:

- Seasonal spikes (e.g. December/ January returns)
- Consistency or volatility in returns behaviour
- And operational pinch points, such as sustained above-average periods.

Key Insights

It will not surprise sellers that refund activity is seasonal. Across all six countries, refund volumes consistently peak in January, with August also featuring prominently – likely reflecting post-holiday returns and seasonal sales cycles.

These periods pose a clear risk of operational strain and can create pressure on cash reserves if not proactively managed.

Top 3 Refund Months per Market



Here we highlight the **Top 3 Refund Months** by volume for each country from **Jan 2023 – Dec 2024**:

France

Rank	Month
1	Dec 2024
2	Jan 2024
3	July 2024

Germany

Rank	Month
1	Jan 2024
2	Aug 2024
3	July 2024

Italy

Rank	Month
1	Aug 2024
2	May 2024
3	Jan 2024

Spain

Rank	Month
1	Jan 2024
2	Apr 2024
3	May 2024

United Kingdom

Rank	Month
1	Jan 2024
2	Dec 2024
3	July 2024

United States

Rank	Month
1	Jan 2024
2	Aug 2024
3	March 2024

1. Cash Flow Sensitivity

Refund surges erode liquidity just as sales spikes settle:

- Inventory is temporarily unsellable while in return transit.
- Refunds may precede restocking or resale.
- Reverse logistics costs rise precisely when revenue dips.

Key Point: January and August are global refund pressure points – often showing **2x higher volume** than baseline

2. Geographic Risk Windows

- **Italy and Spain** have sharper spikes in fewer months – risk is concentrated but acute.
- **France's Q4 surges** coincide with peak marketing and inventory investment – compounding pressure.

3. Inventory and Restocking Lag

During surge periods:

- High-value SKUs may sit in returns pipelines during high-conversion windows.
- Forecasting becomes less reliable if returned inventory reactivation is delayed.

4. Planning Recommendations

To reduce disruption and protect margins:

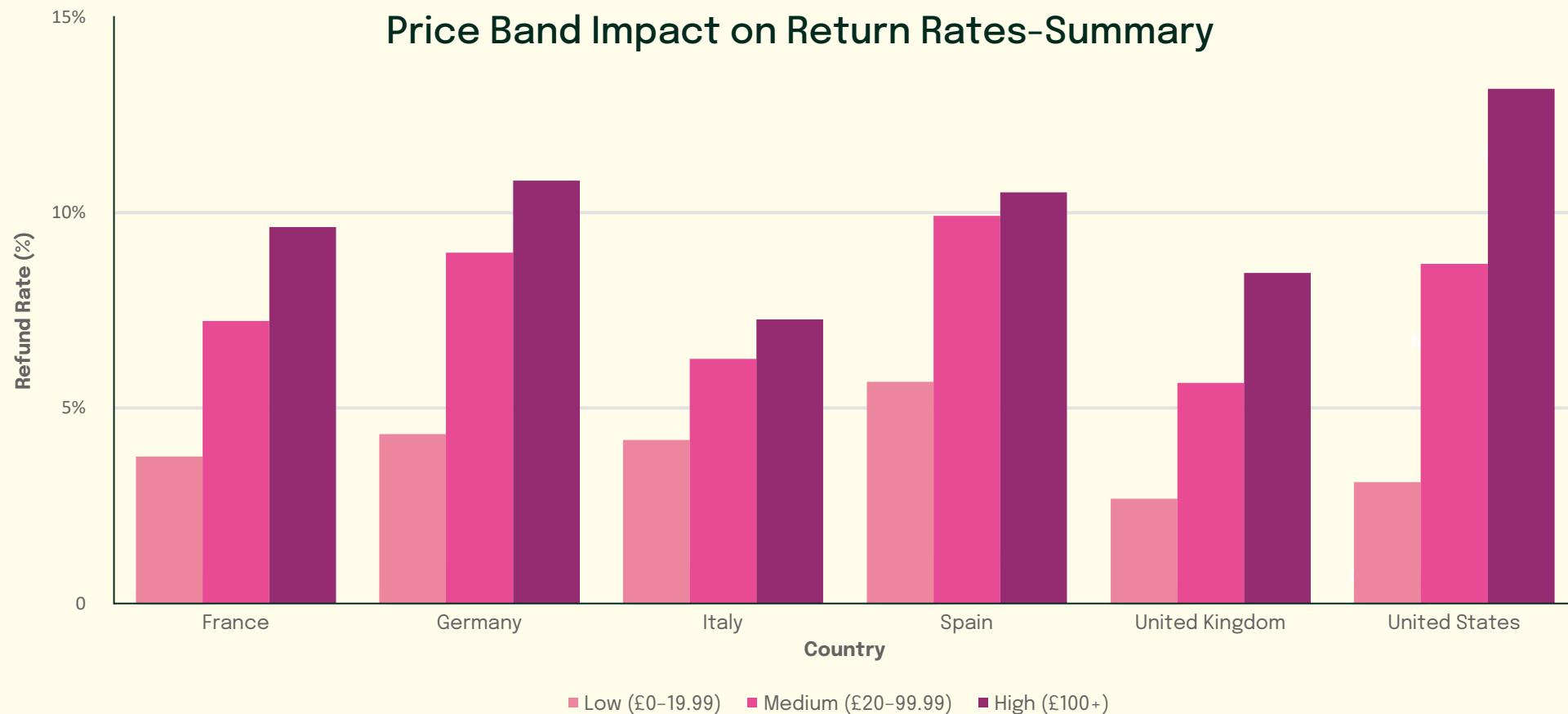
- **Forecast revenue post-refunds** – layer refund rate forecasts into sales expectations
- **Decouple revenue from payout delays:** real-time cash flow (e.g. next-day payouts) protects growth momentum, especially useful in refund-heavy periods like January and late summer.
- **Stagger campaigns** – avoid running major promos across all high-return markets simultaneously.

⁰⁹ How Does Price
Influence Return Rates?

Price Band Impact on Return Rates

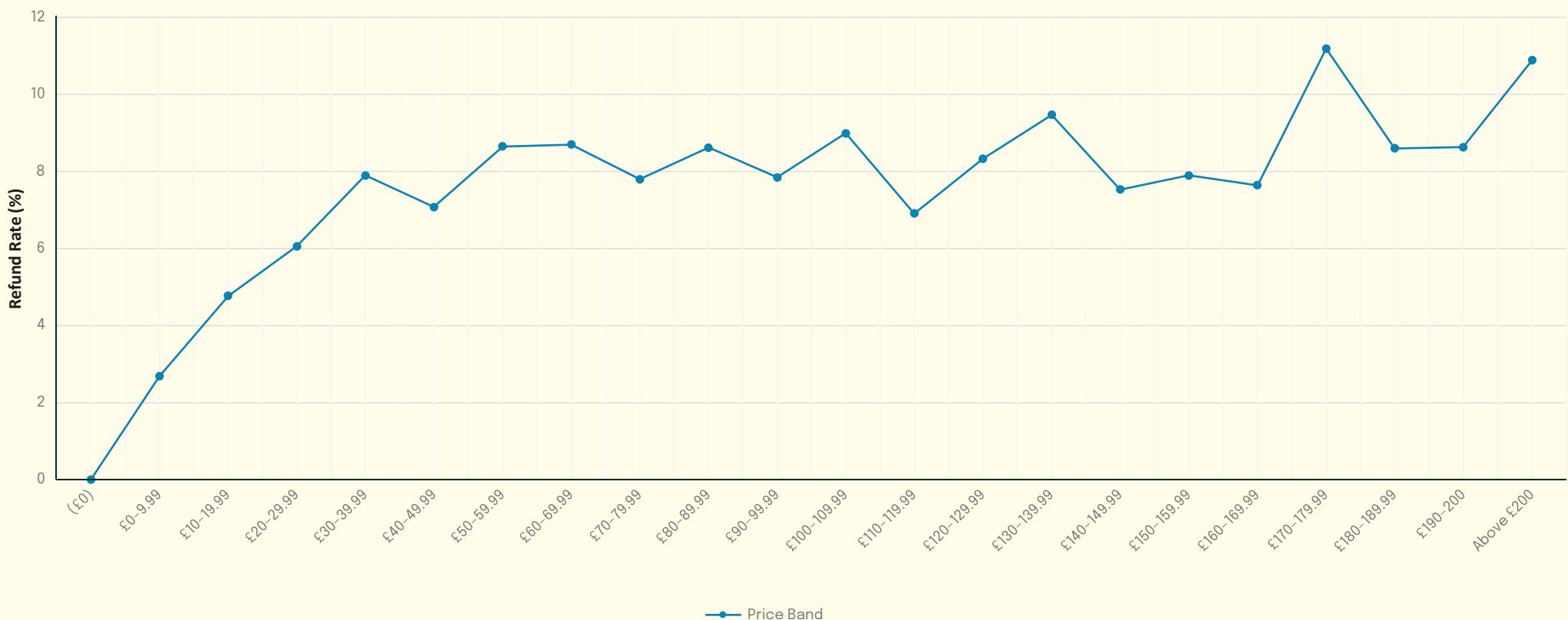
To understand how price influences customer return behaviour, we analysed refund rates across the six key ecommerce markets.

The results reveal a clear and consistent trend: **as price increases, so does the likelihood of return.**



Next, we examined each country to identify whether any price bands act as refund “trigger points.”

France – Refund Rate by Price Band





France – Key Insights

- **Sharp climb from £0 to £39.99**

Refund rates rise steeply from **2.7% to nearly 8%** across this range – the most dramatic and consistent increase.

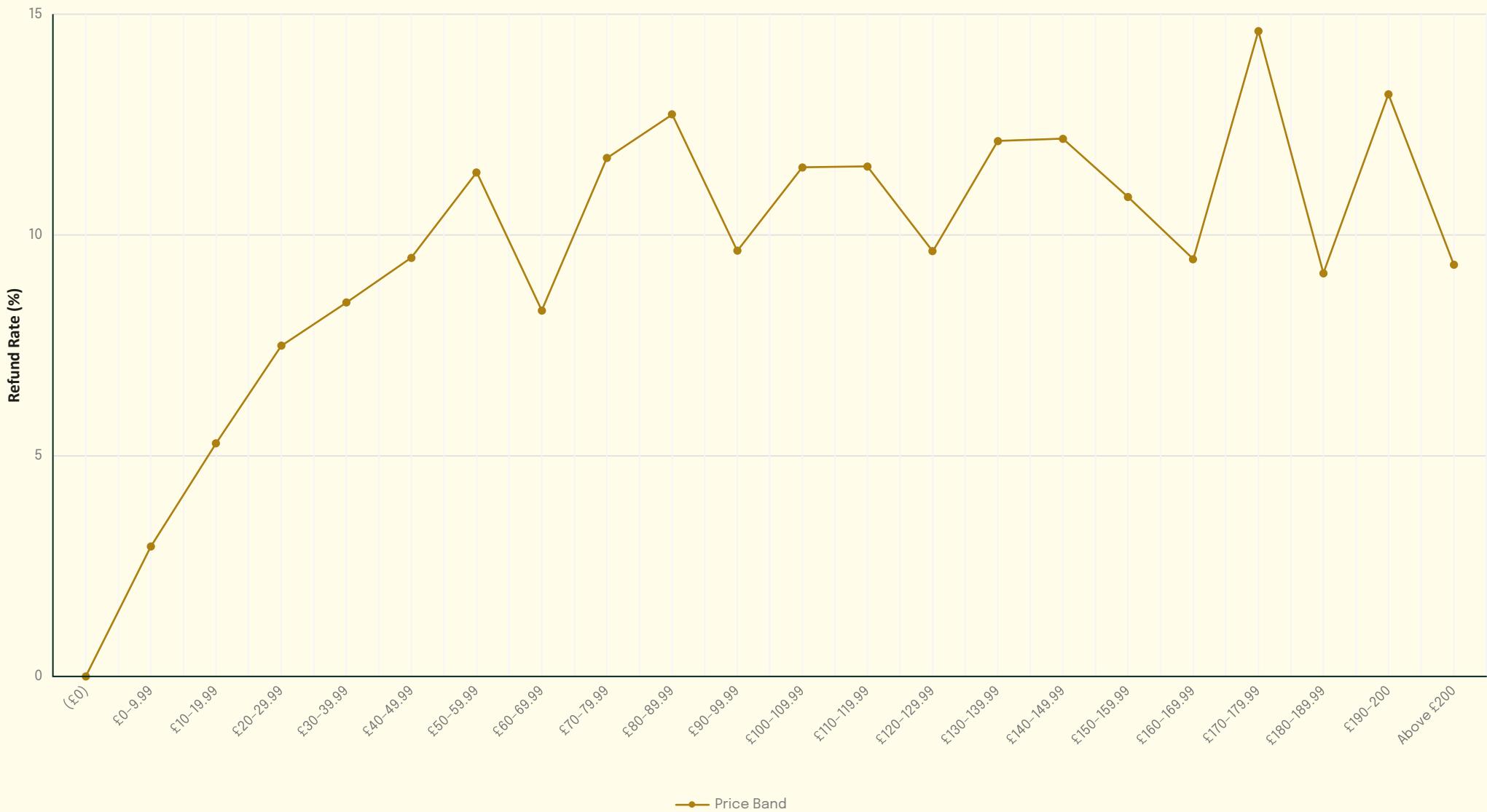
- **Relative plateau between £40 and £169.99**

Return rates fluctuate in a narrow band between **7% and 9.5%**, showing no consistent upward trend.

- **Steep spike beyond £170**

At £170–£179.99, the refund rate jumps to **11.2%** and remains elevated above **10%** in the £200+ band. This suggests a second lift in return likelihood at the very top end of the price scale.

Germany – Refund Rate by Price Band





Germany – Key Insights

■ **Steady climb up to £50**

Refund rates increase consistently from **2.9% to 9.5%** between **£0 and £49.99** – a clear and uninterrupted upward trend across the lower price bands.

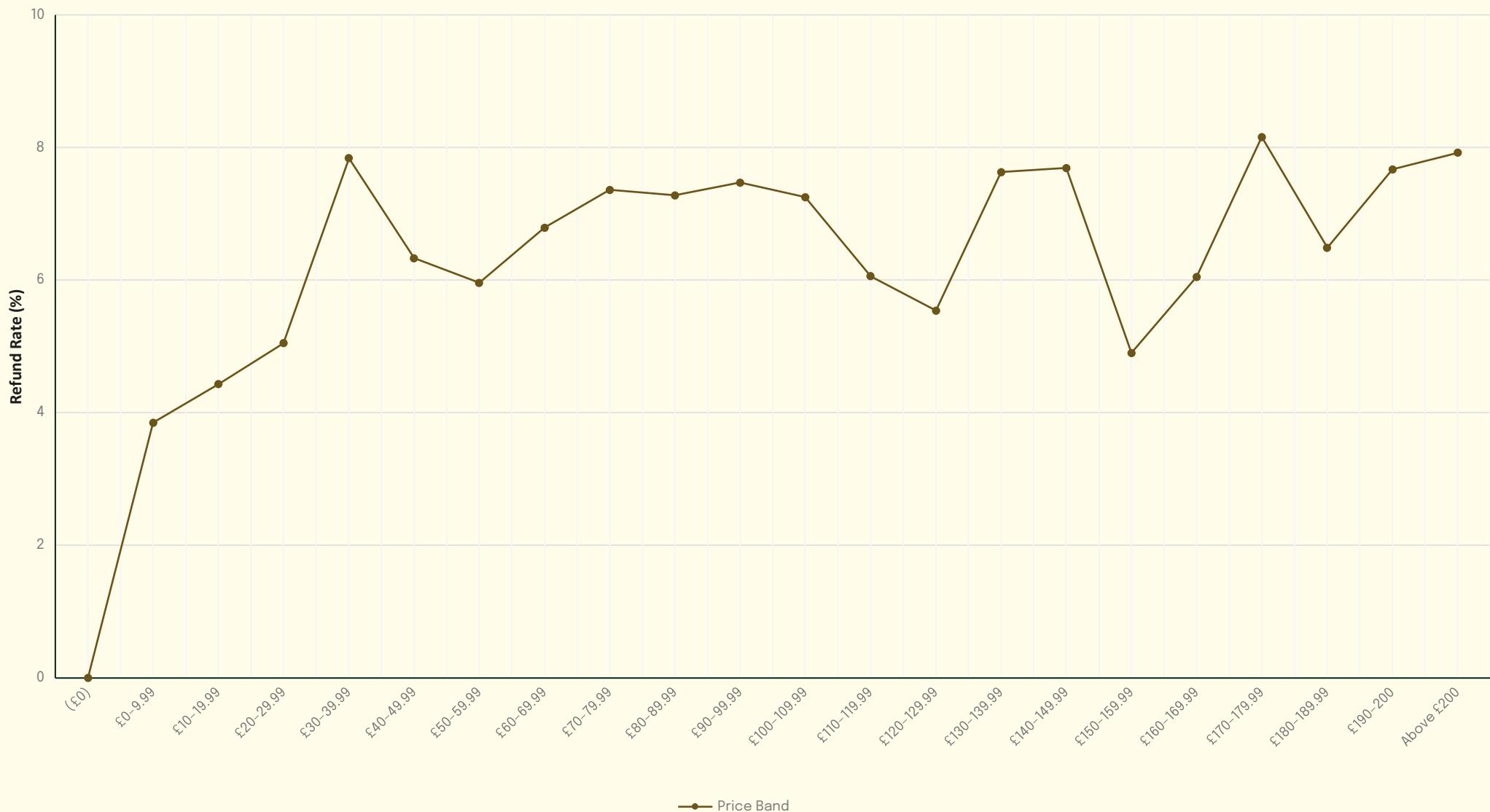
■ **Variation between £50 and £169.99**

Rates jump to **11.4% at £50-£59.99**, dip briefly, then climb again to a peak of **12.7% at £80-£89.99**. Across this middle range, refund rates fluctuate between **~8% and 12.7%**, showing no sustained directional pattern.

■ **Sharp spike at the upper end**

The most dramatic increase appears at **£170-£179.99**, where the refund rate surges to **14.6%**. Refunds remain elevated at **£190-£200 (13.2%)**, before tapering off again above the £200+ mark.

Italy – Refund Rate by Price Band





Italy – Key Insights

■ Steady rise in lower tiers

Refund rates increase from **3.9% at £0-9.99** to **7.8% by £30-£39.99**, marking a clear upward trend across the low-value bands. From there, rates remain elevated – generally between **6%** and **7.5%** – through to **£69.99**.

■ Inconsistent mid-range

From **£70 to £169.99**, refund rates vary, swinging between **7.6%** and **5.5%**, with a notable dip to just **4.9% at £150-£159.99**. This inconsistency suggests that price isn't the primary driver of returns in this tier – possibly reflecting category mix or product-type sensitivity.

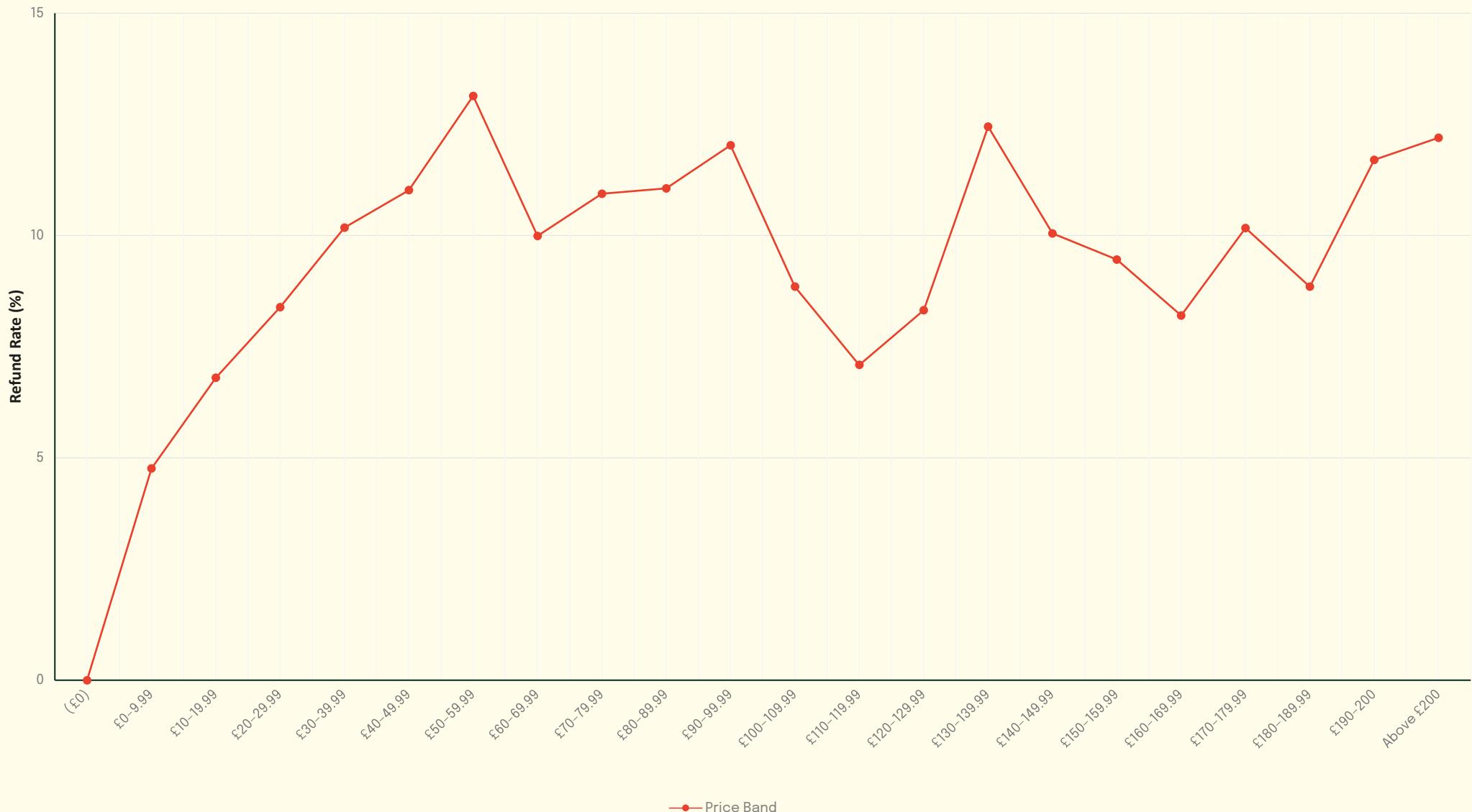
■ Mild uplift at the upper end

There is a modest rise at the top:

- **£170-£179.99** peaks at **8.2%**
- **£190-£200 and Above £200** hover near **7.7-7.9%**

This is a soft increase compared to the sharper spikes seen in France and Germany, indicating relatively stable return behaviour for high-ticket items.

Spain – Refund Rate by Price Band

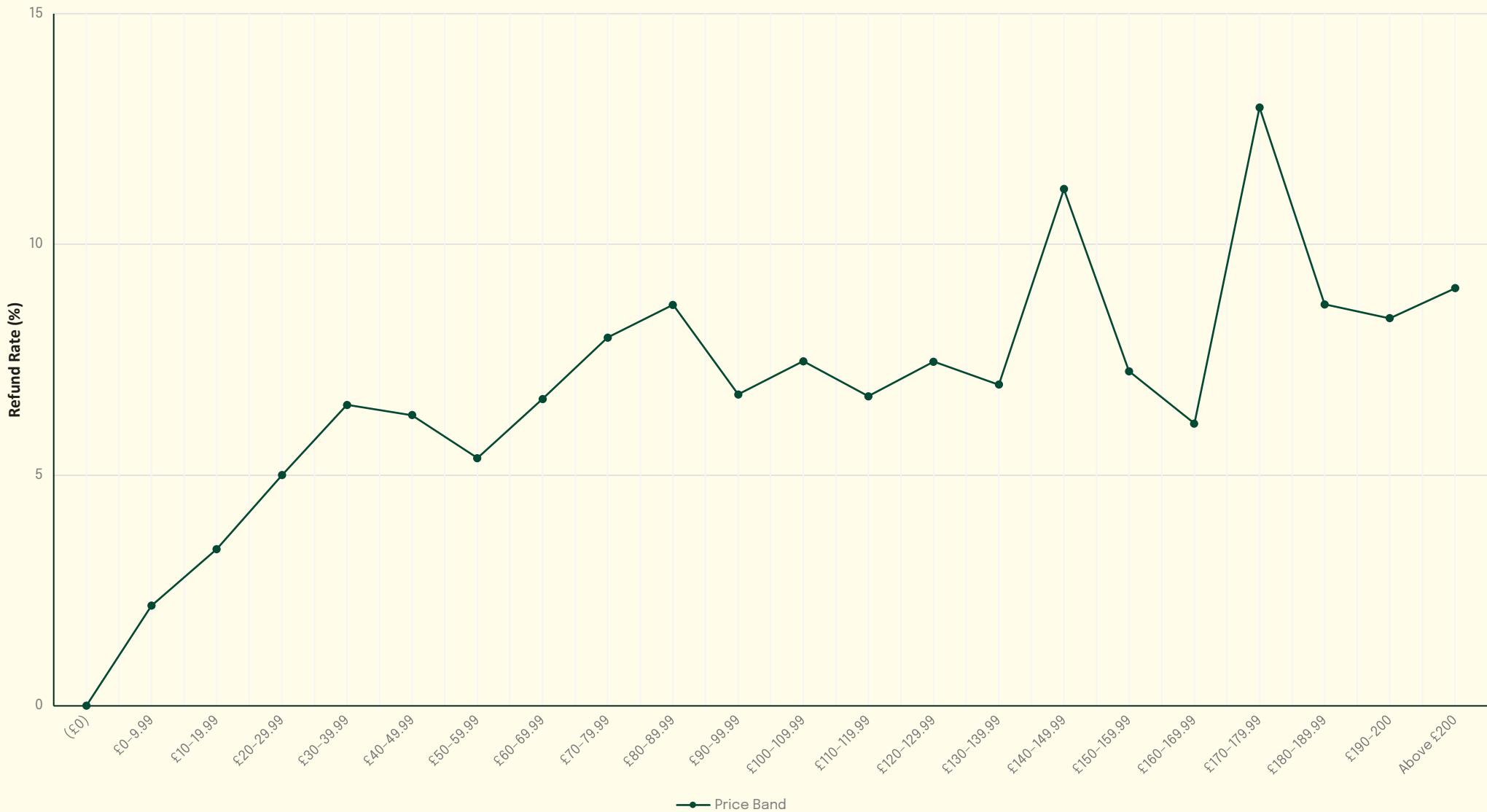




Spain – Key Insights

- **Early climb begins sooner than expected**
Refund rates exceed **6%** by the **£10-19.99** band and continue rising across lower-mid tiers. From **4.8% at £0-9.99** to **11% at £40-£49.99**, the increase is sharp and sustained.
- **Peak arrives at £50-59.99 – then some moderation**
Refunds **peak at 13.1%** in the **£50-£59.99** range. Afterward, the trend fluctuates: **£60-£69.99** dips to **9.99%**, **£90-£99.99** rebounds to **12.0%**, **£100-£119.99** unexpectedly drops again to **below 8%**.
- **Renewed volatility beyond £120**
The upper tiers show renewed spikes: **£130-£139.99** jumps to **12.5%**, **Above £200** ends at **12.2%**, but several bands in between **dip back below 10%**, showing no consistent trajectory. The **high-value tiers are erratic**, not a clean climb – refund behaviour here is more complex.

United Kingdom – Refund Rate by Price Band



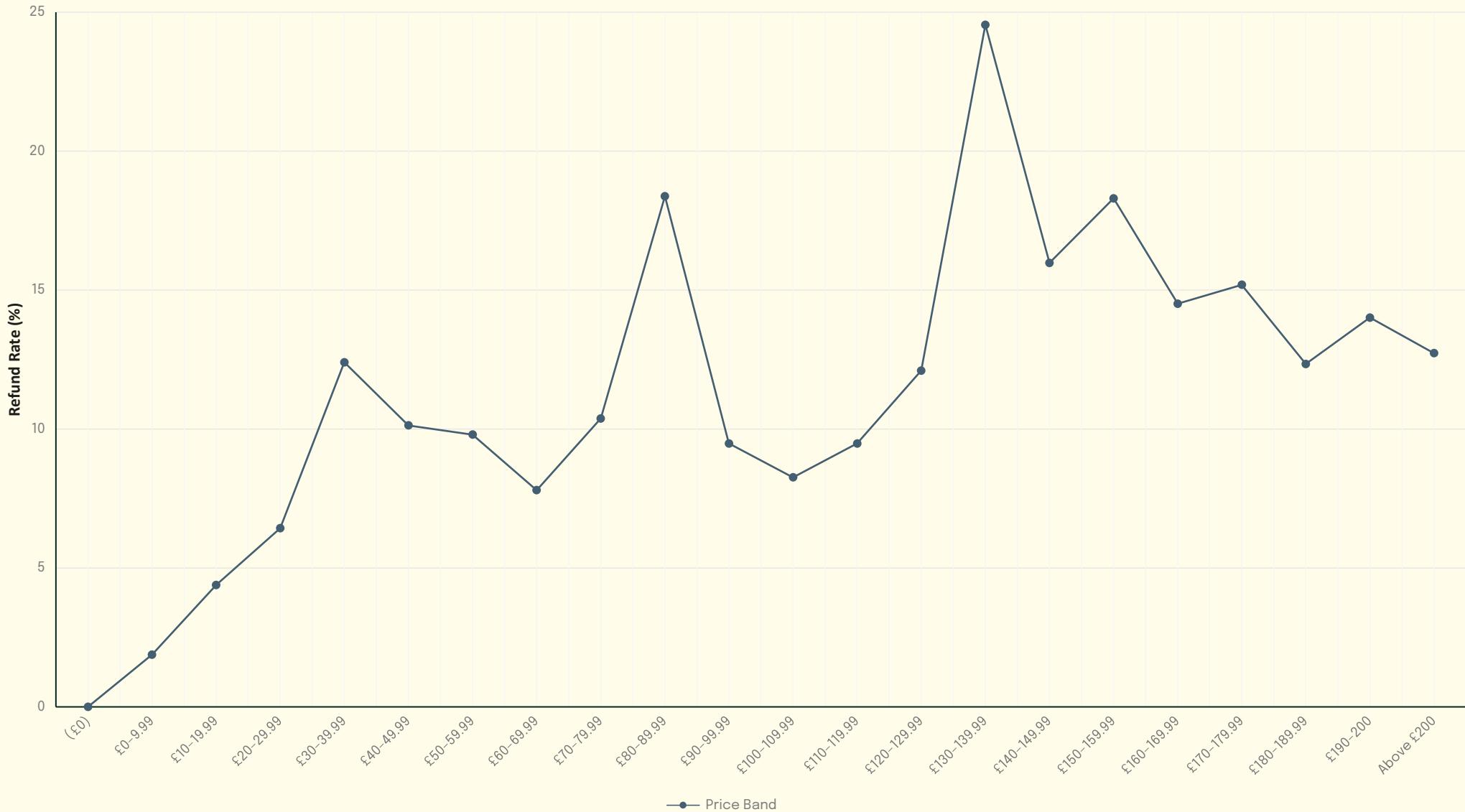
A black and white photograph of a young woman with dark hair, wearing a white and black horizontally striped long-sleeved top. She is standing with her arms crossed and looking directly at the camera. The background is a solid dark color.

United Kingdom – Key Insights

- **Gradual increase across low and mid tiers**
Refund rates rise steadily from **2.2% at £0–9.99 to 6.5% by £30–39.99**. While not completely flat, the progression is smooth and controlled – suggesting strong post-sale satisfaction in lower tiers.
- **No sharp rise after £50**
Unlike other markets, there's no major tipping point **at £50**. Refund rates hover between **5.4% and 8.7%** through to **£100**, with only minor variability. This reflects a gradual increase, not a steep climb.
- **Sharp but isolated spikes above £130**
Beyond **£130**, the picture becomes inconsistent: A spike **at £140 –£149.99 (11.2%)** and a peak at **£170 –£179.99 (13.0%)** But other bands like **£110 –£139.99 and £150 –£169.99** dip back to **6–7%**. The final band **Above £200 sits at 9.1%**, indicating elevated returns but with less consistency than in France and Germany.



United States – Refund Rate by Price Band





United States – Key Insights

■ **Early spike at £30-39.99**

Refund rates jump to **12.4% at £30-£39.99**, far ahead of the curve seen in other countries. This single leap marks a break from the otherwise steady climb of earlier bands (**1.9% to 6.4%**).

■ **Volatility from £40 to £100**

After the early spike: Rates dip to **10% at £40-49.99**, Drop further to **7.8% at £60-£69.99**, Then swing wildly – peaking at **18.4% at £80-£89.99**, before dipping again. This makes the US refund curve the most erratic of all six countries.

■ **Highest peak among all countries**

Beyond £100, returns fluctuate at high levels: A record **24.6% at £130-139.99**, Several bands (e.g. **£140-149.99**, **£150-159.99**) remain above **15%**, the final band (Above **£200**) holds at a striking **12.7%**. This confirms the US as the most return-active market at the high end.

¹⁰ Are There Price-Based
Tipping Points for Returns?

Country-Level “Trigger Band” Identification

Not All Markets Tip the Same: Price Bands That Trigger Returns

Country	Peak Refund Rate (%)	Peak Price Band	Tipping Point Band (first > 9.5%)
France	11.19	£170-179.99	£130-139.99
Germany	14.62	£170-179.99	£50-59.99
Italy	8.16	£170-179.99	N/A
Spain	13.14	£50-59.99	£30-39.99
United Kingdom	12.97	£170-179.99	£140-149.99
United States	24.55	£130-139.99	£30-39.99

Interpretation



Italy is the only market where **no price band exceeds 9.5%**, indicating a stable return environment and strong post-purchase alignment, even for higher-value products.

France and the UK, previously thought to be low-refund markets, **do exceed the 9.5% tipping threshold** – both reaching their peaks in the **£170 – 179.99** band (France at just over **11%**, UK at close to **13%**). However, the **build-up to these peaks is more gradual** and less volatile than in markets like the US or Spain.

Germany, Spain, and the United States show much **earlier and more dramatic surges**:

- Spain crosses 9.5% at just **£30–39.99**
- The US surges to **12.4% at £30–39.99** and peaks at a staggering **24.6%**
- Germany passes 9.5% at **£50–59.99** and remains elevated across the upper bands

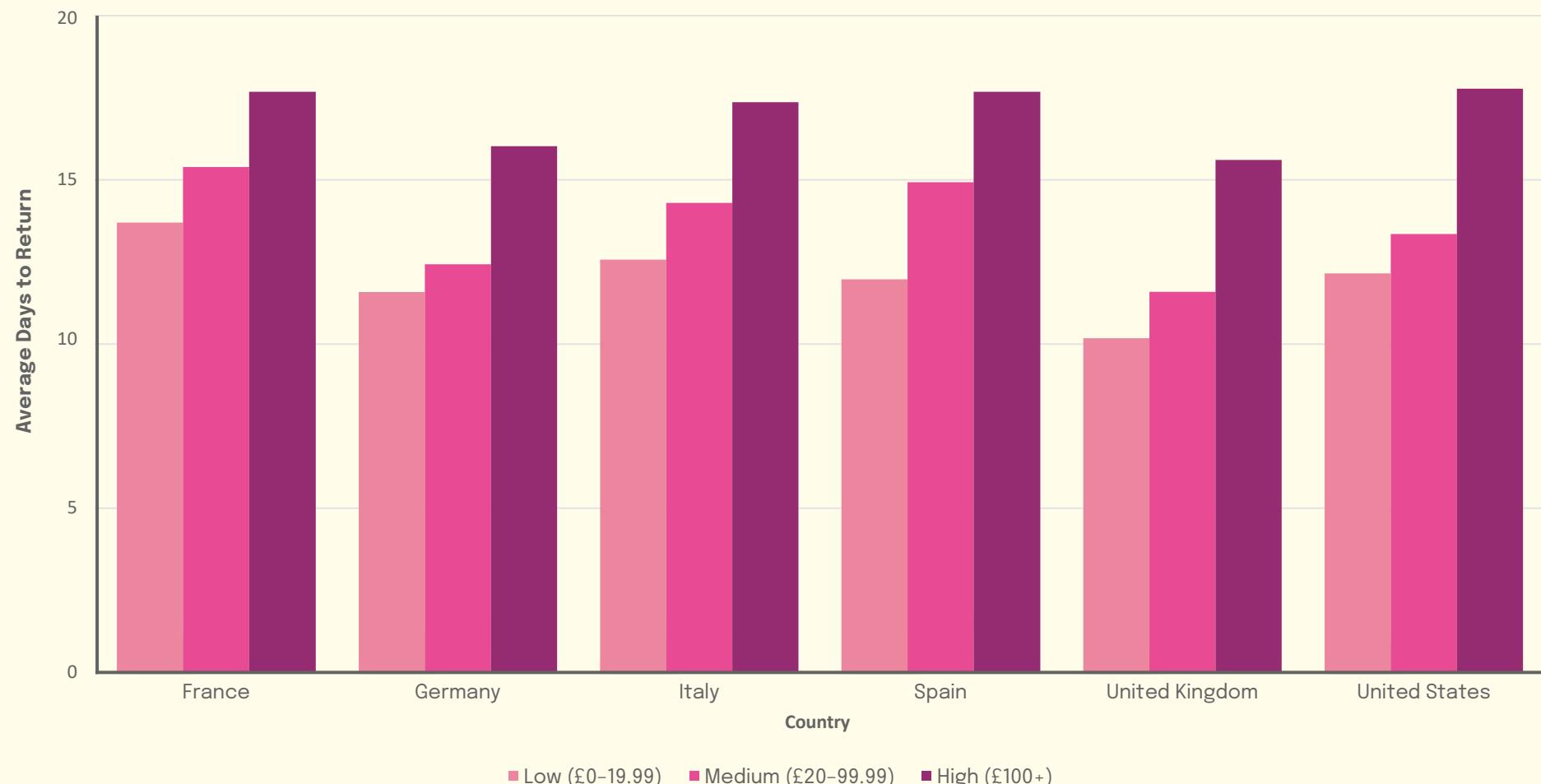
These patterns suggest that **return sensitivity intensifies earlier and more sharply** in markets like the US and Spain – potentially reflecting **greater buyer experimentation or more lenient return culture**, especially for mid- to high-ticket items.

¹¹ Does Price Affect
How Long It Takes
to Return an Item?

Average Return Time by Price Tier

As well as the number of returns, we examined whether a higher price band impacts when an item is returned.

Average Return Days by Price Band and Country



Key Insights

■ High-value items (£100+):

Returned **17-18 days** after purchase on average – indicating more decision weight, repackaging time, or complex refund steps.

■ Mid-tier items (£20-99.99):

Typically returned within **13-15 days** – moderate logistics effort and product value sensitivity.

■ Low-value goods (£0-19.99):

Returned fastest – within **11-13 days** – reflecting lower perceived risk and easier handling.

Implications for Sellers

- **Expect delayed cash reconciliation** on high-ticket items. Returns take longer, tying up funds and inflating short-term revenue visibility.
- **Unlock revenue ahead of payout schedules.** Access to real-time cash flow (e.g. next-day payouts) helps sellers absorb refund lag and maintain restocking agility
- **Time-sensitive resale risk increases with value.** High-priced returns may arrive after demand peaks (e.g. fashion seasons, tech cycles) and increase markdowns
- **Reverse logistics costs scale with timeline and value.** Longer delays raise processing, inspection, and reconditioning costs – especially for premium SKUs.
- **Encourage faster returns** where possible. Offer incentives (e.g. express return credits, loyalty perks) to shorten cycles and recover margin sooner.
- **Avoid heavy high-ticket campaigns before cash-critical periods.** Promos in late Q4 or pre-August can amplify refund-driven liquidity strain.
- **Streamline restocking ops** for returned premium goods. Prioritise triage and re-merchandising to protect margin.

¹² Conclusion:
Returns as Strategy

Returns aren't just a cost to control – they are a lens into **consumer intent, regional maturity, and the operational realities of global ecommerce.**

The sellers who treat returns as a strategic input – not just a reactive function – are the ones who will move fastest, invest smartest, and retain the most margin.

Across borders and price tiers, the data tells a clear story: **return trends shape visibility, cash flow, and profitability.** And those trends can be forecast, managed, and optimised if examined closely.

Global marketplaces offer scale – but the fine print is written in returns.

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