



April 2025 | Premium and Luxury Fashion

Rethinking Sizing & Returns

How size selection and refund reduction need a special treatment for premium and luxury brands

2025 Premium and Luxury Fashion

This report marks the first in a 2025 series of insights dedicated to redefining the online premium and luxury shopping experience—particularly as it diverges from fast fashion e-commerce. Amid escalating return rates across the industry and the compounding effects of the ongoing US-China tariff war, luxury brands face a critical moment to reimagine how they serve, engage, and retain their digitally native consumers.

While e-commerce return rates are climbing by approximately 15% year-over-year—posing a significant threat to profitability—luxury does not remain an outlier. This enters in contrast with the current situation in which the consumer base is more hesitant to engage with complicated or opaque return processes—especially when international tariffs, customs duties, and logistics hurdles are at play.

At the same time, the luxury consumer brings unique expectations to the digital environment. Precision in sizing, white-glove service, and seamless exchanges are not simply value-adds—they are requirements. And yet, issues like poor fit, inconsistent sizing across brands, and limited exchange infrastructure remain stubborn points of friction. According to Forrester Research, leading companies that have invested in predictive fit technology and curated post-purchase journeys are already seeing up to a 5% reduction in return volumes and as much as a 30–40% improvement in return prediction accuracy.

In 2025, these imperatives are heightened. With cross-border operations under pressure from tariffs and global supply chain volatility, reverse logistics is becoming not only more expensive but also more environmentally and reputationally costly. A modest 10% reduction in returns can now have outsized impact—not just on margins, but on sustainability and customer satisfaction.

This series will explore how luxury retailers can navigate this evolving landscape by elevating the digital experience, reducing operational inefficiencies, and protecting brand equity. From AI-driven sizing solutions to proactive exchange programs and frictionless service models, we'll provide actionable insights to help luxury brands adapt and lead through the complexities of 2025 and beyond.





Return reduction strategies

We have built this report to help brands navigate the returns problem

WHY WE HAVE BUILT THIS REPORT?

- Luxury e-commerce is at a strategic inflection point:** Online luxury sales are projected to reach over 30% of total market share by 2026 (Bain & Company), as brands face increasing pressure to deliver high-touch experiences within complex digital ecosystems. The online channel is no longer supplementary—it's defining the brand relationship.
- Return rates are quietly undermining customer experience:** Luxury return rates (c.25-30%) often mask customer pain points. Consumers hesitate to return due to high perceived effort, unclear policies, and cross-border friction—compromising satisfaction and long-term loyalty.
- e-commerce return volumes are increasing across all verticals:** Data from Statista and eMarketer show e-commerce return volumes are increasing by ~15% annually, putting mounting pressure on logistics, customer satisfaction, and profitability across all verticals.
- Global trade disruptions are accelerating cost pressures:** The 2025 US-China tariff war and the elimination of the de minimis threshold have raised international return costs by an estimated 18–25% (Reuters, AP). These macroeconomic shifts are pressuring luxury brands to streamline reverse logistics and reduce unnecessary cross-border movement.
- Poor sizing is still the top driver of returns:** Sizing and fit account for up to 65% of fashion returns (NaizFit, Shopify). In premium and luxury, the absence of universal sizing standards and lack of digital try-on tools amplify this issue—leading to cart abandonment, costly returns, and missed conversions.
- Experience is now the battleground for loyalty:** 70% of luxury consumers cite post-purchase service—including returns, exchanges, and responsiveness—as a key factor in repeat buying (Bain & Company). Experience expectations are higher than ever, and operational excellence is now synonymous with brand equity.
- Technology is creating new frontiers:** AI-powered sizing and predictive returns models are driving 25% reductions in return volume and improving return prediction accuracy by 30–40% (Gartner, iF Returns, Forrester). These tools enable proactive personalization at scale—reducing cost while enhancing CX.

TRANSACTIONS ANALYZED

2_M

COUNTRIES



SOURCES



Source: Naizfit (2025); Glam (2025); iF Returns (2025); Forbes (2024); Forrester Research (2023), Harvard Business Review (2022); Gartner (2023); Bain & Company (2024); Euromonitor (2023); eMarketer (2023); Statista (2023); Return data is sourced from iF returns' real operations and coupled with industrial benchmarks cited in the sources

We recommend brands to deep-dive in 4 areas

Clients expect more from the online experience

Gen Z and Millennials will account for >80% of the premium and luxury market segment by 2023. While offline experience is 2x better than in fast fashion, online lags behind and >50% of consumers are dissatisfied with it. Brands need to focus on reshaping and increase technology investments in their online (mobile, social, web) channels to level up the experience to the expectations of clients

Virtual fitting rooms are key to nail size selection

>15% of purchases are made using virtual fitting rooms in premium and luxury segments and have a 5.7x higher conversion rate compared to non-assisted shopping experiences. Size selection technology is key to avoid returns and help clients increase basket sizes (up to 17% AOV increase) due to improved consumer confidence during the purchasing process

Improve product discovery during returns with contextual AI

Premium and luxury brands drive up to 10p.p. more refund reduction rates (up to 35%) than fast fashion brands due to the nature of clients and purchasing impulsiveness. This opportunity must be leveraged to improve the mix of exchanges (20%) and cross-selling (7%) by enabling clients to discover products assisted by AI context driven recommendations, mimicking store assistants in the online channel

Fraud and abuse impact must be limited with smart return policies

The impact of fraud and abuse leads to losses close to 1% of the GMV. A best-in-class strategy integrates customer behavior analytics, item-level verification technologies, and smart/dynamic return policies, thus reducing abuse by up to 45% without damaging customer experience

We distinguish 2 verticals in fashion with different client behavior

Fashion



Fast Fashion

Brand with c.70€ AOV, heavy promotional activity, fast production collections (2-4 weeks) and high yearly purchasing frequencies (c.3)



Premium & Luxury

Brand with c.450€ AOV and up to 5-10k€, high brand recognition, strong legacy and physical presence, traditional collection cycle and low yearly purchasing frequency (c.1)

What questions do we want to answer?

SECTION 1 The industry Context and client

1. What is the current situation of the Luxury industry?
2. How is the online channel performing?
3. What differentiates the Luxury client?

SECTION 2 How the client buys Size selection

1. Why is size selection a big challenge?
2. How key is body measurement?
3. What is the impact of virtual fitting rooms?

SECTION 3 How the client returns Refund reduction challenges

1. Why do returns happen?
2. Which are the drivers of exchanges and cross-selling in Premium and Luxury?
3. How does the consumer think about the returns process? (NPS)



State of the Luxury Online Market

After 5 years of significant expansion, the Luxury Industry is expected to keep growing but at a more moderate pace.

LVMH



GIORGIO ARMANI



PRADA Group

...and many more new and smaller players

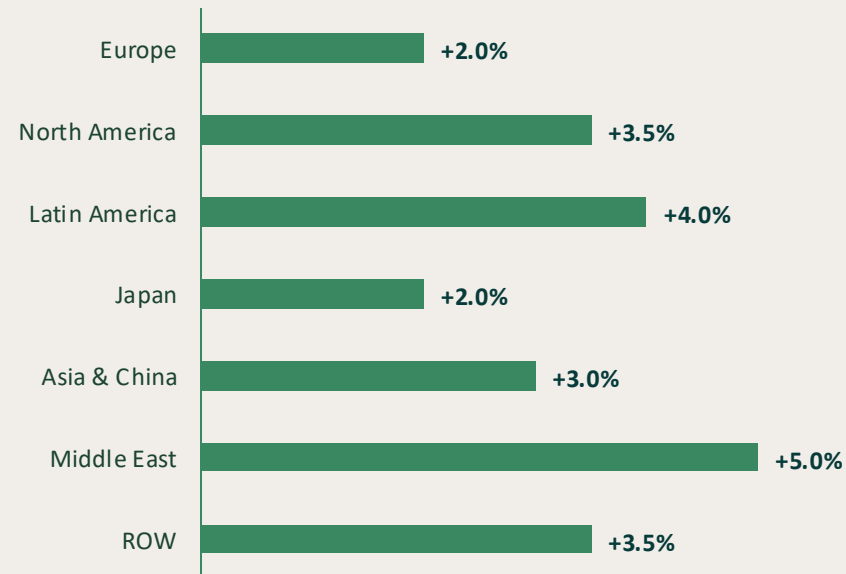
+5%

growth per year
from 2019 to 2023

+3.5%

annual global growth expected
between 2024 and 2028

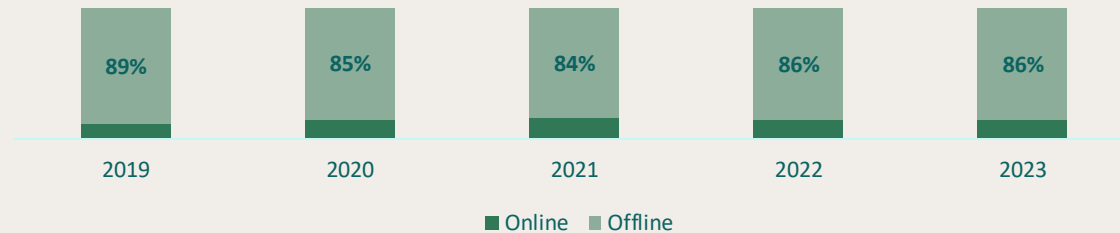
EXPECTED 2025 GROWTH BY MARKET



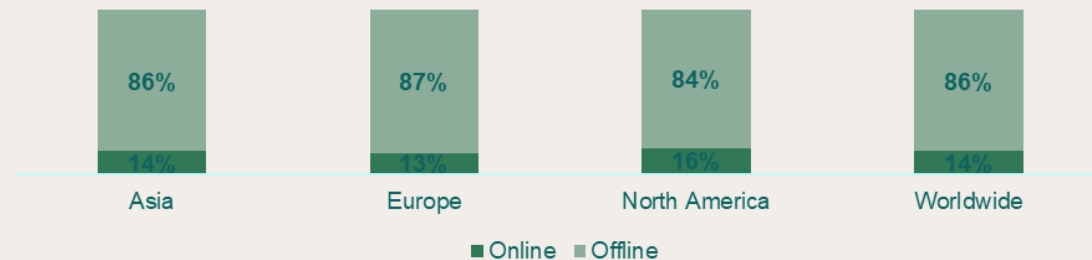
Moderate growth due to macroeconomic context and higher prices that are negatively affecting demand

In 2023, 86% of Global Luxury sales occurred in-store (vs 89% in 2019).

PERSONAL LUXURY GOODS MARKET ONLINE REVENUE SHARE, 2019-2023



PERSONAL LUXURY GOODS MARKET ONLINE REVENUE SHARE, BY REGION, 2023



The luxury sector is one of the few retail industries that has remained focused on physical channels, as the **in-store experience is almost as important as the products themselves**.

While the pandemic prompted many luxury retailers to rapidly shift online, the return to physical stores post-COVID has been equally fast. Despite a 5% increase in online sales between 2020 and 2021, this trend has nearly faded with the return to normality. Consequently, the forecasted growth for 2025 is expected to be more modest for digital channels (+3% vs. +5% for physical channels).

Only in **North America** does online have a higher share, reaching 16.2% of sales - above the global average of 13.9% -, but still significantly lower than the 20% recorded globally across all retail sectors.

Nevertheless, brands need to keep integrating **digitalization** and **technological innovation** to expand their reach globally and to target new audiences who are looking for a seamless **omnichannel purchase experience**.

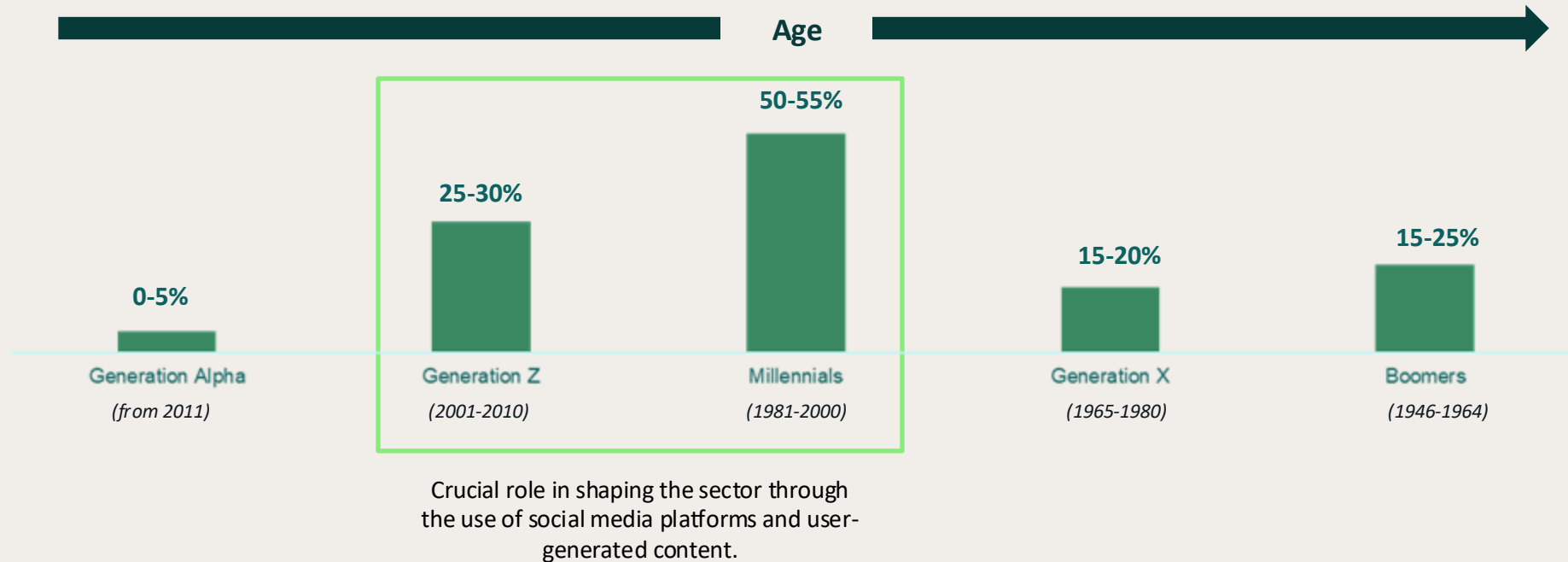
Who are Fashion Luxury Consumers?



Healthy growth for a luxury brand needs a **bifocal strategy** targeting both clusters. Brands must continuously recruit and at the same time to continuously grow their existing clientele.

Who are Fashion Luxury Consumers?

MARKET SEGMENTS FORECAST FOR 2030



Gradual shift in the global luxury market, which is increasingly targeting younger and lower-income shoppers: rise in “**affordable luxury**”.

The paradox of “affordable luxury”

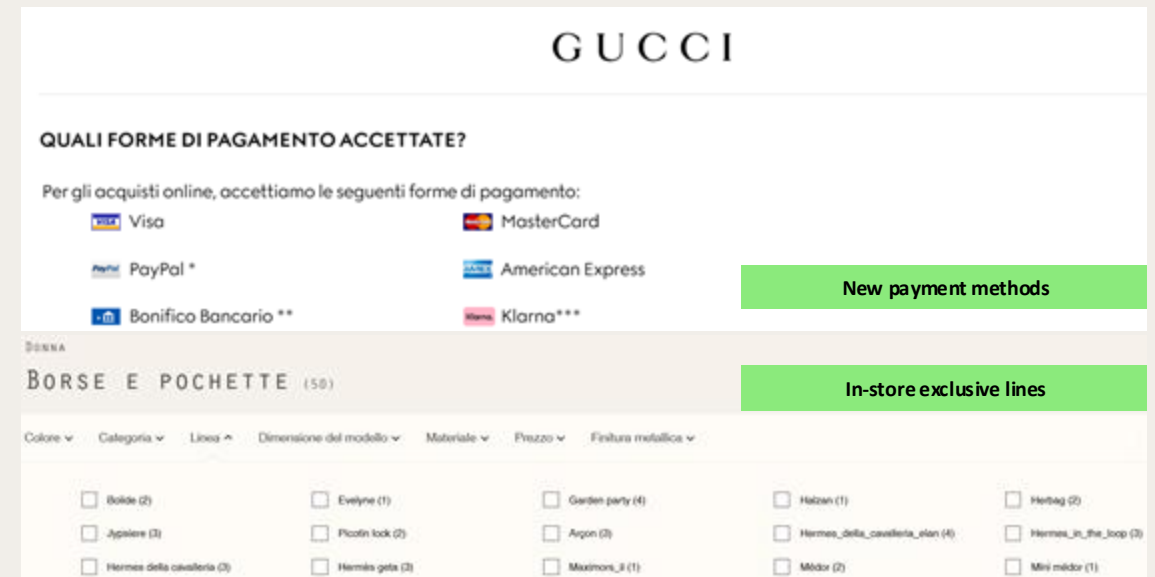
In the **offline market**, the **more exclusive** a brand is, the **higher** its total **sales** tend to be.

The opposite is true for the **online market**, where brands with **extremely high** levels of **exclusivity** record the **lowest sales volume**.



Correlation between exclusivity and preference for offline sales over online sales.

Brands need to adapt their **sales’ strategy to the specific channel...**

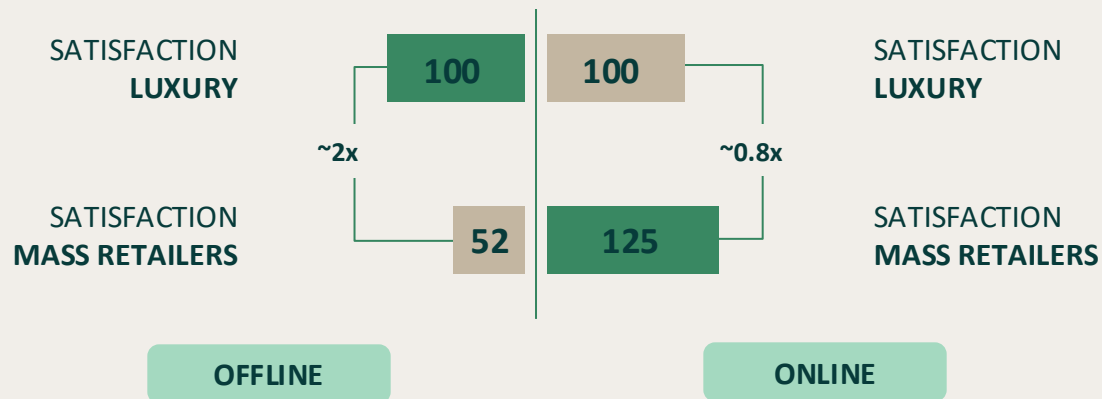


...while not losing focus on their identity and on **customers’ expectations** which are increasingly **high**, regardless of the channel.

Less than 50% of luxury consumers are truly satisfied with their overall experience

- Luxury **in-store** satisfaction level is **~ x2** that of mass retailers.
- However, luxury satisfaction level drops to **~ x0.8** that of mass players, when considering the **online** market.
- **“Digital Discontent”** generated by two types of unmet needs:
 - **functional** (like speed and availability)
 - **emotional** (like pampering & human reassurance).

Sizing transparency, unclear products’ features and products’ fit are among the most important functional need to address online in order to increase **customer satisfaction** and reduce **Return Rate**.



3x – 4x

higher return rate for online orders
if compared to store-bought
purchase

65%

of retailers lack of good
understanding of the root cause of
their returns

What questions do we want to answer?

SECTION 1 **The industry** Context and client

1. What is the current situation of the Luxury industry?
2. How is the online channel performing?
3. What differentiates the Luxury client?

SECTION 2 **How the client buys** Size selection

1. **Why is size selection a big challenge?**
2. **How key is body measurement?**
3. **What is the impact of virtual fitting rooms?**

SECTION 3 **How the client returns** Refund reduction challenges

1. Why do returns happen?
2. Which are the drivers of exchanges and cross-selling in Luxury?
3. How does the consumer think about the returns process? (NPS)

Size selection is a main challenge for luxury fashion brands

- 1.** Absence of tactile and physical experience
- 2.** People don't know how to take accurate measurements
- 3.** Sizing inconsistency across brands and collections
- 4.** Sizing issues as the main return reason

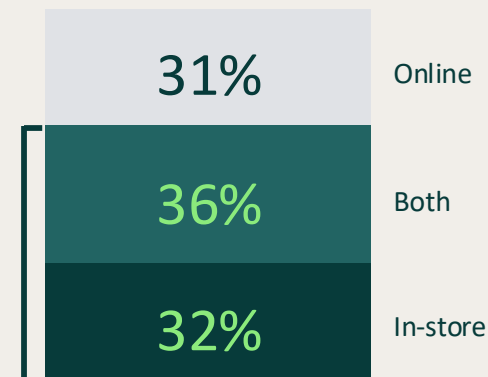
Absence of tactile and physical experience

Size and fit present a unique challenge in luxury fashion e-commerce. Without the physical experience, shoppers often feel uncertain about their purchases.

Q: How frequently do you visit luxury stores in person?
% of respondents



68% of luxury shoppers
prefer to involve a store for customer
service and in-person interactions



Unlike in traditional retail environments, where the tactile and physical experience of trying on a garment can instantly affirm its suitability, online shopping demands a leap of faith from the consumer. For a luxury shopper, this leap is compounded by the elevated expectations they hold for their purchases. That promise can feel tenuous when the shopper cannot ascertain whether the piece will fit their body as beautifully as it does the model in the product photos. Otherwise, luxury brands can end up experiencing an increasing trend in consumers who simply wear an item to look good one night out, to demonstrate their status, and then return it at no cost.

Key Takeaways

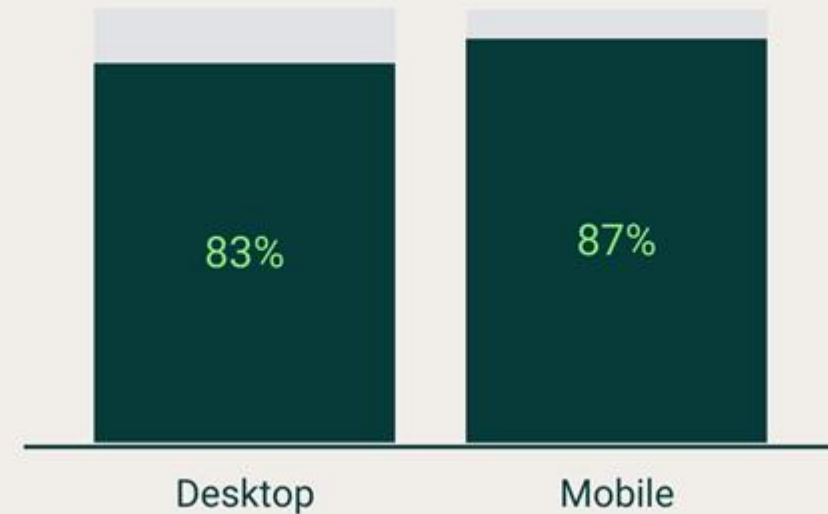
Luxury shoppers miss the in-store experience online, leading to uncertainties about fit and suitability. This disconnect results in hesitancy to purchase and contributes to returns.

People don't know how to take accurate measurements

Without expert guidance, consumers struggle to determine accurate measurements online.



Q: Do you think that apparel websites fail to provide sufficient sizing information? (Size charts, product descriptions, ...)
% of respondents



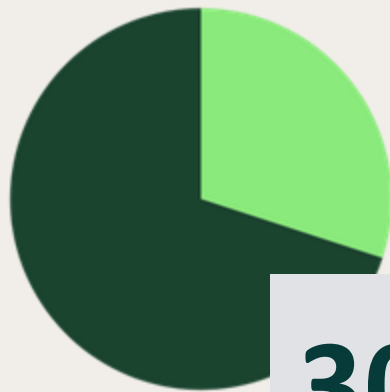
Few consumers either know their precise body measurements or possess a tape to measure themselves, and fewer still know how to interpret them relative to a brand's specific sizing philosophy. One anthropometric study performed on 103 women aged 19 to 50. Each subject measured 19 dimensions of her own body and then performed similar measurements on a random partner using a conventional tape measure with 1/16 inch (1.6-mm) precision. Subjects' measurements of different body dimensions had **significantly different average errors**, ranging from -4.54 cm to +6.15 cm. **Hip circumference**, which is often utilized as a key measurement for garment sizing, **was significantly undermeasured (M = -4.54 cm)**

Key Takeaways

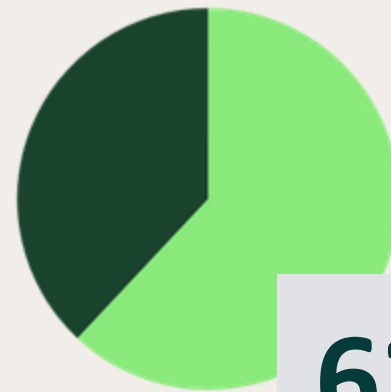
Self-measurement inaccuracies are common, often leading to incorrect size selection. Without expert guidance, consumers struggle with precision, contributing to misfitting purchases and returns.

Sizing inconsistency across different brands

This lack of standardization leaves shoppers in a perpetual guessing game, especially those who frequently explore multiple brands.



30 % of online shoppers
declare to abandon carts due to their
uncertainty about which size to buy



62 % of women
struggle to find consistent sizing across
brands and collections

Key Takeaways

Lack of size standardization across brands and collections creates a frustrating experience for global shoppers, with sizing uncertainty causing cart abandonment and dissatisfaction.

Sizing inconsistency within a single brand's collection

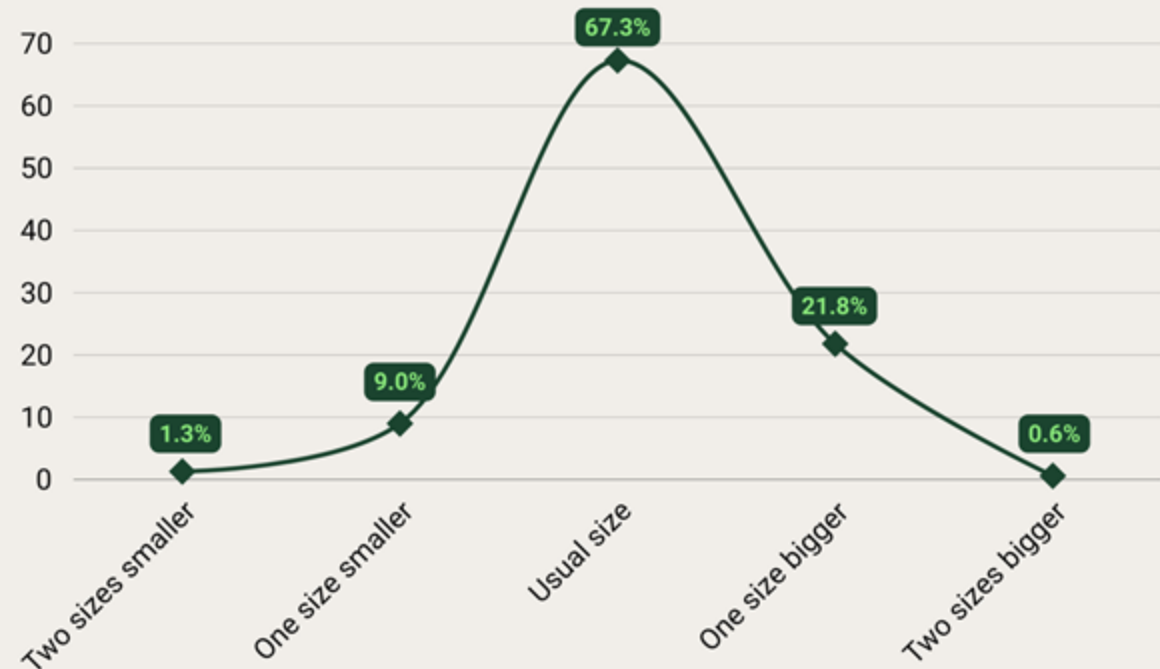
However, brands often face challenges with inconsistent sizing across their collections too.

Size Consistency Index

The percentage of sizes reported by a focus group of testers that match with their own usual size within the same product category. The higher the index in “Usual size”, the more consistent the brand sizing in a specific product category.

A recent luxury brand case with Naiz Fit's Smart Catalogue analysis revealed a **Size Consistency Index of 67.3%** in the **Jeans** category.

In other words, a 67% Size Consistency Index means that if a person wore 100 different jeans models of a brand's FW24 collection, there'd be a high chance to wear the same size only in 67 of them, the other models would fit either too large or too small accordingly (which means they'd need a bigger/smaller size).



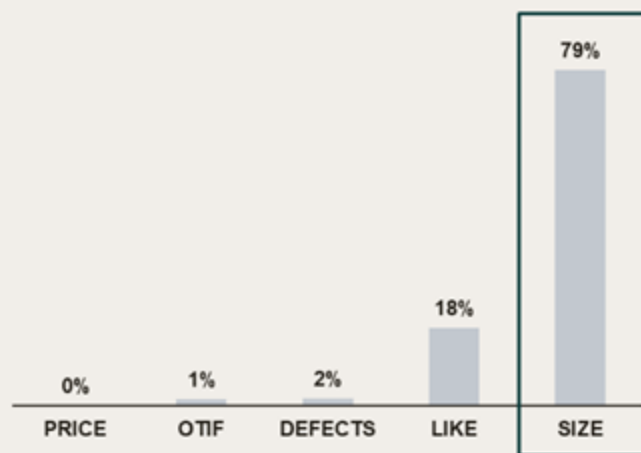
Key Takeaways

Naiz Fit's Size Consistency Index Report reveals how predictable a brand's sizing is, with lower scores indicating inconsistencies that can lead to customer frustration and higher return rates.

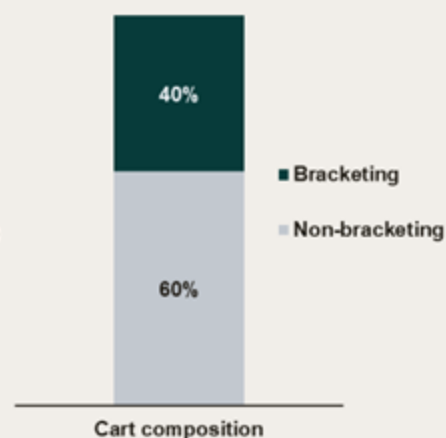
Sizing issues as the main return reason

Poor fit is the leading reason for returns in luxury fashion.

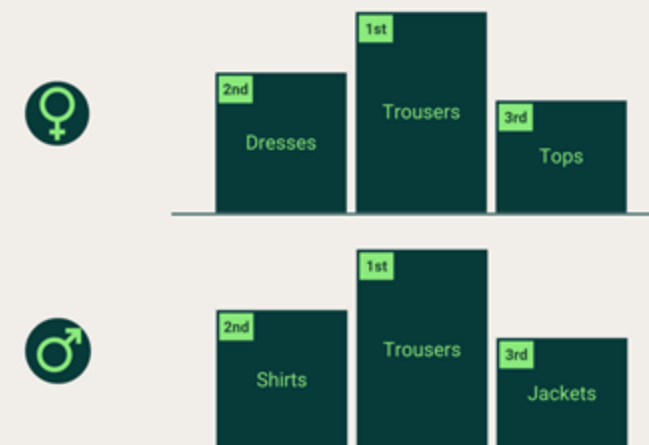
Returns reason frequency (%)



Cart composition in Sizing return reason (%)



Most frequently returned product categories reason



Sizing is the top return reason in fashion, with 79% of returns citing it. However, it is important to look at cart composition to assess the real reasons of the return. How clients buy and what they bought are key factors to determine refund probabilities and a correct reduction strategy. For instance, 40% of returns due to sizing are purchases with **bracketing**. Bracketing is common in mature e-commerce markets, where the client buys the same item in 2-3 variants (size/color) to try them at home, make a decision and finally return the incorrect ones.

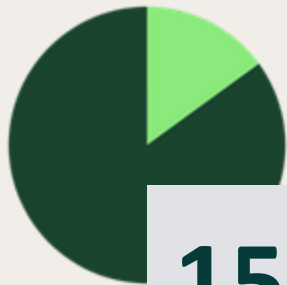
Key Takeaways

Poor fit is the leading cause of returns in luxury fashion, reflecting the need for improved size recommendations and customer-centric product development to reduce returns.

Impact of virtual fitting room on purchases

Virtual fitting rooms drive better purchasing decisions and boost AOV.

Orders



15% of total orders

are placed after asking sizing help to a virtual fitting room tool

Conversion rate



AOV



Virtual fitting room technology transforms the luxury e-commerce experience by addressing sizing uncertainties. By providing personalized guidance, it builds customer confidence, encouraging them to purchase with greater assurance. This not only leads to higher conversion rates but also inspires shoppers to explore more expensive or diverse items, ultimately enhancing both their satisfaction and the brand's performance.

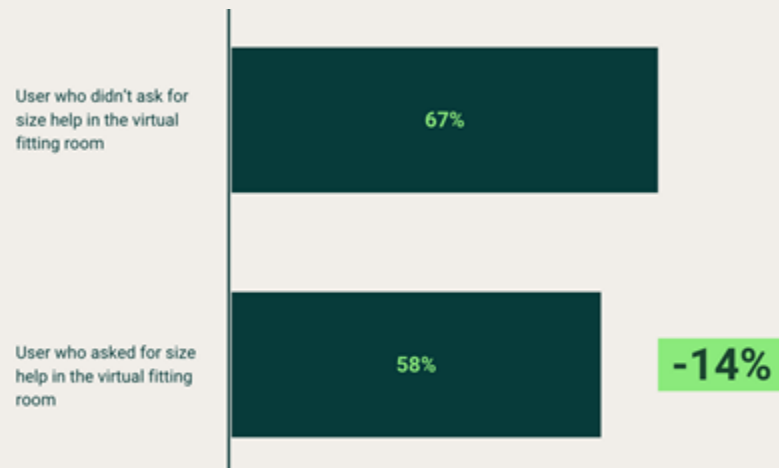
Key Takeaways

Virtual fitting tools significantly boost customer confidence, leading to higher conversion rates, increased average order values, and improved shopping experiences.

Impact of virtual fitting room on returns

Virtual fitting room and size recommendations significantly reduce returns and make customer happier.

Sizing-related returns reduction



Encouraging future purchases



Virtual fitting rooms significantly reduce returns by helping shoppers choose the correct size, enhancing their confidence and overall experience. By minimizing the frustration of sizing issues, brands can foster stronger customer loyalty, improve satisfaction, and build long-term relationships, ultimately driving greater lifetime value.

Key Takeaways

Virtual fitting tools reduce return rates by helping shoppers select the correct size, fostering customer satisfaction, and increasing lifetime value.

What questions do we want to answer?

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SECTION 3

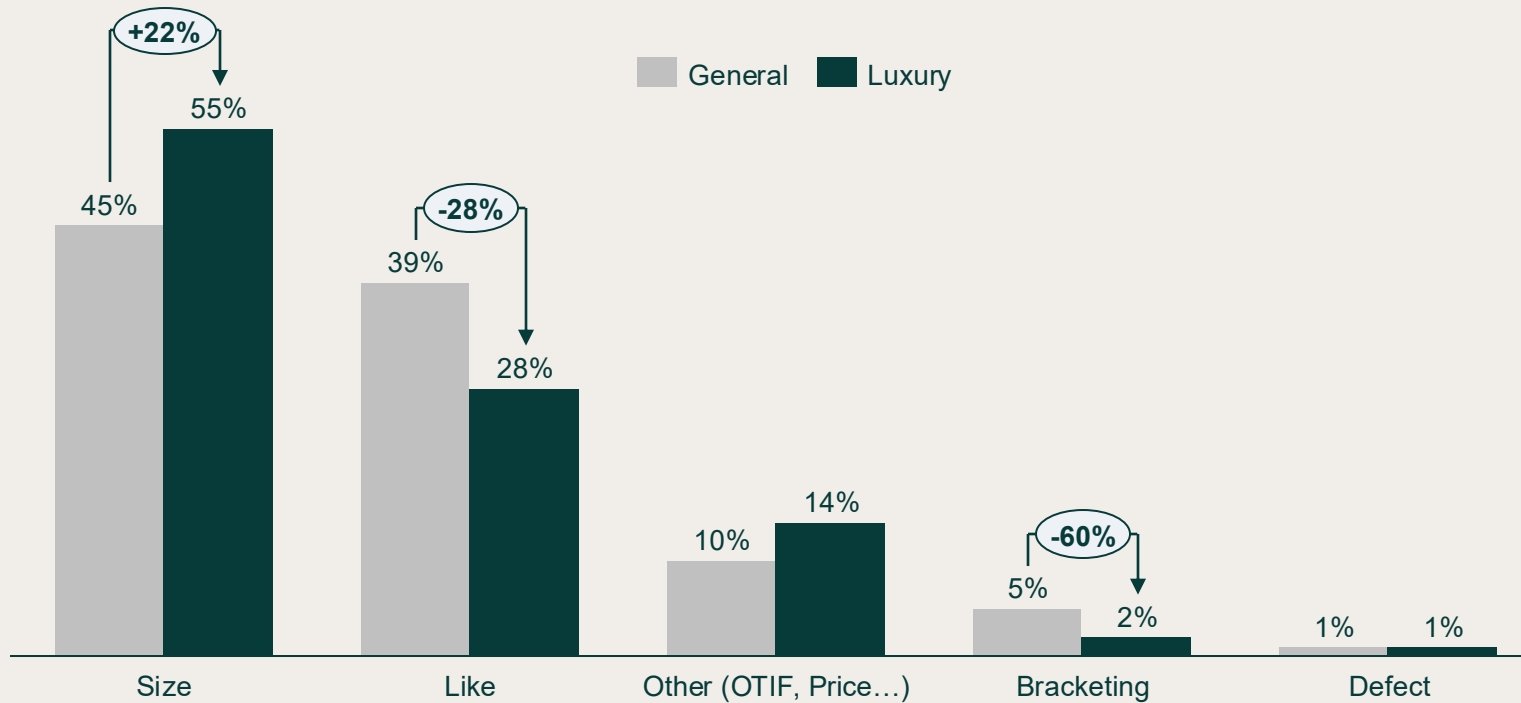
How the client returns

Refund reduction challenges

1. **Why do returns happen?**
2. **Which are the drivers of exchanges and cross-selling in Luxury?**
3. **How does the consumer think about the returns process? (NPS)**

Sizing and product like account for >80% of declared return reasons

PERCENTAGE OF RETURN REASONS FREQUENCY FOR GENERAL APPAREL AND LUXURY BRANDS (%)



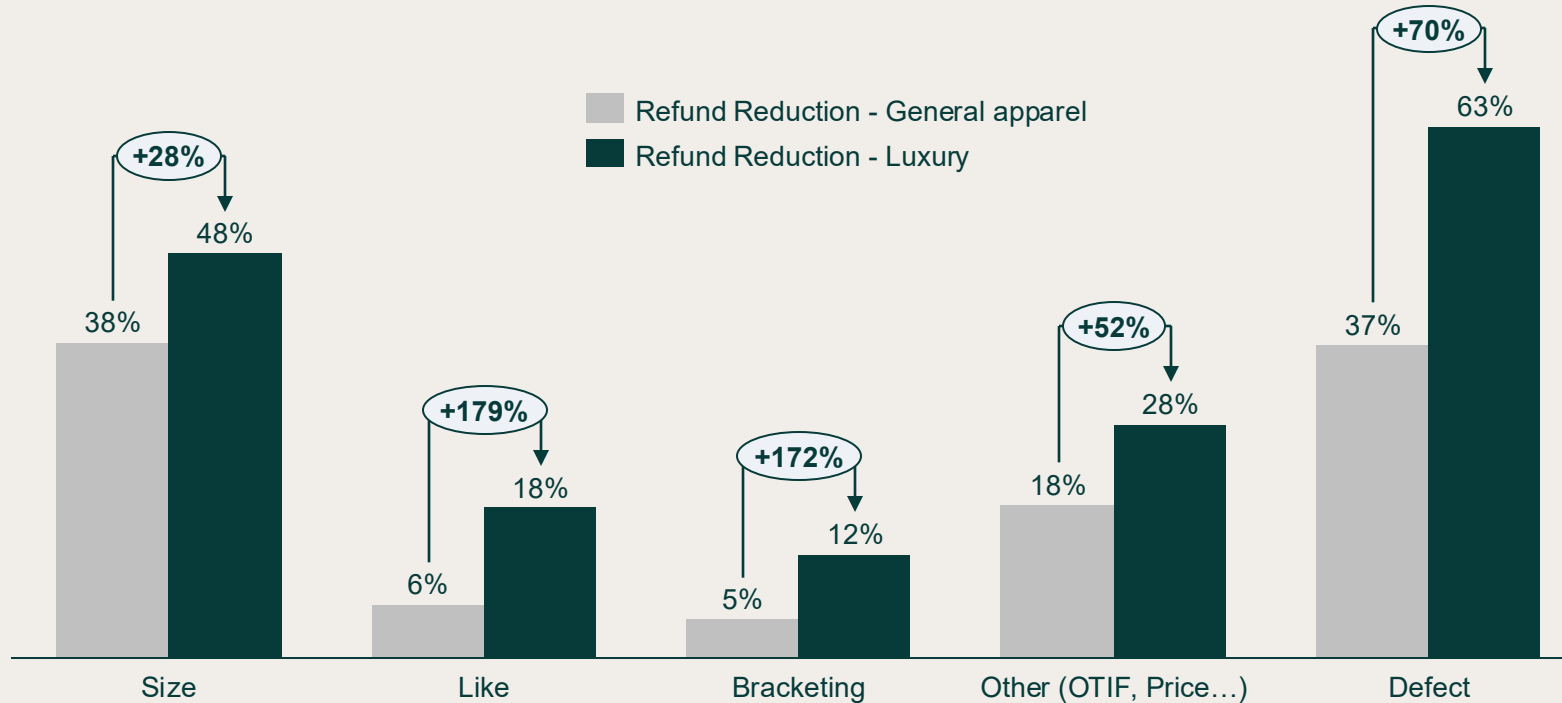
Return reasons expose purchasing behavior differences for the luxury category. While sizing is still dominant (c.55%) client behavior shows that clients tend to be more exigent with OTIF (4.p.p more than fashion) and product quality is 28% less frequent. Also bracketing is 60% less frequent than in general fashion, which is in line with a more thoughtful purchasing process by the client and the price point of the goods and highlights how clients in general apparel make use of promotional campaigns, BNPL and lower price points to bracket purchases

Key takeaway

Size exchange and size recommendations are key levers to reduce refunds and returns. It is key to analyze stock availability and the size curve/distribution to ensure clients can access the exchange of goods

Luxury achieves higher refund reductions for reasons linked to brand loyalty

COMPARISON OF REFUND REDUCTION BY RETURN REASON (%)



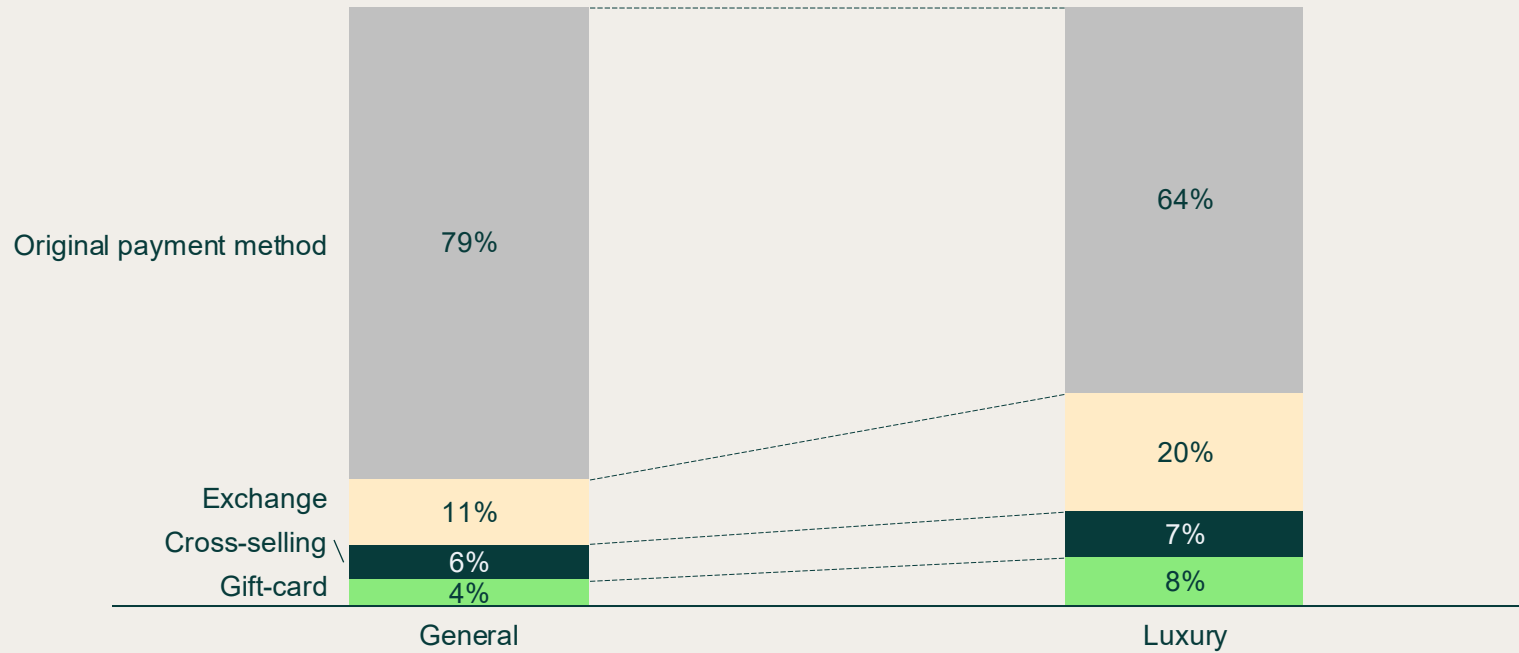
Refund reduction potential is higher in Luxury brands. Sizing, which accounts for >50% of returns has a +28% potential and key reasons such as Like and Bracketing exhibit almost 3x reductions as compared to Fast Fashion items. Even in defective products, Luxury brands perform best, exposing the link that clients have with brand loyalty.

Key takeaway

Luxury brands see higher adoption of gift cards and exchanges, especially in defective or like-for-like cases. This indicates a clear opportunity to leverage brand loyalty to reduce refunds by prioritizing credit and exchange incentives over refunds

Exchange and gift-card rates are higher in luxury brands (up to >10p.p.)

REFUND REDUCTION BY REFUND METHOD (%)



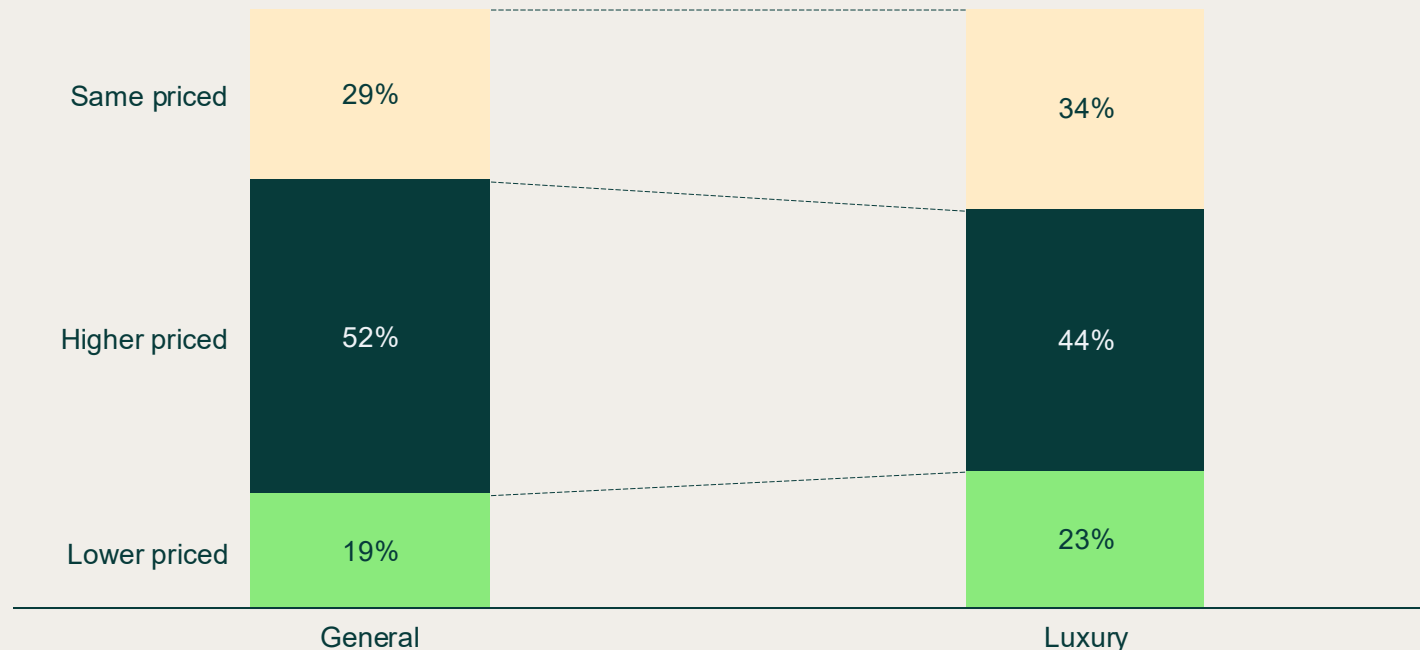
The composition of refund reduction exhibits +10p.p. in exchanges and 2x in gift-card use, averaging a 36% refund reduction. Refund reduction is highly correlated to purchasing behavior and impulsiveness, which is reduced with price point. Also, exchanges are affected by merchandise velocity and stock availability which are highly sensitive in promotional campaigns. Increased Gift-card exhibits brand loyalty potential that can be exploited by luxury brands in the online channel.

Key takeaway

Brands can lever brand loyalty and positioning to increase exchange and gift-card rates. Loyalty programs can be very effective to ensure revenue retention, drive future purchases and increase purchasing frequency

Higher priced cross-selling (>40%) is driven by the so called “refund effect”

LUXURY – REFUND REDUCTION BY RETURN REASON (%)



Cross-selling behavior is driven by catalogue extension, price-point distribution and promotional and incentives campaigns. >95% of Fast fashion brands offer credit and discount incentives to clients during the returns process to buy higher priced products, achieving +8p.p in higher priced vs Luxury fashion. However, higher priced exchanges are still higher in Luxury and account for almost half of cross-selling, which is aligned to the refund effect described by Harvard studies, in which clients tend to spend more during returns as they considered their previous purchase already spent

Key takeaway

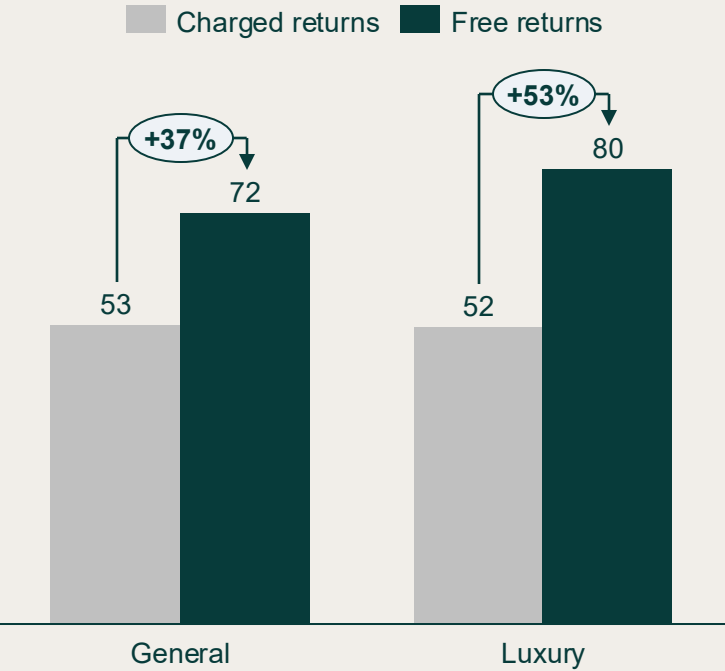
Brands should use AI to exploit contextual recommendations to drive higher cross-selling and higher priced exchange products by making catalogue and size discovery easier during the returns process



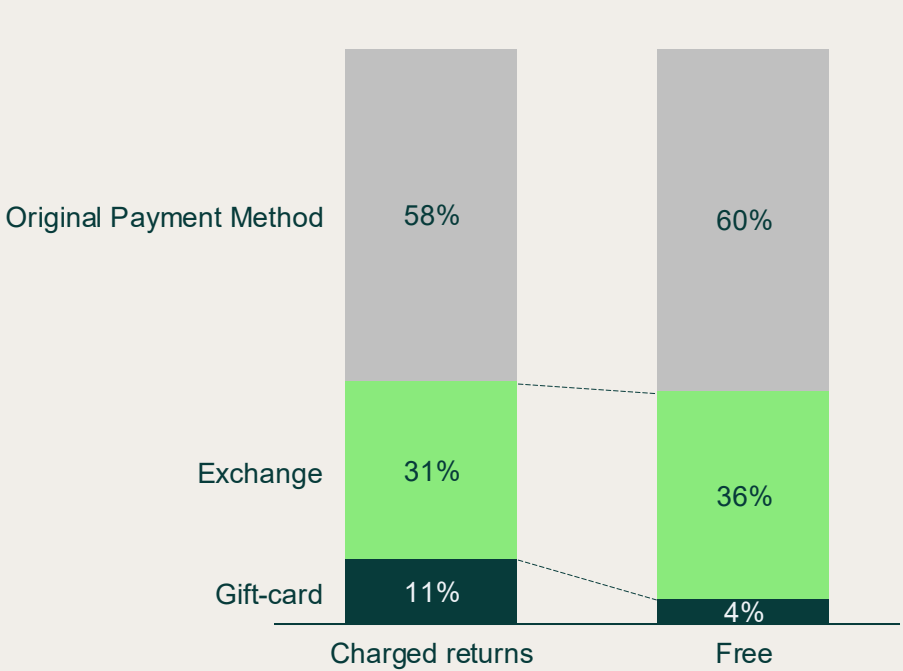
Refund reduction and customer experience

NPS impact of return fees can be avoided with smart incentive strategies

NPS (%)



REFUND METHODS (%)



REPURCHASE (%)

Example simulation

Metric	Charged returns	Free
Repurchase Rate (12 mo)	20% – 35%	45% – 60%
Return Rate	15% – 25%	20% – 30%

Key takeaway

Return cost should be used as a driver to control return policy in certain situations. Brands should consider the impact in NPS and future purchases linked to this and the available product margin to absorb free returns and use incentivized Gift-cards to drive retention

Source: iF Returns (2024)

Drop-off (>70% of transactions) and Pick-up NPS are nearly 20p.p. below Store

LUXURY – REFUND REDUCTION BY RETURN REASON (%)



Key takeaway

Brands should drive returns to store with incentives to drive NPS and reduce logistic costs. Pick-up should be present to enable flexibility of choice but can be a risky option as >23% of home pick-ups fail and must be repeated, damaging experience and increasing costs

AI-drive comment analysis can reveal important process insights

EXAMPLES

5. "Pick-up concerns" 🚫

💡 **Insight:** Major pain point! Luxury customers feel it's unacceptable to lack **home pickup**, flexible return options, or automatic exchanges.

✅ **Recommendation:** Implement premium collection services

6. "Everything's Fine / No Issues"

💡 **Insight:** These users had no issue but also weren't "wowed."

🔄 **Opportunity:** Convert into promoters through personalization or thank-you perks.

7. "Localized services feedback is Positive"

📌 **Note:** Locations with local logistic offerings increase positive comments

✅ **Action:** Provide localized experiences and dedicated language support.

8. "Short Approvals / Confirmations"

💡 **Insight:** Micro-feedback often from fast checkouts or simple return journeys.

✅ **Action:** Tag these for passive satisfaction; offer post-service surveys to enrich data.

2. "Perfect Experience"

💡 **Insight:** Reinforces that speed and low friction are crucial even in high-end experiences.

✅ **Action:** Segment and map these journeys—replicate them across all luxury touchpoints.

4. "Complaints & Confusion"

⚠️ **Insight:** These are lower-rated comments signaling dissatisfaction with unclear returns process and tracking.

🔍 **Deeper Look:** Potentially linked to misunderstandings or digital friction.

3. "Fast & Easy Process"

💡 **Insight:** Simplicity and speed are universally appreciated.

✅ **Strategic lever:** Highlight in marketing materials for returns, logistics, and exchanges.

1. "Clear and Smooth Experience"

💡 **Insight:** High appreciation for clarity and seamlessness. These clients expect a premium UX from start to finish.

✅ **Recommendation:** Emphasize clarity in communication and intuitive digital journeys.

Abuse and fraud are higher in Premium and Luxury

FRAUD AND ABUSE SOURCES IN FASHION

Type	Description	Prevalence in Luxury	Risk to Brand
Wardrobing	Customer wears item once and returns (e.g., for social events)	Very High	High (lost margin, can't resell as new)
Empty Box/Item Switch	Returns package with a different or no item inside	Medium-High	Very High (direct fraud)
Fake Defect Claims	Claims product is defective to avoid return shipping or restocking fees	Medium	Medium
Serial Returners	Frequent, habitual returners who cost more than they spend	High	Medium
Stolen Product Returns	Attempt to return stolen or counterfeit goods for refund/store credit	Low-Medium	Very High

IMPACT OF ABUSE

Metric	Premium and Luxury	Fast fashion
Avg. Return Rate	25–35%	15–20%
Return Abuse Rate (est.)	5–10% of returns	2–4% of returns
Wardrobing Incidence	~20-30%	~10–12%
Cost per Abusive Return	\$180–\$450	\$50–\$100

Key takeaway

Example: A luxury retailer with \$1B in online GMV and a 30% return rate may lose \$15M–\$30M annually from return abuse. A best-in-class strategy integrates customer behavior analytics, item-level verification technologies, and policy differentiation, thus reducing abuse by up to 45% without damaging customer experience

What should brands be thinking about?

- How can we future-proof our logistics and returns strategies amid increasing global trade volatility and rising cross-border costs?
- (e.g., tariff pressures, de minimis changes, and international returns complexity)
- Are we fully leveraging AI and predictive technologies to optimize sizing, reduce returns, and personalize the customer journey at scale?
- How do we transform the post-purchase experience—from returns to exchanges—into a brand-building and loyalty-driving advantage?
- What structural changes are needed in our supply chain and operations to align with both profitability and sustainability mandates?
- Is our digital experience meeting the elevated expectations of luxury consumers, who now demand convenience, transparency, and values alignment?



How can we help?



Glam is a full-service consulting firm specializing in creating, managing, and developing the global e-commerce presence of high-end brands. We support our clients from the earliest stages of the business plan, guiding them through the entire e-commerce value chain. This journey includes sales performance analysis, creative design, user experience optimization, store operations management, online merchandising, planning of seasonal purchases and assortments, digital production, implementation of web solutions, UX/UI design, internationalization, and digital marketing strategies.



Naiz Fit is a platform helping fashion brands solve size&fit challenges from Product to E-commerce. Our solutions boost consumers' confidence, reduce size-related returns and empower data-driven decisions for Product, Merchandising and e-commerce Teams. We are partnering with +70 brands, including Italian luxury brands such as Dsquared2, Aeffe Group, Canali, Boglioli Milano, Fedeli and Peserico (among other confidential partners)



iF Returns is the leading returns management solution for omnichannel brands in Europe. Our technology is used by +450 brands to reduce >40% of their refunds, improve customer experience with NPS higher than 80 and optimize returns processes in fashion, luxury and electronics, reducing costs by more than 25%



Join Us!

Transform e-commerce
experience into your next big
return on investment

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