# Does Consumer Regret have an Impact on Negative WOM? The Role of Brand Hate and Brand Loyalty

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#### Abstract

This study examines the relationship between consumer internal negative emotions and their external negative emotions, brand loyalty, and negative word-of-mouth. We look at how brand hate that consumer experience while selecting a mobile network provider is affected by consumer regret. Using the suggested model, the influence of brand loyalty and brand hate on negative word-of-mouth is also investigated. 361 users of a mobile network provider in Pakistan participated in our online poll. We used structural equation modeling to examine the data. The findings demonstrate that brand hate, an outwardly unpleasant feeling, is positively influenced by consumer regret, a negative inside emotion. Brand loyalty and negative WOM are both favorably and adversely impacted by consumer regret. The findings also showed that although brand hate had a favorable impact on consumers spread of negative information, brand loyalty does not affect negative word-of-mouth.

**Keywords:** Consumer regret, Brand loyalty, Brand hate, NWOM, Telecom industry

# Introduction

With every transaction, a consumer is exposed to new insights and provided with exciting new experiences (Lee, Kim, & Choo, 2025). Every experience and piece of information matters when advising the buyer on later purchases (Sharma, Starčević, & Saha, 2024). The examination of consumer behavior takes into account both the choice that was chosen and the alternative that was not chosen. Following a purchase, buyers may go through a variety of decision-making phases, including contentment, discontent, regret, hate, and brand avoidance (Khatoon & Rehman, 2025). These problems are the ones that have an impact on how consumers feel about the product.

Regret is a common reaction to choices on whether to buy a product or service. A comparison between a current situation and one that may have created a sense of regret (Shih & Schau, 2011). After making a purchase, consumers may regret it for a variety of reasons, including regret over the alternative passed up, regret over not thinking things through well, and regret over thinking things through thoroughly (Lee & Cotte, 2009). According to Wu and Wang (2017), even consumers' unfavorable perceptions of the brands they utilize are a result of regret. Furthermore, as per Tsiros and Mittal (2000), previous studies demonstrate that regret has a detrimental impact on consumer satisfaction. Additionally, it fosters unhappiness and lowers a brand's or product's intention to be repurchased (Awais, 2014; Cui & Niu, 2017).

Moreover, consumers often form unfavorable ties with brands rather than favorable ones (Cui & Niu, 2017). Carroll and Ahuvia (2006) contend that in addition to very good sensations, consumers may also have strongly unfavorable feelings toward a brand, which might lead to brand hate. A decrease in loyalty to the brand may also result from regret (Bui, Krishen, & Bates, 2011), and it can even cause a consumer to share unfavorable WOM. Consumers that are upset with a brand are likely to propagate additional negative WOM (Wu & Wang, 2017).

By exploring how negative internal emotions might affect negative external emotions and produce negative WOM, this study will add to the liturature on consumer-based branding. Although there has been a growing interest in consumer research on negative emotions (Zhang, Ouyang, Zhang, & Zhou, 2025), the relationship between internal negative emotions such as regret and external negative emotions such as brand hate is still an under-researched field (Khatoon & Rehman, 2025). This is even though regret is an internal negative emotion (Shi, Cui, & Fitzsimmons, 2025). Examining these relationships is crucial because internal negative emotions may manifest externally as brand hate, which is a negative feeling that can be harmfull to the companies (Weitzl, Hutzinger, & Wagner, 2024).

Wen-Hai, Yuan, Liu, and Fang (2019) stated that consumers' retaliatory actions are directly influenced by their negative feelings. This research investigates the influence of regret on brand hate, the most intense negative emotion that can be experienced towards a brand. It is interested in the influence of consumer negative feelings on negative word-of-mouth and retaliatory behavior. Marketing professionals may avoid brand hate before it manifests by understanding what causes it.

According to Kucuk and Kucuk (2019), brand hate has both corporate and consumer-related antecedents. This research aimed to examine consumer regret as a potential cause of brand hate. Managers of brands might benefit from looking at the possibility that consumer regret is a major antecedent of brand hate in their quest to comprehend the grounds for brand hate that are connected to consumers. Limited research has also been done on the emotional causes of brand hate, such as consumer regret (Zhang & Laroche, 2020). Because of this, the emphasis of our study was on the consequences of consumer regret.

The study on consumer regret and brand hate for service businesses is limited. Consumer brand selections in the mobile telecommunications sector have not been properly investigated with regard to these relationhsips. Therefore, by measuring the influence of consumer regret on brand hate, brand loyalty, and negative word-of-mouth as far as mobile network provider consumers' choices are concerned, this study aims at offering telecom businesses' managers suggestions and recommendations.

The choice of the mobile telecommunications sector in Pakistan is particularly relevant due to the highly competitive nature of the industry, with multiple providers (Jazz, Zong, Telenor, Ufone) offering nearly identical services at comparable prices. This saturation leads to low switching costs and frequent brand switching, making it a prime context for studying post-purchase emotions such as regret and brand hate. Furthermore, telecom services are integral to consumers' daily lives, and dissatisfaction with such essential services can provoke stronger emotional reactions than other categories. Pakistan has a high mobile penetration, a mixed service consistency with variation, so the study of these emotional and behavioral consequences offers practical and timely learning to service managers with a goal of better customer retention and reduced reputational loss in negative word-of-mouth.

#### Literature Review

## **Consumer Regret**

One drawback identified in the post-purchase analysis is buyer's regret (Boujbel & d'Astous, 2015). It may be summed up by saying that it is a negative emotion that individuals have when they contemplate that if they had chosen a different choice, they would have been in a better circumstance. In this sense, regret is an unpleasant feeling that results from contrasting "what can be" with "what is." After making a purchasing choice, regret often follows when one compares the results of the intended and obtained products (Lee & Cotte, 2009).

According to earlier research comparing the chosen and undecided alternatives may have an impact on consumer behavior (Awais, Zulfiqar, Saghir, Sohail, & Rana, 2022; Inman, Dyer, & Jia, 1997; Taylor, 1997). According to Taylor (1997), a person's decision is likely to be influenced by his or her expectations of the rejected options, particularly if those expectations weren't realized by the final option. When a rejected option is seen as being more yielding, the consumer feels regret (Boles & Messick, 1995). Consumers may also feel regret if they believe that, despite the success of the brand they picked, choosing the rival brand would have been a better choice (Awais, Kashif, & Raza, 2020; Tsiros & Mittal, 2000).

Regret is often categorized as a negative feeling in previous research that analyzes consumer emotions as either good or negative (Jang, Kang, & Huan, 2025). Consumer regret, however, is seen as an inwardly negative feeling in this research. Regret often results from consumers making poor judgments (Harrison-Walker, 2019), and the fact that it entails self-blame and inaction proves that there is an underlying emotion (Wen-Hai et al., 2019).

#### **Brand Hate**

Love is the most significant emotion, with hate coming in second, studies are increasingly concentrating on theoretical justifications for unfavorable emotions and their connections to brands (Fehr & Russell, 1984). While some academics see hate as a straightforward emotion, most view it as a complex and confused sensation. Hate is described by Plutchik (1991) as disgust and rage.

Brand hate is the strongest negative emotional response to a brand (Bryson, Atwal, & Hultén, 2013). A more intense emotional response that consumers have towards a brand than brand dislike is brand hate (Joshi & Yadav, 2021). When people are dissatisfied with a brand, they may express strong negative sentiments. Therefore, quitting a brand because of very unpleasant emotions like hate or fury may be a sign of brand animosity. Brand hate is a very negative psychological situation that acts negatively, and makes consumers experience horrible and painful experiences at both an individual and a social level, which lead to differences (Kucuk & Kucuk, 2016).

According to Kucuk (2008), when a brand fails and creates discontent, consumers are more prone to have negative feelings toward it. Consumers that are dissatisfied with a brand exhibit negative feelings, and perhaps even hate (Kucuk, 2018). According to Fetscherin (2019) consumers who dislike a brand try switching brands and even become eager to do damage to the brand. Since brand hate is an outward manifestation of negative sentiments and is associated with derogatory actions against a brand, we classify it as an outwardly negative emotion. Additionally, according to Zhang and Laroche (2020), research on brand hate often concentrate on psychological literature and neglects consumer-brand interactions. So, from the standpoint of consumer-based branding, we investigate brand hating.

## **Negative Word of Mouth**

Word of mouth (WOM) is the term used to describe unofficial consumer recommendations. Initially, it was described as a noncommercial method of face-to-face consumer interaction with the product or service by Arndt (1967), who was the first person to explain it. According to Vázquez-Casielles, Suárez-Álvarez, and del Río-Lanza (2013), another definition of word-of-mouth (WOM) is any spoken and personal communication that the recipient does not perceive as being commercial about a company, service, or product regardless of whether the communication is favorable or unfavorable. Before buying a product or service, buyers gain by hearing what other consumers have to say about it (Duhan, Johnson, Wilcox, & Harrell, 1997). The need to obtain a variety of different types of information is the fundamental driver behind this habit (Goldsmith & Horowitz, 2006). In addition to this, before making a purchase

decision, people seek information that would put them at rest (Pitta & Fowler, 2005). Reviews, critiques, and recommendations of a product or service, positive or otherwise, influence other individuals who utilize or plan to utilize the subject product or service.

WOM may be positive, negative, or neutral (Yang, 2013). Positive word of mouth encourages consumers to choose their products, whereas negative word of mouth discourages this behavior (East, Hammond, & Lomax, 2008). While analyzing the reasons for negative WOM, business-related aspects were often taken into consideration. The degree of consumer unhappiness, consumer views of the company's response to consumer complaints, and consumer displeasure over unresolved issues were listed as factors that influence consumers to spread negative WOM (Bovee, Thill, Dovel, & Wood, 1995). Nonetheless, we do think that one of the consumer-related elements that result in negative WOM is consumer regret.

## **Brand Loyalty**

The degree of consumer loyalty that can be attributed to a commitment to a particular brand is the essence of the term "brand loyalty" (Aaker, 1991). A strong commitment to repeatedly buy a certain product or service is one example of brand loyalty (Nakamori, Newell, & Han, 2022). Moreover, it refers to a consumer's desire to keep their connection with a brand going strong over time (Palmatier, Dant, Grewal, & Evans, 2006). The choice to continue purchasing a particular brand comes from within the company. On the other hand, it is not the same as a repurchase habit. Brand loyalty is more than just purchasing the same product again and over again; it also refers to the consumer's strong and favorable opinion toward the brand, as opposed to purchasing the same product out of habit (Solomon, Russell-Bennett, & Previte, 2012). Marketers respect devoted consumers because they are dependable providers of value and have a significant capacity to propagate favorable word-of-mouth among other consumers (Giovanis & Athanasopoulou, 2018).

#### **Hypotheses Development**

Consumer regret occurs when the chosen choice is contrasted to one that was rejected due to ambiguity or a lack of knowledge (Shih & Schau, 2011). Brand-switching behavior is most closely associated with regret (Popp & Woratschek, 2017). Several research also shows that regret lowers brand loyalty and consumer happiness (Bui et al., 2011; Davvetas & Diamantopoulos, 2017). Recent research further demonstrates how consumer regret might adversely impact repurchase intentions by motivating a desire to transfer brands (Sarwar, Awang, Habib, Nasir, & Hussain, 2022). The H1 hypothesis is formed based on this research.

H1: There is a negative relationship between consumer regret and brand loyalty.

One of the significant behavioral effects of regret is negative mouthing (NWOM) (Wu & Wang, 2017). Taylor (1997) contends that consumers' contentment may be impacted by the alternatives they do not choose. According to Inman et al. (1997), consumers are less satisfied when they sense regret. Post-purchase regret is linked to unfavorable word-of-mouth,

according to earlier research (Castro, Lacap, Garbosa, Jimenez, & Mallari, 2022). Previous research revealed a strong association between consumer complaint behavior and regret due to under- or over-consideration (Tzeng & Shiu, 2019). Consumers communicate their regret via negative WOM as a consequence (Le & Ho, 2020). These results led us to make the following hypothesis;

## H2: There is a positive relationship between consumer regret and negative WOM.

Brand hate was thought to have its roots in people's negative prior encounters with brands (Zarantonello, Romani, Grappi, & Bagozzi, 2016). Numerous research has shown a connection between consumer unhappiness and brand hate (Hegner, Fetscherin, & Van Delzen, 2017). Consumer regret has a favorable impact on the behavior of seeking retribution (Wen-Hai et al., 2019). However, the research neglects to address the impact of consumer regret on brand hate. Consumer regret is another sadness-related precursor of hate that has received little attention in brand-hatred research (Farhat, Zouari, & Khemakhem, 2025). According to recent research Zhang and Laroche (2020), sad-related causes of brand hate, such as feelings of sorrow, regret, guilt, humiliation, and disappointment, are what cause negative WOM. Therefore, in this research, we looked at how consumer regret, a sadness-related inner feeling, affected brand hate, an external emotion. The study presented above leads to the following suggestion:

## *H3: There is a positive relationship between consumer regret and brand hate.*

The degree of consumer satisfaction determines whether consumers have a good or negative opinion of a product or brand. One of the elements that contribute to negative WOM is the amount of consumer discontent, which is inversely correlated with brand loyalty (Verhage, Yavas, Green, & Borak, 1990). Negative word-of-mouth is often caused by unsatisfied consumers and a failure to address their issues (M. Williams & Buttle, 2014). Previous research demonstrated that one of the primary causes of negative WOM is consumer discontent (Arruda Filho & Barcelos, 2021). The research presented above leads to the formulation of the following hypothesis:

## *H4: There is a negative relationship between brand loyalty and negative WOM.*

According to Kucuk and Kucuk (2016), consumers' negative experiences have a greater impact on their opinions than their good ones. In this aspect, brand animosity has several negative effects on brands. Public complaints and brand switching are two different sorts of brand hate, according to Fetscherin (2019). Additionally, according to Zhang and Laroche (2020), hate of a particular brand may lead to anti-brand conduct as well as other detrimental effects. Recent research demonstrates that brand hate may even trigger retaliation desires (Bayarassou, Becheur, & Valette-Florence, 2020).

Whining is also a behavior affected by brand hate (Fetscherin, 2019). The consequences of brand hate are brand rejection, brand retribution, and negative word-of-mouth according to Hegner et al. (2017). Many previous studies have held that brand hate leads to negative word-

of-mouth (WOM) (Hegner et al., 2017; Zarantonello et al., 2016). Pinto and Brandão (2021) found out that brand hate and negative word-of-mouth (WOM) are highly correlated. Recent research further demonstrates that the major effects of brand hate are poor WOM and complaint behaviors (Zhang & Laroche, 2020). The research presented above informs the development of following hypothesis:

H5: There is a positive relationship between brand hate and negative WOM.

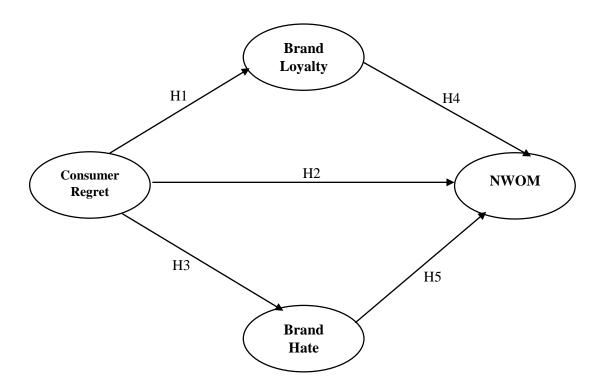


Fig 1. Conceptual Farmwork

# **Materials and Methods**

This research explores the relationship between consumers' internal negative emotions and their external negative emotions like negative word-of-mouth and brand hate. In this research, the effects of brand loyalty, brand hate, and negative word-of-mouth are explored together with the effects of consumer regret on these variables. In Figure 1, the conceptual framework is shown.

#### Measures

The Lee and Cotte (2009) research is used as the basis for the instrument of consumer regret. The research by Johnson, Herrmann, and Huber (2006) served as the basis for measuring brand loyalty items. We adopted Hegner et al. (2017) hate and negative WOM items. The initial (18 items) brand hate scale was too extensive and inappropriate for the context of mobile network use. To determine the most relevant version of the scale, So, we conducted a pilot test and a

validity check with two branding researchers. Utilizing the original brand hate scale's short form (6 items), which provides superior model fits, we assessed brand hate as a single construct (Hegner et al., 2017). To fit the findings within the context of mobile network use, many things were changed. A 5-point Likert scale is used to measure each construct (APPENDIX).

## **Checking Common Method Bias**

To lessen the typical technique bias, we took various steps both before and after the data collection (CMB). First, we made a selection of the scales based on their validity and reliability. We avoided using leading questions and technical jargon to make the survey items clearer and easier to comprehend. When respondents are unwilling to engage in the survey, a common method bias also manifests (Williams, Hartman, & Cavazotte, 2010). We explained to the participants that their answers would only be utilized for research and that their names would be kept confidential to maximize voluntary participation.

We checked the data after it was gathered to see whether CMB was present. Harman's single-factor methodology, according to MacKenzie and Podsakoff (2012), is insufficient to identify CMB since accurate measurements are not taken. Using more sophisticated techniques as an alternative to Harman's single-factor test is advised by Malhotra, Kim, and Patil (2006). As a direct consequence of this, we put the model through its paces by using the common latent factor (CLF) approach. To carry out CLF, a latent component was included in the measurement model that was used in AMOS. Separate calculations of standardized factor loadings with CLF and without CLF were made. The assessment of the CMB's results is shown in Table 1. The difference between the estimate values with and without the CLF was discovered to be less than 0.2, confirming that the CMB in this investigation is not significant (Serrano Archimi, Reynaud, Yasin, & Bhatti, 2018).

**Table 1: Standardized Regression Weights** 

	<b>Estimate</b>	Estimate	e
	with	with	no
Standardized Regression weights	CLF	CLF	Diff
B_L4 ← Brand Loyalty	0.862	0.921	0.059
B_L3 ← Brand Loyalty	0.922	0.925	0.003
B_L2 ← Brand Loyalty	0.897	0.901	0.004
B_L1 ← Brand Loyalty	0.828	0.831	0.003
N_WOM4 ← Negative Word of Mouth	0.621	0.773	0.152
N_WOM3 ← Negative Word of Mouth	0.603	0.801	0.198
N_WOM2 ← Negative Word of Mouth	0.636	0.798	0.162
N_WOM1 ← Negative Word of Mouth B_H4 ← Brand Hate	0.658 0.773	0.838 0.89	0.18 0.117

B_H3 ← Brand Hate	0.763	0.867	0.104
B_H2 ← Brand Hate	0.53	0.662	0.132
B_H1 ← Brand Hate	0.734	0.859	0.125
B_H5 ← Brand Hate	0.738	0.858	0.12
$B_H6 \leftarrow Brand Hate$	0.736	0.839	0.103
CR11 ← Consumer Regret	0.725	0.813	0.088
CR10 ← Consumer Regret	0.845	0.924	0.079
CR9 ← Consumer Regret	0.765	0.871	0.106
CR8 ← Consumer Regret	0.391	0.421	0.03
CR7 ← Consumer Regret	0.414	0.561	0.147
CR6 ← Consumer Regret	0.366	0.451	0.085
CR5 ← Consumer Regret	0.371	0.444	0.073
CR4 ← Consumer Regret	0.374	0.451	0.077
CR3 ← Consumer Regret	0.371	0.497	0.126
CR2 ← Consumer Regret	0.35	0.514	0.164
CR1 ← Consumer Regret	0.321	0.516	0.195

# **Data Collection and Sampling**

With the use of an online poll, we gathered data over two months. Participants in the research were required to be Pakistani citizens who were representatives of Generation Y and who used mobile networks. We made the questionnaire available to everyone online, and we requested the respondents to react via email and social media. We included a short description of the study's objectives and a statement that the information would only be used for research.

We also emphasized the essence of the replies being precise and complete. The questionnaire did not have questions that defined the identity of the respondents. This enabled the members to feel more relaxed and not affected by any possible guidelines. In the process of undertaking the study, we did not target a specific region of Pakistan. The respondents chosen randomly in the survey were the respondents in every part. Demographic profiles of the respondents in Table 2 indicate that respondents have diverse backgrounds. As well, the respondents gave their genuine answers without partiality. All these prove that our sample is a fair representation of the target population.

To be ethical in our study, we followed some of the major principles provided in the literature. Respondents were fully willing and did not provide any personally identifiable information to participate in the survey. Belmont Report (1979) states that, voluntary participation is an ethical principle in conducting research involving human subjects, and is a display of respect to autonomy. It is important that the researcher does not coerce the participants and that their consent is free. Moreover, the research was conducted under the following conditions; privacy and anonymity of subjects. On the one hand, according to Saunders, Kitzinger, and Kitzinger (2015), anonymity measures people against possible risks and promotes ethical rigor in qualitative and quantitative research. We clearly indicated in our survey tool that any information obtained would be confidential and that it would be used in academics only and did not compromise the informed consent (Babbie, 2020). These processes do not contradict

the existing academic principles and ethical standards in conducting social research studies, thus making sure that the research was carried out in an ethical manner.

The online questionnaire is made up of three different parts that were built with the help of Google Forms. The first section asked the demographic composition of the respondents. In the second segment of the questionnaire, the respondents were asked regarding the provider of mobile network they used. Then they provided the rest of the questions keeping in mind their selected brand of the mobile network. The measurements of brand loyalty, brand hate, and consumer regret are included in the second section. Statements concerning negative WOM are included in the questionnaire's third section.

Before drafting the final questionnaire and getting started on the collection of data, we carried out a test study on a smaller number of people as a pilot to ensure that the process for gathering the data worked as we had anticipated it to. This allowed us to make sure that the definitive questionnaire would accurately reflect the results of the test study. In the pilot research, we looked at how simple the respondents found the things to be to understand. We changed the questions that needed clarification and created the questionnaire's final design. Table 2 lists the respondents' demographic information.

Table 2 shows that 53.7% of the respondents were male. Most of the respondents are between the ages of 20 and 30, then those between the ages of 31 and 40. With 23.8% percent holding master's degrees and 39.3 percent holding bachelor's degrees, the respondents are overwhelmingly educated.

Table 2: Demographic Characteristic (N = 361)

		Frequency	Percent
Gender	Female	167	46.3
	Male	194	53.7
Age	20-30	165	45.7
	31-40	97	26.9
	41-50	52	14.4
	51-60	29	8
	Above 60	18	5
Marital Status	Married	198	54.8
	Single	163	45.2
Education	Bachelor	142	39.3
	M.Phil.	43	11.9
	Master's	86	23.8
	Matric a	62	17.2
	Ph.D	28	7.8
Mobile Network	Jazz	110	30.5
	Telenor	73	20.2
	Ufone	91	25.2
	Warid	3	0.8
	Zong	84	23.3

# **Data Analysis and Results**

The structural equation modeling (SEM) technique was put to use to validate the proposed model. We utilized the structural equation modeling software AMOS to carry out this investigation.

#### **Measurement Model**

To conduct an assessment of the measurement model, the evaluation of reliability, convergent validity, and discriminant validity are used. To determine whether or not the model is accurate, confirmatory factor analyses (also known as CFA) were performed on each scale. The convergent validity was examined by taking the average variance extracted (AVE) and the composite reliability (CR) and comparing them. Testing for the correlation between latent variables and square roots of the AVE values was performed to ascertain the discriminant validity of the model. From the CFA results, degree of goodness-of-fit could be obtained within the ranges specified (Table 3).

Table 3: Fit Index

Absolute fit Indices	Scores	Cut-off Values
X <sup>2</sup> /df	0.265	<5.0
CFI	0.923	≥0.90
NFI	0.912	≥0.90
RMSEA	0.054	< 0.08

Table 4 provides the CFA findings, AVE, and CR values. The results of the CFA demonstrated that each scale consisted of a single factor, proved that the constructs were substantially loaded onto the scale that corresponded to them, and demonstrated that the scales (latent variables) were meaningfully explained by the scale items (observed variables). To demonstrate convergent validity, the AVE value must be equivalent to or more than 0.50, the CR alpha coefficient must be 0.70 or higher, and the factor load (standardized values) of each item must be greater than 0.50 according to Fornell and Larcker (1981). Table 4 demonstrates that all three requirements are satisfied, proving that the research has convergent validity.

Table 4: Measurement model - Reliability and Convergent validity

Constructs	Item Code	Factor	Cronbach's	CR	AVE
		Loading	Alpha		
	CR11	0.721			
	CR10	0.714			
Consumer Regret	CR9	0.814	0.772	0.942	0.701
	CR8	0.816			
	CR7	0.817			

	CR6	0.811			
	CR5	0.829			
	CR4	0.821			
	CR3	0.775			
	CR2	0.789			
	CR1	0.732			
	B_H4	0.89			
	B_H3	0.867			
Brand Hate	B_H2	0.762	0.832	0.931	0.693
Drana Trace	B_H1	0.859	0.032	0.731	0.055
	B_H5	0.858			
	B_H6	0.839			
	B_L4	0.858			
Brand Loyalty	B_L3	0.925	0.88	0.932	0.774
Drana Loyanty	B_L2	0.901	0.00	0.732	0.774
	B_L1	0.831			
	N_WOM4	0.773			
Negative Word of	N_WOM3	0.821	0.010	0.800	0.660
Mouth	N_WOM2	0.838	0.818	0.890	0.669
	N_WOM1	0.838			

Table 5: Square Root of AVE and Descriptive statistics

							Square	
							Root	of
Construct	Mean	S. D	1	2	3	4	AVE	
1. Consumer Regret	2.44	0.83	1				0.84	<u> </u>
2. Brand Hate	2.15	0.88	0.617**	1			0.83	
3. Brand Loyalty	3.17	1.04	-0.512*	0.215*	1		0.88	
4. Negative Word of Mouth	2.51	0.92	0.481**	.537**	-0.345	1	0.82	

<sup>\*\*</sup> p < 0.01, \*p < 0.05

Table 5 displays the evaluation of discriminant validity. The square roots of both the AVE values must be bigger than that of the correlations between both latent variables to achieve discriminant validity (Fornell & Larcker, 1981). All the latent variables have square roots of AVE values that are higher than the correlation coefficients between them, as seen in Table 5.

# **Hypothesis Testing**

SEM was utilized to assess the study's assumptions. We performed structural equation analysis after the measurement model's conditions had been met. The modifications recommended by the AMOS software were made to give the measurement model its final shape. Presenting the structural model in Figure 2.

The 5000 resampling option and a bootstrap method with a 95% confidence interval were used to investigate the effects. In Table 6, statistically significant effects are listed.

Table 6: Structural path coefficients

Relationship	β	t-	<i>p</i> -	LLCI	ULCI
		value	value		
Consumer Regret → Brand Loyalty	-0.37**	8.407	0.00	0.11	0.31
Consumer Regret $\rightarrow$ Brand Hate	0.65**	14.83	0.00	0.54	0.75
Consumer Regret → Negative WOM	0.86*	13.84	0.00	0.87	0.98
Brand Loyalty → Negative WOM	-0.04	0.926	0.45	-0.66	1.61
Brand Hate → Negative WOM	0.56**	12.06	0.00	0.45	0.66

(N = 361), \*p < 0.05, \*\*p< 0.01

Using the modifications, the program suggested to improve the goodness of fit values, we constructed covariance between both the error terms of the B\_H1 and B\_H2 factors of the brand hate scale. It is advised to correlate error terms to improve model fit (Byrne, Shavelson, & Muthén, 1989). In the literature, it is allowed to change the items that assess the same concept in error terms (Hermida, 2015). Both of these factors convey the consumers' strong sentiments about the brand they dislike. The high correlation between these two variables' error terms makes sense. Establishing covariance between both the error terms among these two variables was necessary in order to do further testing on the model.

When evaluating the correlation coefficients, a normalized value of less than 0.10 denotes a "smaller" influence, between 0.10 and 0.30, a "typical or medium" effect, and more than 0.50, a "bigger" effect (Kline, 2015). The findings demonstrate that consumer regret has a considerable negative impact on brand loyalty ( $\beta = -0.37$ ; p < 0.01). Consumer regret is positively and somewhat significantly influenced by negative word of mouth ( $\beta = 0.86$ ; p < 0.05). Consumer regret is positively and significantly influenced by brand hate ( $\beta = 0.65$ ; p < 0.01). The findings also demonstrate that brand loyalty does not significantly affect negative WOM ( $\beta = -0.04$ ; p > 0.05). Though, brand hate is positively and significantly impacted by negative WOM ( $\beta = 0.56$ ; p < 0.01).

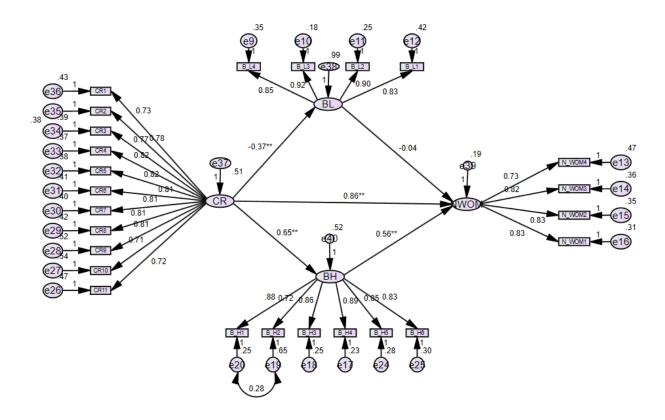


Fig. 2 Structural Model

## **Discussion**

This research adds to the literature regarding consumer regret by confirming a model that investigates the interrelations between consumers' internally felt and externally manifested negative emotions and negative word-of-mouth. The research looks at how regret affects brand loyalty, brand hate, and negative word-of-mouth. Each research hypothesis is looked at. Except for H4, all of the hypotheses are supported. According to the findings, brand hate, unfavorable word-of-mouth, and brand loyalty are all strongly influenced by consumer regret. The findings also demonstrate that negative WOM is strongly positively impacted by both internal and external emotions.

Our findings support earlier studies on the impact of regret on consumer satisfaction. We discovered that brand loyalty is adversely impacted by consumer regret. This result supports the findings of prior research by Bui et al. (2011), which contends that regret reduces consumer happiness and brand loyalty by raising the desire to move brands. The results of much other research similarly indicated a favorable correlation between brand-switching activity and consumer regret (Davvetas & Diamantopoulos, 2017).

This study lends credence to earlier research on the impact of consumer satisfaction on unfavorable word-of-mouth (WOM). The impact of regret on consumers' complaint intentions was shown to be significantly influenced by consumer satisfaction level (Tsiros & Mittal, 2000). Additionally, Tzeng and Shiu (2019) contend that unless consumers have a profound

sense of regret, they are reluctant to complain to other parties. Our findings support prior research by showing that the association between consumer regret and unfavorable WOM is mediated by brand hate and brand loyalty. It means that the effects that consumer regret has on negative word-of-mouth could be enhanced or reduced based on the level of consumer happiness (Zhao, Noman, & Abedin, 2025).

The findings also provide weight to earlier research on the link between brand hate and unfavorable word-of-mouth. During this study, we found that NWOM has a strong correlation with brand hate, which is the strongest negative feeling towards a brand. Our results indicate that brand hating leads to bad WOM being shared with the consumers. It has been already demonstrated by several studies that brand haters and detractors of their products are positively correlated (Hegner et al., 2017). Brand hate was found to have one of the most critical outcomes in the form of NWOM (Kurtoğlu, Özbölük, & Altın, 2025). Also, recent studies have found that brand hating will result in negative WOM and complaint behaviour (Zhang & Laroche, 2020).

This study contributes to the previous research because it examines the relationship between an internal negative emotion (regret) and external negative emotion (brand hate) and negative WOM. The recent study by Wen-Hai et al. (2019) examined the effect that both internal and external sources of negativity have on negative word-of-mouth. They established that regret positively impacts negative WOM and desire to revenge whereas anger did not but boosted desire to revenge. Our research adds to this body of knowledge by showing that consumer regret positively influences brand hate which is an almost identical correlate of negative WOM. Consequently, more negative WOM could be caused by both internal and external feelings.

#### **Theoretical Implications**

This study contributes to the existing body of knowledge about the root causes of NWOM. We expand earlier research that primarily concentrates on consumers' negative emotions, such as rage, from a theoretical standpoint (Harrison-Walker, 2019). Our research looks at brand animosity as a potent precursor of unfavorable word-of-mouth. This study contributes new details to the existing body of past research, which mostly focuses on brand hate causes associated to rage. We focused on consumer regret, which is connected to grounds for brand hate that are tied to grief. Zhang and Laroche (2020) assert that emotions such as dissatisfaction, regret, and humiliation play a crucial role in cultivating brand hate. However, brand-hating literature has not taken into account consumer regret. We anticipate that our work will help direct more studies in this field in the future.

By studying the relationship between an internal negative feeling (regret) and an external negative emotion (brand hate) as well as negative WOM, this study adds to the body of prior research. A recent study conducted by Wen-Hai et al. (2019) investigated the influence that both internal and external sources of negativity have on negative word-of-mouth. They found that regret has a positive effect on negative WOM and the desire for revenge, while anger has no effect on negative WOM but elevates the desire for revenge. Our study contributes to this

pool of knowledge by demonstrating that consumer regret has a positive effect on brand hate, which is a close correlate of negative WOM. As a result, a greater negative WOM might result from both internal and external emotions.

# **Practical Implications**

This study has some recommendations for brand managers in the real world. Our study model has shown that negative WOM is mostly explained by consumer regret and brand hate. Consumers might experience brand regret as well as brand hate, which brand managers should try to reduce. According to Davvetas and Diamantopoulos (2017), brand loyalty and brand-recommendation behavior are fostered through consumer-brand identification, which might lessen the detrimental effects of regret on consumer pleasure. Understanding consumers' strong sentiments towards businesses might help marketers respond and stop these reactions (Zarantonello et al. 2016).

This research offers various tips for controlling consumers' poor experiences with marketers. Brand hate, one of the negative sentiments about brands, is a stronger negative sensation than disliking a specific brand. Consumers now can quickly share unfavorable WOM through social media. Making websites promote brand hate may have an impact on consumers' purchase choices by harming the brand's reputation (Kucuk, 2008). Therefore, businesses should look into the causes of consumers' unfavorable perceptions of their brands and take the appropriate measures to stop them.

Additionally, this study will help marketers understand how regret and brand hate may contribute to the spread of unfavorable WOM. Before making a purchase they afterward regretted, a consumer who is committed to a brand will not spread rumors about it. The regret of consumers, however, readily results in negative WOM when their internal negative feelings, such as brand hate, manifest externally. Consumer regret fuels their urge to spread this hate. As a result, it has a negative WOM. Therefore, internal feelings like regret have significant ramifications for brand managers attempting to build rapport with consumers who have had unfavorable brand experiences.

In this respect, businesses must pay particular attention to their consumer service division, which has first contact with consumers. As a strategy to control the consumer-brand interaction it will be essential to constantly analyze the consumer comments in all the avenues where businesses interact with consumers. Consumer complaints posted online, particularly on the social media, should be addressed with sharpness. Observing the negative experience and giving the consumers a remedy could help in enhancing the reputation of the brand. Dealing with consumer complaints might even generate good word-of-mouth for the business.

Managers may be able to forecast outcomes more accurately by measuring negative internal feelings like consumer regret. Even while corporations seldom see regret as an internal feeling, emerging technologies will be useful in monitoring. Consumers may simply express their unfavorable opinions on social media nowadays. They may tweet about their regret as it isn't

yet manifesting as a negative feeling. Before unhappy consumers generate poor word-of-mouth, businesses should try to reach out to them. It is essential to implement proactive consumer support, which involves alerting consumers before they call consumer care rather than waiting for them to do so.

Identifying brand hate early on is essential for creating positive interactions with consumers (Kucuk, 2021). Consumers in today's world anticipate receiving timely and high-quality service. In addition to this, they anticipate firms to respond to all forms of contact promptly. The consumers get irate the longer it takes to solve their problems. Therefore, it is now essential to find a rapid solution to the issue. Telecommunication industries ought to adopt the interactive forms of communication such as phone support, text chat, and live mobile conversations so that they can quickly address consumer challenges.

New strategies are required to address customer concerns in the digital age. Therefore, companies should update their complaint management processes using contemporary technology. AI-based solutions facilitate the anticipation of future complaints and the resolution of potential problems before they materialize. Telecom companies can also use big data analytics. They should set up exact metrics for gauging customer satisfaction and keep a methodical log of this information. AI-powered chatbots may also offer personalized assistance. These systems employ machine learning to understand each customer's objectives and deliver a personalized experience.

Remorse and bad past experiences may be eliminated with strong brand recognition (Davvetas & Diamantopoulos, 2017). Recent research by Kucuk (2021), indicates that identification mismatch is the antecedent of brand hate. He argues that identity mismatch causes more long-term harm to brands than product or service failures. Furthermore, negative attitudes toward a brand may arise from disidentification with it (Ruppel & Einweller, 2021). Therefore, in order to establish brand identification, companies should focus on building solid customer relationships.

#### **Limitations and Future Research**

There are a number of limitations to this study that should be noted. First, the sample size was small (n = 361) and restricted to consumers in a particular Pakistani regional context. Because of this, the results might not apply to larger populations. To improve the validity and reliability of the findings, future research should aim to duplicate this study with bigger and more varied samples. Second, we only looked at customer preferences for mobile network providers. The findings cannot be applied to other product categories or service sectors due to this limited scope. To test the strength of the suggested relationships, future research should look at brand hatred in a range of industries, including food, clothing, and digital platforms. Third, despite recent increases in academic interest, brand hate is still an understudied topic. By analyzing unfavorable consumer-brand relationships, this study adds to the body of literature; however, more comprehensive and multifaceted research is required to fully comprehend the causes and effects of brand hatred. Additionally, this study only looked at the attitudes of Pakistani

consumers. Future cross-cultural research could offer comparative insights and aid in generalizing findings across various cultural contexts because cultural values have a significant impact on consumer behavior. Apart from these constraints, future studies should think about adding new variables to improve the existing model. For instance, variables such as brand betrayal, brand forgiveness, and consumer resilience could provide deeper understanding of emotional recovery mechanisms following negative brand experiences. Additionally, social media engagement and electronic word-of-mouth (eWOM) could be explored as mediators or moderators to understand how brand hate spreads and intensifies in online environments. The inclusion of personality traits, such as consumer animosity or need for uniqueness, could help identify psychological predispositions toward brand hate. Lastly, longitudinal studies could be employed in future research to examine how consumer-brand relationships evolve over time and how hate might dissipate, persist, or transform under varying circumstances.

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# **Appendix**

#### **Construct Items**

Consumer Regret

I regret the product choice that I made

If I was back in time, I would choose something different to buy

I should have chosen something else than the one I bought

I now realize how much my other choices were

With more effort, I feel that I could have made a better decision

I feel that I did not put enough consideration into buying the product

I regret not putting enough thought into my decision

With more information, I feel that I could have made a better decision

I feel that too much time was invested in getting this product

I think I put too much thought in the buying process

I wasted too much time in making my decision

**Brand Loyalty** 

I will definitely buy the same brand next time

If I need to change the MNO brand I use, I will buy the same brand again

I recommend this brand to others

If I could buy any brand free of charge, I would still buy the same

Brand Hate

I hate brand X

Brand X is awful

I am totally angry about brand X

I am disgusted by brand X

I do not tolerate brand X and its company

The world would be a better place without brand X

**NWOM** 

I spread negative word of mouth about brand

I denigrated the brand to my friends

When my friends were looking for a similar service, I told them not to buy from brand X

I try to influence a lot of people in not purchasing this brand