

EXPLORING RELATIONSHIPS AMONGST NEGATIVE BRAND EXPERIENCE (nBX), CONSUMER DISTRUST, AND NEGATIVE WORD-OF-MOUTH (nWOM)

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ABSTRACT

A consequence of the availability of social media platforms is that consumers can easily share their negative experience and/or post negative service reviews about brands. Consumers are more likely to share their negative experiences on social media about brand wrongdoings than posting positive experiences. A model is presented that depicts negative brand experience as a complex set of experiential dimensions impacting consumer distrust and negative word-of-mouth. The findings indicate that among various negative brand experience dimensions, the relational brand experience dimension significantly influences negative word of mouth. Distrust partially mediates the relationship between relational negative brand experience and negative word of mouth. To our knowledge, the study is the first of its kind to integrate negative brand experience, distrust, and negative word of mouth.

INTRODUCTION

Brand experience is the totality of experiential marketing which is composed of many facets of a company's marketing strategies and environmental factors that come together to influence the feelings a customer has about a particular product or business entity (Schmitt, 2009). The brand experience is the subjective perception of the expectations formed about the company and its offering. The brand experience is central to how the marketplace perceives what the company is promising to offer. For example, a company may host a series of events to support, engage or influence people interested in a lifestyle, product or service category, a geographical region, or even a political position. The brand experience can be orchestrated through direct and indirect interaction with the product or service as well as through promotions and customer service but differs from the customer experience – a direct interaction with the company, based on the resulting interactions and beliefs about whether the promises made are promises kept. This research examines negative brand experiences to unveil what marketers would be keen to know about how customer perceptions affect brand experience (Dahl and Peltier (2015); Patterson and Johnson (1995); Brakus et al. 2009) and how brand experience influences behavioural outcomes (Klein et al. 2016).

THEORETICAL DEVELOPMENT

What is Brand Experience?

Brand experience is the subjective, internal consumer response and behavioural response evoked by brand-related stimuli (Brakus et al. 2009). The antecedents to brand experience include event marketing, brand contact, brand-related stimuli, advertisement, and storytelling (Khan and Rahman 2015; Bapat 2020). Past studies demonstrate that brand experience results in consequences such as emotional bonds (Kumar and Kaushik, 2020), brand commitment (Das et

al., 2019), customer engagement (Prentice et al., 2019), brand love (Roy et al., 2013, Joshi and Garg 2021), satisfaction and loyalty (Ishida and Taylor 2012, Nysveen and Pedersen 2014; Van der Westhuizen 2018; Mostafa and Kasamani 2021; Safeer et al. 2021; Liu and Hu 2021), brand credibility (Shamim and Mohsin Butt 2013), customer-based brand equity (Shamim and Mohsin Butt 2013), brand attachment (willingness to pay a price premium (Dwivedi et al. 2018), and word of mouth (Gomez Suarez and Veloso 2020).

Dual-Factor Theory (DFT)

The dual-factor theory (DFT) suggests that enablers and inhibitors are two distinct sets of antecedents (Cenfetelli, 2004; Cenfetelli and Schwartz, 2011) applicable to consumer experiences and subsequent decision-making and behaviours. Furthermore, dual-factor theory propounds that positive and negative constructs have different and potentially asymmetric effects on the same outcomes (Cenfetelli and Schwartz, 2011). The dual-factor theory is applied to social media platforms (Sullivan and Koh 2019), and the non-adoption of technological innovations (Wolverton and Cenfetelli, 2019).

The dual-factor theory separates enablers and inhibitors. Enablers are the factors that encourage the adoption of a product or service. On the other hand, inhibitors are the factors that discourage the adoption of a product or service. According to Islam (2014), the factors that affect satisfaction differ from those that influence dissatisfaction. Cenfetelli and Schwartz (2011) opine that negative aspects are evaluated at a greater speed. Examining negative aspects can shed light on novel outcomes that were not covered in the past. For instance, prior studies showed how trust is different from distrust, leading to a separate set of outcomes.

The major propositions of dual-factor theory in terms of enablers and inhibitors are: (a) inhibitors are distinct from enablers and should not be positioned as opposites (b) there is a possibility that both enablers and inhibitors can exist together. (c) both inhibitors and enablers may impact consumer behaviour independently, and there is a likelihood that negative factors are more salient and have a pronounced effect. Therefore, there is a need to redress negative experiences.

We apply the dual-factor theory for the current study by comparing the enablers from the past literature and inhibitors from the present study on brand experience and outcome variables. For enablers, we reviewed the past literature and found the linkage of factors between positive brand experience and positive word of mouth or related variables. We also included the mediators between brand experience and word of mouth. Evaluating word-of-mouth behaviours by focusing on positive enablers while overlooking the negative aspects may affect the comprehension of the actual influence of enablers. The hindering effect of inhibitors may exceed the facilitating Effect of enablers (Talwar et al., 2021). The following Table 1 summarises the influence of individual brand experience dimensions on related outcome variables.

Positive brand experience impacts consumer satisfaction, loyalty, and positive word of mouth. Positive brand experience can influence other outcomes such as repeat purchase and ultimately higher levels of customer lifetime value. Alternatively, negative brand experience can hurt customer satisfaction and motivate negative word of mouth (Talwar et al., 2021).

Dimensions of Brand Experience

Given that the brand experience is directly tied to the perception of the company, there can be both positive and negative brand experience. Brand experience can be conceptualized as sensory (sensations), affective (feelings-based), cognitive (intellectual), behavioral (usage-based), and relational (affinities), with each of these dimensions having a negative and positive valence.

Table 1: Influence of individual brand experience dimensions on related outcome variables

Sr. No.	Study	Path	Outcome Variable	Relation between brand experience dimensions and outcome variables
1	Prentice et al. (2019).	Brand experience Dimensions → Brand Love → Customer engagement	Brand Love Customer engagement	Affective, behavioural, Intellectual significant, and positive Sensory insignificant Sensory, behavioural, Intellectual Significant, and positive Affective insignificant
2	Nysveen and Pedersen (2014)	Co-creation → Brand experience dimensions → Satisfaction → Loyalty	Satisfaction Loyalty	Relational and behavioural positive and significant Cognitive negative and significant Affective and Relational positive and significant Cognitive, Sensory, and behavioural non -significant
3	Nysveen et al. (2013)	Brand experience dimensions → Satisfaction → Loyalty	Satisfaction Loyalty	Sensory and Relational significant and positive Intellectual and Affective significant and negative behavioural non-significant Relational significant and positive Sensory, Affective, Intellectual, and behavioural Non-significant
4	Huang (2017)	Brand experience dimensions → Brand Love Brand experience dimensions → Brand Trust	Brand Love Brand Trust	Sensory and Intellectual brand experience -significant and positive behavioural non-significant Sensory and behavioural significant and positive Intellectual not significant
5	Bapat and Thanigan (2016)	Brand experience dimensions → overall brand evaluation	Brand Evaluation	Cognitive and emotional brand experience significant and positive
6	Farhat et al. (2021)	Brand experience → Brand affect → Brand engagement	Brand affect Brand engagement	behavioural and sensory significant and positive Intellectual non-significant Relational significant and positive Sensory, Intellectual, and behavioural non-significant

Bapat and Kannadhasan (2022) explored the role of satisfaction between brand experience dimensions and positive word of mouth. Responses evoked or the impressions a customer has based on any interactions can be positive or negative. As with other subjective human experiences,

a complex bundle of inputs can include brand-related stimuli such as promotions, design such as packaging, and environmental catalyst that influence identity perceptions such as affiliations. The causes of bad brand experiences differ across brands and consumers.

A substantial amount of conceptual and empirical research has investigated the impact of positive brand experience compared to negative brand experience. This research adds to the understanding of the negative brand experience. In particular, we focus on the four established dimensions of brand experience and also include a fifth dimension of brand experience – the relational dimension – to investigate negative brand experiences.

Sensory Brand Experiences

According to Schmitt et al. (2009), brand experience is a psychological process that includes sensory, affective, and participative experiences. Consumers are expected to undergo a process from multi-sensory perception, resulting in a higher level of engagement. Sensory brand experience emanates from five-sensory means such as smell, sound, sight, taste, and touch sensors. Sensations are transferable to the human mind and result in the perception, image, and mental conceptions that connect an individual with senses (Paramita et al., 2021). Sensory brand experience results in approach behaviour wherein consumers are more receptive to interaction and offers that involve senses.

Affective Brand Experiences

If experiential sensations indicate pain or negative feelings, negative association between the experience and the brand can result. Generally speaking, affective brand experience dimensions are about consumers' emotions and inner feelings towards the brand. Emotion is about a state of physical and mental readiness that involves directional force, evaluative appraisal, an object or stimulus, and behavioural tendency (Morrison and Crane 2007) and constitutes an important element of brand experience (Nysveen et al. 2013). Emotion matters more for products and services with hedonic features. For example, in the financial services arena, emotions matter for consumer experience in which a high net worth individuals connects to the financial services brand. Similarly, when a financial services brand is able to project social responsibility, it is likely to reflect positive emotions and hence customers are likely in engage in trusting and loyal behaviours.

Cognitive Brand Experiences

On the contrary, when customers exhibit negative emotions toward the brand in the form of anger, dislike, embarrassment, sadness, and worry, customers are likely to complain and indulge in spreading negative word of mouth (Ou and Vergoreff 2017; Hegner et al. 2017). This response exemplifies the cognitive or intellectual dimension and involves a customer's creative thinking or projection of the negative emotions onto the brand. Past studies have demonstrated the positive outcomes associated with the intellectual brand experience (Jabutra and Molnillo 2019). But noteworthy is that the intellectual is related to the ability of consumers to engage in divergent (negative) and convergent (positive) thinking (Zarantonello and Schmitt 2010). When an interaction results in eliciting interesting cognitive processing, it may result in positive brand evaluation (Bapat and Thanigan, 2016). Nysveen et al. (2013) found that intellectual brand experience negatively influences satisfaction.

Behavioural Brand Experiences

Behavioural dimensions refer to actions by consumers and cover physical experiences. It is induced by the consumer-brand interaction (Brakus et al. 2009). behavioural Experience can stimulate customer about excitement. The marketing activities associated with behavioural brand experience include event marketing, product launches, incentive programs, conferences, contests, exhibitions, trade shows, product shows, exhibitions, and physical interactions (Zarantonello and Schmitt 2013). In the backdrop of the increased role of digital interface, digital events can also be covered as part of behavioural experiences.

Relational Brand Experiences

Relational brand experience dimensions link to experience involving people, groups, or a society (Brakus et al. 2009; Shamim and Butt, 2013). There is a possibility that a negative behavioural experience may result in an unfavourable brand attitude that further results in the weakening of the bond with the brand. Research in the realm of psychology suggests that negative emotion related to relational experience is such that customers may move away from relationships. Past studies indicate that interaction with the brand in a negative manner can lead to avoidance behaviour (Lucia-Palacios et al., 2016).

Negative Brand Experience (nBX)

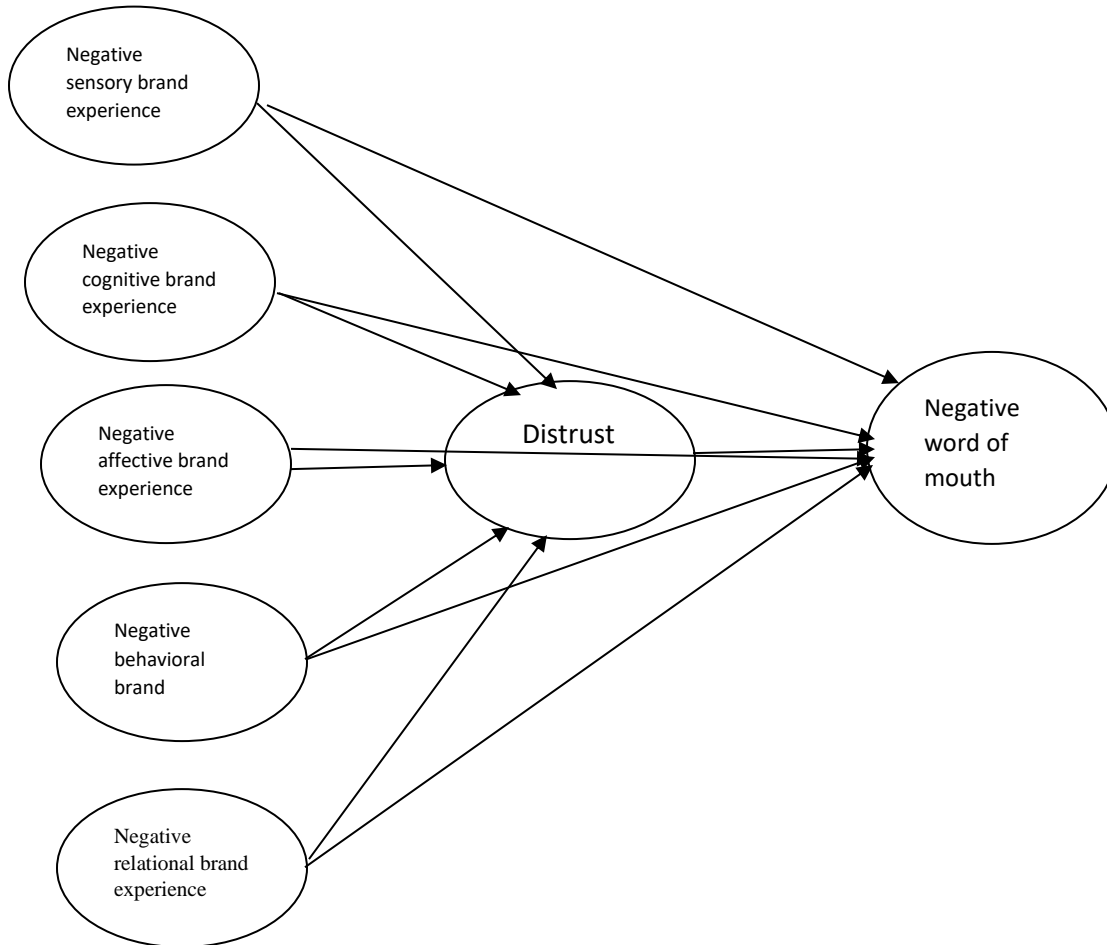
Brand experiences may elicit strong positive or negative emotional consumer responses (Wright, and Larsen, 1997);. Iglesias et al., 2011). Consumers are susceptible to negative experiences when perceptions of actual performance fail to meet expectations. There is a growing interest in understanding negative interactions between the service provider and consumers (Roy et al., 2022). Consumers are more likely to share their negative experiences or post negative reviews on social media about brand wrongdoings (Christodoulides et al., 2021). Nysveen et al. (2013) found a negative relationship between brand experience dimensions with customer satisfaction and loyalty, and argued in favor of probing brand experience by using negative wording on the brand experience scale. However, despite the call for examining negative brand experiences and their consequences, we find scant research on the topic. Our study is based on the premise that experience is not an inherently positive concept.

Nysveen et al. (2013) found that emotional and cognitive negatively influence brand satisfaction. The rationale for a negative association between cognitive brand experience dimension and satisfaction is due to excessive cognitive thinking. The negative association between emotional brand experience and satisfaction is due to contextual reasons when dealing with telecom companies where the possibility of emotional experience is limited. This study aims to add to the body of knowledge on negative brand experience outcomes. Specifically, the model presented posits consumer distrust and negative word-of-mouth as outcomes of negative brand experience.

NEGATIVE BRAND EXPERIENCE (nBX) AND CONSUMER DISTRUST

Trust is defined as the willingness of the consumer to rely on the service provider to perform its stated function (Chaudhari and Holbrook 2001; Walz, Celuch, and Robinson (2012)). According to Doney and Cannon (1997), once the customer recognizes the hedonic and utilitarian value attached to the brand, the trust in the brand increases. Increased usage of social and digital media has heightened the role of trust.

Figure 1: Negative Brand Experience (nBX), Consumer Distrust and Word-of-Mouth (nWOM)



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Distrust is defined as the willingness to become vulnerable to the trustee based on the belief that the trustee will behave in a harmful, neglectful, or incompetent manner (Benamati et al., 2010). The central tenet of distrust reveals contrary beliefs between the trustee and trusted while activating, generating, and selecting alternatives to established perspectives. While a trust mind-set is based on routine information, distrust results in non-routine processing in which a trustee considers various options (Poster and Mussweiler 2013).

The study is consistent with Nysveen et al. (2013), who suggested validating individual latent constructs in the nomological network of the brand experience. Past studies have explored aggregated (Brakus et al., 2009; Iglesias et al., 2011) and individual brand experience dimensions

(Nysveen and Pedersen, 2014, Bapat and Thanigan, 2016). We examine individual brand experience dimensions in line with Aaker's (1997) and Nysveen et al. (2013) recommendations. The study applies five dimensions of brand experience as proposed by Nysveen *et al.* (2013), considering the relevance of inseparability and co-creation in financial services. The five dimensions of brand experience include cognitive brand experience, sensory brand experience, behavioral brand experience, and relational brand experience.

Relationship theory suggests that a consumer's accumulation of experiences with brand results in a consumer-brand relationship. The consequence of a consumer's accumulation of experiences is a consumer-brand relationship (Fourier 1998). Social psychology theories contribute to the concept of trust, which is considered an inherent characteristic of social interaction (Morgan and Hunt 1994). According to Delgado-Ballester and Luis Munuera-Alem (2005), the experience with the brand leads to trust. Personality and social psychology theories confirm that past experience and interactions contribute to trust. Interaction and experiences lead to enhanced brand trust. Bapat (2017) examined the relationship between brand familiarity and brand experience and found the brand experience framework for service brands. When brands trigger experiential dimensions that are highly relevant to individuals, the individual becomes confident about the brand's ability to deliver as promised, which thus leads to trust in the brand (Delgado-Ballester and Munuera-Aleman, 2001). We argue that customers who have negative brand experiences result in distrust. Thus we propose the following hypotheses:

H1: *Negative sensory brand experience influences distrust.*

H2: *Negative cognitive brand experience influences distrust.*

H3: *Negative affective brand experience influences distrust*

H4: *Negative behavioural brand experience influences distrust.*

H5: *Negative relational brand experience influences distrust.*

CONSUMER DISTRUST AND NEGATIVE WORD-OF-MOUTH (nWOM)

Doney and Cannon (1997) argued that trust is a calculative process. More and more information dissemination and information on social media platforms also intensify trust (Carrol and Ahuvia 2006, Laroche et al. 2012). Brand trust has been widely studied in relationship marketing, particularly its bridging Effect on customers' favorable responses such as brand loyalty (Sirdeshmukh et al. 2002).

Drennan et al. (2015) proposed that brand trust affects brand love. Huang (2017) showed that mediating trust in the brand experience and brand loyalty relationships, and thus deepens the understanding of the processes in shaping customers' brand loyalty. There are instances when the relationship manager gives wrong advice, which results in a reduction in the customer's investment, such episodes of negative Experience are likely to result in distrust. FitzPatrick *et al.* (2004) found that distrust can result in intense emotion, which results in dissatisfaction. At the extreme level, it is represented in the form of customer exit. Distrust towards digital platforms can indicate the increasing likelihood of discontinuing usage of the platform, and there is a possibility that customers vent their feelings through negative word of mouth (Nam et al. 2020). Thus, we posit the following;

H6_a: *Distrust mediates the relationship between negative brand sensory experience and negative word of mouth*

H6_b: *Distrust mediates the relationship between negative brand cognitive experience and negative word of mouth*

H6_c: *Distrust mediates the relationship between negative brand affective experience and negative word of mouth.*

H6_d: *Distrust mediates the relationship between negative brand behavioural experience and negative word of mouth.*

H6_e: *Distrust mediates the relationship between negative brand behavioural experience and negative word of mouth.*

Negative word of mouth is prevalent and is extensively studied because of its frequency (Gilly and Gelb 1982, Goodman and Newman 2003) and its effect on firms (McQuilken and Robertson 2013; Williams and Buttle 2014). In the digital age, negative word of mouth can spread like a firestorm because of speed and reach of digital messages (Naylor 2016). Because of the scope for venting negative feelings on social media, negative word of mouth has increased in importance and is more prevalent (Pruden, and Vavra 2015). Negative word of mouth can happen in both offline and online settings and can be either private (restricted) or public (Arora *et al.*, 2021).

Naylor and Kleiser (2000) found that dissatisfied customers are motivated to spread negative word of mouth. However, past literature has overlooked the connection between negative brand experience, distrust, and negative word of mouth. As a deviation from earlier studies, we study all the negative elements in the form of brand experience, trust, and word of mouth. In addition, we have explored the multiple dimensions of negative brand experience to assess the effect of the individual dimension. This will help managers to pay attention to the five experience dimensions.

The purpose of the present study is to develop and test negative word-of-mouth behavior as dependent upon experience. Our model depicts customer behavior as complex and dynamic in which negative word of mouth is influenced by experience dimensions. The model is tested on a large sample of customers with negative experiences. We examine the direct and indirect causal effects.

A consequence of the availability of social media platforms is that consumers can easily share their negative brand experiences (nBX) and/or post negative service reviews about brands. Consumers are more likely to share their negative brand experiences or post negative reviews on social media about brand wrongdoings. The purpose of the present study is to develop and test how negative word-of-mouth (nWOM) behavior is a response to negative brand experience. A model is presented that depicts negative brand experience as a complex set of experiential dimensions influencing negative word-of-mouth. The model is tested empirically with a large sample of customers reporting negative brand experience. The direct and indirect causal effects are reported. Thus, we posit the following:

H7: *Distrust in financial services results in negative word of mouth.*

METHODOLOGY

Since financial services involve fiduciary responsibility, the aspect of trust matters a lot for customers. The global financial crisis has demonstrated a lack of trust due to either a systematic failure or firm related issues. As banking is oriented to a digital interface, there are growing instances of privacy and online fraud. For example, it has been estimated that 80,000 frauds worth Rs. 2,000 million are committed through the popular digital payment interface, Unified Payment Interface (UPI), in India through various mechanisms such as making payments to unauthorized QR or through malware deceptively installed (Economic Times, 2022). This type of instances results in distrust.

Distrust in financial services relates to consumers' reluctance to put themselves in a vulnerable position as they perceive banks as incapable, show opportunist behaviour, violate obligations, act against consumers' interests, or even intentionally put them in a disadvantageous position (Saiedi et al. 2020). Banking studies indicate that distrust reduces ownership of saving deposits, increases defaults, and more inflows in P2P lending (Stix 2013; Guiso 2013, Saiedi et al. 2020). Users' may have negative expectations regarding a website's or app's conduct, characterized as suspicion, wariness, and fear of transactions (Lewicki et al., 1998).

Word of mouth plays a vital role in financial services, as financial services involve money, and there is an element of relationship building for a higher duration of time. For example, a home loan relationship with a bank/financial institution lasts at least ten years. Customers think a lot before deciding to change the financial services provider. Consumers are likely to engage in word-of-mouth when sharing experiences (Berger 2014). As some of the financial services products involve high involvement based on the amount of money, there is a likelihood that when customers perceive a lack of credibility, accuracy, or reliability through a negative experience, it can result in distrust of higher magnitude.

Sample

A total of 363 customers were contacted, and 304 usable responses were received. The sample consist of 126 respondents below 26 years of age and 177 respondents above 26 years and above. In terms of gender classification, 178 (59 %) were males, and 126 respondents were female respondents. 166 (55 %) respondents disclosed the name of the institution, and 138 respondents did not disclose the name of the institution. The sample profile is presented in Table 2.

Table 2: Sample Profile

Age		
Less than 26 years	126	42 %
27 years and above	177	58 %
Gender		
Male	178	59 %
Female	126	41 %
Negative experience - financial institutions		
Disclosed	166	55 %
Not disclosed	138	45 %
Total	304	100 %

Measures

We used a questionnaire as a primary data collection instrument. The questionnaire was validated by industry experts. Thereafter, we conducted the pilot survey with student respondents. Based on the suggestions, some of the wordings of the item were modified. This ensured the content validity of the instrument. We followed convenience sampling. We circulated the questionnaire in Qualtrics. Final measurement items for each construct in the model are based on a 7-point Likert scale. Table 1 presents the constructs and sources of items. In order to ensure the appropriateness of the sample, screening questions covered whether respondents used any digital payment apps. Using the questionnaire, respondents provided information on their relationship with digital payment App. We converted the wordings from positive to negative wordings to denote negative connotations. We considered the five dimensions of negative brand experience: sensory, cognitive or intellectual, affective, behavioural, and relational (Nysveen *et al.*, 2013). The distrust scale was adapted from Mukherjee and Nath (2007) by changing the wording from positive to negative. Negative word of mouth was adapted using the scale directly drawn from Zeithaml *et al.* (1996). We used a seven-point Likert scale (1-7) for all items. The items, construct, and their source is presented in Table 3.

Assessment of measures

Table 4 presents the outer loadings, Cronbach alpha, composite reliability, and average variance extracted. The reliability was assessed from the coefficient alpha for all constructs. As observed in Table 4, the Cronbach alpha coefficient values exceed the minimum cut-off value of 0.70 for all the constructs (Hair *et al.*, 2012). We observe that values of average variance extracted (AVE) were more than 0.50. This met the criteria of convergent validity.

Discriminant validity between all construct pairs was confirmed through Fornell and Larcker's (1981) test as shown in the lower left of Table 5. While referring to Table 5, the values of the squared root of average variance extracted (AVE) are higher than that of correlations, confirming the discriminant validity.

As multi-collinearity can affect results, we examined tolerance and variable inflation factor (VIF) values for evidence of multi-collinearity (Kline, 1998). As the values of VIF were below 10, we can confirm the absence of multi-collinearity (Hair *et al.*, 2011).

We intend to reduce common method variance by ensuring confidentiality to the respondents. Respondents were asked to maintain anonymity by not revealing their names. Further, it was told that there are no right or wrong answers. After the preliminary analysis, we examined the variables for the presence of common method bias using Podsakoff *et al.* (2003) recommendations. We followed Harman's single-factor test for data bias. The outcome exhibits that the total variance explained by the single factor was about 41 % which is below the standard cut-off value of 50%. It indicates that common method variance is not a serious concern.

Results

The sample size was sufficient based on Hair *et al.* (2017) recommendations that sample size should be greater than the ten times the largest structural model. We used the partial least squares approach, which is a component-based method to assess the interrelationships of all the latent constructs simultaneously (Chin 1998). The PLS model estimation was carried out using SmartPLS3.0. Structural Equation Modelling is extensively used in the marketing domain. For assessing SEM, Partial Least Square (PLS) is a method to examine causal-predictive analysis and is preferred for theory development (Urbach and Ahlemann, 2010). PLS has an advantage in terms

of reviewing small samples and applications for a large number of constructs. We followed the re-sampling procedures with 500 replications to test the statistical significance (Fornell and Larcker 1981). The R square of extended constructs was in a reasonable range (distrust=0.411, negative word of mouth=0.541). The results are summarized in Table 6.

Table 3: Items, Construct, and Its source

Sr. No.	Items	Construct and Source
1	Bank does not create a strong impression on my senses	Negative sensory brand experience
2	Being a customer of the bank, it does not result in an interesting sensory experience.	
3	Bank does not appeal to my senses	
4	Banking services do not stimulate my curiosity.	Negative Cognitive brand experience
5	Banking services do not lead to exploration.	
6	Banking services do not arouse my imagination.	
7	Bank does not induce my feelings	Negative Affective brand experience
8	I do not have strong emotions for the bank	
9	Bank does not engage with me emotionally	
10	I do not engage in action and behavior when I use bank services	Negative behavioral brand experience
11	As a customer, I am passive	
12	Bank does not activate me	
13	As a customer of the bank, I do not feel part of a community	Negative relational brand experience
14	I do not feel that I am part of bank family	
15	As a customer I feel like left alone	
16	I do not trust the bank	Distrust
17	This bank is not reliable	
18	This bank is not safe	
19	I will definitely tell about bad experience to my friend/family member.	Negative word of mouth
20	I will never recommend the bank to my close friend	
21	I will never tell about positive things about the bank	

Table 4: Measurement Quality Indicators

Construct	Indicator	Loading	Cronbach Alpha	Composite Reliability	Average Variance Extracted
Negative sensory brand experience (NSBE)	NSBE1	0.875	0.803	0.916	0.785
	NSBE2	0.907			
	NSBE3	0.876			
Negative cognitive brand experience (NCBE)	NCBE1	0.780	0.781	0.871	0.694
	NCBE2	0.865			
	NCBE3	0.851			
Negative affective brand experience (NABE)	NABE1	0.847	0.804	0.916	0.795
	NABE2	0.863			
	NABE3	0.898			
Negative behavioural brand experience (NBBE)	NBBE1	0.711	0.707	0.812	0.629
	NBBE2	0.811			
	NBBE3	0.821			
Negative relational brand experience (NRBE)	NRBE1	0.843	0.846	0.916	0.759
	NRBE2	0.887			
	NRBE3	0.863			
Distrust	D1	0.931	0.905	0.940	0.841
	D2	0.943			
	D3	0.875			
Negative word of mouth	NWOM1	0.701	0.703	0.802	0.615
	NWOM2	0.916			
	NWOM3	0.730			

Table 5: Discriminant Validity

Construct	Negative sensory brand experience	Negative cognitive brand experience	Negative affective brand experience	Negative behavioural brand experience	Negative relational brand experience	Distrust	Negative word of mouth
Negative sensory brand experience	0.886						
Negative cognitive brand experience	0.687	0.833					
Negative affective brand experience	0.610	0.502	0.886				
Negative behavioural brand experience	0.507	0.519	0.597	0.789			
Negative relational brand experience	0.560	0.477	0.474	0.581	0.871		
Distrust	0.444	0.394	0.365	0.473	0.390	0.917	
Negative word of mouth	0.332	0.282	0.410	0.414	0.377	0.510	0.772

Table 6: Results of a structural model

Hypotheses	Path	Path Coefficient	p-value	Supported/ Not supported
H1	Negative sensory brand experience -> Distrust	0.173	0.197	Not supported
H2	Negative cognitive brand experience -> Distrust	0.093	0.344	Not supported
H3	Negative affective brand experience -> Distrust	0.013	0.903	Not supported
H4	Negative behavioral brand experience -> Distrust	0.085	0.521	Not supported
H5	Negative relational brand experience -> Distrust	0.276	0.002	Supported
H6	Distrust-> Negative word of mouth	0.383	0.000	Supported

Direct effects

The results indicate that negative sensory brand experience, negative cognitive brand experience, negative affective brand experience, and negative behavioural brand experience do not significantly affect distrust. Negative relational brand experience positively influences distrust

($\beta=0.276$; $p<0.002$), and distrust positively influences negative word of mouth ($\beta=0.383$; $p<0.000$). Thus, hypotheses 1 to 4 are not supported, and hypotheses 5 and 6 are supported.

Mediating effects

We followed the bootstrapping method proposed by Preacher and Hayes (2008) for the mediation test. This method is used by Ramkumar et al. (2019) in the context of the technology acceptance model. Hair et al. (2017) suggested the following conditions for mediation: (1) the direct Effect, without including the mediator variable in the PLS model path, is significant; (2) the variance accounted for (VAF) is greater than 60 % in the case of full mediation and greater or equal to 20 % in the case of partial mediation. (3) If $VAF < 20\%$, there is no mediation. VAF represents a ratio of indirect to total Effect (Nitzl et al., 2016).

We assessed the effect between an independent and dependent variable without considering the mediator. As observed in Table 7, the path coefficients are significant for the paths for negative behavioural brand experience with negative word of mouth and between negative relational brand experience and negative word of mouth. Table 8 depicts the results of the direct effect, indirect effect, and VAF value. Hair et al. (2014) recommends assessing whether the indirect effect is significant. In case the indirect effect is not significant, then mediation does not exist, and if the indirect effect is significant, it is recommended to calculate the VAF value. We observed from Table 8 that the indirect effect is significant only for relational brand experience with negative word of mouth.

Table 7: Analysis of path coefficients without a mediator

Hypotheses	Path	Path Coefficient	p-value	Significant/ Not significant
H1	Negative sensory brand experience -> negative word of mouth	0.054	0.668	Not significant
H2	Negative cognitive brand experience -> Negative word of mouth	0.050	0.672	Not significant
H3	Negative affective brand experience -> Negative word of mouth	0.115	0.353	Not significant
H4	Negative behavioral brand experience -> Negative word of mouth	0.201	0.020	Significant
H5	Negative relational brand experience -> negative word of mouth	0.178	0.029	Significant

As part of the next step, we find the strength of mediation through the value of variance accounted for (VAF). As the value of VAF is between 20 % and 60 %, it meets the criteria of partial mediation (Table 8). Thus, we confirm that distrust partially mediates between relational brand experience and negative word of mouth. The final result is shown in Figure 2.

DISCUSSION

The study's objective is to assess the relationship between negative brand experience dimensions, distrust, and negative word of mouth. The study is triggered by the negative influence

Table 8: Results of mediation effect

Hypotheses	Path	Whether Direct effect with mediator significant	Whether Direct effect significant without a mediator	Whether Indirect effect significant	VAF (Variance accounted for)	Mediation	Type
<i>H7_a</i>	Negative sensory brand experience -> distrust -> negative word of mouth	No	No	NA	NA	No	NA
<i>H7_b</i>	Negative cognitive brand experience -> distrust -> Negative word of mouth	No	No	NA	NA	No	NA
<i>H7_c</i>	Negative affective brand experience -> distrust -> Negative word of mouth	No	No	NA	NA	No	NA
<i>H7_d</i>	Negative behavioral brand experience -> -> distrust Negative word of mouth	No	NA	NA	NA	No	NA
<i>H7_e</i>	Negative relational brand experience -> distrust -> negative word of mouth	Yes	Yes	Yes	40.39 %	Yes	Partial Mediation

of brand experience dimensions on brand satisfaction. Despite the call by Nysveen et al. (2013) to explore the negative wording of the brand experience scale, there is scant research on the topic.

The dual-factor theory (DFT) suggests that facilitators and inhibitors are distinct antecedents (Cenfetelli and Schwartz 2011). Facilitators can be related to positive brand experience dimensions, and inhibitors can be related to negative brand experience dimensions. Islam (2014) suggested that enablers and inhibitors may impact consumer behaviour independently. Negative factors are salient and have a more pronounced effect than positive factors. Thus, there is a need to explore negative brand experience dimensions. Inhibitors cannot be positioned as merely the opposite of positive factors. There is a likelihood that negative aspects have an existence that is independent of positive dimensions. The way negative dimensions have a viral effect on social media also warrants a study.

The integrated research relates to the negative brand experience dimension, distrust, and negative word of mouth. While there is a trend toward the electronic word of mouth, negative word of mouth can happen in both offline and online settings and can be both in the private and public domains. The study explores the individual dimensions of negative brand experience consisting of sensory brand experience, cognitive brand experience, affective brand experience, behavioural brand experience, and relational brand experience.

The global financial crisis, arbitrary actions by some bankers, and the recent rise in digital frauds have accentuated the need to undertake an integrated study on financial services. Service dominant logic focuses on interactivity and collaboration as an input on co-creation. In service settings, co-creation becomes important in terms of how brand experience is created. Along with other brand experience dimensions, service-dominant logic emphasizes the importance of relational brand experience. From a service perspective, Nysveen et al. (2013) argued in favour of the relational or social dimension in addition to the other four dimensions. It is observed that the relational dimension is unique and also an antecedent to customer satisfaction and loyalty. Past studies have highlighted the difficulty in operationalizing customer experience through the relational experience dimension as value network in services is complicated and involves multiple players. With the advent of digital technology, developing relationships through various touchpoints is challenging. Given the increased importance of the relational dimension, a manager can look at developing communities and leveraging social networking.

While some studies have explored aggregated brand experience (Brakus et al. 2009), there are studies on individual brand experience dimensions (Nysveen et al. 2013). The study of individual brand experience dimensions helps a deeper understanding of the complexity of experience construct. This will enable managers to know which dimensions are significant and which dimensions are not significant. Managers will thus ascertain the requirement to focus on a particular brand experience dimension. Our results highlight that negative sensory brand experience, negative cognitive brand experience, negative affective brand experience, and negative behavioural brand experience do not influence distrust. Negative relational brand experience has a significant effect on distrust, which has a significant effect on negative word of mouth. Results indicate that distrust partially mediates negative relational brand experience and negative word of mouth.

THEORETICAL IMPLICATIONS

The study integrates the constructs of negative brand experience, distrust, and negative word of mouth. The major gap in the nascent and evolving literature is comprehending the concept of negative brand experience. The study is driven by the consideration that there is a need to

investigate the negative valence of brand experience and the consequence of negative brand experience.

We subscribe to the view that experience happens through various touchpoints in a customer journey and is linked to a customer's response to various stimuli. Various stimuli in our study cover negative dimensions of brand experience in the form of sensory, cognitive, affective, behavioural, and relational dimensions. Relational brand experience is particularly relevant in services marketing as internal marketing and interactive marketing play an important role in developing effective relationships. Nysveen et al. (2013) highlighted the relevance of the relational brand experience dimension.

The study adds to the literature of negative experience towards brands. We examine the multi-dimensional framework of negative brand experience and test the impact of these dimensions on negative word of mouth through distrust. Nysveen et al. (2009) argued in favour of examining individual dimensions rather than aggregated dimensions. This is an important contribution because past studies have paid attention to understanding positive brand experience dimensions. Hence, our study advances our understanding of negative brand experiences in extreme emotional reaction of negative word of mouth.

As Brakus et al. (2009) suggested that brand experience dimensions may be both positive and negative in valence, we considered negative valence dimensions of brand experience. The distrust response and negative word of mouth is the outcome of consumer behaviour, the negative consumer experience. The study framework is consistent with the propositions in the literature (Huaman-Ramirez and Merunka 2019), which examined the mediation role of trust between brand experience and brand attachment. The study also examines the relative impact of the individual dimensions of negative brand experience on distrust. The findings of this study will help to disentangle the relationships between multi-dimensional scales of negative brand experiences. The study also helps in better understanding of antecedents of negative word of mouth. While the relational brand experience dimension is relevant in the service context in addition to other brand experience dimensions, negative relational brand experience has a pronounced effect on negative word of mouth through distrust.

The study fills the research gap in empirical studies on negative word of mouth. Conducting an empirical study provides the opportunity to test the relationships using data while offering results. The study contributes to the literature on negative word of mouth to the financial services context. The study enhances our understanding of factors that influence negative word of mouth towards a financial services brand. Balaji et al (2016) found that antecedents to negative word of mouth in social media are feeling of injustice, firm attribution, firm image, face concern, reappraisal, use intensity, and tie strength. This is a significant contribution to marketing literature as service brands are playing an important role in today's dynamic environment.

MANAGERIAL IMPLICATIONS

Brand experience has received remarkable attention in marketing literature and practice. While brand experience results in loyalty and positive word of mouth, it can result in a negative brand experience which affects negative word of mouth.

While word of mouth can vary across products, it is crucial in scenarios where products involve a predominance of experience and credence qualities and the perceived risk associated with a product is high. The findings provide significant insights to the practitioners and managers. Our study shows how negative experience dimensions influence negative word of mouth through trust. The findings confirm the pronounced role of negative relational brand experience in

influencing distrust. Thus, the study highlights the role of negative relational brand experience. A negative relational brand experience can happen when employees do not treat customers well.

From the perspective of brand managers, negative word of mouth can be detrimental to a firm. It is suggested that financial services need to prevent negative brand experience that results in negative word of mouth. Brand managers need to be very careful about situations that result in negative word of mouth. There are cases where brands face backlash for issues concerning the transfer of money, approval of loan proposals, and settlement of accounts in the event of the death of the primary account holder. Brand managers must ensure that marketing and brand-related stimuli do not result evoke negative brand experience when consumers search, use, and interact with a financial product and brand.

At a time when consumers have an option to share their feelings on the social media platforms, there is a possibility of its amplification. In case negative word of mouth is not responded well by the organization, it can impact customer satisfaction, trust, and brand equity (Kong et al., 2021, Augusto and Torres 2018). There are instances of irritation to customers when different call center people ask similar questions. Such episodes can result in a negative relational brand experience. The way an organization responds on social media also matters. When we compare brand experience dimensions with justice theory, relational brand experience is close to interaction justice issues. These can include when a customer perceives that the service provider has not exhibited courteous behaviour or has not treated customers in a fair manner (Donthu et al., 2021). Managers need to investigate how a negative relational brand experience can be converted to a positive relational brand experience. This can involve the role of internal marketing and interactive marketing in inspiring and motivating employees with an objective to serve the customer better.

LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

There is scant research that integrates negative brand experience, distrust, and negative word of mouth. The present study used the negative valence for brand experience dimensions, trust, and word of mouth. Future studies can consider the aspect of focus, timing, solicitation, and degree of management intervention. While our research explored the antecedents to negative word of mouth, future studies can consider both the antecedents and consequences of negative word of mouth. We used cross-sectional data, which may not reflect dynamic effects. The future study can include longitudinal data which will help to assess the impact of negative word of mouth at different time periods. Future studies can cover experimental and mixed-method studies. The present study relied on customer-related data. It is suggested to study the negative word of mouth from the service provider's perspective. Future studies can ascertain which negative word of mouth is severe.

Financial services firms need to pay attention to the negative relational brand experience that leads to distrust, thereby affecting negative word of mouth. Financial services face backlash when money involved is high during digital transactions and their complaints are not resolved in time. Financial services managers need to ensure that marketing and brand-related stimuli do not evoke negative relational brand experience. Ensuring fair treatment, interpersonal communication, and paying attention to customer problems is crucial. Furthermore, financial services firms need to understand customer expectations. It is important that financial service firms recruit people with the right attitude and continuously train them so that negative relational brand experiences can be avoided. Financial services firms must project that it has a humane approach while dealing with customers in person and online basis. Financial services firms need to monitor negative relational

brand experience in particular and other negative experience dimensions as well. In case customers are likely to be irritated, firms need to immediately rectify the mistake and ensure that mistakes are not repeated in the future. While financial services give attention to hard skills, it is expected that they need not ignore soft skills. The focus on soft skills is vital in improving the relational brand experience dimension.

While relational negative brand experience is relevant for the financial services sector applied in this study, it cannot be overlooked that these dynamics can influence distrust and negative word of mouth in other consumer sectors. The findings are intended to enhance the understanding of the topic of negative brand experience and contribute to the nascent and evolving literature.

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