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Investigation of Effects of Buyer's Post-Purchase Remorse in Products with High Levels of Rumination (A Case Study: Mobile Phone)

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Abstract: The main objective of this study is to investigate the effects of buyer's remorse following the purchase of products which cause a high level of rumination. To this end, the study was conducted on the statistical population of students at Azad University of Urmia who had purchased a mobile phone at least once. The data was collected using a questionnaire. In order to test the hypotheses and analyze the data, exploratory and confirmatory factor analysis and structural equations were employed. The results concluded that the variable of post-purchase remorse directly affects the negative emotions cause by the purchase and the intention of the consumer for brand switching and has a reverse effect on consumer's satisfaction. The results also show that negative emotions caused by the purchase have a direct effect on the extent of rumination and a reverse effect on consumer's satisfaction and that the level of satisfaction has a reverse effect on consumer's extent of rumination.

Key words: Post-purchase remorse, level of satisfaction, extent of rumination, negative emotions, brand switching, high post-purchase rumination

INTRODUCTION

A great number of those involved in advertising and marketing look for an effective plan to advertise their products and services. To this end, they utilize methods through which they can persuade potential customers to buy their products or services. However, in many cases such methods are implemented until a customer is led to buying a certain product or service and it stops immediately after the purchase occurs. Experienced and skilled marketers realize that selling a product is not the end of their relationship with the customer; rather it is the beginning of a long-term relationship to encourage further purchases in them and to spread the trademark or the brand name among other prospective customers through the current customers' recommendation and personal endorsement. Therefore, in today's competitive world market, it is important for marketers to better understand consumer behavior and factors involved in encouraging buyers to return to a certain product or brand. In this regard, it is necessary that marketers pay attention to buyer's feelings after purchase including their satisfaction, remorse and negative emotions (Bui et al., 2011). According to Landman (1993), the sense of remorse involves a relatively annoying opinion and feeling of regret about misfortunes, limitations, losses, lacks and

shortages, violations and mistakes (Bui et al., 2011). Regarding the recent increase in the competition among companies in the mobile phone industry and the variety in products available to the public, there are a greater number of choices for customers and they can switch to other brands or products much more easily than before. Therefore, attention to consumer behavior in this tightly competitive market is of increasing significance. Nowadays, the consequences of buyer's remorse (their dissatisfaction, lack of loyalty to a brand and negative word of mouth) are costly for companies because of their loss of customers. Therefore, due to the increasing trend of customers regretting their purchase and a higher level of availability of choices, leading to their lack of loyalty to a certain brand, this study intends to gain a better understanding of consumer behavior after purchase and discover the relationship between buyer's remorse and variables such as consumer satisfaction level, the extent of rumination and decision to switch to another brand, especially with the products causing higher levels of rumination in consumers. In addition, this study intends to investigate negative emotions in order to determine the indirect or unexpected effects which buyer's remorse has on consumer's satisfaction or reflection on their purchase.

Literature review

Post-purchase remorse: According to the definition by Inman and Dyer, the post-purchase remorse occurs in buyers when the outcome of the final decision on a purchase is not desirable compared to the potential choices. Other researches such as Zeelenberg and Pieters (2007), Lee and Cotte (2009) have offered a traditional definition of remorse. According to them, remorse is an unpleasant state of mind or feeling resulting from comparing "what this is" and "what this could be."

When the outcomes of the comparison between a selected option and other options are not satisfactory to the customer, the feeling of remorse reigns in. Researchers have explained this feeling as the remorse resulting from the outcome. The post-purchase remorse can be long-term or short-term. The short-term remorse is the immediate response or feeling towards the purchase outcome and the long-term remorse results from the thoughts and notions caused by what has occurred (Bui *et al.*, 2011).

The post-purchase remorse includes two dimensions: the first is the concerns and dissonance caused during purchase and the second is the feeling of regret after the purchase. In a study in 1957, Festinger has referred to cognitive dissonance as the result of a product being inappropriate when considering its usage which leads to a change in the customer's behavior, opinions and attitude. According to Hunt (1970), reducing the level of these dissonances caused after the purchase is possible through measures taken by sales departments or those who aim to create a better opinion in consumer's mind. This is because these people intend for customers to have a better evaluation of the product (Clarke and Mortimer, 2013). Some studies show the relationship between the post-purchase remorse with the customer's level of satisfaction and tendency to purchase, the extent of rumination, brand switching and negative feelings. For instance, Inman et al. (1997), Taylor and Schneider (1989) and Tsiros and Mittal (2000) have demonstrated that buyer's remorse has a direct and negative effect on the level of consumer satisfaction and on their tendency towards further purchases. Furthermore, Zeelenberg and Pieters (1999) have stated that the post-purchase remorse affects the consumers' tendency to switch brands. In addition, other research has investigated the relationship between the post-purchase remorse and the extent and way of rumination and negative feelings (Bui et al., 2011).

Level of satisfaction: Satisfaction can be defined as a pleasant feeling from the sense of prosperity. Satisfaction can be defined as the realization of a sense of prosperity resulting from consumption of product also including the senses beyond or below the feeling of success.

If individuals reach their goals and fulfill their demands, they will have a pleasant feeling which can be referred to as the sense of satisfaction. Juran believes that customer's satisfaction is a state in which they feel that the characteristics of the product are in line with their expectations. He considers customer's dissatisfaction as an independent concept and defines it as a state in which the defects and flaws of the product lead to the customer's discomfort, complaint and criticism. He is also of the opinion that customers' satisfaction and dissatisfaction are not contrary to each other, rather, satisfaction results from the characteristics of the product or service which attract the customer and on the other hand, dissatisfaction is caused by the flaws and shortages in the product or service, leading to their annoyance and complaint (Malhotra et al., 2009). The results of the studies conducted on the reasons for the failure of unsuccessful organizations show that 66% of them did not consider their customer's satisfaction as a priority. Hsieh et al. (2007) has shown that in customer-oriented organizations, fully satisfied customers repurchase 6 times more than satisfied customers in a period of 1-2 years. Other researchers such as Labarbera and Mazursky (1983) have also referred to satisfaction with a brand as a result of loyalty to the brand and have measured loyalty to a brand, using repurchase of the brand as the benchmark for customer's loyalty (Rizwan et al., 2013).

 Hypothesis 1: the post-purchase remorse affects the level of experienced satisfaction

Extent of rumination: In psychology, rumination is defined as the compulsively focused attention on the symptoms of one's distress and on its possible causes and consequences as opposed to its solutions. Rumination is similar to anxiety; however, the focus of rumination is the negative feelings and unpleasant experiences while anxiety focuses on the potential occurrence of bad happenings in the future. Both rumination and worry are associated with anxiety and other negative emotional states. In recent studies such as those by Aldao et al. (2010) and Ward et al. (2003), rumination is defined as the constant and recurring negative thoughts which have formed due to negative reasons and backgrounds (Rosen and Hochwarter, 2014). Also, according to the definition by Debenedetti and Gomez, the extent of rumination is referred to as the involuntary, repeated and rather constant thinking about something (Gharbi, 2011). According to the aforementioned literature, Hong (2007) has stated that rumination decreases individual's ability to propose

effective plans and solutions and hinders their creativity. Therefore, it can be concluded that rumination causes fear, stress and depression in individuals (Rosen and Hochwarter, 2014). The relationship between the extent of rumination and the post-purchase remorse has been shown in a number of studies. For instance, Davis states that individuals who continually think about the past and unpleasant incidents are more likely to feel dissatisfied or have a sense of regret (Gharbi, 2011).

- Hypothesis 2: the post-purchase remorse affects the extent of rumination
- Hypothesis 3: customer's level of satisfaction affects the extent of their rumination

Brand switching: In Howell's study in 2004, it is mentioned that while loyalty to a brand is one of the factors in its survival, brand switching which results from a decrease in loyalty to the brand encourages consumers to purchase and consume other brands. Trivedi and Morgan (1996) have investigated brand switching and cases of loyalty decline in consumers and stated that the behavior of brand switching can result from extrinsic and intrinsic motivations and factors. Concerning the intrinsic motivations, buyer's variety-seeking and the tendency towards having a wider range of choices play an important role (McAlister and Pessemier, 1982) and this behavior occurs due to consumers curiosity (Sheth and Raju, 1974) or their satiation of something (Zuckerman, 1979). In the studies conducted by Ness et al. (2002) and Dick et al. (1996) on young consumers, it was observed that brand switching has occurred in them due to financial reasons (Shukla, 2009). Herzberg et al. (1959) and Droge and Halstead (1991) have also explored the effects of consumer's satisfaction or dissatisfaction on brand switching (Shukla, 2004). In this regard, in his study about the relationship between the level of satisfaction and the behavior of brand switching regarding the performance and application of products which cause higher levels of rumination, Shukla concludes that the higher the level of satisfaction, the fewer the cases of brand switching in a consumer. In the literature review of other studies (Howell, 2004, Ehrenberg et al., 2004), it has been stated about brand switching that the decrease or increase in the level of consumer's satisfaction leads to an increase or decrease in their tendency towards purchasing other brands (Rizwan et al., 2013). Finally, in the field of marketing, based on the studies conducted by Hetts et al. (2000), Inman and Zeelenberg (2002) and Krishnamurthy and Sivaraman (2002), it has been proven

that the post-purchase remorse is one of the main reasons for brand switching in consumers' future purchases.

 Hypothesis 4: the post-purchase remorse affects the consumer's intention to switch brands

Negative emotions: Among a consumer's emotions, negative emotions are caused by a combination of different states, activities and evaluations related to products and brands. As an example, in investigating the emotions caused by a real purchase, not only should we consider the quality of the product and the brand but we should also pay attention to the physical environment and policies of the store and the personality and behavior of the salespeople. Among many researchers, Frijda et al. (1989), Roseman et al. (1994) and Zeelenberg and Pieters (2007) have reported interesting findings based on psychological theories surrounding the effect of different negative emotions on satisfaction or dissatisfaction and behavioral tendencies of consumers which lead to different and unique consequences (Romani et al., 2012). In these studies, it was stated that negative emotions have various effects on consumer's satisfaction or dissatisfaction and their behavioral tendencies which lead to consequences that can be different from each other (Zeelenberg and Pieters, 2004). In most cases, consumers experience negative emotions in their purchase. For example, the service provider behaves badly towards consumers which leads to their anger and the feeling that the service is not what or how the expected, causing disappointment in the consumer. The resulted negative emotions can play an important role in the level of satisfaction and extent of rumination about the decision to purchase a product or service (Bui et al., 2011). Researchers including Drolet and Luce (2004) have demonstrated the relationship between negative emotions and consumer satisfaction and remorse after purchase and stated that consumers seek recommendations from providers of products and services in order to reduce the amount of negative emotions caused by their purchase and consumption of a certain product (White, 2005).

- Hypothesis 5: the post-purchase remorse affects the level of negative emotions caused by the consumer's decision to purchase a product
- Hypothesis 6: the negative emotions resulted from a consumer's decision to purchase affects the level of their satisfaction
- Hypothesis 7: the negative emotions caused by a consumer's decision to purchase affects the extent of their rumination

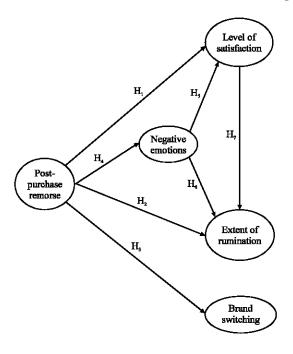


Fig. 1: The conceptual model of this study

Conceptual model: The presented model in this study (Fig. 1) is adopted from the research by Bui et al. (2011). This model investigates the relationship between the independent variable (post-purchase remorse) and three dependent variables (the level of satisfaction, extent and way of rumination and brand switching). In this model, the variable of negative emotions plays a moderator role in the relationship between the post-purchase remorse and the extent of rumination and level of customer's satisfaction. The following figure, depicts the hypothetical relations in this study. This study presents seven hypotheses. The proposed model believes that the post-purchase remorse affects the level of satisfaction, extent of rumination and brand switching and that the post-purchase remorse affects the level of satisfaction and extent of rumination through negative emotions.

MATERIALS AND METHODS

Regarding the data collection method, this research is a field study of a descriptive survey nature. In terms of the goal of the research application, this study is of the applied research type. Concerning the time, it is cross-sectional since the required data for hypothesis testing was collected with a questionnaire in the time span of 2 months (early February to Mid-March of 2015).

The statistical population consisted of students at the Azad University of Urmia who had purchased a mobile phone at least once. According to the statistics provided by the university, the total number of students was 14530 which included 182 students in the associate degree studies, 8362 undergraduate students, 5545 graduate students and 441 students at the doctorate level. To estimate the sample size, the Cochran formula for the limited population was employed and therefore with the confidence level of 95%, the obtained number was 374. Also, due to the fact that the number of the statistical population is clear, using ratio tables, the sample size for each educational level was calculated: associate degree students: 5; undergraduate students: 215; graduate students: 142 and doctorate students: 12. Also, in this study, stratified sampling has been employed.

Data collection tool: In order to collect the data, a standard questionnaire which was provided by Bui et al. (2011), Clarke and Mortimer (2013), Lee and Cotte (2009), Watson and Hargis (2008), Ladhari (2007) and Mehrabian and Russell (1974) was utilized. The questionnaire consists of two main sections. The first section is related to individual characteristics (demographical information such as sex, occupation, education, income, income source, etc.). The second section contains 35 questions related to the variables being investigated in this study as follows: the post-purchase remorse with 9 items, the level of satisfaction with 8 items, the extent of rumination with 6 items, brand switching with 5 items and the level of negative emotions with 7 items. The distribution of questions for each of the variables is presented in Table 1. Also, the Likert scale which has 5 choices ranging from "completely agree" to "completely disagree" has been used to answer the questions. Furthermore, in order to ensure the validity of the questionnaire, face validity and convergent and divergent validity have been observed. To achieve the face validity and improve the fluency of sentences, the questionnaire was reviewed and edited by the professors of the Persian Literature Department, graduate students of marketing and eight ordinary individuals prior to the questionnaire distribution. To achieve convergent validity, it was made sure that all the values of the average variance extracted were greater than 0.5 for all the variables in the study. For the divergent validity, the root values of AVE on the correlation matrix diagonal are greater than the values of correlation of the variable with other variables. Therefore, it was made certain that the questionnaire has an acceptable level of validity. Moreover, to evaluate the questionnaire, Cronbach's alpha and the Guttman split-half test and the composite reliability test were utilized. The obtained values for were 0.818 for

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I hate the decision I have made about purchasing the product 0.87 21.73 0.000	I am disappointed with my decision	0.88	22.12	0.000
	My decision was depressing	0.90	22.91	0.000
	I hate the decision I have made about purchasing the product	0.87	21.73	0.000
		0.86	21.19	0.000

Cronbach's alpha and 0.920 for the Guttman split-half test. The value of the Dillon-Goldstein coefficients (composite reliability) were calculated for each of the variables and the obtained values were greater than 0.70. The tests demonstrated that the questionnaire had an acceptable level of reliability.

RESULTS AND DISCUSSION

In this study, in order to analyze the data in descriptive statistics, we have utilized mean, frequency, mode, variance and standard deviation. In the inferential statistics section, exploratory factor analysis, confirmatory factor analysis and structural equation modeling have been employed.

Exploratory and confirmatory factor analysis

The KMO index and Bartlett's test: The KMO index falls in the range between zero and one. If its value is close to one, the data are suitable for factor analysis. Otherwise, if the value is <0.6, the results of the factor analysis

would not be desirable. In Bartlett's test, if the level of significance is <5%, factor analysis is suitable for determining the structure of the factor model. Since, the value of the KMO index in this study is 0.925 (close to one), the number of samples is enough for factor analysis. Also, since the significance value of Bartlett's test is zero (<5%), factor analysis proves suitable for determining the structure of the factor model and the assumption of identify ability of the correlation matrix is rejected. Furthermore, the resulted amount of Bartlett's test is 9971.681 which was confirmed with the confidence level of 99%, having a degree of freedom of 703 and significance level of 0.000.

In order to carry out the exploratory factor analysis, the maximum likelihood method, the eigenvalues of one, the absolute value of 0.3 and varimax rotation were used for factor rotation. Following the exploratory factor analysis, the 5 factors of post-purchase remorse, level of satisfaction, extent of rumination, brand switching and negative emotions were evaluated. The initial questionnaire contained 38 questions; however, in the

rotated matrix, three questions (items 27, 28 and 30) were eliminated and the remaining 35 questions were analyzed.

Also for this study, after the exploratory factor analysis, the confirmatory factor analysis was carried out in order to investigate the relations between the latent variables and observable variables. According to the results, all of the indices related to the variables of this study which had a load factor of <0.4 were eliminated and the revised model was carried out again which reduced the number of the items to 34. The confirmatory factor analysis of the research structure is presented in Table 1. The results of the confirmatory factor analysis show that all of the indices related to the variables in this study which have a t-value greater than 1.96 and a load factor >0.4 are approvable with a confidence level of 99% and are considered appropriate for the variables in the study.

Structural equation modeling: The structural model was analyzed with the LISERL (ver. 8.8) application and indices presented by the software showed that the model had an acceptable level of suitability. The Chi-square was 1478.88 with the degree of freedom of 520 in the significance level of 0.000 and the Root Mean Square Error of Approximation (RMSEA) was 0.057. Also, the values of the fit indices of CF, NFI, RFI, NNFI and GFI equaled 0.94, 0.96, 0.95, 0.97 and 0.97, respectively which indicates the high suitability level of the model (Fig. 2).

Hypothesis 1: It states that the post-purchase remorse affects the level of satisfaction experienced by the buyer. Regarding the results obtained from the structural equations of this hypothesis and the load factor of -0.65, the t-value of -10.32 and the significance level of 0.000, the following can be said: the post-purchase remorse

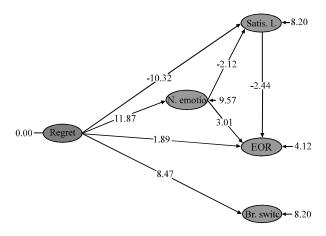


Fig. 2: Modeling the structural equations of the conceptual model ($\chi^2 = 1478.88$, df = 620, p = 0.00000, RMSEA = 0.057)

with the confidence level of 99%, affects the level of satisfaction. Therefore, in the population of this study, the post-purchase remorse has a significant reverse effect on the level of satisfaction.

Hypothesis 2: It states that the post-purchase remorse affects the extent of rumination. Considering the load factor of 0.18, the t-value of 1.89 and the significance level of 0.36, it can be concluded with the confidence level of 95% that the post-purchase remorse does not affect the extent of rumination. As a result, in the studied population, the post-purchase remorse does not affect the extent of rumination.

Hypothesis 3: It states that the level of buyers' satisfaction affects the extent of their rumination. Regarding the load factor of 0.22, the t-value of 2.44 and the significance level of 0.05, the results indicate that with the 95% confidence level, the level of satisfaction affects the extent of rumination. It is, therefore, evident that in the population under investigation, the level of satisfaction has a significant reverse effect on the buyer's extent of rumination.

Hypothesis 4: It assumes that the post-purchase remorse affects the intention in consumers for brand switching. With the load factor of 0.49, the t-value of 8.47 and the significance level of 0.000, the study concludes that with the 99% confidence level, the post-purchase remorse influences the intention in consumers to switch brands. This holds for the population in this study for whom the post-purchase remorse has a direct and significant effect on their intention for brand switching.

Hypothesis 5: It states that the post-purchase remorse affects the negative emotions caused by the decision to purchase a product or service. Regarding the load factor of 0.63, the t-value of 11.87 and the significance level of 0.000, we conclude that with the 99% confidence level, the post-purchase remorse affects negative emotions. Therefore, in the case of this study, the post-purchase remorse has a direct and significant impact on the negative emotions of the consumers after purchase.

Hypothesis 6: It states that the amount of negative emotions resulting from the decision to purchase a product or service affects customers' level of satisfaction. With the load factor of -0.11, the t-value of -2.12 and the significance level of 0.05, it is concluded that with the 95% confidence level, the negative emotions caused by the decision to purchase a product or service affect the level

of satisfaction. As a result for the population in the study, the resulted negative emotions had a significant negative effect on the level of satisfaction.

Hypothesis 7: It states that the amount of negative emotions resulting from the decision to purchase a product or service affects the extent of rumination. Regarding the load factor of 0.23, the t-value of 3.01 and the significance level of 0.000, it is concluded that with 99% confidence level, the negative emotions caused by the decision to purchase a product or service affect the extent of rumination which means that for the population in this study, it has a direct and significant effect on the extent of the consumer's rumination

CONCLUSION

The aim of this study was to investigate the effects of the remorse after the buyer's purchase of products which cause a high level of rumination in consumers. The findings of this study indicate that the more a buyer feels remorseful of their decision, the lower the level of their satisfaction with the purchased product or service. Consumers have a sense of regret when the outcome of their comparison of their choice with other available options does not satisfy them. This unpleasant feeling causes the consumers to have a negative attitude towards the quality of the product or service which leads to a decrease in the level of their satisfaction. The combination of dissatisfaction and remorse cause negative emotions (e.g., anger, disappointment, concern, anxiety and frustration) in consumers and with an increase in the level of these emotions, their tendency to switch to other brands also increases. When consumers regret their choice of a brand, they search for information on other available brands and the higher the number of available brands for a replacement, the more probable their intention for brand switching. The findings also show that the stronger negative feelings consumers have about their purchase, the more they will ruminate about the quality of the product, the physical environment of the store, their own behavior and the salesperson's behavior during purchase, their decision to buy the product or service, and all the other conditions which lead to their negative emotions. This will cause them to try to justify their purchase by asking their friends or acquaintance's opinions on the purchased product and when they are not pleased with the comments, they regret their choice and feel disappointed. According to the obtained results, it is recommended for marketers to provide high-quality

products and better services, advertise more effectively and give adequate and accurate information to customers in order to increase awareness in them about their products and services so that customers can make their choice with full awareness. Marketers also need to pay attention to investigate and study their customer's behavior after purchase, since their behavior can affect their level of satisfaction. In other words, it should not be that a marketer's obligations are until the time a buyer purchases their product.

LIMITATIONS

At the end of this study, we would like to advise other researchers to research this topic in other provinces of the country (Iran), the entire country or other countries so that the validity and accuracy of the obtained results will increase. This research can be conducted for laptops and household appliances or products that cause a less amount of rumination in customers. Meanwhile, researchers can study this topic among various consumer groups in order to understand which group pays more attention to products with high levels of rumination or what factors and values are more important for a certain group. The limitations in this study include the lack of full cooperation of some respondents, lack of attention to questions or honesty in some others, shortage of time for the research and shortage of relevant domestic and international resources.

SUGGESTIONS

Therefore, it is suggested that in order to alleviate the sense of dissatisfaction in their customers, marketers keep in touch with them. This can lead to a significant decrease in product returns and cancelation of orders. It is also recommended that in addition to product quality and brand, marketers consider the physical environment of the store, the personality and performance of the salespeople and the policies of the sales departments. According to the principles of committed marketing, it is highly advised that the sales department contact the buyer. The goal is to check if the purchased product is satisfactory to the customer. The sales department can also ask about the causes of dissatisfaction in the customer and seek their suggestions to improve the product. Such information helps the company to reduce the level of post-purchase remorse and the extent of rumination by providing better services, having more effective advertisements and increasing the level of customer's trust in the company.

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