



**IMPACT OF BRAND CRISIS ON BRAND AVOIDANCE IN
ELECTRONIC RETAILING PORTAL WITH THE MEDIATING
EFFECT OF BRAND LOVE AND E-BRAND TRUST**

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ABSTRACT

The fast-moving consumer goods (FMCG) market is one of the most competitive and aggressive markets in the world. Even though many branding concepts were investigated by the previous researchers in this context, brand crisis and brand avoidance behavior was not sufficiently investigated in the local context. Therefore, the purpose of this study is to identify the impact of brand crisis on brand avoidance with the mediating effect of brand love and e-brand trust within the FMCG purchases via e-retailing portal in Western Province, Sri Lanka. As this study is quantitative in nature, it has used structured survey questionnaires, identifying a sample of 325 which consist of online users specially referring to generation Y and Z using multistage mix sampling method. In terms of testing hypothesis, the researchers have followed Partial Least Square (PLS), and Structural Equation Modeling (SEM). The bootstrapping results of the structural model demonstrated that brand crisis positively impacts on brand avoidance, negative relationships in between brand crisis and e-brand trust, brand love and brand avoidance, e-brand trust and brand avoidance. Since the study focuses only the FMCG category within online context, generalization of findings gets framed only for the given context. However, along with the mediation of e-brand trust, it has proved that e-brand trust prevents brand avoidance in FMCG online retailing in times of crisis.

Keywords- Brand crisis, Brand avoidance, Brand love, E-brand trust

1.Introduction

Brand in the sense, has become a critical part of any kind of business. Simply brand defines what kind of experience, the degree of customer expectations that consumers are intended to satisfy plus face, personality and value proposition of the business which designed to treat customer untouched needs and wants (Sinha, 2018). Collaterally, branding, the comprehensive approach on creating a successful brand will let the customers to identify the organizational brand by differentiating with other competitors and it let customers to think what they should expect from the organization (Schmidt, 2020). In such of a context, the brand has to keep its performance according to the brand promise (Brand Promise, 2019). Brand promise is a critical point as it acts a role of a value or an experience that expect by the consumer when and where he or she might interact with the organization.

But there can be some circumstances that the brand failed to provide what it promised and creating bad images on consumers' mind. When a brand has a problem, it can be puff as a brand crisis if customers or an external party captured it and when expressing negative comments on what brand failed at (Hyken, 2019). As an example, situations like the brand claims for false due to quality standards, advertising, value propositions and serving the real purpose of the brand, it may damage the brand itself strongly (Niraj D, 2009). Hence these are called as brand crisis and in the current market condition, brand crisis is a critical problem faced by different organizational entities offline as well as the online (Salvador & Ikeda, 2017).

With the deep intention to the current modernized world, electronic retailing platforms or in other words the e-commerce platforms have been expanded in a wide area with the digitalization adapted with the current technological environment than the offline market (BoyaciI & Baynal, 2016). In the todays context it can clearly be noticed that people are gradually adapting towards online purchasing rather reaching for physical market place as they used to do earlier. But still people have a doubt on being satisfied with what they expect. That depends on the virtual experience gained by consumers in the prevailing electronic retailing conditions. If the business entity can provide what customers are exactly expecting, it ultimately leads for good brand experience for consumers along with influencing them toward the brand attachment in online environment (Arya et al., 2019).

As a result of this, the brand becomes more familiar as well as an attached brand to the consumer life patterns. When it comes to brand crisis as mentioned earlier, mainly within

online platforms, people tend to reject, hate or avoid the brand when they met with those crises. According to MacDonald (2020), in an internet-driven market, 1 in 3 customers will leave a brand, which they used to love, cause of just one bad experience (MacDonald, 2020). But sometimes people may not avoid the brand due to several personal psychological factors. The reason might be brand attachment (Shestakov, 2012). Brand attachment strengthen the emotional bond in between brand and the consumer (Oneto, Social Media Today, 2014). Other than that Brand Love and Brand Engagement also play a vital role on changing consumer moods with different situations in terms of crisis. Due to brand love and engagement, sometimes it can lead for customer loyalty and also towards disloyalty. Brand love will get impacted mainly through sensory experiences (Haung, 2017). And also it will depend on the nature of the product, market mode as well. In that sense identifying the relevance of consumer mental order on brand crisis situations will be much benefitted to go through with as to define clear customer touch points in terms of branding to prevent consumer brand avoidance.

As per the topic decided, here the context selected is online retailing portal in Sri Lanka. In the present context it can be seen that people are more over shifting towards online platforms. So when considering all the matters stated above, it feels worth to do a better investigation on impact on Brand Crisis on Brand Avoidance within online retailing portal with the effect of Brand Love and E-Brand Trust.

1.1 Research Gap

In the analyzing process on impact of brand crisis on Brand Avoidance, it can be identified various researches done on specially the brand crisis. According to the different researches published so far, most of the articles were conducted on crisis management (Hewett & Lemon , 2019) and how brand crisis is going to handle with developing brand relationship. Other than that there were some researches which investigated the nature of brand crisis in different contexts. As brand crisis is a critical condition faced by entities many of researchers have put their effort on crisis management. Accordingly all these researchers have found out difference procedures specially 3 steps procedure to handle brand crisis and also it has been found that the consumers have favorably responses for brand crisis because of strong brand associations and brand customer relationships developed by the brand (Shestakov, 2012).

As in practical scenario, recently there was a crisis took place around one of the well reputed e-commerce platform regarding a FMCG price fraud. It has been viewed by many e-commerce users and through online social media, a vast awareness has been went off with that crisis scenario. With this crisis situation, it made a huge crack for the brand reputation, damaging the consumer perception regarding the brand. But still it can be seen that the same e-commerce platform is still doing better including the FMCG operations being one of the best performers within the online retailing context. The problematic area is, according to the (Lee et al., 2009) consumers tend to reject the consumption of a specific product or brand as a result of negative experience or perceived inferiority as well as brand crisis lead consumer reactions negativey in their purchase intentions (Khandelwal et al., 2018). So that, it is suited enough to carryout the research in this context.

1.2 Problem Statement

With regard to the justification on gaps given in above section, the existing theories and models may not provide any proper solution for the research problem **“Impact of brand crisis on brand avoidance”** as well as when focusing the literature gap stated above, different researchers done their research in different contexts and by analyzing with different attributes which not lead to provide a proper solution for this research. So that there is a real requirement to do this research to evaluate the relationship in between brand crisis and brand avoidance.

In today’s perspective there is a high penetration towards online purchases among people as it is more convenient and time saving method of purchasing good and services than the physical market place. When it comes to electronic retailing platforms in Sri Lanka, majority of online users tend to purchase fashion and electronic accessories plus grocery items via retail websites. When consumers purchase FMCG products they may consider the quality, price, brand, country of origin likewise different factors in the form of online purchasing. In this process there is a possibility for defrauds and manipulations to happen, in terms of quality, content/ingredients of the product, price and weightages etc. due to different factors including greediness for profits, low quality processes, neglecting standards etc.

So that through this entire research it is going to examine the fast moving consumer goods purchasers within online context. The practice gap also stated the suitability to conduct the research in this context. By the way, after the three decades of war and rapidly developing

technology, the online retailing platforms are expanded everywhere. As well as with the Easter Sunday bomb attack and the recent Covid-19 impact on Sri Lankan economy, it has been opened the doors for a massive expansion on e-retailing within FMCG industry. So it ultimately emphasizes a methodological Quantitative requirement to conduct this research in the online context.

Therefore, this study focusses on **“How consumers tend to avoid a brand when it comes to a brand crisis situation with mediating effect of brand love and e-brand trust in online retailing context.”**

1.3 Research Objectives

The objectives of conducting this research are as follows,

1. To estimate the significance of brand crisis in e-retailing portal in Sri Lanka
2. To estimate the impact brand avoidance behavior in e-retailing portal in Sri Lanka
3. To determine the relationship in between brand crisis and brand avoidance in e-retailing portal in Sri Lanka
4. To determine the mediating effect of brand love within the relationship in between brand crisis and brand avoidance
5. To determine the mediating effect of e-brand trust within the relationship in between brand crisis and brand avoidance.

1.4 Significance of the Study

Brand crisis cannot be identifying as a good condition for a well establish brand as brand crisis in the sense is a bad effect to the brand which destroy the brand image and sometimes the brand trust as well. So that, the general identification is that if the brand gets destroyed by itself because of any kind of the brand or product defect consumers will avoid the brand when they are going to purchase the product. But it is dependable. Because if the brand has created a strong brand attachment, consumers may not ignore the product at once. So there can be some other reasons as well. With that perspective this research would be important for retailers especially in online platform to identify how consumers are responding towards brand crisis by avoiding the brand, when maintaining emotional attachment toward brand and also to develop strategies to manage those crises to minimize the damage to the brand and to make them advantageous to the brand.

And also this research would be important for future researchers to do further investigations on brand crisis and its impact on consumer brand relationships when consumers focus is on brand switching. Because in the future, consumer behavior will be different from today and consumer will be more educated so that brand crisis will not bring the same impact on brand as itself happens today.

2. Literature Review

2.1 Brand Crisis

Brand crisis can be simply define as “unexpected circumstances or events that damage a brand’s capability to serve its customers by providing what they expect by weakening the brand equity” (Carter & Lorraine, 2016). According to (Drawer and Lei, 2008) brand crisis has been defined as well-publicized claims of unsubstantiated or untrue brand propositions, which cause damage to brands (Dawar & Lei, 2008). Further, latest researchers emphasize that the negative information about a firm and its brands will do a serious damage to brand equity by negatively changing consumer attitudes and emotions towards the brand (Dawar & Pillutla, 2009). And ultimately it leads for negative publicity of the brand which impact on purchase intention of consumers (Salvador & Ikeda, 2017). Considering above definitions it can carries a common definition as any harmful event or a condition for a brand can called as a brand crisis. brand crisis are not sticky to an organization or those crisis are not uniform all the time. And also brand cannot predict that, their own brands doesn’t get any threat of a crisis as any of the brands are not immune (Carter & Lorraine, 2016).

In the present context brand crisis can be a very critical point for an organization because of the viral communication of them through social media and other digital websites. And also as it allows the people to get informed and comment in order to express their opinion on them, though it harm the brand trust and customer brand relationships terribly (Zarantonello & Delassus, 2016). Because of brand crisis it leads for negative brand judgments from customers and it get affected the customer behavior toward the brand. Brand crisis can be taken place in different perspectives and angles due to several reasons. Sometimes it can be happen as a result of quality deviations, lack of standards in manufacturing, product performance is not up to the standards, social responsibility problems, executive misconduct, disputes of ownership etc. (Salvador & Ikeda, 2017). As a recent example, the incident taken place in Kapruka.com overpricing some items

(Groceries) made a huge harm on the brand was viral through social media (Colombo Gazette, 2020). And also few years back the incident regarding Fonterra Brands Lanka, convicting the brand as the Anchor powdered milk product was consist of DCD chemical which harm to human life (The NewYork Times, 2013).

This Anchor DCD issue can be identify as a product-harm crisis. Product harm crisis means reasonable events in which product or the service is known to be defective. These type of brand crisis will be a threat for consumers as well as for the reputation and the goodwill of a well-established organizational brand name itself (Kathleen Cleeren, 2017). And also further it states that product harm crisis may happen not only because of product own deviations but also other products available in the product portfolio (Kathleen Cleeren, 2017). So that it is very important to handle those brand crisis as it can effect on future profits and growth of the brand as well as the survival of the entity in the long run.

When referring to the above section which it explained in Literature gap, brand crisis has been identified in different contexts with different perspectives. According to most of the researchers it has been evaluated the impact of brand crisis with regard to many sub variables. It states that brand crisis may negatively impact on green brand image, green trust, green brand equity and green perceived value which ultimately proves that crisis may do a severe damage to the rand itself (Toklu & Kucuk, 2016). And also rather brand crisis, the focus has been led on product-harm crisis, a type of brand crisis which specifically identifying role of brand equity and consumer expectations (Rea, Wang, & Stoner, 2014), (Dawar & Pillutla, 2009). Also researchers have paid their attention on Integrated Marketing Communication at the time of crisis (Hewett & Lemon , 2019) and developing an effective advertising strategy (Jang, Kim, Song, & Kim, 2018) on getting the maximum outcome through the negative or bad communication regarding the organization.

The consumer responses during a brand crisis can be identified with the impact of various factors. That has been proved with previous researches as those are stated that the consumer reactions towards brand crisis has been moderated with brand association and brand-customer relationship strength (Jeon & Baeck, 2016) and also through brand familiarity (Dawar & Lei, 2008) which ultimately lead for good brand evaluations. In addition to that brand crisis are not going to affect the operations, reputation and the sales of an organization not only from one way but from other ways. According to the meta analysis done, different authors have identified different measurement scales in order to measure the concept

focusing on different contexts. According to (Park & Lee, 2013) brand crisis has been measured and evaluated by using six indicators. These includes severe damage to the brand, damage to its brand reputation, degree of negative effects after a brand crisis, against the usual expectations, high possibility of financial threat and degree of crisis perception. It has been stated that when a crisis happens, it may lead the consumers towards bad brand evaluations. That ultimately damage the brand in a higher degree when self-image congruence of consumers mean to be high (Wu, 2011). Also (Bodeklint, Lindhe, & Unosson, 2017) reveals that any brand crisis may affect the reputation and the brand for which the company has worked to establish. Further, due to hand full of researches done based on product-harm crisis and brand equity, it has been clearly mentioned that brand crisis impact on consumers' expectations and through customer expectations it directly affect for the brand equity (Dawar & Pillutla, 2000).

Despite of analyzing the frequency or the consequences generated through brand crisis, (Dawar & Lei, 2008) has proceed a little research on impact of brand crisis towards the key marketing constructs including brand evaluations, consumer brand relationships with the point of identifying the relevancy of the crisis. As well as brand crisis can be measured through identifying or classifying the crisis situation into different areas as performance based crisis, value based crisis and no crisis in sports shoes market which is different angle of looking brand crisis (Dutta & Pullig, 2011). Risk perception and risk attitude can be identified as the major two components of the brand crisis which determines actions of the consumers towards the crisis and post crisis actions (Pennings, Wansink , & Meulenberg, 2002).

So, what could be understand is majority of the pervious held researchers have dominated the consumer reactions towards the brand crisis on how consumers respond in each of the situation by referring to brand evaluations, loyalty, equity, love, associations, engagement etc. Nevertheless, brand crisis can be turned in to an advantage on communicating and increasing awareness. But ultimately brand crisis can be defined as unforeseen event which damage the daily business activities, future business operations, tangible and intangible assets of the organization (Park & Lee, 2013).

2.2 Brand Avoidance

According to the previous researches conducted, brand avoidance is simply that consumer ignore the brand due to unavoidable negative effects from the brand consumed. It can be a

negative brand experience perceived by the customer. This can be considered as an anti-consumer behavior in consumer perspective (Dr.Azad, & Montazeri, 2018). And also brand avoidance is type of a bad reaction of consumer or it reveals their attitude on brand with a passive behavior. In that sense it can be identify as any event or situation which consumer actively ignore or hate the brand though it is more affordable, suitable, relevant brand to get satisfied (Berndt, Petzer, & Moste, 2019). Further brand avoidance can be identify as multi-dimensional as to avoid or reject a brand there can be different reasons in different angles and forms (Berndt, 2015).

Here, there are several types of brand avoidances can be seen.

2.2.1. Experiential Avoidance

Experiential brand avoidance can be define as rejecting a product as consumers aren't receiving what they have expected through the brand. It means buyer is dissatisfied with the brand as his/her expectations hasn't met (Khattak, 2017). In other words it ultimately reveals that the brand is not performing as it has promised (Dr.Azad, & Montazeri, 2018). In branding what it brings to consumer life is a brand promise on its performance and adding value to the consumer life. So that when brand promise something, that become what customers expect from the product. Even if the brand fails to fulfil the minimum requirement if the brand, experiential avoidance will be taken place (Berndt Z. A., 2016).

2.2.2 Identity Avoidance

These types of brand avoidance would be happened when brands are symbolically not matched with the identity of the consumer (Khattak, 2017). In other words, this type of avoidance occurs due to brand symbolically no attractive to individuals in society as it does not bear consumer expected identity from the brand. When it comes to self-personality of consumers, most of them use brands to represent their personality. Simply it means consumer always looking for brands to reflect their inner personality. So if the consumer doesn't receive expected personality perception when consuming the brand that may lead for such identity avoidance (Berndt Z. A., 2016). Further this identity avoidance will be taken place due to negative reference groups that the consumers may not wish to be a part of. When the particular brand is consumed by such a group of people, it will impact on the brand as an avoidance (William Johansson, 2016).

2.2.3 Moral Avoidance

Another type of brand avoidance is that moral avoidance is that which is taken place when people judge the brand as it does have a negative impact on the society (Lee, Motion, & Conroy, 2009). That kind of a brand avoidance takes in to consideration when consumers are much attentive on society needs rather than individual needs and when people want to avoid those things by rejecting the brand (Monika Kavaliauske, 2015). As an example for the moral avoidance, it can identify anti-hegemony which can define as consumers rejecting the dominant brands as to prevent monopolies within the market (Berndt Z. A., 2016). Another way of such a brand avoidance can be taken place due to country factors, when people feel that a particular brand is going to damage the values, social believes of the society or the country. In that sense it doesn't involve with rejecting the whole product range but a specific brand, to pay their rejection for the brand. Ultimately what happen is that people hate the brand (Dr.Azad, & Montazeri, 2018).

2.2.4 Deficit-Value Avoidance

This means that consumers tend to avoid the brand as it is perceived to be low Quality when comparing to its labeled price. It is a kind of unacceptable cost regard to the product or the brand which went beyond the expected level of consumers with regard to the perceived quality of the brand (Berndt Z. A., 2016). As it is mentioned above this avoidance always deal with customer perceived quality, as it is resulted with perceived value of the brand in minds of consumers. When the perceived value is not up to what customer is expecting from the brand, they quickly avoid the brand. As an example for this, people tend to avoid products manufactured in China as they have a perception of low quality than the price they pay on them. So always consumers tend to compare the value they receive from the brand with the monetary value of it before going to make a transaction.

2.2.5 Advertising Avoidance

This is a novel area found as a reason for brand avoidance by a researcher as when advertisements tend to telecast things which are not suited with the relevant target audience, they tend to reject the brand as consumers doesn't feel enough to buy the brand with the intention of the brand is relevant for themselves (Berndt Z. A., 2016). In such a situation, advertisement content plays a major role as an influencer to persuade consumers to buy that specific brand. When the ad content consists of something which is not admire or expect by the consumer it may lead for brand avoidance. It is very much essential to keep following

the advertising ethics which lead adverts to communicate the right thing. On the other hand, the celebrity endorsement would have an impact on brand avoidance as well. As per the research findings, based on the celebrity who represent the brand will impact on the purchasing decision. And also music or the jingle used in the ad is very important. Because through music it can create both positive and negative responses towards the brand. At the end it does influence the brand avoidance if it generate some passive emotions on brand (Berndt Z. A., 2016).

2.3 Brand Love

Generally, love is a globally defined concept commonly defined as the subjective and holistic integration of previous thoughts, feeling and actions (Fehr, 1988). Brand Love can be defined as “the amount of passionate and emotional attachment bear by a particular brand name” (Carroll & Ahuvia, 2006). So that the concept if much more advance rather simply liking a brand. Also Brand Love can be easily defined as the recent marketing concept that considered by researchers in consumer brand relationships (Kaufmann, Loureiro, & Manarioti, 2016). This concept gets the further attention of many of the theoretical applications aligned with interpersonal relationship theories when it comes to the marketing context (Masuda, 2003). Majority of the literature on brand love highlights the nature and the position of brand love in the content of customer-brand relationship as well as the practical importance of brand love within brand management (Hegner et al., 2017; Carroll & Ahuvia, 2006; Kaufmann et al., 2016). According to (Roy, Eshghi, & Sarkar, 2012), in the context of research on brand love romanticism, consumer delight, brand experience, self-congruity and satisfaction are essential experiences of positive WOM and brand love. The identification of brand love is combined with the symbolic needs of consumers rather than their functional needs (He & Li, 2011). When reviewing the articles, it could see that lot of brand love articles combined or described with integrating some other marketing concepts. When it comes to brand love and brand personality (Kim, Magnini, & Singal, 2011) stated that developing a salient brand personality which delivers much benefits to consumers can significantly contribute to establish a strong and lasting bond with the consumer. Other than that brand love directly impact towards increasing brand loyalty through positive WOM (Carroll & Ahuvia, 2006). Further, (Thomson, Macinnis, & Park, 2005) reveals that individuals who are strongly attached to a brand normally feels that the brand is special to the person which cannot be replaceable with another. So that it automatically leads the consumer to perform specific

behaviors such like willingness to make financial sacrifices, including paying a higher price in order to gain a specific brand.

When it comes to conceptualization of brand love are grounded in (Sternberg, 1986) triangular theory of love and it defines the love as it consist of three components including intimacy, passion and decision or commitment. In addition to above mentioned psychological variables, some scholars have identified brand love in relation to volume-based sales metrics. Measuring brand love has been taken place through 5 factors as it revealed by (Zarantonello & Delassus, 2016) includes fantasies and thoughts, attachment, self-expression, pleasure and idealization rather going through the above mentioned three factors. Attachment and brand love can be derived as interconnected factors as brand love leads consumers to be more attached to the brand. These concepts are theoretically rich and not contradictory with each other concepts. (Patwardhan & Balasubramanian, 2013). If a consumer is liking a brand that expresses through the social or the inner self. According to (Wallace, Buil, & de Chernatony, 2014), it identifies that there is a positive relationship between self-expressive nature of brand and brand love. Consumers who are tied up with self-expressive brands to automatically increase the brand love. Pleasure and brand love can be identify as inter related factors and specially, pleasure used to measure brand love of consumers towards different brands (Aydin & Zehir, 2017; Albert & Merunka, 2013; Batra, Ahuvia, & Bagozzi, 2012).

When it comes to the mediating effect of brand love in different contexts, it has been argued that brand love leads for brand loyalty (Beckman, Kumar, & Kim, 2013), (Leventhal et al., 2014). Normally when and after a consumer purchased a product, that person become either satisfied or dissatisfied (Khan & Rahman , 2016). Those satisfied consumers develop a strong emotional attachment towards the brand that they've consumed which gradually lead for brand love. Other than that it has been stated that the consumers positive experience with a brand may promote brand love(Kazmi & Khalique, 2019). Adding more on it, according to (Keshtidar et al., 2018) it has identified a significant relationship in between brand trust and brand identity which mediated by brand love. That means brand love directs the brand loyalty towards enhancing the identity of the brand.

However, though brand love is an emerging topic of scholars, there is rare research on brand experience, Brand authenticity and brand love (Safeer, He, & Abrar, 2020). Hence this research can be further expanded.

2.4 E-Brand Trust

Brand trust can be identify as a mutual understanding and confidence in between brand and the consumer or customer willingness to rely on a brand which combined with customer expectations and brand promise (Jin, Bennur, & Byounggho, 2016; Frassetto, Descals, & Eug, 2017). Brand trust is an essential and worthy intangible asset in any organization which generate a loyal customer base to the entity. Brand trust can be also known as the front face of brand value (Shin , Casidy , Yoon , & Yoon , 2016). Further it would be creating the ground for buyer-seller transactions and should essentially maintained for a better interpersonal relationship (Kenning, 2008). According to Social Psychology trust can be identified as a person's confident belief on another to obey or react the one's actions or guidance.

And ultimately e-brand experience will lead e-brand trust towards different angles. (Khan & Rahman , 2016) In the business environment brand trust is elusive, so that organizations should maintain it in a proper manner. And also brand trust always build upon the general expectancy as it may not exists without any error or defect (Delgado, Munuera, & Yagüe, 2003). So for an organization it is very important to establish the consumer trust towards the brand, unless it is very hard to increase consumer commitment towards the brand. When it comes to online platform people tend to trust a brand through the reviews that a brand holds and when brand deal with fair prices as well (Marketing Charts, 2019). Further when consumers tend to purchase via online platforms, the main problem brands face is that uncertainties. So that when developing the e-brand trust, it's very difficult to handle and maintain the brand trust in the virtual environment (Khan & Rahman , 2016). Another thing to be identified is that brand trust in the offline environment is different from the e-brand trust as lack of sales persons, virtual distance between buyer and the seller and the product and the buyer also been separated at the purchasing point. In the process of developing brand trust within the online platform it should essentially meet privacy, security, develop the favoration toward the brand, positive WOM, impressive experience to keep customer relationship and trust towards the online brand (Ha, 2004). Altogether online brand trust drives customer actions towards more buying decisions, brand loyalty plus repeat purchases (Marketing Charts, 2019). As per the huge competition faced by the

e-tail brands they always tend to provide a unique experience by creating e-brand trust and loyalty (Khan & Rahman , 2016). To develop the brand trust in the online platform the online entities can provide a valuable content, engage with consumers via two-way communication, keep brand consistent, encouraging customers towards creating user-generated content in a continuous manner (McGrath, 2018).

When it comes to e-brand trust that will directly linked with e-tail brands which involve in trading via online platforms specially FMCG sector according to the context of the present study. Evaluating the e-brand trust can be done through different sources already documented by different prior researchers. According to (Khan & Rahman , 2016), they have introduced four factors that can be integrated to measure the variable directly. They are the honesty of the e-tail brand, no misrepresentations, providing recommendations and finally not making any adverse action against its consumers can be noted. As well as (Li, Zhou, Kashyap, & Yang, 2008) stated that brand love has been generated through a second order construct including competence and benevolence. Further, (Delgado et al., 2003) reveals two factors including reliability and attribution of good intentions to the brand which ultimately generate a trustworthy brand one that consistently keeps its promise of value to consumers. Nevertheless, rather focusing on these factors directly, some of the researches clarified them in to uniquely identified groups. Based on that, when referring to (Shankar et al., 2005) all the factors affecting for the online trust been identified as website characteristics, user characteristics and other factors consisting the online medium and variables mix of user and website characteristics. Most of the researchers could be seen that rather identifying e-brand trust as a key concept, as a dependent or an independent construct, which identified as a mediation linking two variables in a given scenario. That has been proved that brand trust has been identified as a mediator in between several concepts including product quality and brand loyalty (Azizi, 2014), service quality and brand loyalty (Chinomona, Mahlangu, & and Poe, 2013), brand value and brand loyalty (Matzler, Grabner-Kräuter, & Bidmon, 2006), brand image and brand loyalty (Thaichon, Quach, & and Lobo, 2013) which conducted in different contexts previously. Here the common thing for all the previous work is, all the studies were conducted connecting consumer emotional attachments with brands. Brand loyalty has been identified as one of the key indicators which can be moved with brand trust. Like in offline context here in online context also e-brand trust lead for e-brand loyalty (Khan & Rahman , 2016).

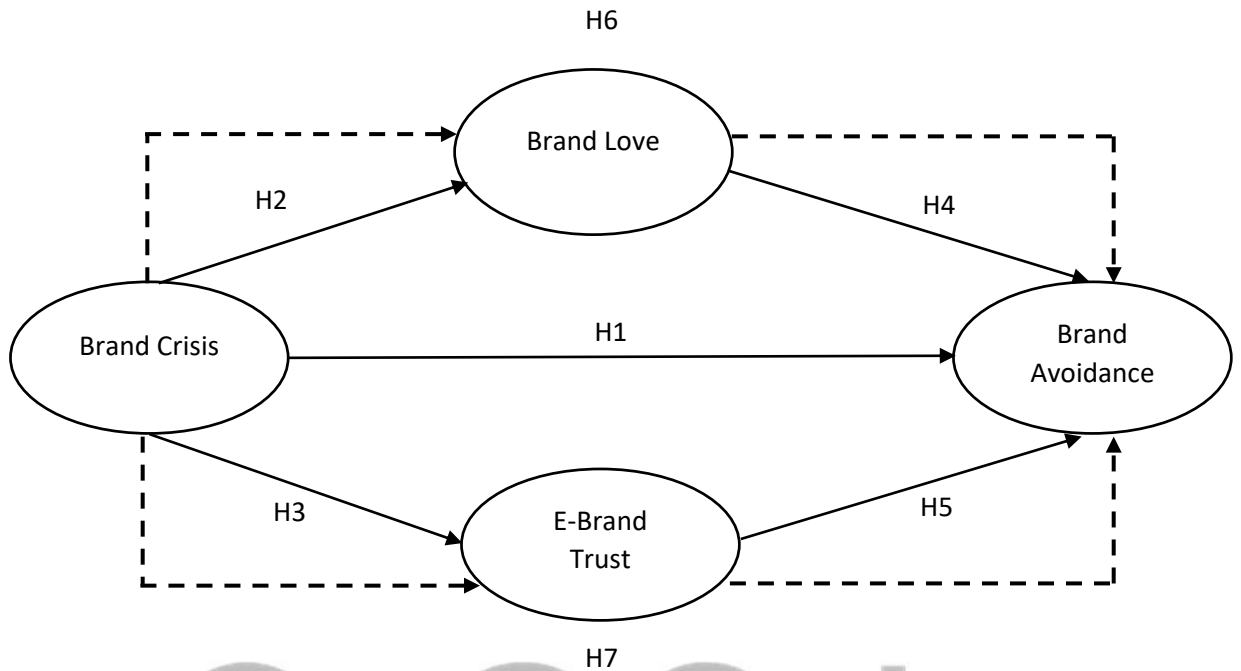
By looking at previously done work, brand trust has been thoroughly discussed in relationship marketing (Doney & J.P, 1997; Dwyer et al., 1987; Ganesan, 1994) as a stimulator on reaching good consumer relationships. Ultimately all the prior researchers reveals that e-brand trust should be essentially establish in order to persuade consumer actions along with the brand.

2.5 Effect of Brand Crisis on Brand Avoidance

As per the literature above, brand crisis can be identifying as one reason to reject a brand in terms of mentioned types of brand avoidance including experiential and perceived-value avoidance (Odoom, Kosiba, Djamgah, & Narh, 2019). Usually brand crisis negatively impact on consumer perception on the brand but it's not going to be the case at all the time as it gets deal with other intermediary factors. According to (Toklu & Kucuk, 2016), (Shin , Casidy , Yoon , & Yoon , 2016), (Park & Lee, 2013). As brand crisis negatively impact on brand image, brand trust brand equity and mostly on purchase intention (Dawar & Pillutla, 2000) (Ping et al., 2014), (Park & Lee, 2013) that may indirectly imply that when a crisis took place the brand get automatically rejected from the consumer emotional mind. Otherwise, it has been stated by different researches, ultimately through brand crisis it makes negative perception in consumers' minds and let the consumers to compare the brand with other remaining competing brands (Park & Lee, 2013). At the end of this process of brand evaluations inside consumer brain they easily shift from one brand to another. By the way, it also leads for brand avoidance. According to (Shin et al., 2016) it reveals that brand crisis should essentially be managed rather it would do huge damages to the brand itself. Further, it emphasizes consumer empathy acts a specific role in crisis situations which lead for avoiding brands specifically with the effect of brand crisis.

2.6 Conceptual Framework

Figure 2. 1: Conceptual Framework



Source: Author Developed

2.7 Hypothesis

H1: Brand crisis positively impact on brand avoidance

Brand love is a psychological state which influence favorable attitudes towards a consumer loving brand. This may highlight that brand love is a tool which is used in brand management to stimulate consumers towards a particular brand. As per the previous authors, they have been identified brand love can transfer in to brand hate in different crisis contexts (Ma , 2020). And also further it state that, consumer reactions at a crisis situation can be mediated with established brand-consumer relationships. When a crisis taken place it damages the consumer attitude towards the brand. So that it can be stated as brand crisis do have a significant impact towards brand love.

H2: Brand crisis negatively impact on brand love.

E-brand trust, in the sense, trust is an essential thing when brands are dealing specially within in online platform. It's very hard for an entity to develop the trust within the online platform as the transactions are taken place in a virtual space. When it comes to the previous researchers, they have identified that e-tail brand experience drives the e-brand trust. That

means that if the e-brands provide a better customer experience, that may lead the consumer towards e-brand trust (Khan & Rahman , 2016). If the consumers face bad experiences though e-brands that may lead for reducing e-brand trust. So that ultimately it express in a crisis situation, that may can have a significant impact on e-brand trust as well.

H3: Brand crisis negatively impact on e-brand trust.

As it has been stated above, brand love is the emotional attachment of consumers with the brand. So if the love turns in to hate, consumers tend to reject the brand or in other words avoid the brand (Ma , 2020). It means that brand love drives the consumer decisions to avoid brand rejections. To facilitate that argument (Bairrada, Coelho, & Lizanets, 2019) state that brand love has a positive and significant impact on driving consumers towards brand improving WOM, Brand Loyalty, resistant to negative information etc. So, this finally concludes that brand love keep consumers much attached to the brand. Hence, it can be identified a significant impact of brand love on Brand Avoidance.

H4: Brand love negatively impact on brand avoidance

Linking to the previous hypothesis, E-brand trust is a very important factor to be maintain within the online platform. According to (Navaneethkrishnan & Sathish, 2020) trust is a very important factor which is included in brand love. Other than that, when the trust is there, it uplifts the brand love and finally it encourages the consumer to purchase more and more again and again. Further (Alam & Yasin, 2010) reveals that e-brand trust lead the consumer purchase intention directly. So that these literatures indirectly contribute to develop an argument as E-brand trust significantly impacts on Brand Avoidance.

H5: E-brand trust negatively impact on brand avoidance

Normally, according to the previous research done, brand love has been identified as a mediating variable which drives brand trust towards the brand loyalty. There it has been identified a positive and significant relationship within the variable (Yusniar, 2015). As well as it has been stated that brand experience positively drives brand love and then brand love leads for customer loyalty (Ferreira, Rodrigues, & Rodrigues, 2019). So that as brand experience drive brand love, bad brand experience also can negatively drive brand love. Hence, brand love lays a significant impact on the relationship in between Brand Crisis and Brand Avoidance.

H6: The relationship in between brand crisis and brand avoidance mediates by brand love

Based on the research findings, (Madeline & Sihombing, 2019) stated that Brand Experience positively impacts on Brand Trust and Brand Trust drives to Brand Loyalty. Additionally it has been identified that online customer reviews positively drives Brand Trust and Brand Trust drives for Willingness to buy (Chang, Rhodes, & Lok, 2013). So that it may highlights some key points that Brand Trust can lead for more favorable outcomes, as well as unfavorable when things go in other way. Considering all these factors, it can be stated that E-Brand Trust has a significant impact within the relationship in between Brand crisis and Brand Love.

H7: The relationship in between brand crisis and brand avoidance mediates by e-brand trust

3. Methodology

The present study follows a deductive approach since it has been developed hypothesis to investigate through research. Accordingly, as this research study is focusing on to what extent consumers tend to reject a brand due to brand crisis taken place within the online platform regarding FMCG products, here the purpose of the research is identical. Further the research is referring previously done researches and theories to build up the research content. Here the data will be collected through survey questionnaires and analyze with statistical analyzing tools. So that the research follows a Quantitative research strategy. Further this study uses survey questionnaires as the research method and the Unit of Analysis of this research is Individual. Along with that, the research follows a cross sectional research design since the current study tests the relationship in between brand crisis and brand avoidance within e-retailing portal aimed at testing specific hypothesis in an identified context with using a sample selected from the population.

Here in this research some sort of secondary data has been used in detail explanation at literature review, by the way, the main data collection of the research would be primary data sources. For the primary data collection here it uses survey method. Under survey method it uses questionnaires to collect data from each individual. The questionnaire consists of 34 questions focusing on measurement indicators which are previously validated by other researchers conducted in other contexts for each concept of the research

study and through that it has been assured the face validity of the questionnaire. This study mainly focuses on the consumers who are purchasing FMCG via the online retailing sites with special reference to Western Province Sri Lanka. And also the main focus led on generation Y and Z consumers within the market. Further, Western Province has been identified as the most suited area to be selected as according to the Census and Statistics Department it reveals that western province has the highest computer literacy rate. According to those specifications the sample has been calculated through online via a sample calculator (<https://www.surveysystem.com/sscalc.htm>). Sampling method applied in selecting the correct sample in the present research context is Multi Stage Mix Sampling method.

3.1 Data Analysis

Under data analysis, the present study follows Structural Equation Modeling (SEM) to develop the analysis model. SEM is a widely used model in order to analyze data which is multivariate (Haenlein & Kaplan, 2004). Within SEM, there are two approaches to conduct the data analysis named as, Covariance Based (CB) and Partial Least Square (PLS) Structural Equation Modeling. CB-SEM mostly follows by researchers who are involved in theory testing, theory confirmation or comparison of alternative theories. But here the current study data analysis process by using PLS-SEM as the research study follows exploratory research design and the purpose is to identify key 'driver' construct. Smart PLS is the statistical software which is to be used in further analysis in this model through following PLS-SEM (Hair, Hult, Ringle, & Sarsted, 2017). PLS-SEM has been identified as the most suited application to analyze and figure out the results especially in above kind of research. The data analysis process will continue as two model analysis which named as measurement model and structural model. Measurement model analysis identifies as the first step which mainly done with discriminant and convergent validity to assess the assumptions of validity and reliability of the structural model (Lewis, Templeton, & Byrd, 2005). The reliability and validity of the current study will be analyzed via the Smart PLS statistical tool by concerning the Cronbach's Alpha values to assess reliability (Jöreskog, 1971) and Average Variance Extracted (AVE) and Composite Reliability (CR) values to assess validity respectively. Then the structural model analysis will identify the path analysis of the developed model and hypothesis testing of the study.

4. Data Analysis

4.1 Assessment of Reliability Testing

According to (Cronbach, 1971) internal consistency has been evaluated based on the Cronbach’s Alpha Coefficient. If the value generated get above 0.7 the variables meant to be reliable and values below 0.6 known to be not reliable. Further (Hair et al., 2018) has recommend a model to follow which is proposed by Dijkstra and Henseler (2015) which measures construct reliability (rho_A). Through Smart PLS software reliability can be easily analyzed through following a factor analysis. The following table amplifies the output of Cronbach’s Alpha, Composite Reliability and rho_A generated via the statistical software.

Table 4. 1: Summary of Measurement Model

Construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Avoidance	0.850	0.859	0.887	0.531
Brand Crisis	0.872	0.890	0.904	0.613
Brand Love	0.886	0.890	0.912	0.597
E-Brand Trust	0.818	0.980	0.860	0.608
Reference Value	>0.7	>0.7	>0.7	>0.5

Source: Author Developed

Based on the above table Cronbach’s Alpha, rho_A and Composite Reliability are above 0.7. It emphasizes that all the indicators are above the expected limits. That means the indicators internal consistency reliability has well established in between the constructs of the study.

4.2 Assessment of Validity Testing

4.2.1 Convergent Validity

Convergent validity is the extent to which the construct converges the variance of its items (Hair, Risher, Sarstedt, & Ringle, 2018). It mainly determines by Composite reliability, factor loadings and AVE values (Chin W. , 1998; Hulland, 1999). According to (Hair et al., 2017) AVE value shpuld be more than 0.5. this indicates that construct explains 50% or more of the variance of items that make up the construct. According to the above Table

4.1 all the AVE values are above the required level. So that it clearly determines the convergent validity of each construct.

4.2.2 Discriminant Validity

Discriminant validity is the degree to which the measures of different concepts are distinct. It tests whether the items do not unintentionally measure something else. In order to evaluate the discriminant validity of the constructs of the study, widely used method in PLS-SEM is Fornell-Lacker's method (Fornell & Larcker, 1981). This analysis is valid only if the square root of AVE value for each latent variable is higher than the correlations of any other latent construct (Hair, Sarstedt, Ringle, & Mena, An assessment of the use of partial least squares structural equation modeling in marketing research, 2011). It means that the shared variance of all the model constructs shouldn't be higher than their AVEs. Nevertheless, according to (Henseler, Ringle, & Sarstedt, 2015) and many of the recent researches stated that Fornell-Larcker criterion is not suitable for discriminant validity measurement as well as it does not perform well when indicator loadings do have slight differences. So as an alteration, HTMT criterion can be used in identifying discriminant validity. Here it focuses with a mediated threshold of 0.85 and all the loadings should be below the line. Finally if none of the HTMT values are representing 1, it suggests that those HTMT values are significantly different from 1 concluding that the discriminant validity has been met (Henseler, Ringle, & Sarstedt, 2015). As per the given criteria, the calculations done through Fornell-Lacker's method and HTMT methods are as follows.

Table 4. 2: Fornell-Lacker Criterion

	Brand Avoidance	Brand Crisis	Brand Love	E-Brand Trust
Brand Avoidance	0.728			
Brand Crisis	0.527	0.783		
Brand Love	-0.231	-0.324	0.772	
E-Brand Trust	-0.367	-0.400	0.517	0.780

Source: Author Developed

According to the Table 4.2, the square root of the respective AVE value of the indicators shows a higher value than the correlation of each indicator. So it successfully establishes the discriminant validity.

Table 4. 3: Heterotrait - Monotrait Ratio (HTMT Ratio)

	Brand Avoidance	Brand Crisis	Brand Love	E-Brand Trust
Brand Avoidance				
Brand Crisis	0.605			
Brand Love	0.283	0.363		
E-Brand Trust	0.349	0.362	0.673	

Source: Author Developed

As it displays within the Table 4.3, all the values get less than 0.85 (Henseler et al., 2015) so it state the discriminant validity of the indicators.

4.3 Correlation Analysis

Correlation in the sense determines the extent to which two variables are having a liner relationship or otherwise to check whether both the variables are changing together with a constant rate in the research study. Correlation coefficient firstly formulated by Karl Pearson in 1896 and further it was developed with different concepts up to now. Correlation can be calculated via different models. The most popular three models are, Pearson’s coefficient (r), Spearman’s rho coefficient (r_s) and Kendall’s tau coefficient (Hauke & Kossowski, 2011). According to (Schober, 2018) it reveals the importance of analyzing the correlation in between two variables whether to identify the impact of one variable which predicts the other.

Generally, correlation coefficient measurement provides the relationship strength scaled from -1 to 1 where, “0” indicates that there is no any monotonic relationship between two variables. If correlation coefficient is within the range of -1 to 1, it determines two things. One is if the value is close to 1, it reflects that there is a strong relationship in between two variables selected otherwise, if the value is close to -1, it reveals a weak relationship in between the variables. The results of the correlation coefficients of this research study are as follows.

Table 4. 4: Results of the Correlation Coefficient of the Research Study

	Brand Avoidance	Brand Crisis	Brand Love	E-Brand Trust
Brand Avoidance	1			
Brand Crisis	0.527	1		
Brand Love	-0.231	-0.324	1	
E-Brand Trust	-0.367	-0.400	0.517	1

Source: Author Developed

According to the above table, it amplifies the correlation in between identified variables remains in positive and also negative figures. As per the relationship in between Brand Crisis and Brand Avoidance gets 0.527 and relationship between Brand Love and E-Brand Trust gets 0.548 it highlights a moderate positive relationship. Then the relationship in between E-Brand Trust and Brand Avoidance, Brand Love and Brand Crisis and E-Brand Trust and Brand Crisis remains in the range of (-0.3) - (-0.4), they denote a negative low relationship. Otherwise Brand Love and Brand Avoidance highlights a very low negative relationship.

4.4 Structural Equation Model based on Smart PLS

Structural Equation Model is a widely used data analysis method which is multivariate and often used in marketing research as it allow the researcher to test theoretically supported linear and additive causal models (Haenlein & Kaplan, 2004). Here all the data collected via the questionnaire will be analyzed via Structural Equation Modeling by using Smart PLS software. According to (Hair, Black, Babin, & Anderson, 2010), there are two models to be assessed; firstly the measurement model and then the structural model. Here if it fulfills all the criteria of the measurement model then it should be essentially assessed the structural model. Relations in between apparent variables and the latent variables (Factors) are measured via the measurement model which get supported by the side to side evaluations of validity and reliability of the construct measures. In structural models the main analysis taken place via estimating and examining the path coefficients within the construct variables (Hair, Sarstedt, Ringle, & Mena, 2011; Chin, 1998). When it comes to PLS-SEM, it can be identified several main models which are Covariance based Structural Equation Modeling (CB-SEM), Variance based Structural Equation Modeling (VB-SEM) and Partial Least Square models (PLS-SEM). For researches which are mainly conducted on Social and behavioral sciences, it has been recommended to use VB or PLS Structural Equation Modeling Hair et al. (2014).

As in any other measurement model, PLS-SEM does has uniquely defines rule of thumbs in evaluating the final results of the analysis (Chin & Dibbern, 2010; Henseler, Ringle, & Sinkovics, 2009; Chin W. , 1998; Hair, Hult, Ringle, & Sarsted, 2017). As an example, the reliability for exploratory research should be a minimum of 0.60, while reliability for that depends on established measures should be equal or above 0.70. According to (Akter, Fosso

Wamba, & Dewan, 2017), most of the prior researches conducted on sample size requirements in PLS-SEM, it has been assured that this model is worth enough to generate accurate analysis for a large sample as well.

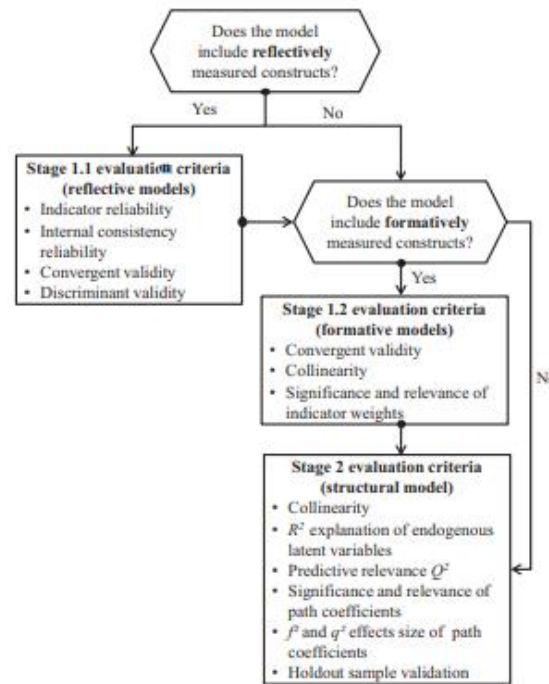
4.5 Introduction to Measurement Model

The initial stage of starting the use of Smart PLS-SEM, 1stly it should assess the measurement model which is outer model and then the structural model which is known as inner model. The fundamental purpose of assessing the measurement model is to evaluate the assumptions related to reliability and validity of the structural measurement model. According to (Lewis, Templeton , & Byrd , 2005) assessment of measurement model is determined by convergent validity and discriminant validity. Before moving to the assessment it is a must to ensure whether the model is a reflective or a formative model.

4.5.1 Formative Vs Reflective Measurement

When considering the Structural Equation Modeling, there are two major measurement scales can be found named as reflective and formative. If all the indicators are depending on the latent variable, that type of scales known as reflective. It means that indicators represent the latent variable fully or partially. Formative means that all the identified indicators would cause the latent variable. In other words, it means the latent variable is determined by all the indicators (Haenlein & Kaplan, 2004; Borsboom, Mellenbergh, & Heerden, 2004). However according to Borsboom et al. (2004), if the model is reflective, it seems that there is a high positive correlation in between the variables. If it is formative, it can demonstrate a positive, negative or no correlation.

Figure 4.1: PLS-SEM Model Evaluation



Source: (Sarstedt et al., 2017)

Further reflective models generally involve with assessing indicator loadings, consistency reliability using composite reliability, convergent validity and discriminant validity. When it comes to a formative measurement model, those are evaluated based on convergent validity, indicator validity, indicator collinearity, statistical significance and relevance of the indicator weights Hair et al. (2017). To distinguish in between reflective and formative measurement models many of the researchers have been used a Confirmatory Tetrad Analysis (CTA) (Gudergan & Bucic , 2004; Bollen & Ting , 1993). Normally through CTA analysis, researchers analyze the homogeneity of correlations among measurement indicators of the measurement model when considering the determination of the model (Bollen & Ting , 1993). Other than that CTA Analysis use to determine whether the manifest variables (Indicators) are an independent determinants of the latent variable rather is it a reflection of the latent variable. Accordingly, Confirmatory Tetrad Analysis has been done in this research study to determine the reflective and the formative indicators.

4.5.2 Model with both formative and reflective models

According to (Wong, 2013), it is important to concern that in several researches, both reflective and formative models can be exists. It means there can be some research studies

which are consist of latent variables which have arrows pointing away for them and also at the same time latent variables which are having arrows pointing to them from their indicators. In such kind of a scenario, relevant analysis should be essentially done for each model separately. It means outer loadings and outer weights have to be examined carefully for reflective and formative indicators respectively.

4.6 Confirmatory Tetrad Analysis

CTA or Confirmatory Tetrad Analysis can be performed through Smart PLS, as a CTA-PLS procedure by analyzing each indicator correlations within each latent variable to figure out the models; a formative or a reflective (Hair et al, 2018). According to (Hair, 2018), Smart PLS can be used to proceed the CT Analysis latent variables in both formative and reflective models. CTA PLS relies on the concept of tetrads that defines the difference of the product of one pair of covariance and another pair of covariance (Bollen & Ting, 2000). The results of CT Analysis can be performed either in favor of or against the selected reflective or formative measurement model. It has been essentially stated that each latent variable of the model should be consist of or measured via at least four indicators (Hair, Risher, Sarstedt, & Ringle, 2018). As it has been displayed below, the requirement is met as all the latent variables are consist of more than four indicators and each and every correlation in between these indicators have been shown here. So that the first rule of thumb has been met in performing CT Analysis.

Next, according to (Hair, 2018) before performing a CT Analysis it should get ensured that each and every indicator should have to have a minimum correlation, unless performing the CT Analysis would not be worth enough. According to the below mentioned correlations, it can be seen that each and every indicator do have a correlation which is different from zero. So that the second requirement for performing the CT Analysis has been already met and it has been permitted the author to perform the further analysis.

Table 4. 5: Indicator Correlation Table

	ATT01	ATT02	ATT03	IDE01	IDE02	PLE01	PLE02
ATT01	1						
ATT02	0.672	1					
ATT03	0.623	0.523	1				
IDE01	0.493	0.434	0.563	1			
IDE02	0.398	0.401	0.564	0.722	1		

Source: Author Developed

PLE01	0.323	0.384	0.441	0.629	0.600	1	
PLE02	0.406	0.381	0.489	0.664	0.571	0.786	1
	BC01	BC02	BC03	BC04	BC05	BC06	
BC01	1						
BC02	0.666	1					
BC03	0.512	0.507	1				
BC04	0.560	0.633	0.581	1			
BC05	0.522	0.634	0.440	0.703	1		
BC06	0.485	0.396	0.367	0.531	0.450	1	
	EBT01	EBT02	EBT03	EBT04			
EBT01	1						
EBT02	0.454	1					
EBT03	0.511	0.577	1				
EBT04	0.357	0.625	0.648	1			
	Exp01	Exp02	Exp03	PV01	PV02	PV03	PV04
Exp01	1						
Exp02	0.647	1					
Exp03	0.683	0.795	1				
PV01	0.399	0.571	0.459	1			
PV02	0.224	0.278	0.260	0.537	1		
PV03	0.238	0.315	0.336	0.422	0.430	1	
PV04	0.409	0.396	0.415	0.562	0.472	0.536	1

Based on the CT Analysis performed through Smart PLS, all the non-redundant tetrads have been shown Original sample (o). After processing the CT Analysis, it can be seen that all the Lower adjustment and Upper adjustment of bias-corrected and Bonferroni-adjusted Confidence Interval has been reported. Accordingly, if zero comes within the confidence interval levels the tetrad is assumed not to be significantly different from zero. It means the tetrad is vanishing and it ensures that these constructs are reflective measurement models. If the zero does not comes with the bias-corrected and Bonferroni-adjusted Confidence Intervals, it is significant and the models represent a formative measurement model. If one or more of the values get – and + for lower and upper adjustments of Confidence Intervals, it says that the model is reflective measurement model. According to these expectations,

the current study latent variables represent a reflective measurement model (See the Annexure 02)

The summary CT Analysis has been depicted as follows.

Table 4. 6: Confirmatory Tetrad Analysis

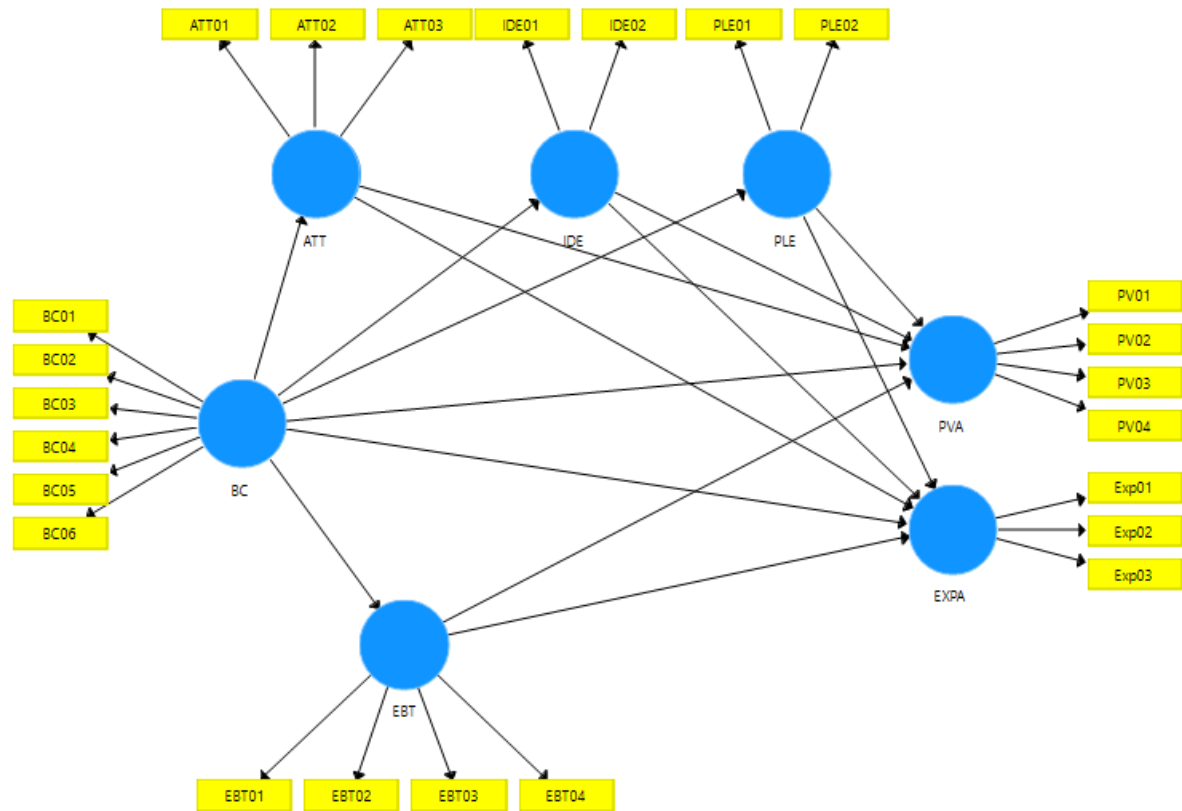
Construct	No of Indicators	CI Low adj.<0>CI Upp. adj.	Status
Brand Love	06	Yes	Reflective
Brand Avoidance	07	Yes	Reflective
Brand Love	07	Yes	Reflective
E-Brand Trust	04	Yes	Reflective

Source: Author Developed

4.7 Assessing the Reflective Measurement Model

In a reflective model, it always amplifies that the indicators reflect the latent variable as generally it directs arrows from the latent variable to the indicators. The analysis of reflective measurement models will be consist with validity reliability testing which are known to be most essential calculations to proceed (Davadas & Lay, 2017). Accordingly, Convergent validity, Discriminant validity and Cronbach’s Alpha are a must to assess. So here all the relevant analysis has been done in order to satisfy the measurement model requirements. The current study consists of two first order constructs and two second order constructs. The developed model is as follows.

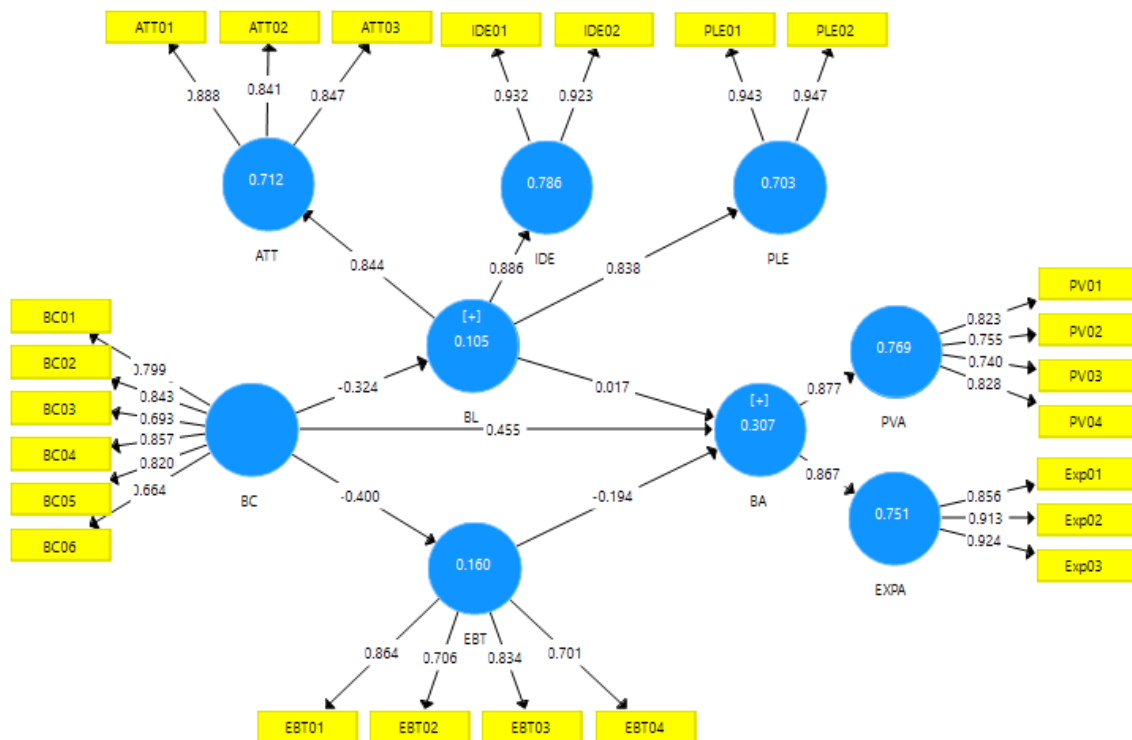
Figure 4. 2: Measurement Model with First Order Constructs



Source: Author Developed

Here all the latent variables are considered to be developed as first order constructs. But as per the measurement indicators found through the previous literature, brand avoidance (Dependent Variable) and brand love (Mediating Variable) have been developed as second order constructs. As the author's effort is to figure out the overall impact of brand avoidance and brand love towards the relationship of brand crisis and brand avoidance, the model re-arranged with all second order constructs.

Figure 4. 3: Measurement Model with Second Order Constructs



Source: Author Developed

4.7.1 Indicator loadings and significance of loadings

The assessment of reflective measurement models initiated with assessing indicator loadings and its significance. Loadings above 0.7 are recommended as they demonstrate that the construct explains more than 50% of the variance of the indicator ensuring the reliability of the time in acceptable range (Hair et al., 2018). According to T. Taylor (2019) as cited in Hulland (1999) Manifest variables with outer loadings of 0.7 or above are considered to be highly satisfactory while 0.5 is considered as acceptable. Other than that the outer loadings with 0.4 are also recommend to accept though (Henseler et al., 2009) do not recommend the range of 0.4 to 0.7 to accept. But if the elimination of the indicators does improve the composite reliability, they should be essentially discarded. In present study, all the outer loadings of the indicators remain within the range of 0.598-0.864. So it can be concluded as all the indicators do have a satisfactory reliability level. (Annexure 03)

4.8 Assessment of Structural Model

After conforming the assessment of measurement model of the present research study, the next step involves with assessing the structural model of the study. Here the assessment of structural model involves with a standard procedure in line with several criteria, including coefficient of determination (R^2), blindfolding-based cross validated redundancy measures (Q^2) and statistical significance and relevance of the path coefficients (Hair et al., 2019). Additionally, when assessing the structural model, the researcher should assess model's out of sample productive power by using PLS product procedure (Shmueli, Ray, Velasquez Estrada, & Shatla, 2016).

4.8.1 Assessing the Structural Model for Collinearity

Before assessing the structural relationships of the study, it should essentially examine the collinearity to make sure that it does not bias the outcome of the final analysis. Collinearity issues can be examined by using VIF values of all set of predictor constructs in the structural model. If the VIF value is less than 5 it can determine collinearity is not a critical issue with the model (Hair et al., 2017). Ideally, VIF values should be close to 3 and lower. If the model is having collinearity issues, the best option is to create higher-order models which get supported by the theory.

Here the study contains an independent variable which developed through a first order model, no collinearity issues aroused.

4.8.2 Assessment of relevance of the significance of the structural models relationships

When assessing the structural model of the present study, it mainly focuses on path analysis of the model in identifying relationship or the impact of each and every variable for other variables. The identified values of each path has been given as follows.

Table 4. 7: Structural Model Summary

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	5%	95%	T Statistics ((O/STDEV))	P Values
BC -> BA	0.456	0.452	0.054	0.357	0.535	8.431	0.000
BC -> BL	-0.324	-0.327	0.083	-0.457	-0.194	3.915	0.000
BC -> EBT	-0.400	-0.414	0.049	-0.486	-0.328	8.212	0.000
BL -> BA	0.017	0.019	0.056	-0.080	0.109	0.297	0.766
EBT -> BA	-0.193	-0.197	0.053	-0.282	-0.111	3.659	0.000
Reference				No zero between		>1.96	<0.005

Source: Author Developed

Within the process of assessing the structural model, it is a must to assess the significance of the structural model relationships. Here according to the analysis done, the construct BC (Brand Crisis, 0.456) has the strongest positive effect on BA (Brand Avoidance), followed by EBT (E-Brand Trust- 0.193) while the effect of BL (Brand Love 0.017) reflects a value close to zero. Bootstrapping results ensures that the effect of BC and EBT on BA are significant, while BL doesn't have a significant impact at the 5% probability of error. However, BC does have a quite strong negative effect on BL (-0.324) and also BC has a strong negative effect on EBT (-0.400) as well. It amplifies that BC does have a strong effect on BA when it is directed through EBT than BL. However, the direct significant effect on BA from BC has already been established.

4.8.3 Assess the Level of R²

R² measures the variance which is explained in each of the endogenous constructs. It ultimately reflects as the model's explanatory power (Hair, Risher, Sarstedt, & Ringle, 2018). Also it is known as an in-sample predictive power (Rigdon, 2012). R² value normally ranges from 0 to 1 and if it bears a higher value that may indicates a strong explanatory power. Other than that the value can be noted as substantial, moderate and also weak (Henseler, Ringle, & Sinkovics, 2009; Hair et al., 2011).

Table 4. 8: R² Values

	R Square	R Square Adjusted
BA	0.307	0.301
BL	0.105	0.102
EBT	0.160	0.158

Source: Author Developed

4.8.4 Assess the F² Effect Size

Assessing the F² effect size provides a proper understanding for the researcher in case of removal of a certain predictor construct and how it affects the dependent construct R² value (Hair, Risher, Sarstedt, & Ringle, 2018).

Table 4. 9: F² Values

	BA	BC	BL	EBT
BA				
BC	0.245		0.117	0.191
BL	0.001			
EBT	0.036			

Source: Author Developed

According to Cohen (1988), the rule of thumb of reporting F² effect is, if the values get higher than 0.02, 0.15 and 0.35 depict small, medium and large F² effect sizes. So according the values stated brand love bears the lowest F² and EBT has a small effect and brand crisis has a higher effect on brand avoidance other than that brand crisis has a low effect on brand love as the F² value is below 0.15, but brand crisis do have a medium effect on e-brand trust according to the results of the analysis.

4.8.5 Assessment of the Predictive Value Q²

Here through Q² it assesses the predictive accuracy of the model (Hair et al., 2017). The Q² value proceeds through the blindfolding procedure by eliminating single points in the data matrix it imputes the eliminated elements and estimate the model parameters. The greater the Q² criterion, the model predicts the accuracy and relevancy via the small differences in between predicted and original values. The rule of thumb is if Q² value gets larger than zero

for particular endogenous construct, it demonstrates path model’s predictive accuracy is acceptable for the particular construct.

Table 4. 10: Construct Cross-validated Commuality

	SSO	SSE	Q ² (=1-SSE/SSO)
BA	2275.000	1417.893	0.377
BC	1950.000	1049.391	0.462
BL	2275.000	1231.574	0.459
EBT	1300.000	834.496	0.358

Source: Author Developed

According to above table the construct cross validated redundancy which generated through Blindfolding procedure are positive and higher than 0. So it ultimately expresses a moderate predictive accuracy from each of the constructs.

Table 4. 11: Summary of Assessment of Structural Model

	R Square	Q ² (Redundancy)	Q ² (Commuality)
BA	0.307	0.158	0.377
BC	N/A	N/A	0.462
BL	0.105	0.060	0.459
EBT	0.160	0.067	0.358

Source: Author Developed

According to the (Hair et al., 2019), the commuality (Q²) assess the need of each construct to the model adjustment. Like in R² and Q² redundancy values Q² commuality values also assumed to be small, medium and large if it gets 0.02,0.15 and 0.35 respectively. Here all the values have reached the expected criterion and it doesn’t reveal any issues regarding the predictive accuracy of the research.

4.8.6 Model Fit Summary of PLS-SEM

When it comes to model fit, CB-SEM strongly relies on this concept rather PLS-SEM (Hair et al., 2019). As a result of this, many of the reserachers have incorrectly assessed that PLS-SEM is not useful for theory testing and confirmation. The reason would be that the model fit explained in the CB-SEM cannot be compared with the one of PLS-SEM within the process of setting objectives when estimating model parameters. So that the researchers

should be more concious on applying these measures for PLS-SEM (Henseler & Sarstedt, 2013; Hair et al., 2019). As there's no any particular rule of thumb to follow model fit, any of the process available through literature considered as very tentative. Other than as the algorithm for obtaining PLS-SEM solutions is not based on minimizing the divergence between observed and estimated covariance matrixs, Chi-Square based model fot measures which use in CB-SEM are not applicable. So that even for bootsrap-based model fit measures also should be used with the extreme caution (Henseler et al., 2015). To configure the PLS-SEM based model fit, several tests can be identified as SRMR, exact fir test etc. However PLS-SEM based model fit should analysed once before evaluating the inner and the outer model of the study. The summary table of model fit analysis as follows.

Table 4. 12: Model Fit Summary

	Saturated Model	Estimated Model	Reference value
SRMR	0.101	0.129	0.10-0.08
d_ULS	3.041	5.023	
d_G	1.069	1.132	
Chi-Square	1874.512	1950.337	
NFI	0.629	0.614	

Source: Author Developed

According to the above table the SRMR value which measures the model fit of PLS-SEM, Estimated Model is so close to 0.1. So that both models Saturated and Expected are meeting the required criterion and ensure the good fit (Hair et al., 2017). Having sucessfully assesing the inner/measurement model and the outer/structural model, it proves that all the values are within the acceptable range so can futher continued towards testing hypothesis.

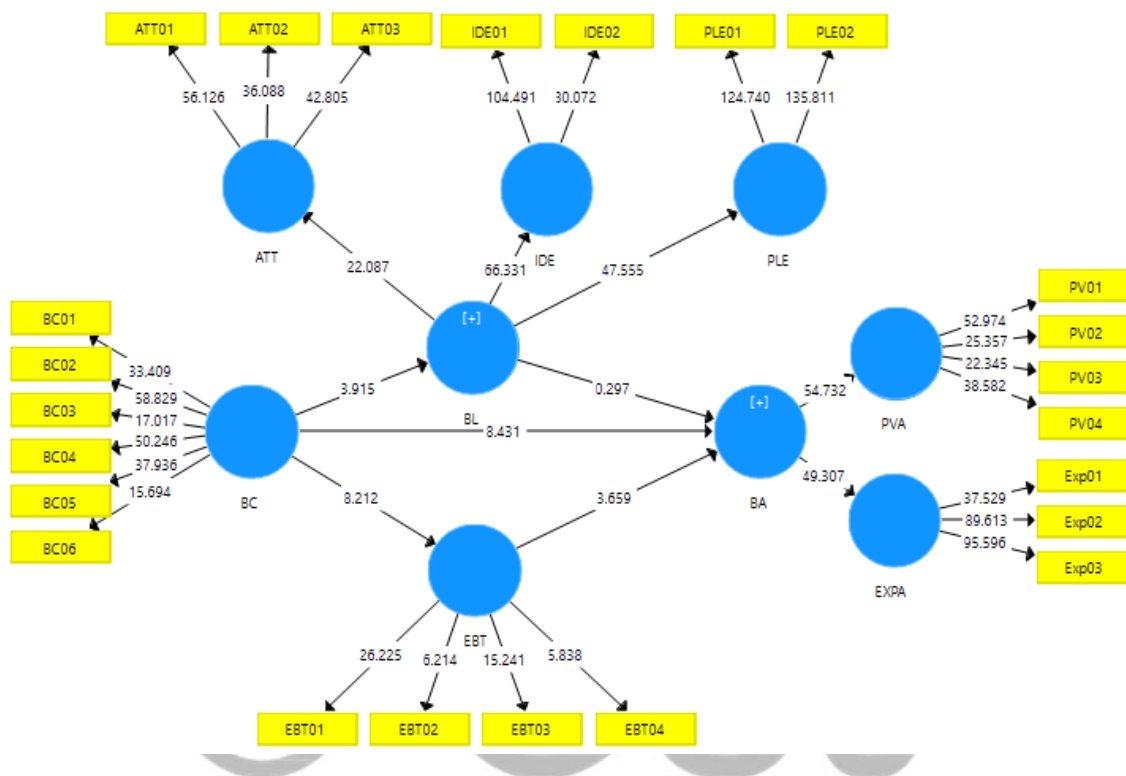
4.9 Hypothesis Testing

In the present study, based on the above analyzed conceptual model and measured variables, seven hypotheses were developed here examining the direct and indirect relationships.

- Brand crisis positively impact on brand avoidance
- Brand crisis negatively impact on brand love
- Brand crisis negatively impact on brand e-brand trust
- Brand love negatively impact on brand avoidance
- E-brand trust negatively impact on brand avoidance

- Brand love mediates the relationship in between brand crisis and brand avoidance
- E-brand trust mediates the relationship in between brand crisis and e-brand trust

Figure 4. 4: Bootstrapping Results



The first hypothesis directly examines the relationship in between the key variables of the study which is the impact of Brand Crisis on Brand Avoidance. As per the independent variable is a first order model construct it directly impact on Brand Avoidance integrating the strength of six indicators. According to (Toklu & Kucuk, 2016) Brand Crisis has been examined with mediated variables in order to figure out its strong effect on other variables. Based on that procedure the study contains two mediating variables as Brand Love and E-Brand Trust. With the PLS-SEM generalized relationships and based on the developed conceptual framework below mentioned hypothesis were identified.

4.9.1 Bootstrapping Direct Effect results

Smart PLS-SEM structural model results are being generalized via the Bootstrapping process available with the software. Basically Bootstrapping doesn't assume that data are normally distributed. So that parametric measures cannot be performed in order to test coefficients like outer loadings, outer weights and path coefficients. Here bootstrapping

plays as a nonparametric measure in order to examine PLS-SEM results which are significance in examining a model (Davison & Hinkley, 1997).

The final results of the direct effect generated through bootstrapping PLS-SEM are shown in below table.

Table 4. 13: Bootstrapping Direct Effect

Hypo.	Relationship	Sta. Beta	Sta. Error	T value	P value	Decision	95% CI LL	95% CI UL
H1	BCrisis -> BA	0.452	0.054	8.431	0.000	Supported	0.357	0.535
H2	BCrisis -> BL	-0.327	0.083	3.915	0.000	Supported	-0.457	-0.194
H3	BCrisis -> EBT	-0.414	0.049	8.212	0.000	Supported	-0.486	-0.328
H4	BL -> BA	0.019	0.056	0.297	0.766	Not Supported	-0.080	0.109
H5	EBT -> BA	-0.197	0.053	3.659	0.000	Supported	-0.282	-0.111

Source: Author Developed

According to the analyzed data, H1, H2, H3 and H5 Hypothesis get significant while H4 is not significant as it bears a p value of 0.766, which is quite high as well as the figure held a positive impact on brand avoidance through brand love. H1 indicates the direct positive relationship of Brand Crisis and Brand Avoidance which has been previously stated by (Dahlen & Lange, 2006). So the hypothesis gets accepted with a better strength of 8.431 in between two variables. H2 examined the negative relationship in between Brand Crisis and Brand Love. As per the previous researchers stated that Brand Crisis may have negative effects on Brand Love, the hypothesis has been accepted through the structural model with a significant value of 3.915 T statistics. The 3rd hypothesis focused the negative relationship which stated in between Brand Crisis and E-Brand Trust. It stated that when a Brand Crisis happens, it may negatively impact on E-brand Trust. According to final model results the hypothesis has been accepted with a significance of 8.212. Here the 4th hypothesis get rejected. It has been predicted that Brand Love does has a negative impact on Brand Avoidance. But through the structural model developed and analyzed, reveals that there is a positive relationship in between the Brand Love and Brand Avoidance which is not significant. It means these two variables does not exist with a negative effect. And the last direct effect of the model states that there is a negative relationship in between E-Brand Trust and Brand Avoidance with a significance value of 3.659. It further reveals general truth that if consumers tend to believe the e-tailing site, they may not go for brand avoidances at once.

4.9.2 Bootstrapping Indirect Effect results

This study contains two mediator effects which known to be Brand Love and E-Brand Trust. The hypothesis built on examining the mediating effect of these two constructs within the relationship of Brand Crisis and Brand Avoidance. The results through bootstrapping the specific indirect effects are as follows.

Table 4. 144: Bootstrapping Indirect Effect

Hypothesis	Relationship	Sta. Beta	Sta. Error	T value	P value	Decision	95% CI LL	95% CI UL
H6	BCrisis -> BL -> BA	-0.005	0.019	0.279	0.780	Not Supported	-0.037	0.027
H7	BCrisis -> EBT -> BA	-0.081	0.023	3.320	0.001	Supported	-0.046	-0.118

Source: Author Developed

According to the above results H6 not get significant. Because when it comes to brand love the relationship in between brand love and brand avoidance not get significant. It means that Brand Love doesn't act as a mediator within the relationship of Brand Crisis and Brand Avoidance as the P value denotes to be quite high. When it comes the other mediating effect of E-Brand Trust towards the direct relationship, H7 get accepted with the relevant significance value. As through hypothesis, it has been proved that brand crisis impacts on e-brand trust as well as e-brand trust impacts on brand avoidance. So ultimately it proves the significant role of e-brand trust as mediator as it negatively mediates the significant positive relationship in between brand crisis and brand avoidance.

4.10 Hypotheses Testing Summary

The author has developed seven hypotheses for the present study to represent the relationships identifies through the developed conceptual framework. These hypotheses were developed to achieve the research objectives and address the main research problem which cause the present research study. The researcher has followed the Partial Least Square, Structural Equation Modeling to test the developed hypothesis. This section recapitulate the summary of the hypothesis testing based on the non-parametric data analysis processed above.

Hypothesis	Relationship	Status	Justification
H1	BC \longrightarrow BA	Accepted	$\beta = 0.452$ P= 0.000 Bootstrapping CI LL- 0.357 Bootstrapping CI LL- 0.535
H2	BC \longrightarrow BL	Accepted	$\beta = -0.327$ P= 0.000 Bootstrapping CI LL- (0.457) Bootstrapping CI LL- (0.194)
H3	BC \longrightarrow EBT	Accepted	$\beta = -0.414$ P= 0.000 Bootstrapping CI LL- (0.486) Bootstrapping CI LL- (0.328)
H4	BL \longrightarrow BA	Rejected	$\beta = 0.019$ P= 0.766 Bootstrapping CI LL- (0.080) Bootstrapping CI LL- 0.109
H5	EBT \longrightarrow BA	Accepted	$\beta = -0.197$ P= 0.000 Bootstrapping CI LL- (0.282) Bootstrapping CI LL- (0.111)
H6	BC $\xrightarrow{\quad}$ BA ↑ BL	Rejected	$\beta = -0.005$ P= 0.780 Bootstrapping CI LL- (0.037) Bootstrapping CI LL- 0.027
H7	BC $\xrightarrow{\quad}$ BA ↑ EBT	Accepted	$\beta = -0.077$ P= 0.001 Bootstrapping CI LL- (0.046) Bootstrapping CI LL- (0.118)

5. Findings and Conclusion

5.1 Key Findings

This study basically focuses on the consequences of Brand Crisis which take place in FMCG brands and its impact towards avoiding or rejecting the brand specifically through Online Retailing platforms within consumers in Western Province. The following were found based on the proposed conceptual model laying the facts via the literature review. First thing is the positive relationship in between Brand Crisis and Brand Avoidance. According to previously reviewed literature, brand crisis may lead for rejecting a brand (Dahlen & Lange, 2006) as per the impact badly laid on consumer purchase intention (Ping et al., 2014; Rea et al., 2014) and the brand trust (Dawar & Pillutla, 2009; Ping, Jinbo, Haq, & Ishaq, 2014). There for acceptance of the first hypothesis is an expected result. The second and the third hypothesis focused on the negative impact of Brand Crisis on Brand Love and E-brand Trust. According to the 2nd chapter (Ma , 2020) reveals that in different brand Crisis contexts brand love can turn in to brand hate. Futher it denotes that crisis lead to reduce the level of consumer emotional attachment towards the brand. Here the developed hypothesis on Brand Crisis on Brand love get accepted as per it has been stated in literature. When it comes to e-brand trust, in a crisis situation this will not be going to directly affect. But indirectly that might affect E-Brand Trust form consumer thinking on what they receive for what they pay. According to (Ha, 2004), online brand trust influend by good online experiences and Quality of information. Lack of brand trust is a key reason for why people not making purchase online (Lee & Turban, 2001). Accordingly if the brand neglects and continue with the crisis, that may utterly irritate the consumer e-experience (Bodeklint, Lindhe, & Unosson, 2017). So bad e-experiences will lead for destroying E-Brand Trust as well. So it has been proved that the 3rd hypothesis also been accepted. The next hypothesis two identifies the relationship of Brand Love and E-Brand trust towards avoiding a brand. As it has been established that Brand Love negatively affects on Brand avoidance based on the facts counted from (Ma , 2020; Kavaliauskė & Simanavičiūtė, 2015), and as it reveals that when consumers do love their brand they tend to resist for the negative information about the brand as well as for negative behaviors adopted by the brand (Batra, Ahuvia, & Bagozzi, 2012; Bauer, Albrecht, & Heinrich , 2009). Though it is, through this research the hypothesis established has not supported or accepted. That reveals something new as, though consumers do emotionally attached to a brand, they tend to avoid it. As supportive sources for a situation where people may reject a brand when they

emotionally attached to a brand can be demonstrated through several key identifications. As per the findings of (Jain & Sharma, 2019) consumer strong feelings of Brand Love can be turned in to hate the brand if the brand violate or offend the consumer expectations. Also (Bechwati & Morrin, 2003) stated that consumers may tend to move for an exact revenge due to dissatisfying experience with due to different interpersonal factors. Further the dissatisfaction of the consumers who are having strong brand relationships may keep for a longer time and they tend to avoid the brand rapidly (Grégoire, Tripp, & Legoux, 2009). These factors can be mainly effect on consumers when to avoid brand though they love the brand. Then the next hypothesis which developed by identifying the negative relationship in between E-Brand Trust and Brand Avoidance has been accepted through the research conducted. Linking to the previous literature review chapter, According to (Ha, 2004), if consumer get better e-brand experience through the E-retailing site, consumer tends to purchase more with a favorable attitude. So effortlessly it can be stated as E-Brand Trust do have negative impact on Brand Avoidance.

When it comes to the mediation of brand love and e-brand trust it can be seen that, in Western Province consumers may not keep calm once they faced a brand crisis. That has been proved by rejecting the mediation of brand love within the relationship of brand crisis and brand avoidance. As it has been stated above consumers can have different reasons to avoid a brand though they love a brand. Other than that the mediation of E-brand trust has been approved for the study. It means that though there are certain defects of FMCG products if the online platform has able to create a good position within the consumers mind, that may lead for not avoiding a brand. According to previous researches held, most of the authors have defined that brand experience lead the brand trust as well as brand trust lead for brand loyalty (Chang, Rhodes, & Lok, 2013; Madeline & Sihombing, 2019). In it looked back though that angle, when it comes brand crisis it directly affect the brand experience of the consumer and finally that may ended up with resulting avoiding the brand. According to the current context, consumers in Western Province keep attached with brand in online mostly due to the trust established by the online brands, not cause of brand love. Additionally, according to Pandey & Parmar (2017), reveals that brand experience is an important element within persuading the consumers' actions towards online purchasing. So that the results may indicate better findings which are highly generalizable to the population.

5.2 Conclusions

The purpose of the current study was to identify “ **The impact of brand crisis on brand avoidance with the mediating effect of brand love and e-brand trust within the e-retailing portal referring to FMCG consumption**”. Here the findings allowed us to accept the hypothesis which are H1 which examined a positive relationship within brand crisis and brand avoidance, H2, H3, H5 which examined a negative relationship within brand crisis and brand love, brand crisis and e-brand trust and e-brand trust and brand avoidance respectively. The research model was consisted of four variables including two mediating variables and 24 indicators were evaluated covering all the variables of the study. The analysis of data collected began with factor analysis conducted by evaluating the reliability and validity of the variables and then processed the path analysis through the structural models analysis.

According to the structural model analysis performed, it recognized that there is a positive relationship in between brand crisis and brand avoidance. or in other words brand crisis positively impact on brand avoidance. the findings directly ensure the previous literature findings which are stated by (Carter & Lorraine, 2016), (Dahlen & Lange, 2006) and (Park & Lee, 2013) that brand crisis lead for brand avoidance through various consumer reactions. As per consumer reactions towards a brand consist of brand loyalty, brand evaluations and brand attachment etc specially when it comes to FMCG consumption; a damage caused with a brand can do a considerable harm to the brand itself. So, finally it directs the crisis situations for planting seeds of avoiding the brand within consumers' minds. Hence, the direct relationship gets a positive relationship as always regardless of transacting platform.

Then according to the findings of the path analysis, it was identified a negative relationship in between brand crisis and brand love. In other words brand crisis negatively affect on brand love. According to (Park & Lee, 2013), (Salvador & Ikeda, 2017), (Ma , 2020) have clearly stated that negative perceptions regarding brand do reduce consumer emotional attachment towards the brand which is ultimately leads for reducing brand love. So it can came to a conclusion that brand crisis damages to the consumer emotional attachment towards a brand and that lead for negative impact towards consumer brand love.

Further, the structural model analysis identified that brand crisis negatively affects on e-brand trust. Brand trust, same like the brand love, one of the emotional state of consumers

towards a brand. When it comes to e-brand trust within the e-retailing or e-commerce sites act as a main predictor of consumer decisions on whether to purchase or not. According to (Khan & Rahman, 2016), e-brand trust and e-brand loyalty should be essentially developed within the online platforms. As previously stated, consumer emotional state gets affected with brand crisis situations. So that, it can be proved that brand crisis negatively impacts on e-brand trust based on the research findings.

Finally, the research study has found that e-brand trust negatively affects brand avoidance. Based on the previous studies held, according to (Alam & Yasin, 2010) e-brand trust directs the consumer purchase intention. So that it can ultimately state the relationship as e-brand trust improves consumer purchases within online platforms. And that leads to a conclusion as e-brand trust negatively impacts on brand avoidance. Here the mediating effect also gets accepted as e-brand trust prevents consumers from brand avoidance when it comes to brand crisis situations.

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