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The Moderating Effect of Regret Recovery Strategies on Buyer's Remorse and Repurchase Intention: A Pls-Mga Approach

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Buyer's remorse, recovery variables, online buying, repurchase intention, Generation Z.

ABSTRACT

The current study examines empirical work to understand the effect of regret recovery strategies on buyer's remorse and repurchase intentions. Our study contains five groups such as i) money-back guarantee (MBG), ii) replace policy iii) apology iv) combined all i.e. MBG + replace policy + apology v) control group of online buyers Z were subjected to various buyer remorse interventions to determine which group intervention is most effective in decreasing the effect of buyer's remorse on repurchase intention. The population of this study was online buyers from Generation Z, thus a purposive sampling technique was used to collect data and the sample size was 551. Multi-group analysis was performed to conduct a pairwise comparison to evaluate the categorical moderation i.e. recovery of buyer's remorse. The group that received the replace policy interventions was the most effective in reducing buyer's remorse and raising repurchase intention reflected in the smart PLS-4 results. Further, the comparison revealed a small difference between the remaining and the control group (which received no treatment). This study is unique and ensures that no such research has ever been done before. Upon doing a thorough examination of the literature, no comparable study was discovered. This study is therefore, naturally, novel and unique. This study has theoretical and managerial implications, as well as the methods and findings of our five key studies.

INTRODUCTION

The term buyer's remorse (regret) which is another name for post-purchase dissonance, describes the unfavourable mental state that a customer may go through following a purchase (Korvenranta, L. 2023). It has been explored that most individuals are aware of buyer's remorse because they may experience it occasionally or at any time in their personal life due to a purchase (Agarwal et al., 2021). A previous study identified remorse may happen after

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any kind of large purchase, such as buying a new home or automobile, but it can also happen after less important or low-involvement purchases (Agarwal et al., 2021). In this study, our focus is to identify remorse after buying any apparel product by doing online shopping so our focus is on the apparel industry. Furthermore, the textile industry is quite significant; it adds 8.5% of Pakistan's GDP and employs 45% of the state's workers (Bashir et al., 2021). According to Agarwal et al., (2021), to get insight into the impact of remorse on consumers of a particular sector or product category, future researchers may do a comprehensive study on buyer remorse that is product- or industry-specific. In addition, according to Zahari et al., (2021), scholars need to devote a lot of attention to further research in the light of the apparel products in the e-commerce setting (Zahari et al., 2021). Moreover, it is reported that 30% to 50% of e-commerce purchases are being returned, which is notably higher compared to the 8 to 10% of physical shops (Borges, J, G., 2023). Thus, as e-commerce has a greater incidence of return and is still in its infancy, that is why need to investigate buyer remorse in the context of the e-commerce setting.

According to a prior scholarship, the author said that it is essential to study regret, in his opinion, no book on the psychology of thought would be completed without a section on regret (Zeelenberg, 2018). Furthermore, a recent study indicated that future research on regret and regulation in the post-COVID era will take researchers and regulators into entirely new fields and extremely uncharted territory, including the role of regret minimization, neutralization, and avoidance in the market (Ireland, D., 2022). Furthermore, according to Seung & June (2009), it is important to consider each factor and the degree of regret to understand post-purchase consumer regret. Moreover according to Ireland, (2022) more research on regret and regulation is necessary for circumstances including conflicting emotions, motivations, behaviors, and outcomes as well as emotionally charged motivated thinking and beliefs, such as turning points. Decision-makers will consequently find it more challenging and important to understand buyer's remorse (negative post-purchase experience).

Furthermore, it is imperative to identify solutions for buyer's remorse as customers of a brand are more inclined to spread the word about bad service than good service, according to Baumeister et al., (2001). This tendency is characterized as "negativity bias" in the study of consumer behavior, according to which "people tend to weight negative information more heavily than positive information"(Kanouse, 1984). Similarly, previous studies clarify that customers take negative experiences seriously, and they don't easily forget them unless they

get something back from the company (Gregoire, Laufer & Tripp, 2010; Gregoire, Tripp, & Legoux, 2009; Joireman, Gregoire, Devezer & Tripp, 2013). Furthermore, it is stated by Gregoire et al., (2009), that due to the internet's increased consumer power, a single negative event can immediately damage a company's reputation on a global level. In this era more interesting and more important is to work on remorse recovery solutions, as these are essential because the results could be detrimental in such a way that customers might post frequent complaints about their negative online purchase experiences, thus they can harm the retailer's reputation (Kucuk, 2015). However the previous literature identified the process of managing buyer's remorse according to them these include methods such as acquiring customers' return policies, giving consumer value, devising workable guarantees, and providing warranties, although Agarwal et al., (2021) they did not empirically validate these strategies. In addition, Previous research identifies the need for customized tactics in the treatment and prevention of panic phenomena by bridging theoretical insights with practical consequences through the presentation of such real-world situations (Jazemi, R., et al., 2024). Therefore, this study aims to fill these gaps.

Finding recovery techniques for buyer's remorse is the main emphasis of this study due to its importance from both a managerial and scholarly standpoint. The following study adds to the body of knowledge in the following ways: the notion of regret regulation theory introduces the idea of regret regulation (Zeelemberg, Pieter 2007). To achieve this goal, we introduce the concept of remorse recovery variables consisting of three strategies, namely Money-back guarantee (MBG), replace policy, and apology. First, we develop a conceptual framework to address the question of whether recovery variables i.e. MBA, replace policy, and apology minimize the impact of buyer's remorse toward increasing repurchase intention. Additionally, i) a five-group (multi-group) analysis was performed in this study. ii) Doing an experimental study in an e-commerce environment on apparel products among Generation Z we are contributing to the corpus of knowledge. Moreover, young people who use technology often are the main force behind internet retailing (Das & Kunja, 2024). Besides, the majority of the research that was accessible concentrated on developed economies like the US (Akturk et al., 2018; Lin et al., 2020). However, there is very little attention paid to researching customers in underdeveloped nations as developed and emerging economies both benefit from internet commerce (Das & Kunja 2024). This study has theoretical and managerial implications. Finally, we analyze our data, discuss results, identify research limitations, and provide suggestions for future studies.

Repurchase Intention

Boonlertvanich (2011) defined repurchasing intent as the ability to use a brand again in the future. It is predominant for marketers that they work on repurchase intention as according to previous findings, the post-purchase behavior shows the consumer's ultimate contentment and acts as a predictor of future purchase decisions, even though the purchase stage is more crucial for the manufacturer or marketer's perspective (Zeelenberg & Pieters 1999; Connolly & Zeelenberg 2002). As well as to retain clients in business-to-consumer (B2C) commerce, e-retailers displayed a fundamental issue (Kumar, A., & Kashyap, A. K. 2022). Similarly, previous research identified the need to work on repurchase intention as according to research done by Zhang et al., (2011), stated that e-retailers focus more on influencing customers' intentions to make further purchases. Similarly, studies also identify the importance of repurchase intention in such a way that customers' intentions to make additional online purchases attracted a lot of attention (Chou & Hsu, 2016; Zhang et al., 2011). Similarly, literature also suggested that it is important to force online merchants to understand their customers' repurchase intentions (Lee et al., 2011). Additionally, no single study has been done to answer the final observation on the connection between direct influencing factors and repurchase intention (Kumar, A., & Kashyap, A. K. 2022). Therefore, the findings may offer broader and more specific predictions about the variables that affect repurchase intention.

The Role of Buyer's Remorse and Repurchase Intention

A one-time consumer may turn into a devoted one if a marketer can effectively resolve buyer's remorse (Agarwal et al., 2021). According to Tsiros and Mittal (2000), they found that regret has a direct negative effect on repurchase intention. In addition, according to Liao et al., (2017) regret is negatively associated with repurchase intention. Similarly, another finding highlighted that buyer's remorse can harm consumer satisfaction and may lead to a decrease in future purchasing behavior (Rosenzweig & Gilovich, 2012). However, whether or not clients continue to purchase on e-commerce sites is a vital problem that defines a company's survival. Due to improvisation after the initial purchase, the customer's repurchase behavior indicates the solution to that problem. Therefore, it is anticipated that remorse will decrease the intention to repurchase. In conclusion, this empirical understanding offers significant justification for the proposed regret factor and we can hypothesize that;

Remorse Recovery

Nobody enjoys having second thoughts about their purchases as a consumer. Buyer's remorse is caused by the high expectations a buyer has for their purchase, to manage buyer remorse

the customer can take the following steps to stop it or lessen it, such as adopting the mentality that he will investigate the thing he wants to buy and asking himself if he needs it before making a purchase (Agarwal et al., 2021). The more reading a customer does before making a decision, the less probable it is that he will regret it afterward (Agarwal et al., 2021). Furthermore, customers should inquire about the warranty and return policies before making the final purchase. This may help purchasers avoid buyer's remorse and increase their confidence (Agarwal et al., 2021).

So the marketers needs to be well aware of this and must adapt their strategy accordingly. The impact of the buyer's remorse may therefore be lessened and the desire to repurchase may be increased as a result of applying the recovery strategies of the remorse managing process. According to this study, the categorical moderator of remorse recovery may decrease the impact of buyer's remorse by strengthening the relationship between buyer's remorse and repurchase intention. Let's study the regret rehabilitation strategies i.e. MBG, replace policy, and apologies components.

MBG, Replace Policy and Apology

Money-back guarantee and replace policy are the first and second strategies in the process of regret healing. To build trust, the customer must feel at rest. This can be done by providing the customer with extra benefits like a warranty, return policy, and guarantee. If a customer is unhappy with their purchase, they will return it and get a refund as soon as possible. Previous studies identified that customers will feel relieved since they now have enough time to test the product and determine whether or not it fits them, which is why every consumer enjoys a flexible return policy and it also helps the marketer win the customer's confidence (Agarwal et al., 2021). The third strategy in the regret-healing process is apologies. An apology is a powerful tool for healing the relationship between the offender and the victim (Hareli & Eisikovits, 2006). Making apologies can also assist in restoring relationships that have been harmed as a result of unfavorable circumstances, as demonstrated by numerous other academics (Itoi, Ohbuchi, & Fukuno, 1996; Takaku, Weiner, & Ohbuchi, 2001; Gonzales et al., 1990). The idea of apologies, their significance, and how well they function to mend and rebuild relationships that have been damaged by poor services or products have been the subject of earlier studies in psychology, management, and marketing (Kim, Ferrin, Cooper, & Dirks, 2004; Smith, Bolton & Wagner, 1999; Dirks, Lewicki & Zaheer, 2009). One of the benefits of apologizing is that it erases the offender's poor intentions. One of the ways that

apologies promote reconciliation is by removing the offender's malice (Hareli & Eisikovits, 2006; Tomlinson, Dineen, & Lewicki, 2004).

In the theories of equity and social exchange, an apology is seen as a priceless recompense that helps recover the respect that was lost when the relationship terminated (Walster, Berscheid & Walster, 1973). According to Hart, Heskett, and Sasser (1990) and Kelley, Hoffman, and Davis (1993), when a business or service provider apologizes as a result of a service failure, it means it demonstrates sympathy, respect, and makes an effort to minimize the sadness of the customers who were harmed. An apology during a recovery attempt shows the standard of care with the consumers and is also linked to how they feel about interactional justice (Blodgett, Hill & Tax, 1997; Clemmer & Schneider, 1996).

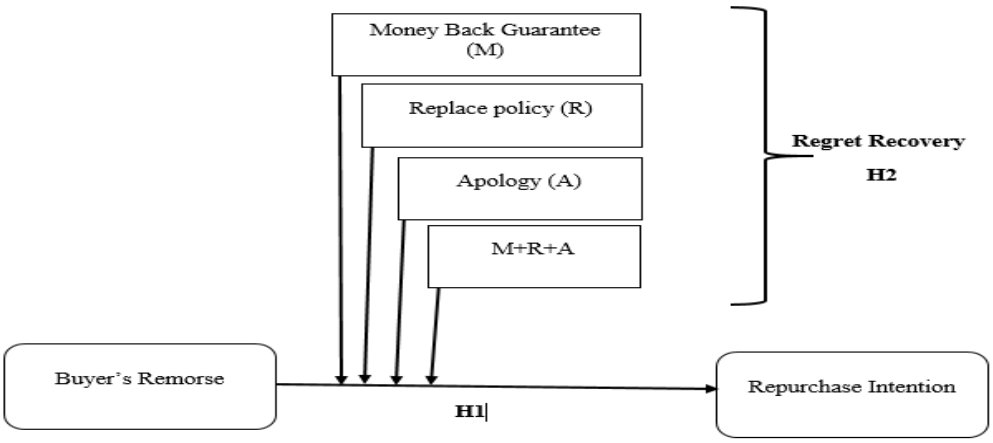

Figure 1. Conceptual framework

Hypothesis

H_1: Control groups have a negative relationship between buyer's remorse and repurchase intention.

H_{2a}: MGB moderates the relationship between buyer's remorse and desire for repurchase intention by minimizing buyer's remorse.

H_{2b}: Replace policy moderates the relationship between buyer's remorse and desire for repurchase intention by minimizing buyer's remorse.

H_{2c}: Apology moderates the relationship between buyer's remorse and desire for repurchase intention by minimizing buyer's remorse.

H_{2d}: The combination of MBG, replace policy, and an apology moderates the relationship between buyer's remorse and desire for repurchase intention by minimizing buyer's remorse.

H_3a: M+R+A group is significantly different from the MBG group.

H_3b: M+R+A group is significantly different from the replace policy group.

H_3c: M+R+A group is significantly different from the apology group.

H_3d: M+R+A group is significantly different from the control group.

H_3e: MBG group is significantly different from the replace policy group.

H_3f: MBG group is significantly different from the apology group.

H_3g: MBG group is significantly different from the control group.

H_3h: Replace policy group is significantly different from the apology group.

H_3i: Replace policy group is significantly different from the control group.

H_3j: The apology group is significantly different from the control group.

METHODOLOGY

The population targeted in this research are the generation z customers of apparel products in the e-commerce setting in Pakistan. The most important generation to impact e-commerce customer behavior in the following years is anticipated to be Generation Z members (Monaco, 2018). In the study, authors use "group" as a unit of analysis in a non-contrived study setting. Purposive sampling technique was adopted. Moreover, to qualify respondents for data collection adopted use screening questions i) Do you belong to the age group 1995 to 2005? ii) Are you an online buyer? iii) Have you ever purchased any online apparel products? If the answer to these questions was yes then they qualified to become participants of our study.

By using past studies and the adapted expressions to fit in the e-commerce context, authors developed a questionnaire. The questionnaire was organized into three parts. The first part contains a description of the research, and the second part of the study contains demographic information of respondents i.e. gender, age, income, and education. The third part contains all measurement items and research scenarios for recovery strategies i.e. MBG, replace policy, and apology. A five-point likert scale from 1 (strongly disagree) to 5(strongly agree) was used in this study. The 11-item for buyer's remorse was taken from (Lee, S, H., & Cotte, J., 2009), and the 6-item for repurchase intention was taken from (Khalifa and Liu, 2007; Hellier et al. 2003). The pilot study involved 50 members and the result showed good reliability proven by reliability values exceeding .70 of each construct.

ANALYSIS

According to Matthews (2017), three steps that are recommended must be followed for multi-group analysis (MGA). In step one, to study the impact of categorical moderators on those groups; groups were created in smart PLS software. The author generated five groups and

coded those groups i.e. control group (0), MBG (1), replace policy (2), Apology (3), and M+R+ A (4). Furthermore, step two involved measuring the model's measurement invariance to see whether the measures were reliable when they were tested under similar conditions. The findings of pair-wise comparisons of five groups were reviewed in the last step. This implies that each group was compared to every other group, creating a total of 10 groups.

Demographic Information of Respondents

Table 1. Demographic Information of Respondents

Characteristics		Total Sample	Percentage
Gender			
	Male	245	44.5
	Female	306	55.5
Age			
	Below or 15	4	.70
	16-18	63	11.4
	19-21	252	45.7
	22-24	166	30.1
	Above or 25	66	12.0
Education			
	Matriculation	9	1.6
	Intermediate	57	10.3
	Undergraduate	353	64.1
	Graduate	88	16.0
	MPhil	30	5.4
	Others	14	2.5
Income			
	Below 25000	254	46.1
	25000-50000	104	18.9
	50001-100000	119	21.6
	100001-1500000	52	9.4
	Above 150000	22	4.0
Marital Status			
	Single	446	80.9
	Married	71	12.9
	others	34	6.2
Total		551	100.0

A total of 551 valid responses were collected from five different groups; without recovery policy (N=116), MBG (N=100), replace policy (N=110), all recovery variables (N=119), and apologize (N=106). The total number of all combined samples (N=551). Considering the aggregate of the sample, 4 respondents were below 15 years old, 63 respondents were between 16-18 years old 252 were 19-21 years old, 166 participants were 22-24 years old and 66 respondents belong to 25 years old or above. In terms of qualification, most of them have

undergraduate (353), Graduate (88), Intermediate (57), MPhil (30), Matriculation (9) and 14 belong to other degrees. Analyzing gender, 306 were female respondents whereas 245 was the number of respondents that were male. Table 1 represents the summary of overall sample characteristics separately by each group. Comparing groups based on the categorical moderator of recovery variables is part of the theoretical model. In order to reduce the effect of buyer's remorse on repurchase intention, recovery factors are applied to various groups and fall into three categories: MBG, replace policy, and apology. The first group experienced buyer's remorse but received no intervention. The MBG's intervention has received the second group. The third and fourth groups have, respectively, each gotten a replace policy and apology. The fifth group has received all three interventions combined (MBG + replace policy + apology). There are a total of ten comparisons made between the five groups.

Measurement Invariance

First, researchers have performed the measurement invariance test to ensure that the measures are valid and reliable (Schmitt & Kuljanin, 2008; Henseler, Ringle, & Sarstedt, 2016; Vandenberg & Lance, 2000). According to Sarstedt, M., et al., (2014), measurement invariance "deals with the comparability of responses to specific (sets of) items." When comparing path coefficients, measurement invariance is crucial to ensuring the consistency of construct measurements across groups (Hair et al., 2014). Measurement invariance (measurement equivalence), according to Steenkamp and Baumgartner (1998), denotes that the effect of the categorical moderator variable is restricted to path coefficients only and that any other difference relating to the groups in the measurement models is not implicated. In order to evaluate the measurement invariance, the variation between the outer loadings of the measurement model is looked at. To ensure that the measurement model is consistent across groups, it is necessary to compare the differences in outer loadings across each comparison since the current study includes five groups and a pair-wise comparison approach yields a total of 10 comparisons. Buyer's remorse (BR) and repurchase intention (RPI) outer loadings connected to two variables will be compared between various groups. Let's examine the variations in outer loadings for each group.

In the form of p-values, which are displayed below the values of the differences in outer loadings, Appendix 1 summarizes the differences between buyer's remorse and repurchase intention's outer loadings and their significance. The colored boxes in Appendix 1 depict the only significant variations in outer loadings between groups. Heenseler, Ringle, and Sarstedt (2016) claim that the measurement model is partially invariant, making multi-group analysis

appropriate. Additionally, it demonstrates that, if there are differences across groups, they will be caused by the categorical moderator rather than by any other aspect of the measurement model (Matthews, 2017; Hair et al., 2014).

Multi-group Analysis

Five groups were compared pairwise in SmartPLS-MGA, and additional multi-group analysis was done (Sarstedt et al., 2011; Hair et al., 2014). The path coefficients of all the groups were compared. The group that received no intervention was contrasted with other groups that obtained a money-back guarantee, a replace policy, an apology, or all of the above (M+R+A). Overall, ten groups were compared. Let's first look at the bootstrapping results, which display the path coefficients and significance of each group for each group.

Table 2. Path Coefficients and their Significance

BR >RPI	**Path coefficient (MBG(1.0))**	**Path coefficient (Replace policy(2.0))**	**Path coefficient (Apology (3.0))**	**Path coefficient (Control(0.0))**	**Path coefficient (M+R+A(4.0))**
	0.542	0.742	.491	-0.326	0.288
	t = 8.959	t=17.062	t=6.308	t= 1.042	t=2.547
	p= 0.000	p= 0.000	p=0.000	p=.149	p=.005

Note: BR→ Buyer's remorse, RPI → Repurchase Intention

With a path coefficient of 0.742, Table 2 demonstrates that the replace policy has the highest impact on reducing buyer's remorse. The path coefficients for the individual effects of MBG, apologies, and the combination of all (M+R+A) are 0.542, .491, and 0.288, respectively. MBG is the second intervention after replace policy that can lessen the effects of buyer's remorse and encourage intention to repurchase. The control group's path coefficient exhibits a negative association but does not appear significant (t-value <1.96, p-value > 0.05), and as a result, it is ineffective in reducing buyer's remorse. It indicates a poor correlation between buyer's remorse and repurchase intention. In this study, the author's primary goal is to change this negative association into a positive one by implementing some interventions, which means that if there is buyer's remorse, it will lower repurchase intention. The result is rather upsetting, namely -0.326 when looking at the path coefficient of the control group where no intervention was used to manage buyer's remorse. If no intervention is made, it suggests that there is a negative correlation between buyer's remorse and repurchase intention. The results of the parametric test, which shows the variations in path coefficients across all groups, were examined in this study. Table 2 lists the path coefficient variations and their relative significance.

Table 3. Significance of Difference in Path Coefficients

BR >RPI	(M+R+A(4.0) – MBG(1.0)	(M+R+A(4.0) – Replace policy(2.0)	(M+R+A (4.0) — Apology(3.0)	(M+R+A(4.0) – Control Group(0.0)	MBG (1.0)-Replace policy (2.0)	MBG (1.0)-Apology(3.0)	MBG(1.0)-Control Group(0.0)	Replace policy (2.0)-Apology(3.0)	Replace policy(2.0)-Control Group(0.0)	(Apology (3.0) - Control Group(0.0)
Path	-0.253	-0.454	-0.203	0.614	-0.2	0.051	0.867	0.251	1.068	.817
P-value	(0.062)	(0.000)	(0.149)	(0.062)	(0.007)	(0.61)	(0.011)	(0.005)	(0.001)	(.015)

Table 3 shows that there are ten groups that are significantly different from each other i.e. (1) M+R+A vs. MBG, (2) M+R+A vs. replace policy, 3) M+R+A vs. Apology, 4) M+R+A vs. control group, 5) MBG vs. replace policy, 6) MBG vs. apology 7) MBG vs. control group 8) replace policy vs. apology 9) replace policy vs. control group 10) apology vs. control group. The magnitude of the path coefficients reflects the effectiveness of each intervention in reducing buyer's remorse. The overall PLS-MGA results demonstrate that there are substantial group differences in eight out of ten group comparisons when the categorical moderators are intervened.

Hypotheses Testing

Table 4. Results of Hypotheses Testing

S.no	Variables	Path coefficient	T-value	P-value	Hypothesis
H_1	(Control group) have a negative relationship of BR→ RPI	-.326	1.042	.149	Not supported
H_{2a}	MBG moderates the relationship of BR → RPI	.542	8.949	0.00	Supported
H_{2b}	Replace policy moderates the relationship of BR → RPI	.742	17.062	0.000	Supported
H_{2c}	Apology moderates the relationship of	.491	6.308	0.000	Supported

	BR → RPI				
H_{2d}	M+R+A moderates the relationship of BR → RPI	.288	2.547	.005	Supported
H_{3a}	Diff. (M+R+A vs MBG)	-0.253	1.879	.062	Supported
H_{3b}	Diff. (M+R+A vs Replace policy)	-.454	3.644	0.000	Supported
H_{3c}	Diff. (M+R+A) vs. Apology)	-0.203	1.448	0.149	Not Supported
H_{3d}	Diff. (M+R+A vs. Control group)	.614	1.874	.062	Supported
H_{3e}	Diff. (MBG vs. Replace policy)	-0.2	2.736	0.007	Supported
H_{3f}	Diff. (MBG vs. Apology)	0.051	0.511	0.61	Not Supported
H_{3g}	Diff. (Replace policy vs. Apology)	.867	2.553	0.011	Supported
H_{3h}	Diff. (MBG vs. Control group)	0.251	2.85	0.005	Supported
H_{3i}	Diff. (Replace policy vs. Control group)	1.068	3.314	0.001	Supported
H_{3j}	Diff. (Apology vs. Control group)	0.817	2.448	0.015	Supported

Note: BR → Buyer's remorse, RPI → Repurchase intention

15 hypothesized relationships in total were looked into in this study. These 15 hypotheses were based on the categorical moderating effects of the three interventions MBG, replace policy, and apology that make up remorse recovery. Table 4 presents the research's hypothesis and its findings. In this study, 12 out of 15 hypotheses were supported, as

indicated in Table 4, that the majority of the relationships were established. Among the supported hypotheses, 4 hypotheses are related to the effects of categorical moderators on buyer's remorse recovery (i.e. H_{2a}, H_{2b}, H_{2c}, and H_{2d}), and 10 hypotheses are related to group comparisons based on the categorical moderators (i.e. H_3a, H_3b, H_3d, H_3e, H_3g, H_3h, H_3i, and H_3j). Two of the rejected hypotheses (H_3c and H_3f) are concerned with group comparisons and one is related to a control group that is H_1. Three recovery interventions---MBG, replace policy, and apology—make up this highly effective recovery process for managing buyer's remorse. Together, these three interventions make a considerable contribution to managing buyer's remorse in the context of repurchase intentions.

CONCLUSION

By incorporating experimental research into its quantitative approach, this study has set a new benchmark. By establishing the idea of remorse recovery, which includes a money-back guarantee, a replace policy, and an apology, this study adds to the body of literature. The experiments were carried out in Pakistan's apparel sector. Scholars have recently begun to pay attention to the idea of buyer's remorse, several research have given various facets of buyer's remorse. The topic of managing buyer's remorse specifically, how to deal with it effectively has not received much attention. In this study, methods to lessen the impact of buyer's remorse caused by "unfavorable experience" were studied. According to the results, eight out of ten group comparisons were significant, meaning that the groups in those comparisons were significantly different from one another. In the association between buyer's remorse and repurchase intention, the groups M+R+A, money-back guarantee, replace policy, and apology were significantly different from the control group where no intervention was used. While the control group, where no interventions are used, reveals a negative relationship between buyer's remorse and repurchase intention, all interventions have a significant impact on this relationship. Additionally, the PLS-MGA result indicates that replace policy is the best solution for effectively managing buyer's remorse. This result is also supported by the previous study which identified that the return policy is suitable for online merchants (Das & Kunja, 2024) so participants who received a replacement policy after receiving the worst goods were more likely to want to make a purchase again while reducing the impact of buyer's remorse. Although this study aids in the management of buyer's remorse, it still has certain drawbacks.

Implications

This study can help internet sellers efficiently handle customer remorse. This study can give online retailers the best tactics for coping with buyer's remorse because it is based on studies done in real-world settings with apparel products. However, this study is one of the first to empirically support remorse recovery tactics, which are very helpful for online retailers and managers in controlling buyer's remorse. Our research demonstrates remorse management techniques (money-back guarantee + replace policy and apology). In the context of the apparel sector, our experimental research demonstrates that remorse recovery tactics (money back guarantee+ replace policy + apology) are incredibly helpful in managing buyer's remorse as according to Hegner et al. (2017) assert that it is nearly difficult to satisfy every consumer. However, the authors attempted to reduce the impact of buyer's remorse in this study. More research on controlling buyer's remorse is needed because buyer's remorse is still a relatively new concept that is only being explored by a small number of academics.

Limitations and Recomendations

The recovery tactics employed in this study may or may not help handle buyer's remorse brought on by circumstances other than impulse purchases. More research is therefore needed in this area. The second issue relates to the study's context, which is Pakistan's apparel business within the framework of e-commerce. Future research on the idea of buyer's remorse must take into account items other than apparel, situations other than e-commerce, generations other than Generation Z, and nations other than Pakistan. Comparative research between cultures and generations will be useful in identifying the key elements that contribute to the control of buyer's remorse. According to Sarstedt, Henseler, and Ringle (2011), this study's methodology was limited because it only compared the groups in pairs. As a result, researchers must come up with a strategy for future experimental investigations that allows them to evaluate many groups at once. Furthermore, policymakers may create evidence-based approaches to better handle panic situations by determining the most effective tactics.

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Appendix 1.

	Outer loadings-Diff (M+R+A(4.0) – MBG(1.0)	Outer loadings-Diff (M+R+A(4.0) –Replace policy(2.0)	Outer loadings-Diff (M+R+A(4.0) – Apology(3.0)	Outer loadings-Diff (M+R+A(4.0) –Control Group(0.0)	Outer loadings-Diff MBG(1.0)-Replace policy(2.0)	Outer loadings-Diff MBG(1.0)-Apology(3.0)	Outer loadings-Diff MBG(1.0)-Control Group(0.0)	Outer loadings-Diff Replace policy(2.0)-Apology(3.0)	Outer loadings-Diff Replace policy(2.0)-Control Group(0.0)	Outer loadings-Diff (Apology (3.0) - Control Group(0.0)
BR1 <BR	0.031 (0.345)	-0.077 (0.709)	0.012 (0.410)	0.239 (0.140)	-0.108 (0.866)	-0.018 (0.579)	0.208 (0.181)	0.09 (0.186)	0.316 (0.046)	0.226 (0.153)
BR2 <BR	0.041 (0.306)	0.061 (0.248)	-0.031 (0.539)	0.204 (0.189)	0.019 (0.427)	-0.073 (0.768)	0.163 (.282)	-0.092 (0.833)	0.143 (0.323)	0.235 (0.136)
BR3 < BR	0.027 (0.360)	-0.059 (0.641)	-0.056 (0.630)	0.260 (0.196)	-0.087 (0.785)	-0.083 (0.806)	0.233 (0.233)	0.003 (0.469)	0.320 (0.123)	0.316 (0.119)
BR4 < BR	0.054 (0.256)	0.002 (0.387)	0.055 (0.254)	0.260 (0.160)	-0.051 (0.723)	0.001 (0.490)	0.206 (0.244)	0.052 (0.269)	0.257 (0.149)	0.205 (0.247)
BR5 < BR	0.068 (0.280)	-0.018 (0.469)	-0.09 (0.685)	0.176 (0.258)	-0.086 (0.746)	-0.158 (0.896)	0.108 (0.401)	-0.072 (0.748)	0.194 (0.243)	0.266 (0.122)
BR6 < BR	-0.203 (0.887)	-0.237 (0.930)	-0.131 (0.734)	-0.323 (0.837)	-0.035 (0.701)	0.072 (0.255)	-0.120 (0.789)	0.107 (0.144)	-0.086 (0.778)	-0.192 (0.808)
BR7 < BR	-0.001 (0.413)	-0.053 (0.529)	-0.078 (0.629)	-0.186 (0.806)	-0.052 (0.674)	-0.076 (0.758)	-0.185 (0.809)	-0.024 (0.643)	-0.133 (0.799)	-0.108 (0.790)
BR8 < BR	-0.125 (0.785)	-0.142 (0.832)	-0.103 (0.734)	0.018 (0.527)	-0.017 (0.571)	0.022 (0.518)	0.143 (0.329)	0.039 (0.470)	0.160 (0.293)	0.121 (0.341)
BR9 < BR	0.054 (0.264)	-0.062 (0.599)	0.019 (0.386)	-0.027 (0.660)	-0.116 (0.904)	-0.035 (0.682)	-0.081 (0.736)	0.081 (0.237)	0.035 (0.625)	-0.046 (0.701)
BR10 < BR	0.014 (0.341)	0.1 (0.211)	0.086 (0.258)	0.097 (0.409)	0.086 (0.265)	0.072 (0.343)	0.083 (0.478)	-0.014 (0.567)	-0.003 (0.595)	0.011 (0.561)
BR11 < BR	-0.05 (0.570)	-0.221 (0.962)	-0.072 (0.655)	0.117 (0.354)	-0.172 (0.987)	-0.023 (0.633)	0.166 (0.280)	0.149 (0.046)	0.338 (0.014)	0.189 (0.222)
RPI1 < RPI	0.151 (0.022)	0.154 (0.017)	0.116 (0.078)	-0.033 (0.849)	0.003 (0.476)	-0.035 (0.653)	-0.184 (0.986)	-0.038 (0.675)	-0.187 (0.986)	-0.149 (0.980)
RPI2 < RPI	0.017 (0.335)	0.076 (0.132)	0.019 (0.336)	-0.059 (0.183)	0.060 (0.156	0.002 (0.492)	-0.076 (0.972)	-0.058 (0.824)	-0.135 (0.984)	-0.078 (0.969)
RPI3 <RPI	0.113 (0.068)	0.049 (0.183)	0.01 (0.360)	-0.017 (0.761)	-0.064 (0.761)	-0.104 (0.915)	-0.130 (0.964)	-0.04 (0.750)	-0.066 (0.922)	-0.026 (0.851)
RPI4 <RPI	0.05 (0.209)	0.046 (0.281)	-0.001 (0.446)	-0.062 (0.911)	-0.004 (0.537)	-0.05 (0.783)	-0.111 (0.974)	-0.047 (0.701)	-0.108 (0.954)	-0.061 (0.938)
RPI5 <RPI	-0.046 (0.672)	-0.117 (0.930)	-0.065 (0.744)	-0.123 (0.977)	-0.071 (0.881)	-0.019 (0.620)	-0.077 (0.969)	0.052 (0.243)	-0.006 (0.723)	-0.058 (0.895)
RPI6 <RPI	0.065 (0.143)	0.043 (0.290)	0.056 (.229)	-0.022 (0.743)	-0.021 (0.624)	-0.009 (0.570)	-0.087 (0.930)	0.013 (0.446)	-0.066 (0.850)	-0.078 (0.885)

Note: ( ) → p-values
BR → Buyer's remorse, RPI → Repurchase intention