

# Breach of Psychological Contract and Customer Behavior to Reuse Retailing Website: A Multiple Mediation Approach

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## **Abstract:**

*The process of psychological contract breach (PSYCB) is largely studied in the literature of organizational behavior which states that PSYCB has negative impact on attitudes of employees such as job satisfaction and trust. As the psychological states affect behavior, it is significant to test how PSYCB may influence satisfaction and trust in the environment of online retailing. The purpose of this paper is to study the mediating role of customer trust (CSTR) and customer satisfaction (CSST) in the linkage between customer intention to reuse online retailing website (CIRU) and PSYCB. The survey of the current study was directed on the postgraduate students. The respondents were studying in Chiang Mai University in Thailand. The sample (321) participants' age ranged from 19 to 26 because it was the highest level of penetration of internet in the Thailand and this age group individuals were more likely to buy online. PSYCB and CIRU are used as independent and dependent variables, respectively. While CSTR and CSST are used as mediating variables. The mediation of CSST and CSTR is tested using the method of bootstrapping. For the association between CSST and CSTR as well as mediating impacts of CSTR and CSST on the interaction between PSYCB and CIRU, the study analyzed for multiple mediation. The findings show that PSYCB has negative influence on CSTR, CSST and CIRU. CSTR is directly associated with CSST. The impact of CSTR on CIRU and CSST on CIRU are also found to be positive. The findings also show that CSTR partially mediates the relationship between PSYCB and CIRU and CSST also marginally mediates the linkage between PSYCB and CIRU. The results also show that CSST marginally mediates the association between CSTR and CIRU and CSTR partially mediates the link between PSYCB and CSST. Moreover, CSTR and CSST together fully mediate the relationship between PSYCB and CIRU. The study recommends that PSYCB should be reduced for successful online retailing as PSYCB negatively influence CSTR and CSST of e-buyers which in turn affect the buyer's intention to reuse online retailer's website.*

**Keywords:** *Customer Trust, Customer Satisfaction, Online Retailing, Intention to Reuse, Psychological Contract Breach*

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## **Introduction**

psychological contract breach (PSYCB) refers to the perception of a buyer of being treated wrongly in terms of buying agreement with the seller. PSYCB is very popular in online shopping places as seller and buyer do not meet at face-to-face level and personal and are not familiar with one and other. They mostly have dissimilar objectives, and different understandings of their particular obligations of contract (Pavlou & Gefen, 2005). PSYCB is origin to the authors' understandings of seller-buyer relationship in online retailing. The theory of psychological contract (PSYC) reports that PSYCB results in negative consequences (Sajtos et al., 2010). The process of PSYCB is largely studies in the literature of OB (organizational behavior) which states that PSYCB has negative impact on attitudes of employees such as job satisfaction and trust (Zhao et al., 2007). As the psychological states affect behavior, it is significant to test how PSYCB may influence customer trust (CSTR) and customer satisfaction (CSST) in the environment of online retailing.

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CSST is defined as the “summary psychological state resulting when the emotion surroundings disconfirmed expectations are coupled with the consumer's prior feelings about the consumption experience” Oliver (1981, p. 29). In line with Bhattacharjee (2001), the definition of CSST highlights a “psychological or affective state related to and resulting from a cognitive appraisal of the expectation performance discrepancy” (p. 354). Consequently, it looks logical to trust that PSYCB, a divergence between received and promised encouragements, is probable to lead to dissatisfaction. Because a disconformity experience like as PSYCB is probable to alter the mindset of buyer from favorable outcome to a negative impact (Hogreve & Gremler, 2009). As the satisfaction is basically a function of perceived association about what an individual expects and what he or she perceives as offering. PSYCB as a consequence of unmet compulsions is expected to negatively affect the satisfaction of buyers. Though the debate on OB reports that PSYCB is powerfully associated with a decline in satisfaction of employees, studies on the influence of PSYCB on the overall CSST in online retailing environments is still limited.

CSTR refers to a “psychological state containing the intent to accept susceptibility on the basis of positive hopes of the behavior or intentions of others”. CSTR is considered as crucial factors that facilitates the relationships of exchange characterized by fear of opportunism, uncertainty, interdependence and vulnerability in the case of online shopping. Hence, CSTR is considered as critical facet of commerce. In online seller-buyer relationship's context, CSTR is explained as the subjective belief of a consumer that online seller will surely fulfill the obligations of transaction (Kim et al., 2009). As the CSTR is based on the belief in other party's ability to perform the task as expected, PSYCB is likely to have negative impact on CSTR (Kingshott & Pecotich, 2007).

The earlier debate reports that a method to measure the success of e-commerce is ensuring that online customer keep utilizing a specific website and make buying from that specific website without switching to another online retailer. This is also called “e-loyalty”. Intentions of use works as reasonable measure for actual behavior of usage in the studies of marketing (Rose et al., 2012). However, the terms such as “repeat purchase, intention to return or reuse and continuous intention to use” all are alternatives to “e-loyalty”. Given the importance of loyalty of customers for e-retailing, the current study takes in to account “customer intention to reuse (CIRU)” as main dependent variable because it implies loyalty of online customers and intentions to repurchase. Especially, CIRU embodies the online customers' intention to utilize website of online retailer again and again (Jang & Namkung, 2009).

Furthermore, a little is already known regarding how the impact of PSYCB on CIRU can be reduced. The answer of this question is of vital importance in the environment of online environment for practical, where PSYCB looks foreseeable and e-buyers experiencing PSYCB can exit the association. In the meantime, online buying collaboration does not occur at the location of retailer and online retailer cannot govern all the aspects of experience formation of customers. Malhotra et al. (2017) have analyzed this mediation in the association between psychological contract violation in Indian context but the empirical role of CSTR and CSST in the association between PSYCB and CIRU is still needed in the context of Thailand. Hence, the study contributes in the existing debate by analyzing the impact of PSYCB. Therefore, this study is conducted among Thailand university graduates to analyze the multiple mediation of CSTR and CSST.

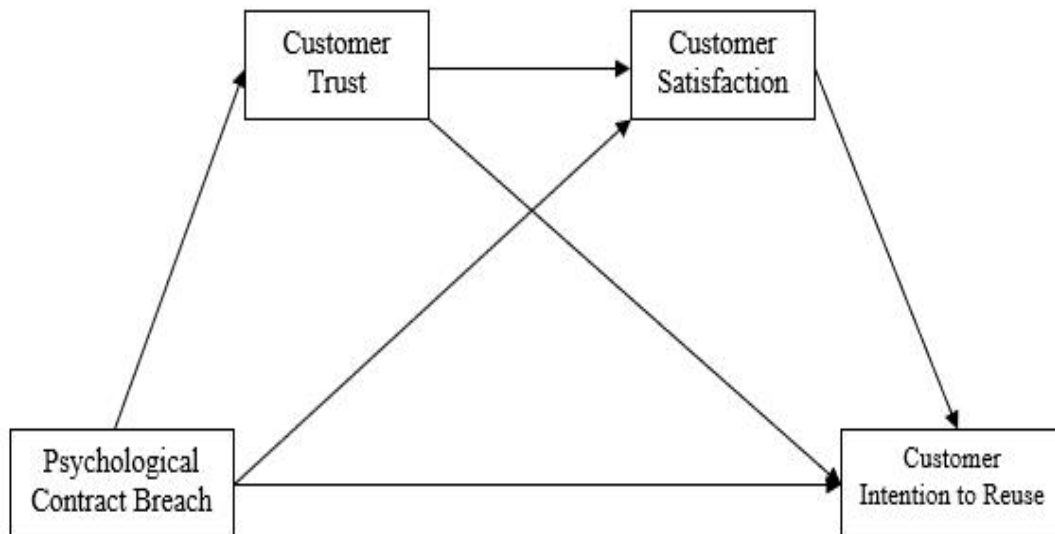
## Literature Review

This section explains the review of existing literature and construction of hypotheses. Conceptual model of the study is also highlighted in this section. Malhotra, Sahadev & Purani (2017) investigated the influence of PSYCB on the intension of customers to reuse the retailer websites. Study also examined the moderating role of perceived structural assurance on the association among these variables. For this purpose, study utilized the data of 253 respondents and showed the negative relationship PSYC violation and the intension of customers to reuse the retailer websites. Results of the study showed that this negative relationship is significantly moderated by the perceived structural assurance. Zhao et al. (2007) examined the effects of PSYCB on the CSST by collecting the data from 173 customers. Results of the study revealed the negative relationship between these two variables. Similarly, Adams (2011) also found the negative relationship between PSYCB and CSST. Rayton & Yalabik (2014) had done a valuable work. Author examined the role of PSYCB in managing the buyer-seller relationship in the context of social exchange theory. For this purpose, study collected the data from 343 wholesaler firms and applied OLS regression for examine the empirical results. Results of the study showed significant role of PSYCB in the management of buyer and seller relationships. Haicheng (2006) investigated the impact of PSYCB on customer loyalty and customer trust by utilizing the data of 153 respondents. Results of the study showed that the loyalty and trust are negatively influenced by the PSYCB. Piriyaikul et al. (2015) investigated the impact of CSTR on CIRU by collecting the data from 274 respondents. Study applied OLS regression and reveled the positive relationship between CSTR and CIRU. Similarly, Kingshott et al. (2020) also revealed the positive relationship between CSTR and CIRU. Park (2019) perceived CSST as one of the main determinants of the success of different services. Author, therefore, examined the influence of CSST on the reuse of airline services. In this regard study utilized the data of 834 respondents and applied SEM for analyzing the empirical results. Findings of the study showed the positive relationship between CSST and the reuse of airline services. Author concludes that if the consumer is satisfied from the services then he will reuse them. Wei et al. (2018) indicated the positive relationship between CSST and CIRU. Park et al. (2012) utilized the data of 200 customers of global electronic company for analyzing the relationship between CSST and CIRU. For this purpose, study applied OLS and found the positive relationship between CSST and CIRU. Jafri (2012) conducted their research on

the junior level executives of north Delhi. Study investigated the impact of PSYCB on the trust of junior level executives by using the data from 200 respondents. Results of the study showed that the trust of the respondents were significantly influenced by the PSYCB. Kim, Ferrin, & Rao (2003) investigated the role of CSTR in increasing their expectations and satisfaction. For this purpose, study utilized collected the data from 254 respondents. Findings of the study showed the significant contributions of CSTR in increasing the expectation and satisfaction of the customer. Gholami et al (2012) investigated the influence of customer's trust on the reuse of online banking websites by collecting the data from 222 respondents. Results of the study showed that the ratio of using online banking were higher for those customers who trust on the bank. Thus, study concluded the positive relationship between CSTR and CIRU. David (2019) examined the mediating role of CSST on the relationship between PSYCB and Customer's loyalty by collecting the data from 342 respondents. Study applied SEM and revealed that the positive relationship between PSYCB and customer's loyalty. The study further showed that this relationship is significantly mediated by CSTR. Liu, Yang, & Chen (2020) investigated the effect of PSYCB on the citizenship behavior of customers by using two different dimensions of PSYCB that is relational contract and transactional contract. Results of the study showed that the citizenship behavior of customers are negatively influenced by PSYCB.

### Hypotheses

- H<sub>1</sub>: "PSYCB is negatively associated with CIUR".
- H<sub>2</sub>: "PSYCB is negatively linked with CSTR".
- H<sub>3</sub>: "CSTR is positively related with CIUR".
- H<sub>4</sub>: "PSYCB is negatively associated with CSST".
- H<sub>5</sub>: "CSST is directly linked with CIUR".
- H<sub>6</sub>: "CSTR is directly correlated with CSST".
- H<sub>7</sub>: "CSTR mediates the relationship between PSYCB and CIUR".
- H<sub>8</sub>: "CSST mediates the linkage between PSYCB and CIUR".
- H<sub>9</sub>: "CSST mediates the interaction between CSTR and CIUR".
- H<sub>10</sub>: "CSTR mediates the relationship between PSYCB and CSST".
- H<sub>11</sub>: "CSTR and CSST together mediates the relationship between PSYCB and CIUR".



**Conceptual Framework**

## Figure 1: Conceptual Framework

### Methods

The purpose of the paper was to study the mediating role of CSTR and CSST in the linkage between CIRU and PSYCB. The survey of the current study was directed on the postgraduate students. The respondents (students) were studying in Chiang Mai University in Thailand. Chiang Mai University is listed at 112<sup>th</sup> number in Asia while it lists among the top 600 world universities. It was established in 1965 in Northern Thailand. Currently, the student population of Chiang Mai University is above 36,000. This is the reason that why we selected this university's students. At the start, the number of sample respondents was 400, but only 321 participants given satisfied responses after maintenance and cleaning the survey questionnaires. The sample participants' age ranged from 19 to 26 because it was the highest level of penetration of internet in the Thailand and this age group individuals were more likely to buy online. Taking university students as sample respondents was deemed appropriate because they were highly familiar with the environment of online shopping. The sample comprised of 21 percent women and 79 percent men. All the respondents were within the age group of 19-26. The mean age of the participants was 22.

### Dependent Variable: Customer Intention to Reuse (CIRU)

The earlier debate reports that a method to measure the success of e-commerce is ensuring that online customer keep utilizing a specific website and make buying from that specific website without switching to another online retailer. This is also called "e-loyalty". Intentions of use works as reasonable measure for actual behavior of usage in the studies of marketing (Rose et al., 2012). However, the terms such as "repeat purchase, intention to return or reuse and continuous intention to use" all are alternatives to "e-loyalty". This construct comprises of 5 items adapted from prior studies.

### Independent Variable: Psychological Contract Breach (PSYCB)

PSYCB denotes the perception of a buyer of being treated wrongly in terms of buying agreement with the seller. PSYCB is very popular in online shopping places as seller and buyer do not meet at face-to-face level and personal and are not familiar with one and other. They mostly have dissimilar objectives, and different understandings of their particular obligations of contract (Pavlou & Gefen, 2005). PSYCB is origin to the authors' understandings of seller-buyer relationship in online retailing. The current research adapts 5 items of PSYCB from past studies.

### Mediating Variables: Customer Trust (CSTR) and Customer Satisfaction (CSST)

CSTR refers to a "psychological state containing the intent to accept susceptibility on the basis of positive hopes of the behavior or intentions of others". CSTR is considered as crucial factors that facilitates the relationships of exchange characterized by fear of opportunism, uncertainty, interdependence and vulnerability in the case of online shopping. Hence, CSTR is considered as critical facet of commerce. PSYCB is likely to have negative impact on CSTR (Kingshott & Pecotich, 2007). This measure takes in to account 4 items from prior studies.

CSST is defined as the "summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience" Oliver (1981, p. 29). In line with Bhattacharjee (2001), the definition of CSST highlights a "psychological or affective state related to and resulting from a cognitive appraisal of the expectation performance discrepancy" (p. 354). Consequently, it looks logical to trust that PSYCB, a divergence between received and promised encouragements, is probable to lead to dissatisfaction. This variable also adapted from past works and consist of 4 items.

### Analytical Technique

The mediation of CSST and CSTR is tested using the method of bootstrapping (suggested by Preacher & Hayes, 2008). For the association between CSST and CSTR as well as mediating impacts of CSST and CSTR on the interaction between PSYCB and CIRU, the study analyzed for multiple mediation. The econometric models for multiple mediation are as following:

$$CIRU = \beta_0 + \beta_1 PSYCB + v \text{ --- --- --- (1)}$$

$$CSTR = \beta_0 + \beta_1 PSYCB + v \text{ --- --- --- (2)}$$

$$CIRU = \beta_0 + \beta_1 CSTR + v \text{ --- --- --- (3)}$$

$$CSST = \beta_0 + \beta_1 PSYCB + v \text{ --- --- --- (4)}$$

$$CIRU = \beta_0 + \beta_1 CSST + v \text{ --- --- --- (5)}$$

$$CSST = \beta_0 + \beta_1 CSTR + v \text{ --- --- --- (6)}$$

$$CIRU = \beta_0 + \beta_1 PSYCB + \beta_2 CSTR + v \text{ --- --- --- (7)}$$

$$CIRU = \beta_0 + \beta_1 PSYCB + \beta_2 CSST + v \text{ --- --- --- (8)}$$

$$CIRU = \beta_0 + \beta_1 CSTR + \beta_2 CSST + v \text{ --- --- --- (9)}$$

$$CSST = \beta_0 + \beta_1 PSYCB + \beta_2 CSTR + v \text{ --- --- --- (10)}$$

$$CIRU = \beta_0 + \beta_1 PSYCB + \beta_2 CSTR + \beta_3 CSST + v \text{ --- --- --- (11)}$$

Where; CIRU is customer intention to reuse, PSYCB is psychological contract breach, CSST is customer satisfaction, CSTR is customer trust,  $\beta_0$  is constant,  $\beta_1$ ,  $\beta_2$  and  $\beta_3$  are regression coefficients and  $v$  is residual term”.

### Analysis

The study uses two-step process for analyzing and reporting outputs of PLS-SEM. This process was suggested by Henseler et al (2009) as the goodness of fit index (GFI) is not appropriate for the validation of model because GFI cannot differentiate valid and invalid models. This identification was given in a simulated study carried out by using path models of PLS (Hair et al., 2013). Hence, the current research adopts two-step process for analyzing the results from gathered data through the path models of PLS-SEM. This two-step process consists of measurement model and structural model. The study displays measurement model in Figure 2 and structural model in Figure 3.

**Table 1: Loadings**

Items	Values Shown in Figure 2				Values Shown in Figure 3			
	CIUR	PSYCB	CSTR	CSST	CIUR	PSYCB	CSTR	CSST
CIRU1	0.840				21.194			
CIRU2	0.907				41.752			
CIRU3	0.869				26.029			
CIRU4	0.898				35.627			
CIRU5	0.895				34.408			
PSYCB1		0.866				29.976		
PSYCB2		0.917				45.747		
PSYCB3		0.852				17.293		
PSYCB4		0.863				25.224		
PSYCB5		0.893				29.866		
CSTR1			0.911				54.990	
CSTR2			0.931				57.664	
CSTR3			0.843				21.302	
CSTR4			0.883				38.187	
CSST1				0.811				5.822
CSST2				0.904				8.309
CSST4				0.552				2.321

**Table 2: Reliability and Validity**

Variable	CA	CR	AVE	CIRU	PSYCB	CSTR	CSST
CIRU	0.846	0.913	0.934	<b>0.867</b>			
PSYCB	0.798	0.864	0.904	0.438	<b>0.796</b>		
CSTR	0.731	0.852	0.907	0.346	0.201	<b>0.821</b>	
CSST	0.951	0.863	0.918	0.167	0.241	0.374	<b>0.864</b>

Note: “CA is Cronbach alpha, CR is composite reliability, AVE is average variance extracted, CIRU is customer intention to reuse, PSYCB is psychological contract breach, CSTR is customer trust and CSST is customer satisfaction.”

In line with the prior studies, the values of loadings should be greater than 0.40. In the current research, the loading values shown in Table 1 and Figure 2 and all the factor loadings are greater than 0.40; showing well inner consistency of all the study items. The loading value of CSST3 was less than 0.40, therefore this item was excluded from the data.

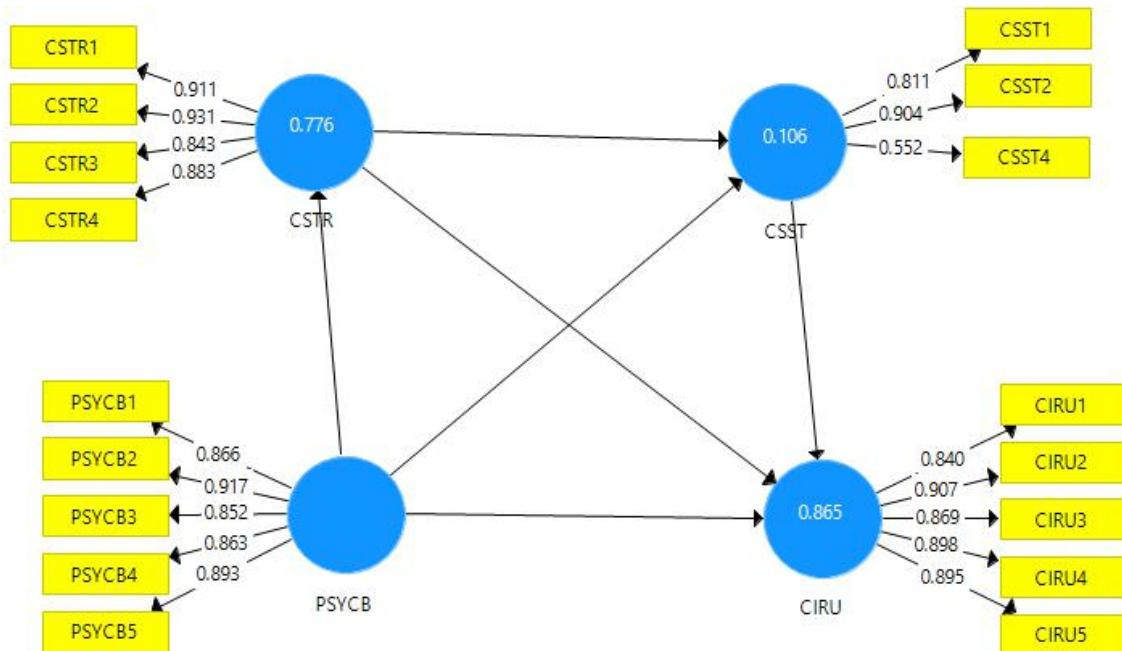
It is evident from the prior studies e.g., Reinartz et al (2009), the CR (composite reliability) must be greater than 0.7 and AVE must also be higher than 0.5 in order to achieve convergent validity. Moreover, the value of CA should be higher than 0.70. The values of CA, CR and AVE are given in Table 2. The values of CA for all the items are higher than 0.70; showing that data are reliable. The values of CR are also greater than 0.70; indicating construct reliability is present in the data. Moreover, the values of AVE above 0.70 show convergent validity exists. The Table 2 also shows the discriminate validity checked through correlation matrix. The Table 3 shows that all the diagonal values (given in bold) are higher than

all other values (off diagonal values); showing that discriminate validity also exists in the data. As the data are internally consistent, reliable and valid, it allows us to move for path analysis through bootstrapping process

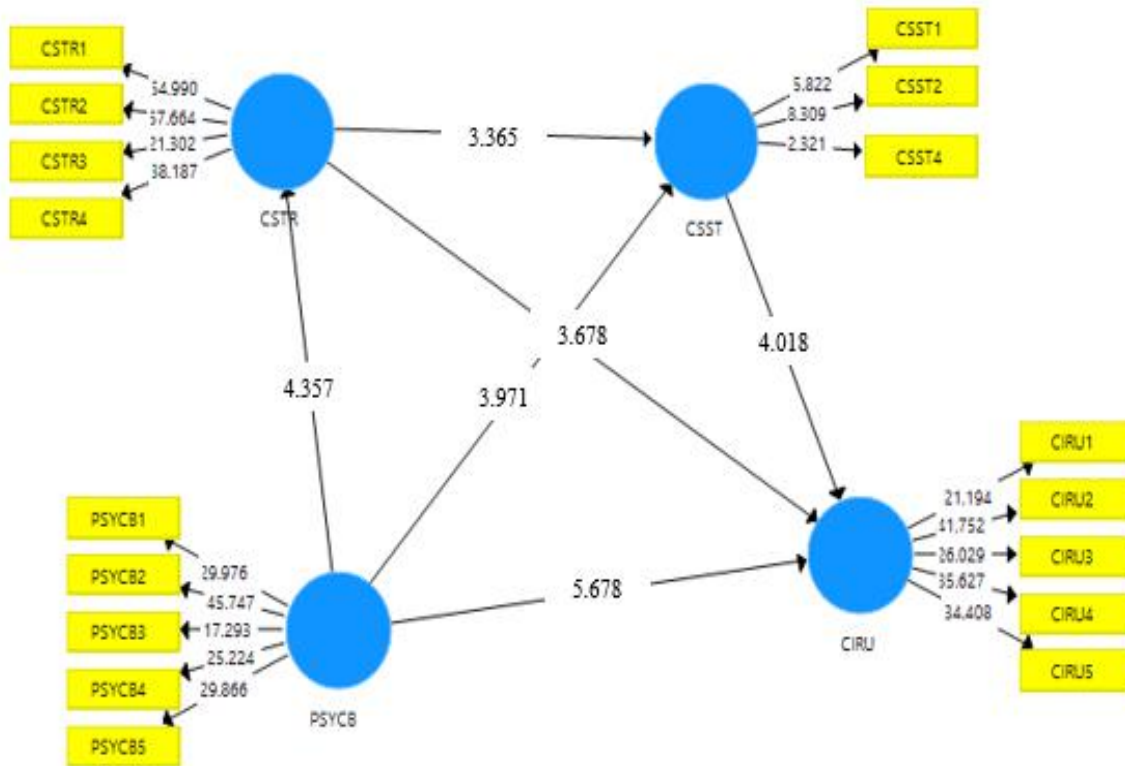
**Figure 2: Measurement Model**

The validity of linkage projected in conceptual model (Figure 1) is analyzed through the procedure of bootstrapping. The coefficients and probability values are shown in Table 3. The Table shows that PSYCB has negative influence on CSTR (-0.196, 0.000) and CSST (-0.147, 0.000). It indicates that one-point increase in PSYCB leads to decline CSTR and CSST by 0.196 and 0.147 points, respectively. Table also shows that CSTR is directly associated with CSST (0.248, 0.000), signi

fying that one-point increase in the value of CSTR can improve the level of CSST by 0.248 point



s. The impact of CSTR on CIRU (0.224, 0.000) and CSST on CIRU (0.267, 0.000) are also found to be positive. The outputs report that one-point rise in CSTR leads to enhance CIRU by 0.224 points while one-point inclination in CSST leads 0.267 units in CIRU. Moreover, the direct effect of PSYCB on CIRU (-0.187, 0.000) is also negative which is in line with the theory of psychological contract. It is explained as one-point increase in PSYCB causes to decline the CIRU by 0.187 points.



The findings show that CSTR partially mediates the relationship between PSYCB and CIRU (0.096, 0.074) and CSST also marginally mediates the linkage between PSYCB and CIRU (0.086, 0.062). The results also show that CSST marginally mediates the association between CSTR and CIRU (0.081, 0.071) and CSTR partially mediates the link between PSYCB and CSST (0.043, 0.054). Moreover, when the two mediators (CSTR and CSST: PSYCB → CSTR → CSST → CIRU) are taken together, they fully mediate the relationship between PSYCB and CIRU (0.024, 0.347).

**Table 3: Path Analysis**

Path	Beta	p-values	Decision
<b>Direct Effects</b>			
1. PSYCB → CIRU	-0.187	0.000 ***	H1: SPT
2. PSYCB → CSTR	-0.196	0.000 ***	H2: SPT
3. CSTR → CIRU	0.224	0.000 ***	H3: SPT
4. PSYCB → CSST	-0.147	0.000 ***	H4: SPT
5. CSST → CIRU	0.267	0.000 ***	H5: SPT
6. CSTR → CSST	0.248	0.000 ***	H6: SPT
<b>Indirect Effects</b>			
7. PSYCB → CSTR → CIRU	0.096	0.074 *	H7: MSPT
8. PSYCB → CSST → CIRU	0.086	0.062 *	H8: MSPT
9. CSTR → CSST → CIRU	0.081	0.071 *	H9: MSPT
10. PSYCB → CSTR → CSST	0.043	0.054 **	H10: MSPT
11. PSYCB → CSTR → CSST → CIRU	0.024	0.347	H11: NSPT

Note: “PSYCB is psychological contract breach, CIRU is customer intention to reuse, CSST is customer satisfaction, CSTR is customer trust, SPT is supported, MSPT, marginally supported, NSPT is not supported and H is hypothesis”.

**Figure 3: Structural Model**

**Conclusions**

PSYCB is origin to the authors’ understandings of seller-buyer relationship in online retailing. The theory of psychological contract (PSYC) reports that PSYCB results in negative consequences. The process of PSYCB is largely studies in the literature of OB which states that PSYCB has negative impact on attitudes of employees such as job satisfaction and trust. As the psychological states affect behavior, it is significant to test how PSYCB may influence satisfaction and trust in the environment of online retailing. Furthermore, a little is already known regarding how the impact of PSYCB on CIRU can

be reduced. The answer of this question is of vital importance in the environment of online environment for practical, where PSYCB looks foreseeable and e-buyers experiencing PSYCB can exit the association. In the meantime, online buying collaboration does not occur at the location of retailer and online retailer cannot govern all the aspects of experience formation of customers. The study contributes in the existing debate by analyzing the impact of PSYCB.

The purpose of the paper is to study the mediating role of CSTR and CSST in the linkage between CIRU and PSYCB. The survey of the current study was directed on the postgraduate students. The respondents were studying in Chiang Mai University in Thailand. At the start, the number of sample respondents was 400, but only 321 participants given satisfied responses after maintenance and cleaning the survey questionnaires. The sample participants' age ranged from 19 to 26 because it was the highest level of penetration of internet in the Thailand and this age group individuals were more likely to buy online. Taking university students as sample respondents was deemed appropriate because they were highly familiar with the environment of online shopping. PSYCB and CIRU are used as independent and dependent variables, respectively, while CSTR and CSST are used as mediating variables. The mediation of CSST and CSTR is tested using the method of bootstrapping. For the association between CSST and CSTR as well as mediating impacts of CSST and CSTR on the interaction between PSYCB and CIRU, the study analyzed for multiple mediation.

The findings show that PSYCB has negative influence on CSTR and CSST. It indicates that one-point increase in PSYCB leads to decline CSTR and CSST by 0.196 and 0.147 points, respectively. CSTR is directly associated with CSST, signifying that one-point increase in the value of CSTR can improve the level of CSST by 0.248 points. The impact of CSTR on CIRU and CSST on CIRU are also found to be positive. The outputs report that one-point rise in CSTR leads to enhance CIRU by 0.224 points while one-point inclination in CSST leads 0.267 units in CIRU. Moreover, the direct effect of PSYCB on CIRU is also negative. It is explained as one-point increase in PSYCB causes to decline the CIRU by 0.187 points. The findings are in line with the theory of psychological contract. The above findings lead to support first six hypotheses of the study. The findings show that out of five mediations (PSYCB → CSTR → CIRU, PSYCB → CSST → CIRU, CSTR → CSST → CIRU, PSYCB → CSTR → CSST and PSYCB → CSTR → CSST → CIRU), first four marginally mediates the relationships while 5<sup>th</sup> mediation fully mediates the relationship. For concern, CSTR partially mediates the relationship between PSYCB and CIRU and CSST also marginally mediates the linkage between PSYCB and CIRU; hence, accepting H<sub>7</sub> and H<sub>8</sub>. The results also show that CSST marginally mediates the association between CSTR and CIRU and CSTR partially mediates the link between PSYCB and CSST; hence, supporting H<sub>9</sub> and H<sub>10</sub>. Moreover, when the two mediators (CSTR and CSST: PSYCB → CSTR → CSST → CIRU) are taken together, they fully mediate the relationship between PSYCB and CIRU which supports the 11<sup>th</sup> hypothesis.

### Managerial Implications

From the perspective of management, the study shows that PSYCB should be reduced for successful online retailing as PSYCB negatively influence CSTR and CSST of e-buyers which in turn affect the buyer's intention to reuse online retailer's website. The findings report that it is very important for e-vendors to protect CSTR at all the costs. CSTR not only affects intention of a buyer to reuse services of retailer directly but also affects them indirectly by affecting overall satisfaction of customers. The findings are crucial for the sector of online retailing in ASEAN economies such as Thailand. Moreover, online retailers are also contending penetratingly for only few customers. They are coping with the problems relevant to the payment and logistics doorways that perpetually lead to occurrences of PSYCB. Henceforth, online vendor firms should design strategies in order to improve reuse intentions perceived by the customers. Consequently, online retailers should proactively limit the magnitude and occurrences of PSYCB to minimum.

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