

Examining consequences of brand hate in business-to-business relationships: The moderating role of relationship length

Abstract

This study advances the ongoing scholarly research on brand hate discourse by investigating its consequences in the business-to-business (B2B) context – thereby attempting to initiate a novel trajectory in brand hate literature by including the B2B perspective. The paper demonstrates and validates a conceptual model that connects brand hate with **complaining (an immediate behavior), boycott, and retaliation (next stage behaviors)** adopted by business buyers with varying relationship lengths with the selling brand. Based on two empirical studies, a survey, and a scenario-based quasi-experiment, results demonstrate that aggressive behaviors of business customers are associated with buyers' emotional processes (hate). In particular, it confirms the direct effect of brand hate on complaining, boycott, and retaliation. Further, it demonstrates the mediation mechanism of complaining between hate-boycott and hate-retaliation relationships. Interestingly, these effects are more substantial for customers with longer relationship length. The findings enrich **B2B literature** on negative customer-brand relationships and provide managerial guidance for devising strategies to cope with brand hate and unfavorable consequential behaviors.

Keywords: brand hate, B2B, complaining, boycott, retaliation, **scenario-based quasi-experiment**

1 | INTRODUCTION

Understanding the role of emotions in decision-making is pivotal within marketing dynamics, especially when negative emotions can profoundly influence future customer decisions (Kemp et al., 2018). Such emotional impacts are pronounced within brand relationships, where negative experiences are recalled more vividly than positive ones (Fournier & Alvarez, 2013), prompting customers to focus more on avoiding losses than on accruing gains (Kahneman & Tversky, 1984). While research on understanding negative consumer experiences is relatively abundant in B2C context (e.g., Romani et al., 2012; Sameeni et al., 2022), the intricacies of negative customer-brand interactions, particularly in the B2B settings, have not been thoroughly explored (Sharma et al., 2022), despite recent academic attention to negative buyer-seller relationships and the significant role of brand hate (Koporcic et al., 2020; Koshkaki & Solhi, 2016).

Brand hate is an intense and consequential negative emotion, prompts a range of adverse customer behaviors—from avoidance to active revenge to substantial financial sacrifices to damage the brand (Bayarassou et al., 2020; Fetscherin, 2019; Hegner et al., 2017; Sameeni et al., 2024). **Social media amplifies such emotions in the digital era**, contributing to more harmful customer responses (Kucuk, 2019).

However, while brand hate's presence in consumer markets has been increasingly acknowledged, its consequences in the B2B sector—an area marked by substantial investment and high switching costs—remain under-researched (Table 1) (Kumar et al., 2023; Koporcic et al., 2020; Yadav & Chakrabarti, 2022). Recently, the relevance of brand hate in the B2B sector has been highlighted by scholars in different research streams who called for investigating the role of intense negative feelings experienced by business customers towards selling brands or partners. First, the literature on brand relationships in B2B called for further investigation into negative customer-brand relationships (Leek & Christodoulides, 2011; Sands et al., 2022). Second, the literature on anti-brand communities and industry studies inform that hate groups and anti-brand sites with defamatory domain names are in huge numbers, serving as a platform to exhibit negativity against the hated brand (Krishnamurthy & Kucuk, 2009; Kucuk, 2009; 2019). Third, the literature on services marketing shows that business customers develop intense negative emotions in episodes of service failure. This is more profound than a service failure in the consumer context because it may cause disruption to customers' work and negatively affect their clientele in the network (Zhu & Zolkiewski, 2015). These negative B2B customer-brand experiences involving serious consequences represent a vital phenomenon that brands must deal with (He et al., 2021; Vidal, 2014).

Considering the consequential nature of brand hate and the significant effect of emotions on industrial buyers (Leek & Christodoulides, 2011), exploring the B2B segment from the lens of brand hate becomes relevant because individuals actively manage inter-organizational relationships. The nuances of how individual boundary spanners manage these emotions and subsequent corporate behaviors are crucial for advancing the ongoing scholarly research on the phenomena of brand hate (Sameeni et al., 2024; Yadav & Chakrabarti, 2022). Without such understanding, knowledge remains compromised in informing brand managers about the consequences of brand hate and the subsequent development of effective response strategies and/or possible prevention techniques. Furthermore, based on the role of relationship length in B2B (Mukherjee et al., 2023), the literature calls for a closer examination of how the duration of the relationship between the buying and selling firms may influence the hate-consequences effects (Aziz & Rahman, 2022; Kucuk, 2019).

Against this background, the current study addresses a fundamental research question: *What are the consequences of brand hate in B2B relationships?* Many important sub-questions also emerge: Does brand hate in B2B lead to negative consequences similar to B2C relationships? Does relationship length matter in the B2B sector when partners undergo brand hate? How do partners behave with different intensities of brand hate and length of relationship? This paper is an attempt to answer these important questions. Drawing from the extended model of Hirschman's exit-voice theory (Hirschman, 1970; Hunt, 1991), we aim to elucidate the rationale behind buying firms' decision to engage in behaviors such as boycotts or retaliation following instances of brand hate. By focusing on the immediate and subsequent responses of business customers at a firm level, we offer a novel application of the extended exit-voice theory (Hirschman, 1970; Hunt, 1991). We propose that business buyers first voice their discontent through complaints to the brand or third-party institutions, providing the selling brand an opportunity for redress. Subsequent evaluations of these responses lead to more decisive actions, either an exit from the relationship or escalated forms of retaliation.

This research makes several substantial contributions. It pioneers the investigation of brand hate within the B2B sector, involving the emotional dimensions of B2B decision-makers and their subsequent behaviors. It progressively advances the hate-consequences discourse (Akrouf & Mrad, 2023; Roy et al., 2022) by examining its direct impact on business customers' actions, including complaints, boycotts, and retaliation. Furthermore, it introduces a mediation path that links brand hate to aggressive behaviors via complaining. Moreover, this study deepens the understanding of the nuanced role of relationship length as a moderating factor in the outcomes of brand hate, thus offering valuable insights to practitioners for managing long-term B2B relationships.

Table 1: Frequency of empirical studies on brand hate literature

Brand Hate	B2C sector (business-to-customer sector)			B2B sector (business-to-business sector)		
	Operationalization	Antecedents	Outcomes	Operationalization	Antecedents	Outcomes
	14	31	22	0	1	1
	Total: 67			Total: 2		

*source: Aziz and Rahman (2022); Mushtaq et al. (2024); Sameeni et al. (2024); Yadav and Chakrabarti (2022)

The paper progresses as follows: It reviews the relevant brand hate literature and its hypothesized impacts in the B2B context. It then outlines the methodology and presents the study findings. The following discussion connects the results to the broader theoretical framework and practical implications. Finally, it concludes by offering directions for future research, pointing to the need for continued exploration into the emotional underpinning of B2B decision-making.

2 | CONCEPTUAL FRAMEWORK AND HYPOTHESES

2.1 | Theoretical background

Many scholars have used Hirschman's (1970) exit-voice theory to explain customers' behavioral responses to negative emotions (Awasthi & Kumar, 2022; Krishnamurthy & Kucuk, 2009; Kucuk, 2008). The theory posits that in response to an unsatisfactory situation, there are two customer reactions: exit and voice. The 'voice' reaction aims at communicating the negative feeling. This includes complaining to the store manager and written complaints to the manufacturer or third party institutes. Voicing to the seller or third party primarily represents redress seeking. However, it also includes other objectives, such as influencing the actions of manufacturers or retailers, influencing legislation, or seeking the influence of concerned regulatory bodies. Through 'voice' action, the customer provides an opportunity for the company to fix the issue and improve the ongoing situation in favor of both parties. Unless the consumer voices dissatisfaction, the seller would not know the negative feeling or how to rectify the issue. The 'exit' reaction is when the customer stops using the brand. It is the customers' conscious decision to never go to the brand or put themselves in its purchase situation again (Day et al., 1981). It includes patronage, stoppage, exit, and personally boycotting the brand, product class, or seller (Day et al., 1981; Day & Landon, 1977). However, unless the consumer informs the seller about the reason for exit, the seller would

not know of the negative feelings or ways to correct it. Hirschman's (1970) basic model of voice-exit was extended by Hunt (1991) who included a third outcome i.e., retaliation, as a response to consumers' negative emotional states (Arruda Filho & Barcelos, 2020). Retaliatory behavior is intentionally doing something to hurt the brand or business. This includes physically damaging the brand store, causing loss, inconvenience or punishment to the brand. It also includes going out of the way to share brand-related negative things to other customers and making the brand pay for its poor service.

2.2 | Brand hate and customer behaviors

The concept of brand hate, deeply rooted in the negative emotional landscape of customer responses, is informed by Sternberg's (2003) work on the psychology of interpersonal hate, which characterizes hate as an intense form of dissatisfaction with potential behavioral manifestations (Kucuk, 2016). In marketing, this potent emotion has evolved from a unidimensional construct (Romani et al., 2012) to a second-order emotion encompassing a range of first-order sub-emotions such as anger, sadness, fear, contempt, loathing, and disgust, each capable of inciting a desire to express dissatisfaction (Bryson et al., 2013; Fetscherin et al., 2019; Hegner et al., 2017; Zarantonello et al., 2016; Zhang & Laroche, 2020). Thus, Brand hate is a composite of emotional responses that collectively intensify the propensity to lodge complaints. Kucuk (2019) defines *brand hate* as “detachment and aversion from a brand and its value systems as a result of constantly happening brand injustices that lead to intense and deeply held negative customer emotions.”

The literature on emotions in business relationships frequently recognizes that cognition and 'affect' influence decision-making processes. The literature often cites instances where emotions, particularly those of negative valence, precipitate distinct customer behaviors at both individual and organizational levels (Tähtinen & Blois, 2011). In B2B relationships, for example, the emotional undertone of retaliation is often fueled by anger, a sub-component of brand hate (Vidal, 2014). This is echoed in the B2C context, where brand hate uniquely drives consumers towards actions like brand switching and protest, distinct from other negative emotions that might not result in such active responses (Rodrigues et al., 2020; Zhang & Laroche, 2020). These behaviors are categorized into active/passive or constructive/ destructive punitive actions (Hegner et al., 2017; Zarantonello et al., 2016).

Among unfavorable customer behaviors, complaining emerges as a primary mode of expressing annoyance and negative feelings, with online platforms magnifying their reach and impact (Curina et al., 2020; Istanbuluoglu et al., 2017). Previous positive brand associations do not mitigate this phenomenon; instead, the transformation of brand love to brand hate can significantly bolster the frequency and intensity of complaints (Brandão et al., 2022; Sameeni et al., 2022). The B2B sector is not insulated from this trend; business customers similarly channel negative emotions into complaints, with the strategic intent of holding the brand accountable and instigating corrective action (Ferguson & Johnston, 2011; Pascual-Nebreda et al., 2022).

Given the composite nature of brand hate and its proven linkage to complaint behaviors in various contexts, we propose that in B2B settings, brand hate acts as a catalyst for business buyers to voice their discontent. We base our argument on Hirschman's (1970) model and state that this is not merely an expression of hateful emotion but a strategic action aimed at seeking redress or concessions from the selling brand, thereby turning emotional aversion into a leverage point (Fig. 1). Consequently, we hypothesize:

Hypothesis (H1). In the B2B context, brand hate significantly increases the likelihood of business customers lodging complaints against the selling brand.

Marketing literature has long recognized boycott as a form of expressing customer dissatisfaction (He et al., 2021), with roots in both performance failures and psychological reactions to perceived ethical breaches (Barakat & Moussa, 2017). The construct of consumer animosity, akin to brand hate, underscores a significant link with the propensity to initiate or participate in boycotts (Kim et al., 2022). The increasing scrutiny of a brand's corporate social responsibility actions has intensified the likelihood of customer boycotts, positioning them as a formidable tool against perceived injustices (Makarem & Jae, 2016). The digital landscape further empowers this, with online anti-brand communities catalyzing individual boycotts into collective action (Kucuk, 2016; 2019). This transition from solitary disapproval to a communal stand is particularly potent in the B2B domain, where decisions to boycott can involve significant economic implications and signal a profound breakdown in corporate relations. In light of Hirschman's exit-voice theory (1970), when the 'voice'—or the attempt to resolve issues through communication—fails or is deemed insufficient, the 'exit' strategy becomes viable. In the B2B context, this means leveraging the power to boycott to hold the selling brand accountable for egregious actions, often to prompt redress or change. Thus, drawing on the intersections between psychological motivations, digital amplification, and economic consequences, we posit the following hypothesis:

Hypothesis (H2). In the B2B context, brand hate significantly increases the propensity of business customers to engage in a boycott of the selling brand.

Hate is associated with a strong desire to inflict pain and destroy the hated target (Sameeni et al., 2024; Sternberg, 2005). The consumer-brand context associates hate with multiple anti-brand activities ranging from brand avoidance to vengeful consumer behaviors (Brandão et al., 2022; Hegner et al., 2017). Extremely positive feelings (i.e., brand love) push customers to pay price premiums for their beloved brands willingly; in brand hate, intense negative feelings lead to customers' willingness to pay finance to hurt the brand (Fetscherin, 2019; Thomson et al., 2005). Extreme negative emotions, such as perceived betrayal, are associated with retaliatory behaviors (Grégoire & Fisher, 2009). Similarly, in B2B, business buyers' anger pushes them to retaliate by intentionally harming the selling firm or partner brand (Vidal, 2014). Huefner and Hunt (1994) found a strong emotional component in almost every retaliation story where customers are motivated to punish their partner or make a partner pay for the inconvenience it has caused (Grégoire & Fisher, 2009). Based on Hirschman's extended model (Hirschman, 1970; Hunt, 1991), we argue that brand hate is an intense and captivating negative emotion that keeps customers pondering their brand-related bad feelings. Often, there comes a state where the mental escalation of negative feelings initiates abruptly, and the customer-brand relationship breaks down. Consequently, buyers desire to punish the selling brand by involving in retaliatory behavior. This leads to the following hypothesis:

Hypothesis (H3). In the B2B context, brand hate significantly increases business customers' propensity to retaliate against the selling brand.

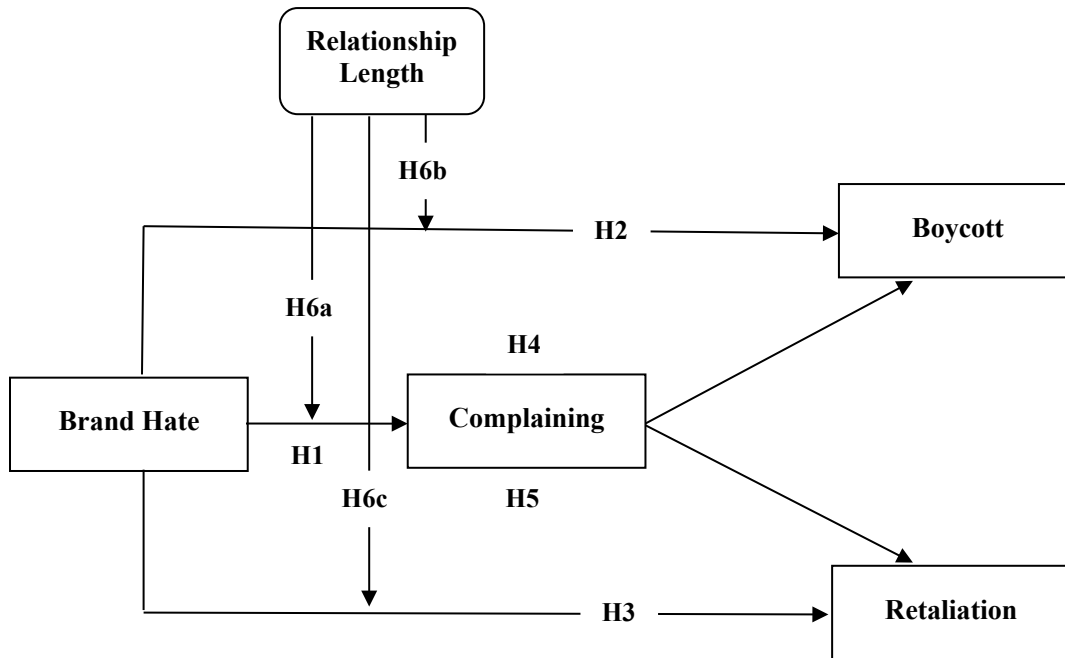


Fig. 1. Conceptual framework

2.3 | Mediation of complaining

The literature associates negative emotions with active customer responses rather than passive exit (Grégoire et al., 2010). Similarly, in brand hate, consumers actively respond by complaining to the brand or third-party institutes (Kucuk, 2019; Zarantonello et al., 2018). In the B2B sector, this response is not just an articulation of displeasure but a strategic move to obtain a resolution (Istanbuluoglu et al., 2017). It represents a critical juncture, a constructive punitive action that can either bridge the rift or, if mismanaged, further deepen the divide (Grégoire et al., 2010; Kucuk, 2019; Zarantonello et al., 2018). We contend that in the B2B sector, if a brand's response to these complaints is inadequate, this can amplify the original brand hate, potentially leading to more severe measures, such as boycotts, in an attempt to alter the selling firm's behavior. This is particularly true in B2B contexts because firms are driven by the emotional weight of the hate and the strategic implications of unresolved issues (Grégoire et al., 2018; Zhang & Laroche, 2020). Hence, the following hypothesis is stated:

Hypothesis (H4). Complaining mediates the relationship between brand hate and the subsequent decision to boycott within B2B relationships.

In negative encounters, customers use online direct (e.g., selling brand) and indirect (e.g., third-party institute) complaining forums to fix their issues and to alter the experiences of other customers (Obeidat et al., 2017). Unheard customers who are undergoing negative emotions are

more likely to adopt unfavorable behaviors in the next stage, such as negative word of mouth (DeCarlo & Hansen, 2022). It is argued that in the B2B context, hate emotion pushes buying firms to approach the brand to settle the issue and then further, depending upon the brand's behavior during these customer-brand interactions, if justice is still not served, buying firms are expected to retaliate and bring down the exchange partner, i.e., the selling brand. Grégoire et al. (2018) find that direct revenge behaviors (e.g., complaining) lead to less post-desire for revenge. However, we state that it also depends on customers' appraisal of the brand's response to complaints. A less justified response can escalate the level of hate, leading to the disintegration of the buyer-brand relationship, especially after the brand is given a chance to settle the issue. This mental escalation often culminates in retaliatory behaviors, as buyers seek to sanction the selling brand for the perceived wrongdoings. These behaviors may be vengeful and serve as a warning to other potential customers, thereby amplifying their impact. Drawing from this discussion, we propose the following hypothesis:

Hypothesis (H5). Complaining mediates the relationship between brand hate and the subsequent decision to retaliate within B2B relationships.

2.4 | Moderation of relationship length

The length of a relationship between business partners is considered a critical factor in shaping trust, commitment, and performance outcomes (Mukherjee et al., 2023; Verhoef et al., 2002). Customers' performance assessment transforms into specific attitudes, which could change with relationship age and facilitate the transition from transaction to relationship satisfaction (Blocker, 2012). As partners engage over more extended periods, confidence solidifies, satisfaction increases and the propensity to support the brand even in challenging situations grows (Mukherjee et al., 2023; Swann & Gill, 1997). This might imply that long-term relationships and affinity will shield the unfavorable behavioral reactions to brand hate. Conversely, Ha (2022) finds that the trust-performance effect reduces after the relationship length reaches a particular stage. Literature suggests that despite the influence of relationship length, customers can downgrade their industrial business relationship because this effect is not linear and may be driven by more complex, curvilinear motives (Levin et al., 2006).

In brand hate, prior relationship length is associated with more robust emotional responses, as more extended relationships involve more significant investments and, consequently, higher expectations (Kucuk, 2019). Translating this into the B2B context, we argue that the accumulated affinity from a long-term relationship could augment the impact of brand hate on various negative behaviors. When the expectations from a long-term partner are violated, the sense of betrayal may be magnified, prompting more vigorous responses, such as complaining, boycotting, or retaliation. For instance, a more prolonged relationship duration may enhance the likelihood of complaining to signal the issue's significance to the selling brand (Gölgeci et al., 2021). Drawing upon these insights, we propose a set of hypotheses to test the moderating role of relationship length in the B2B context:

Hypothesis (H6a). Relationship length moderates the effect of brand hate on complaining, with a stronger effect in longer-term relationships.

Hypothesis (H6b). Relationship length moderates the effect of brand hate on boycott, with a stronger inclination to engage in a boycott in longer-term relationships.

Hypothesis (H6c). Relationship length moderates the effect of brand hate on retaliation, with a stronger inclination to engage in retaliation in longer-term relationships.

3 | METHODOLOGY

We conducted two separate studies to explore the complex phenomenon of behavioral outcomes of brand hate in the B2B context. Study 1 surveyed the business customers of a large chain of hotels and resorts in Pakistan. Study 2 was a scenario-based quasi-experiment with businesses from multiple industries associated with SMEDA (Small and Medium Enterprises Development Authority) in Pakistan. While study 1 investigated the actual business brand haters currently engaged in various outcome behaviors, study 2 speculated carefully designed interventions corresponding to different levels of brand hate and relationship lengths for investigating hate-outcomes relationships in the B2B sector. The multi-method approach enhanced the robustness and applicability of the results across various industries. The following section illustrates the empirical testing.

3.1 | Study 1: Survey

3.1.1 | Data collection and sample

The study utilized an online, self-administered questionnaire to collect data from business customers of a prominent chain of hotels and resorts in Pakistan. To ensure clarity, participants were provided with a definition of brand hate to differentiate it from other negative emotions they may have experienced. Respondents were then asked to evaluate their hate toward the brand and report any resultant behaviors, including whether they had ceased business with it or punished it by any means. Additionally, they provided details on the duration of their relationship with the brand.

Before the main survey, a pre-test was conducted with 15 participants to evaluate the inter-item reliability and identify any issues within the questionnaire. This step ensured that the survey items were clear and that the instrument was valid for the primary data collection. The research focused on the dynamics between a well-established hotel and resort brand with an extensive portfolio of properties and its business clientele. The brand provided a list of 900 business customers who had previously engaged with their services but had since defaulted or ceased their business relationship. These clients ranged from small and medium-sized enterprises to multinational corporations spread across diverse industries such as food and drinks, clothing, telecom, automobile, and healthcare.

A stratified random sampling technique was utilized to construct a representative sample. The provided list was organized into different strata according to product categories. Businesses were randomly selected from these strata to form the final study sample, ensuring a balanced

representation across various industry sectors and preventing any single industry type from dominating the sample population. Subsequently, the number of potential targets was narrowed to 690 business customers. A telephonic identification process was employed to carefully select one primary respondent from each of these businesses, explicitly targeting the main decision-maker or manager within the company. Respondents were chosen based on their knowledge about the research issue, their authority in making critical decisions regarding **continuing** their relationship with the hotel brand, and their willingness **to communicate**. Of these 690 targeted business customers, 360 were successfully reached and agreed to participate in the web survey. This effort yielded 197 usable questionnaires, culminating in a response rate of 28.5%.

The sample underwent tests for non-response and common-method biases. Non-response bias was assessed using **Armstrong & Overton's (1977)** extrapolation method, comparing groups with interrupted versus direct responses. The Kolmogorov-Smirnov test confirmed no significant differences, indicating no non-response bias. To counter common-method variance, a mixed-order questionnaire was provided, and respondents were assured of no right or wrong answers and confidentiality, encouraging honest responses. Post hoc analysis included Harman's single factor test, where a single factor explained 24.6% of the variance, below the 50% concerned threshold. Additionally, common latent factor analysis showed negligible differences in estimates, suggesting the absence of common-method variance.

The research protocol, including the survey instrument and data collection methodology, received approval from the Institutional Review Board (IRB) to ensure compliance with ethical research standards. Participants were guaranteed anonymity and confidentiality and were informed that their participation was voluntary, with the option to withdraw at any time without any penalty. Informed consent was obtained electronically before the commencement of the survey, reaffirming the participants' understanding of the study's purpose and their rights as respondents.

Most respondents were male (72.59%), with a large proportion representing large firms (42.64%). The length of the relationship with the hotel brand was distributed across three categories: 39.08% maintained a relationship for 3-6 years, 35.03% for 0-3 years, and 25.89% for more than 6 years. The final sample's demographics, firm sizes, and relationship lengths will be detailed in **Table 2**.

Table 2. Description of the sample.

Characteristics	N	%
<i>Buyers' firm size</i>		
Small	45	22.84
Medium	68	34.52
Large	84	42.64
<i>Gender</i>		
Male	143	72.59
Female	54	27.41
<i>Relationship length</i>		
0-3 years	69	35.03
3-6 years	77	39.08
> 6 years	51	25.89

3.1.2 | Measures

The measures were adapted from the existing established scales. *Brand hate* was measured using a six-item scale from Hegner et al. (2017). *Complaining* was measured by using a three-item scale by Zeelenberg and Pieters (2004). The four-item scale for the *boycott* was by Klein et al. (2004) and Muhamad et al. (2019). Finally, *retaliation* was operationalized by using a three-item scale from Grégoire and Fisher (2006) and Thomson et al. (2012). The *relationship length* was measured using a single item from Dagger et al. (2009). Later, it was categorized into three categories (i.e., 0-3 years, 3-6 years, and > 6 years) to obtain three levels of moderator. All the items were measured on a 7-point Likert scale, with 1=strongly disagree and 7=strongly agree. We also measured the control variables, i.e., firm size and product category. *Firm size* was controlled due to its known effect on attitudes and behaviors in business relationships (Boyle et al., 1992). It was operationalized based on the sales reported last year and the number of employees of the buyer firm, and then it was categorized into small, medium, and large firms. Moreover, product category was also controlled to avoid differences in customer behaviors associated with product category idiosyncrasies (Fetscherin et al., 2014).

3.1.3 | Analyses and results

The confirmatory factor analysis yielded model fit scores that demonstrated a good fit ($\chi^2(78) = 215.322$, $\chi^2/df = 2.761$, SRMR = .062, RMSEA = .067, GFI = .932, AGFI = .895, CFI = .964; TLI = .952, RFI = .926, NFI = .945). Then, the tests for convergent and discriminant validity were performed. We used three indicators to assess the convergent validity: factor loadings, composite reliability (CR), and average variance extracted (AVE). All of the factor loading values exceeded the 0.70 threshold, except one boycott (0.63) item, but we retained it in the analysis. The CR scores were above 0.70, and AVE values were over 0.50. Cronbach's alpha values also surpassed 0.70.

Table 3. Convergent validity

Construct	Statement	λ	CR	AVE	α
Brand Hate (6 items)	I'm disgusted by this brand.	0.74	0.92	0.58	0.76
	I don't tolerate this brand and its company.	0.77			
	The world would be a better place without this brand.	0.77			
	I'm totally angry about this brand.	0.68			
	This brand is awful.	0.81			
	I hate this brand.	0.87			
Complaining (3 items)	I have complained to employees of this brand.	0.82	0.90	0.70	0.88
	I have filed written complaint to the brand.	0.95			
	I have complained to external agencies about this brand.	0.87			
Boycott (4 items)	I plan to boycott this brand.	0.98	0.89	0.69	0.78
	I will boycott this brand.	0.95			
	I would feel better about myself if I boycott this brand.	0.63			
	I would feel guilty if I buy this brand.	0.72			
Retaliation (3 items)	I have taken action to get even with this brand.	0.77	0.88	0.57	0.78
	I have tried to punish this brand in some way.	0.71			
	I talked about this brand in negative terms to some of our commercial partners.	0.81			

λ = Factor loading, CR = Composite reliability, AVE = Average variance extracted, α = Cronbach's alpha

Table 4. Correlations and discriminant validity

	Brand hate	Complaining	Customer boycott	Retaliation
Brand hate	0.76			
Complaining	0.45	0.83		
Customer boycott	0.33	0.25	0.83	
Retaliation	0.37	0.60	0.18	0.75
Mean	4.47	3.99	5.66	2.68
Standard deviation	0.95	1.59	1.26	1.02

For discriminant validity, we followed the [Fornell-Larcker \(1981\)](#) approach ([Table 3](#)). The square roots of AVE were greater than the construct correlation with other constructs ([Table 4](#)). Hence, the convergent and discriminant validity were achieved. The fit of the proposed model was tested through structural equation modeling (SEM). The results show a good model fit: $\chi^2 (78) = 223.98$, $\chi^2/df = 2.87$, SRMR = 0.07, RMSEA = 0.07, GFI = 0.93, AGFI = 0.89, CFI = 0.96; TLI = 0.95, RFI = 0.92, and NFI = 0.94.

The results for direct and mediation effects are exhibited in [Table 5](#). These estimates were obtained after controlling for firm size and product category. Brand hate significantly affects complaining ($\beta = 0.45$, $p < 0.01$, $t = 3.53$). Similarly, the relationships between brand hate and two outcome variables are found significant: customer boycott ($\beta = 0.21$, $p < 0.05$, $t = 8.89$) and retaliation ($\beta = 0.18$, $p < 0.05$, $t = 4.67$). Therefore, H1–H3 are supported.

Table 5. Hypotheses results

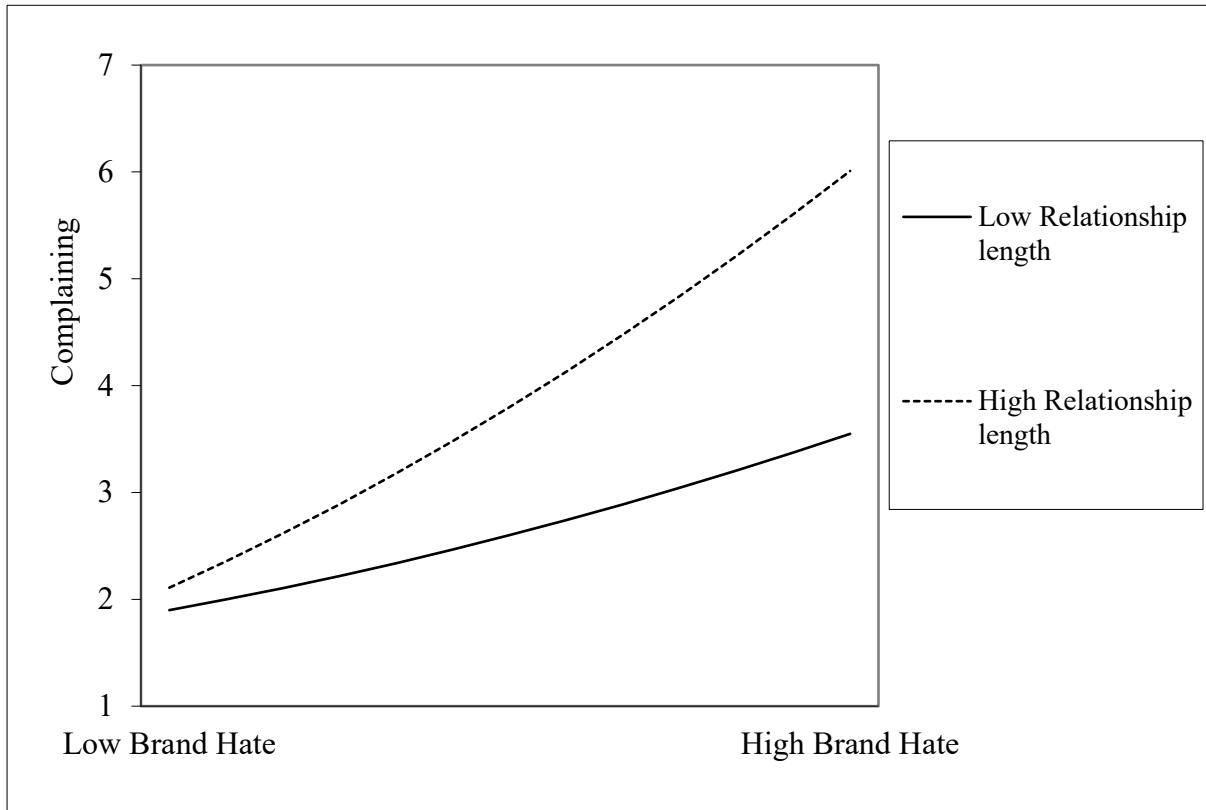
Relationship	Complaining	Customer boycott	Retaliation	Result	
<i>Predictors</i>					
Brand hate (<i>H1–H3</i>)	0.45**	0.21*	0.18*	Supported	
R ²	0.22	0.34	0.12		
<i>Mediation effects</i>					
Brand hate → Complaining (<i>H4–H5</i>)	-	0.07 (95% CI, 0.01, 0.13)	0.20 (95% CI, 0.14, 0.26)	Supported	
<i>Moderation</i>					
	Interaction term	0–3 years	3–6 years	>6 years	
Brand hate × Relationship length → Complaining (<i>H6a</i>)	0.15*	0.07 (95% CI, 0.08, 0.16)	0.13 (95% CI, 0.11, 0.18)	0.28 (95% CI, 0.19, 0.31)	Supported
Brand hate × Relationship length → Customer boycott (<i>H6b</i>)	0.13*	0.04 (95% CI, 0.01, 0.08)	0.14 (95% CI, 0.05, 0.19)	0.23 (95% CI, 0.18, 0.27)	Supported
Brand hate × Relationship length → Retaliation (<i>H6c</i>)	0.10*	0.03 (95% CI, 0.02, 0.09)	0.09 (95% CI, 0.09, 0.13)	0.17 (95% CI, 0.11, 0.20)	Supported

Notes: n = 391; CI = confidence interval, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

The test for mediation generated an effect size of 0.07 for the indirect relationship between brand hate and boycott through complaining; its confidence interval (CI) did not include 0 [.01;

.13]. Likewise, the indirect effect between brand hate and retaliation is also mediated by complaining ($\beta = 0.20$; CI [.14; .26]). This is in support of presence of mediation. Hence, H4 and H5 are supported (Table 5).

To test the moderation effects, we used PROCESS in SPSS. Because of interaction terms, we used a mean-centered function in PROCESS. The moderator variable of relationship length was dummy coded (1 = 0–3 years, 2 = 3–6 years, 3 = > 6 years); and we checked the moderation effect for each category. The interaction term of brand hate and relationship length on complaining is stronger when the length of relationship is > 6 years ($\beta = 0.28$, $p < 0.01$) as compared to when it is 3–6 years ($\beta = 0.13$, $p < 0.05$) and 0–3 years ($\beta = 0.07$, $p < 0.05$). Likewise, the interaction effect of brand hate \times relationship length on customer boycott is also found significant (> 6 years; $\beta = 0.23$, $p < 0.05$; 3–6 years; $\beta = 0.14$, $p < 0.05$; 0–3 years; $\beta = 0.04$, $p < 0.05$). We also found a significant interaction effect of brand hate \times relationship length on retaliation, and this effect is stronger for > 6 years ($\beta = 0.17$, $p < 0.05$) and gradually grew weaker for 3–6 years ($\beta = 0.09$, $p < 0.05$) and 0–3 years ($\beta = 0.03$, $p < 0.05$). Hence, H6a, H6b, and H6c are supported (Table 5). The slope analysis for these relationships is graphically presented in Fig. 2.



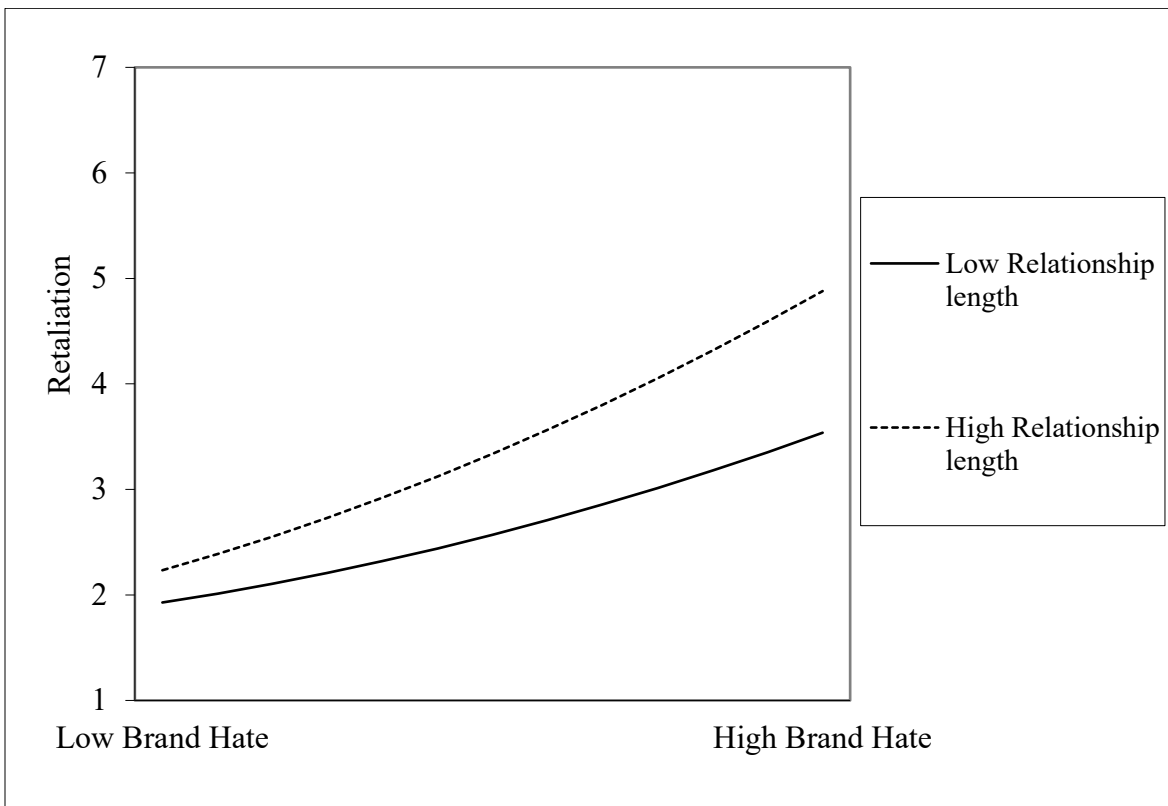
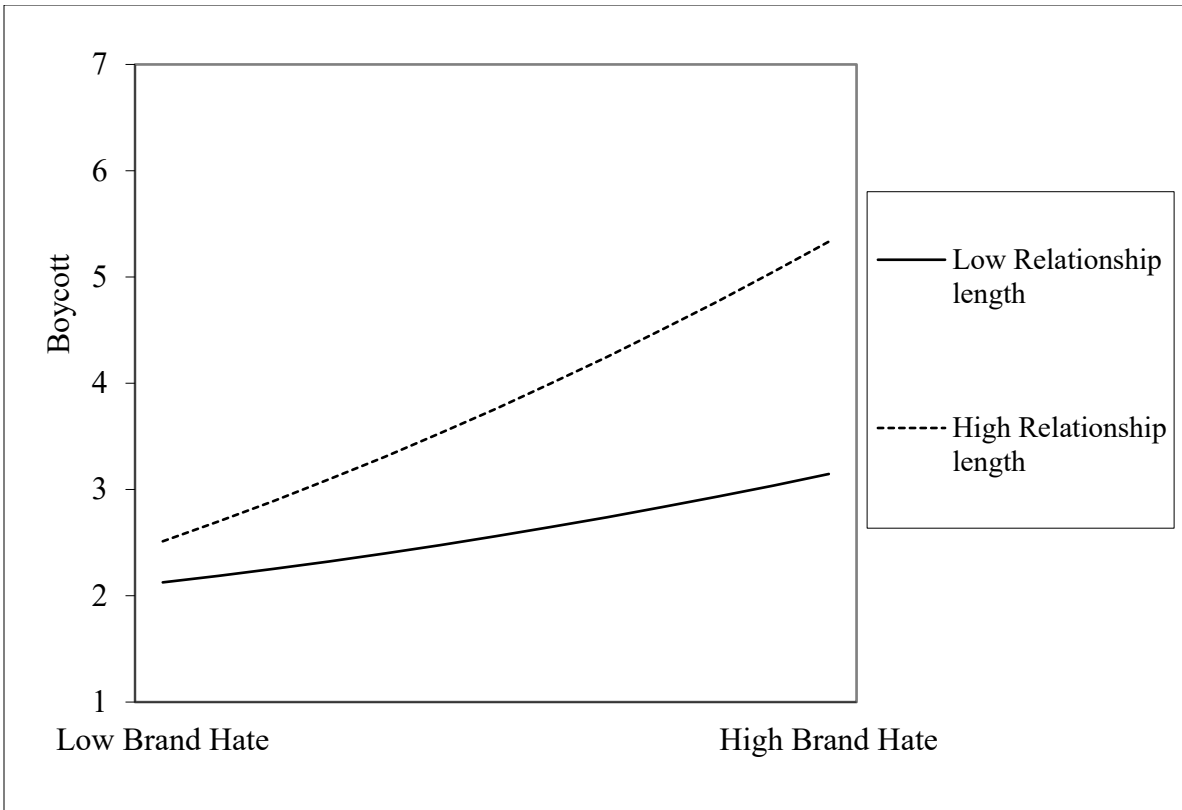


Fig. 2. Moderation of relationship length between brand hate and customer behaviors

3.2 | Study 2: Scenario-based quasi-experiment

In Study 1, survey data from a single industry (hotels and resorts) may limit the generalizability of findings, therefore, in Study 2 additional data was collection following an experimental design; which could offer several advantages over a cross-sectional survey and mitigate the risks of multicollinearity and endogeneity. Our conceptual model within the B2B context will likely benefit more from dynamic and intervention-oriented approaches, which is why a scenario-based experiment seems suitable for enhancing the robustness and applicability of results. This could better control for confounding variables and isolate the actual effects of brand interventions on brand hate and subsequent behaviors. Furthermore, brand hate (the independent variable) is an intense negative emotion, and its interaction with relationship length (moderator) is complex in nature. This may be argued that adopting a scenario-based quasi-experimental approach can address the mismatch between the conceptual model and its testing, offering a more dynamic and causal exploration of the relationships between brand hate, mediating mechanisms, and B2B outcomes.

3.2.1 | Recruitment Procedure and Sample

For study 2, we obtained a list of 600 businesses associated with SMEDA (Small and Medium Enterprises Development Authority) in Pakistan. Using stratified random sampling, we divided those businesses into homogeneous strata according to the product categories (to which their business belongs). We then randomly selected businesses from each stratum to become part of the experiment. In this regard, 251 potential participants were contacted, and 164 consented to participate in the experiment.

The typical respondent of our quasi-experiment was identified as a key decision-maker in his/her firm, and about 90% of these respondents viewed themselves as the primary decision-maker (or had a major influence) in contracting with another firm. Of the 164 participants, 136 completed the study. According to the sample demographics, the respondents were from small (48.7%) and medium businesses (51.3%) across a wide range of industries, including cosmetics and healthcare (18.4%), food and drinks (27.2%), electronics (11.5%), automobiles (12.3%), apparels (27.6%) and others (3%).

As an incentive for participation, we offered the participants a summary of the experiment results. The obtained sample varies equally between small and medium-sized businesses and includes respondents from various industries, thus supporting a high external validity of the obtained experiment results. Moreover, the phenomena are tested in a field setting, supporting the results' external validity. The obtained sample of 136 respondents was enough, considering the high level of effort required to participate in the experiment and the limited time of the target group members.

3.2.2 | Manipulation and measures

The study employed an alternative treatment post-test with a non-equivalent group design as we attempted to investigate the causality of the effect of brand hate on customer behaviors, with varying relationship lengths with the hated brand. In a 2 x 2 between-groups design, scenarios

were given non-randomly to four non-equivalent comparison groups. These scenarios manipulated varying levels of brand hate and relationship length. Each group received one of the four treatments (i.e., Condition 1: **high** brand hate-long relationship length; Condition 2: **high** brand hate-short relationship length; Condition 3: **low** brand hate-long relationship length; Condition 4: **low** brand hate-short relationship length). These scenarios are exhibited in [Appendix A](#). As previously stated, these emotion-based (i.e., brand hate) and relation-based (i.e., relationship length) manipulated variables will likely affect business customers' behaviors. The purpose of the scenarios was to maximize both the amount of variability (in levels of brand hate and relationship length) and the realism of the description. To confirm their adequacy, the scenarios were pre-tested with a sample of executives and managers ($n = 20$) directly involved in decision-making or at least having a major influence on the purchase decisions. The pretest results suggest that these scenarios successfully manipulated brand hate and relationship length and achieved a relatively higher degree of realism. The respondents rated all scenarios as moderately realistic (on a scale of 1 to 7), and none of the scenarios significantly differed from others in terms of degree of realism.

After exposing treatment groups to their assigned condition, all participants responded to items that tested whether manipulation was successful. Then, they were asked to respond to items measuring brand hate. Next, they were asked to state their behaviors, i.e., complaining, boycotting, and retaliating. These variables were operationalized using the same measures of study 1. After completing the experiment, the participants were debriefed and thanked for participating.

3.2.3 | *Analyses and results*

The experimental manipulation was successful; participants in the **high** brand hate condition had higher ratings on the **high** brand hate condition scale ($M_{SBH} = 6.18$, $SD = 1.29$, $M_{MBH} = 2.78$, $SD = 1.80$, $F_{(1, 136)} = 5.30$, $p < 0.025$) than those in **low** brand hate condition. Likewise, those in **low** brand hate condition had higher ratings on the **low** brand hate condition than those in **high** brand hate condition ($M_{MBH} = 5.90$, $SD = 1.35$, $M_{SBH} = 4.52$, $SD = 1.63$, $F_{(1, 136)} = 7.58$, $p < 0.01$). Participants in the long relationship length condition had higher ratings on the long relationship length scale than did those in the short relationship length condition ($M_{LRL} = 6.20$, $SD = 1.18$, $M_{SRL} = 4.60$, $SD = 1.65$, $F_{(1, 136)} = 9.39$, $p < 0.01$). Similarly, those in the short relationship length condition had higher ratings on the short relationship length scale than did those in the long relationship length condition ($M_{SRL} = 5.75$, $SD = 1.29$, $M_{LRL} = 3.30$, $SD = 1.72$, $F_{(1, 136)} = 5.39$, $p < 0.01$).

To test the hypotheses, ANOVA was conducted with complaining as a dependent variable and brand hate (0=**L**BH, 1=**H**BH) and relationship length (0=**S**RL, 1=**L**RL) as fixed factors. Results indicate a significant main effect of brand hate ($F_{(1,136)} = 11.259$, $p < 0.001$, $\eta_p^2 = 0.07$). Specifically, **high** brand hate ($M = 4.74$, $SD = 1.32$) had a higher level of complaining than **low** brand hate ($M = 1.76$, $SD = 1.14$). The relationship length also had a significant main effect on complaining ($F_{(1,136)} = 4.22$, $p < 0.05$, $\eta_p^2 = 0.04$).

A significant interaction effect was observed between brand hate and relationship length on complaining ($F_{(1,136)} = 5.58, p < 0.01, \eta_p^2 = 0.04$). A simple slope analysis indicates that in the case of combining long relationship length and **high** brand hate, a higher level of complaining emerged ($M = 4.42, SD = 1.28$) as compared to when long relationship length was included with **low** brand hate ($M = 3.54, SD = 1.41$). Conversely, we also observed a significant but low interaction effect on complaining when short relationship length was introduced with **high** brand hate ($M = 3.90, SD = 1.25$) and **low** brand hate ($M = 3.58, SD = 1.33$).

Another ANOVA with boycott as a dependent variable revealed a significant main effect of brand hate ($F_{(1,136)} = 6.04, p < 0.01, \eta_p^2 = 0.04$) and relationship length ($F_{(1,136)} = 4.50, p < 0.05, \eta_p^2 = 0.03$). In addition, a significant interaction effect of brand hate and relationship length on boycott was observed with long relationship length leading to a **higher** level of boycott ($M_{SBH \times LRL} = 4.12, SD = 1.10$, vs. $M_{SBH \times SRL} = 3.20, SD = 1.37$; $M_{MBH \times LRL} = 3.80, SD = 1.13$ vs. $M_{MBH \times SRL} = 3.12, SD = 1.42$).

An ANOVA that focused on retaliation as a dependent variable also revealed a significant main effect of brand hate ($F_{(1,136)} = 12.21, p < 0.05, \eta_p^2 = 0.08$). However, no main effect of relationship length was observed ($F_{(1,136)} = 0.90, p > 0.05, \eta_p^2 = 0.001$). Likewise, we observed a significant interaction effect of brand hate and relationship length on retaliation. A higher level of retaliation was observed when relationship length is long as compared to when it is short ($M_{SBH \times LRL} = 4.02, SD = 1.12$, vs. $M_{SBH \times SRL} = 3.30, SD = 1.35$; $M_{MBH \times LRL} = 3.48, SD = 1.24$ vs. $M_{MBH \times SRL} = 3.08, SD = 1.44$).

4 | DISCUSSION

4.1 | Theoretical contributions

The effect of brand hate on behavioral responses has been actively investigated within the B2C segment (Bayarassou et al., 2020; Fetscherin, 2019; Sameeni et al., 2024). However, its role in the B2B sector remains neglected at large. Amidst the rising effects of intense negative emotions in industrial markets (Zhu & Zolkiewski, 2015), a comprehensive understanding of the phenomena of brand hate remains incomplete unless hate-consequences effects are investigated in business relationships (Yadav & Chakrabarti, 2022). The current study attempts to advance the ongoing scholarly debate on brand hate by initiating **a new research trajectory** within the brand hate literature. While prior contributions in the B2C segment link brand hate with multiple unfavorable consumer behaviors (Hegner et al., 2017; Rodrigues et al., 2020), this research adds to the knowledge by finding the effect of brand hate that develops at interpersonal levels and subsequently leads to business buyers' unfavorable behaviors against the selling brand. We support these results from two empirical studies: a survey with the actual business brand haters and a scenario-based quasi-experiment that exposes B2B decision-makers with realistic scenarios manipulating the intensity of brand hate (high versus low hate) and analyzing their behavioral responses using structure equation modeling.

The findings of the study **add** to the brand hate literature (Akrouf & Mrad, 2023; Roy et al., 2022; Sameeni et al., 2024) by investigating its direct effect on various forms of business

customer behaviors, i.e., complaining, boycott, and retaliation. These findings thus complement existing studies on negative hate-affected customer behaviors (He et al., 2021; Vidal, 2014). We found that in B2B buying, the main cause of negative customer behaviors such as complaining, boycott and retaliation is the outcome of hate emotion felt by the primary decision maker in the buying firm. We also find that brand hate triggers boycott and retaliation via complaining. Thus, this research suggests a vital mediation path connecting brand hate and two different forms of customer behaviors (i.e., boycott and retaliation) via complaining.

This study extends our understanding of the customer's choice to adopt complaining as an immediate response to brand hate, eventually leading to two different negative behaviors, which also hold important practical implications. This finding substantiates studies on brand hate in the B2C sector, where hate triggers consumers to immediately approach the brand via complaining to get the issue resolved (Curina et al., 2020; Zhang & Laroche, 2020). However, it advances knowledge by adding an essential mediating mechanism demonstrating that business customers can approach the brand by complaining about hate in the B2B sector. Then, further assessing the selling brand's response to the complaint, the business customer opts for boycotting or retaliating against the selling brand. This finding demonstrates that the outcomes reflect the selling brand's response to customer complaints. The buying firm may either boycott to alter the selling brand's behavior or re-establish the relationship if things move in a better direction. Alternatively, it may retaliate against the selling brand by punishing it and making it pay for the poor experiences.

Finally, on a more detailed level, this study sheds light on the role of relationship length as a necessary boundary condition in explaining outcomes of brand hate in the B2B segment. This perspective broadens our understanding of the link between brand hate and its consequences for business buyers who differ in their relationship duration with the selling brand. Previous findings corroborate existing literature on the effect of relationship length in B2B markets (Ha, 2020; Mukherjee et al., 2023). However, such understanding of the negative emotional states of business buyers is minimal. The current findings signify the effect of relationship length in influencing the consequences of brand hate in business relationships. Mungra and Yadav (2020) find that trust and commitment act as strong catalysts for maintaining customer satisfaction. Hate occurs due to constant and fresh critical incidents (Kucuk, 2019), which indicates that 'commitment' has been violated multiple times. Based on the empirical investigation, including scenarios, manipulating hate intensity and relationship duration, we find that those with longer relationship length and stronger brand hate will adopt a higher intensity of unfavorable behaviors (i.e., complaining, boycott, and retaliation) as compared to those with shorter relationship length and low brand hate. The literature clearly states that qualitatively, younger relationships differ from older ones (Verhoef et al., 2002), and our findings are no different.

With an older relationship comes a particular set of expectations, past experiences, and reference points, which can trigger negative affective states (Mukherjee et al., 2023). Study 1 involves surveying business customers from the hotel sector, which is more hedonic or experiential; hence, when older relationships confront brand hate, it translates vividly into unfavorable customer behaviors. It represents another significant contribution by investigating the business buyers who are the actual brand haters engaged in unfavorable behaviors against the selling brand. However, study 2 involves experimenting with business respondents from multiple product/service industries, and similar findings are obtained (i.e., longer relationships increased the effect of brand hate on unfavorable customer responses and vice versa), thus strengthening the

understanding of the moderating role of relationship length and improving generalizability of the results.

Overall, this study progressively advances our understanding of the brand hate discourse from a B2B relationship perspective. Brand hate felt by key decision makers in buying firms prompts them to engage their organization in unfavorable behaviors against the selling brand. Moreover, our research also contributes to the extended model of Hirschman's exit-voice theory (Hirschman, 1970; Hunt, 1991) by extending its application in the B2B segment.

4.2 | Managerial implications

In the consumption context, the increasing amount of negative information against the brands, boycott campaigns, and collective protests (He et al., 2021; Turner et al., 2020) signals the open expression of negative customer experiences that are causing huge losses to the brands. Therefore, managers must understand the behavioral responses of business customers in extreme negative emotional states (such as hate). This study has important implications for practitioners concerning strategy formulation, communication, and contingency handling of business customers.

The results indicate that brand hate pushes business customers to adopt complaining behavior immediately towards the selling brand. From a brand strategy perspective, it is suggested that brands must substantially invest in such procedures, tools, and activities that can decrease the effect of negative emotions. One aspect of this investment is shortening the complaint-solution cycle. This can be accomplished by systematically recording, prioritizing, and tracking the complaints via efficient B2B CRM systems and database management tools. Also, the procedures involving main boundary spanners or customer service representatives could be integrated into indicators reflecting quick responses to customer complaints. Complaining can further lead to boycotts or retaliation; therefore, early detection of these detrimental customer behaviors is necessary. We recommend that practitioners follow a transparent complaint-handling procedure that reduces unnecessary loops and explains the issue handling procedure to the complaining customer. It will help mitigate the effects of complaining into the next stage of unfavorable customer behaviors.

From a communication strategy perspective, we suggest managers adopt the 'right response strategy' that promotes customer forgiveness. For this purpose, dedicated techniques and procedures are required. 'Debriefs' can explain one's position and de-escalate the impact of negative consequences. Debriefing gives managers a healthy communication opportunity (Zarouali et al., 2017) to sort their customer issues more personally and dedicatedly. A warranty may also be offered as compensation for future potential damages. To effectively deal with boycotts, an implicit apology will work more; however, to deal with retaliation, a more overt response by counter-arguing and stating facts that clarify the brand's position is appropriate.

This study also finds that customers with longer relationship lengths respond more aggressively than those with shorter relationship duration. This is because during those extended periods, customers had spent more time and organizational resources in establishing their business relationships, after which they suffered hate toward the selling brand. In this regard, managers are

advised to use efficient recruiting, training, and rewarding procedures for the staff handling the business customers. The attitudinal skills must be incorporated alongside the technical skills, as the combination of these two (especially in the service sector) builds mutual trust between businesses that acts as a catalyst in adverse situations (Vidal, 2014). Finally, managers should assess the severity of hate and resulting customer behaviors in the initial stages and handle each customer as an individual case. The ones with longer relationship lengths are especially hostile and should be tackled with care to alleviate unfavorable acts and secure the brand image.

4.3 | Limitations and future research directions

This study has some limitations which set the ground for future research directions. First, the two empirical surveys do not differentiate between product categories or brand types. Existing literature reveals that customer responses differ concerning brand type (Sameeni et al., 2022) or product category (Fetscherin, 2014). Hence, future studies may incorporate different brand/product types in investigating hate-consequences relationships in the B2B sector.

Second, the findings suggest customers with longer relationship lengths opt more for unfavorable behaviors. Grégoire et al. (2009) find that relationship quality significantly moderates 'love becomes hate' relationships. Those with prior love bonds have the longest unfavorable reactions, such as revenge. Therefore, we suggest that prior customer-brand relationship quality alongside relationship length should also be investigated. The customers who chose to retaliate against the selling brand might have loved it earlier. Also, a longitudinal study in this regard is likely to give further insights into negative customer-brand relationships in the B2B sector.

Third, the current study investigated the consequences of hate but did not investigate business customers' responses to the selling brand's recovery attempt. Literature associates ways of complaint handling with the future behaviors of not only complainants but also of other customers in the loop (Javornik et al., 2020). Future research must investigate effective response strategies for handling brand hate and soliciting forgiveness (Fetscherin, 2019) in the B2B sector.

Finally, future research on the topic should extend the proposed framework by examining antecedents (e.g., performance-based versus value-based brand stimulus, Kähr et al., 2016) leading to brand hate. Performance-based stimulus is associated with severe performance failure with multiple failed customer-brand interactions. In contrast, value-based stimulus is associated with a brand's malpractices and conflicting values with those of its customers. Both can trigger different escalation paths. Finally, the criticality of the incident, the buying firm's size, dependency, and sales percentage towards the focal brand should also be considered while gauging results.

5 | CONCLUSION

The primary purpose of this study was to examine the consequences of brand hate in B2B sector. Findings confirmed that brand hate leads business customers to adopt unfavorable behaviors such as complaining, boycott, and retaliation. The study also demonstrates that complaining mediates the relationship between brand hate and its consequences. Complaining behavior is adopted as an immediate response to brand hate. Further, depending upon the loops of

interactions and the selling brand's response to complaints, the customer subsequently **adopts two different behaviors**, i.e., boycott and retaliation. Finally, the results confirmed that relationship length moderates the direct effect of brand hate on customer behaviors. Those with longer relationship length are likely to adopt more aggressive behaviors than those with shorter ones. This study contributes to the literature on negative customer-brand relationships in the B2B sector by investigating the hate-outcomes relationships, thus initiating a new research trajectory in brand hate literature. The findings advance the limited understanding of the effect of extreme negative emotions (hate) in the B2B segment and illustrate possible research avenues.

Appendix A. Scenarios for quasi-experiment

Opening statement for all conditions

Your company is working with multiple other businesses and you are the key decision maker in your firm, for the decisions regarding vendor selection or contractual deals with other firms for their supplies or services in different capacities.

Condition 1: (High brand hate-Long relationship length) – (n=36)

One of the business firms 'X' with which you are working from many years, has caused some major inconvenience and let you down multiple times over a period. Despite the fact that your business is working well with the firm X for quite a long duration, still it chose to take advantage by not compensating you for the troubles its has caused.

To your utter surprise and disgust, you came to know that without your knowledge or consent, some contractual amendments were made illegally, by the firm X, which is unfair for your business.

Condition 2: (High brand hate-Short relationship length) – (n=33)

One of the business firms 'X' with which you started working few months ago, has caused some major inconvenience and let you down multiple times. You started working with the firm X some time ago but it chose to take advantage by not compensating you for the troubles its has caused.

To your utter surprise and disgust, you came to know that without your knowledge or consent, some contractual amendments were made illegally, by the firm X, which is unfair for your business.

Condition 3: (Low brand hate-Long relationship length) – (n=34)

One of the business firms 'X' with which you are working from many years, has caused inconvenience to you multiple times by trying to find loopholes in your mutual projects. The issues firm X highlights, are mostly either macro factors i.e., beyond one's control or are very petty in terms of their effect and could be addressed in due time. Despite the fact that your business is working well with the firm X for quite a long duration, still it chose to come up with unfair solutions to the business issues and focus more on maximizing its own, rather than mutual benefits.

Further, the firm X's future proposed plan with your business seems fair to some extent but also falls short on some ethical and legal grounds.

Condition 4: (Low brand hate-Short relationship length) – (n=33)

One of the business firms 'X' with which you you started working some time ago, has caused inconvenience to you multiple times by trying to find loopholes in your mutual projects. The issues firm X highlights, are mostly either macro factors i.e., beyond one's control or are very petty in terms of their effect and could be addressed in due time. You recently started working with the firm X but it chose to come up with unfair solutions to the business issues and focus more on maximizing its own, rather than mutual benefits.

Further, the firm X's future proposed plan with your business seems fair to some extent but also falls short on some ethical and legal grounds.

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