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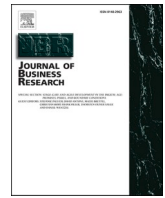
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# Young consumers' brand distrust model: Understanding the antecedents of young consumers' distrust of brands

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## ABSTRACT

Consumer research has shown that brands benefit from consumers' trust in them. However, although consumers' distrust of brands can accordingly have harmful effects on brands, the antecedents of young consumers' brand distrust are not entirely clear. This study proposes a model for young consumer's brand distrust antecedents based on the integration of our findings and prior research. Manual coding and latent Dirichlet allocation were utilized to analyze online research panel participants' open-ended responses on what makes them distrust brands on social media. Our examination revealed several antecedents of young consumers' brand distrust in the context of social media, such as reputation issues, advertising issues, impression management, and commercial collaboration. This study significantly contributes to consumer research by addressing the understudied topic of what makes young consumers distrust brands within the social media context.

## 1. Introduction

The largest newspaper in Finland recently reported that a Chinese retail brand has been specifically targeting young Finnish consumers through social media advertising. When these young consumers were asked about their perceptions of the brand, their responses indicated a high level of distrust: "It worries me whether forced labor was used for the product", "I am very skeptical of rapidly rising brands", "I distrust that what I ordered would actually arrive", "On TikTok, I constantly see ads like, with this code, you get 3–10 free items. It seems like a scam.", "I distrust that the goods will actually arrive. Especially since their prices are so low, I would absolutely want to see and feel what I am buying first. I just distrust it" (Rönkä, 2024). Such responses describe young consumers' distrust of the brand, but what specific factors made them distrust it? This study comprehensively explores the specific factors contributing to young consumers' distrust formation in brands on social media.

Marketing scholars widely agree that consumer trust is a crucial cornerstone for brand success (Rajavi et al., 2019) and a key component of a successful marketing relationship (Gosline, 2015). Defined as

consumers' ability to trust that a brand fulfills its promises (Chaudhuri & Holbrook, 2001), consumers' trust in brands has many positive outcomes, including greater brand loyalty (Delgado-Ballester & Luis Munuera-Alemán, 2005) and increased likelihood of purchases (Chaudhuri & Holbrook, 2001). When consumers trust a brand, they are more likely to commit to a relationship with the brand (Moorman et al., 1992). Brand trust is suggested to form as a result of multiple factors, ranging from overall interaction in brand communities (Habibi et al., 2014) to an individual's sense of safety while online shopping (Ha, 2004).

What remains less understood is brand distrust. Brand distrust refers to consumers' negative, cynical, and suspicious expectations of a brand's future behavior and intentions, based on the brand's prior actions (Cho, 2006; Lee, 2020). Unlike brand trust, brand distrust prevents consumers from buying a brand's products (Edelman, 2024). The damage distrust causes for brands is not always harmful, but sometimes distrust can have a devastating impact on brands (Annisson & Wilford, 1998). One study showed that negative disconfirmation (i.e., when a product promoted by a company fails to meet consumers' high expectations) produces generalized distrust among consumers, resulting in the consumers being

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more likely to negatively evaluate different products from the same company and other companies via carryover effects (Darke et al., 2010). It has also been shown that avoidance, revenge-seeking, and diminished cooperation are outcomes of distrust in general (Bies et al. 2018; Sitkin & Bijlsma-Frankema, 2018). In addition, Ou and Sia (2010) demonstrated that brand distrust lowers consumers' purchase intentions to a greater extent than trust increases their purchase intentions. Thus, it is more important to study how brands can avoid the formation of distrust among consumers than to study how they can gain consumers' trust. Research has suggested that consumers' distrust of corporations, brands, and organizations has grown steadily (Lee, 2020; Septianto et al., 2021). At the same time, according to a trust barometer, 68 percent of participants reported that their ability to trust the brands they buy is more important today than it was before (Edelman, 2021).

But what makes consumers distrust brands? Some studies suggest that consumers distrust brands with obvious problems, such as hidden costs or poor product quality (Mal et al., 2018), incompetence (Do et al., 2021), and an overly complex online presence (Müller et al., 2018). However, beyond the individual cases examined, there is a lack of comprehensive understanding of the factors that make consumers distrust brands (Zhao et al., 2021). In fact, despite the significance of brand distrust, more studies have focused on brand trust (Chaudhuri & Holbrook, 2001; Datta et al., 2018) than on brand distrust (Lee, 2020; Mal et al., 2018). The present study addresses this research gap by comprehensively exploring brand distrust antecedents, focusing particularly on young consumers within the context of social media. We define young consumers as individuals aged 15–29, following the definition widely used in Europe by organizations such as Eurostat, the EU Youth Strategy, and the Finnish State Youth Council (Perovic, 2017).

Studying brands in the context of social media is essential because brands are increasingly investing in their social media presence as part of their brand strategy. This is because social media enables direct communication with customers and drives sales growth, among other benefits (Liadeli et al., 2023). In turn, young consumers are gaining significance as a consumer group for brands due to their increased purchasing power (Hwang & Kandampully, 2012) and growing brand consciousness (Sahay & Sharma, 2010). Moreover, young consumers interact with brands more than other consumer groups because both young people and brands are highly active on social media platforms (Auxier & Anderson, 2021; Oliveira et al., 2022). Young consumers are also active followers of social media influencers who collaborate with brands to promote their products (Reinikainen, 2022). Furthermore, in general, it is important to study brands among young consumers because brands are likely to play a more important role in younger consumers' lives than in older consumers' lives. This is because brands are part of young consumers' identities (Hwang & Kandampully, 2012), a way of self-expression (Eastman et al., 2020), and a means to acquire social status (Wilska et al., 2023). Thus, young consumers appear to have a unique relationship with brands. Therefore, it is especially interesting to examine what makes young consumers distrust brands — distrust that discourages young people from buying products from the brand (Edelman, 2024) and erodes the relationship between a brand and the consumer. Despite this, only a few consumer–brand relationship studies have focused on young consumers (Eastman et al., 2020; Hwang & Kandampully, 2012; Wallace et al., 2022).

We asked participants to share examples of bad content they have encountered on social media that engendered their distrust toward a brand. The data were obtained from participants aged 15–29 years. Methodologically, we combined manual coding with latent Dirichlet allocation. Manual coding is more subjective than latent Dirichlet allocation but allows for more detailed interpretations, while latent Dirichlet allocation (also known as LDA) can identify latent topics among open-ended responses that a human coder would be unable to identify.

Given the aforementioned adverse effects that distrust can have on brands, and the fact that scholars have suggested that consumers are

increasingly distrusting brands and companies (Lee, 2020; Septianto et al., 2021), it is crucial to understand the antecedents of young consumers' brand distrust. The present study contributes to the existing literature on negative consumer–brand relationships in three ways. First, by studying the antecedents of brand distrust, this research addresses the call to improve our limited understanding of negative consumer–brand relationships (Khatoon & Rehman, 2021; Roy et al., 2022). Specifically, by revealing the factors that make consumers distrust brands (e.g., reputation issues and commercial collaborations), this study enhances our understanding of how negative consumer–brand relationships develop and highlights consumers' negative experiences in these relationships. Second, while some studies have examined the role of fear, hate, and disappointment within negative consumer–brand relationships (Khatoon & Rehman, 2021), this study focuses on brand distrust—an understudied and distinct aspect of these relationships. Our research thus enhances the scientific understanding of the negative consumer–brand relationship by introducing distrust as a new perspective within this relationship. Third, this study sheds light on the negative consumer–brand relationships among young consumers, who are less studied in the consumer–brand relationship literature (Hwang & Kandampully, 2012; Wallace et al., 2022).

## 2. Literature review

### 2.1. Trust and distrust as distinct concepts

Some scholars have treated trust and distrust as the two ends of a spectrum (Mal et al., 2018). However, most studies have treated distrust and trust as distinct concepts (Ki et al., 2022; Ou & Sia, 2010). Although trust and distrust are often considered distinct concepts, they can have similar antecedents, but such antecedents have differential effects on trust and distrust. As McKnight and Choudhury (2006) put it, “having different antecedents and outcomes is probably more a matter of degree than a black-and-white projection. Therefore, we predict that certain antecedents are more strongly related to trust than distrust” (p. 483). For example, in one study, the negative effects of a firm's competence level lowered consumers' distrust to a greater extent than its positive effects increased consumers' trust (Cho, 2006). However, research has also shown that distrust and trust can have distinct antecedents (Lewicki et al., 1998). To illustrate, Seckler et al. (2015) found that distrust is predominantly affected by a website's poor design, such as pop-ups and a complex layout, while trust is based on social cues, such as recommendations by friends. Likewise, Zhao et al. (2021) argued that distrust and trust have different antecedents. They found that unreasonable label prices and poor product performance caused distrust, while extra service, firms' good spirit, and retailers' localness made consumers trust the store. They also noted that although unreasonable label prices caused distrust, reasonable label prices alone are not sufficient to make consumers trust the store. There is also neuroscientific evidence that trust and distrust activate different brain parts; for instance, trust activates the anterior paracingulate cortex and distrust activates the amygdala (Dimoka, 2010).

### 2.2. Consumer–Brand relationship theory

To succeed, brands attempt to establish strong relationships with their customers. Scholars have long been interested in these relationships (e.g., Aaker et al., 2004; Fournier, 1998), also known as consumer–brand relationships. Fournier (1998) developed the consumer–brand relationships framework and identified different types of consumer–brand relationships and six factors reflecting relationship quality, such as love, passion, intimacy, and commitment. Studies have also compared consumer–brand relationships with relationships between individuals (e.g., Aaker et al., 2004; Fournier, 1998) and focused on consumer–brand relationship quality (Fournier, 1998).

One useful model for understanding consumer–brand relationships is

the Brand Relationship Wheel made by [Fetscherin et al. \(2021\)](#). It suggests that a consumer's response to a brand's actions can be observed through four main components: the emotional component (i.e., how consumers feel about the brand), rational component (i.e., what consumers think about the brand), communication component (i.e., what and where consumers say about brands), and transactional component (i.e., what consumers do or do not do with the brand; [Fetscherin & KC, r. p., 2021](#); [Fetscherin, Veloutsou, & Guzman, 2021](#)). The Brand Relationship Wheel allows researchers to demonstrate how their own research contributes to consumer–brand relationship literature and to which component specifically ([Fetscherin et al., 2021](#)). Since this study focuses on brand distrust, the most crucial component of this study is the emotional component ([Fetscherin et al., 2021](#)).

Although some studies have focused on negative consumer–brand relationships, such as brand hate ([Fetscherin, 2019](#); [Zarantonello et al., 2016](#)) and brand disengagement ([Insch & Stuart, 2015](#)), most studies have focused on positive consumer–brand relationships ([Fetscherin et al., 2021](#); [Khatoun & Rehman, 2021](#)), such as brand love ([Palusuk et al., 2019](#)). However, there has been a call for further understanding of negative consumer–brand relationships ([Khatoun & Rehman, 2021](#); [Roy et al., 2022](#)). This might be because negative relationships are more common than positive ones ([Fournier & Alvarez, 2013](#)) and because negative relationships can harm a brand more than positive relationships can benefit it ([Baumeister et al., 2001](#)).

This study addresses the need to better understand negative consumer–brand relationships ([Khatoun & Rehman, 2021](#); [Roy et al., 2022](#)) by exploring the antecedents of brand distrust, which have received limited attention in existing research ([Zhao et al., 2021](#)). Furthermore, this study focuses on young people, who have been studied only sparingly in brand literature ([Hwang & Kandampully, 2012](#)), even though the meaning of brands can be particularly important for young consumers ([Wilksa et al., 2023](#)) as already mentioned.

### 2.3. How brand distrust is different from other related concepts

Brand distrust is closely related to many other concepts, such as brand disappointment, brand regret, brand divorce, brand avoidance, brand disengagement, and brand hate. The following section introduces these closely related concepts and elucidates their conceptual differences from brand distrust.

Brand distrust refers to a consumer's negative perceptions and expectations of brands' actions, motives, and intentions ([Lewicki et al., 1998](#)) and to a consumer's belief that a brand is incompetent and may even act harmfully toward the consumer ([Cho, 2006](#)). [McKnight and Chervany \(2001\)](#) introduced four types of distrust beliefs: distrusting belief-competence (i.e., one's belief that another person is incapable of doing what is needed), distrusting belief-benevolence (i.e., one's belief that another person is not motivated to act in line with one's interests and does not care about these interests), distrusting belief-integrity (i.e., one's belief that another person is not sincere and does not keep their promises), and distrusting belief-predictability (i.e., one's belief that another person's actions are not consistent enough to predict; [McKnight & Chervany, 2001](#)).

Brand hate is an emotion-based concept; scholars define it as a collection of consumers' negative feelings toward the brand, such as disgust, anger, and contempt ([Fetscherin, 2019](#); [Zarantonello et al., 2016](#)). Research shows that consumers' negative past experiences and ideological incompatibility with the brand can lead to brand hate ([Hegner et al., 2017](#)). Brand hate, in turn, can lead to brand switching, complaining behavior, and brand retaliation ([Fetscherin, 2019](#)). Compared to brand distrust, which is associated with cynicism, suspicion ([Cho, 2006](#)), and negative expectations ([Lewicki et al., 1998](#)), brand hate elicits more intense emotions. Consequently, the outcomes of brand hate may be more severe than those of brand distrust.

Brand disappointment refers to a consumer's negative emotion that arises when their expectations fail to meet a brand's performance, while

brand regret arises when a decision-maker realizes they have made the wrong choice ([Zeelenberg & Pieters, 1999](#)). Thus, brand regret and brand disappointment are typically associated with past events, whereas brand distrust specifically concerns negative beliefs and expectations regarding a brand's future actions. However, research suggests that brand regret and brand disappointment may be considered as antecedents of brand distrust ([Martinez & Zeelenberg, 2015](#)). Consumers who are disappointed with a brand are likely to engage in word-of-mouth and complaining behavior ([Zeelenberg & Pieters, 1999](#)). Research has also found that brand regret is negatively connected to brand repurchase intentions through decreased satisfaction ([Davvetas & Diamantopoulos, 2017](#)). However, although disappointment and regret are conceptually distinct from distrust, it is plausible that consumers who distrust brands are also likely to have decreased repurchase intentions.

Brand divorce refers to the dissolution of a relationship between a brand and a consumer ([Sussan et al., 2012](#)). Consumers can break up with a brand if they are dissatisfied with the brand, find a better alternative, if the brand is untruthful ([Aaker et al., 2004](#); [Lopez, 2021](#)), or because of consumers' self-transformation ([Sussan et al., 2012](#)). When consumers break up with a brand, they typically stop using the brand but can also spread negative word-of-mouth about the brand ([Lopez, 2021](#)). Therefore, brand divorce appears to be a more intense concept than brand distrust. However, brand distrust can potentially lead to brand divorce.

Brand avoidance, on the other hand, refers to a consumer's intentional and conscious choice to avoid a particular brand ([Lee et al., 2009](#)). Research shows that consumers avoid brands due to undelivered promises (e.g., poor product performance), unappealing promises (e.g., a brand is perceived inauthentic), and detrimental promises (e.g., avoiding a brand from a disliked country) ([Lee et al., 2009](#)). Research has also shown that brand hate can lead to brand avoidance ([Roy et al., 2022](#)). Consumers' brand avoidance hurts brands by leading to a loss of potential customers and financial losses.

Brand disengagement, which is closely related to brand avoidance, is defined as a psychological motive to distance oneself from a specific brand ([Villanova & Matherly, 2024](#)). Studies have identified several antecedents of brand disengagement, such as service failures, experienced traumas ([Bowden et al., 2015](#)), and perceived social influence ([Kumar & Shankar, 2023](#)). Brand disengagement negatively affects brands' revenue and reputation ([Vatavwala et al., 2022](#)). Additionally, research suggests that brand disengagement can lead to a total termination of the brand-consumer relationship ([Van Nguyen et al., 2019](#)). Brand avoidance and brand disengagement can be considered outcomes of brand distrust. Since they represent more concrete behavioral responses and follow distrust, they are likely to have greater consequences for brands than mere distrust.

But why does studying brand distrust matter? Brand distrust can significantly erode the consumer–brand relationship because consumers who distrust a brand are less likely to buy products from that brand ([Edelman, 2021](#)). Consumers may also seek revenge or avoid the brand ([Bies et al., 2018](#); [Sitkin & Bijlsma-Frankema, 2018](#)). Thus, it is important to understand what makes consumers distrust brands. However, because distrust is conceptually distinct from related negative aspects (e.g., brand hate), brand distrust is likely to have different antecedents. Identifying these antecedents would provide valuable insights into what makes consumers distrust brands and, thus, erode the relationship between consumer and brand. If we do not know these antecedents, some brands may unknowingly behave in ways that drive distrust. Theoretically, studying brand distrust can also contribute to the Brand Relationship Wheel and its emotional component (i.e., how consumers feel about the brand) ([Fetscherin et al., 2021](#)). Given that brand trust is already integrated into the Brand Relationship Wheel, adding distrust could further enhance the model's explanatory power by providing a deeper understanding of the negative relationships between consumers and brands.

## 2.4. Reasons for consumers' brand distrust

Although research on the antecedents of brand distrust remains limited (e.g., Zhao et al., 2021), even fewer studies have focused exclusively on brand distrust among young people, including underage consumers. This is the major gap this study addresses. It is important to understand brand distrust antecedents specifically among young consumers because the antecedents of young consumers are different from those of older consumers. This is because young consumers interact with brands more frequently on social media (Auxier & Anderson, 2021; Oliveira et al., 2022). Therefore, young consumers' brand distrust antecedents are more likely to stem from social media factors. Brands are also an important part of young people's identities as consumers (Wilska et al., 2023), as "right" brands allow young consumers to fit in with the social groups of their peers (Miles et al., 1998). Moreover, young consumers tend to change brands often and favor newer brands, unlike older consumers who usually prefer brands they already know (Lambert-Pandraud & Laurent, 2010). Likewise, younger consumers (Gen Z) often prefer brands that advocate for social equality, while older consumers (Gen X) prioritize brands that emphasize the importance of protecting customers' data (Haan, 2024). As a result, it is likely that the factors influencing consumers' distrust may vary by age, with social equality issues, for instance, potentially being a more significant driver of distrust for younger consumers compared to older consumers.

As we aim to propose a brand distrust model based on the integration of prior research and the results of the current study, we discuss here previous studies that have proposed brand distrust antecedents. We also review prior research on antecedents of concepts related to brand distrust, such as brand disappointment, brand regret, brand divorce, brand avoidance, brand disengagement, and brand hate (see Table A1 in Appendix A).

In terms of reputation issues, research shows that consumers distrust service providers who repeatedly display incompetence (Do et al., 2021). Likewise, consumers' awareness of the immorality of a firm (Sharma et al., 2020) and poor customer service have been identified as antecedents of brand distrust (Sthapit & Björk, 2019). In addition, firms' lack of humanitarianism (e.g., lack of respect; Cambor & Alcover, 2019), consumers' perceptions of injustice (Dalzotto et al., 2016) and lack of benevolence (Windisch et al., 2019), and negative media coverage (Zhao et al., 2021) lead to higher levels of distrust.

In relation to advertising, Gretry et al. (2017) demonstrated that if a brand uses an informal communication style on social media, consumers who are not familiar with the brand are less likely to trust it. Likewise, Darke and Ritchie (2007) showed that deceptive advertising leads to higher distrust among consumers. In addition, research has suggested that green advertising can lead to higher distrust if consumers perceive the advertisements as misleading and biased (Matthes & Wonneberger, 2014).

Poor content by firms can also produce distrust. Ou and Sia (2010) found that in an online context, if the overall functionality of an e-vendor's website is poor, consumers become distrustful. Similarly, Seckler et al. (2015) found that consumers' distrust is triggered by poor website design (e.g., design that features complexity and pop-ups). Moreover, Müller et al. (2018) revealed that consumers' perceptions of issues with banks' websites, such as complexity and excessive information can lead to distrust.

Product issues can also make consumers distrust brands. For instance, Mal et al. (2018) found that consumers tend to distrust brands that conceal costs and have poor products. Moreover, compared to those with negative expectations, consumers with positive expectations of a company feel greater distrust during a brand crisis, (e.g., a decline in product quality), as their high expectations were not met (Lee, 2020).

Moreover, Gong and Wang (2021) suggested that if consumers perceive that brands have violated the consumer-brand contract (i.e., psychological brand contract violation), they are more likely to participate in brand retaliation and boycotting. Thus, it is plausible that such

violations can also lead to brand distrust. This idea is supported by the fact that when a company breaches employees' psychological contract, it leads to increased distrust of the company among employees (Rani et al., 2018). More generally, consumers' general tendency to distrust people has been shown to be an antecedent of distrust toward organizations and business agents (Adams et al., 2010; Benamati et al., 2010; Lee et al., 2018).

In relation to brand disappointment and regret, research has shown that consumers may feel disappointment if a product does not meet their expectations (Knittel et al., 2016). High-loyalty consumers experience higher disappointment than low-loyalty consumers when their expectations are not met (Mookherjee et al., 2021). Studies have also shown that brand regret arises from making the wrong choice (i.e., choosing a different brand might have been a better decision) and includes self-blaming (Zeelenberg & Pieters, 2004).

In relation to brand avoidance, research shows that consumers with higher well-being are more likely to avoid brands because well-being enhances self-control, which enables them to resist buying products from brands they see as lacking moral values (Kuanr et al., 2022). Products' poor performance, an unpleasant store environment, and perceptions of a brands' unfamiliarity and impersonality have also been identified as antecedents of brand avoidance (Lee et al., 2009). Moreover, ethical consumers tend to avoid certain brands due to brands' past wrongdoing and perceived greenwashing (Strandvik et al., 2013).

In terms of brand divorce and brand disengagement, research has suggested that consumers' self-transformation (e.g., changes in their values) can lead to brand divorce (Sussan et al., 2012). Fournier (2014) suggested that consumers break up with brands that ignore their feedback, fail to meet their expectations, or experience a decline in quality. Studies have identified various antecedents of brand disengagement, including lack of brand awareness, weak brand identification, lack of social responsibility (e.g., use of sweatshops), and consumer frustration (de Villiers, 2015; Insch & Stuart, 2015). Studies have also identified various antecedents of brand hate, including violations of consumers' expectations and corporate wrongdoing (Zarantonello et al., 2016), negative experiences with a brand and unethical corporate practices (Zarantonello et al., 2018), a consumer's personality traits (e.g., a high level of conscientiousness) (Kucuk, 2019a), product and service failures (Kucuk, 2019b), brands' moral wrongdoing (Romani et al., 2015), and brands' perceived social irresponsibility (Roy et al., 2022).

Even though existing studies have proposed several determinants of consumers' distrust of brands, organizations, and firms, there is a lack of comprehensive understanding regarding all factors that cause young consumers to develop brand distrust. Therefore, this study proposes a model for young consumers' brand distrust based on the integration of prior findings and the results of the current study to acquire a holistic understanding of what makes young consumers distrust brands. The research question is as follows: What makes young consumers distrust brands on social media?

## 3. Data and methods

### 3.1. Data collection

We utilized a professional polling company's online international consumer research panel system (CINT) to gather a large data set. The polling company was responsible only for the data collection (February 25–March 28, 2019). The panel included 126 panels from Finland and 258 panels from the UK. The final sample size was 2,674 (missing = 17), including 1,330 Finnish participants and 1,344 British participants. The target groups for this study were formed in the following manner: Finnish and British men and women were divided into different age groups (15–19, 20–24, and 25–29). These groups were balanced to ensure their comparability. The CINT system uses random sampling to form a research population, and the obtained sample is representative of age, gender, and area of residence. The participants received

approximately one dollar as compensation for their participation. The participants were asked the following open-ended question: “What makes you distrust brands on social media? Please share, for example, cases of bad content you have come across.”

### 3.2. Methods and analysis strategy

We used a mixed-methods approach in our analysis. Specifically, we used latent Dirichlet allocation and manual coding together. Since latent Dirichlet allocation is a computer-based process, and manual coding requires human work and interpretation, they are complementary. While it is difficult for computers to detect irony, it is nearly impossible for a human coder with a limited cognitive capacity to identify latent topics from a large data set. We were thus interested in comparing the results obtained through manual coding to those obtained through the more automated latent Dirichlet allocation process to achieve a more comprehensive understanding of what makes young consumers distrust brands.

#### 3.2.1. Manual coding process

We started the process by removing missing, unclear, or off-topic responses (e.g., racism). The number of manually analyzed open-ended responses was 1,730; this number does not correspond to the number of participants because responses were duplicated if they were relevant to more than one topic. The manual coding analysis was based on a preliminary analysis of the data set by two bachelor students, supervised by some of the authors of this study and part of the research project (Böger & Bööck, 2020), who applied a mostly theoretically driven coding approach (Stemler, 2000). This preliminary analysis established the main categories and subcategories, forming the foundation of this study. Nevertheless, the analysis conducted by the students had not been further explored or published in a peer-reviewed academic work. This study aimed to evaluate, review, and enhance the analysis and its findings by analyzing the same data again using manual coding.

In the first step, keeping the original main categories in mind and thoroughly reviewing the dataset, we categorized the responses into the following theory-based main categories: brand reputation (Do et al., 2021; Sharma et al., 2020), advertising (Darke & Ritchie, 2007; Koslow, 2000), content (Müller et al., 2018; Ou & Sia, 2010; Seckler et al., 2015), violations against consumers (Cambler & Alcover, 2019), and products (Lee, 2020; Mal et al., 2018). Many of the previous main category findings were verified and some were refined. In addition, as some responses could not be categorized into the existing topics, we also created a “general issues” topic. In the second step, we kept in mind the earlier subcategories but took a more data-driven approach, went through the data carefully, and further categorized all responses within the main categories into smaller subcategories based on the response content. The newly identified subcategories can be compared to the original subcategories, but the final results of this study are mostly based on our new analysis. This new data-coding process needed to be established to gain verified manual coding results that could be compared with the findings of the latent Dirichlet allocation.

Originally, our purpose was to compare Finnish and British consumers. While the UK and Finland both have highly developed economies and consumers with high educational levels, they also exhibit differences. The UK is a much larger and older consumer society than Finland, with clearer social class divisions. Thus, it is possible that consumers in these countries differ to some extent. However, our initial analyses showed that the brand distrust antecedents for Finnish and British consumers were not significantly different (see Appendix B). Therefore, it was reasonable to combine these samples and analyze the participants as a single group.

#### 3.2.2. Latent Dirichlet allocation

Latent Dirichlet allocation is a probabilistic content analysis method that is used to identify hidden topics within text-based data (Blei et al.,

2003). The basic assumption is that the words within documents are generated from topics and that each document includes a combination of topics, while each word has a certain probability of belonging to a certain topic (Blei et al., 2003). Latent Dirichlet allocation assumes that co-occurring words within the same document have a higher probability of belonging to the same topic compared to words that do not occur within the same document and that documents containing the same words are likely to contain the same topics (Dahal et al., 2019).

We applied the following commonly used steps to preprocess and clean the data: the removal of stop words, tokenization (bigrams), and lemmatization. R-software was used along with essential packages, including “tidytext,” “udpipe,” “topicmodels,” and “ldatuning.” We also used the suggested metrics by various studies for estimating the accurate number of topics (Deveaud et al., 2014; Griffiths & Steyvers, 2004). The final decision on the accurate number of topics was also based on the number of categories identified through the manual coding process as well as on the comprehensibility and interpretability of the topics.

Latent Dirichlet allocation was combined with manual coding, an approach validated in prior studies. Lee et al. (2022) combined latent Dirichlet allocation with manual coding to extract themes from dementia discussions on Twitter. They found that themes identified by manual coding and latent Dirichlet allocation were predominantly similar. Likewise, Hagen (2018) found that the themes identified by latent Dirichlet allocation were similar to those identified by human coders. The use of both latent Dirichlet allocation and manual coding is beneficial because they are complementary. For example, in one study, latent Dirichlet allocation found a theme that manual coding missed, and vice versa (Nanda et al., 2023). While manual coding typically yields more nuanced results than latent Dirichlet allocation (Miyaka et al., 2023), latent Dirichlet allocation complements human coding by providing less biased topics (Hagen, 2018). Thus, significant differences between themes produced by latent Dirichlet allocation and manual coding may indicate shortcomings in manual coding and the need for revisions. Therefore, latent Dirichlet allocation works as a triangulation method, allowing for the comparison of findings from humans and findings from a computer. Further, the use of latent Dirichlet allocation in this study can serve as a point of reference in the future if we or another research team works with a large data set for which manual analysis would be implausible.

We decided to utilize the entire combined sample, including Finnish and British participants. This means that latent Dirichlet allocation was executed for the whole sample; before this, Finnish responses were translated into English using Microsoft Copilot. Unlike similar AI-powered tools, Microsoft Copilot is designed with safety features to protect data and prevent it from leaking to third parties.

## 4. Results

### 4.1. Manual coding results

We identified six topics from the analysis representing antecedents of brand distrust among young consumers ( $n = 1,730$ ): product issues ( $n = 36$ ), general issues ( $n = 92$ ), violations against consumers ( $n = 266$ ), content issues ( $n = 221$ ), advertising issues ( $n = 518$ ), and reputation issues ( $n = 597$ ). Participants considered issues regarding advertising and reputation to be the main factors that engendered their brand distrust.

Participants mentioned poor product quality and product price as topics causing their brand distrust, as reflected in the following quotations from the participants. One participant mentioned that “Phones from a well-known brand that were blowing up made me feel a loss of trust in them—I didn’t want to buy another phone from that brand after that event,” while others mentioned they experienced distrust “if a brand product is too cheap,” or “if brands rip customers off.” Another participant mentioned “low quality products” as a concern.

Participants also mentioned general distrust in companies, brands,

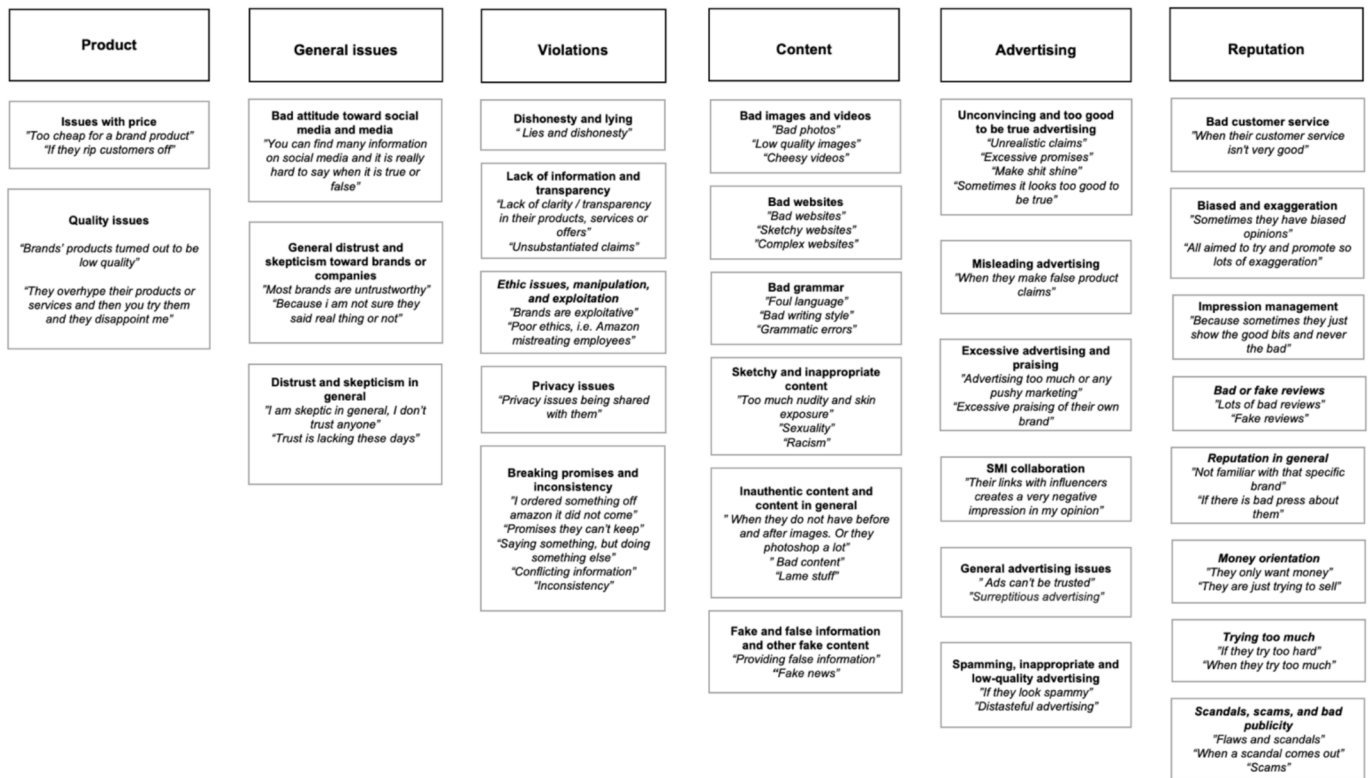


Fig. 1. Illustration of the Main Topics and Subtopics.

and social media or even distrust in general as topics contributing to their brand distrust: participants provided comments such as “you never know the truth behind the camera,” “most brands are untrustworthy,” “they can make you believe anything with a good marketing strategy,” and “I am a skeptic in general and don’t trust anyone.”

In terms of brands’ violations against consumers, participants mentioned brands’ overall inconsistency as a reason for their brand distrust: they noted brands “saying something, but doing something else”, “the visible two-faced nature of brands,” and “inconsistency” as issues. They also mentioned privacy issues, such as “the constant want for access to my personal information” and “data protection and selling personal details,” and brands’ lack of transparency as topics influencing their distrust. Brands’ dishonesty (one participant highlighted “lies and dishonesty” as an issue) was also a topic affecting consumers’ distrust. Participants also perceived that broken promises (“promises they can’t keep”) engendered their brand distrust. Lastly, participants noted that their distrust tends to grow if brands “do anything ethically wrong” or “take advantage of younger fans.”

Participants also perceived poor content, such as “irrelated videos” and “poor image and video quality,” and inappropriate content, such as content featuring “racism,” “only white models,” “sexuality,” “complex websites,” and “poor design,” as topics contributing to their brand distrust. Grammar issues, such as “poor grammar,” “poor language,” and “rude language,” were also mentioned. Also, information issues, such as “fake information,” “fake news,” and “fake stories,” led to their distrust.

The most common distrust topic among young consumers was reputation issues. For instance, many participants expressed concerns about brands being overly focused on profit: participants wrote comments such as “they say things just to enhance sales,” “they are only interested in making money,” and “they only want sales.” Participants also mentioned that bad customer service caused brand distrust: “unkind or inappropriate customer service,” “arguing with customers publicly,” or “they don’t reply to comments expressing negative service by a customer,” and “bad customer service causes distrust.” Moreover, many

participants identified bad reviews as a reason for their distrust of brands: “bad reviews and comments” and “bad reviews of the brands.” They also considered fake reviews as contributing to their distrust. They wrote that brands “being able to remove bad reviews, so you can only see the good reviews” leads to distrust and that “fake reviews” do as well. Some participants also noted that distrust tends to grow if the brand has “bad press”, if they were “not familiar with a brand”, and if “negative news” or “rumors” surrounded a brand. Participants also brought up “a social media influencer promoted a controversial cosmetic brand” as a scam leading to distrust and noted that distrust forms “when a scandal comes out.” Distrust was also engendered if brands tried too hard: participants highlighted brands “trying to get too cozy with shoppers” and “trying try too hard” as issues. Brands’ impression management also affected distrust: participants wrote that brands are “only going to show the good stuff,” and that brands sometimes “just show the good bits and never the bad,” and that “you only get the good bits.”

The second most common distrust topic among consumers was advertising issues. Consumers reported that poor-quality advertising (“cliché advertisements,” “distasteful advertising”) and excessive advertising and praise (“excessive praising,” “too much praising,” “the excessive amount of forced video and banner advertising that happens a lot on Twitter, Facebook, and YouTube,” “advertising too much or any pushy marketing”) contributed to their distrust. Misleading advertising (“when they make false product claims,” “misleading advertisements,” “misleading offers”) was also mentioned frequently. Brands’ problematic collaborations with social media influencers also made participants distrust the brands. Participants seemed suspicious about the commercial nature of such collaborations: they wrote that “when brands get celebs to advertise their products, you can tell it is forced,” “they make me distrust in social media because some influencers don’t tell the truth,” “they pay people for good reviews,” “if a content has paid collaboration, it is always a bit biased,” and “I only distrust brands who pay celebs or social bloggers as they are being paid not to be truthful.” Finally, unconvincing or too-good-to-be-true advertising (“excessive

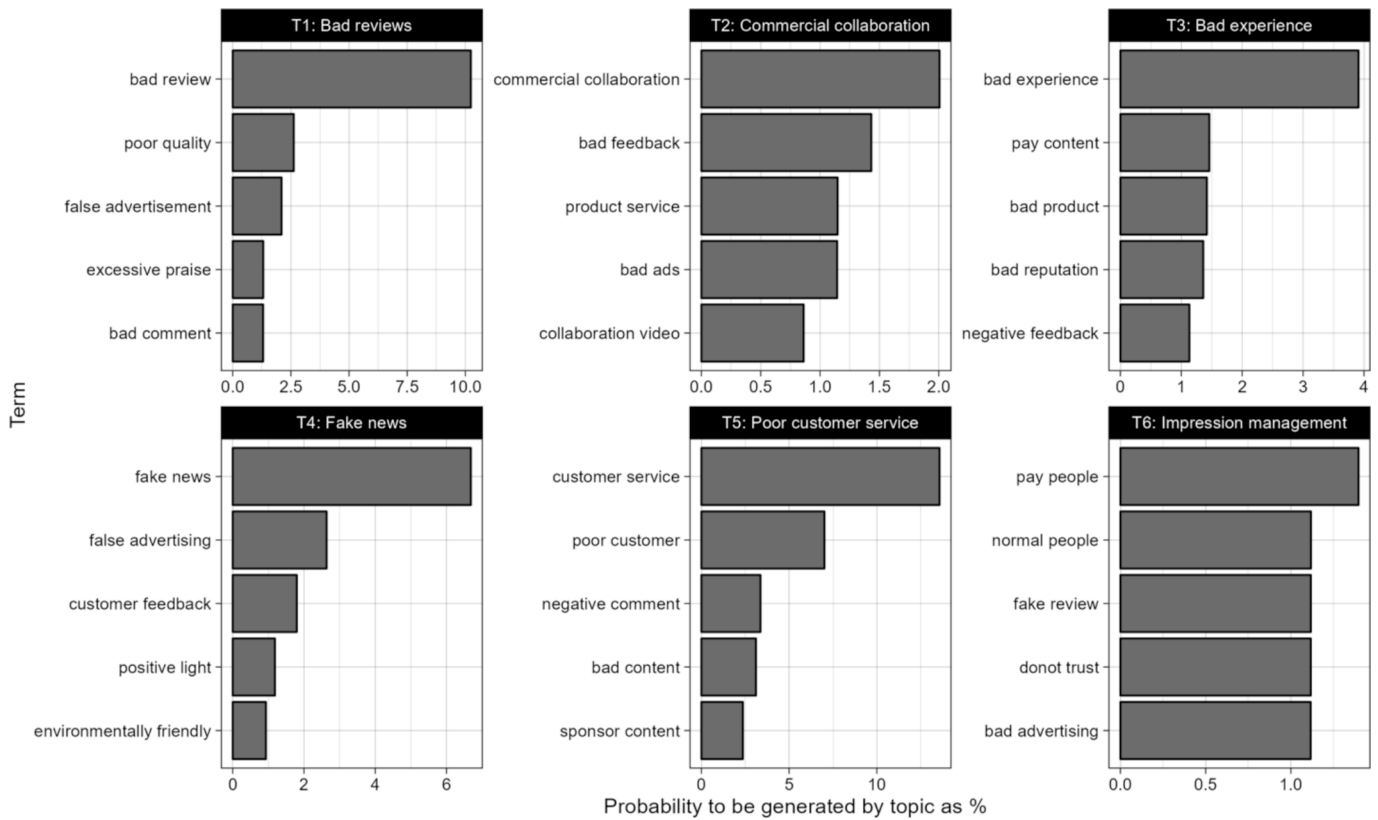


Fig. 2. Topics among participants.

Table 1 Interpretation of Topics.

Topic 1. Bad reviews	Topic 2. Commercial collaboration	Topic 3. Bad experience	Topic 4. Fake news	Topic 5. Poor customer service	Topic 6. Impression management
<b>Bad review</b>	<b>Commercial collaboration</b>	<b>Bad experience</b>	<b>Fake news</b>	<b>Customer service</b>	<b>Pay people</b>
<p>“If someone close or someone that I know has a bad review of them”</p> <p>“Customers’ bad reviews make me often reassess things.”</p> <p>“Lots of bad reviews”</p> <p>“See a lot of bad reviews/comments on social media”</p> <p>“When there is a lot of bad reviews on YouTube or on blogs”</p>	<p>“Commercial collaboration”</p> <p>“The involvement of commercial collaboration thus raises doubts in itself”</p> <p>“Poorly done commercial collaboration”</p> <p>“Poorly implemented commercial collaboration”</p>	<p>“Bad experiences with a similar product”</p> <p>“Bad experiences from other people”</p> <p>“Faulty services, poor customer service, bad experiences”</p> <p>“Bad experiences of others”</p> <p>“Friends’ bad experiences e.g. with returning products”</p>	<p>“When they are complicit in things like spreading fake news about their product (e.g. diet teas), and using famous beautiful people who have clearly never used their product to con everyday people”</p> <p>“Fake news”</p> <p>“Fake news and paid content where you have to praise some product”</p> <p>“Sometimes the pages published fake news and fake contents”</p>	<p>“Customer service is often poor and incompetent”</p> <p>“Poor customer service, publicly fighting with customers”</p> <p>“Poor customer service on social media affects negatively”</p> <p>“If they rip customers off, have poor customer service”</p> <p>“Inadequate customer information / leaving customer service messages unanswered”</p>	<p>“If they clickbait and pay people to say certain things about their product”</p> <p>“They pay people for good reviews”</p> <p>“They pay people to say they like their products”</p> <p>“When they pay people to only say the positives”</p>

promises,” “unconvincing looking adverts,” “unrealistic promises,” “sometimes everything looks just too good to be true”) engendered consumers’ distrust. Fig. 1 illustrates the identified main topics and subtopics.

#### 4.2. Latent Dirichlet allocation results

We started the latent Dirichlet allocation by selecting an appropriate number of topics. Because the suggested metrics (e.g., Deveaud et al., 2014; Griffiths & Steyvers, 2004) did not provide an unambiguous solution, we relied on the number of topics identified through manual coding and their interpretability. We compared the models with three,

four, five, and six topics. We decided to include six topics because this solution best distinguished the topics and thus provided the best interpretability. Overall, the topics produced by the latent Dirichlet allocation were similar to those obtained via manual coding, thus supporting the reliability of the manual coding process.

#### 4.2.1. Interpretation of the topics

The discovered topics are illustrated in Fig. 2. Table 1 presents the content (words) of each topic and uses participants' responses to illustrate the meaning of each topic. Five of the six topics that latent Dirichlet allocation generated were clear, based on the content with the greatest probability of belonging to a particular topic. The topics were interpreted accordingly.

The first topic, "Bad reviews," consists of negative consumer opinions, such as "lots of bad reviews" and "when there is a lot of bad reviews on YouTube or on Blogs" and "customers' bad reviews make me often reassess things." The second topic, "Commercial collaboration," is demonstrated by the following responses: "the involvement of commercial collaboration thus raises doubts in itself" and "poorly done commercial collaboration." The third topic, "Bad experiences," refers to responses including "bad experiences with a similar product," "bad experiences from other people," and "faulty services, poor customer service, bad experiences." The fourth topic, "Fake news," is illustrated by the following responses: "fake news and paid content where you have to praise some product" and "when they are complicit in things like spreading fake news about their product (e.g. diet teas)." The fifth topic is "Poor customer service," as it includes responses such as "inadequate customer information/leaving customer service messages unanswered" and "poor customer service on social media affects negatively."

The sixth topic, "Impression management," consists of responses such as: "they pay people for good reviews" and "they pay people to say they like their products," indicating that the brand's goal is to gain a desirable reputation through fabricated reviews (i.e., impression management). We inferred the sixth topic based on the phrases with the highest probabilities ("pay people"), as other phrases had equal probabilities, making interpretation difficult.

## 5. Discussion

Research shows that consumers increasingly distrust brands and companies (Lee, 2020; Septianto et al., 2021) and that brand distrust can result in significant losses (Bies et al., 2018). However, the antecedents of young consumers' brand distrust are not entirely clear (Zhao et al., 2021), and in the consumer-brand relationship literature there is a dearth of research focused on young consumers (Hwang & Kandampully, 2012). Therefore, our aim was to develop a holistic understanding of factors contributing to young consumers' brand distrust. To the best of the authors' knowledge, this is the first study that integrates past and recent findings on brand distrust and proposes a brand distrust model for young people, which will be useful for academics and practitioners.

The manual coding process revealed six topics (antecedents) that affect consumers' brand distrust. The first antecedent, *product*, relates to participants' reports of poor product quality and pricing issues that contribute to their development of brand distrust; this aligns with previous research showing that poor products (Lee, 2020; Mal et al., 2018) and unreasonably high pricing (Zhao et al., 2021) can increase distrust. However, our findings contribute to the existing knowledge by demonstrating that cheap branded products, in particular, can also serve as a novel distrust signal for consumers.

Second, *general issues* concerning participants' negative attitudes toward social media, general skepticism (e.g., "I do not trust anyone"), and negative attitudes toward brands are brand distrust antecedents. This finding corroborates previous results indicating that consumers who had a general tendency to distrust (e.g., "I usually distrust people") also exhibited greater distrust toward online banking (Benamati et al., 2010).

The third antecedent, *violations*, concerns participants' reports that their distrust stems from companies' dishonesty, privacy issues, lack of transparency, ethical issues, manipulation, and promise-breaking. Our findings are in line with studies reporting that privacy issues (Seckler et al., 2015), lies, lack of humanitarianism (Cambor & Alcover, 2019), lack of transparency (Mal et al., 2018), and perceived psychological contract breaches by companies (Rani et al., 2018) can lead to distrust.

The fourth antecedent, *content*, relates to participants' reports that poor-quality or complicated websites, bad photos and videos, grammar issues, inappropriate and inauthentic content, and fake content engendered their brand distrust. Our findings are consistent with research that identified poor visual design (Seckler et al., 2015), complexity, and excessive information (Müller et al., 2018) as significant distrust antecedents. However, our findings revealed a new perspective, illustrating how poor grammar and inappropriate content that encompasses sexuality or racism, inauthentic (e.g., hypocritical) content, and fake content cultivate consumers' brand distrust.

The fifth antecedent, *reputation*, relates to issues including bad customer service, bad and fake reviews, money orientation, trying too hard, scandals, scams, and general reputations. This aligns with findings showing that poor customer service (Sthapit & Björk, 2019; Zhao et al., 2021), and negative media coverage (Zhao et al., 2021) correlated positively with greater distrust. Whereas Seckler et al. (2015) showed how good reviews can increase trust, our results reveal that fake reviews (e.g., those that are manipulated or not from real customers) and bad reviews may produce brand distrust. An interesting new finding is that many participants mentioned how brands' money orientation (e.g., "they only want sales") engendered their distrust. Likewise, some participants reported that they distrust brands that try too hard (e.g., "trying to get too cozy with shoppers"). It is also noteworthy that although Zhao et al. (2021) mentioned that negative media coverage can increase distrust, our results increase the specificity of their findings by showing that brand-related scams and scandals are likely to cause consumers' distrust. Our results also revealed that brands' biased opinions and exaggerations can foster young consumers' distrust. Finally, our research is the first to demonstrate that brands' impression management practices (e.g., "because sometimes they just show the good bits and never the bad") can lead to consumer distrust.

The sixth antecedent, *advertising*, reflects participants' perceptions of advertising issues, such as collaborations with social media influencers and unconvincing (i.e., too good to be true), misleading, poor-quality, or excessive advertising, as antecedents of their brand distrust. This finding is in line with studies showing that deceptive and misleading advertising (Darke et al., 2010; Darke & Ritchie, 2007; Matthes & Wonneberger, 2014) is positively related to distrust. With respect to how social media influencers shape consumers' distrust, Ki et al. (2022) showed that if an influencer's content included an excessive number of ads, consumers were more likely to show greater distrust toward the influencer's branded content. Our findings uncovered a new dimension: the mere collaboration between brands and influencers can generate brand distrust. As one participant noted, "I only distrust brands who pay celebs or social bloggers as they're being paid not to be truthful." In addition, our novel results demonstrated how low-quality advertising (e.g., "cliché ads" and "distasteful advertising"), too-good-to-be-true advertising (e.g., "excessive promises" and "sometimes everything looks just too good to be true"), excessive advertising, and praise engendered consumers' brand distrust.

#### 5.1. Comparing the results of manual coding with latent Dirichlet allocation

Latent Dirichlet allocation revealed six topics: (a) Bad reviews, (b) Commercial collaboration, (c) Bad experience, (d) Fake news, (e) Poor customer service, and (f) Impression management. In general, these results are consistent with the manual coding results. However, latent Dirichlet allocation results place greater emphasis on the roles of

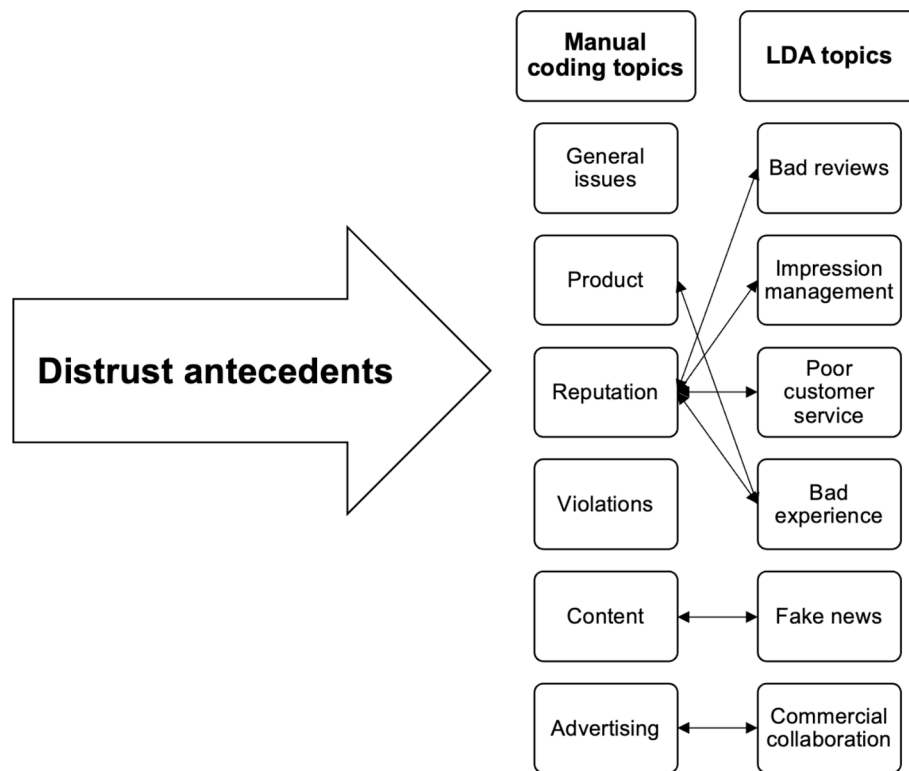


Fig. 3. The Brand Distrust Model.

customer service, impression management, negative reviews, commercial collaboration, and fake news than manual coding, which classified them as subtopics. Fig. 3 illustrates, with double-arrow icons, the connections between the main topics identified through manual coding and those identified via latent Dirichlet allocation. For example, the double arrow icon between “reputation” and “poor customer service” demonstrates that the topic of poor customer service (latent Dirichlet allocation) is related to the topic of reputation (manual coding), as poor customer service was also identified as a subtopic of reputation. The “bad experience” topic identified by latent Dirichlet allocation was connected to multiple manually coded topics, which is why it is linked to multiple topics (e.g., reputation, product). In practice, the model can be interpreted such that the topics identified by latent Dirichlet allocation reinforce the manually coded topics. Finally, the manually coded topics “General issues” and “Violations” did not directly correspond to any identified topics by latent Dirichlet allocation; therefore, they lack arrow lines.

While previous studies have proposed that poor customer service (Sthapit & Björk, 2019) and consumers’ bad experiences (Dalzotto et al., 2016) are antecedents of increased distrust, the present latent Dirichlet allocation findings highlight the roles of bad reviews, fake news, commercial collaboration, and brands’ impression management as crucial brand distrust antecedents, which, to the best of the authors’ knowledge, have not been identified in prior studies. Therefore, the latent Dirichlet allocation results help to more clearly highlight the new findings that manual coding identified as subtopics.

### 5.2. A comparison of distrust antecedents to the antecedents of other related concepts

Some brand distrust antecedents are similar to antecedents that have caused, for example, brand regret, disappointment, hate, and disengagement. For instance, as we found that poor product quality was an antecedent of brand distrust, prior studies have also suggested that a product’s failure to meet consumers’ expectations or poor performance

were related to greater brand disappointment (Knittel et al., 2016) and avoidance (Lee et al., 2009). Likewise, our results showed that a brand’s ethics issues (violations), and scandals (reputation) were related to higher brand distrust; prior studies have also shown that consumers tend to avoid brands that have engaged in historical wrongdoings and greenwashing (Strandvik et al., 2013). We found that poor customer service increases brand distrust, and previous research has also suggested that consumers break up with brands that do not listen to their customers (Fournier, 2014).

Finally, we demonstrated that scandals, scams, and bad publicity (reputation) and ethics issues (violations against consumers) were brand distrust antecedents. Previous studies have also shown that similar factors, such as corporate wrongdoing (Zarantonello et al., 2016), unethical corporate issues (Zarantonello et al., 2018; Roy et al., 2022), and brands’ moral violations (Romani et al., 2015), were associated with brand hate. Finally, issues with products and poor customer service, leading to brand distrust, have also been linked to brand hate (Kucuk, 2019b). However, although distrust shares some antecedents with other negative consumer–brand relationship concepts, it does not imply that they are the same. For example, product failure can lead to brand hate (Kucuk, 2019b), avoidance (Lee et al., 2009), disappointment (Knittel et al., 2016), and distrust, even though these are distinct concepts.

### 5.3. Theoretical and practical implications

This study makes several contributions to the existing research. First, this study develops a brand distrust model that comprehensively answers the important question of what makes young consumers distrust brands, which has previously been unclear (Zhao et al., 2021). Our study also highlights brand distrust as a new, critical concept that previous consumer–brand relationship studies have not examined. Second, prior studies have focused more on positive consumer–brand relationships than negative ones (Fetscherin et al., 2021; Khattoon & Rehman, 2021) and on groups other than young consumers (Hwang & Kandampully, 2012). Therefore, this study contributes to the consumer–brand

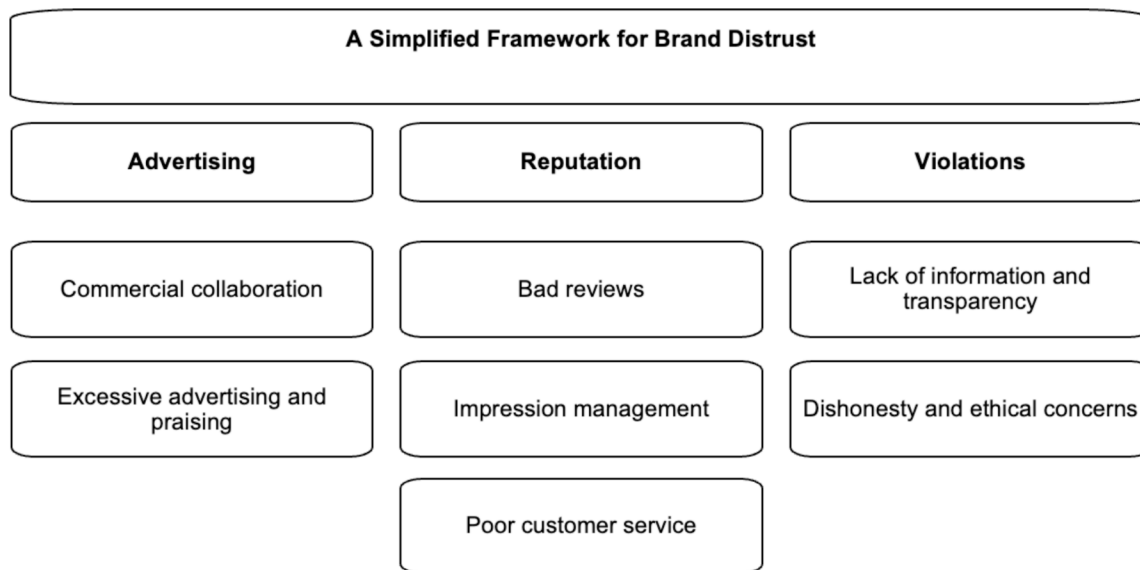


Fig. 4. A Simplified Brand Distrust Framework.

relationship literature by examining this important consumer group (Sahay & Sharma, 2010), especially their negative relationships with brands, which can be more consequential than positive ones (Baumeister et al., 2001). The study also contributes to the consumer–brand relationship literature by investigating brand distrust in the context of social media, where brands are increasingly prevalent (Oliveira et al., 2022). Third, these results can be interpreted within the framework of the Brand Relationship Wheel and its emotional component (i.e., how consumers feel about the brand) (Fetscherin et al., 2021). It may be beneficial to include brand distrust as part of the Brand Relationship Wheel, especially considering that brand trust is already integrated into the model.

Future studies examining young consumers' brand distrust could aim to measure some of the primary distrust topics identified in this study, including product quality (Das Guru & Paulssen, 2020), brand reputation (Veloutsou & Moutinho, 2009), general cynicism and organizational cynicism (Adams et al., 2010), psychological contract breach (Rani et al., 2018), technical functionality, information quality, ease of use (Ou & Sia, 2010), and advertising skepticism (Darke & Ritchie, 2007) scales. Additionally, we developed a simplified brand distrust framework that serves as a foundation for future research (Fig. 4), particularly for those interested in brand distrust among young consumers. This framework is easier to measure than the entire brand distrust model (Fig. 3). It consists of the three most significant main themes derived from manual coding and the most notable sub-themes from manual coding (e.g., dishonesty and ethical concerns) or themes confirmed by LDA (e.g., all reputation themes).

Our findings help companies and brands understand how to avoid fostering young consumers' distrust. For example, companies should avoid excessive and pushy advertising, limit self-praise, show both the good and bad sides of their products, refrain from misleading advertising, and invest in customer service. Companies should also carefully consider the ways in which they collaborate with influencers because young consumers reported that collaboration with social media influencers drove their distrust.

## 6. Limitations

Although our manual coding process was conducted by several researchers, manual coding is inherently subjective and prone to errors. Moreover, as we focused on consumers' reflections on their brand distrust, the findings do not reveal the causal mechanisms because

people are limited in providing actual reasons for their evaluations (Nisbett & Wilson, 1977). Thus, future studies should test the causal effects of the identified antecedents on distrust. Despite examining antecedents from previous studies for concepts that are closely related to distrust and using those studies to guide the model proposed in our research, our model is nevertheless limited to young consumers and the context of social media.

Finally, the authors followed a specific procedure when translating the Finnish responses into English for the latent Dirichlet allocation analysis. The first author checked the accuracy of the translations twice to ensure their consistency. Additionally, latent Dirichlet allocation does not understand the meanings of words, but only the probabilities of co-occurring words within the same document. Therefore, assuming that the word-level translations were accurate, the translations do not affect the reliability of the results. However, because translation is subjective, different interpretations could yield slightly different results.

## 7. Conclusion

Young consumers' brand distrust can have detrimental effects on brands, yet research has paid insufficient attention to studying its antecedents. This study is among the first to comprehensively explore the factors that cause young consumers to distrust brands on social media. Our results, obtained through manual coding and latent Dirichlet allocation, revealed brand distrust antecedents including product, advertising, and reputation issues; commercial collaboration; impression management; fake news; bad reviews; and poor customer service. We proposed a brand distrust model based on the integration of our findings and the prior research that guided our analysis process.

## Disclosure statement

The authors report there are no competing interests to declare.

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## Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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### R Code.

The R code used for latent Dirichlet allocation can be accessed through the following link:

[https://osf.io/xe76v/?view\\_only=c16d79a9fc0249b0b6ddef2e5a5c179](https://osf.io/xe76v/?view_only=c16d79a9fc0249b0b6ddef2e5a5c179).

Statement: During the preparation of this work, the authors used Microsoft Copilot to translate Finnish responses into English. After using this tool, the authors reviewed and edited the content as needed and take full responsibility for the content of the publication.

## Appendix A. Supplementary data

Supplementary data to this article can be found online at <https://doi.org/10.1016/j.jbusres.2025.115250>.

## Data availability

Data will be made available on request.

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