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**SALESPERSON EFFECT ON COGNITIVE DISSONANCE,
ONLINE VERSUS OFFLINE SETTING**

Ege Yağın Yannier

113811014

Prof. Dr. Yonca Aslanbay

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ONLINE VE OFFLINE ORTAMDA SATIŞ ELEMANININ BİLİŞSEL ÇELİŞKİ ÜZERİNE ETKİSİ

Ege Yağın Yannier
113811014

Tez Danışmanı:

Prof. Dr. Yonca Aslanbay
İstanbul Bilgi University

(imza).....

Jüri Üyeleri:

Prof. Dr. Selime Sezgin
İstanbul Bilgi University

(imza).....

Prof. Dr. Nimet Uray
Kadir Has University

(imza).....

Prof. Dr. Beril Durmuş
Marmara University

(imza).....

Dr. Öğr. Üyesi Barış Ursavaş
İstanbul Bilgi University

(imza).....

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ABBREVIATIONS

PT	:Perceived Trustworthiness
INV	:Involvement
CSC_P	:Customer Style Characteristics -Perfectionist
CSC_R	:Customer Style Characteristics -Recreational
DIS_I	:Desire to Interact with Salesperson – Instrumental
DIS_A	:Desire to Interact with Salesperson -Autotelic
OFFCD_E	:Offline Cognitive Dissonance – Emotional
OFFCD_WP&CoD	:Offline Cognitive Dissonance –Cognitive
ONCD_E	:Online Cognitive Dissonance – Emotional
ONCD_WP&CoD	:Online Cognitive Dissonance –Cognitive



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ABSTRACT

In marketing, cognitive dissonance theory and its effect to consumer behavior have been well acknowledged in online and offline retail settings. However, understanding of cognitive dissonance in online setting is very limited. Although several studies have been done in the field of marketing, there are few studies comparing the cognitive dissonance in offline and online settings. In this research, development of cognitive dissonance with the effect of a salesperson in online and offline settings is compared and analyzed. Moreover, the purpose of this research is to investigate the antecedents of cognitive dissonance (involvement, perceived trustworthiness) and effect of a salesperson both in online and offline retail settings for high involvement goods. In addition to that, consumer style characteristics and its relationship with cognitive dissonance have been measured. A questionnaire (online purchase setting /offline purchase setting) has been applied to a convenience sample of 210 Turkish participants from different age, gender and income groups. As a product category conspicuous, high priced retail good has been selected. Considering the effect of one to one salesperson/avatar communication both in online and offline retail settings at the different consumer segments, the research further examines the findings with persona analysis as well. It is determined that both in online and offline settings, cognitive dissonance is an individual situation and could differentiate based on different segments such as gender, involvement level, perfectionist and recreational consumer levels. This research contributes to consumer behavior, retailing and sales management literature by examining the importance of a salesperson through the decision-making process and investigating the effect of a salesperson on cognitive dissonance both in online & offline settings.

ÖZET

Bilişsel çelişki teorisi ve teorinin tüketici davranışı üzerine olan etkisi pazarlama alanında çevrimiçi olarak yapılan alışverişler ve perakende mağazalarda yapılan alışverişler üzerinden incelenmiştir. Bu alanda yapılan birçok çalışma olmasına rağmen, bilişsel çelişkinin çevrimiçi olarak yapılan alışverişler üzerindeki etkisini inceleyen sınırlı sayıda çalışma bulunmaktadır. Bu tezin amacı çevrimiçi ve mağaza ortamında perakende yapılan alışverişlerde satış elemanının etkisiyle birlikte tüketici tarafından yaşanan bilişsel çelişkinin karşılaştırılmalı olarak incelenmesidir. Ek olarak, bilişsel çelişkiyi çevrimiçi ve perakende ortamda etkileyen faktörler olarak, algılanan güvenilirlik ve ilgilenim incelenmektedir. Araştırma bilişsel çelişki farklılığını bu iki farklı ortamda değerlendirilirken ürün grubu olarak, yüksek fiyatlı, yüksek ilgilenim gerektiren bir perakende ürünü seçilmiştir. Çalışmada tüketicinin karakter özellikleri ve bu farklıların bilişsel çelişki üzerine olan etkisi de incelenmiş bulunmaktadır. Veriler anket yoluyla farklı cinsiyet, yaş, gelir seviyesinden gelen 210 katılımcıdan alınan cevaplar doğrultusunda toplanmıştır. Satış elemanının tüketicilerle oluşturabilecekleri birebir ilişkiler doğrultusunda tüketiciler üzerinde yaratabilecekleri etkiler göz önüne alınarak çalışma sonuçları doğrultusunda karakter analizleri geliştirilmiştir. Analiz edilen veriler doğrultusunda çevrimiçi ve mağaza perakende ortamında tüketici tarafından yaşanan bilişsel çelişkide farklılıklar bulunurken, eş zamanlı olarak bu farklılıkların tüketicilerin bireysel özelliklerinden de kaynaklanabileceği öngörülmüştür. Bu sebeple, bulgular ilgilenim, cinsiyet ve tüketici karakteristikleri üzerinden gruplanarak ölçümlenmiştir. Çalışmanın satış elemanının bilişsel çelişki üzerindeki etkisini vurgulayarak, perakende mağazacılık & satış yönetimine etki sağlayacağı ve tüketici davranışı literatürüne katkıda bulunacağı öngörülmektedir.

INTRODUCTION

1.1. STATEMENT OF THE PROBLEM

In marketing, cognitive dissonance theory and its effect to consumer behavior has been well acknowledged mostly in offline setting. There are a few studies comparing the cognitive dissonance in offline and online settings. The theory is mostly examined under offline consumer behavior context for relationship marketing and service marketing (Sharifi and Esfidani, 2014; Kim,2011). In addition to that, there are several researches focusing on trust and loyal in the context of cognitive dissonance (Sweeney and Mukhopadhyay 2004). Cognitive dissonance theory has been also investigated for travel purchases, and grocery product purchases as well (Gbadamosi, 2009 & Nail and Boniecki, 2011). Cognitive dissonance is quite important for marketing literature. The reason is that it does not only have an effect on consumer satisfaction & loyalty but also plays an important role on consumer's post purchase behaviors.

Cognitive dissonance theory has been first investigated both in online and offline settings by Sweeney, Hausknecht and Soutar (Sweeney, Hausknecht and Soutar, 2000). They investigated dimensions of cognitive dissonance. One of their findings as cognitive dissonance dimensions; which was termed "concern over the deal" reflects "a person's recognition after the purchase has been made that they may have been influenced against their own beliefs by sales staff." This dimension defines cognitive dissonance by focusing the influence of a salesperson on consumer.

1.2. AIM OF RESEARCH AND RESEARCH QUESTIONS

In the previous cognitive dissonance literature salesperson effect has not been yet compared in the online and offline settings. In this research it is aimed investigate antecedents of cognitive dissonance (involvement, perceived trustworthiness) and effect of salesperson both in online and offline settings for high involvement goods. In addition to that consumer style characteristics and its correlation with cognitive dissonance is measured.

1.3. CONCEPTUAL FRAMEWORK

With the increasing consumption platforms, today's consumer has several alternatives when making their purchase decisions. In the past, while the consumer could reach the products via offline retail settings, today many consumers prefer online settings to purchase the goods. Increase in the product alternatives and different shopping settings such as offline and online settings affect consumer's decision-making process especially in the choice stage. The consumer is in doubt whether his or her choice was the best that could have been made between various alternatives. Consumers even feel pre decision conflict while evaluating the various alternatives (Oliver 1997). After the purchase decision has been taken and purchase has been performed, it has been discussed that not chosen purchase alternatives are still being stimulated in the consumers' minds (McConnell et al., 2000). Consumers are still evaluating their choice among other alternatives, judging themselves if they made a mistake, if their choices were wrong (Keaveney, Huber, & Herrmann, 2007, Koller and Salzberger, 2012). Consumers start thinking about the not chosen alternatives, compare their choices with the foregone alternatives in their minds. It is named as cognitive dissonance (Festinger, 1957) has born in psychology discipline and studied in marketing under consumer behavior.

1.4. SIGNIFICANCE AND CONTRIBUTIONS OF THE STUDY

This research will contribute consumer behavior, sales management & retail literature by examining the importance of salesperson through the decision-making process and investigating effect of salesperson on cognitive dissonance. Current literature suggests that people who developed cognitive dissonance, feel less satisfied and their loyalty has been affected negatively. Consumers who suffer from cognitive dissonance look for the ways to reduce their cognitive dissonance through several ways such as negative word of mouth, refund of the product etc. This research contributes to sales management literature by emphasizing the significance of salesperson not only in offline setting but also in online setting and focusing on the results of salesperson effect from the cognitive dissonance perspective and indirectly customer satisfaction and loyalty perspective.

1.5. STRUCTURE OF STUDY

In order to fully understand the effect of salesperson on cognitive dissonance both in the online and offline settings, firstly, cognitive dissonance in consumer behavior literature is well examined. At the second section; consumer's decision-making process and their consumption behavior under various choices are emphasized. The thesis later focuses on cognitive dissonance's effect on satisfaction and loyalty and cognitive dissonance reduction. Later, cognitive dissonance as a construct in consumer behavior is investigated by focusing on pre-requisite conditions of cognitive dissonance & dimensions and antecedents of cognitive dissonance. At the third section, salesperson effect on cognitive dissonance in online and offline retail settings is mentioned. At sections four and five respectively, methodology and research findings are discussed, and the research is concluded with limitations and further research suggestions.

2. COGNITIVE DISSONANCE IN CONSUMER BEHAVIOUR

“Cognitive dissonance is a psychological state of discomfort resulting from an imbalance in cognitions, and this uncomfortable condition motivates one to remove the adverse condition to regain cognitive balance” (Festinger, 1957). According to the theory, “A person could be in a dissonant state if his knowledge of himself, his behavior, his feelings, desires, or in his knowledge of the world, are inconsistent.” (Festinger, 1957). This phenomenon has been discussed in consumer behavior literature as well. In today’s world among various alternatives, people often make difficult choices. After their choices, consumers in order to support their decisions, try to find ways to rationalize it. It is discussed that this rationalization is performed to reduce ‘cognitive dissonance’ (Festinger, 1957; Zanna and Cooper, 1974; Elliot and Devine, 1994).

Cognitive Dissonance has been widely examined in marketing and consumer behavior fields. For example, Sweeney and Soutar discussed the conditions that develops cognitive dissonance (Sweeney, Soutar & Johnson, 1996). Also, the ways to reduce cognitive dissonance has been discussed from the consumers perspective. (Fried & Aronson, 1995; Korgaonkar & Moschis,1982). In addition to that, trust, loyalty and word of mouth communication have been investigated under the context of cognitive dissonance (Sweeney and Mukhopadhyay 2004; Koller and Salzberger 2012; Wangenheim 2005.)

2.1 COGNITIVE DISSONANCE DURING PURCHASE DECISION MAKING PROCESS

Decision making process has been widely discussed at the consumer behavior literature. With various product choices at the market, every day decision making process is getting more and more complicated. Salovic (1990) defines decision making as an essential and important part of human being intelligence and sates that it is a cognitive process (Jacoby, 2007). Researchers argue that consumers take decisions based on their values and beliefs (Petrides & Guiney, 2000). Cognitive

dissonance has been discussed at the literature through various phases from pre purchase to post purchase phases. Cognitive dissonance has been discussed under four stages of consumption that are alpha, beta, gamma and delta stages (Oliver 1997; Soutar and Sweeney, 2003; Kassarian and Cohen, 1965).

With various products at the market, at the pre purchase phase consumers are having many questions in their mind. Most of the time they are questioning the features of the various attractive products and comparing them in their minds. Also, they sometimes question themselves if they are doing the right thing by buying the product etc. As a result of these questions it is likely for some of the consumers to have pre decision conflict and develop cognitive dissonance even in the pre decision, alpha phase (Oliver 1997; Soutar and Sweeney, 2003). Authors even argue that consumers are always affected by some degree of dissonance that varies depending on the stage of decision-making (Soutar and Sweeney 2003; Oliver 1997).

At the post-purchase, beta stage the consumers might also develop cognitive dissonance but at this phase consumers are more likely to focus on the positive aspects of the not chosen product alternatives, missed opportunities. By doing this, consumers start questioning their wisdom of purchase (Kassarian and Cohen, 1965). At the third, gamma stage; the consumers are likely to focus on and question whether the product they bought will perform efficiently (Oliver, 1997). Lastly, at the final delta stage consumer develop concerns about the product's current performance and the not foreseen future performance (Soutar and Sweeney, 2003).

Cognitive dissonance occurrence could be better analyzed by examining its antecedents at various stages of the purchase decision making process. During the purchasing stages, cognitive dissonance is affected by involvement level and perceived trustworthiness of the consumers to the retail store. As a result of these factors, cognitive dissonance affects customer satisfaction and loyalty. Customer satisfaction (Oliver, 1997) arguably is one of the most important constructs of the post purchase phase. Researchers suggest that dissatisfied customers are more

likely to perform negative post purchase behaviors (Bearden and Teel, 1983; Day and Landon, 1976). As suggested by the researchers, satisfaction has a positive impact on customer loyalty (Deng et al., 2010; Liu et al., 2011; Chen, 2012). The more the consumers are satisfied, the more loyal they become. It could be concluded that cognitive dissonance is an important link between the purchase and satisfaction.

2.1.1 Cognitive Dissonance & Involvement

Involvement has been an important topic in consumer behavior. It has been conceptualized under different contexts such as a product class (Kapferer & Laurent, 1985; Zaichkowsky, 1985), purchase decision (Mittal, 1989; Smith & Bristor, 1994). Product involvement is defined as consumer's interest of the product, based on his/her needs, values (Zaichkowsky, 1985).

It is argued that, involvement level could be determined with the engagement level of the consumers during the decision-making process (Petty, Cacioppo, and Schumann 1983; Zaichkowsky 1985). In addition to that, consumers' involvement levels could differentiate depending on the product categories (Manzur et al., 2012). Researchers suggest that for high involvement purchases consumers pay more attention to the products compared to low involvement purchases. A detailed product analysis including the comparison in terms of price and product features are being performed. For high involvement purchases consumers use more mental source rather than the low involvement purchases (Suh and Yi, 2006).

Relation of cognitive dissonance with involvement has been widely discussed in the literature. It is argued that cognitive dissonance is associated with high product involvement rather than low involvement (Babu & Manoj 2019; Sweeney et al., 2000; Soutar & Sweeney, 2003; Kim 2011, Kaish, 1967; Oshikawa, 1969; Kotler, 2001; Solomon et al., 2006; Chen, 2011). The involved customer, before deciding which product to buy, searches for the information from media sources such as catalogues, consumer reports, salesperson etc. Although consumers analyze the products at the market well by doing research, considering various attractive

product alternatives, it is likely that consumers do not feel comfortable while making their choices (Solomon et al., 2006; Lake, 2009). Especially for the high involvement purchases, where the purchase is quite important for the consumer, it is expected that consumers spend quite high effort to make the right choice. This effort could create a discomfort leading to cognitive dissonance (Kaish, 1967; Kotler, 2001). Since for the high involvement goods, the person will spend more time and mentally fully involve at the decision state, it is more likely for the person to experience the cognitive dissonance. For example, products such as furniture and technological devices such as cell phone could be considered as high involvement goods. Consumers at the purchase state spend their both monetary and mental sources in decision making process. In addition to that, the decision and outcome of the purchase results are important for them.

2.1.2 Cognitive Dissonance Satisfaction and Loyalty

It is argued by the several researchers that cognitive dissonance affects satisfaction of the consumers (Cooper, 2007; Solomon et al., 2006; Lake, 2009; Shao and Shao, 2011). Consumers who feel high cognitive dissonance are more likely to feel less satisfied. (Mittelstaedt, 1969; Cohen and Goldberg, 1970; Dutta and Biswas, 2005; Lake, 2009; Jarcho et al., 2011, Shao and Shao, 2011). Customer satisfaction (Oliver, 1997) arguably is one of the most important constructs applicable to the post-purchase phase. Satisfaction requires product usage as it is conceptualized to be a function of expectations and actual experience. Loyalty intentions are a direct consequence of satisfaction (Anderson & Sullivan, 1993; Auh & Johnson, 2005; Bloemer & Kasper, 1995; Kasper, 1988). Dissatisfaction as an unpleasant state, suggests itself as a trigger of cognitive dissonance (Geva & Goldman, 1991). The consumer might be urged to express anger and disappointment through complaining, negative word of-mouth or lack of loyalty intentions (Anderson & Sullivan, 1993; Ha, Janda, & Muthaly, 2010; Sweeney, Soutar, & Mazzarol, 2005; Tax, Chandrashekar, & Christiansen, 1993; Zeelenberg & Pieters, 2004). In addition to that, Hunt (1991) argues that consumers experiencing cognitive dissonance are more likely to return the product. It has been also mentioned that

consumers experiencing cognitive dissonance might have lower repurchase intentions in the near future (Kim, 2011).

On the other hand, consumers with less dissonance may develop brand loyalty and, (Losciuto and Perloff, 1967; Takala and Uusitalo, 1996; Ndubisi, 2007; Park et al., 2012; Liu et al. 2011; Deng et al. 2010). Satisfaction is one of the antecedents of customer loyalty and has a positive impact on loyalty (Deng et al., 2010; Liu et al., 2011; Chen, 2012). In addition to that, it has been well acknowledged that, cognitive dissonance is an important antecedent to satisfaction (Sweeney; Soutar; Johnson, 1996; Oliver, 1997; Hausknecht; Sweeney; Soutar; Johnson, 1998; Soutar; Sweeney, 2003). It could be concluded that cognitive dissonance is an important link between the purchase & satisfaction and may therefore have an effect on loyalty and repurchase intentions.

2.1.3 Cognitive Dissonance Reduction

The cognitive dissonance literature argues that when consumers feel high cognitive dissonance and they look for the ways to reduce it. Consumers at this point try to reduce psychological discomfort (Kwon and Lennon, 2009). When the consumer focus on the unchosen products and their superior features, they might think that they made a wrong choice, they could have bought a better product etc. (Keaveney, Huber, & Herrmann, 2007). Consumers rather than denying and regretting their initial choices, could focus on the positive features of the product that has been purchased and try to convince themselves regarding to superiority of their choices and by this way they could remove the dissonance experienced (Roese, 1994).

Consumers feeling cognitive dissonance look for the ways to rationalize their initial choices (Dickinson and Oxoby, 2011). There are several studies suggesting that consumers use some strategies in order to reduce cognitive dissonance such as attitude changes, opinion giving, looking for the sources to prove their decision, spreading word of mouth etc. (Clow, Kurtz, and Ozment 1998; Wangenheim 2005; Hoelzl et al. 2011). Moreover, several researchers identified that consumers who feel cognitive dissonance also perform behavioral change such as attitude change

by rationalizing the original condition and ignoring the cognitive dissonance that has been experienced (Festinger, 1957; Schewe, 1973; Wilkie, 1986).

According to Cohen and Houston, cognitive dissonance could be removed with several ways. They argue that the consumers who feel cognitive dissonance firstly, look for the information that supports his/her initial choice. In addition to that, it is argued that consumers that are at dissonant state try to ignore the positive features of the foregone alternatives. Lastly, consumers in order to justify their decision look for the positive information such as related advertisement, commercials etc. about the product they have purchased (Cohen and Houston, 1972).

There are several researches suggest that's cognitive dissonance may lead to product returns (Elliot & Devine, 1994). It is discussed that consumers that are at the cognitive dissonant state are more likely to return their product and by doing so, they try to remove the cognitive dissonance experienced (Zeelenberg, Beattie, Van der Plight, & De Vries, 1996; Gilovich & Medvec, 1995).

Researchers argue that consumers who are exposed to the same brand several times, could feel cognitive dissonance less (Cohen and Goldberg, 1970). Branding could be an important factor for customers to rationalize their choices. Chen suggests that not only consumer try to help themselves by focusing on the ways to reduce the cognitive dissonance, buy also retailers could help the consumer to decrease it by increasing post-purchase communication and decreasing the decision maker's anxiety (Chen, 2011).

Recent studies have argued the importance of packaging size in cognitive dissonance. Consumers experiencing downsize packaging due deceptive packaging are experiencing more cognitive dissonance compared to non deceptive packagings. It is discussed that that consumer expectations of packaging fill were positively related to consumers' post-purchase dissonance, and higher dissonance was negatively related to repurchase intentions (Wilkins, Beckenuyte, Butt, 2016).

Cognitive dissonance's relationship between CMS (complaint management systems (CMS) and purchase intention has been also recently discussed at the current literature. It is argued that if the CMS of the seller was perceived to be inefficient, then the customers are likely to experience a higher level of Cognitive dissonance which leads to a resistance to buy the product. No response, rudeness, extended delay and no action from the customer care dimensions of CMS affects the cognitive dissonance of the customer and in turn the purchase intention (Chadha, Kansal, Goel 2018). It could be concluded that the companies should always aim to train their customer support team in such a way that they solve the problems of the customers efficiently so that they don't have any regret of purchasing the product and as a result they are more willing to purchase the product (Chadha, Kansal, Goel 2018).

At the current literature several researches have been performed in order to determine the relation between the reading to make a decision and cognitive dissonance. It is argued that after making a decision, cognitive dissonance leads individuals to read more number of congenial reviews than uncongenial reviews (Liang, 2016). Although readers can read a series of reviews, congenial reviews that reduce cognitive dissonance systematically attract more attention than uncongenial reviews. Especially online readers encounter many reviews such as star ratings, helpfulness ratings and credibility ratings etc. Online retailers may prevent cognitive dissonance experienced by the encouraging consumers to read positive online reviews.

2.2 COGNITIVE DISSONANCE AS A CONSTRUCT IN CONSUMER BEHAVIOUR

At this section cognitive dissonance will be investigated as a construct in consumer behavior context. For the development of post purchase cognitive dissonance, several prerequisite conditions exist. First of all, these prerequisite conditions will be highlighted while also focusing on the antecedent of cognitive dissonance. Furthermore, dimension of cognitive dissonance will be investigated under

emotional, wisdom of purchase and concern over deal dimensions as described by Sweeney, Hausknecht and Soutar (2000).

2.2.1 Pre-requisites of Cognitive Dissonance

Cognitive dissonance literature suggests that, consumers do not experience cognitive dissonance at each purchase. Studies suggest that there are three main conditions for cognitive dissonance to be developed by the consumer (Cummings & Venkatesan, 1976; Korgaonkar & Moschis, 1982; Oliver, 1997). These conditions have been defined as “irrevocability of the decision, availability of attractive alternatives, volition, and product involvement.” (Korgaonkar & Moschis, 1982).

The first condition is that, the decision should be an important decision for the consumer. The consumers should be highly involved for the product purchase. Important decision could be monetary decision for example consumer should spend an important amount of money to buy the relevant product. The first condition could also occur if the result of the purchase is important for the consumer and consumer pay special mental effort for that purchase. Secondly, the consumer should not be forced to take the decision. There should not be any other factors affecting the consumer’s decision. The decision should be taken by the consumer voluntarily.

The last condition is the irrevocability of the decision. The consumer would not be able to change his/her decision after the purchase, the decision taken by the consumer would be the final decision (Cummings & Venkatesan, 1976).

2.2.2 Dimensions of Cognitive Dissonance

According to Sweeney and Soutar cognitive dissonance has two main dimensions that are cognitive and emotional dimensions. Cognitive dimension is composed of two dimensions that are “wisdom of purchase” and “concern over the deal”. These three dimensions are well supported in the dissonance literature (Sweeney, Hausknecht and Soutar, 2000).

The emotional dimension is defined as “a person’s psychological discomfort subsequent to the purchase decision” (Sweeney, Hausknecht & Soutar 2000). As per emotional dimension the consumer feels emotionally stressed and anxious after making the purchase decision. While cognitive dimension focuses on more logical questioning, emotional dimension focuses on the feeling, psychological state of the person.

“Wisdom of purchase” dimension is defined as” Person’s recognition after the purchase has been made that they might not have needed the product or might not have selected the appropriate one” (Sweeney, Hausknecht and Soutar’s, 2000). In today’s world under various marketing promotions, the consumers have difficulties in making their purchase decisions because of various goods. After the purchase, the unchosen products might be evaluated more positively while the chosen and purchased ones are being evaluated in a negative way. As a result of this, consumers might feel uncertainty about their choices and question wisdom of their purchase decisions (Mao and Oppewal, 2010). In addition to that, this dimension is consistent with several authors discussing the difficulty in the purchase decision. For example, Kassanjian and Cohen argues that after the consumers make the decision, the consumers are often faced with uncertainty about their decisions, focus on the lost alternatives etc. (Kassarjian and Cohen,1965).

The third dissonance dimension is “concern over the deal” dimension refers to “person’s recognition after the purchase has been made that they may have been influenced against their own beliefs by sales staff” (Sweeney, Hausknecht and Soutar, 2000). For example, if a consumer purchases the product with the efforts of an insisting salesperson, the consumer might be more likely to have a cognitive dissonance. Bell (1967) also discusses that the consumers who are being affected by the salesperson easily are likely to develop the cognitive dissonance. It is argued that human beings could be forced to take decisions that are not consistent with their beliefs (Cummings & Venkatesan 1976). Under consumer behavior structure it could be argued that salesperson could be the people that affect the consumers and make them to decide different than their initial choices (Bell,1967).

2.2.3 Antecedents of Cognitive Dissonance

Antecedents of cognitive dissonance has been discussed widely discussed in consumer behavior literature. Antecedents of cognitive dissonance have not only been investigated in tangible goods but also in services since service and tangible goods have several differences. Under tangible goods context, cognitive dissonance has been investigated for the post purchase stage (Oliver, 1997; Sweeney et al., 2000). However, for the service context, cognitive dissonance has been also investigated both for pre-consumption and post consumption stages (O'Neill, & Palmer, 2004). Considering the mentioned differences, several different antecedents of goods and services have been considered by the researchers. For example, Jens Graff (2012) searched for the mobile phone market and concluded with the antecedents as influence of other people, mobile phone experience, information during purchase, involvement and impulse buying. Involvement, processing information, impulse buying, and time have been investigated as antecedents for cognitive dissonance (Babu P George and Manoj Edward, 2009). Kim, 2011 emphasized the effect of involvement, word of mouth, trust as antecedents of service in cognitive dissonance. Similarly, (Anupam Bawa; Purva Kansal,2008) emphasized intangibility, perceived value, perceived risk, perceived trustworthiness, differentiation of goods (highly differentiated service) as affecting factors of cognitive dissonance.

Personality and demographics are among other factors that need to be considered in cognitive dissonance. There are studies noting that consumers have different limits for the cognitive dissonance to be experienced. Additionally, the cognitive dissonance experienced could change from consumption to consumption for the same person (Soutar and Sweeney, 2003). For gender difference it has been discussed that women could be more rational and by using this feature they can easily rationalize their choice and decrease the cognitive dissonance that has been experienced (Dittmar and Drury, 2000). In addition to that, it has been argued that positive minded consumers are being less affected by the cognitive dissonance (Pei, 2013). Moreover, the income level of the consumers might affect the evaluation of

product involvement levels. The consumers who have low income might be likely to evaluate goods as high involvement goods and treat accordingly.



3. SALESPERSON EFFECT ON COGNITIVE DISSONANCE IN ONLINE AND OFFLINE RETAIL SETTINGS

With the developments in technology, online shopping has become an important platform for the consumers (Freeman, 2000; Hoffman and Novak, 1996). Marketing scholars and practitioners have focused on online consumption settings and determined the new aspects of online world. In this fast-changing world, retailers have started to adjust themselves as well. Some retailers differentiate themselves as a multiple independent channel retailer. At this context, consumers look for the features online. In order to perform the purchase, they go to retail stores or vice versa. At multiple independent channel retailers, all the transaction stages should be performed only in one platform either online setting or offline setting. At a cross channel retailers, the consumer can use different channels during the consumptions process, such as searching for the product online but buying the product in store. This allows retailers to compete with the online world and take advantage of their both offline and online settings.

What consumers generally do in today's digital world is called as research shopping. Through research shopping consumers could search for the product details in online setting and perform the purchase in online setting or in offline setting depending on their preferences (Verhoef, Neslin, and Vroomen, 2007). It has become quite common by the consumers. At popular press, it has been defined as "showrooming". Showrooming is mostly used by the consumers in order to reference prices and find the best deals for the specific product category (Evans, 2012; Kalyanaram and Winer, 1995). Consumers shopping habits, behaviors, needs are changing based on the platforms used during shopping. For example, at online stores while consumers are engaging less with the salesperson or salesperson alike agents, in retail stores, they could take advantage of the salespeople.

3.1 PURCHASING IN ONLINE VS OFFLINE RETAIL SETTINGS

With the development of shopping platforms, consumers started use online purchases platforms widely as well as offline setting platforms. Retail, offline setting could be defined as a shopping experience with five senses. In offline setting, consumers have the chance to feel the products and touch them and examine them deeply with their senses (Kim & Kim, 2004). Consumers could have chance to see the product, touch the texture, see the store ambience etc. However, at the online setting, although consumers could gather information about the product features and compare them through the offline channels, they still sick the lack of five sense examination. It is also argued by some researchers that sometimes online channel includes so many information that the consumers might get lost with all these information flow (Kim & Lennon, 2000). However, this well developed, detailed information flow in online setting could be defined as a very useful by the consumers of digital products. There are several researches argue that consumers feel more comfortable and make shopping more effectively in online setting rather than offline setting for the digital products where they have a chance to compare the technical features of the products (Jiang and Benbasat,2004). Additionally, consumers shopping online can perform their shopping anytime regardless of the operation hours of the stores.

According to Bettman, consumers before performing the consumption first look for the relevant information for the product (Bettman, 1979). Consumers look for the relevant confirmation in order to make a logical choice by performing big efforts, spending their time. In store, consumers can examine the products through five senses without too much effort and could contact salesperson physically and by this way they can get the adequate information easily. On the other hand, at the retail store the consumer has limited information based on the expertise of the salesperson. Although in online setting, there is no physically active salesperson, they can navigate to different channels even across retailers and get the most relevant information at a very short time (Zi and Gery, 2000; Balasubramaniam et al., 2005). This much of information and available options sometimes might be

overloading for consumers. At the retail setting, shoppers are constrained by geographic proximity. At this point some variables play an important role in the shopping process such as consumers trust to salesperson/avatars, privacy and security risks concerns, physical presence of the goods etc.

Trust is defined as “one’s confidence in another party’s reliability and integrity” (Morgan & Hunt, 1994). Trust has been widely examined in both online and offline settings. According to Kim, trust to seller is an obligation at the online setting, if a consumer does not have trust to retailer store they might not perform the consumption at the online setting (Kim et al., 2007). It is also stated that, consumer trust to salesperson is a major factor especially for online setting consumers (Gefen, 2002; Morgan and Hunt, 1994). It is also discussed that if a consumer does not trust to the e-retail, it could affect his/her shopping behavior (McKnight et al., 2002; Shiau and Luo, 2012). Trust is determined as one of the most important and crucial factors for having sustainable consumers at the online setting (Gefen, 2002, Verhagen et al., 2006). Relevant literature also supports that since the consumers at the online setting will not be able to evaluate the product with their five senses, they will not be able to evaluate the product very well, at this point consumer’s trust to seller plays an important role (McKnight et al., 2002). There are also several studies emphasizing the importance of the consumer’s trust to salesperson. For offline setting, it is argued that salesperson knowledge and readiness to reply the consumers’ needs make consumers develop trust for salesperson (Busch and Wilson, 1976; Doney and Cannon, 1997). In online setting, development of trust to salesperson might be a bit more difficult since there will be avatars, or virtual salesperson instead of real salespeople. Consumers who feel trust to the virtual salesperson, use them actively and ask questions where relevant (Gefen et al., 2003; McKnight et al., 2002). Reeves and Nass discusses that people apply social rules to computer mediated environments. People unconsciously behave computers as if they have the same or similar social norms with human beings (Reeves and Nass, 1996). They argue that even people try to evaluate the computers based on their personalities although such a thing does not exist. The increase of internet usage

and the online settings suggest consumers various shopping opportunities. However, at the same time privacy and risk concerns are being developed with this new way of shopping (Phelps, Nowak, and Ferrell 2000). Bauer defines consumers as risk takers and highlights perceived risk's dimensions as uncertainty and negative consequences (Bauer,1960).

Consumers are less likely to perform purchases with the less known brands or retail stores because of the quality issues. Also, they are not willing to share their account numbers, credit card numbers with the online retailers because of the privacy issues and foreseen financial risks (Gupta, Su and Walter 2004). Research findings suggest that consumers by gathering information about the products, try to make logical and confident purchase decisions (Berlyne, 1960; Bettman, 1979). However, retailers who have good reputations may decrease the perceived risk of the consumers at the online setting (Shapiro, 1982, Grewal et al., 1998). At the retail stores, while the consumers have a chance to develop personal relations with the salespeople, in online setting they lack this kind of customized relations and could not develop customized offers to the consumers. This lack of interactions might increase the feeling of perceived risk in online setting (Bezes, 2016).

3.2 SALESPERSON EFFECT IN RETAIL SETTING

Salesperson plays very important role in the development of sustainable relationship with consumers (Beatty et al., 1996). Researcher argues that consumers' satisfaction level could be directly affected with the consumers relations with the salesperson (Westbrook, 1981). It is also argued that satisfied consumers are more likely to perform the future purchases (Babin et al., 1995). In addition to that, salesperson play a technical role while facilitating the shopping and helping the consumers to find the products.

3.2.1 Technical and Social Benefits of Salesperson in Retail Setting

There are two distinct benefits of salesperson at the retail settings that are functional and social benefits. Functional benefit (Meyer, 1990) is defined as the consumer's

needs in terms of product features, its functions etc. from the salesperson. Helping the consumer to find the place of the product at the store could be given as an example to that. Consumer might question how the product functions, what is the product made of, etc. All these technical supports could be gathered from the salesperson. In online setting, the help of salesperson in terms of technical and functional supports is very limited. Although there are well developed search agents, for categorizing and sorting the products, consumers might not get enough support as they get at the offline retail settings. In online setting, instead of salesperson, mostly virtual salespersons are being used in order to mimic the salesperson (Keeling et al., 2009).

Social benefit of a salesperson is another important feature in retail setting. At the retail setting, a more social setting could be developed between the consumer and the salesperson because of physical presence of the two parties at the same environment. In online setting, rather than physically existing salesperson, there are tools that enhance interaction with salespersons through blogs, virtual chats etc. With the development of technology people started to look at more effective ways of communication with the retailers in online setting. In order to respond to this need, avatars that mimic the communication of salespeople have been developed (Hassanein & Head, 2005; Qiu & Benbasat, 2009). Avatars can mimic salesperson with human alike appearance, facial expression and behaviors (Holzwarth et al., 2006; Joyner, 2010; Keeling et al., 2009; Qiu & Benbasat, 2009). It is argued that avatars by behaving as real salespeople might encourage the online customers to communicate with them and take advice, support from them (Qiu & Benbasat, 2009). They may even provide social support to online consumers (Keeling et al., 2009; Wang et al., 2007). With the development in technology and individualistic lifestyles at the big cities, it is argued that retail stores could be the new venues for the consumers to get socialized with other people and salespersons. Indeed, people may go to the retail stores in search of social connections (Sullivan, 2014; Kim, Kang, & Kim, 2005; Tauber, 1972).

3.3 SALESPERSON EFFECT ON COGNITIVE DISSONANCE

A dissonance dimension identified by Sweeney, Hausknecht and Soutar which was defined as ‘concern over the deal’, describes “a person’s recognition after the purchase has been made that they may have been influenced against their own beliefs by sales staff’ (Sweeney, Hausknecht and Soutar, 2000). It could be said when a consumer purchases the product with the efforts of a pushy salesperson, the consumer might be likely to experience cognitive dissonance. In online setting, consumers might have lack of information at the utility level and might not be able to ask their questions to the related salesperson. In this case, the consumer who is not well informed and well served about the product would be more likely to experience cognitive dissonance. On the other hand, there are several consumers who do not want to interact with salesperson why they perform shopping (Wolfenbarger and Gilly, 2001). The consumers feel as if they are being convinced to buy a specific product by the salesperson (Friestad and Wright, 1994). For these kinds of consumers shopping at the online setting could be more convenient.

In stores most of the time salespeople are ready to help consumers in terms of product information etc. Similarly, at the online setting, through avatars, salesperson alike systems, online pop up consumer helpdesks and call desks, consumers could find answers to their questions and complete their shopping experiences. However, online retailers have started to use avatars mimicking salespeople in order to satisfy customer needs more efficiently (Redmond 2002). Avatars are well designed to support consumer needs in online setting. With the future developments, they could have more effect on the choices the consumer performs. According to retail literature, salespersons play a crucial role in customer satisfaction and the satisfied customers are more likely to perform repurchases (Katz and Lazarsfeld 1955; Webster 1968). Researchers suggest that with the development of avatars such as more human alike avatars, these virtual characters might also perform as real salespeople and really affect the consumers in their decisions (Redmond 2002, McEachern, 2005). In the future, although there will be well developed avatars, their persuasiveness would be still relying on their

performance and customer' product involvement levels (Luo et al., 2006; Wood et al., 2005). Increased interactions with salespeople at retails, might increase customer's trust to salesperson and the retailer and therefore this could lead to satisfaction and loyalty in retailing (Crosby et al., 1990).

To summarize, it could be said that consumers could interact with avatars as real people and act accordingly and as a result of this it is likely that avatars might also play an important role in development/avoidance of cognitive dissonance as well as salespersons. As discussed above there are various benefits that customers obtain from salesperson. With the developing technology avatars, virtual salespeople came into our lives. Are these virtual salespersons capable of helping consumer and helping them during their purchases? If so, more importantly are there any differences between virtual salesperson and retail salesperson in terms of cognitive dissonance development on consumer? Consumer who shops at the online settings through the help of virtual salesperson, after his/her shopping would feel less cognitive dissonant or higher cognitive dissonant compared to his/her offline setting shopping? This paper looks for the answer of these questions and aims to give insight about the importance of salesperson even at the online settings.

4. METHODOLOGY

In this research it is aimed investigate antecedents of cognitive dissonance (involvement, perceived trustworthiness) and effect of salesperson both in the online and offline setting for high involvement goods. In addition to that, consumer style characteristics and its relationship with cognitive dissonance is measured. Considering the antecedents of CD which are involvement, perceived trustworthiness as a product Mudo Mobilya/Sofa is chosen. Mudo Mobilya is conspicuous, high priced retail brand that has high brand awareness, operate both online and offline setting. As a product category, living room sofa is considered to be a high involvement product, since it could be an important decision for the consumer both monetary and emotionally.

An online questionnaire with (online purchase/offline purchase cases) is applied to a convenience sample of 210 people Through two different online and offline setting cases cognitive dissonance on both at the online and the offline settings are examined. Cognitive dissonance is not aroused in every purchase. Previous studies identified several prerequisite conditions for cognitive dissonance to operate especially in a post purchase situation such as importance or irrevocability of the decision, availability of attractive alternatives and product involvement. (Aronson, 1968; Korgaonkar & Moschis, 1982). In the questionnaire, these prerequisite conditions of cognitive dissonance are ensured at the online and the offline setting cases.

4.1 DATA COLLECTION TOOL AND THE MEASURES

Questionnaire given to the participants are composed for 87 questions. Questionnaire consists of the demographic questions, and questions measuring the below constructs:

As described in Table 4.1, Product Involvement for sofa is measured through the 4 items Likert Involvement scale (Zaichkoswky, 1985). Participant's perceived trustworthiness to MUDO store is measured through 12 items Likert Perceived

Trustworthiness scale (Oliver B. Buttner and Anja S. Goritz, 2008). Consumer style characteristics are measured with 16 items Likert Consumer Style Characteristics: Eight Factor Model scale (George B. Sproles and Elizabeth L. Kendall, 1986). Proposed Scale's Factor 1,4 and 5 are used to measure the perfectionist high quality consumer, recreational, hedonistic consumer, price conscious consumer. Consumer' salesperson contact need is measured with 11 item Likert Consumer' Desire to Interact with a Salesperson scale (Yun Jung Lee, Alan J. Dubinsky, 2017)

Participant's cognitive dissonance level are measured for both online and offline settings through 22 item Likert Cognitive Dissonance After Purchase scale. (Sweeney, J. C., D. Hausknecht, and G. N. Soutar. 2000). The conceptualization and measurement issues relating to cognitive dissonance are discussed extensively in the psychology and marketing literature. Sweeney and colleagues (2000) developed a 22-item scale that measure of consumer dissonance that included two cognitive dimensions that are "wisdom of purchase" and "concern over the deal" and an "emotional dimension". They defined the cognitive component as "a person's recognition that beliefs are inconsistent with a decision after the purchase has been made", while the emotional component refers to "a person's psychological discomfort subsequent to the purchase decision" (Sweeney, Hausknecht & Soutar, 2000). Through this scale participant's cognitive dissonance levels and three different cognitive dissonance dimensions are measured.

Table 4.1 Scales

<p>Cognitive Dissonance After Purchase</p> <p>Emotional After I bought this product: I was in despair I resented it I felt disappointed with myself I felt scared I felt hollow I felt angry I felt uneasy I felt I'd let myself down I felt annoyed I felt frustrated I was in pain I felt depressed I felt furious with myself I felt sick I was in agony</p>	<p>Consumer Style Characteristics: Eight Factor Model</p> <p>Factor 1-Perfectionist, High Quality Conscious Consumer Getting very good quality is very important to me When it comes to purchasing products, I try to get the best, or perfect choice In general, I usually try to buy the best overall quality I make special effort to choose the very best quality products. I really don't give my purchases much thought or care. My standards and expectations for products I buy are very high. I shop quickly, buying the first product or brand I find that seems good enough. A product doesn't have to be perfect, or the best, to satisfy me.</p> <p>Factor 4-Recreational, Hedonistic Consumer Shopping is not a pleasant activity to me</p>
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Table 4.1 Scales (More)

<p>Wisdom of Purchase I wonder if I really need this product I wonder whether I should have bought anything at all I wonder if I have made the right choice. I wonder if I have done the right thing in buying this product.</p> <p>Concern over Deal After I bought this product I wondered if I'd been fooled After I bought this product I wonder if I had spun me a line After I bought this product, I wondered whether there was something with the deal I got</p>	<p>Going shopping is one of the enjoyable activities of my life. Shopping the stores wastes my time. I enjoy shopping just for the fun of it. I make my shopping trips fast.</p> <p>Factor 5- Price Conscious, "Value for Money" Consumer I buy as much as possible at sale prices. The lower price products are usually my choice. I look carefully to find the best value for the money.</p>
<p>Consumer's Desire to Interact with Salesperson</p> <p>Instrumental I need to get product information from a salesperson to evaluate its quality. I feel it is necessary to get product information from a salesperson in order to evaluate its characteristics I need to get product information from a salesperson in order to make an overall evaluation of the product I place more trust in products about which I get information from a salesperson I feel more comfortable purchasing a product after getting information from a salesperson</p> <p>Autotelic When walking through stores, I always say hello to a salesperson I find myself making eye contact with a salesperson in stores I always smile at a salesperson in stores When walking through stores, I try not to make eye contact with a salesperson. I enjoy talking to a salesperson in a store I really enjoy interacting with a salesperson</p>	<p>Perceived Trustworthiness Scale</p> <p>Ability This provider is very competent This provider is able to fully satisfy its customers One can expect good advice from this provider</p> <p>Benevolence This provider is genuinely interested in its customers' welfare This provider puts customers' interests first If problems arise, one can expect to be treated fairly by this provider</p> <p>Integrity I am happy with the standards by which this provider is operating This provider operates scrupulously You can believe the statements of this provider</p> <p>Predictability This provider's methods of operation are unclear This provider keeps its promises I would rely on advice from this provider</p>
<p>Involvement Scale</p> <p>I would be interested in reading information how the product is made. I have compared product characteristics among brands of this product I think there are a great deal of differences among brands of this product. I have a most preferred brand of this product.</p>	
<p>Offline Case</p> <p>Please answer the following questions by considering you really experienced the below case. You went to MUDO store buy a sofa. You have saved money for a while to buy the sofa X. However, you still need some advice. At this point salesperson helps you to evaluate the available choices for you. Salesperson after evaluating the choices, stated that sofa Y is a superior product compared to sofa X. Salesperson was insisting on this product and stating that sofa Y has all the futures you are looking for. Eventually you took the advice of the salesperson and you bought the sofa Y instead of X and came back home. Sofa Y will be sent to your home in a week.</p>	<p>Online Case</p> <p>Please answer the following questions by considering you really experienced the below case.</p> <p>You entered e-commerce site of Mudo. You have saved money for a while to buy the sofa X. However, you still need some advice. You started checking the e-commerce site and an avatar has popped up. This avatar is a 3D avatar that can answer your questions by text and voice. According to your search criteria avatar has advised you sofa Y stating that it is a superior product. Avatar was insisting on this product and stating that sofa Y has all the futures you are looking for. Eventually you took the advice of the avatar and you bought the sofa and came home. Sofa will be sent to your home in a week.</p>

*Involvement Scale (Zaichkoswky, 1985)

*Cognitive Dissonance After Purchase Scale (Sweeney, Hausknecht and Soutar, 2000)

*Consumer's Desire to Interact With a Salesperson Scale (Yun Jung Lee, Alan J. Dubinsky, 2017)

*Consumer Style Characteristics: Eight Factor Model Scale (George B. Sproles and Elizabeth L. Kendall, 1986)

*Perceived TrustworthinessScale (Oliver B. Buttner and Anja S. Goritz, 2008)

Online and offline cases are given to all 210 participants respectively. After reading each cases participant are asked to answer the cognitive dissonance questionnaire by considering they really experience the cases. At both online and offline cases participants' first sofa choice is changed with the recommendations of the salesperson. Participants buy the products that are recommended by the salespersons instead of their initial choice. At the online cases, instead of salesperson avatar is used to give the information to the customer. With the use of these cases, it is aimed to measure effect of salesperson on cognitive dissonance.

4.2 SAMPLE DESIGN AND PROFILE

The questionnaire (online purchase/offline purchase cases) is applied to a convenience sample of 210 people.

The questionnaire represents correspondents from various ages. However, majority of the correspondents are from 25-34 age interval with 41.4 %. The research represents female attendees with 70% and males with 30% percentage. The majority of the correspondents are married (56.2%) and it is followed by single correspondents with 39.5 percentage. There are several participants coming from different occupational status as also stated at the table below. Correspondents are mostly representing the private industry. Among the questionnaire attendees the highest percentage belongs to private sector employee with 48.1 percentage. The correspondents are from different educational levels as well. The correspondents have mostly bachelor's degree (56.2%) and it is being followed by the master's degree (22.9%). The correspondents of the questionnaire are also from different income levels. While 27.6% of the correspondents have income levels above 7000 TL, 27.6 % percentage of the correspondents have income level between 5000-5999 TL.

Table 4.2 Sample Profile

Age	N	Mean	Std. Dev.	Min Value	Max Value
	210	27.3	6.98	18	68
Sex	Frequency f	Percentage %	Income	Frequency f	Percentage %
Female	147	70	1000-2999 TL	28	13.3
Male	63	30	3000-4999 TL	42	20
			5000-6999 TL	48	22,9
			+7000 TL	58	27,6
			Don't want to answer	34	16,2
<i>Total</i>	<i>210</i>	<i>100</i>	<i>Total</i>	<i>210</i>	<i>100</i>
Marital Status	Frequency f	Percentage %	Education	Frequency f	Percentage %
Married	118	56.2	Primary School	2	1
Single	83	39.5	Middle School	4	1.9
Divorced	6	2.9	High School	23	11
Widowed	3	1.4	Bachelor Deg.	118	56.2
			Master's Deg.	48	22.9
			PhD Deg	15	7.1
<i>Total</i>	<i>210</i>	<i>100</i>	<i>Total</i>	<i>210</i>	<i>100</i>
Occupation Status	Frequency f	Percentage %			
Not working	31	14.8			
Student	14	6.7			
Private Sector	101	48.1			
Self-employment	23	11,4			
Government Official	28	13.3			
Housewife	12	5.7			
<i>Total</i>	<i>210</i>	<i>100</i>			

4.3 PROPOSED MODEL & HYPOTHESIS

Initially H1 is analyzed in order to determine the difference of cognitive in online and offline settings.

H1: In the case of salesperson-personal information conflict, Cognitive Dissonance in offline setting is higher than Cognitive Dissonance in online setting.

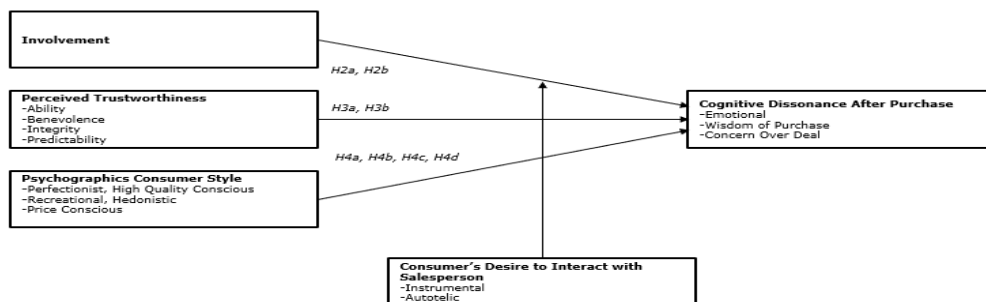


Figure 4.1 Research Model in Offline Setting

H2-a: In offline setting, in the case of salesperson-personal information conflict, the ones who have higher involvement have higher CD (emotional).

H2-b: In offline setting, in the case of salesperson-personal information conflict, the ones who have higher involvement have higher CD (cognitive).

H3-a: In offline setting, in the case of salesperson-personal information conflict, the ones who have higher perceived trustworthiness have lower CD (emotional).

H3-b: In offline setting, in the case of salesperson-personal information conflict, the ones who have higher perceived trustworthiness have lower CD (cognitive).

H4-a: In offline setting, in the case of salesperson-personal information conflict, CD (cognitive) differ according to perfectionist consumer style.

H4-b: In offline setting, in the case of salesperson-personal information conflict, CD (emotional) differ according to perfectionist consumer style.

H4-c: In offline setting, in the case of salesperson-personal information conflict, CD (cognitive) differ according to recreational, hedonistic consumer style.

H4-d: In offline setting, in the case of salesperson-personal information conflict, CD (emotional) differ according to recreational, hedonistic consumer style.

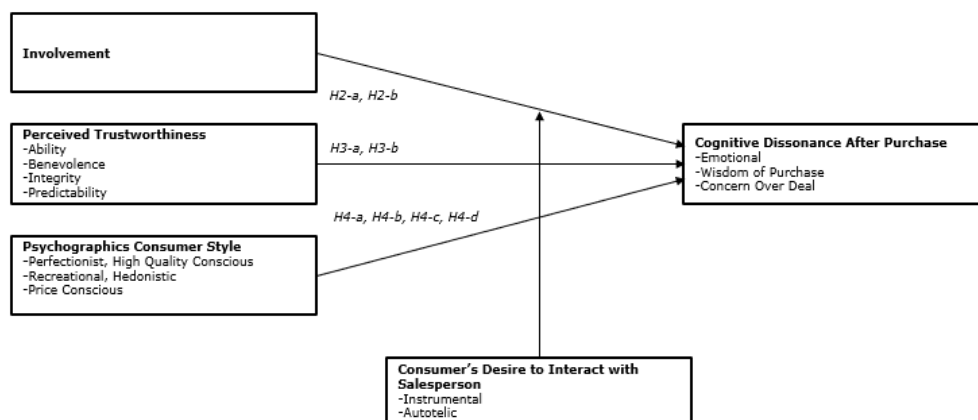


Figure 4.2 Research Model in Online Setting

H2a: In online setting, in the case of salesperson-personal information conflict, the ones who have higher involvement have higher CD (emotional).

H2b: In online setting, in the case of salesperson-personal information conflict, the ones who have higher involvement have higher CD (cognitive).

H3a: In online setting, in the case of salesperson-personal information conflict, the ones who have higher perceived trustworthiness have lower CD (emotional).

H3b: In online setting, in the case of salesperson-personal information conflict, the ones who have higher perceived trustworthiness have lower CD (cognitive).

H4a: In online setting, in the case of salesperson-personal information conflict, CD (cognitive) differ according to perfectionist consumer style.

H4b: In online setting, in the case of salesperson-personal information conflict, CD (emotional) differ according to perfectionist consumer style.

H4c: In online setting, in the case of salesperson-personal information conflict, CD (cognitive) differ according to recreational, hedonistic consumer style.

H4d: In online setting, in the case of salesperson-personal information conflict, CD (emotional) differ according to recreational, hedonistic consumer style.

5. RESEARCH FINDINGS

All constructs at the model are tested through reliability analysis. Online Setting and offline setting models are tested. Later on, both online setting and offline setting models are revised. With the revised model, first of all, cognitive dissonance in online setting vs offline setting is examined with the use of paired t test. In order to further investigate and find the relationship between the constructs in revised research model, four different multiple regression with moderating variables were performed for both online and offline cognitive dissonance factors.

Considering the effect of one to one salesperson/avatar communication both in online and offline retail settings at the different consumer segments, cognitive dissonance difference in online and offline settings are investigated under 4 segments including gender, involvement, perfectionist and recreational consumer segments.

5.1 RELIABILITY ANALYSIS

5.1.1 Reliability Analysis of Model Constructs

For all the constructs measured, anti-image correlation diagonals are exceeding 0.50, meaning all single items in the factor analysis are to be involved. No items are excluded. Following these measurements, component analysis and varimax rotation are performed. All Cronbach's alpha coefficients are determined and are estimated to be reliable Table 5.1.

Table 5.1 Analysis of Model Constructs

Factor Name	Factor Item	Factor Loading	Variance (%)	Cronbach's Alpha
Perceived Trustworthiness (KMO=0.921, Bartlett test $\chi^2=2153.4390$, df=55, p=0.000)	PT_I1	0.897	68.274	0.953
	PT_I2	0.881		
	PT_I3	0.873		
	PT_P2	0.857		
	PT_B1	0.855		
	PT_P1	0.846		
	PT_A2	0.833		
	PT_A1	0.797		
	PT_B3	0.766		
	PT_A3	0.753		
	PT_B2	0.709		
Involvement (KMO=0.645, Bartlett test $\chi^2=75.924$, df=3, p=0.000)	INV3	0.786	57.708	0.618
	INV2	0.761		
	INV1	0.731		
Consumer Style Characteristics (KMO=0.822, Bartlett test $\chi^2=1018.602$, df=55, p=0.000) CSC_Perfectionist	CSC_P3	0.901	39.225	0.887
	CSC_P2	0.89		
	CSC_P4	0.876		
	CSC_P1	0.823		
	CSC_P5	0.669		
CSC_Recreational	CSC_R1	0.850	25.341	0.741
	CSC_R2	0.750		
	CSC_R3	0.742		
	CSC_R5	0.633		
Desire to Interact with Salesperson (KMO=0.866, Bartlett test $\chi^2=1357.415$, df=21, p=0.000) DIS_I (Desire to Interact with Salesperson Instrumental)	DIS_I5	0.869	43.175	0.923
	DIS_I4	0.859		
	DIS_I3	0.799		

Table 5.1 Analysis of Model Constructs (More)

Factor Name	Factor Item	Factor Loading	Variance (%)	Cronbach's Alpha
DIS_A (Desire to Interact with Salesperson_Autotelic)	DIS_I1	0.741	33.3867	0.833
	DIS_I2	0.726		
Offline Cognitive Dissonance (KMO=0.938, Bartlett test $\chi^2=4942.621$, df=210, p=0.000) OFFCD_E (Emotional)	OFFCD_E10	0.899	50.783	0.973
	OFFCD_E11	0.889		
	OFFCD_E5	0.880		
	OFFCD_E4	0.873		
	OFFCD_E8	0.855		
	OFFCD_E2	0.852		
	OFFCD_E6	0.850		
	OFFCD_E13	0.843		
	OFFCD_E15	0.832		
	OFFCD_E12	0.828		
	OFFCD_E14	0.820		
	OFFCD_E9	0.815		
	OFFCD_E1	0.760		
	OFFCD_E7	0.756		
OFFCD_E3	0.726			
OFFCD_WP&CoD (Offline Cognitive Dissonance-Cognitive)	OFFCD_WP4	0.891	21.940	0.846
	OFFCD_WP3	0.863		
	OFFCD_CoD2	0.811		
	OFFCD_CoD3	0.800		
	OFFCD_CoD1	0.697		
	OFFCD_WP1	0.616		
Offline Cognitive Dissonance (KMO=0.943, Bartlett test $\chi^2=5140.941$, df=231, p=0.000) ONCD_E (Emotional)	ONCD_E11	0.902	45.034	0.969
	ONCD_E4	0.880		
	ONCD_E15	0.868		
	ONCD_E14	0.862		
	ONCD_E5	0.845		
	ONCD_E13	0.839		
	ONCD_E10	0.833		
	ONCD_E6	0.819		
	ONCD_E2	0.817		
	ONCD_E8	0.778		
	ONCD_E3	0.746		
	ONCD_E12	0.746		
	ONCD_E7	0.693		
	ONCD_E1	0.682		
ONCD_E9	0.673			
ONCD_WP&CoD (Online Cognitive Dissonance-Cognitive)	ONCD_WP4	0.884	27.834	0.930
	ONCD_WP3	0.863		
	ONCD_CoD2	0.838		
	ONCD_CoD3	0.823		
	ONCD_CoD1	0.801		
	ONCD_WP2	0.753		
	ONCD_WP1	0.730		

Following the measurements for involvement, INV4 is excluded from the analysis due to inconsistency issues and it was estimated to be reliable with the rest of the three items. One dimension is found as a result of the analysis, and its total variance was 57.708%.

Following the measurements, component analysis and varimax rotation three consumer style characteristics dimensions are found as a result of the analysis, and its total variance was 67.10%. Due to the low factor loadings one item of perfectionist (CSC_P6) and one item of recreational (CSC_R4) are excluded from the analysis. Cronbach's alpha coefficients for each of the construct are determined separately. CSC_P, CSC_R and CSC_PC consistencies are 0.887, 0.741 and 0.579 respectively. Since CSC_PC is below the threshold level (0.70) it is estimated unreliable and the whole price conscious construct is excluded from the analysis. The factor analysis is re-performed with the remaining variables. KMO, Bartlett Test and anti-image correlation diagonal values are calculated again. (KMO=0.822, Bartlett test $\chi^2=867.636$, $df=36$, $p=0.000$). Two dimensions are found as a result of the new analysis, and its total variance was 64.57%.

As a result of reliability analysis for perceived trustworthiness, PT_Q17 is removed. Following these measurements, component analysis and varimax rotation was performed. Cronbach's alpha coefficient is determined, and it is estimated to be reliable. One dimension is found as a result of the analysis, and its total variance was 68.274%.

Following these measurements, component analysis and varimax rotations for desire to interact with salesperson two dimension are found as a result of the analysis, and its total variance is 76.56%. Cronbach's alpha coefficient is determined. Instrumental and Autotelic had Cronbach's alpha values 0.923 and 0.833, respectively and they are estimated to be reliable.

Following these measurements under offline cognitive dissonance two dimension are found as a result of the analysis, and its total variance is 72.72%. OFFCD_WP2 is excluded from the analysis due to the low factor loading result.

According to the factor analysis results "concern over deal" and "wisdom of purchase" dimensions are found in the same factor. For this reason, from this point of the study these two dimensions are analyzed as one and named as Offline Cognitive Dissonance- Cognitive (OFFCD_WP&CoD). Cronbach's alpha

coefficient is determined. OFFCD_E and OFFCD_WP&CoD had Cronbach's alpha values 0.973 and 0.846, respectively and they are estimated to be reliable.

Following these measurements under online cognitive dissonance two dimensions are found as a result of the analysis, and its total variance is 72.87%. According to the factor analysis results again for online cognitive dissonance “concern over deal” and “wisdom of purchase” dimensions are found in the same factor. For this reason, from this point of the study these two dimensions are analyzed as one and named as Online Cognitive Dissonance-Cognitive (ONCD_WP&CoD). Cronbach's alpha coefficient is determined. ONCD_E and ONCD_WP&CoD have Cronbach's alpha values 0.969 and 0.930, respectively and they are estimated to be reliable. The overall results of reliability analysis are displayed below (Table 5.2)

Table 5.2 Cronbach's Alpha Score of Constructs

Constructs	Abbreviations	Cronbach's Alpha
Perceived Trustworthiness (11 items)	PT	0.953
Involvement (3items)	INV	0.618
Customer Style Characteristics -Perfectionist (5 items)	CSC_P	0.887
Customer Style Characteristics -Recreational (4 items)	CSC_R	0.741
Desire to Interact with Salesperson-Instrumental (3 items)	DIS_I	0.923
Desire to Interact with Salesperson-Autotelic (5 items)	DIS_A	0.833
Offline Cognitive Dissonance-Emotional(15 items)	OFFCD_E	0.973
Offline Cognitive Dissonance-(6 items) Cognitive	OFFCD_WP&C oD	0.846
Online Cognitive Dissonance-Emotional (15 items)	ONCD_E	0.969
Online Cognitive Dissonance - (7 items) Cognitive	ONCD_WP&Co D	0.930

5.1.2 Revised Research Model & Hypothesis

After performing the reliability analysis, it is concluded that, in terms of the construct, “Price Conscious” is excluded from the research model. “Wisdom of Purchase” and “Concern over Deal that are two different dimensions of cognitive

dissonance, both in online and offline terms, are found to be one construct, named as cognitive and used together in the rest of the analysis.

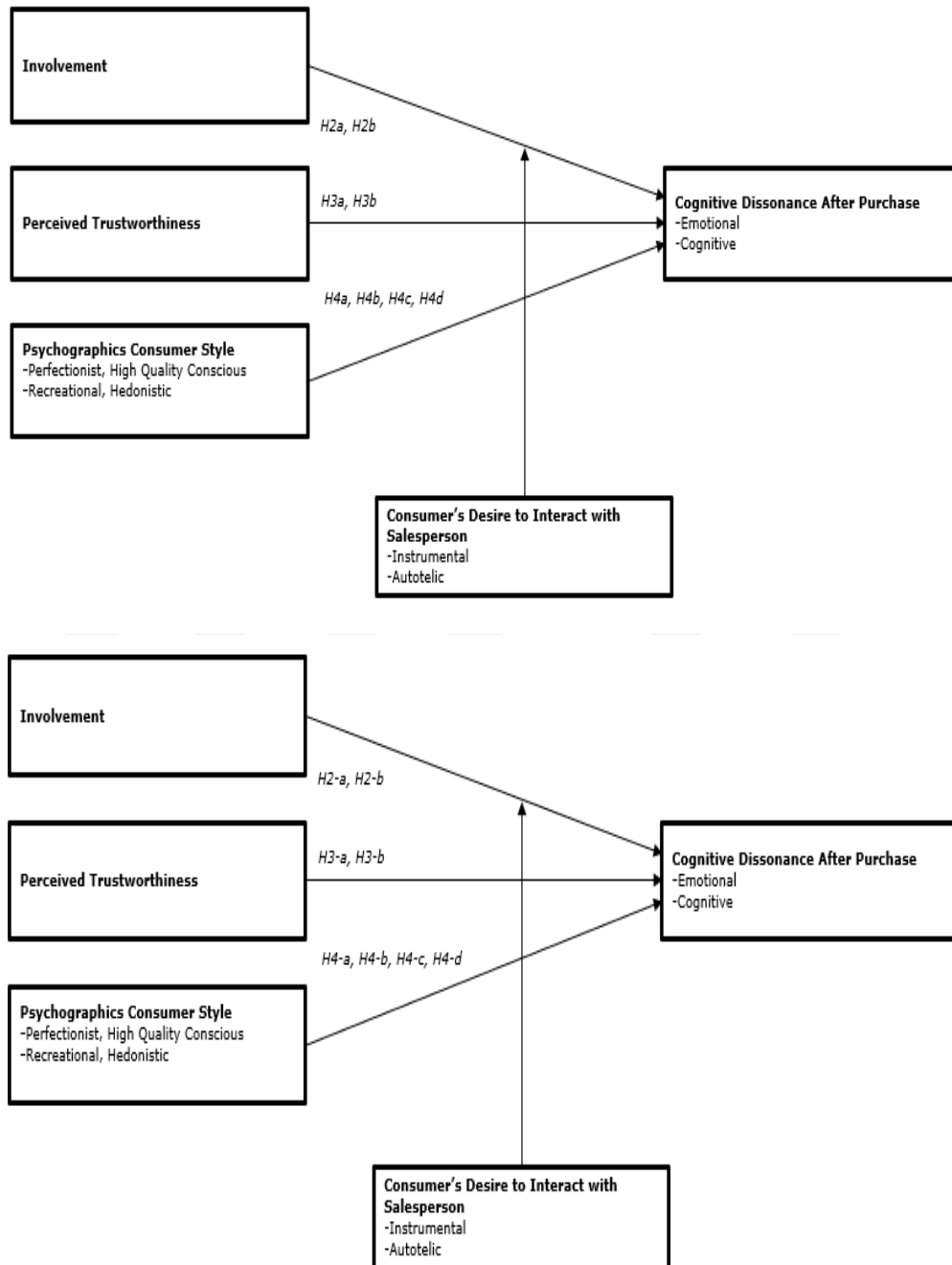


Figure 5.1 Revised Research Models, Online & Offline Settings

5.2 MODEL TESTING

First of all, overall cognitive dissonance in online setting vs offline setting is examined with the use of paired t test. According to findings mentioned at table 5.3, no statistical difference is determined between online vs offline cognitive dissonance emotional dimension. However, according to analysis it is determined that offline cognitive dissonance-cognitive is statistically higher than online cognitive dissonance-cognitive.

In order to further investigate and find the relationship between the constructs in revised research model, four different multiple regression with moderating variables were performed for both online and offline cognitive dissonance factors.

5.2.1 The Difference between Online versus Offline Cognitive Dissonance

Table 5.3 Paired Sample T Test, Cognitive Dissonance

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	OFFCD_E	2.3043	209	1.51502	.10480
	ONCD_E	2.3630	209	1.55156	.10732
Pair 2	OFFCD_WP_CoD	4.6159	210	1.54760	.10679
	ONCD_WP_CoD	4.4129	210	1.79254	.12370

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	OFFCD_E & ONCD_E	209	.797	.000
Pair 2	OFFCD_WP_CoD & ONCD_WP_CoD	210	.646	.000

Paired Samples Test									
		Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	OFFCD_E - ONCD_E	-.05869	.97840	.06768	-.19211	.07473	-.867	208	.387
Pair 2	OFFCD_WP_CoD - ONCD_WP_CoD	.20295	1.42183	.09812	.00953	.39637	2.068	209	.040

According to the analysis no statistical difference (p:0.387) is determined between ONCD_E&OFFCD_E. However, OFFCD_WP_CoD is statistically higher than ONCD_WP_CoD (p:0.040), (OFFCD_WP_CoD mean:4.61;ONCD_WP_CoD mean:4.41)

In order to find to find the relationship between the constructs in revised research first all Pearson correlation is performed as stated in Table 5.4. Later in revised model, four different multiple regression with moderating variables are performed for both online and offline cognitive dissonance factors.

Table 5.4 Pearson Correlation Results

	INV	PT	CSC_P	CSC_R	DIS_I	DIS_A	OFFCD_E	OFFCD_WP_CoD	ONCD_E	ONCD_WP_CoD
INV	1									
PT	0.196**	1								
CSC_P	0.370**	0.218**	1							
CSC_R	0.072	0.114	0.170*	1						
DIS_I	0.241**	0.221**	0.313**	0.026	1					
DIS_A	0.215**	0.237**	0.356**	-0.016	0.660**	1				
OFFCD_E	-0.220**	0.059	-0.057	-0.033	-0.068	-0.041	1			
OFFCD_WP_CoD	0.025	0.008	0.210**	0.024	0.101	0.142*	0.424**	1		
ONCD_E	-0.272**	0.081	-0.102	0.016	-0.11	-0.091	0.797**	0.286**	1	
ONCD_WP_CoD	-0.035	0.032	0.093	0.093	-0.03	-0.016	0.379**	0.646**	0.505**	1

5.2.2. The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional

5.2.2.1. Online Setting

In order to test the moderating effects of two different dimensions of “Desire to Interact with Salesperson” as Autotelic and Instrumental, standardized z-scores of independent variables and moderating variables are multiplied and used as

independent variables in addition to standardized z-scores of “Perceived Trustworthiness”, “Perfectionist” and “Recreational” to find out the impact on “Emotional” dimension of Online Cognitive Dissonance. Stepwise regression method is used that follows a procedure of adding or subtracting variables depending on the level of significance on the model. Briefly, significant independent and moderator variables are remained in the model.

As reflected in Table 5.5, the independent variables and moderator variables has a contribution on ONCD_E since the significance level of the model is less than 0.05 threshold ($R=0.307$; $R^2=0.094$; $F=16.532$, $p=0.000$). The overall explanatory power of the model is 9.4%.

Table 5.5 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Emotional Dimension-Online Setting

Dependent Variable: :ONCD_E			
Independent Variables	Beta	t-value	p-value
INV	-0.241	-3.542	0.000
CSC_PxDIS_A	0.146	2.152	0.033

Examining all the independent variables and moderator variables, only Involvement has a direct impact on Online Emotional Cognitive Dissonance. There is a negative weak significant relationship ($\beta = -0.241$, $p = 0.001$) between Involvement and dependent variable and no moderating effect of Desire to Interact with Salesperson on the relationship between Involvement and the dependent variable is found, since moderator variables, $INV \times DIS_A$ and $INV \times DIS_I$, have no statistically significant ($p = 0.995$ and $p = 0.275$) contribution.

Since there is no main effect of Perfectionist consumer style on Online Emotional Cognitive Dissonance, The effect moderator variable created by using Perfectionist consumer style and desire to interact with salesperson (Autotelic) (CSC_PxDIS_A) cannot be interpreted.

5.2.1.1 Offline Setting

As reflected in Table 5.7., only Involvement has contribution on OFFCD_E since the significance level of the model is less than 0.05 threshold ($R=0.220$; $R^2=0.049$; $F=10.608$, $p=0.001$). The explanatory power of the model is 4.9%.

Table 5.6 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Emotional Dimension-Offline Setting

Dependent Variable: :OFFCD_E			
Independent Variables	Beta	t-value	p-value
INV	-0.220	-3.257	0.001

There is a negative weak relationship ($\beta = -0.220$, $p = 0.001$) between Involvement and Offline Emotional dimension of Cognitive Dissonance. There is no moderating effect of Desire to Interact with Salesperson on the relationship between Involvement and the OFFCD_WP&CoD since moderator variables, INVxDIS_A INVxDIS_I, have no statistically significant ($p = 0.506$ and $p = 0.362$) contribution.

5.2.3 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimensions: Cognitive

5.2.3.1 Online Setting

None of the variable has a significant contribution on ONCD_WP&CoD by using stepwise method. Showing in detail enter method results are used in Table 5.6 ($R=0.252$; $R^2=0.064$; $F=0.948$, $p=0.509$).

Table 5.7 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance on ONCD_WP&CoD Dimension-Online Setting

Dependent Variable: :ONCD_ WP&CoD			
Independent Variables	Beta	t-value	p-value
INV	-0.094	-1.182	0.239
PT	0.064	0.848	0.398
CSC_P	0.089	1.056	0.292
CSC_R	0.116	1.581	0.115
DIS_I	-0.05	-0.527	0.599
DIS_A	-0.005	-0.054	0.957
INVxDIS_A	0.086	0.761	0.448
INVxDIS_I	-0.109	-0.985	0.326
PTxDIS_I	-0.113	-1.217	0.225
PTxDIS_A	0.085	0.932	0.353
CSC_PxDIS_A	0.102	0.807	0.421
CSC_PxDIS_I	-0.118	-0.933	0.352

5.2.3.2. Offline Setting

As reflected in Table 5.8, the independent variables and moderator variables have a contribution on OFFCD_WP&CoD since the significance level of the model is less than 0.05 threshold ($R=0.340$; $R^2=0.115$; $F=2.141$, $p=0.016$). The overall explanatory power of the model is found as 11.5%.

Table 5.8 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance on ONCD_WP&CoD Dimension-Offline Setting

Dependent Variable: OFFCD_ WP&CoD			
Independent Variables	Beta	t-value	p-value
PT	0.018	0.245	0.807
CSC_P	0.181	2.301	0.022
CSC_R	0.031	0.436	0.663
INV	-0.109	-1.414	0.159
INVxDIS_A	0.161	1.478	0.141
INVxDIS_I	-0.240	-2.254	0.025
PTxDIS_I	-0.007	-0.074	0.941
PTxDIS_A	-0.013	-0.149	0.881
CSC_PxDIS_A	0.086	0.709	0.479
CSC_PxDIS_I	-0.173	-1.425	0.156
CSC_RxDIS_A	-0.091	-0.936	0.351
CSC_RxDIS_I	-0.048	-0.502	0.616

Examining all the independent variables and moderator variables, only Perfectionist dimension of “Customer Style Characteristics” construct has a direct impact on “Offline Cognitive Dissonance-Cognitive”. There is a positive weak relationship ($\beta = 0.181, p = 0.022$) between the mentioned dimensions. There was no moderating effect of Desire to Interact with Salesperson on the relationship between Perfectionist and the OFFCD_WP&CoD since moderator variables, CSC_PxDIS_A and CSC_PxDIS_I, have no statistically significant ($p=0.479$ and $p=0.156$) contribution.

Table 5.9 Hypothesis Result Analysis-Online & Offline Setting

Hypothesis (Online)	Definition	Decision	Hypothesis (Offline)	Definition	Decision
H2a	In online setting, in the case of salesperson-personal information conflict, the ones who have higher involvement have higher CD (emotional).	Accepted Negative, weak relationship (there is no moderating effect of salesperson).	H-2a	In offline setting, in the case of salesperson-personal information conflict, the ones who have higher involvement have higher CD (emotional).	Accepted Negative, weak relationship (there is no moderating effect of salesperson).
H2b	In online setting, in the case of salesperson-personal information conflict, the ones who have higher involvement have higher CD (cognitive).	Rejected	H-2b	In offline setting, in the case of salesperson-personal information conflict, the ones who have higher involvement have higher CD (cognitive).	Rejected
H3a	In online setting, in the case of salesperson-personal information conflict, the ones who have higher perceived trustworthiness have lower CD (emotional).	Rejected	H3-a	In offline setting, in the case of salesperson-personal information conflict, the ones who have higher perceived trustworthiness have lower CD (emotional).	Rejected

Table 5.9 Hypothesis Result Analysis-Online & Offline Setting (More)

H3b	In online setting, in the case of salesperson-personal information conflict, the ones who have higher perceived trustworthiness have lower CD (cognitive).	Rejected	H3-b	In offline setting, in the case of salesperson-personal information conflict, the ones who have higher perceived trustworthiness have lower CD (cognitive).	Rejected
H4a	In online setting, in the case of salesperson-personal information conflict, CD (cognitive) differ according to perfectionist consumer style.	Rejected	H4-a	In offline setting, in the case of salesperson-personal information conflict, CD (cognitive) differ according to perfectionist consumer style.	Accepted positive weak relation
H4b	In online setting, in the case of salesperson-personal information conflict, CD (emotional) differ according to perfectionist consumer style.	Rejected	H4-b	In offline setting, in the case of salesperson-personal information conflict, CD (emotional) differ according to perfectionist consumer style.	Rejected
H4c	In online setting, in the case of salesperson-personal information conflict, CD (cognitive) differ according to recreational, hedonistic consumer style.	Rejected	H4-c	In offline setting, in the case of salesperson-personal information conflict, CD (cognitive) differ according to recreational, hedonistic consumer style.	Rejected
H4d	In online setting, in the case of salesperson-personal information conflict, CD (emotional) differ according to recreational, hedonistic consumer style.	Rejected	H4-d	In offline setting, in the case of salesperson-personal information conflict, CD (emotional) differ according to recreational, hedonistic consumer style.	Rejected

The models for both online and offline settings are developed again based on the accepted hypothesis.

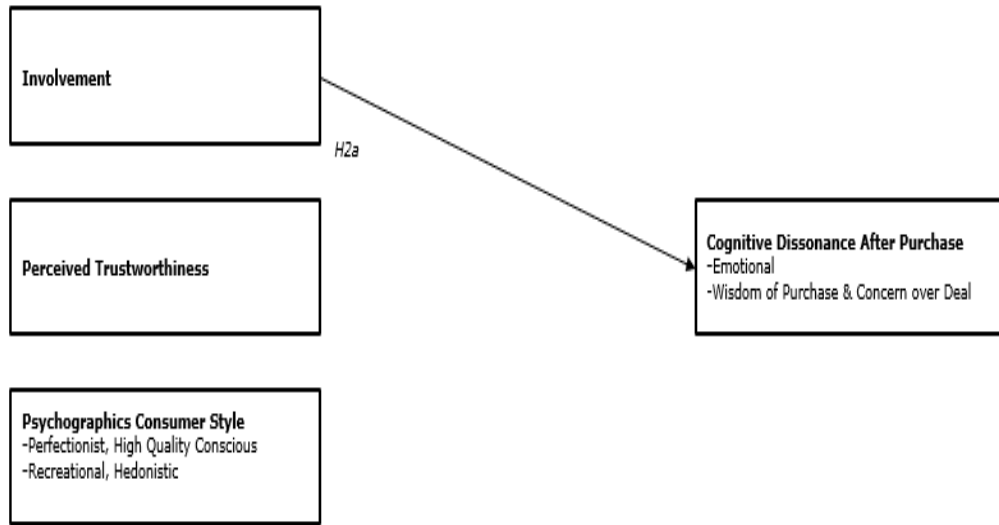


Figure 5.2 Online Setting-Model

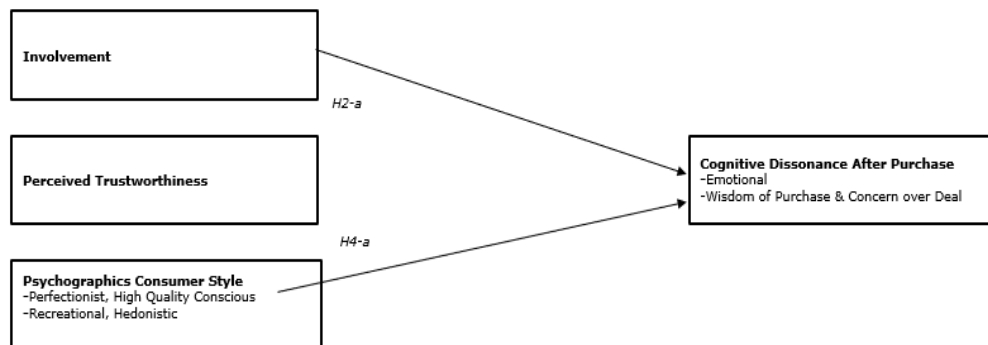


Figure 5.3 Offline Setting-Model

No moderating effect of “Desire to Interact with Salesperson” is detected. Although “Desire to Interact with Salesperson” is added to the model to strengthen the cases where salesperson is an important element, since no moderating effect is detected, it is excluded from the model. Salesperson effect is measured through the cases.

5.3 THE COGNITIVE DISSONANCE PROCESS IN DIFFERENT SEGMENTS

Considering the effect of one to one salesperson/avatar communication both in online and offline retail settings at the different consumer segments, the research further examines the findings with persona analysis as well. It is determined that both in online and offline setting cognitive dissonance is an individual situation and could differentiate based on different segments such as gender, involvement level, perfectionist and recreational consumer levels.

Table 5.10 Analysis Flowchart

RELIABILITY ANALYSIS
Reliability Analysis of Model Constructs
Revised Research Model & Hypothesis
MODEL TESTING
Paired Sample T-test :The Difference between Online versus Offline Cognitive Dissonance
Four different multiple regression with moderating variables both online and offline cognitive dissonance factors.
Multiple Regression Analysis Results of Online Emotional as Dependent Variable
Multiple Regression Analysis Results of Offline Emotional as Dependent Variable
Multiple Regression Analysis Results of Online Wisdom of Purchase & Concern over Deal as Dependent Variable
Multiple Regression Analysis Results of Offline Wisdom of Purchase & Concern over Deal as Dependent Variable
ONLINE VS OFFLINE SETTING COGNITIVE DISSONANCE IN DIFFERENT SEGMENTS
Paired Sample T-Test Online vs Offline Setting Cognitive Dissonance: Gender Segment female
Paired Sample T-Test Online vs Offline Setting Cognitive Dissonance: Gender Segment male
Paired Sample T-Test Online vs Offline Setting Cognitive Dissonance: Involvement Segment(high involvement)
Paired Sample T-Test Online vs Offline Setting Cognitive Dissonance: Involvement Segment(low involvement)
Paired Sample T-Test Online vs Offline Setting Cognitive Dissonance: Perfectionist Segment(High perfectionist)
Paired Sample T-Test Online vs Offline Setting Cognitive Dissonance: Perfectionist Segment(Low perfectionist)
Paired Sample T-Test Online vs Offline Setting Cognitive Dissonance: Recreational Segment (High recreational)
Paired Sample T-Test Online vs Offline Setting Cognitive Dissonance: Recreational Segment (Low recreational)
THE DIFFERENCE OF MALE AND FEMALES FOR THE PROPOSED MODEL
Multiple Linear Regression of Online Cognitive Dissonance: Emotinal for Female and Male Respondents
Multiple Linear Regression of Offline Cognitive Dissonance: Emotinal for Female and Male Respondents
Multiple Linear Regression of Online Cognitive Dissonance: Wisdom of Purchase & Concern over Deal for Female and Male Respondents
Multiple Linear Regression of Offline Cognitive Dissonance: Wisdom of Purchase & Concern over Deal for Female and Male Respondents
THE DIFFERENCE OF INVOLVEMENT LEVEL FOR THE PROPOSED MODEL
Multiple Linear Regression of Online Cognitive Dissonance: Emotinal for High and Low Involvement Respondents
Multiple Linear Regression of Offline Cognitive Dissonance: Emotinal for High and Low Involvement Respondents

Table 5.10 Analysis Flowchart (More)

Multiple Linear Regression of Online Cognitive Dissonance: Wisdom of Purchase & Concern over Deal for High and Low Involvement Respondents
Multiple Linear Regression of Offline Cognitive Dissonance: Wisdom of Purchase & Concern over Deal for High and Low Involvement Respondents
THE DIFFERENCE OF PERFECTIONIST LEVEL FOR THE PROPOSED MODEL
Multiple Linear Regression of Online Cognitive Dissonance: Emotinal for High and Low Perfectionist Respondents
Multiple Linear Regression of Offline Cognitive Dissonance: Emotinal for High and Low Perfectionist Respondents
Multiple Linear Regression of Online Cognitive Dissonance: Wisdom of Purchase & Concern over Deal for High and Low Perfectionist Respondents
Multiple Linear Regression of Offline Cognitive Dissonance: Wisdom of Purchase & Concern over Deal for High and Low Perfectionist Respondents
THE DIFFERENCE OF RECREATIONAL LEVEL FOR THE PROPOSED MODEL
Multiple Linear Regression of Online Cognitive Dissonance: Emotinal for High and Low Recreational Respondents
Multiple Linear Regression of Offline Cognitive Dissonance: Emotinal for High and Low Recreational Respondents
Multiple Linear Regression of Online Cognitive Dissonance: Wisdom of Purchase & Concern over Deal for High and Low Recreational Respondents
Multiple Linear Regression of Offline Cognitive Dissonance: Wisdom of Purchase & Concern over Deal for High and Low Recreational Respondents

5.3.1 Online vs Offline Setting Cognitive Dissonance in Different Segments

Cognitive dissonance difference in online and offline settings are investigated under 4 segments including gender, involvement, perfectionist and recreational consumer segments. According to analysis most of the correspondents are from 25-34 age interval with average 27. Because of the concentration at this age interval, no segmentation is performed based on age. The analysis is performed with the use of paired t-test and below results are determined. Under gender segment no difference is found between online cognitive dissonance and offline cognitive dissonance. For the involvement segment it is concluded that for the high involvement OFFCD_WP_CoD is higher than ONCD_WP_CoD. According to perfectionist segment analysis it is confirmed that for the high perfectionist consumer OFFCD_WP_CoD is higher than ONCD_WP_CoD. Under recreational segment, it is concluded that for the low recreational consumer OFFCD_WP_CoD is higher than ONCD_WP_CoD.

Later, further analysis is performed and The Effect of cognitive dissonance’s antecedents (Involvement, Perceived Trustworthiness and Consumer Styles) on

Cognitive Dissonance Dimension & Segments are measured with the below mentioned analysis.

5.3.1.1 Online vs Offline Setting Cognitive Dissonance: Gender Segment

Table 5.11 Online vs Offline Setting Cognitive Dissonance: Gender Segment, Male

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	OFFCD_E - ONCD_E	-.14946	1.12929	.14342	-.43625	.13732	-1.042	61	.301
Pair 2	OFFCD_WP_CoD - ONCD_WP_CoD	.28534	1.64264	.20695	-.12836	.69903	1.379	62	.173

a. Gender = Male

Table 5.12 Online vs Offline Setting Cognitive Dissonance: Gender Segment, Female

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	OFFCD_E - ONCD_E	-.02041	.90883	.07496	-.16855	.12774	-.272	146	.786
Pair 2	OFFCD_WP_CoD - ONCD_WP_CoD	.16764	1.32056	.10892	-.04762	.38290	1.539	146	.126

a. Gender = Female

No statistically significant difference is determined between the female and male participants.

5.3.1.2 Online vs Offline Setting Cognitive Dissonance: Involvement Segment

No statistically significant difference is determined for low involvement segment. Pair 2 is determined as statistically significant. (p:0.033). Comparing the mean of OFFCD_WP_CoD (mean:4.66), ONCD_WP_CoD (mean:4.35), it is concluded that for the high involvement OFFCD_WP_CoD is higher than ONCD_WP_CoD.

Table 5.13 Paired Sample T Test, Cognitive Dissonance, High Involvement

INV_Categoric = High

Paired Samples Statistics^a

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	OFFCD_E	2.0477	95	1.39975	.14361
	ONCD_E	1.9958	95	1.34318	.13781
Pair 2	OFFCD_WP_CoD	4.6667	95	1.64040	.16830
	ONCD_WP_CoD	4.3519	95	1.82695	.18744

a. INV_Categoric = High

Paired Samples Correlations^a

		N	Correlation	Sig.
Pair 1	OFFCD_E & ONCD_E	95	.739	.000
Pair 2	OFFCD_WP_CoD & ONCD_WP_CoD	95	.670	.000

a. INV_Categoric = High

Paired Samples Test^a

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	OFFCD_E - ONCD_E	-.05193	.99161	-.10173	-.16006	.26391	-.610	.611	
Pair 2	OFFCD_WP_CoD - ONCD_WP_CoD	-.31479	1.41914	-.14660	-.62669	.60388	2.162	.033	

a. INV_Categoric = High

5.3.1.3 Online vs Offline Setting Cognitive Dissonance: Perfectionist Segment

Table 5.14 Online vs Offline Setting Cognitive Dissonance, High Perfectionist

CSC_P_Categoric = High

Paired Samples Statistics^a

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	OFFCD_E	2.2914	113	1.56391	.14712
	ONCD_E	2.2578	113	1.58113	.14874
Pair 2	OFFCD_WP_CoD	4.8599	113	1.60133	.15064
	ONCD_WP_CoD	4.4994	113	1.84198	.17328

a. CSC_P_Categoric = High

Paired Samples Correlations^a

		N	Correlation	Sig.
Pair 1	OFFCD_E & ONCD_E	113	.779	.000
Pair 2	OFFCD_WP_CoD & ONCD_WP_CoD	113	.613	.000

a. CSC_P_Categoric = High

Paired Samples Test^a

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	OFFCD_E - ONCD_E	.03363	1.04597	.09840	-.16133	.22859	.342	.733	
Pair 2	OFFCD_WP_CoD - ONCD_WP_CoD	-.38061	1.53047	-.14397	-.07626	.64678	2.504	.014	

a. CSC_P_Categoric = High

Pair 2 is determined as statistically significant. (p:0.014). Comparing the mean of OFFCD_WP_CoD (mean:4.8599), ONCD_WP_CoD (mean:4.4994), it is concluded that for the high perfectionist consumer OFFCD_WP_CoD is higher than ONCD_WP_CoD.

5.3.1.4 Online vs Offline Setting Cognitive Dissonance: Recreational Segment

Pair 2 is determined as statistically significant. (p:0.005). Comparing the mean of OFFCD_WP_CoD (mean:4.5503), ONCD_WP_CoD (mean:4.1577), it is concluded that for the low recreational consumer OFFCD_WP_CoD is higher than ONCD_WP_CoD. There is no correlation for high recreational.

Table 5.15 Online vs Offline Setting Cognitive Dissonance, Low Recreational

CSC_R_Categoric = Low

Paired Samples Statistics^a

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	OFFCD_E	2.3593	95	1.54566	.15858
	ONCD_E	2.3481	95	1.63820	.16808
Pair 2	OFFCD_WP_CoD	4.5503	96	1.67212	.17066
	ONCD_WP_CoD	4.1577	96	1.74059	.17765

a. CSC_R_Categoric = Low

Paired Samples Correlations^a

		N	Correlation	Sig.
Pair 1	OFFCD_E & ONCD_E	95	.748	.000
Pair 2	OFFCD_WP_CoD & ONCD_WP_CoD	96	.687	.000

a. CSC_R_Categoric = Low

Paired Samples Test^a

		Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	OFFCD_E - ONCD_E	.01123	1.13288	.11621	-.21861	.24187	.087	94	.923
Pair 2	OFFCD_WP_CoD - ONCD_WP_CoD	.39281	1.36097	.13788	.11888	.66634	2.847	95	.006

a. CSC_R_Categoric = Low

5.3.2 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Gender Segments

5.3.2.1 Online Setting

Involvement has contribution on ONCD_E for female respondents ($R=0.299$; $R^2=0.089$; $F=3.479$, $p=0.010$). The explanatory power of the model is 8.9%.

Perceived Trustworthiness and Recreational have a contribution on ONCD_E for male respondents ($R=0.466$; $R^2=0.218$; $F=3.963$, $p=0.007$). The explanatory power of the model is 21.8%.

Table 5.16 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional-Gender Segments-Online Setting

Dependent Variable: ONCD_E				
Gender	Independent Variables	Beta	t-value	p-value
Female	INV	-0.301	-3.558	0.001
	PT	0.297	2.342	0.023
Male	CSC_R	0.312	2.602	0.012

There is a negative weak relationship ($\beta = -0.301$, $p = 0.001$) between Involvement and ONCD_E for females.

There is a positive weak relationship ($\beta = 0.297$, $p = 0.023$) between Perceived Trustworthiness and ONCD_E and again positive weak relationship ($\beta = 0.312$, $p = 0.012$) Recreational and ONCD_E for males.

5.3.2.2 Offline Setting

As reflected in Table 5.16, Involvement has a contribution on OFFCD_E for female respondents ($R=0.206$; $R^2=0.043$; $F=6.455$, $p=0.012$). The explanatory power of the model is 4.3%. None of the variables has a contribution on OFFCD_E for male respondents ($R=0.343$; $R^2=0.118$; $F=1.936$, $p=0.117$).

Table 5.17 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional-Gender Segments-Offline Setting

Dependent Variable: OFFCD_E				
Gender	Independent Variables	Beta	t-value	p-value
Female	INV	-0.206	-2.51	0.012

There is a negative weak relationship ($\beta = -0.206, p = 0.012$) between Involvement and OFFCD_E for females.

5.3.3 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Cognitive Gender segments

5.3.3.1 Online Setting

None of the dependent variables have a significant impact on Online Cognitive Dissonance-Cognitive for both male and female respondents. Both of the models have an insignificant level of p-values.

5.3.3.2 Offline Setting

As reflected in Table 5.17., none of the variables has contribution on OFFCD_WP&CoD for female respondents ($R=0.152; R^2=0.023; F=0.841, p=0.501$). Perfectionist consumer style has a contribution on OFFCD_WP&CoD for male respondents ($R=0.421; R^2=0.177; F=3.177, p=0.022$). The explanatory power of the model was 17.7%.

Table 5.18 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance dimension: Cognitive- Gender Segments-Offline Setting

Dependent Variable: OFFCD_WP&CoD				
Gender	Independent Variables	Beta	t-value	p-value
Male	CSC_P	0.442	3.098	0.003

There is a positive moderate relationship ($\beta = 0.442, p = 0.003$) between perfectionist consumer style and OFFCD_WP&CoD.

5.3.4 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Involvement Segments

Involvement is examined under two levels as high & low involvement. In order to define high and low involvement, median value is determined. (Median Value=5) Involvement values lower than 5 have are determined as low involvement, while the values higher than 5 are determined as high involvement.

5.3.4.1 Online Setting

None of the dependent variables has a significant impact on Online Emotional for both high and low involvement level of respondents. Both of the models have insignificant level of p-values.

5.3.4.2 Offline Setting

As reflected in Table 5.18., none of the variables has contribution on OFFCD_E for low involvement level respondents.

Perfectionist has a contribution on OFFCD_E for high involvement level respondents ($R=0.317; R^2=0.100; F=5.130, p=0.008$). The explanatory power of the model is 10%.

Table 5.19 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Involvement Segments-Offline Setting

Dependent Variable: : OFFCD_E				
Involvement Category	Independent Variables	Beta	t-value	p-value
High	CSC_P	0.206	2.077	0.041

There is a positive low relationship ($\beta = 0.206, p = 0.041$) between Perfectionist and OFFCD_E for high level of involvement respondents.

5.3.5 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Cognitive– Involvement Segments

5.3.5.1 Online Setting

None of the dependent variables has a significant impact on Online cognitive dissonance-cognitive for both high and low involvement level of respondents. Both of the models have an insignificant level of p-values.

5.3.5.2 Offline Setting

As reflected in Table 5.19, none of the variables has a contribution on OFFCD_WP&CoD for high involvement level respondents. Desire to Interact with Salesperson - Instrumental has a contribution on OFFCD_WP&CoD for low involvement level respondents ($R=0.296$; $R^2=0.088$, $F=10.891$, $p=0.001$). The explanatory power of the model is 8.8%.

Table 5.20 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Cognitive– Involvement Segments-Offline Setting

Dependent Variable: OFFCD_WP&CoD				
Involvement Category	Independent Variables	Beta	t-value	p-value
Low	DIS_I	0.296	3.300	0.001

There is a positive low relationship ($\beta = 0.296, p = 0.001$) between Desire to Interact with Salesperson - Instrumental and OFFCD_WP&CoD for high level of involvement respondents.

5.3.6 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Perfectionist Consumer Behavior Segments

Perfectionist is examined under two levels as High & low involvement. In order to define high and low perfectionist, median value is determined. (Median Value=6)

Perfectionist values lower than 6 are determined as low perfectionist, while the values higher than 6 are determined as high perfectionist.

5.3.6.1 Online Setting

Involvement and Desire to interact with salesperson (autotelic) have a contribution ONCD_E for low perfectionist level respondents. (For Inv; B: -0.393, p:0.01), (For Salesperson; B:0.290, P:0.032)

Perceived Trustworthiness had a contribution ONCD_E for high perfectionist level respondents (B:0.225, P:0.015)

Table 5.21 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Perfectionist Consumer Behavior Segments-Online Setting

Dependent Variable: ONCD_E				
Perfectionist Category	Independent Variables	Beta	t-value	p-value
Low	Involvement	-0.323	-3.323	0.001
Low	DIS_A	0.290	2.175	0.032
High	Perceived Trustworthiness	0.225	2.467	0.015

5.3.6.2. Offline Setting

Involvement has a contribution OFFCD_E for low perfectionist level respondents. (B: -0.323, p:0.001), Negative, low relation.

Table 5.22 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Perfectionist Consumer Behavior Segments-Offline Setting

Dependent Variable: OFFCD_E				
Perfectionist Category	Independent Variables	Beta	t-value	p-value
Low	Involvement	-0.393	-4.161	0.000

5.3.7 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Cognitive– Perfectionist Consumer Behavior Segments

5.3.7.1 Online Setting

None of the dependent variables has a significant impact on Online Cognitive Dissonance-cognitive for both high and low perfectionist level of respondents. Both of the models have insignificant level of p-values.

5.3.7.2 Offline Setting

None of the variables has contribution on OFFCD_WP&CoD for high perfectionist level respondents.

5.3.8 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Recreational Consumer Behavior Segments

Perfectionist is examined under two levels as High & low involvement. In order to define high and low perfectionist, median value is determined. (Median Value=4.25) Perfectionist values lower than 4.25 are determined as low perfectionist, while the values higher than 4.25 are determined as high perfectionist.

5.3.8.1 Online Setting

Perceived Trustworthiness has a contribution ONCD_E for low recreational level respondents. (B:0.201, P:0.043). Involvement has a contribution ONCD_E for high recreational level respondents. (B: -0.369; P:0.00).

Table 5.23 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Recreational Consumer Behavior Segments-Online Setting

Dependent Variable: ONCD_E				
Recreational Category	Independent Variables	Beta	t-value	p-value
Low	Perceived Trustworthiness	0.201	2.051	0.043
High	Involvement	-0.369	-4.202	0.00

5.3.8.2 Offline Setting

Involvement has a contribution OFFCD_E for high recreational level respondents (B: -0.341, P:0.000)

Table 5.24 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Emotional– Recreational Consumer Behavior Segments-Offline Setting

Dependent Variable: OFFCD_E				
Perfectionist Category	Independent Variables	Beta	t-value	p-value
High	Involvement	-0.341	-3.843	0.000

5.3.9 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Cognitive– Recreational Consumer Behavior Segments

5.3.9.1 Online Setting

None of the dependent variables has a significant impact on Online Cognitive Dissonance-Cognitive for both high and low recreational level of respondents. Both of the models have insignificant level of p-values.

5.3.9.2 Offline Setting

DIS_A has a contribution OFFCD_WP_CoD for low recreational level respondents. (B:0.259, P:0.009)

Table 5.25 The Effect of Involvement, Perceived Trustworthiness and Consumer Styles on Cognitive Dissonance Dimension: Cognitive– Recreational Consumer Behavior Segments- Offline Setting

Dependent Variable: OFFCD_WP_CoD				
Recreational Category	Independent Variables	Beta	t-value	p-value
Low	DIS_A	0.259	2.662	0.009

Table 5.26 The Summary of High and Low Involvement, Perfectionist & Recreational for the Proposed Model-Overview

Cognitive Dissonance Dimension	Female	Male	High Involvement	Low Involvement	High Perfectionist	Low Perfectionist	High Recreational	Low Recreational
Online Emotional	There is a negative weak relationship ($\beta = -0.301, p = 0.001$) between Involvement and ONCD_E for females.	There is a positive weak relationship ($\beta = 0.297, p = 0.023$) between Perceived Trustworthiness and ONCD_E and again positive weak relationship ($\beta = 0.312, p = 0.012$) Recreational and ONCD_E for males.	N/A	N/A	Perceived Trustworthiness had a contribution ONCD_E for high perfectionist level respondents (B:0.225, P:0.015)	Involvement and Desire to interact with salesperson (autotelic) had a contribution ONCD_E for low perfectionist level respondents. (For Inv; B: -0.323, p:0.01) (For Salesperson; B:0.290, P:0.032)	Involvement had a contribution ONCD_E for high recreational level respondents (B:-0.369; P:0.00)	Perceived Trustworthiness has a contribution ONCD_E for low recreational level respondents. (B:0.201, P:0.043)
Online Concern over Deal & Wisdom of Purchase	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Offline Emotional	There is a negative weak relationship ($\beta = -0.206, p = 0.012$) between Involvement and OFFCD_E for females.	N/A	There is a positive low relationship ($\beta = 0.206, p = 0.041$) between Perfectionist and OFFCD_E for high level of involvement respondents	N/A	N/A	Involvement had a contribution OFFCD_E for low perfectionist level respondents. (B: -0.393, p:0.00), Positive, low relation	Involvement had a contribution OFFCD_E for high recreational level respondents (B: -0.341, P:0.000)	N/A
Offline Concern over Deal & Wisdom of Purchase	N/A	There is a positive moderate relationship ($\beta = 0.442, p = 0.003$) between Perceived Trustworthiness and OFFCD_WP&CoD for males.	N/A	There is a positive low relationship ($\beta = 0.296, p = 0.001$) between Desire to Interact with Salesperson - Instrumental and OFFCD_WP &CoD for high level of involvement respondents.	N/A	N/A	N/A	DIS_A had a contribution OFFCD_WP_C oD for low recreational level respondents. (B:0.259, P:0.009)

CONCLUSION

In consumer behavior literature the cognitive dissonance theory has been well argued. However, understanding of cognitive dissonance in the online setting is very limited. Although several studies have been done in the field of marketing, there are a few studies comparing the cognitive dissonance in retail and online setting. Through this research it is aimed to have a better understanding of cognitive dissonance that consumers experience in both retail and online setting by emphasizing the role of salesperson. According to data analysis results, several persona types of various consumers have been developed investigating the cognitive dissonance occurrence under different circumstances.

Under consumer behavior literature, it is argued that cognitive dissonance can lead to dissatisfaction (Cooper, 2007; Lake, 2009) and reducing cognitive dissonance can prevent dissatisfaction and encourage satisfaction. Research findings could be used to increase satisfaction of the consumers by detecting the reasons of cognitive dissonance both in online & offline settings. As well supported by the literature, customer satisfaction leads to customer loyalty (Flint et al.,2011). With the use of this research findings customers' loyalty could be increased as well.

In addition to that, there are several studies suggesting that consumers use some strategies in order to reduce cognitive dissonance such as positive information seeking, word of mouth and behavior changing (Wangenheim 2005; Hoelzl et al. 2011). This research findings will enable retailers to understand what causes cognitive dissonance in online & offline settings and give them a chance to support their consumers to decrease their cognitive dissonance through special customer programs.

According results, offline Cognitive Dissonance-Cognitive is higher than Online Cognitive Dissonance-Cognitive. Consumers feel more dissonant in offline setting compared to online setting. Cognitive dissonance difference in online and offline settings are investigated under 4 segments with the use of paired t test; including gender, involvement, perfectionist and recreational consumer segments. The

analysis is performed with the use of paired t-test. According to the results, under gender segment no difference is found between online cognitive dissonance and offline cognitive dissonance. For the involvement segment it is concluded that for the high involvement offline cognitive dissonance-cognitive is higher than online cognitive dissonance-cognitive. According to perfectionist segment analysis it is confirmed that for the high perfectionist consumer Offline Cognitive Dissonance-Cognitive is higher than Online Cognitive Dissonance-Cognitive. Under recreational segment, it is concluded that for the low recreational consumer Offline Cognitive Dissonance-Cognitive is higher than Online Cognitive Dissonance-Cognitive. This finding shows us that consumers are more likely to experience dissonance when they shop offline and question their shopping if it was the right choice, if someone affected them while making their decision etc. Although “Desire to Interact with Salesperson” is added to the model to strengthen the cases where salesperson is an important element, since no moderating effect is detected, it is excluded from the model. Salesperson effect is measured through the cases.

According to research findings customers feel less cognitive dissonance (emotional) if they have higher involvement with the with the product category both in the online and offline settings. In order to reduce dissonance, consumer involvement could be increased at both settings. Based on the research findings the more the consumers are perfectionist, the more cognitive dissonance (cognitive) they feel at the offline setting. However high involvement consumers feel less cognitive dissonance (emotional). It could be concluded that consumer's type is also quite important, and consumers should be treated based on their shopper type. For example, at the online setting the web site could offer a short shopper type analysis before the consumer starts shopping. Lastly, the model is tested with high low dimensions of the four segments mentioned. According to results a persona is developed under implications part.

In this research, development of cognitive dissonance with the effect of a salesperson in online and offline settings is compared and analyzed. Moreover, antecedents of cognitive dissonance have been investigated for high involvement

goods. In addition to that, consumer style characteristics and its relationship with cognitive dissonance have been measured. This research contributes to sales management literature by emphasizing the significance of salesperson not only in offline setting but also in the online setting and focusing on the results of salesperson effect from the cognitive dissonance perspective and indirectly customer satisfaction and loyalty perspective.

6.1 IMPLICATIONS

This research contributes to sales management literature by emphasizing the significance of salesperson not only in offline setting but also in the online setting and focusing on the results of salesperson effect from the cognitive dissonance perspective and indirectly customer satisfaction and loyalty perspective. below developed personas could be used by the marketing managers in order to reduce the cognitive dissonance experienced by the consumers and therefore increase satisfaction and loyalty.

Table 6.1. Persona Analysis

Persona	Relation		Result
Persona 1	Involvement + CD(Emotional)-	Derin is a 32-year-old, female customer. She is looking for a sofa for her living room. This shopping is highly important for her and she, in order to make the right choice did a really good research about the available products at the market. She gathered detailed information from the salesperson both at the online and the offline setting. In the end she took the advice of the salesperson/avatar she ordered the sofa online/offline, and after completing her shopping she felt comfortable with the choice she made.	<p>According to research findings customers feel emotionally less cognitive dissonant if they have higher involvement both in the online and offline settings. In order to reduce dissonance, consumers involvement could be increased at both settings.</p> <p>It is argued that after making a decision, cognitive dissonance leads individuals to read more number of congenial reviews than uncongenial reviews (Liang, 2016). Although readers can read a series of reviews, congenial reviews that reduce cognitive dissonance systematically attract more attention than uncongenial reviews. Especially online readers encounter many reviews such as star ratings, helpfulness ratings and credibility ratings etc. Online retailers may use online reviews to reduce cognitive dissonance experienced by the consumers.</p>

Table 6.1. Persona Analysis (More)

<p>Persona 2</p>	<p>Perfectionist+,OFFCD (Cognitive) +</p> <p>For High Inv, Perfectionist+,OFFCD_E+</p>	<p>İpek is a 35-year-old, female customer. She is looking for a sofa for her living room. This shopping is highly important for her and she in order to make the right choice did a really good research about the available products at the market. Derin is a highly perfectionist consumer. She examines everything in detail before buying. In the end she went to the store and got detailed information from the salesperson, compared the sofas in very detail. she took the advice of the salesperson and bought the sofa and came back home. However, after her shopping she felt really anxious, she thought that she disappointed herself with the choice she made.</p>	<p>According to the research findings the more the consumers are perfectionist the more cognitive dissonance(cognitive) they feel in offline setting. However as above mentioned (persona 1) high involvement consumers feel less emotional dissonance. It could be concluded that consumer's type is also quite important here.</p> <p>Moreover, according to the findings for the high involvement consumers, the more perfectionist they are the more consumers feel emotionally cognitive dissonant at the offline setting. In our case perfectionist consumer, even though gathered information in detailed, felt emotionally cognitive dissonant at the offline setting. In this case salesperson' role could be quite important. A salesperson who continue the relation with the customer after the purchase, helping her to answer her questions in detail, could reduce her emotionally dissonant state.</p> <p>CMS of the seller was perceived to be inefficient, then the customers are likely to experience a higher level of cognitive dissonance which leads to a resistance to buy the product (Chadha,</p>
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			<p>Kansal, Goel 2018). It could be concluded that the companies should always aim to train their customer support team in such a way that they solve the problems of the customers efficiently so that they don't have any regret of purchasing the product and as a result they are more willing to purchase the product (Chadha, Kansal, Goel 2018).</p> <p>Also, it could be concluded that consumers should be treated based on their shopper type. For example, at the online setting the web site could offer a short shopper type analysis before the consumer starts the shopping. (Also; According to regression analysis perfectionist consumer feel OFFCD_WP&COD) no correlation has been found online. It could be concluded that for perfectionist consumers all the correlations are belong to offline setting.)</p>
Table 6.1. Persona Analysis (More)			
Persona 3	PT+,ONCDE_ PT+,OFFCD_WP&COD	Hilmi is a 40-year-old, married customer. He is looking for a sofa for his living room. He has a really high trust to the e-commerce site that he is going to buy the sofa. After navigating different sofas at the website& gathering information from avatar he ordered one. After waiting for about a week he, received the sofa.	According to research findings male customers feel emotionally cognitive dissonant if they have high perceived trustworthiness to the web site that they are doing the shopping. However, at the offline setting; the consumers who have high Perceived trustworthiness to the

		<p>However, after receiving the product he felt a bit angry/frustrated and he felt he disappointed himself with the choice he made. After a year ago, he decides to buy a sofa again. This time he decides to go to store and buy the sofa there directly. At the store he gathers information about the sofa, touches the sofa& talks to the salesperson etc. He bought a very nice sofa and came back home. After his purchase he finds himself questioning such as "do I really need this product, I wonder if I have made the right choice etc).</p>	<p>store, they feel more CD_WP&COD. (Question themselves about their choices, if they made a logical decision, did they need it. It could be concluded that effect of perceived trustworthiness differs on online and offline sales for male consumers. Online retailers should more focus on to reduce emotional CD while offline retailers try to find ways to decrease WP_COD dissonance.</p>
<p>Persona 4</p>	<p>Low involvement, DIS(Inst)+, OFFCD_WP&COD+</p>	<p>Selen is a 35-year-old, single consumer. She wants to buy a sofa but she does not have a high interest in buying it. She has a really low involvement. She goes to a store and looks for sofa choices. There a salesperson approaches her. She has a high desire to interact with the salesperson. She takes the advice of the salesperson and finally she makes her choice. After coming home, she finds herself questioning, did I make the right choice, was my deal ok? Did I really need that sofa etc.</p>	<p>According to the research findings for the low involvement consumers as desire to interact with salesperson increase the offline cognitive dissonance (WP&COD) increases. Since low involvement consumers do not make a very detailed research at the products that they would like to buy, they could be more dependent on salesperson. The more they are dependent on the salesperson, they could think that they have been influenced by the salesperson & this was not their choice, or they did not really need the sofa. Salesperson's role is quite crucial in this case. It could be important for the salesperson to give the consumer a detailed</p>

Table 6.1. Persona Analysis (More)

			information (tool & catalogue) for the consumer to compare and adjust their choices and make the consumer to be more involved during the decision-making process.
Persona 5	Low perfectionist, DIS(Aut)+, ONCDE+	Melis is a 37 years old, married customer. She wants to buy a sofa. She is a low perfectionist consumer. Since she does not have that much time, she prefers to buy online. She really would like to take advice from the salesperson/avatar since she does not have enough information about the sofas. She takes the advice of avatar and orders a sofa & a week later sofa reaches her home. However, she felt emotionally dissonant she feels like she disappointed herself, she could have been made a better choice.	According to research findings low perfectionist customers feel emotionally cognitive dissonant if they have high desire to interact with the salesperson. It could be concluded that in the online setting since the salesperson customer interaction is limited, it could have an effect on perfectionist consumers. The future development of avatars and creation of man a like online salesperson could remove these obstacles.
Persona 6	Low recreational, DIS(Aut)+, OFFCD_WP&COD	Melih is a 30 years old single consumer. He does not really like to spend time in shopping a lot. When he shops, he tries to find ways to make it an enjoyable activity. He needs to buy a sofa and he goes to the store. Since he does not have so much time, he directly finds the salesperson and takes his advices. In the end he makes his decision. However, after	According to research findings low recreational customers feel cognitive dissonant (WOP&COD) if they have high desire to interact with the salesperson. It could be concluded that consumers style is quite important in the development of cognitive dissonance. Here at this case, since

Table 6.1. Persona Analysis (More)

		<p>buying the sofa, had some doubts such a did I made the right choice, I wonder if I has been fooled by the salesperson etc.</p>	<p>the consumer did not do so much research on the sofa, he relied on salesperson advice. However, after buying the product, he felt as if he has been influenced by the salesperson. It could be suggested that in store short surveys could be completed in order to define the consumer type & salesperson behave the consumers accordingly.</p>
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6.2 LIMITATIONS & FUTURE RESEARCH

The first limitation of this study lies in the data collection. Although a questionnaire has been implemented to the participants from different age and income groups etc., the participants have not experienced real time shopping. Participants have been given information about (in retail) offline and online setting purchase situations through different cases. Participant’s answers to the cases might not reveal real life results. According to analysis most of the correspondents are from 25-34 age interval with average 27. Because of the concentration at this age interval, no segmentation is performed based on age. Future research could be performed based on a wider age interval.

In today’s digital world, the rapid used of internet and online shopping settings have started to receive attention in the marketing field. The relevance of consumer dissonance in offline retail setting has been well examined. At this study, cognitive dissonance’s antecedents have been investigated in both online and offline settings and relevant literature have been extended. Future studies could focus on the cognitive development process in online setting and results of cognitive dissonance experienced. In addition to that, the are still unanswered questions such as How consumers express cognitive dissonance that they experience in online setting? What are cognitive dissonance reduction strategies of the consumers in online

setting? could be addressed in the future researches in order to get a holistic view of cognitive dissonance.



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APPENDICES

Appendix-1A: Product Involvement Scale

Figure A.1 Product Involvement, 4 item Scale, Zaichkoswky, 1985

İlgilenim Anketi

- Mobilya satın alırken nasıl yapıldığına dair bilgiyi okurum.
- Mobilya satın alırken farklı markaların özelliklerini karşılaştırırım.
- Mobilya satın alırken markaların arasındaki farkı bilirim.
- Mobilya satın alırken en çok tercih edilen markayı satın alırım.

Appendix-1B: Perceived Trustworthiness Scale

Figure A.2 Perceived Trustworthiness, 12 item scale, Oliver B. Buttner and Anja S. Goritz, 2008

Algılanan Güvenilirlik Anketi

Yeterlilik

- Bu tedarikçi işinin ehli.
- Bu tedarikçi müşterilerini tamamen memnun edebiliyor.
- Bu tedarikçiden iyi tavsiye beklenebilir.

Yardımseverlik

- Bu tedarikçi gerçekten müşterilerinin iyiliği ile ilgileniyor.
- Bu tedarikçi müşterilerin çıkarlarını ön planda tutuyor.
- Eğer bir sorun ortaya çıkarsa, tedarikçinin adil davranması beklenebilir.

Bütünlük

- Bu tedarikçinin çalıştığı standartlardan memnunum.
- Bu tedarikçi titizlikle çalışır.
- Bu tedarikçinin açıklamalarına inanılabilir.

Tahmin Edilebilirlik

- Bu tedarikçinin çalışma yöntemleri net değil.
- Bu tedarikçi sözünü tutar.
- Bu tedarikçinin tavsiyelerine güvenilebilir.

Appendix-1C: Consumer Style Characteristics Scale

Figure A.3 Consumer Style Characteristics: Eight Factor Model, 16 item scale, George B. Sproles and Elizabeth L. Kendall, 1986

Tüketici Stilleri Karakteristikleri Anketi

Faktör 1

İyi kaliteyi almak benim için önemli.
Bir ürün alırken en iyi olanı almaya ya da en mükemmel seçimi yapmaya çalışırım.
Genelde, en iyi kaliteyi almaya çalışırım.
En kaliteli ürünleri seçmek için özel çaba sarf ederim.
Satın aldıklarımı pek düşünmem ve umursamam.
Satın aldığım ürünler için standartlarım ve beklentilerim çok yüksek.
Hızlı bir şekilde alışveriş yaparım, yeterince iyi görünen bulduğum ilk ürünü veya markayı alırım.
Bir ürünün beni tatmin etmesi için mükemmel veya en iyisi olması gerekmez.

Faktör 4

Alışveriş benim için hoş bir aktivite değil.
Alışveriş yapmak hayatımın en keyif verici aktivitelerinden biridir.
Mağazalarda alışveriş yapmak benim vaktimi harcar.
Sadece eğlenmek için alışveriş yapmaktan hoşlanırım.
Alışveriş gezilerimi hızlı yaparım.

Faktör 5

Mümkün olduğunca indirimli fiyattan alırım.
Genelde düşük fiyatlı ürünleri tercih ederim.
Verdiğim para için en iyi değeri bulmak için dikkatlice bakırım.

Appendix-1D: Consumer's Desire to Interact With a Salesperson Scale

Figure A.4 Consumer's Desire to Interact with a Salesperson, 11 item scale, Yun Jung Lee, Alan J. Dubinsky, 2017

Bir Satış Görevlisi ile İletişim Kurma Arzusu Anketi

Araçsal

Kalitesini değerlendirmek için bir satış görevlisinden ürün bilgisi almalıyım.
Ürünün özelliklerini değerlendirebilmek için, satış görevlisinden bilgi alınmasının gerekli olduğunu düşünüyorum.
Ürünün genel bir değerlendirmesini yapabilmem için, satış elemanından ürün bilgilerini edinmem gerekiyor.
Bir satış elemanından bilgi aldığım ürünlere daha fazla güveniyorum.
Satış elemanından bilgi aldıktan sonra ürünü satın alırken daha rahat hissediyorum.

Ototelik

Mağazalarda dolaşırken, her zaman satış elemanına merhaba derim.
Mağazalarda kendimi satış elemanı ile göz teması kurarken bulurum.
Mağazalardaki satış elemanına her zaman gülümserim.
Mağazalarda dolaşırken, satış elemanı ile göz teması kurmamaya çalışırım.
Mağazadaki satış elemanı ile konuşmaktan hoşlanırım.
Mağazadaki satış elemanı ile iletişimde olmaktan gerçekten hoşlanırım.

Appendix-1E: Consumer's Desire to Interact With a Salesperson Scale

Figure A.5 Cognitive Dissonance After Purchase 22 item Scale, Sweeney, Hausknecht and Soutar, 2000

Bilişsel Uyumsuzluk Anketi

Duygusal

Bu ürünü satın aldıktan sonra:
Umutsuzum.
Kızgımın.
Kendimi hayal kırıklığına uğramış hissediyorum.
Korkmuş hissediyorum.
Boşlukta hissediyorum.
Kızgın hissediyorum.
Huzursuz hissediyorum.
Kendimi hayal kırıklığına uğratmış hissediyorum.
Canı sıkılmış hissediyorum.
Hüsrana uğramış hissediyorum.
Acı içindeyim.
Morali bozuk hissediyorum.
Öfkeli hissediyorum.
Hasta hissediyorum.
İzdrap içindeyim.

Satın Alma Bilgeliği

Bu ürüne gerçekten ihtiyacım olup olmadığını sorguluyorum.
Acaba hiçbir şey almasam mıydım diye düşünüyorum.
Acaba doğru seçimi mi yaptım diye düşünüyorum.
Acaba bu ürünü almakla doğru şeyi mi yaptım diye düşünüyorum.

Anlaşma Üzerine Endişe

Bu ürünü aldıktan sonra kandırıldım mı diye düşünüyorum.
Bu ürünü aldıktan sonra acaba ikna edilmeye mi çalışıldım diye düşünüyorum.
Bu ürünü aldıktan sonra acaba doğru şartlarla aldım mı diye düşünüyorum.

Appendix-1F: Online & Offline Cases

Figure A.6 Offline Case

Offline Vaka: Lütfen kendinizi aşağıdaki olayı yaşadığınızı düşünerek soruları yanıtlayınız.

MUDO'nun mağazasına gittiniz ve uzun zamandır almayı arzuladığınız koltuk takımı için biriktirerek ayırabildiğiniz bütçenizle X koltuğunu almaya karar verdiniz. Fakat hala tavsiyeye ihtiyacınız bulunuyor. Mağazadaki satış elemanı size aradığınız bütün özelliklerin olduğunu belirterek daha üst özellikleri olan bir koltuk takımı olarak Y ürünü ısrarla tavsiye ediyor. Sonunda satış elamanının tavsiyesini dinleyerek kendi tercih ettiğiniz X koltuk takımı yerine Y koltuk takımını alıyorsunuz. Koltuk takımını satın alınız, eve geldiniz. Koltuk takımı bir hafta sonra evinize gönderilecek.

Figure A.7 Online Case

Online Vaka: Lütfen kendinizi aşağıdaki olayı yaşadığınızı düşünerek soruları yanıtlayınız.

Mudo'nun e-ticaret sitesine girdiniz ve uzun zamandır almayı arzuladığınız koltuk takımı için biriktirerek ayırabildiğiniz bütçenizle X koltuğunu almaya karar verdiniz. Fakat hala tavsiyeye ihtiyacınız bulunuyor. bu amaçla e-ticaret sitesinde gezinmeye başladığınızda ekranda bir avatar beliriyor. Bu avatar sizin sorularınızı hem yazılı hem de sesli olarak cevaplayabilen 3 boyutlu bir avatar. Avatar sizin arama kriterinize göre sizin seçtiğiniz X koltuk takımı yerine daha üst özellikleri olan Y koltuk takımını almanızı ısrarla tavsiye ederek Y koltuk takımında aradığınız bütün özelliklerin olduğunu belirtiyor. Sonunda avatarın tavsiyesini dinliyor ve kendinizin ilk tercihi olan X koltuk takımı yerine Y koltuk takımını alıyorsunuz. Koltuk takımını satın aldınız. Koltuk takımı bir hafta sonra evinize gönderilecek.

**ETİK KURUL DEĞERLENDİRME SONUCU/RESULT OF EVALUATION BY
THE ETHICS COMMITTEE**

(Bu bölüm İstanbul Bilgi Üniversitesi İnsan Araştırmaları Etik Kurul tarafından
doldurulacaktır /This section to be completed by the Committee on Ethics in research
on Humans)

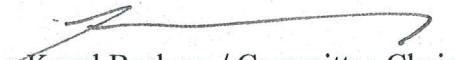
Başvuru Sahibi / Applicant: Ege Yağın Yannier

Proje Başlığı / Project Title: Cognitive Dissonance: Retail versus Online Setting

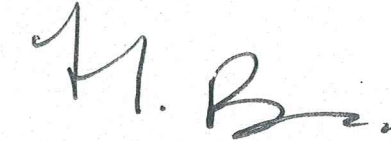
Proje No. / Project Number: 2018-30672-86

1.	Herhangi bir değişikliğe gerek yoktur / There is no need for revision	XX
2.	Ret/ Application Rejected Reddin gerekçesi / Reason for Rejection	

Değerlendirme Tarihi / Date of Evaluation: 10 Temmuz 2018


Kurul Başkanı / Committee Chair

Doç. Dr. İtir Erhart



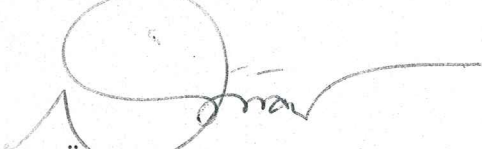
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