

# Product Involvement Level, High-Priced Apparel and Consumers' Post-Purchase Dissonance in Kathmandu Metropolitan City

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## Abstract

*The study aims in analyzing the product involvement and post-purchase dissonance among consumers of high-priced apparel in Kathmandu Metropolitan City. Utilizing the Theory of Cognitive Dissonance and Self-Congruity Theory, the study examines how these psychological concepts influence consumer regret and satisfaction. In this context, product involvement is considered the independent variable, post-purchase dissonance the dependent variable, and income status, categorized into high and low, as the moderating variable. The study aims to identify factors driving consumer effort and remorse, analyze differences in product involvement and dissonance across income groups, and explore the relationship between product involvement and dissonance. Surprisingly, this study demonstrates that the influence of product involvement on post-purchase dissonance is minimal, with both high-income and low-income consumers exhibiting comparable levels of regret and dissatisfaction with their apparel purchases. The findings highlight a consistent pattern across different income groups, with no substantial differences in their return behaviors or product evaluations. Additionally, the weak correlation between product involvement and post-purchase dissonance suggests that increased involvement in the purchase decision does not significantly alter the level of consumer regret. Gender and age-related patterns show that both males and females experience post-purchase dissonance, and younger consumers are more engaged with product reviews and ratings. These insights offer valuable implications for understanding consumer behavior in the high-priced apparel market and can guide companies in refining their marketing strategies to better meet consumer expectations and mitigate dissatisfaction.*

**Keywords:** Apparel; Product Involvement; Post-Purchase Dissonance; Income Status; Consumers

## Cite this paper

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## Introduction

After completing a purchase, individuals often evaluate the features of the product they have acquired and

compare against their initial expectations and consider the benefits offered by competing products they chose not to buy (Kassarjian & Cohen, 1965). This evaluation can sometimes reveal a discrepancy between the anticipated satisfaction and the actual satisfaction, leading to psychological discomfort known as cognitive dissonance (Hasan & Nasreen, 2014). Festinger (1957) defined cognitive dissonance as an uncomfortable state arising from perceived inconsistencies within one's cognitive framework, including one's understanding of the world, self-perception, and emotional responses and actions. Dissonance is not limited to post-purchase assessments where consumers are disappointed by unmet expectations; it can also develop in the pre-decisional phase. Pre-purchase dissonance typically occurs when consumers critically evaluate the features of their intended purchase against those of competing products they rejected, potentially causing cognitive dissonance if perceived advantages in competing products create uncertainty and doubt about their decision (Koller & Salzberger, 2007). Sweeney et al., (2000) argued that cognitive dissonance involves both cognitive and emotional elements, with emotional dissonance arising when consumers have a strong attachment to the product. The intensity of post-purchase dissonance is generally significant for slow-moving consumer goods (SMCGs) (Safna & Selvarajan, 2018). Unlike fast-moving consumer goods, which are frequently consumed and less rigorously evaluated, high-priced, slow-moving goods are scrutinized more closely. This scrutiny often leads to increased anxiety, regret, and frustration if minor shortcomings are detected. The study shows a significant positive relationship between the price of a product and post-purchase regret, with consumers often experiencing higher regret with more expensive purchases (Blackwell et al., 2006; Amoah et al., 2017). However, this trend implies that the high intensity of post-purchase dissonance is not universally applicable to all SMCGs. For instance, Safna and Selvarajan (2018) studied laptops, and Jamwal and Pandey (2016) examined smartphones, both high-priced SMCGs, demonstrating that post-purchase dissonance is typically higher for more expensive SMCGs than lower priced SMCGs. This is because high-value products require more complex decision-making and greater emotional investment, increasing the risk of post-purchase dissonance if the product doesn't meet expectations (Jamwal & Pandey, 2016). Beyond price, several factors contribute to post-purchase dissonance. When consumers face numerous alternatives, they often experience psychological discomfort due to the complexity and selectivity involved (Solomon et al., 2006; Lake, 2009). After a purchase, perceived flaws in the chosen product may become more apparent, while the benefits of rejected alternatives might seem more attractive (Czinkota et al., 2000; Etzel et al., 2001). Additionally, decisions influenced by family or social support can heighten consumer anxiety about whether they made the right choice, as the purchase was based on others' advice. Greater social support is associated with higher levels of post-purchase cognitive dissonance (Hasan & Nasreen, 2012; Al-Adamat & Al-Adamat, 2019). Moreover, consumers who make impulse purchases generally experience more dissonance than those who plan their purchases, as planning allows for better comparison and more informed decisions, which reduce dissonance (Wood, 1998; Jamwal & Pandey, 2016). George and Yaoyuneyong (2010) found that non-impulsive buyers who make impulsive purchases experience significantly more cognitive dissonance than habitual impulsive buyers. Various studies have explored factors contributing to post-purchase dissonance, which arises from a mismatch between the consumer's decision and their subsequent evaluation of the product or service (Krishnamoorthy & Prabhu, 2018). High levels of post-purchase dissonance can lead to frequent complaints, brand switching, product returns, and negative word of mouth, all of which can adversely affect a company's sustainability (Safna & Selvarajan, 2018). The more time and energy a person invests in researching, evaluating options, and making a definitive purchase decision, the lower the dissonance felt, and vice versa (Pandey & Jamwal, 2015; Gbadamosi, 2009). The lower consumer involvement in a purchase decision increases the likelihood of experiencing dissonance due to the possibility of buying a regrettable product (George & Edward, 2009). However, an analysis found that pre-purchase involvement doesn't significantly predict post-purchase regret (Amoah et al., 2017). Additionally, most existing studies have only examined the correlation between the level of product involvement and post-purchase dissonance. They have not thoroughly investigated the factors responsible for variations in individuals' efforts when making purchase decisions and their levels of shopper's remorse. This study has identified income group as a key factor, examining how income levels affect consumer behavior by comparing high-income and low-income categories. Therefore, while determining the impact of different levels of involvement on post-purchase dissonance, this study also investigates how these effects differ between high-income and low-income consumers when purchasing high-

priced apparel. Hence, the major objective of the study is to analyze the impact of product involvement and post-purchase dissonance among consumers purchasing high-priced apparel.

## **Review of Literature**

### **Theoretical Review**

The study has integrated two theories deemed highly relevant to the research area. The Theory of Cognitive Dissonance elucidates how consumers manage conflicting thoughts and feelings following a purchase, while Self-Congruity Theory explores how alignment between a consumer's self-image and product attributes influences satisfaction and dissonance. These theories are pivotal in guiding the investigation, providing a structured approach to analyze how product involvement influences post-purchase experiences.

### **Theory of Cognitive Dissonance**

Leon Festinger developed the theory of cognitive dissonance in the mid-1950s, with the first formal presentation appearing in 1957 and conceptualized cognitive dissonance as a state of discomfort that arises when individuals hold conflicting beliefs or cognitions. According to Festinger (1962), this inconsistency can manifest in various elements of cognition, including self-knowledge, understanding of the world, emotions, desires, and behaviors. This discomfort also arises when there is a contradiction between a person's beliefs and their actions, creating what Festinger termed an action-belief conflict. In Festinger's view, when individuals encounter cognitive dissonance whether through conflicts between their actions and beliefs or discrepancies between two beliefs they typically seek to reduce it using one of four strategies. The primary approach to reducing dissonance is changing behavior to align with beliefs. However, individuals may also mitigate dissonance by modifying their cognitions. This could involve dismissing accident statistics related to speeding, reinforcing their belief in their own skill to avoid accidents, or disregarding the potential consequences of traffic laws. Following Festinger's theory of cognitive dissonance, Telci et al., (2011) proposed three methods to alleviate tension. Individuals may attempt to eliminate discordant thoughts altogether. Alternatively, they might introduce new, harmonious thoughts. Another approach could involve simply reducing the conflicting thoughts. This theory has been applied by many researchers in their investigations, including the study by Lazim et al. (2020) on measuring post-purchase regret and impulse buying in the online shopping experience from a cognitive dissonance theory perspective. Other studies, such as those by Safna and Selvarajan (2018) investigating factors impacting post-purchase dissonance of laptop computers among undergraduate students at the Vavuniya campus of the University of Jaffna, Sri Lanka, and the study by George and Yaoyuneyong (2010) examining the statistical link between impulse buying and cognitive dissonance among spring break student shoppers, have also employed the theory of cognitive dissonance to explore relationships and consumer behavior. Conclusively, Festinger's theory remains a foundational framework in psychology and consumer behavior research, offering insights into how individuals reconcile conflicting beliefs and behaviors.

### **Self-Congruity Theory**

Self-congruity theory was originally formulated by M. Joseph Sirgy in 1985, exploring the predictive influence of self-congruity and ideal-congruity on consumer purchase motivations. This seminal work introduced the concept, highlighting how consumers' alignment with their self-concept or ideal self-image shapes their purchasing decisions. Sirgy (1985) defines self-congruity as a psychological process where consumers assess how closely a brand's image, especially its personality or the traits associated with its users, aligns with their own self-concept (such as their actual self, ideal self, or social self). In essence, self-congruity reflects how consumers perceive themselves in relation to a brand. Over the past four decades, self-congruity theory has been extensively applied in consumer behavior research, particularly in understanding its impact on both pre-purchase and post-purchase behaviors. The consumer's self-concept consists of several dimensions; actual self-image, ideal self-image, social self-image, and ideal social self-image, each influencing how individuals evaluate brands in the marketplace (Sirgy, 1982; 1986). Additionally, the social self-image refers to how consumers believe others perceive them,

while the ideal social self-image pertains to how consumers wish to be perceived by others. Sirgy (2018) has also incorporated the concept of brand personality as proposed by Aaker (1997). Considering self-congruity theory, Kressmann et al., (2006) proposed that consumers who perceive strong alignment between a brand's personality or user-image and their values and perspectives tend to have high product involvement. This alignment fosters a deeper emotional connection with the brand, motivating consumers to invest more time, energy, and resources in choosing products that resonate with their needs and interests. High self-congruity also enhances engagement with the brand, as consumers actively seek information, participate in brand activities, and join brand-related communities, thereby strengthening their loyalty and overall engagement with the product.

### **Empirical Review**

Hasan and Nasreen (2012) discovered that when family and friends exerted a greater influence on a consumer's decision-making, the consumer experienced more dissonance. The results also indicated that the consumer's personality played a significant role in cognitive dissonance. A confident shopper remained assured about their purchase and experienced less post-purchase dissonance compared to a confused shopper. Additionally, the utility of the product had an impact on dissonance levels. Hasan and Nasreen (2014) revealed a significant association between income, decision-making authority, buyer's personality, and impulse buying and post-purchase dissonance. Customers with lower income, full accountability for purchases, a highly pessimistic perspective, and a low tendency to pre-plan purchases were found to experience higher levels of post-purchase dissonance. Pandey and Jamwal (2015) concluded that the product involvement reflects the perceived personal relevance of a product to an individual, based on inherent needs, values, and interests. The study revealed an inverse relationship of product involvement, time taken for a purchase decision, and the level of information search with cognitive dissonance. Higher product involvement led to emotional and cognitive bonding, resulting in less dissonance compared to low involvement. Jamwal and Pandey (2016) concluded that emotional dissonance, wisdom of purchase, and concern over the deal. The findings indicated a significant relationship between age, gender, and product price and post-purchase cognitive dissonance. Younger customers, who were well-informed about the product, demonstrated higher levels of dissonance if their expectations were not met. In terms of gender, males experienced high dissonance compared to females. Amoah et al., (2017) revealed that consumers' post-purchase regret levels did not vary based on gender, age, education level, or race. Further analysis indicated that unplanned purchases did not necessarily lead to post-purchase regret. Safna and Selvarajan (2018) indicated that, among Vavuniya campus undergraduate students, opinion leadership had the most significant impact on post-purchase dissonance for laptops. This was followed by product alternatives, emotional discomfort, concern over the deal, and wisdom of purchase. The study also found that post-purchase dissonance was high on SMCG (Slow-Moving Consumer Goods). At the same time, the research revealed that post-purchase dissonance resulted in frequent complaints, switching intention, product returns, negative word of mouth, and negative outcomes that could impact a company's sustainability. Al-Adamat and Al-Adamat (2019) revealed that consumer cognitive dissonance increased in direct proportion to levels of familiar influence and significant other influence surrounding the purchase. Khraim (2020) indicated that functional characteristics, knowledge, and attitude towards electric vehicles (EVs) were positively and significantly linked to post-purchase dissonance. Ekanayake and Karunarathne (2021) indicated that the number of alternatives forgone, the return procedure of the mall shop, and consumers' self-esteem were positively associated with post-purchase regret. The study also concluded that higher risk aversion showed a negative relationship with post-purchase regret. Arya and Khan (2023) indicated that age, gender, educational qualification, and family income significantly impacted cognitive dissonance. Khraim (2020) examined electric vehicles, and Jamwal and Pandey (2016) concentrated on smartphones, each highlighting factors influencing post-purchase dissonance in these contexts. Unlike frequently purchased items, expensive apparel is more than just a symbol of status and prestige; it plays a crucial role in shaping self-perception and enhancing confidence. Examining post-purchase dissonance in this context is essential, as any deviation from expected satisfaction can profoundly affect self-esteem and daily contentment. The frequent use of such apparel means that unmet expectations continually remind users of their dissatisfaction, potentially increasing frustration and diminishing overall happiness. Pandey

and Jamwal (2015) argued that increased product involvement typically led to reduce post-purchase dissonance due to thorough decision-making, Amoah et al., (2017) found no significant correlation between pre-purchase involvement and post-purchase regret among students with limited income. While previous research has explored the correlation between product involvement and dissonance, there has been limited investigation into how these effects vary across different factors. Considering income group as one factor, this study seeks to address this gap by comparing high-income and low-income consumers to understand how income levels influence the relationship between product involvement and post-purchase dissonance. Additionally, the study has explored whether other factors, such as age and gender, contribute to variations in product involvement and post-purchase dissonance.

### Theoretical Framework

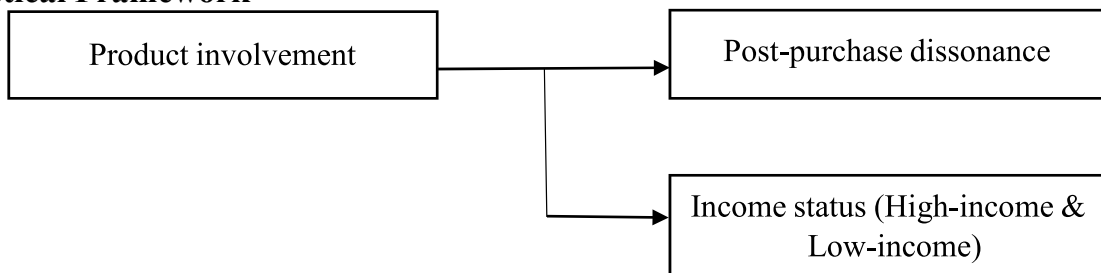


Figure 1. Theoretical Framework

Source: Hasan and Nasreen (2012); Hasan and Nasreen (2014); Jamwal and Pandey (2015); Jamwal and Pandey (2016); Amoah et al., (2017); Al-Adamat and Al- Adamat (2019); Khraim (2020); Ekanayake and Karunaratne (2021); Arya and Khan (2023)

### Operational Definitions

#### Product Involvement

Product involvement can be defined as the perceived personal relevance of a product to an individual, based on inherent needs, values, and interests (Zaichkowsky, 1985). High product involvement typically signifies consumers showing more interest in acquiring information about the product, consciously comparing available alternatives before making a selection, perceiving greater differences among brands/product attributes, and having a stronger preference based on that product differentiation (Zaichkowsky, 1985). Additionally, Jamwal and Pandey (2016) proposed that the greater the consumer's engagement with a product, the stronger the emotional and cognitive bonding with the product, resulting in reduced post-purchase dissonance. Consumers become involved when the object of interest (product, service, or promoting messages) is perceived as being important in meeting one's needs, goals, and values (Engel et al., 1993).

#### Post-Purchase Dissonance

Sweeney et al., (2000) put forward that dissonance is not only cognitive in nature but also has an emotional component. The cognitive aspects include wisdom of purchase and concern over the deal, and the emotional aspect was considered as the psychological discomfort subsequent to the purchase decision. This psychological tension is accompanied by the recognition that they may not have needed the product or chosen the appropriate one, and that they might have been influenced against their own judgment by sales staff. Additionally, this discomfort can stem from unmet expectations regarding the product's performance or value. Hasan and Nasreen (2014) revealed that income, authority to make decisions, consumer personality, and planned decision-making have a significant association with post-purchase dissonance. Furthermore, low product involvement seemed to have generated stronger post-purchase dissonance than high product involvement (Jamwal & Pandey, 2016). To reduce post- purchase dissonance, Safna and Selvarajan (2018) suggested that marketers should offer stronger guarantees or warranties, provide detailed brochures and demonstrations about product usage, use post-purchase communication tools, apply low-pressure selling techniques, and address customer complaints.

## **Research Methods**

The study adopted a deductive reasoning approach, utilizing the Theory of Cognitive Dissonance and Self-Congruity Theory, to examine the impact of product involvement on post-purchase dissonance in consumers. The application of quantitative techniques enabled the measurement of feelings, thoughts, and behavior of individuals. The study population consisted of citizens from different economic backgrounds in Kathmandu Metropolitan City, who were physically and cognitively capable of making purchase decisions. Kathmandu Metropolitan City (KMC) was selected as the primary research location due to its status as the most densely populated city among the six metropolitan areas in Nepal, as reported in the National Census 2078. By gathering findings from KMC, a highly populated city, the population homogeneity across six cities makes the generalizability of the study's outcomes to other cities seem reasonable (Cochran, 1977). A total of 153 people from high and low-income groups were surveyed using a self-structured and self-administered questionnaire, employing a quota sampling method. Initially, the total population was stratified into high and low-income groups, considering the fact that these groups might demonstrate varying levels of product involvement and experience different levels of post-purchase dissonance when buying high-end apparel. The convenience sampling method was employed to select samples from each stratum, in order to make the study time and cost-effective. Out of the 153 questionnaires collected, 32 were submitted by individuals who did not reside in KMC, and 10 were submitted without complete form filling. Therefore, the final number of valid responses collected was 111. The data was collected only once from a selected sample of Kathmandu Metropolitan City, which indicated the implementation of a cross-sectional research design in terms of the number of contacts. Additionally, the study utilized a descriptive research design, as all the quantitative information and conclusions derived from both descriptive and inferential statistics were interpreted and presented in numerous sentences. The study also applied a relational research design to identify if product involvement has any statistical association with buyer's remorse after purchase. Correlational analysis was conducted to assist in this examination, which assessed two variables in a natural setting, without deliberately influencing product involvement. Furthermore, causal research, also known as explanatory research, was employed to assess the nature of relationship and the extent of the effect of product involvement on post-purchase dissonance. To assess product involvement, a semantic differential scale developed to capture the concept of product involvement proposed by Zaichkowsky (1985) was adopted. Similarly, post-purchase dissonance was measured by utilizing the 22-item scale that was developed by Sweeney et al., (2000), considering the three dimensions of cognitive dissonance after purchase, including one emotional and two cognitive dimensions (wisdom of purchase and concern over deal). After coding the data in Microsoft Excel, the coded data were imported into SPSS (Statistical Package for Social Sciences) for further analysis and presentation of data.

## **Hypotheses**

- H01: There is no significant difference in the perception of product involvement across high-income and low-income earners when purchasing high-priced apparel.
- H02: There is no significant difference in the perception of post-purchase dissonance across high-income and low-income earners when purchasing high-priced apparel.
- H03: There is no significant relationship between product involvement and post-purchase dissonance among consumers purchasing high-priced apparel.
- H04: There is no significant impact of product involvement on post-purchase dissonance among consumers purchasing high-priced apparel

## **Results**

### **Demographic Analysis**

#### *Age Profile*

The data reveals a notable inconsistency in age distribution, with individuals aged 20-25 constituting the largest segment, followed by those over 25 and then those under 20. In absolute terms, 96 respondents are in the 20-25 age category, 11 are above 25, and 4 are below 20. In relative terms, this translates to 86.5% in the 20-25 age

group, 9.9% above 25, and 3.6% below 20. These demographic disparities would aid in identifying which age groups are more likely to engage in pre-purchase examination of high-priced apparel and which are less inclined towards such involvement.

Table 1

Age Profile

Age	Frequency	Percent	Cumulative %
Below 20	4	3.6	3.6
20-25	96	86.5	90.1
Above 25	11	9.9	100
Total	111	100	

*Gender Profile*

Table 2 provides compelling evidence of significant gender disparity within the research sample, with females outnumbering males. Analyzing the data in relation to the whole, females account for 60.4% of the sample, while males constitute 39.6%. With females comprising the majority in the sample, this data emphasizes the need to explore how gender influences consumer behaviors, including the extent of pre-purchase research and perceptions of post-purchase satisfaction.

Table 2

Gender Profile

Gender	Frequency	Percent	Cumulative %
Male	44	39.6	39.6
Female	67	60.4	100
Total	111	100	

*Occupation Profile*

The findings depict distinct employment status profiles among survey participants. The job holders comprise 28.8% of the sample, whereas non-job holders make up 71.2%. Both metrics highlight the predominance of non-job holders over job holders in the sample.

Table 3

Occupation Profile

Occupation	Frequency	Percent	Cumulative %
Job holder	32	28.8	28.8
Non-Job holder	79	71.2	100
Total	111	100	

*Income Status Profile*

The analysis demonstrates marked differences in income distribution among respondents. The majority of the sample is categorized under low-income status, consisting of 68 individuals, which accounts for 61.3% of the total respondents. In contrast, 38.7% of the sample, are classified as high-income status. This distribution highlights a notable predominance of low-income respondents in the study, compared to the proportion of high-income individuals. Originally, the questionnaire featured four income categories: no income, below 30K, 30K-70K, and above 70K. For this study, income status was treated as a moderating variable and thus consolidated into two broader categories: low-income status and high-income status. Respondents indicating no income and below 30K were grouped into the low-income status category, while those reporting 30K-70K and above 70K were classified under high-income status. To facilitate analysis, respondents with low-income status were coded as 1, and those with high-income status were coded as 2. Among those with no income were primarily non-job holders like students and homemakers. However, some non-job holders also reported income levels, including retirees who

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likely depend on pension income or social security benefits, and students who may rely on financial support from family, scholarships, investments, or grants for academic and research achievements.

Table 4

#### **Income Status Profile**

Income Status	Frequency	Percent	Cumulative %
Low-income status	68	61.3	61.3
High-income status	43	38.7	100
Total	111	100	

#### **Location Profile**

The analysis concluded that the presents data exclusively from respondents residing in KMC, facilitating a detailed exploration of characteristics and behaviors unique to KMC residents in relation to purchasing high-priced apparel. The comprehensive filtering process guarantees the reliability and relevance of the data presented, enhancing the accuracy of the study's insights.

#### **Analysis on the Influence of Product Research on Purchase Confidence**

The study even delves into whether consumers feel more self-assured by conducting thorough product research before purchasing. This usually entails examining product functionality, pricing, usability, product aesthetics, reliability, etc., and conducting comparisons with similar offerings from other brands as part of the research process. The analysis reveals that a significant majority of respondents believe in the efficacy of extensive product research. Relative to the total sample, a substantial 91.9% of participants believe in the benefits of comprehensive inquiry, whereas 8.1% do not share this belief.

Table 5

#### **Analysis on the Influence of Product Research on Purchase Confidence**

Responses	Frequency	Percent	Cumulative %
Yes	102	91.9	91.9
No	9	8.1	100
Total	111	100	

#### **Analysis on Perceived Superiority of Unchosen Alternatives**

In comparison to the entirety, 57.7% of respondents believe the unchosen alternative might offer better value. Conversely, 42.3% of participants did not share these feelings of regret. This variability in consumer perceptions regarding the perceived value of unselected options compared to their chosen ones, with many respondents expressing post-purchase regret, indicates a need for further investigation. Exploring why certain groups tend to favor the unchosen alternative and examining its impact on future buying behaviors and emotional responses could help mitigate buyers' remorse.

Table 7

#### **Analysis on Perceived Superiority of Unchosen Alternatives**

Responses	Frequency	Percent	Cumulative %
Yes	64	57.7	57.7
No	47	42.3	100
Total	111	100	



**Analysis on Consulting for Recommendations before Buying**

Table 6

Analysis on Consulting for Recommendations before Buying

Responses	Frequency	Percent	Cumulative %
Yes	95	85.6	85.6
No	16	14.4	100
Total	111	100	

According to relative measurements, 85.6% of respondents’ report obtaining guidance before making a purchase decision, highlighting the value of external input, while 14.4% express confidence in making decisions independently.

**Analysis on Returning Products for Unmet Expectations**

Table 8

Opinion on Returning Products for Unmet Expectations

Responses	Frequency	Percent	Cumulative %
Yes	78	70.3	70.3
No	33	29.7	100
Total	111	100	

Examining the data comparatively, 70.3% of respondents indicated they would return the products when their predictions about the products are unfulfilled, with 29.7% expressing satisfaction with products despite their shortcomings. This analysis highlights that within the considered sample of respondents, those who conduct thorough study and evaluation before making purchases are notably prominent. Due to their extensive study, these individuals frequently set higher expectations, which results in a higher rate of product returns when those standards are not fulfilled.

**Analysis on Critical Considerations in Premium-Priced Apparel Purchasing**

Table 9

Analysis on Critical Considerations in Premium-Priced Apparel Purchasing

Statements	N	Percent	% of Cases
Assessing the quality of the product	91	32.30%	82.00%
Ease of use, availability, and accessibility of the product	78	27.70%	70.30%
Prioritizing well-known and reputable brands	47	16.70%	42.30%
Checking reviews and ratings from other consumers	66	23.40%	59.50%
Total	282	100.00%	254.10%

*a Dichotomy group tabulated at value 1.*

A majority of responses, 32.30% of the total responses had prioritized assessing product quality to avoid potential issues arising from poor performance. Additionally, 27.70% of the total responses had focused on product comfort, accessibility, and user-friendliness. Similarly, 23.40% of the total responses had highlighted the importance of customer ratings and reviews in making confident purchase decisions. Lastly, 16.70% of the total responses were related to prioritizing well-known brands, likely influenced by trust, societal status, or personal preferences. In conclusion, a significant number of respondents emphasize thorough product quality assessment before purchase. This includes reviewing specifications, seeking expert opinions, and testing the product. Consumers may also compare brands, review warranty and return policies, seek recommendations, inspect materials and construction, assess customer service responsiveness, and consider independent tests or certifications as part of their evaluation process.

**Analysis on the Leading Influential Factors in Post-Purchase Remorse**

Table 10

Analysis on the Leading Influential Factors in Post-Purchase Remorse

Items	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Rank 8	Median	Rank
Product Research	37	11	10	14	10	16	6	7	3	2
Product Price	18	36	21	13	9	6	4	4	3	3
Product Quality	29	35	21	10	8	1	4	3	2	1
Product Alternatives	3	6	18	22	27	19	7	9	5	4
Product	2	7	13	10	20	14	22	23	6	8
Impulse Buying	8	6	12	13	12	23	26	11	6	5
Social Network	6	4	10	19	9	17	28	18	6	7
Unmet Standards	8	6	6	10	16	15	14	36	6	6

The analysis emphasizes the influential factors contributing to post-purchase remorse based on how respondents ranked and mentioned these factors. The data analysis is structured such that the factor with the lowest median score is seen as highly influential in post-purchase remorse by most respondents, while the one with the highest median score is viewed as having minimal impact. Among the variables studied, product quality emerges as the most significant driver, with a median score of 2 and 29 respondents ranking it as the primary factor influencing buyer's remorse. Despite product research receiving the highest frequency of 37 respondents considering it influential, its median score of 3 places it in second rank. Product price also achieved a median score of 3. However, when comparing the actual figures of how many respondents ranked these two variables highest, product research secured rank 2 with 37 respondents, while product price was acknowledged by 18 respondents, securing it the third rank overall. Product alternatives followed with a median score of 5. Among impulse buying, social network influence, unmet standards, and product returnability, all shared a median score of 6. Initially, the analysis compared the actual figures of all four variables. Unmet standards and impulse buying had the highest number of respondents ranking them first, each with 8 respondents, which surpassed those who ranked product returnability and social network influence first. Therefore, impulse buying and unmet standards were chosen for deeper analysis for ranking positions 5 and 6. The ranking process for impulse buying and unmet standards was thorough, which compared actual figures for ranks 1, 2, and 3. Initially, both variables received an equal number of 8 first-place rankings each by respondents, and later they both received an equal number of 6 second-place rankings. To break this tie, the study considered third-place rankings, where impulse buying was ranked third by 12 respondents compared to 6 for unmet standards. This resulted in impulse buying securing fifth place overall and unmet standards sixth. Moving to social network influence and product returnability, social network influence claimed the seventh rank with 6 respondents ranking it first, whereas only 2 respondents placed product returnability first. This disparity led to social network influence securing the seventh spot, with product returnability concluding in eighth place based on the lower number of top rankings received. This analysis shows that while product research had the highest frequency, it did not rank first due to considerations of both median scores and actual respondent rankings across the eight variables studied.

**Attitude Measure of Consumers on Product Involvement**

Table 11

Attitude Measure of Consumers on Product Involvement

Statements	SDA	DA	N	A	SA	Responses	Weighted Mean
I would be interested in reading information about how the product is made.	10	9	25	40	27	111	3.59
I would be interested in reading the Consumer Reports article about the product.	5	18	38	35	15	111	3.33

Statements	SDA	DA	N	A	SA	Responses	Weighted Mean
I have compared product characteristics among different brands.	7	6	20	45	33	111	3.82
I think there are a great deal of differences among various brands.	5	9	22	53	22	111	3.70
I have the most-preferred brand for certain products.	7	13	37	31	23	111	3.45
Grand weighted mean							3.58

With weighted means of 3.59 and 3.33, there is a moderate interest among consumers in obtaining information about product manufacturing and consulting consumer reports for reviews. This indicates that many respondents prioritize transparency in product formation and rely on unbiased assessments to guide their product choices. Statements suggesting comparisons among brands, with higher weighted means of 3.82 and 3.70, reveal that consumers are attentive to product characteristics and discerning about brand distinctions. This behavior underscores the competitive marketplace, where effective communication of unique selling points and consistent quality are crucial for attracting and retaining customers. Respondents moderately agree with the statement about their most favored brand for certain products, as indicated by the weighted mean of 3.45. This score suggests that a notable portion of respondents have identified preferred brands, influenced by factors such as brand reputation or specific features. Despite these preferences, the higher weighted means of 3.82 and 3.70 for responses reflecting brand evaluation indicate that while brand loyalty exists, consumers remain open to evaluating and potentially switching brands based on product attributes or new information. A grand weighted mean of 3.58 suggests a moderate to high level of overall agreement among the respondents regarding the topics covered, showcasing a shared perspective.

### **Attitude Measure of Consumers on Post-Purchase Dissonance**

Table 12

Attitude Measure of Consumers on Post-Purchase Dissonance

Statements	SDA	DA	N	A	SA	Responses	Weighted Mean
I felt frustrated after purchasing a product.	12	32	41	19	7	111	2.79
I felt I'd let myself down after making a purchase.	17	36	34	20	4	111	2.62
I questioned whether I truly needed the product after buying it.	8	24	41	22	16	111	3.13
I wondered if the salesperson misled me into buying the product.	7	14	32	44	14	111	3.40
I questioned whether there was something wrong with the deal got after securing the product.	9	9	40	40	13	111	3.35
Grand weighted Mean							3.06

The highest weighted means recorded, with scores of 3.40 and 3.35 respectively, indicate substantial agreement among respondents. This highlights consumer skepticism regarding sales interactions, specifically concerning the integrity of information conveyed by salespeople about product quality, durability, functionality, suitability, and reliability. Consumers also critically evaluate the fairness of the deal as a whole, assessing elements such as pricing justification, sales terms, and commitments promised by the seller. Additionally, with weighted means of 3.13 and 2.79, there is a moderate consensus among consumers regarding doubts about the necessity of purchased products and post-purchase frustration, respectively. Many consumers engage in critical evaluation to ensure their purchases align with their current needs, interests, and values, as reflected in the score of 3.13. Post-purchase frustrations are prevalent, potentially due to product quality discrepancies or mismatches between expected and actual outcomes, emphasized by the score of 2.79. A slightly lower but notable agreement level of 2.62 indicates occasional feelings of personal disappointment or regret after a purchase. Consumers might feel let down if the

product falls short of expectations, they make an impractical purchase within budget constraints, the item doesn't align with personal values, better alternatives are discovered later, or there's buyer's remorse from feeling they overpaid relative to the product's worth. In conclusion, the highest weighted means for statements questioning salesperson integrity and deal fairness underscore the importance of transparency and ethical sales practices. The grand weighted mean across all statements is 3.06, indicating a moderate level of overall agreement among respondents regarding post-purchase dissonance. It suggests that while not every consumer experiences strong dissatisfaction, there is a general tendency for some level of reflection and questioning after making a purchase.

### **Descriptive Analysis**

Table 13

Descriptive Statistics (N= 111)

Variables/Statistics	Mean	Median	Mode	Std. Deviation	Variance	Skewness	Kurtosis
Product Involvement	3.58	3.8	3.8	0.74	0.55	-1.28	2.41
Post-Purchase Dissonance	3.06	3	3	0.68	0.47	0.14	0.79

For product involvement, there is a clear indication of high consumer engagement, with a mean of 3.58 and both the median and mode at 3.8, highlighting strong attachment and interest in products among respondents. The standard deviation (0.74) and variance (0.55) suggest a moderate amount of variability in respondents' levels of product involvement, indicating that responses are not tightly clustered around the mean value of 3.58 but are not excessively spread out either. The negative skewness of -1.28 indicates that most respondents exhibit moderate to high levels of product involvement, as reflected in the mean, median, and mode values around 3.8. However, a smaller group of respondents report notably lower levels of involvement, influencing the distribution to lean leftward. With a kurtosis of 2.41, the data indicates fewer respondents with extreme involvement levels, emphasizing variability alongside predominant engagement. Concerning post-purchase dissonance, the statistics reveal a moderate level of dissatisfaction or conflict among consumers, with a mean of 3.06 and both the median and mode at 3.0. The standard deviation (0.68) and variance (0.47) indicate moderate variability in these sentiments, suggesting that while many respondents experience similar levels of dissonance centered around the mean, there are also variations in the intensity of these feelings. The skewness value of 0.14 indicates a nearly symmetrical distribution of responses, suggesting that opinions are evenly spread around the mean of 3.06, with a balance between those reporting higher and lower levels of dissonance. Furthermore, a kurtosis value of 0.79 suggests a distribution close to normal, with fewer extreme values compared to product involvement. These insights underscore a predominant moderate level of dissonance and highlight variability in individual sentiments.

### **Analysis of Mean Differences and Independent Sample t-Test**

For product involvement, individuals in the low-income group have a higher mean score of 3.65 compared to the high-income group's mean score of 3.47. This suggests that, on average, low-income respondents report a higher level of product involvement than their high-income counterparts. Conversely, for post-purchase dissonance, the mean score for the low-income group is 3.14, which is also higher than the high-income group's mean score of 2.93. This indicates that low-income respondents experience greater post-purchase dissonance compared to high-income respondents. To determine whether these mean differences are statistically significant, an independent sample t-test is conducted to ascertain if the observed variations in mean scores between the two income groups are not due to random chance but reflect a true difference in perceptions and experiences.

Table 14

Mean Difference on the Perception of the Variables Across Income Status

Variables	Income Status	N	Mean	Deviation	SE Mean
Product Involvement	Low Income Status	68	3.65	0.695	0.084
	High-income status	43	3.47	0.802	0.122

Variables	Income Status	N	Mean	Deviation	SE Mean
Post-Purchase Dissonance	Low-income status	68	3.14	0.705	0.086
	High-income status	43	2.93	0.635	0.097

Levene's Test indicated that the assumption of equal variances was appropriate for both variables, with p-values of 0.555 for product involvement and 0.284 for post-purchase dissonance, suggesting that the variances between the two income groups were not significantly different. The t-test results revealed a mean difference in product involvement scores of 0.177 between low-income (mean = 3.65) and high-income (mean = 3.47) respondents, with a p-value of 0.220, indicating that this difference was not statistically significant. Similarly, for post-purchase dissonance, the mean difference of 0.200 between low-income (mean = 3.14) and high-income (mean = 2.93) respondents, accompanied by a p-value of 0.133, also demonstrated a lack of statistical significance. Although these findings suggest that there are no statistically significant differences in perceptions of product involvement and post-purchase dissonance between the income groups, it is important to note that minor differences do exist. Specifically, low-income respondents exhibit slightly higher levels of product involvement and post-purchase dissonance compared to their high-income counterparts. However, these differences are not large enough to be considered statistically significant, and thus, the null hypotheses are retained. As such, the findings reinforce the notion that product involvement and post-purchase dissonance may be influenced more by individual factors rather than income status alone.

**Analysis of Relationship between Product Involvement and Post-Purchase Dissonance**

The null hypothesis, indicating no significant relationship between these variables, is accepted with a p-value of 0.059, which exceeds the conventional threshold of 0.05. This suggests there is insufficient evidence to reject the idea that there is no substantial link between consumer engagement with products and their post-purchase dissatisfaction or conflict. Consequently, on average, when product involvement increases, there might also be a slight tendency for post-purchase dissonance to decrease, and vice versa. The acceptance of the null hypothesis based on the p-value and the low correlation coefficient value indicates that changes in one variable do not strongly correspond to changes in the other. Therefore, while shifts in product involvement may have some influence on post-purchase dissonance, this impact is minimal and lacks strong predictability. The correlation coefficient between income status and post-purchase dissonance is negative 0.144 (0.066) and in between income status and product involvement is negative 0.117 (0.110) indicates the insignificant association between these variables. It had indicated that income status do not have influence on post purchase decision.

**Analysis of Impact of Product Involvement on Post-Purchase Dissonance**

Table 15

Analysis of Impact of Product Involvement on Post-Purchase Dissonance

Coefficient	Unstandardized Coefficient		t-value	P-value	F-Value	P-Value	Adj. R-Square
	B	SE					
Constant	2.861	0.387	7.387	0.000	2.157	0.121	0.021
Product Involvement	0.124	0.088	1.414	0.160			
Income Status	-0.178	0.133	-1.345	0.181			

*Dependent Variable: Post-Purchase Decision*

The integrated regression analysis presented explores how product involvement impacts post-purchase dissonance among consumers. With a p-value of 0.160, the results uphold the null hypothesis, indicating that product involvement has no appreciable effect on post-purchase dissonance. Despite this, a positive regression coefficient of 0.124 suggests that as product involvement increases by 1%, we can expect a slight increase of 0.138 units in post-purchase dissonance, all else being equal. The model's F-statistic of 2.157 and the corresponding p-value of

0.121 indicate that the regression model is not statistically significant, failing to meet the criterion for significance ( $p < 0.05$ ). This suggests that the model does not fit the data well enough to conclude that product involvement significantly predicts post-purchase dissonance. With an adjusted  $R^2$  value of 0.021, the model explains only 2.3% of the variance in post-purchase dissonance, underscoring that product involvement has a minimal role in explaining consumer regret. Thus, while product involvement contributes slightly to post-purchase dissonance, its overall impact is marginal, suggesting that other factors likely play a more significant role in shaping consumer experiences and perceptions post-purchase. The analysis also found no any moderating effect of income status in explaining the relationship between product involvement and post-purchase dissonance.

## **Discussions**

Utilizing both theories, this study identified product involvement as a key factor influencing post-purchase dissonance and confirmed this dynamic. The moderating role of income status was also examined, revealing that while income status did cause some variation in the perception of product involvement and post-purchase dissonance among consumers, these differences were not large enough to be deemed statistically significant. As per the results demonstrated by the data analysis, product involvement did not have a significant relationship with post-purchase dissonance and did not statistically impact post-purchase dissonance among consumers purchasing high-priced apparel in Kathmandu Metropolitan City. This finding aligns with the study by Amoah, et al. (2017), which also reported a non-significant relationship. Nevertheless, when both the p-value and the correlation and regression coefficients are taken into account, the findings deviate from those of prior research. Specifically, the correlation coefficient, the regression coefficient suggests a subtle, even though weak, association. Thus, while product involvement may have a slight influence on post-purchase dissonance, this impact is minimal and lacks strong predictability regarding the direction of the relationship. Consequently, these results stand in contrast to the work of George and Edward (2009), who reported a significant negative correlation between consumer engagement and post-purchase regret. The study suggested that reduced consumer effort increases the probability of buying a regrettable product, thus elevating post-purchase dissonance. Similarly, the results diverge from the conclusions of Pandey and Jamwal (2015), who found that greater time and effort invested in the purchase process, indicative of higher product involvement, generally lead to reduced dissonance. Therefore, the results of this study are inconsistent with previous findings, revealing that while product involvement might slightly influence post-purchase dissonance, the effect is not strong or significant.

## **Conclusions**

The study concludes that the association between product involvement and post-purchase dissonance is not substantial. The product involvement has a slight impact; it does not significantly affect post-purchase dissonance. The limited explanatory power of the model indicates that other complex factors also influence consumer experiences and perceptions after a purchase. Additionally, the regression model used in this study was found to be inadequate for predicting post-purchase dissonance based on product involvement, as it fails to account for a significant portion of the variance in post-purchase dissonance. Regarding the moderating effect of income status, the study concludes no significant difference in product involvement and post-purchase dissonance between high-income and low-income groups. Although there is a slight variation, it is not substantial, with low-income respondents showing marginally higher levels of both product involvement and post-purchase dissonance compared to high-income individuals.

The study further concludes no significant disparity in product quality assessment or product returns across income groups, although high-income respondents slightly engage more in these aspects. One possible reason for the lack of a significant difference is that high-priced apparel often comes with higher expectations for quality and performance, which can result in similar levels of involvement and dissonance across different income groups.

## **Implications**

This study's findings offer practical insights for both consumers and companies dealing with high-priced apparel.

For consumers, understanding the subtle relationship between product involvement and post-purchase dissonance can lead to more informed decision-making. By recognizing the factors that contribute to regret, such as product quality and expectations, consumers can make better choices and reduce the likelihood of dissatisfaction. This awareness can also guide them in seeking reliable reviews and making well-considered purchases, thus mitigating potential regret and its associated stress. For companies, the study highlights the importance of aligning product offerings with consumer expectations to minimize post-purchase dissonance. Companies should invest in understanding customer needs and expectations more thoroughly and ensure that their products meet these criteria. By doing so, they can enhance customer satisfaction, reduce returns, and foster brand loyalty. Additionally, companies should consider leveraging the study's findings to refine their marketing strategies and improve product quality assessments. Overall, the insights gained from this research can help both consumers and companies navigate the complexities of high-priced apparel purchases more effectively, leading to a more satisfying shopping experience and better long-term outcomes.

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