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Factors Influencing Cognitive Dissonance In M-Commerce Transaction

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Abstract: Cognitive dissonance, the psychological discomfort experienced when an individual holds conflicting beliefs or attitudes, plays a crucial role in influencing cognitive dissonance in mobile commerce (m-commerce) transactions. This study investigates the factors that contribute to cognitive dissonance in the context of m-commerce, where technological, social, and psychological elements interact dynamically. Key factors analyzed include Security problem, Expertise knowledge, complicated to use, Internet problem and Dissatisfaction. Drawing on cognitive dissonance theory and leveraging a mixed-methods approach, the study incorporates interviews with m-commerce users, alongside data analysis from real-world transactions. The findings of the study are derived from a sample of 150 respondents, chosen through a convenient sampling method for primary data. The primary data collected were processed using SPSS (Statistical Package for Social Sciences) and AMOS (Analysis of Moment Structures).

Keywords**:** M-commerce, Cognitive Dissonance, Dissatisfaction, Transaction.

INTRODUCTION

Mobile commerce, technologically changing the face of India rapidly. Things have become faster and easier to access everything is available on the internet platform whatever we used to do on manual and physical platform is just replaced with online platform and one of the most contributing factors is mobile commerce. It changing people's lives in numerous ways. M-commerce, a type of e-commerce that allows users to access online shopping and transaction platforms without the use of a desktop computer, encompasses all activities related to the buying and selling of goods and services through wireless handheld devices, such as smartphones and tablets. M-commerce offers a variety of services, and mobile transaction technology is growing every year. Cognitive dissonance is an integral part of the consumer behavior in m-

commerce transactions refers to the psychological phenomenon where individual experience discomfort due to the person feels in transaction likes dissatisfaction, security problems, complicated to use, expertise knowledge, internet problems and failed payment process. M-commerce platform must priotitize transparent communication to the user. consumers are in the m-commerce environment are heavily influenced by the social media and trends so consumers are affected by the cognitive dissonance in m-commerce transaction. Consumer are dissatisfied with security issues and the complexity of mobile commerce transactions. This research aims to improve the payment process, enhance trust, develop a more secure and user-friendly system and make mobile commerce transaction more effective. It will also explore the factors influencing cognitive dissonance in m-commerce transaction.

REVIEW OF LITERATURE

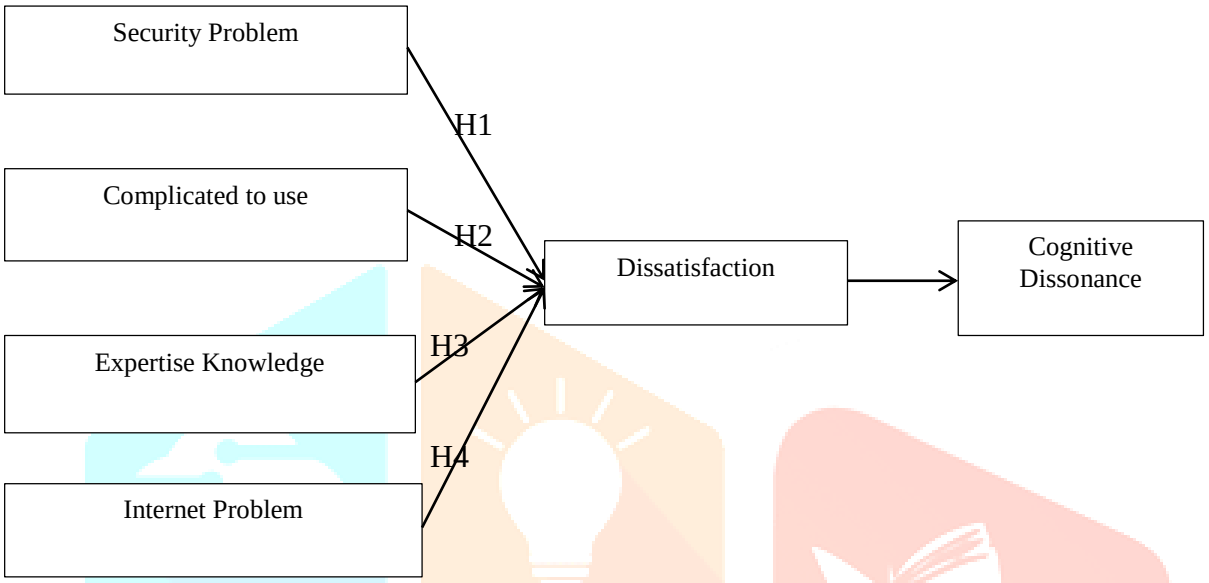
In their article titled "Impact of cognitive dissonance affecting consumer behaviour," Kumar V. and Sharma R. (2010) examined the elements that influence consumers' purchasing decisions and examined their behaviour after making a purchase. "Cognitive Dissonance Affecting Consumer Purchasing Decisions" by Bose T.K. and Sarker S. (2012). The findings demonstrated that these elements do affect consumers' cognitive dissonance. A theoretical model examining the relationship between expectations, affective post-purchase states, and emotional behaviour was provided by Jessica Santos J. and Boote J. in their 2003 paper, "A theoretical exploration and model of consumer expectations, post-purchase affective states, and affective behaviour." In their 2016 study "Cognitive Dissonance: a study of post purchase behaviour of consumers in the context of financial products," Brajesh Bolia B., Jha S. et al. discovered that demographic characteristics did not significantly alter the degrees of cognitive dissonance.

RESEARCH METHODOLOGY

Research Model and Hypotheses

Figure 1

Research model



H_1: Security problem has on direct effect on cognitive dissonances

H_2: Complicated to use on direct effect on cognitive dissonance

H_3: Expertise knowledge has on direct effect on cognitive dissonance

H_4: Internet problem has on direct effect on cognitive dissonance.

H_5: Dissatisfaction has on positive effect on cognitive dissonance.

Population and sample

Primary data collection through structured questionnaire for collecting primary data convenient sampling method was used to select a sample of 150 respondents.

Measures of constructs

The primary data used in this study was obtained from an online questionnaire. Measurement of each indicator in this study using a five-point Likert-type scale ranging from (1)"*strongly disagree*" to (5) "*strongly agree*".

Data Analysis

The primary data was analysed using AMOS (Analysis of Moment Structures) and SPSS (Statistical Package for Social Science), while the survey questionnaire data was collected using Google Forms.

RESULTS

Table 1

Reliability and validity

Variable	Item	Loadings	AVE	Composite Reliability	Cronbach's Alpha
Security Problem (SP)	SP1	0.953	0.813	0.944	0.922
	SP2	0.907			
	SP3	0.800			
Complicated To Use (CTU)	CTU1	0.897	0.870	0.963	0.948
	CTU2	0.926			
	CTU3	0.965			
Expertise Knowledge (EK)	EK1	0.884	0.745	0.920	0.881
	EK2	.775			
	EK3	0.925			
Internet Problem (IP)	IP1	0.782	0.711	0.905	0.878
	IP2	0.815			
	IP3	0.905			
Dissatisfaction (D)	D1	0.906	0.718	0.908	0.865
	D2	0.915			
	D3	0.932			
Cognitive Dissonance (CD)	CD1	0.828	0.590	0.845	0.765
	CD2	0.683			
	CD3	0.770			

A construct is valid if the result of Average Variance Extracted (AVE) is >0.5 and the minimum value of the loading factor >0.5 or ideally >0.7. AVE each variance in Table has a value of >0.5 indicating that the latent constructs showed convergent validity. Each of the variables can explain >50% of the variance in the indicators. Although it does not reach the ideal value loading 0.7 the value is still more than 0.5, so all construct is fit the criteria of convergent validity.

Table 2

Discriminant validity

	D	CD	CTU	EK	IP	SP
D	**0.877**					
CD	0.706	**0.932**				
CTU	0.787	0.702	**0.850**			
EK	-0.38	-0.55	-0.51	**0.842**		
IP	0.603	0.601	0.740	-0.42	**0.903**	
SP	0.628	0.757	0.679	-0.50	0.425	**0.862**

The table 2 presents the results of the square root of AVE in bold alongside the correlation values of each variable. The constructs in this research are assessed for discriminant validity by comparing the square root of AVE for each variable with the correlation values between the variables. The findings regarding the reliability and validity of the constructs in this study meet the required criteria, allowing the research to proceed with testing the structural models.

Hypotheses Test

Figure 2

Results of the Structural Model Analysis

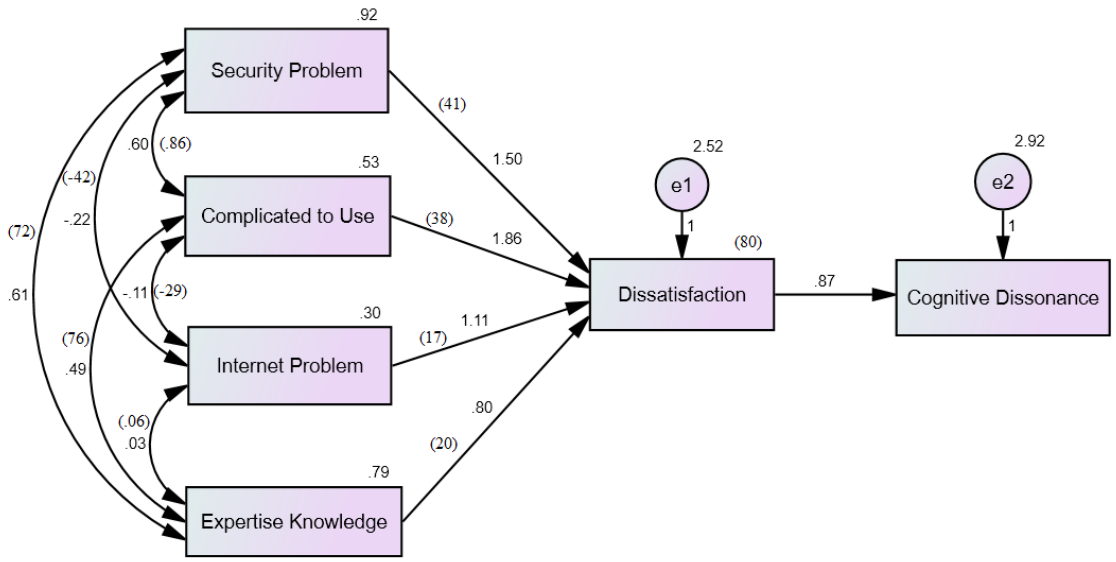


Table 3

Result of hypothesis testing

Variables			B	S.E	β	C.R	P	Label
Dissatisfaction	←	Security problem	1.497	0.382	0.407	3.918	***	supported
Dissatisfaction	←	Complicated to use	1.864	0.477	0.385	3.911	***	supported
Dissatisfaction	←	Expertise Knowledge	0.797	0.343	0.201	2.326	0.020	supported
Dissatisfaction	←	Internet Problem	1.112	0.394	0.172	2.825	0.005	supported
Cognitive Dissonance	←	Dissatisfaction	0.870	0.049	0.874	17.866	***	supported

Source: Computed Primary Data

From the above Table, unstandardized co-efficient of the security problem on dissatisfaction has estimated of C.R=3.918, P<0.01, S.E=0.382, β=0.407 is represents the partial effect of security problem on dissatisfaction holding the other path variables as constant. The estimated positive sign implies that such effect is positive there that such effect is positive their dissatisfaction would increase by 1.497 for every unit increase in security problem and this co-efficient is highly significant at 1 percentage level of significant.

Based on the standardized co-efficient β the security problem has medium effect on dissatisfaction.

The unstandardized co-efficient of the complicated to use on dissatisfaction has estimated of C.R=3.911, P<0.01, S.E=0.477, β=0.385 is represents the partial effect of complicated to use on dissatisfaction holding the other path variables as constant. The estimated positive sign implies that such effect is positive there that such effect is positive their dissatisfaction would increase by 1.864 for every unit increase in complicated to use and this co-efficient is highly significant at 1 percentage level of significant.

Based on the standardized co-efficient β the complicated to use has medium effect on dissatisfaction.

The unstandardized co-efficient of the expertise knowledge on dissatisfaction has estimated of C.R=2.326, P<0.020, S.E=0.343, β=0.201 is represents the partial effect of expertise knowledge on dissatisfaction holding the other path variables as constant. The estimated positive sign implies that such effect is positive there that such effect is positive their dissatisfaction would increase by 0.797 for every unit increase in expertise knowledge and this co-efficient is highly significant at 1 percentage level of significant.

Based on the standardized co-efficient β the expertise knowledge has low impact (or) small effect on dissatisfaction.

The unstandardized co-efficient of the internet problem on dissatisfaction has estimated of C.R=2.825, P<0.005, S.E=0.394, β=0.172 is represents the partial effect of internet problem on dissatisfaction holding the other path variables as constant. The estimated positive sign implies that such effect is positive there that such effect is positive their dissatisfaction would increase by 1.112 for every unit increase in internet problem and this co-efficient is highly significant at 1 percentage level of significant.

Based on the standardized co-efficient β the internet problem has low impact (or) small effect on dissatisfaction.

The unstandardized co-efficient of the dissatisfaction on cognitive dissonance has estimated of C.R=17.866, P<0.01, S.E=0.049, β=0.874 is represents the partial effect of dissatisfaction on cognitive dissonance holding the other path variables as constant. The estimated positive sign implies that such effect is positive there that such effect is positive their cognitive dissonance would increase by 0.870 for every unit increase in dissatisfaction and this co-efficient is highly significant at 1 percentage level of significant.

Based on the standardized co-efficient β the dissatisfaction has strong effect on cognitive dissonance.

Findings

Security problem and complicated to use has a medium effect on dissatisfaction in the cognitive dissonance based on the standardized co-efficient.

Expertise knowledge and internet problem has a low impact (or) small effect on dissatisfaction in the cognitive dissonance in m-commerce transaction based on the standardized co-efficient.

Based on the standardized co-efficient the respondent's dissatisfaction has a strong effect on cognitive dissonance.

CONCLUSION

The findings reveal that Dissatisfaction and a lack of trust in m-commerce platforms significantly heighten cognitive dissonance, particularly when users encounter internet problem, security problem, complicated interface. Conversely, enhanced trust mechanisms, positive user experiences, and transparent communication from vendors mitigate dissonance. The study underscores the need for m-commerce platforms to focus on building consumer trust, improving user interface design, and delivering consistent product and service quality to minimize cognitive dissonance. These insights are valuable for marketers, developers, and policy makers aiming to optimize m-commerce platforms and enhance consumer satisfaction.

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