

**Analyzing The Behavior Of Automotive Customers. - Which  
Theories Are Of Significance In Marketing Practice and Science  
Today?**

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## **ABSTRACT**

In a representative study, potential consumers (n=800) from four different countries (Germany, Austria, UK, USA) were questioned about their personality, motivations and cultural values. The main objective of the study was to find out whether the knowledge about personality structures (COSTA and MCCRAE 1992), motivational systems (BISCHOF 1985, 1993) and cultural values (HOFSTEDE 1980, 2011) is useful for an automobile manufacturer and if meaningful marketing and sales measures can be derived from this information.

Against the background of a broad empirical study, it can be shown that there are interesting interaction effects between consumer personality and their motivation in purchasing a car and that cultural values had moderating effects on customer behavior. The findings indicate that the considered theories around motivation and culture could not be replicated as well as in theory and that a universal applicability of these theories should be treated with caution.

**Keywords:** Hofstede, Zurcher Model, Big Five, NEO-FFI, Automotive Marketing

## **INTRODUCTION**

From the marketing practitioners point of view, the question arises repeatedly whether and, if so, to what extent they can fall back on existing theories in the investigation of the behavior of relevant customers. Are the influencing factors and their significance, which have been identified within the framework of theoretical approaches, of significance in the specific problem context? Of course, this question arises in a special way when it comes to analyzing the behavior of customers in an international context. What significance does the cultural dimensions have here, as they are emphasized e.g. in the Hofstede model (HOFSTEDE 1980, 2011) which, despite all criticism, is mostly used in studies in marketing science and practice? Moreover, which role do cultural influences play in comparison to other influencing factors, such as personality factors and specific motive structures? Do personality factors, as recorded in the »Big Five« model (COSTA and MCCRAE 1992), or the basic motivational structures derived from Bischof (1985, 1993), which are given special attention in neuro marketing research today, explain the behavior of customers better? Specifically the analysis of potential consumers in the automotive industry proves to be a particular challenge, as this complex sector combines forward-looking technological trends (e.g. electrification, autonomous driving, alternative mobility) with economic and socio-political changes (e.g. oil prices, urban access regulations, environmental reforms). Therefore, marketing specialists in this industry continue to strive for creative solutions to capture detailed information about dominant influencing factors of their consumers.

## **CONCEPTUAL FRAMEWORK & RESEARCH MODEL**

In the case of a purchase decision, the consumer faces a complex task of processing a wide variety of information. Referring to Lewin's field theory [ $B = f(P, E)$ ], the variables accentuated before can be integrated into a theoretical model whereby personality and motives can be understood as internal factors and culture as a dominant external influence. Lewin holds the view that behavior (B) is a fundamental result of the person (P) (e.g. personality, motivations) and the environment (E) (e.g. culture) (LEWIN 1936).

### ***Role of Personality***

Various studies have shown that personality traits can explain an important part of the perception, judgement and behavior of consumers. Accordingly, it becomes clear that a person's personality influences the buying behavior and that research can be useful for product and marketing decisions.

This paper will focus on the popular personality test NEO Five Factor Inventory (NEO-FFI). The included factors of the (also called) »Big Five« are characterized *neuroticism*, *extraversion*, *openness to experience*, *agreeableness*<sup>1</sup> and *conscientiousness* (COSTA and MCCRAE 1992).

The NEO-FFI has proved to be particularly useful in predicting human perception and behavior in various domains. In the field of health research, for example, the integration of the test has made it possible to derive special insights into a higher life expectancy (e.g. WILSON et al. 2004). In the field of political science, it was able to ascertain that personality correlates strongly with voting behavior and party affiliation (VECCHIONE et al. 2011). Successful studies in the field of marketing include research on brand loyalty (MATZLER et al. 2005) and customer satisfaction (MOORADIAN and OLVER 1997).

In order to test benefits for research in automotive buying behavior the following hypotheses arise:

**H1.a:** *Theoretically assumed personality traits (COSTA and MCCRAE 1992) can be reproduced within an automotive context.*

**H2.a:** *Theory of personality (COSTA and MCCRAE 1992) offers indications for applicability within an automotive context, since its factors have a significant influence on consumer behavior.*

### **Role of Motivation**

Motives explain stable personality traits that stimulate, select and control behavior within a certain situational context and offer extremely important behavioral insights for the marketing of a company. The »Zurcher Model of Social Motivation« (BISCHOF 1985, 1993) has already attracted attention in fields of motivational psychology (e.g. SCHÖNBRODT and ASENDORPF 2011) and is used in this paper. It describes three social motivation systems, which belong to the basic human equipment: *security*, *arousal* and *autonomy*. Each motive is present within a human being, but individually developed based on different experiences (SCHEIER and HELD 2018).

The aim of this paper is to examine whether the motivational structures can be useful for research in the automotive buying behavior:

**H1.b:** *Theoretically assumed motives (BISCHOF 1985, 1993) can be reproduced within an automotive context.*

**H2.b:** *Theory of motivation (BISCHOF 1985, 1993) offers indications for applicability within an automotive context, since its factors have a significant influence on consumer behavior.*

### **Role of Culture**

In 2019 Google lists more than 5.8 billion entries under the term »culture«. It is not surprising that global acting companies have a growing need for cultural knowledge to adapt their marketing strategies accordingly. Hofstede's cultural dimensions are defined as *individualism (IDV) vs. collectivism*, *uncertainty avoidance (UA)*, *power distance (PD)*, *masculinity (MAS) vs. femininity* and *long-term orientation (LTO) vs. short-term orientation* (HOFSTEDE 2011). Although this approach is repeatedly criticized and questioned (e.g. BREWER and VENAİK 2011; MCSWEENEY 2002) and researchers have developed different level characteristics (e.g. HOUSE et al. 2004), studies in scientific and practical marketing research often refer back to this theory. For example Baptista & Oliveira (2015) (acceptance of mobile banking) and Krishnan et al. (2013) (use of virtual social networks) have shown moderator effects of the country-specific culture in their articles.

Therefore, the following hypotheses arise in the context with this paper:

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<sup>1</sup> The items used in this study to assess *agreeableness* all measured the negative dimension (*non-agreeableness*).

**H1.c:** *Theoretically assumed cultural dimensions (HOFSTEDE 1980, 2011) can be reproduced within an automotive context.*

**H3:** *Theory of culture (HOFSTEDE 1980, 2011) offers indications for applicability within an automotive context, since its factors have moderating effects on the potential consumer.*

## **METHOD**

Participants (n=800) of the survey were car owners from Germany, Austria, the USA and the UK (200/country)<sup>2</sup>. A short version with 30 items (KÖRNER et al. 2008) offered a perfect solution for measuring the »Big Five« personality traits (COSTA and MCCRAE 1992). With regard to the consumers' buying motives (BISCHOF 1985, 1993), 13 items were assessed. To make the cultural dimensions (HOFSTEDE 1980, 2011) measurable, 18 items (SRITE and KARAHANNA 2006) were included in the questionnaire.

For all items the participants had to indicate their extent of agreement based on a 5-step Likert scale (where 1 = Disagree strongly and 5 = Agree strongly). Influencing factors were tested with the help of Principal Component Analysis (PCA) and Structural Equation Modeling (SEM).

## **FINDINGS & DISCUSSION<sup>3</sup>**

PCAs were carried out to test H1 (a; b; c). Only items which clearly loaded on one factor and with a loading exceeding 0.4 were considered for factor interpretation. The PCA for personality revealed that the five factors, i.e. personality traits, of the NEO-FFI were found in our study as well. 59.05% of the initial variance of the items was explained by the five factors.

With the PCA for buying motives, only two buying motivations were analyzed. In contrast to the theoretically assumed purchasing motives, it was not possible to reproduce a three factor solution. While the *security* factor could be verified, the »fusion« of *autonomy* and *arousal* items led to the formation of the factor »social signaling«. 52.16% of the initial variance of the items was explained by the two factors.

Another PCA tested the cultural dimensions. Two *UA*-items were dropped due to low factor loading. Again, it was not possible to replicate the five theoretically assumed dimensions. Only four factors could be reproduced and a fusion of the *PD* and the *MAS* dimensions could be observed. 61.34% of the initial variance of the items was explained by the four factors.

The KMO-values (Kaiser-Meyer-Olkin-Criterion) can be described as »marvelous« (personality: 0.906) and »meritorious« (motivation: 0.864; culture: 0.860) (KAISER and RICE 1974). The Cronbach's Alpha values for all factors are higher than 0.7, which indicates a »good« internal consistency (CRONBACH 1951).

The SEM-analysis faces several steps. Starting with the reliability and validity evaluation of the measurement model, the structural model is assessed. This procedure is important to face H2 (a; b). Then it is recommended to test moderators (H3).

### **(1) Evaluation of the Measurement Models**

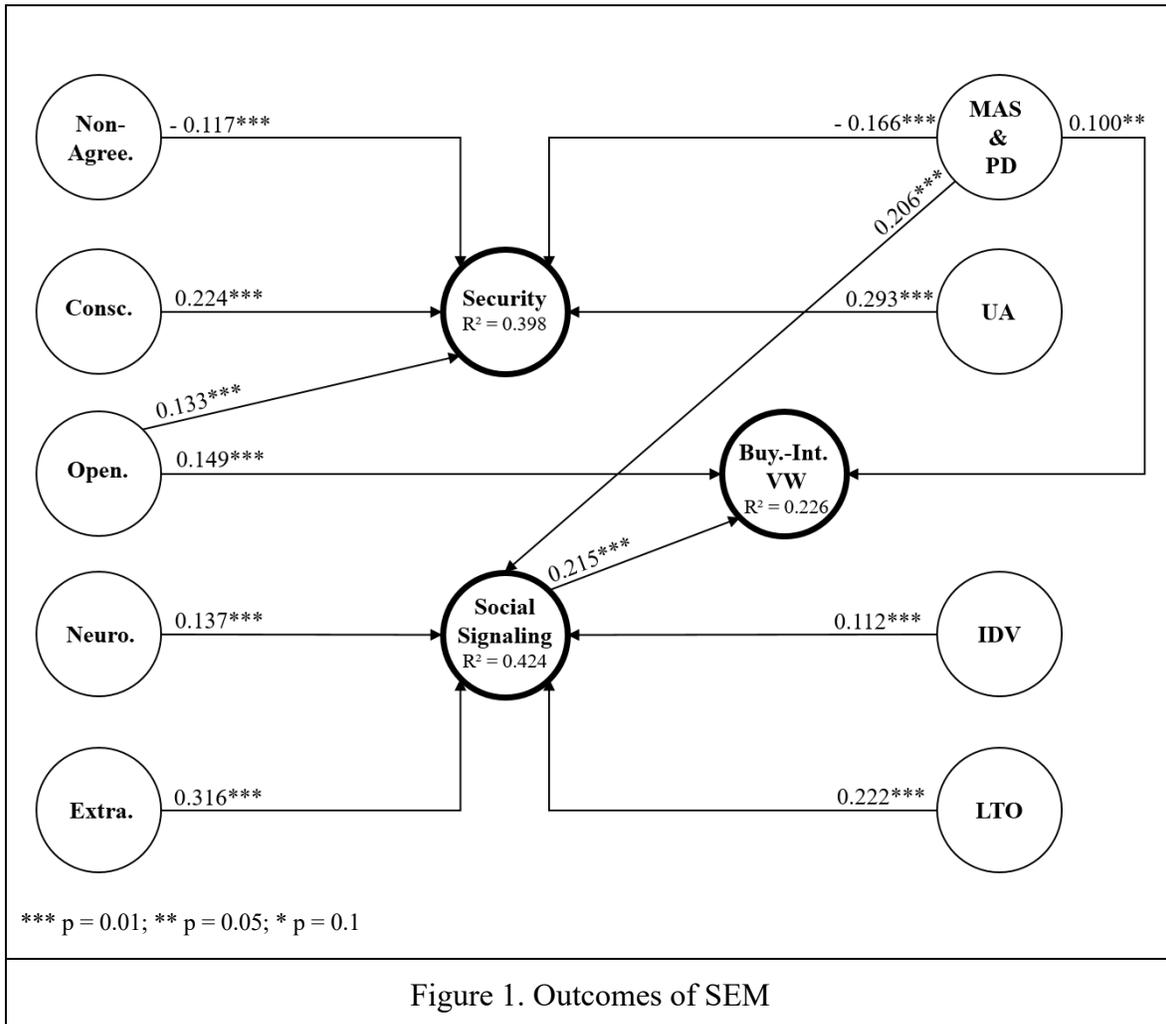
All constructs have sufficient values in the area of composite reliability and Cronbach's Alpha (>0.7), that a construct reliability can be concluded (STRAUB 1989). The indicator reliability was evaluated on the basis that factor loads must be greater than 0.7 and all loads below 0.4 should be eliminated (CHURCHILL 1979). Convergence validity was tested with the help of the AVE (>0.5) (HENSELER et al. 2009). Discriminant validity was successfully analyzed with the Fornell-Larcker-

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<sup>2</sup> Detailed demographic profile see appendix.

<sup>3</sup> Detailed results of the empirical analysis see appendix.

Criterion (FORNELL and LARCKER 1981). Overall, the results guaranteed that the constructs could be used to test the structural model.



## (2) Evaluation of the Structural Model

The assessment of the personality-related path coefficients leads to statistically significant relationships (s. Figure 1). The strong (positive) relationships of *conscientiousness* (0.224) and *openness to experience* (0.133) and the (negative) influence of *non-agreeableness* (-0.117) to the *security* motive stand out. Furthermore, strong (positive) paths between *extraversion* (0.316) and *neuroticism* (0.137) towards *social signaling* can be observed. With regard to the *buying intention (Volkswagen)*, strong (positive) bonds can be identified with *openness to experience* (0.149) and *social signaling* (0.215).

Considering the culture variables, it was also possible to discover statistically significant relationships. While *IDV* (0.112), *LTO* (0.222) and *MAS & PD* (0.206) show strong (positive) relationships to the *social signaling* motive, only one strong (positive) connection between *UA* (0.293) and the *security* motive can be observed. *MAS & PD* stands in a (negative) connection to the *security* motive (-0.166) and in a (positive) connection to the *buying intention (Volkswagen)* (0.100).

Since there is no generally accepted global quality measure for SEM, the assessment is based on a cumulative consideration of different quality criteria: The  $R^2$  values of all constructs show »mediocre« levels ranging from 0.226 to 0.424. Determined by blindfolding, the Stone-Geisser's  $Q^2$  results (GEISSER 1974; STONE 1974) show values larger than zero for all the endogenous latent variables, suggesting the predictive relevance of the explanatory variables. The Standardized Root Mean Square Residual (SRMR) with a value of 0.071 and the Normed Fit Index (NFI) with a value of 0.740 also delivered »good« results with respect to the model fit.

### **(3) Moderation Effect of Culture**

Considering H3, the cultural dimension *PD & MAS* shows a (positive) moderating influence on the *conscientiousness* to *security* path and a (positive) moderating influence on the *neuroticism* to *social signaling* relationship. *LTO* has a (positive) moderating effect on the *non-agreeableness* to *security* and the *extraversion* to *social signaling* bond.

### **(4) Post-Hoc Analysis**

For detailed insights into cultural issues, the research model was calculated on the individual country data-basis. The differentiation of the groups is significant if the estimate of the considered group does not fall within the confidence interval of the group to be compared and vice versa (SARSTEDT et al. 2011)<sup>4</sup>.

Post-hoc analysis shows five significant differences: Compared to the overall model, Austria shows much weaker estimates with *conscientiousness* to *security* (0.412 vs. 0.225), *neuroticism* to *buying intention* (0.112 vs. -0.126) and *neuroticism* to *security* (0.071 vs. -0.194). Germany reveals differences with the *extraversion* to *buying intention* (0.412 vs. 0.107) and the USA with *openness* to *experience* to *social signaling* (0.030 vs. 0.187).

There are also disparities on how the nations differ compared to each other: 14 of 20 relationships show significant differences. The model for Austria shows the most differences (17) followed by Germany (13), the USA (13) and the UK (10).

The post-hoc analysis allows the conclusion that most of the relationships are susceptible to cultural influences. The fact that the overall model shows only five significant differences compared to the country-specific models suggests a fairly good integration of the national models within the overall model.

## **CONTRIBUTIONS**

All three accentuated theories are generally relevant in the investigation of customer behavior within an international automotive context (H2.a; H2.b; H3). However, while the theoretically assumed personality traits could be reproduced (H1.a), this does not apply to the results for motivation (H1.b) and culture (H1.c). In contrast to theory, there are only two confirmed factors for motives and four for culture. Taking a closer look at the »new« factors, it shows that they are meaningful in terms of content and further empirical use is still possible.

Considering the research model, it should be mentioned that the »mediocre« values of  $R^2$  (0.226 to 0.424) are not sufficient. With reference to the individual nation models, in some cases far better  $R^2$  values can be shown (e.g. USA: 0.324 to 0.521). The aim here is to investigate more closely whether and to what extent the factors will be relevant in the future.

It remains that in some cases the addition of the tested theories could add certain facets to the market research of an internationally active company and enrich the detailed research of consumer

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<sup>4</sup> 97.5% bias-corrected bootstrap intervals. Calculations based on 5.000 bootstraps.

behavior. Hofstede's work helped to quantify the previously vague concept of culture and served to integrate culture as a measurable construct.

### **LIMITATIONS & FURTHER RESEARCH**

First, it must be taken into account that the research was conducted for merely one brand and one industry. Future studies should focus on demonstrating the robustness of the research model. Second, it should be noted that this study only includes a small sample of cultures. Future studies should not concentrate on the observation of more countries, but rather draw on supposedly different cultures. Finally, it must be borne in mind that the discourse was limited on Hofstede's cultural values. Although these dimensions continue to have great influence, there are other theories that could be considered (e.g. HOUSE et al. 2004). This limitation also applies to personality and motivation.

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## APPENDIX

Variable	n	Percent
<b>Country</b>		
USA	200	25.0
Germany	200	25.0
Austria	200	25.0
United Kingdom	200	25.0
<b>Age (in years)</b>		
16-29	88	11.0
30-39	172	21.5
40-49	147	18.4
50-59	169	21.1
60-99	224	28.0
<b>Gender</b>		
Male	400	50.0
Female	400	50.0
<b>Marital Status</b>		
Single	212	26.5
Married	471	58.9
Widowed	24	3.0
Divorced	93	11.6
<b>Net income (in euros per month)</b>		
less than 1000	39	4.9
1,001-2,000	157	19.6
2,001-3,000	182	22.8
3,001-4,000	145	18.1
4,001-5,000	83	10.4
5000 and over	138	17.3
No answer	56	7.0

Table A1. Demographic Profile of the Sample

Personality trait (Cronbach's Alpha)	Items (according to Körner et al. (2008))	Factor				
		1	2	3	4	5
<b>Neuroticism</b> (0.910)	I often feel helpless and wish for a person to solve my problems.	0.813				
	Sometimes I feel completely worthless.	0.809				
	I often feel tense and nervous.	0.807				
	When I'm under a lot of stress, sometimes I feel like I'm breaking down.	0.805				
	I often feel inferior to others.	0.783				
	Too often I am discouraged and want to give up if something goes wrong.	0.771				
<b>Non-Agreeableness</b> (0.842)	Some people think I'm selfish and egotistic.		0.794			
	Some people think I'm cold and calculating.		0.792			
	To get what I want, I'm willing to manipulate people if necessary.		0.752			
	I rarely try to be considerate and sensitive.		0.632			
	I get into fights with my family and colleagues more often.	0.442	0.603			
	I am rather cynical and sceptical about the intentions of others.		0.580			
<b>Conscientiousness</b> (0.820)	I'm a conscientious person who always do his job.			0.804		
	I try to do all the tasks assigned to me very conscientiously.			0.761		
	If I make a commitment, I'm sure I can be relied upon.			0.717		
	I can manage my time quite well so that I can finish my business on time.			0.681		
	I am always able to bring order into my life.			0.637		
	I keep my things neat and tidy.			0.581		
<b>Openness-to-Experience</b> (0.827)	When I read literature or look at a work of art, I sometimes feel a thrill or a wave of enthusiasm.				0.731	
	Philosophical discussions are not boring for me.				0.719	
	I often enjoy playing with theories or abstract ideas.				0.704	
	I am fascinated by the motives I can find in art and nature.				0.683	0.331
	I am interested in speculating about the nature of the universe or the situation of mankind.				0.682	
	Poetry impresses me.				0.671	
<b>Extraversion</b> (0.803)	I like to have a lot of people around me.					0.772
	I'm a cheerful, joyful person.		0.313			0.666
	I like to be in the centre of the action.					0.666
	I often have the feeling that I'm overflowing with energy.					0.647
	It is easy to make me laugh.					0.588
	I am a very active person.					0.581

Table A2. PCA: Personality

Buying Motive (Cronbach's Alpha)	Features that influence me while buying a car...	Factor	
		1	2
Arousal & Autonomy = <b>Social Signaling</b> (0.833)	The car has to express my social position.	0.829	
	Brand image ("public opinion").	0.792	
	For me, a car is a reflection of economic strength (assets, income, etc.).	0.771	
	Brand origin / Production location.	0.623	
	Sportiness / Driving pleasure.	0.619	
	Modern technology / Progressiveness.	0.567	0.420
	Design / Styling.	0.554	0.442
<b>Security</b> (0.780)	Safety / Reliability.		0.782
	Driving comfort / Convenience.		0.741
	Functionality / Flexibility.		0.727
	Price-performance ratio.		0.641
	(Positive) Brand experience.		0.613
	Environmental friendliness (e.g. low fuel consumption / emissions).		0.565

Table A3. PCA: Buying Motives

Cultural Dimension (Cronbach's Alpha)	Items (Items according to Srite and Karahanna (2006))	Factor			
		1	2	3	4
<b>MAS &amp; POW</b> (0.879)	It is preferable to have a man in a high level position rather than a woman.	0.817			
	Solving organizational problems requires the active forcible approach which is typical of men.	0.785			
	It is more important for men to have a professional career than it is for women to have one.	0.760			
	Manager should not ask subordinates for advice, because they might appear less powerful.	0.741			
	Women do not value recognition and promotion in their work as much as men do.	0.717			
	Managers should make most decisions without consulting subordinates.	0.672			
	Employees should not question their manager's decision.	0.662			
Decision making power should stay with top management in the organization and not delegate to lower level employees.	0.645				
<b>IDV</b> (0.736)	Group success is more important than individual success.		0.790		
	Being loyal to a group is more important than individual gain.		0.763		
	Individual rewards are not as important as group welfare.		0.750		
	Being accepted as a member of a group is more important than having autonomy and independence.		0.601		
<b>UA</b> (0.716)	It is better to have a bad situation that you know about, than to have an uncertain situation which might be better.			0.811	
	People should avoid making changes because things could get worse.			0.794	
<b>LTO</b> (0.603)	I work hard for success in the future.				0.755
	I plan for the long term.				0.749

Table A4. PCA: Cultural Dimensions

		Factor Loadings	AVE	Cronbach's Alpha	Composite Reliability	Fornell-Larcker Criterion (AVE > Max. Corr <sup>2</sup> )
<b>Personality</b>	Non-Agree.	0.580 - 0.794	0.562	0.842	0.883	0.562 > 0.338
	Open.	0.671 - 0.731	0.535	0.827	0.873	0.535 > 0.245
	Extra.	0.581 - 0.772	0.502	0.803	0.857	0.502 > 0.257
	Neuro.	0.771 - 0.813	0.689	0.910	0.930	0.689 > 0.271
	Consc.	0.581 - 0.804	0.532	0.820	0.872	0.532 > 0.239
<b>Motives</b>	Security	0.565 - 0.782	0.491	0.780	0.852	0.491 > 0.239
	Soc. Sig.	0.554 - 0.829	0.500	0.833	0.874	0.500 > 0.257
<b>Culture</b>	MAS & POW	0.645 - 0.817	0.542	0.879	0.904	0.542 > 0.338
	IDV	0.601 - 0.790	0.556	0.736	0.833	0.556 > 0.213
	UA	0.794 - 0.811	0.777	0.716	0.875	0.777 > 0.229
	LTO	0.749 - 0.755	0.712	0.603	0.832	0.712 > 0.275
<b>Behavior</b>	Buy. Int. VW	0.939 - 0.946	0.887	0.936	0.959	0.887 > 0.153

Table A5. Assessing the Measurement Models

	<b>Moderator: UA</b>		<b>Moderator: IDV</b>	
	Estimate	t-Statistics	Estimate	t-Statistics
Non-Agree → Security	0.012	0.312	-0.000	0.005
Consc → Security	-0.041	0.833	-0.011	0.185
Open → Security	-0.019	0.587	0.010	0.331
Extra → Social Sign.	0.042	1.269	0.026	0.748
Neuro → Social Sign.	-0.020	0.679	0.051	1.493
	<b>Moderator: PD &amp; MAS</b>		<b>Moderator: LTO</b>	
	Estimate	t-Statistics	Estimate	t-Statistics
Non-Agree → Security	-0.022	0.638	<b>0.080</b>	<b>2.050**</b>
Consc → Security	<b>0.086</b>	<b>2.014**</b>	0.079	1.644
Open → Security	0.006	0.173	0.024	0.736
Extra → Social Sign.	0.027	0.764	<b>0.056</b>	<b>1.687*</b>
Neuro → Social Sign.	<b>-0.129</b>	<b>4.160**</b>	-0.005	0.146

\*\*\* p = 0.01; \*\* p = 0.05; \* p = 0.1

Table A6. Moderation Effect of Culture

	Overall Model		Germany (G)		Austria (A)		USA		UK		$\Delta$
	Est.	BC CI									
<i>Consc. → Buy.Int.</i>	0.017	-0.068 - 0.099	0.134	-0.061 - 0.309	0.051	-0.123 - 0.192	0.040	-0.167 - 0.226	-0.128	-0.274 - 0.038	
<i>Consc. → Security</i>	<b>0.412***</b>	0.318 - 0.492	0.422***	0.272 - 0.552	<b>0.225**</b>	-0.002 - 0.403	<b>0.545***</b>	0.322 - 0.693	<b>0.419***</b>	0.255 - 0.542	OM > A
<i>Consc. → Soc.Sig.</i>	0.099	0.007 - 0.185	0.236**	0.035 - 0.404	-0.023	-0.240 - 0.158	0.064	-0.082 - 0.197	0.142	-0.005 - 0.291	
<i>Extra. → Buy.Int.</i>	<b>0.107</b>	0.018 - 0.190	<b>-0.173*</b>	-0.339 - 0.008	0.016	-0.162 - 0.193	0.150	0.015 - 0.292	<b>0.313***</b>	0.122 - 0.495	OM > G
<i>Extra. → Security</i>	0.057	-0.020 - 0.131	0.076	-0.070 - 0.228	0.109	-0.075 - 0.231	-0.103	-0.273 - 0.073	0.065	-0.089 - 0.215	
<i>Extra. → Soc.Sig.</i>	<b>0.454***</b>	0.374 - 0.530	<b>0.402***</b>	0.232 - 0.549	<b>0.464***</b>	0.278 - 0.592	<b>0.397***</b>	0.240 - 0.540	<b>0.523***</b>	0.366 - 0.660	
<i>Neuro. → Buy.Int.</i>	<b>0.112</b>	0.033 - 0.189	0.105	-0.075 - 0.280	<b>-0.126</b>	-0.361 - 0.079	0.091	-0.078 - 0.243	0.125	-0.046 - 0.273	OM > A
<i>Neuro. → Security</i>	<b>0.071</b>	-0.008 - 0.148	-0.005	-0.159 - 0.153	<b>-0.194*</b>	-0.430 - -0.069	<b>0.264***</b>	0.102 - 0.411	0.032	-0.131 - 0.201	OM > A
<i>Neuro. → Soc.Sig.</i>	0.209**	0.123 - 0.286	0.210**	0.015 - 0.403	0.132	-0.162 - 0.347	<b>0.243**</b>	0.066 - 0.401	0.158	-0.031 - 0.326	
<i>Non-Agree. → Buy.Int.</i>	0.060	-0.016 - 0.137	-0.020	-0.183 - 0.157	-0.083	-0.235 - 0.114	<b>0.207**</b>	0.059 - 0.360	0.110	-0.068 - 0.281	
<i>Non-Agree. → Security</i>	-0.191*	-0.255 - -0.120	-0.162	-0.275 - -0.031	-0.150	-0.272 - 0.086	<b>-0.245**</b>	-0.391 - -0.095	<b>-0.206**</b>	-0.373 - -0.016	
<i>Non-Agree. → Soc.Sig.</i>	0.078	-0.001 - 0.158	0.085	-0.062 - 0.230	-0.004	-0.155 - 0.222	0.080	-0.103 - 0.270	0.051	-0.109 - 0.195	
<i>Open. → Buy.Int.</i>	0.131	0.048 - 0.203	0.048	-0.125 - 0.210	0.063	-0.142 - 0.214	<b>0.219**</b>	0.061 - 0.367	0.098	-0.061 - 0.243	
<i>Open. → Security</i>	0.158	0.083 - 0.232	0.222**	0.098 - 0.322	0.085	-0.119 - 0.223	<b>0.194*</b>	0.022 - 0.370	0.116	-0.042 - 0.255	
<i>Open. → Soc.Sig.</i>	<b>0.030</b>	-0.048 - 0.105	0.063	-0.100 - 0.203	-0.074	-0.246 - 0.092	<b>0.187*</b>	0.039 - 0.328	-0.037	-0.203 - 0.098	US > OM
<i>Security → Buy.Int.</i>	-0.034	-0.113 - 0.043	-0.065	-0.234 - 0.110	-0.035	-0.211 - 0.121	-0.100	-0.245 - 0.064	0.056	-0.119 - 0.216	
<i>Soc.Sig. → Buy.Int.</i>	<b>0.265***</b>	0.185 - 0.355	<b>0.420***</b>	0.239 - 0.565	<b>0.333***</b>	0.204 - 0.492	<b>0.251**</b>	0.064 - 0.439	0.092	-0.091 - 0.275	
<i>R<sup>2</sup> (Security)</i>	<b>0.282***</b>		<b>0.426***</b>		<b>0.209**</b>		<b>0.324***</b>		<b>0.285***</b>		
<i>R<sup>2</sup> (Soc.Sig.)</i>	<b>0.322***</b>		<b>0.261***</b>		<b>0.189*</b>		<b>0.521***</b>		<b>0.342***</b>		
<i>R<sup>2</sup> (Buy.Int.)</i>	<b>0.210**</b>		<b>0.172*</b>		<b>0.148</b>		<b>0.501***</b>		<b>0.236**</b>		

\*\*\* p = 0.01; \*\* p = 0.05; \* p = 0.1  
 $\Delta$  = Significant group differences (Overall Model vs. Nation Models) at the 2,5% level

Table A7. Overall Model vs. Individual Nation Models

	Germany (G)		Austria (A)		USA		UK		$\Delta$
	Est.	BC CI	Est.	BC CI	Est.	BC CI	Est.	BC CI	
<i>Consc. → Buy.Int.</i>	0.134	-0.061 - 0.309	0.051	-0.123 - 0.192	0.040	-0.167 - 0.226	-0.128	-0.274 - 0.038	<b>G &gt; UK A &gt; UK USA &gt; UK</b>
<i>Consc. → Security</i>	0.422***	0.272 - 0.552	0.225**	-0.002 - 0.403	0.545***	0.322 - 0.693	0.419***	0.255 - 0.542	<b>G &gt; A USA &gt; A UK &gt; A</b>
<i>Consc. → Soc.Sig.</i>	0.236**	0.035 - 0.404	-0.023	-0.240 - 0.158	0.064	-0.082 - 0.197	0.142	-0.005 - 0.291	<b>G &gt; A</b>
<i>Extra. → Buy.Int.</i>	-0.173*	-0.339 - 0.008	0.016	-0.162 - 0.193	0.150	0.015 - 0.292	0.313***	0.122 - 0.495	<b>A &gt; G USA &gt; G UK &gt; G UK &gt; A</b>
<i>Extra. → Security</i>	0.076	-0.070 - 0.228	0.109	-0.075 - 0.231	-0.103	-0.273 - 0.073	0.065	-0.089 - 0.215	<b>G &gt; USA A &gt; USA</b>
<i>Extra. → Soc.Sig.</i>	0.402***	0.232 - 0.549	0.464***	0.278 - 0.592	0.397***	0.240 - 0.540	0.523***	0.366 - 0.660	
<i>Neuro. → Buy.Int.</i>	0.105	-0.075 - 0.280	-0.126	-0.361 - 0.079	0.091	-0.078 - 0.243	0.125	-0.046 - 0.273	<b>G &gt; A USA &gt; A UK &gt; A</b>
<i>Neuro. → Security</i>	-0.005	-0.159 - 0.153	-0.194*	-0.430 - -0.069	0.264***	0.102 - 0.411	0.032	-0.131 - 0.201	<b>G &gt; A USA &gt; G USA &gt; A UK &gt; A</b>
<i>Neuro. → Soc.Sig.</i>	0.210**	0.015 - 0.403	0.132	-0.162 - 0.347	0.243**	0.066 - 0.401	0.158	-0.031 - 0.326	
<i>Non-Agree. → Buy.Int.</i>	-0.020	-0.183 - 0.157	-0.083	-0.235 - 0.114	0.207**	0.059 - 0.360	0.110	-0.068 - 0.281	<b>USA &gt; G USA &gt; A</b>
<i>Non-Agree. → Security</i>	-0.162	-0.275 - -0.031	-0.150	-0.272 - 0.086	-0.245**	-0.391 - -0.095	-0.206**	-0.373 - -0.016	
<i>Non-Agree. → Soc.Sig.</i>	0.085	-0.062 - 0.230	-0.004	-0.155 - 0.222	0.080	-0.103 - 0.270	0.051	-0.109 - 0.195	
<i>Open. → Buy.Int.</i>	0.048	-0.125 - 0.210	0.063	-0.142 - 0.214	0.219**	0.061 - 0.367	0.098	-0.061 - 0.243	<b>USA &gt; G</b>
<i>Open. → Security</i>	0.222**	0.098 - 0.322	0.085	-0.119 - 0.223	0.194*	0.022 - 0.370	0.116	-0.042 - 0.255	
<i>Open. → Soc.Sig.</i>	0.063	-0.100 - 0.203	-0.074	-0.246 - 0.092	0.187*	0.039 - 0.328	-0.037	-0.203 - 0.098	<b>USA &gt; A USA &gt; UK</b>
<i>Security → Buy.Int.</i>	-0.065	-0.234 - 0.110	-0.035	-0.211 - 0.121	-0.100	-0.245 - 0.064	0.056	-0.119 - 0.216	
<i>Soc.Sig. → Buy.Int.</i>	0.420***	0.239 - 0.565	0.333***	0.204 - 0.492	0.251**	0.064 - 0.439	0.092	-0.091 - 0.275	<b>G &gt; UK A &gt; UK</b>
<i>R<sup>2</sup> (Security)</i>	0.426***		0.209**		0.324***		0.285***		
<i>R<sup>2</sup> (Soc.Sig.)</i>	0.261***		0.189*		0.521***		0.342***		
<i>R<sup>2</sup> (Buy.Int.)</i>	0.172*		0.148		0.501***		0.236**		

\*\*\* p = 0.01; \*\* p = 0.05; \* p = 0.1  
 $\Delta$  = Significant group differences (Nation Model Differences) at the 2,5% level

**→ G = 13; A = 17; USA = 13; UK = 10**

Table A8. Differences between Individual Nation Models