

Appendix 1

Excerpt from Survey Instrument related to Final Model

Please answer the following questions on your behaviour. Simply circle the extent to which you agree or disagree with each statement. 1 = strongly disagree; 5 = strongly agree		Strongly disagree				Strongly agree
¹ Credit Card Misuse	I am less concerned with the price of a product when I use a credit card	1	2	3	4	5
	I often go over my available credit limit	1	2	3	4	5
	I always pay off my credit card at the end of each month (R)	1	2	3	4	5
	I am more impulsive when I shop with credit card	1	2	3	4	5
	I have too many credit cards	1	2	3	4	5
	I worry how I will pay off my credit card debt	1	2	3	4	5
	I regularly take cash advances on my credit cards	1	2	3	4	5
	I spend more when I use a credit card	1	2	3	4	5
	I often make only the minimum payment on my credit card bills	1	2	3	4	5
	My credit cards are usually at their maximum credit limit	1	2	3	4	5
	I frequently use available credit on one credit card to make a payment on another credit card	1	2	3	4	5
	I am often delinquent in making payment on my credit cards	1	2	3	4	5
	I consider myself to be impulsive	1	2	3	4	5

¹ Roberts, J. A., & Jones, E. (2001). Money attitudes, credit card use, and compulsive buying among American college students. *Journal of Consumer Affairs*, 35(2), 213-240 (Credit Card Misuse Scale)

Please answer the following questions on your behaviour. Simply circle the extent to which you agree or disagree with each statement. 1 = strongly disagree; 5 = strongly agree						
		Strongly disagree				Strongly agree
² Consumer Impulsiveness	I am often careless	1	2	3	4	5
	I consider myself to be self-controlled (R)	1	2	3	4	5
	I am extravagant	1	2	3	4	5
	I am farsighted (R)	1	2	3	4	5
	I consider myself to be responsible (R)	1	2	3	4	5
	I am restrained (R)	1	2	3	4	5
	I am easily tempted	1	2	3	4	5
	I consider myself to be rational (R)	1	2	3	4	5
	I enjoy spending	1	2	3	4	5
	I am a planner (R)	1	2	3	4	5
³ Status Consumption	I would buy a product just because it has status	1	2	3	4	5
	I am interested in new products with status	1	2	3	4	5
	I would pay more for a product if it had status	1	2	3	4	5
	The status of a product is irrelevant to me (R)	1	2	3	4	5
	A product is more valuable to me if it has some snob appeal	1	2	3	4	5
⁴ Consumer Need for Uniqueness	I collect unusual products as a way of telling people I'm different	1	2	3	4	5
	When dressing, I have sometimes dared to be different in ways that others are likely to disapprove of.	1	2	3	4	5

² Puri, R. (1996). Measuring and modifying consumer impulsiveness: A cost-benefit accessibility framework. *Journal of consumer Psychology*, 5(2), 87-113. (Consumer Impulsiveness Scale)

³ Eastman, J. K., Goldsmith, R. E., & Flynn, L. R. (1999). Status consumption in consumer behavior: Scale development and validation. *Journal of Marketing Theory and Practice*, 7(3), 41-52. (Status Consumption Scale)

⁴ Tian, K. T., Bearden, W. O., & Hunter, G. L. (2001). Consumers' need for uniqueness: Scale development and validation. *Journal of consumer research*, 28(1), 50-66. (Consumers' need for uniqueness scale)

Please answer the following questions on your behaviour. Simply circle the extent to which you agree or disagree with each statement. 1 = strongly disagree; 5 = strongly agree						
		Strongly disagree				Strongly agree
	When products or brand I like become extremely popular, I lose interest in them	1	2	3	4	5
	As far as I'm concerned, when it comes to the products I buy and the situation in which I use them, customs and rules are made to be broken	1	2	3	4	5
	I have sometimes purchased unusual products or brands as a way to create a more distinctive personal image	1	2	3	4	5
	I sometimes look for one-of-a-kind products or brands so that I create a style that is all my own	1	2	3	4	5
	I avoid products or brands that have already been accepted and purchased by the average consumer	1	2	3	4	5
⁵ Compulsive Buying	When I have money, I cannot help but spend part or the whole of it	1	2	3	4	5
	I am often impulsive in my buying behaviour	1	2	3	4	5
	As soon as I enter a shopping centre, I have an irresistible urge to go into a shop to buy something	1	2	3	4	5
	I have often bought a product that I did not need, while knowing I had very little money left	1	2	3	4	5
	The way I look is extremely important to me	1	2	3	4	5

⁵ Valence, G., d'Astous, A., & Fortier, L. (1988). Compulsive buying: Concept and measurement. *Journal of consumer policy*, 11(4), 419-433. (Compulsive Buying Scale)

Please answer the following questions on your behaviour. Simply circle the extent to which you agree or disagree with each statement. 1 = strongly disagree; 5 = strongly agree						
		Strongly disagree				Strongly agree
⁶ Vanity	I am very concerned with my appearance	1	2	3	4	5
	It is important that I always look good	1	2	3	4	5
	People notice how attractive I am	1	2	3	4	5
	People are envious of my good looks	1	2	3	4	5
	My body is sexually appealing	1	2	3	4	5
⁷ Emotional Instability	I am typically moodier than others	1	2	3	4	5
	I consider myself to be a temperamental (overemotional) person	1	2	3	4	5
	I consider myself to be a testy (easily irritated) person	1	2	3	4	5
	My emotions go way up and down	1	2	3	4	5
Demographics	Gender					
	Marital status					
	Age					
	Last level of educational attainment					
	Occupation					

⁶ Netemeyer, R. G., Burton, S., & Lichtenstein, D. R. (1995). Trait aspects of vanity: Measurement and relevance to consumer behavior. *Journal of consumer research*, 21(4), 612-626. (6 items from Vanity Scale)

⁷ Mowen, J. C. (2000). The 3M model of motivation and personality. *Theory and Empirical Applications to Consumer Behavior*. [S. l.]: KAP (items on emotional instability adopted from Mowen (2000))

Appendix 2

Validation of Measurement Model

The measurement (outer) model, comprising seven first order latent constructs, was tested for robustness. The observed items of each construct were modelled with multiple reflective indicators as each item was deemed to cause its associated construct. The reflective indicators were also used as they allowed for omission of items, one at a time, to ensure parsimony and robustness of model.

In validating the measurement model for robustness, and all items with loadings that fell below the acceptable threshold of 0.5 were dropped (Chin, 1998; Hair, et al., 2013). This resulted in measurement model with item loadings that ranged between 0.574 and 0.944 (Table A).

Table A: Item Loading for Resulting Measurement Model

Constructs	Item loadings
Consumer Impulsiveness	
- impulsive	0.884
- careless	0.711
- responsible	0.650
Status Consumption	
- buy product with status	0.828
- interest in new product with status	0.865
- pay more for product with status	0.785
- place value on snob appeal	0.574
Consumer Need for Uniqueness	
- sometimes dared to be different in dressing in ways that others are likely to disapprove	0.726
- lose interest in product/brand when it becomes popular	0.655
- purchased unusual products/brands to create a more distinctive personal image	0.750
- purchase one-of-a-kind products/brands to create own style	0.855
- avoid products/brands that have been accepted and purchased by the average consumer	0.574
Vanity	
- believe people notice how attractive the individual is	0.607
- believe people are envious of their good looks	0.944
- believe their body is sexually appealing	0.602
Emotional Instability	
- typically, moodier than others	0.775
- temperamental (overemotional)	0.855
- testy (easily irritated)	0.874
- emotions go way up and down	0.876

Constructs	Item loadings
Credit Card Misuse	
- impulsive when shop with card	0.868
- spend more with card	0.718
- card regularly at maximum credit limit	0.574
Compulsive Buying	
- when have money, cannot help but to spend part or all of it	0.809
- often impulsive in buying behaviour	0.808
- have an irresistible urge to go into a shop to buy something	0.803
- often bought product not needed, while knowing very little money left	0.636

Descriptive statistics, composite reliability (CR) and average variance extracted (AVE) were computed for each construct within the model. The results showed that both CR (ranging between 0.769 and 0.910) and AVE (ranging between 0.533 and 0.716) were above the acceptable threshold of 0.7 and 0.5 respectively (Chin, 1998; Hair et al., 2014). Convergent validity was, therefore, established based on the acceptable levels of item loadings (Table A) and AVEs (Table B). Similarly, composite reliability was also established on the acceptable levels of the reliability scores (Table B).

Table B: Descriptive Statistics, Composite Reliabilities (CR), and Average Variance Extracted (AVE)

Constructs	Mean	SD	CR	AVE
Consumer Impulsiveness (CIM)	1.832	0.866	0.796	0.570
Credit Card Misuse (CCM)	2.249	0.959	0.769	0.533
Consumer Need for Uniqueness (CNU)	2.397	0.902	0.840	0.516
Vanity (VNT)	3.127	0.915	0.771	0.541
Emotional Instability (EMI)	2.397	1.038	0.910	0.716
Status Consumption (STC)	2.061	0.976	0.852	0.594
Compulsive Buying (CMB)	1.902	0.849	0.856	0.600

In another round of testing on the robustness of the measurement model, the square root of each of the construct's AVE and the correlations between the constructs were generated in accordance with the Fornell-Larcker criterion on reflective constructs. The results indicated that the square root of each construct's AVE was larger than its correlation with the other constructs (Table C). Discriminant validity was therefore established; thereby attesting to another level of robustness of the measurement model. See Hair et al. (2014, pp. 104-107).

Table C: Inter-Construct Correlations and Discriminant Validity

	CMB	CCM	CIM	CNU	EMI	STC	VNT
Compulsive Buying (CMB)	0.775						
Credit Card Misuse (CCM)	0.493	0.730					

Consumer Impulsiveness (CIM)	0.471	0.390	0.755				
Consumer Need for Uniqueness (CNU)	0.346	0.258	0.243	0.718			
Emotional Instability (EMI)	0.438	0.241	0.371	0.321	0.846		
Status Consumption (STC)	0.271	0.163	0.259	0.378	0.295	0.771	
Vanity (VNT)	0.199	-0.109	0.133	0.329	0.221	0.183	0.735

Note: On-diagonal elements represent the square-root of each construct's AVE; off-diagonal elements are the correlations between the constructs