

Tell me where you come from and I know what makes you tick: Managing the consumer personality–satisfaction link in diverse cultures

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Abstract

Marketing programs that evoke high satisfaction and marketing success in one culture often fail in others, but the understanding of those cultural differences is insufficient. The question of how culture is linked to consumer satisfaction is still not answered satisfactorily. One promising paradigm for exploring such questions comes from progress in cross-cultural personality psychology. Thus, we examine the influence of individual-level cultural orientations on personality, and the role of personality and affect in satisfaction formation across cultures. Based on experimental data, we show that a high individualism orientation triggers higher levels of extraversion; a high uncertainty-avoidance orientation triggers higher levels of neuroticism. Based on field data from Japan, Spain, and the United States, we identify equivalent relationships amongst personality-related antecedent processes shaping satisfaction indicating universality across these cultures. The findings demonstrate the usefulness of cross-cultural personality psychology theory and methods for understanding and predicting consumer responses to marketing actions across cultures.

1 | INTRODUCTION

It is increasingly apparent that international ventures and misadventures by the world's leading retailers emphasize the importance of cross-cultural differences in determining international marketing outcomes. When Home Depot withdrew from China, *The Wall Street Journal* noted that it 'joins a growing list of retailers who have stumbled in China by failing to grasp the local culture...' (Burkitt, 2012, p. B1). This story echoed *The New York Times'* earlier observation that, as Wal-Mart withdrew from Germany, it had 'made some well-intentioned cultural gaffes, like offering to bag groceries for customers (Germans prefer to bag their own groceries) or instructing clerks to smile at customers (Germans, used to brusque service, were put off)' (Landler, 2006). Clearly, cultural differences in

consumer responses have pervasive and consequential effects on international marketing outcomes (see, for instance, Aksoy et al., 2013; Babin et al., 2016; Liang & He, 2012; Steenkamp, 2019; Sung et al., 2012).

The focus of cross-cultural research has been put on finding differences between (or to a lesser degree within) cultures when investigating consumer responses to elements of the marketing mix (e.g. Laroche et al., 2004; Morgeson et al., 2015; Sung et al., 2012). However, some cross-cultural research also points towards identifying cultural similarities between consumers. Among these commonalities, consumer satisfaction and its measurement have emerged as a cultural universal in consumer evaluation models (Brady et al., 2005; Brady & Robertson, 2001; Ueltschy et al., 2004).

Cross-cultural psychology and, in particular, advances in cross-cultural personality theory and methods offer a bridge between studies of cultures as wholes and the need to understand and predict differences/similarities in individual-level phenomena – including consumer responses to marketing actions – across cultures (Berry et al., 2011). For many cross-cultural researchers, personality is a cultural phenomenon, and they believe that ‘values, attitudes, self-concept, and the like ... are undeniably shaped by culture’ (Allik & Realo, 2019, p. 407). While extensive research has looked at the impact of culture on consumer behaviour (e.g. De Mooij, 2019; de Mooij & Hofstede, 2011) or the role of personality in consumer behaviour (e.g. Barrera & Ponce, 2021; Baumgartner, 2002; Kassarian, 1971), the idea that personality links culture and consumer responses is widely ignored. Drawing on advances in cross-cultural personality psychology, our overarching research question focuses on (a) the cultural differences in shopping-related personality traits and (b) potential universal relationships in personality-induced satisfaction formation processes: How do cultural differences influence the personality-related processes that lead to consumer satisfaction?

With this article we contribute to the literature on cross-cultural psychology and behaviour (see, for instance, Engelen & Brettel, 2011) by theorizing the relationship between the individual-level cultural dimensions of individualism and uncertainty, and the personality traits of extraversion and neuroticism and testing them in two experimental studies and a large-scale cross-cultural field study with data from consumers in Japan, the United States, and Spain. We show how Hofstede's cultural dimensions (Hofstede et al., 2010) are related to personality traits (e.g. Hofstede & McCrae, 2004; McCrae, 2000; McCrae et al., 2010) and how these trigger affective responses and customer satisfaction. Whereas substantial literature has explored culture-personality links (Hofstede & McCrae, 2004; McCrae, 2000; McCrae et al., 2010) as well as the personality-behaviour link (e.g. Barrera & Ponce, 2021; Mooradian et al., 2006; Olsen et al., 2016; Pagani et al., 2011), research that studies culture-personality-behaviour linkages is scarce (for two recent attempts, see Bar & Otterbring, 2021; Leonidou et al., 2019).

This research contributes to cross-cultural consumer behaviour literature in several ways. First, cross-cultural research, although increasing in intensity, often fails to clearly establish links between individual-level cultural dimensions and individual behaviours (see, for instance, Engelen & Brettel, 2011) and has only recently begun to shift towards paying ‘greater attention to the mechanisms of cultural influence’ (Shavitt & Barnes, 2019, p. 81). So far, little research has shown that the culture-personality relationship is able to influence consumer behaviours like word-of-mouth (Mooradian & Swan, 2006), or ethical judgements of consumers (Rawwas, 2001). While research on the Big Five personality dimensions has shown the universality of these traits (McCrae, Terracciano, & Personality Profiles of Cultures Project, 2005b) and also demonstrated that national cultures display distinct typical levels of specific personality dimensions (Hofstede & McCrae, 2004), the mechanisms via which culture and the Big Five personality dimensions are related have not been well elucidated or

have been neglected altogether. Our study provides insights into linkages between culture and consumption-related personality dimensions, a topic that has received very limited attention so far (Bar & Otterbring, 2021; Chabowski et al., 2017). It thereby provides insights into one of the mechanisms translating group- or society-level behaviour into individual-level differences. Second, research on cross-cultural consumer psychology seeking to explain links between culture and individual-level consumer behaviour has largely investigated influences of the cultural dimension of individualism exclusively (Shavitt & Barnes, 2019). In particular, uncertainty avoidance has been addressed in calls to further research the influence of risk perceptions on consumer responses (Ozdemir & Hewett, 2010). Thus, we provide an important contribution by investigating individual-level outcomes triggered by the additional cultural dimension of uncertainty avoidance. To the best of our knowledge, although providing promising insights, this has not been done before in a cross-cultural consumer behavior context. Third, our study responds to calls to test the universality of some relationships in consumer evaluation models (Zhang et al., 2008). Limited cross-cultural research has shown that the relationship between service quality and consumer satisfaction holds across cultures (Brady et al., 2005; Brady & Robertson, 2001). Our study adds to this research by testing the universality of relationships between personality, affects and consumer responses. Finally, this research adds to current retailing research applying a systems perspective to capture a multitude of factors that simultaneously influence the customer (Tax et al., 2013). Of these factors, our study considers consumer and cultural factors while controlling for store factors in the retailing ecosystem (Bolton et al., 2021). Predictions that cultures would homogenize in the global economy have, by and large, not materialized, and cross-cultural differences in the ways that individual consumers respond to marketing actions continue to influence the success and failure of marketing programs (Liang & He, 2012; Morgeson et al., 2015; Steenkamp, 2019). Cross-cultural differences emerge as especially important when marketing programs expand across borders and cultures. The current research integrates noteworthy recent progress in theory and methods in cross-cultural psychology, particularly in the study of culture and personality, into consumer research to clarify individual differences in the consumers' responses to marketing actions. Thus, we add to very scarce research highlighting the role of personality in international business and marketing (Bar & Otterbring, 2021; Chabowski et al., 2017) and follow calls to more clearly investigate mechanisms of how culture translates into individual-level behaviour (Engelen & Brettel, 2011; Shavitt & Barnes, 2019; Sung et al., 2012). The prediction of behaviour is a fundamental objective of personality psychology and an essential test of its utility. Despite the growing body of research that has explored the culture-personality (e.g. Hofstede & McCrae, 2004; McCrae, 2000; McCrae et al., 2010) and the personality-behaviour link (e.g. Barrera & Ponce, 2021; Mooradian et al., 2006; Olsen et al., 2016; Pagani et al., 2011), little research has been reported investigating culture-personality-behaviour linkages (for two recent attempts, see Bar & Otterbring, 2021; Leonidou et al., 2019). Thus,

our findings not only apply cross-cultural personality psychology theory and methods to the consumer research domain; they also extend the cross-cultural personality literature itself by testing a comprehensive linkage comprising culture, personality and behaviours (with affect linking the personality–behaviour relationship). In the following section, we discuss the theoretical foundation of our study, derive our hypotheses and present the three studies we conducted to test the relationships. The article closes with a thorough discussion of the results and their implications.

2 | THEORETICAL BACKGROUND

In the following section, we develop our hypotheses for the culture–personality–satisfaction relationships. We develop our research model in three steps and argue that culture is related to personality, that personality is associated with affective responses, and that affect drives satisfaction and behaviour. We first review cross-cultural personality theory to explain how Hofstede's (Hofstede et al., 2010) individualism and uncertainty avoidance dimensions are related to the Big Five dimensions of extraversion and neuroticism (Costa & McCrae, 1992). With this hypothesis, we shed light on culture–personality relationships and advance the scanty literature in this field. Next, we argue that satisfaction and consumer behaviour is induced by personality via affect. Building on literature that links personality with affect (Gao et al., 2013; McNiel & Fleeson, 2006; Wright et al., 2006), we argue that extraversion and neuroticism are closely related to positive and negative affect across cultures. Finally, we develop hypotheses for the impact of effect on satisfaction, and for the relationship between satisfaction and loyalty and purchase behaviour. This model will enhance our understanding of satisfaction formation processes and their impact on behaviour in a different cultural context. With this model, we contribute two core insights to cross-cultural consumer behaviour literature. First, there are cross-cultural differences in personality and second, the personality–affect–satisfaction process is identical across cultures.

2.1 | Cross-cultural differences in personality

Culture has been a notoriously difficult construct to define and delimit conclusively for the social sciences including psychology and consumer research (Berry et al., 2011; Cohen, 2009). In cross-cultural psychology and consumer research, culture is construed in ways consistent with Leung et al.'s (2005) broad summary as the 'values, beliefs, norms, and behavioural patterns of a national group' (p. 357).

Over the last four decades, great progress has been achieved in describing and explaining cultural differences in work-related values and the social institutions shaped by those values, including especially the extensive understandings grounded in Hofstede's (1980) multidimensional model comprising individualism, power distance, masculinity and uncertainty avoidance. Long-term versus short-term orientation or 'Confucian dynamism' and indulgence versus restraint

were later added to those original four dimensions (Hofstede, 2011; Hofstede & Bond, 1988).

Hofstede's framework and others like it describe cultures as *wholes* and do not explicitly describe individual-level differences, as Hofstede (1991) emphasized: 'the culture of a country – or other category of people – is not a combination of properties of the "average citizen", nor a "modal personality"' (p. 112). The conceptualization of culture is psychological as cultural influences, such as material artefacts or socialization processes, 'flow through the psychological process of perceiving, thinking, and reasoning' (Shavitt & Barnes, 2020, p. 41). With culture operating in the mind, contextual factors can trigger cultural notions in memory which then affect an individual's perceptual, judgemental and behavioural processes (Hong et al., 2000). Culture thus acts like a 'collective programming of the mind' (Hofstede et al., 2010, p. 6).

Yet, the extant literature has used Hofstede's dimensions to explain post hoc national differences or to justify country selection (Hui et al., 2011). What's more, the majority of cross-cultural studies suffer from the so-called ecological fallacy, that is, using Hofstede's national-level cultural dimensions as proxies for individual-level cultural differences rather than measuring them directly (Schoefer, 2010). With culture operating in the mind and impacting on an individual's psychological processes (Hong et al., 2000), the unit of analysis should be the individual to attain meaningful results (Schoefer, 2010; Zhang et al., 2008).

A theory that links cultures more closely to the individual level is cross-cultural personality theory. Personality is a cultural phenomenon that emerges from 'genetic and environmental factors; among the most important of the latter are cultural influences' (Benet-Martínez & Oishi, 2008, p. 542). Recent, extensive data collections across large samples from numerous cultures have described and validated culture–personality relationships (see Table 1). A general consensus has emerged regarding the structure of personality: five broad traits (extraversion, neuroticism, openness-to-experience or intellect, agreeableness, and conscientiousness, aka the Big Five) explain much of the meaningful variance in individual differences across paradigms (including questionnaires and 'lexical' or adjective-based approaches), across raters (self- vs. others), across the lifespan, and across cultures and languages. The structure of personality is thus seen as a cultural universal (McCrae et al., 2005b) and extensive empirical investigations have confirmed that the high-level traits in the Five-Factor Model generalize across cultures even if additional, indigenous traits may also appear in some cultures (Bond, 2000; Katigbak et al., 2002).

Hofstede's framework, dimensions and specific scores have been productively applied across business disciplines, including extensively in marketing and consumer research (e.g. Laroche et al., 2004; Petersen et al., 2015; Soares et al., 2007; Steenkamp, 2019). The literature proposes that individualism and uncertainty avoidance are two particularly dominant cultural dimensions to contrast cultures and their specific influence in a consumption context (Laroche et al., 2004; Liu et al., 2001). Both dimensions have been found to have a greater influence on satisfaction perceptions and evaluations (Bolton et al., 2021; Laroche et al., 2004). However, linking cultures to

TABLE 1 Extraversion and neuroticism levels in the United States, Japan and Spain

Study: Inventory: Country	Lynn and Martin (1995)		McCrae et al. (2005a, 2005b)		Schmitt et al. (2007)		Bartram (2013)	
	EPQ		NEO		BFI		OPQ32	
	E	N	E	N	E	N	E	ES
US	21.7	15.0	52.2	48.1	50.00	50.00	5.84	5.70
Spain	17.1	16.2	50.4	49.7	49.00	54.03	5.75	4.79
Japan	16.5	16.7	49.4	50.7	46.73	57.87	5.16	4.46

Note: BFI, Big Five Inventory; E, Extraversion; EPQ, Eysenck Personality Questionnaire; ES, Emotional Stability (inverse of Neuroticism); N, Neuroticism; NEO, NEO-FFI Questionnaire; OPQ32, Occupational Personality Questionnaire; US, United States.

individual-level consumption-related personality traits has been neglected so far. Although the directions and the mechanisms by which culture and personality dimensions are related have not been well elucidated, it is nevertheless evident that consumers in different cultures display different typical levels of fundamental, universal behavioural phenotypes or personality traits (Schmitt et al., 2007).

Among the most significant sources of cultural differences observed at the level of the individual is how people perceive themselves to be linked (or not) with other people, known as self-construal (Markus & Kitayama, 1991). The concept of 'self' guides people's evaluations and behaviours (Oyserman & Lee, 2007). In individualistic cultures independent self-concepts (i.e. the individual self is distinct and independent from the social context) are prevalent; collectivistic cultures are dominated by interdependent self-concepts (i.e. the individual self is connected to and dependent on the social context) (Markus & Kitayama, 1991). Independent self-concepts are more common in Western cultures, whereas interdependent self-concepts are more representative of non-Western cultures. The majority of cross-cultural studies have used this contrast to examine the differences between individualistic versus collectivist cultures (see Hui et al., 2011, for an overview). As a psychological consequence, Kampmeier and Simon (2001) show that people with an independent (vs. interdependent) self-construal have more prominent needs to differentiate themselves from outgroups. Hence, they engage in more exposed and extraverted behaviours to satisfy their independent self-construal. Thus, in high-individualism cultures, values, norms and beliefs centred on the independent individual will increase extraversion tendencies in the personalities of its members (Arapaci et al., 2018; Chan & Cheung, 2016; Tychmanowicz et al., 2019).

While assessing cultural orientations directly at the individual level circumvents the problems associated with ecological fallacy, such a survey response cannot totally isolate the effect by which culture influences individuals. In line with prior research, we apply Hofstede's cultural typology at the individual level (Schoefer, 2010) through priming. Accordingly, an individual is identified as being of higher (lower) individualism orientation. Consequentially, we put the following hypothesis forward.

H1a. Consumers with high individualism orientation (activated through situational priming) exhibit higher levels of extraversion than consumers with low individualism orientation.

The dominance of the individualism–collectivism dimension to contrast Western from Eastern societies has been discussed controversially (Oyserman et al., 2002). How an individual deals with uncertainty has been used as an additional and alternative explanation to examine differences between cultures (Christopoulos & Tobler, 2016; Shuper et al., 2004; Sorrentino et al., 2008). People differ in how they deal with uncertainty as a function of their self-regulation. Shuper et al. (2004) conclude that because Western societies are dominated by self-oriented and individualistic approaches, people are more uncertainty-oriented, whereas people from Eastern societies emphasizing reliance on groups exhibit higher uncertainty avoidance. In that way, individualism and uncertainty avoidance are related but their psychological consequences are different. Psychological entropy theory postulates that uncertainty management is a basic biological necessity (Hirsh et al., 2012). According to Hirsh et al. (2012), 'uncertainty is experienced subjectively as anxiety and is associated with activity in the anterior cingulate cortex and heightened noradrenaline release' (p. 1). People who cannot deal with unpredictability are expected to score high on neuroticism tests (Hofstede et al., 2008). According to the psychological entropy theory, neuroticism and its narrower sub-trait of anxiety depend on aversive responses to the unknown (Hirsh et al., 2012). Based on these arguments, we expect that consumers from high uncertainty-avoidance cultures, where values and norms are focused around actions preventing the unknown, display higher levels of neuroticism. There is additional empirical research showing that individuals in high uncertainty-avoidance cultures report higher levels of anxiety, stress and neuroticism (Lynn & Martin, 1995). Consequentially, we put the following hypothesis forward:

H1b. Consumers with a high uncertainty-avoidance orientation (activated through situational priming) exhibit higher levels of neuroticism than consumers with a low uncertainty-avoidance orientation.

2.2 | Personality-induced consumer satisfaction formation

Extraversion and neuroticism – the two major dimensions of personality since the days of the ancient Greeks – are prevalent in nearly every proposed taxonomy of basic trait structure, including the Big Five

(Eysenck, 1997), across various populations (Costa & McCrae, 1992; Mooradian, 1996). They are the two primarily affective traits among the Big Five and therefore closely related to experiences of positive and negative emotions, respectively, across situations, across time and across cultures (Gao et al., 2013; McNiel & Fleeson, 2006; Wright et al., 2006).

Emotions are relatively brief, valenced responses towards some specific object or event that have motivational, cognitive and behavioural consequences (Levenson, 1994; Richins, 1997). The structure of emotional experiences forms a hierarchy that can be summarized by its principal dimensions (positive affect and negative affect or, alternatively, pleasure and arousal; Tellegen et al., 1999) or can be described more granularly at the level of 'basic emotions' (e.g., anger, disgust, fear, happiness, sadness, and surprise; Ekman, 1999). Those two traditions – the dimensional approach and the basic emotions approach – are compatible understandings: variance in specific basic emotions can be reduced to and well described by the broader summary dimensions of emotions. That general hierarchical structure also describes the specific case of consumption-related and shopping-related affects (Laros & Steenkamp, 2005; Richins, 1997).

The content and structure of emotional experiences, especially basic or 'core' emotions, are cultural universals (Ekman, 1999; Ekman & Cordaro, 2011; Elfenbein & Ambady, 2002). Specifically, the summary dimensions of positive and negative affect have been established as universal, and their measurement has been validated across cultures and languages (Kuppens et al., 2006; Shaver et al., 1987). This does not mean that more-complex emotions are not specific to certain cultures, nor does it mean that emotion-eliciting stimuli, the emotional appraisals process (leading to emotional experiences), the expression of emotions (including display rules for emotions) or the way emotions are perceived and recognized in others are invariant across cultures. Those antecedents and consequences are shaped by culture (Matsumoto & Hwang, 2010).

In consumer research, affective responses – and on a more specific level emotional responses – are assumed to be elicited during product consumption experiences (Westbrook & Oliver, 1991) and they are believed to be a critical factor in predicting consumer behaviour (Oliver, 1999). Emotions emerged as central to understanding the consumers' evaluations of products, advertisements and shopping (Cohen et al., 2008). Emotions can be triggered by both utilitarian and hedonic product benefits (Chitturi et al., 2008). In terms of product involvement, Mano and Oliver (1993) show that high-involvement products trigger stronger positive and negative emotional reactions than low-involvement products.

Theoretically, the links between extraversion and positive affective response and neuroticism and negative affective response can be explained by the biopsychological theory of personality. Biopsychological theory holds that an individual's behaviour and emotions are regulated by two neurologically based motivational systems, the behavioural inhibition system (BIS) and the behavioural activation system (BAS) (Gray, 1981, 1987). Extraversion and neuroticism are related to these two systems via reward and punishment cues, respectively. Extraversion is related to impulsivity. Impulsivity is related to the BAS controlling responses in the presence of rewards, while neuroticism is

related to anxiety which in turn is related to the BIS controlling responses in the presence of punishments (see Gray, 1981, 1987). Thus, while extraversion yields a stronger reaction to rewards and consequentially positive affective responses, neuroticism yields a stronger reaction to punishments and consequentially negative affective responses. As has been stated above, research has shown the universality of personality traits across cultures (McCrae et al., 2005b) but also that national cultures display distinct typical levels of specific personality dimensions (Hofstede & McCrae, 2004). Research has also shown that basic emotional experiences are cultural universals (Ekman, 1999; Ekman & Cordaro, 2011; Elfenbein & Ambady, 2002). As the links between the focal personality traits and affective responses are explained by biopsychological theory and neurologically based motivational systems, we argue that they are not affected by culture.

H2. The relationship between (a) extraversion and positive affect, and (b) neuroticism and negative affect is positive. These relationships are universal across cultures.

Consumption-related affective responses have been closely related to satisfaction judgements (Homburg et al., 2006; Ladhari, 2007; Westbrook, 1987).

Consumer satisfaction is defined as 'a judgement that a product/service feature, or the product or service itself, provided (or is providing) a *pleasurable* level of consumption-related fulfilment, including levels of under- and overfulfilment' (Oliver, 2015, p. 8). Like consumer satisfaction in general, early research on shopping satisfaction – satisfaction in response to the shopping experience itself – emphasized cognitive processes, including the disconfirmation of expectations and perceived performance (Oliver & Swan, 1989), but those cognitive processes have also been shown to be complemented by shopping-related affect in shaping shopping satisfaction formation (Westbrook & Oliver, 1991). Subsequent, wide-ranging research in product categories ranging from cars and orange juice to stores, movies, theme parks and restaurant meals has confirmed the direct influence of positive affect and the inverse influence of negative affect on consumer satisfaction (see Ladhari, 2007).

Satisfaction itself influences a variety of desirable marketing outcomes, including purchase, willingness-to-pay, and recommendations at the consumer level, and market share, profitability and stock returns at the firm level (for a thorough review of the satisfaction literature, see Oliver, 2015). In terms of cultural differences, consumer satisfaction and its measurement have emerged as a cultural universal in consumer evaluation models (Brady et al., 2005; Brady & Robertson, 2001; Ueltsch et al., 2004). Zeithaml et al. (2006) emphasize that consumer satisfaction is well understood by respondents and 'the most widely used perceptual metric because it is generic and can be universally gauged for all products and services' (p. 170). However, little empirical research has been done so far to investigate the universality of consumer satisfaction and its related constructs more thoroughly (Zhang et al., 2008).

To sum up, shopping-related affect influences shopper satisfaction, and shopper satisfaction, in turn, influences loyalty and purchase

behaviour. Figure 1 organizes this logic into a model to be tested. We hypothesize the following:

H3. The relationship between (a) positive affect and consumer satisfaction is positive, and between (b) negative affect and consumer satisfaction is negative. These relationships are identical across cultures.

H4. The relationship between consumer satisfaction and (a) loyalty and (b) purchase behaviour is positive.

3 | RESEARCH STRATEGY

To test our hypotheses, we conducted three studies and adopted a two-step research design. In the first step, we tested the link between culture and personality in two experimental designs. In the second step, we used a large-scale survey to measure the relationship between cultural differences and personality-induced customer satisfaction. Grounded in cross-cultural personality theory (e.g. Hofstede & McCrae, 2004; McCrae, 2000; McCrae et al., 2010), H1a and H1b argue that a consumers' individualism orientation is associated with extraversion and that uncertainty avoidance is related to neuroticism. As argued, surveys cannot totally isolate the effects of culture on personality. Therefore, we measure individualism and uncertainty avoidance through priming using established procedures to measure the personal cultural orientation (Sharma, 2010) and cultural values (Yoo et al., 2011). More precisely, in Studies 1a and 1b we manipulated individualism and uncertainty-avoidance orientation using situated cultural priming that temporarily focuses the participants' attention on different culture-relevant content (Oyserman & Lee, 2007). We conducted Studies 1a and 1b because, although the country is often treated as a sampling unit equivalent to culture (see Steenkamp, 2001), country does not correspond perfectly to culture or vice versa. As each country displays a

unique mix of cultural dimensions (see Hofstede, 1991) and culture may vary within nations (see McSweeney, 2002; Steenkamp, 2001), relying solely on survey data based on nation sampling might not provide the true state of affairs. Further, the specific effect of culture on personality traits can only be identified with experimental evidence. Second, the large-scale cross-cultural field study with participants from three countries investigates the universality of the personality trait-affect-consumer response relationship. It was set up to test H2, H3, and H4: To test whether extraversion and neuroticism are related to positive and negative affect (Gao et al., 2013; McNeil & Fleeson, 2006; Wright et al., 2006), which are related to satisfaction (Homburg et al., 2006; Ladhari, 2007; Westbrook, 1987) and behavioural responses (for a review see Oliver, 2015), as well as whether these relationships are identical across culture, we collected data in three different countries that strongly differ in the focal cultural dimensions. Japan, the United States, and Spain demonstrate substantial variance with regard to extraversion and neuroticism. Japan consistently ranks very high on neuroticism and among the lowest on extraversion, while the United States is among the lowest on neuroticism and the highest on extraversion. Spain ranks between the two on both traits (see Bartram, 2013; Lynn & Martin, 1995; McCrae, Terracciano, & Personality Profiles of Cultures Project, 2005a; Schmitt et al., 2007). Table 1 presents average extraversion and neuroticism scores from four major data collections for the three countries included in our empirical study and specifies rank-order differences among Japan, United States, and Spain.

3.1 | Experimental Study 1a: Individualism and personality traits

3.1.1 | Priming procedure and measures

We recruited 120 UK participants (49.2% female, $M_{\text{age}} = 33.56$ years) from a large online panel agency, using a between-subjects design (individualism prime: high versus low). We manipulated individualism

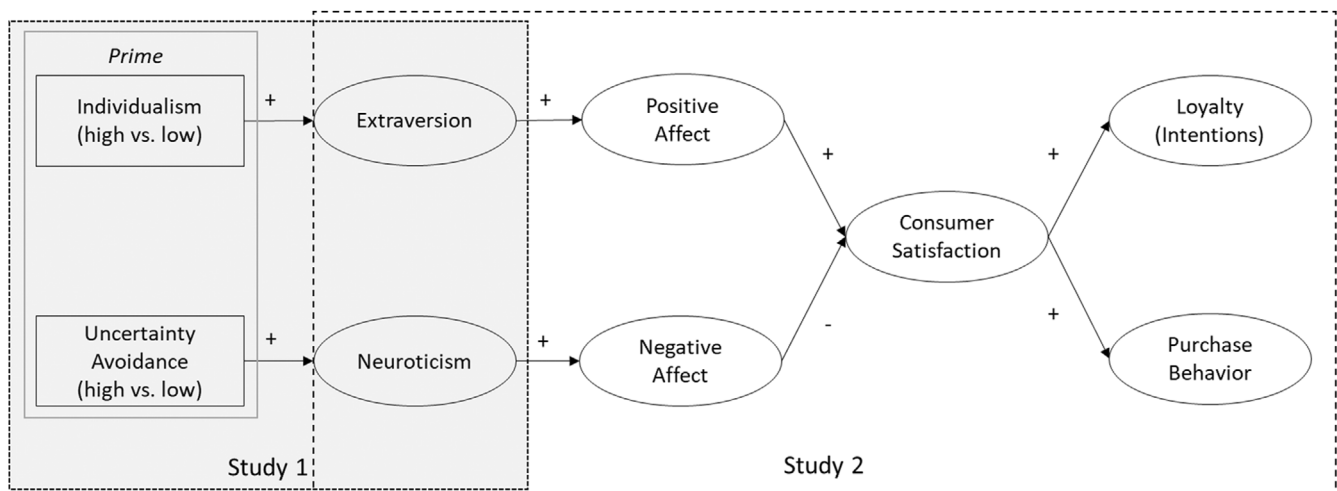


FIGURE 1 Conceptual model. Abbreviation: J, Japan; S, Spain; US, United States. * $p < .1$; ** $p < .05$; *** $p < .01$ and n.s., not significant

using a priming task that required participants to form meaningful sentences from sets of scrambled words (Oyserman & Lee, 2007). In the high (low) individualism condition, participants' unscrambled 10 sentences related to the importance of the individual (others). We adapted six sentences from the 'personal cultural orientations scale' (Sharma, 2010) and four sentences from the 'cultural values at the individual level scale' (Yoo et al., 2011), as shown in the appendix. To determine whether the priming task would be effective, we conducted a pre-test ($N = 41$; 58.5% female, $M_{\text{age}} = 37.49$ years) with three items included as a manipulation check (Zhang et al., 2010): 'For the time being, I mainly think that...', 'At this moment, I feel that...', and 'On top of my mind right now are thoughts in agreement with saying that...'. The items were measured on a five-point scale, ranging from 1 = 'The group's/Others' interests are important' to 7 = 'The individual's interests are important'; $\alpha = .94$. Higher scores on the manipulation check index indicate a higher individualism score. Pre-test participants reported greater momentarily accessible importance of the individual's interests in the high (versus low) individualism condition ($M_{\text{high}} = 2.95$, $SD = 1.18$; $M_{\text{low}} = 1.80$, $SD = 0.80$; $F(1, 39) = 13.21$, $p < .01$), suggesting that the priming was successful. The dependent variables were participants' neuroticism and extraversion measured with Saucier's (1994) 'mini-markers'. Respondents were asked to describe themselves along eight adjective items per trait. EFA yielded two factors which we averaged to two scores for neuroticism ($\alpha = .83$ and $\alpha = .79$) and extraversion ($\alpha = .71$ and $\alpha = .80$). To further inspect the effects of individualism on a potentially one-dimensional structure, participants also responded to eight randomized items pertaining to the neuroticism (averaged to a score; $\alpha = .82$) and extraversion (averaged to a score; $\alpha = .87$) scale of the Big Five scale (adapted from John et al., 2008). All measures used a seven-point, disagree-agree, Likert-type scale (1 = 'strongly disagree', 7 = 'strongly agree').

3.1.2 | Manipulation check

In the manipulation check, using the same three items as in the pre-test and combined to an index ($\alpha = .93$), participants in the high ($M = 3.41$, $SD = 1.16$) individualism condition detected greater importance of the individual's over the group's interests than in the low condition ($M = 2.62$, $SD = 1.78$; $F(1, 118) = 8.23$, $p < .01$), implying a successful manipulation.

3.1.3 | Hypothesis test

Two one-way ANOVAs, each with one of the two factors of extraversion as the dependent variable and individualism as the independent variable, showed a significant effect of individualism on both extraversion dimensions ($F(1, 118) = 6.55$, $p < .05$ and $F(1, 118) = 8.33$, $p < .01$). Participants in the high-individualism condition ($M_{\text{high}} = 4.81$, $SD = 1.19$ and $M_{\text{high}} = 3.99$, $SD = 1.29$) reported higher levels of extraversion than in the low-individualism condition ($M_{\text{low}} = 4.24$,

$SD = 1.23$ and $M_{\text{low}} = 3.36$, $SD = 1.10$). The results for the Big Five extraversion scale ($F(1, 118) = 4.23$, $p < .05$; $M_{\text{high}} = 4.18$, $SD = 1.19$; $M_{\text{low}} = 3.72$, $SD = 1.29$) confirm these findings. We conducted a similar analysis with neuroticism as the dependent variable and found no significant effect of individualism on the two factors of neuroticism ($F(1, 118) = 1.26$, n. s. and $F(1, 118) = 0.00$, n. s.) and a marginally significant effect on the Big Five neuroticism scale ($F(1, 118) = 2.92$, $p < .10$; $M_{\text{high}} = 4.08$, $SD = 1.28$; $M_{\text{low}} = 3.68$, $SD = 1.29$). The results thus provide support for H1a.

3.2 | Experimental Study 1b: Uncertainty avoidance and personality traits

3.2.1 | Priming procedure and measures

A different sample of 120 UK participants (52.5% female, $M_{\text{age}} = 33.10$ years) were recruited from a large online panel agency for Study 1b. Respondents from Study 1a were not allowed to participate in Study 1b to avoid potential response biases. The procedure was identical to that in Study 1a: We used a between-subjects design (uncertainty-avoidance prime: high versus low) with a priming task (unscramble ten sentences) to manipulate uncertainty avoidance. We adapted six sentences from Sharma (2010) and four sentences from Yoo et al. (2011). In the high (low) uncertainty-avoidance condition, the sentences were related to the importance of risk avoiding (taking). We tested the effectiveness of the priming task in a pre-test ($N = 41$; 61% female, $M_{\text{age}} = 32.51$ years) with the same three items as in Study 1a, measured on a seven-point scale (1 = 'Taking risks/seeking uncertainty is important', and 7 = 'Avoiding risks/seeking uncertainty is important'; $\alpha = .94$). The items were averaged to a manipulation check index and higher scores indicated higher uncertainty avoidance. The priming was effective as pre-test participants indicated greater momentarily accessible importance of risk aversion in the high (versus low) uncertainty-avoidance condition ($M_{\text{high}} = 3.75$, $SD = 0.99$; $M_{\text{low}} = 2.87$, $SD = 1.34$; $F(1, 39) = 5.66$, $p < .05$). Using the items from Study 1a, EFA yielded two factors for neuroticism ($\alpha = .85$ and $\alpha = .73$) and two factors for extraversion ($\alpha = .63$ and $\alpha = .61$).

3.2.2 | Manipulation check

The manipulation check using the same three items as in the pre-test and averaged to an index ($\alpha = .94$) was successful as participants in the high ($M = 4.85$, $SD = 1.44$) uncertainty-avoidance condition indicated greater importance of risk aversion than in the low condition ($M = 4.11$, $SD = 1.70$; $F(1, 118) = 6.68$, $p < .05$).

3.2.3 | Hypothesis test

Results revealed a significant effect of uncertainty avoidance on one factor of neuroticism ($F(1, 118) = 5.04$, $p < .05$). Participants in the

high ($M_{\text{high}} = 3.90$, $SD = 1.49$) uncertainty-avoidance condition reported higher levels of neuroticism than in the low ($M_{\text{low}} = 3.34$, $SD = 1.27$) uncertainty-avoidance condition. The effect of uncertainty avoidance on the second factor of neuroticism was not significant ($F(1, 118) = 0.31$, $n.s.$). The results for the Big Five neuroticism scale ($F(1, 118) = 5.91$, $p < .05$; $M_{\text{high}} = 4.31$, $SD = 1.23$; $M_{\text{low}} = 3.75$, $SD = 1.29$) provide support for a significant positive relationship between uncertainty avoidance and neuroticism.

We conducted the similar analysis with the two factors of extraversion as the dependent variables. The effect of uncertainty avoidance on the first extraversion factor was significant ($F(1, 118) = 4.42$; $p < .05$). Participants in the high ($M_{\text{high}} = 4.57$, $SD = 1.09$) uncertainty-avoidance condition indicated greater extraversion than in the low ($M_{\text{low}} = 4.14$, $SD = 1.20$) uncertainty-avoidance condition. The effect of uncertainty avoidance on the second extraversion factor was not significant ($F(1, 118) = 0.52$, $n.s.$). The results for the Big Five extraversion scale also indicate an insignificant relationship ($F(1, 118) = 1.44$, $n.s.$). Given that the significant results of uncertainty avoidance on one of the neuroticism factors are backed through the significant results of uncertainty avoidance on the Big Five neuroticism scale, these results largely support H1b.

3.3 | Field Study 2: Cultural differences and personality-induced satisfaction formation

3.3.1 | Setting and sample

The host of the empirical field study was a global, high-end jewellery and fashion-accessory retailer with more than 1200 standardized stores worldwide. For the study at hand, consumers from stores in Japan, the United States, and Spain were targeted because these three national cultures are all industrialized economies and highly developed consumer markets. The retailer operates globally and was interested in measuring the customers' shopping experience and satisfaction. The three countries were chosen as they are important markets and represent three different cultural clusters (Gupta et al., 2002). They also differ substantially regarding extraversion and neuroticism (see Bartram, 2013; Lynn & Martin, 1995; McCrae et al., 2005a; Schmitt et al., 2007).

We operationalized culture via the nation-based sampling plan and the purification of those samples. That is, in the primary phase of the study, data were collected in two cities in Spain, five cities in the United States, and four cities in Japan. We conducted non-probabilistic convenience sampling during a two-week period. Consumers were intercepted upon exiting the host stores and asked to fill out a survey about their shopping experience. When finished with one interview, interviewers then asked the first customer who next left the store. Shoppers were offered a choice between several products sold in the store worth between \$50 and \$100 as an incentive. These samples were purified to identify members of the national cultures, or 'cultural units' (Malhotra et al., 1996, p. 25). Focusing on these cultural units involved removing non-native shoppers. We thus excluded

individuals that belonged to another culture (e.g. tourists, immigrants). After purifying the sample and removing incomplete responses, the final sample sizes were as follows: $n_{\text{US}} = 316$, $n_{\text{Spain}} = 334$, $n_{\text{Japan}} = 324$; total $N = 974$. Table 2 displays the sample descriptives.

3.3.2 | Measures

Extraversion and neuroticism were measured with Saucier's (1994) 'mini-markers'. Respondents were asked to describe themselves along eight adjective items on a five-point Likert scale (1 = 'fully agree' to 5 = 'fully disagree'). Shopping-related affect was measured with the widely used Positive and Negative Affect Scale (PANAS; Watson et al., 1988). Cross-cultural comparisons of the PANAS confirm the universality of the structure of the scale, even though the expected two-dimensional structure has not always been retrieved (e.g. Thompson, 2007). Shoppers were asked, 'How would you describe the feelings you had during this shopping experience?' and then presented with four items measuring positive and five items measuring negative affect (1 = 'fully agree' to 5 = 'fully disagree'). Consumer satisfaction was measured with three items presented as a seven-point semantic differential. Shoppers were asked how satisfied they were with the overall shopping experience (1 = 'couldn't be worse' to 7 = 'delightful', 1 = 'frustrating' to 7 = 'enjoyable', and 1 = 'awful' to 7 = 'nice') based on the study by Voss et al. (2010). Loyalty was operationalized with two items (1 = 'Yes, certainly' to 5 = 'Certainly not') measuring recommendation and repeat-visit intentions. The measure was adapted from Johnson et al. (2006). Actual purchase behaviour (or the lack of a purchase) was observed before the interviewer intercepted the shopper and confirmed by a subsequent survey item (0 = 'no purchase'; 1 = 'one item'; 2 = 'more than one item') and by observing the receipt. As consumer responses and purchase behaviour also depend upon cognitive appraisals of the shopping experience (see, for instance, Oliver, 1993), we controlled for the influence of cognitive appraisals. Cognitive appraisals in our context refer to cognitive reactions in a satisfaction process. Cognitive appraisals were measured with 60 items addressing five categories of store/service attributes with a five-point scale (1 = 'fully agree' to

TABLE 2 Sample descriptives

		United States	Spain	Japan	Overall
Gender	Male	18.04	25.75	20.37	21.46
	Female	81.96	74.25	79.63	78.54
Age	<20 years	16.83	5.09	0.93	7.50
	21–30 years	31.43	29.34	21.30	27.34
	31–40 years	17.78	27.84	27.78	24.56
	41–50 years	13.97	21.26	23.46	19.63
	51–60 years	14.29	11.08	19.75	15.01
	>60 years	5.71	5.39	6.79	5.96

Note: Values in %.

5 = 'fully disagree'). For the ongoing analysis, we selected one exemplary item per category based on face validity to reduce data complexity. The categories were *window display* (exemplary item: The window conveys the uniqueness of COMPANY), *staff appearance and welcome* (exemplary item: Sales assistants appeared elegant and neat), *product presentation* (exemplary item: Product presentation is unique and conveys the magic of COMPANY), *staff contact* (exemplary item: Sales assistants are knowledgeable) and *point of sale* (exemplary item: Check-out is quick, but purchase is valued). All items were translated and backtranslated.

3.3.3 | Analyses

The primary statistical analyses consisted of two parts. First, the psychometric properties of the scales were investigated. Internal inconsistencies of all scales were computed per country. The structural equivalence of each scale was computed by conducting confirmatory factor analyses per country and comparing the factors by means of Tucker's phi for each pair of countries (van de Vijver & Leung, 1997). Tucker's phi is an index of factorial agreement. Values above 0.90 are taken to indicate similarity of factors across countries. Further, based on the confirmatory factor analysis (CFA), measurement invariance was investigated based on Chi-square difference tests (Steenkamp & Baumgartner, 1998). Second, the relationships of scales were tested in a path model (see Figure 2). The cross-cultural validity of the model is tested in hierarchically nested models. The first model tests *configural invariance*, which means that the same paths are assumed to be present and absent in each culture and that no constraints are imposed on the identity of the path coefficients across countries. The second model, called *structural weights*, tests whether the path coefficients are the same in each country. The third model, called *structural*

covariances, tests whether the three exogenous variables (cognitive appraisals, extraversion and neuroticism) show the same covariances in each country. The fourth model, called *structural residuals*, tests the identity of error components of the endogenous variables (positive affect, negative affect, satisfaction and intentions). The fifth model, called *structural parameters*, tests whether the three endogenous variables (cognitive appraisals, extraversion and neuroticism) show the same covariances in each country. The fourth model, called *structural residuals*, tests the identity of error components of the endogenous variables (positive affect, negative affect, satisfaction and intentions).

3.3.4 | Measurement results

Like every data collection method, survey research may face potential biases such as common method bias (Podsakoff et al., 2003). In planning our data collection, we took several measures to minimize the potential for common method bias. We guaranteed anonymity and confidentiality for participation (Podsakoff et al., 2012). The measurements of our variables of interest are based on existing and pre-tested multi-item scales (Harrison et al., 1996). Most importantly, however, our dependent variable purchase behaviour is an objective measure which was actually observed by an interviewer.

Besides, these a priori measures, we also investigated the data for common method bias. First, we investigated potential common method bias issues following Podsakoff et al. (2003). We included a common latent factor in a CFA and compared the standardized regression weights of the model with the common latent factor to the standardized regression weights of the model without the common method factor. As the differences of the regression weights were very small (average $\Delta = 0.1$), common method bias seems not to be a serious issue (Gaskin, 2022; Serrano Archimi et al., 2018).

Second, we evaluated the measurements for all constructs including structural invariance across cultures, calculating confirmatory factor analyses overall and across countries, as well as Tucker's phi for each pair of countries (van de Vijver & Leung, 1997). Items with unclear or low loadings were excluded. The final CFA displayed an

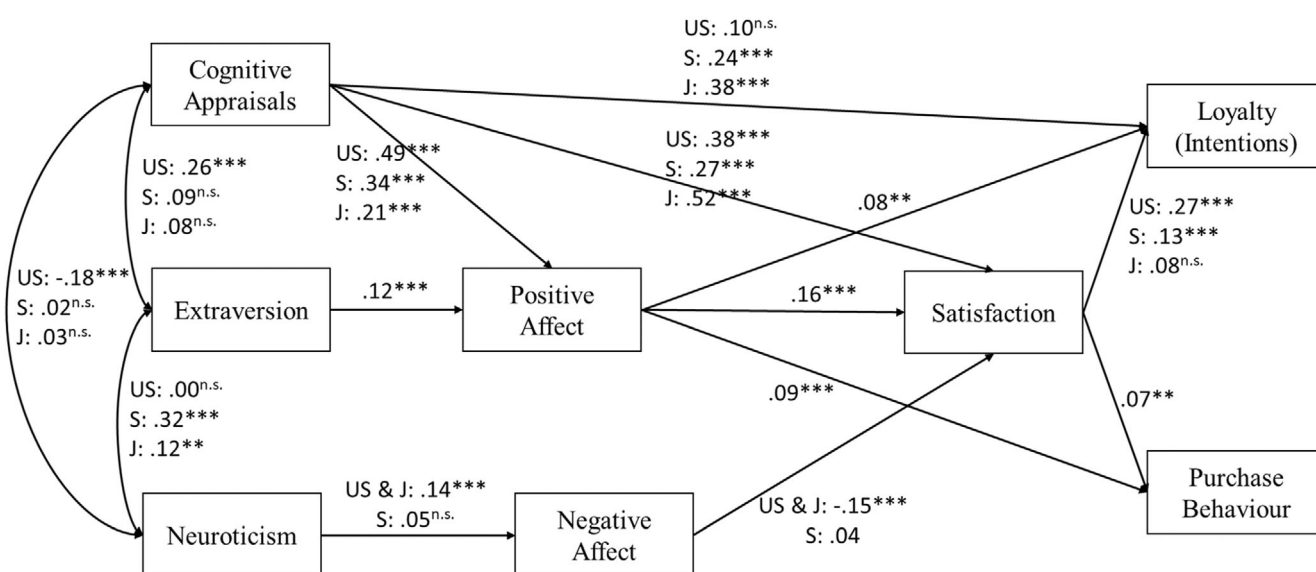


FIGURE 2 Structural weights model

acceptable model fit ($\chi^2 = 1147.30$ [$p = 0.000$]; $df = 687$; $\chi^2/df = 1.67$; TLI = 0.94; CFI = 0.95; RMSEA = 0.03). All scales displayed a consistent factor structure across countries and generally satisfactory item loadings in the confirmatory factor analyses. Two scales displayed some issues. The item loadings for neuroticism in the Spanish sample are rather low ($\sim .40$) for two of the three items. Also, one neuroticism item for the Japanese sample shows a rather low loading (.46). Yet, we decided to retain these items because excluding them did not impact overall model fit. Further, the AVE of neuroticism for Spain (.24) is below the commonly proposed .50 threshold (Bagozzi & Yi, 1988) and the construct reliability statistics also confirm measurement issues for that construct in the Spanish sample. However, the rather limited measurement properties of neuroticism in the Spanish sample is not overly problematic, because the primary interest of this study is the comparison between Japan and United States as these countries present the extremes on the neuroticism continuum. However, when investigating the structural path, results in relation to neuroticism in the Spanish sample have to be treated with caution as there is a chance these might be compromised through measurement error. Further, the control variable cognitive appraisals displayed low AVEs for the United States (.46) and Spain (.39). However, item loadings and construct reliability statistics do not indicate any problems for this construct. As cognitive appraisals are a control variable and thus not focal, we deemed the lower AVE acceptable for the ongoing analysis. Overall, comparisons of the factors across countries yielded very strong evidence for their similarity; the lowest value of Tucker's phi for the CFA was .963. Table 3 presents the item loadings of the CFA for each country and overall. Table 4 presents construct reliabilities, and AVEs for the individual countries and overall, as well as Tucker's phi for evaluating the factorial agreement across countries.

Next, we investigated metric invariance using chi-square difference tests (Steenkamp & Baumgartner, 1998). For this reason, we compared the unconstrained measurement model with measurement models where (1) the weights, (2) the weights and the intercepts, and (3) the weights, the intercepts and the residuals were constrained to be equal across countries (see Table 5). When constraining the measurement weights to be equal across countries, the model fit decreased significantly. After relaxing the constraints for the cognitive appraisals construct and individual items of the other constructs except for positive affect where all measurement weights are invariant, the model fit did not differ significantly from the unconstrained model. Thus, all constructs, except for the cognitive appraisals construct, are partially metric invariant across countries with at least half of the items displaying metric invariance. As cognitive appraisals is a control variable, its metric invariance is not relevant for the ongoing analysis. However, the measurement model is not scalar invariant as the intercepts differ significantly (see Table 5). Overall, it can be concluded that all scales are unifactorial and partially metric invariant (apart from cognitive appraisals) across the three countries; the latter is a prerequisite for the subsequent path analysis (Steenkamp & Baumgartner, 1998). We also investigated discriminant validity of the latent variables overall and for each country following Fornell and Larcker (1981). As the squared roots of the AVEs exceed the

TABLE 3 CFA factor loadings

Item	CFA factor loadings			
	United States	Spain	Japan	Overall
Positive Affect 1	0.67	0.62	0.55	0.70
Positive Affect 2	0.83	0.81	0.93	0.89
Positive Affect 3	0.79	0.83	0.59	0.79
Negative Affect 1	0.66	0.59	0.83	0.66
Negative Affect 2	0.76	0.80	0.83	0.79
Negative Affect 3	0.70	0.86	0.84	0.80
Negative Affect 4	0.80	0.95	0.80	0.85
Negative Affect 5	0.66	0.89	0.65	0.73
Satisfaction 1	0.95	0.87	0.93	0.96
Satisfaction 2	0.87	0.82	0.85	0.80
Loyalty 1	0.86	0.70	0.82	0.78
Loyalty 2	0.74	0.79	0.74	0.79
Extraversion 1	0.73	0.67	0.76	0.73
Extraversion 2	0.70	0.69	0.76	0.71
Extraversion 3	0.72	0.78	0.83	0.74
Extraversion 4	0.72	0.79	0.74	0.74
Cognitive Appraisals 1	0.72	0.74	0.73	0.76
Cognitive Appraisals 2	0.77	0.63	0.74	0.74
Cognitive Appraisals 3	0.66	0.61	0.78	0.72
Cognitive Appraisals 4	0.66	0.59	0.77	0.66
Cognitive Appraisals 5	0.58	0.53	0.63	0.61
Neuroticism 1	0.68	0.63	0.83	0.74
Neuroticism 2	0.79	0.42	0.91	0.70
Neuroticism 3	0.70	0.38	0.43	0.46

respective latent variable correlations the measures are discriminant valid. Table 6 reports the result of this analysis. For the ongoing path analysis all constructs are collapsed into single-item variables.

3.3.5 | Path analysis results

Before testing for country differences, we evaluated the overall model. As hypothesized, extraversion was positively related to positive affect ($\beta = .14^{***}$) and neuroticism was positively related to negative affect ($\beta = .10^{***}$), supporting H2a and H2b. In line with H3a and H3b, positive affect ($\beta = .11^{**}$) increased and negative affect ($\beta = -.07^{**}$) decreased consumer satisfaction. Positive affect was also positively related to loyalty ($\beta = .15^{***}$). Satisfaction drove loyalty ($\beta = .15^{***}$) and purchase behaviour ($\beta = .08^{**}$), thus supporting H4. The control variable cognitive appraisals was positively related to positive affect ($\beta = .42^{***}$), satisfaction ($\beta = .43^{***}$) and loyalty ($\beta = .26^{***}$). Interestingly, no significant direct relationship with actual purchase behaviour was found. This overall model showed a good fit; although the value of $\chi^2(14, N = 974) = 41.10$ was significant, all other fit statistics pointed to a very good fit: $\chi^2/df = 2.94$, CFI = .97,

TABLE 4 Reliability explained variance and factorial agreement.

Scale	Internal consistency (construct reliability)				Average variance extracted				Factorial agreement (Tucker's phi) ^a			
	United States	Spain	Japan	Overall	United States	Spain	Japan	Overall	United States–Spain	United States–Japan	Spain–Japan	Overall
Cognitive Appraisals	0.81	0.76	0.85	0.83	0.46	0.39	0.53	0.49	0.997	0.997	0.994	0.997
Neuroticism	0.77	0.47	0.78	0.67	0.53	0.24	0.57	0.41	0.963	0.967	0.967	0.967
Extraversion	0.81	0.82	0.86	0.82	0.51	0.54	0.60	0.53	0.997	0.999	0.997	0.997
Positive Affect	0.81	0.80	0.74	0.84	0.59	0.57	0.51	0.64	0.999	0.983	0.979	0.979
Negative Affect	0.84	0.91	0.89	0.88	0.51	0.68	0.63	0.59	0.992	0.996	0.979	0.979
Satisfaction	0.91	0.83	0.88	0.88	0.83	0.71	0.79	0.78	0.999	0.999	0.999	0.999
Loyalty	0.78	0.71	0.75	0.76	0.64	0.55	0.61	0.62	0.990	0.999	0.994	0.994
Average					0.58	0.53	0.61	0.58				
Range					46%–83%	24%–71%	51%–79%	41%–78%				

Note: Purchase behaviour was an observed variable; therefore, internal consistency and equivalence are not evaluated.

^aValues larger than 0.90 point to factorial similarity across countries (Van de Vijver & Leung, 1997).

TLI = .91, and RMSEA = .05. Given the sensitivity of the global χ^2 to (our large) sample size, we can conclude that the global structure of the conceptual model provided an adequate description of the data.

For investigating the structural relationships across cultures, we compared the unconstrained structural model to models with paths, covariances and residuals constrained to be equal across countries. The unconstrained model again showed a good fit ($\chi^2 = 67.37$ [$p = .008$]; $df = 42$; $\chi^2/df = 1.60$; TLI = .91; CFI = .96; RMSEA = 0.03). Constraining the path coefficients to be equal across countries (structural weights) led to a significant worsening of the fit, as measured by $\Delta\chi^2(22, N = 974) = 75.67$, $\Delta CFI = .07$ and $\Delta TLI = .10$, yet the value of RMSEA was hardly affected (see Table 7). As a consequence, we relaxed the constraints for the cognitive appraisals construct as it was not metric-invariant across cultures. As the structural weights model still differed significantly from the unconstrained model, we also relaxed the path between neuroticism and negative affect, as well as negative affect and satisfaction for the Spanish sample due to the previously identified measurement issues related to the neuroticism scale in this subsample. Finally, when investigating the unconstrained model, we observed that the standardized paths between satisfaction and loyalty seemed to vary considerably in strength. Thus, we also relaxed the constraint for this path. These modifications yielded an insignificant Chi-square difference test ($\Delta\chi^2(12) = 17.50$ ($p = 0.132$), $\Delta CFI = .01$ and $\Delta TLI = .00$), indicating that the other model paths were invariant across countries (see Table 8). We observed cultural differences for the following relationships: consumer satisfaction increases loyalty in the United States ($\beta = .27^{***}$) and the Spain sample ($\beta = .13^{***}$) but not in the Japan sample ($\beta = .08^{n.s.}$). Cognitive appraisals drove loyalty in Japan ($\beta = .38^{***}$) and Spain ($\beta = .24^{***}$) but not in the United States ($\beta = .10^{n.s.}$). The paths between cognitive appraisals, positive affect and consumer satisfaction were positive and significant in all countries. However, the strength of these paths varied across these countries. Moreover, as expected and in further support of Study 1, the covariances between extraversion, neuroticism and cognitive appraisals varied significantly across countries (see Table 8) supporting our research showing that culture is related to personality in terms of extraversion and neuroticism and to cognitive appraisals. When inspecting the role of affect, results showed that neuroticism is generally associated with negative affect ($\beta = .14^{***}$) which is associated with satisfaction ($\beta = -.15^{***}$) but that path has a limited role in explaining variation in consumer satisfaction. The differences observed for the Spanish sample concerning the paths between neuroticism and negative affect ($\beta = .05^{n.s.}$) and negative affect and satisfaction ($\beta = .04^{n.s.}$) might result from the measurement issues observed earlier. However, the role of extraversion and positive affect is more salient, and their predictive power of post-purchase outcomes is larger. Purchase behaviour is thus driven largely by positive affect and satisfaction. Summing up, this analysis provided full support for H2a, H3a and H4b. H2b and H3b are weakly supported because the hypotheses hold for the United States and Japan, but no clear statement can be made for Spain due to the discussed measurement issues in that subsample. H4a is rejected because the relationship between satisfaction and loyalty is positive but insignificant for the Japanese

Model	χ^2	df	$\Delta\chi^2$	CFI	Δ CFI	TLI	RMSEA
Unconstrained	1147.30***	687		.95		.94	.03
Measurement weights	1177.52***	713	30.23	.95	.00	.94	.03
Measurement intercepts	194.33***	761	886.54***	.87	.08	.84	.04
Measurement residuals	237.81***	851	1820.15***	.78	.17	.76	.05

*** $p < .01$.

Overall	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Neuroticism (1)	0.64						
Positive Affect (2)	−0.11	0.80					
Negative Affect (3)	0.12	−0.04	0.77				
Satisfaction (4)	−0.09	0.35	−0.12	0.88			
Loyalty (5)	−0.10	0.38	−0.08	0.40	0.79		
Extraversion (6)	0.18	0.26	−0.08	0.09	0.19	0.73	
Cognitive Appraisals (7)	−0.07	0.53	−0.14	0.56	0.49	0.21	0.70
USA	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Neuroticism (1)	0.72						
Positive Affect (2)	−0.18	0.77					
Negative Affect (3)	0.23	−0.14	0.71				
Satisfaction (4)	−0.12	0.51	−0.25	0.91			
Loyalty (5)	−0.16	0.25	−0.17	0.41	0.80		
Extraversion (6)	0.00	0.26	−0.07	0.14	0.05	0.72	
Cognitive Appraisals (7)	−0.22	0.66	−0.20	0.56	0.30	0.32	0.68
Spain	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Neuroticism (1)	0.49						
Positive Affect (2)	0.05	0.76					
Negative Affect (3)	0.08	−0.09	0.83				
Satisfaction (4)	−0.03	0.30	−0.01	0.84			
Loyalty (5)	0.14	0.28	−0.14	0.31	0.74		
Extraversion (6)	0.46	0.25	−0.02	0.06	0.20	0.73	
Cognitive Appraisals (7)	0.00	0.44	−0.11	0.40	0.42	0.12	0.63
Japan	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Neuroticism (1)	0.75						
Positive Affect (2)	0.01	0.71					
Negative Affect (3)	0.08	0.06	0.79				
Satisfaction (4)	−0.06	0.12	−0.16	0.89			
Loyalty (5)	−0.09	0.19	−0.01	0.40	0.78		
Extraversion (6)	0.15	0.22	−0.14	0.01	0.21	0.77	
Cognitive Appraisals (7)	0.01	0.15	−0.14	0.66	0.53	0.09	0.73

Note: Square root of AVE in *italics* on the diagonals.

Model	χ^2	df	$\Delta\chi^2$	CFI	Δ CFI	TLI	RMSEA
Configural invariance	67.37***	42		.96		.91	.03
Structural weights	143.04***	64	75.66***	.89	.07	.81	.04
Structural covariances	714.41***	92	647.04***	.11	.85	−.05	.08
Structural residuals	801.33***	102	733.96***	.00	.96	−.06	.08

*** $p < .01$.

TABLE 5 Measurement evaluation

TABLE 6 Discriminant validity analysis based on the results of the CFA

TABLE 7 Fit indices for tests of multilevel model (1)

TABLE 8 Fit indices for tests of multilevel model (2)

Model	χ^2	df	$\Delta\chi^2$	CFI	Δ CFI	TLI	RMSEA
Configural invariance	67.37***	42		.96		.91	.03
Structural weights	84.87***	54	17.50	.95	.01	.91	.02
Structural covariances	416.65***	82	349.28***	.52	.42	.37	.07
Structural residuals	460.92***	92	393.54***	.47	.49	.38	.06

*** $p < .01$.

subsample. Figure 2 summarizes the results of this analysis. Unless indicated differently the reference model is the US results.

Following Cohen's (1992) classification of effect sizes, the proportions of variance accounted for in the consumer variables ranged from small for purchase behaviour (United States = 2%; Spain = 3% and Japan = 2%), to medium for loyalty (United States = 13%; Spain = 12% and Japan = 20%), and large for satisfaction (United States = 28%; Spain = 13% and Japan = 33%). Given the large proportions of variance unaccounted for, our data do not exclude the presence of further culture-specific components in consumer variables.

4 | DISCUSSION

Globalization often seems unstoppable; but the determined parochialism of shoppers' tastes has turned out to be one of the strongest forces standing in its way... The world's most successful retailers still get into trouble when they expand across borders. (The Economist, 2006)

Our research investigated individualism and uncertainty-avoidance orientation as cultural dimensions measured on the individual level and their influence on extraversion and neuroticism, demonstrating that culture shapes personality and consequentially influences the way shoppers experience stores via the afore-described personality-affect-consumer satisfaction link. We therefore contribute to cross-cultural consumer research by shedding light on how culture influences consumer responses via personality. While the importance of personality-related influences has been demonstrated in marketing (e.g. Baumgartner, 2002) and research exists highlighting the importance of extraversion and neuroticism for consumer responses (Mooradian, 1996; Mooradian & Olver, 1997), cultural differences in this respect have been neglected to date. We close this gap in consumer research by unveiling that consumer personality is influenced by cultural orientations stemming from values and norms. In this respect, we add to the growing literature investigating outcomes of individualism (for a review, see Shavitt & Barnes, 2019) by adding a cross-cultural personality perspective. In addition, we especially extend current research by investigating cultural influences linked to uncertainty avoidance. A large part of previous research focused on outcomes of individualism (Shavitt & Barnes, 2019). While there exists some research on individual-level uncertainty in global/local

consumer-identity research (Ng et al., 2021), to the best of our knowledge, research on consumer satisfaction related to the cultural dimension of uncertainty avoidance has been neglected so far. Yet, researchers have emphasized its central role in consumer evaluation models (Bolton et al., 2021; Laroche et al., 2004; Ozdemir & Hewett, 2010).

Our research also follows calls to link more clearly the specific cultural dimensions to individual-level behaviour in marketing research (Engelen & Brettel, 2011; Steenkamp, 2001). According to our data, US Americans, who are typically more extraverted, will respond with greater positive affect, such as pleasure, joy and delight, and that these affective responses lead to greater satisfaction, higher loyalty intentions, and more purchases. The higher levels of extraversion among US American shoppers can be explained with self-construal theory (Markus & Kitayama, 1991). The focus of US Americans on the individual and the independent self, triggers individual needs to distinguish oneself from others (Kampmeier & Simon, 2001). Consequentially, US Americans are more extraverted, thus influencing the consumption experiences because extraversion triggers reward-related cues (see Gray, 1981, 1987). On the other hand, Japanese shoppers are more neurotic and will therefore experience more negative affect and feel lower shopping satisfaction. Their lower satisfaction will impact actual purchases but not their loyalty (the path between consumer satisfaction and loyalty was invariant and turned out to be insignificant for Japanese consumers). The higher levels of neuroticism can be explained using psychological entropy theory (Hirsh et al., 2012), which proposes that uncertainty management is a biological necessity and that neuroticism depends upon aversive responses to the unknown. Such aversive responses will be prevalent in cultures like Japan's, where avoiding uncertainty is important. Neuroticism leads to a greater responsiveness to punishment cues (see Gray, 1981, 1987). *The Wall Street Journal* provides anecdotal evidence for this, by highlighting that, as Wal-Mart prepared to re-enter the Japanese market after years of difficulties, 'finicky Japanese shoppers, who traditionally equated discounts with poor quality, were slow to embrace the retailer's modus operandi of low prices and broad merchandise selection' (Banjo, 2012). 'Finicky' has, in fact, been shown to be a strong marker of neuroticism in lexical approaches to personality (e.g. Saucier & Goldberg, 1996, p. 72). This research therefore increases our understanding of such cross-cultural differences and the way consumers respond to marketing actions.

Our study corroborates research findings and assumptions that customer satisfaction and some of its relationships (e.g. service quality; Brady et al., 2005; Brady & Robertson, 2001) in consumer

evaluation models can be considered as universal across different cultures. The results of our research show equivalent relationships and structure amongst the antecedents (i.e. personality and affect) of consumer satisfaction, indicating that the mechanisms of personality-related satisfaction formation seem universal, at least across the two contrary cultures – that is, United States and Japan – investigated in this study. Further, what Oliver (2015, Ch. 10) has labelled the ‘dual processes model’, in which both cognitions and affects shape judgements of satisfaction and thereby influence subsequent behaviours, is shown to be universal in terms of the affect-shaped processes. Our study satisfies calls to investigate the universality of satisfaction-related constructs and their relationships more closely (Zhang et al., 2008).

Our research ties in with recent retailing research taking a systems perspective of consumer-evaluation models. Assuming that consumers envision a multitude of factors influencing their experience, modelling such a complex system allows a deeper understanding of the interplay of these factors (Bolton et al., 2021; Tax et al., 2013). In our research, we investigated consumer and cultural factors while controlling for store factors. We unveiled the process by which cultural orientations influence satisfaction formation in various ecosystems. Our study satisfies calls in the literature to recognize that different forces outside the firm shape how consumers experience and respond to products or services (Tax et al., 2013).

To conclude and answer our research question, the personality-affect-consumer satisfaction link is identical across the United States and Japan. While we find some differences for Spain regarding the neuroticism-affect-consumer satisfaction link, these differences might be traced back to the observed measurement issues for the Spanish neuroticism scale. Thus, this research largely provides supporting evidence that the personality-related satisfaction formation processes (i.e. personality influences satisfaction through affect) are indeed universal. These findings indicate that very similar processes in all investigated countries drive the personality-affect-satisfaction link. The differences we observe in terms of the satisfaction-loyalty link add to prior research pointing towards such cultural differences. For instance, Brady and Robertson (2001) identified a stronger relationship between satisfaction and loyalty in their US sample than in their Ecuador sample.

We see cross-cultural differences when inspecting the consumption-related personality traits of extraversion and neuroticism. Our study points towards a stronger role of extraversion and positive affect in forming consumer satisfaction and post-purchase outcomes. Classically and as previously hypothesized, one would expect congruency in valence: positive affect relates as much positively to satisfaction as negative affect relates to satisfaction negatively (e.g. del Río-Lanza et al., 2009). Yet, controversy exists about the relative importance of positive versus negative affect in consumer behaviour. For hedonic settings, as is the case in our study, the previous research has ascribed positive affect a greater importance for satisfaction formation than negative affect (Falk et al., 2010), backing up our findings. Further, our results hint that cognitive appraisals and related processes might differ to a certain extent across cultures.

However, our data do not allow a clear judgement in this respect because the responses to our cognitive appraisals measure were not invariant across cultures. Overall, this research shows that consumers from various cultures perceive cognitive stimuli in different ways and that they differently impact on consumer satisfaction formation. The preponderance of consumer behaviour theory has originated and been tested in Western contexts, and the universality of the resulting findings has not been well tested outside the ‘U.S. silo’ (Brown et al., 2005). Thus, our findings provide insights concerning the validity of a fundamental model of satisfaction formation across cultures.

4.1 | Philosophical considerations

What if cultural differences are at least partially genetically determined? According to McCrae (2000), ‘that possibility is likely to make many social scientists uncomfortable’ (p. 21). Several considerations mitigate any problematic conclusions about cultural differences. First, the data linking culture to traits, like those we report here and those linking genetics and heredity to traits, are scientific and valid; lay observations about cultural differences have been shown to be inaccurate (Terracciano et al., 2005). Furthermore, personality traits such as these have no normative, good-versus-bad implications; judgements of people or cultures based on personality traits or average personality are fallacious and unwise. Finally, within-culture variance in traits and values is great, often greater than between-culture differences (Fischer & Schwartz, 2011; Matsumoto et al., 2001). Nevertheless, this research and these data do raise philosophical considerations that, while important, may be difficult to resolve.

4.2 | Managerial implications

From a managerial perspective, our findings yield some interesting insights. First, companies managing global products or services and planning global marketing campaigns can rely on the fact that personality-related mechanisms behind consumer satisfaction and its consequences are universal: extraversion increases consumer satisfaction and its outcomes via positive affect and neuroticism reduces satisfaction and its consequences via negative affect. The most obvious managerial implication is thus for market segmentation. Targeting extravert consumers increases positive responses and marketing success. This might be especially important when new products or services are introduced as market penetration might be accelerated. Our finding is also important for companies that use brand personification strategies for successful positioning of brands in a global market. As the previous studies have shown that, based on the self-concept and self-congruity, consumers prefer brands they consider to be similar to themselves and that culture plays a role here (Matzler et al., 2016). Hence, the success of brand personification strategies depends on cultural differences as they relate to personality differences.

Second, when managers of international firms notice that outcomes of their marketing practices differ across countries, these differences can stem from cross-cultural differences in personality. This is an important finding for companies which regularly measure consumer satisfaction and satisfaction outcomes and which tie managerial or organizational incentives to the metrics. Such companies need to be aware that differences between countries do not necessarily reflect differences in quality. Also, as some previous studies have shown, complaining behaviour differs among cultures (Henthorne et al., 2018). When managers observe differences in levels and intensity of consumer complaints between countries, they should be aware that these can stem from cultural differences which lead to different affective responses rather than differences in product or service defects.

Third, as differences in satisfaction and its outcomes might be attributed to the culture–personality link identified in this research, the suitability of marketing initiatives should be tested concerning different personality structures. Special emphasis needs to be placed on differences in extraversion because extraversion triggers positive affective experiences, which are a major driver of satisfaction and post-purchase behaviour. Thus, marketing products and services in cultures where extraversion levels are lower might involve giving extra effort to the creation of positive affective experiences. Extraverts need to be addressed through the management of reward cues. Neuroticism also needs to be considered as it negatively affects consumer satisfaction by triggering negative affect. Thus, the management of consumer satisfaction measures in cultures with high levels of neuroticism may well require extra effort. For the management of neurotic consumer segments, managers may have to emphasize punishment cues. Based on these findings and this logic, for example, a marketer might emphasize pleasant atmospherics (or ‘delight factors’) in the US American markets while emphasizing reduction in annoyances (‘hygiene’ factors or ‘dissatisfiers’) in Japan (Kano et al., 1984). Delighters could be things such as inviting loyal consumers to VIP sales or other rather unexpected benefits and experiences which can be framed as rewards. On the contrary, dissatisfiers would be things like poor management of waiting times or inefficient and annoying shop layouts. Thus, depending on country-level personality scores, managers might put a distinct focus on either triggering reward cues or preventing punishment cues.

Finally, we find that consumers from various cultures perceive cognitive stimuli in different ways and that these cognitive appraisals impact differently on consumer response. We found that consumers from Japan exhibit higher loyalty levels resulting from cognitive appraisals. This provides some evidence for the assumption that countries with a high group-welfare focus (such as Japan) should also exhibit higher loyalty levels as a result of relationship importance (Laroche et al., 2004). Companies operating in cultures attributing high value to group-welfare are thus well advised to balance affective and cognitive stimuli to benefit from increased customer loyalty. Offering a good share of cognitive stimulations in addition to affective triggers seems critical in highly hedonic consumption settings where customer experiences are often centred around multisensory, emotional

experiences with less focus on customers' cognitive evaluation of the shopping experience.

4.3 | Limitations and future research

Our field data were collected in three countries and describe specific responses to a standardized retail setting. Further, the setting we investigated is dominated by female consumers. Holding product choice and retail settings constant across different countries, however, limits the results in their generalizability. Thus, future research is needed to learn more about the satisfaction formation process using less hedonic products and low-involvement settings as well as different categories and types of consumers. In addition, while our field study largely points towards the universality of personality–affect–consumer satisfaction links, the measurement issues observed for Spain did not allow us to make a final judgement concerning neuroticism-driven consumer responses. Additional research investigating this link is needed. Further, our research strategy based on survey data comes along with specific limitations which are often difficult to control. While we took specific measures to prevent and address these issues, we cannot exclude them completely. Thus, we call for further research applying different methods or employing more sophisticated approaches to prevent method-related biases (see, for instance, Baumgartner & Weijters, 2021). Another set of evident limitations to this research includes the restricted set of cultures, consumer responses and behaviours, marketing actions, and traits. Focusing on ‘cultural units’ (Malhotra et al., 1996, p. 25) or natives of a certain culture as we did in Study 2 obviously does not account for any acculturation processes. We illuminated the relationships between culture and personality. Yet including other cultures (thus overruling the dominance of Western-centered research; Shavitt & Barnes, 2019) and using frameworks other than Hofstede's cultural dimensions will be invaluable in validating and generalizing both the specific findings related to satisfaction formation and the general efficacy of the cross-cultural consumer personality paradigm. Similarly, many other consumer phenomena have been related to personality traits, including responses to advertisements, to prices, and to product-consumption experiences. We have studied extraversion and neuroticism and their relationships with positive and negative affect. These two traits have been identified as the strongest predictors of affect and satisfaction in previous studies (Matzler et al., 2005; Mooradian & Olver, 1997). In other contexts (e.g. job satisfaction, life satisfaction), it was shown that conscientiousness and agreeableness may also be predictors of satisfaction (Hosseinkhanzadeh & Taher, 2013; Steel et al., 2019). Hence, future studies may also study these personality traits and their relationships with affect and satisfaction. Other traits, including cognitive predispositions such as the need for cognition and openness to experience, have also been related to a range of important consumer phenomena (Petty et al., 2009). Future research will fruitfully apply cross-cultural personality theory and methods to more cultures, will include additional personality traits, and will incorporate more domains of individual-level consumer behaviour.

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DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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