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HOW BIG FIVE PERSONALITY TRAITS AFFECT CONSPICUOUS CONSUMPTION IN PAKISTAN: THE COMPLEMENTARY ROLE OF CULTURE (COLLECTIVISM, MASCULINITY, POWER DISTANCE AND UNCERTAINTY AVOIDANCE)

Saman Ismail[*1], Dr. Danish Ahmed Siddiqui[2]

[*1]*PhD Scholar Karachi University Business School, University of Karachi, Pakistan*
[2]*Associate Professor Karachi University Business School, University of Karachi, Pakistan*

[*1]samanizhar@hotmail.com, [2]daanish79@hotmail.com/danishsiddiqui@uok.edu.pk

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Corresponding Author: *
Saman Ismail

Abstract

Objective: *The aim of the study is to explore the role of personality characteristics, such as openness to experience, conscientiousness, and neuroticism in conspicuous consumption by Pakistani consumers. It also examines how cultural dimensions, namely, collectivism, masculinity, and uncertainty avoidance, mediate these relationships. The research tries to fill the knowledge gap in the literature by incorporating both the psychological and cultural facets into a developing market scenario.*

Methodology: *A structured questionnaire was used in a quantitative, cross-sectional research design. The data collection was done among 698 respondents in major urban centers of Pakistan using purposive, convenience and snowball sampling methods. The measures were taken in the constructs on pre-existing scales, and the model suggested was tested on the basis of the Partial Least Squares Structural Equation Modeling (PLS-SEM) to check the direct and moderating effects.*

Result: *The results indicate that openness to experience, as well as neuroticism, positively affects and significantly influence conspicuous consumption. Unfortunately, conscientiousness presents a positive relationship as well and the hypothesis of the negative correlation is rejected. In terms of moderation effects, collectivism has a significant moderating effect on the relationships involving neuroticism and openness whereas masculinity has a significant moderating effect on the relationships involving conscientiousness and openness. Uncertainty avoidance plays a major role in moderating neuroticism and openness relationship but has no effect on the conscientiousness relationship. These findings suggest that cultural dimensions are important determinants of the role of personality traits in consumption behavior.*

Implications: *The research is significant both theoretically and practically as it offers a combined framework of personality traits and cultural dimensions. To practitioners, the results indicate that culturally sensitive and personality-based marketing approaches must be adopted. It is also beneficial to policymakers in*

terms of encouraging responsible consumption and social impact of status-related purchasing activity in the new markets.

1. INTRODUCTION

2. 1.1 Background of the Study

The conspicuous consumption is credited with its origin in the writings of Thorsten Veblen, who in The Theory of the Leisure Class (1899) described how members of the leisure class were out to showcase their wealth as a form of status and social superiority. Veblen was of the opinion that consumption is symbolic and reputational, and does not always address functional needs.Conspicuous consumption became more intimate than a characteristic of aristocratic elites. Industrialization, globalization, and democratization of luxury markets offered status signaling to bigger socio-economic classes (Eastman et al., 2018). In the contemporary consumer culture, brands are symbolic assets due to which individuals generate the sense of identity and express prestige (Wang, 2022). This effect has been increased with the advent of online platforms such as Instagram and Tik Tok, which makes it more visible and increases the social comparison forces.Aspirational consumption patterns have been on the rise in emerging economies such as Pakistan owing to the urbanization levels, expansion in the middle classes and exposure to foreign brands. As it has been discovered, an increasing number of Pakistani consumers associate foreign luxury brands with social mobility and status (Dev et al., 2018; Raza and Zaman, 2021). In Pakistan, conspicuous consumption, thus, represents the transformation in the economy and identity expression in the competitive social environments.One of the psychological drivers that have been discovered at the individual level by scholars is personality traits. Materialism has always been linked to status-oriented purchasing since individuals possessing a high-level of materialism associate material goods with success and joy (Richins, 2017; Islam et al., 2021). Similarly, the necessity to be unique motivates customers to buy unique products that will make them stand out in the society (Folwarczny, Gasiorowska,Sigurdsson & Otterbring, (2024). Luxury consumption is even more extreme with such traits as narcissism and vanity to use as a tool of self-promotion and impression management (Khan et al., 2025). The implications of these findings are that conspicuous consumption is deeply rooted in inertial psychological orientations.Although much has been achieved, there are still several theoretical and contextual issues. Firstly, a lot of the literature starts with the assumption that personality traits are universal predictors of conspicuous consumption, and this may fail to take into account culture. However, consumption patterns are predetermined within a complex of cultural values that define the social norms, the hierarchy, and the types of acceptable status performance (Shukla and Rosendo-Rios, 2021).According to the cultural model developed by Geert Hofstede, four dimensions are particularly relevant in Pakistan: collectivism, power distance, masculinity and uncertainty avoidance (Hofstede et al., 2010). Pakistan is a very collectivistic country and reputation of family and group acceptance determines consumption. In such cases, conspicuous consumption can be engaged to not only create personal distinction, but also social conformity.The strong power distance may justify the use of luxurious goods as the signifier of the hierarchical differentiation. Human beings may be content with inequality and show off with conspicuous consumption (Park, Kim and Park (2023). Masculinity has the potential to aggravate status-seeking motives because it emphasizes achievement and competitiveness (Zakaria, Wan-Ismail and Abdul-Talib,(2021). Meanwhile, uncertainty avoidance could be the determinant of the perception of risk in the context of foreign luxury brands and buying behavior in an uncertain state (Rehman, 2022).

Second, existing literature is inclined to believe that culture is a predictor of performance and not a moderator. Nevertheless, there is a new body of evidence that cultural dimensions can define how

psychological features could be translated into luxury consumption activities (Bharti, Suneja and Chauhan, (2022). As an example, high power-distance societies may lead to higher conspicuous consumption because of materialistic orientations, and the need of distinctiveness may be restrained because of collectivistic societies where conformity is a highly valued social value.

In Pakistan, this is an aspect of interaction that has not been well researched and where traditional norms are coexisting with global consumer forces. The scarcity of empirical studies on the moderation effects on the interplay of personality traits and some cultural dimensions limits the development of theories and contextual understanding.

Future research also needs to transcend individual research on personality or culture and rather adopt integrative research methods that consider the combined effects. In particular, the cultural dimensions modeled as the moderating variables offers more nuanced and detailed concept of the status consumption behavior as it captures the impact of cultural situations on the personal personality traits and the influence of these situations on the behavior.

Firstly, the interaction of personality and Hofstede dimensions allows a researcher to quantify the impacts of interactions. Such a question would be, do high power distance affect conspicuous consumption more based on materialism? Does masculinity increase the association between vanity and luxury purchase? Does collectivism have a redirection of need-for-uniqueness?

Second, theorization of contexts is needed within the newly developed market environments such as Pakistan. Much of the existing literature is predominantly Western-centric and we are not allowed to generalize (Shukla and Rosendo-Rios, 2021). The discussion of moderation effects within the framework of Pakistan aids in enriching cross-cultural consumer research and enhancing the validity of theory.

Third, these interactions can be understood to create the culturally aware segmentation strategy as viewed through the managerial view. The brands, which attract Pakistani consumers, must consider whether they can use status appeals which are founded on social approval or founded on achievement symbolism cues or risk reduction cues according to the current orientations in the cultures.

1.2 Problem Statement

In today's consumer societies, conspicuous consumption is one of the rapidly emerging trends especially in emerging economies like Pakistan. People are buying luxury brands, superior products, and luxury goods that go beyond functionality and are used to convey wealth, prestige, social identity, and any kind of social standing. With the growing social media reach, globalisation, urbanisation and evolving lifestyles, consumers increasingly want to get noticed for their social consumption habits. Conspicuous consumption has become one of the major problems of behavior and socialization in developing societies where social acceptance and symbolic importance are high.

This widespread culture of 'conspicuous consumption entails a number of negative impacts on society, particularly in countries where mostly population lies in the middle class. These societies may exert significant social sanctions or sanctions that are reinforced by peers to keep people in a certain lifestyle or appearance despite their financial capability. Consumers spend excessive amount on goods that are branded, luxurious, fancy weddings, fancy cars, and symbolic products in general that usually are either purchased by the consumer as an expression of social success or economic superiority. This behavior can be detrimental to the people and families' health and cause them to end up with additional debt, decreased savings, and financial insecurity.

Although the phenomenon of conspicuous consumption is becoming more common, few studies have explored the psychological factors that underlie the act of conspicuous consumption, especially the importance of the Big Five Personality Traits. Previous work has focused so far on economic, demographic, or cultural factors, with comparatively little attention paid to the role of personality factors like openness to experience,

conscientiousness, extraversion, agreeableness, and neuroticism. Furthermore, most research on the relationship between personality and conspicuous consumption has been done in a western setting where consumer values, norms and cultures were quite different from those that prevail in collectivist societies such as Pakistan. Therefore, the results of the western context cannot be completely correlated in the Pakistani context. The major problem is that there is a lack of extensive research which provides a proper explanation of how the Big Five Personality Traits affects conspicuous consumption behavior in Pakistan. People have unique personality traits which influence their motivations, decision making processes and buying habits. Highly extraverted people might be using luxury goods to attract attention and recognition from others, while those with high neuroticism may be using luxury goods as a way to express their emotions or to reassure them in a social setting. Likewise, those with more openness might look for exotic and exclusive products that make them stand out from others, and conscientious people might be less inclined to binge or purchase status symbols. In the emerging economies, however, these relationships have not been extensively explored or studied in culturally sensitive areas.

From a societal perspective, the increasing trend of conspicuous consumption has several negative implications. Too much consumption based on status can lead to materialism, financial stress, unwarranted spending, debt building up and unhealthy social comparisons between people. The influence of social image and prestige on human lifestyle may also lead people to engage in symbolic consumption rather than in real consumption, which has a negative impact on psychological health and stability and economic stability. Awareness strategies to encourage responsible patterns of consumption can be developed through understanding the personality factors that underlie such behavior, as well as by educators, policy makers and social institutions.

1.3 Gap Analysis

Thorstein Veblen (1899) was the one who came up with the concept of conspicuous consumption to imply spending with a purpose of demonstrating wealth and social status. Later studies extended this concept by making a linkage between consumption and identity and self-expression. To illustrate, Belk (1988) argued that possessions are an extended self and Eastman et al. (1999) developed and validated the scale of status consumption that accords the status to the symbolic significance of the products.

Empirical research has discovered a number of antecedents of conspicuous consumption, including personality traits, socio-psychological, and materialism. Bharti et al. (2022) and Kumar et al. (2022) managed to discover that personality factors play a significant role in luxury and status consumption behavior. Kastanakis and Balabanis (2014) offered the individual differences as one of the sources of the conspicuous consumption, at the same time Matz et al. (2016) demonstrated the hypothesis that consumption based on personality traits results in the high level of satisfaction.

Recent studies also focus on emotional and symbolic variables. Indicatively, Das and Indibara (2025) confirmed the importance of self-congruity in conspicuous consumption of fashion and Cleveland and Yuan (2025) highlighted the role of online space in feeding the status signaling behavior..

As is indicated by research studies in developing economies, the socio-cultural and economic factors are very influential in the conspicuous consumption. Dev et al. (2018) found materialism to be a powerful predictor of conspicuous consumption in Pakistani markets, as a predictor of status behavior in new markets. Similarly, Sabir et al. (2016) linked status consumption and well-being to the Pakistani society, which presupposes the social importance of conspicuous consumption.

The influence of digital and emotional considerations is highlighted in recent research. Fatima et al. (2025) noted that the strength of the social media use has a strong positive impact on conspicuous consumption in the youth adult, and

Rashid et al. (2023) have highlighted the role of social media influencers in consumption choices. Siddiqui et al. (2025) further determined that conspicuous consumption repurchase intentions in Karachi were determined by repurchase intentions that were driven by emotional factors, such as pleasure, guilt, and arousal.

In more generic emerging market contexts, Jaikumar et al. (2018) found that subjective economic well-being drives conspicuous consumption and Areiza-Padilla and Manzi Puertas (2021) found that global brands drive the consumption of status in developing economies.

Culture is a relevant issue in the formation of conspicuous consumption behavior. The significant cultural dimensions proposed by Geert Hofstede et al. (2010) are: collectivism, masculinity, and uncertainty avoidance which have been largely applied in consumer research.

There are not many studies which can be observed as influencing consumption practices by cultural values. This study by Benli and Ferman (2019) reveals that the conspicuous consumption and compulsive buying behavior is heavily influenced by the cultural dimensions. Jiang et al. (2021) and Park et al. (2023) were able to show how power distance impacts the desire to consume luxury and Yildirim et al. (2016) noted that uncertainty avoidance could impact consumer spending patterns.

Additionally, the aspect of culture orientation at the individual level was also emphasized by Perera et al. (2021) who found out that individual cultural values mediate the relationship between brand associations and conspicuous consumption. The three factors, culture, materialism, and religiosity were also confirmed by Zakaria et al. (2021) to operate in conjunction to encourage status-oriented consumption in the emerging markets..

Most of the above mentioned studies have shortcomings. For example, the existing literature on conspicuous consumption is more or less polarized in the sense that it has been argued that it is either rooted on psychological factors such as personality traits or it has been argued that it is socio-culturally influenced only. Although the personality theories such as the Big Five (Costa and McCrae, 1992; John, 1999) have been widely used to indicate consumer behavior and study of cultural dimensions (Hofstede et al., 2010) in cross-cultural studies, there is a lack of models combining both methods in a simultaneous manner. Most of the literature either addresses individual predictors such as personality (Matz et al., 2016), materialism (Dev et al., 2018), or social media (Fatima et al., 2025) and does not address them as a combination (Kumar et al., 2022). Moreover, although personality traits are fairly proven determinants (Costa and McCrae, 1992; John, 1999), few studies integrate personality traits and cultural dimensions as moderators (Benli and Ferman, 2019).

Even though the aspects of collectivism, masculinity, and uncertainty avoidance as cultural dimensions have been discussed in terms of consumption behavior (Benli and Ferman, 2019; Jiang et al., 2021), they have not been used as a mediating variable. Most of the studies have made culture a direct predictor rather than investigating on the influence culture has on the strength or direction of the relationship between personality traits and conspicuous consumption. This creates a blank in understanding the contingent impacts of culture.

This limits a holistic account of the interplay of internal dispositions and external culture energies to explain conspicuous consumption.Although there were a handful of studies that have been carried out on conspicuous consumption in Pakistan (Dev et al., 2018; Siddiqui et al., 2025; Sabir et al., 2016), they generally investigate the phenomenon in the context of individualized determinants (materialism, emotional motive, or social status). There are no empirical studies conducted that have combined both the personality traits and cultural dimension into a single study and this is particularly in the Pakistani context. This limits the externalizability and situationality of findings available.

Furthermore, the majority of the literature generalizes culture on a national scale (Hofstede et al., 2010) without considering cultural differences on an individual level (Perera et al., 2021).

Further, the influence of culture has not been thoroughly studied. With the collectivist and socially hierarchical context of Pakistan, consumption behavior is not a mere choice of an individual but highly motivated by the social norms and group expectations as well as cultural values. The literature has a propensity to view culture as a straight forward predictor instead of analyzing its interaction with personality attributes and restricting a thorough analysis of consumer behavior. Consequently, there is the absence of integrative models that describe the joint and collective impact of psychological dispositions and cultural orientations on conspicuous consumption. Despite the fact that the issue of digital influences is actively being studied increasingly (Cleveland & Yuan, 2025), the question of how the effects of digital influences interact with personality and cultural values remains unexplored in detail.

Another limitation is with regards to contextual bias. A large part of the available research is conducted in a non-Pakistani or Western environment (Lee et al., 2021; Shukla and Rosendo-Rios, 2021), which limits its use to the Pakistani environment. Although there are studies dedicated to developing countries, in Pakistan there is a shortage of research and it is not necessarily incorporated into a theory (Dev et al., 2018; Siddiqui et al., 2025).

The research proposes a combined framework where the personality characteristic, such as openness to experience, conscientiousness and neuroticism, and cultural dimensions are combined as moderating factors. The synthesis of these perspectives makes the study provide a more holistic account of the conspicuous consumption behavior. This research made a comparison of such cultural dimensions as collectivism, masculinity and uncertainty avoidance at individual level compared to the earlier research where use of cultural indices is made at a national level. This will facilitate the intra-cultural variation being captured and will be able to better describe consumer behavior.

The article is aimed at the Pakistani market, which is a developing economy, and has its socio-cultural and economic peculiarities. By doing so, it bridges the contextual gap in the literature and brings findings closer to the developing economies.

This paper examines the moderating roles of a combination of multiple cultural dimensions that have never been studied in the past in a combined manner. This enables one to learn more about the interaction of different cultural values with personality traits and their effects on conspicuous consumption.

1.4 Research Objectives

The primary objective of the study is to examine how the personality traits influence conspicuous consumption and determine whether cultural values moderate the impact in Pakistan. Specifically, the study will strive to:

- Test the direct effects of the Big Five personality traits (openness, conscientiousness, extraversion, agreeableness and neuroticism) on conspicuous consumption. Status-oriented consumption is a set of individual preferences, motivations, and social signaling behaviors that are created on the basis of personality traits (Herstein et al., 2012; Kolańska-Stronka, 2022).
- Possible research question: Can collectivism moderate the effect of personality traits on consumption behavior? The influence of group norms and social approval on personal expression is more likely to influence conspicuous consumption through personality in collectivist societies like Pakistan that may exaggerate or limit the impact of personality on conspicuous consumption (Sabir, Naeem, and Amin, 2015).
- Determine how power distance affects the manifestation of status-oriented consumption. Consumption may also serve as a way of people with high power distance orientation to establish social hierarchies and signal prestige, and affect the conspicuousness of purchases depending on status (Jiang, Gao, and Shi, 2021).
- The degree of mediation of masculinity on consumption of achievement consumption. Masculine cultural ideologies emphasize success, competitiveness and achievement that may 5. increase the relationship between character

attributes and display of luxury or high-status items (Benli and Ferman, 2019).

- To determine the moderating effect of uncertainty avoidance on brand-conscious consumption patterns. More familiar and trusted brands appeal more to uncertainty avoidance consumers, meaning that the cultural dimension can be a contributor to brand-oriented conspicuous consumption (Perera, Samarakoon, and Wanninayake, 2021).
- The aim and objective are as follows: To develop and empirically test an integrated personality-culture framework in the Pakistani context. A blend of personal and collective aspects of culture on the personality level provides a comprehensive account of the nuances behind the motivation of conspicuous consumption in a diversified emerging market.

1.5. Research significance

The study is important as it discusses both the theoretical and contextual gaps in the literature. Theoretically, it enhances consumer behavior research studies by combining personality traits with dimensions of cultures into one comprehensive model, providing a more comprehensive view of conspicuous consumption. Contextually, it adds to the sparse corpus of research concentrated on Pakistan, which is an emerging market with its rapidly changing consumption patterns that are poorly understood. The work is also significant in terms of the societal dimension because the rise in conspicuous consumption is linked to economic strain, materialism, and decreased happiness. This can be useful in formulating more informed interventions by understanding the underlying drivers. Also, to marketers, the study offers knowledge on the variability of consumer behavior in both mental and cultural levels to better segmentation and targeting measures.

1.6. Rational for research

This study is important since existing literature does not provide sufficient understanding on how personality and culture combine to influence conspicuous consumption especially in emerging economies such as Pakistan. In the absence of this comprehension, theoretical and practical implementations are not complete.

Academically, the research addresses the calls to seek more integrative and contextual research models. Practically, the companies need more information about the consumer drives in order to create culturally-sensitive marketing approaches. Moreover, policy makers must have evidence-based knowledge to tackle the adverse social impacts of over status-based consumption.

Consequently, the proposed research is necessary to close the gap between psychological and cultural interpretations of consumer behavior and offer a more in-depth, contextually based, explanation of conspicuous consumption in Pakistan.

2. LITERATURE REVIEW

2.1. Conspicuous Consumption

Conspicuous consumption refers to the practice of purchasing and displaying luxurious or expensive products to demonstrate wealth, fame or prestige to others. Veblen (1899) was the first to introduce the concept in The Theory of the Leisure Class where he described the process of acquiring status and the conspicuous consumption of expensive goods and services as a way of attaining social status by consumers (Kumar, Bagozzi, Manrai, and Manrai, 2022). Conspicuous consumption involves visible demonstrations of fortune through purchase of conspicuous items that are both visible and costly such as a branded item, a costly car or a costly gadget. This notion has recently become a point of resurgence due to the globalization and social media that has heightened status signaling chances. As an example, Alkheshnam (2025) mentions that the contemporary conspicuous consumption has been noticed to purchase luxury brands or post them on Instagram, where individuals can show off their wealth or status. Some overlap between conspicuous consumption and other related constructs such as materialism and status-seeking (i.e. the need to show a successful self-image) exists. It has been attributed to psychological reasons such as the urge to be special and desire to be socially accepted (Benli and Ferman, 2019). In total, conspicuous

consumption is a mass phenomenon in the contemporary consumer culture, which is embodied in conspicuous displays of affluence in the form of high-status consumption.

Conspicuous consumption in the less developed economies such as Pakistan has acquired another dimension with the rise of income and influence of international brands in the domestic markets. Pakistani economy has evolved extremely rapidly over the past years and therefore there are more individuals in the middle income group who have increased disposable income. Dev et al. (2018) mentioned that the nation is growing fast and that the majority of the population has increased purchasing power and ability to buy Western-style items, such as luxury brands. The Pakistani low-income consumers can now afford high-status goods (e.g. smartphones, branded clothes, imported cars) in a fashion it was not characteristic decades ago. Branded clothes, imported electronic goods and luxurious cars are popular among the urban youth. The global trends of consumers and aesthetics of social media and a tendency to admire the lifestyle of influencers and celebrities also made the youth of Pakistan increasingly affected by this trend (Alkheshnam, 2025). Such international standards can be at odds with the old values of decency and belonging to a community in the collectivist Pakistani society. But, conspicuous consumption is the manner of modernity and status as held by most of the consumers. Using the example, the materialistic orientation and brand recognition of the Pakistani university students were strongly linked to conspicuous buying intentions (Moon, Faheem, and Farooq, 2022).

2.2. Theoretical Foundations

2.2.1. Veblen's Theory

The concept of conspicuous consumption was first introduced by Veblen (1899). Veblen was of the opinion that the new upper classes (the leisure classes) in the capitalist society would spend a lot of money to display their economic power and status. People tend to copy the consumption habits of higher social status people and the more expensive the product, the more attractive it is (Areiza-Padilla et al., 2021). Status is indicated through visible and frequently conspicuous consumption. The positional good model explains why some goods are not demanded based on utility, but as a social indicator. Subsequent theorists (e.g., Bagwell and Bernheim, 1996) have demonstrated how conspicuous consumption can reproduce or perpetuate economic inequality, as poorer individuals can spend themselves to death in an attempt to keep up with more wealthy individuals.

2.2.2. Big Five Personality Traits.

With five general dimensions of personality, the Big Five approach has Openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism, as a means of generalizing human behavioral, and attitudinal variations. Extraversion is a scale of sociability and assertiveness, agreeableness is a scale of altruism and cooperativeness, conscientiousness is a scale of self-discipline and order, openness is a scale of curiosity and creativity, and neuroticism is a scale of emotional instability and anxiety (Huang, 2024). The model finds wide applications in psychology to predict consumer behavior and others. Other characteristics that may affect social status consideration in shopping are extraversion and conscientiousness.

2.2.3. Hofstede's Cultural Dimensions.

According to the Hofstede theory, differences in values and norms among societies are established. These dimensions include Major ones, which are Individualism-Collectivism, Masculinity-Femininity, Power Distance and Uncertainty Avoidance. These dimensions enable the definition of consumer attitudes because they influence what is desirable or acceptable. The social indicators such as conspicuous signs of wealth are often appreciated in high-power-distance cultures. The necessity to satisfy the expectation of the in-group can also be the incentive to consume prestige (Rehman, 2022).

2.3. Big Five Personality Traits and Conspicuous Consumption

Its a characteristic that is creative, curious, and prefers the new. Outgoing individuals are inclined to pursue novel commodities and novel experiences. The relation between openness as well as conspicuous consumption is however not well-evolved. On the one hand, open individuals can value originality over the status and choose eclectic or artisanal items rather than the trending luxury brands. On the other hand, the transparency may also mean increased exposure to foreigner fashions and trends that may translate to increased luxury purchases. Empirical evidence is scant. A recent study in China has found that openness to experience positively predicts online purchase intention, which means that open consumers make more purchases, but not in terms of status motivation in particular (Huang and Yu, 2024). Openness to experience is not a predictor to be generally highlighted in the literature of conspicuous consumption. Thus we tentatively assume that there is a weak positive correlation between openness and conspicuous consumption, driven by the need of open people to find new and quality products.

H1: Openness to experience is positively associated with conspicuous consumption among Pakistani consumers.

This hypothesis finds a reflection of the hypothesis that the more internationalized and innovativeness the Pakistani consumer the more he or she will engage in status consumption as a way of expressing his or her cosmopolitan leanings.

Conscientiousness

suggests that one is self-contained, responsible, and cautious in plans. Very budget conscious consumers are extremely conscientious and do not mind deferring short term pleasure to long term gratification and goals. It would therefore be logical to expect that conscientious individuals will have less money in hasty or status spending. To support this, research on the purchasing behavior indicates that conscientiousness is negatively related to impulsive purchasing behavior and compulsive purchasing behavior. More tellingly, Aquino and Lins (2023) also established a negative correlation between the conscientiousness and compulsive buying. By them, persons very conscientious may be saved the useless wastefulness, and prefer useful to ornamental objects. Money and thrift also are likely to be valued by conscientious consumers in cross-cultural studies and it ought to result in less conspicuous consumption. It may thus be theorized that when conscientiousness increases, a reduction in conspicuous consumption will be linked to an increase in conscientiousness.

H2: Conscientiousness is positively associated with conspicuous consumption among Pakistani consumers.

In Pakistan, where saving and modesty are culturally acceptable to certain groups of people, the conscientious people would be even less prone to show off their wealth through consumption, which further strengthens this negative association.

Neuroticism

It shows an air of insecurity and concern. Neurotic individuals are insecure and have low self esteem. The former alternative is that neurotic consumers might utilize conspicuous consumption to settle insecurities, as a way of receiving approval and assurance through material displays. Indeed, purchasing habits have shown that neuroticism is positively related to compulsive purchase and impulsive purchase. Aquino and Lins (2023) found that neuroticism positively correlated with any kind of impulsive and compulsive buying. Compulsive buying is not identical with conspicuous consumption, yet it demonstrates the tendency towards the material coping styles. By so doing, the neurotic individuals can be lured into flashy purchases during socially or emotionally tense times. However in some cultures (like Pakistan) neuroticism can also be accompanied by a sense of modesty or fear of social rejection, which can inhibit display. The empirical evidence regarding neuroticism and CC is mixed, however, as it is linked to other risky purchases, we

hypothesize that the correlation between neuroticism and CC is positive.

H3: Neuroticism is positively associated with conspicuous consumption among Pakistani consumers.

More anxious or self-conscious Pakistani consumers might resort to status goods (such as fashion or electronics of higher quality) as a means of enhancing their image or self-esteem.

2.4. Cultural Dimensions and Conspicuous Consumption

The combination of the personality traits and the cultural dimensions provides a more insightful understanding of conspicuous consumption. Cultural values can either support or deny the effects of personality traits on consumption behavior. As an example, in collectivist societies, open individuals are more likely to engage in conspicuous consumption due to the social validation needs and in high uncertainty avoidance societies, neurotic ones are more likely to be influenced due to the need to diminish anxiety.

Cleveland and Yuan (2025) argue that social media enhance personality expression and cultural demands, which are the engines of conspicuous consumption, through the digital world. In addition, Goenka and Thomas (2019) note that the moral flexibility of consumption can vary not only depending on individual features but also depending on the cultural norms.

The collectivism describes the society where individuals believe that they rely on their group and individualism is concerned with the individual interests. Collectivism has a complex influence on the conspicuous consumption. Conspicuous consumption can also be used by consumers in some collectivist cultures (e.g. most Asian and Middle Eastern cultures) to raise the status of their in-group or family, and not face loss of face. As an example, research has found that collectivist people are more likely to purchase luxury goods to conform to family and social status norms (Benli and Ferman, 2019). The comparative analysis between Western and Eastern consumer shows that collectivists may also end up spending more on conspicuous status goods; and vice versa would not be expected to do so. Actually, Benli and Ferman (2019) have found out that collectivism was an important predictor of conspicuous consumption among an American (more individualistic) and Turkish (more collectivist) sample. This demonstrates that even a display of wealth in a collectivist setting can be used as group prestige. Conversely, some researchers have hypothesized that proper group norms would prevent individual displays because it would upset harmony. Mixed evidence of cross-cultural therefore exists. The study of luxury branding in Asian countries, as an example, found a positive relationship between the collectivist values and materialism and luxury consumption (Zakaria, Wan-Ismail, and Abdul-Talib, 2021). Group approval is important in a collectivist society like Pakistan and thus, we anticipate that other factors will be neutralized: consumers will conspicuously consume to associate themselves with a perceived group status or show loyalty. The collectivism of Pakistan is only sayable to be more oriented towards the growth of the social motivation of luxury consumption.

H4a: Collectivism significantly moderates the relationship between conscientiousness and conspicuous consumption

H4b: Collectivism significantly moderates the relationship between neuroticism and conspicuous consumption

H4c: Collectivism significantly moderates the relationship between openness to experience and conspicuous consumption

The high-masculinity cultures attach much value to achievement, success and material rewards; they believe in conspicuous displays on wealth to demonstrate individual achievement. Empirical studies support this. As an example, as Benli and Ferman (2019) describe, in masculine societies the success, money, and material possessions are the most prized possessions, and the luxury goods are seen as the valuable means of proving that one is successful. Hofstede was also of the same opinion when he stated that the culture with high masculinity believes in material success instead of modesty. High-scoring of masculinity cultures in

conspicuous consumption is supported by the cross-national comparisons. An example here is that luxury consumption studies have found that demand on prestige branding in more masculine oriented countries (such as Japan or Italy) is higher than in a more feminine society (such as Scandinavia). Taking into consideration that Pakistan is at the middle on masculinity, this means that competitive success and status are key motivators in the context of Pakistan. By doing so, Pakistani consumers will tend to engage in conspicuous buying in an attempt to demonstrate their achievements and dominance within the masculine cultural standard (Benli and Ferman, 2019).

H5a: Masculinity significantly moderates the relationship between conscientiousness and conspicuous consumption

H5b: Masculinity significantly moderates the relationship between neuroticism and conspicuous consumption

H5c: Masculinity significantly moderates the relationship between openness to experience and conspicuous consumption

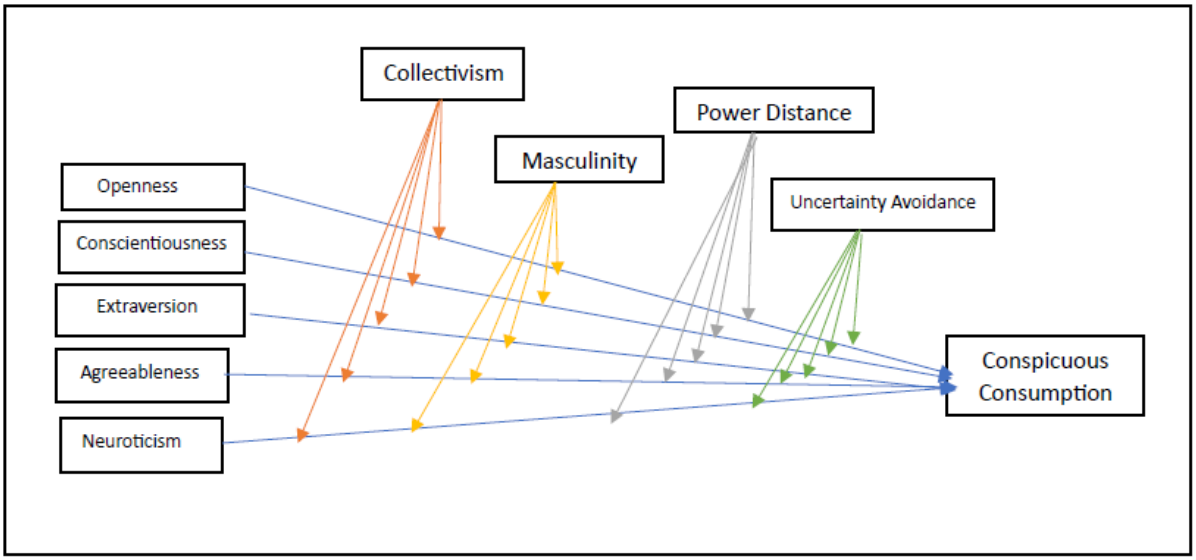
Uncertainty avoidance measures are comfortable with uncertainty and risk. High UAI cultures attach importance to safety, conformity and explicit regulations, whereas cultures with low UAI tend to be flexible. The influence of uncertainty avoidance on conspicuous consumption is quite unclear. One might say that with a high UAI consumers will purchase well-known and established brands, or even luxury brands with a stable image, or will not spend their money on making a risky status statement at all. Certain research indicates that high UA can be related to less impulse buying (Ayoun and Moreo, 2008) and risk avoidance (Yildirim and Barutcu, 2016). This can reduce wanton or boastful consumption. In fact according to the article, Asia Pacific Journal published by Emerald, uncertainty avoidance is negatively correlated with conspicuous consumption; clients in high-UA societies (uncomfortable with uncertainty) may be less inclined to spend their money on conspicuous consumption. On the other hand, low-UA cultures can be more liberal to pursue status goods, Pakistan has moderate to high uncertainty avoidance. We can conclude that this cultural peculiarity would subdue some aspects of conspicuous consumption, and Pakistani consumers would be quite conservative toward excessive consumption. Nevertheless, the interaction with other dimensions such as collectivism and masculinity matter as well.

H6a: Uncertainty avoidance significantly moderates the relationship between conscientiousness and conspicuous consumption

H6b: Uncertainty avoidance significantly moderates the relationship between neuroticism and conspicuous consumption

H6c: Uncertainty avoidance significantly moderates the relationship between openness to experience and conspicuous consumption

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3. RESEARCH METHODOLOGY

3.1 Research Design

In this study, the research design is a quantitative, cross-sectional study to determine the relationship between personality attributes and conspicuous consumption and cultural dimensions as moderator variables. The quantitative research design will be appropriate as it will provide the possibility of measuring such psychological and cultural constructs systematically and testing theoretically-based relationships.

The cross-sectional design will facilitate the acquisition of the personality traits, cultural orientations and consumption habits of the respondents at a given point in time. The approach is particularly suitable to understand how individual difference and cultural values influence the actions of conspicuous consumption within a consumer setting in the contemporary world.

3.2 Population and unit of analysis.

Adult consumers will be the target population, as they can understand and respond to a structured questionnaire alone. The study aims at individuals who are actively involved in the purchasing decision-making process and who possess adequate cognitive skills to be in a position to make judgments based on statements which are related to both personality traits and cultural values and consumption behaviour. Incomplete or inconsistent responses were removed to ensure that the data was of good quality and reliability.

The unit of analysis is the individual consumer as the study will analyse the personal attributes (openness, conscientiousness, extraversion, agreeableness, neuroticism) as well as individual culturally orientations and conspicuous consumption behaviour.

To ensure the contextual diversity, data were collected to help the respondents in major urban centers in Pakistan, including Karachi, Lahore, Islamabad, Multan, Abbottabad, Peshawar, Faisalabad and Quetta. This renders the difference in the socio-economic backgrounds, lifestyles and exposure to the consumption settings more representative.

3.3 Sampling Technique

The method of sampling was a non-probability approach to sampling due to the nature of the research which was a behavioral research and absence of extensive sampling frame. Specifically, purposive (judgmental), snowball, and convenience sampling methods were used together.

The respondents were purposively sampled so as to have respondents that would suit the study requirements particularly those who would provide meaningful information on their

personality and consumption behaviour. Snowball sampling was used to increase the sampled by asking the respondents to forward the survey to their contacts.

In addition, face-to-face data collection also employed convenience sampling in convenient places in the community and the work place. This mixed approach was appropriate in capturing diverse responses and the relevance and data quality of study of psychological and cultural constructs.

3.4 Data Collection Procedure

The data were collected via a structured questionnaire both online and offline to achieve the biggest reach and inclusivity. When conducting online data collection, the questionnaire was given via the social media and messaging apps such as WhatsApp. The respondents were also asked to distribute the survey link, thus creating a snowball effect in sampling. The online data collection was done by administering printed questionnaires in the work places, residential and public places. The respondents were of the colleagues, community members and individuals who were approached in everyday settings.

This mixed approach minimized bias associated with access to digital media and ensured that the respondents who had varying levels of technological access were represented. There were 704 responses original collected. The data screening also had 6 responses that were deleted as a result of missing data or data inconsistency, giving 698 valid responses to be analyzed.

3.5 Measurement Instrument

The measurement instrument was developed on the previous scales which were established and tested in the previous studies to be reliable and valid. The items are made to fit the research scenario and consistency of concepts.Constructs and sources are as follows:

Variable Name	Type
Openness to experience	John & Rao (2020)
Conscientiousness	John & Rao (2020)
Extroversion	John & Rao (2020)
Agreeableness	John & Rao (2020)
Neuroticism	John & Rao (2020)
Collectivism	Kucharska & Wildowicz-Giegiel, (2017)
Masculinity	Kucharska & Wildowicz-Giegiel, (2017)
Power distance	Kucharska & Wildowicz-Giegiel, (2017)
Uncertainty avoidance	Kucharska & Wildowicz-Giegiel, (2017)
Conspicuous consumption	Wang and Griskevicius (2013)

All items were measured using the five-point Likert scale which is strongly disagree (1), strongly agree (5). Data were filtered prior to analysis to ensure that it was complete, consistent, and that it can be furthered to statistical procedures.

3.6 Analytical Technique

The data is analyzed by the Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM is particularly suitable in predictive research and in analyzing complex models that have multiple latent constructs and relationships.

Path coefficients were also tested using the structural model to indicate the strength of relationships between variables and their direction. The significance of these relationships was assessed by using a bootstrapping process that provides strong estimations to test the hypothesis. This resolution coincides with the current suggestions of PLS-SEM analysis and is prevalent in the consumer behavior research.

3.7 Ethical Considerations

The research adhered to all the ethical principles. The respondents were volunteers in the study and the academic purpose of the research was told to the respondents prior to data collection.

Confidentiality and anonymity was ensured and no personally identifiable information collected. It was also informed to the subjects that they were free to withdraw out of the study without any penalty.

These were conducted so as to encourage ethical compliance and encourage truthful and unbiased answers.

4. RESULTS

4.1 Demographic Profile of the Respondents

Demographics		Frequency	Mean	St. Deviation
Gender	Male	229	1.67	0.47
	Female	469		
Age	18 to 25	145	2.43	1.034
	26 to 34	238		
	35 to 44	195		
	45 to 55	109		
	55 onwards	11		
Occupation	Unemployed	28	4.41	1.697
	Student	72		
	Homemaker	145		
	Business Owner	73		
	Private Sector Employee	208		
	Government Sector Employee	63		
	Freelance/Consultant	109		
Qualification	Less than Matric	4	4.43	0.722
	Matric / O-level	7		
	Intermediate / A-level	21		
	Bachelors	338		
	Masters	314		
	M.Phil	6		
	Ph.D	8		
Marital Status	Single	217	2.17	1.047
	Married	217		
	Married with Kids	228		
	Divorced	11		
	Widow	15		
	Divorced/Widow with Kids	10		
Income Range	30,000 to 50,000	69	4.43	1.673
	50,001 to 80,000	59		
	80,001 to 100,000	59		
	100,001 to 150,000	69		
	150,001 to 200,000	202		
	200,000 and above	240		

The sample is relatively equalized with a slight imbalance towards females of 469 women and 229 men. The majority of the participants are of the category of young and middle aged, between the age of 26-44 years, which represents majority economically active group. In terms of occupation the largest percentage is the occupation of the private sector followed by the homemakers and then the freelancers/consultants and the unemployed. The sample is highly educated with majority of the respondents being bachelors degree holders and a high percentage of respondents having master degree or higher meaning that the sample is highly educated. Marital status-wise, most of them are married with a high number having children and a high number of married ones are without children with a small number of divorced and widowed. Income distribution is fairly even with high representation in the middle- and higher-income groups namely, PKR 150,001200,000 and PKR 200,000 and above. Overall, the demographic features show a mature and well-educated sample that is stable in terms of finances, and it is suitable in the case of studying fine changes in consumer behavior.

4.2 Reliability and Validity Analysis

The analysis of reliability and validity will be conducted as follows: 4.2 Reliability and Validity Analysis.

The results of validity analysis indicated that not all the variables were significant to differentiate groups. In particular, extraversion and agreeableness personality traits and the cultural dimension of power distance had statistically insignificant discriminant loadings and were not included in the final model. These variables were to be dropped to enhance the overall power and transparency of the analysis because the existence of insignificant predictors can cause noise, reduce the accuracy of the models, and blur the effects of the other variables that have a stronger predictive power. The resulting model can have a higher discriminative power and provide a more reliable explanation of the key determinants of conspicuous consumption by eliminating these non-contributing factors

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4.1.2 Descriptive Statistics

Variables		Questions	Descriptive Statistics		Confirmatory Factor Analysis		
			Mean	Std. Deviation	Outer Loadings	T Statistics (|O/STDEV|)	P Values
Conspicuous Consumption	1	It says something to people around me when I buy a high-priced brand	2.72	1.091	0.89	67.71	0.00
	2	I buy some products because I want to show others that I am wealthy	2.56	1.146	0.89	89.38	0.00
	3	Others wish they could match my eyes for beauty and taste	2.75	1.161	0.93	108.37	0.00
	4	By choosing a product having an exotic look and design, I show my friends that I am different	2.68	1.135	0.86	50.89	0.00
	5	I choose products or brands to create my own style that everybody admires	2.62	1.054	0.34	7.36	0.00
Conscientiousness	1	I think I am competent.	2.81	1.085	0.97	281.14	0.00
	2	I am sure I can handle my duties.	2.70	1.098	0.97	294.06	0.00
Neuroticism	1	I am always anxious.	2.71	1.104	0.87	68.20	0.00
	2	I have a feeling of inferiority or compulsion.	2.29	1.139	0.90	102.19	0.00
	3	I am sensitive to small slights.	2.31	1.115	0.92	102.52	0.00
Openness to Experience	1	I am always thinking of something new	2.65	1.076	0.91	103.15	0.00
	2	I enjoy cultural life and leisure.	2.81	1.079	0.90	80.26	0.00
	3	I like new experiences.	2.88	1.080	0.90	78.90	0.00
Collectivism	1	Individuals should sacrifice self-interest for the group to which they belong	3.33	1.195	0.82	42.51	0.00
	2	Individuals should stick with the group even through difficulties	3.06	1.316	0.88	65.26	0.00
	3	Group success is more important than individual success	3.30	1.279	0.88	68.98	0.00
	4	Group loyalty should be encouraged even if individual goals suffer.	3.10	1.282	0.82	44.33	0.00
Masculinity	1	It is more important for men to have a professional career than it is for women.	3.79	1.062	0.85	50.41	0.00
	2	Men usually solve problems with logical analysis; women usually solve problems with intuition.	3.90	1.035	0.88	64.82	0.00
	3	Solving difficult problems usually requires an active, forcible approach, which is typical of men	3.84	1.081	0.88	58.85	0.00
	4	There are some jobs a man can always do better than a woman.	3.79	1.023	0.89	69.72	0.00
Uncertainty Avoidance	1	It is important to have instructions spelled out in detail so that I always know what I'm expected to do.	3.21	1.157	0.86	12.04	0.00
	2	It is important to closely follow instructions and procedures.	3.32	1.381	0.71	6.11	0.00
	3	Rules/regulations are important because they inform me of what is expected of me.	2.98	1.246	0.88	13.86	0.00
	4	Standardized work procedures are helpful.	3.27	1.308	0.65	5.46	0.00

Table 4: Reliability and Convergent Validty

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Collectivism	0.87	0.877	0.911	0.72
Conscientiousness	0.942	0.944	0.972	0.945
Masculinity	0.899	0.911	0.929	0.766
Neuroticism	0.879	0.879	0.925	0.805
Uncertainity Avoidance	0.786	0.863	0.858	0.605
Conspicuous consumption	0.85	0.915	0.9	0.66
Openness to Experience	0.892	0.893	0.933	0.822

All constructs have high reliability and convergent validity levels in the measurement model. Internal consistency reliability is justified because the Cronbachs Alpha values are in the range of 0.786 to 0.942 and all the values are greater than the recommended value of 0.70 which is a good to excellent reliability. Similarly, the composite reliability (CR) scores (0.858-0.972) are higher than the needed minimum of 0.70 and also represent the strength of the reliability scores (Sarstedt, Hair, Pick, Liengaard, Radomir and Ringle, 2022). Advances in partial least squares structural equation modelling application in marketing research over the past 10 years. The determination of convergent validity is done based on the Average Variance Extracted (AVE) whereby its entire values of constructs are reported as between 0.605 and 0.945 which is higher than the recommended value of 0.50. This means that more than fifty percent of the variance of the respective indicators is contained in all constructs (Fornell and Larcker, 1981). Overall, these results guarantee the reliability and validity of the measurement model, which is suitable to continue to be analysed structurally.

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4.3 Discriminant Validity

Table 5 Heterotrait Monotrait Ratio

HTMT Ratio							
	Collectivism	Conscientiousness	Masculinity	Neuroticism	Uncertainity Avoidance	conspicuous consumption	openness to experience
Collectivism							
Conscientiousness	0.309						
Masculinity	0.343	0.545					
Neuroticism	0.381	0.737	0.483				
Uncertainity Avoidance	0.59	0.049	0.112	0.179			
Conspicuous consumption	0.482	0.748	0.5	1.027	0.169		
Openness to Experience	0.424	0.762	0.737	0.896	0.058	0.912	

Table 6 Fornell-Larcker Criterion

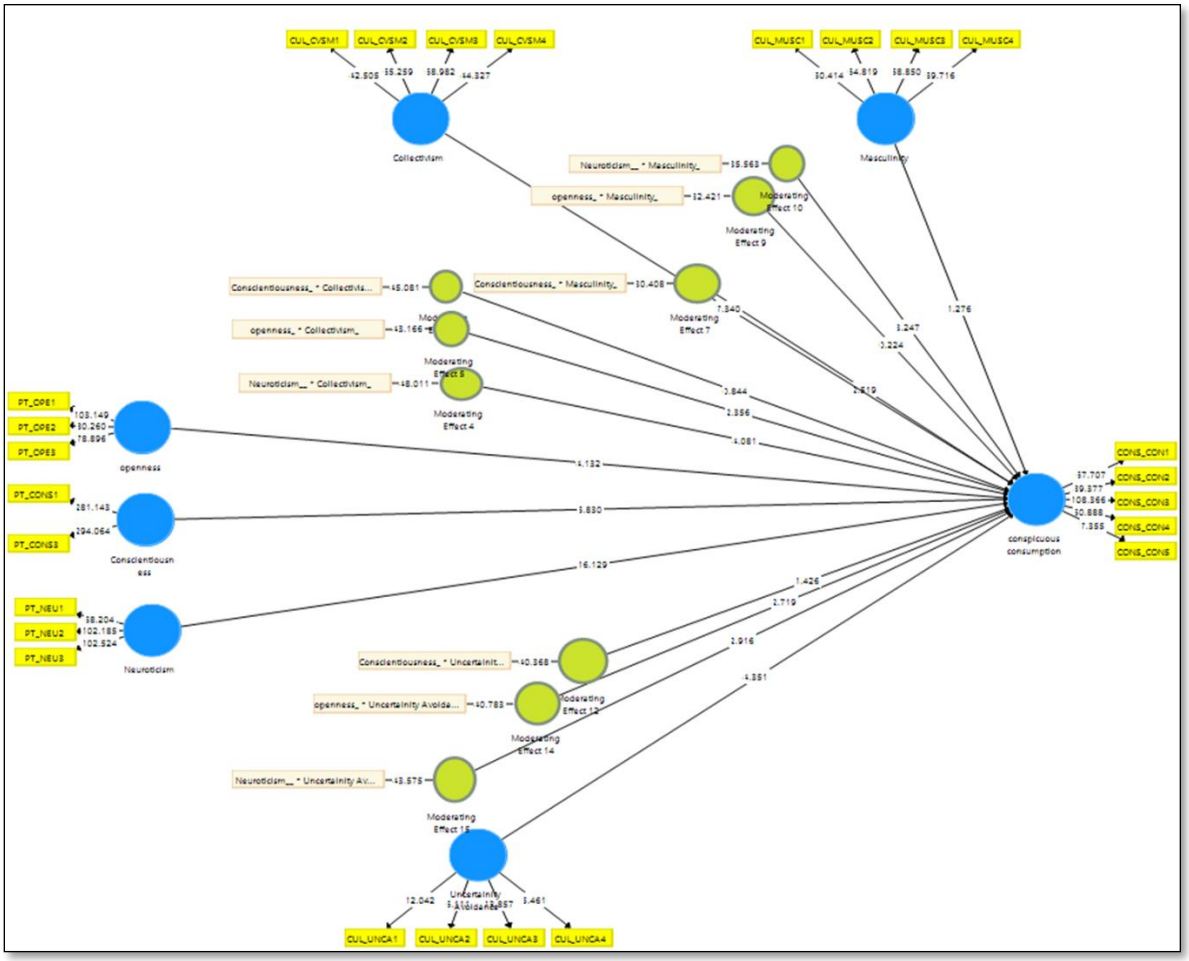
Table 2: Fornell-Larcker Criterion							
	Collectivism	Conscientiousness	Masculinity	Neuroticism	Uncertainity Avoidance	conspicuous consumption	openness
Collectivism	0.849						
Conscientiousness	0.283	0.972					
Masculinity	0.307	0.505	0.875				
Neuroticism	0.338	0.672	0.435	0.897			
Uncertainity Avoidance	0.495	-0.047	0.095	-0.15	0.778		
Conspicuous consumption	0.423	0.697	0.473	0.906	-0.136	0.813	
Openness to Experience	0.377	0.699	0.661	0.794	-0.05	0.81	0.906

Discriminant validity is the degree to which a construct can be indicated to be different in the model of other constructs; that is, the construct is measuring something that other variables are not measuring. A test of discriminant validity in structural equation modeling will give the confidence that no more than a single latent construct is measuring the same thing and that the constructs are not too overlapping. The HTMT (HeterotraitMonotrait) ratio was also viewed as a measure of discriminant validity in this study as well as the FornellLarcker criterion which together provide a complete picture of the problem.

The results indicate a problematic but overall satisfactory discriminant validity. The most significant part of the inter-construct correlations according to the HTMT ratio falls within the recommended range of 0.85 to 0.90 and this shows that the constructs are empirically different among themselves (Hair et al., 2021). However, a few of the values of HTMT exceed this value, implying that there may be overlap among some of the constructs, which may imply that some respondents may find some constructs conceptually related. This implies that though the majority of constructs possess an acceptable discriminant validity, there are interrelations that should be examined and possibly, improve measurement items.

In addition, the FornellLarcker criterion supports the discriminant validity in the sense that the square root of the Average Variance Extracted (AVE) of each construct is usually big as compared to the correlation of each construct with the rest. It implies that the constructs are more varied with the indicators of the construct rather than others in the model (Fornell and Larcker, 1981). However, some of the inter-construct correlations are relatively high and are near the diagonal AVE values, which reflect the potential absence of differentiation among specific constructs.

4.3 Structural Equational Model



4.3.1 Hypotheses Assessment Summary

The hypotheses were investigated by path coefficient estimation, t-statistic and p-values. The findings suggest that openness to experience positively and significantly influences conspicuous consumption (= 0.159, p < 0.001), and so the hypothesis is accepted. The positive but significant relationship observed between conscientiousness and conspicuous consumption (= 0.156, p = 0.001) was opposite to the hypothesized negative one, thus, H2 was not supported. The positive and significant impact of neuroticism on conspicuous consumption (0.582, p < 0.001) supports H3.

Table 7 : Hyptheses Assessment Sumary

PATH COEFFICIENT						
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Result
openness_ -> conspicuous consumption_	0.159	0.164	0.039	4.132	0	H1-Accepted
Conscientiousness_ -> conspicuous consumption_	0.156	0.157	0.027	5.83	0	H2 -Rejected
Neuroticism__ -> conspicuous consumption_	0.582	0.579	0.036	16.129	0	H3-Accepted
conscientiousness x Uncertainty avoidance	0.033	0.033	0.023	1.426	0.155	H6a-Rejected
Neuroticism x Uncertainty Avoidance	0.098	0.096	0.033	2.916	0.004	H6b-Accepted
Openness to experience x Uncertainty Avoidance	-0.084	-0.083	0.031	2.719	0.007	H6c-Accepted
conscientiousness x Collectivism	-0.028	-0.027	0.034	0.844	0.399	H4a -Rejected
Neuroticism x Collectivism	0.165	0.167	0.04	4.081	0	H4b- Accepted
Openness to experience x Collectivism	-0.102	-0.104	0.043	2.356	0.019	H4c- Accepted
conscientiousness x Masculinity	0.067	0.065	0.027	2.519	0.012	H5a- Accepted
Neuroticism x Masculinity	0.007	0.005	0.032	0.224	0.823	H5b - Rejected
Openness to experience x Masculinity	-0.129	-0.128	0.04	3.247	0.001	H5c- Accepted

As to the moderator impacts of collectivism, the two variables conscientiousness and collectivism did notshow a significant interaction (= -0.028, p = 0.399), thus rejecting H4a. Nevertheless, the variation of neuroticism and conspicuous consumption (0.165, p < 0.001) and openness and conspicuous consumption (0.102, p = 0.019) bears a significant moderation of collectivism, which supports H4b and H4c.

In case of masculinity, the moderating influence on the relationship amid conscientiousness and conspicuous consumption is significant (= 0.067, = 0.012), which confirms H5a. Conversely, there is no significant moderating role of masculinity on the relationship between neuroticism and conspicuous consumption (=0.007, p = 0.823), thus rejecting H5b. Masculinity and openness are both important in the interaction (= -0.129, p = 0.001), which s in favour of H5c.

Lastly, uncertainty avoidance fails to moderate the relationship between conscientiousness and conspicuous consumption (= 0.033, p = 0.155), so H6a will not be supported. Nevertheless, it also has a considerable moderating effect on the association between neuroticism and conspicuous consumption (-0.084, p = 0.007). openness and conspicuous consumption (β = 0.098, p = 0.004), supporting H6b and H6c.

5. DISCUSSION

This study aims to examine the role of personality traits in conspicuous consumption and the moderating role of cultural dimensions in Pakistani market. The findings are both confirming and non-confirming the existing literature and provide interesting theoretical and contextual implications.

5.1. Direct Effects of Personality Traits.

The results show openness to experience positively affects conspicuous consumption (H1). This finding is in line with recent research which shows that open individuals are more exposed to global and new consumption trends (Huang and Yu, 2024). Similarly, Cleveland and Yuan (2025) state that online exposure enhances novelty seeking that can be translated into status-seeking consumption. In the context of Pakistan, this is likely to be improved by increasing globalisation and social media exposure as conspicuous consumption is a status symbol among consumers. This finding is however in contrast to previous theoretical assumptions, which argue that openness might prefer uniqueness to the typical luxury status signalling and therefore, in emerging markets, openness might be more related to aspirational consumption than pure uniqueness.

In contrast, conscientiousness is positively and significantly related to conspicuous consumption

which rejects H2. This finding is contrary to previous studies such as Aquino and Lins (2023) that showed conscientiousness to be negatively related to impulsive and compulsive buying behavior. Conscientious people are typically seen as responsible, frugal and not inclined towards status consumption. The current result however, suggests a shift in context. In Pakistan, conscientious people can use conspicuous consumption as a symbol of success, success and social mobility, which is in line with the findings of Zakaria et al. (2021), who point out the role of cultural values in status consumption. So conscientiousness due to increased consumption might not result in a decline of consumption but rather in a switch to socially important and status-enhancing items.

The findings of neuroticism confirm H3, as neuroticism is positively related to conspicuous consumption. This is in line with Aquino and Lins (2023) who found that neurotic consumers engage more in compulsive and emotion-driven consumption. Similarly, recent research by Siddiqui et al. (2025) demonstrates that emotional motivations such as anxiety and insecurity play a role in consumption. Neurotic people can use conspicuous consumption to cope with low self esteem to gain social acceptance. This confirms the psychological perspective that possessions can be used symbolically as coping mechanisms to deal with insecurities, particularly in a competitive society like Pakistan.

5.2. Moderating impact of cultural dimensions

The moderating analysis provides more detailed insights into the effect of culture in the expression of personality traits in consumption.

Collectivism: This study shows that collectivism does not play a significant moderating role on the association of conscientiousness and conspicuous consumption (H4a not supported). This suggests that conscientiousness trait of individuals does not vary much when it comes to group influence. This finding is contrary to Benli and Ferman (2019) who found collectivism to interact with consumption patterns with social expectations. The non-significant result suggests that individuality might be more significant than the group in this context.

However, collectivism has a significant moderating effect on the relationships between neuroticism (H4b) and openness (H4c). The positive moderating effect of the two neuroticism is in line with the findings of Zakaria et al. (2021), who found that social comparison and seeking social approval is worsened by collectivism. In such cases, neurotic individuals might be more pressured to maintain interpersonal relations, and thus engage in more conspicuous consumption.

Surprisingly, collectivism negatively moderates the openness-consumption interaction. It shows that despite the general tendency of people with high openness to pursue novel, expressive, and unique consumption behavior, collectivist values undermine this tendency. In collectivist societies, the collective values of social norms, group harmony and conformity are valued more than individuality. Consequently, open people can suppress their desire towards unconventional or conspicuous consumption to conform to group norms. This observation underscores the restrictive nature of collectivism in restricting the exercise of individuality in consumption and, thus, diminishes the quality of the openness consumption relationship. (Shukla and Rosendo-Rios, 2021).

Masculinity: it is vital in moderating the relation of conscientiousness and conspicuous consumption (H5a supported), which is also in line with Benli and Ferman (2019) who state that it is valued in masculine cultures. Conscientious individuals may, perhaps in these cultures, focus on their formality towards the outward signs of achievement (e.g., conspicuous consumption).

However, masculinity does not exhibit a significant moderating effect on the relationship involving neuroticism (H5b not supported), suggesting that neurotic tendencies in consumption are relatively independent of cultural norms emphasizing achievement, competition, and success. This finding contrasts with cross-cultural studies which report that masculinity is positively associated with status and luxury consumption (e.g., Benli & Ferman, 2019;

Zakaria et al., 2021), but is consistent with research indicating that emotionally driven consumption behaviors, such as those linked to neuroticism, operate independently of cultural competitiveness and are more strongly rooted in psychological factors (Aquino & Lins, 2023; Siddiqui et al., 2025).

The negative interaction of masculinity and openness (H5c accepted) suggests that masculine ideals can standardise consumption behaviour that is less likely to encourage the open-minded individuals to try new things. This finding is consistent with the finding that masculine cultures prefer to accept status symbols of wealth rather than individual or innovative consumption.

Uncertainty Avoidance: The insignificant moderation of uncertainty avoidance between conspicuous consumption and conscientiousness (H6a is not supported) suggests that risk aversion does not play a substantial role in disciplined individuals' consumption. This is partially consistent with the proposition of Yildirim et al. (2016) that uncertainty avoidance has a greater impact on consumption based on risk than personality.

Uncertainty avoidance plays a much more negative and significant, but moderating role in the relationship between openness to experience and conspicuous consumption, indicating that high uncertainty avoidance undermines the orientation of open-minded people towards novel and status consumption driven by the desire to remain consistent and minimize risks. This result is aligned with earlier studies that postulate that uncertainty avoidance lessens risk-taking and symbolic consumption habits, such as luxury and conspicuous consumption (Yildirim et al., 2016; Perera et al., 2021).

On the other hand, positive moderation between openness to experience and conspicuous consumption suggests that high openness to experience people can change their consumption patterns to well known and high status brands that provide familiarity and trustworthiness. Even though open people are generally open to new things and exploration, the uncertainty factor makes them consider balancing exploration with risk aversion, hence, favoring familiar luxury brands. This observation is aligned with that of Perera et al. (2021) who indicated that consumers would use familiar brands as a risk-reduction strategy in high-uncertainty situations, which would lead to increased perceived risk reduction and confidence in their decisions.

6. CONCLUSION

This paper set out to explore how personality factors influence conspicuous consumption and whether cultural dimension moderates this relationship in the Pakistani context. The paper provides strong evidence on the fact that conspicuous consumption is a multifactorial phenomenon, which depends on the personality and culture of the individual.

We find that open to experience and neuroticism have a positive and significant effect on conspicuous consumption, highlighting the effects of global experience, curiosity, and emotional uncertainty on status-driven consumption. Surprisingly, conscientiousness plays a positive role, too, and it can be concluded that in the Pakistani society, self-disciplined, goal-oriented people can apply conspicuous consumption to show their success and the degree of their achievement, instead of preventing unnecessary purchases.

In addition, the moderating effects emphasize how cultural variables, i.e., collectivism, masculinity and uncertainty avoidance, can moderate these effects. The cultural factors not only influence the consumption, but also influence the expression of personality traits in consumption patterns, so there is a necessity of studying the contexts of emerging markets.

6.1 Theoretical Implications

This study contributes to the body of knowledge in several aspects:

- Firstly, it adds to theory by suggesting a coherent model that unites the personality traits and cultural aspects, thus breaking the fragmented character of the current research that has been inclined to concentrate either on personality or culture.
- Second, it provides a test to traditional knowledge, particularly conscientiousness, in the sense that personality factors may have varied roles in collectivist (eastern) cultures, and therefore questions the applicability of existing theories of consumer behaviour.
- Third, it contributes to the field of cross-cultural studies by showing the moderating role of culture, but not its direct effects. This strengthens the knowledge on how each cultural dimension and individual personality interrelates.
- Lastly, the study also adds to the existing body of literature on emerging markets by offering a cultural understanding of the less-explored yet emerging consumer market in Pakistan.

6.2 Practical Implications

The results give valuable information to marketers and companies that are working in the emerging markets. The companies ought to pursue personality-based segmentation approaches by appealing to high openness consumers by launching innovative and trendy products, and aligning products to conscientious consumers as icons of success and fulfillment. It is possible that emotional branding may be especially effective in cases of higher neuroticism of individuals when the marketing messages are based on reassurance, confidence and social acceptance. Simultaneously, cultural alignment is also required; in a collectivist environment, the emphasis of marketing strategies must be on the family image, social acceptance, and belonging to a group. In areas that are masculine in nature, the brands should emphasize on status, competitiveness and symbolism of success. Moreover, to the consumers that have high uncertainty avoidance, the companies must focus on brand trust, quality assurance and on the reduction of the perceived risk cues. In sum, companies should not continue relying on generic marketing strategies, but resort to cultures and psychologically informed approaches to market their products to the target market.

6.3 Implications for Policymakers

The paper also points out some significant implications on policymakers. The growing tendency towards conspicuous consumption may impose a huge economic strain on people, especially on the middle-income groups who are struggling to attain social status, which may lead to over-spending and less wellbeing. To deal with this, the policymakers can facilitate financial literacy schemes that would foster responsible and informed consumption habits. Moreover, social education will be instrumental in redefining societal values as it will help to change the emphasis on materialism to more sustainable and value-oriented consumption trends. The regulation should also be conducted, especially regarding the regulation of misleading advertising and too much promotion of luxurious lifestyle, especially on the digital platform, which might cause a further increase in social comparison and unrealistic expectations. In addition, the policymakers ought to promote and implement ethical marketing approaches by the corporate world, so that the psychological weaknesses of consumers and the forces of culture are not taken advantage of.

6.4 Limitations & Future Research

Though it has its contributions, this study has a number of limitations that must be recognized. The cross-sectional research design also prevents the possibility of making causal inferences whereas the use of non-probability sampling limits the generalizability of the results. Also, the analysis is limited to specific personality attributes and dimensions of culture, which might not be as comprehensive as the study might claim to be in describing consumer behavior. There is also the risk of response bias due to the use of self-reported data. Moreover, the fact that some potentially important variables like power distance,

extraversion, and agreeableness are not considered can lead to making the proposed model less comprehensive.

These limitations can be overcome in future studies to further elaborate on these findings. Researchers ought to contemplate using longitudinal research designs to have a more insight into the dynamics of consumption behaviors with time. The other personality traits that can be explored further to offer a more refined view are narcissism, materialism, and vanity. The role of digital and social media should be further researched as its role in consumer decision-making increases. Comparative studies of different societies would also aid the findings to be validated in a cross-cultural setting. Finally, the integration of mixed-method techniques may provide more profound and in-depth information on consumer behavior through a blend of quantitative and qualitative views.

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