Appendix A. Effects of demographic variables on study constructs

We tested effects of demographic variables on study constructs by regressing each construct in the model on each demographic variable in our structural equation model. There was a significant main effect of gender on intention (β = .161, p < .001) and self-control (β = .073, p = .027). However, the main effect of gender on habit (β =.007, p = .427), saving behaviour (β = .015, p = .345) and buying impulsiveness (β = -.052, p = .075) were not significant. There was also a significant main effect of age on self-control (β = .186, p < .001) and habit (β = -.166, p < .001). The main effects of age on saving behaviour (β = -.082, p = .241), intention (β = -.048, p = .157) and buying impulsiveness (β = .068, p = .065) were not significant. The main effects of income on habit (β = .159, p < .001.), intention (β = .067, p = .036) and saving behaviour (β = -.090, p = .011) were significant. However, the main effects of income on buying impulsiveness (β = -.043, p = .224) and self-control (β = .034, p = .304) were not significant. Effect sizes were relatively modest, with the exception of the effect of age on self-control and habit – suggesting older participants had higher self-control and were more likely to report habits – and income on habit, relative to the direct effects for the hypothesized model. We therefore retained demographic variables in the structural equation model to control for any potential confounds.