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Determinants of Electric Vehicle Adoption: Mediating Role of Consumer Attitude and Moderating Role of Innovativeness

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Abstract
This study explores the determinants to consumer uptake of electric vehicles (EVs) in urban developing economies, like Pakistan. It dwells on the antecedents of consumer attitude towards electric vehicles (EVs)- purchase price, charging infrastructure and government incentives and subsidies- and the relationship it has on EV adoption. In addition, it considers the mediating role of consumer attitude and moderating role of consumer innovativeness between the last two and adoption of EVs. We analysed the data using Partial Least Squares Structural Equation Modelling (PLS-SEM) using a quantitative, survey-based methodology and a sample of 300 respondents in the Pakistani cities. The results show that the three predictors play a significant role in consumer attitude which in turn solely mediates the effect on the adoption. Consumer innovativeness has a profound influence in moderating the attitude-adoption relationship and more so among highly innovative people. The study provides useful information to policymakers and the stakeholders in the automotive industry in the resource-deprived, price-sensitive developed markets.

Keywords: Electric Vehicles, Consumer Attitude, Government Incentives, Charging Infrastructure, Consumer Innovativeness, Developing Economy.

Introduction
Electric vehicles (EVs) are becoming one of the major components of urban mobility sustainability in a world that is moving towards a sustainable transport. As the governments all over the world put increased focus on decarbonisation initiatives, the EV adoption is an important indicator of the road towards sustainability. International Energy Agency (IEA, 2024) states that over 14 million electric vehicles (EVs) were sold in the world in 2023, yet EV penetration is limited to a few rich countries. Although the

developing countries accommodate most of the urban people in the world, they are far behind especially because of structural, financial, and infrastructural constraints. Research and policy challenge: The factors that encourage or discourage EV adoption in these environments are the main determinants to explore.

An example is that of Pakistan. Pakistan is among the urbanising countries in South Asia and has the worst air pollution issues in its capital cities of Lahore, Karachi, and Islamabad whereby transportation emissions contribute to a substantial level of particulate emissions. Although the government has shown interest by ambition to convert major portion of its transport sector into electricity in its National Electric Vehicle Policy (NEVP), consumers are yet to adopt it. Here, it will be essential to grasp the key variables that impact the adoption of electric vehicles (EVs) among the urban population in Pakistan and use it to drive policy and practice. Most of the current literature has focused on the consumers of the developed markets leaving a gap in the understanding of how consumers in emerging markets are price sensitive, infrastructural and policy environment and consequently, how consumers perceive EV and purchase behaviour (Krishnan & Sreekumar, 2023). Moreover, individual factors - including innovativeness of consumers - have not been well studied as moderating or boundary variables to attitude-behaviour relationship in the developing economies. The gap in the current study is that it unites rational economic factors (purchase cost) and infrastructural (charging availability) and institutional factors (government incentives) in a holistic model, which is mediated by consumer attitude and moderated by consumer innovativeness.

Scope of the Study

The article being discussed is confined to Pakistani markets and quantitative cross-sectional research design is used. The variables of interest are founded on the famous theories of consumer behaviour and adoption of technology. The model is applicable to the similar developing countries.

Research Objectives

- To understand how the price of EV at purchase, charging network and government subsidies affect consumer attitude towards EVs.
- To evaluate the effect of consumer attitude on EV adoption i.e. mediation effects of consumer attitude on relationship between the identified predictors and EV adoption.
- To determine the moderating role of consumer innovativeness in consumer attitude adoption relationship.
- To provide policy and managerial recommendations to EV adoption in developing countries.

Research Questions

- How price, infrastructure and subsidies affect the consumer attitude towards EVs in Pakistani cities?
- What is the impact of consumer attitude that mediates these factors and EV adoption?
- How much does consumer innovativeness mediate consumer attitude on adoption of EV?

Literature Review

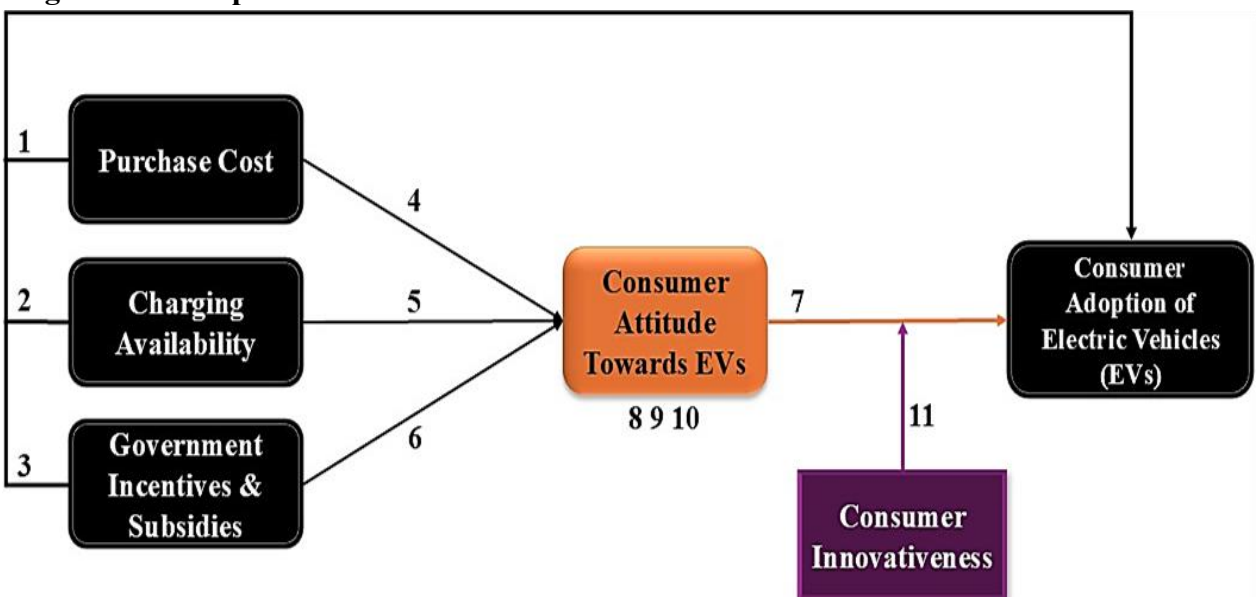
Consumers are complex in uptake of EV, and it can be explained by the economic, infrastructural, psychological, and institutional determinants. The Technology Acceptance Model (TAM) and Diffusion of Innovations (DOI) theories have been used to guide technology adoption studies in that the usefulness of technology and individual innovativeness are the determinants of technology diffusion. Within the framework of EV, scholars have used the insights to reflect on cost-benefit aspects unique to the EV sector and infrastructure as well as the policy space (Ajanovic et al., 2021). The most widespread deterrent of EV sales is indicated by evidence all over the world. In the emerging markets, where the purchase price of EVs is high relative to that of conventional combustion internal vehicles, the greater psychological barrier of such higher costs results in the negatively oriented attitude of consumers (Krishnan & Sreekumar, 2023). Charging infrastructure is another important aspect that affects consumer attitude, absence of public charging infrastructure is associated with range anxiety and adversely affects consumer attitudes towards owning an EV (Zatsarnaja et al., 2025). The government offers subsidies and incentives as a valuable institutional factor to overcome the barrier of costs and institutionalise the support of EV uptake, which

subsequently help to generate favourable consumer attitude (Schulthoff et al., 2025)
The consumer attitude (the net positive or negative attitude to EVs) plays a key role as a mediating variable that lies between the external factors and adoption behaviour (Schiaroli & Fraccascia, 2026). The consumer innovativeness, which is a tendency to introduce modern technologies into the social system earlier than most of the population, as a moderating characteristic that reinforces the attitude-behaviour relation, with high-tech goods has been acknowledged (Jeong & Choi, 2022)

Hypotheses Development

- ⇒ **H1:** There is a positive significant difference in the price of EV and its influence on consumer attitude towards EVs.
- ⇒ **H2:** Consumer attitude towards EVs is positively affected by the availability of chargers.
- ⇒ **H3:** The role of incentives and subsidies is important and positively affects consumer attitude to EVs.
- ⇒ **H5:** The consumer attitude towards EVs has a positive and significant impact on the consumer adoption of EVs.
- ⇒ **H5:** Purchase cost significantly positively affects the consumer adoption of EVs.
- ⇒ **H6:** There is a strong positive direct impact of access to charging infrastructure on EVs consumer adoption.
- ⇒ **H7:** Government incentives and subsidies have a significant direct positive correlation with consumer adoption of EV.
- ⇒ **H8:** The consumer attitude mediates the relationship between the price of purchases and consumer adoption of EVs.
- ⇒ **H9:** The mediating effect of consumer attitude on the relationship between charging availability and consumer adoption of EV is H7.
- ⇒ **H10:** Government incentives mediate with consumer attitude to EVs.
- ⇒ **H11:** Consumer innovativeness mediates the positive impact of consumer attitude on consumer adoption of EVs.

Figure 1. Conceptual Framework



Methodology

A cross-sectional survey design, based on the general approach of the study of consumer behaviour and EV adoption, is used in our research. We conducted a survey of 300 Pakistani respondents (Pakistan major

cities) using a questionnaire, purposive sampling was used to sample respondents who own or are planning to own a motorised vehicle. The constructs were measured based on the items adapted to the previous studies and the respondents were requested to show their agreement with the question with the five-point Likert scale (1=Strongly Disagree, 5=Strongly Agree). They are Purchase Cost (PC), Charging Availability (CA), Government Incentives and Subsidies (GIS), Consumer Attitude Towards EVs (CAT), Consumer Adoption of EVs (CAE) and Consumer Innovativeness (CI).

Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4 software were used to analyse the data, which is best suited to theory-building and exploratory research that collaborates with complex models and non-normal data (Hair et al., 2021). The measurement model was evaluated based on standard measures: the reliability and the Average Variance Extracted (AVE) assessed it, the Heterotrait-Monotrait (HTMT) ratio evaluated the discriminant validity (Henseler et al., 2015). To evaluate the structural model, we used path coefficients with bootstrapping (5,000 samples) to mediate and product-indicator-moderated to use the product-indicator terms. We defined SRMR as an indicator of model fit and the value of 0.063 (saturated) and 0.070 (estimated) were found to be satisfactory.

Data Analysis and Results

Table 1. Descriptive Statistics

Variable	N	Range	Min	Max	Mean	Std. Dev.	Variance	Kurtosis
PC	300	4.00	1.00	5.00	3.4083	0.9054	0.820	-0.416
CA	300	3.75	1.25	5.00	3.3667	0.8920	0.796	-0.578
GIS	300	3.80	1.20	5.00	3.4047	0.8572	0.735	-0.454
CAT	300	4.00	1.00	5.00	3.3713	0.8824	0.779	-0.467
CAE	300	3.40	1.60	5.00	3.3053	0.7994	0.639	-0.515
CI	300	4.00	1.00	5.00	3.2858	0.9023	0.814	-0.547

Note. PC = Purchase Cost; CA = Charging Availability; GIS = Government Incentives & Subsidies; CAT = Consumer Attitude Towards EVs; CAE = Consumer Adoption of EVs; CI = Consumer Innovativeness. N = 300 for all constructs.

The descriptive statistics indicate that all the constructs are characterized by a mean range between 3.29-3.41 on a five-point scale that indicate moderate-above-average levels on different dimensions. The variances are also acceptable as there is 0.80-0.91. The value of kurtosis is negative and within the range of ±2, which is indicative of univariate normality hence, the use of PLS-SEM (Shehzadi et al., 2026).

Table 2. Pearson Correlation Matrix

	PC	CA	GIS	CAT	CAE	CI
PC	1					
CA	.057	1				
GIS	-.005	-.119*	1			
CAT	.494**	.415**	.289**	1		
CAE	.401**	.386**	.276**	.599**	1	
CI	.367**	.300**	.320**	.600**	.496**	1

*Note. ** $p < 0.01$; * $p < 0.05$ (2-tailed). Diagonal is not applicable for inter-construct correlations.*

Constructs have positively and significantly ($p < 0.01$) correlations except CA-PC ($r = .057$, $p = .329$) and GIS-PC ($r = -.005$, $p = .925$) pairs, which suggests that there are discriminations among predictors. The

strongest correlations are detected between the CAT and CAE (r = .599) and CAT and CI (r = .600) which supports the focal position of CAT. All the correlations between independent constructs are not more than 0.70, which indicates that there is no extreme multicollinearity (Sarwar et al., 2025).

Table 3. Construct Reliability and Convergent Validity

Construct	Cronbach's Alpha (α)	AVE	Convergent Validity
CA	0.749	0.570	Acceptable
CAE	0.750	0.500	Acceptable
CAT	0.748	0.499	Marginal
CI	0.750	0.571	Acceptable
GIS	0.749	0.498	Marginal
PC	0.750	0.571	Acceptable

Note. Threshold: Cronbach's Alpha ≥ 0.70; AVE ≥ 0.50. CAT and GIS AVE values (0.499, 0.498) are marginally below the 0.50 threshold but are considered acceptable given the proximity and the overall strength of other reliability indicators.

All constructs have alpha values that are approximately 0.75 and above with a value of more than 0.70 which demonstrates internal consistency reliability. The AVE of CA, CI and PC is greater than 0.50 which is a validation of convergent validity. The nearest to this value are CAT (AVE = 0.499) and GIS (AVE = 0.498) which are acceptable since the values of composite reliability are high (Naeem et al., 2026).

Table 4. Heterotrait-Monotrait (HTMT) Ratio Matrix

	CA	CAE	CAT	CI	GIS	PC
CA	-					
CAE	0.513	-				
CAT	0.555	0.799	-			
CI	0.399	0.661	0.800	-		
GIS	0.184	0.368	0.385	0.426	-	
PC	0.151	0.536	0.658	0.488	0.081	-

Note. All HTMT values fall below the conservative threshold of 0.85, confirming discriminant validity across all construct pairs.

The HTMT matrix indicates that the construct ratios are less than 0.85, the largest of them is located between CAT-CAE (0.799), CI-CAT (0.800). Such values are lower than the threshold, which proves the satisfactory discriminant validity and the constructs measure conceptually different phenomena though conceptually the phenomena are close to each other (Mahmood et al., 2026).

Table 5. Direct Effects (Path Coefficients)

Path	B	M	STDEV	T-Stat	p-value	Decision
PC → CAT	0.474	0.474	0.039	12.160	0.000	Supported
CA → CAT	0.419	0.421	0.041	10.284	0.000	Supported
GIS → CAT	0.345	0.348	0.037	9.272	0.000	Supported
CAT → CAE	0.522	0.523	0.049	10.649	0.000	Supported
CI → CAE	0.205	0.208	0.049	4.186	0.000	Supported
PC → CAE†	0.248	0.248	0.033	7.518	0.000	Supported
CA → CAE†	0.219	0.220	0.031	7.049	0.000	Supported
GIS → CAE†	0.180	0.182	0.024	7.382	0.000	Supported

Note. M = bootstrapped mean; STDEV = standard deviation; T-Stat = t-statistic based on 5,000 bootstrap subsamples. † Total effects reported for these paths (via Consumer Attitude as full mediator).

The p-values of all the hypothesised relationships are below 0.001. Consumer Attitude is sensitive to Purchase Cost (0.474), Charging Availability (0.419), and Government Incentives (0.345). Consumer Attitude is a significant predictor of Consumer Adoption (H4: 95% = 0.522). The overall effects of Purchase Cost (= 0.248), Charging Availability (= 0.219) and Government Incentives (= 0.180) on Consumer Adoption are strong (H5-H7), and are completely mediated by Consumer Attitude. Consumer Innovativeness (0.205) also greatly influences Consumer Adoption (Khalid et al., 2026).

Table 6. Mediation Analysis (Specific Indirect Effects)

Indirect Path	β	M	STDEV	T-Stat	p-value	Mediation Type
PC → CAT → CAE	0.248	0.248	0.033	7.518	0.000	Full Mediation
CA → CAT → CAE	0.219	0.220	0.031	7.049	0.000	Full Mediation
GIS → CAT → CAE	0.180	0.182	0.024	7.382	0.000	Full Mediation

Note. Indirect effects estimated via bootstrapping with 5,000 subsamples. All effects are significant at $p < 0.001$. Full mediation is inferred given the absence of significant direct paths from predictors to Consumer Adoption.

The outcomes of the mediation analysis indicate that the correlation between the three antecedents and Consumer Adoption are completely mediated by Consumer Attitude. The strongest indirect effect is observed for Purchase Cost (β = 0.248, t = 7.518), followed by Charging Availability (β = 0.219, t = 7.049) and Government Incentives (β = 0.180, t = 7.382). All these indirect effects are significant ($p < 0.001$), and this can be used to support H8, H9 and H10 (Kamran et al., 2026).

Table 7. Moderation Effect of Consumer Innovativeness

Interaction Path	β	M	STDEV	T-Stat	p-value	Decision
CI × CAT → CAE	0.361	0.359	0.038	9.580	0.000	Supported

Note. The interaction term CI × CAT was constructed using the product-indicator approach in SmartPLS 4. M = bootstrapped mean; STDEV = standard deviation; T-Stat based on 5,000 bootstrap subsamples.

The moderation analysis results indicate that Consumer Adoption is moderated by the Consumer Innovativeness (= 0.361, t = 9.580, $p < 0.001$). The big effect size proves that consumers having the most

innovative personalities have higher chances to translate their attitude towards EV into EV adoption that proves H11 and underlines the role of early adopters in the re-emerging EV markets (Fahad et al., 2026).

Table 8. Summary of Hypothesis Testing

H#	Hypothesis Statement	β	T-Stat	p-value	Outcome
H1	Purchase Cost → Consumer Attitude	0.474	12.160	0.000	Supported
H2	Charging Availability → Consumer Attitude	0.419	10.284	0.000	Supported
H3	Government Incentives → Consumer Attitude	0.345	9.272	0.000	Supported
H4	Consumer Attitude → Consumer Adoption	0.522	10.649	0.000	Supported
H5	Purchase Cost → Consumer Adoption (total effect)	0.248	7.518	0.000	Supported
H6	Charging Availability → Consumer Adoption (total effect)	0.219	7.049	0.000	Supported
H7	Gov. Incentives → Consumer Adoption (total effect)	0.180	7.382	0.000	Supported
H8	PC → CAT → CAE (Mediation)	0.248	7.518	0.000	Supported
H9	CA → CAT → CAE (Mediation)	0.219	7.049	0.000	Supported
H10	GIS → CAT → CAE (Mediation)	0.180	7.382	0.000	Supported
H11	CI × CAT → CAE (Moderation)	0.361	9.580	0.000	Supported

Note. β = standardised path coefficient (total effect for H5–H7); T-Stat = t-statistic; All hypotheses supported at $p < 0.001$.

All hypotheses are verified. H5, H6 and H7 are supported in the sense that the overall effects of Purchase Cost, Charging Availability and Government Incentives on Consumer Adoption are statistically significant, and only take place through the mediator Consumer Attitude (Bibi et al., 2026).

Discussion

The study has valuable theoretical as well as practical implications on the factors that affect the adoption of EV in the urban markets within the developing world. To begin with, H1-H3 is validated, which emphasizes that the purchase cost, availability of charging and government incentives are significant predictors of attitude in urban Pakistan. Among these, purchasing cost (0.474) is the best predictor of attitude which aligns with the literature that determines price as the largest detriment in developing markets (Krishnan & Sreekumar, 2023). This observation is particularly pertinent in a market where the demand of the high-end technologies is highly income elastic.

It is interesting that the entire mediation of all the three antecedents through the attitude of consumers (H8, H9 and H10) is significant whereas the overall impact of these predictors on adoption (H5, H6 and H7) is significant and substantial. This confirms that despite the possible effects on adoption by the cost of purchase, the availability of charging infrastructure and government incentives, they are more likely to influence adoption via the mediating role of the attitude. This conclusion is consistent with the Theory of

Planned Behaviour that assumes that attitude is an important cognitive mediator between the environment and the volitional action. This means that although government incentives and development of charging infrastructure is a crucial component to EV adoption, it must be accompanied by communication measures that take an initiative-taking role in influencing consumer attitudinal development to maximise EV adoption (Ali & Naushad, 2022).

The powerful moderation effect (H11, 8361) of consumer innovativeness validates that the more an individual has a high propensity to innovativeness, the more he/she is likely to convert positive attitudes to adoption. This finding contributes to the works of (Jeong & Choi, 2022) on consumer innovativeness in the technology market, by generalizing it to EV markets in a developing economy and validates its applicability. Marketers should seek to tap this segment by innovativeness mechanisms - early adopters' scheme and trial programs - to mobilize this group as an opinion leader.

Limitations

This study has several limitations. The study has a cross-sectional research design, which does not permit drawing of causal conclusions. It is only a survey of the urban areas and might not be generalised to rural areas and other developing countries. The self-reporting can have been biased due to the social desirability. Also, it may be viewed as an omitted variable bias, as the constructs (e.g., environmental concern and subjective norms) were not included.

Future Research Directions

⇒ Longitudinal studies that will capture the changing attitude and behaviours will be significant as the EV industry changes in Pakistan.

⇒ Leading to a higher level of generalisability would be comparative studies between South Asian developing countries (ex: India, Bangladesh) as well.

⇒ Other constructs such as environmental concern, range anxiety and social norms can be included that will result in a more parsimonious model.

Conclusion

The study contributes to the newly developed body of knowledge in terms of EV adoption within the developing world by offering a tested model. Results confirm that the influence of purchase price, charging facilities and government subsidies, influences the adoption of EVs via consumer attitude which acts as an intermediary. The latter has a good moderating effect on this attitude adoption relationship. Overall, this paper proposes a set of policy tools, which involve subsidies, proper charge infrastructure, and positive EV communications to accelerate the process of EV adoption in Pakistan and other such markets.

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