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Supplementary Materials

A Comparative Study of Factors Influencing ADAS Acceptance in Belgium and Vietnam

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A. Mediation Analyses

Method: Following Rahman et al. [51], the mediation analysis followed the procedures described in [105,106]. Three regression analyses were conducted for each mediation effect: first, the independent variable was used to predict the dependent variable; second, if this relationship was statistically significant, the independent variable was then regressed on the mediator; and third, if the mediator showed a significant relationship, both the mediator and the independent variable were regressed on the dependent variable. If the independent variable had no significant effect on the dependent variable in the third step, this indicated complete mediation, meaning the mediator fully explained the relationship. If the independent variable still had an effect, but it was smaller than in the first step, partial mediation was indicated.

Belgium

Table S1. Attitude (Att) mediates the relationship between perceived usefulness (PU) and behavioural intention (BI).

Tests	Adj. R^2	B	SE B	β
Step 1: BI = PU				
Outcome: BI	0.40			
Predictor: PU		0.71	0.05	0.63***
Step 2: Att = PU				
Outcome: Att	0.34			
Predictor: PU		0.65	0.05	0.58***
Step 3: BI = Att + PU				
Outcome: BI	0.45			
Predictor: Att		0.29	0.05	0.29***
Predictor: PU		0.52	0.06	0.46***

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

The decrease in effect (B, in the table) of PU (from 0.71 to 0.52) was significant. Therefore, a partial mediation by attitude is confirmed.

Table S2. Attitude (Att) mediates the relationship between endorsement (End) and behavioural intention (BI).

Tests	Adj. R^2	B	SE B	β
Step 1: BI = End				
Outcome: BI	0.58			
Predictor: End		0.70	0.03	0.77***
Step 2: Att = End				
Outcome: Att	0.27			
Predictor: End		0.48	0.04	0.53***
Step 3: BI = Att + End				
Outcome: BI	0.62			
Predictor: Att		0.22	0.04	0.22***
Predictor: End		0.60	0.04	0.65***

*** p < 0.01, ** p < 0.05, * p < 0.1.

The decrease in effect (B, in the table) of "End" (from 0.70 to 0.60) was significant. Therefore, a partial mediation by attitude is confirmed.

Table S3. Attitude (Att) mediates the relationship between compatibility (Com) and behavioural intention (BI).

Tests	Adj. R^2	B	SE B	β
Step 1: BI = Com				
Outcome: BI	0.49			
Predictor: Com		0.76	0.04	0.70***
Step 2: Att = Com				
Outcome: Att	0.29			
Predictor: Com		0.59	0.05	0.54***
Step 3: BI = Att + Com				
Outcome: BI	0.53			
Predictor: Att		0.26	0.05	0.26***
Predictor: Com		0.61	0.05	0.56*

*** p < 0.01, ** p < 0.05, * p < 0.1.

The decrease in effect (B, in the table) of "Com" (from 0.76 to 0.61) was significant. Therefore, a partial mediation by attitude is confirmed

Table S4. Attitude (Att) mediates the relationship between affordability (Aff) and behavioural intention (BI).

Tests	Adj. R^2	B	SE B	β
Step 1: BI = Aff				
Outcome: BI	0.16			
Predictor: Aff		0.35	0.04	0.40***
Step 2: Att = Aff				
Outcome: Att	0.09			
Predictor: Aff		0.26	0.05	0.30***
Step 3: BI = Att + Aff				
Outcome: BI	0.37			
Predictor: Att		0.49	0.05	0.48***
Predictor: Aff		0.22	0.04	0.26

*** p < 0.01, ** p < 0.05, * p < 0.1.

The decrease in effect (B, in the table) of "Aff" (from 0.35 to 0.22) was significant. Therefore, a partial mediation by attitude is confirmed.

Vietnam

Table S5. Attitude (Att) mediates the relationship between affordability (Aff) and behavioural intention (BI).

Tests	Adj. R^2	B	SE B	β
Step 1: BI = Aff				
Outcome: BI	0.03			
Predictor: Aff		0.19	0.06	0.18***
Step 2: Att = Aff				
Outcome: Att	0.01			
Predictor: Aff		0.07	0.05	0.09***
Step 3: BI = Att + Aff				
Outcome: BI	0.10			
Predictor: Att		0.32	0.07	0.27***
Predictor: Aff		0.16	0.06	0.16***

*** p < 0.01, ** p < 0.05, * p < 0.1. The decrease in effect (B, in the table) of "Aff" (from 0.19 to 0.16) was significant. Therefore, a partial mediation by attitude is confirmed.

B. Moderation Analyses

Method: In line with Rahman et al. [51], the moderation test followed the approach outlined by Frazier et al. [107]. The predictor and moderator variables were standardised and then multiplied to create an interaction term. Hierarchical regression was used to assess the moderating effect. Initially, the outcome variable was regressed on the predictor and moderator. In the next step, the interaction term was added to the regression model. If the interaction term was significant, it indicated the presence of a moderating effect.

Belgium Data

Education level moderates the impact of significant predictors, including attitude (Att), perceived usefulness (PU), endorsement (End), compatibility (Com), and affordability (Aff), on behavioural intention (BI).

Table S6. Level of education as a moderating variable: results of regression analyses.

Tests	Att			PU			End			Com			Aff		
	B	SE B	β	B	SE B	β	B	SE B	β	B	SE B	β	B	SE B	β
Step 1: BI = Education+ Predictor (Att/PU/End/Com/Aff)															
Predictor (Att/PU/End/Com/Aff)	0.65	0.06	0.55***	0.73	0.05	0.62***	0.89	0.04	0.75***	0.82	0.05	0.70***	0.46	0.06	0.39***
Education	0.14	0.12	0.06	0.24	0.11	0.10**	0.24	0.09	0.10***	0.06	0.10	0.03	0.30	0.13	0.12**
Step 2: BI = Education + Predictor (Att/PU/End/Com/Aff) + Education*Predictor															
Predictor (Att/PU/End/Com/Aff)	0.62	0.06	0.52***	0.79	0.06	0.66***	0.97	0.05	0.82***	0.86	0.06	0.72***	0.49	0.08	0.42***
Education	0.12	0.12	0.05	0.26	0.11	0.10**	0.25	0.09	0.10***	0.09	0.10	0.04	0.31	0.13	0.12 **
Education*Predictor	0.19	0.11	0.08	-0.22	0.12	-0.09*	-0.23	0.09	-0.11**	-0.14	0.11	-0.06	-0.08	0.12	-0.04

*** p < 0.01, ** p < 0.05, * p < 0.1.

The interaction terms for perceived usefulness (PU) and endorsement (End) were statistically significant, indicating that education level moderates the effect of PU and End on behavioural intention (BI). However, no evidence was found of education level moderating the relationship between attitude (Att), compatibility (Com), affordability (Aff), and BI.

User system experience moderates the impact of significant predictors, including attitude (Att), perceived usefulness (PU), endorsement (End), compatibility (Com), and affordability (Aff), on behavioural intention (BI).

Table S7. User experience as a moderating variable: results of regression analyses.

Tests	Att			PU			End			Com			Aff		
	B	SE B	β	B	SE B	β	B	SE B	β	B	SE B	β	B	SE B	β
Step 1: BI = Experience+ Predictor (Att/PU/End/Com/Aff)															
Predictor (Att/PU/End/Com/Aff)	0.54	0.05	0.54***	0.70	0.05	0.62***	0.69	0.03	0.75***	0.74	0.04	0.68***	0.32	0.04	0.37***
Experience	0.35	0.11	0.14**	0.46	0.10	0.19***	0.11	0.09	0.04	0.28	0.10	0.11***	0.33	0.13	0.14**
Step 2: BI = Experience + Predictor (Att/PU/End/Com/Aff) + Experience*Predictor															
Predictor (Att/PU/End/Com/Aff)	0.48	0.06	0.48***	0.66	0.06	0.59***	0.65	0.04	0.71***	0.78	0.06	0.72***	0.38	0.06	0.45***
Experience	0.33	0.11	0.14**	0.46	0.10	0.19***	0.08	0.09	0.03	0.29	0.10	0.12***	0.35	0.13	0.14**
Experience*Predictor	0.20	0.11	0.10	0.09	0.10	0.05	0.18	0.10	0.09*	-0.11	0.10	-0.06	-0.17	0.12	-0.10

*** p < 0.01, ** p < 0.05, * p < 0.1.

The interaction term for endorsement (End) was statistically significant, indicating that user system experience with the system moderates the effect of endorsement (End) on behavioural intention (BI). However, no evidence was found of user system experience moderating the relationship between attitude (Att), perceived usefulness (PU), compatibility (Com), affordability (Aff) and behavioural intention (BI).

Personal Innovativeness moderates the impact of significant predictors, including attitude (Att), perceived usefulness (PU), endorsement (End), compatibility (Com), and affordability (Aff), on behavioural intention (BI).

Table S8. User experience as a moderating variable: results of regression analyses.

Tests	Att			PU			End			Com			Aff		
	B	SE B	β	B	SE B	β	B	SE B	β	B	SE B	β	B	SE B	β
Step 1: BI = Personal Innovativeness + Predictor (Att/PU/End/Com/Aff)															
Predictor (Att/PU/End/Com/Aff)	0.52	0.05	0.52***	0.67	0.05	0.59***	0.67	0.03	0.73***	0.72	0.04	0.66***	0.31	0.04	0.36***
Personal Innovativeness	0.54	0.11	0.22***	0.53	0.10	0.22***	0.31	0.09	0.13***	0.46	0.09	0.19***	0.60	0.12	0.25***
Step 2: BI = Personal Innovativeness + Predictor (Att/PU/End/Com/Aff) + Experience*Predictor															
Predictor (Att/PU/End/Com/Aff)	0.59	0.07	0.59***	0.81	0.08	0.72***	0.71	0.05	0.77***	0.82	0.07	0.75***	0.35	0.07	0.41***
Personal Innovativeness	0.53	0.11	0.22***	0.52	0.10	0.22***	0.31	0.09	0.13***	0.45	0.09	0.19***	0.60	0.12	0.25***
Personal Innovativeness *Predictor	-0.15	0.11	-0.09	-0.24	0.10	-0.16**	-0.09	0.09	-0.05	-0.18	0.09	-0.11*	-0.10	0.12	-0.07

*** p < 0.01, ** p < 0.05, * p < 0.1.

The interaction terms for perceived usefulness (PU) and compatibility (Com) were statistically significant, indicating that Personal Innovativeness moderates the effect of perceived usefulness (PU) and compatibility (Com) on behavioural intention (BI). However, no evidence was found of personal Innovativeness moderating the relationship between attitude (Att), endorsement (End), affordability (Aff) and behavioural intention (BI).

Vietnam

Education level moderates the impact of significant predictors, including attitude (Att), perceived usefulness (PU), endorsement (End), compatibility (Com), and affordability (Aff), on behavioural intention (BI).

Table S9. Level of education as a moderating variable: results of regression analyses.

Tests	SN			PU			Com			Aff			Attitude		
	B	SE B	β	B	SE B	β	B	SE B	β	B	SE B	β	B	SE B	β
Step 1: BI = Education+ Predictor (SN/PU/End/Com/Aff/Attitude)															
Predictor (SN/PU/End/Com/Aff/Attitude))	1.20	0.07	0.70***	1.09	0.07	0.63***	1.18	0.07	0.69***	0.31	0.10	0.18***	0.46	0.09	0.27***
Education	-0.24	0.15	-0.07	-0.52	0.16	-0.14***	-0.30	0.15	-0.08**	-0.48	0.20	-0.13**	-0.41	0.20	-0.11**
Step 2: BI = Education + Predictor (SN/PU/End/Com/Aff/Attitude) + Education*Predictor															
Predictor (Att/PU/End/Com/Aff)	1.17	0.09	0.68***	0.96	0.09	0.56***	1.10	0.09	0.64***	0.35	0.11	0.20***	0.55	0.12	0.32***
Education	-0.24	0.15	-0.07	-0.52	0.16	-0.14***	-0.29	0.15	-0.08**	-0.48	0.20	-0.13**	-0.43	0.20	-0.12**
Education*Predictor	0.08	0.15	0.03	0.42	0.16	0.14**	0.24	0.15	0.08	-0.13	0.21	-0.04	-0.25	0.20	-0.09

*** p < 0.01, ** p < 0.05, * p < 0.1.

The interaction term for perceived usefulness (PU) was statistically significant, indicating that the level of education moderates the effect of perceived usefulness (PU) on behavioural intention (BI). However, no evidence was found of the level of education moderating the relationship between subjective norm (SN), compatibility (Com), affordability (Aff), attitude (Att) and behavioural intention (BI).

User system experience moderates the impact of significant predictors, including attitude (Att), perceived usefulness (PU), endorsement (End), compatibility (Com), and affordability (Aff), on behavioural intention (BI).

Table S10. User experience as a moderating variable: results of regression analyses.

Tests	**SN**			**PU**			**Com**			**Aff**			**Attitude**		
	B	**SE B**	**β**	**B**	**SE B**	**β**	**B**	**SE B**	**β**	**B**	**SE B**	**β**	**B**	**SE B**	**β**
Step 1: BI = Experience+ Predictor (SN/PU/End/Com/Aff/Attitude)															
Predictor (SN/PU/End/Com/Aff/Attitude)	0.68	0.04	0.71***	0.57	0.04	0.64***	0.68	0.04	0.69***	0.18	0.06	0.18***	0.34	0.07	0.28***
Experience	0.34	0.15	0.09**	0.36	0.17	0.10**	0.16	0.16	0.04	0.00	0.22	0.00	0.12	0.21	0.03
Step 2: BI = Experience + Predictor (SN/PU/End/Com/Aff/Attitude) + Experience*Predictor															
Predictor (SN/PU/End/Com/Aff/Attitude)	0.76	0.05	0.78***	0.67	0.05	0.75***	0.77	0.05	0.78***	0.15	0.08	0.15**	0.33	0.08	0.27***
Experience	0.31	0.15	0.08**	0.33	0.17	0.09**	0.16	0.15	0.04	-0.03	0.22	-0.01	0.12	0.21	0.03
Experience*Predictor	-0.42	0.15	-0.14***	-0.52	0.16	-0.18***	-0.46	0.15	-0.16*	0.13	0.21	0.05	0.08	0.23	0.02

*** p < 0.01, ** p < 0.05, * p < 0.1.

The interaction terms for subjective norm (SN), perceived usefulness (PU), and compatibility (Com) were statistically significant, indicating that the user system experience moderates the effect of subjective norm (SN), perceived usefulness (PU), compatibility (Com) on behavioural intention (BI). However, no evidence was found of user system experience moderating the relationship between affordability (Aff) attitude (Att) and behavioural intention (BI).

Personal Innovativeness moderates the impact of significant predictors, including attitude (Att), perceived usefulness (PU), endorsement (End), compatibility (Com), and affordability (Aff), on behavioural intention (BI).

Table S11. Personal innovativeness as a moderating variable: results of regression analyses.

Tests	**SN**			**PU**			**Com**			**Aff**			**Attitude**		
	B	**SE B**	**β**	**B**	**SE B**	**β**	**B**	**SE B**	**β**	**B**	**SE B**	**β**	**B**	**SE B**	**β**
Step 1: BI = Personal Innovativeness + Predictor (SN/PU/End/Com/Aff/Attitude)															
Predictor (SN/PU/End/Com/Aff/Attitude)	0.44	0.04	0.45***	0.35	0.04	0.39	0.44	0.04	0.45***	0.08	0.04	0.08	0.11	0.05	0.09***
Personal Innovativeness	1.75	0.17	0.45***	2.03	0.16	0.52***	1.85	0.16	0.47***	2.70	0.16	0.69*	2.65	0.17	0.67***
Step 2: BI = Personal Innovativeness + Predictor (SN/PU/End/Com/Aff/Attitude) + Experience*Predictor															
Predictor (SN/PU/End/Com/Aff/Attitude)	0.58	0.07	0.60***	0.57	0.06	0.64	0.57	0.06	0.58***	0.14	0.10	0.14	-0.20	0.09	-0.16**
Personal Innovativeness	1.56	0.18	0.40***	1.75	0.16	0.45***	1.69	0.17	0.43***	2.68	0.17	0.68***	2.82	0.17	0.72***
Personal Innovativeness *Predictor	-0.42	0.15	-0.16***	-0.70	0.14	-0.29***	-0.37	0.14	-0.15***	-0.13	0.19	-0.07	0.67	0.15	0.30*

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

The interaction terms for subjective norm (SN), perceived usefulness (PU), compatibility (Com) and affordability (Aff) were statistically significant, indicating that personal innovativeness (PI) moderates the effect of subjective norm (SN), perceived usefulness (PU), compatibility (Com) and affordability (Aff) on behavioural intention (BI). However, no evidence was found of personal innovativeness (PI) moderating the relationship between attitude (Att) and behavioural intention (BI).

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