

Construct	Indicators /Items	Standard loading	Composite Reliability	AVE	Convergent Validity
Performance Expectancy	PE1	0.85	0.88	0.65	Established
	PE2	0.84			
	PE3	0.67			
	PE4	0.74			
Effort Expectancy	EE1	0.87	0.91	0.69	Established
	EE2	0.89			
	EE3	0.69			
	EE4	0.73			
Social Influence	SI1	0.78	0.90	0.68	Established
	SI2	0.97			
	SI3	0.88			
Facilitating Condition	FC1	0.81	0.92	0.72	Established
	FC2	0.84			
	FC3	0.83			
	FC4	0.82			
Attitude	ATT1	0.67	0.78	0.61	Established
	ATT2	0.71			
	ATT3	0.68			
	ATT4	0.66			
Behavioral Intention	BI1	0.80	0.79	0.64	Established
	BI2	0.64			
	BI3	0.82			

Note; AVE: Average Variance Extracted