Appendix 18: Inter-correlation coefficients and squared roots of AVE

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| --- | --- | --- | --- | --- | --- | --- |
| **Latent constructs** | **PEa** | **EEb** | **SIc** | **FCd** | **PPSe** | **BIf** |
| **PEa** | **0.946** |  |  |  |  |  |
| **EEb** | 0.454 | **0.929** |  |  |  |  |
| **SIc** | 0.647 | 0.501 | **0.926** |  |  |  |
| **FCd** | 0.563 | 0.837 | 0.530 | **0.918** |  |  |
| **PPSe** | 0.538 | 0.525 | 0.701 | 0.541 | **0.919** |  |
| **BIf** | 0.493 | 0.506 | 0.484 | 0.573 | 0.621 | **0.947** |
| *aPerformace expectancy.*  *bEffort expectancy.*  *cSocial influence.*  *dFacilitating conditions.*  *ePercevied Privacy and Security.*  *fBehavioural intention.* | | | | | | |