|  |  |  |  |
| --- | --- | --- | --- |
| **Constructs** | **Cronbach’s alpha (α)a** | **Composite Reliability (CR)a** | **Average Variance Extracted (AVE)b** |
| **Performance expectancy** | 0.962 | 0.962 | 0.895 |
| **Effort expectancy** | 0.961 | 0.962 | 0.863 |
| **Social influence** | 0.946 | 0.948 | 0.858 |
| **Facilitating conditions** | 0.940 | 0.942 | 0.843 |
| **Perceived privacy and security** | 0.941 | 0.942 | 0.845 |
| **Behavioural intention** | 0.962 | 0.963 | 0.898 |
| *aRecommneded value of ≥0.70.*  *bRecommneded value ≥0.50.* | | | |

Appendix 16: Results of construct reliability