|  |  |  |  |
| --- | --- | --- | --- |
| **Latent Constructs** | **Items** | **Factor loadinga** | **Average Variance Extracted (AVE)b** |
| **Performance expectancy (PE)** | **PE1** | 0.97 | 0.895 |
| **PE2** | 0.95 |
| **PE3** | 0.92 |
| **Effort expectancy (EE)** | **EE1** | 0.95 | 0.863 |
| **EE2** | 0.92 |
| **EE3** | 0.95 |
| **EE4** | 0.90 |
| **Social influences (SI)** | **SI1** | 0.94 | 0.858 |
| **SI2** | 0.96 |
| **SI3** | 0.88 |
| **Facilitating conditions (FC)** | **FC1** | 0.97 | 0.843 |
| **FC2** | 0.93 |
| **FC3** | 0.86 |
| **Perceived privacy & security (PPS)** | **PPS1** | 0.95 | 0.845 |
| **PPS2** | 0.94 |
| **PPS3** | 0.86 |
| **Behavioural intention (BI)** | **BI1** | 0.97 | 0.898 |
| **BI2** | 0.95 |
| **BI3** | 0.91 |
| *aRecommneded value of ≥0.70.*  *bRecommneded value ≥0.50.* | | | |

Appendix 17: Results of convergent validity