

Figure 1: The Research General Model

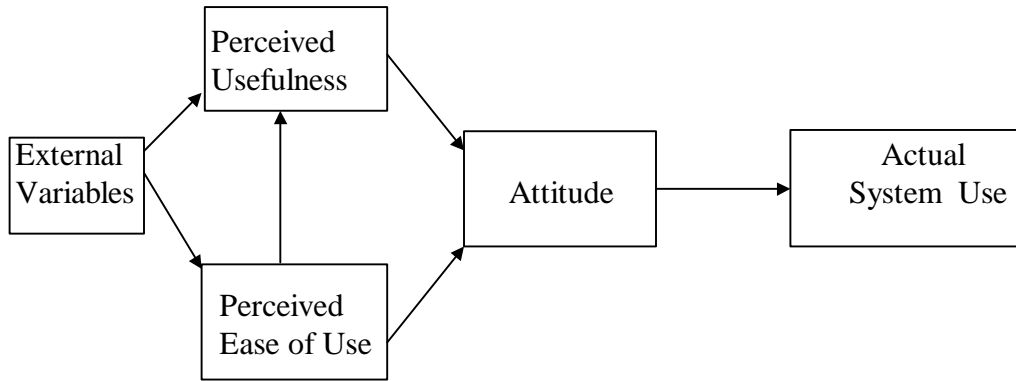


Figure 2: Technology Acceptance Model (TAM)

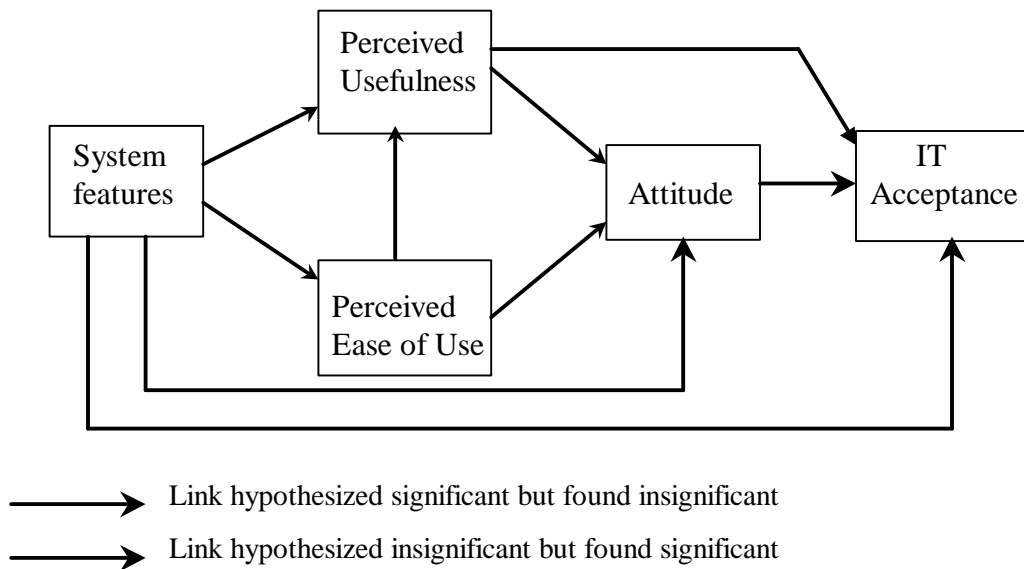


Figure 3: IT Acceptance Conceptual Model

Table 1. Assessment of construct measures (Measurement Model)

Variables/Measures	Final Loadings (λ)	Reliability of a scale ^a	Portion of the variance extracted ^b
System characteristics	1.00		
Ease of use		0.86	0.51
Ease1	.78		
Ease2	.67		
Ease3	.69		
Ease4	.64		
Ease5	.67		
Ease6	.83		
Usefulness		0.85	0.49
Useful1	.66		
Useful2	.80		
Useful3	.70		
Useful4	.68		
Useful5	.64		
Useful6	.71		
Attitudes		0.83	0.50
Attitude1	.73		
Attitude2	.75		
Attitude3	.69		
Attitude4	.60		
Attitude5	.76		
User acceptance of IT		0.87	0.62
Time of use	.85		
Frequency of use	.84		
Perceived usage level	.76		
*Number of applications			
Applications sophistication	.70		

^a Reliability = $(\sum \lambda_i)^2 / [(\sum \lambda_i)^2 + \sum \text{var}(\epsilon_i)]$

^b Portion of variance extracted = $\sum \lambda_i^2 / [\sum \lambda_i^2 + \sum \text{var}(\epsilon_i)]$

* dropped in final analysis

Table 2. Correlations of latent variables

Variables	1	2	3	4	5
1. System charac.	1.00				
2. Ease of use	.32	1.00			
3. Usefulness	.21	.30	1.00		
4. Attitudes	.23	.44	.48	1.00	
5. IT acceptance	.41	.40	.43	.44	1.00

Table 3. Discriminant validity of constructs

Variables	1	2	3	4	5
1. System characteristics	1.000				
2. Ease of use	.102	.510			
3. Usefulness	.044	.090	.490		
4. Attitudes	.053	.194	.230	.500	
5. IT acceptance	.168	.160	.185	.194	.620

Table 4. Results of the Structural Model Predicting Perceived Usefulness and Perceived Ease of Use

Antecedent Variables	Perceived Ease of use			Perceived Usefulness		
	Direct effects	Indirect effects	Total effects	Direct effects	Indirect effects	Total effects
System features	0.32***		0.32***	0.13***	0.08	0.21***
Perceived Ease of use				0.25***		0.25***
R²	0.11			0.10		

*** p = 0.001

