

Appendix G. Variance Inflation Factor (VIF)

Construct items	VIF
ACCOUNT_1	1.359
ACCOUNT_2	1.466
ACCOUNT_3	1.286
ATU_1	1.948
ATU_2	2.398
ATU_3	2.007
EOU_1	2.070
EOU_2	2.381
EOU_3	2.045
EOU_4	1.972
EOU_5	1.957
ETHIC_1	1.680
ETHIC_2	1.788
ETHIC_3	1.414
EXPLAIN_1	1.496
EXPLAIN_2	1.491
EXPLAIN_3	1.749
EXPLAIN_4	1.676
FAIR_1	1.751
FAIR_2	1.185
FAIR_3	1.861
INTENTPURCH_1	4.520
INTENTPURCH_2	4.857
INTENTPURCH_3	2.668
INTENTUSE_1	1.631
INTENTUSE_2	1.292
INTENTUSE_3	1.360
PBC_1	2.105
PBC_2	2.013
PBC_3	1.955
PBC_5	1.605
PERF_1	2.020
PERF_2	1.986
PERF_3	1.855
PERF_4	1.842
PRIVACY_1	1.900
PRIVACY_2	1.609
PRIVACY_3	1.968
PRIVACY_4	2.014

Construct items	VIF
SOCIALC_1	3.491
SOCIALC_2	3.853
SOCIALC_3	1.949
SOCIALC_5	1.308
SOCIALP_1	2.964
SOCIALP_2	3.380
SOCIALP_3	2.788
SOCIALP_5	1.908
TRANSP_1	1.926
TRANSP_2	1.898
TRANSP_3	1.896
TRUST_1	1.030
TRUST_2	1.208
TRUST_3	1.178
USEFUL_1	2.114
USEFUL_2	2.120
USEFUL_3	2.538
USEFUL_4	2.940
USEFUL_5	2.269
COUNTRY	1.000
ETHIC x USEFUL	1.000
COUNTRY x INTENTUSE	1.000
SOCIALP x INTENTUSE	1.000
ETHIC x TRUST	1.000