

**Appendix B. Reflective indicator's loadings**

<b>Construct</b>	<b>Item</b>	<b>Outer loadings (Final model)</b>	<b>Outer loadings (Initial model)</b>
<b>TRUSTWORTHINESS</b>			
Accountability	ACCOUNT_1	0.763	0.763
	ACCOUNT_2	0.787	0.787
	ACCOUNT_3	0.806	0.806
Explainability	EXPLAIN_1	0.825	0.825
	EXPLAIN_2	0.734	0.734
	EXPLAIN_3	0.725	0.725
	EXPLAIN_4	0.711	0.711
Fairness	FAIR_1	0.855	0.855
	FAIR_2	0.629	0.629
	FAIR_3	0.889	0.889
Privacy	PRIVACY_1	0.828	0.828
	PRIVACY_2	0.776	0.776
	PRIVACY_3	0.843	0.843
	PRIVACY_4	0.832	0.832
Trust	TRUST_1	0.655	0.655
	TRUST_2	0.793	0.793
	TRUST_3	0.673	0.673
Transparency	TRANSP_1	0.864	0.864
	TRANSP_2	0.870	0.870
	TRANSP_3	0.859	0.859
	ETHIC_1	0.932	0.789

<b>Construct</b>	<b>Item</b>	<b>Outer loadings (Final model)</b>	<b>Outer loadings (Initial model)</b>
ICT unethical behavior	ETHIC_2	0.732	0.606
	ETHIC_3	0.738	0.603
	ETHIC_4	-	-0.036
	ETHIC_5	-	0.497
	ETHIC_6	-	-0.211
<b>ADOPTION AND USE</b>			
Ease of use	EOU_1	0.818	0.818
	EOU_2	0.857	0.857
	EOU_3	0.816	0.816
	EOU_4	0.802	0.802
	EOU_5	0.813	0.813
Performance	PERF_1	0.840	0.840
	PERF_2	0.832	0.832
	PERF_3	0.795	0.795
	PERF_4	0.800	0.800
Intention to purchase	INTENTPURCH_1	0.954	0.954
	INTENTPURCH_2	0.956	0.956
	INTENTPURCH_3	0.896	0.896
Intention to use	INTENTUSE_1	0.834	0.835
	INTENTUSE_2	0.760	0.761
	INTENTUSE_3	0.753	0.751
Usefulness	USEFUL_1	0.827	0.827
	USEFUL_2	0.827	0.827

<b>Construct</b>	<b>Item</b>	<b>Outer loadings (Final model)</b>	<b>Outer loadings (Initial model)</b>
	USEFUL_3	0.839	0.839
	USEFUL_4	0.876	0.876
	USEFUL_5	0.844	0.844
<b>BEHAVIORAL ASPECTS</b>			
ICT unethical behavior	ETHIC_1	0.932	0.789
	ETHIC_2	0.732	0.606
	ETHIC_3	0.738	0.603
	ETHIC_4	-	-0.036
	ETHIC_5	-	0.497
	ETHIC_6	-	-0.211
Perceived behavioral control	PBC_1	0.829	0.829
	PBC_2	0.826	0.826
	PBC_3	0.842	0.842
	PBC_4	0.791	0.791
	PBC_5	0.766	0.766
Social/subjective norms/Social Influence (A - colleagues)	SOCIALC_1	0.843	0.847
	SOCIALC_2	0.881	0.884
	SOCIALC_3	0.860	0.858
	SOCIALC_4	-	0.027
	SOCIALC_5	0.666	0.660
Social/subjective norms/Social Influence (B - professors)	SOCIALP_1	0.880	0.881
	SOCIALP_2	0.903	0.902
	SOCIALP_3	0.891	0.890

<b>Construct</b>	<b>Item</b>	<b>Outer loadings (Final model)</b>	<b>Outer loadings (Initial model)</b>
	SOCIALP_4	-	-0.046
	SOCIALP_5	0.828	0.828
Attitude towards use	ATU_1	0.857	0.857
	ATU_2	0.893	0.893
	ATU_3	0.877	0.877