# bacs hw13

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## Question 1

Composite Path Models using PLS-PM

### 1a

Create a PLS path model using SEMinR, with all the following characteristics:

```
library(seminr)
sec <- read.csv("security_data_sem.csv")
#View(sec)</pre>
```

i

Measurement model – all constructs are measured as composites:

```
sec_pls_mm <- constructs(
  composite("TRUST", multi_items("TRST",1:4)), # Trust in website (TRUST)
  composite("SEC", multi_items("PSEC",1:4)), # Perceived security of website (SEC)
  composite("REP", multi_items("PREP",1:4)), # Reputation of website (REP)
  composite("INV", multi_items("PINV",1:3)), # Investment in website (INV)
  composite("POL", multi_items("PPSS",1:3)), # Perception of privacy policies (POL)
  composite("FAML", single_item("FAML1")), # Familiarity with website (FAML)
  interaction_term(iv = "REP", moderator = "POL", method=orthogonal)
)</pre>
```

ii

Structural Model – paths between constructs as shown in this causal model:

```
# REP + INV + POL + FAML + (REP XPOL) → SEC → TRUST
sec_pls_sm <- relationships(
  paths(from = c("REP","INV","POL","FAML","REP*POL"), to = "SEC"),
  paths(from = "SEC", to = "TRUST")
)</pre>
```

### 1b

Show us the following results in table or figure formats:

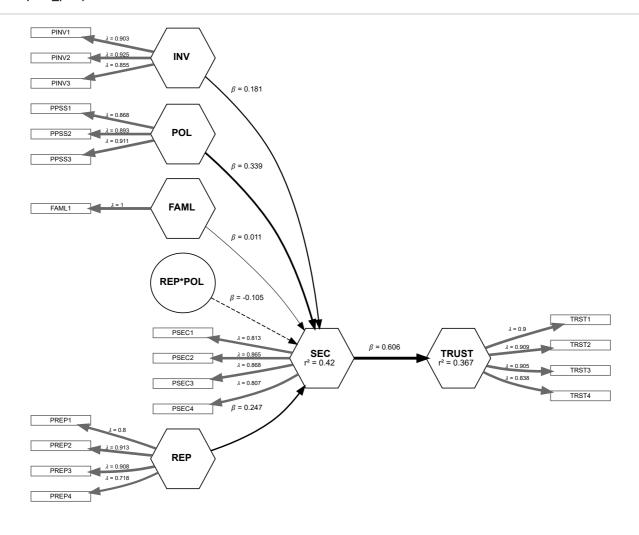
i

Plot a figure of the estimated model

## Generating the seminr model

## All 405 observations are valid.

#### plot(sec\_pls)



ii

Weights and loadings of composites

```
# Weights
sec_pls_report <- summary(sec_pls)
sec_pls_report$weights</pre>
```

```
##
                 REP
                       INV
                             POL FAML REP*POL
                                                  SEC TRUST
## TRST1
               0.000 0.000 0.000 0.000
                                          0.000 0.000 0.282
## TRST2
               0.000 0.000 0.000 0.000
                                          0.000 0.000 0.280
## TRST3
               0.000 0.000 0.000 0.000
                                          0.000 0.000 0.286
## TRST4
               0.000 0.000 0.000 0.000
                                          0.000 0.000 0.278
## PSEC1
               0.000 0.000 0.000 0.000
                                          0.000 0.277 0.000
## PSEC2
               0.000 0.000 0.000 0.000
                                          0.000 0.315 0.000
## PSEC3
               0.000 0.000 0.000 0.000
                                          0.000 0.307 0.000
## PSEC4
               0.000 0.000 0.000 0.000
                                          0.000 0.292 0.000
## PREP1
               0.215 0.000 0.000 0.000
                                          0.000 0.000 0.000
## PREP2
               0.334 0.000 0.000 0.000
                                          0.000 0.000 0.000
## PREP3
               0.349 0.000 0.000 0.000
                                          0.000 0.000 0.000
## PREP4
               0.287 0.000 0.000 0.000
                                          0.000 0.000 0.000
               0.000 0.363 0.000 0.000
## PINV1
                                          0.000 0.000 0.000
               0.000 0.395 0.000 0.000
## PINV2
                                          0.000 0.000 0.000
## PINV3
               0.000 0.358 0.000 0.000
                                          0.000 0.000 0.000
## PPSS1
               0.000 0.000 0.360 0.000
                                          0.000 0.000 0.000
## PPSS2
               0.000 0.000 0.395 0.000
                                          0.000 0.000 0.000
## PPSS3
               0.000 0.000 0.367 0.000
                                          0.000 0.000 0.000
## FAML1
               0.000 0.000 0.000 1.000
                                          0.000 0.000 0.000
## PREP1*PPSS1 0.000 0.000 0.000 0.000
                                          0.239 0.000 0.000
## PREP1*PPSS2 0.000 0.000 0.000 0.000
                                          0.031 0.000 0.000
## PREP1*PPSS3 0.000 0.000 0.000 0.000
                                          0.021 0.000 0.000
## PREP2*PPSS1 0.000 0.000 0.000 0.000
                                          0.046 0.000 0.000
## PREP2*PPSS2 0.000 0.000 0.000 0.000
                                         -0.104 0.000 0.000
## PREP2*PPSS3 0.000 0.000 0.000 0.000
                                         -0.228 0.000 0.000
## PREP3*PPSS1 0.000 0.000 0.000 0.000
                                         -0.341 0.000 0.000
## PREP3*PPSS2 0.000 0.000 0.000 0.000
                                          0.095 0.000 0.000
## PREP3*PPSS3 0.000 0.000 0.000 0.000
                                          0.108 0.000 0.000
## PREP4*PPSS1 0.000 0.000 0.000 0.000
                                          0.443 0.000 0.000
## PREP4*PPSS2 0.000 0.000 0.000 0.000
                                          0.382 0.000 0.000
## PREP4*PPSS3 0.000 0.000 0.000 0.000
                                          0.271 0.000 0.000
```

# Loadings of composites
sec pls report\$loadings

```
##
                   REP
                          INV
                                  POL
                                        FAML REP*POL
                                                         SEC
                                                               TRUST
## TRST1
                 0.000
                        0.000
                               0.000
                                       0.000
                                               -0.000
                                                       0.000
                                                               0.900
## TRST2
                 0.000
                        0.000
                                0.000
                                       0.000
                                               -0.000
                                                       0.000
                                                               0.909
## TRST3
                 0.000
                        0.000
                                0.000
                                       0.000
                                               -0.000
                                                       0.000
                                                               0.905
## TRST4
                        0.000
                                0.000
                                       0.000
                                                       0.000
                 0.000
                                               -0.000
                                                               0.838
  PSEC1
                 0.000
                        0.000
                                0.000
                                       0.000
                                               -0.000
                                                       0.813
                                                               0.000
##
## PSEC2
                 0.000
                        0.000
                                0.000
                                       0.000
                                               -0.000
                                                       0.865
                                                               0.000
## PSEC3
                 0.000
                        0.000
                                0.000
                                       0.000
                                               -0.000
                                                       0.868
                                                               0.000
## PSEC4
                 0.000
                        0.000
                                0.000
                                       0.000
                                               -0.000
                                                       0.807
                                                               0.000
##
  PREP1
                 0.800
                        0.000
                                0.000
                                       0.000
                                                0.000
                                                       0.000
                                                               0.000
                 0.913
## PREP2
                        0.000
                               0.000
                                       0.000
                                                0.000
                                                       0.000
                                                               0.000
## PREP3
                 0.908
                        0.000
                               0.000
                                       0.000
                                                0.000
                                                       0.000
                                                               0.000
## PREP4
                 0.718
                        0.000
                               0.000
                                       0.000
                                                0.000
                                                       0.000
                                                               0.000
                 0.000
                               0.000
                                               -0.000
## PINV1
                        0.903
                                       0.000
                                                       0.000
                                                               0.000
                 0.000
                        0.925
                               0.000
                                               -0.000
                                                       0.000
## PINV2
                                       0.000
                                                               0.000
## PINV3
                 0.000
                        0.855
                               0.000
                                       0.000
                                               -0.000
                                                       0.000
                                                               0.000
## PPSS1
                 0.000
                        0.000
                               0.868
                                       0.000
                                                0.000
                                                       0.000
                                                               0.000
## PPSS2
                 0.000
                        0.000
                                                0.000
                               0.893
                                       0.000
                                                       0.000
                                                               0.000
## PPSS3
                 0.000
                               0.911
                                                0.000
                        0.000
                                       0.000
                                                       0.000
                                                               0.000
## FAML1
                 0.000
                        0.000
                               0.000
                                       1.000
                                               -0.000
                                                       0.000
                                                               0.000
## PREP1*PPSS1 -0.000 -0.000 -0.000 -0.000
                                                0.581 -0.000 -0.000
## PREP1*PPSS2
                0.000 -0.000
                               0.000 -0.000
                                                0.510 -0.000 -0.000
## PREP1*PPSS3 -0.000 -0.000 -0.000 -0.000
                                                0.506 -0.000 -0.000
## PREP2*PPSS1 -0.000 -0.000 -0.000 -0.000
                                                0.509 -0.000 -0.000
## PREP2*PPSS2 -0.000 -0.000 -0.000 -0.000
                                                0.421
                                                       0.000
                                                               0.000
## PREP2*PPSS3 -0.000 -0.000 -0.000
                                       0.000
                                                0.336
                                                       0.000
                                                               0.000
## PREP3*PPSS1 -0.000 -0.000 -0.000
                                       0.000
                                                0.236
                                                       0.000
                                                               0.000
## PREP3*PPSS2
                0.000 -0.000
                               0.000 -0.000
                                                0.555 -0.000 -0.000
## PREP3*PPSS3 -0.000 -0.000 -0.000
                                       0.000
                                                0.466 -0.000 -0.000
## PREP4*PPSS1
                0.000 -0.000
                                0.000
                                       0.000
                                                0.900 -0.000 -0.000
## PREP4*PPSS2 -0.000 -0.000 -0.000 -0.000
                                                0.836 -0.000
                                                               0.000
## PREP4*PPSS3 0.000 -0.000
                               0.000
                                       0.000
                                                0.859 -0.000
                                                               0.000
```

#### iii

Regression coefficients of paths between factors

```
sec_pls_report$paths
```

```
##
               SEC TRUST
## R^2
            0.420 0.367
## AdjR^2
             0.412 0.365
## REP
            0.247
  INV
##
             0.181
## POL
            0.339
## FAML
            0.011
## REP*POL -0.105
## SEC
                 . 0.606
```

#### İν

Bootstrapped path coefficients: t-values, 95% CI

```
boot_pls <- bootstrap_model(sec_pls, nboot = 1000)

## Bootstrapping model using seminr...

## SEMinR Model successfully bootstrapped

summary(boot_pls)</pre>
```

```
##
## Results from Bootstrap resamples:
##
## Bootstrapped Structural Paths:
##
                     Original Est. Bootstrap Mean Bootstrap SD T Stat. 2.5% CI
  REP
             SEC
                              0.247
                                               0.243
                                                             0.061
                                                                      4.039
##
         ->
                                                                               0.111
  INV
                              0.181
                                               0.187
                                                             0.057
                                                                      3.148
                                                                               0.075
##
         ->
             SEC
## POL
         ->
             SEC
                              0.339
                                               0.341
                                                             0.055
                                                                      6.208
                                                                               0.232
  FAML
         ->
              SEC
                              0.011
                                               0.011
                                                             0.061
                                                                      0.173
                                                                              -0.110
##
##
   REP*POL
             ->
                 SEC
                             -0.105
                                              -0.012
                                                             0.127
                                                                     -0.823
                                                                              -0.197
##
   SEC
        ->
             TRUST
                              0.606
                                               0.610
                                                             0.035
                                                                     17.342
                                                                               0.539
##
                      97.5% CI
                         0.347
## REP
        ->
             SEC
                         0.298
##
   INV
        ->
             SEC
## POL
             SEC
                         0.446
        ->
                         0.126
## FAML
         ->
              SEC
   REP*POL
                         0.196
##
             ->
                 SEC
             TRUST
##
   SEC
                         0.672
        ->
##
## Bootstrapped Weights:
##
                              Original Est. Bootstrap Mean Bootstrap SD T Stat.
                                       0.282
## TRST1
               TRUST
                                                        0.283
                                                                      0.014
                                                                             19.629
          ->
   TRST2
               TRUST
                                       0.280
                                                        0.280
                                                                      0.016
                                                                             17,445
##
          ->
## TRST3
           ->
               TRUST
                                       0.286
                                                        0.285
                                                                      0.017
                                                                              16.822
## TRST4
               TRUST
                                       0.278
                                                        0.277
                                                                      0.020
                                                                              13.679
           ->
## PSEC1
               SEC
                                       0.277
                                                        0.278
                                                                      0.016
                                                                             17.872
           ->
## PSEC2
           ->
               SEC
                                       0.315
                                                        0.314
                                                                      0.017
                                                                              18.522
## PSEC3
           ->
               SEC
                                       0.307
                                                        0.308
                                                                      0.017
                                                                              18.193
## PSEC4
               SEC
                                       0.292
                                                        0.290
                                                                      0.018
                                                                              16.323
           ->
## PREP1
                                                        0.212
                                                                      0.027
                                                                               8.073
           ->
               REP
                                       0.215
## PREP2
           ->
               REP
                                       0.334
                                                        0.335
                                                                      0.018
                                                                              18.291
## PREP3
           ->
               REP
                                       0.349
                                                        0.349
                                                                      0.022
                                                                              16.188
## PREP4
               REP
                                       0.287
                                                        0.288
                                                                      0.025
                                                                              11.299
           ->
## PINV1
               INV
                                       0.363
                                                        0.363
                                                                      0.025
                                                                              14.468
## PINV2
               INV
                                       0.395
                                                        0.393
                                                                      0.027
                                                                              14.887
## PINV3
               INV
                                       0.358
                                                        0.359
                                                                      0.029
                                                                              12.381
## PPSS1
           ->
               POL
                                       0.360
                                                        0.360
                                                                      0.023
                                                                              15.450
## PPSS2
          ->
               POL
                                       0.395
                                                        0.396
                                                                      0.024
                                                                              16.737
## PPSS3
          ->
               P0L
                                       0.367
                                                        0.367
                                                                      0.020
                                                                              18.752
                                                                      0.000
## FAML1
               FAML
                                       1.000
                                                        1.000
          ->
## PREP1*PPSS1
                     REP*POL
                                       0.239
                                                        0.090
                                                                      0.161
                                                                               1.481
                 ->
## PREP1*PPSS2
                 ->
                     REP*POL
                                       0.031
                                                        0.066
                                                                      0.092
                                                                               0.338
## PREP1*PPSS3
                     REP*POL
                                       0.021
                                                        0.068
                                                                      0.115
                                                                               0.185
                 ->
## PREP2*PPSS1
                                                                      0.108
                                                                               0.426
                     REP*POL
                                       0.046
                                                        0.081
                 ->
## PREP2*PPSS2
                                                                      0.157
                 ->
                     REP*POL
                                      -0.104
                                                        0.054
                                                                              -0.666
## PREP2*PPSS3
                     REP*POL
                                      -0.228
                                                        0.052
                                                                      0.243
                                                                              -0.940
                 ->
## PREP3*PPSS1
                     REP*POL
                                      -0.341
                                                        0.018
                                                                      0.316
                                                                              -1.079
                 ->
## PREP3*PPSS2
                     REP*POL
                                       0.095
                                                        0.087
                                                                      0.142
                                                                               0.668
                 ->
## PREP3*PPSS3
                 ->
                     REP*POL
                                       0.108
                                                        0.092
                                                                      0.133
                                                                               0.817
## PREP4*PPSS1
                     REP*POL
                                       0.443
                                                        0.109
                                                                      0.291
                                                                               1.523
                 ->
## PREP4*PPSS2
                     REP*POL
                                       0.382
                                                        0.085
                                                                      0.273
                                                                               1.400
                 ->
## PREP4*PPSS3
                     REP*POL
                                                        0.090
                 ->
                                       0.271
                                                                      0.184
                                                                               1.476
                              2.5% CI 97.5% CI
##
## TRST1
          ->
               TRUST
                                 0.255
                                           0.309
## TRST2
          ->
               TRUST
                                 0.248
                                           0.311
```

```
## TRST3
               TRUST
                                  0.252
                                            0.319
           ->
## TRST4
                TRUST
                                  0.237
                                            0.317
           ->
## PSEC1
               SEC
                                  0.249
                                            0.309
           ->
## PSEC2
                                  0.282
                                            0.347
               SEC
           ->
## PSEC3
               SEC
                                  0.275
                                            0.342
           ->
## PSEC4
           ->
               SEC
                                  0.259
                                            0.328
## PREP1
           ->
                REP
                                  0.157
                                            0.260
## PREP2
                REP
                                  0.300
                                            0.375
           ->
## PREP3
                REP
                                  0.308
                                            0.394
           ->
## PREP4
           ->
                REP
                                  0.241
                                            0.344
## PINV1
                INV
                                  0.314
                                            0.413
           ->
## PINV2
                INV
                                  0.339
                                            0.446
           ->
## PINV3
           ->
                INV
                                  0.306
                                            0.420
## PPSS1
                P<sub>0</sub>L
                                  0.311
                                            0.404
## PPSS2
           ->
                P<sub>0</sub>L
                                  0.354
                                            0.451
## PPSS3
           ->
                P<sub>0</sub>L
                                  0.328
                                            0.407
## FAML1
           ->
                FAML
                                  1.000
                                            1.000
## PREP1*PPSS1
                      REP*POL
                                 -0.278
                                            0.382
## PREP1*PPSS2
                  ->
                      REP*POL
                                 -0.156
                                            0.229
## PREP1*PPSS3
                  ->
                      REP*POL
                                 -0.183
                                            0.320
## PREP2*PPSS1
                      REP*POL
                                 -0.174
                                            0.276
                  ->
## PREP2*PPSS2
                      REP*POL
                                 -0.279
                                            0.316
                  ->
## PREP2*PPSS3
                      REP*POL
                                            0.488
                  ->
                                 -0.426
## PREP3*PPSS1
                      REP*POL
                  ->
                                 -0.627
                                            0.665
## PREP3*PPSS2
                      REP*POL
                                 -0.225
                                            0.335
                  ->
## PREP3*PPSS3
                      REP*POL
                                 -0.241
                                            0.333
                  ->
## PREP4*PPSS1
                      REP*POL
                                 -0.460
                  ->
                                            0.552
## PREP4*PPSS2
                      REP*POL
                                 -0.486
                                            0.536
                  ->
## PREP4*PPSS3
                      REP*POL
                                 -0.294
                                            0.404
                 ->
##
## Bootstrapped Loadings:
                                Original Est. Bootstrap Mean Bootstrap SD T Stat.
##
## TRST1
                                                          0.900
                                                                         0.016
           ->
               TRUST
                                         0.900
                                                                                 57.978
## TRST2
               TRUST
                                         0.909
                                                          0.909
                                                                         0.021
                                                                                 43.957
           ->
## TRST3
                TRUST
                                         0.905
                                                          0.904
                                                                         0.022
                                                                                 41.789
           ->
## TRST4
                TRUST
                                         0.838
                                                          0.837
                                                                         0.032
                                                                                 26.406
           ->
## PSEC1
                SEC
                                         0.813
                                                          0.815
                                                                         0.026
                                                                                 31.545
## PSEC2
           ->
               SEC
                                         0.865
                                                          0.865
                                                                         0.026
                                                                                 33.448
## PSEC3
                SEC
                                         0.868
                                                          0.868
                                                                         0.022
                                                                                 39.782
## PSEC4
           ->
                SEC
                                         0.807
                                                          0.806
                                                                         0.024
                                                                                 33.021
## PREP1
           ->
                REP
                                         0.800
                                                          0.795
                                                                         0.040
                                                                                 20.031
## PREP2
           ->
               REP
                                         0.913
                                                          0.913
                                                                         0.016
                                                                                 56.228
## PREP3
           ->
                REP
                                         0.908
                                                          0.908
                                                                         0.021
                                                                                 43.484
## PREP4
                                         0.718
                                                          0.717
                                                                         0.032
                                                                                 22.491
           ->
                REP
## PINV1
           ->
                INV
                                         0.903
                                                          0.905
                                                                         0.025
                                                                                 36.629
## PINV2
                                                                         0.022
                INV
                                         0.925
                                                          0.926
                                                                                 42.722
           ->
                                                          0.855
                                                                         0.026
                                                                                 32.928
## PINV3
                INV
                                         0.855
           ->
## PPSS1
           ->
                POL
                                         0.868
                                                          0.865
                                                                         0.025
                                                                                 34.904
## PPSS2
               POL
                                         0.893
                                                          0.893
                                                                         0.014
           ->
                                                                                 62.218
## PPSS3
                                                          0.910
                                                                         0.017
               P<sub>0</sub>L
                                         0.911
                                                                                 52.591
           ->
## FAML1
               FAML
                                         1.000
                                                          1.000
                                                                         0.000
           ->
## PREP1*PPSS1
                  ->
                      REP*POL
                                         0.581
                                                          0.574
                                                                         0.275
                                                                                  2.107
## PREP1*PPSS2
                      REP*POL
                                         0.510
                                                          0.556
                                                                         0.254
                                                                                  2.009
                  ->
## PREP1*PPSS3
                                         0.506
                                                          0.573
                                                                         0.272
                                                                                  1.858
                  ->
                      REP*POL
```

0.509

0.421

0.609

0.571

0.289

0.297

1.760

1.418

## PREP2\*PPSS1

## PREP2\*PPSS2

->

->

REP\*POL

REP\*POL

```
0.975
## PREP2*PPSS3
                      REP*POL
                                        0.336
                                                        0.584
                                                                       0.344
                 ->
## PREP3*PPSS1
                                                        0.492
                                                                       0.357
                      REP*POL
                                        0.236
                                                                                0.660
                 ->
## PREP3*PPSS2
                      REP*POL
                                        0.555
                                                        0.598
                                                                       0.289
                                                                                1.921
                 ->
## PREP3*PPSS3
                      REP*POL
                                        0.466
                                                        0.587
                                                                       0.302
                                                                                1.541
                 ->
## PREP4*PPSS1
                      REP*POL
                                        0.900
                                                        0.565
                                                                       0.376
                                                                                2.396
                  ->
## PREP4*PPSS2
                 ->
                      REP*POL
                                        0.836
                                                        0.479
                                                                       0.368
                                                                                2.275
## PREP4*PPSS3
                      REP*POL
                                                                                2.491
                                        0.859
                                                        0.540
                                                                       0.345
##
                               2.5% CI 97.5% CI
## TRST1
               TRUST
                                 0.865
                                           0.927
          ->
## TRST2
               TRUST
           ->
                                 0.864
                                           0.942
## TRST3
               TRUST
                                 0.853
                                           0.939
           ->
## TRST4
               TRUST
                                 0.768
                                           0.890
           ->
## PSEC1
           ->
               SEC
                                 0.759
                                           0.862
## PSEC2
               SEC
                                 0.811
                                           0.909
## PSEC3
           ->
               SEC
                                 0.821
                                           0.906
## PSEC4
           ->
               SEC
                                 0.753
                                           0.851
## PREP1
           ->
               REP
                                 0.707
                                           0.863
## PREP2
           ->
               REP
                                 0.877
                                           0.941
## PREP3
           ->
               REP
                                 0.859
                                           0.940
## PREP4
           ->
               REP
                                 0.650
                                           0.774
## PINV1
               INV
                                 0.846
                                           0.944
           ->
## PINV2
               INV
                                 0.876
                                           0.959
           ->
## PINV3
                                 0.795
           ->
               INV
                                           0.899
## PPSS1
               POL
           ->
                                 0.806
                                           0.905
## PPSS2
               POL
                                 0.862
                                           0.918
           ->
## PPSS3
               POL
                                 0.872
                                           0.937
          ->
## FAML1
          ->
               FAML
                                 1.000
                                           1.000
## PREP1*PPSS1
                      REP*POL
                                -0.086
                                           0.916
                  ->
## PREP1*PPSS2
                                -0.062
                      REP*POL
                                           0.864
                 ->
## PREP1*PPSS3
                      REP*POL
                                -0.098
                                           0.902
                  ->
## PREP2*PPSS1
                      REP*POL
                                -0.141
                                           0.935
                  ->
## PREP2*PPSS2
                  ->
                      REP*POL
                                -0.208
                                           0.927
## PREP2*PPSS3
                  ->
                      REP*POL
                                -0.342
                                           0.980
## PREP3*PPSS1
                      REP*POL
                                -0.420
                                           0.922
                  ->
## PREP3*PPSS2
                      REP*POL
                  ->
                                -0.117
                                           0.940
## PREP3*PPSS3
                  ->
                      REP*POL
                                -0.231
                                           0.947
## PREP4*PPSS1
                      REP*POL
                                -0.337
                                           0.974
## PREP4*PPSS2
                  ->
                      REP*POL
                                -0.372
                                           0.908
##
   PREP4*PPSS3
                 ->
                      REP*POL
                                -0.296
                                           0.943
##
   Bootstrapped HTMT:
##
##
                        Original Est. Bootstrap Mean Bootstrap SD 2.5% CI 97.5% CI
## REP
         ->
             INV
                                 0.705
                                                  0.704
                                                                0.049
                                                                         0.600
                                                                                   0.790
                                                                0.055
                                                                         0.425
## REP
         ->
             P<sub>0</sub>L
                                 0.543
                                                  0.543
                                                                                   0.648
## REP
         ->
             FAML
                                 0.599
                                                  0.599
                                                                0.054
                                                                         0.493
                                                                                   0.704
             REP*POL
                                                  0.000
## REP
                                                                0.000
                                                                         0.000
                                                                                   0.000
         ->
                                 0.000
## REP
             SEC
                                 0.595
                                                  0.594
                                                                0.046
                                                                         0.497
                                                                                   0.674
         ->
## REP
         ->
             TRUST
                                 0.682
                                                  0.681
                                                                0.043
                                                                         0.591
                                                                                   0.762
                                 0.498
                                                  0.496
                                                                0.060
## INV
         ->
             POL
                                                                         0.382
                                                                                   0.609
## INV
             FAML
                                 0.494
                                                  0.491
                                                                0.054
                                                                         0.388
                                                                                   0.605
         ->
## INV
             REP*POL
                                 0.085
                                                  0.103
                                                                0.033
                                                                         0.056
                                                                                   0.181
         ->
## INV
         ->
             SEC
                                 0.568
                                                  0.567
                                                                0.050
                                                                         0.466
                                                                                   0.665
## INV
         ->
             TRUST
                                 0.563
                                                  0.561
                                                                0.050
                                                                         0.467
                                                                                   0.659
## POL
             FAML
                                 0.596
                                                  0.593
                                                                0.055
                                                                         0.481
                                                                                   0.690
         ->
             REP*POL
## POL
         ->
                                 0.000
                                                  0.000
                                                                0.000
                                                                         0.000
                                                                                   0.000
## POL
         ->
                                 0.622
                                                                0.051
                                                                         0.519
             SEC
                                                  0.622
                                                                                   0.713
```

```
## POL
       -> TRUST
                               0.458
                                               0.458
                                                            0.060
                                                                    0.334
                                                                              0.573
             REP*POL
## FAML
        ->
                               0.046
                                               0.064
                                                            0.023
                                                                    0.032
                                                                              0.122
                               0.455
                                               0.454
                                                            0.053
                                                                    0.353
                                                                              0.553
## FAML
        ->
             SEC
             TRUST
## FAML
                               0.471
                                               0.470
                                                            0.054
                                                                    0.363
                                                                              0.573
        ->
## REP*POL
           -> SEC
                               0.059
                                               0.082
                                                            0.019
                                                                    0.050
                                                                              0.124
## REP*POL
           -> TRUST
                               0.044
                                               0.071
                                                            0.017
                                                                    0.046
                                                                              0.110
## SEC ->
            TRUST
                                                            0.036
                                                                    0.611
                                                                              0.751
                               0.685
                                               0.686
##
## Bootstrapped Total Paths:
                       Original Est. Bootstrap Mean Bootstrap SD 2.5% CI 97.5% CI
##
## REP
        ->
            SEC
                               0.247
                                               0.243
                                                            0.061
                                                                    0.111
                                                                              0.347
## REP
            TRUST
                               0.150
                                               0.148
                                                            0.039
                                                                    0.067
                                                                              0.220
        ->
## INV
        ->
            SEC
                               0.181
                                               0.187
                                                            0.057
                                                                    0.075
                                                                              0.298
## INV
            TRUST
                               0.109
                                               0.114
                                                            0.036
                                                                    0.048
                                                                              0.183
## POL
        ->
            SEC
                               0.339
                                               0.341
                                                            0.055
                                                                    0.232
                                                                              0.446
## POL
        ->
            TRUST
                               0.205
                                               0.208
                                                            0.036
                                                                    0.138
                                                                              0.275
## FAML
             SEC
                               0.011
                                               0.011
                                                            0.061 -0.110
                                                                              0.126
## FAML
             TRUST
                               0.006
                                               0.007
                                                            0.037
                                                                   -0.065
                                                                              0.080
## REP*POL
                                                            0.127
                                                                   -0.197
            ->
                SEC
                              -0.105
                                              -0.012
                                                                              0.196
## REP*POL
            -> TRUST
                              -0.063
                                              -0.007
                                                            0.078 -0.122
                                                                              0.121
            TRUST
                               0.606
                                                            0.035
## SEC
        ->
                                               0.610
                                                                    0.539
                                                                              0.672
```

## Question 2

Common-Factor Models using CB-SEM

### 2a

Create a common factor model using SEMinR, with the following characteristics:

i

Either respecify all the constructs as being reflective(), or use the as.reflective() function to convert your earlier measurement model to being entirely reflective.

```
sec_cbsem_mm <- constructs(
    reflective("TRUST", multi_items("TRST",1:4)), # Trust in website (TRUST)
    reflective("SEC", multi_items("PSEC",1:4)), # Perceived security of website (SEC)
    reflective("REP", multi_items("PREP",1:4)), # Reputation of website (REP)
    reflective("INV", multi_items("PINV",1:3)), # Investment in website (INV)
    reflective("POL", multi_items("PPSS",1:3)), # Perception of privacy policies (POL)
    reflective("FAML", single_item("FAML1")), # Familiarity with website (FAML)
    interaction_term(iv = "REP", moderator = "POL", method=orthogonal)
)</pre>
```

ii

Use the same structural model as before

```
# REP + INV + POL + FAML + (REP×POL) → SEC → TRUST
sec_cbsem_sm <- relationships(
  paths(from = c("REP","INV","POL","FAML","REP*POL"), to = "SEC"),
  paths(from = "SEC", to = "TRUST")
)</pre>
```

## 2b

Show us the following results in table or figure formats

i

Plot a figure of the estimated model (it will look different from your PLS model!)

## Generating the seminr model for CBSEM

```
plot(sec_cbsem)
```

## Plotting of lavaan models using semPlot.

## NULL

ii

Loadings of composites

```
sec_cbsem_report <- summary(sec_cbsem)
sec_cbsem_report$loadings</pre>
```

```
## $coefficients
                                              INV
                                                        POL FAML
##
             TRUST
                         SEC
                                   REP
## TRST1 0.8800240
                          NA
                                    NA
                                               NA
                                                         NA
                                                              NA
                          NA
                                                         NA
## TRST2 0.8886342
                                    NA
                                               NA
                                                              NA
## TRST3 0.8690644
                          NA
                                    NA
                                               NA
                                                         NA
                                                              NA
## TRST4 0.7575988
                                    NA
                                               NA
                                                         NA
                                                              NA
                          NA
## PSEC1
                NA 0.7308766
                                               NA
                                                         NA
                                                              NA
                                    NA
## PSEC2
                NA 0.8173481
                                    NA
                                               NA
                                                         NA
                                                              NA
## PSEC3
                NA 0.8151708
                                    NA
                                               NA
                                                         NA
                                                              NA
## PSEC4
                NA 0.7260444
                                    NA
                                               NA
                                                         NA
                                                              NA
                                                              NA
## PREP1
                NA
                          NA 0.7551328
                                               NA
                                                         NA
## PREP2
                NA
                          NA 0.9199208
                                               NA
                                                         NA
                                                              NA
                NA
                                                         NA
                                                              NA
## PREP3
                          NA 0.8871362
                                               NA
                          NA 0.5650059
## PREP4
                NA
                                               NA
                                                         NA
                                                              NA
                NA
                                    NA 0.8520004
## PINV1
                          NA
                                                         NA
                                                              NA
## PINV2
                NA
                          NA
                                    NA 0.9257476
                                                         NA
                                                              NA
                          NA
                                    NA 0.7388750
## PINV3
                NA
                                                         NΑ
                                                              NA
## PPSS1
                                    NA
                                               NA 0.8051533
                NΑ
                          NA
                                                              NA
## PPSS2
                          NA
                NA
                                    NA
                                               NA 0.8272576
                                                              NA
## PPSS3
                NA
                          NA
                                    NA
                                               NA 0.8674335
                                                              NA
## FAML1
                NA
                          NA
                                    NA
                                               NΑ
                                                         NA
                                                               1
##
## $significance
##
                              Std Estimate
                                                    SE
                                                            t-Value
                                                                      2.5% CI
## TRUST -> TRST1
                                 0.8800240 0.02272091 0.000000e+00 0.8354919
## TRUST -> TRST2
                                 0.8886342 0.03330783 0.000000e+00 0.8233521
## TRUST -> TRST3
                                 0.8690644 0.03749444 0.000000e+00 0.7955767
## TRUST -> TRST4
                                 0.7575988 0.04846748 0.000000e+00 0.6626042
## SEC -> PSEC1
                                 0.7308766 0.03679205 0.0000000e+00 0.6587655
## SEC -> PSEC2
                                 0.8173481 0.04480183 0.000000e+00 0.7295381
## SEC -> PSEC3
                                 0.8151708 0.03728082 0.000000e+00 0.7421017
## SEC -> PSEC4
                                 0.7260444 0.03811841 0.000000e+00 0.6513337
## REP -> PREP1
                                 0.7551328 0.04464916 0.000000e+00 0.6676220
## REP -> PREP2
                                 0.9199208 0.02635333 0.000000e+00 0.8682692
## REP -> PREP3
                                 0.8871362 0.04015103 0.000000e+00 0.8084416
## REP -> PREP4
                                 0.5650059 0.04585583 0.000000e+00 0.4751302
## INV -> PINV1
                                 0.8520004 0.04489927 0.000000e+00 0.7639994
## INV -> PINV2
                                 0.9257476 0.04556425 0.000000e+00 0.8364433
## INV -> PINV3
                                 0.7388750 0.04511602 0.000000e+00 0.6504492
## POL -> PPSS1
                                 0.8051533 0.04355300 0.000000e+00 0.7197910
## POL -> PPSS2
                                 0.8272576 0.02807169 0.000000e+00 0.7722381
## POL -> PPSS3
                                 0.8674335 0.03273664 0.000000e+00 0.8032708
## FAML -> FAML1
                                 1.0000000 0.00000000
                                                                 NA 1.0000000
## REP x POL -> PREP1 x PPSS1
                                 0.7781584 0.05799871 0.000000e+00 0.6644831
## REP x POL -> PREP1 x PPSS2
                                 0.7597768 0.05931838 0.000000e+00 0.6435149
                                 0.7879106 0.05013554 0.000000e+00 0.6896467
## REP_x_POL -> PREP1_x_PPSS3
## REP_x_POL -> PREP2_x_PPSS1
                                 0.8447368 0.03649041 0.000000e+00 0.7732169
## REP x POL -> PREP2 x PPSS2
                                 0.8034561 0.03639411 0.000000e+00 0.7321250
## REP x POL -> PREP2 x PPSS3
                                 0.8342444 0.03536430 0.000000e+00 0.7649317
## REP_x_POL -> PREP3_x_PPSS1
                                 0.6736451 0.12948898 1.967997e-07 0.4198514
## REP x POL -> PREP3 x PPSS2
                                 0.8011944 0.03780427 0.000000e+00 0.7270994
## REP x POL -> PREP3 x PPSS3
                                 0.7902063 0.06416741 0.000000e+00 0.6644405
## REP x POL -> PREP4_x_PPSS1
                                 0.6854770 0.06906812 0.000000e+00 0.5501059
## REP_x_POL -> PREP4_x_PPSS2
                                 0.5531922 0.06212434 0.000000e+00 0.4314307
## REP x POL -> PREP4 x PPSS3
                                 0.6405843 0.05794029 0.000000e+00 0.5270234
```

```
97.5% CI
##
## TRUST -> TRST1
                              0.9245562
## TRUST -> TRST2
                              0.9539164
## TRUST -> TRST3
                              0.9425522
## TRUST -> TRST4
                              0.8525933
## SEC -> PSEC1
                              0.8029877
## SEC -> PSEC2
                              0.9051581
## SEC -> PSEC3
                              0.8882399
## SEC -> PSEC4
                              0.8007551
## REP -> PREP1
                              0.8426435
## REP -> PREP2
                              0.9715724
## REP -> PREP3
                              0.9658307
## REP -> PREP4
                              0.6548817
## INV -> PINV1
                              0.9400013
## INV -> PINV2
                              1.0150518
## INV -> PINV3
                              0.8273007
## POL -> PPSS1
                              0.8905156
## POL -> PPSS2
                              0.8822771
## POL -> PPSS3
                              0.9315961
## FAML -> FAML1
                              1.0000000
## REP_x_POL -> PREP1_x_PPSS1 0.8918338
## REP_x_POL -> PREP1_x_PPSS2 0.8760387
## REP_x_POL -> PREP1_x_PPSS3 0.8861744
## REP_x_POL -> PREP2_x_PPSS1 0.9162567
## REP_x_POL -> PREP2_x_PPSS2 0.8747873
## REP_x_POL -> PREP2_x_PPSS3 0.9035572
## REP_x_POL -> PREP3_x_PPSS1 0.9274389
## REP_x_POL -> PREP3_x_PPSS2 0.8752894
## REP_x_POL -> PREP3_x_PPSS3 0.9159721
## REP_x_POL -> PREP4_x_PPSS1 0.8208480
## REP_x_POL -> PREP4_x_PPSS2 0.6749536
## REP_x_POL -> PREP4_x_PPSS3 0.7541452
```

#### iii

Regression coefficients of paths between factors, and their p-values

```
sec_cbsem_report$paths
```

```
## $coefficients
##
              SEC TRUST
## R^2
         0.540381651 0.4951084
## REP
         0.299536782
## INV
         0.214253245
                        NA
         0.376401499
## POL
                        NA
## FAML -0.008837653
                        NA
## REP x POL 0.008355287 NA
## SEC
           NA 0.7036394
##
## $pvalues
                SEC TRUST
##
       3.817182e-05 NA
## REP
        3.534482e-03
## INV
                    NA
## POL
        4.380974e-09 NA
## FAML 8.996836e-01
                   NA
## REP_x_POL 8.516847e-01 NA
## SEC
                NA 0
##
## $significance
            Std Estimate SE t-Value 2.5% CI 97.5% CI
##
## SEC -> REP_x_POL 0.008355287 0.04468802 8.516847e-01 -0.07923162 0.09594219
## TRUST -> SEC 0.703639369 0.03721630 0.000000e+00 0.63069677 0.77658197
```