

	Loadings			
	Factor 1: Ease of Use	Factor 2: Cognitive Efforts	Factor 3: Trust	Communality
Convenient	0.91	0.05	-0.02	0.77
Quick	0.84	-0.12	-0.15	0.67
Enjoy	0.77	0.15	0.12	0.63
Reuse	0.75	0.04	0.19	0.75
Helpful	0.72	0.02	0.17	0.69
No Enjoy	-0.52	0.22	-0.16	0.55
User Friendly	0.42	-0.19	0.37	0.74
Need Instructions	0.15	0.80	-0.12	0.60
Concentrate	0.03	0.64	0.14	0.38
Stressful	-0.41	0.51	0.01	0.59
Match	-0.30	0.42	-0.15	0.47
Frustrating	-0.47	0.47	0.00	0.63
Trust	0.08	-0.04	0.80	0.74
Secure	-0.02	0.03	0.82	0.82
Easy	0.27	-0.28	0.31	0.44
Eigenvalues	7.52	1.78	1.03	
Total Variance		61		