Table 2. A correlation analysis and an assessment of the composite reliability, convergent validity and discriminant validity

Construct		Items	Outer Loadings	CR	AVE	1	2	3	4	5
1	Instrumental use	IU1	0.831	0.821	0.607	**0.779**	0.442	0.737	0.402	0.609
		IU2	0.822							
		IU3	0.676							
2	Intention	Int1	0.938	0.929	0.868	0.338	**0.932**	0.485	0.808	0.703
		Int2	0.926							
3	Perceived ease of use	PEoU1	0.92	0.925	0.861	0.572	0.411	**0.928**	0.507	0.555
		PEoU2	0.936							
4	Perceived usefulness	PU1	0.83	0.894	0.737	0.303	0.676	0.424	**0.859**	0.686
		PU2	0.88							
		PU3	0.865							
5	Ritualized use	RU1	0.863	0.852	0.659	0.44	0.555	0.438	0.533	**0.812**
		RU2	0.85							
		RU3	0.714							

Note: The discriminant validity was calculated by using the Fornell-Larcker criterion. The values of square root of the AVE were presented in bold font. The AVEs for each construct were greater than the correlations among the constructs. The shaded area features the results from the HTMT (Henseler, Ringle & Sarstedt, 2015).