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VIRTUAL SALES CALLS: HOW THE VIDEO BACKGROUND CAN INFLUENCE

CONSUMERS' ADOPTION INTENTION

– AN EXTENSION OF THE TECHNOLOGY ACCEPTANCE MODEL

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Abstract

This research examines how the aesthetics of the background during video sales conversations can influence buyers' product adoption intention. The presented study applies the technology acceptance model (TAM), measuring the impact of the video sales channel on the buyer's adoption intention. The traditional TAM mediators, perceived usefulness and perceived ease of use are included in the research model and extended by the mediator trust. It was found that a more aesthetic background influences all three mediators. However, only a full mediation could be confirmed for perceived usefulness. Lastly, reasoning for those findings is proposed, and further managerial implications are given.

Keywords: *video conference background, adoption intention, aesthetics, trust, consumer behavior, technology acceptance model*

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1. Introduction

Digitalization and technological advancement, also known as the fourth industrial revolution, changed the customer journey and buying process of millions of customers. The shift towards online sales completely changed the marketing and promotion means to reach and influence the customers in their buying decision (Lemon and Verhoef, 2016). This applies not only to the Business-to-Customer (B2C) but also to the Business-to-Business (B2B) sales process. The B2B customer journey relied heavily on face-to-face meetings and discussions. Those well-established sales practices got heavily disrupted in the past years through the increased reliance on remote communication means, such as video conferences (Singh et al. 2019). This trend was accelerated by the outbreak of the ongoing COVID-19 pandemic leading to increased remote sales (Gavin et al. 2020). According to Gavin et al. (2020), 79% of B2B companies are very or somewhat likely to stay remote in their sales and marketing practices even after the end of the pandemic.

Omnichannel sales will be ever-present in the B2B industry, and hybrid models will be the most dominant sales strategy by 2024. In a world where more than ten channels, such as websites, emails, phone calls and video conferences are used to communicate with the customer, two-thirds of customers prefer virtual communication over in-person communication at many purchasing stages. Consequently, to fulfil customer demands, sales, especially in B2B context, will shift towards a hybrid or even fully remote model (Donchak, McClatchy and Stanley 2022). Sales conversations and consultations are crucial in the buying process. Especially if the sold product is more complex and bought for the first time, many customers demand multiple sales conversations before making a purchase decision (Angevine, Plotkin and Stanley 2017). One example of an industry where products are mostly sold with upfront sales conversations and consultations is the information technology (IT) industry (Tyrväinen and Selin 2011). Because of the shift towards remote meetings, one tool, video conferences,

became increasingly important (Donchak, McClatchy and Stanley 2022). Meetings through video conference tools such as Zoom, Microsoft or Webex allow video and audio transmission, making meetings possible regardless of the location.

However, the environment in video calls changes. What was once a conference room is now the living room, kitchen or home office of the respective call participants. Living in a new virtual world, the question arises of how customer behaviour is affected by this new environment. One behavioural intention that is crucial in order to predict sales for more complex products is the potential user's adoption intention. The users first need to understand the product and be willing to adopt it before they can create a behavioural intention to make use of it (Davis, Bagozzi, and Warshaw 1989). Therefore, forming the adoption intention of a product is a crucial step in the buying process. In a physical setting, customers are influenced by their environment. Gilboa and Rafaeli (2003) demonstrated that a prettier store could positively affect the customer's behavioural intention. It was also demonstrated that a prettier environment could lead to higher risk-taking (Townsend & Shu2010). Furthermore, aesthetics were also demonstrated to relate to adoption intention. The aesthetics of a virtual product can influence the adoption intention positively (Lavie and Tractinsky 2004). Consequently, the aesthetics of one's environment can significantly influence one's behaviour and adoption intention.

In the context of virtual video sales, which are now essential in the customer journey, it is necessary to understand if the positive influence of aesthetics on consumers' perception and adoption intention of the to be sold product remains. As mainly complex and one-time products are sold via video sales consultations, the technology acceptance model (TAM) serves as suitable base for measuring the adoption intention (Townsend, Demarie and Hendrickson 2001; Wu and Wang 2005). The TAM incorporates the measure of perceived usefulness (PU) and perceived ease of use (PEoU) to predict a user's adoption intention. With the help of the TAM,

multiple studies have already investigated the effects on consumers' adoption intention. Cyr, Head and Ivanov (2006) demonstrated that the design of technology plays a crucial role in the user's adoption intention. Nevertheless, the effects of the virtual sales environment, such as video sales calls, are still understudied (Koernig 2003). Consequently, applying the TAM to the virtual video sales context and measuring the effect of the environment sales channel on the consumer's adoption intention is new. Additionally, as the TAM is applied to a new context other factors become important. One critical factor of sales conversations is to create trust (Pavlou 2003). Trust was demonstrated to positively influence adoption intention (Ha & Stoel 2009). Furthermore, prettier products are also perceived to be more trustworthy (Li and Yeh 2010). Therefore, a prettier sales channel is predicted to evoke the same effect and foster trust in the product, ultimately increasing the user's adoption intention.

In this thesis, I will test if the consumers' intention to adopt a new product can be positively affected by the aesthetics of his virtual environment. The mediating effect of PU and PEoU as proposed by the TAM will be taken into account and investigated. Furthermore, as this model will be tested in a new context, an additional mediator, trust, will be included. As research on the extension of the TAM to the sales context is rare as well as the effect of virtual video environments on the consumer is understudied (Koernig 2003; Sheth and Sharma 2008), this studie aims is to contribute to the given literature. By examining the effect of the video background during sales calls on the potential users adoption intention, new contributions to the aesthetic stream of research in consumer behaviour area will be made. The results of this study will offer new managerial implications as it will have a great impact on the sales channels in the B2B sector as well as customer conversations and consultations in general.

2. Literature review

2.1 Aesthetics in the sales environment

Aesthetics is a research topic that has been studied for decades. The nature of aesthetics has been the context of various research areas such as sociology, psychology, anthropology and marketing (Veryzer and Hutchinson 1998). Aesthetics have been proven to influence our everyday life and are of fundamental value to people (Shusterman and Tomlin, 2008). It was demonstrated that people are affected by the aesthetics of a person's physical appearance but also by the perceived aesthetics of objects (Duncan and Nasar 1992; Porteus 1977). Consequently, aesthetics play a crucial role in product design, marketing strategy development, and the sales environment (Russell 1984; Whitney 1988). Studies showed that aesthetics can have a significant influence on consumer behaviour and positively influence buying decisions (Gilboa and Rafaeli 2003; Lavie and Tractinsky 2004: Wu, Quyen and Rivas 2016)). Gilboa and Rafaeli (2003) demonstrated that the aesthetics of physical stores lead to a higher purchase intention. Similar positive effects can be observed for aesthetic online shops (Schenkman and Jönsson 2000, Tractinsky et al. 2000). Furthermore, Wu, Quyen and Rivas (2016) demonstrated that the aesthetics of an e-commerce website affect the customer's adoption intention of this online sales channel significantly. This result is important as the interaction with consumers and purchasing of products increasingly shifts away from physical to online channels. Consequently, the aesthetics of the virtual sales channels became increasingly important (Wang Minor and Wei 2011).

However, most of the research on aesthetics in a virtual environment centres around the aesthetics of e-commerce sites and websites (Hoffmann and Krauss 2004). Even though those sales channels are important other sales channels such as video sales calls and consultations with a salesperson have become increasingly important, especially in the B2B sector (Donchak, McClatchy and Stanley 2022). Nevertheless, there is little research on how the aesthetics of the

virtual environment of this sales channel could influence the consumer (Koening 2003). Consequently, the question arises if customers can be as affected by the aesthetics of their environment in the virtual video space as in the physical space?

2.2 Sales calls and adoption intention

Virtual sales call consultations are primarily used in the B2B context for complex and one-time/first-time purchased products (Donchak, McClatchy and Stanley 2022). In order to sell such products, it is crucial that the customer is willing to adopt the product and understands it. Consequently, an essential step in the buying process for the customer is his adoption intention (Vahdat et al. 2020). In order to measure the adoption intention for innovative products, many scholars have used the technology acceptance model (TAM) (Marangunić and Granić 2015; Legris, Ingham and Collerette 2003). Davis Bagozzi, and Warshaw (1989) model (TAM) is designed to explain the behavioural intention of potential users to adopt and use a technological innovation. The model is based on social psychology and planned behaviour theory (Ajzen and Fishbein 1975) and uses the causal relationship from "belief – attitude- intention to behaviour" (Ha & Stoel 2009 p.565) to explain and predict technology acceptance.

The two main factors incorporated in the TAM to predict adoption intention are Perceived Usefulness (PU) as well as the Perceived Ease of Use (PEU). PU represents the extent to which the potential adopter believes that using the technology in the future will elevate one's performance (Davis, Bagozzi, and Warshaw 1989). PEoU represents the extent to which the potential adopter believes that engaging with the technology will be free of effort. The TAM has been proven as a valid predictor of technology adoption in various studies and contexts, including the adoption of video communication tools (Townsend, Demarie and Hendrickson 2001), e-health (Chau and Hu 2001), m-commerce (Bruner and Kumar 2005) and online retail (Ha & Stoel 2009). The TAM is one of the most widely used models because of its validation

in various industries and contexts and its simplicity (Legris, Ingham, & Collerette, 2003). Therefore, it will be used as the conceptual framework for this study to investigate adoption intention. So far, it has been mainly studied how specific aspects of the demonstrated product can influence the adoption intention. It was demonstrated that a more aesthetic design of the product or technology itself leads to higher PU and PEoU (Lavie and Tractinsky 2004; Lindgaard et al. 2006) and, lastly, adoption intention. Other factors, such as the quality of the product, can also affect the adoption intention (Ha & Stoel 2009). Besides that, Legris, Ingham and Collerette (2003) created a comprehensive review of further product-related factors affecting adoption intention.

Nevertheless, all those findings concentrate on product attributes. Little research has been done on the sales channel, and it has not been investigated if the attributes in the sales channel do have the same effect as on the product itself. Consequently, it is still unclear if the positive effect aesthetics of the product itself have on adoption intention can also be observed for a more aesthetic sales channel of the product. In the context of video sales, this would mean increasing the aesthetic environment in the sales call. This study will incorporate the influence of the sales channel, namely the video sales call, into the context of adoption intention.

2.3 Extension of the TAM

Exploring adoption intention based on the sales medium, the application of the TAM gets a new context. Extending the use cases of the TAM by taking the sales channel of video calls into account, new factors become important. Selling new technology online through a sales agent is similar to making an online purchase. The product/technology is observed through an online format before purchasing it. Creating customers' trust is strategically vital for online sellers because trust strongly affects customers' intentions to purchase via virtual channels (McKnight and Chervany 2001). Furthermore, acquiring trust can effectively help to reduce

perceived risk and the feeling of uncertainty which, in turn, positively affects the attitude towards the product (Pavlou 2003; Suh and Han 2002). Trust in the to be adopted technology is, therefore, essential and positively influences the adoption intention (Ha & Stoel 2009). Multiple scholars observed a positive effect of trust on web technology adoption. (Friedman, Khan, and Howe 2000; Gefen and Straub 2003; Jarvenpaa, Tractinsky, and Vitale 2000). Consequently, it can be assumed that trust, also in the context of video conferences, is a crucial predictor of the adoption intention.

Furthermore, it was demonstrated that trust, in turn, could be positively influenced by sales channels and persons (Swan, Bowers, and Richardson 1999). Gefen and Straub (2003), which treated trust as a single construct, demonstrated that there is a positive relationship between social presence, such as a salesperson, in the virtual space and customer trust. Therefore, it can be assumed that video sales calls, in general, would affect trust positively. Furthermore, Li and Yeh (2010) observed that aesthetically enhanced websites created more trust in the to be adopted technology, in this case, mobile commerce. It can be therefore assumed that a prettier sales channel would positively influence consumers' trust. However, as research on the impact of the online sales environment, such as video sales calls, is rare (Koernig 2003), it is still unclear if those positive effects also apply to the virtual video sales channel.

Concluding, it was demonstrated that trust plays a crucial role in the adoption of new technologies (Ha and Stoel 2009) and that more aesthetic technologies are perceived as more trustworthy (Cyr, Head and Ivanov 2006; Li and Yeh 2010). Furthermore, it was shown that a salesperson and the sales channel could have a significant favourable influence on trust formation (Swan, Bowers, and Richardson 1999). Therefore, this study predicts that a more aesthetic environment during video sales calls will positively impact trust, which will, in turn, affect the adoption intention positively.

3. Hypotheses

Thus, as design aesthetics were proven to influence adoption intention through PU and PEoU (Lavie and Tractinsky 2004; Lindgaard et al. 2006), this research expects that this effect can be extended to the video call environment. A more aesthetical video sales call environment is consequently predicted to affect PU and PEoU positively and, lastly, adoption intention compared to a control group. Ha and Stoel (2009) demonstrated that the design impacts a product's adoption intention and that trust can, in turn, positively impact the adoption intention. Consequently, this research further predicts that an aesthetic sales environment will positively influence the potential adopters' trust in the product and, lastly, the adoption intention.

H1: *The aesthetic background of the virtual sales call will positively affect perceived usefulness (H1a) which will in turn positively affect adoption intention of the potential user (H1b).*

H2: *The aesthetic background of the virtual sales call will positively affect perceived ease of use (H1a) which will in turn positively affect adoption intention of the potential user (H1b).*

H3: *The aesthetic background of the virtual sales call will positively affect trust in the to be adopted product (H3a) which will in turn positively affect adoption intention of the potential user (H3b).*
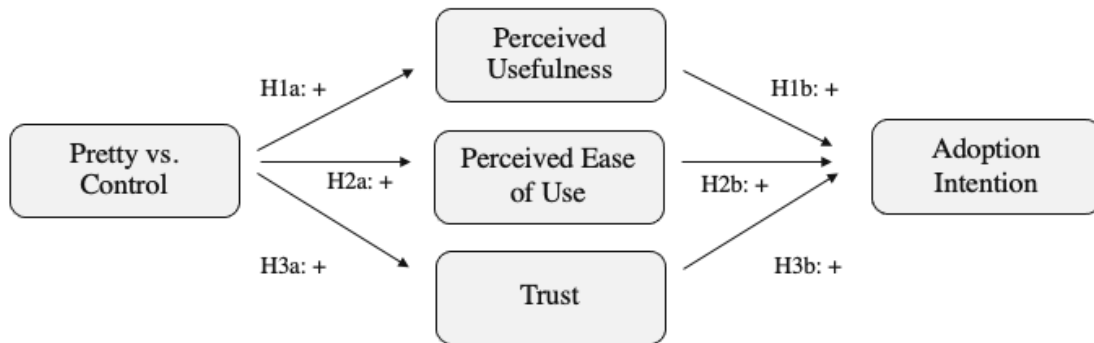
Figure 1: Research Model

4. Methodology

4.1 Sample

The sample is comprised of 128 adult participants. The most representative age group is 18-24 years old (50.9%), followed by 25-34 (41.4%) and 35-44 (3.4%) old (see Appendix 1.1). About 40.5% of the sample is male, while the majority (59.5%) is female (see Appendix 1.2). The majority of respondents (72.4%) is from Germany, with 12.1% from Portugal and the remaining from over 12 different countries (see Appendix 1.3). Lastly, the majority of the participants (54.3%) obtained a master's degree as highest level of education, while 36.2% obtained a bachelor's degree and 8.6% a high school graduation certificate (see Appendix 1.4).

4.2 Design and procedure

4.2.1 Pre-study

To identify two backgrounds that clearly differ on the aspect of beauty and aesthetics a pre-study was conducted. Participants were presented with 5 different backgrounds and had to rate 5 statements for every background picture presented (see Appendix 2). Participants had to rate

how aesthetic, beautiful, professional, realistic, qualitative and distracting they perceive every background. The statements were measured on a 7-point Likert scale (1– "Strongly disagree"; 7- "Strongly agree") and included: "The background is beautiful", "The background is aesthetically pleasing", "The background environment is professional", "The background looks realistic", "The quality of the background picture is good", "The background is distracting". The pre-study had 46 participants, primarily female (60.9%) and between 25-34 years old (52.2%) (see Appendix 3). Looking at the descriptive statistics backgrounds 2 and 3 were identified to differ most in the beautiful perception (M_{P2} = 1.91 SD_{P2} = 1 vs. M_{P3} = 5.48 SD_{P3} = 0.78) and second-most in the aesthetic perception (M_{P2} = 1.96 SD_{P2} = 0.9 vs. M_{P3} = 5.37 SD_{P3} = 1.01) (see Appendix 4.1 and Appendix 4.2). Taking the control factors, professionalism, realism and quality (see Appendix 4.3) into account the combination was further investigated using a paired samples t-test. Background 2 and 3 differed on all dimensions significantly (see Appendix 5). The backgrounds were chosen for the main study. However, the manipulation check was repeated.

4.2.2 Main study

To test the outlined hypothesis a single factor 2 (*Pretty vs Control*) between-subjects experimental design was deployed. Qualtrics software was used to build an online survey (see Appendix 6). The participants in the study were allocated to one of two conditions at random. Participants in both conditions were asked to imagine the identical scenario at the beginning. They are working at a company where a new technology to measure the carbon footprint is going to be introduced. They are looking into a few options and are now on a sales video call with a sales representative of one option. Subsequently, the picture of the sales representative, "Ana", together with a detailed product description of the technology "Zalo" was shown for 20 sec., differentiating only in the virtual background for the two conditions (See Appendix

6.2). Similar to (Chin and Gopal 1995; Svendsen et al. 2013) study design the functional description included product features and use cases to give a realistic impression of the functionality. To match the TAM model a software product was chosen. Software products are complex, and the selling process often entails video sales calls and consultations making the scenario realistic. After the scenario, the *Adoption Intention*, as well as the mediators *PEoU*, *PU* and *Trust*, were measured. Subsequently, the control variables were introduced. The sales representative was shown again at the end of the study for a manipulation check. The survey ended with the collection of demographic information.

Adoption Intention. Participant's *Adoption Intention* was measured right after the product description and salesperson depiction (see Appendix 6.3). Following the verified scale of Venkatesh and Davis (2000) participants were asked to indicate how much they agree with two statements "Assuming I had access to Zalo, I intend to use it", and "Given that I had access to Zalo, I predict that I would use it". Both items were measured with a 7-point Likert scale (1– "Extremely unlikely"; 7- "Extremely likely").

Perceived Usefulness. After measuring the Adoption Intention, participants had to access five statements regarding the *PU* of the described technology (see Appendix 6.4). The items were adopted from (Wu and Wang 2005) and measured with a 7-point Likert scale (1– "Extremely unlikely"; 7- "Extremely likely"). Sample items included: "Using Zalo would improve my performance in tracking my environmental footprint", "Using Zalo would make it easier for me to engage with my environmental footprint" and "Using Zalo would enhance my effectiveness in tracking my environmental footprint".

Perceived Ease of Use. Subsequently after measuring the *PU* of the described technology three statements, measuring the *PEoU*, were presented to the participants (see Appendix 6.5). The items include: "I think learning to use Zalo would be easy", "I think finding what I want via Zalo would be easy", and "I think becoming skilful at using Zalo would be easy". The

statements were adapted from Wu and Wang (2005) and had to be rated on a 7-point Likert scale (1– "Extremely unlikely"; 7- "Extremely likely").

Trust. The last mediation variable measured in the study was *Trust*. The scale was adopted from Jarvenpaa, Tractinsky, and Vitale (2000) who validated the scale statements in their study measuring the trustworthiness of e-commerce. The scale consists of three items (see Appendix 6.6): "I think Zalo is trustworthy", "I believe Zalo has my best interest in mind" and "I need to be cautious with Zalo". All statements were measured with a 7-point Likert scale (1– "Extremely unlikely"; 7- "Extremely likely") with the last item being in reversed order.

Control. Lastly, individual differences were measured. In order to ensure robust results the study controlled for personality, skill and demographic differences that might influence the *Adoption Intention* of the potential user. The control variable included *Openness to Experience*, *Technology Self-Efficacy*, *Mood*, *Age* and *Gender* and *Education*.

Personality traits can have an effect on your perception of risk and likelihood to try new things and engage in new activities (Svendsen et al. 2013). Consequently, *Openness to Experience* as one of the Big Five personality traits was included and measured with 5 statements and a 7-point Likert scale (1– "Strongly disagree"; 7- "Strongly agree") (Svendsen et al. 2013) (see Appendix 6.7). Example statements included: "I have a rich vocabulary", "I am full of ideas" and "I'm interested in abstract ideas". *Technology Self-Efficacy* was included to account for individual differences in the self-perceived skill level of the participants. People who believe more in their technological capabilities might be more likely to adopt new technologies (Mun and Hwang, 2003). The scale to measure *Technology Self-Efficacy* was adopted from adopted from Kass (2014) and Saville and Foster (2021) and included five items which needed to be rated on a 7-point Likert scale (1– "Extremely unlikely"; 7- "Extremely likely") (see Appendix 6.8). Example items included: "I feel confident in my ability to use social media to have meaningful interactions", "I feel confident in my ability to use Internet tools to conduct

research and find trustworthy articles on a topic" and "I feel confident in my ability to use new applications on my smartphone or tablet". Furthermore, *Mood* was included in the control analysis. The images in the Pretty vs. Control background condition may have a varied effect on participants' sentiments. The PANAS-SF, which consists of ten items, was used to measure the average of happy and negative feelings to determine the participants *Mood.* (Watson, Clark, and Tellegen 1988) (see Appendix 6.9). Furthermore, the manipulation check measures were assessed (see Appendix 6.10). Lastly, demographic factors *Age*, *Gender* and *Education* were included to control for their possible influence on the decision-making process (see Appendix 6.11).

5. Results

5.1 Data preparation

The data analysis software SPSS was chosen to process the collected data. To begin with, cases lacking critical data points such as the dependent or independent variables were deleted and omitted from the study, reducing the sample size by 12 data points. The variables were computed including the dummy variable *Pretty vs. Control* (Control=0, Pretty=1) background. Afterwards, an outlier analysis was conducted. Outliers were only detected in the boxplots for the variables *PEoU* and *Adoption Intention* (see Appendix 7).However, the outliers were kept in both cases as the values had no significant influence on the research's outcome and did not cause a violation of any assumption for further analysis.

5.2 Reliability analysis

Next, the scales were tested for their reliability to ensure a consistent and accurate variable measurement. First, the reverse item "I need to be cautious with Zalo" in the *Trust* scale was recoded (Pallant 2007). Afterwards, Cronbach's model was used for all scales (see Appendix

[8](link)). Cronbach's approach, which is build on inter-item correlation, is a reliable measure of the scale consistency. If the Cronbach alpha is 0.70 or higher, the scale is considered consistent DeVellis (2003). All scales for the variables *Adoption Intention*, *PU*, *PEoU*, *Trust* and the control variables fulfilled this criterion.

5.3 Manipulation check

In order to check if the aesthetic perception between the *Pretty vs. Control* background is significant, manipulation check measures were inserted in the survey. An independent samples t-test was used to analyze if the backgrounds are perceived significantly different ([see Appendix 9](link)). The assumption of equal variance could be verified for all questions except the two concerning aesthetics and beauty of the background as Levene-test was significant (p < .05). Control questions concerning the aesthetic and beauty of the backgrounds indicated that the pretty condition perceived the salespersons background significantly more beautiful and aesthetic (Aesthetic: M_{Pretty} = 6.37 vs. $M_{Control}$ = 3.48, t (70.55) = -10.14, $p <$ 0.01, Beautiful: M_{Pretty} = 6.30 vs. $M_{Control}$ = 3.54, t (78.52) = -9.488, $p <$ 0.01). However, the results demonstrated that the pretty background was perceived significantly more professional (M_{Pretty} = 5.32 vs. $M_{Control}$ = 4.59, t (113) = -3.210, $p <$ 0.01) and less distracting (M_{Pretty} = 3.15 vs $M_{Control}$ = 4.21, t (114) = 3.597, $p <$ 0.01) as the control background. Furthermore, the other variables controlling for more differences between the pictures such as image quality (M_{Pretty} = 4.90 vs. $M_{Control}$ = 4.82, t (114) = -0.293, $p =$ 0.77) and realism (M_{Pretty} = 4.52 vs $M_{Control}$ = 4.55, t (114) = 0,139, $p =$ 0.89) showed no significant effect. As the backgrounds differed on more than the aesthetic/beauty level, the manipulation check measures were inserted into the second mediation analysis as covariates.

5.4 Mediation analysis

To explore the relationships in the proposed research model (*Figure. 1*) a mediation analysis was conducted (see Appendix 10). The analysis examined the relationship between the X variable *Pretty vs. Control* background on the Y variable *Adoption Intention* considering the mediating effect of *PU, PEoU and Trust*. Hayes' (2013) process model 4 was used to conduct a parallel joint bootstrap analysis with 10,000 draws including all three putative mediators. The coefficient and the p-value, according to Hayes (2013), are critical indicators of the extend and significance of the mediator's effect. However, only if the value 0 is outside the bootstrap confidence range the indirect effect of the mediators can be considered significant. In the mediation model, all three potential mediators were included in a parallel mediation analysis The total effect, 0.96, of the independent variable *Pretty vs. Control* background on the dependent variable *Adoption Intention* was proven to be significant ($p < 0.01$). Considering the model with the mediation effects, the direct effect of the X variable on Y, 0.29, becomes insignificant ($p = 0.14$). The indirect effects of the unique mediators are explored in the following analysis.

Perceived Usefulness. The mediator, *PU*, was included to understand if a *Pretty vs. Control* background of the salesperson can increase the *PU* of the product and indirectly causes a higher *Adoption Intention*. The results demonstrated that *Pretty vs. Control* background has a significant effect on *PU* (B = 0.69 $p < 0.01$) and *PU* has a significant effect on *Adoption Intention* (B = 0.51 $p < 0.01$). The indirect effect of *PU* is 0.3477 which is significant as 0 is not encompassed in the confidence interval range. (95% CI: 0.1374, 0.6532). Consequently, all mediation criteria are met according to Baron and Kenny (1986). According to Baron and Kenny (1986) the path from the independent variable (*Pretty vs. Control*) to the mediator (*PU*) as well as the path from the mediator (*PU*) to the dependent variable (*Adoption Intention*) need

to be significant. Both paths, from *Pretty v. Control* background to *PU* and from *PU* to *Adoption Intention* are significant as well as the model's total effect (see *Figure 2*).

Perceived Ease of Use. To understand if the *Pretty vs. Control* background of the salesperson can increase the *PEoU* of the product and indirectly causes a higher *Adoption Intention,* the mediator *PEoU* was included. The results demonstrated that the *Pretty vs. Control* background has a significant effect on *PEoU* (B = 0.78 $p < 0.01$). However, *PEoU* has no significant effect on *Adoption Intention* (B = 0.16 $p = 0.12$). The total indirect effect of *PEoU* is 0.1272. However, as 0 is included in the confidence interval, (*95%* CI: -0.0508, 0.3556) this effect is not significant.

Trust. To investigate if the *Pretty vs. Control* background of the salesperson can increase the trust in the product and indirectly causes a higher *Adoption Intention,* the mediator *Trust* was included in the model. The results demonstrated that *Pretty vs. Control* background has a significant effect on *Trust* (B = 1.15 $p < 0.01$). However, *Trust* has no significant effect on *Adoption Intention* (B = 0.17 $p = 0.09$). The total indirect effect of *Trust* is 0.1942. As 0 is included in the confidence interval range this effect is not significant. (*95%* CI: -0.0213, 0.4618).
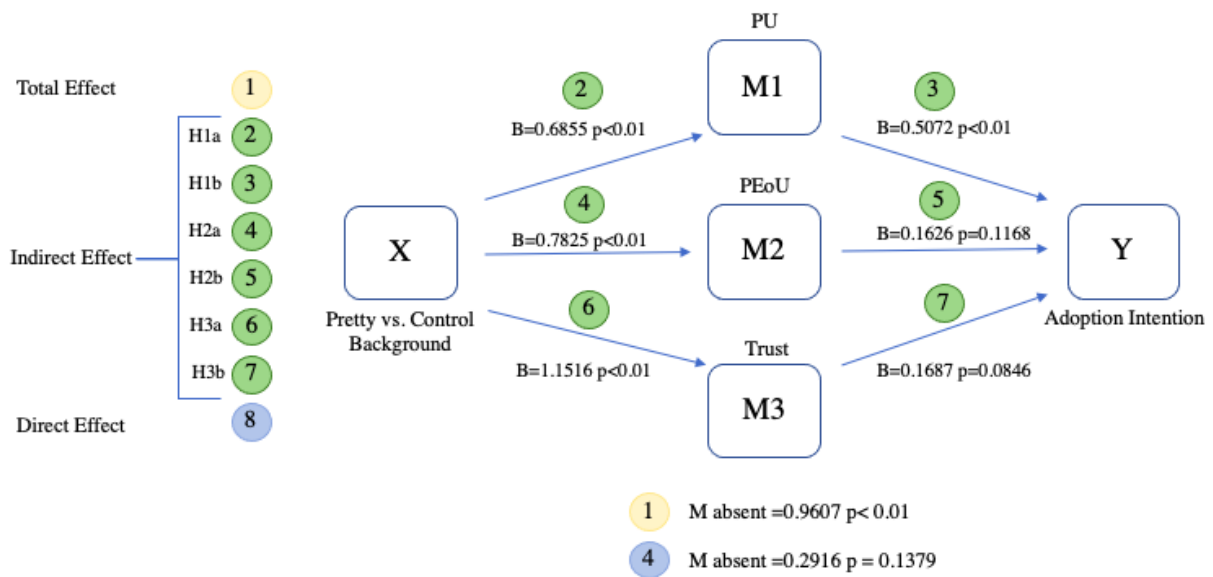
Figure 2: Results - Mediation model 4 (Hayes 2013) with Perceived Usefulness, Perceived Ease of Use and Trust as mediators.

5.5 Control variables

To control for individual differences that might influence the results the control variables, *Openness to new Experience*, *Technology Affinity*, *Mood*, *Age*, *Gender* and *Education,* were first analyzed for significant differences between the two conditions. An independent samples t-test was conducted. The assumption of variance homogeneity was given (Levene-test: $p >$ .05) for all variables except for *Education*. The results (see Appendix 11) demonstrated that there is only a significant difference for *Openness to new Experience* (t (114) = -3.226 $p <$ 0,01) and *Technology Self-Efficacy* (t (114) = -2.040 p = 0.04) between the two conditions. To investigate if this affects the model results Hayes's (2013) process model 4 was executed again (see Appendix 12). Besides the control variables the manipulation check measures, *M_professional, M_realisic, M_quality and M_distracting,* were included as the perception of the background differed also in terms of perceived professionalism and distraction and not only

on the aesthetic/beauty perception. The total effect of the model, 0.98, was still significant with $p < 0.01$, and the direct effect, 0.24 of X on Y, was still insignificant with $p = 0.30$. It was demonstrated that *Openness to new Experiences, Mood, Gender, M_quality* and *M_distracting* did not significantly influence the relationship between the independent variable and the mediators nor the relationship between the mediator and the dependent variable. However, *PEoU* is affected by ==Technology Affinity== (B = 0.34 $p = 0.01$), *M_professional* (B = -0.17 $p = 0.04$)*, M_realisic* (B = 0.16 $p = 0.04$) and *Education* (B = -0.34 $p = 0.04$). Furthermore, *PU* is affected by the *Age* (B = -0.29 $p = 0.02$).

6. Discussion

6.1 Summary of findings

The results of the given study show a successful mediation effect of *PU*. The *PU* of the demonstrated product was perceived as significantly higher for the condition with the pretty background during the imagined video sales call. Furthermore, the results demonstrated that *PU* has, in turn, a significant positive impact on the *Adoption Intention* of the potential user. Consequently, for *PU*, a significant mediation was found. This mediation effect proved to be still significant with the inclusion of the control variables. The hypotheses ,H1a and H1b, that predicted that the aesthetics of the sales channel (video background) can influence the perceived usability of a product and thereby increase the adoption intention could consequently not be rejected. Those findings extend the stream of research centred around aesthetics and the TAM. Literature has proven that product aesthetics have a favorable impact on perceived usability and, in turn, the intention to adopt the product (Lavie and Tractinsky 2004; Schenkman and Jonsson 2000). The findings of this study demonstrate that this relationship also holds for the aesthetic environment during the video sales process.

However, the model could not fully explain the relationship between the aesthetics of the salesperson's background and the intention to adopt the proposed product. Even though the results showed that study participants in the pretty background condition perceived the product to be significantly easier to use and had significantly more trust in the product, no significant effect of both moderators on the intention to adopt the product could be found. This outcome is consistent with some previous findings centered around the TAM. According to previous studies, perceived usability is the key predictor of individual's technology use, followed by perceived ease of use and trust (Childers et al. 2001; Davis, Bagozzi, and Warshaw 1989).

 As Davis (1989) proposed perceived ease of use could act as a causal determinant of perceived usefulness and therefore be insignificant in the direct relation with adoption intention. Furthermore, Mou, Shin and Cohen (2016) demonstrated that this could also be the case for trust. Consequently, perceived usefulness can be considered the primary determinant of adoption intention as confirmed by this study. The study results demonstrated that previous findings also apply in this new setting and application of the TAM in the sales channel context. To further explain the found relationship between the independent variable (*Pretty vs Control*) and the dependent variable (*Adoption Intention*), consequent research models should consider other mediators. According to previous research, enjoyment is another factor that proved to be a significant predictor of the potential user's adoption intention (Cyr, Head and Ivanov 2006; Teo and Noyes 2011). Cyr, Head and Ivanov (2006) demonstrated that users who enjoy using the product during the study are more likely to adopt it. Consequently, this moderator could also be applied to the sales context and be included in future models. It possibly explains the relationship between the *Pretty vs Control* background and *Adoption Intention* further.

Furthermore, when including control variables in the model, *Technology Self-Efficacy* proved to have a significant effect on the *PEoU* of the proposed product (Carbon Footprint tracking software). Survey participants who showed a higher self-efficacy for technology products

perceived the proposed product as easier to use. This result aligns with previous study findings (Mun and Hwang 2003). Consequently, accending research studies should take *Technology Affinity* into account as a potential explanatory or control variable concerning the *Adoption Intention* of technology products. *PEoU* was also influenced by the manipulation checks *M_professional* and *M_relaistic*. If the background is perceived more realistic and less professional, potential adopters perceive the product as easier to use. This aligns with findings of Pilling, and Eroglu (1994) that professional impressions play a crucial role in the sales process. Lastly, *PU* was demonstrated to be influenced by *Age.* Younger people perceived the product to be more useful. This could be related to the demonstrated product and its relation to sustainability. Hartikainen et al. (2014) demonstrated that younger age groups are more aware of their carbon emission. Consequently, they might perceive the proposed product as more useful.

6.2 Managerial implications

The study findings are important as video sales calls play a crucial role in the sales process. Especially in the B2B industry, the new way sales will be conducted is via hybrid channels if not conducted fully remote (Donchak, McClatchy and Stanley 2022). Consequently, the findings on how video background can impact customers adoption intention of new products is of crucial interest as video conferences are often used as virtual sales mediums. As this study investigated the effect on adoption intention in the context of the TAM, the results are especially interesting for the technology industry selling technology-related products. The results demonstrated that a prettier background during the video sales calls significantly influences the potential adopter's perception of usefulness, ease of use, and trust in the product. Moreover, it was shown that the altered perception of usefulness directly alters the adoption intention. This means that the sales representative can alter the perceived usability of the

product and, lastly, the adoption intention of its customer by aesthetically modifying the video background. Adoption intention and purchase intention are closely linked and, consequently, a fundamental step in the buying process of the consumer (Vahdat et al. 2020). Additionally, the effect of the prettier background on trust and perceived ease of use also offers valuable insight for managers. Increased trust in the product can decrease the potential adopter's perceived risk, which can, in turn, positively affect their view of the offered product (McKnight and Chervany 2001). Lastly, a background that is perceived as pretty could be extended by the logo of a brand to increase the brand awareness.

Concluding, it should be considered to pay more attention to the background during virtual sales calls. Aesthetic and beautiful backgrounds should be chosen during sales conversations to influence the consumer's perceived usefulness and adoption intention positively. Small pre-tests can be run to test customers perceptions of the backgrounds and ensure that the background is perceived as aesthetic by most potential customers and clients.

7. Limitations and future research

Several limitations exist in the performed study. Even though the conducted manipulation check revealed that there is a significant difference between the two video call backgrounds regarding aesthetics and beauty, it also revealed that the backgrounds vary on more levels. It was shown that the pretty background, besides being perceived as more beautiful and aesthetic, was also perceived to be significantly more professional and less distracting. Including the manipulation check measures in the mediation analysis demonstrated that *PEoU* was affected by the difference in professionalism and realism of the background. Consequently, to ensure more perfect experiment conditions and only capture the effect of the aesthetics and beauty of the background on the proposed relationships, more reliant backgrounds should be identified during a pre-study. Additionally, to fully explain the proposed relationship new mediators

should be considered. As collected by Legris, Ingham and Collerette (2003) multiple product-related factors can influence adoption intention. Therefore, it would be crucial to see if those factors, such as for example enjoyment, sustain influential in the sales context.

Furthermore, to ensure equal levels of attention and effective manipulation through less distraction, it would be beneficial to conduct the presented study in a controlled environment such as a behavioral lab. This way study participants could be longer exposed to the sales call background and a demonstration of the to be adopted technology would be possible. As the scope of the study only allowed to provide the participants a description of the product, an actual demonstration or video could be beneficial, as proposed by Chin and Gopal (1995). The design of the study focused on the technology industry and thereby more on the B2B relationship. Therefore, the research could be extended to a broader variety of products to ensure that the measured effect is only coming from the changed background condition. Nevertheless, this research is a first step in understanding how the video background can impact video sales calls. Additionally, the sample of this study consisted mainly of Germans (72.4%) and was mostly filled in by people between 18 and 24 years old (50.9%) and 24 to 35 years old (41.4%). Furthermore, the educational level showed that mainly master's students (54.3%) participated in the study. Even though those individual differences were taken into account in the mediation model and were not found to significantly influence the overall model, a more representative number of people should be represented in each category.

Finally, because there has been little research on the effect of the aesthetic level of video call backgrounds, this study can be considered a trial study. Furthermore, extending the TAM to the sales channel is also a new approach. Therefore, generalizing based on the results of this study before further replications could be premature, taking into account the limitations. However, the findings of this research can still be taken as guidelines and give input for further research.

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9. Appendices

Appendix 1: Sample Main Study

Appendix 1.1: Age
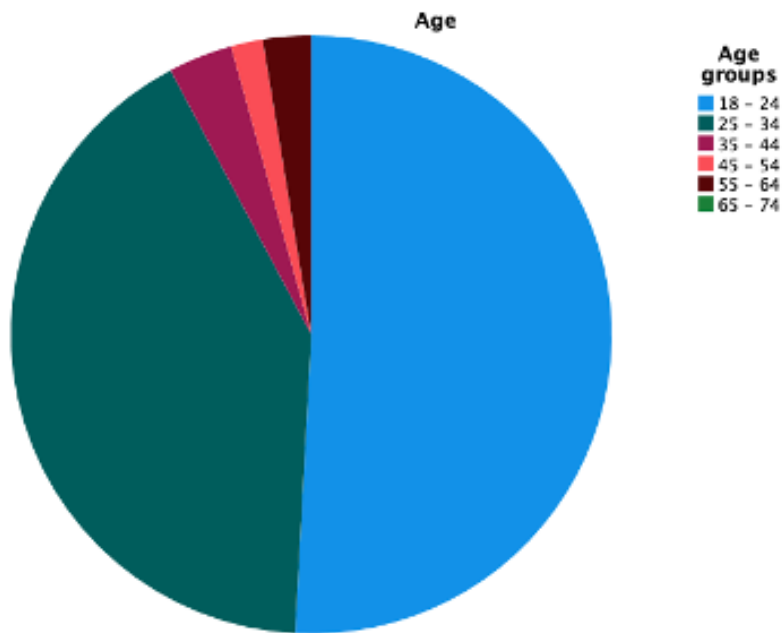
Appendix 1.2: Gender
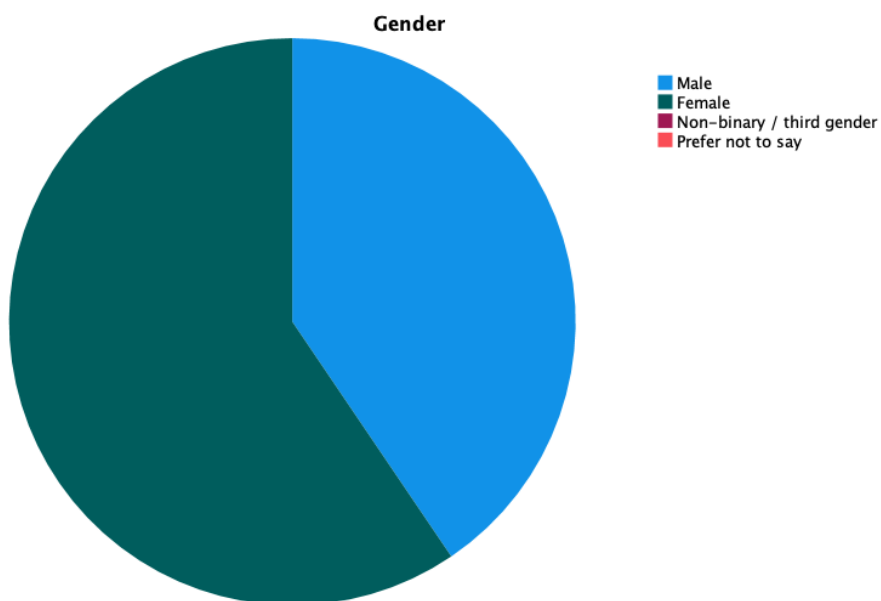
Appendix 1.3: Nationality

What is your nationality?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	British	1	.9	.9	.9
	Colombian	1	.9	.9	1.7
	Danish	2	1.7	1.7	3.4
	Denmark	1	.9	.9	4.3
	French	1	.9	.9	5.2
	German	84	72.4	72.4	77.6
	Indian	3	2.6	2.6	80.2
	Irish	1	.9	.9	81.0
	Italian	4	3.4	3.4	84.5
	Moroccan	1	.9	.9	85.3
	Netherlands	1	.9	.9	86.2
	Portuguese	14	12.1	12.1	98.3
	Serbian	1	.9	.9	99.1
	Zimbabwean	1	.9	.9	100.0
	Total	116	100.0	100.0	

Appendix 1.4: Education

Education

Education level
- High school graduate
- Bachelor degree
- Master degree
- Other higher education degree
- Doctorate
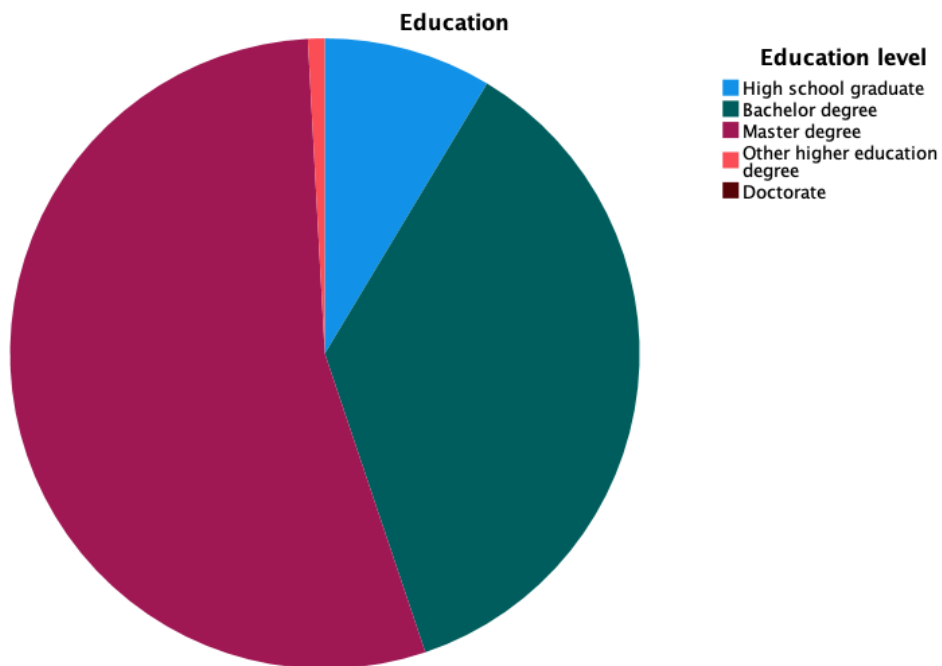
Appendix 2: Pre-survey design

DISCLAIMER

This study is conducted as pre-study as part of the master thesis by Constanze Koch from Nova SBE. The purpose of this study is to examine consumer behaviour in the video sales context.

Your participation in this research study is voluntary. You may choose not to participate. If you choose to participate you can withdraw from the survey at any time. Your responses will be treated con dentially and no identifying information such as name, e-mail address or IP address will be collected. The results of the survey will be used for scholarly purposes only and may be shared with Nova SBE representatives.

The survey will take approximately 2 min to complete. If you have any questions regarding the research study please contact koch_costanze@web.de.

By clicking on the "Agree" button below you indicate that:

- you have read the above information.
- you voluntary agree to participate.
- you are above 18 years old.

If you do not wish to participate in this research study please decline your participation by clicking the "Disagree" button.

Agree

Disagree

→

Appendix 2.1: Background 1

Appendix 2.2: Background 2

Appendix 2.3: Background 3

Appendix 2.4: Background 4

Appendix 2.5: Background 5

Appendix 2.6: Background 6

Appendix 2.7: Assessment scale for each background

Please answer the statements for the picture above

	1 Strongly disagree	2	3	4 Neutral	5	6	7 Strongly agree
The background is beautiful	O	O	O	O	O	O	O
The background is aesthetically pleasing	O	O	O	O	O	O	O
The background environment is professional	O	O	O	O	O	O	O
The background looks realistic	O	O	O	O	O	O	O
The quality of the background picture is good	O	O	O	O	O	O	O
The background is distracting	O	O	O	O	O	O	O

Appendix 3: Pre- survey demographics

What is your age?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 – 24	16	34.8	34.8	34.8
	25 – 34	24	52.2	52.2	87.0
	35 – 44	4	8.7	8.7	95.7
	45 – 54	1	2.2	2.2	97.8
	55 – 64	1	2.2	2.2	100.0
	Total	46	100.0	100.0	

What gender do you identify as?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	18	39.1	39.1	39.1
	Female	28	60.9	60.9	100.0
	Total	46	100.0	100.0	

Appendix 4: Pre-survey descriptive statistics

Appendix 4.1: Pre-survey statistics results beauty perception

Descriptive Statistics Beautiful

	N	Minimum	Maximum	Mean	Std. Deviation
P2_beautiful	46	1	5	1.91	1.007
P4_beautiful	46	1	6	2.91	1.007
P6_beautiful	46	1	7	3.65	1.479
P1_beautiful	46	1	6	4.50	1.278
P5_beautiful	46	1	7	5.20	1.360
P3_beautiful	46	4	7	5.48	.781
Valid N (listwise)	46				

Appendix 4.2: Pre-survey descriptive statistics aesthetic perception

Descriptive Statistics Aesthetic

	N	Minimum	Maximum	Mean	Std. Deviation
P2_aesthetic	45	1	4	1.96	.903
P4_aesthetic	46	1	6	2.83	1.122
P6_aesthetic	46	1	6	3.28	1.328
P1_aesthetic	46	1	6	4.61	1.145
P3_aesthetic	46	3	7	5.37	.951
P5_aesthetic	46	1	7	5.78	1.073
Valid N (listwise)	45				

Appendix 4.3: Pre-survey descriptive statistics control aspects

Descriptive Statistics Professional

	N	Minimum	Maximum	Mean	Std. Deviation
P6_professional	46	1	5	2.89	1.120
P2_professional	46	1	5	3.89	1.178
P4_professional	46	1	7	4.35	1.159
P3_professional	46	1	7	4.67	1.266
P1_professional	46	1	6	4.76	1.286
P5_professional	45	3	7	5.31	1.164
Valid N (listwise)	45				

Descriptive Statistics Realistic

	N	Minimum	Maximum	Mean	Std. Deviation
P6_realistic	46	1	7	4.11	1.303
P4_realistic	46	1	7	4.37	1.199
P2_realistic	46	2	7	4.50	1.225
P3_realistic	46	2	7	5.24	1.015
P1_realistic	46	3	7	5.54	1.005
P5_realistic	46	4	7	5.89	.875
Valid N (listwise)	46				

Descriptive Statistics Quality

	N	Minimum	Maximum	Mean	Std. Deviation
P4_quality	46	1	7	4.70	1.428
P6_quality	46	1	7	4.70	1.504
P2_quality	45	2	7	4.98	1.033
P1_quality	46	3	7	5.78	.841
P3_quality	46	2	7	5.85	.894
P5_quality	46	4	7	5.96	.815
Valid N (listwise)	45				

Descriptive Statistics Distraction

	N	Minimum	Maximum	Mean	Std. Deviation
P5_distracting	46	1	5	1.89	.924
P3_distracting	46	1	7	2.46	1.187
P1_distracting	46	2	7	3.61	1.584
P2_distracting	46	2	7	4.39	1.612
P4_distracting	46	2	7	4.89	1.449
P6_distracting	46	2	7	5.07	1.389
Valid N (listwise)	46				

Appendix 5: Pre-survey analysis

Appendix 5.1: Beautiful dimension

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	P2_beautiful	1.91	46	1.007	.149
	P3_beautiful	5.48	46	.781	.115

Paired Samples Correlations

					Significance	
		N	Correlation		One-Sided p	Two-Sided p
Pair 1	P2_beautiful & P3_beautiful	46	-.398		.003	.006

Paired Samples Test

		Paired Differences							Significance	
				Std. Error	95% Confidence Interval of the Difference					
		Mean	Std. Deviation	Mean	Lower	Upper	t	df	One-Sided p	Two-Sided p
Pair 1	P2_beautiful – P3_beautiful	-3.565	1.500	.221	-4.011	-3.120	-16.116	45	<.001	<.001

Appendix 5.2: Aesthetic dimension

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	P2_aesthetic	1.96	45	.903	.135
	P3_aesthetic	5.36	45	.957	.143

Paired Samples Correlations

					Significance	
		N	Correlation		One-Sided p	Two-Sided p
Pair 1	P2_aesthetic & P3_aesthetic	45	-.560		<.001	<.001

Paired Samples Test

		Paired Differences							Significance	
				Std. Error	95% Confidence Interval of the Difference					
		Mean	Std. Deviation	Mean	Lower	Upper	t	df	One-Sided p	Two-Sided p
Pair 1	P2_aesthetic – P3_aesthetic	-3.400	1.643	.245	-3.894	-2.906	-13.880	44	<.001	<.001

Appendix 5.3: Professional dimension

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	P2_professional	3.89	46	1.178	.174
	P3_professional	4.67	46	1.266	.187

Paired Samples Correlations

		N	Correlation	Significance One-Sided p	Two-Sided p
Pair 1	P2_professional & P3_professional	46	-.427	.002	.003

Paired Samples Test

		Paired Differences					t	df	Significance	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			One-Sided p	Two-Sided p
Pair 1	P2_professional – P3_professional	-.783	2.065	.304	-1.396	-.169	-2.571	45	.007	.014

Appendix 5.3: Realistic dimension

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	P2_realistic	4.50	46	1.225	.181
	P3_realistic	5.24	46	1.015	.150

Paired Samples Correlations

		N	Correlation	Significance One-Sided p	Two-Sided p
Pair 1	P2_realistic & P3_realistic	46	.206	.085	.171

Paired Samples Test

		Paired Differences					t	df	Significance	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			One-Sided p	Two-Sided p
Pair 1	P2_realistic – P3_realistic	-.739	1.421	.210	-1.161	-.317	-3.528	45	<.001	<.001

Appendix 5.3: Quality dimension

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	P2_quality	4.98	45	1.033	.154
	P3_quality	5.87	45	.894	.133

Paired Samples Correlations

		N	Correlation	Significance One-Sided p	Two-Sided p
Pair 1	P2_quality & P3_quality	45	.316	.017	.034

Paired Samples Test

		Paired Differences					t	df	Significance	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			One-Sided p	Two-Sided p
Pair 1	P2_quality – P3_quality	-.889	1.133	.169	-1.229	-.549	-5.265	44	<.001	<.001

Appendix 5.3: Distraction dimension

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	P2_distracting	4.39	46	1.612	.238
	P3_distracting	2.46	46	1.187	.175

Paired Samples Correlations

				Significance	
		N	Correlation	One-Sided p	Two-Sided p
Pair 1	P2_distracting & P3_distracting	46	.172	.127	.254

Paired Samples Test

		Paired Differences							Significance	
					95% Confidence Interval of the Difference					
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper	t	df	One-Sided p	Two-Sided p
Pair 1	P2_distracting – P3_distracting	1.935	1.831	.270	1.391	2.478	7.168	45	<.001	<.001

Appendix 6: Main survey design
Appendix 6.1: Disclaimer

DISCLAIMER

This is a research project being conducted as part of the master thesis by Constanze Koch from Nova SBE. The purpose of this study is to examine consumer behaviour in the context of video sales.

Your participation in this research study is voluntary. You may choose not to participate. If you choose to participate you can withdraw from the survey at any time.

Your responses will be treated confidentially and no identifying information such as name, e-mail address or IP address will be collected. The results of the survey will be used for scholarly purposes only and may be shared with Nova SBE representatives. The survey will take approximately 5 min to complete.

If you have any questions regarding the research study please contact koch_costanze@web.de.

By clicking on the "Agree" button below you indicate that:

- you have read the above information.
- you voluntary agree to participate.
- you are above 18 years old.

If you do not wish to participate in this research study please decline your participation by clicking the "Disagree" button.

Agree	Disagree

→

Appendix 6.2: Scenario

Imagine you are working at your dream company. Your company is going to adopt software to help it monitor and optimize its carbon footprint. You are looking into a few options, and today you have a video call with Ana, a salesperson from Zalo.

→

Appendix 6.2.1: Scenario Pretty condition

The salesperson you are on a video call with is Ana. Please take a close look at her and the environment.

Ana explains to you that Zalo is a Software tool that allows companies to monitor their carbon emissions and thereby reduce their ecological footprint. Different aspects such as company buildings, employee behaviour, and product supply chain are analysed. Utilizing Zalo helps companies to be ahead of climate regulations, and attract talent and customers.

In order to use Zalo employees have to register in a web-based interface via their company email. After creating an account employees can log in with their credentials anytime. Employees have to enter their business-related expenses on a continuous base in order to calculate their carbon footprint. They can view their individual dashboard and compare themselves to a company benchmark.

Please look at Ana until the next button appears.

Appendix 6.2.2: Scenario Control condition

The salesperson you are on a video call with is Ana. Please take a close look at her and the environment.

Ana explains to you that Zalo is a Software tool that allows companies to monitor their carbon emissions and thereby reduce their ecological footprint. Different aspects such as company buildings, employee behaviour, and product supply chain are analysed. Utilizing Zalo helps companies to be ahead of climate regulations, and attract talent and customers.

In order to use Zalo employees have to register in a web-based interface via their company email. After creating an account employees can log in with their credentials anytime. Employees have to enter their business-related expenses on a continuous base in order to calculate their carbon footprint. They can view their individual dashboard and compare themselves to a company benchmark.

Please look at Ana until the next button appears.

Appendix 6.3: Adoption Intention measurement

Assuming I had access to Zalo, I intend to use it

Extremely unlikely	Moderately unlikely	Slightly unlikely	Neither likely nor unlikely	Slightly likely	Moderately likely	Extremely likely

Given that I had access to Zalo, I predict that I would use it

Extremely unlikely	Moderately unlikely	Slightly unlikely	Neither likely nor unlikely	Slightly likely	Moderately likely	Extremely likely

→

Appendix 6.4: Perceived Usefulness measurement

NOVA
NOVA SCHOOL OF
BUSINESS & ECONOMICS

Using Zalo would improve my performance in tracking my environmental footprint

| Extremely unlikely | Moderately unlikely | Slightly unlikely | Neither likely nor unlikely | Slightly likely | Moderately likely | Extremely likely |

Using Zalo would increase my productivity in tracking my environmental footprint

| Extremely unlikely | Moderately unlikely | Slightly unlikely | Neither likely nor unlikely | Slightly likely | Moderately likely | Extremely likely |

Using Zalo would enhance my effectiveness in tracking my environmental footprint

| Extremely unlikely | Moderately unlikely | Slightly unlikely | Neither likely nor unlikely | Slightly likely | Moderately likely | Extremely likely |

Using Zalo would make it easier for me to engage with my environmental footprint

| Extremely unlikely | Moderately unlikely | Slightly unlikely | Neither likely nor unlikely | Slightly likely | Moderately likely | Extremely likely |

I think using Zalo would be very useful for me to engage with my environmental footprint

| Extremely unlikely | Moderately unlikely | Slightly unlikely | Neither likely nor unlikely | Slightly likely | Moderately likely | Extremely likely |

Appendix 6.5: Perceived Ease of Use measurement

I think learning to use Zalo would be easy

| Extremely unlikely | Moderately unlikely | Slightly unlikely | Neither likely nor unlikely | Slightly likely | Moderately likely | Extremely likely |

I think finding what I want via Zalo would be easy

| Extremely unlikely | Moderately unlikely | Slightly unlikely | Neither likely nor unlikely | Slightly likely | Moderately likely | Extremely likely |

I think becoming skillful at using Zalo would be easy

| Extremely unlikely | Moderately unlikely | Slightly unlikely | Neither likely nor unlikely | Slightly likely | Moderately likely | Extremely likely |

→

Appendix 6.6: Trust measurement

I think Zalo is trustworthy

| Strongly disagree | Disagree | Somewhat disagree | Neither agree nor disagree | Somewhat agree | Agree | Strongly agree |

I believe Zalo has my best interest in mind

| Strongly disagree | Disagree | Somewhat disagree | Neither agree nor disagree | Somewhat agree | Agree | Strongly agree |

I need to be cautious with Zalo

| Strongly agree | Agree | Somewhat agree | Neither agree nor disagree | Somewhat disagree | Disagree | Strongly disagree |

→

Appendix 6.7: Openness to experience measurement

Please rate the statements below

	Strongly disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
I have a rich vocabulary.	O	O	O	O	O	O	O
I am full of ideas.	O	O	O	O	O	O	O
I'm interested in abstract ideas.	O	O	O	O	O	O	O
I have a good imagination.	O	O	O	O	O	O	O

→

Appendix 6.8: Technological Self-efficacy measurement

Please rate the statements below

	Strongly disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
I feel confident in my ability to use social media to have meaningful interactions.	O	O	O	O	O	O	O
I feel confident in my ability to use technology for entertainment.	O	O	O	O	O	O	O
I feel confident in my ability to use Internet tools to conduct research and find trustworthy articles on a topic.	O	O	O	O	O	O	O
I feel confident in my ability to use technology to create an engaging presentation.	O	O	O	O	O	O	O
I feel confident in my ability to use new applications on my smartphone or tablet.	O	O	O	O	O	O	O

→

Appendix 6.9: PANAS-SF measurement

Please indicate how you feel **at this exact moment**

	1 Not at all	2	3	4	5	6	7 Very much
Upset	O	O	O	O	O	O	O
hostile	O	O	O	O	O	O	O
alert	O	O	O	O	O	O	O
ashamed	O	O	O	O	O	O	O
inspired	O	O	O	O	O	O	O
nervous	O	O	O	O	O	O	O
determined	O	O	O	O	O	O	O
attentive	O	O	O	O	O	O	O
afraid	O	O	O	O	O	O	O
active	O	O	O	O	O	O	O

→

Appendix 6.10: Manipulation Check

Remember Ana? Take a look at her video background.

→

Remember Ana? Take a look at her video background.

Please rate the following statements

	Strongly disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
The background looks beautiful	O	O	O	O	O	O	O
The background looks aesthetic	O	O	O	O	O	O	O
The background looks professional	O	O	O	O	O	O	O
The background looks realistic	O	O	O	O	O	O	O
The background picture quality is good	O	O	O	O	O	O	O
The background is distracting	O	O	O	O	O	O	O

→

Appendix 6.11: Demographics

What is your age?

| 18 - 24 | 25 - 34 | 35 - 44 | 45 - 54 | 55 - 64 | 65 - 74 |

What is your gender?

| Male | Female | Non-binary / third gender | Prefer not to say |

What is the highest degree or level of education you have completed?

| High school graduate | Bachelor degree | Master degree | Other higher education degree | Doctorate |

What is your nationality?

[   ]

→

Appendix 7: Outlier Analysis

Appendix 7.1: Outlier Analysis Adoption Intention
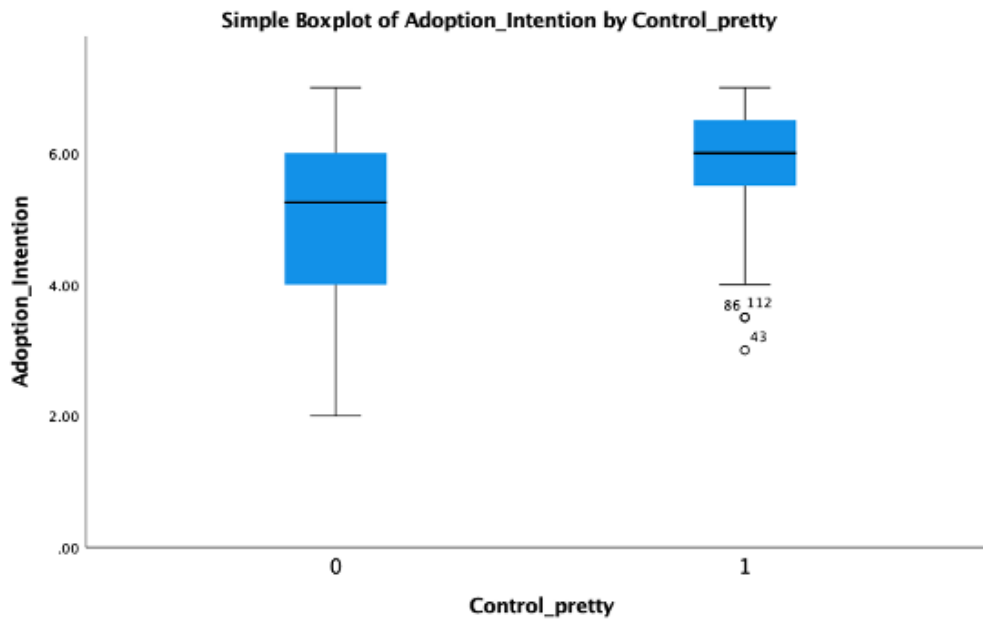
Appendix 7.1: Outlier Analysis Perceived Ease of Use
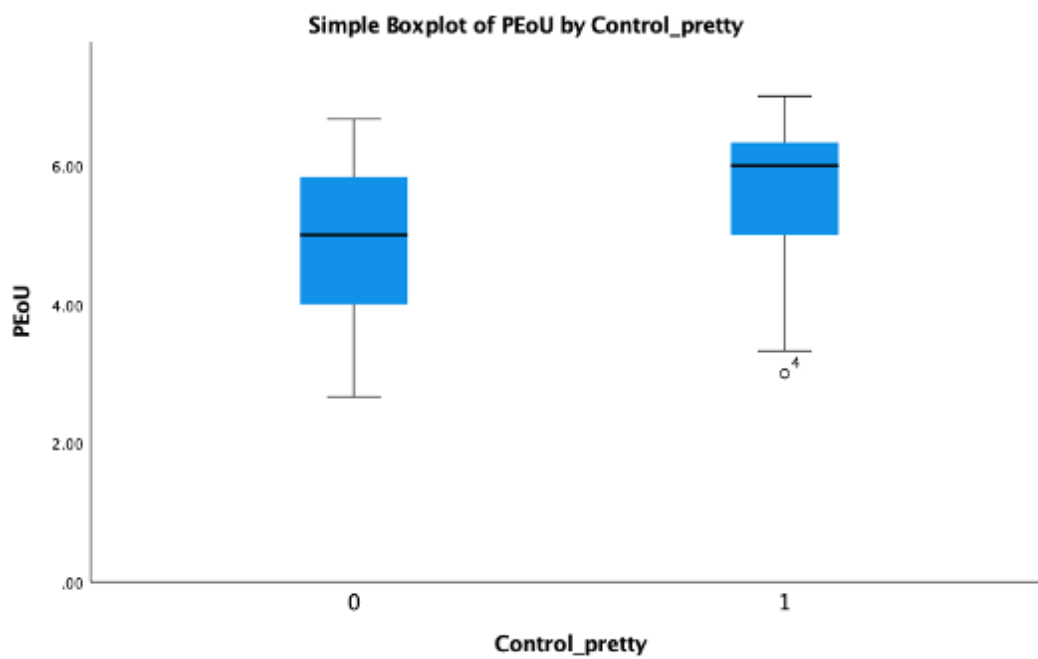
Appendix 8: Reliability Analysis

Appendix 8.1: Reliability analysis Adoption Intention

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.904	.905	2

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter-Item Correlations	.826	.826	.826	.000	1.000	.000	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Assuming I had access to Zalo, I intend to use it	5.39	1.666	.826	.682	.
Given that I had access to Zalo, I predict that I would use it	5.53	1.834	.826	.682	.

Appendix 8.2: Reliability Analysis Perceived Usefulness

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.907	.908	5

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter-Item Correlations	.664	.610	.792	.183	1.299	.003	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Using Zalo would improve my performance in tracking my environmental footprint	22.58	18.403	.745	.571	.892
Using Zalo would increase my productivity in tracking my environmental footprint	22.76	17.454	.782	.672	.884
Using Zalo would enhance my effectiveness in tracking my environmental footprint	22.77	17.398	.794	.683	.881
Using Zalo would make it easier for me to engage with my environmental footprint	22.53	17.729	.771	.595	.886
I think using Zalo would be very useful for me to engage with my environmental footprint	22.81	17.181	.747	.578	.892

Appendix 8.3: Reliability Analysis Perceived Ease of Use

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.835	.838	3

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter-Item Correlations	.634	.598	.702	.104	1.174	.003	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I think learning to use Zalo would be easy	10.50	5.087	.722	.541	.747
I think finding what I want via Zalo would be easy	10.86	5.024	.650	.423	.824
I think becoming skillful at using Zalo would be easy	10.64	5.398	.727	.544	.747

Appendix 8.4: Reliability Analysis Perceived Trust

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.891	.892	3

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter-Item Correlations	.733	.692	.809	.117	1.169	.003	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I think Zalo is trustworthy	9.60	7.198	.814	.686	.822
I believe Zalo has my best interest in mind	9.79	7.070	.818	.691	.817
I need to be cautious with Zalo	10.03	7.390	.731	.534	.894

Appendix 8.5: Reliability Analysis Openness to Experience

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.836	.837	4

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter–Item Correlations	.563	.502	.644	.142	1.282	.002	4

Item–Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item–Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Please rate the statements below – I have a rich vocabulary.	15.78	8.449	.627	.411	.810
Please rate the statements below – I am full of ideas.	15.80	8.456	.676	.468	.791
Please rate the statements below – I'm interested in abstract ideas.	15.78	7.671	.679	.481	.789
Please rate the statements below – I have a good imagination.	15.61	7.961	.693	.501	.782

Appendix 8.5: Reliability Analysis Technological Self-Efficacy

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.778	.806	5

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter–Item Correlations	.454	.200	.577	.377	2.883	.014	5

Item–Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item–Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Please rate the statements below – I feel confident in my ability to use social media to have meaningful interactions.	23.84	9.645	.436	.323	.810
Please rate the statements below – I feel confident in my ability to use technology for entertainment.	23.26	10.437	.722	.543	.686
Please rate the statements below – I feel confident in my ability to use Internet tools to conduct research and find trustworthy articles on a topic.	23.27	10.998	.525	.413	.745
Please rate the statements below – I feel confident in my ability to use technology to create an engaging presentation.	23.33	10.796	.620	.432	.716
Please rate the statements below – I feel confident in my ability to use new applications on my smartphone or tablet.	22.96	11.816	.595	.415	.733

Appendix 8.5: Reliability Analysis PANAS-SF_positiv

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.676	.659	5

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter–Item Correlations	.278	-.103	.544	.648	-5.265	.050	5

Item–Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
– alert	14.40	23.650	.058	.063	.757
– inspired	13.14	18.729	.404	.277	.636
– determined	13.55	14.563	.639	.437	.513
– attentive	13.13	15.627	.559	.346	.560
– active	12.85	18.178	.522	.330	.589

Appendix 8.5: Reliability Analysis PANAS-SF_negativ

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.832	.834	5

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter–Item Correlations	.501	.396	.680	.283	1.715	.008	5

Item–Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
– Upset	6.79	11.939	.566	.369	.819
– hostile	7.08	12.333	.617	.434	.802
– ashamed	7.22	12.136	.664	.524	.789
– nervous	7.03	11.434	.662	.466	.789
– afraid	7.23	12.354	.657	.523	.792

Appendix 9: Manipulation Check

T-Test

Group Statistics

	Control_pretty	N	Mean	Std. Deviation	Std. Error Mean
Please rate the following statements – The background looks beautiful	0	56	3.54	1.972	.264
	1	60	6.30	.962	.124
Please rate the following statements – The background looks aesthetic	0	56	3.48	1.991	.266
	1	60	6.37	.780	.101
Please rate the following statements – The background looks professional	0	56	4.54	1.414	.189
	1	59	5.32	1.210	.157
Please rate the following statements – The background looks realistic	0	56	4.55	1.413	.189
	1	60	4.52	1.444	.186
Please rate the following statements – The background picture quality is good	0	56	4.82	1.403	.187
	1	60	4.90	1.481	.191
Please rate the following statements – The background is distracting	0	56	4.21	1.703	.228
	1	60	3.15	1.482	.191

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means							
						Significance				95% Confidence Interval of the Difference	
		F	Sig.	t	df	One-Sided p	Two-Sided p	Mean Difference	Std. Error Difference	Lower	Upper
Please rate the following statements – The background looks beautiful	Equal variances assumed	49.522	<.001	−9.694	114	<.001	<.001	−2.764	.285	−3.329	−2.199
	Equal variances not assumed			−9.488	78.529	<.001	<.001	−2.764	.291	−3.344	−2.184
Please rate the following statements – The background looks aesthetic	Equal variances assumed	76.408	<.001	−10.402	114	<.001	<.001	−2.885	.277	−3.434	−2.335
	Equal variances not assumed			−10.140	70.555	<.001	<.001	−2.885	.284	−3.452	−2.317
Please rate the following statements – The background looks professional	Equal variances assumed	.562	.455	−3.210	113	<.001	.002	−.786	.245	−1.272	−.301
	Equal variances not assumed			−3.197	108.375	<.001	.002	−.786	.246	−1.274	−.299
Please rate the following statements – The background looks realistic	Equal variances assumed	.051	.821	.139	114	.445	.890	.037	.266	−.489	.563
	Equal variances not assumed			.139	113.736	.445	.890	.037	.265	−.489	.563
Please rate the following statements – The background picture quality is good	Equal variances assumed	.139	.710	−.293	114	.385	.770	−.079	.268	−.610	.453
	Equal variances not assumed			−.293	113.973	.385	.770	−.079	.268	−.609	.452
Please rate the following statements – The background is distracting	Equal variances assumed	2.551	.113	3.597	114	<.001	<.001	1.064	.296	.478	1.650
	Equal variances not assumed			3.580	109.338	<.001	<.001	1.064	.297	.475	1.654

Appendix 10: Mediation Model

```
Run MATRIX procedure:

************* PROCESS Procedure for SPSS Beta Release 120212 *************

        Written by Andrew F. Hayes, Ph.D.    http://www.afhayes.com

**************************************************************************
Model = 4
    Y = Adoption
    X = Control_
   M1 = PU
   M2 = PEoU
   M3 = Trust

Sample size
       116

**************************************************************************
Outcome: PU

Model Summary
         R        R-sq          F         df1         df2           p
     .3315       .1099    14.0717      1.0000    114.0000       .0003

Model
              coeff          se           t           p
constant     5.3179       .1314     40.4642       .0000
Control_      .6855       .1827      3.7512       .0003


**************************************************************************
Outcome: PEoU

Model Summary
         R        R-sq          F         df1         df2           p
     .3594       .1292    16.9076      1.0000    114.0000       .0001

Model
              coeff          se           t           p
constant     4.9286       .1369     36.0089       .0000
Control_      .7825       .1903      4.1119       .0001


. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .
Outcome: Trust

Model Summary
         R        R-sq          F         df1         df2           p
     .4417       .1951    27.6397      1.0000    114.0000       .0000

Model
              coeff          se           t           p
constant     4.3095       .1575     27.3560       .0000
Control_     1.1516       .2190      5.2574       .0000
```

```
************************************************************************
Outcome: Adoption

Model Summary
         R        R-sq         F         df1        df2          p
      .6886       .4742     25.0301     4.0000    111.0000      .0000

Model
             coeff        se          t           p
constant     .7389      .5477      1.3492      .1800
PU           .5072      .1075      4.7160      .0000
PEoU         .1626      .1029      1.5805      .1168
Trust        .1687      .0969      1.7401      .0846
Control_     .2916      .1951      1.4944      .1379

************************ TOTAL EFFECT MODEL *************************
Outcome: Adoption

Model Summary
         R        R-sq         F         df1        df2          p
      .3816       .1456     19.4319     1.0000    114.0000      .0000

Model
             coeff        se          t           p
constant    4.9643      .1567     31.6718      .0000
Control_     .9607      .2179      4.4082      .0000


**************** TOTAL, DIRECT, AND INDIRECT EFFECTS *****************

Total effect of X on Y
     Effect        SE          t           p
      .9607       .2179      4.4082      .0000

Direct effect of X on Y
     Effect        SE          t           p
      .2916       .1951      1.4944      .1379

Indirect effect of X on Y
           Effect    Boot SE    BootLLCI    BootULCI
TOTAL      .6691      .1716      .3660      1.0491
PU         .3477      .1284      .1374       .6532
PEoU       .1272      .1009     -.0508       .3556
Trust      .1942      .1208     -.0213       .4618

******************* ANALYSIS NOTES AND WARNINGS *********************

Number of bootstrap samples for bias corrected bootstrap confidence intervals:
    10000

Level of confidence for all confidence intervals in output:
    95.00

------ END MATRIX -----
```

Appendix 11: Control Variables

Group Statistics

	Control_pretty	N	Mean	Std. Deviation	Std. Error Mean
PASNAF_positiv	0	56	3.3429	1.00161	.13385
	1	60	3.3633	1.05348	.13600
PASNAF_negative	0	56	1.8750	.85328	.11402
	1	60	1.6667	.84104	.10858
OE	0	56	4.9688	.91212	.12189
	1	60	5.5083	.86721	.11196
Tech	0	56	5.6786	.87109	.11640
	1	60	5.9767	.69876	.09021
What is your age?	0	56	1.59	.848	.113
	1	60	1.68	.854	.110
What is your gender?	0	56	1.61	.493	.066
	1	60	1.58	.497	.064
What is the highest degree or level of education you have completed?	0	56	2.38	.728	.097
	1	60	2.57	.593	.077

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means							
						Significance				95% Confidence Interval of the Difference	
		F	Sig.	t	df	One-Sided p	Two-Sided p	Mean Difference	Std. Error Difference	Lower	Upper
PASNAF_positiv	Equal variances assumed	.275	.601	-.107	114	.457	.915	-.02048	.19115	-.39915	.35820
	Equal variances not assumed			-.107	113.958	.457	.915	-.02048	.19082	-.39849	.35753
PASNAF_negative	Equal variances assumed	.109	.742	1.324	114	.094	.188	.20833	.15737	-.10342	.52009
	Equal variances not assumed			1.323	113.200	.094	.188	.20833	.15745	-.10360	.52027
OE	Equal variances assumed	.053	.818	-3.266	114	<.001	.001	-.53958	.16521	-.86686	-.21230
	Equal variances not assumed			-3.260	112.383	<.001	.001	-.53958	.16550	-.86749	-.21168
Tech	Equal variances assumed	3.305	.072	-2.040	114	.022	.044	-.29810	.14616	-.58764	-.00855
	Equal variances not assumed			-2.024	105.446	.023	.045	-.29810	.14727	-.59009	-.00611
What is your age?	Equal variances assumed	.083	.774	-.595	114	.277	.553	-.094	.158	-.407	.219
	Equal variances not assumed			-.595	113.547	.277	.553	-.094	.158	-.407	.219
What is your gender?	Equal variances assumed	.267	.607	.259	114	.398	.796	.024	.092	-.158	.206
	Equal variances not assumed			.259	113.580	.398	.796	.024	.092	-.158	.206
What is the highest degree or level of education you have completed?	Equal variances assumed	4.329	.040	-1.560	114	.061	.122	-.192	.123	-.435	.052
	Equal variances not assumed			-1.549	106.238	.062	.124	-.192	.124	-.437	.054

Appendix 12: Control Variables Mediation Model

```
Run MATRIX procedure:

************* PROCESS Procedure for SPSS Beta Release 120212 *************

        Written by Andrew F. Hayes, Ph.D.    http://www.afhayes.com

**************************************************************************
Model = 4
    Y = Adoption
    X = Control_
   M1 = PU
   M2 = PEoU
   M3 = Trust

Statistical Controls:
CONTROL= OE      M_profes M_realis M_qualit M_distra Tech     PASNAF_p PASNAF_n Educatii Gender   Age

Sample size
       115

**************************************************************************
Outcome: PU

Model Summary
         R       R-sq         F       df1       df2          p
      .4967      .2468    2.7845   12.0000  102.0000      .0025

Model
              coeff        se         t         p
constant     3.4473    1.2006    2.8712     .0050
Control_      .6634     .2008    3.3047     .0013
OE            .1524     .1073    1.4206     .1585
M_profes     -.0627     .0799    -.7848     .4344
M_realis      .0131     .0726     .1808     .8569
M_qualit      .0285     .0682     .4179     .6769
M_distra      .0131     .0661     .1982     .8433
Tech          .1491     .1322    1.1286     .2617
PASNAF_p      .1467     .0928    1.5812     .1169
PASNAF_n     -.0291     .1206    -.2417     .8095
Educatii      .0021     .1562     .0137     .9891
Gender        .1984     .1865    1.0640     .2898
Age          -.2903     .1175   -2.4698     .0152
```

```
*************************************************************************
Outcome: PEoU

Model Summary
          R        R-sq         F        df1        df2          p
       .5237       .2742     3.2114    12.0000   102.0000      .0006

Model
                 coeff        se          t          p
constant        2.7935      1.2410     2.2509      .0265
Control          .9142       .2075     4.4059      .0000
OE               .0369       .1109      .3327      .7400
M_profes        -.1684       .0826    -2.0391      .0440
M_realis         .1551       .0751     2.0658      .0414
M_qualit         .0948       .0705     1.3437      .1820
M_distra         .0351       .0683      .5130      .6091
Tech             .3403       .1366     2.4915      .0143
PASNAF_p        -.0337       .0959     -.3515      .7260
PASNAF_n         .1379       .1246     1.1062      .2713
Educatii        -.3354       .1615    -2.0768      .0403
Gender           .0186       .1928      .0965      .9233
Age              .0586       .1215      .4822      .6307


*************************************************************************
Outcome: Trust

Model Summary
          R        R-sq         F        df1        df2          p
       .5115       .2616     3.0115    12.0000   102.0000      .0012

Model
                 coeff        se          t          p
constant        4.4022      1.5072     2.9207      .0043
Control         1.3474       .2520     5.3464      .0000
OE               .1077       .1347      .7997      .4257
M_profes        -.1336       .1003    -1.3320      .1858
M_realis         .1060       .0912     1.1626      .2477
M_qualit        -.0028       .0857     -.0325      .9741
M_distra         .0504       .0830      .6070      .5452
Tech            -.0169       .1659     -.1019      .9191
PASNAF_p        -.0487       .1165     -.4181      .6768
PASNAF_n        -.0167       .1514     -.1105      .9122
Educatii        -.2852       .1961    -1.4538      .1491
Gender           .2212       .2341      .9448      .3470
Age             -.0576       .1476     -.3901      .6973

Outcome: Adoption

Model Summary
          R        R-sq         F        df1        df2          p
       .7166       .5135     6.9660    15.0000    99.0000      .0000

Model
                 coeff        se          t          p
constant         .4520      1.2557      .3600      .7196
PU               .5334       .1196     4.4582      .0000
PEoU             .1652       .1155     1.4298      .1559
Trust            .1799       .1025     1.7555      .0823
Control_         .2349       .2283     1.0286      .3062
OE              -.0228       .1077     -.2122      .8324
M_profes         .0514       .0810      .6341      .5275
M_realis         .0331       .0739      .4477      .6553
M_qualit        -.0843       .0687    -1.2281      .2223
M_distra         .0056       .0658      .0849      .9325
Tech            -.0730       .1375     -.5311      .5965
PASNAF_p         .0781       .0944      .8275      .4099
PASNAF_n         .0965       .1210      .7973      .4272
Educatii         .0950       .1597      .5947      .5534
Gender           .0540       .1868      .2893      .7729
Age             -.0888       .1219     -.7280      .4683

*************************** TOTAL EFFECT MODEL ***************************
Outcome: Adoption

Model Summary
          R        R-sq         F        df1        df2          p
       .4471       .1999     2.1231    12.0000   102.0000      .0215

Model
                 coeff        se          t          p
constant        3.5445      1.5066     2.3527      .0206
Control_         .9822       .2519     3.8992      .0002
OE               .0839       .1346      .6234      .5344
M_profes        -.0340       .1003     -.3387      .7356
M_realis         .0848       .0911      .9303      .3544
M_qualit        -.0540       .0856     -.6301      .5300
M_distra         .0274       .0830      .3307      .7416
Tech             .0597       .1658      .3601      .7195
PASNAF_p         .1421       .1164     1.2204      .2251
PASNAF_n         .1007       .1513      .6657      .5071
Educatii        -.0106       .1961     -.0540      .9571
Gender           .2028       .2340      .8664      .3883
Age             -.2443       .1475    -1.6565      .1007
```

```
***************** TOTAL, DIRECT, AND INDIRECT EFFECTS *********************

Total effect of X on Y
     Effect        SE         t          p
      .9822      .2519     3.8992      .0002

Direct effect of X on Y
     Effect        SE         t          p
      .2349      .2283     1.0286      .3062

Indirect effect of X on Y
             Effect    Boot SE   BootLLCI   BootULCI
TOTAL         .7474      .2289      .3585     1.2710
PU            .3539      .1471      .1265      .7270
PEoU          .1510      .1382     -.0944      .4695
Trust         .2424      .1443     -.0111      .5500

******************** ANALYSIS NOTES AND WARNINGS *********************

Number of bootstrap samples for bias corrected bootstrap confidence intervals:
    10000

Level of confidence for all confidence intervals in output:
    95.00
```