

## **List of Figures**

2.1 Theory of Reasoned Action	34
2.2 Theory of Planned Behavior	36
2.3 Decomposed Theory of Planned Behavior	38
2.4 Technology Acceptance Model	41
2.5 Technology Acceptance Model (Refined)	41
2.6 Relationship between variables and moderators	49
4.1. Bell shaped curve for variable PE	137
4.2. Bell shaped curve for variable EE	137
4.3. Bell shaped curve for variable FC	138
4.4. Bell shaped curve for variable SE	138
4.5. Bell shaped curve for variable ANX	139
4.6. Bell shaped curve for variable IOU	139
4.7. Bell shaped curve for variable U	140
4.8. Bar graph for variable PE	140
4.9. Bar graph for variable EE	141
4.10. Bar graph for variable FC	141
4.11. Bar graph for variable SE	142
4.12. Bar graph for variable ANX	142
4.13. Bar graph for variable U	143
4.14. Histogram for variable PE	143
4.15. Histogram for variable EE	144
4.16. Histogram for variable FC	144
4.17. Histogram for variable SE	145
4.18. Histogram for variable ANX	145
4.19. Histogram for variable IOU	146

4.20. Histogram for variable U	146
4.21. Bar Graph for variable PE	147
4.22. Bar Graph for variable EE	147
4.23. Bar Graph for variable FC	148
4.24. Bar Graph for variable SE	148
4.25. Bar Graph for variable ANX	149
4.26. Bar Graph for variable U	149