File 5: Results of multicollinearity test

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Construct |  | Full dataset | | |  | Hi-ITi | | |  | Lo-ITi | | | |  | | SaaS | | | |  | | PaaS/IaaS | | | |
|  | BI | PEU | PUF |  | BI | PEU | PUF |  | BI | PEU | PUF |  | | BI | | PEU | PUF |  | | BI | | PEU | PUF |
| BI |  |  |  |  |  |  |  |  |  |  |  |  |  | |  | |  |  |  | |  | |  |  |
| PAV |  |  | 1.665 | 1.895 |  |  | 1.786 | 1.933 |  |  | 1.645 | 2.023 |  | |  | | 1.860 | 2.216 |  | |  | | 1.835 | 1.970 |
| PEU |  | 2.459 |  | 2.199 |  | 2.236 |  | 2.262 |  | 2.741 |  | 2.230 |  | | 2.316 | |  | 2.530 |  | | 2.593 | |  | 2.271 |
| PMA |  | 1.440 |  |  |  | 1.337 |  |  |  | 1.548 |  |  |  | | 1.703 | |  |  |  | | 1.507 | |  |  |
| PRE |  |  | 2.632 | 2.801 |  |  | 2.966 | 3.069 |  |  | 2.595 | 2.809 |  | |  | | 2.926 | 3.126 |  | |  | | 2.550 | 2.642 |
| PSE |  |  | 2.388 | 2.523 |  |  | 2.507 | 2.829 |  |  | 2.362 | 2.397 |  | |  | | 2.580 | 2.703 |  | |  | | 2.399 | 2.759 |
| PUF |  | 2.190 |  |  |  | 1.980 |  |  |  | 2.555 |  |  |  | | 2.332 | |  |  |  | | 2.209 | |  |  |

*Notes*.Hi-ITi: High-IT-intensity industry; Lo-ITi: Low-IT-intensity industry; SaaS: Software as a Service; PaaS: Platform as a Service; IaaS: Infrastructure as a Service; PAV: perceived availability; PRE: perceived reliability; PSE: perceived security; PMA: perceived maintainability; PUF: perceived usefulness; PEU: perceived ease of use; BI: behavioral intention.