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RESEARCH ESSAY

DATA COLLECTION IN THE DIGITAL AGE: INNOVATIVE ALTERNATIVES TO STUDENT SAMPLES

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Appendix A

Amazon's Mechanical Turk Research Examples

Information Systems Examples

Andrea, C., and Lorenzo, N. 2010. "'We Don't Need No Education': Required Abilities in Online Labor Markets," in *Proceedings of the 31st International Conference on Information Systems*, St. Louis, MO, December 12-15.

Avital, M., Grover, V., Bjørn-Andersen, N., Li, E. Y., and Aviv, T. 2011. "Nurturing a Thriving Information Systems Discipline: A Call To Action," in *Proceedings of the 32nd International Conference on Information Systems*, Shanghai, China, December 4-7.

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Galak, J., Kruger, J., and Loewenstein, G. 2013. "Slow Down! Insensitivity to Rate of Consumption Leads to Avoidable Satiation," *Journal of Consumer Research* (39:5), pp. 993-1009.

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Appendix B

TAM Measurement Scales

Perceived Usefulness: Seven-point Likert scales, "strongly disagree" to "strongly agree."

- Using Windows 7 would enable me to accomplish tasks more quickly.
- Using Windows 7 would improve my performance.
- Using Windows 7 would increase my productivity.
- Using Windows 7 would enhance my effectiveness.
- Using Windows 7 would make it easier to do my job.
- I would find Windows 7 useful in my job.

Perceived Ease of Use: Seven-point Likert scales, "strongly disagree" to "strongly agree."

- Learning to operate Windows 7 would be easy for me.
- I would find it easy to get Windows 7 to do what I want it to do.
- My interaction with Windows 7 would be clear and understandable.
- I would find Windows 7 to be flexible to interact with.
- It would be easy for me to become skillful at using Windows 7.
- I would find Windows 7 easy to use.

Behavioral Intention: Seven-point Likert scales, "strongly disagree" to "strongly agree."

- I intend to use the system.
- I predict I would use the system.
- I plan to use the system.

Demographic Variables:
Gender (1 = male, 2 = female)

Age (number specified by participant)

Please select the highest level of education you received:

- Less than High School
- High School / GED
- Some College
- 2-year College Degree
- 4-year College Degree
- Master's Degree
- Doctoral Degree
- Professional Degree (JD, MD)

What is your race?

- White/Caucasian
- African American
- Hispanic
- Asian
- Native American
- Pacific Islander
- Mixed/Other

Please specify the country of your primary citizenship (listed in alphabetical order).

Did you serve in your country's military? If yes, please specify:

- Air
- Maritime/Naval/Sea
- Land/Army
- Other

Please indicate your family structure:

- Single without children
- Single with children
- Married without children
- Married with children
- Life partner without children
- Life partner with children

What is your annual income range?

- $19,999 and below
- $20,000 – $29,999
- $30,000 – $39,999
- $40,000 – $49,999
- $50,000 – $59,999
- $60,000 – $69,999
- $70,000 – $79,000
- $80,000 – $89,999
- $90,000 or more

Of the color choices presented, which one do you prefer the most?

- Blue
- Yellow
- Green
- Red
- Orange
- Violet
- Purple
- Black
- White

Human Verification Questions: The next question is to ensure you are not a robot application. Please select "[letter]" as your answer.

- A
- B
- C
- D
- E

What is your religious affiliation? (Note: Chinese Religion is defined as the combined beliefs of Chinese folk religion, Confucianism, Taoism, Buddhism, and ancestor worship).

- Atheist
- Aladura
- Asatru
- Baha'i Faith
- Bon
- Buddhism
- Cao Dai
- Chinese Religion
- Chopra Center
- Christianity
- Christian Science
- Confucianism
- Eckankar
- Epicureanism
- Falun Gong
- Greco-Roman Religion
- Hare Krishna
- Hinduism
- Islam
- Jainism
- Judaism
- Kemetic Reconstructionism
- Mayan Religion
- Mithraism
- Neopaganism
- New Thought
- The Occult
- Rastafari
- Satanism
- Scientology
- Shinto
- Sikhism
- Stoicism
- Taoism (Daoist)
- Unification Church
- Unitarian Universalism
- Vampirism
- Wicca
- Zoroastrianism

Which occupational category best describes your employment? (based on the U.S. Census, 40 categories)

- Management: professional or related occupations
- Management: business or financial operations occupations
- Management occupations, except farmers and farm managers
- Farmers and farm managers
- Business and financial operations
- Business operations specialists
- Financial specialists
- Computer or mathematical
- Architects, surveyors, cartographers, or engineers
- Drafters, engineering, or mapping technicians
- Life, physical, or social science
- Community and social services
- Legal
- Education, training, or library
- Arts, design, entertainment, sports, or media
- Health diagnosing or treating practitioners & technical occupations
- Health technologists or technicians
- Health care support
- Fire fighting, prevention or law enforcement workers (including supervisors)
- Other protective service workers (including supervisors)
- Food preparation or serving-related
- Building, grounds cleaning or maintenance
- Personal care or service
- Sales or related occupations
- Office or administrative support
- Farming, fishing, or forestry
- Supervisors, construction or extraction
- Construction trades workers
- Extraction workers
- Installation, maintenance, or repair occupations
- Production
- Supervisors, transportation or material moving
- Aircraft or traffic control
- Motor vehicle operators
- Rail, water or other transportation
- Material moving

Appendix C

Study 2: Expectation–Confirmation Theory Analyses

To provide robustness to our primary analyses and explore the validity of utilizing online crowdsourcing markets (OCM) for academic research we conducted a second study utilizing a larger, alternative model from Marketing, an allied discipline. We selected the expectation–disconfirmation theory (EDT) (Oliver 1980), which examines the antecedents and consequences of satisfaction decisions. We chose the EDT because we needed a secondary model that has been utilized consistently both in its measurement as well as its relationships in prior research (Buchanan and Smith 1999; Meyerson and Tryon 2003) and that is a slightly more complex model compared to our TAM model in Study 1. The original EDT model as described by Oliver (1980) examines the attitudes and intentions across multiple time periods to investigate the impacts of expectations and the disconfirmation of expectations. Again, as the focus of this article is not to propose new theory, we refer readers to Oliver's original work for a discussion of the rationale for this model, which has seen repeated support.

In an attempt to strengthen the results within Study 1, we conduct a replication of our primary analyses utilizing the EDT model to determine any differences that may arise between OCMs and alternative samples in a larger, more complex structural model.

Participants and Demographics

For this study, we recruited two sets of participants: (1) college students from a major midwestern U.S. university and (2) users of a popular OCM, Amazon's Mechanical Turk. To directly mirror the design utilized in Study 1 and ensure consistency, we collected responses from four specific samples: college student, U.S., non-U.S., and worldwide OCM respondent. In all four samples, the participant data was collected using an identical survey questionnaire.

Procedure

The empirical test of the EDT model was conducted utilizing data collected via an online survey. After giving their consent, participants were given a series of informational pages depicting information about the recently released version of Microsoft Office Web Apps, which can be

utilized as a potential replacement for the traditional Microsoft Office Desktop Suite. After familiarizing themselves with the technology description, participants responded to a series of questions at time 1 (expectations, attitude, and behavioral intention). Following the submission of their time 1 responses the participants were asked to utilize a trial version of the Microsoft Office Web Apps software, which could be accessed via the Internet for free. After interacting with the software for a short period of time (average time was approximately 10 minutes), participants were asked a series of follow-up questions in reference to the technology (disconfirmation, satisfaction, attitude, behavioral intention). The final aspect of the survey consisted of a set of questions used in Study 1 to determine respondent demographics. All measurement items and scales utilized in Study 2 were adapted from prior literature and are available from the authors by request.

The participant restrictions put in place for the OCM samples were similar to those of Study 1: (1) users within the U.S. only, (2) users ***not*** within the U.S., and (3) an unrestricted, worldwide participation.[1] Due to the need for actual participation with the software and consequently the increased time of participation, all OCM participants were paid $0.50 for their complete and valid participation. The college students were recruited via a campus wide survey listing and were entered into a drawing for one of ten $10.00 gift cards for complete responses.

In Table C1, we display the distribution of responses received, removed, and usable for each sample. As in the TAM study, we are unable to calculate the actual response rate for the OCM samples and, therefore, the examination of the completed responses act as a proxy for response rate quality (Bethlehem and Biffignandi 2012). The data cleaning process mirrored that within Study 1, which we consider a *minimal* cleaning (refer to Study 1 for details). One interesting finding in this study is that the OCM respondents all completed the entire survey while the student sample exhibited some participants that dropped out of the survey. This could potentially be a function of the payment incentive increase compared to the incentive in Study 1. While the OCM participants all completed the survey, they failed more of the quality response checks than the student participants.

Table C1. Participant Response Removal

	Students	Worldwide OCM	U.S. OCM	Non-U.S. OCM
Total Responses	244	288	251	275
Failure to Finish	38	0	0	0
Failed Quality Questions	5	26	12	32
Final Usable Responses	201	262	239	243
Percent Usable	82%	91%	95%	88%

[1]The worldwide listing was collected first and any respondents who had participated in this survey were removed from U.S. or non-U.S. participation.

Analysis and Results

To conduct the primary analysis for Study 2, we used partial least squares (PLS) as it allows for easier handling of the second-order formative construct for the modeling of expectations (Chin 1998; Ringle et al. 2012). To remain consistent with Oliver's conceptualization of individual expectations as a summated value of a set of expectations in reference to a product or technology we modeled the two focal expectations (perceived ease of use and perceived usefulness; Davis, 1989) as a second-order formative construct. The discussion below depicts the results from the PLS analysis. We additionally ran the analysis utilizing a second-order reflective model with highly similar results.

Demographics

We began our analysis in Study 2 by examining the differences in the composition of each sample by empirically comparing the distributions across each sample. In Table C2, we provide the distribution of demographic attributes across all four samples. The demographic distributions from Study 2 are highly similar to those collected during Study 1, which could indicate the type of demographic distributions that may be expected utilizing each respective sampling frame. To further examine the differences among samples we empirically compared each sample; we provide the detailed results of our demographic comparisons between each utilizing a series of t-tests of means, chi-square tests of proportions, and Wilcoxon sum-rank tests for categorical rank differences in Table C3. As expected, the samples differed across various demographic attributes such as age, education, family structure, and income. Therefore, the selection and use of a sampling frame in a researcher's study should take into account the type of demographic distributions that may exist based on the technique. The collection of these attributes will allow for the *post hoc* adjustment of weighting responses if required as well as controlling for potential demographic differences that may exist within the theoretical relationships. However, while the demographics do differ between samples, a further look at the measurement and structural properties of the theoretical models is required to determine the extent of various biases.

Confirmatory Factor Analysis

To examine the differences in the measurement item structures with regard to convergent and divergent validity as well as reliabilities, we examine a series of psychometric tests. To establish convergent validity of each construct within our PLS analysis, we examine the factor loadings and cross-loadings as well as the average variance explained (AVE) for each construct (Hair et al. 2006). Across all samples, each item loaded primarily on its focal construct and less on the other constructs in the model,[2] providing evidence of convergent validity (Chin 1998; Gefen and Straub 2005). Additionally, the AVE for each construct (see Table C4) exceeded the recommended 0.50 threshold ranging from 0.62 to 0.89 providing further support for convergent validity (Hair et al. 2006).

To establish discriminant validity, we again examined the factor loadings and cross-loadings as well as the square root of the AVE of each construct in relation to all other constructs in the model (Fornell and Larcker 1981). The results indicate that, across all samples, the AVEs exceed all correlations among the variables and the measurement items load primarily on their focal construct and less so on all others (Chin 1998; Gefen and Straub 2005).

Finally, to determine the reliability and consistency of the scales utilized with the model, we examine both the Cronbach's alpha and composite rho of each scale, which should meet or exceed 0.70 for adequate reliability (Hair et al. 2006). The reliability estimates all exceed these thresholds within all samples aside from disconfirmation in the worldwide OCM with a value of 0.68. However, the associated composite rho for this construct is 0.82, which provides some evidence of a reliable measure. Therefore, we have evidence that the psychometrics of the scales utilized in the EDT models are valid and consistent across all samples by meeting or exceeding our series of validation tests. Additionally, we have found no significant differences or threats to validity between the samples to indicate that the measures were interpreted differently.

Structural Model

In Figure C1, we present the structural path models estimated utilizing partial least squares (PLS) with a recommended bootstrapping estimation of 1,000 resamples (Chin 2010). As discussed earlier, ***expectations*** was modeled as a second-order formative construct in line with Oliver's conceptualization of expectations to be a summation of all associated expectations. Interestingly, when examining the models as a whole, we find relatively consistent results within all samples, which indicate a level of confidence that the samples do not differ on many aspects, similar to the results from Study 1. Additionally, all the theorized paths within the model were significant across all samples, even in the presence of a more complex model.

[2]Due to space constraints, the factor loading matrices are not printed here but are available from the authors upon request.

Table C2. Demographics Distribution

		Distribution			
		Student	Worldwide OCM	U.S. OCM	Non-U.S. OCM
Gender*	Male	0.55	0.66	0.51	0.70
	Female	0.45	0.35	0.49	0.30
Age	Mean	23.34	29.98	32.85	28.46
	Median	22.00	27.00	29.00	26.00
	Minimum	19.00	18.00	19.00	16.00
	Maximum	45.00	69.00	65.00	63.00
Education Level*	Less than High School	0.00	0.00	0.00	0.01
	High School/GED	0.06	0.05	0.13	0.05
	Some College	0.63	0.14	0.31	0.10
	2-Year College Degree	0.10	0.05	0.14	0.10
	4-Year College Degree	0.20	0.47	0.30	0.46
	Master's Degree	0.01	0.26	0.09	0.23
	Doctoral Degree	0.00	0.01	0.01	0.00
	Professional Degree (JD, MD)	0.00	0.02	0.01	0.03
Race*	White/Caucasian	0.67	0.10	0.70	0.07
	African American	0.03	0.02	0.10	0.00
	Hispanic	0.05	0.01	0.05	0.01
	Asian	0.13	0.76	0.05	0.84
	Native American	0.01	0.00	0.01	0.00
	Pacific Islander	0.00	0.00	0.00	0.00
	Mixed/Other	0.09	0.10	0.09	0.08
Family Structure*	Single, no children	0.88	0.48	0.45	0.51
	Single, with children	0.03	0.02	0.08	0.02
	Married, no children	0.02	0.11	0.09	0.11
	Married, with children	0.04	0.26	0.24	0.27
	Life partner, no children	0.01	0.03	0.07	0.01
	Life partner, with children	0.01	0.05	0.05	0.04
Annual Income Range (in U.S. dollars)*	$19,999 >	0.80	0.52	0.26	0.53
	$20,000 – $29,999	0.08	0.18	0.16	0.22
	$30,000 – $39,999	0.01	0.12	0.14	0.08
	$40,000 – $49,999	0.01	0.07	0.13	0.05
	$50,000 – $59,999	0.02	0.05	0.10	0.04
	$60,000 – $69,999	0.01	0.02	0.05	0.04
	$70,000 – $79,000	0.00	0.00	0.02	0.01
	$80,000 – $89,999	0.01	0.01	0.08	0.01
	$90,000 <	0.02	0.02	0.04	0.02
Time Elapsed	Mean	21.63	22.71	18.51	25.31
	Median	14.37	15.84	12.75	14.50
	Std. Dev.	40.90	21.29	18.26	84.84
	Min.	3.48	2.88	2.72	2.50
	Max.	488.82	144.00	155.83	1288.02

*Value displayed as percentage of total responses.

Table C3. Demographic Differences

		Demographic Comparisons					
		Student vs. Worldwide	**Student vs. U.S.**	**Student vs. Non-U.S.**	**U.S. vs. Worldwide**	**Non-U.S. vs. Worldwide**	**U.S. vs. Non-U.S.**
Gender†	Male	4.773*	0.478	10.247**	9.809**	1.082	17.317***
	Female						
Age††	Mean	10.415***	12.368***	9.076***	3.166**	2.053*	5.126***
Education Level††	Education Rank	54.024***	4.723***	12.744***	45.817***	57.948***	6.883***
Race†	White/Caucasian	159.166***	0.257	171.294***	184.411***	0.972	196.172***
	African American	0.236	6.206*	4.257*	12.000***	2.026	20.808***
	Hispanic	6.411*	0.000	5.719*	6.847**	0.000	6.114*
	Asian	187.869***	4.116*	221.331***	252.686***	3.214	288.807***
	Native American	0.053	0.000	0.717	0.000	0.000	0.519
	Pacific Islander	0.018	0.008	0.009	0.000	0.000	0.000
	Mixed/Other	0.000	0.006	0.196	0.080	0.453	0.048
Family Structure†	Single, no children	65.949***	82.630***	57.200***	1.463	0.219	2.984
	Single, with children	1.289	4.483*	0.977	0.921	0.019	1.529
	Married, no children	20.572***	11.292***	17.628***	1.664	0.071	0.779
	Married, with children	49.095***	36.617***	47.139***	1.054	0.000	0.801
	Life partner, no children	7.112**	10.722***	3.015	0.401	0.804	2.727
	Life partner, with children	11.593***	6.706**	7.279**	0.670	0.489	0.000
Annual Income Range	Mean Difference††	3.762***	9.968***	3.242**	6.954***	0.485	7.295***
	Categorical Rank†††	18660***	10277***	17812***	42186***	32616	40019***
Time Elapsed	Mean	0.341	0.998	0.598	2.371*	0.465	1.222

Notes: †Chi-square proportion; ††mean difference t-test, †††Wilcoxon sum-rank test, *$p < .05$; **$p < .01$; ***$p < .001$.

To dive further into the analysis and determine any differences across specific coefficients we conducted a series of t-tests of differences (Chin 2000). Table C5 provides the results of these comparisons which show that only 3 of 66 relationships differ. Interestingly, it is not the worldwide OCM sample that provides differences in this study but the non-U.S. OCM sample. The results indicate that the student, U.S., and worldwide OCM samples do not differ significantly across their theoretical relationships. Thus, based on the results so far, we have provided additional evidence in support of OCMs providing similar results to those of student samples. However, to further mirror our analyses in Study 1, we continue with a comparison of differences between mean scale levels as well seeking further clarity.

To provide a clearer picture of which measurement scales may differ across samples, we conducted a series of ANOVA and pair-wise comparison tests with a Scheffe's correction. The results presented in Table C6 indicate that the variables collected in time 1 (expectation, attitude, and behavioral intention) did not significantly differ among samples ($p > 0.05$). However, the samples did exhibit differences in the time 2 variables (disconfirmation, $p < 0.001$; satisfaction, $p < 0.001$; attitude, $p < 0.01$; and behavioral intention, $p < 0.05$). To determine which specific samples may have caused the differences present in our ANOVA analyses, we examined the pair-wise comparisons in further detail. It appears that within attitude (t2) the differences exist between the worldwide and student samples ($p < 0.05$) while the student, U.S. and non-U.S. samples do not significantly differ. Behavioral intention (t2) significantly differs only between the worldwide and U.S. OCM samples ($p < 0.05$) while all other comparisons do not differ. However, the differences within disconfirmation and satisfaction become more prominent with the student and U.S. OCM samples differing significantly ($p < 0.01$) from both the worldwide and non-U.S. OCM samples.

Table C4. Correlations and Reliabilities

Worldwide OCM

		AVE	Composite Rho	Cronbach's Alpha	1	2	3	4	5	6	7
1	Attitude (t2)	0.74	0.92	0.88	**0.86**						
2	Attitude (t1)	0.76	0.93	0.89	0.66	**0.87**					
3	BI (t2)	0.74	0.92	0.89	0.84	0.63	**0.86**				
4	BI (t1)	0.77	0.93	0.90	0.74	0.68	0.77	**0.88**			
5	Disconfirmation	0.62	0.82	0.68	0.61	0.44	0.61	0.54	**0.78**		
6	Expectation	0.62	0.93	0.91	0.66	0.65	0.68	0.74	0.61	**0.79**	
7	Satisfaction	0.72	0.91	0.87	0.83	0.56	0.80	0.68	0.71	0.60	**0.85**

Non-U.S. OCM

		AVE	Composite Rho	Cronbach's Alpha	1	2	3	4	5	6	7
1	Attitude (t2)	0.76	0.93	0.89	**0.87**						
2	Attitude (t1)	0.77	0.93	0.90	0.74	**0.88**					
3	BI (t2)	0.82	0.95	0.93	0.82	0.70	**0.90**				
4	BI (t1)	0.80	0.94	0.92	0.79	0.80	0.79	**0.89**			
5	Disconfirmation	0.63	0.83	0.72	0.61	0.58	0.62	0.61	**0.79**		
6	Expectation	0.65	0.94	0.92	0.66	0.69	0.61	0.70	0.59	**0.81**	
7	Satisfaction	0.76	0.93	0.90	0.78	0.67	0.78	0.73	0.60	0.56	**0.87**

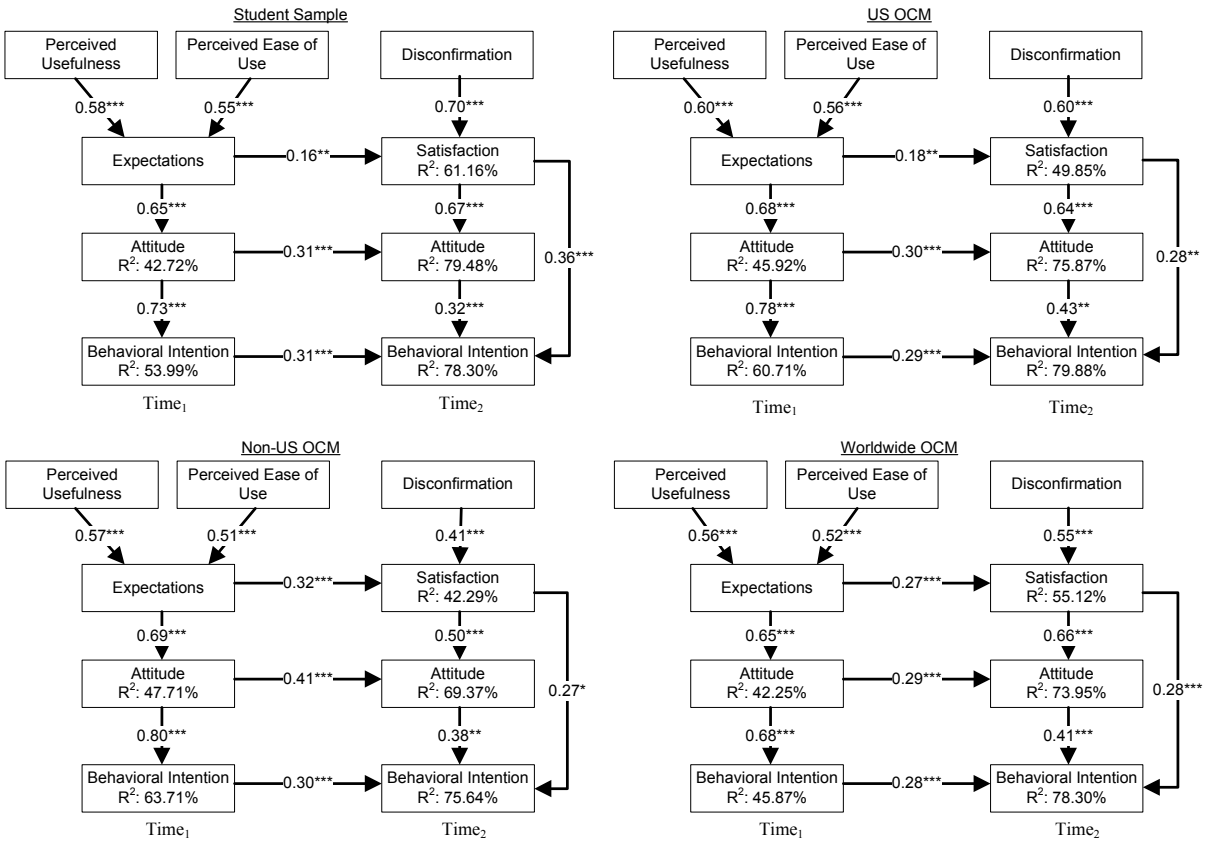
U.S. OCM

		AVE	Composite Rho	Cronbach's Alpha	1	2	3	4	5	6	7
1	Attitude (t2)	0.85	0.96	0.94	**0.92**						
2	Attitude (t1)	0.79	0.94	0.91	0.72	**0.89**					
3	BI (t2)	0.89	0.97	0.96	0.86	0.69	**0.94**				
4	BI (t1)	0.86	0.96	0.94	0.70	0.78	0.75	**0.92**			
5	Disconfirmation	0.72	0.88	0.80	0.64	0.49	0.61	0.42	**0.85**		
6	Expectation	0.62	0.93	0.91	0.54	0.68	0.56	0.65	0.47	**0.79**	
7	Satisfaction	0.83	0.95	0.93	0.84	0.65	0.80	0.59	0.69	0.46	**0.91**

Students

		AVE	Composite Rho	Cronbach's Alpha	1	2	3	4	5	6	7
1	Attitude (t2)	0.86	0.96	0.95	**0.93**						
2	Attitude (t1)	0.80	0.94	0.92	0.72	**0.89**					
3	BI (t2)	0.87	0.96	0.95	0.83	0.67	**0.93**				
4	BI (t1)	0.85	0.96	0.94	0.67	0.73	0.74	**0.92**			
5	Disconfirmation	0.70	0.87	0.78	0.70	0.47	0.65	0.45	**0.84**		
6	Expectation	0.67	0.94	0.93	0.52	0.65	0.53	0.59	0.41	**0.82**	
7	Satisfaction	0.83	0.95	0.93	0.86	0.63	0.82	0.60	0.77	0.45	**0.91**

Notes: BI = Behavioral Intention, t1 = time period 1, t2 = time period 2, AVE = Average Variance Explained, square-root of the AVE on diagonal.



Notes: *$p < 0.05$, **$p < 0.01$, ***$p < 0.001$

Figure C1. Structural Model Results

Table C5. Path Coefficient Differences

	Student vs. U.S.	Student vs. Non-U.S.	Student vs. Worldwide	U.S. vs. Non-U.S.	U.S. vs. Worldwide	Non-U.S. vs. Worldwide
Attitude (t1) -> Attitude (t2)	0.006(0.933)	-0.102(0.424)	0.018(0.836)	-0.108(0.374)	0.012(0.892)	0.119(0.336)
Attitude (t1) -> BI (T1)	-0.044(0.427)	-0.063(0.132)	0.058(0.419)	-0.019(0.705)	0.102(0.158)	0.121(0.060)
Attitude (t2) -> BI (t2)	-0.106(0.567)	-0.06(0.715)	-0.087(0.477)	0.046(0.812)	0.019(0.909)	-0.027(0.850)
BI (t1) -> BI (t2)	0.020(0.849)	0.010(0.921)	0.025(0.800)	-0.011(0.923)	0.004(0.969)	0.015(0.883)
PEOU -> Expectation	-0.013(0.651)	0.039(0.105)	0.023(0.326)	**0.052(0.029)**	0.036(0.122)	-0.016(0.431)
PU -> Expectation	-0.022(0.592)	0.007(0.838)	0.019(0.552)	0.029(0.410)	0.042(0.223)	0.012(0.644)
Expectation -> Attitude (t1)	-0.024(0.741)	-0.037(0.549)	0.004(0.964)	-0.013(0.844)	0.028(0.729)	0.041(0.573)
Expectation -> Satisfaction	-0.018(0.828)	-0.156(0.130)	-0.105(0.255)	-0.138(0.173)	-0.087(0.344)	0.051(0.626)
Disconfirmation -> Satisfaction	0.098(0.219)	**0.293(0.006)**	0.154(0.094)	**0.195(0.046)**	0.056(0.510)	-0.139(0.181)
Satisfaction -> Attitude (t2)	0.022(0.761)	0.164(0.205)	0.002(0.983)	0.142(0.251)	-0.020(0.805)	-0.162(0.192)
Satisfaction -> Attitude (t2)	0.082(0.577)	0.089(0.596)	0.081(0.507)	0.007(0.963)	-0.001(0.993)	-0.008(0.953)

Notes: p-value for two-tailed tests in parentheses, BI = Behavioral Intention, PEOU = Perceived Ease of Use, PU = Perceived Usefulness

Table C6. Scale Mean Differences

Attitude (t1) (p = 0.309)							
		Mean	SD	1	2	3	4
1	Student	5.96	0.91	-			
2	U.S. OCM	5.99	1.04	0.03	-		
3	Non-U.S. OCM	6.06	0.93	0.10	0.07	-	
4	Worldwide OCM	6.11	0.98	0.16	0.12	0.06	-

Attitude (t2) (p = 0.007)							
		Mean	SD	1	2	3	4
1	Student	5.85	1.04	-			
2	U.S. OCM	5.92	1.08	0.07	-		
3	Non-U.S. OCM	6.02	0.95	0.16	0.09	-	
4	Worldwide OCM	6.15	0.91	0.30*	0.23	0.14	-

Behavioral Intention (t1) (p = 0.534)							
		Mean	SD	1	2	3	4
1	Student	6.10	0.96	-			
2	U.S. OCM	5.99	1.13	-0.10	-		
3	Non-U.S. OCM	6.05	0.98	-0.05	0.06	-	
4	Worldwide OCM	6.12	0.96	0.02	0.13	0.07	-

Behavioral Intention (t2) (p = 0.017)							
		Mean	SD	1	2	3	4
1	Student	5.88	1.09	-			
2	U.S. OCM	5.80	1.27	-0.08	-		
3	Non-U.S. OCM	5.99	1.05	0.11	0.19	-	
4	Worldwide OCM	6.09	0.94	0.22	0.29*	0.11	-

Disconfirmation (p = 0.000)							
		Mean	SD	1	2	3	4
1	Student	5.07	0.84	-			
2	U.S. OCM	5.11	0.96	-0.08	-		
3	Non-U.S. OCM	5.42	0.88	0.11***	0.19**	-	
4	Worldwide OCM	5.53	0.92	0.22***	0.29***	0.11	-

Expectation (p = 0.133)							
		Mean	SD	1	2	3	4
1	Student	5.79	0.95	-			
2	U.S. OCM	5.65	0.95	-0.14	-		
3	Non-U.S. OCM	5.73	0.86	-0.07	0.08	-	
4	Worldwide OCM	5.83	0.85	0.03	0.18	0.10	-

Perceived Ease of Use (p = 0.463)							
		Mean	SD	1	2	3	4
1	Student	5.79	1.09	-			
2	U.S. OCM	5.71	1.08	-0.08	-		
3	Non-U.S. OCM	5.72	0.87	-0.07	0.01	-	
4	Worldwide OCM	5.83	0.89	0.04	0.12	0.11	-

Perceived Usefulness (p = 0.044)							
		Mean	SD	1	2	3	4
1	Student	5.79	1.05	-			
2	U.S. OCM	5.57	1.14	-0.22	-		
3	Non-U.S. OCM	5.73	1	-0.06	0.16	-	
4	Worldwide OCM	5.82	0.95	0.03	0.25*	0.09	-

Satisfaction (p = 0.000)							
		Mean	SD	1	2	3	4
1	Student	5.48	1.04	-			
2	U.S. OCM	5.71	1.03	0.23	-		
3	Non-U.S. OCM	5.86	0.96	0.38***	0.15	-	
4	Worldwide OCM	6.00	0.92	0.53***	0.29*	0.15	-

Note: t1 = time period 1, t2 = time period 2, p-value of ANOVA in parentheses.

Discussion

Based on our series of analyses, it is evident that the samples collected do have some slight differences across demographics, a few theoretical relationships, and their scale levels within the model. However, when taking a closer look at the individual samples themselves we find strong evidence that differences do not exist between the student and U.S. OCM samples or the majority of the relationships within the worldwide and non-U.S. OCM samples despite having slight differences. Thus, based on the results from Study 1 and Study 2, we have confidence that the use of OCMs is a potential alternative to student samples and provides results that are very similar to what one would expect to capture from a student sample (if one were intending to measure that unique perspective) while providing a quicker, more diverse, and cheaper alternative for participant recruitment. In addition, by indicating the types of demographic differences that may exist, relevant variables have been identified by these studies that can be utilized for controls to provide further support within a researcher's examination.

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Appendix D

PLS Robustness Analysis

In addition to the primary covariance-based structural equation modeling (CB-SEM) analysis of the technology acceptance model (Davis 1989; Davis et al. 1989) presented within the paper, we replicated the entire analysis utilizing partial least squares (PLS) analysis. Some of our samples are slightly under the recommended minimum of 200 responses for robust estimates of CB-SEM. Therefore, to address these issues we have replicated the analysis utilizing PLS which is recommended for smaller sample sizes that do not meet the minimum sample sizes of CB-SEM while still incorporating a structural equation estimation technique (Chin 1998).

Table D1 presents the reliability estimates, average variance extracted (AVE), and correlation matrices for each of the samples collected. All of the constructs for each of the samples have reliability estimates >0.85, AVEs > 0.50, and square roots of the AVEs greater than any off-diagonal correlations provided evidence of reliability, convergent validity, and divergent validity (Hair et al. 2006). Additionally, Table D2 provides the loadings and cross-loadings for each measurement item utilized in each of the data samples. All of the data samples provide further evidence of convergent and divergent validity as each item loads primarily on its focal construct while having lesser loadings on all other constructs within the analysis (Gefen and Straub 2005). Therefore, the PLS analysis of each of the constructs provides adequate evidence of reliability, convergent, and divergent validity for each of the samples that remain consistent with the primary analysis.

After determining the validity and reliability of our measurement model, we estimated the structural model within SmartPLS 2.0 M3 (Ringle et al. 2005) utilizing the recommended bootstrapping estimation with 1,000 resamples to provide robust estimates and significance levels for each parameter (Chin 2010). Figure D1 depicts the results from each of our analyses for the structural models. The pattern of results provides estimates consistent with those found in the primary analysis utilizing CB-SEM techniques; however the variance maximization procedures utilized within PLS provide significant coefficients for even the worldwide OCM sample in this study. To test for significant differences between the path coefficients of each model we utilize a two-tailed t-test of differences (Chin 2000) presented in Table D3. We found that only 6 of the 30 comparisons were significantly different at the $p < 0.05$ level. Interestingly, in the CB-SEM analysis, only 3 of the 30 relationships were significantly different at the $p < 0.05$ level. More importantly, the majority of these differences come from comparisons with the worldwide and non-U.S. OCM samples.

Finally, to examine the potential explanation for the lower path coefficient between PU and BI for the worldwide OCM sample, as in our CB-SEM analysis, we estimated two additional models. First, we removed all responses that were from the United States to provide a sample that would be theoretically similar to the non-U.S. OCM sample. The results in Table D4 indicate that doing this creates a model that follows more closely the additional structural models in the analysis with PU playing a slightly stronger role in the influence of BI. If we further reduce this sample to the majority respondent country, India, we find results that provide an even closer relationship to the additional models in the analysis.

Table D1. Correlations and Reliabilities

	Mean	SD	Cronbach's Alpha	Composite Reliability	AVE	BI	PEOU	PU
Students								
Behavioral Intention	5.692	1.543	0.959	0.973	0.924	**0.961**		
Perceived Ease of Use	5.862	0.761	0.897	0.920	0.657	0.331	**0.811**	
Perceived Usefulness	5.583	0.856	0.910	0.930	0.691	0.381	0.458	**0.831**
U.S. OCM								
	Mean	**SD**	**Cronbach's Alpha**	**Composite Reliability**	**AVE**	**BI**	**PEOU**	**PU**
Behavioral Intention	5.340	1.683	0.960	0.974	0.927	**0.963**		
Perceived Ease of Use	5.641	1.120	0.944	0.955	0.781	0.512	**0.884**	
Perceived Usefulness	5.368	1.177	0.953	0.963	0.811	0.592	0.531	**0.900**
Non-U.S. OCM								
	Mean	**SD**	**Cronbach's Alpha**	**Composite Reliability**	**AVE**	**BI**	**PEOU**	**PU**
Behavioral Intention	5.754	1.122	0.855	0.911	0.773	**0.879**		
Perceived Ease of Use	5.912	0.818	0.913	0.932	0.697	0.534	**0.835**	
Perceived Usefulness	5.780	0.943	0.923	0.940	0.723	0.557	0.641	**0.850**
Worldwide OCM								
	Mean	**SD**	**Cronbach's Alpha**	**Composite Reliability**	**AVE**	**BI**	**PEOU**	**PU**
Behavioral Intention	5.813	1.093	0.899	0.937	0.831	**0.912**		
Perceived Ease of Use	5.902	0.801	0.913	0.932	0.696	0.619	**0.834**	
Perceived Usefulness	5.770	0.945	0.925	0.941	0.727	0.498	0.637	**0.853**
Consumer Panel								
	Mean	**SD**	**Cronbach's Alpha**	**Composite Reliability**	**AVE**	**BI**	**PEOU**	**PU**
Behavioral Intention	5.653	1.373	0.970	0.980	0.943	**0.971**		
Perceived Ease of Use	5.575	1.195	0.969	0.975	0.866	0.482	**0.931**	
Perceived Usefulness	5.406	1.242	0.961	0.969	0.838	0.504	0.643	**0.915**

Note: Square-root of the AVE on diagonal.

These results are directly similar to those found in the robustness analysis provided in the CB-SEM analysis and discussed previously in the paper. Therefore, based on the results of our analysis, we find highly consistent results between the CB-SEM technique and the PLS technique, providing increased robustness to our findings.

In addition to the structural model analysis we also conducted a supplementary analysis of the difference between scale levels utilized within the model. This procedure is similar to the steps taken in our CB-SEM group invariance tests; however, due to the inability to control parameter estimates in PLS as in CB-SEM, we examined only the differences in latent variable mean scores as an indication of differences. In Table D5 we depict the differences in the latent variable mean scores utilizing Scheffe's pairwise comparisons. Interestingly, we do find some important differences in the worldwide and non-U.S. OCM samples while the student, consumer, and U.S. OCM samples were highly similar. We found that behavioral intention differs only between the U.S. OCM sample and the worldwide and non-U.S. OCM samples ($p < 0.05$); the student, consumer, and U.S. OCM samples did not significantly differ ($p > 0.05$). For perceived usefulness only the consumer panel and the worldwide OCM differed ($p < 0.05$) while all other samples were similar. Additionally, for perceived ease of use, only the consumer panel differed from both the worldwide ($p < 0.05$) and non-U.S. OCM ($p < 0.01$) samples. Overall, we find that across all theoretical constructs the student, consumer, and U.S. OCM samples did not differ, indicating the potential to utilize U.S. OCMs as a viable alternative to homogenous student samples and expensive consumer panels. However, and more importantly, this analysis also provides evidence of our caution to researchers on the use of worldwide and non-U.S. OCM samples until further research is conducted exploring the causes of these differences among samples.

Table D2. PLS Loadings and Crossloadings

	Students			Worldwide OCM			U.S. OCM			Non-U.S. OCM			Consumer Panel		
	Behavioral Intention	Perceived Ease of Use	Perceived Usefulness	Behavioral Intention	Perceived Ease of Use	Perceived Usefulness	Behavioral Intention	Perceived Ease of Use	Perceived Usefulness	Perceived Usefulness	Perceived Ease of Use	Behavioral Intention	Behavioral Intention	Perceived Ease of Use	Perceived Usefulness
Intention 1	0.968	0.288	0.319	0.929	0.633	0.522	0.970	0.481	0.578	0.907	0.521	0.582	0.980	0.464	0.489
Intention 2	0.943	0.323	0.371	0.887	0.511	0.398	0.940	0.515	0.555	0.842	0.441	0.335	0.954	0.478	0.473
Intention 3	0.973	0.339	0.400	0.919	0.537	0.429	0.978	0.482	0.578	0.887	0.439	0.511	0.979	0.463	0.506
Ease of Use 1	0.142	0.696	0.144	0.443	0.792	0.466	0.375	0.845	0.347	0.429	0.818	0.466	0.474	0.933	0.547
Ease of Use 2	0.217	0.826	0.357	0.602	0.843	0.564	0.447	0.900	0.432	0.428	0.788	0.514	0.444	0.930	0.601
Ease of Use 3	0.287	0.862	0.383	0.512	0.859	0.586	0.483	0.925	0.540	0.388	0.841	0.556	0.446	0.948	0.625
Ease of Use 4	0.339	0.826	0.432	0.481	0.830	0.578	0.539	0.861	0.547	0.469	0.861	0.563	0.471	0.906	0.646
Ease of Use 5	0.294	0.803	0.411	0.473	0.820	0.431	0.367	0.883	0.412	0.419	0.813	0.527	0.413	0.929	0.576
Ease of Use 6	0.258	0.841	0.383	0.566	0.858	0.536	0.458	0.885	0.481	0.532	0.886	0.576	0.441	0.938	0.584
Usefulness 1	0.277	0.335	0.777	0.423	0.550	0.850	0.569	0.510	0.927	0.550	0.503	0.829	0.486	0.640	0.927
Usefulness 2	0.359	0.384	0.857	0.425	0.523	0.848	0.580	0.488	0.915	0.476	0.537	0.850	0.506	0.585	0.935
Usefulness 3	0.303	0.423	0.901	0.454	0.594	0.890	0.531	0.506	0.925	0.449	0.568	0.867	0.475	0.606	0.942
Usefulness 4	0.231	0.398	0.832	0.451	0.562	0.864	0.560	0.493	0.915	0.440	0.581	0.882	0.457	0.594	0.939
Usefulness 5	0.380	0.381	0.841	0.378	0.523	0.845	0.472	0.433	0.868	0.415	0.498	0.828	0.425	0.536	0.892
Usefulness 6	0.332	0.362	0.774	0.412	0.498	0.817	0.475	0.430	0.850	0.500	0.575	0.844	0.411	0.561	0.855

Table D3. Path Coefficient Differences

Path Comparison	PEOU ➜ BI	PEOU ➜ PU	PU ➜ BI
Student vs. U.S.	0.077(0.486)	-0.073(0.468)	-0.157(0.142)
Student vs. Non-U.S.	-0.103(0.490)	**-0.182(0.046)**	-0.074(0.620)
Student vs. Worldwide	**-0.310(0.011)**	**-0.178(0.050)**	0.115(0.300)
Student vs. Consumer	-0.072(0.567)	**-0.184(0.043)**	-0.041(0.715)
U.S. vs. Non-U.S.	-0.027(0.838)	-0.110(0.212)	0.083(0.517)
U.S. vs. Worldwide	**-0.233(0.029)**	-0.106(0.231)	**0.272(0.004)**
U.S. vs. Consumer	0.005(0.970)	-0.112(0.184)	0.116(0.301)
Non-U.S. vs. Worldwide	-0.206(0.178)	0.004(0.961)	0.189(0.193)
Non-U.S. vs. Consumer	0.032(0.836)	-0.002(0.980)	0.033(0.814)
Worldwide vs. Consumer	0.238(0.084)	-0.006(0.941)	-0.156(0.188)

Note: p-value for two-tailed tests in parentheses.

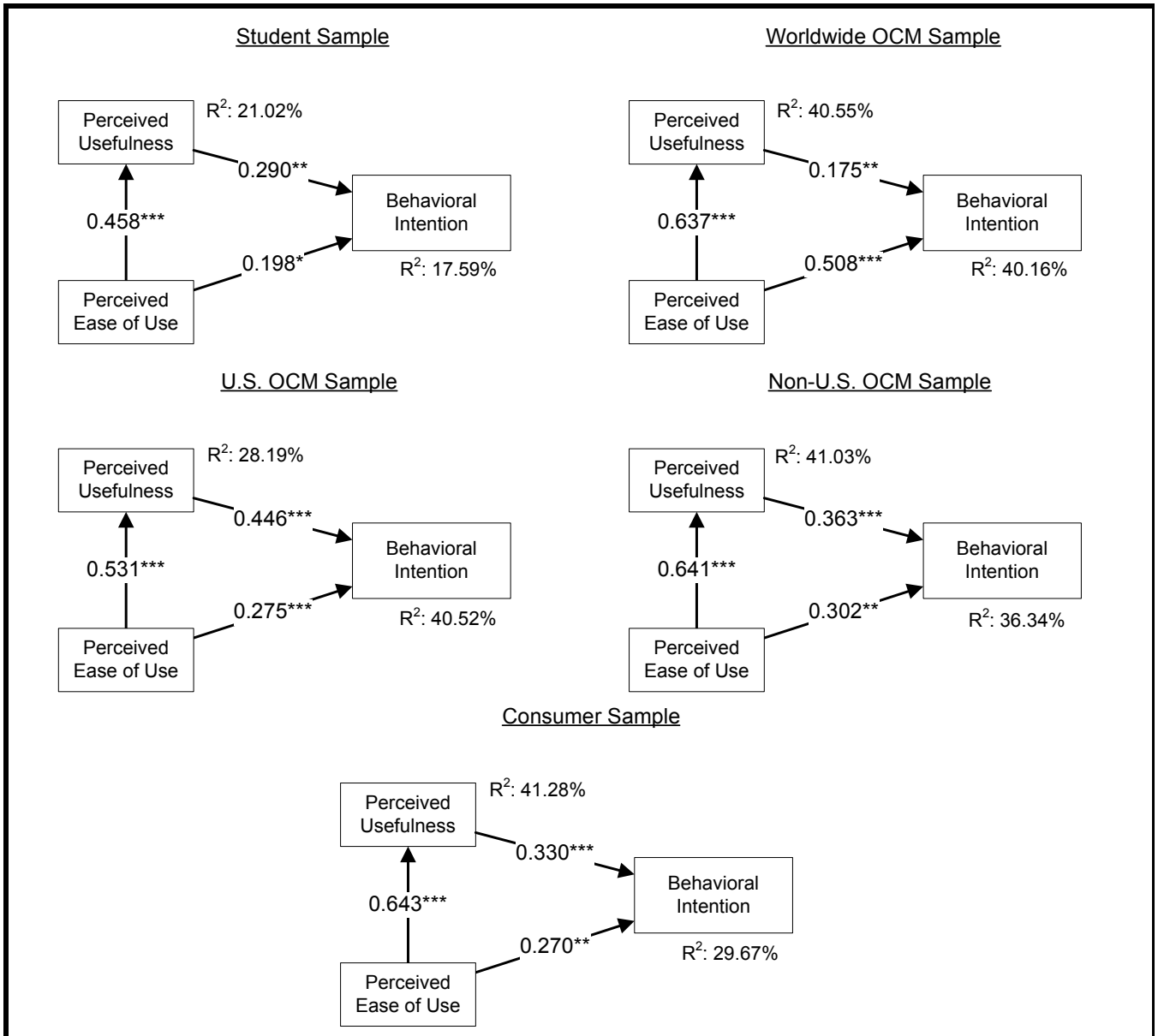

Figure D1. PLS Path Model Results

Table D4. Worldwide Robustness Analysis

	Worldwide	Worldwide Without U.S.	India Only
	n = 193	n = 173	n = 125
PEOU ➜ BI	0.508***	0.470***	0.339**
PEOU ➜ PU	0.637***	0.694***	0.710***
PU ➜ BI	0.175**	0.203*	0.325**
PU – R^2	0.4055	0.4816	0.5038
BI – R^2	0.4016	0.3939	0.3765

Notes: *p < .05; **p < .01; ***p < .001.

Table D5. Scale Mean Differences

Behavioral Intention								
		Mean	**SD**	**1**	**2**	**3**	**4**	**5**
1	Student	5.692	1.543	-				
2	U.S. OCM	5.340	1.683	-0.353	-			
3	Non-U.S. OCM	5.754	1.122	0.061	0.414*	-		
4	Worldwide OCM	5.813	1.093	0.121	0.474*	0.060	-	
5	Consumer Panel	5.653	1.373	-0.039	0.314	-0.100	-0.160	-
Perceived Usefulness								
		Mean	**SD**	**1**	**2**	**3**	**4**	**5**
1	Student	5.583	0.856	-				
2	U.S. OCM	5.641	1.12	-0.219	-			
3	Non-U.S. OCM	5.780	0.943	0.198	0.413	-		
4	Worldwide OCM	5.770	0.945	0.187	0.402	-0.011	-	
5	Consumer Panel	5.406	1.242	-0.176	0.039	-0.374	-0.363*	-
Perceived Ease of Use								
		Mean	**SD**	**1**	**2**	**3**	**4**	**5**
1	Student	5.862	0.761	-				
2	U.S. OCM	5.368	1.177	-0.222	-			
3	Non-U.S. OCM	5.912	0.818	0.050	0.272	-		
4	Worldwide OCM	5.902	0.801	0.039	0.261	-0.011	-	
5	Consumer Panel	5.575	1.195	-0.287	-0.066	-0.337**	-0.326*	-

Notes: *p < .05; **p < .01; ***p < .001.

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Appendix E

Group Invariance Tests

In the group invariance tests, we used five configuration models (Table E1) for the incremental tests. Model 1 served as the baseline, and we compared each subsequent model with it. If the comparison did not reveal invariance, we delved more deeply to assess where divergence occurred. In determining invariance, we required a ΔCFI less than or equal to 0.01 to indicate invariance (Cheung and Rensvold 2002; Kline 2010). In Table E2 we provide the results of our staged analyses from our group invariance comparisons.

Interestingly, the results show no differences between the student and U.S. OCM samples, the student and worldwide OCM samples, and the worldwide OCM and non-U.S. OCM samples when examining loadings, intercepts, residuals, and means based upon ΔCFI > 0.01 criteria. Across all comparisons the five samples were invariant in their loadings and intercepts, indicating similarity between the various recruitment methods. However, once the models evolved to include variances and covariances within the model, the consumer panel showed differences compared to all other samples. Additionally, the non-U.S. OCM sample differed from the student and U.S. OCM samples. However, the group invariance tests did indicate that some of the samples were invariant, specifically the student and worldwide OCM, student and U.S. OCM, and worldwide and non-U.S. OCM. The worldwide and U.S. OCM samples just barely exceeded the threshold on model 5, indicating a slight difference in means.

While these tests provide an indication of how the models are invariant between samples as a whole, a deeper understanding of the differences in specific scale values will provide further insights into potential biases. Utilizing the latent variable scores provided by the associated loadings for each model, we examine the difference in means to determine sample differences in further detail. When examining the structural models as a whole, the means were not significantly different between the models of the worldwide and non-U.S. samples, while others indicated variation. Therefore, to provide a clearer picture of which scales are differing across each sample, we conducted a series of ANOVA and pair-wise comparison tests with a Scheffe's correction (see Table E3). Results indicate that the perceived usefulness does not differ among the five samples ($p > 0.05$) while perceived ease of use ($p < 0.001$) and behavioral intention ($p < 0.001$) do show some differences. The mean values of perceived ease of use for the non-U.S. OCM sample differs from all other samples ($p < 0.001$) while the U.S. OCM sample only slightly differs from the consumer panel ($p < 0.05$). Additionally, the mean value of behavioral intention for the U.S. OCM sample differs from all other samples ($p < 0.01$).[3] One thing to note from this subset analysis is that the majority of the comparisons show no differences between the worldwide and non-U.S. OCM samples as well as the student and U.S. OCM samples, indicating the potential for interchangeability.

Therefore, based on our group invariance and pairwise comparisons, it appears that there are indeed differences in the scale variances and means. However, the majority of the comparisons show invariance between the samples with only a few skewing the comparisons indicated in the overall analyses. Specifically, we find that the student, consumer panel, and U.S. OCM samples are fairly consistent within their estimations, indicating the potential for interchangeability.

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Table E1. Group Invariance Testing Models

Step	Model Description	Constrained Parameters
Model 1	Baseline Invariance	None
Model 2	Weak Invariance	Factor loadings
Model 3	Strong Invariance	Factor loadings and intercepts
Model 4	Strict Invariance	Loadings, intercepts, and residuals (variances and covariances)
Model 5	Very Strict Invariance	Loadings, intercepts, residuals, and means

[3]U.S. OCM differs from consumer panel ($p < 0.05$).

Table E2. Group Invariance Testing

Model Statistics		Student vs. Worldwide	Student vs. U.S.	Student vs. Non-U.S.	Worldwide vs. U.S.	Worldwide vs Non-U.S.	U.S. vs. Non-U.S.	Consumer Panel vs. U.S.	Consumer Panel vs. Non-U.S.	Consumer Panel vs. Worldwide	Consumer Panel vs. Student
Model 1	CHISQ	484.157	490.811	458.415	624.239	591.842	598.497	617.49	585.09	610.83	477.41
	DF	174	174	174	174	174	174	174	174	174	174
	PVALUE	0	0	0	0	0	0	0	0	0	0
	CFI	0.925	0.944	0.933	0.920	0.908	0.930	0.95	0.946	0.942	0.958
	RMSEA	0.100	0.097	0.093	0.112	0.109	0.106	0.104	0.1	0.106	0.091
	BIC	12656.264	14155.51	13663.53	14849.481	14357.6	15856.05	16566.1	16074.467	15068.3	14374.8
Model 2	CHISQ	497.132	501.663	487.16	636.862	604.532	631.8	643.35	610.42	617.52	497.446
	DF	186	186	186	186	186	186	186	186	186	186
	PVALUE	0	0	0	0	0	0	0	0	0	0
	CFI	0.925	0.944	0.929	0.920	0.908	0.926	0.949	0.944	0.942	0.956
	RMSEA	0.097	0.094	0.092	0.109	0.106	0.105	0.102	0.099	0.102	0.089
	BIC	12598.673	14094.86	13620.99	14789.94	14298.33	15816.56	16518	16026	15001.8	14322.2
Model 1 vs. Model 2	ΔCFI	0.000	0.000	0.004	0.000	0.000	0.004	0.002	0.002	0.001	0.001
	ΔCHISQ	12.976	10.852	28.745	12.624	12.69	33.303	25.86	25.333	6.682	20.041
Model 3	CHISQ	531.103	507.074	522.343	670.091	614.059	667.306	681.19	640.14	640.47	539.461
	DF	198	198	198	198	198	198	198	198	198	198
	PVALUE	0	0	0	0	0	0	0	0	0	0
	CFI	0.920	0.945	0.923	0.921	0.909	0.922	0.946	0.942	0.941	0.952
	RMSEA	0.097	0.090	0.093	0.108	0.102	0.105	0.101	0.098	0.1	0.09
	BIC	12562.076	14028.77	13584.89	14751	14235.9	15779.28	16481.9	15982	14951.5	14291.6
Model 1 vs. Model 3	ΔCFI	0.006	0.001	0.009	0.001	0.000	0.007	0.004	0.004	0.001	0.005
	ΔCHISQ	46.946	16.263	63.927	45.852	22.216	68.809	63.7	55.051	29.635	62.056
Model 4	CHISQ	565.993	558.408	614.915	746.524	644.093	815.58	806.88	976.083	827.3	655.627
	DF	213	213	213	213	213	213	213	213	213	213
	PVALUE	0	0	0	0	0	0	0	0	0	0
	CFI	0.915	0.939	0.905	0.910	0.905	0.900	0.934	0.899	0.918	0.938
	RMSEA	0.096	0.092	0.100	0.111	0.100	0.115	0.108	0.124	0.114	0.099
	BIC	12508.759	13990.72	13588.36	14737.231	14175.99	15836.56	16515.1	16225.7	15046.8	14317.1
Model 1 vs Model 4	ΔCFI	0.010	0.005	0.028	0.010	0.003	0.029	0.017	0.047	0.024	0.019
	ΔCHISQ	81.836	67.597	156.5	122.285	52.251	217.083	189.39	390.99	216.44	178.223
Model 5	CHISQ	570.331	566.056	619.452	764.886	644.704	892.017	818.15	993.74	841.52	667.032
	DF	216	216	214	216	216	220	216	216	216	216
	PVALUE	0	0	0	0	0	0	0	0	0	0
	CFI	0.915	0.938	0.904	0.908	0.906	0.889	0.933	0.897	0.916	0.937
	RMSEA	0.096	0.082	0.100	0.111	0.099	0.119	0.108	0.124	0.114	0.099
	BIC	12495.455	13980.5	13586.96	14737.552	14158.61	15870.53	16507.919	16224.9	15042.8	14310.3
Model 1 vs Model 5	ΔCFI	0.010	0.006	N/A	0.013	0.002	N/A	N/A	N/A	N/A	N/A
	ΔCHISQ	86.174	75.244	N/A	140.647	52.862	N/A	N/A	N/A	N/A	N/A
Model 4 vs Model 5	ΔCFI	N/A	N/A	0.000	N/A	N/A	0.002	0.001	0.002	0.002	0.001
	ΔCHISQ	N/A	N/A	4.538	N/A	N/A	16.051	11.622	17.654	14.266	11.404

Table E3. Scale Mean Differences

Behavioral Intention								
		Mean	**SD**	**1**	**2**	**3**	**4**	**5**
1	Student	5.776	1.609	-				
2	U.S. OCM	5.232	1.723	-0.544**	-			
3	Non-U.S. OCM	5.750	1.008	-0.021	0.518**	-		
4	Worldwide OCM	5.749	0.995	-0.267	0.518**	-0.001	-	
5	Consumer Panel	5.613	1.374	-0.163	0.381	-0.137	-0.136	-
Perceived Usefulness								
		Mean	**SD**	**1**	**2**	**3**	**4**	**5**
1	Student	5.589	0.839	-				
2	U.S. OCM	5.549	1.190	-0.040	-			
3	Non-U.S. OCM	5.566	0.869	-0.232	0.017	-		
4	Worldwide OCM	5.783	0.907	0.194	0.234	0.217	-	
5	Consumer Panel	5.730	1.288	0.141	0.182	0.165	-0.052	-
Perceived Ease of Use								
		Mean	**SD**	**1**	**2**	**3**	**4**	**5**
1	Student	5.678	0.736	-				
2	U.S. OCM	5.953	1.189	0.275	-			
3	Non-U.S. OCM	5.151	0.704	-0.526***	-0.802***	-		
4	Worldwide OCM	5.688	0.762	0.010	-0.265	0.537***	-	
5	Consumer Panel	5.670	1.211	-0.008	-0.283*	0.518***	-0.018	-

Notes: *$p < .05$; **$p < .01$; ***$p < .001$.