APPENDIX 3

ROTATED SIX-FACTOR LOADING MATRIX

ROTATED SIX-FACTOR LOADING MATRIX FOR ALL VARIABLES

	FACTOR 1	FACTOR 2	FACTOR 3	FACTOR 4	FACTOR 5	FACTOR 6
1	0.331	-0.131	0.162	0.088	-0.086	0.092
2	0.061	-0.066	0.237	0.079	0.114	-0.092
3	0.098	-0.065	-0.018	-0.073	-0.033	-0.026
4	0.031	0.078	-0.040	-0.089	0.285	0.052
5	-0.055	0.063	0.121	-0.080	0.317	-0.123
6	0.181	-0.230	0.137	0.042	0.195	-0.024
7	-0.060	-0.131	0.024	0.054	0.331	0.061
8	-0.040	0.456	-0.095	-0.045	-0.072	0.033
9	0.166	-0.127	0.085	-0.002	0.477	0.017
10	0.321	0.002	0.058	0.082	0.069	0.026
11	0.353	-0.038	0.037	0.067	0.597	-0.033
12	0.466	0.006	0.035	0.153	0.337	0.023
13	0.146	0.056	0.056	0.119	0.561	-0.078
14	0.184	-0.008	0.017	0.000	0.690	-0.084
15	0.660	0.107	0.000	0.017	0.187	-0.081
16	-0.206	0.153	0.172	0.012	0.290	0.195
17	0.768	0.017	0.011	0.018	0.099	0.035
18	0.620	0.198	0.009	0.058	0.129	0.008
19	0.786	0.124	-0.001	-0.079	0.149	-0.002
20	0.118	0.574	-0.018	0.071	0.102	0.086
21	0.677	0.099	0.051	-0.028	-0.133	-0.022
22	0.087	0.440	0.163	-0.011	0.012	-0.004
23	0.007	0.017	-0.086	0.046	0.451	0.048
24	-0.084	0.369	-0.006	0.098	0.158	0.144
25	0.137	0.138	0.722	0.120	-0.149	-0.105
26	0.112	0.014	0.767	0.088	-0.126	0.064
27	0.094	0.060	0.533	-0.111	0.040	0.112
28	-0.060	0.072	0.535	-0.125	0.248	0.019
29	-0.040	0.031	0.642	-0.011	-0.139	0.022
30	-0.137	-0.089	0.669	-0.047	0.183	-0.037
31	-0.030	0.286	-0.012	0.624	0.049	-0.135
32	0.029	0.745	0.013	0.087	0.006	-0.021
33	0.074	0.551	0.225	0.054	-0.091	-0.017
34	-0.041	-0.040	0.008	0.790	-0.003	0.123
35	0.116	-0.050	0.585	0.313	-0.049	0.051
36	-0.052	0.409	0.006	0.236	0.055	0.310
37	0.028	0.055	-0.056	0.809	0.014	0.050
38	0.014	0.452	0.094	0.181	0.056	0.297
39	0.047	0.647	-0.119	0.130	-0.037	0.105
40	-0.011	0.061	-0.030	0.832	0.059	0.026
41	0.037	0.119	0.018	-0.050	0.054	0.960
42	0.312	-0.131	0.056	0.306	-0.239	0.197
43	0.285	-0.197	0.249	0.463	-0.138	-0.007
44	0.096	0.591	0.004	-0.029	-0.007	0.117
45	0.027	0.413	0.049	0.044	-0.084	0.400

APPENDIX 4

ROTATED FIVE-FACTOR LOADING MATRIX

ROTATED FIVE-FACTOR LOADING MATRIX FOR ALL VARIABLES

	FACTOR 1	FACTOR 2	FACTOR 3	FACTOR 4	FACTOR 5
1	-0.075	0.311	0.169	0.133	-0.084
2	-0.112	0.065	0.238	0.063	0.121
3	-0.086	0.099	-0.018	-0.068	-0.032
4	0.106	0.029	-0.044	-0.087	0.281
5	0.008	-0.042	0.117	-0.126	0.321
6	-0.235	0.171	0.141	0.062	0.201
7	-0.087	-0.070	0.023	0.073	0.329
8	0.461	-0.025	-0.100	-0.085	-0.079
9	-0.112	0.159	0.082	0.013	0.479
10	0.020	0.313	0.060	0.097	0.073
11	-0.042	0.351	0.035	0.061	0.603
12	0.033	0.457	0.036	0.163	0.343
13	0.018	0.156	0.050	0.087	0.566
14	-0.046	0.192	0.011	-0.027	0.694
15	0.051	0.665	0.001	0.005	0.194
16	0.273	-0.219	0.170	0.028	0.280
17	0.035	0.753	0.017	0.046	0.103
18	0.193	0.620	0.009	0.056	0.132
19	0.114	0.781	0.005	-0.071	0.150
20	0.617	0.130	-0.023	0.028	0.094
21	0.074	0.676	0.058	-0.021	-0.131
22	0.433	0.103	0.160	-0.059	0.009
23	0.054	0.005	-0.089	0.044	0.448
24	0.461	-0.086	-0.009	0.083	0.151
25	0.074	0.150	0.711	0.088	-0.134
26	0.049	0.105	0.765	0.106	-0.122
27	0.121	0.082	0.535	-0.088	0.035
28	0.088	-0.061	0.535	-0.137	0.247
29	0.038	-0.043	0.645	-0.008	-0.139
30	-0.100	-0.138	0.672	-0.057	0.186
31	0.229	-0.003	-0.014	0.544	0.062
32	0.712	0.058	0.005	0.006	0.004
33	0.535	0.093	0.219	-0.006	-0.091
34	0.057	-0.053	0.008	0.811	0.007
35	-0.012	0.106	0.589	0.330	-0.042
36	0.602	-0.070	0.002	0.258	0.045
37	0.112	0.025	-0.057	0.805	0.027
38	0.612	0.003	0.093	0.200	0.042
39	0.709	0.059	-0.125	0.084	-0.042
40	0.109	-0.010	-0.034	0.818	0.073
41	0.603	-0.044	0.026	0.168	0.010
42	-0.011	0.279	0.065	0.376	-0.234
43	-0.185	0.273	0.255	0.489	-0.124
44	0.638	0.105	-0.003	-0.060	-0.015
45	0.633	0.001	0.050	0.093	-0.102

APPENDIX 5

INITIAL FOUR-FACTOR LOADING MATRIX

INITIAL FOUR-FACTOR LOADING MATRIX CONTAINING ALL 45 ITEMS

	FACTOR 1	FACTOR 2	FACTOR 3	FACTOR 4
1	-0.101	0.237	0.163	0.194
2	-0.091	0.137	0.234	0.051
3	-0.114	0.064	-0.022	-0.039
4	0.119	0.182	-0.046	-0.136
5	0.033	0.141	0.114	-0.187
6	-0.221	0.278	0.135	0.052
7	-0.030	0.131	0.025	-0.001
8	0.440	-0.072	-0.103	-0.084
9	-0.077	0.415	0.080	-0.050
10	0.002	0.335	0.050	0.125
11	-0.014	0.647	0.034	0.002
12	0.033	0.619	0.026	0.160
13	0.071	0.453	0.053	0.005
14	-0.002	0.538	0.017	-0.115
15	-0.018	0.708	-0.014	0.069
16	0.340	-0.035	0.168	-0.063
17	-0.048	0.729	0.003	0.140
18	0.131	0.633	-0.004	0.119
19	0.014	0.770	-0.010	0.022
20	0.614	0.177	-0.035	0.013
21	-0.032	0.515	0.046	0.108
22	0.416	0.096	0.150	-0.051
23	0.104	0.256	-0.085	-0.044
24	0.501	0.014	-0.010	0.026
25	0.074	0.060	0.704	0.138
26	0.061	0.020	0.763	0.151
27	0.118	0.085	0.528	-0.076
28	0.120	0.079	0.521	-0.181
29	0.049	-0.121	0.642	0.018
30	-0.048	-0.023	0.659	-0.096
31	0.315	0.066	-0.013	0.505
32	0.706	0.057	-0.006	-0.005
33	0.517	0.030	0.209	0.018
34	0.184	0.010	0.014	0.763
35	0.036	0.086	0.590	0.350
36	0.655	-0.016	-0.003	0.212
37	0.227	0.096	-0.055	0.765
38	0.650	0.039	0.089	0.168
39	0.704	0.035	-0.135	0.077
40	0.237	0.087	-0.028	0.756
41	0.637	-0.023	0.021	0.136
42	-0.016	0.147	0.059	0.443
43	-0.155	0.203	0.254	0.538
44	0.613	0.088	-0.013	-0.058
45	0.638	-0.053	0.042	0.095

APPENDIX 6

AVERAGE VARIANCE EXTRACTED

CALCULATION OF THE AVERAGE VARIANCE EXTRACTED (AVE)

$$\text{Variance extracted} = \frac{\text{Sum of squared standardised loadings}}{\text{Sum of squared standardised loadings} + \text{Sum of indicator measurement error}^{a}}$$

[a]Indicator measurement error can be calculated as 1-(standardised loading)^2

Sum of squared standardised loadings:

General privacy = $0.8399^2 + 0.8129^2 + 0.887^2 = 2.153007$

Misuse = $0.7851^2 + 0.7851^2 + 0.7642^2 = 1.816766$

Solicitation = $0.7325^2 + 0.802^2 + 0.8099^2 = 1.835698$

Government protection = $0.7655^2 + 0.6705^2 + 0.7473^2 = 1.594018$

Sum of measurement error:

General privacy = 0.294568 + 0.339194 + 0.21321 = 0.846993

Misuse = 0.383618 + 0.383618 + 0.415998 = 1.183234

Solicitation = 0.463444 + 0.356796 + 0.344062 = 1.164302

Government protection = 0.41401 + 0.55043 + 0.441543 = 1.405982

Variance extracted computation:

General privacy = 2.153007 / (2.153007 + 0.846993) = 0.717669

Misuse = 1.816766 / (1.816766 + 1.183234) = 0.605589

Solicitation = 1.835698 / (1.835698 + 1.164302) = 0.611899

Government protection = 1.594018 / (1.594018 + 1.405982) = 0.531339

APPENDIX 7

KOLGOMOROV-SMIRNOV TESTS FOR NORMALITY

KOLGOMOROV-SMIRNOV TESTS FOR NORMALITY

		Privacy protection (factor 1)	Information misuse (factor 2)	Solicitation (factor 3)	Government protection (factor 4)
Behaviour groups	No protection	0.0000	0.0066	0.0022	0.0000
	Limited protection	0.0000	0.0000	0.0000	0.0000
	Protection	0.0000	0.0000	0.0004	0.0000
Victim of privacy invasion groups	Victim	0.0000	0.0000	0.0000	0.0000
	Not a victim	0.0000	0.0000	0.0000	0.0000
Awareness of name removal groups	Aware	0.0000	0.0000	0.0000	0.0000
	Not aware	0.0000	0.0000	0.0000	0.0000
Internet user groups	Internet users	0.0000	0.0001	0.0076	0.0000
	Internet non-users	0.0000	0.0000	0.0000	0.0000
Direct shopping groups	Direct shoppers	0.0000	0.0000	0.0000	0.0000
	Non-direct shoppers	0.0000	0.0000	0.0000	0.0000
Age groups	18-39 years	0.0000	0.0000	0.0000	0.0000
	40+ years	0.0000	0.0000	0.0000	0.0000
Language groups	English	0.0000	0.0000	0.0000	0.0000
	Afrikaans	0.0000	0.0000	0.0000	0.0000
	Black African	0.0000	0.0014	**0.0822**	0.0000
Educational groups	Low education	0.0000	0.0001	0.0000	0.0000
	Medium education	0.0000	0.0000	0.0000	0.0000
	High education	0.0000	0.0000	0.0000	0.0000
Employment groups	Employed	0.0000	0.0000	0.0000	0.0000
	Not employed	0.0000	0.0000	0.0000	0.0000
Income groups	Low income	0.0000	0.0000	0.0005	0.0000
	Middle income	0.0000	0.0000	0.0000	0.0000
	High income	1.0000	0.0000	0.0001	0.0000
Gender groups	Male	0.0000	0.0000	0.0001	0.0000
	Female	0.0000	0.0000	0.0000	0.0000

APPENDIX 8

ASSESSING HOMOGENEITY OF VARIANCE USING F_{MAX} IN CONJUNCTION WITH SAMPLE-SIZE

ASSESSING HOMOGENEITY OF VARIANCE USING F_{MAX} IN CONJUNCTION WITH SAMPLE-SIZE RATIOS

GROUPS	SUB-GROUPS	N	Privacy protection (factor 1) variances	Information misuse (factor 2) variances	Solicitation (factor 3) variances	Government protection (factor 4) variances
Behaviour groups	No protection	181	0.42106	0.872224	1.170626	0.577123
	Limited protection	305	0.12786	1.228614	1.259034	0.717302
	Protection	141	0.259546	0.675696	0.807103	0.622729
	F_{max}		3.293143	1.818293	1.559942	1.242893
	Sample-size ratios		0.5 : 1	2.1 : 1	2.1 : 1	1.6 : 1
Victim of privacy invasion groups	Victim	196	0.163838	0.607012	0.858015	0.582764
	Not a victim	431	0.287795	1.087396	1.2447	0.685002
	F_{max}		1.756584	1.791392	1.450673	1.175436
	Sample-size ratios		2.1 : 1	2.1 : 1	2.1 : 1	2.1 : 1
Awareness of name removal groups	Aware	145	0.229994	1.372824	1.705827	1.260781
	Not aware	482	0.255576	0.913237	0.963155	0.444567
	F_{max}		1.111231	1.50325	1.771083	2.835975
	Sample-size ratios		3.3 : 1	0.3 : 1	0.3 : 1	0.3 : 1
Internet user groups	Internet users	139	0.204378	0.780119	0.844354	0.648965
	Internet non-users	488	0.263177	1.087117	1.227077	0.656656
	F_{max}		1.2877	1.393527	1.453274	1.011851
	Sample-size ratios		3.5 : 1	3.5 : 1	3.5 : 1	3.5 : 1
Direct shopping groups	Direct shoppers	287	0.178292	1.190746	1.395881	0.783528
	Non-direct shoppers	340	0.307914	0.895714	0.855668	0.540398
	F_{max}		1.727018	1.329382	1.631335	1.449911
	Sample-size ratios		1.1 : 1	0.8 : 1	0.8 : 1	0.8 : 1
Age groups	18-39 years	279	0.305392	1.092673	1.080766	0.554432
	40+ years	346	0.200535	0.979438	1.188651	0.727936
	F_{max}		1.522887	1.115612	1.099822	1.31294
	Sample-size ratios		0.8 : 1	0.8 : 1	1.2 : 1	1.2 : 1
Language groups	English	261	0.189537	0.89719	0.996413	0.757799
	Afrikaans	226	0.194411	1.169659	1.27582	0.550552
	Black African	140	0.425663	0.994411	1.052992	0.610049
	F_{max}		2.245808	1.303691	1.280413	1.376435
	Sample-size ratios		0.5 : 1	0.8 : 1	0.8 : 1	1.3 : 1
Educational groups	Low education	154	0.423838	1.0964	1.404172	0.691419
	Medium education	233	0.178884	1.087986	1.1379	0.607407
	High education	238	0.199968	0.786267	0.911298	0.683269
	F_{max}		2.369351	1.394437	1.540848	1.138313
	Sample-size ratios		06 : 1	0.6 : 1	0.6 : 1	0.6 : 1

Employment groups	Employed	372	0.242873	1.005665	1.067663	0.759672
	Not employed	254	0.261279	1.050404	1.25864	0.499704
	F_{max}		1.075787	1.044487	1.178873	1.520244
	Sample-size ratios		0.6 : 1	0.6 : 1	0.6 : 1	1.4 : 1
Income groups	Low income	206	0.347137	1.01973	1.2725	0.607099
	Middle income	213	0.204431	1.068268	1.190751	0.481196
	High income	155	0.223469	0.731065	0.869366	0.697528
	F_{max}		1.698066	1.461248	1.463709	1.449572
	Sample-size ratios		0.9 : 1	1.3 : 1	1.3 : 1	0.7 : 1
Gender groups	Male	237	0.326623	1.133265	1.18392	0.974425
	Female	390	0.199946	0.977978	1.11915	0.440867
	F_{max}		1.633559	1.158783	1.057874	2.210246
	Sample-size ratios		0.6 : 1	0.6 : 1	0.6 : 1	0.6 : 1

Note: The above-calculated F_{max} values (a value as great as 10 is acceptable) in conjunction with the sample-size ratios (within a ratio of 4 to 1 from the largest cell variance to the smallest) indicate an acceptable degree of homogeneity of variance.