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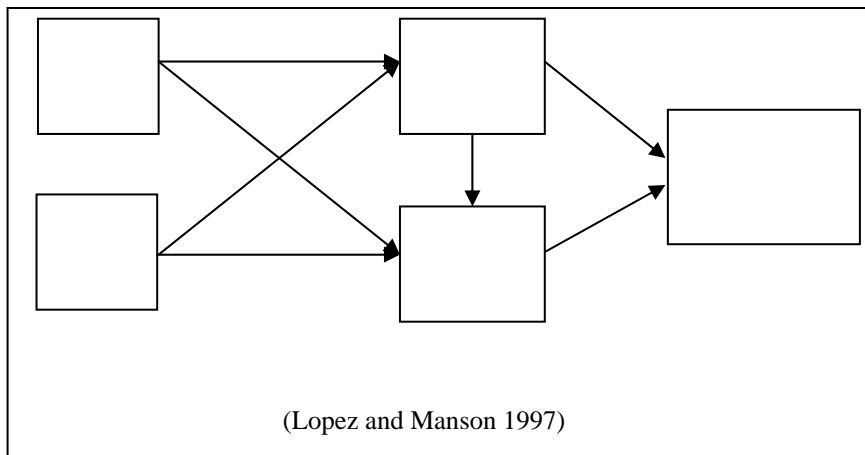
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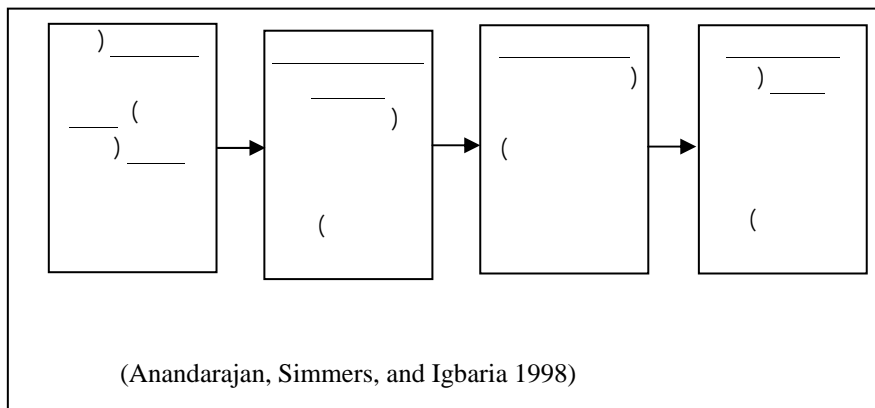
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7. Computer efficacy
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12. Self Efficacy
13. Bandura
14. Technology Acceptance Model (TAM)
15. Perceived Usefulness
16. Perceived Ease of Use
17. Computer Attitude
18. Behavioral Intention
19. Computer System Usage
20. Usoro
21. TAM
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