

## Supplementary Information

### Study Instrument

Constructs	Variables	Items
<b>Initial Trust (ITR)</b>	<b>ITR1</b>	Blockchain in banking activities seems dependable.
	<b>ITR2</b>	Blockchain enabled banking seems secure
	<b>ITR3</b>	Blockchain enabled banking seems reliable.
	<b>ITR4</b>	Blockchain enabled banking helps the client.
<b>Usage Intention (UI)</b>	<b>UI1</b>	If there is access, I intend to use blockchain
	<b>UI2</b>	If there is access, I am willing to use blockchain
	<b>UI3</b>	I will use blockchain in the future
<b>Facilitating Condition(FC)</b>	<b>FC1</b>	I have the knowledge necessary to use the blockchain technology system.
	<b>FC2</b>	I have the resources necessary to use the blockchain technology system
	<b>FC3</b>	The blockchain technology system is not compatible with other systems I had used
	<b>FC4</b>	A specific person (or group) is available for assistance with blockchain technology system difficulties
<b>Performance Expectancy(PE)</b>	<b>PE1</b>	I would find blockchain technology system useful in my job.
	<b>PE2</b>	Using the blockchain technology system enables me to accomplish tasks more quickly.
	<b>PE3</b>	Using the blockchain technology system will increase my productivity
<b>Government Regulations(GR)</b>	<b>GR1</b>	The current government regulations related to information technology favour the adoption of blockchain technology system.
	<b>GR2</b>	The government provides knowledge building capacity for blockchain technology system adoption.
	<b>GR3</b>	The government provides information infrastructure (laws, guidelines or policies) for the adoption of blockchain technology system
	<b>GR4</b>	The government promotes the adoption of blockchain technology system among banking and financial institution in India
<b>Perceived Risk(PR)</b>	<b>PR1</b>	I feel working with blockchain interface ( Wallet) is very safe.
	<b>PR2</b>	I feel Wallet (blockchain) is so secure that no one can change anything without notice.
	<b>PR3</b>	I can access the blockchain application anytime without any problems.