

Table 4: Marginal Effect of Technology Confidence on Client Productivity Perspectives

	Model 1—Navigating			Model 2—Troubleshooting			Model 3—Combined		
	Not Productive	Neutral	Productive	Not Productive	Neutral	Productive	Not Productive	Neutral	Productive
	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)
Confidence—Navigating (low confidence as base)									
High Confidence	-0.2241*** (0.0512)	-0.0690*** (0.0156)	0.2930*** (0.0601)				-0.2138*** (0.0548)	-0.0671*** (0.0161)	0.2809*** (0.0650)
Confidence—Troubleshooting (low confidence as base)									
High Confidence				-0.0725** (0.0296)	-0.0285** (0.0123)	0.1010** (0.0407)	-0.0151 (0.0309)	-0.006 (0.0125)	0.0211 (0.0434)
Age (18–24 as base)									
25–34	0.1059* (0.0575)	0.0565 (0.0394)	-0.1624* (0.0947)	0.1568** (0.0646)	0.0717* (0.0411)	-0.2285** (0.1013)	0.1109* (0.0584)	0.0588 (0.0396)	-0.1697* (0.0957)
35–44	0.0402 (0.0518)	0.0261 (0.0385)	-0.0663 (0.0900)	0.0245 (0.0529)	0.0168 (0.0398)	-0.0413 (0.0926)	0.0401 (0.0513)	0.0263 (0.0384)	-0.0664 (0.0894)
45–54	0.1624** (0.0679)	0.0750* (0.0410)	-0.2374** (0.1045)	0.1676** (0.0715)	0.0746* (0.0425)	-0.2422** (0.1093)	0.1652** (0.0679)	0.0762* (0.0410)	-0.2414** (0.1045)
55–64	0.1266* (0.0659)	.064 (0.0415)	-0.1906* (0.1045)	0.1151* (0.0676)	0.0588 (0.0430)	-0.1739 (0.1081)	0.1257* (0.0655)	0.064 (0.0414)	-0.1898* (0.1040)
65+	0.1248* (0.0729)	0.0634 (0.0430)	-0.1881* (0.1129)	0.1421* (0.0784)	0.0675 (0.0443)	-0.2097* (0.1188)	0.1219* (0.0722)	0.0627 (0.0430)	-0.1847* (0.1122)
Income (<\$50,000 as base)									
\$50,000–\$99,999	-0.1096 (0.1325)	-0.0433 (0.0412)	0.1529 (0.1726)	-0.2072 (0.1624)	-0.0715** (0.0333)	0.2787 (0.1917)	-0.1174 (0.1353)	-0.0463 (0.0413)	0.1637 (0.1752)
\$100,000–\$149,999	-0.0901 (0.1312)	-0.0336 (0.0392)	0.1237 (0.1698)	-0.1637 (0.1624)	-0.0483 (0.0304)	0.2120 (0.1910)	-0.0954 (0.1336)	-0.0351 (0.0389)	0.1305 (0.1719)
\$150,000–\$249,999	-0.0581 (0.1330)	-0.0197 (0.0395)	0.0778 (0.1723)	-0.1259 (0.1643)	-0.0327 (0.0306)	0.1586 (0.1936)	-0.0625 (0.1353)	-0.0209 (0.0391)	0.0834 (0.1742)
\$250,000–\$499,999	-0.0237 (0.1338)	-0.0073 (0.0389)	0.0309 (0.1726)	-0.0744 (0.1653)	-0.0162 (0.0293)	0.0906 (0.1942)	-0.026 (0.1359)	-0.0078 (0.0384)	0.0339 (0.1743)
Greater than \$500,000	-0.0236 (0.1358)	-0.0072 (0.0396)	0.0308 (0.1753)	-0.0961 (0.1664)	-0.0226 (0.0307)	0.1187 (0.1962)	-0.0266 (0.1379)	-0.008 (0.0392)	0.0346 (0.1771)
Gender (non-male as base)	0.0929*** (0.0258)	0.0411*** (0.0135)	-0.1340*** (0.0371)	0.0944*** (0.0271)	0.0411*** (0.0139)	-0.1355*** (0.0388)	0.0924*** (0.0258)	0.0409*** (0.0135)	-0.1333*** (0.0372)
Sex (non-straight as base)	0.0087 (0.0569)	0.0035 (0.0237)	-0.0122 (0.0805)	-0.0015 (0.0621)	-0.0006 (0.0238)	0.0021 (0.0860)	0.0078 (0.0571)	0.0032 (0.0237)	-0.011 (0.0808)
Race (non-White as base)	0.0209 (0.0426)	0.0087 (0.0185)	-0.0296 (0.0611)	0.0046 (0.0485)	0.0018 (0.0191)	-0.0064 (0.0676)	0.0186 (0.0434)	0.0077 (0.0187)	-0.0263 (0.0620)
Relationship (non-married as base)	0.0149 (0.0373)	0.0061 (0.0157)	-0.0211 (0.0529)	-0.0005 (0.0407)	-0.0002 (0.0157)	0.0007 (0.0564)	0.0169 (0.0372)	0.0069 (0.0158)	-0.0238 (0.0529)
Education (high school or some college as base)									
Associate's degree	0.0508 (0.0842)	0.0169 (0.0275)	-0.0677 (0.1113)	0.104 (0.1099)	0.0195 (0.0206)	-0.1235 (0.1289)	0.0537 (0.0847)	0.0179 (0.0276)	-0.0717 (0.1118)
Bachelor's degree	0.0172 (0.0581)	0.0063 (0.0220)	-0.0235 (0.0800)	-0.0539 (0.0718)	-0.0164 (0.0194)	0.0703 (0.0909)	0.0169 (0.0578)	0.0062 (0.0220)	-0.0232 (0.0798)
Graduate or professional degree	-0.0444 (0.0591)	-0.0194 (0.0238)	0.0638 (0.0826)	-0.1132 (0.0731)	-0.0417* (0.0219)	0.1549* (0.0934)	-0.0426 (0.0590)	-0.0186 (0.0239)	0.0612 (0.0827)

* $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$