Appendix

Table A1: Measurement of Variables and Descriptive statistics

Variable (Independent)		Frequency	Percent	Cumulative Percent
Age at last birthday	Below or equal to 20	3	.8	.8
	21-30	71	17.8	18.5
	31-40	64	16.0	34.5
	41-50	103	25.8	60.3
	51 and above	159	39.8	100.0
	Total	400	100.0	
Gender	male	359	89.8	89.8
	Female	41	10.3	100.0
	Total	400	100.0	
Location	Urban	232	58.0	58.0
	Rural	168	42.0	100.0
	Total	400	100.0	
Education	Below matriculation	59	14.8	14.8
	Matriculation	113	28.3	43.0
	Higher Secondary	60	15.0	58.0
	Graduate	111	27.8	85.8
	Post Graduate	53	13.3	99.0
	Any other	4	1.0	100.0
	Total	400	100.0	
Marital Status	Married	302	75.5	75.5
	Single	81	20.3	95.8
	Separated	5	1.3	97.0
	Widowed/Widower	12	3.0	100.0
	Total	400	100.0	
Job Level	White Collar	196	49.0	49.0
	Blue Collar	144	36.0	85.0
	Service	60	15.0	100.0
	Total	400	100.0	
Job Title	Private sector	62	15.5	15.5
	Public Sector	58	14.5	30.0
	Govt. Employee	273	68.3	98.3
	Autonomous Body	7	1.8	100.0
	Total	400	100.0	

Table A1 Continued: Measurement of Variables and Descriptive statistics

Variable (Independent)		Frequency	Percent	Cumulative Percent
How Many savings account?	1	239	59.8	59.8
	2	111	27.8	87.5
	3	37	9.3	96.8
	4	7	1.8	98.5
	5	4	1.0	99.5
	7	2	.5	100.0
	Total	400	100.0	
Gross household Income per Annum	Upto Rs 200000	116	29.0	29.0
	Rs 200001- Rs 500000	191	47.8	76.8
	Rs500001- Rs700000	64	16.0	92.8
	Rs 700001 - 1000000	11	2.8	95.5
	1000000 & above	18	4.5	100.0
	Total	400	100.0	
How many members are there in your family?	Single	2	.5	.5
	2 persons	16	4.0	4.5
	3 persons	84	21.0	25.5
	4 persons	164	41.0	66.5
	5 persons	103	25.8	92.3
	above 5	31	7.8	100.0
	Total	400	100.0	
How many earners are there in your family?	Single	274	68.5	68.5
	2 persons	99	24.8	93.3
	3 persons	18	4.5	97.8
	4 persons	9	2.3	100.0
	Total	400	100.0	
What is the frequency of use of Banking service?	Daily	13	3.3	3.3
	Few days a week	51	12.8	16.0
	Once a week	56	14.0	30.0
	Few days a month	118	29.5	59.5
	once In a month	128	32.0	91.5
	Rarely	34	8.5	100.0
	Total	400	100.0	

Table A1 Continued: Measurement of Variables and descriptive statistics

Variable (Independent)		Frequency	Percent	Cumulative Percent
What is the frequency of E banking use?	Daily	11	2.8	5.5
	Few days a week	47	11.8	29.0
	Once a week	49	12.3	53.5
	Few days a month	63	15.8	85.0
	once In a month	14	3.5	92.0
	Rarely	16	4.0	100.0
	Total	200	50.0	
Missing	System	200	50.0	
	Total	400	100.0	
Variable (Dependent)		Frequency	Percent	Cumulative Percent
Do You use electronic banking?	yes	200	50.0	50.0
	No	200	50.0	100.0
	Total	400	100.0	
Do you use Internet banking?	yes	95	23.8	23.8
	NO	305	76.3	100.0
	Total	400	100.0	
Do you use Mobile Banking?	yes	52	13.0	13.0
	NO	348	87.0	100.0
	Total	400	100.0	
Do you use Credit Card?	yes	40	10.0	10.0
	NO	360	90.0	100.0
	Total	400	100.0	
Do you use ATM card?	yes	199	49.8	49.8
	NO	201	50.3	100.0
	Total	400	100.0	

Table A 2: Results of Binary Logistic Regression Analysis of 400 sampled salaried employees (E-banking).

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	gender(1)	.649	1.363	.227	1	.634	1.914
	Location(1)	1.810	2.198	12.631	1	.000	6.110
	No of savings account	-1.326	.893	2.202	1	.138	.266
	Members in family	.528	.548	.928	1	.336	1.695
	Earners in family	.554	1.450	7.065	1	.008	1.740
	Age2	-8.656	10007.987	.000	1	.999	.000
	Age3	-6.229	10007.987	.000	1	1.000	.002
	Age4	-1.017	10007.988	.000	1	1.000	.362
	Age5	-.894	10007.988	.000	1	1.000	.409
	Edu2	-2.316	1.950	1.410	1	.235	.099
	Edu3	1.339	2.480	8.760	1	.003	3.815
	Edu4	1.920	3.091	10.298	1	.001	6.820
	Edu5	1.302	4.246	7.084	1	.008	3.743
	Edu6	5.313	7.884	.000	1	.998	202.96
	freq1	5.012	7.357	.000	1	.999	150.20
	freq2	5.075	7.766	1.236	1	.266	159.97
	freq3	1.326	2.880	4.823	1	.028	3.766
	freq4	1.169	2.481	2.823	1	.093	3.218
	freq5	2.289	2.438	.881	1	.348	9.865
	Marital1	.861	2.134	.163	1	.687	2.365
	Marital2	1.678	3.699	3.260	1	.071	5.355
	Marital3	1.387	6.790	.042	1	.838	4.002
	Joblevel1	.029	1.578	.000	1	.985	1.029
	Joblevel2	1.640	1.547	1.124	1	.289	5.155
	Jobtitle1	22.920	14198.156	.000	1	.999	8.997E9
	Jobtitle2	-10.630	14526.396	.000	1	.999	.000
	Jobtitle3	23.494	14198.155	.000	1	.999	1.596E10
	Income1	11.187	5098.052	.000	1	.998	72161.311
	Income2	12.017	5098.052	.000	1	.998	165557.803
	Income3	14.907	5098.052	.000	1	.998	2977398.218
	Income4	9.951	5098.053	.000	1	.998	20968.819
	Constant	-16.898	11346.754	.000	1	.999	.000

a. Variable(s) entered on step 1: gender, Location, no of savings account, members in family, earners in family, Age2, Age3, Age4, Age5, Edu2, Edu3, Edu4, Edu5, Edu6, freq1, freq2, freq3, freq4, freq5, Marital1, Marital2, Marital3, Joblevel1, Joblevel2, Jobtitle1, Jobtitle2, Jobtitle3, Income1, Income2, Income3, Income4.

Table A3: Results of Binary Logistic Regression Analysis of 400 sampled salaried employees (Internet-banking).

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	gender(1)	.166	.800	.043	1	.836	1.180
	Location(1)	.951	.610	2.428	1	.119	2.589
	membersinfamily	-.949	.265	12.828	1	.000	.387
	earnersinfamily	.466	.355	1.718	1	.190	1.594
	noofsavingsaccount	-.118	.219	.293	1	.588	.888
	Age2	-17.755	22917.912	.000	1	.999	.000
	Age3	-17.318	22917.912	.000	1	.999	.000
	Age4	-15.779	22917.912	.000	1	.999	.000
	Age5	-15.545	22917.912	.000	1	.999	.000
	Edu2	2.013	1.249	2.599	1	.107	7.487
	Edu3	.273	1.188	.053	1	.818	1.314
	Edu4	-.366	1.043	.123	1	.725	.693
	Edu5	-.763	1.144	.445	1	.505	.466
	Edu6	-.404	3.028	.018	1	.894	.668
	freq1	1.468	1.638	7.438	1	.006	4.341
	freq2	1.726	1.318	12.859	1	.000	5.618
	freq3	1.622	1.268	4.271	1	.039	5.063
	freq4	-1.780	1.235	2.079	1	.149	.169
	freq5	.176	1.507	.014	1	.907	1.193
	Marital1	1.968	1.459	1.820	1	.177	7.154
	Marital2	1.979	1.574	1.580	1	.209	7.233
	Marital3	-.888	2.017	.194	1	.660	.411
	Joblevel1	.582	.622	.874	1	.350	1.789
	Joblevel2	.685	.674	1.033	1	.310	1.983
	Jobtitle1	-.794	1.316	.364	1	.546	.452
	Jobtitle2	-1.250	1.356	.850	1	.357	.286
	Jobtitle3	1.323	1.327	.994	1	.319	3.755
	Income1	.856	1.035	.685	1	.408	2.354
	Income2	.627	.980	.410	1	.522	1.872
	Income3	.179	1.021	.031	1	.861	1.196
	Income4	-.107	1.419	.006	1	.940	.899
	Constant	19.948	22917.912	.000	1	.999	4.605E8

a. Variable(s) entered on step 1: gender, Location, membersinfamily, earnersinfamily, noofsavingsaccount, Age2, Age3, Age4, Age5, Edu2, Edu3, Edu4, Edu5, Edu6, freq1, freq2, freq3, freq4, freq5, Marital1, Marital2, Marital3, Joblevel1, Joblevel2, Jobtitle1, Jobtitle2, Jobtitle3, Income1, Income2, Income3, Income4.

Table A4: Results of Binary Logistic Regression Analysis of 400 sampled salaried employees (Mobile-Banking).

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	gender(1)	-.894	.784	1.301	1	.254	.409
	Location(1)	1.051	.549	3.658	1	.056	2.860
	noofsavingsaccount	-.082	.195	.175	1	.676	.922
	membersinfamily	-.198	.199	.992	1	.319	.820
	earnersinfamily	.510	.293	3.032	1	.082	1.666
	Age2	-20.110	20974.546	.000	1	.999	.000
	Age3	-20.150	20974.546	.000	1	.999	.000
	Age4	-20.422	20974.546	.000	1	.999	.000
	Age5	-18.819	20974.546	.000	1	.999	.000
	Edu2	1.581	1.117	2.003	1	.157	4.862
	Edu3	-.980	.899	1.189	1	.276	.375
	Edu4	-.414	.812	.260	1	.610	.661
	Edu5	.605	.981	.380	1	.538	1.831
	Edu6	.965	1.476	.427	1	.513	2.624
	freq1	1.077	1.309	5.527	1	.019	2.936
	freq2	-.362	.764	.224	1	.636	.696
	freq3	.912	.793	1.324	1	.250	2.489
	freq4	1.480	.776	3.638	1	.056	4.395
	freq5	1.717	.859	3.995	1	.046	5.568
	Marital1	2.778	1.076	6.667	1	.010	16.081
	Marital2	2.544	1.206	4.450	1	.035	12.728
	Marital3	22.124	16295.645	.000	1	.999	4.060E9
	Joblevel1	.543	.553	.963	1	.326	1.721
	Joblevel2	.110	.588	.035	1	.851	1.117
	Jobtitle1	-.468	1.342	.122	1	.727	.626
	Jobtitle2	-1.383	1.332	1.079	1	.299	.251
	Jobtitle3	-.450	1.315	.117	1	.732	.637
	Income1	-1.573	.983	2.561	1	.110	.207
	Income2	-.659	.954	.477	1	.490	.518
	Income3	-.943	1.011	.869	1	.351	.390
	Income4	.289	1.552	.035	1	.852	1.335
	Constant	23.221	20974.546	.000	1	.999	1.215E10

a. Variable(s) entered on step 1: gender, Location, noofsavingsaccount, membersinfamily, earnersinfamily, Age2, Age3, Age4, Age5, Edu2, Edu3, Edu4, Edu5, Edu6, freq1, freq2, freq3, freq4, freq5, Marital1, Marital2, Marital3, Joblevel1, Joblevel2, Jobtitle1, Jobtitle2, Jobtitle3, Income1, Income2, Income3, Income4.

Table A5: Results of Binary Logistic Regression Analysis of 400 sampled salaried employees (ATM-Card).

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	gender(1)	1.187	1.141	1.081	1	.299	3.276
	Location(1)	1.844	2.262	15.284	1	.000	6.321
	noofsavingsaccount	-2.081	.787	6.984	1	.008	.125
	membersinfamily	-.187	.444	.176	1	.675	.830
	earnersinfamily	.755	.928	3.577	1	.059	2.128
	Age2	-9.847	10684.321	.000	1	.999	.000
	Age3	-7.629	10684.321	.000	1	.999	.000
	Age4	-2.137	10684.321	.000	1	1.000	.118
	Age5	-3.339	10684.321	.000	1	1.000	.035
	Edu2	-.641	1.604	.160	1	.689	.527
	Edu3	1.384	2.161	8.730	1	.003	3.991
	Edu4	1.927	2.198	9.933	1	.002	6.869
	Edu5	1.525	3.308	8.293	1	.004	4.595
	Edu6	-29.425	15619.110	.000	1	.998	.000
	freq1	-11.010	6653.079	.000	1	.999	.000
	freq2	-2.939	2.542	1.337	1	.248	.053
	freq3	1.609	2.639	4.519	1	.034	4.998
	freq4	-3.315	2.274	2.125	1	.145	.036
	freq5	1.657	2.149	.594	1	.441	5.243
	Marital1	-.229	1.764	.017	1	.897	.795
	Marital2	5.314	3.185	2.784	1	.095	203.084
	Marital3	-.107	9.715	.000	1	.991	.898
	Joblevel1	-.090	1.464	.004	1	.951	.914
	Joblevel2	2.402	1.427	2.834	1	.092	11.044
	Jobtitle1	20.649	15227.507	.000	1	.999	9.288E8
	Jobtitle2	-8.803	15623.825	.000	1	1.000	.000
	Jobtitle3	22.665	15227.507	.000	1	.999	6.972E9
	Income1	1.121	2.958	11.706	1	.001	3.068
	Income2	2.055	2.861	7.924	1	.005	7.806
	Income3	2.112	2.666	5.256	1	.022	8.265
	Income4	2.744	4.074	8.312	1	.004	15.549
	Constant	6.735	10869.377	.000	1	1.000	841.623

Table A6: Results of Binary Logistic Regression Analysis of 400 sampled salaried employees (Credit-Card).

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	gender(1)	1.392	.899	2.397	1	.122	4.024
	Location(1)	-1.157	.843	1.883	1	.170	.314
	noofsavingsaccount	-.330	.233	2.007	1	.157	.719
	membersinfamily	-.175	.234	.558	1	.455	.840
	earnersinfamily	.796	.350	5.165	1	.023	2.217
	Age2	-14.498	19426.221	.000	1	.999	.000
	Age3	-16.175	19426.221	.000	1	.999	.000
	Age4	-15.937	19426.221	.000	1	.999	.000
	Age5	-14.277	19426.221	.000	1	.999	.000
	Edu2	1.486	1.237	1.443	1	.230	4.418
	Edu3	2.258	1.431	2.489	1	.115	9.564
	Edu4	1.160	.956	1.472	1	.225	3.190
	Edu5	.845	1.115	.573	1	.449	2.327
	Edu6	.388	1.648	.055	1	.814	1.474
	freq1	-.248	1.211	.042	1	.838	.780
	freq2	.170	1.082	.025	1	.875	1.185
	freq3	1.414	1.144	1.530	1	.216	4.114
	freq4	1.155	1.099	1.103	1	.294	3.174
	freq5	3.132	1.479	4.485	1	.134	22.919
	Marital1	1.126	1.310	.739	1	.390	3.084
	Marital2	1.399	1.568	.796	1	.372	4.051
	Marital3	20.283	16916.554	.000	1	.999	6.438E8
	Joblevel1	1.281	1.112	4.207	1	.040	3.600
	Joblevel2	1.657	1.157	5.275	1	.022	5.244
	Jobtitle1	1.378	1.486	.859	1	.354	3.967
	Jobtitle2	-.760	1.438	.279	1	.597	.468
	Jobtitle3	2.130	1.504	2.007	1	.157	8.417
	Income1	1.056	.959	4.597	1	.032	2.875
	Income2	1.944	.954	9.518	1	.002	6.987
	Income3	1.305	.908	2.065	1	.151	3.688
	Income4	1.516	1.484	1.044	1	.307	4.556
	Constant	15.803	19426.221	.000	1	.999	7300578.254

a. Variable(s) entered on step 1: gender, Location, noofsavingsaccount, membersinfamily, earnersinfamily, Age2, Age3, Age4, Age5, Edu2, Edu3, Edu4, Edu5, Edu6, freq1, freq2, freq3, freq4, freq5, Marital1, Marital2, Marital3, Joblevel1, Joblevel2, Jobtitle1, Jobtitle2, Jobtitle3, Income1, Income2, Income3, Income4.

Table A7:
Correlation Matrix of Satisfaction

Correlation Matrix				
		Satfn1	Satfn 2	Satfn3
Correlation	Satfn 1	1.000	.742	.725
	Satfn 2	.742	1.000	.720
	Satfn 3	.725	.720	1.000

Table A8:
Anti-image Matrices for Satisfaction

Anti-image Matrices				
Anti-image Correlation	Satfn1	**.739**[a]	-.460	-.409
	Satfn2	-.460	**.744**[a]	-.395
	Satfn3	-.409	-.395	**.763**[a]
a. Measures of Sampling Adequacy(MSA)				

Table A9:
Communalities of the 3 Variables in satisfaction

Communalities		
	Initial	Extraction
Satfn1	1.000	.826
Satfn2	1.000	.823
Satfn3	1.000	.810
Extraction Method: Principal Component Analysis.		

Table A10:
Results of Factor Analysis for satisfaction

Component Matrix[a]	
	Component
	Factor 1
Satfn1	.909
Satfn2	.907
Satfn3	.900
Extraction Method: Principal Component Analysis. a. 1 components extracted.	
Initial eigen Values	2.458
%of variance	81.941
Cumulative Percentage	81.941

Table A11: Communalities of First Run

Communalities		
	Initial	Extraction
Wom1	1.000	.648
Wom2	1.000	.723
Wom3	1.000	.657
Wom4	1.000	.800
Wom5	1.000	.536
Wom6	1.000	.608
Wom7	1.000	.533
Wom8	**1.000**	**.441**
Wom9	**1.000**	**.485**
Wom10	1.000	.726
Wom11	1.000	.730
Wom12	1.000	.617
Wom13	1.000	.522
Extraction Method: Principal Component Analysis.		

Table A12: Communalities after 1st Iteration

Communalities		
	Initial	Extraction
Wom1	1.000	.679
Wom2	1.000	.748
Wom3	1.000	.680
Wom4	1.000	.801
Wom5	1.000	.583
Wom6	1.000	.625
Wom7	1.000	.525
Wom10	1.000	.706
Wom11	1.000	.751
Wom12	1.000	.688
Wom13	1.000	.541
Extraction Method: PCA.		

TableA13: Rotated Component matrix (Complex Structure)

Rotated Component Matrix[a]			
	Component		
	1	2	3
Wom1	.732	.289	.244
Wom2	**.629**	**.554**	.212
Wom3	.795	.080	-.203
Wom4	.892	.069	.001
Wom5	**.610**	.109	**.446**
Wom6	-.023	-.034	.790
Wom7	.022	.099	.717
Wom10	.041	.839	-.018
Wom11	.182	.846	-.038
Wom12	.144	.816	.029
Wom13	**.481**	**.520**	.200
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 5 iterations.			

Table A14:
Communalities after 2nd Iterations for Word of Mouth

Communalities		
	Initial	Extraction
Wom1	1.000	.706
Wom3	1.000	.713
Wom4	1.000	.809
Wom6	1.000	.628
Wom7	1.000	.654
Wom10	1.000	.706
Wom11	1.000	.772
Wom12	1.000	.715
Extraction Method: Principal Component Analysis.		

Table A15:
Rotated Component matrix of Word of Mouth after 2 Iteration

Rotated Component Matrix[a]			
	Component		
	1	2	3
Wom1	.284	**.761**	.215
Wom3	.083	**.815**	-.204
Wom4	.071	**.897**	.004
Wom6	-.056	-.035	**.790**
Wom7	.108	.017	**.801**
Wom10	**.839**	.036	.011
Wom11	**.854**	.206	-.016
Wom12	**.829**	.150	.074
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 5 iterations.			

Table A16: Results of Factor Analysis for Word of Mouth

Component Matrix[a]	Component		
	1	2	3
Wom1 (I speak/Spoke about the E-banking services of my bank more frequently than other.	**.735**		
Wom3 (I am proud to say that I am this bank's customer)	**.595**		
Wom4 (I strongly recommend people to use e-banking services of this bank)	**.655**		
Wom6 (I mostly discourage others about e-banking services)			**.706**
Wom7 (I always speak about the risk associated with E-banking services)			**.673**
Wom10 (I discuss the user friendliness of its e-banking channel)		**.644**	
Wom11 (I discuss the variety of services offered)		**.767**	
Wom12 (I discuss the ease of transactions)		**.717**	
Extraction Method: Principal Component Analysis.			
a. 3 components extracted.			
Initial Eigen Values	2.862	1.541	1.300
%of variance	35.771	19.267	16.24
Cumulative Percentage	35.771	55.038	71.28

Table A17: Correlation Matrix for Word of Mouth

Correlation Matrix														
		Wom1	Wom2	Wom3	Wom4	Wom5	Wom6	Wom7	Wom8	Wom9	Wom10	Wom11	Wom12	Wom13
Correlation	Wom1	1.000	.708	.434	.615	.286	.058	.160	.118	.374	.234	.320	.402	.435
	Wom2	**.708**	1.000	.379	.613	.277	.079	.136	.251	.474	.447	.523	.544	.545
	Wom3	**.434**	**.379**	1.000	.612	.502	-.113	-.100	.141	.280	.114	.278	.159	.479
	Wom4	**.615**	**.613**	**.612**	1.000	.504	-.031	.019	.079	.323	.149	.248	.161	.389
	Wom5	.286	.277	**.502**	.504	1.000	-.248	-.117	.002	.202	.171	.208	.213	.161
	Wom6	.058	.079	-.113	-.031	-.248	1.000	.302	.275	-.038	.039	-.029	-.030	.131
	Wom7	.160	.136	-.100	.019	-.117	**.302**	1.000	.333	.064	.046	.090	.147	.108
	Wom8	.118	.251	.141	.079	.002	.275	**.333**	1.000	.237	.297	.297	.186	.234
	Wom9	**.374**	**.474**	.280	**.323**	.202	-.038	.064	.237	1.000	.514	.473	.357	.390
	Wom10	.234	**.447**	.114	.149	.171	.039	.046	.297	**.514**	1.000	.625	.523	.445
	Wom11	**.320**	**.523**	.278	.248	.208	-.029	.090	.297	**.473**	**.625**	1.000	.627	.474
	Wom12	**.402**	**.544**	.159	.161	.213	-.030	.147	.186	**.357**	**.523**	**.627**	1.000	.384
	Wom13	**.435**	**.545**	**.479**	**.389**	.161	.131	.108	.234	**.390**	**.445**	**.474**	**.384**	1.000

Table A18: Anti Image Correlation matrix for Word of Mouth

Anti-image Matrices

		Wom1	Wom2	Wom3	Wom4	Wom5	Wom6	Wom7	Wom8	Wom9	Wom10	Wom11	Wom12	Wom13
Anti-image Correlation	Wom1	**.853[a]**	-.401	-.128	-.230	.039	-.043	-.135	.105	-.093	.080	.101	-.170	-.022
	Wom2	-.401	**.834[a]**	.154	-.398	.064	-.044	.060	-.120	-.089	-.070	-.108	-.267	-.177
	Wom3	-.128	.154	**.731[a]**	-.321	-.296	.087	.187	-.187	-.055	.209	-.112	.035	-.395
	Wom4	-.230	-.398	-.321	**.777[a]**	-.312	-.027	-.051	.089	-.040	.047	-.007	.274	.017
	Wom5	.039	.064	-.296	-.312	**.758[a]**	.173	.031	.024	.023	-.137	.034	-.162	.164
	Wom6	-.043	-.044	.087	-.027	.173	**.625[a]**	-.182	-.213	.098	-.046	.083	.073	-.140
	Wom7	-.135	.060	.187	-.051	.031	-.182	**.598[a]**	-.297	-.018	.124	-.012	-.112	-.066
	Wom8	.105	-.120	-.187	.089	.024	-.213	-.297	**.715[a]**	-.065	-.137	-.105	.067	.053
	Wom9	-.093	-.089	-.055	-.040	.023	.098	-.018	-.065	**.912[a]**	-.293	-.111	.053	-.024
	Wom10	.080	-.070	.209	.047	-.137	-.046	.124	-.137	-.293	**.809[a]**	-.305	-.151	-.222
	Wom11	.101	-.108	-.112	-.007	.034	.083	-.012	-.105	-.111	-.305	**.864[a]**	-.361	-.092
	Wom12	-.170	-.267	.035	.274	-.162	.073	-.112	.067	.053	-.151	-.361	**.803[a]**	-.024
	Wom13	-.022	-.177	-.395	.017	.164	-.140	-.066	.053	-.024	-.222	-.092	-.024	**.850[a]**

a. Measures of Sampling Adequacy(MSA)

Figure A1: Scree plot explaining three factors in Satisfaction

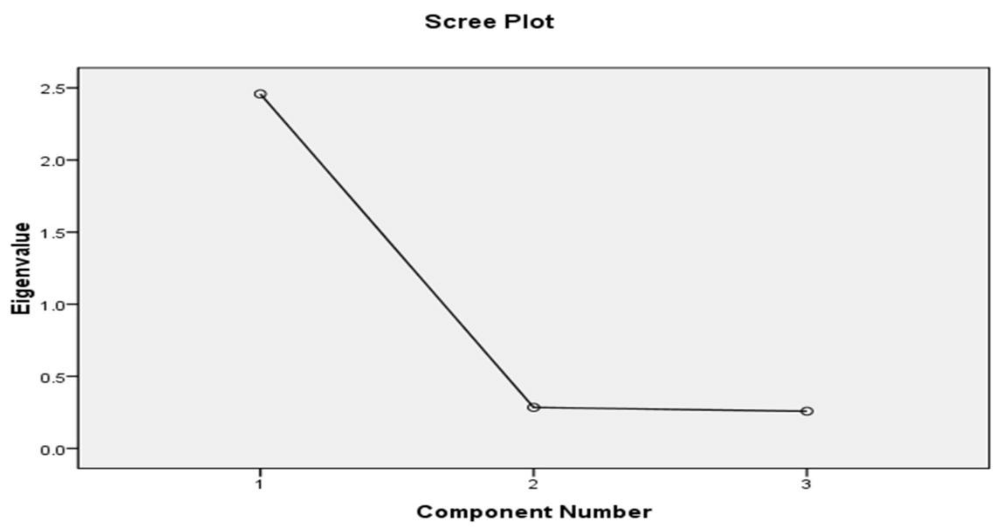

Figure A2: Scree Plot explaining 8 factors in Word of Mouth