**ANNEXURES**

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| **Table 6****CORRELATION MATRIX** |
|   | **Intention** | **Quality** | **Pri\_Concern** | **Daily Internet Usage** | **Gender** | **Personalized Services Usage** | **Skill** |
| Intention | 1 |   |   |   |   |   |   |
| Quality | 0.765 | 1 |   |   |   |   |   |
| Pri\_Concern | -0.609 | -0.627 | 1 |   |   |   |   |
| Daily Internet Usage | 0.008 | -0.079 | 0.019 | 1 |   |   |   |
| Gender | 0.029 | 0.06 | 0.167 | -0.325 | 1 |   |   |
| Personalized Services Usage | 0.005 | -0.105 | 0.117 | 0.164 | -0.283 | 1 |   |
| Skill | 0.633 | 0.588 | -0.395 | -0.094 | -0.012 | -0.1296 | 1 |