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APPENDIXES

Appendix 1: Questionnaire For MBA Research

Dear Sir/Madam

I am a postgraduate student of University of Moratuwa engaged in a research study on " A study of factors affecting the usage of Government Information Centre and provide guidelines for improvement" as a partial fulfillment of the Master of Business Administration (MBA e-Gov) programme.

I would appreciate if you could spare few minutes of your precious time to fill the questionnaire.

Thank You M.M.Aliff



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Government Information Centre (GIC)[1919] Survey: Questionnaire

01. General information

1. Gender	: Male Female
2. Age Group	: 12-18 19-25 26-55 above 55
3. Education Level	: below O/LA/Ldegree Master & above
4. Monthly income	: <20000 20001-30000 30001-40000 >40000
02. Awareness about G 5. Do you know about G	Electronic Theses & Dissertations
(If you don't know ab	out GIC, please answer section 7.)
6. How you got to know	v about the GIC? : Internet services
Word of mouth	Leaflets/Brochures Newspaper Radio TV
7. Do you use GIC to ge	t information? : Yes No
8. Which channel do yc	ou use to contact? : Telephone Web SMS
9. In which language yo	u make query? : Sinhala Tami English

Please indicate whether you are satisfied or dissatisfied with the following statements

	Very little	Little	Average	Much(4)	Very
	(1)	(2)	(3)		much(5)
10. Extent of awareness about GIC					
helps you to find the usefulness of					
GIC service					
11. Extent of awareness about GIC					
helps you to find the easiness of					
use of GIC service					
12. Extent of awareness about GIC					
created willingness to use GIC					
services					
13.Extent of awareness of the easiness					
of getting information from GIC					
through multi-channel.					
C C					

03. Usefulness of GIC Services

Please indicate whether you agree or disagree with the following statements.

	Strongly	Disagr	Modera	Agre	Strongly
	disagree(1)	ee(2)	tely(3)	e(4)	Agree(5)
14. GIC provides the precise	Moratuw	a Sri	Lanka		
information you need.					
15. GIC provides up-to-date from 11	ieses & D	isserta	ations		
information www.lib.mrt.	ac.lk				
16. There is saving of time& money					
using GIC service.					
17. The waiting time for having your					
question addressed was					
satisfactory					
18. The process of resolving your					
problem is satisfactory					
19.Sufficient information is available					
on the GIC website to solve your					
problem					
20.The information provided is clear					
and easy to understand					
21. There is satisfaction about the					
accessibility through all three					
languages					

04. Ease of use of GIC Services

Please indicate whether you agree or disagree with the following statements.

	Strongly disagree(1)	Disagree(2)	Moderatel y (3)	Agree(4)	Strong ly Agree(5)
22.It is easy to access GIC through					
(telephone, internet, sms).					
23.The customer service					
representatives are very					
Courteous.					
24 The customer service					
representatives handle my call					
quickly.					
25 The customer service					
representatives are very					
knowledgeable.					
26 I am kept informed about follow					
up action and the progress of					
service.					
27 Can easily navigate around GIC web.	of More	turvo Sri	Lonko		
28 Using GIC services is easy. Ome	c Theses a	& Dissert	ations		
29 I am satisfied with the www.lib.	mrt.ac.lk				
availability of service.					

05.Trust in using GIC

	Strongly disagree(1)	Disagre e(2)	Moderatel y(3)	Agre e(4)	Strongly Agree(5)
30. GIC provides accurate information.					
31. GIC provides reliable information.					
32. Information provided by GIC is					
trustworthy and it encourages you to					
use GIC.					

06. Willingness to use

	Strongly disagree(1)	Disag ree(2)	Moderat ely(3)	Agree(4)	Strong ly Agree(5)
33. In future I would not hesitate to use GIC services through TP/ Web/ SMS.					
34.In future I intend to increase my use of GIC services					
35.In future I would recommend it to others					
36.My trust in GIC services increased the usage of GIC.					

07. If you don't know about GIC /if you are not using GIC services, please answer the following questions.

37. What are the reasons for not knowing about the GIC University of Moratuwa, Sri Lanka. Never seen any advertisement www.lib.mrt.ac.lk
Never heard from word of mouth
Never seen advertisements in web sites
Others

38. If you know about GIC services, what are the reasons for not using it?

	Insufficient information	
	Lack of understanding to use	
	Unavailability of phone/internet	
	Concern about cost	
	No trust	
	Need does not arise	
	Lake of proper attitudinal change	
	Others	
39.	If you are not using GIC, how are you get Electronic T	
	By visiting the relevant organization	.ac.lk
	Getting assistance from friends/known p	people
	Through an agent	
	Other ways	
40.	Any other comments and suggestions.	

Appendix II: Awareness of GIC and Demographic Factors

			Awareness about GIC [5]	Total	
			Yes	No	
Gende r [1]	Male	Count	85	95	180
' [']		% within Gender [1]	47.2%	52.8%	100.0%
		% within Awareness about GIC [5]	70.8%	36.0%	46.9%
		% of Total	22.1%	24.7%	46.9%
	Femal e	Count	35	169	204
		% within Gender [1]	17.2%	82.8%	100.0%
		% within Awareness about GIC [5] Universi	y of Mðfåt	uwa, S164D%r	ika. 53.1%
Total		% of Total Electron	c Theses &	Disserta 961	ns 53.1% 384
Age Group	12 - 18	Count WWW.IID	mrt.ac.lk	34	34
[2]		% within Age Group [2]	.0%	100.0%	100.0%
		% within Awareness about GIC [5]	.0%	12.9%	8.9%
		% of Total	.0%	8.9%	8.9%
	19 - 25	Count	11	103	114
		% within Age Group [2] % within Awareness	9.6%	90.4%	100.0%
		about GIC [5] % of Total	9.2%	39.0%	29.7%
		76 01 10tai	2.9%	26.8%	29.7%
	26 - 55	Count	94	98	192
		% within Age Group [2]	49.0%	51.0%	100.0%
		% within Awareness about GIC [5]	78.3%	37.1%	50.0%
		% of Total	24.5%	25.5%	50.0%
	Above 55	Count	15	29	44
		% within Age Group [2]	34.1%	65.9%	100.0%
		% within Awareness about GIC [5]	12.5%	11.0%	11.5%
Tatal		% of Total	3.9%	7.6%	11.5%
Total		Count	120	264	384

Education n Level	Below OL	Count	0	72	72
[3]		% within Education Level [3]	.0%	100.0%	100.0%
		% within Awareness about GIC [5]	.0%	27.7%	18.9%
		% of Total	.0%	18.9%	18.9%
	AL	Count	24	157	181
		% within Education Level [3]	13.3%	86.7%	100.0%
		% within Awareness about GIC [5]	20.0%	60.4%	47.6%
		% of Total	6.3%	41.3%	47.6%
	Degree	Count	83	28	111
		% within Education Level [3]	74.8%	25.2%	100.0%
		% within			
		Awareness about GIC	69.2%	10.8%	29.2%
	,	Jost Total Universit		uwa, Sri Lar	
		ABronson		Dissertation	
		www.lib	mrt.ac ^{2.1} 8%	7.4%	29.2%
	Master	Count	13	1	14
		% within Education Level [3]	92.9%	7.1%	100.0%
		% within Awareness about GIC [5]	10.8%	.4%	3.7%
		% of Total	3.4%	.3%	3.7%
Total Monthl	Up to 20000	Count Count	120	260	380
y Income	001020000		0	64	64
[4]		% within Monthly Income [4]	.0%	100.0%	100.0%
		% within Awareness about	.0%	24.6%	16.8%
	_	GIC [5] % of Total	.0%	16.8%	16.8%
	Between 20001 and 30000	Count	5	168	173
	0000	% within Monthly Income [4]	2.9%	97.1%	100.0%
		% within Awareness about GIC [5]	4.2%	64.6%	45.5%
		% of Total	1.3%	44.2%	45.5%

	Between 30001 and 40000	Count	85	14	99
		% within Monthly Income [4]	85.9%	14.1%	100.0%
		% within Awareness about GIC [5]	70.8%	5.4%	26.1%
		% of Total	22.4%	3.7%	26.1%
	Above 40000	Count	30	0	30
		% within Monthly Income [4]	100.0%	.0%	100.0%
		% within Awareness about GIC [5]	25.0%	.0%	7.9%
		% of Total	7.9%	.0%	7.9%
Total		Count	120	260	380



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			Using	GIC [7]	Total
			Yes	No	
Gender	Male	Count	63	22	8
[1]		% within Gender [1]	74.1%	25.9%	100.09
		% within Using GIC [7]	74.1%	25.9 <i>%</i> 66.7%	70.89
		% of Total	52.5%	18.3%	70.8 [°]
	Female	Count	24	10.578	3
		% within Gender [1]	68.6%	31.4%	100.0
		% within Using GIC [7]	27.6%	33.3%	29.2
		% of Total	20.0%	9.2%	29.2
Total		Count	87	33	12
	% within 0	Gender [1]	72.5%	27.5%	100.0
		Jsing GIC [7]	100.0%	100.0%	100.0
	% of Tota		72.5%	27.5%	100.0
Age Group	19 - 25	5 Count		[
[2]			8	3	
		% within Age Group [2]	72.7%	27.3%	100.0
		% within Using GIC [7]	9.2%	9.1%	9.2
		% of Total	6.7%	2.5%	9.2
	26 - 55	5 Count	69	25	ç
		Ut% within Age of N	loratz814%,	Srize.em	xa. 100.0
		Electricinus of hes	19.3%	sertation	S 78.3
		wwwi.tha mrt.ac	57.5%	20.8%	78.3
	Above	55 Count	10	5	
		% within Age Group [2]	66.7%	33.3%	100.0
		% within Using GIC [7]	11.5%	15.2%	12.5
		% of Total	8.3%	4.2%	12.5
Total		Count	87	33	12
	% with	in Age Group [2]	72.5%	27.5%	100.0
	% with	in Using GIC [7]	100.0%	100.0%	100.0
	% of T	otal	72.5%	27.5%	100.0
Education Level [3]	AL	Count	20	4	2
		% within Education Level [3]	83.3%	16.7%	100.0
		% within Using GIC [7]	23.0%	12.1%	20.0
		% of Total	16.7%	3.3%	20.0
	Degree		55	28	8
		% within Education Level [3]	66.3%	33.7%	100.0
		% within Using GIC [7] % of Total	63.2%	84.8%	69.2' 69.2
			45.8%	23.3%	

APPENDIX III: USAGE OF GIC AND DEMOGRAPHIC FACTORS

	Master	Count	12	1	13
		% within Education Level [3]	92.3%	7.7%	100.0%
		% within Using GIC [7]	13.8%	3.0%	10.8%
		% of Total		.8%	10.8%
Total	Count		87	33	120
Monthly Income [4]	Between 200 and 30000	01 Count	3	2	5
		% within Monthly Income [4]	60.0%	40.0%	100.0%
		% within Using GIC [7]	3.4%	6.1%	4.2%
		% of Total	2.5%	1.7%	4.2%
	Between 300 and 40000	001 Count	55	30	85
		% within Monthly Income [4]	64.7%	35.3%	100.0%
		% within Using GIC [7]	63.2%	90.9%	70.8%
		% of Total	45.8%	25.0%	70.8%
	Above 40000		29	1	30
		% within Monthly Income [4]	96.7%	3.3%	100.0%
	5	% within Using	lorat ^{33,3} %.	Sri 3.0%	ka. 25.0%
Total		Electronic Total Thes	87	sertat ⁸ %	
	% within Mor	thry income [4]	72.5%	27.5%	100.0%
	% within Usir	ng GIC [7]	100.0%	100.0%	100.0%
	% of Total		72.5%	27.5%	100.0%

				ess about C [5]	Total
			Yes	No	
Provinc	Western Province	Count	21	27	48
е		% within Province	43.8%	56.3%	100.0%
		% within Awareness	17.5%	10.2%	12.5%
		about GIC [5] % of Total	5.5%	7.0%	12.5%
	Northern Province	Count	10	32	42
		% within Province	23.8%	76.2%	100.0%
		% within Awareness	8.3%	12.1%	10.9%
		about GIC [5] % of Total	2.6%	8.3%	10.9%
	Eastern Province	Count	13	29	42
		% within Province	31.0%	69.0%	100.0%
		% within Awareness	10.8%	11.0%	10.9%
		about GIC [5]			
	Sabragamuwa	% of Total Count	3.4%	7.6%	10.9%
	Province	Count	14	28	42
		% within Province	33.3%	66.7%	100.0%
		% within Awareness about GIC [5]	11.7%	10.6%	10.9%
		% of Total	3.6%	7.3%	10.9%
	North Central	Count	16	26	42
	Province	0/ within Browings	-	61.9%	100.0%
		% within Province	38.1% atuyya S	ri Lank	a. 10.9%
		Exertific Theses	& Disse	rtations	
	Southern Province	vGount lib mrt ac lk	4.2%	0.8%	10.9% 42
		% within Province	26.2%	73.8%	100.0%
		% within Awareness	9.2%	11.7%	10.9%
		about GIC [5] % of Total	2.9%	8.1%	10.9%
	Central Province	Count	15	27	42
		% within Province	35.7%	64.3%	100.0%
		% within Awareness	12.5%	10.2%	10.9%
		about GIC [5] % of Total	3.9%	7.0%	10.9%
	Uva Province	Count	12	30	42
		% within Province	28.6%	71.4%	100.0%
		% within Awareness	10.0%	11.4%	10.9%
		about GIC [5] % of Total	10.070	11.170	10.9%
		% 01 10tai	0.404	7.00/	10.9%
			3.1%	7.8%	
	North Western	Count			
	Province	Count	8	34	42
		% within Province	19.0%	81.0%	100.0%
		% within Awareness about GIC [5]	6.7%	12.9%	10.9%
		% of Total	2.1%	8.9%	10.9%
Total		Count	120	264	384
	% within Province		31.3%	68.8%	100.0%
	% within Awareness a	adout GIC [5]	100.0%	100.0%	100.0%
	% of Total		31.3%	68.8%	100.0%

Appendix: IV Province -wise awareness of GIC

						How	to know	GIC			Total
			Int	Ver b	Lea f	New s Pape r	TV	Two ways	Thre e ways	More than three	10(01
Pro vinc e	Wester n Provin	Count	0	12	1	0	1	6	1	0	21
	се	% within Province	.0%	57.1 %	4.8 %	.0%	4.8%	28.6%	4.8%	.0%	100. 0%
		% within How to know GIC	.0%	24.0 %	50. 0%	.0%	7.1%	24.0%	11.1 %	.0%	17.5 %
	Northe	% of Total Count	.0%	10.0 %	.8 %	.0%	.8%	5.0%	.8%	.0%	17.5 %
	rn Provin	Count	0	9	0	0	0	1	0	0	10
	ce	% within Province	.0%	90.0 %	.0 %	.0%	.0%	10.0%	.0%	.0%	100. 0%
		% within How to know GIC	.0%	18.0 %	.0	.0%	.0%	4.0%	.0%	.0%	8.3%
	Easter	% of Total UI	niver .0% ectro	811 <u>کر</u> ni%]	Thes	es &	wa, S Disse	ri Lar	.0%	.0%	8.3%
	n Provin ce	W	ww.li	b.ngi	t.ac	lk ₃	2	2	0	0	13
	Ce	% within Province	.0%	38.5 %	7.7 %	23.1 %	15.4%	15.4%	.0%	.0%	100. 0%
		% within How to know GIC	.0%	10.0 %	50. 0%	42.9 %	14.3%	8.0%	.0%	.0%	10.8 %
		% of Total	.0%	4.2 %	.8 %	2.5%	1.7%	1.7%	.0%	.0%	10.8 %
	Sabra gamu wa Provin ce	Count	1	4	0	1	4	2	2	0	14
		% within Province	7.1%	28.6 %	.0 %	7.1%	28.6%	14.3%	14.3 %	.0%	100. 0%
		% within How to know GIC	9.1%	8.0 %	.0 %	14.3 %	28.6%	8.0%	22.2 %	.0%	11.7 %
	North	% of Total	.8%	3.3 %	.0 %	.8%	3.3%	1.7%	1.7%	.0%	11.7 %
	Centra I Provin	Count	1	5	0	1	3	3	2	1	16
	се	% within Province	6.3%	31.3 %	.0 %	6.3%	18.8%	18.8%	12.5 %	6.3%	100. 0%
		% within How to know GIC	9.1%	10.0 %	.0 %	14.3 %	21.4%	12.0%	22.2 %	50.0%	13.3 %

Appendix V Media- wise analysis of GIC awareness

	% of Total	.8%	4.2 %	.0 %	.8%	2.5%	2.5%	1.7%	.8%	13.3 %
Southe	Count		70	70						70
rn Provin		0	5	0	0	2	2	2	0	11
ce	% within Province	.0%	45.5 %	.0 %	.0%	18.2%	18.2%	18.2 %	.0%	100 0%
	% within How to know GIC	.0%	10.0 %	.0 %	.0%	14.3%	8.0%	22.2 %	.0%	9.2%
	% of Total	.0%	4.2 %	.0 %	.0%	1.7%	1.7%	1.7%	.0%	9.2%
Centra I Provin	Count	6	1	0	1	1	4	2	0	15
ce	% within Province	40.0 %	6.7 %	.0 %	6.7%	6.7%	26.7%	13.3 %	.0%	100 0%
	% within How to know GIC	54.5 %	2.0 %	.0 %	14.3 %	7.1%	16.0%	22.2 %	.0%	12.5 %
	% of Total	5.0%	.8%	.0 %	.8%	.8%	3.3%	1.7%	.0%	12.5 %
Uva Provin ce	Count	3	3	0	1	0	4	0	1	12
	% within Province	25.0 %	25.0 %	.0 %	8.3%	.0%	33.3%	.0%	8.3%	100 0%
	% within How to know GIC	27.3 %	6.0 %	.0 %	14.3 %	.0%	16.0%	.0%	50.0%	10.0 %
North	% of Total U	nizser ectro		of M Ches	oratu es &		ri ₃ l ₃ 21 rtatio1		.8%	10.0 %
Wester n Provin	W		10.000 (0.000) (0.000) (0.000)			1	1	0	0	8
ce	% within	.0%	75.0	.0	.0%	12.5%	12.5%	.0%	.0%	100
	Province % within How to know GIC	.0%	% 12.0 %	% .0 %	.0%	7.1%	4.0%	.0%	.0%	0% 6.7%
	% of Total	.0%	5.0 %	.0 %	.0%	.8%	.8%	.0%	.0%	6.7%
Total	Count	11	50	2	7	14	25	9	2	120
% within Pro	vince	9.2 %	41.7 %	1.7 %	5.8%	11.7%	20.8%	7.5%	1.7%	.100
% within Ho	w to know GIC	100. 0%	100. 0%	100 .0 %	100. 0%	100.0 %	100.0 %	100. 0%	100.0 %	100.0 %
% of Total		9.2 %	41.7 %	1.7 %	5.8%	11.7%	20.8%	7.5%	1.7%	100.0 %

Appendix: VI Language wise analysis of the GIC usage.

			C	ontact La	nguage	Total	
			Sin	Tam	Sin & Tam	Sin & Eng	
Province	Western Province	Count	12	0	0	4	16
		% within Province % within	75.0%	.0%	.0%	25.0%	100.0%
		Contact Language	24.5%	.0%	.0%	20.0%	18.4%
		% of Total	13.8%	.0%	.0%	4.6%	18.4%
	Northern Province	Count	0	6	1	0	7
		% within Province % within	.0%	85.7%	14.3%	.0%	100.0%
		Contact Language	.0%	42.9%	25.0%	.0%	8.0%
		% of Total	.0%	6.9%	1.1%	.0%	8.0%
	Eastern Province	Count	0	8	2	0	10
		% within Province % within	.0%	80.0%	20.0%	.0%	100.0%
		Contact Language	.0%	57.1%	50.0%	.0%	11.5%
	Sabragamu	Unstation of		W912%		<u>ka</u> 0%	11.5%
	Province	Electronic Th	eses &	DISSEI	tation	S 1	10
		WWWWithib.mrt.: Province % within	ac Jko%	.0%	.0%	10.0%	100.0%
		Contact	18.4%	.0%	.0%	5.0%	11.5%
	North October Drawing	Language % of Total	10.3%	.0%	.0%	1.1%	11.5%
	North Central Provinc		3	0	0	4	7
		% within Province % within	42.9%	.0%	.0%	57.1%	100.0%
		Contact Language	6.1%	.0%	.0%	20.0%	8.0%
		% of Total	3.4%	.0%	.0%	4.6%	8.0%
	Southern Province	Count	5	0	1	1	7
		% within Province % within	71.4%	.0%	14.3%	14.3%	100.0%
		Contact Language	10.2%	.0%	25.0%	5.0%	8.0%
		% of Total	5.7%	.0%	1.1%	1.1%	8.0%
	Central Province	Count	9	0	0	4	13
		% within Province % within	69.2%	.0%	.0%	30.8%	100.0%
		Contact Language % of Total	18.4%	.0%	.0%	20.0%	14.9% 14.9%
			10.3%	.0%	.0%	4.6%	

	Uva Province	Count	8	0	0	2	10
		% within Province	80.0%	.0%	.0%	20.0%	100.0%
		% within Contact Language	16.3%	.0%	.0%	10.0%	11.5%
		% of Total	9.2%	.0%	.0%	2.3%	11.5%
	North Western Province	Count	3	0	0	4	7
		% within Province % within	42.9%	.0%	.0%	57.1%	100.0%
		Contact Language	6.1%	.0%	.0%	20.0%	8.0%
		% of Total	3.4%	.0%	.0%	4.6%	8.0%
Total		Count	49	14	4	20	87
	% within Province		56.3%	16.1%	4.6%	23.0%	100.0%
	% within Contact Lang	guage	100.0%	100.0 %	100.0 %	100.0 %	100.0%
	% of Total		56.3%	16.1%	4.6%	23.0%	100.0%



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Appendix VII Correlation coefficient between Demographic factors with Awareness of Multi channel

1. Correlation coefficient between Genders with Awareness of Multi channel

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Interval by Interval	Pearson's R	.090	.115	.829	.410(c)
Ordinal by Ordinal	Spearman Correlation	.064	.111	.590	.557(c)
N of Valid Cases		87			

Symmetric Measures

2. Correlation coefficient between Age-groups with Awareness of Multi channel

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Interval by Interval	Pearson's R	.091	.103	.839	.404(c)
Ordinal by Ordinal	Spearman Correlation	.076	.108	.699	.486(c)
N of Valid Cases		87			

3. Correlation coefficient between Education Mevel with A wareness of Multi channel

Hectronic	heses X	Disserta	10115	
	110000 00	Asymp.	uono -	
www.lib.mi	t.ac.lk	Std.	Approx.	
	Value	Error(a)	T(b)	Approx. Sig.
Interval by Interval Pearson's R	106	.102	987	.327(c)
Ordinal by Ordinal Spearman Correlation	122	.106	-1.136	.259(c)
N of Valid Cases	87			

4. Correlation coefficient between Monthly-income with Awareness of Multi channel

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Interval by Interval	Pearson's R	157	.115	-1.465	.147(c)
Ordinal by Ordinal	Spearman Correlation	184	.111	-1.728	.088(c)
N of Valid Cases		87			

a Not assuming the null hypothesis.

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b Using the asymptotic standard error assuming the null hypothesis.

c Based on normal approximation.

Appendix VIII Correlation coefficient between Perceived Usefulness factors with Willingness to Use GIC

r					[
			Willing to use GIC in future [33]	Willing to increase the usage in future [34]	Recommend others to use GIC [35]
Spearm an's rho	Providing precise information [14]	Correlation Coefficient	.053	021	010
		Sig. (2-tailed)	.627	.844	.927
		Ν	87	87	87
	Information available in GIC web is sufficient [19]	Correlation Coefficient	.122	149	111
		Sig. (2-tailed)	.265	.173	.310
		Ν	85	85	85
	Providing up-to-date information [15]	Correlation Coefficient	017	033	012
		Sig. (2-tailed)	.875	.763	.913
	tree T.T.	N	87	87	87
	Saving Time and Money	Correlation 01	Moratuwa eses & Dis		151
	WW	Sig. (2-tailed)	ac.lk .066	.799	.169
		Ν	85	85	85
	Satisfaction about waiting time for attending question [17]	Correlation Coefficient	.027	.006	.136
	44000001[17]	Sig. (2-tailed)	.810	.960	.223
		Ν	82	82	82

** Correlation is significant at the 0.01 level (2-tailed).* Correlation is significant at the 0.05 level (2-tailed).

Appendix IX Correlation coefficient between Perceived Ease of Use factors with Willingness to Use GIC

			Willing to use GIC in future [33]	Willing to increase the usage in future [34]	Recommend others to use GIC [35]
Spearm an's rho	It is easy to access GIC through (telephone, internet, sms). [22]	Correlation Coefficient	.086	003	.107
		Sig. (2-tailed)	.429	.981	.325
		Ν	87	87	87
	The customer service representatives are very courteous [23]	Correlation Coefficient	095	.069	.003
	00010000 [20]	Sig. (2-tailed)	.383	.524	.975
		Ν	87	87	87
	The customer service representatives are very knowledgeable [25]	Correlation Coefficient	.179	.196	.133
		Sig. (2-tailed)	.098	.069	.220
	S and S	niversity of			. 87
	Can easily navigate E1 around GIC web. [27]	Coefficient		sertations	026
	W	Sig. (2-tailed)	ac.lk .184	.225	.835
		Ν	64	64	64
	satisfied with the availability of service [29]	Correlation Coefficient	080	.009	.085
		Sig. (2-tailed)	.461	.937	.436
		Ν	87	87	87

** Correlation is significant at the 0.01 level (2-tailed).* Correlation is significant at the 0.05 level (2-tailed).