

FIGURE 1 *Conceptual Framework*

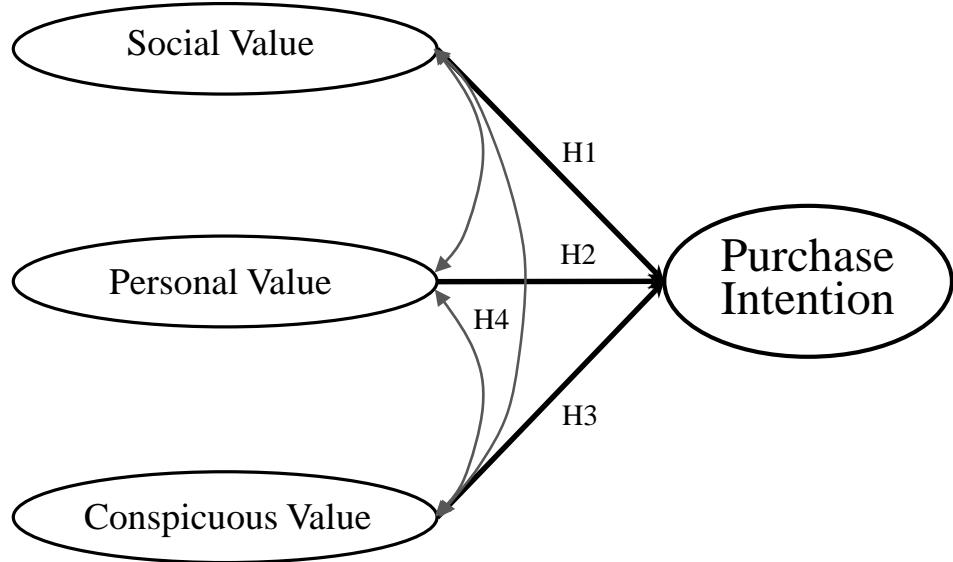


FIGURE 2 Result of SEM Analysis

