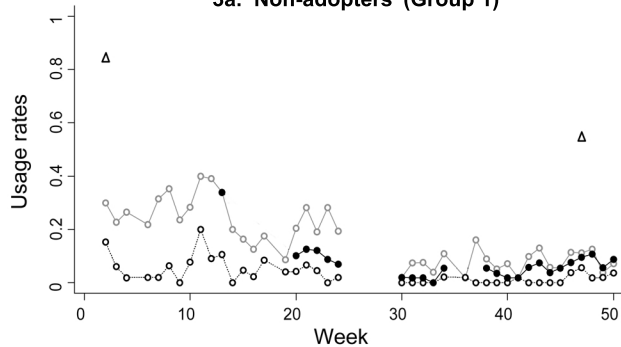
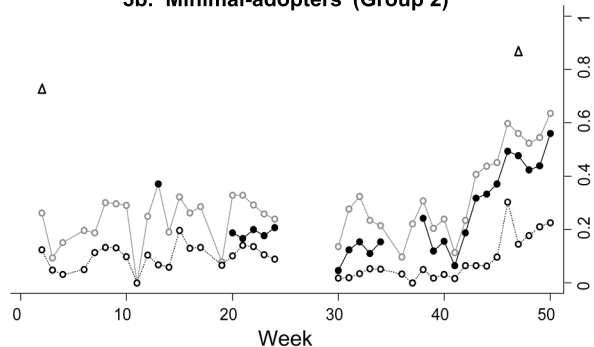
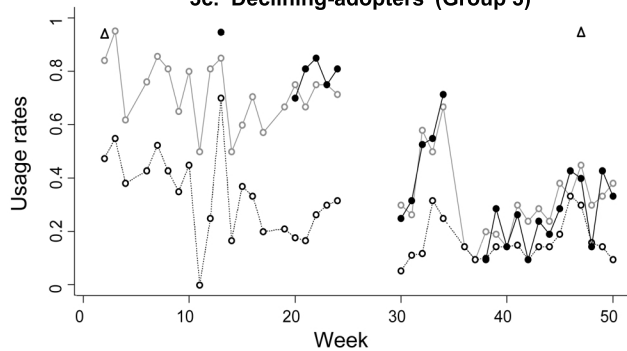


3a. 'Non-adopters' (Group 1)**3b. 'Minimal-adopters' (Group 2)****3c. 'Declining-adopters' (Group 3)****3d. 'Emerging-adopters' (Group 4)**