

## **Exploring the Relationship among ASP Performance and Brand Image on the Continuance Intention of Provider Internet Broadband Users in Indonesia**

Dr. Wachyudi. N

*Lecturer at Faculty of Economics Krisnadwipayana University, Jakarta, Indonesia  
Campus UNKRIS Jatiwaringin. P.O. Box 7774/Jat CM. Jakarta 13077, Indonesia*

**ABSTRACT:** *The purpose of this research is to explore the relationship among ASP performance and brand image on the continuance intention of provider internet broadband users. Based on 219 valid responses collected from a survey questionnaire, structural equation modeling (SEM) was employed to examine the research models. The results show that ASP performance has an indirect effect on the continuance intention either through satisfaction, trust, or through both of it. While the brand image can not explain the relationship on continuance intention, and satisfaction can affect continuance intention either directly or indirectly through trust. Thus, broadband internet providers in Indonesia should pay more attention to the quality of internet access services they provide to users to retain their customers. They should also pay more attention to the stability of their internet access network rather than just retaining the customers. If not, this will attract service users to switch to the competitors' service providers. In addition, the thing that should be a serious concern for internet service providers is to provide a powerful internet network in every corner of the region so that internet service users will be loyal.*

**Keywords:** Brand Image, ASP Performance, GSCA, and IS Continuance Intentions.

---

### **I. INTRODUCTION**

According to State of The Internet Report 2016 released by Akamai Technologies, average connection speed in Indonesia is ranked 94th around Asia Pacific region. This rank proportionately indicates the adoption of its rate has increased by 110 percent compared with the same period of previous year, and grew about 16 percent over the previous quarter. On the other hand, for the average peak connection speed, Indonesia also undergoes a significant growth due to sustainable infrastructure development, and is now ranked as the 3rd, with 110.2 Mbps. This figure grew 535 percent over the same period in 2015, or 38 percent compared to fourth quarter 2015. In addition this increasing average peak speed is also caused by the action of a number of internet service providers in developing broadband connectivity to offer faster access to the customers, so the ranking is slightly below Hong Kong which occupies the second position (with access 110.3 Mbps). While Singapore is ranked as the first with the category of speed 146.9 Mbps. (<http://kecepatan-internet-indonesia-di-antara-peringkat-3-dan-94>).

Internet users in Indonesia are among the most numerous, and certainly very important to get internet access with high speed and quality of service that should not be ignored. Because after all, user satisfaction is a benchmark for seeing perceived service quality as well as service quality provided by the organizers. In this context, pursuant to Government Regulation of the Republic of Indonesia Number 52 Year 2000 on Telecommunication Operation, internet service providers must fulfill the service standards set by the government and report on the performance of the operation periodically to the government.

Speaking about service quality and how to gain high speed internet access, according to Ningsih *et al*, (2004) is very much dependent on the ability of a network to provide better services for traffic services passing through it. The related parameters in it, among them are; latency, jitter, packet loss, throughput, MOS, echo cancellation and PDD. In addition, based on the results of previous studies that examine the theory of information technology adoption, such as technology adoption model (TAM), innovation diffusion theory (IDT), task technology fit (TTF) and the unified theory acceptance and use of technology / the unified theory of acceptance and usage of technology (UTAUT), to examine factors affecting "high-speed mobile user adoption", among which are comprising of; perceived ease of use, relative advantages, compatibility, task technology fit and expected performance (e.g; Park *et al.*, 2007). While in this case many companies are realizing that the effort to take advantage of high-quality information technology the mechanism of development and its

maintenance is very expensive and timeconsuming, so this difficulties make businesses increasingly dependent on third-party vendors to utilize the organizational data processing resources.

In such conditions, ASP (Application Service Provider) has become the right choice for companies that do not have internal information technology resources. It's due ASP provides application capabilities to multiple entities from data centers in the wide area network (WAN) in providing network-based access services (see: Susarla *et al*, 2003). In addition, ASP also has other advantages over in-house solutions in increasing the complexity of system management and rapid technological evolution, at a relatively lower cost. As a result, ASP is welcomed by many small and medium business entrepreneurs (Kern *et al*, 2002), who usually suffer from resource poverty (Palvia, 1996; Thong *et al*, 2006) and lack of information technology skills (Riemenschneider *et al*, 2003; Soh *et al*, 1992). In light of this background, this study aims to explore the relationship between ASP's performance and brand image on the continuance intention of provider internet broadband users.

## **II. THEORETICAL REVIEW AND HYPOTHESIS**

### **1.1. Brand Image**

The American Marketing Association define that brand is a name, a sign, a term, a design, or a combination thereof, in order to certify a product or service from a seller or a group of sellers and distinguishing it from a product or service of another competitor (Kotler 2002). Further, Kotler (2005) added that the brand is a complex symbol explaining six levels of understanding, ie; (1) as an attribute that providing memory to certain brand of a product, (2) as a benefits, because product attributes can be remembered through the brand that must be translatable in the form of benefits both functionally and emotionally beneficial, (3) as the value in which brand reflects the value that a product manufacturer has, (4) culture, where brand presenting a particular culture, (5) as a personality that brand can project on a particular personality, and for the user: brand classify the types of consumers who will buy or consume a product.

Furthermore, Al-Msallam (2015), in his paper provides great attention on the issue of brand image from the perspective of the company and the consumer. In the company's perspective, management is expected to be capable of enhancing long marketing activities based on brand positioning strategies and maintaining a positive brand image, whereas in the consumer approach is based more on attitudes toward brand image and brand equity interpretations. In this case he highlighted that the brand in the market is heavily influenced by the company's ability to evaluate the facts about how consumers interpret the brand image, and how the company's ability to manage brand positioning strategies and expose the brand's equity to consumers adequately (Kotler, 2002).

While Reynolds (1965) notes that "imagery is a mental construction developed by consumers based on the selected impressions among the many total impressions, arising through the creative process in which the selected impressions are elaborated, decorated and considered as brands to be selected", whereas Kotler (2001) defines it as "a collection of beliefs, ideas, and impressions one has about an object". On the other side, Keller (1993, 3) states brand image as "a set of perceptions about a brand, which is reflected in the brand association in consumer memory." He considers that brand image will associate brand perceptions in consumer memory. Moreover brand image can convey emotional value and not just mental imagery, and brand image is a combination of quality dimensions and perceived perceptions. In other words, brand image is a brand perception that customer memory possesses in reflecting the overall impression of the customer. During the buying process, brand characteristics will influence consumer decisions, and marketing activities along with strong brands will also have a clear brand image in relation to brand personality, organizational associations and feelings as well as self-expression to represent corporate commitment by the corporation. Correspondingly, in relation to the brand image of cellular networks, it is suggested that the brand image of the cellular network provider is not absolute. This is relative to the competitor's brand image. Customers often form the brand's brand image from their own internet access experience. Furthermore, the brand image has a strategic function. Through strategic marketing activities, brand image providers can be used to help improve their competitive position (Keller, 1993). Thus, a good brand image has the potential in strengthening the intention of customers to choose internet broadband providers.

### **1.2. ASP Performance**

According to Kim *et al* (2011), at the earlier studies on the performance of information systems (IS) - the main things to be evaluated are; (i) system quality itself, such as; accessibility, response time, integration, efficiency, and system flexibility; and (ii) information quality, such as; information accuracy, completeness, relevance, precision, and money value (Bailey & Pearson, 1983). However, IS organizations increasingly play a dual role over information and service providers due to end-user computing growth, decentralization, and options available on IS service sources (Myers *et al*, 1997). Pitt *et al*. (1995) suggest that the performance of the IS service function should be assessed in measuring the correct effectiveness of IS. Some previous research (eg,

Ballantine *et al.*, 1996) consider service function as an important element of IS. Further, one of the major differences between application services and traditional information systems is the ongoing relationship between Application Service Providers (ASPs) and end-user organizations. As evidence, service quality is one of the company's main concerns when selecting ASP services (Lyu *et al.*, 2009). Thus, ASP performance can be measured through system quality, information quality, and service quality. The performance of these products and services has often been modeled as a direct antecedent of satisfaction in the marketing literature (Kim *et al.*, 2011). The direct impact of performance on satisfaction can be analyzed through the notion of a diversity of perceptual values (the ability to offer what the customer needs) compared to the costs incurred (Johnson, 1998). Similarly, IS quality perceptions can be modeled directly in influencing service user satisfaction (Pitt *et al.*, 1995).

### **1.2.1. System Quality**

System quality is quality of system provided by service provider. The quality of the system reflects the reliability, speed of response and ease of use of the SNS mobile platform (see: Nelson & Todd, 2005). If the mobile network is unstable and relatively slow, it will affect the reliability of the SNS mobile platform and the speed of its response and lead to it being denied. In addition, compared to personal computers (PCs), mobile terminals always have smaller screens and comfortable inputs. So, it is very important for mobile service providers to provide an easy to use system platform for users.

### **1.2.2. Information Quality**

Information quality is the accuracy of services provided by the service provider. Information quality and system quality are the two main components of a successful information system model (DeLone & McLean, 2003). The quality of the information reflects the accuracy, completeness and timeliness of the information provided by the service providers (Nelson & Todd, 2005). Information quality is crucial because mobile users access mobile SNS to acquire information about their friends and to interact with them. Thus, if the mobile service provider is unable to provide accurate, comprehensive and timely information to its users, it is likely that users will tend to have a negative perception of the quality of information provided (Zhou *et al.*, 2010).

### **1.2.3. Service Quality**

Rigopoulou *et al.* (2008) suggests that while most literature has addressed the topic of service quality, it appears that the subject in question remains open for additional contributions. It's due to the topic of service quality is independent of its theoretical and academic value, so that the contribution it provides can play an important role as a source of sustainable competitive advantage for the company.

Related to such discussion, there are three main irrelevant factors that are of interest when referring to service quality. First, the meaning of the term. Second, the classification of different types of service quality, and third: the determination of how to measure and what impact that will be emerged, and how to evaluate the quality of services provided.

While the interpretation of the term quality leads to the theory of affirmation, then when reference is attributed to the service, one must consider the theory related to the nature of the product (see: Shostack, 1977). In this context it should be noted that some categorizations do exist in the literature on the different types of service quality. Although there is no conclusive agreement among academics, all views realize that the overall quality of service is a multi-dimensional construction. Groonroos, (1984) categorizes service quality in technical services, and refers to what services are actually received by customers, whereas for functional services is defined as the service delivery process. Correspondingly, McDougall & Levesque (1994) and Rust & Oliver (1994), claim that service quality is shaped by three broad sub-dimensions namely related personnel, related tangible offers and related-servicescape. While the other scholars thoughts have distinguished the characters and dimension (e, g; multilevel model presented by Dabholkar *et al.*, 1996), and the more prominent and distinct proposals also emerge from the idea of Parasuraman *et al.* (1988) with its widely accepted concept, that is the SERVQUAL Model. Thus, from a variety of views that treat the quality of service as a construction formed by the characteristics of different meetings, so the question arises: how to conceptualize the related dimension of service quality in order to be utilized to gain maximum satisfaction.

## **1.3. Satisfaction**

Al-Msallam (2015) cited several opinions on satisfaction. In this case customer satisfaction has been regarded as one of the most important constructs (e.g; Morgan *et al.*, 1996; McQuitty *et al.*, 2000), and is one of the main goals in marketing (see also: Erevelles & Leavitt, 1992). Satisfaction plays an important role in marketing because it is a predictor of purchasing behavior (Oliver, 1993; McQuitty *et al.*, 2000). Even farther, Fornell (1992) has defined satisfaction as "overall evaluation after purchase." However, Oliver (1993) offers a deeper definition of satisfaction, that is, "consumer fulfillment response". This is an assessment that features a

product or service, provides a satisfactory level of consumption fulfillment, including the level of satisfaction contained therein. Eventually, Kotler (2001) defines satisfaction as a person's feelings of pleasure or disappointment by comparing the performance of a product or service generated with its perceived expectations.

Consumer satisfaction research in marketing has begun since the 1970s, and is now generally based more on "disconfirmation of expectations paradigm" (Cadotte *et al.*, 1987). This paradigm says that the evaluation of satisfaction involves a comparison of actual performance with a certain standard. The results achieved may include one of the following three possibilities: (1) confirmation: where performance is in accordance with the standard, which causes a neutral feeling, (2) positive disconfirmation: where performance is perceived to be better than standard, resulting in satisfaction, and (3) negative disconfirmation: where performance is perceived to be worse than standard, resulting in discontent.

Furthermore, Al-Msallam (2015) stated that in order to determine satisfaction or dissatisfaction, comparisons must be made between customer expectations and perceived product performance (see Yi, 1990). Meanwhile, there were several other researchers who distinguish between specific transactional satisfaction and cumulative transactions (eg Johnson *et al.*, 1995; Andreassen, 2000). It was described that the specific customer satisfaction is an evaluation of post-consumption assessment for a purchase at a given moment (Oliver, 1993). On the other hand, cumulative consumer satisfaction is something that represents the overall evaluation of the purchasing and consumption experience of a product or service over time (Johnson & Fornell, 1991; Fornell, 1992; Anderson *et al.*, 1994). The results indicated that it is more fundamental and useful than specific satisfaction in predicting consumer behavior (Fornell *et al.*, 1996; Johnson *et al.*, 2001). If this level of satisfaction is seen from the perspective of antecedent factors affecting it (see: Szymanski & Henard, 2001) then in a competitive market, customer satisfaction is seen as a key differentiator and increasingly becoming a key element of the company's business strategy. So it is important for the management to effectively manage the trust factor in order to create consumer satisfaction.

#### **1.4. Trust**

Fogel & Nehmad, (2009) define that trust is a psychological state that making consumers intend to accept vulnerabilities based on expectations or other consumer behavior. This element is needed when the truster does not have adequate control over what is believed (Das & Teng, 1998). Winning the customer trust is a very important aspect in the ASP (Application System Provider) field, as customers of the application services are the ones of most exposed to operational and business risks high enough in choosing and maintain their application services (Bennett & Timbrell, 2000).

In addition, it was known that trust represents willingness to be placed in a vulnerable position based on positive expectations of future behavior of others. In building trust of mobile commerce users it is very important to pay attention on the separation of virtuality, anonymity, temporal and spatial (Siau & Shen, 2003). When users register with SNS mobile, they provide personal information such as name, postal address and e-mail. However, this information in the future may be incorrect, when for example, a sale transaction is made to a third party without the user's knowledge. Because this is a risk to user privacy, they need to build trust in a mobile service provider to reduce perceived risk and uncertainty (Fogel & Nehmad, 2009). Trust, when considered as user's belief, it often includes three dimensions: ability, integrity and virtue. The ability shows that mobile service providers have the skills and knowledge required to fulfill their tasks. Integrity refers to the fact that mobile service providers keep their promises and do not deceive users. Virtue means that mobile service providers will be first and foremost concerned with the interests of their users rather than just their own advantage.

Correspondingly, trust is also regarded as an important catalyst in building many transactional relationships. For example, in the marketing literature of trust-commitment relationships, trust have been conceptualized as a condition when one party has a belief in partners' reliability and its integrity (Ranaweera & Prabhu, 2003). Indeed, in this context trust may exist at the individual or enterprise level. But when the trust is conceptualized as the dimension of a technology acceptance model, it can be considered as an element that has a strong influence on the users' desire to communicate according to the fees and perceived personal sensitive information. Thus perceived ease of use and perceived usefulness may not fully reflect users' intentions to adopt mobile online services (Wang *et al.*, 2003).

#### **1.5. IS Continuance Intention**

Praveena & Thomas (2014) who cited the opinion Bhattacharjee (2001) defines the continuance intention of information services (IS) in ECT as an individual intention to continue using the information system. In this case, Bhattacharjee (2001) has modified Expectation Confirmation Theory (Oliver, 1993) to conform to the use of information systems and propose a post-information acceptance model based on the concept that the sustainable use of the system influenced by the satisfaction of system use and perceived benefits. While, Thong *et al.* (2006) have described the behavior of continuity use by adding perceived

usefulness and perceived entertainment to the post-acceptance model, whereas prior research reveals that sustainability goals among others are influenced by web-based learning tools (see: Ifinedo, 2006), and continuance intention to pay mobile services (Zhou, 2011).

Furthermore, Santhanamery & Ramayah (2013) state that continuance intention is defined as the intention to continue using a long-term technology. Meanwhile research on this issue has also been further explored at the level of organizational and individual analysis, for example by Zmud, (1982) who found that on the individual level of IS continuum behavior is the continuous IS usage of adopters since the initial acceptance decision. However, unlike the case of research at the organizational level which examines the process of usage continuance intention starting from the initial acceptance decision, it seems that the continuation of the IS is more dependent on the various factors that influence the individual decisions "to continue using a particular system." It's due to such internet usage is voluntary, so there is a strong possibility that its use is reflected in the attributes of the consumer personality.

## **1.6. Hypothesis.**

### **1.6.1. The Effect of Brand Image on Satisfaction**

Hamid *et al.* (2015), who cited Liao's opinion (2012) on how to improve customer loyalty, concludes that service quality, brand image and customer satisfaction have a direct relationship to loyalty. While service quality has an indirect effect on loyalty through customer satisfaction. Correspondingly, from another perspective Abd-El-Salam *et al.* (2013) who highlighted the case of relationships between corporate image, reputation and customer loyalty in Egypt proves that corporate image has a positive and significant relationship to loyalty through customer satisfaction. Based on the regularity of such a phenomenon, the first hypothesis in this study is:

H-1 : Brand image has a positive and significant effect in improving customer satisfaction.

### **1.6.2. The Effect of ASP Performance on Satisfaction and Trust**

In highlighting the effect of information service performance, several studies empirically have proved that perceived quality is one of the most important factors in influencing consumer satisfaction, which in turn encourages their intention to continue using a product or service in the future (Zeithaml, 1988). However in its implementation there are some approaches can be applied to measure service quality, and until now there has been no agreement to determine what approach is most acceptable in measuring the concept to be measured.

Servqual approach is one of the most sophisticated methods of measuring service quality in the past few years (see, eg: Sangeetha & Mahalingam, 2011; Brown & Bond, 1995; Padma *et al.*, 2009; Wong & Amriksohal, 2003; Parasuraman *et al.*, 1988; Emre & Kelly, 2010 and Zeithaml *et al.*, 1996). This approach begins with the assumption that level of the perceived service quality is determined by the gap between service expectations with customer perception of what's actually obtained from certain service providers (Zeithaml *et al.*, 1990). In understanding this service quality, our attention seems to be more focused on the combination of several factors that influence. Some of them focus on quality determinants list given by some researchers, but the most prominent determinant factor comes from the concept of Parasuraman *et al.* (1988) namely; tangibility, reliability, responsiveness, assurance and empathy.

In addition, in understanding service quality of application system provision, there are some other important elements to note, including the perception of quality rather than the information service itself and the quality of the system provided. The meaning of perception here is intended as a process in observing and understanding the system and quality rather than perceived information with respect to the superiority of service performance provided (Zeithaml *et al.*, 2000).

Furthermore, in terms of consumer perceptions on the value that can create satisfaction, it essentially begins when consumers make initial purchases and to be continued throughout the actual ownership process and the overall perceived experience. Regardless of whether the perception is positive or negative, the customer's thoughts and desires will always affect what the company provides in order to maintain a healthy relationship between the company and its customers. This relationship can, among others, be built on customer trust and loyalty, so that the company can continue to meet or exceed customer expectations. If the perceived performance level is lower than expected, then this is a sign of lack of quality; vice versa for conditions that are felt the same or beyond what is expected then this can create good quality (see: Lim & Tang, 2000). Based on the theoretical study as has been stated, then the next hypothesis that can be proposed in this research are:

H-2a: ASP system quality has a positive and significant effect on customer satisfaction

H-2b: ASP information quality has a positive and significant effect on customer satisfaction

H-2c: ASP service quality has a positive and significant effect on customer satisfaction

On the other side, when consumers feel that ASP performance is of high quality, then they will tend to postulate that in addition to ASP has useful characteristics, it also has a quality system and information, and satisfactory service. So such conditions in turn will promote their confidence in the services provided by ASP. A

phenomenon that is not much different is also closely watched by McKnight et al, (2002) who noticed that the quality of web sites perceived directly will affect consumer confidence in the web vendors they use. This relationship is reflected through the impact of a perceived quality perception of a person on the beliefs supported in a web-based information system environment (see: Belanger *et al* 2002 and McKnight *et al* 2002). In other words, perceived service quality will affect consumer confidence in the services provided by ASP (see: Farn & Huang, 2009). Therefore, in relation to the regularity of phenomena as mentioned, it can be hypothesized that both the quality of the system and the quality of information and the quality of ASP services have a direct positive effect on trust as outlined below;

H-3a: ASP system quality has a positive and significant effect on customer trust

H-3b: ASP information quality has a positive and significant effect on customer trust

H-3c: ASP service quality has a positive and significant effect on customer trust

Correspondingly, in an effort to observe causal relationship on the performance of information systems services, it seems that some previous studies indicate service quality is another important factor that plays a role in sustaining customers' intentions to remain loyal (see, eg: Bitner, 1990). He reveals that service quality directly influences behavioral intentions in a model of consumer behavior consequences (Boulding *et al*, 1993). Similar conditions are also supported by other researchers, among them Liu & Ma, (2005) who observed the ASP performance behavior element has positive implications for IS continuance intention. Therefore, for further hypotheses it can be argued that;

H-4: ASP service quality has a positive and significant effect on IS continuance intention.

### **1.6.3. The Effect of Satisfaction on Trust and IS Continuance Intention**

One of the most important antecedents in building consumer confidence is a pleasant experience (see: Blau, 1964; Kramer & Tyler, 1996 and Luhmann, 1979). In this case, Zucker (1986) argues that a satisfactory experience in using ASP services will not only consolidate the trust of ASP users, but will also promote trust between users and ASP itself. Adaptation-level theory (Helson, 1964) can explain the phenomenon of this relationship, in which the relational expectations of consumer confidence can be matched to the level of perceived satisfaction, as a result of a specific evaluation of the two components meeting. That is, if users consistently assume that the service experience they feel is of high quality, then this will convince the user of the competence and virtue of the service provider. On the basis of this theoretical background, Singh & Sirdeshmukh (2002) argues that satisfaction directly affects trust in the framework of trust-satisfaction-loyalties. The proposed relationship is empirically supported in the context of Enterprise Resource Planning (ERP) adjustments, in which Gefen (2002) found that satisfactory past experience is an important role in building trust between ERP vendors and their clients. Similarly, it will be seen that customers who have satisfactory experience with ASP tend to have high confidence in ASP, so as the next hypothesis that can be presented in this research is:

H-5a: Customer satisfaction has a positive and significant effect on customer trust

In line with the significant effects of satisfaction on the trust, it seems that the relationship between satisfaction and customer behavior intentions has also been widely accepted in consumer research (Yi & La, 2004). This behavior intention is often interpreted as repurchase intention to a product or service consumed. In such contexts, the attitude-consistency argument (see: Oliver, 1993) provides the basis for a strong relationship between customer satisfaction and consumer behavior. That is, a satisfactory experience of a product or service tends to increase a good attitude toward the product or service consumed. This is reinforced by the findings of a number of previous studies (eg; Rust & Zahorik, 1995; Anderson & Sullivan, 1993; Szymanski & Henard, 2001; Yi & La, 2004), which empirically show that repurchase intentions or customer retention rates are more driven by customer satisfaction factor. For example, the duration of mobile customer relationships is positively associated with customer satisfaction (Bolton, 1998). On the basis of this argument, the next hypothesis which can be put forward is:

H-5b: Customer satisfaction has a positive and significant effect on IS continuance intention

### **1.6.4. The Effect of Trust on IS Continuance Intention**

The agency theory assumes that asymmetric information and opportunism are an essential part of the principal-agent relationship (Eisenhardt, 1989). Similarly with intangibility, which is seen as a service that inherently may cause information asymmetry to be a common characteristic of ASP from provided service consumption (see: Singh & Sirdeshmukh, 2002). Therefore, application service user face a high risk of opportunism from ASP, so significant trust influences become indispensable (McKnight *et al.*, 2002; Grabner-Krauter & Kaluscha, 2003).

Trust can be considered and interpreted as a key variable for maintaining good relationships between customers and information systems service providers. In this context, the theory of social exchange / SET (see Blau, 1964) may help explain the role of belief in a consumer behavior intention formula. SET sees social

interaction in a similar way to economic exchange marked by costs and rewards. As happens in the economic exchange in general, people will participate in a social exchange when the expected consequences of such exchanges are quite satisfactory. The social exchange referred to herein is primarily concerned with situations in which there is no explicit or detailed contract binding on the parties, or if the contract is insufficient to ensure complete protection for all parties involved. Therefore, given the rewards guaranteed not in social exchanges, the trust factor is very important and influences the expectations of the interconnected parties. Empirically, the relationship between trust and consumer behavior intention to continue using online service system among others has been supported by research McKnight *et al*, (2002); Gefen, (2002); Liu *et al*, (2004) and Kim *et al*, (2011). This relationship seems likely to persist in the conditions for continued use of application services. Thus, the next hypothesis that can be proposed is:

H-6: Customer trust has a positive and significant effect on IS continuance intention

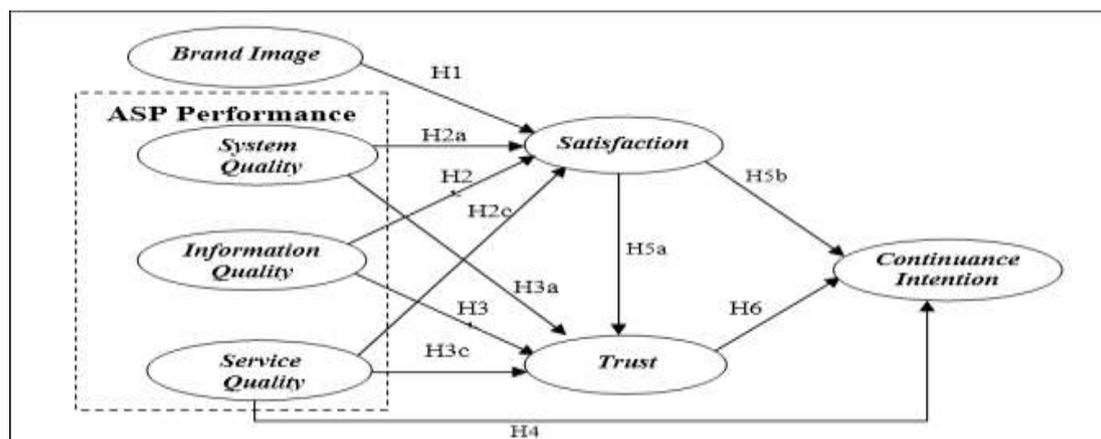


Figure 1 Model of Relationship among ASP Performance and Brand Image with IS Continuance Intention

### III. RESEARCH METHOD

Research method used in this study is explanatory survey, which according to Singarimbun & Effendy (2006) this type of research aims to analyse and testing relationship between variables, and hypotheses that have been formulated. In other word this method is conclusive in explaining the relationship between variables that are differentiated into independent variables as causal variables with dependent variable as a variable that becomes the result of a phenomenon observed, so the result is expected to be used as a consideration to provide understanding and explanation over the variables analyzed.

Samples that were analysed amounted to 219 of 250 questionnaires which distributed to the users of one of the leading internet broadband services providers in Indonesia namely Telkomsel. With regard to the measurement on each variable observed, almost all of them (brand image, information quality, system quality, customer trust and IS continuance intention) are measured by 3 statement items, except for customer satisfaction that measured by 4 statement items. These measurements are mostly adopted from the study result of Kim *et al*, (2011), and only on the brand image adopted from Altaf et al's research (2017), in which all items in the variables studied were measured by using a 7-point likert scale from strongly disagreeing = 1 to strongly agree once = 7.

### IV. RESULT AND DISCUSSION

Hypothesis testing was done through Structural Equation Modeling (SEM) method in which its first analysis is processed by using AMOS (one of the parametric method of Covariance based SEM method). If the result indicates that one of the requirements for passing the test is unfulfilled (the data is not normally distributed) then hypothesis testing will proceed by using the aid of non-parametric SEM-based components, namely: Generalized Structured Component Analysis (GSCA).

As an alternative method, the orientation of the GSCA analysis shifts from testing the causality model to the component-based predictive model. The results of its hypothesis testing that based on the use of GSCA applications can be described as follows: For testing the quality of instruments (indicator variable), the validity test results and its reliability can be traced through the Table 1 view below.

Table 1. The Result of Validity and Reliability Test

Indicator	Loading	Weight	SMC	AVE	Cronbach Alpha
<b>Brand Image</b>					
bi1	0.950*	0.351*	0.902*	0.901	0.944
bi2	0.945*	0.351*	0.893*		
bi3	0.950*	0.352*	0.903*		
<b>System Quality (SYS QUAL)</b>					
sq1	0.916*	0.366*	0.839*	0.844	0.908
sq2	0.916*	0.358*	0.839*		
sq3	0.924*	0.364*	0.854*		
<b>Information Quality (INF QUAL)</b>					
iq1	0.948*	0.359*	0.899*	0.896	0.942
iq2	0.941*	0.336*	0.886*		
iq3	0.950*	0.362*	0.903*		
<b>Service Quality (SERVQUAL)</b>					
sq1	0.926*	0.264*	0.857*	0.872	0.951
sq2	0.937*	0.285*	0.879*		
sq3	0.948*	0.271*	0.898*		
sq4	0.924*	0.251*	0.855*		
<b>Satisfaction (SATIS)</b>					
sat1	0.939*	0.285*	0.882*	0.868	0.951
sat2	0.945*	0.236*	0.893*		
sat3	0.931*	0.191*	0.867*		
sat4	0.912*	0.363*	0.832*		
<b>Trust (TRUST)</b>					
tr1	0.962*	0.355*	0.925*	0.926	0.96
tr2	0.962*	0.334*	0.926*		
tr3	0.962*	0.350*	0.925*		
<b>Continuance Intention (CI)</b>					
ci1	0.961*	0.364*	0.923*	0.899	0.944
ci2	0.932*	0.336*	0.969*		
ci3	0.952*	0.353*	0.906*		
Estimate* = significant at 0.05 level					

Table 1 shows that each item of the variable is valid, because it has a loading value > 0.5, either on loading factor, weight, or SMC (Squared Multiple Correlation). It indicates that each item analyzed can measure the variables studied. While the results of reliability test that measured by using Cronbach Alpha and AVE (Average Variance Extracted) show the number > 0.60. Thus, based on the criterion of Nunnally, (1960) all the analyzed variables are reliable (see Table 2)

Table 2 Evaluation Result of Goodness of Fit Indices

Goodness of Fit Model Index	Analysis Result
FIT	0.760
AFIT	0.758
GFI	0.934
SRMR	0.477
NPAR	57

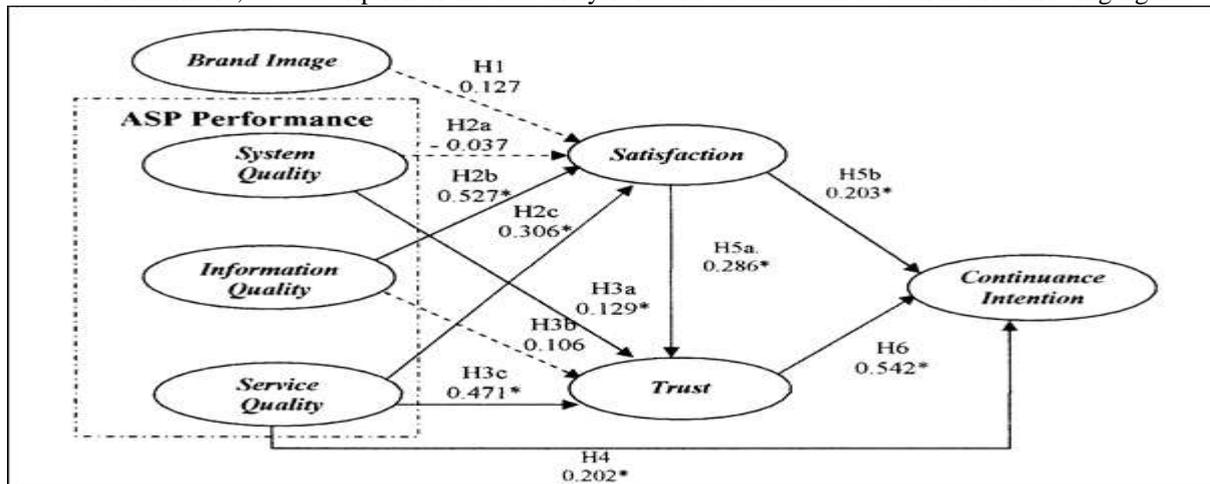
Table 2 shows that the results of Goodness of Fit test on the model used are FIT, while the test result of all proposed hypothesis can be seen in the following Table 3 explanation.

Table 3. The Result of Structure Test

Path Coefficients				
Variable Relationship	Estimate	SE	CR	Remarks
BI → SATIS	0.127	0.070	1.81	Reject
SYS QUAL → SATIS	-0.037	0.066	0.56	Reject
SYS QUAL → TRUST	0.129	0.055	2.32*	Accepted
INF QUAL → SATIS	0.527	0.068	7.7*	Accepted
INF QUAL → TRUST	0.106	0.067	1.59	Reject
SERVQUAL → SATIS	0.306	0.081	3.76*	Accepted
SERVQUAL → TRUST	0.471	0.061	7.72*	Accepted
SERVQUAL → CI	0.202	0.071	2.85*	Accepted
SATIS → TRUST	0.286	0.080	3.59*	Accepted
SATIS → CI	0.203	0.069	2.96*	Accepted
TRUST → CI	0.542	0.087	6.26*	Accepted

CR\* = significant at 0.5 level

Furthermore, as a description of the data analysis results obtained can be seen in the following figure:



Remarks: \* = Influential at the 0.05 significance level (5%)

Figure 3. Data Analysis Result

Based on the results of structural tests as summarized in Table 3, it is clear that the brand image does not directly affect the level of customer satisfaction. It can be seen on estimation value of 0,127, C.R = 1,81, and probability value > 0,05. This means such conditions indicate that the hypothesis of H-1 which states brand image has a positive effect on customer satisfaction is not proven (rejected).

Correspondingly, it is also identified that the quality system does not positively and significantly affect customer satisfaction with estimate value of - 0,037, C.R = 0, 56 and probability > 0,05. This suggests that the

hypothesis of H-2a which states the quality of the system has a positive influence on the level of satisfaction is not proven (rejected).

On the other hand, the test results further indicate that information quality has a positive and significant impact on customer satisfaction with estimate value of 0,527, C.R = 7.70, and a probability < 0.05. This imply that the hypothesis of H-2b which states the quality of information has a positive influence on the level of customer satisfaction is proven (accepted).

Similarly, the causality test result as summarized in Table 3 describe that service quality has a positive and significant influence in increasing the level of customer satisfaction. This can be seen at the estimate value of 0.306, C.R = 3.76, and probability < 0.05 (\*). In other words, this condition proves that hypothesis of H-2c which states service quality has a positive influence on the customer satisfaction can be accepted.

In addition, the result of further test shows that system quality has a positive and significant effect on customer trust, with estimate value of 0.129, C.R = 2.32, and probability value < 0.05. This indicates that hypothesis of H-3a which states system quality has a positive influence on customer trust is proven (accepted).

Conversely, the following findings indicate that information quality has no significant effect on customer trust with estimate value of 0.106, C.R = 1.59, and probability < 0.05. That is, these findings can not prove hypothesis of H-3b which state information quality has a positive influence in increasing consumer trust. However, the test result on hypothesis of H-3c is proven acceptable. This is indicated by the value of estimate = 0.471, C.R = 7.72, and probability < 0.05 (\*). Similarly, the result of hypothesis testing of H-4, which implies the quality of service has a positive and significant impact on IS continuance intention was also proven or accepted. This is indicated by the value of estimate = 0.202, C.R = 2.85, and probability < 0.05.

Finally, based on further structural testings, the result shows that customer satisfaction has a positive and significant effect on customer trust. This condition can be depicted on the estimate value of 0.286, C.R = 3.59, and probability < 0.05. It means the hypothesis of H-5a which states customer satisfaction has a positive impact on the level of customer trust is proven acceptable. These results provide a picture that the level of customer satisfaction can mediate the influence of information quality and service quality on the customer trust. While customer satisfaction can not mediate the relationship between brand image and system quality on the customer trust. Similarly, it is also proven in the test results of H-5b hypothesis, that customer satisfaction has a positive and significant effect on IS continuance intention, where the value of estimate reaches 0.203, C.R = 2.96, and probability < 0, 05. While the relationship between customer trust and continuance intention that reflects the test results of H-6 hypothesis also proved acceptable. It can be seen at Table 3 which indicating the value of estimate = 0,542, C.R = 6, 26 and probability value < 0,05. It means the hypothesis of H-6 that states customer trust has a positive impact on IS contunance intention is proven acceptable.

## V. CONCLUSION

The research findings show that brand image does not significantly influence the customer satisfaction. It implies that the brand image is not a variable that considered important in improving the customer satisfaction. The higher the brand image does not necessarily increase the level of customer internet provider satisfaction, and vice versa, the lower the customer perception to the brand image can not also necessarily lower the level of their satisfaction.

Similarly, it's due to the quality of the system, where this variable can't affect directly and significantly the level of customer satisfaction of Telkomsel internet service provider, but system quality can directly affect customer trust significantly. These findings support the study of Kim et al. (2011), which indicating that system quality does not directly affect customer satisfaction and trust significantly.

In addition, research findings also show that information quality provided by Telkomsel service providers could affect customer satisfaction directly. But on the other hand, it could't affect customer trust directly. At the same time, a similar effect also occured in the information which relating to the technology or features that could't affect consumer trust directly.

In line with that, service quality is well proven in terms of influencing customer satisfaction and trust as well as customer intention significantly, where such phenomenon is signaled by a higher increase of service quality provided Telkomsel internet provider, which in turn increasing the level of satisfaction and trust, as well as customer intention to remain faithful to the service provided by the provider.

On the other hand, if the level of customer Internet service satisfaction is higher, then this will be in turn increasing the level of customer trust and their continuance intention to use internet provider service. Associated with the indication that the higher customer trust will shape their continuance intention to use the service, it is clearly implied that trust is a key factor in a person's behavior to remain faithful to what they have felt before. Thus, in a such condition of increasingly fierce competition, where the providers of internet services increasingly pamper consumers to choose one provider that offers the best quality of service and products, the promotion of the more intense without accompanied by superior quality will be able to make consumers

disappointed (dissatisfaction), and at the same time causing them to switch to a competing company that offers and provides a much better service guarantee. In addition, other factors that cause consumer switching can also be caused by poor signal quality (which is uneven), so the user can not enjoy the service expected in a particular area. Therefore, the provider should have the ability to solve the problems faced, mainly related to the challenges in strengthening the potential of Internet access service network in various regions that have hilly and mountainous structures that can hinder it.

## REFERENCES

- [1.] Abd-El-Salam E.M., Shawky, A.Y & El-Nahas, T. (2013). The impact of corporate image and reputation on service quality, customer satisfaction and customer loyalty: testing the mediating role. Case analysis in an international service company. *The Business & Management Review*. 3(2): 177-196.
- [2.] Altaf, M., Iqbal, N., Mokhtar, M.S.S. & Sial, M.H. (2017) Managing consumer-based brand equity through brand experience in Islamic banking. *Journal of Islamic Marketing*. 8(2): 218-242.
- [3.] Al-Msallam, S. (2015). Customer Satisfaction And Brand Loyalty In The Hotel Industry. *European Scientific Journal*. Vol.1, pp: 232-251.
- [4.] Anderson, E.W., Fornell, C. & Lehmann, D.R. (1994). Customer satisfaction, market share, and profitability: Finding from Sweden. *Journal of Marketing*. 58(3): 53-66.
- [5.] Anderson, E.W. & Sullivan, M.W. (1993). The Antecedents and Consequences of Customer Satisfaction for Firms. *Marketing Science*. 12(2): 125-143.
- [6.] Andreassen, W. (2000). Antecedents to satisfaction with service recovery. *European Journal of Marketing*. 34(1/2): 156-175.
- [7.] Bailey, J.E. & Pearson, S.W. (1983). Development of a Tool for Measuring and Analyzing Computer User Satisfaction. *Management Science*, 29(5).
- [8.] Ballantine, J., Bonner, M., Levy, M., Martin, A., Munro, I., & Powell, P. L. (1996). The 3-D Model of Information Systems Success: The Search for the Dependent Variable Continues. *Information Resource Management Journal*.
- [9.] Belanger, F., Janine S. Hiller, J.S. & Smith, W.J. (2002). Trustworthiness in electronic commerce: the role of privacy, security, and site attributes. *Journal of Strategic Information Systems*. 11, 245–270.
- [10.] Bennett, C. & G. Timbrell (2000). Application Service Providers: Will They Succeed ? *Information Systems Frontiers*, 2(2), 195-211.
- [11.] Bhattacharjee, A., (2001). Understanding Information Systems Continuance: An Expectation-Confirmation Model. *Management Information Systems Quarterly*, 25(3): 351-370.
- [12.] Bitner, M. (1990), "Evaluating Service Encounters: The Effects of Physical Surroundings and Employee Responses", *Journal of Marketing*, Vol. 54, April, pp. 69-82.
- [13.] Blau, P.M. (1964). *Exchange and power in social life*. New York: John Wiley.
- [14.] Bolton, R.N. (1998), A Dynamic Model of the Duration of the Customer's Relationship with a Continuous Service Provider: The Role of Satisfaction. *Marketing Science*. 17(1): 45-65.
- [15.] Brown, S.W. & Bond, E.U.III. (1995), "The internal/external framework and service quality: Toward theory in services marketing", *Journal of Marketing Management* , February, pp. 25-39.
- [16.] Boulding, W., Kalra, A., Staeling, R., & Zeithaml, V.A. (1993). A Dynamic Process Model of Service Quality: From Expectation to Behavioral Intentions. *Journal of Marketing Research*, 30(1): 7–27.
- [17.] Cadotte, E., Woodruff, R. & Jenkins, R. (1987). Expectations and norms in models of consumer satisfaction, *Journal of Marketing Research*, 24(3): 305-14.
- [18.] Dabholkar, P., Thorpe, D.I. & Rentz, J.O. (1996). "A measure of service quality for retail stores: scale development and validation", *Journal of the Academy of Marketing Science*, 24(1): 2-16.
- [19.] Das, T.K. & Teng, B-S. (1998). Between Trust and Control: Developing Confidence in Partner Cooperation Alliances. *The Academy of Management Review* 23(3): 491-512
- [20.] DeLone, W.H. & McLean, E.R. (2003), "The DeLone and McLean model of information systems success: a ten-year update", *Journal of Management Information Systems*. 19(4): 9 - 30.
- [21.] Eisenhardt, K. M. (1989). Making fast strategic decisions in high-velocity environments. *Academy of Management Journal*, 32: 543–576.
- [22.] Emre O.V, & Kelly, H. (2010) the Effect of Collectivism on the Importance of Relationship Quality and Service Quality for Behavioral Intentions: A Cross-National and Cross-Contextual Analysis. *Journal of International Marketing*. 18(1): 41–62.
- [23.] Erevelles, S. & Leavitt, C. (1992). A comparison of current models of consumer satisfaction / dissatisfaction. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*. Vol.5, pp104–114.

- [24.] Farn, C.-K., & Huang, L.T. (2009). A study on industrial customers loyalty to application service providers: The case of logistics information services. *International Journal of Computers*. 1(3): 151-160.
- [25.] Fornell, C. (1992). A national customer satisfaction barometer: The Swedish experience. *Journal of Marketing*, 56, 6–21.
- [26.] ———, M.D. Johnson, E.W., Cha, A.J. & Bryant, B.E. (1996), “The American Customer Satisfaction Index: Nature, Purpose, and Findings,” *Journal of Marketing*, 60 (October), 7–18.
- [27.] Fogel, J. & Nehmad, E. (2009). Internet Social Network Communities: Risk Taking, Trust, and Privacy Concerns. *Computers in Human Behavior*. Vol 25
- [28.] Government Regulation of the Republic of Indonesia Number 52 Year 2000 concerning Telecommunication Operation
- [29.] Gefen, D., (2002), Reflections on the Dimensions of Trust and Trustworthiness among Online Consumers. *The DATA BASE for Advances in Information Systems*, 333, 38-53.
- [30.] Grabner-Kräuter, S & Kalusha, E.A. (2003). Empirical Research in On-line Trust: A Review and Critical Assessment. *International Journal of Human-Computer Studies*, 58 (6): 783-812.
- [31.] Gronroos, C. (1984). A service quality model and its marketing implications. *European Journal of Marketing*. 18(4): 36 - 44.
- [32.] Helson, H. (1964). *Adaptation-level theory*. New York: Harper & Row, 1964.
- [33.] Hamid, A.A., Ibrahim, S.B., Seesy, A.S. & Hasaballah, A.H.A. (2015). Interaction effect of perceived service quality and brand image on customer satisfaction. *Asian Journal of Management Sciences*, 03(10), 2015, 1 – 8.
- [34.] <http://kecepatan-internet-indonesia-di-antara-peringkat-3-dan-94>
- [35.] Ifinedo, P. (2006). Acceptance and Continuance Intention of Web-based Learning Technologies (WLT) Use Among University Students in a Baltic Country. *The Electronic Journal on Information Systems in Developing Countries*. 23(6): 1-20
- [36.] Johnson, M. D. (1998). *Customer Orientation and Market Action*. Upper Saddle River. NJ: Prentice-Hall.
- [37.] ———, & Fornell, C. (1991). A framework for comparing customer satisfaction across individuals and product categories. *Journal of Economic Psychology*. 12, 267-286.
- [38.] ———, Eugene, W.A. & Fornell, C. (1995), Rational and Adaptive Performance Expectations in a Customer Satisfaction Framework, *Journal of Consumer Research*, 21 (March), 695–707.
- [39.] Johnson, B.R, Siegler, R. S., & Alibali, M. W. (2001). Developing conceptual understanding and procedural skill in mathematics: an iterative process. *Journal of Educational Psychology*, 93, 346–362.
- [40.] Keller, K. L. (1993). Conceptualizing, measuring, and managing customerbased brand equity. *Journal of Marketing*, 57(1): 1 – 22.
- [41.] Kern, T., Kreijger, J., & Willcocks, L. (2002). Exploring ASP as sourcing strategy Theoretical perspectives, propositions for practice. *Journal of Strategic Information Systems*, 11(2): 153 – 177.
- [42.] Kim, J., Soongeun, H., Jinyoung, M, & Heeseok, L. (2011). Antecedents of application service continuance: A synthesis of satisfaction and trust. *Expert Systems with Applications*. 38 (2011) 9530–9542.
- [43.] Kotler, P. (2001). *A framework for marketing management*. Upper Saddle River, NJ: Prentice-Hall.
- [44.] ———, (2002). *Management Marketing (6th Edition)*. New Jersey: Prentice Hall Inc Publishing.
- [45.] ———, (2005). *Manajemen Pemasaran: Edisi Milenium*. Prenhallindo: Jakarta.
- [46.] Kramer, R.M. & Tyler, T.R. (Eds) (1996), *Trust in Organizations: Frontiers of Theory and Research*, Sage Publications, Thousand Oaks, CA.
- [47.] Liao, K-H. (2012). The Casual Effects of Service Quality, Brand Image, Customer Satisfaction on Customer Loyalty in the Leisure Resort Enterprise. *China-USA Business Review*. 3(5): 631 - 642.
- [48.] Lim, P. and Tang, N. (2000), A study of patient’s expectations and satisfaction in Singapore hospitals’, *International Journal of Health Care Quality Assurance*. 13 (7), 290-299.
- [49.] Liu, L., & Ma, Q. (2005). The impact of service level on the acceptance of applicationservice oriented medical records. *Information & Management*. 42(8): 1121–1135.
- [50.] Liu, C., Marchewka, J. T., Lu, J., & Yu, C.-S. (2004). Beyond concern: A privacy–trust–behavioral intention model of electronic commerce. *Information & Management*. 42(1): 127–142.
- [51.] Luhmann, N. (1979): *Trust and Power*. Chichester: Wiley.
- [52.] Lyu, J., Jr., Hsu, R. C., & Chen, C. Y. (2009). An empirical study of application service provider (ASP) adoption in SMEs. *International Journal of Electronic Business Management*, 7(1): 1 – 11.
- [53.] McDougall, H.G. & Levesque, T.J. (1994), “A revised view of service quality dimensions: an empirical investigation”, *Journal of Professional Services Marketing*. 11(1): 189 - 210.

- [54.] McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and Validating Trust Measures for E-Commerce: An Integrative Typology. *Information Systems Research*, 13(3): 334–359.
- [55.] McQuitty, S., Finn, A. & Wiley, J.B. (2000). Systematically varying consumer satisfaction and its implications for product choice I, *Academy of Marketing Science Review*.
- [56.] Morgan, M.J., Attaway, J.A. & Griffin, M. (1996). The role of product/service experience in the satisfaction formation process: a test of moderational, *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*. Vol .9, pp 104–114.
- [57.] Myers, B.L., Kappelman, L.A., & Prybutok, V.R. (1997). A Comprehensive Model for assessing the quality and productivity of the information systems function:Toward a theory for information systems assessment. *Information Resource Management Journal*, 10(1): 6–26.
- [58.] Nunnally, J. (1960). The place of statistics in psychology. Educational and Psychological Measurement. Vol. XX, No. 4.
- [59.] Nelson, R.R. & Todd, P.A. (2005), Antecedents of information and system quality: an empirical examination within the context of data warehousing, *Journal of Management Information Systems*. 21(4): 199 - 235.
- [60.] Ningsih, Y.K., Susila, T & Ismet, R.F. (2004). Analisis Quality of Service (QoS) pada Simulasi Jaringan Multiprotocol Label Switching Virtual Private Network (Mpls Vpn). *JETri*. 3(2): 33 - 48.
- [61.] Oliver, R. L. (1993). Cognitive, affective, and attribute bases of the satisfaction response. *Journal of Consumer Research*, 20, 418–430.
- [62.] Padma, P., Rajendran, C., Lokachari, P.S. (2009), A conceptual framework of service quality in healthcare: Perspective of Indian patients and their attendants. Benchmarking: An International Journal, 16(2), 157-191.
- [63.] Palvia, P.C. (1996). A model and instrument for measuring small business user satisfaction with information technology. *Information & Management*, 31(3), 151–163.
- [64.] Parasuraman, A., Zeithaml, V. & Berry, L. (1988). SERVQUAL: a multiple-item scale for measuring customer perceptions of service quality. *Journal of Retailing*. Spring, pp. 12-40.
- [65.] Park, J.K., Yang, S. & Lehto, X. (2007). Adoption of mobile technologies for Chinese consumers. *Journal of Electronic Commerce Research*. 8(3): 196 – 206.
- [66.] Pitt, L.F., Watson, R.T., & Kavan, C.B. (1995). Service quality: A measure of information systems effectiveness. *MIS Quarterly*, 19(2): 173–187.
- [67.] Praveena, K., & Thomas, S. (2014). Continuance Intention to Use Facebook: A Study of Perceived Enjoyment and TAM. *Bonfring International Journal of Industrial Engineering and Management Science*. 4(1): 24 - 29.
- [68.] Ranaweera, C.& Prabhu, J. (2003). The Influence of Satisfaction, Trust and Switching Barriers on Customer Retention in a Continuous Purchasing Setting. *International Journal of Service Industry Management*. Vol. 14.
- [69.] Reynolds, W.H. (1965). The role of the consumer in image building *California Management Review*, 7(3): 69–76.
- [70.] Riemenschneider, C.K., Harrison, D.A., & Mykytyn, P.P. (2003). Understanding IT adoption decisions in small business: Integrating current theories. *Information & Management*, 40(4), 269–285.
- [71.] Rigopoulou, I.D., Chaniotakis, I.E., Lymperopoulos, C. & Siomkos, G.I. (2008). After-sales service quality as an antecedent of customer satisfaction: The case of electronic appliances. *Managing Service Quality*. Vol. 18 No. 5, 2008. pp. 512-527.
- [72.] Rust, R.T. & Oliver, R.L. (1994), “Service quality: insights and managerial implications from the frontier”, in Rust, R.T. and Oliver, R. (Eds), *Service Quality: New Directions in Theory and Practice*, Sage, Thousand Oaks, CA
- [73.] ———, Zahorik, A.J. and Keiningham, T.L. (1995), “Return on quality (ROQ): making service quality financially accountable”, *Journal of Marketing*, Vol. 59, pp. 58-70.
- [74.] Sangeetha, J. & Mahalingam S., (2011). Service quality models in banking: a review. *International Journal of Islamic and Middle Eastern Finance and Management*. 4(1): 83 - 103
- [75.] Santhanamery, T. & Ramayah, T. (2013). The Effect of Personality Traits on User Continuance Usage Intention of e-Filing System. *Journal of Economics, Business and Management*, Vol. 1, No. 1, February 2013.
- [76.] Shostack, G.L. (1977), “Breaking free from product marketing”, *Journal of Marketing*, Vol. 41 No. 2, pp. 73-80.
- [77.] Siau, K. & Shen, Z. (2003) Building customer trust in mobile commerce. *Communications of the ACM*. 46(4): 91-94.
- [78.] Singarimbun, Masri, dan Effendy, Sofian. (2006). *Metode Penelitian Survey*. Jakarta: LP3ES.

- [79.] Singh, J & Sirdeshmukh, D. (2000). Agency and trust mechanism in relational exchanges. *Journal of Academy of Marketing Science*. 28 (Winter). 150-67.
- [80.] Soh, C.P.P., Yap, C.S., & Raman, K.S. (1992). Impacts of consultants on computerization success in small business. *Information & Management*, 22(5), 309–319.
- [81.] Susarla, A., Barua, A., & Whinston, A.B. (2003). Understanding the service component of application service provision: An empirical analysis of satisfaction with ASP services. *MIS Quarterly*, 27(1), 91–123.
- [82.] Szymanski, D.M. & Henard, D.H. (2001). Customer satisfaction: A meta-analysis of the empirical evidence. *Academy of Marketing Science Journal*. 29(1): 16-35.
- [83.] Thong, J.Y.L., Hong, S.-J., & Tam, K.Y. (2006). The effects of post-adoption beliefs on the expectation–confirmation model for information technology continuance. *International Journal of Human–Computer Studies*, 64, 799–810.
- [84.] Wong, A. & Sohal, A. (2003). A critical incident approach to the examination of customer relationship management in a retail chain: an exploratory study. *Qualitative Market Research: An International Journal*. 6(4): 248-262.
- [85.] Wang, Y.S., Wang, Y.M., Lin, H.H. & Tang, T.I. (2003). Determinants of User Acceptance of Internet Banking: an Empirical Research. *International Journal of Bank Marketing*. Vol. 14 No. 5, pp. 501-19.
- [86.] Yi, Y.J. & La, S.N. (2004). What Influences the Relationship between Customer Satisfaction and Repurchase Intention? Investigating the Effect of Adjusted Expectations and Customer Loyalty. *Psychology and Marketing*. 21(5): 351–373.
- [87.] Yi, Y. (1990). A critical review of consumer satisfaction. In V. A. Zeithaml (Ed.), *Review of marketing* (pp. 68-123). Chicago: American Marketing Association.
- [88.] Zeithaml, V. A. (1988). Consumer perceptions of price, quality and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52, 2-22.
- [89.] ———, Parasuraman, A. & Berry, Leonard L. (1990) *Delivering Quality Service*, The Free Press, New York, N.Y.
- [90.] ———, & Bitner, M.J. (1996). *Services Marketing*. New York: McGraw-Hill.
- [91.] ———, & Bitner, Mary J. (2000) *Services Marketing: Integrating customer focus across the firm*, 2nd ed., Irwin/ McGraw-Hill, Boston, M.A
- [92.] Zhou, T. (2011). Understanding mobile Internet continuance usage from the perspectives of UTAUT and flow. *Information Development*. 27(3): 207-218.
- [93.] ———, Hongxiu, L. & Yong, L. (2010). The effect of flow experience on mobile SNS users' loyalty. *Industrial Management & Data Systems*, 110(6): 930 – 946.
- [94.] Zmud, R.W. (1982). Diffusion of modern software practices: influence of centralization and formalization. *Management Science*. 28(12), 1421–1431.
- [95.] Zucker, L. G. (1986) 'Production of Trust: Institutional Sources of Economic Structure. *Research in Organizational Behavior*. 8, 53–111.