A CROSS-CULTURAL STUDY ON THE VALUE STRUCTURE OF MOBILE INTERNET USAGE: COMPARISON BETWEEN INDONESIA AND THAILAND

Ranti Yulia Wardani* and Chalita Srinuan**

Abstract: This study aims to examine the usage a pattern of mobile Internet from perspective of intercultural among developing countries. Data obtained from a survey of questionnaire which is distributed in both Thailand and Indonesia during 2013. The multiple regression analysis has been applied to identify between value structures (functional value, emotional value, social value and monetary value) and overall satisfaction in each country. Finding shows that functional value, emotional value, social value, and monetary value significantly affect satisfaction for Indonesia users which is similar to Thai users except the emotional value does not affect the satisfaction. A comparison test to examine the difference in value structure between Indonesia and Thailand has been analyzed. The results show that the functional value, emotional value between Indonesia and Thailand are different. The results of these differences are influenced by the perceptions of respondents in Indonesia and Thailand to the different mobile Internet usage pattern. In this case it turns out different cultures influence the way in perceiving the use of different technologies, especially in the mobile Internet usage pattern.

1. INTRODUCTION

Over the past years, information technology (IT) and communications continue to spread throughout the world. Today Internet is one of the important tools in IT that help people doing their business, job, and many activities. Internet has a strong ability to help people find information. The Internet provides a wealth of information from thousands of online publications such as newspapers, journals, reports, entertainment, and data. In addition, there are many websites that allow us to connect with many people in our life by using social networking sites such as Facebook and Twitter. Internet is easy to access, and can assist in communicating with users around the world.

^{*} Lecturer, STIE YKPN, Yogyakarta, Indonesia, E-mail: ranti.yulia.wardani@gmail.com or ranti.yulia@stieykpn.ac.id

^{**} Lecturer, King Mongkut's Institute of Technology Ladkrabang, Bangkok, Thailand, E-mail: chalita.srinuan@gmail.com

Internet has an important role in today business and IT era. It would lead people to the need of access Internet via cellular networks every time and everywhere. People who travel from place to another place to do some activities prefer to get information quickly using mobile Internet. One of the tools that people need to be able to access the Internet quickly anywhere and anytime is the mobile Internet. Based on ITU (2009) access to the Internet via mobile has been growing rapidly align with the developing availability of network infrastructure and devices, including mobile handsets and data cards that allow users to access Internet via mobile Internet devices.

ITU (2012) stated that between 2010 and 2011, mobile-cellular subscriptions registered continuous double-digit growth in developing country markets. Based on ITU (2012) the number of mobile-cellular subscriptions increased by more than 600 million, almost all of them in the developing world, to a total of around 6 billion, or 86 per 100 inhabitants, globally. In developing countries, mobile sector competition is getting stronger. This condition encourage by strong growth of mobile Internet usage. Prepaid services in developing countries lead to communication accessible by many low-income society. Mobile services slowly change fixed lines services. More over that ITU (2012) stated that today more than 70 per cent of all mobile cellular subscriptions are prepaid (and as many as 87 per cent in developing countries).

A sharp increase in mobile broadband subscriptions growth reflects a handheld device that can access the Internet via smartphones or tablet, coupled with the launch of high-speed networks and mobile services (3G and above) in developing countries. As the network operators are working to increase and expand the scope of services, they can achieve an increase in the proportion of urban and rural population of the world.

Duncombe (2011) stated that telecommunication network coverage of mobile phone technology in developing countries is increasing and getting wider. As a universal communication device, mobile Internet become more embedded in human activities to meet the desire to communicate and to interact with others. The increasing of development mobiles (m-development) will inevitably lead to need of increased investment and resources.

Mobile phones also penetrate in some social hierarchy such as lower class, middle class, and upper class. Mobile phone is not only using middle class and upper class market but also using by lower class market. Duncombe & Boateng (2009) stated that mobile phones are becoming increasingly part of the everyday lives of the poor, it is argued that they have potential to become a low-cost accessible account or delivery channel for financial information, services and transactions, thus facilitating innovations including micro-payments (m-payments), electronic

money (e-money), and a mobile banking channel (m-banking). Thus, mobile phones function becoming important in every single class society. It will encourage people in every single class society to use mobile phone function more than phone calls and integrated with Internet.

Donner (2008) stated that the total number of mobile (cellular) phones in 2002 that use worldwide exceeded the number of landlines. ITU (2003) & Lanvin (2005) in Donner (2008) based their current projections suggest that the world will continue to add mobile lines faster than fixed lines; indeed, the next *billion* new phone users will use primarily mobiles. The developed world and the developing world are participating in this trend but in different ways (Donner, 2008). This phenomenon of mobile usage in developing countries would be interesting to be investigated.

Previous studies have been conducted to investigate the cross-cultural differences in different academic fields, such as psychology, philosophy, and human resources. In some studies are little attention given to cross-cultural research in the field of IT because there are difficulties in explaining and measuring cultural concepts related to IT (Straub et al., 2002). In this study is going to examine cultural concepts related to IT. This study will use mobile Internet as one of the tool of IT and measure it with the cultural concepts. Buchanan et al (2001) stated that near future most Internet access will using small, wireless devices, providing "anywhere and any time" access. Kalakota & Robinson (2001) also stated that business in the future will be mobile, integrated, and personal, with widespread rollout of a wireless infrastructure, and a new wave of consumer and business applications will begin using airwaves for much more than just phone calls. This phenomenon is happen in some countries. People from different countries will have different adoption of the mobile Internet usage pattern. Therefore it would be interesting to investigate the mobile Internet usage pattern in two different countries.

1.2. Research Questions

Research on cross-cultural patterns of mobile Internet usage have been conducted in developed countries such as Japan and Korea. Developed countries are more concerned about the advanced technology than developing countries. For example, Japan and Korea are countries that continue to develop and improving their technology to become more advanced and sophisticated. This study builds on previous research by Lee *et al.* (2002) that one of his suggestions was to expand into other geographic locations. There are not many cross-cultural studies on the structure of the value of mobile Internet usage in developing countries. This study is based on the following research questions:

- 1. Do functional value, emotional value, social value, and monetary value affect mobile Internet service satisfaction in Indonesia and Thailand, respectively?
- 2. Is there any difference in value structures between Indonesia and Thailand?

Contribution of this research is expected to contribute knowledge about the use of the mobile Internet in cross-cultural, especially in Indonesia and Thailand. By examining the differences between developing countries we will gain more insight about how these differences may affect the use of technology especially in mobile Internet. For the government the results of this study could support the government in order to make a policy regarding the use of mobile Internet so that the benefits can be felt evenly across society. For mobile Internet service provider, this research can provide information to support strategic management decisions that could increase the value of the company.

This research has limited scope. Especially related to the geographic area of research. This research limited to Indonesia and Thailand countries. Indonesia and Thailand were selected because they represent developing countries. Indonesia and Thailand are included in the group of developing countries based on data from the World Bank (2013). Each country selected for this study has different tradition, history, and level of economic development. The population for this study is the people of Indonesia and Thailand people who are experiencing on mobile Internet usage. Samples were respondents of mobile Internet users in Indonesia and Thailand. This study used a questionnaire based on the native language of each country. A questionnaire was written in the Indonesian language and Thai language.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1. Internet & Mobile Internet

Afuah and Tucci (2003) are defined Internet is a low cost standard with fast interactivity that exhibits network externalities, moderate time, has a universal reach, acts as a distribution channel, and reduces information asymmetries between transacting parties.

Tsujan & Matsumoto (2003) are defined mobile Internet as the use of the Internet and wireless via mobile devices. Kalakota & Robinson (2002) are stated that mobile mostly used to imply that the device has an "always on" connection to the Internet. More over that Kalakota & Robinson (2002) explained that mobile phones with the Internet connections are commonly called wireless, thus implying that the experience is based on a real-time live Internet connection via satellite, cellular, or radio transmitters. In this study mobile Internet can be measured with values structure construct of different culture. A consumption values consists of several components that affect the value of consumer choice behavior, for example: functional value, conditional value, social value, emotional value and value of knowledge (Sheth *et al.*, 1991). In this study, the purpose of framework structure of value will be formulated in variety types of values that users try to satisfy by using the mobile Internet.

2.2. Culture and Values

Kreitner & Kinicki (2007) stated that culture is the beliefs and values about how a community should do to perform actions. Hofstede (1980) shows an empirical analysis that supports national cultures. Hofstede (1980) defines culture as "the collective programming of mind which distinguishes the members of different human groups with members of the other group of people." The definition of culture by Hofstede will be used as the basis for the definition. This definition is a definition of the most famous and most widely applied in other studies.

Referring to the definition of culture, culture is comprised of people group or some people characteristics with shared believes, patterns of thinking, feelings, behaviors, and who live in the same social environment or that have something in common such as nationality, gender, religion or ethnicity.

Kreitner & Kinicki (2007) define a value is an enduring belief in the model of conduct or end-state. Structure values are analytical framework that consists of different types of value provided by the mobile Internet (Lee *et al.*, 2002). Based on previous research on the value, then that value can be recognized as a tool or a key parameter in the study to measure culture. Value not only can be used to understand human behavior, but also the value can be used to conduct business (Lee *et al.*, 2002).

Value is a concept that consists of several sub-components that are heterogeneous (Sweeney & Soutar, 2001). There are four sub-values : functional value, emotional value, social value, and monetary value. The definition of functional value is functional or technical practical benefits that users can get from using the mobile Internet (Sweeney & Soutar, 2001). Emotional value is a mental or psychological need of mobile Internet users (Sweeney & Soutar, 2001). Social value is social benefits gained by the user when they can connect to others via mobile Internet (Sheth *et al.*, 1991). Monetary value should be used because the user must pay relatively high usage charges for mobile Internet services (Lee *et al.*, 2002). Four values above are the independent variables in this study.

Based on the previous research by Wardani & Warsono (2012) found that Japanese functional value is more likely to affect satisfaction and Indonesian social value is a high influential effect on satisfaction. Japanese respondents are exhibiting more

utilitarian in pattern of mobile Internet usage. On the other hand Indonesian respondents are exhibiting more hedonic in pattern of mobile Internet usage. It can be explained from the result that shows Indonesian emotional value is significantly higher than Japanese emotional value. The emotional value is one of the indicators that people tend to use mobile Internet to fulfill their emotional need by accessing preferred website. Hedonic criteria are related to feelings and emotions such as fun, relaxation, or pleasure. This means that Indonesian respondents perceived mobile Internet to fulfill their emotional need. which is higher than other values.

The differences between Indonesia and Thailand will be summarized in the following table:

		· ·	,
No	Parameter	Indonesia	Thailand
1.	Nationality	Indonesia	Thai
2.	Population	248,645,008 (July 2012 est.)	67,091,089 (July 2012 est.)
3.	Population growth rate		0.543% (2012 est.)
4.	Ethnic Groups	Javanese 40.6%, Sundanese 15%,	Thai 75%, Chinese 14%,
		Madurese 3.3%, Minangkabau	other 11%
		2.7%, Betawi 2.4%, Bugis 2.4%,	
		Banten 2%, Banjar 1.7%, other or	
		unspecified 29.9% (2000 census)	
5.	GDP	\$894.9 billion (2012 est.)	\$377 billion (2012 est.)
6.	GDP-per capita	\$5000 (2012 est.)	\$10,000 (2012 est.)
7.	Internet Users	20 million (2009)	17.483 million (2009)
8.	Telephones-mobile cellular	249.8 million (2011)	77.605 million (2011)
9.	Median Age	Total: 28.5 years	Total: 34.7 years
		Male: 28 years	Male: 33.7
		Female: 29.1 years (2012 est.)	Female: 35.6 years (2012 est.)
10.	Religion	Muslim 86.1%, Protestant 5.7%,	Buddhist (official) 94.6%,
		Roman Catholic 3%, Hindu 1.8%,	Muslim 4.6%, Christian 0.7%,
		other or unspecified 3.4%	other 0.1% (2000 census)
	_	(2000 census)	
11.	Languages	Bahasa Indonesia (official,	Thai, English (secondary
		modified form of Malay), English,	
		Dutch, local dialects (of which	and regional dialects
		the most widely spoken is	
10	T · · · · · · ·	Javanese)	
12.	Literacy: (definition:	Total population: 90.4%	Total population: 92.6%
	age 15 and over can	Male: 94%	Male: 94.9%
	read and write)	Female: 86.8% (2004 est.)	Female: 90.5% (2000 census.)

Table 1Country Overview Between Indonesia and Thailand
Source CIA The World Fact Book (2012)

2.3. Four Values & Satisfaction

There are four values that will be used as independent variables in this research. Functional value can be defined as functional or technical or practical benefits that users can earn by using the mobile Internet (Sweeney and Soutar, 2001). Functional is to have activities, goals, or specific tasks, which is associated with its own way so that something can work or operate as users expected (New Oxford American Dictionary, 2007).

Emotional value associated with mental or psychological needs for mobile Internet users (Sweeney and Soutar, 2001). People tend to use mobile Internet to meet their emotional needs, either by having the device or to access the services they like.

Social value means the benefits gained when users feel that they can connect with other people using the mobile Internet (Sheth et al, 1991). Social values create a more close and intimate feeling among mobile Internet users because they can be easily connected to each other.

Monetary value means whether the mobile Internet services can be more satisfying than the cost, time or effort spent in using the mobile Internet (Sweeney and Soutar, 2001). Monetary value could not be ignored because it is related to time, cost or effort spent in using the mobile Internet. Four of these values will be explained with regard to how they affect the satisfaction of the mobile Internet.

Satisfaction is the overall experience perceived by the customer from the beginning to the end use of the product or service usage of the product or service providers (Johnson & Fornell, 1991). Overall satisfaction using the mobile Internet is the overall value of mobile Internet service as experienced by the user. It also depends on whether the satisfaction of user needs and desires can be satisfied with the products or services offered. On the other hand it will be reflected in the reputation of the institution or company. The satisfaction felt by the user not only for user directly but also for the providers reputation. In this study satisfaction value is the dependent variable.

Oliver (1981) found that satisfaction was marked by surprise feeling that they gained from the experience of the customer after they purchase it (ie, a service encounter as expected or more) and the surprising thing is that eventually becomes an input for the loyalty of consumers. In Bolton & Drew, 1991; LaBarbera and Mazursky (1983) argue that satisfaction can be thought to affect the evaluation of the quality of customer service, purchase intentions, and behavior.

From the literature review and explanation of each theory details will be formed into some hypotheses. Several hypotheses are used to measure the effect of each structure on the value of the mobile Internet user satisfaction for each country. Then there are two hypotheses to measure all values simultaneously affect satisfaction for each country Indonesia and Thailand.

In this research satisfaction become dependent variable. There are four values will be used to be investigated and to be measured in order to know how they affect satisfaction of mobile Internet. To explore this comprehensively, it would be better to make the hypothesis that able to measure the value of all the structures that influence satisfaction simultaneously for each country Indonesia and Thailand. Then hypotheses 1 are as follows:

Hipotesis1a: Functional value, emotional value, social value, monetary value simultaneously affect satisfaction for Indonesian respondents.

Hypothesis 1b: Functional value, emotional value, social value, monetary value simultaneously affect satisfaction for Thailand respondents.

2.4. Functional Value

Hariss *et al.* (2005) classify m-commerce to distinguish more clearly about the services that synchronous and asynchronous, hedonic (just for fun) and usability. Services synchronized in this case meant that the connectivity requires the two parties to connect directly with a tool such as talk on the phone or communicate by using a video like Skype or video calls. While asynchronous is the use of mobile Internet does not require the two parties to interact simultaneously.

Classification of use of the service is in order to restrict specific functionality related to m-commerce. There are twenty types of m-commerce services that are used in their research. It is developed from extensive study of the function of the service providers and mobile Internet devices. In addition, by referring to the literature of existing m-commerce. The m-commerce services classification by Harris *et al.* (2005)are divided into utilitarian and hedonic. M-commerce service such as voice, sms, mms, video call can be classified into utilitarian or hedonic. M-commerce service such as buy ticket, mobile payment, banking services, headline news, traffic news, weather forcast, local map, local information can be classified into utilitarian. M-commerce service such as entertainment news, sport news, game, ringtone, gambling can be classified as a hedonic.

Kim *et al.* (2004) classify m-commerce as hedonic or utilitarian, and found similarities in the patterns of use of m-commerce between Hong Kong and South Korea. Criteria related to hedonic and emotional feelings such fun things, relaxation or pleasure. While the criteria for the benefit is associated with the quality of workmanship or delivery, fitness for purpose or ability to perform specific functions (Kim *et al.*, 2004).

According to Alexa.com, a leading provider of web access information, which is accessed in January 2013 Indonesian people are mostly do not access to web with utilitarian characteristic as headlines news and banking services. Websites that provide information, news headlines, weather forecasts, local news and local information, such as detiknews.com and kompas.com, are the sites which is not in the top rank in the amount of access. From this information Indonesian people may indicate that accesses website with utilitarian character does not the most favorable access.

While for Thailand according to Alexa.com, accessed in January 2013, has the same character as in Indonesia. Websites that provide headlines news, weather forecasts, news and information does not the highest rank of the most often accessed by people of Thailand.

The information above shows that the usage pattern of m-commerce for Indonesian and Thailand users are not different. Indonesia and Thailand users closely associated with hedonic usage patterns. This means that the value of the functional Indonesia and Thailand will have the same level of satisfaction.

Hypothesis 2a: Functional value will affects the satisfaction of Indonesian respondents. Hypothesis 2b: Functional value will affects the satisfaction of Thailand respondents. Hypothesis 2c: There is difference of functional value between Indonesia and Thailand.

2.5. Emotional Value

Indonesian society has high social network characteristics (Subagyo, 2009). Some Indonesian people tend to fulfill their social needs by interacting with their communities, as shown by their social characteristics through social networking sites. This character align with the usage pattern of website accesses by Indonesian people. Web site that most and often accessed by Indonesian people is Facebok. This fact can be seen in the ratings of alexa.com website. This websites shows that Facebook is the highest rank accesses by Indonesian poeple. From the classification of m-commerce services in Table 1 by Hariss, *et al.* (2005) Facebook is not one of the information websites and it has no utilitarian character.

Based on information provided by Alexa.com, in January 2013 the highest rank website that most often access by Indonesian and Thailand people is Facebook. Facebook is the largest social networking website in the world. This website can be classified as an entertainment site that could meet the needs of mental or psychological using the mobile Internet. Entertainment is the act of providing or being provided with amusement or enjoyment (New Oxford American Dictionary, 2007).

Hedonic criteria relating to feelings and emotions such as excitement, relaxation or pleasure, while the utilitarian criteria related to the quality of workmanship or delivery, fitness for purpose or ability to perform specific functions (Kim et al, 2004). Zubair (1998) stated that hedonism is one behavior or character that especially happen in developing countries such as Indonesia and Thailand. This behavior shows how some people in developing countries react to modernity as priority values without fully realizing how modernity is to be treated (Zubair, 1998). According to Zubair (1998), people in developing countries interpret modernity as a prestige symbol and capture it into "end result" without fully understanding the initial process of modernity itself. They have the latest and most advanced high-tech devices as a symbol of modernity, achievement and prestige. By "having" the latest and most advanced devices are more important than understanding the essential functions of the device (Zubair, 1998).

Arambewela, *et al.* (2005) examined differences in personal values among Asian postgraduate international students from China, India, Indonesia and Thailand who are studying in some universities in Australia. The study was conducted based on nationality and discuss the marketing implications of each difference. Personal value is one way which insights can be obtained from the students, especially those related to the needs and preferences (Arambewela et al, 2005). Arambewla *et al* (2005) study found that Indonesia and Thailand college students have a tendency for greater importance to the values associated with hedonism.

Hypothesis 3a: Emotional value will affects the satisfaction of Indonesian respondents. Hypothesis 3b: Emotional value will affects the satisfaction of Thailand respondents. Hypothesis 3c: There is difference of Emotional value between Indonesia and Thailand.

2.6. Social Value

Sheth *et al*, (1991) stated that social value is social benefits gained by the user when they can connect to others via mobile Internet. Social values can create a feeling closer among mobile Internet users because they can easily connect with one another. Some people use the mobile Internet to chat with colleagues or friends using Yahoo Messenger, Black Berry Messenger, WhatsApp, or via Facebook.

Indonesian society has high social network characteristics (Subagyo, 2009). Indonesian country is said to have high expression of family value. These models may include more than two hundred million people in Indonesia. Indonesian people who live together are in a spirit of kinship (Mulder, 2000). Indonesia also has social community capital that can be found in several activities such as cooperatives, kinship, mutual cooperation, and consensus agreement (consensus aimed at achieving consensus). Social capital consists of active connections value among people: trust, mutual understanding and shared values and behaviors that bind the members of human networks and communities. That could make cooperative action becoming possible thing (Cohen and Prusak, 2001). Based on some characteristics of Indonesian people, Indonesian people tend to have a high social value.

This is supported by the existence of the Facebook website that accesses most by Internet users in Indonesia. Facebook is a social networking website that can connect people. Most of Facebook users realize that they can easily connect with each other by using Facebook.

According to Nguyen (2005) Thai people really appreciate the friendship and tend to look for a permanent friendship. They distinguish 'eating friend' among which only appears when they are in good times and 'friends to death' is always there in good times or bad times. A good friend for Thai people is a friend who can be reliable and can be a true friend. To maintain friendship, Thailand society uses the term kinship (e.g., older brother, younger sister depending on age) to mark each other, as if they were family ties. In particular, Thai people are friendly, sensitive and considerate to the feelings of others and to respect each other's privacy. Thailand society almost has a similarity with other Asian cultures, Thailand worth more or less influenced by Confucianism. They are usually: devoted, respect for age, seniority and hierarchy, respect, dignity, ethical, true friendship, be averse to arrogance and vanity, have a preference to learn, and a belief in simplicity (Nguyen, 2005).

According to Alexa.com website accessed at January 2013, Facebook is the number one ranked website which often accessed by Internet users in Thailand. It shows that the Thai people have a high level of social value. This fact is aligns with the culture of social networking value of Thai people. Thai people tend to appreciate more friendship and looking for a permanent friendship.

Hypothesis 4a: Social values will affect the satisfaction of Indonesian respondents.

Hypothesis 4b: Social values will affect the satisfaction of Thailand respondents.

Hypothesis 4c: There is significant difference of social value between Indonesia and Thailand.

2.7. Monetary Value

Monetary value means how satisfying mobile Internet service compared to the cost or time or effort which is spend in using of mobile Internet (Sweeney and Soutar, 2001). Monetary value should not be ignored because mobile Internet user must pay relatively high charges for mobile Internet services usage (Lee et al, 2002).

Pitoyo (2012) stated that Internet rates in Indonesia are among the most expensive in the world. Internet expensive rates were not following by a good quality and speed that it should be. Pitoyo (2012) explained based on data from the Association of Indonesian Internet Service Provider (APJII), in December 2011, Indonesia recorded Internet users that reached 55 million people, or 23% from total population in Indonesia. In these figures, Indonesia registered as the country number eighth largest in the world and the fourth largest in Asia after China, India and Japan. The increasing number of Internet users would make the average speed of the Internet getting slower than before with less number of Internet users. Some Internet service providers deliver cost mobile internet with cheap price but with very low access speed. Therefore for Indonesian people monetary value will affect their satisfaction using the mobile Internet.

TOT Public Limited Company

Telephone Organization of Thailand (TOT) and True Corporation are companies who handling the physical network in the Bangkok area. There are many broadband providers in various parts of town in Thailand. The prices change frequently and sometimes dramatically. The table below is example of packages offer by Thai mobile Internet provider for mobile Internet users in Thailand. In 2008 the mobile internet package monthly cost are as follows: 256K "Super cyber" cost 500 baht, 512K "Extra cyber" cost 570 baht, 1M "Best cyber" cost 590 baht, 1.5M "Silver cyber" cost 700 baht, 2M "Gold cyber" cost 1000 baht (Prado, 2010)

There are many mobile Internet providers in Indonesia. In order to have figure the mobile Internet prices in Indonesia, the following is one of the mobile Internet monthly cost example are: 2 GB/Max speed 7,2 Mbps cost 60.000 IDR, 3,5 GB/Max speed 7,2 Mbps cost 100.000 IDR (45 days), 4 GB/Max speed 7,2 Mbps cost 225.000 IDR, 8 GB/Max speed 7,2 Mbps cost 400.000 IDR (Telkomsel, 2013).

According Information Telecommunication Union (ITU) in 2012, the ICT Price Basket (IPB) is a unique global measure that provides important information related to telecommunications and information technology services. The IPB consists of three components different prices: fixed line, mobile cellular and fixed broadband services. They are then calculated as a percentage of average gross national income (GNI) per capita. The IPB is the value calculated from the sum of the price of each sub-basket (in USD) as a percentage of a country's monthly GNI per capita divided by three. Calculation results ITU (2012) study are summarized in the following table:

Table 2
Mobile-broadband prices in USD and as a percentage of GNI per capita, 2011,
Asia and the Pacific

Country	Type of Plan	Mobile-broadband basket in USD, 2011	Mobile-broadband basket as % of GNI per capita,
Indonesia	Prepaid handset-based	11.1	5.3
	Postpaid computer-based	8.3	4.0
Thailand	Prepaid handset-based	11.8	3.4
	Postpaid computer-based	27.0	7.8

Sumber: ITU (2012)

From the explanation above monetary value could not be circumvented because of mobile Internet users will consider cost of for mobile Internet services in each country. The mobile Internet cost will be needs in order to measure it with satisfaction of mobile Internet usage. Thus the monetary value will affect mobile Internet user satisfaction with the following hypotheses:

Hypothesis 5a: Monetary value will affect the satisfaction of Indonesian respondents. Hypothesis 5b: Monetary value will affect the satisfaction of Thailand respondents. Hypothesis 5c: There is difference of monetary value between Indonesia and Thailand.

3. RESEARCH METHOD

3.1. Research Technique

This study is using descriptive statistic. Babbie (2004) stated that descriptive statistics provide quantitative descriptions and statistical computations describing either the characteristics of a sample or the relationship among variable in a sample. There are two variables in this study. This study measures the association or causality between independent variable and dependent variable. This technique explains the relationship between four independent variables and one dependent variable. There are four independent variables: functional value, emotional value, social value, and monetary value. The dependent variable is satisfaction.

The survey method is used in this study as a data collection technique. The questionnaire was given to respondents in Thailand and Indonesia directly. The are four parts in the questionnaire: the user's demographic questions, a question about most frequently used of mobile Internet services, questions regarding user satisfaction, those for value structures.

The respondents for this study are people from Indonesia and Thailand who have experienced in using mobile Internet. The population is all people in Indonesia

and Thailand who are using mobile Internet. The samples of this study are people who used mobile Internet in Indonesia and Thailand. This study uses nonprobability samples that are unrestricted are called convenience sampling (Cooper and Schindler, 2001). Convenience sampling is used to selects the samples. Convenience sampling is used in this study because the researchers have the freedom to choose whomever they find.

3.2. Instruments Survey

Based on previous studies, Lee *et al.* (2002) using 21 questions were considered independent variables according to criteria such as sufficient correlation coefficient and reliability using Cronbach alpha. The questionnaire will be written in Thai and Indonesian. The questionnaire was written in Thai language will be given to respondents Thailand. Questionnaires were written in Indonesian Indonesian will be given to respondents.

The independent variables in this study are a). Functional value: The variable consists of six questions with a seven-point scale, b). Emotional Value: This variable consists of five questions with a seven-point scale. c). Social Value: This variable consists of five questions with a seven-point scale. d). Monetary value: the variable consists of four questions with a seven-point scale.

The dependent variable in this study is satisfaction, which consists of three questions with a seven-point scale. Additional variable is that culture will be treated as moderating variable. Another question is what servicesmost commonly used by using mobile Internet use.

3.3. Data Analysis Technique

Multiple regression analysis will be used to identify the relationship between value structures and overall satisfaction in each country. The linear regression analyses will be conducted to identify the relationship between four factors of mobile Internet usage and satisfaction. Multiple regressions analysis is used in this study because there are four independent variables in this study.

Multiple regression analysis is a flexible method of data analysis that may be appropriate whenever a quantitative variable (the dependent or criterion variable) is to be examined in relationship to any other factors (expressed as independent or predictor variables). Relationships may be nonlinear, independent variables may be quantitative or qualitative, and one can examine the effects of a single variable or multiple variables with or without the effects of other variables taken into account (Cohen, Cohen, West, & Aiken, 2003). Independent samples T-test will be used in this research to test the hypothesis 2c, 3c, 4c, and 5c. Test of independent samples T-test will be used to test how different value structures between the two countries.

4. DATA ANALYSIS

In this section aims to analyze the data and to determine the results from the existing data. Data has been collected from the survey which undertaken in Indonesia and Thailand. From 286 the amount of data collected for a sample of 131 Indonesian and 143 samples for Thailand, and 12 samples were not used in this study. The amount obtained after filtering the data that appropriate for this study. Data obtained by a convenience sample method described in section three.

Multiple Regression Hypothesis Testing

This research presents the results of multiple analyzes to test several hypotheses that have been established in section two. The results of some of the data analysis for both data Indonesia and Thailand the data will be described as follows:

Table 2

			A Indon	esia		
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1044.556	4	261.139	74.668	0.000 ^b
	Residual	440.666	126	3.497		
	Total	1485.221	130			

a. Dependent Variable: SATINA

b. Predictors: (Constant), MVINA, SVINA, FVINA, EVINA

From the table above shows the results of the ANOVA analysis F value of 74.668 with a P value is 0.000. From the results of the P value 0.000 is smaller than

			ole 4 tiple Regression		
Model	Unstandardi	ized Coefficients	Standardized Coefficients	t	Sig.
	В	Std. Error	Beta		
(Constant)	0.258	0.940		0.274	0.784
FVINA	0.167	0.045	0.301	3.734	0.000
EVINA	0.111	0.045	0.205	2.481	0.014
SVINA	0.082	0.032	0.153	2.549	0.012
MVINA	0.240	0.042	0.350	5.708	0.000

a. Dependent Variable: SATINA

0.05, it can be concluded that the regression model with the independent variables function value, emotional value, social value and monetary value together can affect the satisfaction of Indonesian respondents. Then the hypothesis 1a: functional value, emotional value, social value, monetary value can predict simultaneously the satisfaction of Indonesian respondents is supported.

The above table will be used to analyze the hypothesis 2a, 3a, 4a, and 5a. Column will significantly help in reaching a decision whether or not the hypothesis is supported. If the value of the significance level is below 0.05 then it can be concluded that the independent variable significantly affects the dependent variable.

Functional value of Indonesian showed a significance value 0.000 is less than 0.05. This suggests that the functional value can significantly affect satisfaction. So it can be concluded that the hypothesis 2a is supported.

Emotional value of Indonesian showed a significance value 0.014 is less than 0.05. This indicates that the emotional value significantly affect satisfaction. So it can be concluded that the hypothesis 3a can be accepted.

Social value of Indonesian showed a significance value 0.012 is less than 0.05. This suggests that social values can significantly affect satisfaction. So it can be concluded that the hypothesis 4a acceptable.

Indonesian monetary value is indicates significance value 0.000 is less than 0.05. This suggests that monetary value can significantly affect satisfaction. So it can be concluded that the hypothesis 5a acceptable.

			Table 5 VA Thail	and		
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1006.408	4	251.602	66.405	0.000 ^b
	Residual	522.865	138	3.789		
	Total	1529.273	142			

a. Dependent Variable: SATTHAI

b. Predictors: (Constant), MVTHAI, EVTHAI, SVTHAI, FVTHAI

Table above shows the results of ANOVA analysis with F value 66.405 and a P value is 0.000. The results of the P value 0.000 is smaller than 0.05, it can be concluded that the regression model with the independent variables function value, emotional value, social value and monetary value simultaneously can affect the satisfaction of Thailand respondents. Thus hypothesis 1b: functional value, emotional value, social value, monetary value simultaneously can predict or affect satisfaction of respondents Thailand is acceptable.

	Table 6 Thailand Multiple Regression							
Model	Unstandardi	ized Coefficients	Standardized Coefficients					
	В	Std. Error	Beta	t	Sig.			
(Constant)	-0.022	0.943		-0.024	0.981			
FVTHAI	0.215	0.046	0.371	4.667	0.000			
EVTHAI	-0.022	0.045	-0.038	-0.496	0.621			
SVTHAI	0.183	0.045	0.276	4.037	0.000			
MVTHAI	0.246	0.042	0.367	5.865	0.000			

A Cross-Cultural Study on the Value Structure of Mobile Internet Usage... • 1687

a. Dependent Variable: SATTHAI

The table above will be used to analyze the hypothesis 2b, 3b, 4b, and 5b. Four hypotheses will be analyzed to test the regression of Thailand are as follows:

Functional value of Thailand showed a significance value 0.000 is less than 0.05. This suggests that the functional value can significantly affect satisfaction. So it can be concluded that the hypothesis 2b is acceptable.

Emotional value of Thailand showed a level significance value 0.621 is more than 0.05. This suggests that the emotional value of Thailand could not significantly affect satisfaction. So it can be concluded that the hypothesis is rejected 3b.

Social value of Thailand showed a significance value 0.000 is less than 0.05. This suggests that social values can significantly affect satisfaction. So it can be concluded that the hypothesis 4b acceptable.

Monetary value for Thailand showed a significance value of 0.000 is less than 0.05. This suggests that monetary value can significantly affect satisfaction. So it can be concluded that the hypothesis 5b acceptable.

	T-Test								
	Country	Ν	Mean	Std. Deviation	Std. Error Mean				
FV	Indonesia	131	31.64	6.102	0.533				
	Thailand	143	27.93	5.664	0.474				
EV	Indonesia	131	33.08	6.222	0.544				
	Thailand	143	27.93	5.664	0.474				
SV	Indonesia	131	23.98	6.338	0.554				
	Thailand	143	21.85	4.948	0.414				
MV	Indonesia	131	18.71	4.934	0.431				
	Thailand	143	15.64	4.908	0.410				
SAT	Indonesia	131	15.66	3.380	0.295				
	Thailand	143	13.18	3.282	0.274				

Table 7

		 95% Confidence Interval of the Difference 	Lower Upper	2.312 5.111	2.307 5.115	3.733 6.560	3.727 6.566	0.792 3.485	0.777 3.500	1.895 4.238	1.895 4.238	1.690 3.275	1.689 3.276
	of Means	Std. Error Difference		0.711	0.713	0.718	0.721	0.684	0.691	0.595	0.595	0.403	0.403
	Levene's Test t-test for Equality of Means for Equality of Variances	Mean Difference		3.711	3.711	5.146	5.146	2.139	2.139	3.067	3.067	2.482	2.482
		Sig. (2- tailed)		0.000	0.000	0.000	0.000	0.002	0.002	0.000	0.000	0.000	0.000
ا able ہ Independent T-test		đf		272	265.042	272	263.346	272	245.603	272	269.654	272	268.299
l able o dependent		t		5.221	5.204	7.167	7.137	3.127	3.094	5.153	5.152	6.165	6.157
Inc		Sig.		0.338		0.345		0.006		0.637		0.448	
		F		0.922		0.897		7.591		0.223		0.576	
				Equal variances assumed	Equal variances not assumed	Equal variances assumed	Equal variances not assumed	Equal variances assumed	Equal variances not assumed	MV Equal variances assumed	Equal variances not assumed	SAT Equal variances assumed	Equal variances not assumed
				FV		ΕV		SV		MV		SAT	

1688 • Ranti Yulia Wardani and Chalita Srinuan

4.5. Independent Sample T-Test

Independent samples T-test was used in this study to test the hypothesis 2c, 3c, 4c, and 5c. Test of independent samples T-test was used to test how different value structures between the two countries.

Hypothesis 2c stated that there is a functional value difference between the respondent in Indonesia and Thailand. The table above shows the results in significant column (2-tailed) functional value has a t value 5.221 and a P value 0.000. The 0.000 of P value is less than 0.05. It can be concluded that there is a functional value difference between the respondents in Indonesia and Thailand. Thus the hypothesis 2c is acceptable.

Hypothesis 3c stated that there is an emotional value difference between respondents in Indonesia and Thailand. The table shows the results in significant column (2-tailed) emotional value has a t value 7.167 and a P value of 0.000. 0.000 P value less than 0.05. It can be concluded that there is an emotional value difference between the respondents in Indonesia and Thailand. Thus the hypothesis 3c is acceptable.

Hypothesis 4c stated that there is a social value difference between respondents in Indonesia and Thailand. The table shows the results in significant column (2tailed) social value has a t value 3.127 and a P value 0.002. The P value 0.002 is less than 0.05. It can be concluded that there is a social value differences between respondents in Indonesia and Thailand. Thus the hypothesis 4c is acceptable.

Hypothesis 5c stated that there is a monetary value difference between respondents in Indonesia and Thailand. The table shows the results in significant column (2-tailed) monetary value has a t value 5.153 and a P value 0.000. The P value 0.000 is less than 0.05. It can be concluded that there is a monetary value difference between respondents in Indonesia and Thailand. Thus the hypothesis 5c is acceptable.

5. DISCUSSION

In this section will discuss the results of the data that has been analyzed, to answer some of the questions in the first section, then it will be followed by conclusions, limitations and suggestions. The results of the data analysis in this research will be discussed in light of previous research. This study will provide suggestion on the limitation of this study for future research consideration.

In this study there were fourteen hypotheses that have been analyzed. There are two hypotheses to test four values simultaneously structures each for Indonesia and Thailand. There are four hypotheses were used to test the four values structure

of respondents in Indonesia and four hypotheses were used to test the four values structure of respondents in Thailand. In this study also tested four hypotheses to measure differences in the four values structure between Indonesia and Thailand.

The results of testing hypothesis 1a above states that the functional value, emotional value, social value, monetary value simultaneously affect satisfaction for Indonesian respondents acceptable. It shows that four variables can be used to measure the affect of four independent variables of value structure on satisfaction for Indonesia. The results of the test hypothesis 1b states that the functional value, emotional value, social value, monetary value simultaneously affect satisfaction of Thailand respondents acceptable. It also means that all four values structure of independent variables can affect on satisfaction for Thailand.

The hypotheses 2a and 2b in each of the above multiple regression tests have been concluded that the second hypothesis can be accepted. This suggests that the functional value significantly affect satisfaction both in Indonesia and in Thailand.

Kim *et al*, (2004) define the benefit meaning related to the quality of workmanship or delivery, fitness for purpose or ability to perform certain functions. Functional value for the users of mobile Internet will remain attached as a tool that can be used to serves to access the Internet. The functional value affect satisfaction for mobile Internet users both in Indonesia and Thailand. The function of the mobile Internet from multiple regression test results can be interpreted that the mobile Internet functions well perceived by mobile Internet users in Indonesia and Thailand so that the mobile Internet users functional value can affect satisfaction.

Emotional value can significantly affect the satisfaction of respondents in Indonesia. In a multiple regression test for Indonesia over the results concluded that the hypothesis 3a is accepted. The Thailand multiple regression test results indicate that emotional value does not affect satisfaction. So from this result it can be concluded that the hypothesis 3b is rejected.

Sweeney and Soutar (2001) define emotional value means associated with mental or psychological needs for mobile Internet users. Indonesian respondents shows that there is a tendency to use mobile Internet to meet theirs emotional needs, either by having the device or to access Internet services that they like. Hedonic criteria related to feelings and emotions such as excitement, relaxation or pleasure (Kim *et al*, 2004). Research Arambewela *et al*, 2005 found Indonesian respondents have a tendency to greater interest to the values associated with hedonism. This is consistent with the results of multiple regression-test. The results in the study showed that the emotional value trigger by the emotional value that correlated with pleasure or relaxation affect satisfaction respondents in Indonesia.

While for the Thai respondents this 3b hypothesis inconsistent with results or rejected. From this result it can be interpreted that the emotional value for the respondents in Thailand did not affect satisfaction. For respondents in Thailand emotional value in mobile Internet use does not significantly affect satisfaction. From this result means that there are other things that will influence satisfaction in the use of mobile Internet in addition to the emotional value. For respondents in Thailand another value structure is more significant to influence satisfaction in using the mobile Internet.

The result of Indonesian Social value shows that significantly affect satisfaction. From this result then it can be concluded that the hypothesis 4a is acceptable. Sheth *et al*, (1991) define social values means that the benefits gained when users feel that they can connect with other people by using the mobile Internet. More over that by creating social value mobile Internet users have more close and intimate feeling among them because they can be easily connected to each other.

The test results of Indonesian social value align with the explanation of Subagyo (2009) that the people of Indonesia have high social network characteristics. In addition, the Indonesian people also have social capital that can be found in several activities such as cooperatives, kinship, mutual cooperation, and consensus agreement (consensus aimed to reach consensus). These results are also supported by explanation that the Indonesian society has a high social capital. Theory of Cohen and Prusak (2001) explains that social capital consists of value of active connections among people: the trust, mutual understanding and shared values and behaviors that bind the members of human networks and communities that could make cooperative action can be possible to form. It can also be seen from the most frequently access or mobile Internet service accessed by Indonesian people that is social networking.

Results of the test of social value for Thailand indicate that social values can significantly affect satisfaction. From this result then it can be concluded that the hypothesis 4b is acceptable. This is consistent with Nguyen (2005) which states that the Thai people really appreciate the friendship and tend to look for a permanent friendship. Friend that is good for Thailand people is a friend who can be reliable and can be a true friend. To perpetuate friendship, kinship society Thailand uses the term (eg, brother, sister depending on age) to mark each other, as if they were brothers consanguinity. In addition, the mobile Internet services most frequently and widely used by respondents in Thailand in this study is social networking. It is also align with the information from Alexa.com website ranked first most often accessed by people of Thailand is a social networking website.

Indonesian monetary value result indicates that it can significantly affect satisfaction. From this result then it can be concluded that the hypothesis 5a is acceptable. While the monetary value for Thailand suggest that the monetary value significantly affect satisfaction. This suggests that monetary value can significantly affect satisfaction of Thai respondents. From this result then it can be concluded that the hypothesis 5b is acceptable.

The results of the monetary value can not be circumvented because of mobile Internet users will not be separated from the costs that must be spend to obtain mobile Internet services in each country. These costs will be very important to be considered by consumers of mobile Internet, they are hoping to get the best services in accordance with costs that they have to spend. Monetary value means how satisfactory mobile Internet services compared with the cost, time or effort to be spent in using the mobile Internet (Sweeney and Soutar, 2001).

Pitoyo (2012) states that the average cost of the Internet services in Indonesia is among expensive cost of Internet services in the world. According Pitoyo (2012) the high cost of an average Internet services in Indonesia is not followed by adequate-quality and speed. One reason for the high cost of Internet in Indonesia is that the Indonesian Internet service provider requires a high investment for their business. Some Internet service providers deliver mobile Internet costs at a low price but with very low speed access.

The results of the hypothesis 2c test states that there is a value functional difference between of the respondent Indonesia and Thailand. It can be concluded that there is a functional difference between the values of respondents in Indonesia and Thailand. 3c hypothesis test result stated that there is difference between the emotional value of the respondent in Indonesia and Thailand. It can be concluded that there is an emotional value difference between respondents in Indonesia and Thailand. The results of hypothesis 4c test states that there is a social value difference between the respondents in Indonesia and Thailand. It can be concluded that there is a difference in social values among respondents in Indonesia and Thailand. Test results of hypothesis 5c states that there is a monetary value difference between the respondents in Indonesia and Thailand. It can be concluded that there is a monetary value difference between the respondents in Indonesia and Thailand. It can be concluded that there is a monetary value difference between the respondents in Indonesia and Thailand. It can be concluded that there is a monetary value difference between the respondents in Indonesia and Thailand. It can be concluded that there is a monetary value difference between the respondents in Indonesia and Thailand. It can be concluded that there is a monetary value difference between the respondents in Indonesia and Thailand. It can be concluded that there is a monetary value difference between the respondents in Indonesia and Thailand.

6. CONCLUSIONS AND IMPLICATIONS

In this study usage patterns of mobile Internet from the perspective of intercultural suggest a framework structure consisting of four dimensions of value. The study also focused on identifying the differences in value structures between the two countries. Research based on the value approach can help us in obtaining more knowledge about the use of mobile Internet on cultural differences. In this study, there are two research questions as follows:

1. Do functional value, emotional value, social value, and monetary value affect mobile Internet service satisfaction in Indonesia and Thailand, respectively?

The results of this study indicate that functional value, emotional value, social value, and the monetary value can simultaneously affect satisfaction for both Indonesia and Thailand.

From the results of multiple regression-test for Indonesia functional value, emotional value, social value, and monetary value significantly affect satisfaction. Results for Thailand indicate that functional value, social value, and monetary value significantly affect satisfaction. The emotional value does not affect the satisfaction.

2. Is there any difference in value structures between Indonesia and Thailand?

From the data that has been analyzed by independent sample T-Test of the four value structures for both Indonesia and Thailand. The results showed that there is value structures difference. The results of the t-test showed that the functional value, emotional value, social value and monetary value between Indonesia and Thailand are different. The results of these differences are influenced by the perceptions of respondents in Indonesia and Thailand to the different mobile Internet usage pattern. In this case it turns out different cultures influence the way in perceiving the use of different technologies, especially in the mobile Internet usage pattern.

The results of this research can provide us more knowledge about cultural differences in the usage patterns of mobile Internet, especially in Indonesia and Thailand. In the results of this study indicate that statistically there are differences in usage patterns of mobile Internet that is influenced by the culture of the measured value.

The results of this study can contribute to the government in order to assist in giving the communications department policies related to tariff policy in order to give more wisely tariff policy. Communication is essential for a country that tariff policy considerations more sensible would be helpful to be more affordable for the whole society and its stakeholders. With the more affordable mobile Internet rate then it will help for the entrepreneurs with lowering capital to be able to widen its sales network more broadly either by advertising using a website, blog, or social networking.

This research can provide information that is related and give more support to strategic managerial decisions for mobile Internet service providers and mobile phone companies. The results of this study suggests that cultural influences mobile Internet usage patterns. For mobile Internet service providers may consider service rates, because the rates of mobile Internet services is very influential on satisfaction. This suggests that the rate is a sensitive and important for the users of the mobile Internet. Mobile Internet users expect mobile Internet cost is affordable. At least they pay the cost in accordance with acceptable quality and speed. For companies who produce mobile phone can be better informed about what kind of features are needed with the mobile phone users in each country. Multinational companies should aware with the condition in each country in order to know the right strategies to be used. Multinational companies should not only be satisfied with a global view in perspective, but they also must be able to consider the competitive advantage that is applied to the culture and needs in different countries.

In this study there are some limitations. First, this study was able to prove that the structure of value in mobile Internet use differ between the two countries, but the structure of value is not the only reason for the existence of differences in usage patterns. The different uses may also be caused by differences in demographics, the infrastructure of the mobile Internet, and mobile Internet services themselves. Thus the need for further research to examine the relationship between the structure of values and behavior patterns of users. Second, this study is limited to Indonesia and Thailand. The results of this study may not necessarily be applicable to another different geographic location. Third, the limited scope of research only in Indonesia and Thailand. Therefore researcher should be able to investigate further studies in different geographic areas with a wider scope. Fourth, there are limited value structures in this research. In a subsequent study can be considered additional variables other than the value of the structures in this study in order to better equip the other variable predictors.

References

- Afuah, A. and Tucci, C.L. (2003), Internet Business Models and Strategies, McGraw-Hill, New York.
- Alexa.com, "The web information company: Top Sites by Country," 2013, Diakes 3 January 2013, http://www.alexa.com/topsites/countries/ID
- Arambewela, R., Hall, J., Hede, A.M. (2005), "Personal Values of International Postgraduate Students From Asia: A Cross Cultural Study," ANZMAC, Conference: Marketing Education.

Babbie, E (2004), The Practice of Social Research, Thomson, US.

- Bolton, R.N. and J.H. Drew (1991), "A Multistage Model of Customers' Assessments of Service Quality and Value," *Journal of Consumer Research*, Vol. 17: 375-384.
- Buchanan, G., Farrant, S., Jones, M. (2001), "Improving Mobile Internet Usability," WWW10, Hong Kong, China.
- Budi, T.P. (2006), "SPSS 13.0 Terapan; Riset Statistik Parametrik," Andi Offset, First Edition, Yogyakarta.

- C.I.A.-The World Fact Book, (Desember, 2012), Diakses Januari, 2013, https://www.cia.gov/library/ publications/the-world-factbook/geos/ja.html
- Cohen, J., Cohen, P., West, S. G., & Aiken, L. S. (2003), *Applied multiple regression/correlation analysis for the behavioral sciences*, *3rd Ed*, Mahwah, NJ: Lawrence Erlbaum Associates.
- Cohen, D. and Prusak, L. (2001), In Good Company, Boston: Harvard Business School Press.
- Cooper, D.R., Schindler, P.S. (2001), Business Research Methods, McGrawHill, Seven Edition.
- Duncombe, R. (2011), "Researching impact of mobile phones for development: concepts, methods and lessons for practice," *Information Technology for Development*, Vol. 17, No. 4, 268–288.
- Hair, J.F., Black, W.C., Babin, B.J., Anderson, R.E., Tatham, R.L. (2006), *Multivariate Data Analysis*, Pearson Prentice Hall, Sixth Edition.
- Harris *et al.* (2005), "Adoption and Usage of M-Commerce: A Cross-Cultural Comparison of Hongkong and United Kingdom," *Journal of Electronic Commerce Research*, Vol. 6:3.
- Hughes, G., "Psion and The Mobile Internet," Accessed November 8, 2009, http:// investorrelations.psionteklogix.com/psionplc/uploads/reports/MobileInternet260500.pdf.
- Hofstede, G. (1980), "Culture's Consequences: International Differences in Work-Related Values," Sage, Beverly Hills, CA, http://www.alexa.com/topsites/countries
- ITU (International Telecommunication Union), Measuring the Information Society: The ICT Development Index, Geneva, Switzerland, 2009.
- ITU (International Telecommunication Unnion), *Measuring the Information Society*, Geneva, Switzerland, 2012.
- Johnson, M.D. and Fornell, C. (1991), "A framework for comparing customersatisfaction across individuals and product categories", *Journal of Economic Psychology*, Vol. 12, pp 267-286.
- Donner, J. (2008), "Research Approaches to Mobile Use in the Developing World: A Review of the Literature," *The Information Society: An International Journal*, 24:3, 140-159.
- Kalakota, R. and Robinson, M. (2001), "e-business 2.0 Road Map for Success," Addison-Wesley, 2001.
- Kalakota, R. and Robinson, M. (2002), "M-Business: The Race to Mobility," R. Donnelley & Sons Company, McGraw-Hill Companies Inc.
- Kim, J., Lee, I., Lee, Y. & Choi, B. (2004), "Exploring E-business Implications of the Mobile Internet: A Cross-national Survey of Hong Kong, Japan and Korea", International Journal of Mobile Communication, Vol. 2, No. 1:1-21.
- Kreitner, R & Kinicki, A. (2007), "Organizational Behavior," McGraw-Hill, New York, US.
- Lachman, R. (1983), "Modernity Change of Core and Peripheral Values of Factory Workers," *Human Relations*, Vol. 36: 563-580.
- Lee, Y., Kim, J., Lee, I. & Kim, H. (2002), "A Cross-cultural Study on the Value Structure of Mobile Internet Usage: Comparison Between Korea and Japan", *Journal of Electronic Commerce Research*, Vol. 3, No. 4.
- Mulder, N. (2000), "Indonesian Images, The Culture of The Public World," Kanisius Publishing House, Yogyakarta, Indonesia, 2000.
- New Oxford American Dictionary, Apple, Inc, Version 2.0.2, 2007.

- Nguyen, T. H. (2005), Thailand: Cultural Background for ESL/EFL Teachers. Retrieved from http://www.hmongstudies.org/ThaiCulture.pdf
- Oliver, Richard L. (1981), "Measurement and Evaluation of Satisfaction Processes in Retail Settings," *Journal of Retailing*, 57 (Fall), 25-48.
- Pedersen, P.E. (2001), "An Adoption Framework for Mobile Commerce," 1st IFIP Conference of E-Commerce, Minitrack on Mobile Commerce, Switzerland.
- Pitoyo, A., "Mengapa Internet di Indonesia Mahal," Bisnis Indonesia News, Bisnis.com article, 2012. Accessed 21 February 2013, http://www.bisnis.com/articles/mengapa-internet-di-indonesiamahal
- Prado, M. E., "Internet, Including Broadband Internet ADSL and DSL: Internet in Thailand Upon Arrival," Bangkok, Thailand, 2010, Diakes 3 January 2013, http:// www.thailandguru.com/internet-thailand-adsl-broadband-high-speed.html.
- Rao, M., "Mobile Southeast Asia Report 2012: Crossroads of Innovation," Mobile Monday, 2012, www.mobilemonday.net
- Richard Duncombe & Richard Boateng, Mobile Phones and Financial Services in Developing Countries: a review of concepts, methods, issues, evidence and future research directions, Third World Quarterly, 30:7, 1237-1258, 2009.
- Sellen, A.J., and Murphy, R. (2002), "The Future of the Mobile Internet: Lesson from looking at Web Use, Hewlett-Packard Company.
- Sheth, J.D., B.I. Newman, and B.L. Gross (1991), "Consumption Values and Mar ket Choice," South Western Publishing, Cincinnati, OH.
- Straub, D., W. Loch, R. Aristo, E. Karahanna, and M. Strite (2002), "Toward a Theory-Based Measurement of Culture," *Journal of Global Information Management*, Vol. 10, No. 1: 13-23.
- Subagyo, Y. (2009), "Pemberdayaan Masyarakat Melalui Posdaya Untuk Mengatasi Krisis Sosial," Himpunan Pandu dan Pramuka Wreda (HIPPRADA).
- Sweeney, J.C. and G. N. Soutar (2001), "Consumer Perceived Value: The Development of a Multiple Item Scale," *Journal of Retailing*, Vol. 77: 203-220.
- Telkomsel, "Paket Flas Simpati," 2013, accessed 21 February 2013, http://www.telkomsel.com/ internet/paket-telkomsel-flash/9343-Paket-Flash-simPATI.html.
- The World Bank Group, "Working For A World Free of Poverty," 2013, accessed 30 Januari 2013. http://data.worldbank.org/country
- Tsujan, P.M.Y., and Matsumoto, M. (2003), "Lessons Learned From The Adoption of Mobile Internet Services In Japan,".
- Wardani, R., Warsono, S. (2012), A Cross-Cultural Study On the Value Structure of Mobile Internet Usage: Comparison Between Indonesia and Japan," *Journal of Indonesian Economy* and Business, Vol. 27:355-372, Number 3.
- Zubair, A. C. (1998), "Tinjauan Moral dan Kultural Terhadap Hedonisme di Kalangan Generasi Muda," online publication, 1998. *http://filsafat.ugm.ac.id/downloads/artikel/hedonisme.pdf*.