A Study Evaluating the Effectiveness of MIND Billing and Customer Care Ver.8

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Abstract

The purpose of this study was to evaluate the effectiveness of the information system-Mind Billing and Customer Care V.8 in enabling Digi to rapidly deploy services to its prepaid customers, support automated business processes, sophisticated business models and efficiently handle thousands of subscribers and transaction. Data was collected using a questionnaire designed using the DeLone and Mclean Model with an ‘Opportunity Sampling’ strategy. The sample size consisted of 50 participants. Results revealed that the system is effective in meeting its overall objectives. In conclusion, recommendations include “white listing” the mobile application that allows users access to the information system without the need of internet access as well as implementing a more user-friendly approach to ease access of the information system without the need of user credentials.

Keywords: Effectiveness of Information Systems, Automated Business Process.
Introduction

The use of information technology and information systems in today's organizations is growing in a phenomenon way. The advancement of the new information technologies combined with promising benefits are major factors that justify their massive use in almost every type of organization. Morton (1991) reported that the rate at which new technology is introduced is increasing 20 to 30 percent annually and the numbers are promising to grow in the future. Organizations want to ensure that their investments in information systems (IS) are successful. Managers make these investments to address a business need or opportunity, so it is important to identify whether the systems meet the organization's goals. Keen [1980] described the mission of IS as “the effective design, delivery, use and impact of information technologies in organizations and society. Based on Keen’s view of information systems, the evaluation of the “effectiveness” or “success” of information systems is an important aspect of the information systems field in both research and practice.

Objective

In this respect, the objective of research undertaken was to study the success of an existing information system utilized by the Belize Telemedia Ltd (BTL) sister company Digi. The information system used is MIND Billing and Customer Care Version 8. This information system enables Digi to rapidly deploy services to its prepaid customers, support automated business processes, sophisticated business models and efficiently handle thousands of subscribers and transactions via Digi’s mobile application-My DigiGo. BTL’s Customer Service Division, Marketing & Sales Division and Digi’s prepaid mobile customers mainly use this information system.

The purpose of MIND Billing and Customer Care for Digi’s prepaid mobile customer is to manage their prepaid account.

Its features include:

- Accessing account balance from anywhere at any time
- Get alerts when data, voice and sms are low
- Recharge credit, text and data bundles
- Top Up account with e-pin or credit card
- Use “Send mi credit” feature to send prepaid credit to customers’ friends and family
- View and Purchase latest promotions
- Find a BTL Store near you and view the latest deals that each store offers
• On-Demand Support
• Live Chat with Customer Service Agents
• Report a failure or issue
• Provide a suggestion

For BTL’s Customer Service Division, the system is used to respond customers that choose the chat feature, record customer reports of service failure or issue and keep records of customer suggestions. For BTL’s Marketing & Sales Division, the system is used to connect with other IS to gather information regarding trends sales of data, sms, top-up and promotions.

**Purpose of the Study**

The purpose of this study was to evaluate whether MIND Billing and Customer Care Ver. 8 is successful in helping accomplish the needs of BTL’s Customer Service Division, Marketing & Sales Division and Digi’s prepaid mobile customers. The study also aimed at identifying any weaknesses in the system that BTL/Digi may have not identified.

**Significance of Study**

With the results of this study, BTL/Digi can develop ways to improve the system if any weakness is identified or if the system is not meeting the needs of its users.
Literature Review

An information system (IS) is a significant topic of interest, not only for scholars and practitioners but also for managers. This section reviews past researches into the success of IS with a multidimensional approach.

Information systems have been in existence for many decades, it is because of the vast amount of investment into these systems that organizations felt the need to find out whether systems they invest in are successful or not in is meeting their goals (Delone, McLean & Petter, 2012). According to Lyytinen and Hirschheim (1993), any IS success or failure categorization runs into some immediate difficulties that cannot completely be resolved. The first difficulty is the subjectivity of evaluation, viewed from different perspectives. “One person’s failure may be another's success” (Lyytinen and Hirschheim 1987). The categorization tries to address this within the limits imposed by the subjectivity of the case study writers themselves. (Heeks, 2002)

The most widely used framework used to measure and operationalize the success of Information systems is known as the Delone and McLean Information System Success Model (Delone & McLean, 2003). They stated, “in order to be able to understand the importance of information system investment and how valuable information system management actions are, we need to be able to measure the success of the information system.” Today's Information System success may be tomorrow's Information System failure, and vice versa. Given the reliance on reported cases, which are dominated by cross sectional rather than longitudinal analysis, this issue could not be adequately incorporated (Heeks, 2002).

In analyzing case studies of Information System in developing countries, three dominant categories of reported outcome emerged. While not theoretically exhaustive where for example, one would place a failure followed by success case, this three-way categorization did cover all the cases reviewed. First, there was the total failure of an initiative never implemented or in which a new system is implemented but immediately abandoned. Such an outcome can be defined relatively objectively. (Heeks, 2002). For example, India's Indira Gandhi Conservation Monitoring Centre was intended to be a national information provider based on a set of core environmental information systems. Despite more than a year of planning, analysis and design work, these information systems never became operational, and the whole initiative collapsed shortly afterwards (Puri et al 2000).

A second possible outcome is the partial failure of an initiative in which major goals are unattained or in which there are significant undesirable outcomes. In some cases, where only a subset of initially stated objectives has been achieved, the notion of partial failure may be relatively straightforward. For example, the Tax Computerization Project in Thailand's Revenue Department set out seven areas of taxation that were to be computerized. At the end of the project, only two areas had been partly computerized, and five others were not operational (Kitiyanidasai 2000).
A third possibility exists where cases are analyzed longitudinally, another type of partial failure can emerge. One that particularly seems to affect developing countries. This is the sustainability failure of an initiative that at first succeeds but is then abandoned after a year or so. An example is the creation of a set of touch screen kiosks for remote rural communities in South Africa's North West Province. These were initially well received by the communities. However, the kiosks' lack of updated or local content and lack of interactivity led to disuse, and they were removed less than one year later (Benjamin 2001).

Other partial failures are more difficult to identify because identification grapples with the issue of subjectivity. This requires evaluation to ask: "Whose goals are unattained?" and "For whom are the outcomes undesirable?" Answers will only appear where evaluation methods recognize failure's subjectivity and recognize and interact with multiple stakeholder groups. Such recognition is, unfortunately, rare in evaluations of developing country (and other) IS projects. (Heeks, 2002). For example, there was such recognition in analyzing the Accounts and Personnel Computerization Project of Ghana's Volta River Authority. Most managerial staff in the finance department were pleased with the changes brought by the new system. However, the implementation "bred a feeling of resentment, bitterness and alienation" among some lower level staff, and led to resistance and non-use, particularly among older workers (Tettey 2000).

In their initial model, Delone and McLean had identified that Information System success consisted of six variables: system quality, information quality, use, user satisfaction, individual impact and organizational impact (McLean & Petter, 2009). According to McLean and Petter (2009), these six variables were known as success variables. Researchers have studied and examined the relationships identified in the model. McLean & Petter (2009) stated that, "Some studies found high correlations among the variables, while others found either low or no significant correlations."

Due to the way that Information System Success measurement is changing, the Delone and McLean Information System Success Model have been updated to accommodate changes in Information System practices, especially regarding e-commerce and knowledge management systems (Delone & McLean, 2003). One of the constructs arose from two narrower constructs previously called Individual impact and Organizational impact and went into a wider ranging construct known as Net benefits. The reason being that is was recognized that information systems can provide benefits at varying levels.

Consequently, the studies on the IS success are essential, it is evidenced by different researches that several models have been proposed to determine and measure the IS success. One may see the success of an initiative in which most stakeholder groups attain their major goals and do not experience significant undesirable outcomes. This again requires the relatively sophisticated approach to evaluation that is absent in many cases. In one in depth evaluation, a South African tire manufacturing firm introduced a relatively simple workflow tracking system using bar codes on the tires. Analysis from multiple stakeholder perspectives showed that all three key groups: managers, supervisors and workers, perceived
the system to have brought benefits to their work (Calitz 2000). In this respect, the objective of this study is to present and review the IS success of Mind Billing and Customer Care in meeting the needs of the users of Belize’s largest telecommunications provider—Belize Telemedia Ltd.
Methodology

The study investigated the effectiveness of BTL’s Information System-MIND Billing and Customer Care in achieving its goal of enabling BTL’s sister company-Digi in rapidly deploying services to its prepaid customers, support automated business processes, sophisticated business models and efficiently handle thousands of subscribers and transactions via Digi’s mobile application-My DigiGo. The Information system was tested using the IS Successful Model implemented by DeLone and Mclean. The systems’ effectiveness was determined by evaluating the information collected on six dimensions of the model focusing on information quality, system quality, service quality, user satisfaction, use and perceived net benefits (DeLone & McLean, 2003).

![Updated D & M IS success model](image)

Figure 3.1 Updated D & M IS success model (DeLone & McLean, 2003, 24).

The D&M has been widely used to gauge success (for example, see Petter et al., 2008). Over time the model has been modified to meet the requirements set by several kinds of information systems, and from different points of view. This quantitative research uses the D&M illustrated in Figure 3.1 to describe the success of MIND Billing and Customer Care in achieving its main objective.

Hypothesis

H1. System quality will positively impact user satisfaction.
H2. Information quality will positively impact user satisfaction.
H3. Service quality will positively impact user satisfaction.
H4. Use will positively impact user satisfaction.
H5. Information quality will positively impact use.
H6. System quality will positively impact use.
H7. Service quality will positively impact use.
H8. User satisfaction will positively impact perceived net benefit.
H9. Use will positively impact perceived net benefit.

Sub-problems

Does the system quality negatively impact user satisfaction?
Does the information quality negatively impact user satisfaction?
Does the service quality negatively impact user satisfaction?

Description of Participants

The Belize Telemedia Limited sister company-Digi has over twenty thousand active prepaid customers as of March 2018 (BTL, 2018). Of this total, approximately 3,000 prepaid customers have downloaded the Digi Go app that enables Digi prepaid customers to access and make use of the IS since its launch earlier this year in March (BTL, 2018). Of these 3,000 customers, approximately a three percent are not active users. The study was carried out using a sample that met the criteria of Digi’s prepaid customer base.

Population & Sample Size

The population used for the research is Digi’s prepaid customers whom are active users of the Digi Go app. The study was conducted using a quantitative questionnaire. A total of fifty (50) active Digi Go prepaid users were chosen based on an opportunity basis.

Instrument

The instrument used for the quantitative study was a questionnaire. The questionnaire was addressed to active users of the information system via the mobile application. The Six dimensions of the DeLone and McLean Model were used to test MIND Billing and Customer Care effectiveness.

One (1) questionnaire (outlined in Appendix) was used to collect data from the respondents. The questionnaire was structured and steered specifically towards gauging the effectiveness of the Information System. The questionnaire consisted of seven (7) question sections, which gathered participants’ demographic information, information quality, system quality, service quality, user satisfaction, use and perceived net benefits.
**Construct Measurement**

The measurement items used were as follows: information quality, system quality, service quality, use, user satisfaction, and perceived net benefit. To ensure research validity and reliability, the measurement scales for the quantitative data collection of six (6) sections were measured by a seven-item scale developed by Bailey and Person (1983), which is a recognized and a standard instrument in the IS field. Instruments were measured using a 7-point Likert Scale ranging from strongly agree (7) to strongly disagree (1).
Data Analysis and Discussion

The aim of the study was to evaluate the effectiveness of the Information System against its objectives. The study analyzed the results using a 7-point Likert scale ranging from strongly agree (7) to strongly disagree (1), with the help of a framework that was based on the D&M (DeLone & McLean, 2003). The sample included 50 respondents (users).

System Quality

‘User Friendly’, ‘High Speed Information Access’ and ‘Interactive Features’ were used when measuring ‘System Quality’ (see Fig. 4.1). From the perspective of service provision, the users evaluated Mind Billing and Customer Care and its usability. Except for a few exceptions, the respondents considered the functionality very positive and immaculate. Eighty six percent (86%) of respondents agreed with a rating of scale 6 that Mind Billing and Customer Care is mostly easy to navigate in, twelve percent (12%) agreed with a rating of scale five. Two percent (2%) of respondents did not express positive or negative conceptions thus rating the system quality with a scale of 4, this total was perceived as neutral.

Fig. 4.1

Information Quality

Because the study wanted to evaluate ability to service, content and information in the information system were significant and therefore majority of the questions concerned ‘Information Quality’. Eighty-six (86%) percent of respondents agreed with a rating of scale 6 that information was well organized, and that up-to-date information was easily found. Fourteen percent (14%) agreed with a rating of scale 5. From the research interest point of view, it was interesting to find out how the users perceived information in relation to accomplishing their current needs. The users agreed that the information system offered essential information.
**Service Quality**

Service quality includes all support that is offered to its users (DeLone & McLean, 2003). Service Quality’ was measured in the interaction between users and Digi support. The study measured availability, willingness to assist, time in responsiveness, and understanding (see Fig.4.3).

The users’ responses to the use of the information system differed in some respects. Seventy six percent (76%) of respondents rated support given by Digi in using the system with a rating of scale 6. Ten percent (10%) rated the support with a scale 4. This total was perceived as neutral. Fourteen percent (14%) rated the support with a rating of scale 3 which suggests those users may have needed more instruction in using the information system. Most respondents were satisfied with the support and instruction they received.

**Fig.4.3**
Use

The measures were chosen according to the study. The measured described frequency of use, dependency on information system and enough knowledge of how system is used (see Fig. 4.4). The measure did not look at future intention to use.

The users were asked if their use of the system is high. Ninety-two (92%) percent of respondents agreed with a rating of scale 7. Eight percent (8%) agreed with a rating of scale 6. The respondents were also asked if they depend upon the system. Seventy eight percent (78%) agreed with a rating of scale 6 and twenty two percent (22%) agreed with a rating of scale 5. In addition, the users were asked if they have the necessary knowledge to use the system. Hundred percent (100%) of the users agreed with a rating of scale 7.

Fig. 4.4
**User Satisfaction**

In the study conducted ‘User Satisfaction’ was seen as users’ positive responses to close ended opinions on the use of the information system. The users were in general satisfied with the system; they had a positive experience when using it and overall it was effective (see Fig. 4.5). The users expressed a very positive attitude against the ratings they selected in the user satisfaction section.

Ninety two percent (92%) of respondents selected scale 6 as their rating for their positive attitude towards the system. Four percent (4%) selected scale 5 and four percent (4%) selected scale 7. Ninety percent (90%) of respondents selected scale 6 as their rate of choice when asked if they think the system is useful and met their expectations. Ten percent (10%) selected scale 7. Overall, Ninety percent (90%) of respondents selected scale 6 as their rate for measuring their level of satisfaction, six percent (6%) selected scale 5 as their rate of satisfaction and four percent (4%) selected scale 7 as the rate to describe their level of satisfaction.

**Fig. 4.5**
**Net Benefits**

The study looked at benefits related to saving time and costs, improved transactions, improving budget, improving services and overall enhancement of benefits for user, gained from using the information system (see Fig.4.6).

When measuring ‘Net Benefits’, ninety eight percent (98%) rated the benefit of saving time and cost with scale 7 and two percent rated it with scale 6. Ninety four percent (94%) selected scale 6 rating the benefit of improved transactions, while six percent (6%) used scale 7. Hundred percent (100%) rated the benefit of budget improvement on a scale of 7. When measuring the benefit of improved services, ninety-four (94%) percent rated this benefit using scale 6, while four percent (4%) rated it using scale 5 and two percent (2%) rated it using scale 7. Overall, ninety six percent (96%) of respondents rated the overall enhancement of benefits for users using scale 6 as their rate of measuring their level of benefit, two percent (2%) selected scale 5 and two percent (2%) selected scale 7 as the rate to describe their level of benefits.
Discussion

The study aimed at evaluating the effectiveness of information system MIND Billing and Customer Care. The study used the IS success model developed by DeLone and McLean (2003).

The Belize Telemedia Ltd and sister company Digi purchase licenses to use MIND Billing and Customer Care; and developed a mobile application- DigiGo to enable Digi to rapidly deploy services to its prepaid customers, support Digi’s automated business processes, sophisticated business models and efficiently handle thousands of subscribers and transactions via the mobile application.

System quality has a significant influence on use and user satisfaction (DeLone & McLean, 2003). When evaluating ‘System Quality’, the study considered the information systems functionality and the technical support that was connected with its use. Based on the results, it was perceived that the information system operated almost without reproaches and interpreted that it describes the stability and good availability of the system.

Information quality, too, has a significant impact on use and user satisfaction (DeLone & McLean, 2003). Hence, information is an important factor in measuring the effectiveness of the information system. The respondents were mainly satisfied with the organized information, with the increased use, information was found easier.

Service quality builds on all support that is offered to its users (DeLone & McLean, 2003). The study we measured ‘Service Quality’ by evaluating interaction between the users and the user support Digi offers. The results of the study revealed that respondents were mostly satisfied with interaction. The
respondents had received support and guidance and their questions were answered. These results tell us that the respondents were satisfied with given guidance. Service quality is extremely important because due to bad service customers may be lost (DeLone & McLean, 2003). The measures showed that 'service quality' was good. However, the success could be improved by utilizing different models of interaction.

**User satisfaction** was inquired by asking respondents closed ended opinions about using the information system. The results revealed positive attitude towards the system. The respondents were satisfied on the possibility to use the system.

**Net benefits** are positive consequences. The most important output was that respondents perceived to benefit from time and costs, improved budgets, improved service and improved transactions. ‘Net Benefits’ indicated that the information system is effective and supports the success of the system.
Conclusion

After conducting the study, the researchers concluded that MIND Billing and Customer Care V.8. is successful in completing the organizations tasks and goals that include enabling Digi to rapidly deploy services to its prepaid customers, support Digi’s automated business processes, sophisticated business models and efficiently handle thousands of Digi subscribers and transactions via Digi’s mobile application-My DigiGo. Approximately 3000 of Digi’s prepaid customers have installed the mobile application in their devices enabling them access to the information system. Based on the results gathered in the Data Analysis section, 90% of participants rated their satisfaction with the information system, as scale 6 (out of 7 being the highest level).

Furthermore, 96% of respondents perceived to benefit from time and costs, improved budgets, improved service and improved transactions on a scale of 6. In addition, 92% of respondents agreed that their use of the system is high with a rating of scale 7. This regular use displays the success of the system which objective is to decreases the need for customers to call BTL’s/Digi’s customer service lines (119) or visit BTL’s offices to query information or purchases that are now accommodated using the information system via the mobile application. BTL’s objective is to reach at least 50% of its Digi prepaid users base by the first year of the mobile app’s initial launch further decreasing the need for customers to reach out to BTL for direct queries. The only two restrictions and subsequent disadvantages to the use of the information via the mobile app at the moment is the need to have internet access.

Limitations and Recommendation for Future Research

The researchers of this study faced several limitations while conducting this study. The greatest restriction encountered was locating participants (users) for data collection. Most participants (users) are Digi prepaid customers. While there are over 20 thousand Digi prepaid customers, this total is scattered across the country of Belize, locating a sample size of at least 50 active users in the Belmopan area was a challenge as BTL/Digi did not provide information regarding their users due to confidentiality policies.

In addition, the researchers faced time and span constraints. Span in the essence that most of the users are in the geographic of Belize City. Time that due to the nature and span of users, it was difficult to find time between work and school for researchers and participants alike to share and participate in research. Due to the sample size (of only 50 compared to 3,000 users) and span, the results cannot be used to make inference on the population size about the system’s success across the country for Digi Prepaid users.

Another share limitation is the sampling method utilized in this study. The study used the opportunity sampling method. This is a technique that consists of obtaining data from individuals who are available and who meet the criteria being sought. The method was used due to the nature of the company’s users.
As we know, BTL/Digi is a national company with a very large user base—with employees and customer alike spreading all over the country.

A random sampling method would have certainly enhanced the generalizability of the study. Nonetheless, despite the limitations mentioned, the study provides beneficial information in regard to the success of MIND Billing and Customer Care V. 8. used at The Belize Telemedia Limited.

Though the measurement of the system was proven to be successful supporting its effectiveness, it is recommended that BTL/Digi “whitelists” the app enabling easier access to users without the need of internet access. Application white listing will enable the ability to manage, reduce, or control the demand on resources within the network, thus easing access to the app further reducing the inflow of customer queries via BTL’s/Digi’s 119 toll free line or in office visits.

For future studies, it is recommended extended time frames to be allotted to facilitate the study of a larger sample size which would generate more accurate data. The sample should also consist of employee users from the Belize Telemedia Limited and Digi. The method of sampling should also be changed to stratified random sampling to capture a holistic sample of the company.
References


Appendix

Questionnaire I – “Success of Digi’s Online System” (Digi Prepaid Customers)

Purpose
This research is required for the CMPS3012 MIS course at the University of Belize. This questionnaire asks for information about experience with Digi’s online services via its mobile application DigiCo and how effective it is to you as a user. We would like to measure the use of the service and how effective and efficient it has been and its effects on the organization’s performance.

Please answer the questions in relation to your personal experience. Your individual responses to the questionnaire will be strictly confidential and used solely for this research.

Instructions
This is a survey, not a test; there is no right or wrong answers. Please tick the boxes to mark your answers.

<table>
<thead>
<tr>
<th>1. Background Information</th>
<th>Answers:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please indicate your gender:</td>
<td>Male □ Female □</td>
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<tr>
<td>Please indicate your age:</td>
<td>&lt;25 □ 25-35 □ 36-45 □ 46-55 □ &gt;55 □</td>
</tr>
<tr>
<td>Please indicate highest education level attained:</td>
<td>PhD □ Masters □ Associates □ High School □ Bachelor □ Primary School □</td>
</tr>
<tr>
<td>Please indicate your working experience:</td>
<td>&lt;5 □ 5-10 □ 11-15 □ &gt;15 □</td>
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</table>

Indicate your agreement with each statement by rating it from (1) strongly disagree to (7) strongly agree.

<table>
<thead>
<tr>
<th>2. Information Quality</th>
<th>Disagree ———— Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>BTL’s Online system provides information that is exactly what you need</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>BTL’s Online system provides information that is relevant to your current needs</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>BTL’s Online system provides sufficient information</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>BTL’s Online system provides easy to understand information</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
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<tr>
<th>3. System Quality</th>
<th>Disagree ———— Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>BTL’s Online system is user-friendly</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>BTL’s Online system provides high speed information access.</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>BTL’s Online system provides interactive features between users and the system</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
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<tr>
<th>4. Service Quality</th>
<th>Disagree ———— Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>The support staff keeps Digi’s Online system software up to date</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>When users have a problem, Digi’s Online system support staff shows sincere interest in solving it</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>Digi’s Online system support staff respond promptly when users have a problem</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>Digi’s Online system support staff will users exactly when services will be performed</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
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<tr>
<th>5. User Satisfaction</th>
<th>Disagree ———— Agree</th>
</tr>
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<tbody>
<tr>
<td>You have a positive attitude towards BTL’s Online system</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>You think that BTL’s Online system is useful</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>BTL’s Online system has met your expectations</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
</tr>
<tr>
<td>You are satisfied with BTL’s Online system</td>
<td>1 □ 2 □ 3 □ 4 □ 5 □ 6 □ 7 □</td>
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<table>
<thead>
<tr>
<th>6. Use</th>
<th>Never ———— Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Net Benefits</td>
<td>Never</td>
</tr>
<tr>
<td>------------------------</td>
<td>-------</td>
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<tr>
<td>BTL's Online system helps to improve transactions.</td>
<td>1</td>
</tr>
<tr>
<td>BTL's Online system helps you save time and costs</td>
<td>1</td>
</tr>
<tr>
<td>BTL's Online system helps Digit improve mobile services.</td>
<td>1</td>
</tr>
<tr>
<td>Using Digit Online system improves your budgeting.</td>
<td>1</td>
</tr>
<tr>
<td>Overall, using BTL's Online system enhances greater benefits for you as the user.</td>
<td>1</td>
</tr>
</tbody>
</table>

Please return this survey to the person who gave you the form.

Thank you for your participation.