

# The Motivation of Poor Community in Using Mobile Phone: An Effort to Improve Quality of Life

Hapsari Setyowardhani\*

The general objective of this research is to determine the primary motivation of the poor in the use of mobile telephone. The data collection is conducted by selecting 300 respondents which have income below Upah Minimum Regional (UMR), living in Jakarta; Bogor; Depok; Tangerang; or Bekasi, and each has at least one person as their dependants. Generally, the impact of mobile phone use on overall life quality is affected by perception of mobile phone impact on social life, love life, and financial life. There are different impact of mobile phone use, affected by perception of benefit and cost of mobile phone use in social life, leisure life, family life, health and safety life, love life, work life, and financial life.

**Keywords:** Poor community, Mobile phone, Life Dimensions, Quality of Life

Tujuan utama dari penelitian ini adalah untuk menentukan motivasi utama apa yang mendorong masyarakat miskin dalam menggunakan telepon genggam (*handphone*). Pengumpulan data dilakukan dengan menyeleksi 300 orang responden dengan penghasilan di bawah Upah Minimum regional (UMR), tinggal di wilayah Jakarta, Depok, Bogor, Tangerang, dan Bekasi, dimana masing-masing dari mereka paling tidak memiliki satu tanggungan. Secara umum, pengaruh dari penggunaan telepon genggam terhadap kualitas hidup secara keseluruhan dipengaruhi oleh persepsi tentang pengaruh telepon genggam terhadap kehidupan sosial, asmara, dan financial. Terdapat perbedaan pengaruh dalam penggunaan telepon genggam, yang dipengaruhi oleh persepsi tentang manfaat dan biaya (ongkos) dari penggunaan telepon genggam dalam kehidupan sosial, kehidupan bersantai (*leisure life*), kehidupan keluarga, kehidupan kesehatan dan keselamatan (*health and safety life*), kehidupan pekerjaan (*work life*), dan kehidupan keuangan.

**Kata kunci:** Masyarakat miskin, telepon genggam (*handphone*), dimensi kehidupan, kualitas hidup

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## Introduction

In recent years, the mobile phone users in Indonesia have expanded to children and the poor. Poor people with limited income feels they need to have a mobile phone as it is more affordable and inexpensive, coupled with a number of operators which mutually attracting customers. One particular interest is the growth of mobile phone users among poor households (40% poorest households) which apparently growing nearly 500% since 2005, although the number of mobile phone users from poor households were only 9.4% in 2007.

The data shows that the poor also have the purchasing power as the mobile phone users. According to an article, the access of information will facilitate them to make an emergency call if there are problems of fire, health, police,

hospitals, and other matters relating to health. However, is it appropriate yet? It could be the need for this communication device will reduce their consumption of other living needs. On the other hand, the use of mobile phone can help the poor to engage in activities that can improve their income, so as to improve their quality of life. If it does happen, then it is necessary for the government to issue a policy to help the poor in obtaining mobile phone and its usage.

Therefore, a research is needed to reveal the main motivation of the poor in the use of mobile phone. Such motivation is measured from the perception of the poor to the benefit obtained and the cost given by poor consumers when utilizing the phone in several domains

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\*Department of Management, Faculty of Economics and Business, Universitas Indonesia. Email: hapsarisetyowardhani@yahoo.com

of life. These domains have been developed in the research done by Sirgy, Lee, Kamra, and Tidwell (2007). Those domains of life consist of social life, leisure life, family life, education life, health and safety, love life, work life, and financial life.

On the other hand, the buyer will choose between different offers based on their perception of which offer will provide the greatest value, which reflects the sum value of tangible and intangible benefits with costs (Kotler and Keller, 2009). Furthermore, the two authors describe the combination of quality, service, and price, which is known as the "customer value triad". Value will increase as the quality and service increase, and the price decrease, although other factors also play a role in building value.

## Literature Review

Customer-perceived value (CPV) is the difference between customer evaluations with the total benefits and all costs of the offer (Kotler and Keller, 2009). The total benefit is the customer's perception of value for money of a set of economic benefits, functions, and psychological expected from the offering of a product, service, person, and related imagery. While the total cost is the customer's perception of a set of costs that will be incurred in the evaluation, provision, use, and disposal of the offer including the cost of money, time, energy, and psychological. The customer value is a customer's perceived preference and evaluation of product attributes, attributes performance, and consequences arising from the use of these products so as to meet its intended use (Woodruff, 1997). Based on the understanding, there are levels of customer perceived value, i.e. the value of the attributes and attributes performance, the value of the usage consequences and value of the usage achievement.

In the development, the marketing are also required to provide welfare for humankind, including for the community (Sirgy, Samli, and Meadow, 1982). The author presents a conceptual framework linking marketing with quality of life, in which the quality of life can only be seen by from the perspective of consumers quality of life that consume an offer or quality of life of the larger society.

Wilkie and Moore (1999) develop a proposition called Aggregate Marketing System that shows the marketing contribution to the public. In addition to responsibility for the value delivery to the consumer, the marketing also provides contribution to the economic welfare, which consists of 10 forms of contribution, namely employment and income, freedom in consumption, living standards achievement, infrastructure development, taxation, market efficiency, innovation diffusion, increased trade, international development, and economic growth and prosperity.

Costanza, Fisher, Ali, Beer, Bond, Boumans, Danigelis, Dickinson, Elliott, Farley, Gayer, Glenn, Hudspeth, Mahoney, McCahill, McIntosh, Reed, Rizvi, Rizzo, Simpatico, and Snapp (2007) suggest a broader definition of QOLL as *the extent to which objective human needs are fulfilled in relation to personal or group perception of subjective well being*.

Human needs are fundamental requirements for life, reproduction, security, affection, understanding, participation, leisure, spiritual, emotional expression, identity, and freedom. Subjective well-being is assessed on an individual or group response to the question of happiness, life satisfaction, benefits, or welfare.

Sirgy and Lee (1996) suggest that QOL philosophy gives direction to the thought and implementation of marketing by developing products, services, and programs that can improve the consumers' welfare and to market their products effectively and efficiently by minimizing the negative effects to consumers and communities in efforts to gain long-term profits. QOL shall meet the goals of consumers, companies, and communities. Furthermore, Sirgy and Lee (1996) state that the effectiveness of a marketing strategy can be seen from its impact on improving the quality of life, so marketers need to be careful in making decisions in implementing the marketing mix policy.

The above definition shows that in addition to having responsibility for the customers' welfare, the company also has a responsibility to the welfare of society. As marketing is also responsible for paying attention to quality of life, it becomes important for marketing decision makers to understand its contribution in the creating and delivering the quality of life (Sirgy,

Samli, Meadow, 1982). Thus in its implementation, marketers need to develop a marketing strategy that includes the quality of life achievement. According to Sirgy (1996), QOL marketing objectives are formulated in 4 dimensions:

- (1) Increasing consumer welfare dimensions through the delivery of product offerings that facilitates healthy behavior.
- (2) Reducing the negative effects for consumers related to the marketing and the use of the company's products.
- (3) Reducing the negative effects to the public (other than consumer) related to the marketing and the use of the company's products.
- (4) Increasing long-term profit.

Consumers have high levels of interest and different reasons to consume an offer from the company. The reason, according to the science of consumer behavior, is called motivation. Motivation is the process that directs people to behave and encourages buying and using a product (Solomon, 2009). This power will push consumers to use its resources in an effort to achieve the goal. Expectancy theory states the behavior is driven by the expectations of the results to be achieved. Solomon (2010) suggests some form of needs, namely:

- Biogenic: biological needs, such as for air, water, food
- Psychogenic: the need for status, power/authority, relationship with the other party.
- Utilitarian: the need for the tangible attributes of a product, such as fuel consumption, calories contained in the food.
- Hedonic: the need for pleasure, confidence, fantasy.

Mobile phone is one of the types of products using the information technology which widely consumed by the public. Hooper and Zhou (2007) suggest a number of motivations to use mobile phone, namely:

- Social Interaction: mobile phone is used to communicate with others, such as friends and family.
- Dependency: As people use mobile phone regularly, it becomes part of their life that cannot be separated. They will feel alienated if they have no mobile phone and tend to be very dependent on mobile phone every time.
- Image/Identity: Just like other accessories, mobile phone can be visible to others, so it

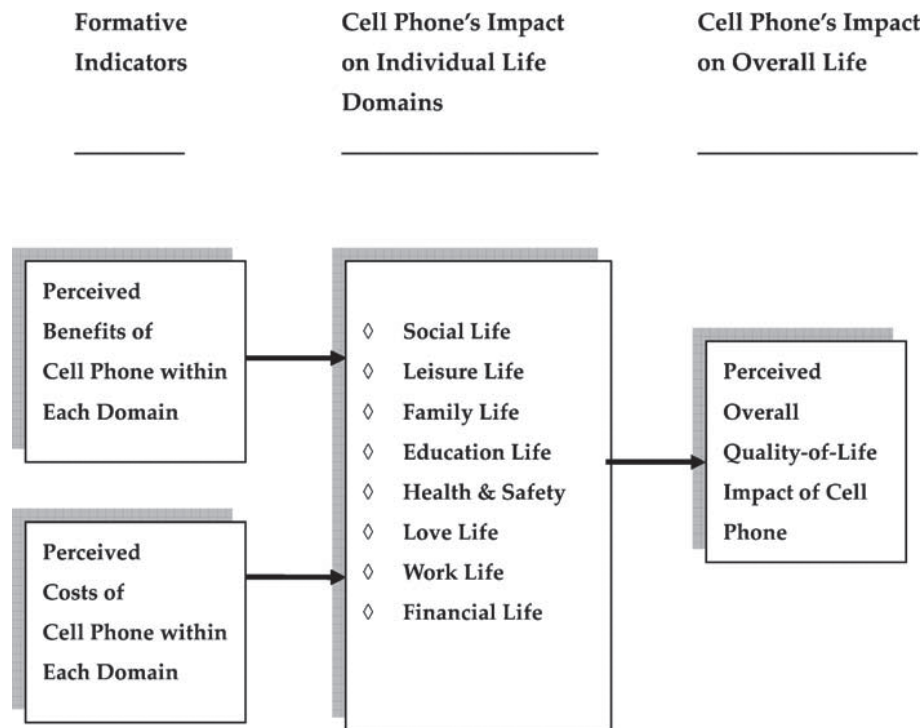
can reflect the status or recognition from particular group.

- Freedom: the freedom to communicate with other party without the hindrance from the other; e.g. children have conversations with parents directly.
- Gossip: mobile phone benefits is perceived by some users to be able to keep in touch with others to convey gossips, where it is considered important for a better life associated with social, psychological, and physical condition.
- Safety: a reason to buy mobile phone is to address emergency issues, such as family, or public service facilities such as police, fire department.
- Job-related: mobile phone is used for work reasons, communicating with colleagues work and stay connected to the business world.

Mazzoni, Castaldi, and Addeo (2007) conducted a study in Italy on consumer behavior in the telecommunications market using the attribute variables (economics, physical, aesthetic, and technological), use motivation (relationship, affiliation, security, information and entertainment), life style (socio-graphics, values and interests, media usage).

The Subrahmanyan and Gomez-Arias (2008) writing describes some needs category from people on the bottom *line of pyramid*, namely the poor, such as basic need: the main motivation for survival, essential service: security and safety, connection with rest of the world: the major motivation in social interaction and survive in the modern era in which a product needed is a mobile phone, and self-esteem - self-actualization need.

The use of mobile phone provides a lot of benefits that can improve the quality of life, and also incurs the cost (Sirgy, Lee, Kamra, and Tidwell, 2007). The authors states that the perception of the impact mobile phone usage for the user's quality of life is determined by their perceptions on the effect of mobile phone in the various domains of life, such as social life, leisure life, family life, education life, health and safety, love life, work life, financial life. While the perception of mobile phones effect in every domain of life is determined by the perception of the benefit and cost from mobile phone in



From: Sirgy, Lee, Kamra, dan Tidwell (2007)

Figure 1. Mobile phone User Satisfaction and Antecedent Levels

each of these domains.

The relation on value, domain of life, and quality of life is described in figure 1.

Social Life: social interactions with the surrounding social environment (friends, associates, colleagues)

- Leisure Life: the use of free time (like when you're waiting, or being casual, etc.)
- Family life: daily life and interactions with family members, both core family, and extended family
- Education life: the interaction with education environment (related with classmates, tasks that must be completed, and others)
- Health and safety life: communication with health care providers and security officers.
- Love life: communication with partner / fiancé / husband / wife.
- Work life: communication with employer / boss
- Financial life: gaining and increasing revenue

Their research comprises of two studies to test the model which is built based on Focus Group Discussion (FGD) and the study of literature. In the first study, the model is tested using student respondents so that the education domain is included as a dimension which will build the mobile phone users' quality of life,

whereas the second study is tested using adult respondents, where the education domain is not tested.

The introduction of prepaid technology significantly improves the ability of mobility (Rashid and Elder, 2009). Although developing countries have shortcomings compared to high-income countries in the entire ICT usage and its applications, mobile phones have become more readily available and cheaper (Wade, 2004 in Rashid and Elder, 2009). This makes the mobile phone becomes a product that can be owned by the poor in developing countries. Rashid and Elder (2009) research regarding the use of mobile phones in poor communities finds that the poor have different behavior from high-income communities in reducing costs, including reducing outgoing calls and using more short message service (sms).

Referring to the research from Mazzoni, Castaldi, and Addeo (2007) which reveals a motivational variable of using the mobile phone i.e. relationship, affiliation, security, information and entertainment, Subrahmanyam and Gomez-Arias (2008) describe several need categories of people on the bottom line of pyramid, namely the poor, including the connection with the rest of the world which is the primary motivation in social interaction and surviving

in the modern era where one product needed is a mobile phone, and Sirgy, Lee, Kamra, and Tidwell (2007) research about the role of mobile phones in building a better quality of life, then this study is aimed to see how quality of life, in every domain/dimension, is created through the use of mobile phones in poor communities. The background of selecting the poor as subjects of research is related to Rashid and Elder (2009) findings which shows the difference in the poor's behavior in using the mobile phone.

The general objective of this research is to determine the primary motivation of the poor in the use of mobile telephone. While the specific objectives of this research is to analyze how the motivation of the poor in using the mobile phone, measured from their perception of the benefits obtained and the cost given by poor consumers when utilizing the phone in the dimensions of life as indicators of quality of life.

There are eight hypotheses of research which will be tested related to the objectives, namely:

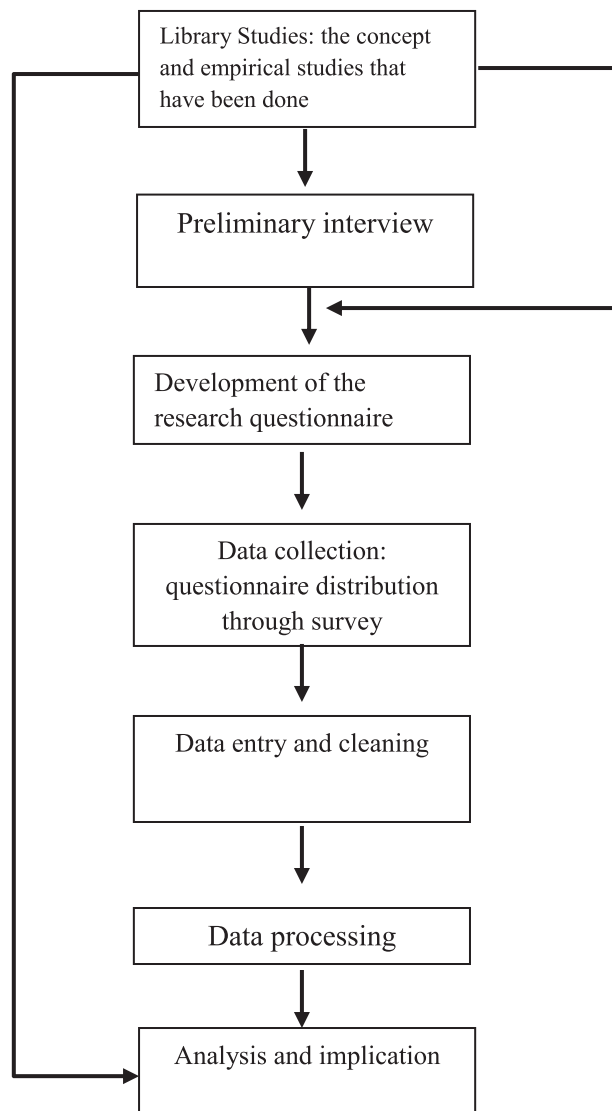
- H<sub>1</sub>: The impact of mobile phone usage to the overall quality of life is affected by the perception of mobile phone effect to the social life, leisure life, family life, health and safety life, love life, work life, and financial life.
- H<sub>2</sub>: The impact of mobile phone usage to the overall quality of social life is affected by the perception of the benefits and cost of mobile phone usage it is the social life.
- H<sub>3</sub>: The impact of mobile phone usage to overall quality of leisure life is affected by the perception of benefits and costs of mobile phone usage leisure life.
- H<sub>4</sub>: The impact of mobile phone usage to the overall quality of family life is affected by the perception of benefits and costs of mobile phone usage in family life.
- H<sub>5</sub>: The impact of mobile phone usage to overall quality of life is influenced by the perception of benefits and costs of mobile phone usage in health and safety life.
- H<sub>6</sub>: The impact of mobile phone usage to the overall quality of love life is affected by the perception of benefits and costs of mobile phone usage in love life

H<sub>7</sub>: The impact of mobile phone usage to the overall quality of work life is affected by the perception of benefits and costs of mobile phone usage in work life

H<sub>8</sub>: The impact of mobile phone usage to the overall quality of financial life is affected by the perception of benefits and costs of mobile phone usage in financial life

## Methods

The research will be conducted with the following flowchart:



The first phase of this research will be done exploratory. In the second phase, the research design is conclusive - descriptive (Malhotra, 2010). This research implemented a cross-sectional survey method in 5 areas of Greater Jakarta. Method of data collection using a structured questionnaire based on literature studies

Table 1. Operationalization of Variables

No	Variable	Definition	Question	Source
1	Social Life	Social interaction with environment (friends, partners, colleagues)	13 questions	Sirgy (2007) and interview results.
2	Leisure Life	Life in utilizing free time (Leisure Life): free time use (when you're waiting, or being casual, etc.)	7 questions	Sirgy (2007) and interview results.
3	Family Life	Daily life and interaction with family members, both nuclear family and extended family	10 questions	Sirgy (2007) and interview results.
4	Health and Safety and Well-Being	Communication with provider of health services and security officers or emergency	4 questions	Sirgy (2007) and interview results.
5	Love Life	Communication with a lover/fiancee/husband/wife	6 questions	
6	Work Life	Communication with employer/boss	10 questions	Sirgy (2007) and interview results.
7	Financial Life	Receiving and increasing income	3 questions	Sirgy (2007) and interview results.
8	Perception of Life Quality Against Domain of Life Quality	Overall perception of each domain	7 questions	Sirgy (2007)
9	Perception of the Impact of using HP Against Life Quality	Perception of using HP against life quality	5 questions	Sirgy (2007)

Table 2. Examining Hypothesis 1

Dependent Variable	Independent Variable	Beta	t-value
Overall, I think HP makes my life better	Overall, I think HP is important for my social life. HP has a big impact in improving my social life	<b>.290</b>	<b>5.483</b>
	Overall, I think HP is important for my leisure life. HP has a big impact in improving my leisure life	.028	.564
	Overall, I think HP is important for my family life. HP has a big impact in improving my family life	.048	.992
	Overall, I think HP is important for my health and safety and well-being. HP has a big impact in improving my health and safety and well-being	-.059	-1.374
	Overall, I think HP is important for my love life. HP has a big impact in improving my love life	<b>.220</b>	<b>3.994</b>
	Overall, I think HP is important for my work life. HP has a big impact in improving my work life	.048	1.008
	Overall, I think HP is important for my financial life. HP has a big impact in improving my financial life	<b>.288</b>	<b>5.658</b>
	Adjusted R <sup>2</sup> = 0,478		

Source: Output of SPSS processed by researcher

and interviews of 10 poor people who use HPs. The data collection is conducted by selecting 300 respondents through purposive sampling technique.

A total of 65 questions are asked in order to examine the hypothesis that measures 9 construct of research, as follows:

## Result and Discussion

### Hypothesis 1

In this section, a regression analysis is conducted to examine the hypotheses concerning the impact of each dimension on the overall quality of life, namely:

H<sub>1</sub>: The impact of mobile phone use on overall quality of life is affected by the perception of mobile phone impact in social life, leisure time, family life, health and life safety, love life, work life, and financial life.

In table 2, we can see that dimension of so-

cial life, romance, and financial have t value above 1.96, which proves that only these three dimensions have significant influence on the quality of life in overall as the result of using HP. A positive beta coefficient showed that the greater the role of HP in improving social life, romance, and financial, then the greater the overall quality of life perceived by respondents. Social life has the greatest impact seeing the amount of beta value, while 4 other dimensions namely leisure life, family, health and safety did not have significant affect on the overall quality of life. Nevertheless, the direction of influence correlation on dimension of leisure, family, and work is positive, which shows that the higher benefit of using HP in leisure life, family, and work, will be able to improve the quality of life. However, this study is not able to show significant correlation statistically at  $\alpha = 5\%$ .

The interesting thing to observe is the influence of health and safety dimension on quality of life, which indicates a negative beta value

Table 3. Examining Hypothesis 2

Dependent Variable	Independent Variable	Beta	t-value
Overall perception of HP impact on social life	I can chat with a friend via HP (benefit)	-0,057	-0,981
	I can confide to a friend via HP (benefit)	<b>0,276</b>	<b>4,505</b>
	I can make appointment via HP to meet a friend and going out together	<b>0,204</b>	<b>3,571</b>
	I can show off the latest facility from HP to a friend and talk about it (for example, show off about Internet connection on HP to a friend) (benefit)	0,015	0,246
	I can call and chat with a friend outside the city and/or overseas (for example, a friend who is working as migrant worker overseas) (benefit)	-0,006	-0,115
	I'm able to keep my relationship and communicate with friends, both old and new friends (benefit)	-0,106	-1,806
	I can use the camera on HP to take pictures of a friend (benefit)	<b>-0,300</b>	<b>-4,400</b>
	I can download and play ringtone/RBT together with friends (benefit)	-0,076	-0,953
	I can exchange text messages with friends (benefit)	-0,019	-0,329
	I don't like if HP is used for show off or symbol of one's status in front of friends (cost)	<b>0,139</b>	<b>2,605</b>
	HP sounds are pretty annoying if there is a friend calling while we are talking or playing with other friends (cost)	<b>-0,234</b>	<b>-3,872</b>
	I spend more time with friends via HP rather than meet with them directly (cost)	0,069	1,247
	I'm worried that I will spend a lot of time chatting with friends via HP (sometimes I forget the time) (cost)	0,088	1,515
	Adjusted R <sup>2</sup> = 0,239		

Source: Output of SPSS processed by researcher

even though statistically insignificant. This showed that the lower the respondents think about HP benefits on dimension led to high value on the quality of life or vice versa.

The average value of this dimension is 3.45 and the average value of life quality is 3.84. In overall, it showed that respondents averagely assessed the benefits of HP in health and safe life lower than the overall quality of life. The research result is slightly different from the Sirgy research, et.al (2007), which uses students as respondents. In Sirgy, et.al (2007), the dimensions that influence the quality of life are social, leisure, safety and health, and romance with the direction of positive influence. This difference is likely because of the respondent characteristic, which is very much different, causing differences in perception on HP benefits in improving the quality of life.

## Hypothesis 2

In this section, a regression analysis is conducted to examine the hypotheses concerning the impact of benefit and cost of using HP in social life on the overall quality of social life, namely:

H<sub>2</sub>: The impact of using HP in social life overall is affected by perception of benefit and cost of using HP in social life.

In table 3, it can be seen that only 2 of 9 statements about benefits have positive and significant influence (t value > 1.96) in social

life, i.e. HP can be used to confide and make appointment to meet with friends, and one statement has negative and significant influence (t values < - 1,96). In terms of cost, 1 statement has positive and significant influence (t value > 1.96) namely using HP to show off, and one statement has negative and significant influence (t value < - 1.96), i.e. incoming call when talking with other people. Perception of HP benefits to take picture of a friend is low (seen from the average value of 2.31, close to disagree), but the quality of social dimension is high (average of 4.10). In Sirgy research, et.al (2007), the statement about the benefits of camera on HP is also not significantly affected.

On the cost, there is a negative and significant correlation between HP as a tool for show off with the quality of social life because respondents did not like using HP to show off (average of 3.46) and perception that agreed with the role of HP in social life (average of 4.10). From these results, it can be concluded that the social value of using HP is not contained in the respondents and the most prominent from the previous description is the dominant functional value of HP to communicate with friends. In Sirgy, et.al (2007), the statement on this status is also significant, showing the presence of social values in using HP for student as respondent. Furthermore, a negative relationship between the perception of disturbance from HP sound at the time when together with someone else (an average of 2.85) with the quality of social life

Table 4. Examining Hypothesis 3

Dependent Variable	Independent Variable	Beta	t-value
Overall, I think HP is important for leisure life	HP can entertain us, especially if we are traveling, lonely, bored, waiting, or feeling down (benefit)	.134	1.896
	Camera on HP can be used to entertain us (benefit)	<b>.167</b>	<b>2.263</b>
	Using HP, I can surf through the Internet (opening facebook website, chat, etc.) (benefit)	<b>-.165</b>	<b>-2.051</b>
	I can download and play the latest songs for entertainment via HP (benefit)	-.123	-1.317
	I used to play game on HP for entertainment (benefit)	<b>.307</b>	<b>3.696</b>
	Sometimes leisure time is wasted because of playing games or calling a friend via HP (it can be used for other things like sport, traveling, etc) (cost)	.030	.409
Adjusted R <sup>2</sup> = 0,177			

Source: Output of SPSS processed by researcher

Table 5. Examining Hypothesis 4

Dependent Variable	Independent Variable	Beta	t-value
Overall, I think HP is important for family life	Sometimes it's better to text rather than calling to say hello or establish 2007), 2 statement regarding this disorder had no significant effect.a relationship with a family member (for example, because it's more efficient) (benefit)	-.057	-.921
	HP can be used to make appointment to meet with family members (benefit)	<b>.300</b>	<b>4.736</b>
	I used to contact or call my wife/husband/children/parents via HP (benefit)	<b>-.161</b>	<b>-2.233</b>
	Camera on HP can be used to transfer or sharing photos and experiences with family members (benefit)	.020	.267
	HP is the most powerful tool to contact or establish relationship between family members who live close and far away (intercity or interstate) (benefit)	.091	1.392
	HP can be used for conversation or discussion between the family members to take important decision within the family (benefits)	-.021	-.234
	I can talk about my problems with family members via HP (benefit)	.131	1.447
	Because of my frequent contact with my family via HP, we rarely meet each other face to face (cost)	-.102	-1.719
	Sometimes HP rings because there is incoming call or text message from family members at an inconvenient time or disrupt the ongoing activities (cost)	<b>-.179</b>	<b>-2.620</b>
	Sometimes HP disturbs the leisure time with family members (cost)	<b>-.135</b>	<b>-2.047</b>
Adjusted R <sup>2</sup> = 0,111			

Source: Output of SPSS processed by researcher

showed that although respondents tend to disagree with the sound disturbance, but they have perception that HP has an impact on improving the quality of social life.

### Hypothesis 3

In this section, a regression analysis is conducted to examine the hypotheses concerning the impact of benefit and cost of using HP in leisure life on the overall quality of leisure life, namely:

H<sub>3</sub>: The impact of using HP in leisure life overall is affected by perception of benefit and cost of using HP in leisure life.

In table 4, it showed that only 2 of 5 statements about positive and significant benefit (t value > 1.96) on leisure life, i.e. HP can be used to entertain and play games, and one statement has negative and significant influence (t value < - 1.96), namely the use of the internet. From the cost perspective, one statement has negative and significant influence (t value < - 1.96),

i.e. disrupting leisure time. The result showed varied perception about the benefits of HP for internet (seen from the average value of 3.22, close to agree and deviation standard of 1.084), but the quality of social dimension is high (the average value of 3.51, close to agree and deviation standard of 0.916). Such variations concerning Internet use on HP are probably because of this feature is not available on respondent's HP and rare if available. This is evident from the distribution of answer key from respondents who disagree and neutral about HP benefit for Internet as much as 140 people (46.7%). In Sirgy research, et.al (2007), statement about the benefits of the internet is also not significantly affected.

On the cost, there is a negative and significant correlation between annoying ringtone sound from HP in leisure time with the quality of life because respondents tend to be neutral (average of 3.03) and perception that agreed with the role of HP in leisure life (average of 3.51). If related to HP benefit to communicate with friends, then



Table 6. Examining Hypothesis 5

Dependent Variable	Independent Variable	Beta	t-value
Overall, I think HP is important for health and safety and well-being	HP is always carried as a precaution to contact family and related parties (such as the police, hospitals, etc.) in emergency situations (such as accident, pickpocket action, etc.) (benefit)	-.371	-4.361
	HP can help to contact the health facilities (such as masseurs, doctors, hospitals, clinics, midwives, etc.) (benefit)	.586	6.825
	HP can be dangerous if used on the road (for example, using HP while driving) because it can cause an accident (cost)	.053	1.001
	The use of HP is feared to bring negative impact on health (the existence of radiation, etc.) (cost)	.185	3.285
Adjusted R <sup>2</sup> = 0,197			

Source: Output of SPSS processed by researcher

the neutral answer to this question is probably because the respondents have perception that the incoming call is from a friend so that it did not bother them. This is evident from the distribution of answer key from respondents who are strongly disagree, disagree, and neutral about annoying ringtone sound from HP as much as 176 people (58.7.7%). In Sirgy research, et.al (2007), the statement regarding this disorder is also not significantly affected.

#### Hypothesis 4

In this section, a regression analysis is conducted to examine the hypotheses concerning the impact of benefit and cost of using HP in family life on the overall quality of family life, namely:

H<sub>4</sub>: The impact of using HP in family life overall is affected by perception of benefit and cost of using HP in family life

In table 5, it can be seen that only 2 of 7 statements about the benefits, 1 question has positive and significant influence (t value > 1.96) on family life, namely HP can be used to make an appointment to meet with family members, and 1 statement has negative and significant influence (t value < - 1.96), i.e. HP is used to contact the family. From the point of cost, 2 statements had negative and significant influence (t value <- 1.96), i.e. incoming call from family members is annoying, and HP disrupts family time. The number of respondents who agree and strongly agree with the habit of contacting family members reached 295 people (98.3%) on average of 4.23 (more than agree, close to strongly agree), but the quality of the family dimension is lower (average value of 3.51). In Sirgy, et.al (2007), the statement about the habit of contacting family members is positively and significantly affected the quality of family life

as a whole.

On the cost, there is a negative and significant correlation between HP ringtone sound disrupting the overall quality of family life. Table 5:35 also showed negative and significant influence from the perception of telephone disturbance at the time of being with family on the quality of family life. This is reflected in the average value of HP disturbance perception by 2.65 (neutral, close to disagree) and the average value of family life quality is higher at 3.92 (neutral, close to agree). In Sirgy research, et.al

#### Hypothesis 5

In this section, a regression analysis is conducted to examine the hypotheses concerning the impact of benefit and cost of using HP in health and safety life on the overall quality of health and safety life, namely:

H5: The impact of using HP in health and safety life overall is affected by perception of benefit and cost of using HP in health and safety life.

In table 6, it can be seen be seen that 1 statement about positive and significant benefit (t value > 1.96), and 1 statement about negative and significant benefit (t value < 1.96) on the health and safety life. From the point of cost, 1 statement has positive and significant influence (t value > 1.96), i.e HP is bad for health.

The negative influence on mobile phone benefits for emergency situation in terms of the health and security (average 3.80) indicates that the more respondents agree on this question, then the health and security will be lower (average 3.45) or vice versa. As many as 230 respondents (76.7%) agree on the use of mobile phone for safety. In the study of Sirgy et.al (2007), this statement has positive and significant impact. The difference may be caused by

**Table 7. Examining Hypothesis 6**

<b>Dependent Variable</b>	<b>Independent Variable</b>	<b>Beta</b>	<b>t-value</b>
Overall, I think HP is important for love life	HP helps in knowing the whereabouts and conditions of husband/wife/boyfriend/girlfriend (benefit)	<b>.143</b>	<b>2.144</b>
	I can talk and confide to husband/wife/boyfriend/girlfriend via HP (benefit)	<b>.242</b>	<b>3.595</b>
	Camera on HP can be used to take picture of husband/wife/boyfriend/ girlfriend (benefit)	<b>-.139</b>	<b>-2.426</b>
	I can make appointment to meet or going together with husband/wife/boyfriend/girlfriend via HP (benefit)	-.039	-.666
	Because of frequent contact with husband/boyfriend via HP, it reduces desire to meet or spend time with husband/wife/boyfriend/girlfriend (cost)	.032	.517
	HP sounds are pretty annoying if there is a call from husband/wife/boyfriend/girlfriend at inconvenient time or interfere the ongoing work (cost)	-.093	-1.532
Adjusted R <sup>2</sup> = 0,120			

Source: Output of SPSS processed by researcher

**Table 8. Examining Hypothesis 7**

<b>Dependent Variable</b>	<b>Independent Variable</b>	<b>Beta</b>	<b>t-value</b>
Overall, I think mobile phone is important in work life	Able to text workmates/business partners/boss/employer concerning works/business (for example change in working time, etc) (benefit)	<b>.167</b>	<b>2.868</b>
	Mobile phone makes it easier to call workmates/business partners/boss/employer concerning works/business (benefit)	.009	.133
	Mobile phone makes it easier for workmates/business partners/boss/employer to call in for works/business (for example change in working time, etc) (benefit)	<b>.174</b>	<b>2.639</b>
	Using mobile phone, we can keep in touch with several workmates or business partners to discuss about work/business (benefit)	.084	1.318
	Camera on mobile phone is helpful for business affair (benefit)	-.111	-1.123
	Internet connection in mobile phone helps me find information needed for the work or business (benefit)	.020	.205
	Mobile phone can help contact workmates or boss or employer in emergency case (for example calling in bosses when one gets sick and cannot come to work) (benefit)	.000	.006
	Mobile phone can help obtain job offer or order (for example job vacancy or cake order) (benefit)	<b>.175</b>	<b>2.648</b>
	Sometimes mobile phone is a disturb when one attends meeting or has a discussion with workmates/business partner/boss/employer (cost)	.067	.950
	Sometimes mobile phone disturbs the ongoing activity/work (cost)	-.018	-.256
	Adjusted R <sup>2</sup> = 0,119		

Source: Output of SPSS processed by researcher

the different characteristics on respondents, as the study applied on students who do not have financial problem.

Positive influence on the benefits of mobile phone helps to support health facilities to the health quality and safety (average 3.52) indicates that the respondents agree to the statement, the more respondents agree to this statement, then the higher quality of health and safety is (3.45 average). There were 198 respondents (66%) agree that mobile phone can help to contact facilities. Although, both average values are about the same (above 3, which leads to neutral). This shows that the poor are in need of health care. In the study of Sirgy, et.al (2007), this statement has positive and significant influence.

The use of mobile phone is feared to bring up a negative impact on users' health. However, the proportion of respondents in this statement are 170 respondents (56.7%) who do not

agree that mobile phone can help them contact health facilities, 59 respondents (19.7%) who answered hesitantly, and only 71 respondents (35.3%) who agree that mobile phone can help to contact the health facilities.

### **Hypothesis 6**

In this section, a regression analysis is conducted to examine the hypotheses concerning the impact of benefit and cost of using HP in love life on the overall quality of love life, namely:

H6: The impact of using HP in love life overall is affected by perception of benefit and cost of using HP in love life.

In the following table 7, it can be seen that the two statements have positive and significant benefits (t value > 1.96), and 1 statement is about the negative and significant benefits (t value < 1.96), in the love life. While in term of

Table 10. Summary of Hypothesis Examinations

Description	Result	Conclusion
H <sub>1</sub> : The impact of mobile phone use on overall life quality is affected by perception of mobile phone impact on social life, leisure life, family life, health and safety life, love life, work life, and financial life	Social Life (+) Love Life (+) Financial Life (+)	<i>Partially Supported</i>
H <sub>2</sub> : The impact of mobile phone use on overall quality of social life is affected by perception of benefit and cost of mobile phone use in social life	Confiding (benefit) (+) Making appointment (benefit) (+) Camera (benefit) (-) Showing off (cost) (+) Mobile phone ringing (cost) (-)	<i>Supported</i>
H <sub>3</sub> : Impact of mobile phone use on quality of leisure life is affected by perception of benefit and cost of mobile phone use in leisure life	Entertaining camera (benefit) (+) Internet access (benefit) (-) Game facility (benefit) (+) Mobile phone ringing (cost) (-)	<i>Supported</i>
H <sub>4</sub> : The impact of mobile phone use on quality of family life is affected by perception of benefit and cost of mobile phone use in family life	Mobile phone for making appointment (benefit) (+) To contact family (benefit) (-) Disturbing call from family(cost) (-) Disturbed moments with family (cost) (-)	<i>Supported</i>
H <sub>5</sub> : The impact of mobile phone use on overall life quality is affected by perception of benefit and cost of mobile phone use in health and safety life	Mobile phone for security reason (benefit) (-) To help contact medical facility (benefit) (+) Mobile phone has bad impact on health (cost) (+)	<i>Supported</i>
H <sub>6</sub> : The impact of mobile phone use on overall love life is affected by perception of benefit and cost of mobile phone use in love life	Mobile phone helps know lover's condition (benefit) (+) Confiding to lover through mobile phone (benefit) (+) Camera to take picture of lover (benefit) (+)	<i>Partially Supported</i>
H <sub>7</sub> : The impact of mobile phone use on overall work quality is affected by perception of benefit and cost of mobile phone use in work life	Texting to working partner (benefit) (+) Easier for working partner to contact (benefit) (+) Help getting job offer (benefit) (+)	<i>Partially Supported</i>
H <sub>8</sub> : The impact of mobile phone use on finance is overall affected by perception of benefit and cost of mobile phone use in financial life	To obtain loan (benefit) (+) Bigger expense on phone credit (cost) (+) Mobile phone facility makes for bigger expense (cost) (-)	<i>Supported</i>

cost, all statements are insignificant.

Mobile phone helps in knowing the whereabouts and condition of partner has positive and significant influence on the quality of romance. This shows that the poor respondents agree that mobile phone helps to know the couple's condition in getting them to agree that the quality of their love life is getting better.

In contrast, the influence of the camera feature for photographing their couples is proved negative. The average value of the benefits of photographing couples is 3.42 (neutral approach agree), is greater than the value of the average quality of romance is 2.93 (neutral). In the study of Sirgy, et.al (2007), this statement does not affect significantly with the positive direction, which may be caused to the respondent students often meet directly with the partner so that the benefits of a camera to photograph the couple had no effect on their love life.

### Hypothesis 7

In this section, a regression analysis is conducted to examine the hypotheses concerning

the impact of benefit and cost of using mobile phone at work on the overall quality of work, namely:

H7: The impact of using mobile phone in work life overall is affected by of benefit and cost of using mobile phone in work life

In table 8 we can see that three out of eight statements on the positive and significant benefit (t value >1.96), while in terms of cost, all statements are not significant.

Texting each other and communicating with workmates/bosses about work/business affects positively and significantly on work life.

### Hypothesis 8

In this section, a regression analysis is conducted to examine hypothesis on the impact of benefit and cost of using mobile phone on financial term over the overall quality of financial life, namely:

H8: The impact of using mobile phone on financial life overall is affected by perceptions of benefit and cost of using mobile phone in financial life.

In table 9 it can be seen that 1 statement on benefit has positive and significant impact (t value > 1.96) while in terms of cost 2 statements have negative and significant impact (t value < - 1.96).

Mobile phone can be used to contact friend or relative to obtain loan. This has positive and significant impact on financial life. Respondents very much agree on the use of mobile phone to contact friend/relative to obtain loan. Mobile phone is helpful in informing and asking for loan, not hampered by distance and time. With banking facility reaching out to poor families, money transfer is possibly fast and can be done any moment given that there are many ATM facilities. Easy access for poor family to set up an account in banks is very much helpful for this

activity hence they can solve their problems quickly.

Expenses on phone credit can get bigger if the mobile phone is frequently used. This has positive and significant impact on financial life. The use of mobile phone which increases expense on phone credit can provide financial opportunities, hence the expense on phone credit can be smaller than the money resulted from using mobile phone.

## Conclusion

Based on the above explanation conducted over each research hypothesis proposed beforehand, the table 10 below contains the summary

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