

APPROVAL PAGE

**THE EFFECT OF E-SERVICE QUALITY AND CUSTOMER COST TOWARDS
CUSTOMER VALUE AND ITS IMPACT ON PRODUCT USAGE
(Case Study of BNI SMS Banking Users in Bogor)**

Submitted as One Term to Acquire a Bachelor Degree
on Business Management of Telecommunicaton and Informatics Program

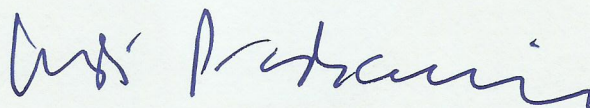
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