

The Effect of Salesperson Credibility on Continuance Usage through Customer trust and Purchase Decision Quality with Information Overload as a Moderating Variable (Study on B2B Telecommunication Customers in the Central Java and DIY Area)

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Abstract. *This study aims to examine the influence of Salesperson Credibility on Continuance Usage through Customer Trust and Purchase Decision Quality as mediating variables, and Information Overload as moderating variables on business (B2B) customers of telecommunication services in Central Java and the Special Region of Yogyakarta. The grand theory used is the Elaboration Likelihood Model (ELM) proposed by Petty and Cacioppo (1986). This study uses a quantitative explanatory approach with the Structural Equation Modeling – Partial Least Squares (SEM-PLS) method using SmartPLS 4.0 software. The research sample consisted of 350 respondents who were decision makers in the procurement of telecommunication services from three main providers, PT Telkom Indonesia (Telkom Indibiz), Indosat Ooredoo Hutchison (Indosat HiFi), and XL Axiata (XL Satu) selected through purposive sampling technique. Data collection was carried out using a questionnaire with 28 indicators measured using a Likert Scale of 1–5. The results of the measurement model evaluation show that all indicators meet the requirements of convergent validity (outer loading > 0.70) and reliability (Cronbach's Alpha and Composite Reliability > 0.70), and the Average Variance Extracted is above 0.50. The results of hypothesis testing through bootstrapping 5,000 subsamples show that: (1) Salesperson Credibility has a positive and significant effect on Customer Trust ($\beta = 0.400$; $p < 0.05$), so that H1 is accepted; (2) Customer Trust has a positive and significant effect on Purchase Decision Quality ($\beta = 0.213$; $p < 0.05$), so that H2 is accepted; (3) Salesperson Credibility has a positive and significant effect on Purchase Decision Quality ($\beta = 0.679$; $p < 0.05$), so that H3 is accepted; (4) Purchase Decision Quality has a positive and significant effect on Continuance Usage ($\beta = 0.700$; $p < 0.05$), so that H4 is accepted; and (5) Information Overload significantly moderates the effect of Salesperson Credibility on Customer Trust but with a weakening direction ($\beta = -0.093$; $p < 0.05$), so H5 is rejected because the direction of the effect is opposite to the hypothesis. The mediation test proves a significant dual-mediation mechanism, with the strongest path on Salesperson Credibility $\rightarrow$ Purchase Decision Quality $\rightarrow$ Continuance Usage ($\beta = 0.476$). Simple slope analysis confirms that the effect of Salesperson Credibility on Customer Trust decreases as the information load increases (low IO: $\beta = 0.493$; medium IO: $\beta = 0.400$; high IO: $\beta = 0.307$). This study*

contributes to the expansion of ELM applications in the context of B2B face-to-face interactions, as well as introducing Information Overload from the proliferation of AI content as a moderator with a weakening effect, a new theoretical nuance that opens up a further research agenda.

Keywords: *Continuance Usage; Customer Trust; Information Overload; Purchase Decision Quality; Salesperson Credibility.*

1. Introduction

The massive digital transformation taking place in Indonesia has given rise to an interesting paradox in business-to-business (B2B) marketing: the increasing abundance of information is actually making it increasingly difficult for business buyers to make quality decisions. On the one hand, Indonesia's digital ecosystem is growing tremendously. According to the e-Economy SEA 2025 report published by Google, Temasek, and Bain & Company, Indonesia's digital economy is approaching USD 100 billion in Gross Merchandise Value (GMV) by 2025, with a projected growth of up to USD 180 billion by 2030. Furthermore, revenue from Artificial Intelligence (AI)-based applications in Indonesia grew 127% year-on-year, the highest among all countries in the Southeast Asian region, and 79% of Indonesian internet users have integrated AI-based tools into their daily activities (Google, Temasek, & Bain & Company, 2025).

On the other hand, this wave of digitalization has structurally changed the landscape of the B2B telecommunications industry, which is the object of this research. Based on Mordor Intelligence market research (2025), the Indonesian B2B telecommunications market is valued at USD 1.88 billion in 2025, with data and internet services components dominating at 53.2% of the total market share, and the enterprise segment growing at a CAGR of 5.29% towards 2028. Three dominant players, namely PT Telkom Indonesia (Persero) Tbk, Indosat Ooredoo Hutchison, and XL Axiata, collectively control around 75% of the national enterprise segment revenue (Mordor Intelligence, 2025). Telkom Indonesia as the market leader closed 2024 with consolidated revenue of IDR 150 trillion, of which the B2B ICT segment contributed IDR 15.3 trillion (Telkom Indonesia, 2025). Meanwhile, the XL Axiata-Smartfren merger, completed in December 2024, further strengthened the competitive dynamics in the enterprise segment, driving the intensity of competition between vendors while increasing the volume of information business customers face in the provider selection process.

The intensity of competition between telecommunications vendors directly contributes to information overload among B2B customers. Business buyers are now faced with a deluge of information from multiple sources: marketing materials from the three major providers, AI-generated comparative content, independent reviews from technology media, and industry analyst reports. Gartner research (2024) notes that B2B customers spend only 17% of their total buying journey interacting directly with salespeople, while the remaining 83% is conducted independently through digital research. The 6Sense study (2025) confirms this trend: by 2025, 94% of B2B buyers will use Large Language Models (LLMs) in the buying process, which paradoxically does not reduce but actually increases the volume of information that must be processed. A Forrester report (2023) explicitly identifies information overload as a key factor lengthening the B2B buying cycle and reducing buyers' confidence in their decisions.

It's important to note that the information overload faced by B2B telecommunications customers stems not only from AI-based digital content, but also from offline commercial materials received directly. In the provider selection process, business customers typically receive written offers (commercial proposals), face-to-face presentations, and technical comparison documents from Account Managers from competing providers. Research by The Sales Collective, citing Gartner (2024), notes that nearly 70% of B2B customers feel overwhelmed by the organizational complexity of the purchasing process, which includes numerous proposals, meetings, and documents that must be evaluated simultaneously from multiple vendors, independent of both digital and AI sources. Thus, information overload in the context of this research is multi-channel: it stems from the proliferation of digital/AI content on the one hand, and from the intensity of offline commercial offerings between competing providers on the other. These two sources collectively form the cognitive burden faced by business customers in making decisions about selecting a telecommunications provider.

The phenomenon of information overload has a strong theoretical basis. Arnold, Goldschmitt, and Rigotti (2023) found that information overload consistently correlates positively with decreased individual decision quality. Peng, Xu, and Huang (2021) even neuroscientifically demonstrated through an Event-Related Potentials (ERP) study published in *Frontiers in Neuroscience* that when buyers experience information overload, decision-making time increases significantly and decision quality deteriorates. These findings align with the predictions of the Elaboration Likelihood Model (ELM) proposed by Petty and Cacioppo (1986), a seminal theory that states that when a person's cognitive abilities are overloaded, as occurs during information overload, they shift from deep processing (the central route) to simple signal-based processing (the peripheral route). In a B2B context, the simplest and most readily available signal is the credibility of the salesperson who interacts directly with the customer.

2. Research Methods

This study uses a quantitative approach with an explanatory research approach. This approach was chosen because the primary objective of the study is to test the causal relationships between variables that have been formulated theoretically through statistically testable hypotheses. Creswell and Creswell (2018) state that a quantitative approach is appropriate when researchers intend to test a theory by connecting measurable variables so that the data can be analyzed using statistical procedures.

This type of explanatory research was chosen because this research does not merely describe phenomena (descriptive) or explore new concepts (exploratory), but aims to explain and test why and how Salesperson Credibility can influence Continuance Usage of B2B telecommunication service customers through the mediation of Customer Trust and Purchase Decision Quality, as well as the extent to which Information Overload moderates

the relationship. Sekaran and Bougie (2020) define explanatory research as research that seeks to explain the cause-and-effect relationship between variables based on a strong theoretical foundation.

In light of the underlying business phenomenon, this research draws on a real-world phenomenon in the Indonesian B2B telecommunications industry: the increasing information overload experienced by enterprise customers due to the proliferation of AI content, as well as the increasing role of salesperson credibility as a peripheral cue in purchasing decision-making (ELM; Petty & Cacioppo, 1986). Thus, this research integrates empirical phenomenological justification (based on industry data) with theoretical justification (based on the grand theory of ELM), as recommended by Hair, Risher, Sarstedt, and Ringle (2019) for SEM-based marketing research.

3. Results and Discussion

3.1. Overview of Research Object

This research was conducted in Central Java and the Special Region of Yogyakarta (DIY), with the research objects being business customers (Business-to-Business/B2B) who use internet services and digital solutions from the three largest telecommunications service providers in Indonesia, namely PT Telkom Indonesia (Persero) Tbk through Telkom Indibiz services, Indosat Ooredoo Hutchison through Indosat HiFi services, and XL Axiata through XL Satu services. The two regions were selected purposively with the consideration that the three providers have regional offices and Salespersons (Account Managers) who actively serve enterprise customers, as well as having a large business customer base with broad industrial diversity.

Respondents in this study were individuals who acted as decision makers or were directly involved in selecting telecommunication services in their companies/organizations, with a minimum subscription period of one year and had experience interacting directly with Salespersons from the provider. Data collection was carried out through the distribution of questionnaires that successfully captured 350 respondents who met all inclusion criteria. This number has exceeded the minimum sample size of 97 respondents (inverse square root method; Kock & Hadaya, 2018) and the research target of 350 respondents, thus meeting the sample adequacy requirements for SEM-PLS analysis.

3.2. Respondent Characteristics

Respondent characteristics were analyzed based on their domicile, company industry segment, job title, primary service provider used, length of subscription, and experience interacting with salespeople. A more complete overview is presented in the following tables.

Table Respondent Characteristics by Region

<i>Region</i>	<i>Frequency</i>	<i>Percentage</i>
<i>Central Java</i>	168	48.0%
<i>Special Region of Yogyakarta (DIY)</i>	182	52.0%
<i>Total</i>	350	100.0%

Source: Processed primary data, 2026

Based on Table, of the 350 respondents, 168 (48.0%) came from Central Java and 182 (52.0%) from the Special Region of Yogyakarta. This composition indicates a relatively balanced distribution between the two research areas.

Table Respondent Characteristics Based on Industry Segment

<i>Industry Segment</i>	<i>Frequency</i>	<i>Percentage</i>
<i>Manufacturing</i>	48	13.7%
<i>Trade & Retail</i>	46	13.1%
<i>Banking & Finance</i>	39	11.1%
<i>Education</i>	36	10.3%
<i>Hospitality & Tourism</i>	34	9.7%
<i>Logistics & Transportation</i>	31	8.9%
<i>Construction & Property</i>	29	8.3%
<i>Technology & Startup</i>	28	8.0%

Health	25	7.1%
Other	34	9.7%
Total	350	100.0%

Source: Processed primary data, 2026

Based on Table, respondents came from various industry segments, reflecting the diversity of B2B telecommunications customers. The largest segment was Manufacturing (13.7%), followed by Trade & Retail (13.1%), and Banking & Finance (11.1%). This diversity strengthens the sample's representativeness of the business customer population in Central Java and the Special Region of Yogyakarta.

Table Respondent Characteristics Based on Position

Respondent's Position	Frequency	Percentage
IT Manager	109	31.1%
GA/Operational Manager	99	28.3%
Treasurer/PPK	73	20.9%
Director/Owner	69	19.7%
Total	350	100.0%

Source: Processed primary data, 2026

Based on Table, the majority of respondents held the positions of IT Manager (31.1%) and GA/Operational Manager (28.3%), followed by Treasurer/PPK (20.9%) and Director/Owner (19.7%). This composition confirms that respondents are parties with authority or direct involvement in decision-making for telecommunications service procurement, as per the inclusion criteria.

Table Respondent Characteristics Based on Main Provider

<i>Main Provider</i>	<i>Frequency</i>	<i>Percentage</i>
<i>Telkom Indibiz</i>	146	41.7%
<i>Indosat HiFi</i>	106	30.3%
<i>XL One</i>	98	28.0%
<i>Total</i>	350	100.0%

Source: Processed primary data, 2026

Based on Table, the most widely used primary provider is Telkom Indibiz (41.7%), followed by Indosat HiFi (30.3%), and XL Satu (28.0%). This distribution indicates adequate representation of all three providers, allowing the findings to reflect cross-provider conditions.

Table Respondent Characteristics Based on Subscription Length

<i>Subscription Period</i>	<i>Frequency</i>	<i>Percentage</i>
<i>< 1 Year</i>	58	16.6%
<i>1-2 Years</i>	129	36.9%
<i>> 2 Years</i>	163	46.6%
<i>Total</i>	350	100.0%

Source: Processed primary data, 2026

Based on Table, the majority of respondents have been subscribers for more than 2 years (46.6%) and 1-2 years (36.9%), while 16.6% have been subscribers for less than 1 year. The dominance of respondents with a subscription period of more than one year indicates that most respondents have sufficient experience in using the service and interacting with Salespersons, making their answers more credible.

Table Respondent Characteristics Based on Interaction with Salesperson

<i>Interaction Experience</i>	<i>Frequency</i>	<i>Percentage</i>
<i>Yes I have</i>	350	100.0%
<i>Never</i>	0	0.0%
<i>Total</i>	350	100.0%

Source: Processed primary data, 2026

Based on Table, all respondents (100%) stated they had interacted directly with a salesperson from the provider they used, either through contract negotiations, technical consultations, or complaint handling. This ensures that all respondents met the inclusion criteria and had a relevant experience base to assess the credibility of the salesperson.

3.3. Descriptive Analysis

Descriptive analysis aims to describe respondents' perceptions of each research variable based on the average (mean) value of the answers. Research data were obtained by filling out a questionnaire using a Likert scale, where the highest scale is worth 5 and the lowest scale is worth 1. The formula used to determine the scale range on the Likert scale, which has a lowest value of 1 and a highest value of 5 in each category, was calculated by referring to the calculation described by Simamora (2002). This calculation aims to classify data based on the existing value range, thus facilitating analysis and interpretation of the results from each category. The calculation according to Simamora (2002) is as follows:

$$\text{Rentang Skala} = \frac{\text{nilai tertinggi} - \text{nilai terendah}}{\text{Jumlah Kategori jawaban}} = \frac{5-1}{5} = 0,80$$

The results of the scale range calculations will be used as a basis for interpreting the average rating for each indicator on the studied variable. Next, calculations will be performed to determine the scale range categories, ranging from very low to very high. This assessment is presented in the form of a modified average index from Simamora (2002), as follows:

Table Scale Range

<i>Scale Range</i>	<i>Category</i>
1.00 – 1.80	Very Low
1.81 – 2.60	Low
2.61 – 3.40	Currently
3.41 – 4.20	Tall
4.21 – 5.00	Very high

3.4. Salesperson Credibility Variable

Salesperson Credibility is the customer's perception of the credibility of a salesperson (account manager), encompassing the dimensions of expertise, trustworthiness, and attractiveness. Respondents' responses regarding salesperson credibility can be seen in Table below.

Table Respondents' Responses to the Salesperson Credibility Variable

<i>No</i>	<i>Indicator</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>Amount</i>	<i>Mean</i>	<i>Note:</i>
1	AM/Salesperson has in-depth technical knowledge of the services offered	1	6	79	190	74	350	3.94	Tall
2	I consider Salesperson as an expert in the field of B2B telecommunication solutions	1	7	65	215	62	350	3.94	Tall
3	Salesperson is always honest in conveying information including service limitations.	1	3	73	194	79	350	3.99	Tall
4	Salesperson can be relied upon to keep every promise and commitment	1	5	80	191	73	350	3.94	Tall

5	Salesperson has a professional appearance and communication style	1	4	82	201	62	350	3.91	Tall
6	The salesperson was easy to reach and responsive when I needed help.	1	9	87	167	86	350	3.94	Tall
	Average Variable							3.94	Tall

Source: Processed primary data, 2026

Based on Table, the average respondent's answer for the Salesperson Credibility variable reached 3.94, which indicates that the respondents' overall perception is categorized as "High". The indicator with the highest score is "Salesperson is always honest in conveying information including service limitations" with an average of 3.99, while the indicator with the lowest score is "Salesperson has a professional appearance and communication style" with an average of 3.91, both of which remain in the "High" category. This indicates that respondents generally give a positive assessment of the Salesperson Credibility aspect in the context of the B2B telecommunications services they use.

a. Information Overload Variable

Information overload is a condition where customers receive information that exceeds their processing capacity, including the volume and complexity of information, cognitive stress, and reliance on trust cues. Respondents' responses to information overload can be seen in Table below.

Table Respondents' Responses to the Information Overload Variable

No	Indicator	1	2	3	4	5	Amount	Mean	Note:
1	I receive too much technical and commercial information from various sources.	1	7	102	172	68	350	3.85	Tall
2	AI-generated content adds to the volume of information I have to process.	1	8	69	192	80	350	3.98	Tall
3	I have difficulty processing all the technical information before making a	1	7	90	174	78	350	3.92	Tall

	decision.								
4	The amount of information actually makes me even more unsure in making decisions.	1	6	81	181	81	350	3.96	Tall
5	Due to the abundance of information, I rely more on trust in Salesperson	1	2	93	184	70	350	3.91	Tall
	Average Variable							3.92	Tall

Source: Processed primary data, 2026

Based on Table, the average respondent response for the Information Overload variable reached 3.92, indicating that the overall respondent perception was categorized as "High." The indicator with the highest score was "AI-generated content increases the volume of information I have to process" with an average of 3.98, while the indicator with the lowest score was "I receive too much technical and commercial information from various sources" with an average of 3.85, both of which remained in the "High" category. This indicates that respondents generally gave a positive assessment of the Information Overload aspect in the context of the B2B telecommunications services they use.

b. Customer Trust Variable

Customer Trust is a customer's belief and willingness to rely on a salesperson, encompassing the dimensions of ability, benevolence, integrity, and general trust. Respondents' responses regarding Customer Trust can be seen in Table below.

Table Respondents' Responses to the Customer Trust Variable

No	Indicator	1	2	3	4	5	Amount	Mean	Note:
1	I believe Salesperson has the technical competence to provide the best solution.	1	2	67	194	86	350	4.03	Tall
2	I am sure the Salesperson understands my business needs in depth.	1	2	68	186	93	350	4.05	Tall
3	I believe Salesperson really cares about the success of my business	1	6	84	181	78	350	3.94	Tall

4	Salesperson always keeps promises in the sales and negotiation process	1	4	79	168	98	350	4.02	Tall
5	Salesperson is proven to be honest including admitting product/service limitations	1	2	71	178	98	350	4.06	Tall
6	Overall, I trust the Salesperson of the provider I use	1	3	85	196	65	350	3.92	Tall
	Average Variable							4.00	Tall

Source: Processed primary data, 2026

Based on Table, the average respondent's answer for the Customer Trust variable reached 4.00, which indicates that the overall respondent's perception is categorized as "High". The indicator with the highest score is "Salespersons are proven to be honest, including acknowledging product/service limitations" with an average of 4.06, while the indicator with the lowest score is "Overall, I trust the Salesperson from the provider I use" with an average of 3.92, both of which remain in the "High" category. This indicates that respondents generally give a positive assessment of the Customer Trust aspect in the context of the B2B telecommunications services they use.

c. Purchase Decision Quality Variable

Purchase Decision Quality is a customer's assessment of the quality of a purchasing decision, including solution fit, process satisfaction, and low regret. Respondents' responses regarding Purchase Decision Quality can be seen in Table below.

Table Respondents' Responses to the Purchase Decision Quality Variable

No	Indicator	1	2	3	4	5	Amount	Mean	Note:
1	The services I choose are in accordance with the technical and operational needs of the business.	1	6	91	184	68	350	3.89	Tall
2	The recommended service package is relevant to the scale and type of my business.	1	4	87	185	73	350	3.93	Tall

3	I am satisfied with the decision-making process before choosing a provider.	1	6	79	183	81	350	3.96	Tall
4	I have enough information to make a good decision.	1	4	82	183	80	350	3.96	Tall
5	I have no regrets about choosing the current provider and service package.	1	6	94	174	75	350	3.90	Tall
	Average Variable							3.93	Tall

Source: Processed primary data, 2026

Based on Table, the average respondent's answer for the Purchase Decision Quality variable reached 3.93, indicating that the respondents' overall perception was categorized as "High". The indicator with the highest score was "I am satisfied with the decision-making process before choosing a provider" with an average of 3.96, while the indicator with the lowest score was "The service I chose is in accordance with the technical and operational needs of the business" with an average of 3.89, both of which remained in the "High" category. This indicates that respondents generally gave a positive assessment of the Purchase Decision Quality aspect in the context of the B2B telecommunications services they use.

d. Continuance Usage Variable

Continuance Usage is a customer's intention to continue using a service, which includes renewal intentions, service expansion intentions, relational loyalty intentions, and expectation confirmation intentions. Respondents' responses regarding Continuance Usage can be seen in Table below.

Table Respondents' Responses to the Continuance Usage Variable

No	Indicator	1	2	3	4	5	Amount	Mean	Note:
1	I intend to extend my service contract with my current provider.	1	3	92	173	81	350	3.94	Tall
2	I don't plan to switch to another telecommunications provider in the near future.	1	2	72	185	90	350	4.03	Tall

3	I plan to add or expand the service coverage from the same provider.	1	6	91	174	78	350	3.92	Tall
4	Good relationship with Salesperson is the main reason I continue to subscribe	1	4	80	184	81	350	3.97	Tall
5	Trust in Salesperson is the key factor I don't want to move	1	6	69	197	77	350	3.98	Tall
6	Overall, I am satisfied and will continue to use this service.	1	2	85	179	83	350	3.97	Tall
	Average Variable							3.97	Tall

Source: Processed primary data, 2026

Based on Table, the average respondent's answer for the Continuance Usage variable reached 3.97, indicating that the respondents' overall perception was categorized as "High." The indicator with the highest score was "I do not plan to switch to another telecommunications provider in the near future" with an average of 4.03, while the indicator with the lowest score was "I plan to add or expand the service coverage from the same provider" with an average of 3.92, both of which remained in the "High" category. This indicates that respondents generally gave a positive assessment of the Continuance Usage aspect in the context of the B2B telecommunications services they use.

1. Evaluation of Measurement Model (Outer Model)

Measurement model evaluation was conducted to assess the validity and reliability of the indicators in measuring their latent constructs. All constructs in this study are reflective, so the evaluation included tests of convergent validity, construct reliability, and discriminant validity.

2. Convergent Validity

Convergent validity is assessed through the outer loading value. According to Hair et al. (2022), an indicator is considered to meet convergent validity if the outer loading is greater than 0.70. The test results are presented in Table.

Table Outer Loading Test Results

	<i>CT</i>	<i>CU</i>	<i>IO</i>	<i>PDQ</i>	<i>SC</i>
<i>CT1</i>	0.738				
<i>CT2</i>	0.762				
<i>CT3</i>	0.747				
<i>CT4</i>	0.703				
<i>CT5</i>	0.778				
<i>CT6</i>	0.735				
<i>CU1</i>		0.770			
<i>CU2</i>		0.736			
<i>CU3</i>		0.750			
<i>CU4</i>		0.715			
<i>CU5</i>		0.747			
<i>CU6</i>		0.735			
<i>IO1</i>			0.779		
<i>IO2</i>			0.751		
<i>IO3</i>			0.745		

IO4			0.761		
IO5			0.756		
PDQ1				0.762	
PDQ2				0.732	
PDQ3				0.764	
PDQ4				0.740	
PDQ5				0.777	
SC1					0.804
SC2					0.727
SC3					0.749
SC4					0.757
SC5					0.730
SC6					0.772

Source: SmartPLS Output 4, 2026

Based on Table, the Factor Loading Test Results, the Loading Factor value for each variable indicates the extent of each indicator's contribution to the measured construct. The output indicates that all items are considered valid, as the Outer Loading value for each indicator is above 0.70 (range 0.703 to 0.804). Therefore, all indicators are declared valid and able to optimally reflect their latent constructs.

3. Reliability and Average Variance Extracted (AVE)

Construct reliability was assessed using Cronbach's Alpha and Composite Reliability (ρ_c), with a threshold above 0.70. Convergent validity at the construct level was assessed using AVE with a threshold above 0.50 (Hair et al., 2022). The results are presented in Table 4.14.

Table Reliability and AVE Test Results

	<i>Cronbach's alpha</i>	<i>Composite reliability (ρ_a)</i>	<i>Composite reliability (ρ_c)</i>	<i>Average variance extracted (AVE)</i>
<i>CT</i>	0.839	0.838	0.882	0.554
<i>CU</i>	0.837	0.837	0.880	0.551
<i>IO</i>	0.816	0.816	0.871	0.575
<i>PDQ</i>	0.811	0.812	0.869	0.570
<i>SC</i>	0.851	0.852	0.889	0.573

Source: SmartPLS Output 4, 2026

Based on Table, it shows that all constructs in this study have Cronbach's alpha values (0.811 - 0.851) and Composite Reliability (0.869 - 0.889) which meet the criteria above 0.70. so that all constructs are declared reliable with high internal consistency. In addition, all AVE values are above 0.50 (0.551 - 0.575), which confirms that each construct is able to explain more than half of the variance of its indicators. This proves that the measurement instruments used in this study are consistent and reliable.

4. Discriminant Validity

Table Fornell-Larcker Criterion Test Results

	<i>CT</i>	<i>CU</i>	<i>IO</i>	<i>PDQ</i>	<i>SC</i>
<i>CT</i>	0.744				

CU	0.797	0.742			
IO	0.692	0.701	0.759		
PDQ	0.684	0.700	0.602	0.755	
SC	0.694	0.732	0.641	0.827	0.757

Source: SmartPLS Output 4, 2026

Based on Table, almost all pairs of constructs meet these criteria. The square root of the AVE values for each construct are: Customer Trust (0.744), Continuance Usage (0.742), Information Overload (0.759), Purchase Decision Quality (0.755), and Salesperson Credibility (0.757). These diagonal values are generally greater than the correlations between constructs in the same column. In general, almost all pairs of constructs meet the Fornell-Larcker criteria, where the diagonal value is greater than the correlations between constructs in the same column. For example, the square root of the AVE of Customer Trust (0.744) is greater than all its correlations with other constructs (the highest: CU = 0.797, but this is in the row, not the CT column). The same pattern applies to most of the other constructs.

However, there is one exception that needs to be transparently noted. In the Salesperson Credibility (SC) column, the correlation value between SC and PDQ of 0.827 exceeds the square root of the AVE SC value of 0.757. This condition indicates that the Fornell-Larcker criteria for the SC and PDQ pair have not been fully met, and indicates a high empirical closeness between the two constructs. This empirical closeness can be substantively explained through the theoretical framework of the study. In the context of B2B purchases, customers' assessment of Salesperson credibility (SC) occurs almost simultaneously with the evaluation process of the quality of the purchase decision (PDQ); both are part of a series of cognitive processes that reinforce each other within the framework of the Elaboration Likelihood Model (Petty & Cacioppo, 1986).

.This condition is openly acknowledged as a limitation of the study, which is discussed further in Chapter V and also serves as the basis for recommendations for instrument improvements for future research. Nevertheless, as shown in the following section, all structural relationships in the model remain significant and consistent with theoretical predictions, thus ensuring the validity of the study's main findings.

5. Structural Model Evaluation (Inner Model)

Inner Model or structural model testing is carried out to see the values: Path coefficient test or test of influence between variables, R Square (R^2), Predictive Relevance (Q^2), Hypothesis Test and discussion of each hypothesis proposed.

4. Conclusion

This research starts from a fundamental question that is relevant in the era of digital information abundance: to what extent is the credibility of a Salesperson able to build trust, encourage quality purchasing decisions, and ultimately maintain the sustainability of service use and does the increasingly massive Information Overload condition actually strengthen or weaken this role? Based on the results of SEM-PLS analysis of 350 respondents of B2B telecommunication service customers in Central Java and Yogyakarta, this study succeeded in answering this question through five main interrelated findings. The first finding proves that Salesperson Credibility has a positive and significant effect on Customer Trust (coefficient 0.400; $p < 0.05$). This is not just a confirmation of the long-standing business intuition that trusted salespeople produce loyal customers, but also empirical evidence that in the competitive B2B telecommunications landscape, Salesperson credibility, which includes technical expertise, honesty, and professionalism, remains an irreplaceable foundation for building trust. Amidst the rapid flow of digital information, business customers still need someone they can rely on personally, and a credible Salesperson fills that void. The second and third findings simultaneously confirm the central position of Salesperson Credibility in this research model. Not only through the trust pathway ($H2: CT \rightarrow PDQ$, coefficient 0.213), Salesperson credibility also has a direct, even stronger influence on the quality of purchasing decisions ($H3: SC \rightarrow PDQ$, coefficient 0.679). These two parallel pathways suggest that B2B customers process Salesperson credibility in two ways simultaneously: affectively through the trust they build, and cognitively through direct evaluation of the recommendations given. In other words, Customer Trust acts as a partial mediator, strengthening, but not replacing, the direct pathway between credibility and decision quality. The fourth finding completes the chain of influence by proving that Purchase Decision Quality has a positive and significant effect on Continuance Usage (coefficient 0.700; $p < 0.05$). This is the strongest influence in the model and conveys a clear practical message: customers who perceive their purchase decision as quality, that the service they choose truly meets their needs and does not disappoint, will choose to remain. In a B2B context involving long-term contracts and high switching costs, the quality of the initial decision is not merely a matter of immediate satisfaction but a relational investment that determines long-term loyalty.

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