Comparing Logistic Regression and Decision Tree Classifications Performance in the Context of Personal Cloud Storage **Post-Adoption Behaviour**

John OREDO1 ¹University of Nairobi, Kenya Tel: +254 0724 702691, Email: john.oredo@uonbi.ac.ke

Abstract: Machine learning literature is replete with algorithms for classification problems. The choice of an algorithm for a particular problem is not only dependent on statistical assumptions but also its performance. The current study compares the performance of logistic regression and decision trees when used in a binary classification in the context of personal cloud storage post-adoption behaviour. The users' intention to switch from freemium to premium personal cloud storage services was the classification problem. From literature review, six features were identified as predictors of intention to adopt premium personal cloud storage service. Data comprising the six features and a single dichotomous target was collected from university students. Machine learning techniques were used to balance the sample and split the data into training and validation sets. Classification analysis was then conducted on the data using both the logistic regression and decision tree algorithms. The performance of the classification algorithms was compared using the confusion matrix and the ROC Curve. For the decision tree, precision=0.70, recall=0.52 with an overall accuracy of 0.73 while for the logistic regression, precision=0.68, recall=0.55 with an overall accuracy of 0.65. The area under ROC curve for the decision tree was 0.79 while that of the logistic regression was 0.71. The decision tree algorithm therefore performed better than the logistic regression in all the metrics used for performance comparison. Perceived Usefulness, Perceived Risk and Perceived satisfaction emerged as the most important features in predicting users' propensity to migrate from freemium to premium personal cloud storage services.

Keywords: Personal Cloud Adoption, Logistic Regression, Decision Trees, Machine Learning, IT Mindfulness

1. Introduction

Cloud computing services have greatly impacted how organizations and individual users acquire and use computing resources. Even though organizations have in the past dominated the cloud computing market, individual users have recently started making use of cloud computing services for their own needs. While there has been great research output on the adoption of cloud computing services, there is a scarcity of research on the post adoption behaviour of users. Extant literature is replete with a variety of studies focused on several post adoption behaviours of users of IT innovations. For example, such studies have investigated post-adoption behaviour such as; intention to continue use (Foroughi, Iranmanesh, & Hyun, 2019; Trenz, Huntgeburth, & Veit, 2013; Wang, Lew, Lau, & Leow, 2019), user satisfaction (Hsieh, Rai, Petter, & Zhang, 2012; Jianwen & Wakil, 2019; Vaezi, Mills, Chin, & Zafar, 2016), effective use (Burton-Jones & Grange, 2012), amount of use (Po-An Hsieh & Wang, 2007), and enhanced use (Bagayogo, Lapointe, & Bassellier, 2014). Another stream of studies on post adoption behaviour of users that is focused on how users





migrate from freemium to premium versions of IT innovations in different contexts has also emerged (Hamari, Hanner, & Koivisto, 2020; Mäntymäki, Islam, & Benbasat, 2020; Vock, Dolen, & Ruyter, 2013; Wagner, Benlian, & Hess, 2014). While the use of cloud services by individual consumers is an important feature of the cloud computing ecosystem [22], the antecedents of users' migration from the automatic freemium version to the premium version has not received adequate attention. The aim of this study is to model the predictors of users' intention to migrate from the freemium to premium versions of cloud storage service. Further, the study applied two machine learning classification techniques to model the users' intention to adopt premium cloud storage services.

2. Literature Review

2.1 Cloud Computing

The architecture of cloud computing is largely based on the service models and deployment models. The service model comprises Software as a Service (SaaS), Platform as a Service (PaaS) and Infrastructure as a Service (IaaS) (Ahson & Ilyas, 2011). Cloud deployment models consist of private, public, and hybrid (Buyya, Goscinski, & Broberg, 2011). There are several reasons that attract users to adopt cloud computing services namely; i) it requires minimal upfront investment, ii) no need for capital expenditure (Ristol, 2010) and iii) services are acquired on the basis of pay-per-use basis (Zhang, Cheng, & Boutaba, 2010) thus lowering operating costs. Services hosted in the cloud are generally web-based and therefore, easily accessible through a variety of devices with internet connection which in turn reduces user risks and maintenance expenses.

This study focuses on the use of personal cloud storage services offered under the IaaS and SaaS cloud service layers. The focus on cloud storage services is motivated by the trend which indicates that cloud storage complete with file syncing has experienced high amount of adoption amongst businesses and individual users (Gupta, Seetharaman, & Raj, 2013). The cloud storage platforms provide services to corporate users as well as individual users. The individual users' storage platforms not only provide storage services but also provide tools for file sharing, team collaboration and multi-device access.

2.2 Features Identification

Since cloud services are usually hosted by third parties, the issues of trust and risk emerge as challenges to their adoption either in freemium or premium versions. Trust comprises the willingness to be vulnerable based on positive expectations towards a technology (McKnight, Cummings, & Chervany, 1998). The importance of trust in the cloud computing context has been repeatedly highlighted due to lack of transparency surrounding cloud offerings (van der Werff et al., 2019). Studies have shown that trust beliefs have a positive effect on intention to use cloud services amongst users (Arpaci, 2016; Moqbel & Bartelt, 2015; Yu, Li, Hao, Li, & Zhao, 2017). The trust beliefs are also likely to determine if a user will migrate from freemium to premium versions of personal cloud storage services.





Feature 1: Perceived Trust (PT) predicts the intention to migrate to premium (ITMP) personal cloud storage services.

Cloud computing use is associated with several risks which include; privacy risks, integrity risks, control risks, risks of vendor lock-in and risks of performance latency (Sultan, 2010; Zissis & Lekkas, 2012). Studies in IS have identified the negative effect of risks on users' behavioral intentions. For example, a study on consumers' acceptance of e-commerce, found that perceived risks reduce consumers' intention to transact on online marketplaces. Moqbel and Bartelt (2015) found that perceived risks have negative effect on personal cloud computing adoption.

Feature 2: Perceived Risk (PR) predicts the intention to migrate to premium (ITMP) personal cloud storage services.

When seeking to perform a task, users have a choice amongst several cloud storage services. Most of the times, the users lack adequate prior knowledge about the technologies. The lack of transparency surrounding cloud service provisions also makes it difficult for consumers to make informed purchasing decisions (van der Werff et al., 2019). An important factor in overcoming the uncertainties arising from inadequate information is an individual's IT mindfulness (Dernbecher & Beck, 2017). IT mindfulness reflects an individual's propensity to actively pursue new ways of using and getting involved with IT (Carter, Clements, Thatcher, & George, 2011). Further, mindfulness in technology acceptance is the vigilant state of mind of a person that allows him/her to examine the technology being considered more comprehensively and context-specifically (Sun & Fang, 2010). Mindfulness implies that an individual is conscious of local contexts and can think more carefully about the needs for which a technology is sought. Specifically, IT mindfulness enhances a user's willingness to consider other uses and genuinely investigate the features and successes of an IT innovation (Thatcher, Wright, Sun, Zagenczyk, & Klein, 2018).

Feature 3: IT mindfulness (ITM) predicts the intention to migrate to premium (ITMP) personal cloud storage services.

The technology acceptance model (TAM) (Davis, 1989) is a widely used model for predicting and explaining IT adoption and user behaviour at an individual level. Apart from being used to explain and understand IT innovations adoption in general (Koufaris, 2002), (Ndubisi & Jantan, 2003), the TAM has also been used to understand and explain cloud computing adoption in particular (Gangwar, Date, & Ramaswamy, 2015; Gottschalk & Kirn, 2013; Ratten, 2016; Stieninger, Nedbal, Wetzlinger, Wagner, & Erskine, 2014). The TAM constructs are Perceived Ease of Use (PEU), Perceived Usefulness (PU) and Intention to Adopt.

Feature 4: Perceived Usefulness (PU) predicts the intention to migrate to premium (ITMP) personal cloud storage services.

Feature 5: Perceived Ease of Use (PEU) predicts the intention to migrate to premium (ITMP) personal cloud storage services.



2.3 Machine Learning Classification Algorithms

Machine learning is the science and art of programming computers so they can learn from data (Géron, 2019). The two main areas of machine learning are supervised machine learning and unsupervised machine learning. Supervised machine learning algorithms attempt to come as close as possible to a human expert or an accepted source of truth in predicting an outcome (Iansiti & Lakhani, 2020). The supervised machine leaning algorithms rely on a series of features and a labeled outcome in a dataset. The machine learning algorithms work by searching through a set of prediction models for the model that best captures the relationship between the descriptive features and the target feature in a dataset (Kelleher, Namee, & D'Arcy, 2015). In unsupervised learning, there is no target values and what is available is only the values for the features. For unsupervised learning, the aim is to find structure within the dataset (Alpaydin, 2020).

Logistic regression is a widely used classification technique. It has been applied in classification problems in medicine, marketing, credit scoring, public health and other applications (Russell & Norvig, 2009, p. 727). A logistic regression algorithm transforms a discrete set of classes into a logistic sigmoid function whose output is a probability score. Logistic regression techniques are best suited for problems that describe and test hypotheses about relationships between a binary outcome variable (target) and categorical predictor variables (features). Decision trees are based on the recursive partitioning of the sample space. Decision trees are also referred to as classification or regression trees and have been developed over the past 20 years (Bichler & Kiss, 2004).

3. Methodology

The survey to collect the data was conducted amongst students in two universities in Kenya. A snowball sampling strategy was used to identify the respondents. A few students who were already known to the researcher received the questionnaire which they then shared within their circle of friends. University students were used for the study since they are believed to be already using and familiar with personal cloud storage services like Google Drive and Dropbox. While as students they mainly use freemium versions, they are potential customers for the premium versions in a near future. The students therefore provide a suitable data for predicting migration from freemium to premium versions of personal cloud storage services. A total of 122 responses were received. The dataset features, IT Mindfulness (ITM), Perceived Risk (PR), Perceived Trust (PT), and perceived satisfaction (PS) were measured through a five-point Likert type scale. The target, Intention to migrate to premium (ITMP) personal cloud storage services was measured as a dichotomous variable indicating whether the respondent intend to migrate (1) or no intention (0) to migrate to premium personal cloud storage services. The measures for all the study constructs were either adopted or adapted from extant literature. The measures for PR, PT and ITA were adapted from prior studies (Li & Chang, 2012; Mogbel & Bartelt, 2015; Pavlou, 2003). The measures of ITM were adapted from Thatcher et al. (Thatcher et al., 2018). Exploratory data analysis (EDA) was done before using the data to generate the models.

4. Exploratory Data Analysis

Exploratory data analysis was performed to understand the nature of the dataset. The dataset was explored through descriptive analysis, correlation analysis, frequency distributions and sample balancing.

4.1 Descriptive Analysis

A descriptive analysis was done to summarize the sample characteristics. The target variable ITMP=0 had 41 observations while ITMP=1 had 80 observations. The main descriptive statistics are summarized in Table 1 and Table 2.

Table 1: Descriptive statistics for the Minority Class

	PEU	PU	PR	PT	ITM	PF	ITMP
count	41.000000	41.000000	41.000000	41.000000	41.000000	41.000000	41.0
mean	3.878049	4.048780	2.975610	3.902439	3.707317	3.829268	0.0
std	0.899864	0.739974	1.012122	0.538743	0.642024	0.738324	0.0
min	1.000000	2.000000	1.000000	3.000000	2.000000	2.000000	0.0
25%	4.000000	4.000000	2.000000	4.000000	3.000000	4.000000	0.0
50%	4.000000	4.000000	3.000000	4.000000	4.000000	4.000000	0.0
75%	4.000000	5.000000	4.000000	4.000000	4.000000	4.000000	0.0
max	5.000000	5.000000	5.000000	5.000000	5.000000	5.000000	0.0

Table 2: Decsriptive Statistics for the Majority Class

	PEU	PU	PR	PT	ITM	PF	ITMP
count	80.000000	80.000000	80.000000	80.000000	80.000000	80.000000	80.0
mean	4.000000	4.325000	2.675000	3.912500	3.975000	4.100000	1.0
std	0.779484	0.611597	1.003475	0.697078	0.527113	0.518029	0.0
min	1.000000	2.000000	1.000000	2.000000	3.000000	3.000000	1.0
25%	4.000000	4.000000	2.000000	4.000000	4.000000	4.000000	1.0
50%	4.000000	4.000000	2.000000	4.000000	4.000000	4.000000	1.0
75%	4.000000	5.000000	3.000000	4.000000	4.000000	4.000000	1.0
max	5.000000	5.000000	5.000000	5.000000	5.000000	5.000000	1.0



4.2 Correlation Analysis

The correlational analysis was conducted to understand the collinearity amongst the feature variables and the target variable. The feature variables PF, ITM, PR and PU had a stronger correlation with the target variable ITMP compared to PEU and PT.

.

Figure 1:Correlation Coefficients of the Feature and Target Variables

4.3 Frequency Distributions

The frequency distributions of the predictor variables, also known as features in machine learning, is represented in Figure 2. The variables PR, PT, ITM and PF had normal frequency distribution while PEU and PU were slightly negatively skewed.

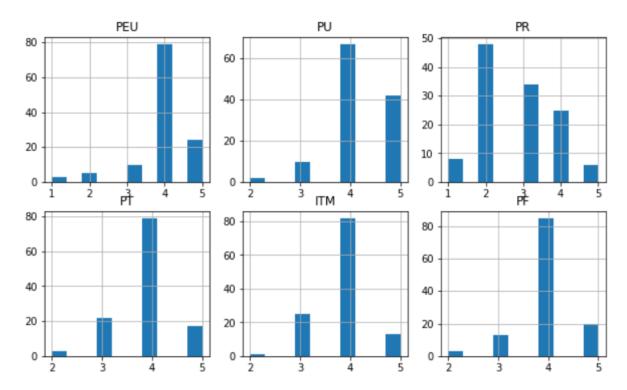


Figure 2: Frequency Distribution of the Feature Variables

4.4 Sample Balancing

Machine learning classification techniques are known to perform better when the dataset is balance across the outcome variable. In the study's sample, there were 80 observations for ITAP=1 and 41 observations for ITAP=0. Unbalanced datasets though normal in real world applications, usually affect the quality and reliability of results in machine learning tasks [63]. A technique to address the data imbalance is oversampling (Gosain & Sardana, 2017). Oversampling, which is a data leveling approach to the dataset imbalance problem involves adding new instances to the minority class label (ITMP=0). The minority class was then oversampled to 80 instances to match the majority class (ITAP=1). Following oversampling, the dataset now comprised of 160 instances (samples).





5. Model Building

The dataset was first divided into the training set (60 percent) and the validation set (40 percent) of the total observations in the dataset. The total observations were 160 after up-sampling of the minority class leading to a training dataset of 96 observations and a validation dataset of 64 observations. The training set was used to generate both the logistic regression model and the decision tree model. The models generated were then applied on the validation dataset for both the models.

5.1 Logistic Regression

The logit analysis was done using the Python's Statsmodels library. The model fitted the effects of PEU, PU, PR, PT, ITM and PF on the ITMP. The estimated coefficients indicate that PEU had the lowest effect (β =-0.11) on ITMP while PU had the largest effect (β =0.99) on ITMP. The effect of PR was negative (β =-0.86) and that of PU, PT, ITM and PF were positive. In this study, all the feature variables were retained as they are known to have relationships with pre-adoption and post-adoption decisions as discussed in Section 2.

The logit analysis results for the training set are summarized in Table 2.

Table 3: The Logit Algorithm Output

Results: Logit							
Converged:		ITAP 2020-10-01 05:32 96 6 89		Pseudo R-squared: AIC: BIC: Log-Likelihood: LL-Null: LLR p-value: Scale:		122.4038 140.3542 -54.202 -66.521	
	Coef.	Std.Err.	Z	P> z	[0.02	25	0.975]
const PEU PU PR PT ITM PF	-5.9043 -0.1148 0.9888 -0.7570 -0.3347 0.6841 0.7734	0.2827 0.4413 0.2784	-2.3388 -0.4063 2.2408 -2.7193 -0.7569 1.1848 1.8583	0.6847 0.0250 0.0065 0.4491 0.2361	-0.66 0.12 -1.36 -1.26	588 239 926 915 475	1.8537 -0.2114 0.5320



The resulting logit model is summarized by Equation

$$P(ITMP = 1) = \frac{1}{1 + e^{-(-5.9 - 0.11PEU + 0.99PU - 0.76PR - 0.33PT + 0.68ITM + 0.77PF)}}$$

5.2 Decision Tree

The decision tree was generated using the Python's sklearn library. In a decision tree, each internal node denotes a test on a feature while each branch represents an outcome of the test and the class outcome is denoted by a leaf. The decision tree and the decisions are summarized by Figure 3.

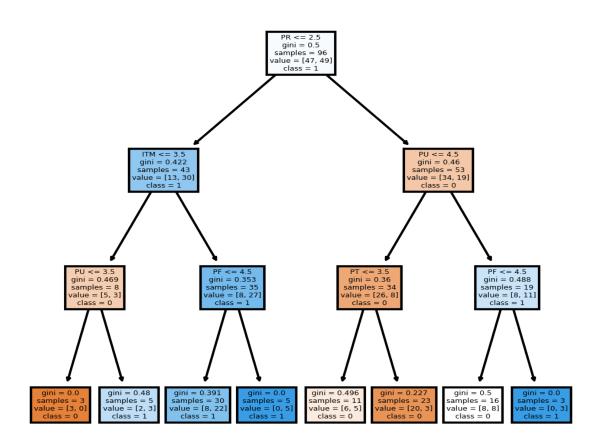


Figure 3: Decision Tree and Decision Rules

The decision rules can be expressed as follows:





```
|--- ITM >
       |--- PF <= 4
           I--- class: 1
       I - - PF > 4
         |--- class: 1
--- PR >
   --- PU <= 4
       |--- PT <= 4
           |--- class: 0
       |--- PT > 4
           |--- class: 0
    --- PU >
       |--- PF <= 4
           |--- class: 0
       |--- PF > 4
           |--- class: 1
```

5.3 Performance Comparison of the Models

The fitted models ware evaluated using the confusion matrix and the area under the character operator characteristic (ROC) curve. The performance metrics were based on how well the fitted model performed on unseen data or the validation dataset which comprised 40 percent of the entire dataset (64 samples). This step involves predicting the classes in the validation data set and generating a confusion matrix and a ROC curve.

5.3.1 Confusion Matrix

The following classifications were used for the confusion matrix

- true positives (TP): These are cases in which the model predicted yes (ITAP=1) and the actual observation was also yes (ITAP=1).
- true negatives (TN): The model predicted no (ITAP=0) and actual observation was no (ITAP=0).
- false positives (FP): The model predicted yes (ITAP=1) but actual observation was no (ITAP=0). This results in a Type I error.
- false negatives (FN): The model predicted no (ITAP=0) but actual observation was yes (ITAP=1). This results in a Type II error.

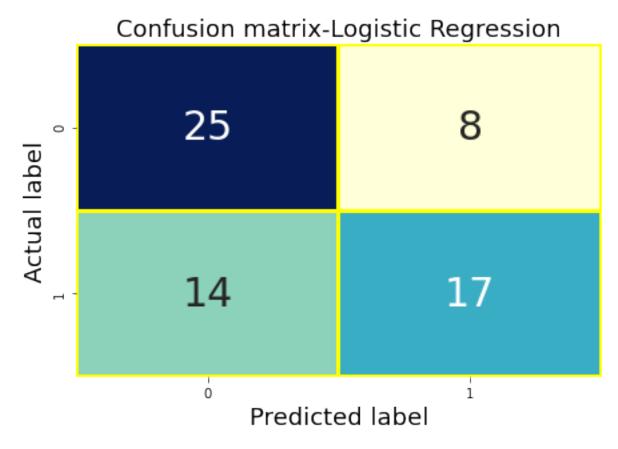


Figure 4: Confusion Matrix for Logistic Regression

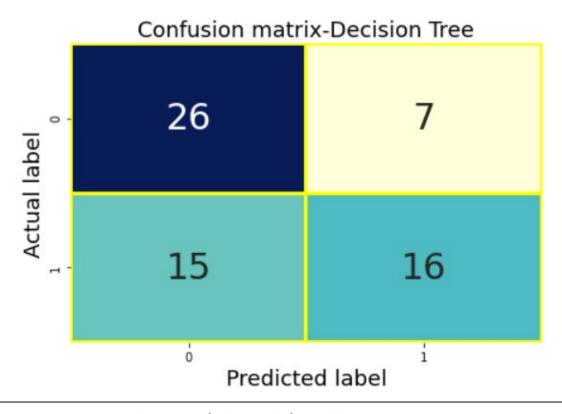


Figure 5: Confusion Matrix for Decision Tree

From the Confusion Matrix, other model evaluation metrics such as Accuracy, Precision and Recall were computed and presented in Table 3.

Table 4: Comparison of Logistic Regression and Decision Tree Based on Confusion Matrix

Metric	Formula		Value	Comments
Accuracy	(TP+TN)/(TP+FP+TN+FN)	Logistic Regression	(41/64) = 0.64	The model correctly predicted that a user intended to migrate (ITMP=1) or did not intend to migrate (ITMP=0) 64 percent of the times.
		Decision Tree	(42/64) = 0.66	The model correctly predicted that a user intended to migrate (ITMP=1) or did not intend to migrate (ITMP=0) 66 percent of the times.
Precision	TP/(TP+FP)	Logistic Regression	(17/25) = 0.68	The model is 68 percent times accurate in predicting those who intent to migrate to premium cloud storage services (i.e. ITMP=1)





			b b october	2020 Manara, Menya.
		Decision Tree	(16/23) = 0.70	The model is 70 percent
				times accurate in
				predicting those who
				intent to migrate to
				premium cloud storage
				services (i.e. ITMP=1)
Recall	TP/(TP+FN)	Logistic Regression	(17/31) = 0.55	The model can identify
(Sensitivity				those who intend to
)				migrate to premium
				cloud storage services
				(ITMP=1) 55 percent of
				the times.
		Decision Tree	(16/31) = 0.52	The model can identify
				those who intend to
				migrate to premium
				cloud storage services
				(ITMP=1) 52 percent of
				the times.
Specificity	TN/TN+FP	Logistic Regression	(25/33) = 0.76	The model can identify
				those who do not intend
				to migrate to premium
				cloud storage services
				(ITMP=0) 76 percent of
				the times.
		Decision Tree	(26/33) = 0.79	The model can identify
				those who do not intend
				to migrate to premium
				cloud storage services
				(ITMP=0) 79 percent of
				the times.

5.3.2 Area under Receiver Operating Characteristic Curve

The area under the curve of ROC for logistic regression was 0.71 (Figure 6)



Figure 6: Area Under ROC Curve for Logistic Regression

The area under the curve of ROC for decision tree was 0.79 (Figure 7) Receiver Operating Characteristic Curve 1.0 0.8 True Positive Rate 0.6 0.4 0.2 data 1, auc=0.7898338220918866 0.0 0.2 0.0 0.4 0.6 0.8 1.0 False Positive Rate

Figure 7: Area Under ROC Curve for Decision Tree

6. Conclusion

This paper compared the performance of logistic regression and decision tree techniques in machine learning classification problems. The comparison was done within the context of predicting users' intention to migrate from freemium to premium personal cloud storage services. The performance of the classification algorithms was compared using the





confusion matrix and the ROC Curve. For the decision tree, precision=0.70, recall=0.52 with an overall accuracy of 0.73 while for the logistic regression, precision=0.68, recall=0.55 with an overall accuracy of 0.65. The area under ROC curve for the decision tree was 0.79 while that of the logistic regression was 0.71. The decision tree algorithm therefore performed better than the logistic regression in all the metrics used for performance comparison except recall. Perceived Usefulness, Perceived Risk and Perceived satisfaction emerged as the most important features in predicting users' propensity to migrate from freemium to premium personal cloud storage services.

References

Ahson, S., & Ilyas, M. (2011). Cloud computing and software services: Theory and techniques. Boca Raton, FL: CRC Press.

Alpaydin, E. (2020). Introduction to Machine Learning (fourth edition edition). Cambridge, Massachusetts: The MIT Press.

Arpaci, I. (2016). Understanding and predicting students' intention to use mobile cloud storage services. Computers in Human Behavior, 58, 150–157. https://doi.org/10.1016/j.chb.2015.12.067

Bagayogo, F., Lapointe, L., & Bassellier, G. (2014). Enhanced Use of IT: A New Perspective on Post-Adoption. Journal of the Association for Information Systems, 15(7). https://doi.org/10.17705/1jais.00367 Bichler, M., & Kiss, C. (2004). A Comparison of Logistic Regression, k-Nearest Neighbor, and Decision Tree Management. Induction for Campaign **AMCIS** 2004 Proceedings. Retrieved https://aisel.aisnet.org/amcis2004/230

Burton-Jones, A., & Grange, C. (2012). From Use to Effective Use: A Representation Theory Perspective. Information Systems Research, 24(3), 632–658. https://doi.org/10.1287/isre.1120.0444

Buyya, R., Goscinski, A., & Broberg, J. (2011). Introduction to Cloud Computing. In Cloud computing: *Principles and paradigms.* Hoboken, N.J.: Wiley.

Carter, M., Clements, J., Thatcher, J., & George, J. (2011). Unraveling the "paradox of the active user": Determinants of individuals' innovation with it-based work routines. AMCIS 2011 Proceedings - All Submissions. Retrieved from https://aisel.aisnet.org/amcis2011_submissions/41

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Q., 13(3), 319–340. https://doi.org/10.2307/249008

Dernbecher, S., & Beck, R. (2017). The concept of mindfulness in information systems research: A multidimensional analysis. European Journal of Information Systems, 26(2), https://doi.org/10.1057/s41303-016-0032-z

Foroughi, B., Iranmanesh, M., & Hyun, S. S. (2019). Understanding the determinants of mobile banking continuance usage intention. Journal of Enterprise Information Management, 32(6), 1015–1033. https://doi.org/10.1108/JEIM-10-2018-0237

Gangwar, H., Date, H., & Ramaswamy, R. (2015). Understanding determinants of cloud computing adoption using an integrated TAM-TOE model. Journal of Enterprise Information Management, 28(1), 107-130. https://doi.org/10.1108/JEIM-08-2013-0065

Géron, A. (2019). Hands-On Machine Learning with Scikit-Learn, Keras, and TensorFlow: Concepts, Tools, and Techniques to Build Intelligent Systems (2nd Edition). O'Reilly Media.





Gosain, A., & Sardana, S. (2017). Handling class imbalance problem using oversampling techniques: A review. 2017 International Conference on Advances in Computing, Communications and Informatics (ICACCI), 79–85. https://doi.org/10.1109/ICACCI.2017.8125820

Gottschalk, I., & Kirn, S. (2013). Cloud Computing As a Tool for Enhancing Ecological Goals?: Analyzing Necessary Preconditions on the Consumer Side. *Business & Information Systems Engineering*, *5*(5), 299–313. https://doi.org/10.1007/s12599-013-0284-2

Gupta, P., Seetharaman, A., & Raj, J. R. (2013). The usage and adoption of cloud computing by small and medium businesses. *International Journal of Information Management*, 33(5), 861–874. https://doi.org/10.1016/j.ijinfomgt.2013.07.001

Hamari, J., Hanner, N., & Koivisto, J. (2020). "Why pay premium in freemium services?" A study on perceived value, continued use and purchase intentions in free-to-play games. *International Journal of Information Management*, *51*, 102040. https://doi.org/10.1016/j.ijinfomgt.2019.102040

Hsieh, J. J. P.-A., Rai, A., Petter, S., & Zhang, T. (2012). Impact of user satisfaction with mandated CRM use on employee service quality. *MIS Quarterly*, *36*(4), 1065–1080.

Iansiti, M., & Lakhani, K. R. (2020). *Competing in the Age of AI: Strategy and Leadership When Algorithms and Networks Run the World.* Harvard Business Review Press.

Jianwen, C., & Wakil, K. (2019). A model for evaluating the vital factors affecting cloud computing adoption: Analysis of the services sector. *Kybernetes*, *ahead-of-print*(ahead-of-print). https://doi.org/10.1108/K-06-2019-0434

Kelleher, J. D., Namee, B. M., & D'Arcy, A. (2015). Fundamentals of Machine Learning for Predictive Data Analytics: Algorithms, Worked Examples, and Case Studies (1 edition). Cambridge, Massachusetts: The MIT Press.

Koufaris, M. (2002). Applying the Technology Acceptance Model and Flow Theory to Online Consumer Behavior. *Information Systems Research*, *13*(2), 205–223.

Li, Y., & Chang, K. (2012). A Study on User Acceptance of Cloud Computing: A Multi-Theoretical Perspective. *AMCIS* 2012 Proceedings. Retrieved from https://aisel.aisnet.org/amcis2012/proceedings/AdoptionDiffusionIT/19

Mäntymäki, M., Islam, A. K. M. N., & Benbasat, I. (2020). What drives subscribing to premium in freemium services? A consumer value-based view of differences between upgrading to and staying with premium. *Information Systems Journal*, *30*(2), 295–333. https://doi.org/10.1111/isj.12262

McKnight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial Trust Formation in New Organizational Relationships. *The Academy of Management Review*, *23*(3), 473–490. JSTOR. https://doi.org/10.2307/259290

Moqbel, M., & Bartelt, V. (2015). Consumer Acceptance of Personal Cloud: Integrating Trust and Risk with the Technology Acceptance Model. *AIS Transactions on Replication Research*, *1*(1). https://doi.org/10.17705/1atrr.00005

Ndubisi, N. O., & Jantan, M. (2003). Evaluating IS usage in Malaysian small and medium-sized firms using the technology acceptance model. *Logistics Information Management*, *16*(6), 440–450. https://doi.org/10.1108/09576050310503411

Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *Int. J. Electron. Commerce*, *7*(3), 101–134.

Po-An Hsieh, J. J., & Wang, W. (2007). Explaining employees' Extended Use of complex information systems. *European Journal of Information Systems*, 16(3), 216–227. https://doi.org/10.1057/palgrave.ejis.3000663



Ratten, V. (2016). Continuance use intention of cloud computing: Innovativeness and creativity perspectives. *Journal of Business Research*, 69(5), 1737–1740.

Ristol, S. (2010). *Grid and cloud computing: A business perspective on technology and applications*. Heidelberg [u.a.: Springer.

Russell, S., & Norvig, P. (2009). *Artificial Intelligence: A Modern Approach* (3 edition). Upper Saddle River: Pearson.

Stieninger, M., Nedbal, D., Wetzlinger, W., Wagner, G., & Erskine, M. A. (2014). Impacts on the Organizational Adoption of Cloud Computing: A Reconceptualization of Influencing Factors. *Procedia Technology*, *16*, 85–93. https://doi.org/10.1016/j.protcy.2014.10.071

Sultan, N. (2010). Cloud computing for education: A new dawn? *International Journal of Information Management*, 30(2), 109–116. https://doi.org/10.1016/j.ijinfomgt.2009.09.004

Sun, H., & Fang, Y. (2010). Toward a Model of Mindfulness in Technology Acceptance. *ICIS 2010 Proceedings*. Retrieved from https://aisel.aisnet.org/icis2010_submissions/121

Thatcher, J., Wright, R., Sun, H., Zagenczyk, T., & Klein, R. (2018). Mindfulness in Information Technology Use: Definitions, Distinctions, and a New Measure. *Management Information Systems Quarterly*, 42(3), 831–847.

Trenz, M., Huntgeburth, J., & Veit, D. (2013). The Role Of Uncertainty In Cloud Computing Continuance: Antecedents, Mitigators, And Consequences. *ECIS 2013 Completed Research*. Retrieved from https://aisel.aisnet.org/ecis2013_cr/147

Vaezi, R., Mills, A., Chin, W., & Zafar, H. (2016). User Satisfaction Research in Information Systems: Historical Roots and Approaches. *Communications of the Association for Information Systems*, *38*(1). https://doi.org/10.17705/1CAIS.03827

van der Werff, L., Fox, G., Masevic, I., Emeakaroha, V. C., Morrison, J. P., & Lynn, T. (2019). Building consumer trust in the cloud: An experimental analysis of the cloud trust label approach. *Journal of Cloud Computing*, 8(1), 6. https://doi.org/10.1186/s13677-019-0129-8

Vock, M., Dolen, W. van, & Ruyter, K. de. (2013). Understanding Willingness to Pay for Social Network Sites: *Journal of Service Research*. (Sage CA: Los Angeles, CA). https://doi.org/10.1177/1094670512472729

Wagner, T. M., Benlian, A., & Hess, T. (2014). Converting freemium customers from free to premium—The role of the perceived premium fit in the case of music as a service. *Electronic Markets*, *24*(4), 259–268. https://doi.org/10.1007/s12525-014-0168-4

Wang, L.-Y.-K., Lew, S.-L., Lau, S.-H., & Leow, M.-C. (2019). Usability factors predicting continuance of intention to use cloud e-learning application. Heliyon, 5(6), e01788. https://doi.org/10.1016/j.heliyon.2019.e01788

Yu, Y., Li, M., Hao, J., Li, X., & Zhao, L. (2017). Mediating Role of Trust Brief in SMEs' Strategic Choice of Cloud Service. *AMCIS* 2017 Proceedings. Retrieved from https://aisel.aisnet.org/amcis2017/AdoptionIT/Presentations/8

Zhang, Q., Cheng, L., & Boutaba, R. (2010). Cloud computing: State-of-the-art and research challenges. *Journal of Internet Services and Applications*, *1*(1), 7–18. https://doi.org/10.1007/s13174-010-0007-6

Zissis, D., & Lekkas, D. (2012). Addressing cloud computing security issues. *Future Generation Computer Systems*, *28*(3), 583–592. https://doi.org/10.1016/j.future.2010.12.006