



# The Role of E-Services, Quality System and Perceived Value on Customer Satisfaction: An Empirical Study on Indonesian SMEs

Bunga Aditi<sup>1</sup>, Hafizah<sup>2</sup>, Hermansyur<sup>3</sup>

<sup>1,2,3</sup>Fakultas Ekonomi dan Bisnis Harapan, Universitas Harapan Medan

Corresponding email : [bunga.aditi16@gmail.com](mailto:bunga.aditi16@gmail.com)

**Abstract** - The purpose of this study is to analyze e-service, system quality, perceived value and satisfaction for customer of Indonesian SMEs. This research was conducted by distributing 140 online questionnaires to customer of Indonesian SMEs and there were 124 questionnaires that were reversed and processed. Sampling method with snowball sampling. The test was carried out with the help of a statistical tool in the form of Structural Equation Modeling (SEM) based on Partial Least Square version 3. The results showed that Based on the results of the hypothesis testing, there was a positive and significant relationship between E-Service and Perceived Value. there was a positive and not significant relationship between System Quality and Perceived Value. that there was a positive and significant relationship between perceived value and e-satisfaction. there was a positive and significant relationship between E-Service and e-satisfaction through perceived value. This study found that e-service has a positive and significant impact on e-satisfaction through perceived value. There are a positive and not significant relationship between system quality and e-satisfaction through perceived value. The novelty of this research is the correlation model of effect of e-service, system quality and perceived value on e-satisfaction of SMEs.

**Keywords:** e-service, system quality, perceived value, customer satisfaction, Indonesian SMEs

## Introduction

The COVID-19 pandemic has hit many economic sectors in Indonesia. One of the sectors most affected by the COVID-19 pandemic is micro, small and medium enterprises (MSMEs), which has also resulted in a decline in the national economy. This is understandable because MSMEs have a very large contribution to the national economy. Based on BPS data, the number of MSME actors in Indonesia is 64.2 million or 99.99% of the total number of business actors in Indonesia. In addition, according to the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop and UKM), the labor absorption capacity of MSMEs can also be said to be high because it can absorb up to 119 million workers or 97% of the labor absorption capacity



of the business world. From the data above, Indonesia has the potential for a strong national economic base because the number of MSMEs, especially micro-enterprises, is very large and the absorption of labor is very large. According to (2016) The potential of MSMEs seems to be realized by the government. Therefore, during this pandemic, the government has taken various policies to increase the capacity of micro and small businesses so that they can be promoted to medium-sized businesses and also to be able to compete in the digital era. The Financial Services Authority noted that the distribution of micro, small and medium enterprises (MSME) loans continued to grow towards the end of 2020. Credit has the potential to grow in line with the high demand for new capital in 2021. Currently, there are more than 65 million MSMEs spread across Indonesia. In 2016, there were 61.7 million MSMEs in Indonesia. The number continues to increase, in 2017, the number of MSMEs reached 62.9 million and in 2018, the number of MSMEs reached 64.2 million. It is predicted that in 2019, 2020 to 2021 the number will continue to increase and experience growth.

According to Susanto (2020) The development of digital technology allows MSME actors to market their products online and make transactions through the online banking system as well. Social media is the easiest digital marketing tool to use. Before a business has a website, it is not uncommon to find, especially in markets like Indonesia, that they have started to enter the realm of cyberspace through social media. This can be a stimulant for the development of entrepreneurship and the sustainability of MSMEs. In addition to the low cost and no need for special skills in initial initiation, social media is considered capable of directly reaching (engage) potential consumers. Therefore, it is not surprising that business actors focus more on the use of social media than on the development of a site. According to Sulthan (2021) The MSME actors are hampered by the lack of knowledge about digital marketing and electronic commerce (e-commerce). The potential use of digital marketing requires people to be technology literate, therefore socialization and training on the use of information and communication technology is needed. This community service activity regarding the use of digital marketing is expected to provide knowledge and understanding and can inspire MSME actors in utilizing internet technology and social networks as tools to run their business.

According Salimon et al (2021), Saxena et al. (2021) measurement of information system processes that focus on the results of the interaction between the system and users, which includes such as equipment availability, equipment reliability, ease of use, and response time of an information system used or not used. Thus the level of use of a better quality e-learning system can make academic actors more motivated to use e-learning systems. According El Saghier (2021), Kumbhar (2012) in their research suggests adding other variables that can affect user e-satisfaction such as the effectiveness of use and increasing the number of research samples. Based on the opinion According Rahmi et al. (2018), Salimon et al (2021), Saxena et al. (2021) that the quality of the system can be measured in terms of access speed, system reliability, ease and effectiveness to use, ease of access, and system security. Therefore, the authors choose the system quality variable to analyze whether the quality of the system also affects the e-satisfaction of users of the e-learning system



E-service quality is defined as the extent to which a website facilitates the efficient and effective use of something. The better the e-service, the more e-satisfaction will be. This is supported by research from Saxena et al. (2021) that the relationship between e-service quality and e-satisfaction is said to also have a unidirectional relationship, this can be seen in the value of the regression direction coefficient is positive, which is also in line with research According Kumbhar (2012), Pham et al. (2019), Rahmi et al. (2018) that the partial test proves that service quality has a significant effect on customer satisfaction. According Demir et al. (2020), Zeglat et al. (2016), El Saghier (2021), Kumbhar (2012) also revealed that e-service quality has a positive and significant effect on customer satisfaction, the better the e-service quality provided by the company to customers, the higher the level of customer satisfaction will be. However, According Demir et al. (2020) and Saxena et al. (2021) says that the quality of e-service which consists of 5 dimensions, namely ease of use, e-escape, reliability, customization and guarantee does not have a positive effect on e-satisfaction. Indeed, not all e-commerce sectors prioritize e-service, but it is proven that the e-service quality variable has a significant effect on e-satisfaction in service products or intangible products. The test conducted by Rahmi et al. (2018), Salimon et al. (2021), Saxena et al. (2021) shows that the e-service quality variable has a positive influence on e-satisfaction, E-service quality on a website has a significant influence on customer satisfaction, because the customer experience using the website in conducting transactions makes customers directly feel the pros and cons of e-service quality.

*H1: E-Service has a significant positive effect on Perceived Value of Indonesian SMEs Customer*

System quality is a measurement of the information system process that focuses on the results of the interaction between the user and the system. The quality of the system can be measured by looking at its functional part, namely usability. So of course the quality of this system will greatly affect the e-satisfaction of online-based users. According Demir et al. (2020), Zeglat et al. (2016), El Saghier (2021), Kumbhar (2012) Tangible variables, reliability, responsibility, assurance, and empathy partially have a significant effect on student satisfaction on academic websites. This is supported by research that the better the perceived quality of the system, the more user satisfaction of the e-learning system will be. The same thing is also stated by Zeglat et al. (2016), El Saghier (2021) that the quality of the system has no effect on user satisfaction. Of course this is contrary to other research, because like the quality of the tax system in Indonesia, the quality of the system has a significant effect on E-filing User Satisfaction, so the higher the quality of the system, the greater the satisfaction of users of the system.

*H2: System quality has a significant positive effect on Perceived Value of Indonesian SMEs Customer*

Perceived value is the difference between a prospective assessment of what benefits are received and the costs incurred by consumers for a product. This prospective difference will certainly be a factor that strengthens or weakens the relationship of e-service and system quality to e-satisfaction. This is supported by previous research that the feeling of getting value for the product will be very influential and significant. Research from Kumbhar (2012), Pham et al.



(2019), Rahmi et al. (2018), Salimon et al (2021), Saxena et al. (2021) also shows that perceived usefulness has an effect on user satisfaction, as well as research Zeglal et al. (2016), El Saghier (2021) which shows the results have the same effect. Based on the results of the tests that have been carried out by (Ansyari et al., 2019) it was found that perceived value has a significant effect on consumer satisfaction.

*H3 : Perceived Value has a significant positive effect on customer satisfaction of Indonesian SMEs Customer*

*H4: E-Service has a significant positive effect on customer satisfaction through Perceived Value of Indonesian SMEs Customer*

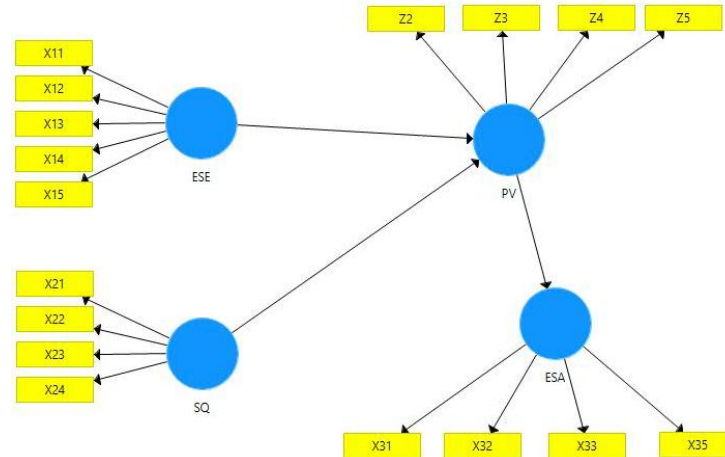
*H5: System quality has a significant positive effect on customer satisfaction through Perceived Value of Indonesian SMEs Customer*

## **Method**

Researchers used a quantitative approach in this study. Quantitative methods are methods used in certain populations or samples, data collection using research instruments, data analysis is quantitative with the aim of testing established hypotheses (Sugiyono, 2012). This study uses the help of a questionnaire instrument which is carried out cross-sectionally or at a certain time. The scale used is the Likert scale, namely the size of the rating scale in stages. The sampling technique used is purposive sampling which conducts research on a group of subjects with certain characteristics or is considered closely related to previously known population characteristics. This research was conducted by distributing 140 online questionnaires to consumers of SMEs and there were 124 questionnaires that were reversed and processed. Sampling method with snowball sampling. Statistical testing in this study was carried out with the help of the Statistical Structural Equation Modeling (SEM) tool based on Partial Least Square version 3. The validity test was used to measure the validity of the inductor items in a questionnaire. The validity test in this study uses convergent validity by looking at the minimum value of the factor loading indicator for each indicator item 0.6 (Purwanto, 2021). The next reliability test is by looking at the Cronbach's Alpha value and the Composite Reliability value used to measure internal consistency in the data reliability test, as well as the AVE (Average Variance Extracted) value as the average percentage of variance scores extracted from a set of latent variables estimated through loading standardize. For this test, the researcher will also use the limits of Composite Reliability > 0.7 and Cronbach's Alpha > 0.6 (Purwanto, 2020), and AVE value > 0.5

## **Hypothesis testing**

According to Hair et al.(2019) after a research model is believed to be fit, a hypothesis test can be carried out. The next step is to test the hypothesis that has been built in this study. Hypothesis testing using the Bootstrapping function on SmartPLS 3.0. The hypothesis is accepted when the significance level is less than 0.05 or the t-value exceeds the critical value (Hair et al, 2014). The value of t statistics for the 5% significance level is 1.96.



**Fig 1. Research Model**

H1 : E-Service has a significant positive effect on the Perceived Value of Indonesian SMEs Customer

H2 : The quality of the system has a significant positive effect on the Perceived Value of Indonesian SMEs Customer

H3: Perceived Value has a positive effect on e-satisfaction. of Indonesian SMEs Customer

H4 : E-Service has a significant positive effect on e-satisfaction through the Perceived Value of Indonesian SMEs Customer

H5 : System quality has a significant positive effect on e-satisfaction through Perceived Value of Indonesian SMEs Customer

## Result and Discussion

### Reliability test

According to Hair et al (2019), reliability is a measure of the internal consistency of indicators of a construct that shows the degree to which each of these indicators shows a general latent construct. According to Hair et al. (2019) the reliability requirement is a measure of the stability and consistency of the results at different times. To test the reliability of the construct in this study used the value of composite reliability. A variable is said to meet construct reliability if it has a composite reliability value  $> 0.7$  (Purwanto et al, 2019) and the alpha crobach value  $> 0.7$  has a good level of reliability for a variable.

Table 1. Reliability Testing Result

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
E-Satisfaction	0.812	0.895	0.872	0.693
E-Service	0.933	0.876	0.948	0.785
Perceived Value	0.981	0.984	0.986	0.946
System Quality	0.995	0.999	0.996	0.985

In table 1, it can be seen the results of the reliability test analysis using the SmartPLS tool which states that all composite reliability values are greater than 0.7, which means that all variables are reliable and have met the test criteria. Furthermore, the value of cronbach's omission also shows that all cronbach's 'alpa' values are more than 0.6 and this indicates the level of reliability of the variable has also met the criteria.

### Convergent Validity

Convergent validity is used to measure the correlation between item scores and construct scores, the higher the correlation the better the data validity (Purwanto et al, 2021). Measurement Measurement can be categorized as having convergent validity if the loading factor value is > 0.7.

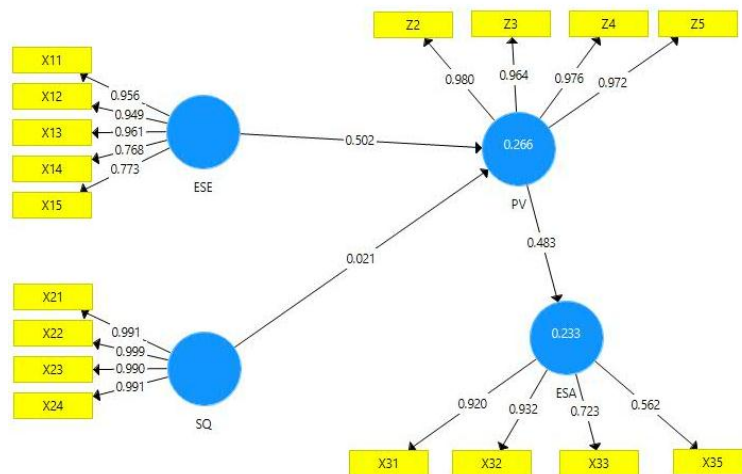


Fig. 2. Validity Testing

### Discriminant Validity

Discriminant validity is a test of construct validity by predicting the size of the indicator from each block (Hair, 2019). One of the discriminant validity can be seen by comparing the AVE value with the correlation between other constructs in the model. If the AVE root value is > 0.50,

it means that discriminant validity is reached (Hair, 2018). Discriminant validity was also carried out based on the Fornell Larcker Criterion measurement with the construct. If the correlation of the constructs on each indicator is greater than the other constructs, it means that latent constructs can predict indicators better than other constructs (Purwanto et al, 2020).

*Table 2. Discriminat validity Result*

	E-Satisfaction	E-Trust	E-Word of Mouth	of	Repurchase Intention
E-Satisfaction	0.799				
E-Service	0.703	0.886			
Perceived Value	0.405	0.407	0.973		
System Quality	0.456	0.564	0.350		0.993

Based on table 2, it appears that each statement indicator has the highest loading factor value in the tested latent constructs than other latent constructs, meaning that each statement indicator can be predicted well by each latent construct in other words discriminant validity is valid.

#### R Square Value

The value of R square (R<sup>2</sup>) is a measure of the proportion of the variation in the value of the affected variable which can be explained by the variable that influences it. If in a study using more than two independent variables, then the adjusted r-square (adjusted R<sup>2</sup>) is used. The value of r square adjusted is a value that is always smaller than r square. The R<sup>2</sup> value is close to 1, with the limiting criteria being divided into 3 classifications, If the value of R<sup>2</sup> = 0.67 Model is substance (strong), If the value of R<sup>2</sup> = 0.33 the model is moderate (medium) and If the value of R<sup>2</sup> = 0.19 the model is weak (bad)

*Table 3. R Square Value*

	R Square	R Square Adjusted
E-Satisfaction	0.223	0.225
Perceived Value	0.266	0.249

Based on table 3, the R Square of E-Satisfaction value is 0.223 or 22.3% means that the E-Satisfaction variable is influenced by the Perceived Value, E-Service, System Quality variable by 22.5%, while the remaining 77.5% is influenced by other variables not discussed in this study. the R Square of Perceived Value is 0.249 or 24.9% means that the Perceived Value is influenced by the Perceived Value E-Service, System Quality variable by 24.9%, while the remaining 75.1% is influenced by other variables not discussed in this study.

Hypothesis testing

According to Hair et al.(2019) after a research model is believed to be fit, a hypothesis test can be carried out. The next step is to test the hypothesis that has been built in this study. In this case, the bootstrapping method is applied to the sample. Testing with bootstrapping is intended to minimize the problem of abnormal research data.

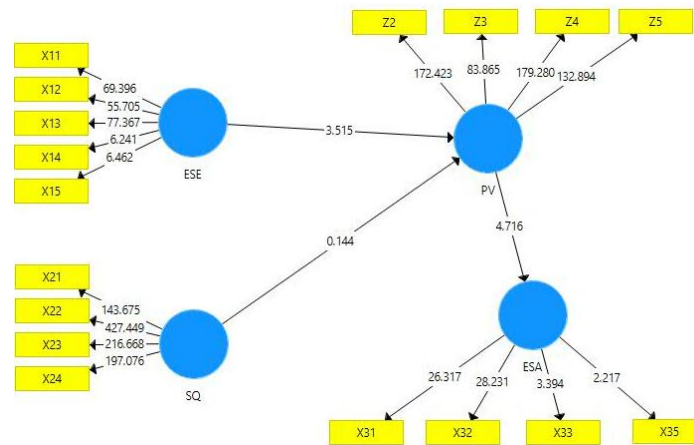


Fig. 3. Hypothesis Testing

The last step of the test using the Smart PLS application is hypothesis testing and is carried out by looking at the results of the bootstrapping value. Hypothesis testing using the Bootstrapping function on SmartPLS 3.0. The hypothesis is accepted when the significance level is less than 0.05 or the t-value exceeds the critical value (Hair et al, 2014). The value of t statistics for the 5% significance level is 1.96.

Table 4. Hypotesis Testing

Correlation	Original Sample (O)	T Statistics	P Values	Note
ESE-PV	0.502	3.515	0.000	Significant
SQ-PV	0.021	0.147	0.144	Not Significant
PV-ESA	0.020	4.716	0.000	Significant
ESE- PV-ESA	0.242	2.647	0.008	Significant
SQ-PV-ESA	0.010	0.410	0.889	Not Significant

Relationship of E-Service to Perceived Value





Based on the results of the hypothesis testing, the original sample value was positive 0.502 and the T value was  $3.515 < 1.96$  and P value  $0.000 < 0.050$  so it was concluded that there was a positive and significant relationship between E-Service and Perceived Value. This study found that E-Service has a positive and insignificant effect on Perceived Value. These results are in line with research conducted by According Demir et al.(2020), Zeglal et al. (2016), El Saghier (2021), Kumbhar (2012) that there was a positive and significant relationship between E-Service and Perceived Value. These results are in line with research conducted by According Demir et al.(2020), Zeglal et al. (2016), El Saghier (2021), Kumbhar (2012), Pham et al. (2019), Rahmi et al. (2018),Salimon et al (2021), Saxena et al. (2021) that E-Service has a positive and insignificant effect on Perceived Value

#### Relationship between System Quality and Perceived Value

Based on the results of the hypothesis testing, the original sample value was positive 0.021 and the T value was  $0.147 < 1.96$  and P value  $0.144 > 0.050$  so it was concluded that there was a positive and not significant relationship between System Quality and Perceived Value. This study found that the quality of the system has a positive and not insignificant effect on Perceived Value. These results are not in line with research conducted by Rahmi et al. (2018),Salimon et al (2021), Saxena et al. (2021) that the quality of the system has a positive and not insignificant effect on Perceived Value

#### Relationship of Perceived Value to customer satisfaction

Based on the results of the hypothesis testing, the original sample value was positive 0.020 and the T value was  $4.716 > 1.96$  and P value  $0.000 < 0.050$  so it was concluded that there was a positive and significant relationship between Perceived Value and e-satisfaction. This study found that Perceived Value has a positive and insignificant effect on e-satisfaction. These results are in line with research conducted by According Rahmi et al. (2018),Salimon et al (2021), Saxena et al. (2021) that Perceived Value has a positive and insignificant effect on e-satisfaction

#### Relationship of E-Service to customer satisfaction through Perceived Value

Based on the results of the hypothesis testing, the original sample value was positive 0.042 and the T value was  $2.647 > 1.96$  and P value  $0.008 < 0.050$  so it was concluded that there was a positive and significant relationship between E-Service and e-satisfaction through Perceived Value. This study found that E-Service has a positive and significant impact on e-satisfaction through Perceived Value. These results are in line with research conducted by According Demir et al.(2020), Rahmi et al. (2018),Salimon et al (2021), Saxena et al. (2021) that there was a positive and significant relationship between E-Service and e-satisfaction through Perceived Value.

#### Relationship between system quality and e-satisfaction through Perceived Value

Based on the results of the hypothesis testing, the original sample value was positive 0.010 and the T value was  $0.410 < 1.96$  and P value  $0.889 > 0.050$  so it was concluded that there was a



positive and not significant relationship between system quality and e-satisfaction through Perceived Value. This study found that the quality of the system has a positive and not significant impact on e-satisfaction through Perceived Value. These results are not in line with research conducted by According Demir at al.(2020), Zeglat et al. (2016), El Saghier (2021), Kumbhar (2012), Pham et al. (2019), Rahmi et al. (2018),Salimon et al (2021), Saxena et al. (2021) that the quality of the system has a positive and not significant effect on e-satisfaction through Perceived Value

According to Susanto (2020), Zeglat (2016) digital marketing is a two-way communication that can lead to public awareness and engagement with certain products and brands. Changes in marketing behavior from conventional to digital are not matched by the presence of MSME actors who use digital marketing, even though MSMEs are believed to be able to spur the Indonesian economy. The use of digital marketing concepts is a hope for MSMEs to develop into centers of economic power. MSMEs can take advantage of digital technology, especially social media as a means of digital marketing. In addition to low costs, and no special expertise is needed in initial initiation, social media is considered capable of directly reaching consumers. The lack of knowledge of MSME actors about digital marketing has inspired this community service team to become an obstacle for business actors in marketing their products, which often evolves over time. If MSME actors understand the importance of digital technology, in this case digital marketing for their business, it is hoped that they will be motivated to use digital marketing as a means of promotion. optimally, but they face several obstacles, such as a lack of understanding of information technology. According to Andre at al. (2020), Sulthan (2021) Digital marketing is used to build brand awareness as an effort to provide information, promote and remind the public about MSME product. The results of this study are managing Instagram social media by carrying out promotional activities such as advertisements, taglines, sales promotions or managing social media which provide effectiveness in building brand awareness for the Binong knitted industry products. Sulaksono & Zakaria (2020) revealed that increasing knowledge and managing digital marketing and social media is the main thing, for SMEs to increase their marketing and company profits.

According to Susanto (2020) and Zeglat (2016) In the business context, people engagement can lead to profit creation. Dissemination of digital marketing strategies in the form of the use of social media is very important because it can provide knowledge to MSME actors regarding ways and stages in expanding consumer networks through the use of social media in marketing their products so that they can increase their superiority. Changes in marketing behavior from conventional to digital are not balanced by the presence of MSME actors who use digital marketing, even though MSMEs are believed to be able to spur the Indonesian economy. According to Andre at al. (2020), Sulthan (2021) the use of digital technology-based marketing concepts is a hope for MSMEs to develop into economic powerhouses. MSMEs can use social media as a means of digital marketing. In addition to the low cost and no need to have special



skills in doing the initial initiation, social media is considered capable of directly reaching consumers.

## Conclusion

Based on the results of the hypothesis testing, there was a positive and significant relationship between E-Service and Perceived Value. there was a positive and not significant relationship between System Quality and Perceived Value. that there was a positive and significant relationship between Perceived Value and e-satisfaction consumers of SMEs. there was a positive and significant relationship between E-Service and e-satisfaction through Perceived Value. This study found that E-Service has a positive and significant impact on e-satisfaction through Perceived Value. there was a positive and not significant relationship between system quality and e-satisfaction through Perceived Value. The results showed that SMEs have an awareness that customer relationships good and good product quality can affect SME financial performance through customer satisfaction. Satisfied consumers will have an effect on sales where consumers can help directly not directly with promotions to customers new, so that sales of SME products experienced improvement. Consumer satisfaction will have an impact on free promotions through customer recommendations to new customers, so SMEs need consider product quality to stay maintained and the image of the product and service to customers, build good relationships with customers. It can increase sales, profits and improve the financial performance of SMEs. Results research shows that consumer satisfaction positive and significant effect on performance SMEs.

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