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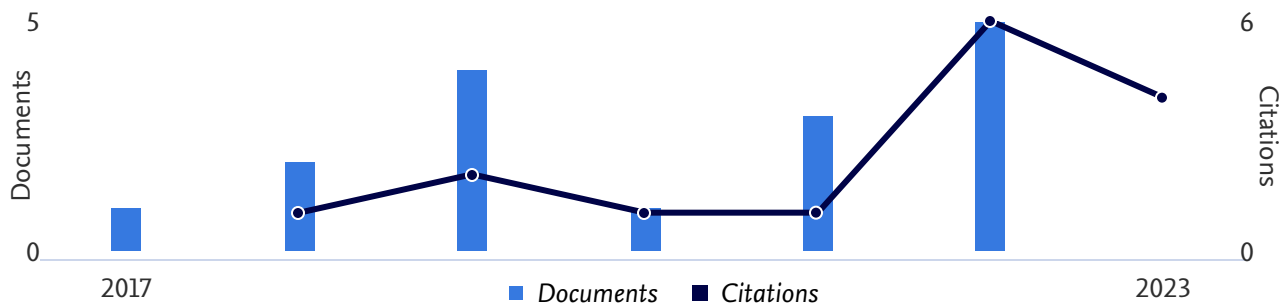
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## Examining user acceptance and satisfaction of HE's E-learning platform

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### Abstract

The purpose of this study is to determine the determinants of user satisfaction (USat) and continuance intention (Coln) to use e-learning platforms in Indonesian universities. More specifically, this study examines the effects of system quality (SisQua), information quality (InfQua), confirmation, perceived usefulness (PU) and self-efficacy (SE) on USat and Coln to use e-learning platform. The expectation-confirmation model and technology acceptance model were used to test the hypotheses with 340 students. This research uses purposive sampling. Surveys were administered for 340 college students. To test the correlation among the variables, the structural equation model was used. This study showed that InfQua, PU, SE, service quality and SisQua positively affected USat. The data analysis indicates the positive effect between SE and USat and Coln to use e-learning. However, InfQua had a negative effect with USat. This study has several implications for higher education (HE). First, to increase USat, universities should provide excellent services, technical support and user training and workshops for their e-learning platforms, including new features and functionalities so that students can take utmost advantage from them. Students who are contented with their e-learning platform are more likely to keep using it.

Keywords: self-efficacy; e-learning; satisfaction; continuance intention

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## 1. Introduction

Electronic learning (e-learning) has notoriously emerged as an innovative teaching approach in higher education. It serves as a teaching method in the classroom that provides unlimited access of information while allowing both students and lecturers to build interactive communication and express collaboration and idea-sharing. System information and service quality (SerQua) significantly influence the quality of e-learning delivery.

System quality (SisQua) refers to the quality of a website as a platform to access the learning materials. The growth of the internet has led to user-friendly e-learning models with advanced SisQua (Zheng et al., 2013). Some indicators to measure SisQua are ease of use, functionality, reliability, data quality and integration, all of which are associated with the measuring indicators of information quality (InfQua) (DeLone & McLean, 2003). Effective SisQua in e-learning supposedly incorporates easy-to-use approaches and fascinating features to allure the users (Wang et al., 2007). The components of SisQua consist of user-friendliness, reliability, maintenance, well-organised design, personalisation, the availability of help options, security, usability, ease of use, availability and interactivity (Ozkan & Koseler, 2009).

InfQua is commonly recognised as the quality of contents, which have been evaluated as a highly important dimension of e-learning (Chopra et al., 2019). Content quality includes the learning materials in the forms of PDFs, PPTs, audios and videos. Tasks are bound to facilitate the acquisition of skills and knowledge, should they be challenging enough for students (Waight & Stewart, 2005). Effective InfQua provides actual, relevant and adaptable information for learners (Wang et al., 2007). In this particular research, InfQua identifies several indicators such as content format, accuracy and relevance in order for the InfQua to fit according to the needs and to be fully accessible.

SerQua is remarked as the ability of e-learning to provide services for users, including convenient navigation features, well-organised contents, as well as a reliable and responsive system. It serves as a key factor in distinguishing service products and building a competitive advantage to increase customer satisfaction (Santos, 2003). Thus, customer-centric companies are most likely to lead the troupes once SerQua is put on a pedestal (Wang et al., 2007).

The benchmark of effective SerQua is determined by effective and clear instructions through online media. SerQua can also be enhanced by interaction and recurrent consultations with users through a feedback feature, as well as providing e-learning users with decent supporting apps.

User satisfaction (USat) to use e-learning in the context of higher education is influenced by five core factors comprising InfQua, task-technology fit, SisQua, utility value and usefulness (Al-Samarraie et al., 2018).

Analysis of the benefits of providing safety education training through e-learning found three dimensions to assess the level of USat, namely time reduction, cost reduction and performance improvement (also related to the level of concentration in completing e-learning) (Ho & Dzung, 2010).

Self-efficacy (SE) highlights the belief in the individual's capacity to perform a task for a certain accomplishment (Bandura, 1982). It represents one's belief in his ability to take control of his motivation, behaviour and social environment. The concept originates from social cognitive theory referring to the degree of one's belief regarding his ability to accomplish given tasks and objectives in particular circumstances (Susanto et al., 2016).

The study about computer SE and successful learning experience suggested that computer SE and academic SE had a positive correlation with online learning satisfaction (Jan, 2015).

SE plays a pivotal role in incorporating information system and web-based information system (Yilmaz, 2016), giving access to resources and entrepreneurial well-being (Marshall et al., 2020), the optimism of a leader in work engagement (Lu et al., 2018), employees' creativity in innovative entrepreneurial behaviour (Newman et al., 2018), as well as predicting the motivational outcomes in social entrepreneurship (To et al., 2020).

## 2. Methods and Hypothesis

The study aims to expand the Internet banking-based expectation-confirmation model (ECM) in the e-learning system. The original ECM model uses variable continuance intention (CoIn), confirmation, perceived usefulness (PU), USat to use e-learning. Meanwhile, the proposed model improves the components by adding other important key factors to determine the system sustainability, such as SisQua, InfQua and SerQua. On the other hand, SE is also reckoned in the incorporation of information system (Yilmaz, 2016) and proposes a positive influence on USat and actual usage (Aldholay et al., 2018). It becomes a significant determinant of CoIn to use the smartphone banking service (Aldholay et al., 2018). The proposed model is described below.

Combined SisQua, InfQua and SerQua in e-learning have revealed the positive impacts on USat (Aldholay et al., 2018). Three dimensions (SisQua, InfQua and SerQua) from the e-learning system contribute to the USat and CoIn to adopt e-learning system as it helps the students in career growth and making them employable (Chopra et al., 2019).

The perception of system and InfQua is generally defined as the degree of USat towards the system performance and usage (DeLone & McLean, 1992), whereas Park (2020) verified the roles of service and SisQua in manufacturing smart wearable devices and discovered that when user' expectations on service and SisQua are confirmed, their sense of satisfaction can be easily formed, determining that the overall quality (system, information and SerQua) has a positive impact on USat (Aldholay et al., 2018).

Once a product gains the trust of its users on the great overall quality, the tendency of USat and system usage is also verified (Chen & Chang, 2018). Great overall quality leads to higher USat and confirmation in adopting e-learning. Thus, the research composes several hypotheses as follows:

- H1. SisQua has a positive effect with USat.
- H2. InfQua has a positive effect with USat.
- H3. SerQua has a positive effect with USat.

The concept of confirmation as a key determinant to perceived USat, ease of use and enjoyment stated the significances of user confirmation in mobile services on USat and system usage (Susanto et al., 2016; Thong et al., 2006). Essential factors are PU, ease of use and enjoyment, all of which are heavily influenced by user confirmation (Thong et al., 2006). User confirmation has significant impacts on PU, trust, and USat. SE also has a positive impact on USat (Aldholay et al., 2018). That being said, the same tendency is also applicable for e-learning users. Thus, the study suggests the following hypotheses:

- H4. Confirmation has a positive effect to perceived satisfaction of e-learning system.
- H5. Confirmation has a positive effect to PU of e-learning system.

As part of the key factors of TAM, PU is defined as the degree of USat to boost work performance and efficiency (Davis, 1989). In an information system, PU is set as a determinant of USat and CoIn (Kim



et al., 2016). The correlation among PU and USat was also applied to examine the use of augmented reality applications during the teaching delivery and tested positive. In terms of e-learning, PU is adopted to boost studying behaviour. Therefore, the following hypotheses are formulated:

H6. PU has a positive effect to the perceived satisfaction of e-learning.

USat has been implemented in several researches for various goals over the years. It is proven to contribute to the success of e-commerce and lead to the continued system usage in smartphone banking services (Bhattacharjee, 2011; Wang, 2008). The degree of USat is influenced by the level of trust as a consequence of post-adoption beliefs (Venkatesh et al., 2003). Given that increased USat leads to continuance use intention (Balasubramanian et al., 2003), the study proposes hypotheses as follows:

H7. USat has a positive effect to influence continuance use intention.

The variables of PU from TAM (Davis, 1989) provide support to numerous researches including the topic of e-learning. PU is positively related to Coln as a dependent variable (Wang et al., 2019). Therefore, the following hypotheses are formulated:

H8. PU has a positive effect to influence continuance use intention.

On the other hand, SE is used in creating effective virtual learning communities for students to share their ideas and knowledge (Yilmaz, 2016). In the context of e-commerce and Internet, SE refers to the ability of an individual to perform given tasks using electronic media like smartphones with subsequent continued usage (Hsu & Chiu, 2004). SE generates the perception of an individual in completing Internet-based tasks, in the sense that SE influences USat (Aldholay et al., 2018) and continuance use intention (Susanto et al., 2016). The following hypotheses are submitted:

H9. SE has a positive effect to USat.

H10. SE has a positive effect to influence continuance use intention.

Based on the hypotheses shown in Figure 1, this study proposes an ECM model.

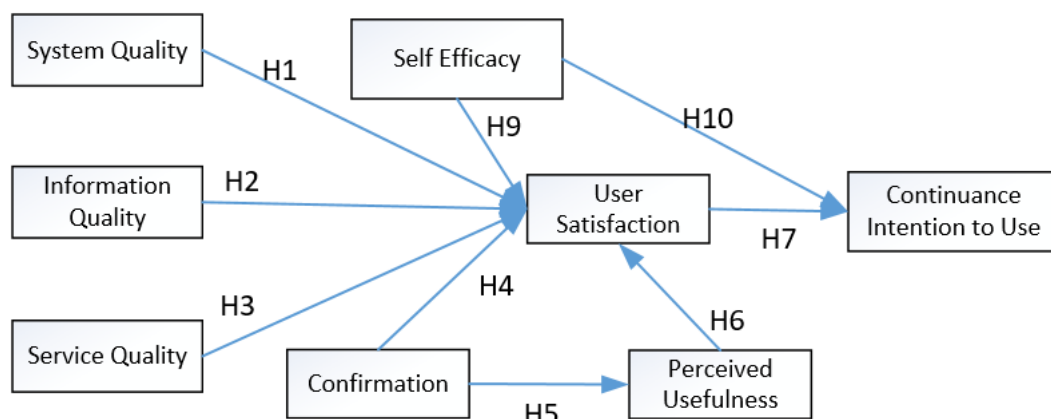


Figure 1. Propose Model

Data collection was conducted through distributing questionnaires to 340 university students who have been using purposive sampling method. The modification integrates the original module with

video conferencing tools from Vicon (Video Conference) service providers, gamification, plagiarism scanner and module tests.

Hypotheses in this study were tested using the structural equation model (SEM-PLS) and Statistical Package for the Social Sciences. The first step was processing the data using Harman's one-factor test for common method bias, in which all variables are loaded into one common factor. Should the total variance for a single factor is less than 50%, the data are deemed valid. This particular research came up with a total variance of 43%, thus confirming the data validity. The next step was testing the measurement model using SmartPLS comprising validity test, reliability test and multicollinearity test. Thenceforth, the study performed the structural model test which consists of path coefficients, coefficient of determination and statistical hypothesis testing. The model encompasses InfQua, SerQua, SisQua, Conf (Confirmation), PU, SE, USat and CoIn (CoIn to use).

### 3. Result

#### 3.1. Convergent Validity

##### 3.1. Convergent validity

After the proposed model had been examined with PLS, it was found that each indicator in the outer loading scores above 0.7, as shown in Table 1.

Table 1. Convergent Validity

	Conf	CoIn	InfQua	PU	SE	SerQua	SisQua	USat
Conf1	0.859							
Conf2	0.824							
Conf3	0.800							
Conf4	0.799							
Conf5	0.870							
CUI1		0.844						
CUI2		0.873						
CUI3		0.903						
InfQua2			0.862					
InfQua3			0.857					
InfQua4			0.830					
PUS1				0.974				
PUS2				0.972				
Self-Eff2					0.822			
Self-Eff3					0.828			
Self-Eff4					0.841			
SerQua1						0.760		
SerQua2						0.769		
SerQua3						0.864		
SerQua4						0.760		
Squa1							0.764	
Squa2							0.832	
Squa3							0.818	
Squa4							0.702	

USat1	0.879
USat2	0.892
USat3	0.883
USat4	0.874

Average variance extract testing was carried out to assess the convergent validity, whose average variance extracted supposedly exceeds the minimum threshold of 0.5. This particular research attained relatively high variance scores with the results as follows: 0.690 for confirmation (Conf), 0.763 for Coln to use, 0.722 for InfQua, 0.947 for SE, 0.623 for SerQua, 0.609 for SisQua and 0.778 for USat.

### 3.2. Discriminant Validity

Discriminant validity testing aims to ensure that a reflective construct holds the strongest correlation with its own indicator. Using Fornell–Larcker criterion, it analyses the correlation between all latent variables. Table 2 comprises InfQua, SerQua, SisQua, Conf, PU, SE, USat and Coln and signifies the highest score attained of 0.8, as shown in Table 2.

Table 2. Discriminant validity

	Conf	CuIn	InfQua	PU	SE	SerQua	SisQua	USat
Conf	0.831							
Coln	0.654	0.874						
InfQua	0.685	0.544	0.850					
PU	0.406	0.514	0.339	0.973				
SE	0.610	0.743	0.525	0.491	0.831			
SerQua	0.753	0.671	0.763	0.473	0.674	0.789		
SisQua	0.699	0.650	0.748	0.547	0.642	0.771	0.781	
USat	0.778	0.744	0.591	0.571	0.775	0.749	0.730	0.882

### 3.3. Reliability Test

Reliability testing measures the minimum composite reliability (CR) value of 0.7 to determine the reliability of a variable, which refers to an indicator's consistency or stability. The degree of reliability was measured through the CR value and the Cronbach's alpha (CA), as shown in Table 3.

Table 3. reliability test

	Cronbach's Alpha	Composite Reliability
Conf	0.888	0.917
CuIn	0.845	0.906
InfQua	0.809	0.886
PU	0.944	0.973
SE	0.776	0.870
SerQua	0.800	0.868
SisQua	0.786	0.861
USat	0.905	0.933

### 3.4. Structural Model Test

After the data passed the measurement model testing, the structural model test was conducted on the data. The structural model test analyses the correlation between measured variables and latent variables. The tests include path coefficients and coefficient of determination.

#### 3.4.2. Path coefficients

Path coefficients are designated as the basis to assess whether a hypothesis shall be accepted or not. The results are shown in Table 4.

Table 4. Path Coefficients

	Coln	Conf	InfQua	PU	SE	SerQua	SisQua	USat
Coln								
Conf				0.406				0.386
InfQua								-0.108
PU	0.104							0.141
SE	0.403							0.350
SerQua								0.131
SisQua								0.139
USat	0.373							

#### 3.4.3. Coefficient of determination

This test aims to assess the predictive accuracy of the model proposed in this study. Coefficient of determination examines how differences in independent variables are explained by latent variables and can be interpreted in three classified categories of results, such as low, moderate and high effects. According to Table 4, InfQua, SerQua, SisQua, Conf, SE and PU are generally confirmed as substantial models to interpret USat with an R2 value of 0.788. The ability of USat and SE variables to interpret Coln are classified as moderate with an R2 value of 0.630, while the ability of Conf variable to interpret PU is classified as low with an R2 value of 0.165.

#### 3.4.4. Statistical hypothesis testing

Hypotheses were closely scrutinised using a two-sided hypothesis test by comparing p-values with the level of significance. Hypothesis testing in the context of SmartPLS develops mean (SM), standard of deviation (STDEV), t-statistic ( $|O/STDEV|$ ) and p-values. The test aims to evaluate the validity of the structural model test and determine which hypothesis shall be accepted based on the comparison between p values and the level of significance. Should the p values (PV) score less than 5%, the hypothesis shall be accepted. In Table 5, all variables are accepted for scoring less than 5%.

Table 5. hypothesis testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( $ O/STDEV $ )	P Values
Conf -> PU	0.406	0.407	0.051	7.946	0.000
Conf -> USat	0.386	0.383	0.049	7.902	0.000
InfQua -> USat	-0.109	-0.107	0.053	2.045	0.041
PU -> USat	0.141	0.141	0.039	3.647	0.000

SE -> Coln	0.414	0.418	0.061	6.830	0.000
SE -> USat	0.350	0.348	0.049	7.072	0.000
SerQua -> USat	0.131	0.131	0.058	2.265	0.024
SisQua -> USat	0.139	0.141	0.060	2.322	0.020
USat -> Coln	0.424	0.421	0.062	6.832	0.000

#### 4. Discussion

The research aims to validate PU to predict the Coln to use e-learning platforms in the context of higher education. Eight determining key factors consist of SisQua, InfQua, SerQua, confirmation, PU, SE, USat and Coln to use, all of which have been identified from other journal articles such as continuance satisfaction, SE, USat, SerQua dimension and an ECM, as shown in Figure 2.

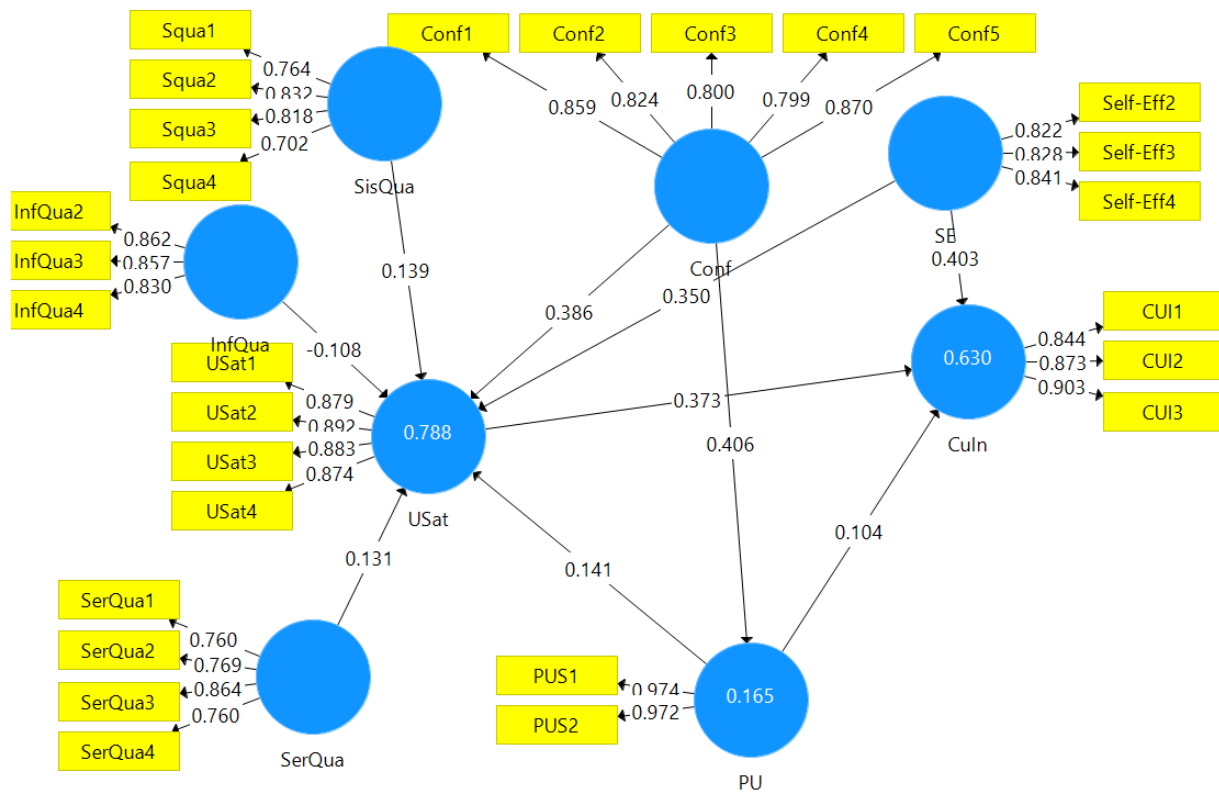


Figure 2. Result model

According to the data, it was found that e-learning service in SisQua is positively related to USat with the score of 0.1139 (H1) and SerQua is positively related to USat with the score of 0.131 (H2) as explained by Park (2020) in developing service and SisQua of smart wearable devices. Aldholay et al. (2018) and Chen and Chang (2018) also shared the same thoughts about the positive impacts on the overall quality (system, information and SerQua). Nonetheless, the findings of this study concluded a negative effect between InfQua and USat (H3), suggesting the possibility that the InfQua of campus e-learning is still not on par with the needs of students as the ultimate users. On another note, confirmation is positively related to perceived satisfaction of e-learning system (H4) with the score of 0.386 as stated by Thong et al. (2006) and Susanto et al. (2016).

Confirmation is positively related to PU of e-learning system (H5) with a strong score of 0.406, adhering to the study of Thong et al. (2006) regarding the significant correlation between PU and confirmation. It also conforms to the study of Aldholay et al. (2018) that users' confirmation has significant impacts on USat.

PU is positively related to perceived satisfaction of e-learning with a score of 0.141 (H6), which is in line with the findings of Davis (1989) and Kim et al. (2016) that PU directly affects USat.

USat is positively related to influence CoIn to use with the score of 0.424 (H7) as concluded by Balasubramanian et al. (2003), Bhattacharjee (2011), Venkatesh et al. (2003) and Wang (2008) in their respective studies.

PU positively correlates with influence CoIn to use with the score of 0.104 (H8), pursuant to the study of Wang et al. (2019), that PU becomes a key determining factor in maintaining sustainable relationships.

Lastly, SE is positively related to USat with the score of 0.350 (H9) as implied by Aldholay et al. (2018). It positively correlates with CoIn to use with a score of 0.414 (H10) and conforms to the findings of Susanto et al. (2016) regarding the effect of SE on CoIn to use.

Quality system and SerQua also positively affect USat even though the score is weak. This means that universities (as an education provider) should be able to improve these services so that students are satisfied with the system service.

## 5. Conclusion

Technology has been innovatively advancing itself without ceasing to answer the current and upcoming demands within society. It specifically shapes future education for the next generation. E-learning has been depicted as an important tool to educate students with a simpler method. Thus, the CoIn to use e-learning from the perspective of students as end-users is essential to be investigated.

The study validates the theoretical model proposed to predict the CoIn of Indonesian students who enrol in local private universities to use e-learning platforms.

Eight key determining factors in this study are InfQua, SerQua, SisQua, Confirmation, PU, SE, USat and CoIn to use.

The overall quality (InfQua, SerQua and SisQua) generates different responses when being tested, in that InfQua does not affect USat, whereas SerQua and SisQua support the hypotheses through positive effect with USat. The variable of PU showcases a positive effect with USat, while confirmation and SE prove otherwise.

Additionally, USat is positively related to intent to continue use, with a score of 0.373, reflecting student satisfaction with e-learning system. SE is positively correlated with continued intention to use with a score of 0.403, indicating the importance of students' independent learning for continued intention to use. InfQua is not positively related to USat, while SerQua and SisQua support the hypotheses through a positive effect with USat.

Additional facilities are needed to improve the quality of information to satisfy students, for example, e-books, paper and videos. Even though the research subjects already involved students from different majors, be it computer science majors or not, the investigation was still limited to students from only one university. Different outcomes might present had the scope of the subjects been widened to

students from different campuses. Future studies can further the research scope to investigating the use of e-learning platforms from the perspective of lectures.

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Prof. Dr. Servet Bayram [wjet.editor@gmail.com](mailto:wjet.editor@gmail.com) **via** un- Wed, May 11, 2022,  
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widiantoro:

Thank you for submitting the manuscript, " Examining User Acceptance and Satisfaction of HE's E-Learning Platform " to World Journal on Educational Technology: Current Issues. With the online journal management system that we are using, you will be able to track its progress through the editorial process by logging in to the journal web site:

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Fri, Aug 5, 2022, 10:12  
PM

to me, Cecilia, Heny

Dear Albertus dwiyoga widiantoro, Cecilia Titiek Murniati Murniati, Heny Hartono Hartono:

We have reached a decision regarding your submission to World Journal on Educational Technology: Current Issues, "Examining User Acceptance and Satisfaction of HE's E-Learning Platform".

Our decision is: **Revisions Required**

### Editor Comments

During the preparation of your manuscript for publication, there are some requirements listed below to improve your manuscript. Please pay attention to these requirements, revise your manuscript based on EDITOR AND REVIEWERS'™ comments and send with proofreading certificate and similarity report:

**Please highlight the places you revised in the article with yellow.**

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We plan to publish your article in the forthcoming issue. Please make the necessary corrections within 10 days.

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Reviewer A:

-----

1. The keywords accurately reflects the content.

yes

2. The title of the manuscript is appropriate.

yes

3. The abstract accurately reflects the content.

No, there is inconsistency between the abstract and methodological section on the sampling technique. In the abstract it is reflected as convenience sampling (which is non-probability sampling technique) whereas in methodology section it is written as random sampling (Probability sampling technique). The manuscript should be coherent, if it is typing error or negligence it needs to be corrected as methodology is the critical component of the research study.

4. The research problem is clearly defined.

Yes, the study indicates the inadequacy of the Expectation confirmation model of internet banking system in explaining the e-learning system and extends it with the other key factors such as system quality, information quality and service quality.

5. The manuscript contains new findings or ideas.

Yes, the study integrates the factors such as system quality, information quality, service quality, self-efficacy and confirmation in e-learning system to explain the user satisfaction and continuance intention to use e-learning platform.

6. The manuscript adequately ties to the relevant literature.

Yes, relevant, and recent sources are cited.

7. Methodology decisions (e.g., coding of data, data analysis, significance levels, grouping of subjects, sampling) adequately explained.

Yes, except for the inconsistency in the sampling technique, in the methodology it is written as random sampling whereas in the abstract section it is written as convenience sampling.

8. The research design is adequate to achieve the study's objectives.

Yes.

9. Data collection tools and procedures are clearly described.

Yes, except for the sampling mismatch in the write up as mentioned earlier.

10. Data analysis decisions are clearly explained.

Yes, SEM PLS steps are explicitly mentioned.

11. The discussion /conclusion section(s) adequately discuss (es) the findings.

Yes, adequate discussions and conclusions are made backed by the data.

12. The recommendations are accurate and supported by findings and conclusions.

Yes, an appropriate recommendation is made i.e., to collect the data from the lecturers' perspectives.

13. The references are up-to-date, complete, and appropriate (APA 6 Style).

References are up to date. However, there is need to improve in two front:

1. frequent (7 times) minor improper in-text citations are made. In the beginning of the sentences or a new paragraph, names of the authors should not be enclosed in a bracket. For instance, in the introduction section, the 8th paragraph (line number 55) starts with: (Ho & DZeng, 2010) analysed the advantages ..... As per the APA style of in-text reference, it should be: Ho and DZeng (2010) analyzed....

2. In terms of End-text reference: line number 302, journal name is missing. In line 303, all the words are capitalized (proper formatting required). In line 333 there is star like symbol, needs to remove it.

14. The research is systematic and consistent.

Yes, except for the sampling technique reported.

15. Appropriate and accurate language is used.

Yes. Simple and clear language used.

### **Your Additional Comments**

The only major concern is the inconsistency of the sampling technique, otherwise the paper is well written.

-----

-----  
Reviewer B:  
-----

1. The keywords accurately reflect the content.

The keywords used are good, and reflect the title raised

2. The title of the manuscript is appropriate.

The title is in accordance with the scope of WJET regarding the analysis of the use of media in learning

3. The abstract accurately reflects the content.

The abstract explanation is very coherent and good and at the end of the sentence the findings are displayed for future improvement

4. The research problem is clearly defined.

The research problem is clearly explained by making hypothetical items

5. The manuscript contains new findings or ideas.

the script combines several variables so that the information obtained is more accurate

6. The manuscript adequately ties to the relevant literature.

The use of literature is good, but please attention again in writing citations. in writing citations at the beginning of the paragraph and writing citations with several sources.

7. Methodology decisions (e.g., coding of data, data analysis, significance levels, grouping of subjects, sampling) adequately explained.

The description of the methodology is very coherent and easy for readers to understand

8. The research design is adequate to achieve the study's objectives.

Already good and very strong to answer research questions

9. Data collection tools and procedures are clearly described.

Research tools and procedures are well explained in the article

10. Data analysis decisions are clearly explained.

Data analysis is explained very clearly and easy to understand

11. The discussion /conclusion section(s) adequately discuss (es) the findings.

Conclusions and discussions have been able to answer the research questions

12. The recommendations are accurate and supported by findings and conclusions.

Recommendations are appropriate based on research results

13. The references are up-to-date, complete, and appropriate (APA 6 Style).

The references used are mostly old years, but the citations used are strong enough. Please pay attention to the citation writing, there are some that are not quite right.

14. The research is systematic and consistent.

Research is carried out in a coherent systematic

15. Appropriate and accurate language is used.

The use of language is very good

### Your Additional Comments

So far, the article presented is quite good and very clear. Just need to fix the citation writing.

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## Examining user acceptance and satisfaction of HE's e-learning platform

### Abstract

The purpose of this study is to determine the determinants of user satisfaction (USat) and continuance intention (CoIn) to use e-learning platforms in Indonesian universities. More specifically, this study examines the effects of system quality (SisQua), information quality (InfQua), confirmation, perceived usefulness (PU) and self-efficacy (SE) on USat and CoIn to use e-learning platform. The expectation-confirmation model and technology acceptance model were used to test the hypotheses with 340 students. This research uses purposive sampling. Surveys were administered for 340 college students. To test the correlation among the variables, the structural equation model was used. This study showed that InfQua, PU, SE, service quality and SisQua positively affected USat. The data analysis indicates the positive effect between SE and USat and CoIn to use e-learning. However, InfQua had a negative effect with USat. This study has several implications for higher education. First, to increase USat, universities should provide excellent services, technical support and user training and workshops for their e-learning platforms, including new features and functionalities so that students can take utmost advantage from them. Students who are contented with their e-learning platform are more likely to keep using it.

**Keywords:** Self-efficacy, e-learning, satisfaction, continuance intention.

## **1. Introduction**

Electronic learning (e-learning) has notoriously emerged as an innovative teaching approach in higher education. It serves as a teaching method in the classroom that provides unlimited access of information while allowing both students and lecturers to build interactive communication and express collaboration and idea-sharing. System information and service quality (SerQua) significantly influence the quality of e-learning delivery.

System quality (SisQua) refers to the quality of a website as a platform to access the learning materials. The growth of the internet has led to user-friendly e-learning models with advanced SisQua (Zheng et al., 2013). Some indicators to measure SisQua are ease of use, functionality, reliability, data quality and integration, all of which are associated with the measuring indicators of information quality (InfQua) (DeLone & McLean, 2003). Effective SisQua in e-learning supposedly incorporates easy-to-use approaches and fascinating features to allure the users (Wang et al., 2007). The components of SisQua consist of user-friendliness, reliability, maintenance, well-organised design, personalisation, the availability of help options, security, usability, ease of use, availability and interactivity (Ozkan & Koseler, 2009).

InfQua is commonly recognised as the quality of contents, which have been evaluated as a highly important dimension of e-learning (Chopra et al., 2019). Content quality includes the learning materials in the forms of PDFs, PPTs, audios and videos. Tasks are bound to facilitate the acquisition of skills and knowledge, should they be challenging enough for students (Waight & Stewart, 2005). Effective InfQua provides actual, relevant and adaptable information for learners (Wang et al., 2007). In this particular research, InfQua identifies several indicators such as content format, accuracy and relevance in order for the InfQua to fit according to the needs and to be fully accessible.

SerQua is remarked as the ability of e-learning to provide services for users, including convenient navigation features, well-organised contents, as well as a reliable and responsive system. It serves as a key factor in distinguishing service products and building a competitive advantage to increase customer satisfaction (Santos, 2003). Thus, customer-centric companies are most likely to lead the troupes once SerQua is put on a pedestal (Wang et al., 2007).

The benchmark of effective SerQua is determined by effective and clear instructions through online media. SerQua can also be enhanced by interaction and recurrent consultations with users through a feedback feature, as well as providing e-learning users with decent supporting apps.

User satisfaction (USat) to use e-learning in the context of higher education is influenced by five core factors comprising InfQua, task-technology fit, SisQua, utility value and usefulness (Al-Samarraie et al., 2018).

Analysis of the benefits of providing safety education training through e-learning found three dimensions to assess the level of USat, namely time reduction, cost reduction and performance improvement (also related to the level of concentration in completing e-learning) (Ho & Dzeng, 2010).

Self-efficacy (SE) highlights the belief in the individual's capacity to perform a task for a certain accomplishment (Bandura, 1982). It represents one's belief in his ability to take control of his motivation, behaviour and social environment. The concept originates from social cognitive theory referring to the degree of one's belief regarding his ability to accomplish given tasks and objectives in particular circumstances (Susanto et al., 2016).

The study about computer SE and successful learning experience suggested that computer SE and academic SE had a positive correlation with online learning satisfaction (Jan, 2015).

SE plays a pivotal role in incorporating information system and web-based information system (Yilmaz, 2016), giving access to resources and entrepreneurial well-being (Marshall et al., 2020), the optimism of a leader in work engagement (Lu et al., 2018), employees' creativity in innovative entrepreneurial behaviour (Newman et al., 2018), as well as predicting the motivational outcomes in social entrepreneurship (To et al., 2020).

## **2. Methods and hypothesis**

The study aims to expand the Internet banking-based expectation-confirmation model (ECM) in the e-learning system. The original ECM model uses variable continuance intention (CoIn), confirmation, perceived usefulness (PU), USat to use e-learning. Meanwhile, the proposed model improves the components by adding other important key factors to determine the system sustainability, such as SisQua, InfQua and SerQua. On the other hand, SE is also reckoned in the incorporation of information system (Yilmaz, 2016) and proposes a positive influence on USat and actual usage (Aldholay et al., 2018). It becomes a significant determinant of CoIn to use the smartphone banking service (Aldholay et al., 2018). The proposed model is described below.

Combined SisQua, InfQua and SerQua in e-learning have revealed the positive impacts on USat (Aldholay et al., 2018). Three dimensions (SisQua, InfQua and SerQua) from the e-learning system contribute to the USat and CoIn to adopt e-learning system as it helps the students in career growth and making them employable (Chopra et al., 2019).

The perception of system and InfQua is generally defined as the degree of USat towards the system performance and usage (DeLone & McLean, 1992), whereas Park (2020) verified the roles of service and SisQua in manufacturing smart wearable devices and discovered that when user' expectations on service and SisQua are confirmed, their sense of satisfaction can be easily



formed, determining that the overall quality (system, information and SerQua) has a positive impact on USat (Aldholay et al., 2018).

Once a product gains the trust of its users on the great overall quality, the tendency of USat and system usage is also verified (Chen & Chang, 2018). Great overall quality leads to higher USat and confirmation in adopting e-learning. Thus, the research composes several hypotheses as follows:

H1. SisQua has a positive effect with USat.

H2. InfQua has a positive effect with USat.

H3. SerQua has a positive effect with USat.

The concept of confirmation as a key determinant to perceived USat, ease of use and enjoyment stated the significances of user confirmation in mobile services on USat and system usage (Susanto et al., 2016; Thong et al., 2006). Essential factors are PU, ease of use and enjoyment, all of which are heavily influenced by user confirmation (Thong et al., 2006). User confirmation has significant impacts on PU, trust, and USat. SE also has a positive impact on USat (Aldholay et al., 2018). That being said, the same tendency is also applicable for e-learning users. Thus, the study suggests the following hypotheses:

H4. Confirmation has a positive effect to perceived satisfaction of e-learning system.

H5. Confirmation has a positive effect to PU of e-learning system.

As part of the key factors of TAM, PU is defined as the degree of USat to boost work performance and efficiency (Davis, 1989). In an information system, PU is set as a determinant of USat and CoIn (Kim et al., 2016). The correlation among PU and USat was also applied to examine the use of augmented reality applications during the teaching delivery and tested

positive. In terms of e-learning, PU is adopted to boost studying behaviour. Therefore, the following hypotheses are formulated:

H6. PU has a positive effect to the perceived satisfaction of e-learning.

USat has been implemented in several researches for various goals over the years. It is proven to contribute to the success of e-commerce and lead to the continued system usage in smartphone banking services (Bhattacharjee, 2011; Wang, 2008). The degree of USat is influenced by the level of trust as a consequence of post-adoption beliefs (Venkatesh et al., 2003). Given that increased USat leads to continuance use intention (Balasubramanian et al., 2003), the study proposes hypotheses as follows:

H7. USat has a positive effect to influence continuance use intention.

The variables of PU from TAM (Davis, 1989) provide support to numerous researches including the topic of e-learning. PU is positively related to CoIn as a dependent variable (Wang et al., 2019). Therefore, the following hypotheses are formulated:

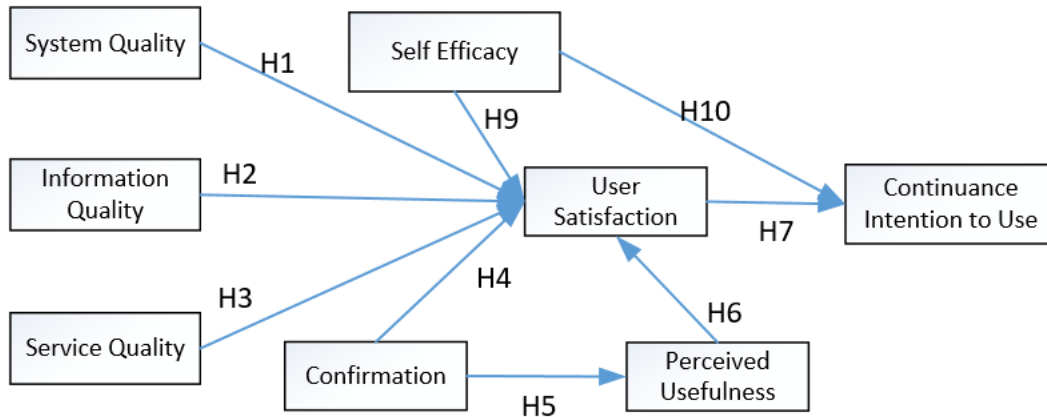
H8. PU has a positive effect to influence continuance use intention.

On the other hand, SE is used in creating effective virtual learning communities for students to share their ideas and knowledge (Yilmaz, 2016). In the context of e-commerce and Internet, SE refers to the ability of an individual to perform given tasks using electronic media like smartphones with subsequent continued usage (Hsu & Chiu, 2004). SE generates the perception of an individual in completing Internet-based tasks, in the sense that SE influences USat (Aldholay et al., 2018) and continuance use intention (Susanto et al., 2016). The following hypotheses are submitted:

H9. SE has a positive effect to USat.

H10. SE has a positive effect to influence continuance use intention.

Based on the hypotheses shown in Figure 1, this study proposes an ECM model.



**Figure 1**

*Proposed Model*

Data collection was conducted through distributing questionnaires to 340 university students who have been using purposive sampling method. The modification integrates the original module with video conferencing tools from Vicon service providers, gamification, plagiarism scanner and module tests.

Hypotheses in this study were tested using the structural equation model (SEM-PLS) and Statistical Package for the Social Sciences. The first step was processing the data using Harman's one-factor test for common method bias, in which all variables are loaded into one common factor. Should the total variance for a single factor is less than 50%, the data are deemed valid. This particular research came up with a total variance of 43%, thus confirming the data validity. The next step was testing the measurement model using SmartPLS comprising validity test, reliability test and multicollinearity test. Thenceforth, the study performed the structural model test which consists of path coefficients, coefficient of determination and

statistical hypothesis testing. The model encompasses InfQua, SerQua, SisQua, Conf (Confirmation), PU, SE, USat and CoIn (CoIn to use).

### 3. Results

#### 3.1. Convergent validity

After the proposed model had been examined with PLS, it was found that each indicator in the outer loading scores above 0.7, as shown in Table 1.

**Table 1**  
*Convergent Validity*

	Conf	CoIn	InfQua	PU	SE	SerQua	SisQua	USat
Conf1	0.859							
Conf2	0.824							
Conf3	0.800							
Conf4	0.799							
Conf5	0.870							
CUI1		0.844						
CUI2		0.873						
CUI3		0.903						
InfQua2			0.862					
InfQua3			0.857					
InfQua4			0.830					

PUS1	0.974		
PUS2	0.972		
Self-			
Eff2	0.822		
Self-			
Eff3	0.828		
Self-			
Eff4	0.841		
SerQua1		0.760	
SerQua2		0.769	
SerQua3		0.864	
SerQua4		0.760	
Squa1			0.764
Squa2			0.832
Squa3			0.818
Squa4			0.702
<sup>1</sup> USat1			0.879
USat2			0.892
USat3			0.883
USat4			0.874

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Average variance extract testing was carried out to assess the convergent validity, whose average variance extracted supposedly exceeds the minimum threshold of 0.5. This particular research

attained relatively high variance scores with the results as follows: 0.690 for confirmation (Conf), 0.763 for CoIn to use, 0.722 for InfQua, 0.947 for SE, 0.623 for SerQua, 0.609 for SisQua and 0.778 for USat.

### 3.2. Discriminant validity

Discriminant validity testing aims to ensure that a reflective construct holds the strongest correlation with its own indicator. Using Fornell–Larcker criterion, it analyses the correlation between all latent variables. Table 2 comprises InfQua, SerQua, SisQua, Conf, PU, SE, USat and CoIn and signifies the highest score attained of 0.8, as shown in Table 2.

**Table 2**

*Discriminant Validity*

	Conf	CoIn	InfQua	PU	SE	SerQua	SisQua	USat
Conf	0.831							
CoIn	0.654	0.874						
InfQua	0.685	0.544	0.850					
PU	0.406	0.514	0.339	0.973				
SE	0.610	0.743	0.525	0.491	0.831			
SerQua	0.753	0.671	0.763	0.473	0.674	0.789		
SisQua	0.699	0.650	0.748	0.547	0.642	0.771	0.781	
USat	0.778	0.744	0.591	0.571	0.775	0.749	0.730	0.882

### 3.3. Reliability test

Reliability testing measures the minimum composite reliability (CR) value of 0.7 to determine the reliability of a variable, which refers to an indicator's consistency or stability. The degree of reliability was measured through the CR value and the Cronbach's alpha (CA), as shown in Table 3.

**Table 3**

*Reliability Test*

	CA	CR
Conf	0.888	0.917
CuIn	0.845	0.906
InfQua	0.809	0.886
PU	0.944	0.973
SE	0.776	0.870
SerQua	0.800	0.868
SisQua	0.786	0.861
USat	0.905	0.933

### 3.4. Structural model test

After the data passed the measurement model testing, the structural model test was conducted on the data. The structural model test analyses the correlation between measured variables and latent variables. The tests include path coefficients and coefficient of determination.

### 3.4.1. Path coefficients

Path coefficients are designated as the basis to assess whether a hypothesis shall be accepted or not. The results are shown in Table 4.

**Table 4**

*Path Coefficients*

	CoIn	Conf	InfQua	PU	SE	SerQua	SisQua	USat
CoIn								
Conf				0.406				0.386
InfQua								-0.108
PU	0.104							0.141
SE	0.403							0.350
SerQua								0.131
SisQua								0.139
USat	0.373							

### 3.4.2. Coefficient of determination

This test aims to assess the predictive accuracy of the model proposed in this study. Coefficient of determination examines how differences in independent variables are explained by latent variables and can be interpreted in three classified categories of results, such as low, moderate and high effects. According to Table 4, InfQua, SerQua, SisQua, Conf, SE and PU are generally confirmed as substantial models to interpret USat with an  $R^2$  value of 0.788. The ability of USat and SE variables to interpret CoIn are classified as moderate with an  $R^2$  value of



0.630, while the ability of Conf variable to interpret PU is classified as low with an  $R^2$  value of 0.165.

### 3.4.3. Statistical hypothesis testing

Hypotheses were closely scrutinised using a two-sided hypothesis test by comparing  $p$ -values with the level of significance. Hypothesis testing in the context of SmartPLS develops mean (SM), standard of deviation (STDEV),  $t$ -statistic ( $|O/STDEV|$ ) and  $p$ -values. The test aims to evaluate the validity of the structural model test and determine which hypothesis shall be accepted based on the comparison between  $p$  values and the level of significance. Should the  $p$  values (PV) score less than 5%, the hypothesis shall be accepted. In Table 5, all variables are accepted for scoring less than 5%.

**Table 5**

*Hypothesis Testing*

	OS	SM	STDEV	O/STDEV	PV
Conf $\geq$ PU	0.406	0.407	0.051	7.946	0.000
Conf $\geq$ USat	0.386	0.383	0.049	7.902	0.000
InfQua $\geq$ USat	-0.109	-0.107	0.053	2.045	0.041
PU $\geq$ USat	0.141	0.141	0.039	3.647	0.000
SE $\geq$ CoIn	0.414	0.418	0.061	6.830	0.000
SE $\geq$ USat	0.350	0.348	0.049	7.072	0.000
SerQua $\geq$ USat	0.131	0.131	0.058	2.265	0.024
SisQua $\geq$ USat	0.139	0.141	0.060	2.322	0.020

USat  $\geq$  CoIn

0.424    0.421    0.062    6.832    0.000

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#### 4. Discussion

The research aims to validate PU to predict the CoIn to use e-learning platforms in the context of higher education. Eight determining key factors consist of SisQua, InfQua, SerQua, confirmation, PU, SE, USat and CoIn to use, all of which have been identified from other journal articles such as continuance satisfaction, SE, USat, SerQua dimension and an ECM, as shown in Figure 2.

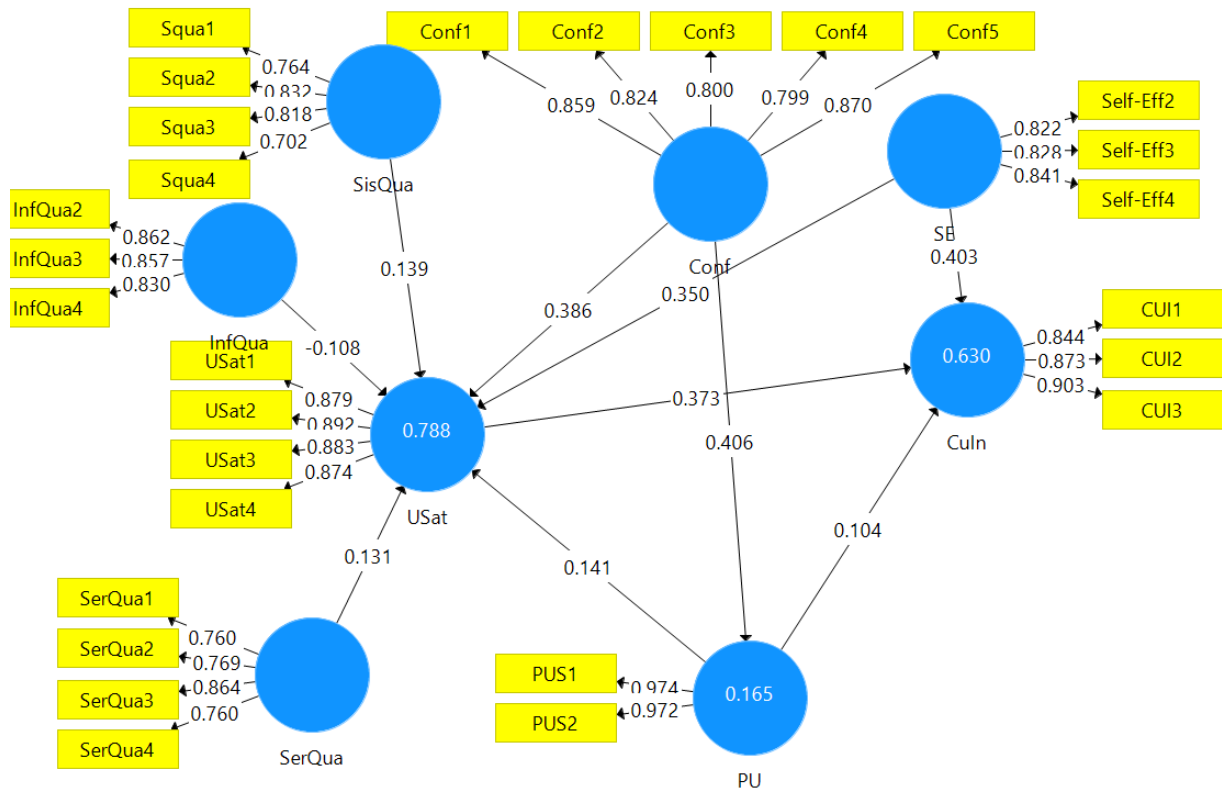


Figure 2

Result Model

According to the data, it was found that e-learning service in SisQua is positively related to USat with the score of 0.1139 (H1) and SerQua is positively related to USat with the score of 0.131 (H2) as explained by Park (2020) in developing service and SisQua of smart wearable devices. Aldholay et al. (2018) and Chen and Chang (2018) also shared the same thoughts about the positive impacts on the overall quality (system, information and SerQua). Nonetheless, the findings of this study concluded a negative effect between InfQua and USat (H3), suggesting the possibility that the InfQua of campus e-learning is still not on par with the needs of students as the ultimate users. On another note, confirmation is positively related to perceived satisfaction of e-learning system (H4) with the score of 0.386 as stated by Thong et al. (2006) and Susanto et al. (2016).

Confirmation is positively related to PU of e-learning system (H5) with a strong score of 0.406, adhering to the study of Thong et al. (2006) regarding the significant correlation between PU and confirmation. It also conforms to the study of Aldholay et al. (2018) that users' confirmation has significant impacts on USat.

PU is positively related to perceived satisfaction of e-learning with a score of 0.141 (H6), which is in line with the findings of Davis (1989) and Kim et al. (2016) that PU directly affects USat.

USat is positively related to influence CoIn to use with the score of 0.424 (H7) as concluded by Balasubramanian et al. (2003), Bhattacharjee (2011), Venkatesh et al. (2003) and Wang (2008) in their respective studies.

PU positively correlates with influence CoIn to use with the score of 0.104 (H8), pursuant to the study of Wang et al. (2019), that PU becomes a key determining factor in maintaining sustainable relationships.

Lastly, SE is positively related to USat with the score of 0.350 (H9) as implied by Aldholay et al. (2018). It positively correlates with CoIn to use with a score of 0.414 (H10) and conforms to the findings of Susanto et al. (2016) regarding the effect of SE on CoIn to use.

Quality system and SerQua also positively affect USat even though the score is weak. This means that universities (as an education provider) should be able to improve these services so that students are satisfied with the system service.

## **5. Conclusion**

Technology has been innovatively advancing itself without ceasing to answer the current and upcoming demands within society. It specifically shapes future education for the next generation. E-learning has been depicted as an important tool to educate students with a simpler method. Thus, the CoIn to use e-learning from the perspective of students as end-users is essential to be investigated.

The study validates the theoretical model proposed to predict the CoIn of Indonesian students who enrol in local private universities to use e-learning platforms.

Eight key determining factors in this study are InfQua, SerQua, SisQua, Confirmation, PU, SE, USat and CoIn to use.

The overall quality (InfQua, SerQua and SisQua) generates different responses when being tested, in that InfQua does not affect USat, whereas SerQua and SisQua support the hypotheses

through positive effect with USat. The variable of PU showcases a positive effect with USat, while confirmation and SE prove otherwise.

Additionally, USat is positively related to intent to continue use, with a score of 0.373, reflecting student satisfaction with e-learning system. SE is positively correlated with continued intention to use with a score of 0.403, indicating the importance of students' independent learning for continued intention to use. InfQua is not positively related to USat, while SerQua and SisQua support the hypotheses through a positive effect with USat.

Additional facilities are needed to improve the quality of information to satisfy students, for example, e-books, paper and videos. Even though the research subjects already involved students from different majors, be it computer science majors or not, the investigation was still limited to students from only one university. Different outcomes might present had the scope of the subjects been widened to students from different campuses. Future studies can further the research scope to investigating the use of e-learning platforms from the perspective of lectures.

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