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The Effect of System Quality Perceptions, Information Quality, and Service Quality on Accounting Information System Use and Satisfaction

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Abstract: This abstract should provide a brief introduction to the problem the effect of system quality, information quality and service quality on the use and user's satisfaction of accounting information systems. The sampling technique used was accidental sampling with a sample size of 98 respondents who were BRI mobile banking users in Banjarnegara, Purbalingga, Banyumas, Cilacap and Kebumen (Barlingmascakeb). The data analysis method used is Structural Equation Modeling (SEM) with Partial Least Square (PLS) approach. The results of this study indicate that system quality and service quality have no effect on usage. Then the system quality and information quality have no effect on user's satisfaction. Meanwhile, information quality and service quality have a positive effect on usage and user's satisfaction.
Keywords: System Quality, Information Quality, Service Quality, Usage and User Satisfaction

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1. INTRODUCTION

In today's modern era where in a business operational activity, technology and communication have now become very important daily needs. With the current technology and communication, business transaction activities can be carried out electronically (Setiawan, 2016). The existence of technology and communication can make information systems now increasing, including accounting information systems. Diana & Setiawati (2011) defines an accounting information system as an information system that has the goal of collecting and processing data and reporting information that can be related to financial transactions. With the existence of an accounting information system, where this information must be presented in a relevant, accurate, and timely manner in the process of meeting the needs of information users and can improve an information system performance. One of the accounting information systems contained in Bank BRI is Mobile banking. Mobile banking is a service that can be in the form of a mobile application that has been created by the bank in such a way as to make it easier for its customers to carry out a number of financial transactions online. Mobile banking has facilities contained in services that can be accessed via cellular phones or smartphones by customers. Customers can use mobile banking by downloading and installing the application using the menu available on their smartphone. Cell phones or smartphones certainly have advantages without space and time limits and allow humans to carry out activities that are being carried out (Setiawan, 2016).

Table 1. Top Brand Index Mobile Banking BRI

Category	***Top Brand Index Mobile Banking***							
	2014	**2015**	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**
m-BCA	49,4%	54,2%	48,8%	48,1%	49,5%	44,5%	45,5%	47,5%
m-Banking Mandiri	21,2%	16,6%	22,7%	21,1%	17,8%	16,6%	13,8%	12,9%
BNI Mobile	9,8%	12,3%	10,1%	10,1%	11,4%	12,3%	11,3%	14,0%
BRI Mobile	**11,5%**	**11%**	**10,2%**	**12,2%**	**14,6%**	**17,0%**	**20,5%**	**17,0%**

Source: Top Brand Index (2014-2021)

BRI has provided e-banking services through BRI mobile and internet banking to change a customer's transaction habits. These services can be accessed anytime and anywhere. The service should be able to provide a high level of satisfaction. However, table 1 shows the low level of satisfaction using BRI mobile banking from 2014 – 2021. Over the past 8 years, this level of satisfaction has remained below 20%. The satisfaction level of m-banking at BRI is still far behind compared to Bank BCA and Bank Mandiri.

There are several factors that can affect use and user satisfaction, including system quality, information quality and service quality. The first factor that influences the use and user satisfaction is the quality of the system. Delone & McLean (2003) defines that the quality of the system is the quality desired by the system itself. Oktavia (2016) explained that users will often repeat the use of the m-banking system if the system is of high quality so that they will feel satisfied. Muharor et al. (2015) explained that the high quality of the system used, the level of user satisfaction will also be high. In previous research conducted by Wang and Liao (2008), Wahyuni (2011), Zaied (2012), Noviyanti (2016), Stefanovic et al. (2016), and Purwanto (2017), concluded that system quality has a positive

influence on usage. Wang and Liao (2008), Wahyuni (2011), Saleh et al. (2012), Zaied (2012), Septianita et al. (2014), Muharor et al. (2015), Noviyanti (2016), Stefanovic et al. (2016), Hanadia et al. (2017), Utomo (2017), Jaafreh (2017), Kurnianto et al. (2019), and Hariwibowo & Setiawan (2020) concluded that system quality also has a positive influence on user satisfaction. Livari (2005), Radityo and Zulaikha (2007), Susanty (2013), and Widodo et al. (2013) concluded that system quality has no influence on system use. Meanwhile Lativa (2011), Ardianto et al. (2014), Hendra et al. (2015), and Hanadia *et al.* (2017) concluded that system quality has no effect on user satisfaction.

The second factor that can affect the use and user satisfaction is the quality of information. Delone & McLean (2003) define information quality as the output of information produced by an information system. The quality of information can be related to the use of m-banking because the resulting information can be received by users thereby increasing the use of m-banking. If the BRI m-banking system presented by the quality of the information is in accordance with the needs and expectations of users, then the use of m-banking will increase. Muharor et al. (2015) states that the higher quality of information produced, the higher level of user satisfaction. In previous studies conducted by Wang and Liao (2008), Wahyuni (2011), Zaied (2012), Noviyanti (2016), and Stefanovic et al. (2016) concluded that the quality of information has a positive influence on usage. As for Wang and Liao (2008), Wahyuni (2011), Zaied (2012), Septianita et al (2014), Noviyanti (2016), Stefanovic et al (2016), Hanadia et al. (2017), Utama et al (2017), Utomo (2017), and Kurnianto et al (2019) concluded that the quality of information has a positive influence on user satisfaction. Budiyanto (2009) concluded that the quality of information has a negative influence on the use of the system. Buana & Wirawati (2018) and Setyo & Rahmawati (2015) concluded that if the information produced is not of good quality, it can negatively affect user satisfaction. Livari (2005), Anwar & Adidarma (2016), and Hudin & Riana (2016) provide empirical evidence that the quality of information has no effect on usage. Then the research by Darmawan (2010), Zai and Dewi (2014), Tan et al. (2015), Amalia & Pratomo (2016) concluded that the quality of information has no effect on user satisfaction.

The third factor that can affect the use and user satisfaction is the quality of service. According to Wisudiawan (2015), service quality is a comparison of expectations and real service quality felt by users. Jogiyanto (2007) defines service quality as an assessment of system users for the quality of services provided. Rozak (2016) explains that service quality will affect the increase in system use. The higher the service quality, the more frequently users will use the m-banking system (Delone & McLean, 2003). Then service quality also affects user satisfaction, if a system service is of high quality, then users will feel satisfied (Yasa & Ariyanto 2017). Previous research conducted by Wang and Liao (2008), Wahyuni (2011), Rimawati (2012), Zaied (2012), Noviyanti (2016), and Stefanovic et al (2016) concluded that service quality has a positive influence on usage. As for Wang and Liao (2008), Wahyuni (2011), Zaied (2012), Septianita et al. (2014), Muharor et al. (2015), Noviyanti (2016), and Hariwibowo & Setiawan (2020) concluded that quality services have a positive influence on user satisfaction. Muharor et al. (2015) concluded that service quality has a negative influence on usage. Rachman (2014) concluded that service quality has a negative influence on user satisfaction. Wang & Liao (2008) and ranto (2012) concluded that service quality has no influence on usage.

2. LITERATURE REVIEW

In their model, DeLone & McLean (2003) have developed a model, namely the Updated D&M IS Success Model.

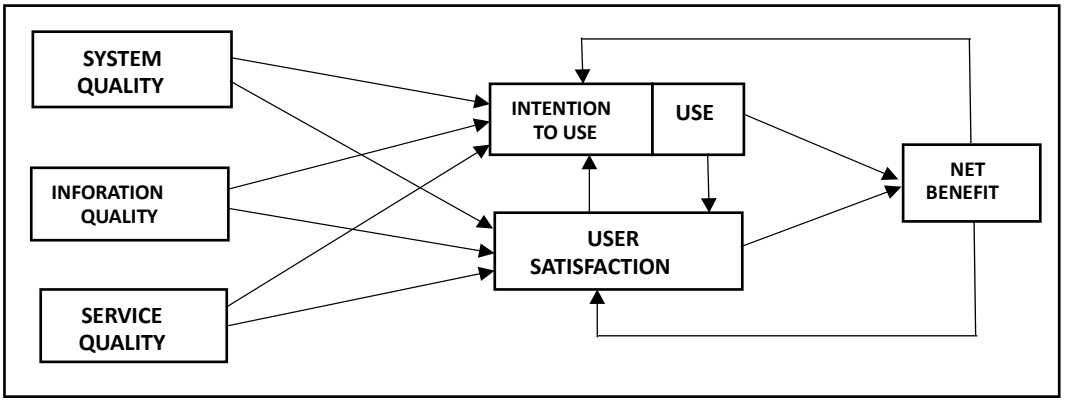

Figure 1.
The Updated D&M IS Success Model (Delone and McLean, 2003)

In their model, Delone & McLean (2003) develop information system success using 6 dimensions including: system quality, information quality, service quality, usage, user satisfaction, and net benefits. Of the 6 dimensions, there are 3 main dimensions that can influence user use and satisfaction, including system quality, information quality and service quality.

Quality has 3 main dimensions, namely: system quality, information quality and service quality. Each of these must be measured or controlled separately, because singly or together, these three qualities will affect user use and satisfaction (Delone & McLean, 2003).

H1: The quality of the BRI mobile banking system has a positive effect on the use of BRI mobile banking
H2: The quality of the BRI mobile banking system has a positive effect on user satisfaction of accounting information systems
H3: The quality of BRI mobile banking information has a positive effect regarding the use of BRI mobile banking
H4: The quality of BRI mobile banking information has a positive effect on user satisfaction of accounting information systems
H5: The quality of BRI mobile banking services has a positive effect regarding the use of BRI mobile banking
H6: The quality of BRI mobile banking services has a positive effect on user satisfaction of accounting information systems

3. RESEARCH METHOD

This study uses a population of BRI m-banking service users in 5 districts consisting of Banjarnegara, Purbalingga, Banyumas, Cilacap, and Kebumen Regencies because in 5 districts part of the population was sampled and met the criteria. The sampling technique used was using non-probability sampling with the accidental sampling method, which means that this method is a method of

determining respondents who happened to meet researchers, then researchers considered it appropriate that these respondents were used as research data sources (Siyoto and Sodik, 2015). Researchers distributed questionnaires conducted online to respondents for 1 month until 100 questionnaires were collected again. If the Σ questionnaire is not sufficient, it can be extended for the next 1 month.

Data Analysis Method

In research, researchers can examine the effect of system quality (X1), information quality (X2), service quality (X3), on the use and satisfaction of users of accounting information systems (Y) using SEM PLS. PLS SEM analysis consists of a measurement model or often called the outer model and a structural model or often called the inner model.

Measurement Model (Outer Model)

The outer model is defined as a measurement model that has blocks of indicators where each of these indicator blocks can relate to its latent variables. Evaluation of the measurement model or outer model uses convergent and discriminant validity as well as composite reliability for block indicators, some forms of the outer model with indicators that can be evaluated based on their substantive content, namely by comparing the size of the relative weight and looking at the size of the weight (Ghozali, 2014).

Convergent Validity

Validity test with reflexive indicators which can be seen from the value of the loading factor for each construct indicator. In convergent validity, the loading factor value must be more than 0.7, while the initial stage of measuring the loading factor value of 0.5 to 0.6 is considered sufficient (Ghozali, 2014).

Discriminant Validity

This study tested discriminant validity with the square root comparison method of AVE for each construct greater than the correlation value with a value greater than 0.50 (Ghozali, 2014).

Composite Reliability

Composite reliability must be greater than 0.7 for confirmatory research, while 0.6 to 0.7 is still acceptable for exploratory research (Ghozali, 2014).

Structural Model (Inner Model)

The inner model is a structural model that describes the relationship between latent variables based on substantive theory. Evaluation of the structural model uses the R square and f2 values.

4. RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Table 2. Descriptive Statistics

Variable	N	Min	Max	Mean	Standard Deviation
System Quality	98	2,667	5,000	4,52	0,648
Information Quality	98	2,400	5,000	4,39	0,708
Service Quality	98	2,800	5,000	4,43	0,672
Use	98	2,000	5,000	4,15	0,847
User Satisfaction	98	2,333	5,000	4,35	0,736

Source: SEM-PLS (2022)

Based on table 2, it shows that all variables have an average (mean) of respondents' responses on an interval scale of 4.21-5.00 which means that the quality of the system is very high, the quality of information is very high, the quality of service is very high, and user satisfaction is very high. Whereas the usage variable has an average (mean) on an interval scale of 3.41-4.20 which means that usage is high.

Measurement Model Test (Outer Model)

The measurement model test (outer model) used includes convergent validity.

Table 3. Convergent Validity (Loading Factor)

Indicators	*Loading Factors*	*Result*
SQ1	0,901	Valid
SQ2	0,855	Valid
SQ3	0,895	Valid
IQ1	0,875	Valid
IQ2	0,851	Valid
IQ3	0,834	Valid
IQ4	0,830	Valid
IQ5	0,833	Valid
Ser-Q1	0,778	Valid
Ser-Q2	0,746	Valid
Ser-Q3	0,805	Valid
Ser-Q4	0,897	Valid
Ser-Q5	0,786	Valid
U1	0,877	Valid
U2	0,922	Valid
U3	0,871	Valid
US1	0,926	Valid
US2	0,906	Valid
US3	0,912	Valid

Source: SEM-PLS (2023)

Based on table 3 above, it shows that the convergent validity (loading factor) is in the first round. In convergent validity, the loading factor value must be more than 0.7, while the loading factor value at the initial stage of 0.5 to 0.6 is still considered sufficient. The table above shows that the loading factor values for all indicators are said to be valid because they meet the requirements of convergent validity.

Discriminant Validity and Composite Reliability

Table 4. Composite Value Reliability and AVE

	Composite Reliability	***Average Variance Extracted* (AVE)**	**Results**
System Quality	0,915	0,782	*Reliable*
Information Quality	0,926	0,714	*Reliable*
Service Quality	0,901	0,647	*Reliable*
Use	0,920	0,793	*Reliable*
User Satisfaction	0,939	0,837	*Reliable*

Source: SEM-PLS (2023)

Based on table 4 above, it shows that the composite reliability and average variance extracted (AVE) values. According to Ghozali (2014), the average variance extracted (AVE) value must be above 0.5 to meet the convergent validity requirements and the composite reliability value must be above 0.6 to meet the reliability requirements. From the table above it can be concluded that the model from research on use and user satisfaction meets all requirements.

Structural Model Test (Inner Model) R-Square

Table 5. R-Square

	R Square	**Adjusted R Square**
Y1 (U)	0,592	0,579
Y2 (US)	0,700	0,690

Source: SEM-PLS (2022)

Table 5 above shows that the R-Square results have values of 0.592 and 0.700. A value of 59.2% indicates that the three independent variables can be influenced by use and the other 40.8% value can be influenced by other variables outside the variables that have been studied. While a value of 70% indicates that the three independent variables can also be influenced by user satisfaction and the other 30% value can be influenced by other variables outside the variables that have been studied.

Table 6. f-Square

	U (Y_1)	US (Y_2)
SQ (X_1)	0,004	0,044
IQ (X_2)	0,357	0,075
Ser-Q (X_3)	0,021	0,132

Source: SEM-PLS (2022)

According to Ghozali (2014), the f-square has a criterion of f2 values of 0.02, 0.15 and 0.35 which indicates that latent variable predictors have a weak, medium, and large influence on the structural level. Based on table 6, the f-square results have the value of each variable including, system quality and service quality, which are equal to 0.004 and 0.021, meaning that the system quality and service quality variables have a very weak influence on usage. The f2 value of 0.357 means that the quality of information has a major influence on usage. While the f2 values are 0.044, 0.075 and 0.132, it means that system quality, information quality and service quality have a weak influence on user satisfaction.

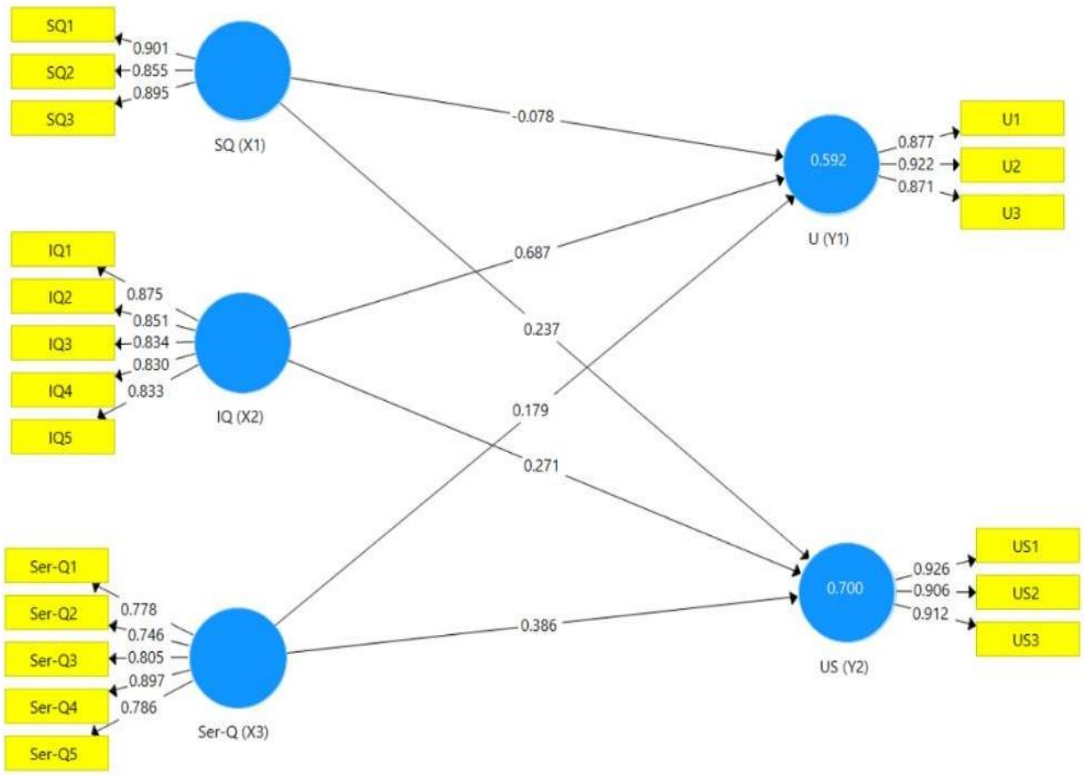

Figure 2.
Test Model Usage and User Satisfaction
Source: Results of SEM-PLS Data Processing (2022)

Table 7. Results of Acceptance / Rejection of the Hypothesis

	Original Sample (O)	*Sample Mean (M)*	*Standar Deviasi (STDEV)*	*T Statistics (|O/STDEV|)*	*P Values*	Conclusion
System Quality → Use Mobile Banking BRI	-0,078	-0,078	0,192	0,405	0,685	**H1 Rejected**
System Quality → User Satisfaction	0,237	0,233	0,140	1,694	0,091	**H2 Rejected**
Information Quality → Use Mobile Banking BRI	0,687	0,687	0,144	4,784	0,000	**H3 Accepted**
Information Quality → User Satisfaction	0,271	0,277	0,167	1,618	0,106	**H4 Rejected**
Service Quality → Use Mobile Banking BRI	0,179	0,183	0,156	1,147	0,252	**H5 Rejected**
Service Quality → User Satisfaction	0,386	0,386	0,150	2,577	0,010	**H6 Accepted**

Discussion on the Influence of the Quality of BRI Mobile Banking System on the Use of BRI Mobile Banking

From the results of the analysis that has been carried out using bootstrapping, the results of the hypothesis show that the quality of BRI's mobile banking system has no effect on the use of BRI's mobile banking. The original sample value (O) is (-0.078), which means that the quality of the BRI mobile banking system has a negative influence on the use of BRI mobile banking. Meanwhile, the value of the t statistic (0.405) <t table (1.96) and the significance value (0.685) > 0.05 means that the quality of the BRI mobile banking system has no effect on the use of BRI mobile banking.

Delone & McLean (2003) who revealed in their theory regarding the success of information systems that the quality of the system has a positive effect on usage. Users will feel interested in using a system if the system is useful for them, but vice versa if a system is not considered useful then someone does not use it (Hartono, 2007). Wu and Wang (2006) explained that the quality of the system is vital but does not become something important when it is used. This shows that the use of mobile banking is not mandatory because users need the BRI mobile banking application not because of the quality of the application but those who often use

mobile banking because it is suitable for its use. The results of this analysis support the research by Livari (2005), Radityo and Zulaikha (2007), and Susanty (2013) which state that system quality has no effect on usage.

The Influence of BRI Mobile Banking System Quality on Accounting Information System User Satisfaction

From the results of the analysis that has been carried out using bootstrapping, the results of the hypothesis show that the quality of BRI's mobile banking system has no effect on the satisfaction of accounting information system users. The original sample value (O) is (0.237), which means that the quality of BRI's mobile banking system has a positive influence on the satisfaction of accounting information system users. While the value of t statistics (1.694) < t table (1.96) and a significance value (0.091) > 0.05 which means that the quality of BRI's mobile banking system has no effect on user satisfaction of accounting information systems.

Delone & McLean (2003) revealed in their theory regarding the success of information systems that system quality has a positive effect on user satisfaction. Rudini (2015) explains that users put aside the quality of the system itself and focus more on the services provided. This shows that a user considers it easy to operate the BRI mobile banking application so that the user's ability is no longer in doubt. If the operation of mobile banking can provide benefits and satisfaction to users, then users will think that it is difficult or easy to operate the application is not a problem. Thus, the higher the user satisfaction of a given system, the higher the level of one's trust and confidence. So, the results of this analysis support the research of Hanadia et al. (2017) and Tulodo & Solichin (2019) who concluded that system quality has no effect on user satisfaction.

Effect of BRI Mobile Banking Information Quality on Usage BRI Mobile Banking

From the results of the analysis that has been carried out using bootstrapping, the results of the hypothesis show that the quality of BRI mobile banking information has a positive effect on the use of BRI mobile banking. The original sample (O) value is (0.687) meaning that the quality of BRI mobile banking information has a positive influence on the use of BRI mobile banking. While the value of t statistic (4.784) < t table (1.96) and a significance value (0.000) which means that the quality of BRI mobile banking information has a positive effect on the use of BRI mobile banking.

Delone & McLean (2003) who revealed in their theory regarding the success of information systems that the quality of information has a positive effect on usage. It is the same with the results of the descriptive statistical analysis which shows that the information quality variable has a very high interval. This shows that the quality of BRI's mobile banking information is of good quality and can present information according to needs, so the use of mobile banking will increase. The influence of the quality of BRI mobile banking information on the use of BRI mobile banking is because users perceive that mobile banking information has provided banking information that is accurate, timely, adequate, reliable, and relevant. Thus, users will feel comfortable when accessing information on mobile banking. The results of this study are also in line with Wahyuni (2011) which explains that the quality of information is proven to have a positive influence on usage. Based on the user's perception, the higher the quality of the information produced, the higher

the level of usage. So Fathoni et al. (2017), Seta et al. (2018), and Agustina & Sutinah (2019) state that the quality of information has a positive effect on usage.

The Influence of BRI Mobile Banking Information Quality on Accounting Information System User Satisfaction

From the results of the analysis that has been carried out using bootstrapping, the results of the hypothesis show that the quality of BRI mobile banking information has no effect on the satisfaction of accounting information system users. The original sample value (O) is (0.271) meaning that the quality of BRI mobile banking information has a positive influence on the satisfaction of accounting information system users. Meanwhile, the value of the t statistic (1.618) <t table (1.96) and the significance value (0.106) > 0.05 means that the quality of BRI's mobile banking information has no effect on the satisfaction of accounting information system users.

Delone & McLean (2003) revealed in their theory regarding the success of information systems that service quality has a positive effect on user satisfaction. Likewise with the results of descriptive statistical analysis where the average value of service quality intervals is classified as very high. This shows that the mobile banking service manager is ready to provide optimal service to be operated, so that users will feel satisfied. Service readiness, namely the use of features in BRI's mobile banking services that are presented always meet the wishes of users. Thus, users will feel comfortable and interested in using BRI mobile banking services so that it will give them satisfaction. Saputro (2013) explain that when services in mobile banking can be received or perceived according to user expectations, then the quality of service in mobile banking is perceived as good and satisfying, and if the service received by users exceeds expectations, then the quality of service is perceived as very good and quality. Then, if the high quality of mobile banking services can create customer satisfaction with the services provided, this indicates that the quality of mobile banking services is a strong determinant of the level of user satisfaction (Clemes et al. 2011). However, Yasa and Ariyanto (2017) also stated that if system services are of high quality, then users will feel satisfied. The results of this study support the research of Satria and Edward (2016) which concluded that service quality has a positive effect on user satisfaction information that is up to date. These results support the research by Setyo and Rahmawati (2015) and Huda et al. (2018) who concluded that the quality of information has no effect on user satisfaction.

Effect of BRI Mobile Banking Service Quality on Usage BRI Mobile Banking

From the results of the analysis that has been carried out using bootstrapping, the results of the hypothesis show that the quality of BRI's mobile banking services does not affect the use of BRI's mobile banking. The original sample (O) value is (0.179), which means that the quality of BRI's mobile banking services has a positive influence on the use of BRI's mobile banking. Meanwhile, the value of the t statistic (1.147) <t table (1.96) and the significance value (0.252) > 0.05 means that the quality of BRI mobile banking services has no effect on the use of BRI mobile banking. The results of this analysis support research conducted by Iranto & Indira (2012) and Wahyu et al. (2019) which state that service quality has no effect on usage.

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On service quality where users are more focused on the mobile banking services provided. This shows that mobile banking services are ready to be operated by users because so far BRI's mobile banking services are used for financial transaction purposes where they use mobile banking services more concerned with their economic needs. If the user considers that the BRI mobile banking services provided have met the user's needs, then the use will often be carried out repeatedly in the long term or in the future. However, if there are problems with the BRI mobile banking service when it is used, the developer must always be ready to deal quickly and responsively with problems that arise so that users continue to use mobile banking and not switch to other mobile banking. The results of this analysis support research conducted by Iranto & Indira (2012) and Wahyu et al. (2019) which state that service quality has no effect on usage.

The Influence of BRI Mobile Banking Service Quality on Accounting Information System User Satisfaction

From the results of the analysis that has been carried out using bootstrapping, the results of the hypothesis show that the quality of BRI's mobile banking services has a positive effect on user satisfaction in accounting information systems. The original sample value (O) is (0.386), which means that the quality of BRI's mobile banking services has a positive influence on the satisfaction of accounting information system users. Meanwhile, the t statistic (2.577) < t table (1.96) and the significance value (0.010) mean that the quality of BRI's mobile banking services has a positive effect on the satisfaction of accounting information system users. The results of this study support the research of Satria and Edward (2016) which concluded that service quality has a positive effect on user satisfaction.

Delone & McLean (2003) revealed in their theory regarding the success of information systems that service quality has a positive effect on user satisfaction. Likewise with the results of descriptive statistical analysis where the average value of service quality intervals is classified as very high. This shows that the mobile banking service manager is ready to provide optimal service to be operated, so that users will feel satisfied. Service readiness, namely the use of features in BRI's mobile banking services that are presented always meet the wishes of users. Thus, users will feel comfortable and interested in using BRI mobile banking services so that it will give them satisfaction. Saputro (2013) explain that when services in mobile banking can be received or perceived according to user expectations, then the quality of service in mobile banking is perceived as good and satisfying, and if the service received by users exceeds expectations, then the quality of service is perceived as very good and quality. Then, if the high quality of mobile banking services can create customer satisfaction with the services provided, this indicates that the quality of mobile banking services is a strong determinant of the level of user satisfaction (Clemes et al. 2011). However, Yasa and Ariyanto (2017) also stated that if system services are of high quality, then users will feel satisfied. The results of this study support the research of Satria and Edward (2016) which concluded that service quality has a positive effect on user satisfaction.

5. CONCLUSION

This research was conducted with the aim to determine the effect of perceptions of system quality, information and services on the use, and satisfaction of users of accounting information systems on BRI mobile banking service users. Based on the discussion of the results of data processing and hypothesis testing, it can be concluded that:

1. The quality of the BRI mobile banking system has no effect on the use of BRI mobile banking.
2. The quality of BRI's mobile banking system has no effect on the satisfaction of accounting information system users.
3. The quality of BRI mobile banking information has a positive effect on the use of BRI mobile banking.
4. The quality of BRI's mobile banking information has no effect on the satisfaction of accounting information system users.
5. The quality of BRI's mobile banking services has no effect on the use of BRI's mobile banking.
6. The quality of BRI's mobile banking services affects the satisfaction of accounting information system users.

Based on the conclusions and limitations of the research above, we can put forward several suggestions that can be considered for further research, namely:

1. For other populations to be able to re-examine the influence of perceived system, information and service quality on usage, the influence of system, information, and service quality on user satisfaction.
2. Future researchers are expected to be able to add variables other than system quality, information quality, and service quality. Such as usability variables, user friendliness, and usefulness.

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