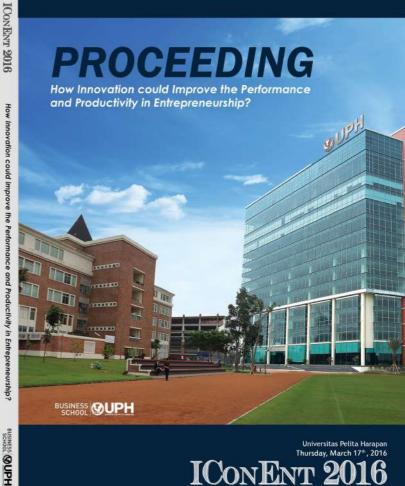


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Universitas Pelita Harapan Thursday, March 17th, 2016 ICONENT 2016
International Conference on Entrepreneurship

IConEnt 2016 International Conference on Entrepreneurship

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International Conference on Entrepreneurship (IConEnt 2016)

"How Innovation Could Improve the Performance and Productivity in Entrepreneurship?"

Business School

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FOREWORD FROM THE RECTOR

As rector of Universitas Pelita Harapan, I thereby express my deep satisfaction to have you as presenters and participants on the International Conference on Entrepreneurship 2016. I also express my most sincere gratifications for your special effort made to be together today.

As host, I am deeply pleased to sincerely and warmly welcome our keynote speakers, Prof. Ranjan Das, Ph.D and Prof. Hanno Roberts, Ph.D. The presence of our keynote speakers pertaining to delivery topics about Entrepreneurship with the theme "How Innovation could Improve the Performance and Productivity in Entrepreneurship?" give us new insights about the contribution of Entrepreneurship to enhance economic development in many countries, particularly in Indonesia. The economic success greatly depends on the quality of academics. Business School as one of our faculties had previously pay attention to this.

In my view, IConEnt 2016 is a good opportunity for us to express our future collaborations, at institutional levels and serves of the same purpose, to be useful as possible for the society and the nation. I am convinced that we, as the host of IConEnt 2016, will be able to meet the expectations of every participant. We express our thanks and we unsure each of you to get new insights and international networking in the field of scientific research and academic education.

Thus, I would like to congratulate you again for your participation at the International Conference on Entrepreneurship 2016 by Business School Universitas Pelita Harapan!

Dr. (Hon) Jonathan L. Parapak, M.Eng.Sc. Rector

FOREWORD FROM THE CONFERENCE CHAIR

We welcome you to International Conference on Entrepreneurship (IConEnt) held on March 17, 2016 in Universitas Pelita Harapan, Tangerang, Indonesia. Entrepreneurship as one of the important parts of the economic determines the future of a nation's economy. Entrepreneurship is the process of identifying, developing, and bringing a vision to life. The vision may be an innovative idea, an opportunity, and a better way to run things. Various examples of the role entrepreneurship play an important role in the economy, including the strengthening of economic growth, improving productivity, creating innovations in the field of technology and products / services, create jobs, as well as change and simplify market competition. A country that has a lot of entrepreneurial sector will contribute to high economic growth and economic development.

IConEnt 2016 is hosted by Business School UPH. The IConEnt-2016 will focus on "How Innovation could improve the Performance and Productivity in Entrepreneurship?". The conference aims to provide opportunities to exchange research ideas and produce new insights. This opportunity also could be used as a way to broaden international network.

The distinguished keynote speakers of IConEnt 2016 are Prof. Ranjan Das, Ph.D. and Prof. Hanno Roberts, Ph.D. The conference accepted 104 papers. The authors of submitted papers come from 44 institutions in Indonesia, 18 institutions in 11 countries all over the world, and 2 companies in Indonesia made the conference truly international in scope. The 104 abstracts that were presented on the conference day formed the heart of the conference and provided ample opportunity for discussion. The abstracts were split almost equally between Entrepreneurship several sub-topics such as marketing, human resource management, finance and economics.

We would like to express our gratitude to the members of the Steering Committee and the Organizing Committee, and the external reviewers for their hard work in reviewing submissions. The conference would not be possible without the excellent papers contributed by authors. We thank all the authors for their contributions and their participation in IConEnt 2016.

Dr. Sabrina O. Sihombing S.E., M.Bus

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- 19. Leonardo M. Canoy, JR, Ph.D (Universitas Pelita Harapan, Indonesia)

KEYNOTE SPEAKER 1



Prof. Ranjan Das, Ph.D

Chairman – The Strategy Academy, and Professor of Strategy, Innovation, Entrepreneurship and Leadership***

***Associated with: IIM Calcutta [1994 onwards], The Strategy Academy [2008 onwards], IIM Ranchi [Visiting: 2014-15], IIM Trichy [Visiting: 2014-15], Indian School of Business, Hyderabad [Visiting: 2008-09], Hong Kong University of Science and Technology, Hong Kong [Visiting: 2005-06], Peking University, Jakarta [EMBA 2015-16], Haigazian College, Beirut, Lebanon [Visiting: 1979-80]

Qualification

Doctorate [Fellow] in Management with specialization in Strategic Management from Indian
Institute of Management Ahmedabad (IIMA);
Master of Science [Applied Mathematics] from Calcutta University

Experience

Prof Ranjan Das, Chairman – The Strategy Academy, and Professor of Strategy, Innovation, Entrepreneurship and Leadership, has a total 40 years of experience comprising

ep	reneurship and Leadership, has a total 40 years of experience comprising
	20 years in industry during which Prof Das had held such senior positions as General Manager
	of an MNC and Managing Director of a Joint Sector Company in India
	20 years in teaching, training, research and consulting as a Professor of Strategic
	Management at IIM Calcutta
	7 years [beginning January 2008 and overlapping with the assignment with IIM Calcutta] as
	an Academic and Social Entrepreneur engaged in setting up India's FIRST and only one
	100% LIVE DIGITAL Academy named The Strategy Academy [TSA]

Prof Das had written 6 books and many articles and case studies. He is an independent director of a couple of companies in India and advises many companies in India and overseas in the areas of Strategy, Innovation, Entrepreneurship and Leadership

Prof Das's current teaching, research and consulting focus areas are:

	Industry and Competitive Analysis,
	Industry Evolution,
П	Business Model Innovation.

	Competitive and Growth Strategy, Strategic Repositioning, Corporate Restructuring and M&A, Strategic Risk Management, Strategy Execution, Organizational Transformation and Management of Change, Strategic Leadership, and Institution Building
strategie that aims been wo accessib capabilit	njan Das's principal mission is to assist individuals and organizations in developing their is to achieve SUCCESS in whatever fields they are in or shall be in. As a part of this mission, is to reach out to people and organizations who are denied opportunities to excel, Prof Das has orking for many years on his core priority of developing a real-time, low cost, universally le and highly convenient to use technology enabled and two way interactive learning and try building process [including development of the underlying delivery platform] that combines are of time tested traditional brick and mortar model with location-independent features of e-model.
	by his last 11 years of specific experience in this field, Prof Das is convinced that such a new on Learning and Development [L&D] process that ensures the following features [called 6Cs]
(CUSTOMIZED-CONTENT : Design of CUSTOMIZED CONTENT [including preparation of reading materials and cases], based on content research in client-defined areas, industry-specific and benchmarked internationally.
	CLASS-CAPACITY : For any batch, class size is scalable and faculty conducted LIVE sessions can be accessed Universally from ANYWHERE
(CAPABILITY-ASSESSMENT : Measuring the extent of specific skills actually acquired by each participant relative to specific standards, his/her ability to apply such skills and associated changes in his/her behavior effected
	 CONVENIENCE: High Convenience in learning and acquiring required capabilities: Ability to attend faculty conducted 100% LIVE sessions from ANYWHERE in India and the World[i.e. live content from the faculty is universally accessible] Faculty conducted 100% LIVE sessions are REAL-TIME and TWO WAY INTERACTIVE RECORDINGS of all faculty conducted 100% LIVE sessions can be accessed on Anytime-Anywhere basis
	CARBON-REDUCING : Opportunity to deliver all L&D programs as GREEN Programs [since there will be no burning of fuel to reach any training venue and there will be no use of any paper] and hence such L&D programs will not leave any unwanted carbon footprints anywhere.
1	COST: Opportunity to reduce effective cost of L&D per participant to less than half of traditional delivery and yet ensure the triple advantages of Customized-Content, Capability-Assessment and Convenience

is now a reality and shall soon be reaching the point of inflection that will have the potential to disrupt progressively the traditional brick and mortar delivery as well as much hyped 100% pre-recoded elearning method of education delivery

KEYNOTE SPEAKER 2



Prof. Hanno Roberts, Ph.D

Personal Details

Name : Henri Johan Eduard Roberts (alias Hanno)

Nationality : Netherlands

Present Position

1999-present	Full professor in Management Accounting and Control, Norwegian School of Business, Oslo, Norway (tenured from June 1999)
1997-1999	Associate Professor in Management Accounting and Control, Norwegian School of Business, Oslo, Norway (tenured September 1997 til June 1999)
1996-1997	Associate Professor in Management Accounting and Control, Norwegian School of Business, Oslo, Norway (non-tenured)

Educational background

1993	Ph.D. degree, Faculty of Economics and Business Administration/University of
	Maastricht, The Netherlands. Title of thesis: Accountability and Responsibility: the
	influence of organisation design on management accounting.
1986	M.B.A., Rotterdam School of Management, The Netherlands
1983	B.A. in Business Economics, Erasmus University, Rotterdam, The Netherlands

Previous Positions

2010-2011	Visiting full professor, Nanyang Business School/Nanyang Technological University, Singapore, hosted by the Dept. of Accounting, as part of the (then existing) MBA program collaboration (Assoc. Professor Lai Hong Chung).
2003	Sabbatical at the Autonomous University of Madrid, Spain, hosted by Dept. of Organization Studies and Accounting (Prof. Leandro Cañibano).

- 1999-2000 Örebro University, Sweden, hosted by Dept of Accounting (Assoc. Professor Ole Westin)
- 1992-1996 Visiting full professor (non-tenured) in Accounting and Financial Economics, Universidad Carlos III de Madrid, Spain.
- Assistant Professor (non-tenured), Dept. of Accounting, Faculty of Economics and Business Administration, University of Maastricht, The Netherlands.

 Job description: Ph.D. research and teaching. The Ph.D. research took place within the larger framework of the government financed program on Technological Development and Innovation [in Dutch: 'Technologische Ontwikkeling en Innovatie'] which is located in the Maastricht Economic Research Institute on Innovation and Technology (MERIT). Teaching: management accounting (all levels) and business administration (undergraduate and graduate levels).
- Employee of the Chamber of Commerce for Rotterdam. <u>Job content</u>: Investigating the technology multiplier effects of heavy industry on the subcontracting industries in the Rotterdam port area.
- 1985 Employee Total Quality Control team, Koninklijke Brink/Molyn Verffabrieken (Royal Brink/Molyn Paint Industries), Groot-Ammers, The Netherlands. <u>Job content</u>: Introducing an total quality management system.

Other Engagements:

- Instituto de Empresa Business School, Spain (MBA 1995-1996), University of Vaasa, Finland (MSc in Accounting 1998-2000), Groupe HEC, France (MBA 2001), HHL Graduate School of Management Leipzig, Germany (MBA 2001, 2002, 2003, EMBA 2006, 2007), IEDE Institute for Executive Development (Spain; 2003-2004), DEUSTO-ESTE Business School, San Sebastian (Spain: 2005), Universidad del Pacifico, Lima (Peru: 2006), University of Seville, Spain, under the EU-SOCRATES program (October-December 2009), Nanyang Business School/Nanyang Technological University, Singapore (MBA program 2010-2011), External Lecturer
- Instituto de Estudios Cajasol, Seville, Spain (EMBA program 2011), Payap University, Chiang Mai, Thailand (MBA program 2011-2013), Singapore Management University (MBA program 2012-onward).

CONFERENCE SCHEDULE

International Conference on Entrepreneurship

(IConEnt-2016)

Business School – Universitas Pelita Harapan (UPH)

Thursday, March 17th, 2016

Time	Venue	Event
07.00 - 08.00	D 501	Registration
08.00 - 08.30	D 501	Welcoming and Opening
08.00 – 08.30	D 301	Speech
		Keynote Speech I
08.30 - 09.00	D 501	by
		Prof. Ranjan Das
		Keynote Speech II
09.00 - 09.30	D 501	by
		Prof. Hanno Roberts, Ph.D
09.30 - 10.00	D 501	Question & Answer
10.00 - 12.00	F Building	Panel Discussion 1
12.00 – 13.00	Olympic Swimming Pool UPH	Lunch
13.00 – 16.00	F Building	Panel Discussion 2
16.00 – 16.30	F 702	Best Paper Award and Closing

MAPS OF UNIVERSITAS PELITA HARAPAN



4 B O O B L



LIST OF INSTITUTIONS

National Institution (Indonesia)

No.	Instition Name
1.	Andalas University, Padang
2.	ASM Bina Insani Bekasi
3.	Bakrie University, Jakarta
4.	Bangka Belitung University
5.	Bhayangkara Jaya University, Jakarta
6.	Bosowa University of Makassar
7.	Ciputra University, Surabaya
8.	Hasanuddin University, Makassar
9.	Institut Teknologi Bandung
10.	KALBIS Institute, Jakarta
11.	Muhammadiyah Jakarta University
12.	Muhammadiyah University of Malang
13.	Mulawarman University, Samarinda
14.	Musamus University, Merauke
15.	Polytechnic of Sriwijaya
16.	Sekolah Tinggi Ilmu Ekonomi Y.A.I
17.	Soegijapranata Catholic University, Semarang
18.	STIE 'YPPI' Rembang
19.	STIE Kesatuan, Bogor
20.	STMIK AKAKOM, Daerah Istimewa Yogyakarta
21.	Swiss German University, Tangerang
22.	Telkom University, Bandung
23.	Universitas 17 Agustus 1945 Semarang
24.	Universitas Bina Nusantara, Jakarta
25.	Universitas Darwan Ali, Kalimantan Tengah
26.	Universitas Dharma Andalas, Padang
27.	Universitas Esa Unggul, Jakarta
28.	Universitas Gunadarma, Jakarta
29.	Universitas Indonesia
30.	Universitas Katolik Indonesia Atma Jaya, Jakarta
31.	Universitas Krisnadwipayana, Jakarta
32.	Universitas Mataram
33.	Universitas Methodist Indonesia, Medan
34.	Universitas Negeri Jakarta
35.	Universitas Negeri Makassar
36.	Universitas Padjajaran, Bandung
37.	Universitas Pelita Harapan, Tangerang
38.	Universitas Saburai, Lampung
39.	Universitas Sahid Jakarta
40.	Universitas Tarumanagara, Jakarta
41.	University of Palangka Raya
42.	University of Sam Ratulangi, Manado
43.	Widyatama University, Bandung

44.	YARSI University, Jakarta

International Institution

No.	Institution Name
1.	Andhra University, India
2.	Bangkok Thonburi University, Bangkok
3.	Charles Darwin University, Australia
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7.	JK Lakshmipat University, Jaipur, India
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9.	National Kaohsiung Normal University, Pingtung Country, Taiwan
10.	National Sun Yat-sen University, Taiwan
11.	Olabisi Onabanjo University, Ago Iwoye, Nigeria
12.	Phuket Rajabhat University, Thailand
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16.	University of Santo Tomas, Philippines
17.	University of Western Australia, Perth
18.	University of Westminster, UK

Company

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1.	House of Minahasa Batik, Sulawesi Utara	
2.	Lumina Learning Indonesia	

Universitas Pelita Harapan, Tangerang – Indonesia

WEB QUALITY AND CONSUMER SATISFACTION (EMPIRICAL STUDY ON RESERVATION PAGE OF PT KERETA API INDONESIA'S WEBSITE)

Wildan¹⁾, Dr. Levyda, SE., MM.²⁾, Ni Luh Made Vinaya M.,SE., MM³⁾

¹⁾Sahid University Jakarta

²⁾ Sahid University Jakarta

3) Sahid University Jakarta

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ABSTRACT

This empirical research based on improvement in transportation mode, especially train. Train is one of transportation mode that can carry hundreds of people or passenger at one time. In Indonesia, management of train is under PT Kereta Api Indonesia or PT KAI. Progress of technology particularly on ticket reservation has drive PT KAI to change their ticketing system from traditional to online ticketing by using their official website. Aim of this research is to measure passengers satisfaction based on the web quality of PT KAI reservation page. Research used questioner that spread through google drive to gain insight from passengers. Questioners also reach passengers by thread on KasKus (train user/passengers on KasKus forum), special forum of train passengers, social media as Path, Facebook, Line and also WhatsApp application. Samples of this research are by purposive sampling with total respondents 100 passengers. The only criteria for being respondent is a passenger that used online ticketing through PT KAI's official website. This research was held for around two months. Simple Linier Regression is used as method of analysis. Based on calculation, likeness is Y = 3,413+0,451X. The 0,451 value shows that website quality (webqual) is positively affect to passengers' satisfaction. Furthermore, hypothesis test show p-value for 6.09099E-32 < 0,05. As conclusion, there is a relation between webqual to passengers' satisfaction. With coefficients determination for 0.757, customer satisfaction's (Y) is 75,7% affected by website quality. Overall, website quality for ticket reservation based on passengers' evaluation is good. This evaluation stands for feasibility, quality for information, and interaction quality of PT KAI's official website.

Keywords: quality, website, passenger, satisfaction, train

1

1. Introduction

Transportation is mode used by people to move from one place to another. Transportation not only carries people but also commodities. One of transportation that carries hundreds of people at one time is train. In Indonesia, train is one of favorite transportation mode especially for short to mid destination. Train in Indonesia is under management of PT Kereta Api Indonesia or known as PT KAI. For ticketing, PT. KAI is still using manual systems that directly buy in train station. Nowadays, with rapid improvement in technology and system information PT KAI is required to make some changes in ticketing. PT. KAI should work hard to catch up changes of consumer buying pattern that recently almost all using online system. In that way, PT KAI can achieve their profit and satisfaction. consumer Since November 2011, PT. KAI launched the new online ticketing system official through their website www.keretaapi.co.id. Passengers can do reservation by entering web site, choose their destination, schedule, and price. Payment can be done through ATM of all national banks. With this online system, some problems exist such as difficulties in website links and costumer service. Based on that problems, this research

focus on website quality of ticketing reservation of PT KAI.

2. Literature Review

development Innovations. in technology and information system have pushed some companies to make some changes to battle their competition and increase customer satisfaction. One of strategy that should implement in company is business process reengineering (BPR) or simply reengineering. O'Brien and Marakas (2013:61) "reengineering is a fundamental rethinking and radical redesign of business processes to achieve dramatic improvements in cost, quality, speed, and service". Reengineering combines a strategy of promoting business innovation with strategy of making major improvements to business process so that company can become a much stronger and more successful in marketplace. competitor company launched their web services a collection of web and object-oriented technologies for linking Web-based applications running different hardware, on software, database, network or platforms (O'Brien and Marakas, 2013:170-172). For example, web services could link key business functions within the applications a business shares with its customers. suppliers, and business partners.

With World Wide Web (WWW) as a of multimedia global network internet sites for information, education, entertainment, e-business, and e-commerce lead company to develop their capabilities to reach and serve their customers effective and efficient. **E-commerce** as quote in O'Brien and Marakas (2013:368) "E-commerce is changing the shape of competition, the speed of action, and the streamlining of interactions, products, and payments from customers to companies and from companies to suppliers". E-commerce from business consumers (B2C) O'Brien and Marakas (2013:372) business must develop attractive electronics marketplaces to sell products and services to consumers. The most common form, company offer e-commerce website that provide virtual storefronts and multimedia catalogs, interactive order processing, secure electronic payment systems, and online consumer supports. E-commerce success factors is to optimize several key factors such as selection and value of product and price, performance and service efficiency, the look and feel of the site, advertising and incentives to personal purchase, attention. community relationships, and security and reliability O'Brien dan

Marakas (2013:383). WebQuality or webqual (Stuart and Vidgen, 2000) is an instrument for assessing the usability, information, and service interaction quality of Internet website, particularly those offering e-commerce facilities. WebQual 4.0 is a generalized instrument that has been strengthens by making heavier use of existing literature on web usability, information quality, and interaction quality. Users satisfaction according to Giese and Cote (2000) in Chen dan Hung (2010) identified components of quality concept; as a response (affective emotion cognitive) in certain focus example products, consumption experience, etc), and in certain time (before and after consumption based on experience accumulation, etc.)

3. Research Method

This research used quantitative method. Primary data collected via online questioners targeting 100 passengers (respondents). Questioners can reach via online by Google Drive application passengers that directly booked their ticket trough official web site of PT KAI will be the objects on this research.

"How Innovation could Improve the Performance and Productivity in Entrepreneurship?" March 17, 2016

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Figure 1: questioner front page



Figure 2: questioner page to fill in by respondents

Hypothesis

Ho: $\beta = 0$ there is no significance between website quality (var X) to user satisfaction (var Y)

Ha: $\beta > 0$ there is significance between website quality (var X) to user satisfaction (var Y)

4. Results and Discussion

Results from data calculation based on PT KAI web quality dimensions (easiness of use, quality of information, interaction quality) and consumer satisfaction (both cognitive and affective).

Table 1. Respondents respond with reference to easiness of use

No	Statement	Sum	Mean
1.	Website is easy to access	406	4,06
2.	Website menus is easy to operate	392	3,92
3	Ticket buying process is easy to learn and follow	406	4,06
	Total	1207	4,01

According to Table 1 with mean 4.01 can concluded that users were having no problem when accessing, surfing the menu, and processing ticket in PT KAI's official website.

Table 2. Respondents respond concerning to quality of information

No	Statement	Sum	Mean
1.	Website gives	385	3,85
	complete		
	information		
2.	Website gives	407	4,07
	reliable		
	information		
	about train		
	schedule		
3	All	403	4,03
	information		
	inside the		
	website are		
	easy to		
	understand		
	Total	1195	3,98

Universitas Pelita Harapan, Tangerang – Indonesia

As shown in Table 2 with mean 3.98 can concluded that users were satisfied with the completeness, trustable, and easy to understand information in PT KAI's official website.

Table 3. Respondent respond regarding quality of interaction

No	Statement	Sum	Mean	
1.	Personal data and			
	information of users 364		3,64	
	are safe and free	304	3,04	
	from hackers			
2.	Customer service			
	information	383 3,83		
	complete and	303	3,03	
	responsive			
3	Confirmation			
	e-mail sent to users			
	with correct	403	4,03	
	information about			
	ticket order			
	Total	1150	3,83	

According to Table 3 with mean 3.83 can concluded that quality of interaction, include the security of personal information and interaction with customer service were good.

Table 4. Respondents responds in relation to cognitive satisfaction

No	Statement	Sum	Mean
1.	Overall, I'm satisfied with this reservatio n page on PT KAI's website	396	3,96
2.	Reservatio n page match with my expectatio n	372	3,72
	Total	768	3,84

According to Table 4 with mean 3.84 in overall users as satisfied with PT KAI's reservation page and matched with their expectation.

Table 5. Respondents responds in relation to affective satisfaction

No	Statement	Sum	Mean
1.	PT. KAI's		
	web site	387	3,87
	makes me	367	3,07
	happy		
2.	PT. KAI's	414	4,14

"How Innovation could Improve the Performance and Productivity in Entrepreneurship?" March 17, 2016

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No	Statement	Sum	Mean
	web site		
	makes me		
	easier to		
	do		
	reservatio		
	n		
3	PT. KAI's		
	web site		
	makes me	374	3,74
	dissapoint		
	ed		
	Total	1175	3,92

Based on Table 5 with mean 3.92, concluded PT KAI's reservation page made users happy because they felt easy to made reservation for train ticket through online.

Table 6. Regressions analysis

	Coeffici	Standard		
	ents	Error	t Stat	P-value
			3.665	
Inter	3.4130		8563	0.00040
cept	35251	0.931033548	55	0442
			17.51	
	0.4513		2806	6.09099
X	09235	0.025770241	17	E-32

Source: data processed (2015)

According to Tabel 6 of regression analysis the *Coefficients* shown constantan (a score) is 3.413 and b coefficient is 0.451 with linear relationship:

Y = 3,413 + 0,451X

Based on that linear relationship above, resulting there is a positive linear

relationship (one way) between website quality and consumer satisfaction. With t-test analysis, shown score of t-stat is 17.513 therefore is bigger than t-table. Means there is a significance relationship between website quality and consumer (users) satisfaction. Still based on Table 6 with p-value 6.09099E-32 less than 0,05 also support the conclusion above.

Tabel 7. Summary Output (Regression Statistics)

Regression Statistics			
Multiple R	0.87054256		
R Square	0.757844348		
Adjusted R			
Square	0.755373372		
Standard Error	1.742302722		
Observations	100		

Source: data processed (2015)

Coefficient of determinant analysis aim to find out contribution between website quality (variable X) and consumers (users) satisfaction (variable Y). Coefisien Determinasi (RSquare) score 0.757 means that 75,7% of users satisfaction as result of good website quality and the rest 24,3% effect by other factors.

5. Conclusion

Conclusion of this research theoretically based website on quality from Stuart Barnes and Richard Vidgen (2000) with 3 dimensions of easiness to use, information quality, and interaction concluded quality; well. In Universitas Pelita Harapan, Tangerang – Indonesia

perception factors, concluded match user's expectation or satisfy with this reservation website. This research also find out there is significance relationships between web quality and consumer satisfaction with Coefficient Determination (RSquare) 74,7% (strong) and 24,3% for other factors. PT KAI still needs improvement on; security for user's personal information (free from hackers, safety payment methods) and customer service with their

Standard Operation Procedures (SOP) for responsiveness in handling complaints, interaction with reliable information and empathy for users. At the end, to succeed or survived, use of technology information is no longer as supporter, but as driver. Management of KAI should maintain and improve their service especially in customers support to reach their goals.

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