UNIVERSITAS INDONESIA

CUSTOMER SATISFACTION ANALYSIS USING CUSTOMER INFORMATION SATISFACTION (CIS) METHOD: A CASE STUDY OF PANORAMA TOURS WEBSITE

THESIS

Submitted to fulfill one of the requirements to obtain degree of

Magister Management

NICHOLAS PATRA KALALO
0806433376

UNIVERSITAS INDONESIA

FACULTY OF ECONOMICS

MAGISTER OF MANAGEMENT

JAKARTA

SEPTEMBER 2010

STATEMENT OF ORIGINALITY

This final paper represents my own effort,

Any idea or excerpt from other writers in this final paper, either in form of publication or in other form of publication, if any, have been acknowledged in this paper in accordance to academic standard or reference procedures

Name : **Nicholas Patra Kalalo**

NPM : **0806433376**

Signature :

Date : 29 September 2010

LETTER OF APPROVAL

Proposed by :

Name	: Nicholas Patra Kalalo
NPM	: 0806433376
Study Program	: MM-MBA
Thesis Title	:Customer Satisfaction Analysis Using Customer Information Satisfaction (CIS) Method: A Case Study of Panorama Tours Website.

Has succesfully presented the thesis in front of Board of Examiner and is already approved as one of the requirements to achieve the title Magister Management (MM) and Master of Business Administration (MBA) in Magister Management Study Program Faculty of Economy, University of Indonesia

BOARD OF EXAMINER

Counsellor : Dr. Bambang Wiharto (.....)

Examiner : Dr. Tengku Ezni Balqiah (.....)

Examiner : Bagio N. Karno MBA (.....)

Location : Jakarta

Date : 29 September 2010

PREFACE

Thanks to God, I am able to reach this point in my life. Without His help, I could not even reach half of what I have accomplished so far. Writer also wants to say thanks to:

1. My parents, Rocky B. Kalalo & Sandra Saylan Kalalo

   Thank you for the opportunities and supports given since the day I was born.
2. My sister, Clara Brigitta Kalalo

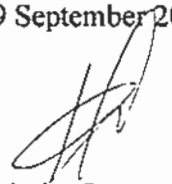
   Thank you for your priceless help and support.
3. Pauline Tanuwijaya

   Than you for always being there for me..
4. My grandparents
5. Dr. Bambang Wiharto

   Thank you for your guidance during this study.
6. Prof. Rhenald Kasali, PhD.
7. Friends.

Final words, I hope this thesis brought knowledge to people who read it.

Jakarta, 29 September 2010



Nicholas Patra Kalalo

LETTER OF AGREEMENT TO PUBLISH THE THESIS

FOR ACADEMIC PURPOSE ONLY

(Individual Assignment)

As a member of society of academicians of University of Indonesia, I have agreed as stated below:

Name	: Nicholas Patra Kalalo
NPM	: 0806433376
Study Program	: MM-MBA
Faculty	: Economy
Assignment type	: Thesis

On behalf of science development, I have fully agreed to give the **Non-exclusive Royalty-Free** of the thesis to the University of Indonesia which titled:

CUSTOMER SATISFACTION ANALYSIS USING CUSTOMER INFORMATION SATISFACTION (CIS) METHOD: A CASE STUDY OF PANORAMA TOURS WEBSITE

Along with any related materials if needed.

With this Non-exclusive Royalty Free Right, University of Indonesia has the right to keep, transform and manage in forms of database, distribute and publish it in the internet and other media as well for academic purpose only, even without permission as long as my name is mentioned and included as the sole writer/author and as the copyright holder.

Any form of lawsuit which possibly occur in the future event considered as copyright violation of this thesis will be my personal responsibility.

Sincerely I declare the statement above is true indeed

Declared at Jakarta,

On 29 September 2010

(Nicholas Patra Kalalo)

ABSTRAK

Nama : Nicholas Patra Kalalo
Program Studi : MM-MBA
Judul : Customer Satisfaction Analysis Using Customer Information Satisfaction (CIS) Method: A Case Study of Panorama Tours Website.

Tesis ini menganalisa peran dari metode CIS dalam mengukur tingkat kepuasan konsumen / pengguna website yang memasarkan produk atau jasa digital. Tesis ini sekaligus juga menganalisa kepuasan terhadap performa website Panorama Tours dan lebih jauh lagi mengukur penilaian konsumen / pengguna website terhadap tiap dimensi metode CIS dari website Panorama Tours. Dari penelitian ini. didapatkan hasil bahwa metode CIS layak untuk digunakan sebagai metode untuk mengukur tingkat kepuasan konsumen / pengguna suatu website yang memasarkan produk atau jasa digital.

Kata Kunci: Customer Information Satisfaction, Metode CIS, Kualitas Website, Kepuasan Konsumen. Produk Digital. Jasa Digital.

ABSTRACT

Name : Nicholas Patra Kalalo
Program : MM-MBA
Title :Customer Satisfaction Analysis Using Customer Information Satisfaction (CIS) Method: A Case Study of Panorama Tours Website.

This thesis analyzes the role of the CIS method for measuring the customers / users satisfaction level of the website that sells digital products or services. This thesis also analyzes both the customer / user satisfaction with the performance of Panorama Tours Web site and further assessment of users of the website to measure each CIS method dimension of the Panorama Tours Website. From this study. the result shows that the CIS method is feasible to be used as a method for measuring the customer / user satisfaction level of a website that sells digital products or services.

Kata Kunci: Customer Information Satisfaction, CIS Method, Website Quality, Customer Satisfaction. Digital Product. Digital Service.

TABLE OF CONTENTS

TABLE LIST

FIGURES LIST

APPENDIX LIST

CHAPTER 1
INTRODUCTION

1.1 Background

Since the first time introduced, Internet has changed the rules of game in the business world. E-commerce or shopping electronically via the Internet is revolutionizing the way companies do business. Some time ago, companies would still consider whether it is a wise move to join the hype called Internet, but now every company is moving into the Internet. In order for these companies to survive, they have to adapt.

Some believes that online companies offer better customer service than their bricks and mortar counterparts. They personalize sites, create opportunities for customization and provide added value. They make mass customization possible. Going far beyond a customer's current expectations, they create customer loyalty (Walsh & Godfrey, 2000).

The trend observed since 1997 had shown that the importance of the Internet as a primary tool in the online market is growing. Many companies had taken the advantage of Internet to advertise and sell goods and services. More companies are expected to use the Internet to alter existing industry structures and business processes, to improve company information, redefine their information with clients, leverage global resources and pioneer new business model (Kambil, 1997).

There are two significant reasons that motivate companies to start using website as their marketing tool (Ackerman, 2000):

a. Web application can provide an automated business tool that will be used to handle the increase of its trading activities by means of web application.
b. In a long term, the web application deployed in the existing website will pave the way for the company in launching a full scale website featured to enter e-commerce.

Through the Internet, consumers can access a virtually unlimited selection of products, brands, and sellers. They can switch brands or try different products in a single click. However, consumers have limited time and unlimited choice.

They would naturally stick to the Internet merchants who meet their needs and provide quality services. To thrive in the competitive electronic environment, only customer-centric retailers that develop genuinely customer relationship strategies and effectively manage their customer online shopping experiences would eventually survive (Cheung & Lee, 2005).

Just as in the real world, companies have to offer excellent services on the Internet. At the present time, websites are growing to be very important to companies as more and more products and services are purchased via the Internet. Therefore, it is very important for companies to have websites that meet the customers' expectations.

Companies offer quality to satisfy their customers (Dale, 1999). Iwaarden et al. (2002) believe that there are some reasons why companies have to offer high quality websites to satisfy their customers, the first one would be because a Website is part of the connection between a company and its customers, it is evident that it should reflect the quality efforts that are in place throughout the company.

Another reason is because there is no human contact through websites. The interaction via the Internet between a company and a customer is always through technology. This means the "moment of truth" between a company and a customer is through the website. Although companies may try to emulate human behavior with technology, the interaction remains different because some aspects of human interaction cannot be replaced with technology, e.g. courtesy, friendliness, helpfulness, care, commitment, flexibility and cleanliness (Cox and Dale, 2001, 2002). The absence of these aspects of human interaction through which quality can be delivered to customers will have to be compensated by better performance on other quality factors or by excellent performance on "new" specific website quality factors.

Given the lack of human-interaction in Internet shopping, an Internet store becomes a primary interface to connect Internet retailers with consumers. Consumer perception about Internet retailers is largely built upon their interactions with the websites. Thus, Internet shopping experiences are heavily relied on the information published on the website, as well as the quality of the

system. McKinney et al. (2002) specified web customer satisfaction as impacted by information quality and system quality.

Iwaarden et al. (2002) stated that the Internet can also play a pivotal role in enhancing brand relationships and corporate reputations. A good example would be Nike, Disney, Coke, and Toyota which are all well-established brands that drive us to search and find their products online.

There are some methods to find out customer satisfaction level regarding websites. One of them is Customer Information Satisfaction (CIS) method, which is relatively new, compared to the other methods. This study is to learn furthermore about the Customer Information Satisfaction (CIS) method. Customer Information Satisfaction (CIS) method is developed by Yi-Shun Wang, Tzung-I Tang, and Jeung-tai Eddie Tang (2001).

To learn furthermore, later on in this study, the CIS method is to be implemented on a website that market digital products and services. This website belongs to Panorama Tours, which is one of Indonesia's largest and leading travel leisure groups of corporations. Companies under the group provides a wide range of travel management services from corporate, retail, leisure, and incentive travel market segment, through a various type of travel products from air tickets, hotel vouchers, land arrangement, travel documents, travel packages, and many more.

Panorama Tours operates through over than 50 point of sales throughout Indonesia, which are a combination of 29 branch offices and sales outlets, added by about 20 dedicated services through implant offices and hotlines services, and several marketing partnership with prestigious bank through travel centers; excluding over than 10 franchise outlets, Panorama World; servicing for more than 300 nationwide and worldwide corporate clients throughout Indonesia.

Panorama Tours website is the perfect test object of this study because currently more and more people buy airplane tickets online, and Panorama Tours as one of the leading companies in the industry, are also focusing on enhancing their website.

1.2 Problem Identification

As a relatively new method to measure customer satisfaction of a website, Customer Information Satisfaction (CIS) method has not been widely used. There

is only little information regarding the Customer Information Satisfaction (CIS) method. Despite the fact that the Customer Information Satisfaction (CIS) is relatively new, Wang et al. believed that this method is better than the previous methods. Therefore, the statements of the problems are:

a. Is Customer Information Satisfaction (CIS) method suitable for measuring customer satisfaction of Panorama Tours Website?
b. Are all the dimensions of CIS method valid and reliable for measuring customer satisfaction of Panorama Tours Website?
c. Which dimension of the Customer Information Satisfaction (CIS) method is the most significant in measuring the customer satisfaction of Panorama Tours Website?
d. Are the customers satisfied with Panorama Tours Website?
e. What score given by the customers regarding the Customer Information Satisfaction (CIS) dimensions (customer support, security, ease of use, digital products/services, transaction and payment, information content, innovation) of Panorama Tours Website?

1.3 Research Objective

The objectives of this research are to find out:

a. Whether the Customer Information Satisfaction (CIS) method is suitable for measuring customer satisfaction of Panorama Tours Website.
b. Whether all the dimensions of CIS method valid and reliable for measuring customer satisfaction of Panorama Tours Website?
c. The most significant dimension of the Customer Information Satisfaction (CIS) method in measuring the customer satisfaction of Panorama Tours Website.
d. The customers' satisfaction level about Panorama Tours Website.
e. The score given by the customers regarding the Customer Information Satisfaction (CIS) dimensions (customer support, security, ease of use, digital products/services, transaction and payment, information content, innovation) of Panorama Tour website.

1.4 Benefit of Research

Based on the research objectives that have been mentioned above, there are some benefits to be obtained. The benefits of this research are as follows:

- To evaluate the performance of the CIS method as an instrument for measuring customer satisfaction toward website that market digital products and services.
- To be an evaluation of Panorama Tours Website in providing services to the customers.
- To serve as a benchmark or an input to Panorama Tours to be able to provide better service to their customers

1.5. Outline of the Thesis

The thesis consists of 6 chapters: Introduction, Literature Review, Research Model and Hypothesis, Research Methodology, Discussion and Analysis, Conclusion and Recommendation.

Chapter 1 Introduction

The first chapter describes the background the case, research problem, research objective, research method, and outline of the thesis.

Chapter 2 Literature Review

The second chapter explains about customer satisfaction, the effect of satisfied and dissatisfied customers, related research of customer satisfaction, and advantages of measuring customer satisfaction

Chapter 3 Research Model and Hypothesis

The third chapter elaborates about Customer Information Satisfaction (CIS) method which includes dimensions such as Customer Support, Security, Ease of Use, Digital Products / Services, Transaction and Payment, Information Content, and Innovation. This chapter also discusses the framework or model of the research which explain the development of the questionnaire given to the target audience. in this case the user of Panorama Tours Website.

Chapter 4 Research Methodology

This chapter explains in depth about the technical components of the research method used in writing this paper.

Chapter 5 Discussion and Analysis

This chapter explains the analysis of the findings which have been obtained, through the SPSS statistical program (Software Package for Social Science), and also gives suggestions based on these findings.

Chapter 6 Conclusion and Suggestions

As a final point, the last chapter will give conclusion of the current website and give recommendation to enhance the company's website in the future.

CHAPTER 2
LITERATURE REVIEW

2.1 Customer Satisfaction

Companies often neglect the customer satisfaction. Mostly, their orientation is as simple as selling as many products and services they can, with the aim of getting higher profit. Although greater profit is the main driver, excellent companies also focus on the customer and his/her experience with them. They work to make their customers happy and see customer satisfaction as the key to survival and profit.

Satisfaction is one of the most important consumer reactions in Internet shopping, and its importance is reflected in the ability to help build customer loyalty, enhance favorable word of mouth, lead to repeat purchases, and improve the company's market share and profitability.

Darwin (2004) fundamentally believes that there are internal and external factors in customer satisfaction. The internal factors would be that today's customers are more demanding, smart, and critical. Customers never stop expecting better and even better service quality. On the other hand, from the external factors: technological developments are nowadays capable of enhancing the services level to the customers.

Providing a satisfactory customer service is an aspect that should be taken into account by every company in order to be successful, especially where the competition is very fierce. It doesn't matter from what industry and background the company comes from. For that reason the term "customer satisfaction" is widely used nowadays. Before we move on, first we have to know the definition of customer satisfaction.

2.2 Definition of Customer Satisfaction

The definition of customer satisfaction has been widely debated as organizations progressively put more effort to measure it. Customer satisfaction can be experienced in a variety of condition and associated to together goods and services. It is a highly personal assessment that is greatly affected by customer

expectations. Satisfaction also is based on the customer's experience of both contacts with the organization and personal outcomes.

Kotler (2002) believed that satisfaction is a result of a person's comparison of a product's perceived performance or outcome in relation to his or her expectation. If the performance falls short of expectation, then the customer is dissatisfied; while if the performance matches the expectation then the customer is satisfied; and if the performance is higher than the expectation, then the customer is very delighted.

Customer satisfaction is a highly personal assessment that is greatly influenced by individual expectations. According to Gustafsson et al. (2005) in Meng & Elliot (2009), customer satisfaction is a customer's overall assessment of the performance of an offering; While Oliver (1997) described customer satisfaction as the fulfillment of one's expectations; a feeling or attitude of a customer towards a product or service received. He also added that research has shown that customer satisfaction also has a significant affective component, created through repeated product or service usage.

Stamatis (1996) stated that customer satisfaction achieved when the service meets the customer's needs, wants, and expectations. Lovelock et al. (2005, p. 419) define satisfaction as "an attitude-like judgment following a purchase act or a series of consumer product interactions."

2.3 The Effect of Satisfied and Dissatisfied Customer

Zeithaml et al. (1990) stated that an important aspect in customer satisfaction is the way a customer can get satisfaction or dissatisfaction regarding a company's service. If a company wants to satisfy its customers there are two questions that need to answer: (1) what is it that makes the customers satisfied regarding the company and its products and services and, (2) what is it that makes customers dissatisfied with the company and its products and services. When a company is capable of giving the customers experience exceeding the level of customer's expectations, then that customer will be satisfied.

Moreover, Zeithaml et al. (1990) believed, because customers' expectation will always be increasing, it is necessary for companies to continuously improve their quality and improve the customers' experiences with the company. The issue

is what should be enhanced to keep the customers satisfied. What the customers experience is not just a single aspect of the company, but a whole range of aspects. Some of these aspects are about the way customers experience the company itself, some are about the way customers experience the physical product and, finally, some are about the way customers experience the service the company offers.

Gitomer (1998) in Meng & Elliot (2009) stated the cost of obtaining a new customer is about ten times bigger as a comparison to the costs of keeping a satisfied customer. Irawan (2002) believes that satisfied customers will give words of mouth recommendation and promotion, while on the other hand, dissatisfied customers will talk about their bad experiences to others.

Cheung & Lee (2005, p.327) stated, "Recent statistics showed that 80 percent of the highly satisfied online consumers would shop again within two months, and 90 percent would recommend the Internet retailer to others. On the other hand, 87 percent of dissatisfied customers would permanently leave their Internet merchants without any complaints."

To illustrate the situation, when customer receive good service and satisfied with the company, each will typically tell nine to ten people, but if they are not satisfied, they will also tell their bad experiences to fifteen to twenty people. For that reason, we can not afford to let our customers dissatisfied and tell the others. However, once customers have been delighted, their expectations are raised. They will be dissatisfied if the service levels return to the previous level and it will definitely take more effort to delight them in the future.

Customer expectations are influenced by several factors (Zeithaml et al., 2000):

- Informal recommendations.

  Word of mouth communications, customers tend to have a higher expectation of a specific that has been recommended to them by family or friends.
- Formal recommendations.

  Recommendations of agents found in certain publications

- Personal need.

  Each customer has different needs for each service. Therefore, this need also influences customers to judge the quality of the service, and whether or not it has satisfied their needs.

- Past experience.

  Customers with different past experiences with that specific service type seem to have different expectations of the service.

- Price.

  The price to be paid for a service determines, in the customer's mind, the level of quality to be demanded.

- All elements of promotional mix.

  These elements convey a message to the customer that has an influence on expectation.

- Good corporate image.

  It is very important asset because it positively shapes the expectations of the customers.

- External communication.

  The influence of messages sent out by service providers plays an important role on customer expectations. Customers will expect the service to be in keeping with the messages.

2.4 Measuring Customer Satisfaction

After we understand about what customer satisfaction is, the next question would be how to measure the customer satisfaction? There are so many ways to measure the customer satisfaction. Garvin (1984) suggests:

a. Critical incident technique

   The critical incident technique is a systematic procedure for recording events and behaviors that are observed to lead to success or failure on a specific task. It is based on a survey of customer experiences that were perceived either as extremely positive or extremely negative. These accounts provide rich details of first-hand experiences in which customers have been satisfied or dissatisfied with service quality.

b. Analysis of complaints

Analysis of complaints is generally regarded as the basis of complaint management, which is widespread in service industries and essentially about recognizing service failure and making an effort to accomplish service recovery. The important issue is to use the opportunity that presents itself if the company is notified about a service failure (which is often not the case), Analysis of complaints is based on evaluation of unsolicited or solicited negative customer feedback (obtained either via comment cards or in the form of customer surveys). There is one weakness to the analysis of complaints and comment cards: it reflects opinions of only those customers who decide to communicate with the company. To get a more unbiased evaluation of complaints, a customer survey should be carried out using a representative sample of customers.

c. Analysis of contacts

Analysis of contacts is the qualitative analysis of contacts attempts to determine how customers perceive the 'moments of truth' in service activities, which require their presence (and sometimes also their participation). Data for analysis is easiest to obtain with the help of specially trained call centre operators. Given the fact that many customers tend to change their behavior if under observation, it is usually better to let the customer report his or her feelings and perceptions. Often, this method is combined with either the critical incident technique or the analysis of complaints or both.

d. Mystery shopping

A qualitative tool of observation, mystery shopping has been growing increasingly popular in the service setting. The basic idea of this method is to look at the process under scrutiny from the outside and measure their efficiency from a number of viewpoints:

- The checker

  A specially trained employee of the company has the advantage of being familiar with the company's service standards. Airlines often use this type of analysis. The disadvantage of the use of checkers as mystery shoppers is the fact that they might be recognized as such, for they unconsciously act

differently from average customers and may provoke the observer effect (when observed personnel deviate from their usual behavior and present themselves at their best). An additional danger is company blindness. This occurs if checkers are only able to account for the company's internal evaluation criteria, while they are either completely ignoring, or ignorant of, both standards of competition and customer expectations.

- The expert

  Specially trained outsiders can often be found carrying out mystery shopping. Their tests are very highly regarded by the general public, for experts are (or should be) familiar with standards of the competition as well as general industry standards. The main impediment to expert tests is the fact that experts do not necessarily belong to the customer segment the company focuses on, and may have different expectations than the average customer.

- The customer

  Evaluators selected to play the role of customers who normally fit the socio-demographic or psychographic group profile for the customer segments on which the company focuses. The main disadvantage of this approach is customers' lack of expertise. To offset it, companies usually organize preparatory training sessions.

While Kotler (1997) suggests several approaches on how to measure customers' satisfaction:

a. Complaint and Suggestion System

   The organization makes it easy for its customers to deliver suggestions and complaints. The media is suggestion boxes, comment cards or toll free telephone.

b. Customer Satisfaction Survey

   Responsive companies obtain a direct measure of customer satisfaction by conducting periodic surveys. They send questionnaires or make telephone calls to random sample of their recent customers or make telephone calls to a random sample of their customer to find out their feel about various aspects of

the company's performance. Customer Satisfaction Survey is divided into 4 categories:

- Directly Reported Satisfaction

  The respondents are being asked directly with questions in order to know if they are very satisfied, satisfied, enough, dissatisfied, or very dissatisfied. This survey is used to collect the customer opinion and needs which can give the result called the customer satisfaction index. This customer satisfaction index is the standard that the company needs to maintain.

- Derived Dissatisfaction

  The questions that being asked included in two aspects, how high is the customer expectation in the certain attribute, and how high is performance that customer's feel of this attribute.

- Problem Analysis

  Respondents are being asked to describe two things; the problems which related with the company offers and the suggestion for improvement.

- Importance-Performance Analysis

  The respondent is asked to rate the services according to the customer importance and company performance in each attributes.

  - Quadrant A shows important element that is not being performed at the desired level. The company needs to concentrate on improving the element.
  - Quadrant B shows important element is performing well. This element needs to be maintained at this desired level.
  - Quadrant C shows the element is not performing well since the customer consider this element is not important.
  - Quadrant D shows important element is performing well and satisfied the customer although the customer consider this element is not important.

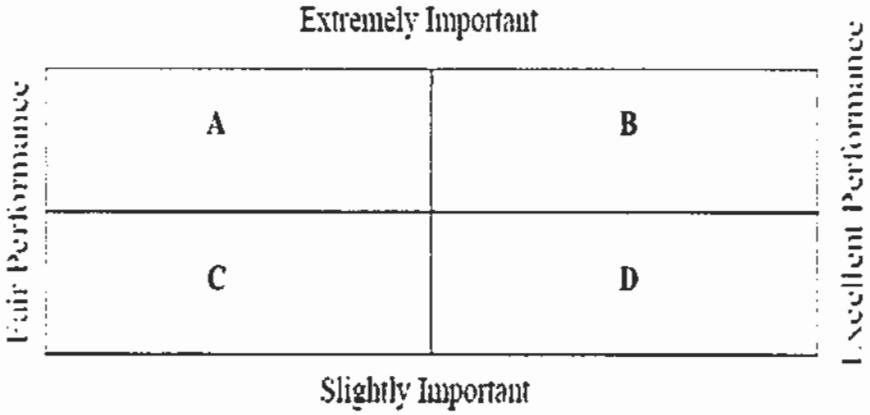


Figure 2.1 Quadrant Analysis

Source: John A. Martilla and John C. James, *Importance-Performance Analysis*. Journal of Marketing, January 1977, pp 77-79

c. Ghost shopping

This method is to hire person to pose as potential buyers to report their finding on strong and weak points they experienced in buying the company's and competitors' products.

d. Lost Customer Analysis

Companies contact customers who have stopped buying or who have switched to another suppliers to learn why this happened.

From all the methods, the writer uses Kotler's Customer Satisfaction Surveys, Directly Reported Satisfaction. This method is suitable to measure the customer satisfaction level of the website.

2.5 Advantages of Measuring Customer Satisfaction

There are several advantages of measuring customer satisfaction (Blankenship et al. 1998, p.308), which are:

- Customer satisfaction results can help to present the current standing of customer satisfaction. This utilization often goes beyond reporting statistical data such as mean, range, and standards deviation. These descriptive data can assist in identifying specific strengths and weakness in satisfaction dimensions, the specific items under each, as well as information about overall scores. However, different types of data analysis can be used to identify not only aggregate but also individual information. From here emerge the distinct

patterns or gaps between different individuals, groups, or among particular items.

- Customer satisfaction results can help to identify important customer requirements. Identification of the specific customer requirements for achieving satisfaction is useful at a very fundamental level. An organization is able to clearly focus efforts in those areas that are most important to the customer. Distinguishing those requirements most valued by customers allows for pinpointing efforts for service modifications as well as further data collection. Comparisons of specific items to the satisfaction dimension or overall score can assist in determination of those items that are more closely linked with satisfaction.
- Customer satisfaction results can help to monitor customer satisfaction results over time. Quite simply, the same information gathered at different points in time can assist in identification of trends and patterns that develop as an organization evolves and changes. Furthermore, this can be helpful in demonstrating the levels of effectiveness of interventions, services and so forth at particular points in history. What may work during a certain point in time may not at another? This temporal collections and comparison of information allows for an organization to adapt and modify services and products to meet the changing requirements of its customers.
- Customer satisfaction results can help to provide comparisons to other organizations. Comparisons either within an organization by department or sub-group as well as with outside agencies can provide a wealth of information. This includes not only structural and organizational strengths and weaknesses, but also effectiveness of service components and service delivery. This can assist in coordination of planned changes specific to each area, as opposed to general, "blanket" approaches. Also, this can give a perspective of how one organization is performing in relation to others, namely one's competition. This gives the customer the information necessary to make informed choices and selections.
- Customer satisfaction results can help to determine the effectiveness of business practices. Data gathered from customer satisfaction studies can

provide valuable and accurate information that can assist in evaluation of service components and delivery. Services can be altered to become more effective, and business practices can be altered to meet the standards of excellence within a certain business. In essence this is the comparison of a particular item against a standard predetermined by the customer. Those scores above the standard are positive, while those below are in need of improvement. This enables more thoughtful and considered prioritization of any possible plans of action. The message is clear: customer satisfaction is essential for the success and continued success of any business. Not only does positive customer satisfaction help business, but also a lack of satisfaction takes an even bigger toll on the bottom line. For a company to remain solvent, information regarding customer satisfaction must be adequately collected and analyzed.

CHAPTER 3
RESEARCH MODEL

3.1 Previous Measurement Methods

Since the beginning of 1980s, many researches had conducted survey in information system field highlighting the tremendous development in end-user computing world. Before the development of the CIS method, there were some methods that have been used as a measurement for information satisfaction, such as User Information Satisfaction (UIS) and End-User Computing Satisfaction (EUCS). Below is the brief explanations regarding to those methods.

3.1.1 User Information Satisfaction (UIS)

The construct of User Information Satisfaction (UIS) has been used as a surrogate for a variety of information systems quality measures in a large number of research projects since it was first developed in 1983 by Bailey and Pearson (1983). User Information Satisfaction (UIS) is the measurement of how satisfied a user is with his or her information system. The predominance of UIS as an evaluative mechanism has led researchers (Bailey and Pearson, 1983; Ives, Olson and Baroudi, 1983) to call for and propose a standard measure of UIS with established validity and reliability. The advantage of a standard measure is two-fold. First, a standard measure allows comparison of scores across departments, systems, users, organizations and industries. Second, a standard measure allows both practitioners and researchers to utilize a readily available instrument, avoiding the time-consuming process of developing a new measure each time an assessment of UIS is required. (Baroudi and Orlikowski, 1987)

Developed by Ives, Olson and Baroudi (1983) which is easily and quickly administered, the study has two separate but related purposes. The first purpose is to conduct a psychometric evaluation of the short form UIS measure where the validity and reliability of the instrument are tested and presented. The psychometric techniques used by Ives et al. (1983) to develop the short form UIS measure are replicated here using a different sample. The second purpose is to discuss, via the use of several brief illustrations, how the UIS short form can be

administered within an organization and used to: (a) detect the presence of user dissatisfaction, and (b) aid the diagnosis of possible causes of these problem areas so as to inform subsequent corrective action. Together these sections should demonstrate the utility and value of the UIS short form measure. (Baroudi and Orlikowski, 1987)

3.1.2 End-User Computing Satisfaction (EUCS)

The dimensionality of the user satisfaction construct is an important theoretical issue that has received considerable attention. Focusing on end users who directly interact with application software, Doll and Torkzadeh (1988) develop an instrument for providing an overall assessment of end-user computing satisfaction (EUCS). They also contend that EUCS is comprised of five component measures (content, accuracy, format, ease of use, timeliness) that explain the construct and permit more precision in formulating and testing research hypotheses. The acceptance of the EUCS as a standardized instrument requires confirmation that it explains and measures the user satisfaction construct.

3.2 Customer Information Satisfaction (CIS)

CIS (Customer Information Satisfaction) is a relatively new method which is developed by Yi-Shun Wang, Tzung-I Tang, and Jeung-tai Eddie Tang (2001); and particularly used as an instrument to measure the customer satisfaction toward websites that market *digital products and services*, which are basically products and services which can be delivered via the Internet, such as e-books, e-tickets, pictures, online newspaper, graphic design, online banking, online translation, web-hosting, file-hosting, etc. Digital products, which can be transmitted via the Internet, are essentially "information product" while, digital services, which can be processed over the Internet, are generally "information processing service" (Wang et al., 2001).

Wang et al. (2001, p.89) stated that "current models for measuring user information satisfaction (UIS) and end-user computing satisfaction (EUCS) are perceived as inapplicable as measurement of customer information satisfaction in electronic commerce as they are targeted primarily towards either conventional data processing or the end-user computing environment. This study develops a

comprehensive model and instrument for measuring customer information satisfaction (CIS) for web sites that market digital products and services."

Table 3.1
Comparison between UIS, EUCS, and CIS

<table>
<tr><th>UIS</th><th>EUCS</th><th>CIS</th></tr>
<tr><td>Knowledge and Involvement</td><td colspan="2" rowspan="2"></td></tr>
<tr><td>EDP Staff and Service</td></tr>
<tr><td rowspan="5"></td><td>Ease of Use</td><td rowspan="2">Ease of Use</td></tr>
<tr><td rowspan="4">Information Product</td></tr>
<tr><td>Format</td></tr>
<tr><td>Content</td><td rowspan="2">Information Content</td></tr>
<tr><td>Accuracy</td></tr>
<tr><td>Timeliness</td><td rowspan="2">Innovation</td></tr>
<tr><td rowspan="4"></td><td rowspan="4"></td></tr>
<tr><td>Security</td></tr>
<tr><td>Customer Support</td></tr>
<tr><td>Digital Products / Services</td></tr>
<tr><td></td><td></td><td>Transaction and Payment</td></tr>
</table>

Sumber: Wang, Yi-shun, Tang, Tzung-I, and Tang, Jeung-tai Eddie. (2001). *An instrument for measuring customer satisfaction toward websites that market digital products and services*. Journal of Electric Commerce Research, VOL. 2, No. 3.

Stressing on the term "digital products and services", Wang et al. (2001, p.90) stated, "Traditional methods of measuring customer satisfaction seem conceptually and operationally inappropriate for researches involved in digital marketing. To emphasize the nature of 'information' and 'information processing' for digital products and services, and the nature of 'information systems' for digital marketing, this study proposes the construct of customer information satisfaction (CIS) for digital marketing, to distinguish from the construct of customer satisfaction for traditional marketing."

3.2.1 Dimensions of CIS Method

Wang et al. (2001) stated that there are seven dimensions of CIS Method which are:

a. Customer Support

Customer Support refers to customer services, feedback, and responsiveness, which can build loyalty for future purchases.

b. Security

Security refers to the extent to which a website protects customers' transaction data and privacy from interception or misuse to the website's ability in protecting consumer personal information collected from its electronic transactions from unauthorized use or disclosure.

c. Ease of Use

Ease of Use means the usability of a website's user interface.

d. Digital Products/Services

Digital products and services are basically products and services which can be delivered via the Internet, such as e-books, e-tickets, pictures, online newspaper, graphic design, online banking, online translation, web-hosting, file-hosting, etc. It includes the core item and the entire package of offerings, such as the design and quality of the digital products or services.

e. Transaction and Payment

Transaction and Payment is characterized by the payment systems and transaction procedure offered by a web site.

f. Information Content

Information Content involves the information quality (e.g., accuracy and relevancy) provided by the sales force or the online site. One thing Internet consumers are conscious of is time. Madu & Madu (2002) urged that Internet users rarely read web pages in detail but rather scan the pages to find the information they needed. Consumers want to find the information that they want quickly and with little effort. It is therefore important to deliver concise and relevant information on the website. A survey of the usability of e-commerce site by the Software & Information Industry Association found that consumers were concerned about their ability to find further information on

product and services offered. According to Kateranttanakul (2002), the completed and detailed information should include product price, availability, delivery time, product differentiation and comparison, new products or most recent product changes, and product picture.

g. Innovation

Innovation refers to the ability of a web site to provide innovative products and timely information.

3.2.2 Research Model

By using CIS method, in order to obtain the Customer Information Satisfaction data, the questions are grouped into seven categories (Customer Support, Security, Ease of Use, Digital Products/Services, Transaction and Payment, Information Content, and Innovation) in which each category is represented by several questions. The study that was done by Wang et al. shows that before the pre-test there were initially forty three questions which then reduced to twenty three questions, including two criterion questions . The pre-test of this study also uses the forty three questions used by Wang et al. Below is the list of forty three questions used in the pre-test:

1. You obtain desired information quickly.
2. The website provides precise information.
3. The output format is easy to read.
4. The website is easy to use.
5. The website provides information that exactly fits your needs.
6. The website provides comprehensive information.
7. The website provides accurate information.
8. The website provides up-to-date information.
9. The website provides sufficient information.
10. The website provides information that you trust.
11. The website is user friendly.
12. The website is efficient.
13. The operation of the website is stable.
14. The website is flexible.
15. You feel the website is secure.

16. The digital products or services provided by the website meet your needs.
17. The website provides high-quality products or services.
18. The website provides convenient search engines for finding product and service reviews.
19. You are satisfied with the products or services provided by the website.
20. The website provides customized products or services.
21. The website provides innovative products or services.
22. You are satisfied with the advertisements provided by the website.
23. You are satisfied with how the website advertises.
24. You are satisfied with the promotion activities conducted by the website.
25. Products or services are reasonably priced.
26. The website provides clear transaction and price information.
27. You are satisfied with the transaction procedures.
28. The website deals with your order fast enough.
29. You are satisfied with the payment system provided by the website.
30. You are satisfied with the refund process.
31. You feel safe in your transaction with the website.
32. The website provides for the security of your transaction data and privacy.
33. You are satisfied with the customer support provided by the website.
34. You are satisfied with the after-sales service provided by the website.
35. The website understands your problems and requests.
36. The website responds to your requests fast enough.
37. The website provides the personalized customer support you need.
38. The website responds to your problems and requests promptly.
39. The website can understand what you need via interactive communication.
40. You are satisfied with the image of the website.
41. You are satisfied with the beliefs and values of the website.
42. You are satisfied with the website. *
43. The website is successful. *

*Criterion questions

This research model was designed by Wang et al. (2001) as represented in Figure 3.1 below:

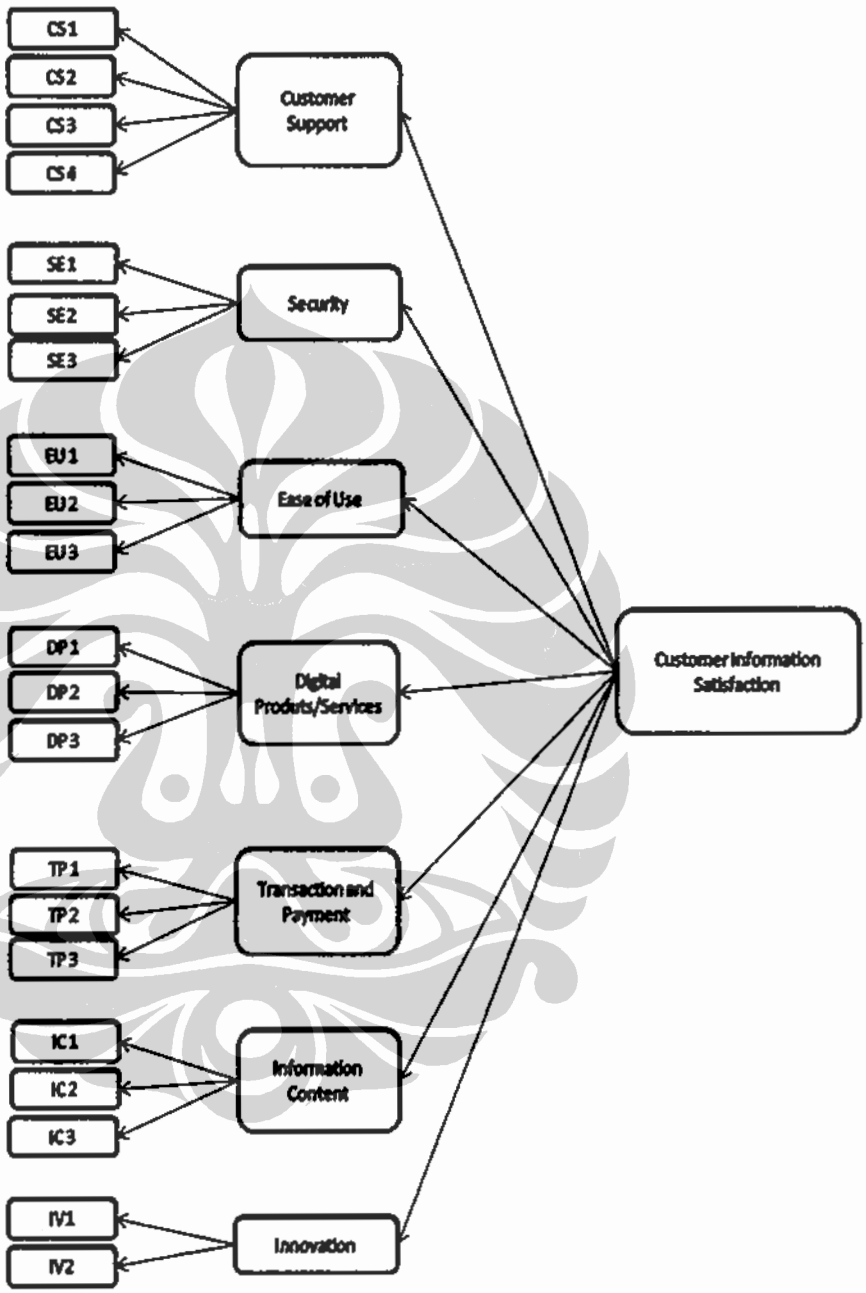


Figure 3.1 Conceptual Model

Source: Wang, Yi-shun, Tang, Tzung-I, and Tang, Jeung-tai Eddie. (2001). *An instrument for measuring customer satisfaction toward websites that market digital products and services.* Journal of Electric Commerce Research, VOL. 2, No. 3.

From the model that was designed by Wang et al. (2001), it can be seen that in the "Innovation" category, there are only two questions, and the writer think that two questions would not suffice to represent a category, so the writer decided to have at least a minimum of three questions in every category. The writer first did the pre-test in order to test the validity and reliability of the questions and if after the pre-test there are still less than three questions in a category, then the writer would do another pre-test with more questions to fulfill the requirements of having at least three questions in each category.

Initially before the pre-test, there are forty three questions including two criterion questions. After the pre-test, there are thirty-two remaining questions. The writer decided to cross out one of the questions which is "The website is user-friendly" in order to avoid redundancy with "The website is easy to use". The remaining thirty-one questions, including two criterion questions, are the ones that are used for this research. Criterion question is question that would determine the general satisfaction level of a website user. These are the criterion questions / statements:

- You are satisfied with the website.
- The website is successful.

The purpose of the questionnaire survey was to develop empirical evidence on the quality factors of website that market the digital products and services. The survey comprised the following questions:

- Personal information (gender, age, last education, profession)
- Aspects of CIS (a predefined list of 31 questions)

The customer information satisfaction indicators of Panorama Tour website are described in the following categories and questions (Table 3.2):

3.2 Table of Definition of Operational

Dimensions	Definition
Customer Support (CS)	Customer Support refers to customer services, feedback, and responsiveness, which can build loyalty for future purchases.
Security (SE)	Security refers to the extent to which a website protects customers' transaction data and privacy from interception or misuse to the website's ability in protecting consumer personal information collected from its electronic transactions from unauthorized use or disclosure.
Ease of Use (EU)	Ease of Use means the usability of a website's user interface.
Digital Products or Services (DP)	Digital products and services are basically products and services which can be delivered via the Internet, such as e-books, e-tickets, pictures, online newspaper, graphic design, online banking, online translation, web-hosting, file-hosting, etc.
Transaction and Payment (TP)	Transaction and Payment is characterized by the payment systems and transaction procedure offered by a web site.
Information Content (IC)	Information Content involves the information quality (e.g., accuracy and relevancy) provided by the sales force or the online site.
Innovation (IV)	Innovation refers to the ability of a web site to provide innovative products and timely information.

Source: Wang, Yi-shun, Tang, Tzung-I, and Tang, Jeung-tai Eddie. (2001). *An instrument for measuring customer satisfaction toward websites that market digital products and services*. Journal of Electric Commerce Research, VOL. 2, No. 3.

Table 3.3 Dimensions and Questions of CIS Method

CIS Dimensions	Questions
Customer Support (CS)	1. You are satisfied with the customer support provided by the website. (CS1) 2. You are satisfied with the after-sales service provided by the website. (CS2) 3. The website understands your problems and requests. (CS3) 4. The website responds to your requests fast enough. (CS4) 5. The website provides the personalized customer support you need. (CS5) 6. The website responds to your problems and requests promptly. (CS6) 7. The website can understand what you need via interactive communication. (CS7)
Security (SE)	1. You feel the website is secure. (SE1) 2. You feel safe in your transaction with the website. (SE2) 3. The website provides for the security of your transaction data and privacy. (SE3)
Ease of Use (EU)	1. The output format is easy to read. (EU1) 2. The website is easy to use. (EU2) 3. The website is efficient. (EU3) 4. The website is flexible. (EU4)
Digital Products or Services (DP)	1. The digital products or services provided by the website meet your needs. (DP1) 2. The website provides high-quality products or services. (DP2) 3. You are satisfied with the products or services provided by the website. (DP3) 4. The website provides customized products or services. (DP4)
Transaction and Payment (TP)	1. You are satisfied with the transaction procedures. (TP1) 2. The website deals with your order fast enough. (TP2) 3. You are satisfied with the payment system provided by the website. (TP3)
Information Content (IC)	1. The website provides comprehensive information. (IC1) 2. The website provides accurate information. (IC2) 3. The website provides sufficient information. (IC3) 4. The website provides information that you trust. (IC4)
Innovation (IV)	1. The website provides innovative products or services. (IN1) 2. You are satisfied with the advertisements provided by the website. (IN2) 3. You are satisfied with how the website advertises. (IN3) 4. You are satisfied with the promotion activities conducted by the website. (IN4)

Source: Wang, Yi-shun, Tang, Tzung-I, and Tang, Jeung-tai Eddie. (2001). *An instrument for measuring customer satisfaction toward websites that market digital products and services*. Journal of Electric Commerce Research, VOL. 2, No. 3.

Below (Figure 3.2) is the research model after the pre-test that is going to be implemented.

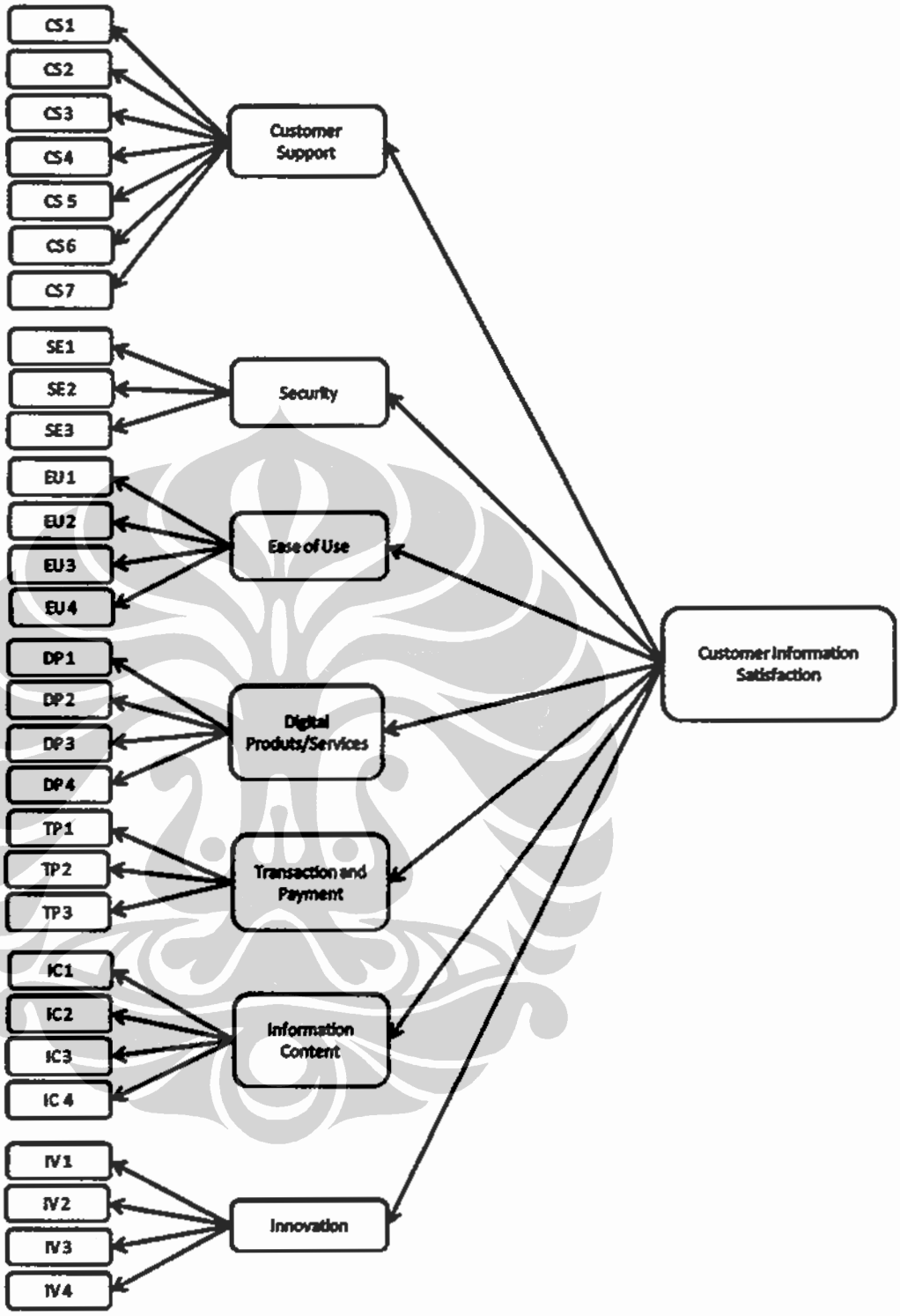


Figure 3.2 Research Model

Source: Wang, Yi-shun, Tang, Tzung-I, and Tang, Jeung-tai Eddie. (2001). *An instrument for measuring customer satisfaction toward websites that market digital products and services*. Journal of Electric Commerce Research, VOL. 2, No. 3. Modified by the writer.

3.3. Customer Information Satisfaction Dimensions

Based on Figure 3.2, there are seven dimensions to be tested using Factor Loading:

- Customer Support (CS) is a dimension of Customer Information Satisfaction (CIS).
- Security (SE) is a dimension of Customer Information Satisfaction (CIS).
- Ease of Use (EU) is a dimension of Customer Information Satisfaction (CIS).
- Products / Services (DP) is a dimension of Customer Information Satisfaction (CIS).
- Transaction and Payment (TP) is a dimension of Customer Information Satisfaction (CIS).
- Information Content (IC) is a dimension of Customer Information Satisfaction (CIS).
- Innovation (IV) is a dimension of Customer Information Satisfaction (CIS).

CHAPTER 4
RESEARCH METHODOLOGY

4.1 Research Design

The research design used in this thesis is descriptive research. In order to obtain primary data, descriptive research was conducted using cross-sectional design, where information collected from respondents was conducted only once (Maholtra, 2007). In addition, researchers also collected secondary data obtained from several research journals to assist in the research. Researches in those journals have variables and research purposes which are similar to variables and the purpose of this thesis research.

4.2 Data Collection Method

Primary data collection method is done by using self-administered survey, in which respondents were asked to fill-in the questionnaire that has been received. This data collection is done by giving questionnaires using websites and E-mail blast to the customer of Panorama Tours.

In this questionnaire distribution, researchers use Panorama Tours Website and email blast to direct the respondents to the online questionnaire survey site, where the respondents fill in the questionnaire. To avoid incomplete data, the writer set the questions in the online questionnaire survey site as a must, so that the respondents can submit the questionnaires only when all questions are answered.

4.3 Questionnaire Design

The design of this questionnaire consists of close-ended questions, where respondents are given several questions with various response alternatives. The questionnaire uses two scales, nominal and interval scale. Nominal scale is used in order to obtain characteristics of respondents, while the interval scale is used to measure the attributes that will be investigated. The questions using the interval scale are to measure levels of satisfaction being studied from the respondents' perspective.

Interval scale is formed by using Likert scale. With the Likert scale, respondents were asked to determine the level of agreement or disagreement of a series of questions about the attributes in question. Likert scale used to have choices as in Table 4.1 below:

Table 4.1 Table Scale of Questionnaire Measurement

Scale Score	Measurement Level
1	Strongly disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

4.4 Population and Sampling

Populations targeted as respondents in this study are the users of Panorama Tours Website who consist of the subscribers of Panorama Tours and also those who don't subscribe. Currently there are about 2000 subscribers of Panorama Tours. These subscribers were sent Email blast with a link which asked for their participation in this research.

Before this study, pre-test was conducted by distributing the questionnaire to 77 respondents, who are the user of travel service companies' websites. This is to test the validity and reliability of the questionnaire.

After the questionnaire has been proven valid and reliable, then the questionnaire was distributed back to the target population in order to obtain primary data. According to Hair et al. (2010), it takes a minimum of five respondents to answer each question. The number of these respondents had qualified from the total sample needed in measuring customer satisfaction levels, which are between 100 to 1000 respondents (Hothum and Spintig, 1999).

4.5 Method of Data Processing and Analysis

The data obtained will be processed using SPSS version 17.0 statistical programming. In analyzing the data of this questionnaire, there are several treatment methods based on function.

4.5.1 Respondent Characteristics Analysis

To be able to facilitate in obtaining the information of respondents characteristics, the statistical method used is descriptive analysis using frequency distribution. With this method, it can be known to the large number of respondents in categories that have been determined, namely gender, age, profession, and last education.

4.5.2 Reliability Analysis of Questionnaires

Reliability test is useful to see the consistency of the data obtained. In this study, the parameter used to test the reliability is Cronbach's Alpha. For the data to be eligible to be processed furthermore, then the resulting value of the Cronbach's Alpha to be bigger than 0.6 (>0.6) (Maholtra, 2007).

4.5.3 Validity Analysis of Questionnaires

Factor analysis is used to measure the validity of the data. Validity is needed in an investigation because it will show the ability of the instrument in measuring what is supposed to be measured. The more accurate data is obtained, then the value of the validity test is getting closer to a meaningful data collected from the instruments do not deviate from the initial concept studies that have been prepared (Maholtra, 2007)

Based on Maholtra (2007), the validity test is divided into three types, namely content validity, criterion validity, and construct validity. But in this study only two types of validity tests used, the content validity and construct validity.

- Content Validity is used in testing the questionnaire (pre-test) is distributed to 77 respondents. Validity test is useful to see whether the questions in the questionnaire that has been adequately tested and represent the concept of research or not. The questions in the questionnaire is said to be accurate if

there are any questions that represent the variables tested, and the respondents clearly understood every question in the questionnaire.

- Construct Validity will be executed after the test questionnaire (pre-test) was completed. This validity test is used to view the capabilities of measuring devices used in this research in the overall measure of each variable.

In the factor analysis are statistical notations used in the reading results, as follows: (Hair et al., 2010)

a. Correlation Matrix

This matrix shows the relationship between variables, and relationships are said to be strong if the significance value is less equal to 5% (≤ 0.05). If there are values that are above 5%, then these variables should be eliminated.

b. Kaiser-Meyer-Olkin (KMO)

Notation this statistic should have a greater value equal to 0.5 (≥ 0.5). This notation is useful to see whether the variables to be analyzed should be analyzed by factor analysis.

c. Barlett's test of spericity

Usefulness of statistical notation is to see whether there is a correlation between the variables that will be analyzed by factor analysis. Data can be processed further if the value of the significance of this notation below 5% (<0.05).

d. Anti-image matrices

In this matrix, the numbers have to note is that the symbol ^{a}, and good numbers in this matrix is greater than 0.5 (> 0.5). The purpose of this matrix is to look at the fit of each variable to be analyzed by factor analysis.

e. Communalities

This notation is otherwise has a good ability in explaining the relationship between a variable factor that is extracted if the value produced above 0.5 (> 0.5).

f. Percentage of Variance

Percentage of variance is the percentage of the total variance associated with each factor. This notation is otherwise well if the percentage is greater than 60%.

g. Component Matrix

Values in this matrix are good if greater than 0.5 (> 0.5) since it shows a large loading factor and the closeness of correlation between factors and variables.

After the resulting data are stated accurately based on statistical notations above, then the data may be processed into the next stage, where every question in the questionnaire into several variables are constructed as prescribed in the research model. In forming these variables, there are several methods that can be used, such as the factor score, surrogate variables, and summated scale. But in this research, the method used is the factor score, by giving particular weight to any variables that have been formed.

4.5.4 CIS Dimension Analysis

Analysis of this hypothesis is used to prove whether the variables are the dimensions of CIS. To determine whether the dimensions were accepted or rejected, it can be seen in the matrix component which is obtained from the factor analysis. If the value of the component matrix (factor loading) has a value greater than 0.5, then the dimension is accepted and if the matrix component (factor loading) has a value smaller than 0.5, then the dimension is rejected. By using the component matrix (factor loading) can also be seen which of the attributes or variables that have the greatest influence on the variables measured. (Hair et al., 2010)

4.5.5 Mean Analysis

The analysis uses descriptive statistics to find out the mean value of each attribute given by respondents. By knowing this mean value then the writer can obtain the customer satisfaction of each and every attribute that later can be used by Panorama Tours to indicate which ones need improvement.

CHAPTER 5
DISCUSSION AND ANALYSIS

5.1 Respondent Demographic Profile

This research was participated by 159 customers of Panorama Tours. The questionnaire was distributed in Panorama Tours Website and email blast. Below is the result from the data collected through questionnaire.

Table 5.1 Respondent Characteristics

No.	Respondent Characteristics	Category	Total	Percentage
1	Gender	Male	67	42.1%
		Female	92	57.9%
2	Age	≤ 20	10	6.3%
		21 – 30	82	51.6%
		31 – 40	49	30.8%
		41 – 50	14	8.8%
		51 – 60	4	2.5%
		≥ 61	0	0.0%
3	Last Education	High School	19	11.9%
		Associates	19	11.9%
		Graduates	91	57.2%
		Post Graduates	29	18.2%
		Strata 3	1	0.6%
4	Profession	Staff	71	44.7%
		Professional	40	25.2%
		Entrepreneur	25	15.7%
		Student	12	7.5%
		Other	11	6.9%

Source: Appendix 2

The table above shows that in accordance with the age, last education, and profession of the majority of the respondents, it can be seen that most of the visitor of the Panorama Tours Website are those who travel frequently.

The table shows that 57.9% of the respondents are female and 42.1% female.. It means that the proportion of the user of Panorama Tours Website is not very far off between the male and female. The writer believes that it is consistent with the fact that Panorama Tours Website doesn't target specific gender as their users. From the age of the respondents, the majority of the respondents (51.6%) are between the age of 21 – 30. This means that Panorama Tours Website should present its appearance to suit this group age, by being livelier and less conservative. The table also shows that 44.7% of the respondents' profession is staff. This would suggest that the price of products and services should suit the average income of staff.

5.2 Reliability Test

Reliability test is used to see the extent to which a variable can provide a consistent measurement results even though the measurement was repeated two times or more. Reliability test in this study are based on parameter values obtained from Cronbach's Alpha of 29 variables tested and divided into seven constructions of operational variables of the study (Customer Support, Security, Ease of Use, Digital Products / Services, Information Content, Innovation, Transaction and Payment). A variable declared consistent (reliable) and may be continued on the next test phase when the value produced is greater than 0.6 (> 0.6).

Besides using the Cronbach's Alpha value, the value of Cronbach's Alpha if item deleted was also analyzed to determine if one eliminated variable will increase the value of Cronbach's Alpha of the construction of operational variables of the research.

Results of analysis of the reliability test in this study can be seen in table 5.2 below:

Table 5.2 Reliability Test

No	Construction	Variable	Cronbach's Alpha	Cronbach's Alpha if Item Deleted	Explanation
1	Customer Support	CS1	0.897	0.880	Reliable
		CS2		0.891	Reliable
		CS3		0.880	Reliable
		CS4		0.880	Reliable
		CS5		0.872	Reliable
		CS6		0.877	Reliable
		CS7		0.889	Reliable
2	Security	SE1	0.869	0.875	Reliable
		SE2		0.759	Reliable
		SE3		0.806	Reliable
3	Ease of Use	EU1	0.807	0.743	Reliable
		EU2		0.742	Reliable
		EU3		0.809	Reliable
		EU4		0.742	Reliable
4	Digital Products or Services	DP1	0.799	0.739	Reliable
		DP2		0.791	Reliable
		DP3		0.728	Reliable
		DP4		0.731	Reliable
5	Transaction and Payment	TP1	0.794	0.728	Reliable
		TP2		0.738	Reliable
		TP3		0.692	Reliable

Source: Appendix 3

Table 5.2 Reliability Test (continue)

No	Construction	Variable	Cronbach's Alpha	Cronbach's Alpha if Item Deleted	Explanation
6	Information Content	IC1	0.783	0.722	Reliable
		IC2		0.743	Reliable
		IC3		0.734	Reliable
		IC4		0.723	Reliable
7	Innovation	IV1	0.778	0.753	Reliable
		IV2		0.742	Reliable
		IV3		0.683	Reliable
		IV4		0.721	Reliable
8	Customer Satisfaction Information	Customer Support	0.916	0.899	Reliable
		Security		0.911	Reliable
		Ease of Use		0.906	Reliable
		Digital Products or Services		0.904	Reliable
		Transaction and Payment		0.901	Reliable
		Information Content		0.900	Reliable
		Innovation		0.905	Reliable

Source: Appendix 3

Based on Table 5.2 it can be seen that the overall value of Cronbach's Alpha of the variables tested have been above 0.6 and become qualified so that it can be continued to the next test phase. However, on two constructions of the operational variables of research, namely SE1 and EU3, Cronbach's Alpha value would increase when the variables was deleted. Nevertheless, these variables are still used because the Cronbach's Alpha values of the construction of operational variables are qualified based on the terms that have been determined.

5.3 Validity Test

Validity test is a continuation of the reliability test. This test is used to measure the extent to which a variable precision and accuracy in performing its function as a measuring tool. This test was performed on 29 variables divided into seven constructions of operational variables (Customer Support, Security, Ease of Use, Digital Products / Services, Information Content, Innovation, Transaction and Payment).

The method used to test the validity is a factor analysis with parameters used are the Meyer-Olkin (KMO), Barlett's Test of Shericity, communalities, anti image matrices (correlation[a]), component matrix (factor loading), percentage of variance. The values of these parameters are considered eligible they are in the range of values that have been determined, as described in the previous chapter.

The results of test validity (validity test) can be seen in table 5.3:

Table 5.3 Validity Test

No	Construction	Variable	Kaiser-Meyer-Olkin (KMO)	Barlett's Test of Sphericity (Sig.)	Communalities	Anti Image Matrices (Correlation)	Component Matrix (Factor Loading)	Percentage of Variance	Explanation
1	Customer Support	CS1	0.901	0.000	0.631	0.872[a]	0.794	61.951%	Indicator is valid.
		CS2			0.508	0.865[a]	0.713		Indicator is valid.
		CS3			0.634	0.909[a]	0.796		Indicator is valid.
		CS4			0.637	0.919[a]	0.798		Indicator is valid.
		CS5			0.718	0.905[a]	0.847		Indicator is valid.
		CS6			0.672	0.925[a]	0.820		Indicator is valid.
		CS7			0.537	0.905[a]	0.733		Indicator is valid.
2	Security	SE1	0.710	0.000	0.723	0.809[a]	0.850	79.288%	Indicator is valid.
		SE2			0.851	0.658[a]	0.922		Indicator is valid.
		SE3			0.805	0.697[a]	0.897		Indicator is valid.
3	Ease of Use	EU1	0.794	0.000	0.694	0.772[a]	0.833	64.530%	Indicator is valid.
		EU2			0.686	0.775[a]	0.828		Indicator is valid.
		EU3			0.525	0.852[a]	0.725		Indicator is valid.
		EU4			0.676	0.800[a]	0.822		Indicator is valid.
4	Digital Products or Services	DP1	0.773	0.000	0.646	0.789[a]	0.804	62.600%	Indicator is valid.
		DP2			0.508	0.824[a]	0.713		Indicator is valid.
		DP3			0.675	0.759[a]	0.821		Indicator is valid.
		DP4			0.675	0.741[a]	0.821		Indicator is valid.
5	Transaction and Payment	TP1	0.706	0.000	0.700	0.714[a]	0.837	70.881%	Indicator is valid.
		TP2			0.689	0.725[a]	0.830		Indicator is valid.
		TP3			0.737	0.683[a]	0.859		Indicator is valid.

Source: Appendix 4

Table 5.3 Validity Test (continue)

No	Construction	Variable	Kaiser-Meyer-Olkin (KMO)	Barlett's Test of Sphericity (Sig.)	Communalities	Anti Image Matrices (Correlation)	Component Matrix (Factor Loading)	Percentage of Variance	Explanation
6	Information Content	IC1	0.789	0.000	0.636	0.776[a]	0.798	60.994%	Indicator is valid.
		IC2			0.576	0.808[a]	0.759		Indicator is valid.
		IC3			0.595	0.799[a]	0.771		Indicator is valid.
		IC4			0.633	0.779[a]	0.795		Indicator is valid.
7	Innovation	IV1	0.741	0.000	0.536	0.819[a]	0.732	60.748%	Indicator is valid.
		IV2			0.559	0.764[a]	0.748		Indicator is valid.
		IV3			0.715	0.696[a]	0.845		Indicator is valid.
		IV4			0.620	0.722[a]	0.787		Indicator is valid.
8	Customer Information Satisfaction	Customer Support	0.865	0.000	0.733	0.936[a]	0.856	66.600%	Indicator is valid.
		Security			0.573	0.789[a]	0.757		Indicator is valid.
		Ease of Use			0.633	0.868[a]	0.796		Indicator is valid.
		Digital Products or Services			0.667	0.885[a]	0.817		Indicator is valid.
		Transaction and Payment			0.693	0.791[a]	0.833		Indicator is valid.
		Information Content			0.710	0.888[a]	0.842		Indicator is valid.
		Innovation			0.652	0.908[a]	0.808		Indicator is valid.

Source: Appendix 4

Table 5.3 above shows that the overall 29 indicators tested have shown results that have qualified in accordance with the range of values discussed in previous chapters. As a result, these indicators can be carried on to the subsequent test phase, which is the discriminant and convergent validity test to see whether the indicators are good enough

5.4 Discriminant and Convergent Validity Test

By using exploratory factor analysis, it appears that the four constructs (SE, EU, CS, DP) in table 5.4 have high convergent and discriminant validity, but when the exploratory factor analysis conducted on the seven constructs (see table 5.5), then only four constructs (CS, SE, EU, IV) which has high convergent and discriminant validity, the rest is not detected properly due to the low convergent and discriminant validity. This finding shows that part of this questionnaire is not in accordance with the criteria of the construct validity.

Table 5.4 Discriminant and Convergent Validity Test (4 variables)

Variable	Component			
	1	2	3	4
CS1	0.777			
CS2	0.646			
CS3	0.631			
CS4	0.659			
CS5	0.726			
CS6	0.792			
CS7	0.559			
SE1		0.769		
SE2		0.840		
SE3		0.828		
EU1			0.818	
EU2			0.820	
EU3			0.499	
EU4			0.557	
DP1				0.752
DP2				0.710
DP3				0.696
DP4				0.663

Source: Appendix 5

Table 5.5 Discriminant and Convergent Validity Test (7 variables)

Variable	Component				
	1	2	3	4	5
CS1	0.708				
CS2				0.594	
CS3	0.632				
CS4	0.680				
CS5	0.717				
CS6	0.740				
CS7	0.538				
SE1		0.874			
SE2		0.756			
SE3		0.727			
EU1					0.769
EU2					0.749
EU3					0.444
EU4					0.516
DP1			0.731		
DP2			0.617		
DP3			0.577		
DP4			0.591		
TP1			0.534		
TP2			0.494		
TP3			0.874		
IC1					0.436
IC2			0.647		
IC3			0.613		
IC4			0.506		
IV1			0.425		
IV2				0.715	
IV3				0.630	
IV4				0.638	

Source: Appendix 6

5.5 Hypothesis Test

Hypothesis test is used to prove whether attributes questions used are the measuring tool indicators for the variable being investigated. To determine whether the hypothesis was accepted or rejected, it can be seen in the matrix component which is obtained from the factor analysis.

As stated in the previous chapter, if the value of the component matrix in accordance with the range of values that have been discussed in previous chapters, then as a result, these hypothesis are accepted. By using the component matrix (factor loading) can also be seen which of the attributes or variables that have the greatest influence on the variables measured.

Hypothesis test results from the analysis can be seen in Table 5.6 below:

Table 5.6 Hypothesis Test

Construction	Variable	Component Matrix (Factor Loading)	Explanation
Customer Information Satisfaction (CIS)	Customer Support (CS)	0.856	Hypothesis accepted
	Security (SE)	0.757	Hypothesis accepted
	Ease of Use (EU)	0.796	Hypothesis accepted
	Digital Products or Services (DP)	0.817	Hypothesis accepted
	Transaction and Payment (TP)	0.833	Hypothesis accepted
	Information Content (IC)	0.842	Hypothesis accepted
	Innovation (IV)	0.808	Hypothesis accepted

Source: Appendix 4

5.6 Research Findings

Below are the research findings of the CIS research on Panorama Tours Website. The results are grouped based on the seven CIS dimensions. All the findings below have qualified from the reliability, validity and, hypothesis test. These research findings are the data that will be used by Panorama Tours to determine their customer satisfaction about the performance of Panorama Tours Website. These research findings are analyzed by using mean analysis.

Table 5.7 Research Findings of Mean Analysis

No	Construction	Variable		Percentage (%)					Mean
				Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1	Customer Support	CS1	You are satisfied with the customer support provided by the website	0.0	7.5	44.7	41.5	6.3	**3.47**
		CS2	You are satisfied with the after-sales service provided by the website	0.6	8.8	49.7	35.8	5.0	**3.36**
		CS3	The website understands your problems and requests.	0.0	5.7	34.6	51.6	7.5	**3.60**
		CS4	The website responds to your requests fast enough.	0.0	10.1	40.3	44.0	5.7	**3.45**
		CS5	The website provides the personalized customer support you need.	0.6	10.7	37.7	45.3	5.7	**3.45**
		CS6	The website responds to your problems and requests promptly.	0.6	9.4	43.4	42.1	4.4	**3.40**
		CS7	The website can understand what you need via interactive communication.	1.3	8.2	40.9	42.8	6.9	**3.46**
2	Security	SE1	You feel the website is secure.	0.6	3.8	49.7	40.9	5.0	**3.46**
		SE2	You feel safe in your transaction with the website.	0.0	5.0	52.8	35.2	6.9	**3.44**
		SE3	The website provides for the security of your transaction data and privacy.	0.6	1.3	49.7	40.9	7.5	**3.53**
3	Ease of Use	EU1	The output format is easy to read.	0.6	2.5	7.5	75.5	13.8	**3.99**
		EU2	The website is easy to use.	1.3	1.9	10.1	67.3	19.5	**4.02**
		EU3	The website is efficient.	1.3	7.5	23.9	56.6	10.7	**3.68**
		EU4	The website is flexible.	0.6	3.8	23.3	64.2	8.2	**3.75**

Source: Appendix 5

Table 5.7 Research Findings of Mean Analysis (continue)

No	Construction	Variable		Percentage (%)					Mean
				Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
4	Digital Products or Services	DP1	The digital products or services provided by the website meet your needs.	1.3	8.8	25.2	59.7	5.0	**3.58**
		DP2	The website provides high-quality products or services.	0.6	3.8	32.1	56.0	7.5	**3.66**
		DP3	You are satisfied with the products or services provided by the website.	0.6	7.5	22.6	61.6	7.5	**3.68**
		DP4	The website provides customized products or services.	2.5	10.1	28.9	50.3	8.2	**3.52**
5	Transaction and Payment	TP1	You are satisfied with the transaction procedures.	0.6	5.7	50.3	37.1	6.3	**3.43**
		TP2	The website deals with your order fast enough.	0.6	7.5	45.9	41.5	4.4	**3.42**
		TP3	You are satisfied with the payment system provided by the website.	0.6	3.8	49.7	40.9	5.0	**3.46**
6	Information Content	IC1	The website provides comprehensive information.	2.5	11.9	25.2	49.7	10.7	**3.54**
		IC2	The website provides accurate information.	0.0	10.7	30.8	51.6	6.9	**3.55**
		IC3	The website provides sufficient information.	1.3	9.4	30.8	52.2	6.3	**3.53**
		IC4	The website provides information that you trust.	0.6	4.4	23.9	60.4	10.7	**3.76**
7	Innovation	IV1	The website provides innovative products or services.	1.3	7.5	27.0	57.2	6.9	**3.61**
		IV2	You are satisfied with the advertisements provided by the website.	0.0	5.0	30.2	56.0	8.8	**3.69**
		IV3	You are satisfied with how the website advertises.	0.6	2.5	23.9	66.0	6.9	**3.76**
		IV4	You are satisfied with the promotion activities conducted by the website.	0.6	4.4	22.6	62.9	9.4	**3.76**

Source: Appendix 5

Table 5.8 Research Findings of Mean Analysis of the Construction

Construction	Variable	Mean of Variable	Mean of Construction
Customer Support	CS1	3.47	**3.46**
	CS2	3.36	
	CS3	3.60	
	CS4	3.45	
	CS5	3.45	
	CS6	3.40	
	CS7	3.46	
Security	SE1	3.46	**3.48**
	SE2	3.44	
	SE3	3.53	
Ease of Use	EU1	3.99	**3.86**
	EU2	4.02	
	EU3	3.68	
	EU4	3.75	
Digital Products or Services	DP1	3.58	**3.61**
	DP2	3.66	
	DP3	3.68	
	DP4	3.52	
Transaction and Payment	TP1	3.43	**3.44**
	TP2	3.42	
	TP3	3.46	
Information Content	IC1	3.54	**3.60**
	IC2	3.55	
	IC3	3.53	
	IC4	3.76	
Innovation	IV1	3.61	**3.71**
	IV2	3.69	
	IV3	3.76	
	IV4	3.76	

Source: Data analyzed by the writer

As you can see from table 5.6, Ease of Use has the highest mean value. It means that the customer satisfaction is highest in this dimension. The main reason is because the output format is easy to read and also because the website is easy to use. These two aspects are very significant in affecting the customers' satisfaction regarding the Ease of Use.

While on the other hand, Transaction and Payment has the lowest mean value. This is mostly because the website doesn't deal with the customers' order fast enough, and also because of the customers' dissatisfaction about the transaction procedures

5.7 Criterion Questions

Overall performance assessment can also be done by calculating overall level of satisfaction towards the CIS dimensions. The obtained results regarding the overall satisfaction level of respondents can be seen from the Image 5.1 and Image 5.2 below. From the analysis carried out and presented in Figure 5.1, it can be seen that the majority opinion of the respondents (64%) expressed that they agree that they are satisfied with Panorama Tours Website. But there are also some of the respondents who feel neutral (23%), and this is a fairly large proportion of the total respondents. So in general, respondents' satisfaction level of Panorama Tours Website is in good level of satisfaction.

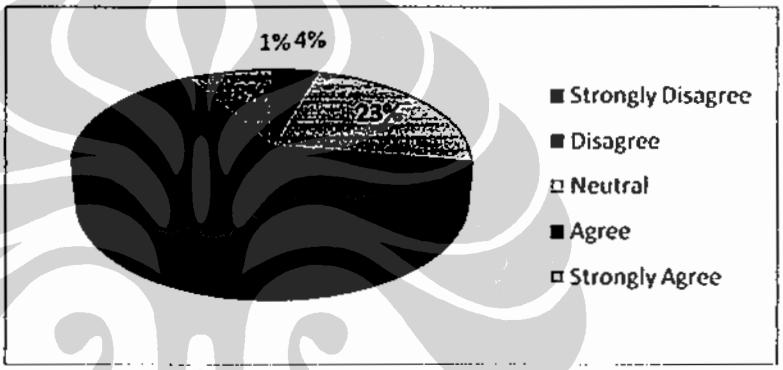


Figure 5.1 You are satisfied with the website

Source: Appendix 6

The condition is also similar when the respondents are asked whether they think that Panorama Tours Website is successful. From the analysis carried out and presented in Figure 5.2 below, it can be seen that the majority opinion of the respondents (60%) expressed that they agree that Panorama Tours Website is successful. There are also a fairly large proportion of the total respondents who feel neutral (24%). So in general, respondents' valuation on whether Panorama Tours Website is successful is also in good level of satisfaction.

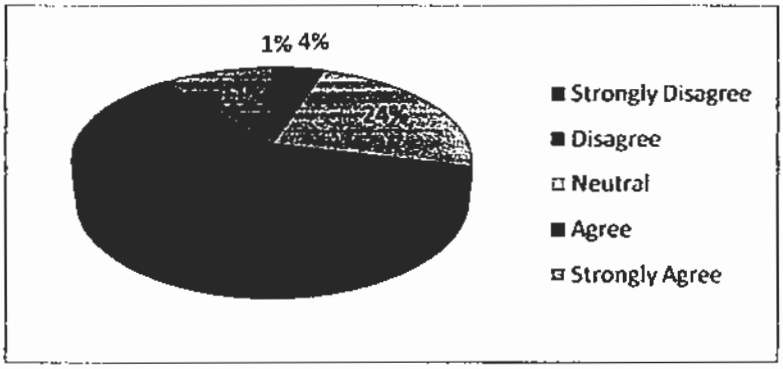


Figure 5.2 The website is successful

Source: Appendix 6

5.8 Managerial Implication

These are the sequence of the CIS dimensions according to the customer satisfaction from the most satisfying to the least satisfying based on the mean value:

- Ease of Use (3.86)
- Innovation (3.71)
- Digital Products or Services (3.61)
- Information Content (3.60)
- Security (3.48)
- Customer Support (3.46)
- Transaction and Payment (3.44)

5.8.1 Customer Support

There are some improvements that should be implemented regarding the Customer Support, since it has the second lowest customer satisfaction. The first one is regarding the after-sales service. After-sales service keeps the customers in check and this is an important key to maintain the loyalty of the customers. Panorama Tours Website can still improve regarding the after-sales service. Beside the after-sales service, the website should also respond to the customers' problems and requests more promptly. Watson et al. (1998) referred responsiveness as willingness to help customers, and it can be measured by the time taken before replying to a customer's inquires. The longer it takes for the

company to respond to the customers' request, the higher of probability that the customers would look for the products or services in another place, which means one less customer for the company and one more customer for the competitor. Madu and Madu (2002) suggested that the online store must ensure that their employees are knowledgeable about their operation, and courteous in their responses to the customers. While Evans and Wurster (2000) and Shapiro and Varian (1999) suggested using feedback features and functions, as well as providing customers with the access to previously asked questions in order to enhance their online shopping experiences.

5.8.2 Security

Limayem et al. (2000) found that security concern has a significant impact on consumer intention to shop online. Devaraj et al. (2002) also insisted that security has been a serious issue in online purchases and an impediment to the acceptance of online purchase. More than half of the respondents (52.8%) answered "neutral" about whether they feel safe in their transaction with the website and almost half of the respondents (49.7%) answered neutral about whether the customer feels the website is secure. It means there is still room for improvement for the Security dimension. The customers need to be re-assured on the safety of the website. This can be done by elaborating the security system used by the website, upgrading the security system using the latest and most advanced system, and also by letting the customers know that security is one of the website's highest priority regarding the increasing number of credit card number theft in the Internet.

5.8.3 Ease of Use

Essentially, there is no problem with the Ease of Use dimension of the website. Ease of Use is the dimension which has the highest customer satisfaction level. As a matter a fact, "the output format being easy to read" and "the website being easy to use" which are the variables of Ease of Use obtain two of the highest mean value among all the questions in the questionnaire showing that the Ease of Use is the strongest dimension of Panorama Tours Website. This is very good because Madu and Madu (2002) urged that consumers can be easily turned

off when the website is not easy to navigate. Weinberg (2000) also stated that consumer evaluation of a website quality is inversely related to the perceived loading time of the web page. Another view is from Turban and Gehrke (2000) which found that page-loading speed was rated as the most important determinant of successful website design. Therefore, we suggest that the speed of access and information downloading should have strong impact on Internet shopping satisfaction.

Jiang and Benbasat (2003) believed that both vividness (the way in which an environment presents information to the senses) and interactivity (the extent to which users can participate in modifying the form or content of a mediated environment in real time) have their impact on consumer attitude toward the website, which is consistent with the findings of Teo et al. (2003) stating that higher levels of interactivity can increase the effectiveness and efficiency in delivering relevant information, and therefore enhance user satisfaction with the website. Hence to even improve the Ease of Use dimension of the Panorama Tours Website, the writer suggests the design guidelines for navigation efficiency proposed by Kateranttanakul (2002). First, the website should facilitate users to obtain information in the fewest possible steps. Second, hyperlinks should be consistently provided on every web page. Third, the relevancy of hyperlink description and the expected destination should be described. Finally, there should be no broken hyperlink.

5.8.4 Digital Products or Services

The writer believes that the digital products or services dimension doesn't have any appalling problems, but among the statements regarding the digital products or services, the statement "The website provides customized products or services." has the lowest mean score. Madu and Madu (2002) believed that offering customized products or services would provide customers the "maximum" convenience which is the primary thing that most online users looking for.

5.8.5 Transaction and Payment

The customer satisfaction of the Transaction and Payment are among the lowest of all the variables of the questionnaires. All of the variables need to be improved. The transaction procedure should be made clear and as efficient as it could be. The payment system provided by the website should also be improved so that the transaction and payment can be done more quickly and hassle free. The website also has to deals with the customers faster. Schneider and Perry (2000) suggested some web features that help promote the assurance to consumers. For instances, providing detailed company information (background, mission statement, announcement, company news), stating regulations or rules of the transactions, and including the third party trust assurances (consumer union assurance, computer industry assurance).

5.8.6 Information Content

There is no particular problem regarding the Information Content dimension of the Panorama Tours Website. Szymanski and Hise (2000) believed that information quality is a strong determinant of consumer satisfaction in Internet shopping. Turban and Gehrke (2000) urged that the quality of the web content determines whether potential customers will be attracted to or driven away from the website. Regarding the information being up-to-date, Madu and Madu (2002) pointed out that when the website is not updated promptly, the website cannot deliver the expected performance and therefore provide no added value to consumers. While on whether the information is reliable, Kateranttanakul (2002) urged that the reliability of website content facilitates consumers to perceive lower risks, better justifications for their decisions and ease in reaching the optimal decisions, and in turn affects customer satisfaction and intention to purchase online.

5.8.7 Innovation

The Innovation dimension of Panorama Tours Website has the second highest customer satisfaction. Essentially, there is no significant problem regarding this dimension. The writer believes that Panorama Tours is one of the most innovative companies in the industry and its goal is to aim for the leading

position. Drucker (1998, p.8) stated "if an innovation does not aim at leadership from the beginning, it is unlikely to be innovative enough". He also stated "Innovation is both conceptual and perceptual, would-be Innovators must also go out and look, ask and listen. Successful innovators use both the right and left sides of their brains. They look at figures. They look at people. They work out analytically what the innovation has to be to satisfy an opportunity. Then they go out and look at potential users to study their expectations, their values, and their needs." (Drucker, 1998, p.8)

CHAPTER 6
CONCLUSION AND SUGGESTIONS

6.1 Conclusion

Understanding consumer satisfaction with Internet shopping is particularly important because a high level of satisfaction is associated with several key outcomes such as repeat purchase, positive word-of-mouth, and else. In this study, the aspects addressed can assist future research to understand how consumers generate satisfaction with Internet shopping. Essentially, this framework helps in finding out:

- Customer Information Satisfaction (CIS) method is suitable for measuring customer satisfaction of Panorama Tours Website.
- All the dimensions of CIS method are valid and reliable for measuring customer satisfaction of Panorama Tours Website.
- The most significant dimension of the Customer Information Satisfaction (CIS) method in measuring the customer satisfaction of Panorama Tours Website is Customer Support.
- The customers are quite satisfied with Panorama Tours Website. Based on the mean scores above 3, whereas 3 means neutral.
- The scores given by the customers regarding the Customer Information Satisfaction (CIS) dimensions (customer support, security, ease of use, digital products/services, transaction and payment, information content, innovation) of Panorama Tours Website.
- According to the hypothesis testing, the writer can make the conclusions as follows:
  a. Customer Support (CS) is a dimension of Customer Information Satisfaction (CIS).
  b. Security (SE) is a dimension of Customer Information Satisfaction (CIS).
  c. Ease of Use (EU) is a dimension of Customer Information Satisfaction (CIS).
  d. Products / Services (DP) is a dimension of Customer Information Satisfaction (CIS).

e. Transaction and Payment (TP) is a dimension of Customer Information Satisfaction (CIS).
f. Information Content (IC) is a dimension of Customer Information Satisfaction (CIS).
g. Innovation (IV) is a dimension of Customer Information Satisfaction (CIS).

- Discriminant and convergent validity test shows that Digital Products or Services, Transaction and Payment, and Information Content form a group. This could form a new dimension consists of those current three dimensions (Digital Products or Services, Transaction and Payment, and Information Content).

6.2 Research Limitation

The research has some limitations, which are:

- Some questions in the questionnaire are not easy to understand.
  There are some questions in the questionnaire that are difficult to understand and since the study uses online questionnaire, it is almost impossible for the respondents to ask about the difficulty about the questions.
- Low discriminant and convergent validity
  Part of the questionnaire has low discriminant and convergent validity which shows that part of the questions used in the questionnaire are not quite good.

6.3 Suggestions

In this research, the writers found some problems and limitations. Below are some suggestions for the next writer who wants to do research using CIS method:

- The next research would be better if the time for data collection is longer. This means more time to get more participants leading to a better research.
- Another way to raise the number of the participants is by giving rewards to the participants in order to attract their attention and willingness to participate.
- The next research can be done by comparing the subject to another website that market digital products and services for example the competitor so that benchmarking is possible.

- Since some part of the questions used in this study have low discriminant and convergent validity, it is better if the next research uses more questions which represent each dimension of the CIS.
- Regarding the discriminant and convergent validity test which shows that Digital Products or Services, Transaction and Payment, and Information Content form a group. Next study could learn furthermore about the forming of the group which leads to a possibility of forming a new dimension.

BIBLIOGRAPHY

Ackerman, E. (2000). *To B2B or not B2B?*. US News & World Reports 2000, 128:36 (February 7).

Baroudi, J. J., and Orlikowski W.J. (1987). *A short form measure of user information satisfaction: A psychometric evaluation and notes on use.* Information Systems Department, New York University.

Blankenship, A. B., Breen, G. E., and Dutka, A. (1998). *State of the art marketing research.* Chicago Illinois: NTC Business Books.

Cheung, C.M.K. and Lee, M.K.O. (2005). *Consumer satisfaction with internet shopping: A research framework and propositions for future research.* Department of Information Systems, City University of Hong Kong.

Cox, J. and Dale, B.G. (2001). *Service quality and e-commerce: an exploratory analysis.* Managing Service Quality, Vol. 11 No. 2, pp. 121-31.

Cox, J. and Dale, B.G. (2002). *Key quality factors in web site design and use: an examination,* International Journal of Quality & Reliability Management, Vol. 19 No. 7, pp. 862-88.

Dale, B.G. (1999). *Managing quality* (3rd ed.). Blackwell Publishers, Oxford.

Darwin (2004). *Analysis customer satisfaction with service quality of ATM:A survey on ATM bank XYZ in Jakarta.* Universitas Bina Nusantara. Jakarta.

Devaraj, S., Fan, M., and Kohli, R. (2002). *Antecedents of B2C channel satisfaction and preference: Validating e-commerce metrics.* Information Systems Research (13:3) 2002, pp 316-333.

Doll, W. J., and Torkzadeh, G. (1988). *The measurement of end-user computing satisfaction.* MIS Quarterly, 12(2), 259–274.

Drucker, P.F. (1998). *The discipline of innovation.* Harvard Business Review November – December 1998.

Evans, P., and Wurster, T.S. (2000). *Blown to Bits.* Harvard Business School Press, The Boston Consulting Group, Inc.

Garvin, D.A. (1984). *What does 'product quality' really mean?* Sloan Management Review, 25(Fall), 25–43.

Hair, J.F., Black, W.C., Babin, B.J. & Anderson, R.E. (2010). *Multivariate data analysis* (7th ed.). United States of America: Prentice Hall.

Hothum, C. and Spintig, S. (1999). *Customer satisfaction research* (5th ed.). Chicago.

Irawan, H. (2002). *10 Prinsip Kepuasan Pelanggan.* Jakarta: PT. Elex Media Komputindo.

Jiang, Z., and Benbasat, I. (2003). *The effects of interactivity and vividness of functional control in changing web consumers' attitudes.* International Conference on Information Systems (ICIS 2003), Seattle, WA, USA.

Kambil, A. (1997). *Doing business in the wired world.* IEEE Computing Society 1997: Vol. 18, p. 56 – 61.

Katerattanakul, P. (2002). *Framework of effective web site design for business-to-consumer internet commerce.* INFOR (40:1) 2002, pp 57-69.

Kotler, P. (1997). *Marketing Management: Analysis, Planning, Implementation, and Control* (9th ed.). New Jersey: Prentice Hall.

Kotler, P. (2002). *Manajemen Pemasaran* (Edisi Milenium). Prentice Hall, New Jersey.

Lichtenthal, J. D. and Eliaz, S. (2003). *Internet integration in business marketing tactics.* Journal of Industrial Marketing Management, Vol. 32.

Limayem, M., Khalifa, M., and Frini, A. (2002). *What makes consumers buy from internet? A longitudinal study of online shopping.* Systems, Man and Cybernetics, Part A, IEEE Transactions on (30:4) 2000, pp 421-432.

Lovelock, C., Wirtz, J., Keh, H. T. and Lu, X. (2005). *Services marketing in Asia.* New Jersey, USA: Prentice Hall.

Madu, C.N., and Madu, A.A. (2002). *Dimensions of e-quality.* International Journal of Quality and Reliability Management (19:3) 2002, pp 246-258.

Maholtra, N.K. (2007). *Marketing research: An applied orientation.* (5th ed.). New Jersey: Pearson.

Martilla, J.A. and James, J.C. (1977). *Importance – performance analysis.* Journal of Marketing, January 1977, --77-79

McKinney, V., Yoon, K., and Zahedi, F.M. (2002). *The measurement of web-customer satisfaction: An expectation and disconfirmation approach.* Information Systems Research (13:3)

Meng, J., & Elliot, K.M. (2009). *Investigating structural relationships between service quality, switching costs, and customer satisfaction.* Thunder Bay: The Journal of Applied Business and Economics, Vol. 9, Issue. 2 pg. 54-66, May 2009.

Oliver, R.L. (1997). *Customer satisfaction: A behavioral perspective on the consumer.* New York, NY: McGraw-Hill.

Schneider, G.P. and Perry, J.T. (2000). *Electronic commerce.* Course Technology.

Shapiro, C. and Varian, H.(1999). *Information rules.* Harvard Business School Press.

Stamatis, D.H. (1996). *Total quality service: Principles, practices and implementation.* St. Lucie Press.

Szymanski, D.M. and Hise, R.T. (2000). *E-Satisfaction: An initial examination.* Journal of Retailing (76:3) 2000, pp 309-322.

Teo, H., Oh, I., Liu, C. and Wei, K.K. (2003) *An empirical study of the effects of interactivity on web user attitude.* International Journal of Human-Computer Studies (58) 2003, pp 281-305.

Turban, E. and Gehrke, D. (2000). *Determinants of e-commerce website.* Human Systems Management (19) 2000, pp 111-120.

Van Iwaarden, J.D. and A. van der Wiele, A. (2002). *Applying SERVQUAL to web sites: an exploratory study.* Erasmus University Rotterdam, Rotterdam.

Walsh, J. and Godfrey, S. (2000). *The internet: a new era in customer service.* European Management Journal, Vol. 18, No. 1, pp.85-92.

Wang, Y., Tang, T., and Tang, J.E. (2001). *An Instrument for Measuring Customer Satisfaction Toward Web Sites that Market Digital Products and Services.* Journal of Electronic Commerce Research, VOL. 2, NO. 3, 2001. Department of Management Information Systems. National Chengchi University, Taipei, Taiwan

Watson, R.T., Pitt, L.F. and Kavan, C.B. (1998). *Information systems service quality: Lessons from two longitudinal case studies.* MIS Quarterly (23:1) 1998, pp 61-79.

Weinberg, B.D. (2000). *Don't keep your internet customers waiting too long at the (virtual) front door.* Journal of Interactive Marketing (14:1) 2000, pp 30-39.

Zeithaml, V.A. and Bitner, M. J. (2000). *Services marketing: Integrating customer focus across the firm* (2nd ed.). USA: McGraw-Hill.

Zeithaml, V.A., Parasuraman, A. and Berry, L.L. (1990). *Delivering quality service; balancing customer perceptions and expectations.* New York, NY: The Free Press.

Appendix 1. Questionaire

Introduction

First of all, I would like to thank you for your participation as my respondent in this survey. The following questionnaire was designed to measure the customer's satisfaction level with Panorama Tours website services. The objective of this survey is to find both customers expectation level and satisfaction level with Panorama Tours.

There is no right or wrong answers in this questionnaire, because it's all based on your experience with Panorama Tours. I appreciate your valuable opinion, time and effort by involving yourself with this questionnaire.

Conforming to the ethical code in scientific research, I guarantee your privacy and secrecy that you have given in this questionnaire. Once again, thank you for being a part of this research, your contribution to this research means a lot to the writer, the company also for you as the customer.

Best Regards,

Nicholas Patra Kalalo

Pengantar

Pertama-tama, saya mengucapkan terima kasih atas partisipasi anda sebagai koresponden dalam penelitian ini. Kuisioner ini dirancang untuk mengukur tingkat kepuasan dari pelanggan dengan pelayanan di situs Panorama Tours. Tujuan dari penelitian ini untuk mengetahui tingkat harapan dan kepuasan pelanggan terhadap website Panorama Tours.

Tidak ada jawaban salah atau benar dalam kuisioner, karena semuanya berdasarkan pengalaman anda dengan Panorama Tours. Saya menghargai opini, waktu dan usaha anda dengan melibatkan diri anda di dalam kuisioner ini.

Berdasarkan kode etik penelitian, saya menjamin kerahasiaan informasi yang anda berikan di kuisioner ini. Sekali lagi terimakasih telah menjadi bagian dalam penelitian ini, kontribusi anda dalam penelitian ini sangat berarti untuk penulis, untuk perusahaan, dan juga untuk anda sebagai pelanggan.

Hormat Saya,

Nicholas Patra Kalalo

Universitas Indonesia

(continue)

Respondent Profile (Profil Responden)

1. Gender : ☐ Male (Pria)
   ☐ Female(Wanita)

2. Age (Usia) : ☐ ≤ 20
   ☐ 21 – 30
   ☐ 31 – 40
   ☐ 41-50
   ☐ 51-60
   ☐ ≥ 61

3. Last Education (Pendidikan Terakhir) : ☐ High School (SMA)
   ☐ Associates(Diploma)
   ☐ Graduates (S1)
   ☐ Post Graduates (S2)
   ☐ Strata 3 (S3)

4. Profession (Pekerjaan) : ☐ Staff (Pegawai)
   ☐ Professional (Manager)
   ☐ Entrepreneur (Wiraswasta)
   ☐ Student(Pelajar/Mahasiswa)
   ☐ Others (Lainnya)

(continue)

Instruction (Petunjuk pengisian)

Please complete this questionnaire, using (X) based on your experience. *Lengkapilah kuisioner dibawah ini, menggunakan tanda (X) sesuai dengan pengalaman anda.*

Keterangan:

Strongly disagree (Sangat tidak setuju)	**Disagree** (Tidak setuju)	**Neutral** (Netral)	**Agree** (Setuju)	**Strongly agree** (Sangat setuju)
1	2	3	4	5

	Statements *(Pernyataan)*					
		1	2	3	4	5
1.	The output format is easy to read. *(Format tampilan situs mudah untuk dibaca)*					
2.	The website is easy to use. *(Situs ini mudah digunakan)*					
3.	The website provides comprehensive information. *(Situs ini menyediakan informasi yang jelas)*					
4.	The website provides accurate information. *(Situs ini menyediakan informasi yang akurat)*					
5.	The website provides sufficient information. *(Situs ini menyediakan informasi yang cukup)*					
6.	The website provides information that you trust. *(Situs ini menyediakan informasi yang dapat anda percaya)*					
7.	The website is efficient. *(Situs ini efisien)*					
8.	The website is flexible. *(Situs ini fleksibel)*					
9.	The digital products or services provided by the website meet your needs. *(Jasa ataupun poduk yang disediaan oleh situs memenuhi kebutuhan Anda)*					
10.	The website provides high-quality products or services. *(Situs menyediakan produk atau jasa yang berkualitas tinggi)*					
11.	You are satisfied with the products or services provided by the website. *(Anda puas dengan produk atau jasa yang disediakan situs)*					
12.	The website provides customized products or services. *(Situs menyediakan produk atau jasa yang dapat disesuaikan dengan keinginan Anda)*					
13.	You feel the website is secure. *(Anda merasa situs ini aman)*					
14.	The website provides innovative products or services. *(Situs menyediakan produk dan jasa yang inovatif)*					
15.	You are satisfied with the advertisements provided by the website. *(Anda puas dengan iklan yang tersedia di dalam situs)*					

(continue)

Strongly disagree (Sangat tidak setuju)	Disagree (Tidak setuju)	Neutral (Netral)	Agree (Setuju)	Strongly agree (Sangat setuju)
1	2	3	4	5

	Statements *(Pernyataan)*	1	2	3	4	5
16.	You are satisfied with how the website advertises. *(Anda puas dengan bagaimana situs ini mengiklankan produk atau jasanya)*					
17.	You are satisfied with the promotion activities conducted by the website. *(Anda puas dengan aktivitas promosi yang dilakukan oleh situs)*					
18.	You feel safe in your transaction with the website. *(Anda merasa aman dengan proses transaksi di dalam situs)*					
19.	You are satisfied with the after-sales service provided by the website. *(Anda puas dengan layanan purna jual yang disediakan oleh situs)*					
20.	The website provides for the security of your transaction data and privacy. *(Situs menyediakan keamanan bertransaksi dan privasi)*					
21.	The website understands your problems and requests. *(Situs mengerti permasalahan dan permintaan Anda)*					
22.	You are satisfied with the customer support provided by the website. *(Anda puas dengan customer support yang disediakan oleh situs)*					
23.	The website responds to your requests fast enough. *(Situs menanggapi permintaan Anda dengan cukup cepat)*					
24.	The website provides the personalized customer support you need. *(Situs menyediakan customer support yang sesuai dengan keinginan Anda)*					
25.	The website responds to your problems and requests promptly. *(Situs menanggapi permasalahan dan permintaan Anda dengan cepat)*					
26.	You are satisfied with the transaction procedures. *(Anda puas dengan proses transaksi di dalam situs)*					
27.	The website can understand what you need via interactive communication. *(Situs dapat mengerti kebutuhan Anda melalui komunikasi yang interaktif)*					
28.	You are satisfied with the website. *(Anda puas dengan situs ini)*					
29.	The website deals with your order fast enough. *(Situs memenuhi pesanan Anda dengan cukup cepat)*					
30.	You are satisfied with the payment system provided by the website. *(Anda puas dengan sistem pembayaran yang disediakan oleh situs)*					
31.	The website is successful. *(Secara umum situs ini sukses)*					

Appendix 2. The Output of Respondent Characteristics

Gender

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

Gender

N	Valid	159
	Missing	0
Mean		1.5786
Std. Deviation		.49534

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	67	42.1	42.1	42.1
	Female	92	57.9	57.9	100.0
	Total	159	100.0	100.0	

Age

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

Age

N	Valid	159
	Missing	0
Mean		2.4969
Std. Deviation		.84099

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<= 20	10	6.3	6.3	6.3
	21 - 30	82	51.6	51.6	57.9
	31 - 40	49	30.8	30.8	88.7
	41 - 50	14	8.8	8.8	97.5
	51 - 60	4	2.5	2.5	100.0
	Total	159	100.0	100.0	

(continue)

Last Education

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

Last_Education

N	Valid	159
	Missing	0
Mean		2.8365
Std. Deviation		.88500

Last_Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	19	11.9	11.9	11.9
	Associates	19	11.9	11.9	23.9
	Graduates	91	57.2	57.2	81.1
	Post Graduates	29	18.2	18.2	99.4
	Strata 3	1	.6	.6	100.0
	Total	159	100.0	100.0	

Profession

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

Profession

N	Valid	159
	Missing	0
Mean		2.0692
Std. Deviation		1.23821

Profession

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Staff	71	44.7	44.7	44.7
	Professional	40	25.2	25.2	69.8
	Entrepreneur	25	15.7	15.7	85.5
	Student	12	7.5	7.5	93.1
	Others	11	6.9	6.9	100.0
	Total	159	100.0	100.0	

Appendix 3. The Output of Reliability Test

Customer Support

```
[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data
SPSS 17\Data Primary Test.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100.0
	Excluded[a]	0	.0
	Total	159	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.897	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CS1	20.7170	13.002	.709	.880
CS2	20.8239	13.387	.612	.891
CS3	20.5849	12.928	.711	.880
CS4	20.7296	12.844	.712	.880
CS5	20.7358	12.360	.775	.872
CS6	20.7799	12.742	.740	.877
CS7	20.7233	12.986	.636	.889

Security

```
[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data
SPSS 17\Data Primary Test.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100.0
	Excluded[a]	0	.0
	Total	159	100.0

a. Listwise deletion based on all variables in the procedure.

(continue)

Reliability Statistics

Cronbach's Alpha	N of Items
.869	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SE1	6.9748	1.696	.683	.875
SE2	6.9937	1.500	.809	.759
SE3	6.8994	1.597	.760	.806

Ease of Use

```
[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data
SPSS 17\Data Primary Test.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100.0
	Excluded[a]	0	.0
	Total	159	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.807	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EU1	11.4528	3.199	.669	.743
EU2	11.4277	2.968	.657	.742
EU3	11.7673	2.876	.542	.809
EU4	11.6918	3.012	.658	.742

(continue)

Digital Products or services

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100.0
	Excluded[a]	0	.0
	Total	159	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.799	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
DP1	10.8553	3.593	.632	.739
DP2	10.7799	4.084	.519	.791
DP3	10.7610	3.613	.657	.728
DP4	10.9245	3.222	.652	.731

Transaction and Payment

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100.0
	Excluded[a]	0	.0
	Total	159	100.0

a. Listwise deletion based on all variables in the procedure.

(continue)

Reliability Statistics

Cronbach's Alpha	N of Items
.794	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TP1	6.8742	1.554	.628	.728
TP2	6.8868	1.569	.618	.738
TP3	6.8428	1.602	.663	.692

Information Content

```
[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data
SPSS 17\Data Primary Test.sav
```

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100.0
	Excluded[a]	0	.0
	Total	159	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.783	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IC1	10.8365	3.416	.614	.722
IC2	10.8302	4.015	.564	.743
IC3	10.8491	3.888	.583	.734
IC4	10.6164	4.061	.613	.723

(continue)

Information Content

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100.0
	Excluded[a]	0	.0
	Total	159	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.778	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IV1	11.2075	2.824	.536	.753
IV2	11.1321	3.001	.548	.742
IV3	11.0566	2.940	.675	.683
IV4	11.0566	2.914	.588	.721

Customer Information Satisfaction

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100.0
	Excluded[a]	0	.0
	Total	159	100.0

a. Listwise deletion based on all variables in the procedure.

(continue)

Reliability Statistics

Cronbach's Alpha	N of Items
.916	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Customer_Support	.0000000	23.844	.793	.898
Security	.0000000	24.893	.671	.911
Ease_of_Use	.0000000	24.492	.717	.906
Digital_Products_or_Services	.0000000	24.285	.741	.904
Transaction_and_Payment	.0000000	24.073	.766	.901
Information_Content	.0000000	24.003	.774	.900
Innovation	.0000000	24.366	.732	.905

Appendix 4. The Output of Validity Test

Factor Analysis Customer Support

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Correlation Matrix[a]

		CS1	CS2	CS3	CS4	CS5	CS6	CS7
Correlation	CS1	1.000	.640	.586	.549	.598	.561	.439
	CS2	.640	1.000	.428	.536	.507	.493	.365
	CS3	.586	.428	1.000	.558	.618	.605	.576
	CS4	.549	.536	.558	1.000	.652	.597	.487
	CS5	.598	.507	.618	.652	1.000	.652	.604
	CS6	.561	.493	.605	.597	.652	1.000	.583
	CS7	.439	.365	.576	.487	.604	.583	1.000
Sig. (1-tailed)	CS1		.000	.000	.000	.000	.000	.000
	CS2	.000		.000	.000	.000	.000	.000
	CS3	.000	.000		.000	.000	.000	.000
	CS4	.000	.000	.000		.000	.000	.000
	CS5	.000	.000	.000	.000		.000	.000
	CS6	.000	.000	.000	.000	.000		.000
	CS7	.000	.000	.000	.000	.000	.000	

a. Determinant = .024

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.901
Bartlett's Test of Sphericity	Approx. Chi-Square	575.325
	Df	21
	Sig.	.000

(continue)

Anti-image Matrices

		CS1	CS2	CS3	CS4	CS5	CS6	CS7
Anti-image Covariance	CS1	.437	-.204	-.114	-.023	-.067	-.044	.015
	CS2	-.204	.532	.030	-.103	-.025	-.046	.004
	CS3	-.114	.030	.467	-.061	-.061	-.079	-.119
	CS4	-.023	-.103	-.061	.474	-.121	-.077	-.016
	CS5	-.067	-.025	-.061	-.121	.387	-.084	-.113
	CS6	-.044	-.046	-.079	-.077	-.084	.444	-.107
	CS7	.015	.004	-.119	-.016	-.113	-.107	.538
Anti-image Correlation	CS1	.872[a]	-.423	-.253	-.051	-.163	-.099	.031
	CS2	-.423	.865[a]	.060	-.204	-.054	-.094	.007
	CS3	-.253	.060	.909[a]	-.129	-.142	-.174	-.237
	CS4	-.051	-.204	-.129	.919[a]	-.282	-.167	-.031
	CS5	-.163	-.054	-.142	-.282	.905[a]	-.203	-.247
	CS6	-.099	-.094	-.174	-.167	-.203	.925[a]	-.220
	CS7	.031	.007	-.237	-.031	-.247	-.220	.905[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
CS1	1.000	.631
CS2	1.000	.508
CS3	1.000	.634
CS4	1.000	.637
CS5	1.000	.718
CS6	1.000	.672
CS7	1.000	.537

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.337	61.951	61.951	4.337	61.951	61.951
2	.760	10.856	72.807			
3	.472	6.747	79.554			
4	.436	6.226	85.780			
5	.374	5.347	91.127			
6	.335	4.783	95.910			
7	.286	4.090	100.000			

Extraction Method: Principal Component Analysis.

(continue)

Component Matrix[a]

	Component
	1
CS1	.794
CS2	.713
CS3	.796
CS4	.798
CS5	.847
CS6	.820
CS7	.733

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis Security

```
[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data
SPSS 17\Data Primary Test.sav
```

Correlation Matrix[a]

		SE1	SE2	SE3
Correlation	SE1	1.000	.675	.612
	SE2	.675	1.000	.777
	SE3	.612	.777	1.000
Sig. (1-tailed)	SE1		.000	.000
	SE2	.000		.000
	SE3	.000	.000	

a. Determinant = .208

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.710
Bartlett's Test of Sphericity	Approx. Chi-Square	245.476
	Df	3
	Sig.	.000

(continue)

Anti-image Matrices

		SE1	SE2	SE3
Anti-image Covariance	SE1	.525	-.168	-.084
	SE2	-.168	.332	-.222
	SE3	-.084	-.222	.382
Anti-image Correlation	SE1	.809[a]	-.402	-.187
	SE2	-.402	.658[a]	-.624
	SE3	-.187	-.624	.697[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
SE1	1.000	.723
SE2	1.000	.851
SE3	1.000	.805

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.379	79.288	79.288	2.379	79.288	79.288
2	.407	13.557	92.845			
3	.215	7.155	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
SE1	.850
SE2	.922
SE3	.897

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

(continue)

Factor Analysis Ease of Use

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Correlation Matrix[a]

		EU1	EU2	EU3	EU4
Correlation	EU1	1.000	.624	.454	.574
	EU2	.624	1.000	.445	.569
	EU3	.454	.445	1.000	.485
	EU4	.574	.569	.485	1.000
Sig. (1-tailed)	EU1		.000	.000	.000
	EU2	.000		.000	.000
	EU3	.000	.000		.000
	EU4	.000	.000	.000	

a. Determinant = .257

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.794
Bartlett's Test of Sphericity	Approx. Chi-Square	211.647
	Df	6
	Sig.	.000

Anti-image Matrices

		EU1	EU2	EU3	EU4
Anti-image Covariance	EU1	.526	-.216	-.099	-.154
	EU2	-.216	.533	-.090	-.152
	EU3	-.099	-.090	.703	-.158
	EU4	-.154	-.152	-.158	.561
Anti-image Correlation	EU1	.772[a]	-.407	-.162	-.285
	EU2	-.407	.775[a]	-.147	-.278
	EU3	-.162	-.147	.852[a]	-.251
	EU4	-.285	-.278	-.251	.800[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
EU1	1.000	.694
EU2	1.000	.686
EU3	1.000	.525
EU4	1.000	.679

Extraction Method: Principal Component Analysis.

(continue)

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.581	64.530	64.530	2.581	64.530	64.530
2	.605	15.117	79.647			
3	.438	10.949	90.596			
4	.376	9.404	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
EU1	.833
EU2	.828
EU3	.725
EU4	.822

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis Digital Products or Services

```
[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data
SPSS 17\Data Primary Test.sav
```

Correlation Matrix[a]

		DP1	DP2	DP3	DP4
Correlation	DP1	1.000	.462	.511	.560
	DP2	.462	1.000	.454	.400
	DP3	.511	.454	1.000	.609
	DP4	.560	.400	.609	1.000
Sig. (1-tailed)	DP1		.000	.000	.000
	DP2	.000		.000	.000
	DP3	.000	.000		.000
	DP4	.000	.000	.000	

a. Determinant = .289

(continue)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.773
Bartlett's Test of Sphericity	Approx. Chi-Square	193.222
	Df	6
	Sig.	.000

Anti-image Matrices

		DP1	DP2	DP3	DP4
Anti-image Covariance	DP1	.598	-.169	-.107	-.189
	DP2	-.169	.719	-.144	-.046
	DP3	-.107	-.144	.556	-.233
	DP4	-.189	-.046	-.233	.542
Anti-image Correlation	DP1	.789[a]	-.258	-.185	-.332
	DP2	-.258	.824[a]	-.227	-.073
	DP3	-.185	-.227	.759[a]	-.424
	DP4	-.332	-.073	-.424	.741[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
DP1	1.000	.646
DP2	1.000	.508
DP3	1.000	.675
DP4	1.000	.675

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.504	62.600	62.600	2.504	62.600	62.600
2	.633	15.835	78.435			
3	.491	12.271	90.706			
4	.372	9.294	100.000			

Extraction Method: Principal Component Analysis.

(continue)

Component Matrix[a]

	Component
	1
DP1	.804
DP2	.713
DP3	.821
DP4	.821

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis Transaction and Payment

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Correlation Matrix[a]

		TP1	TP2	TP3
Correlation	TP1	1.000	.529	.586
	TP2	.529	1.000	.574
	TP3	.586	.574	1.000
Sig. (1-tailed)	TP1		.000	.000
	TP2	.000		.000
	TP3	.000	.000	

a. Determinant = .403

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.706
Bartlett's Test of Sphericity	Approx. Chi-Square	141.898
	df	3
	Sig.	.000

Anti-Image Matrices

		TP1	TP2	TP3
Anti-image Covariance	TP1	.601	-.176	-.236
	TP2	-.176	.614	-.225
	TP3	-.236	-.225	.560
Anti-image Correlation	TP1	.714[a]	-.290	-.407
	TP2	-.290	.725[a]	-.383
	TP3	-.407	-.383	.683[a]

a. Measures of Sampling Adequacy(MSA)

(continue)

Communalities

	Initial	Extraction
TP1	1.000	.700
TP2	1.000	.689
TP3	1.000	.737

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.126	70.881	70.881	2.126	70.881	70.881
2	.472	15.728	86.609			
3	.402	13.391	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
TP1	.837
TP2	.830
TP3	.859

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis Information Content

```
[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data
SPSS 17\Data Primary Test.sav
```

Correlation Matrix[a]

		IC1	IC2	IC3	IC4
Correlation	IC1	1.000	.457	.499	.524
	IC2	.457	1.000	.447	.481
	IC3	.499	.447	1.000	.469
	IC4	.524	.481	.469	1.000
Sig. (1-tailed)	IC1		.000	.000	.000
	IC2	.000		.000	.000
	IC3	.000	.000		.000
	IC4	.000	.000	.000	

a. Determinant = .340

(continue)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.789
Bartlett's Test of Sphericity	Approx. Chi-Square	168.075
	df	6
	Sig.	.000

Anti-image Matrices

		IC1	IC2	IC3	IC4
Anti-image Covariance	IC1	.618	-.128	-.179	-.191
	IC2	-.128	.678	-.143	-.169
	IC3	-.179	-.143	.660	-.135
	IC4	-.191	-.169	-.135	.623
Anti-image Correlation	IC1	.776[a]	-.197	-.280	-.307
	IC2	-.197	.808[a]	-.214	-.260
	IC3	-.280	-.214	.799[a]	-.210
	IC4	-.307	-.260	-.210	.779[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
IC1	1.000	.636
IC2	1.000	.576
IC3	1.000	.595
IC4	1.000	.633

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.440	60.994	60.994	2.440	60.994	60.994
2	.564	14.100	75.094			
3	.529	13.234	88.328			
4	.467	11.672	100.000			

Extraction Method: Principal Component Analysis.

(continue)

Component Matrix[a]

	Component
	1
IC1	.798
IC2	.759
IC3	.771
IC4	.795

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis Innovation

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Correlation Matrix[a]

		IV1	IV2	IV3	IV4
Correlation	IV1	1.000	.433	.446	.439
	IV2	.433	1.000	.534	.382
	IV3	.446	.534	1.000	.614
	IV4	.439	.382	.614	1.000
Sig. (1-tailed)	IV1		.000	.000	.000
	IV2	.000		.000	.000
	IV3	.000	.000		.000
	IV4	.000	.000	.000	

a. Determinant = .315

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.741
Bartlett's Test of Sphericity	Approx. Chi-Square	180.002
	df	6
	Sig.	.000

(continue)

Anti-image Matrices

		IV1	IV2	IV3	IV4
Anti-image Covariance	IV1	.711	-.169	-.082	-.143
	IV2	-.169	.667	-.210	-.015
	IV3	-.082	-.210	.509	-.261
	IV4	-.143	-.015	-.261	.589
Anti-image Correlation	IV1	.819[a]	-.246	-.137	-.221
	IV2	-.246	.764[a]	-.360	-.023
	IV3	-.137	-.360	.696[a]	-.476
	IV4	-.221	-.023	-.476	.722[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
IV1	1.000	.536
IV2	1.000	.559
IV3	1.000	.715
IV4	1.000	.620

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.430	60.748	60.748	2.430	60.748	60.748
2	.633	15.826	76.574			
3	.590	14.745	91.319			
4	.347	8.681	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
IV1	.732
IV2	.748
IV3	.845
IV4	.787

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

(continue)

Factor Analysis Customer Information Satisfaction

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Correlation Matrix[a]

		Customer_Support	Security	Ease_of_Use	Digital_Products_or_Services	Transaction_and_Payment	Information_Content	Innovation
Correlation	Customer_Support	1.000	.626	.616	.619	.703	.683	.627
	Security	.626	1.000	.475	.439	.808	.513	.488
	Ease_of_Use	.616	.475	1.000	.635	.479	.696	.647
	Digital_Products_or_Services	.619	.439	.635	1.000	.584	.718	.659
	Transaction_and_Payment	.703	.808	.479	.584	1.000	.589	.596
	Information_Content	.683	.513	.696	.718	.589	1.000	.595
	Innovation	.627	.488	.647	.659	.596	.595	1.000
Sig. (1-tailed)	Customer_Support		.000	.000	.000	.000	.000	.000
	Security	.000		.000	.000	.000	.000	.000
	Ease_of_Use	.000	.000		.000	.000	.000	.000
	Digital_Products_or_Services	.000	.000	.000		.000	.000	.000
	Transaction_and_Payment	.000	.000	.000	.000		.000	.000
	Information_Content	.000	.000	.000	.000	.000		.000
	Innovation	.000	.000	.000	.000	.000	.000	

a. Determinant = .007

(continue)

Anti-Image Matrices

		Customer_Support	Security	Ease_of_Use	Digital_Products_or_Services	Transaction_and_Payment	Information_Content	Innovation
Anti-image Covariance	Customer_Support	.359	-.035	-.054	-.018	-.073	-.083	-.055
	Security	-.035	.321	-.064	.059	-.188	-.007	.018
	Ease_of_Use	-.054	-.064	.398	-.058	.066	-.123	-.127
	Digital_Products_or_Services	-.018	.059	-.058	.374	-.064	-.129	-.102
	Transaction_and_Payment	-.073	-.188	.066	-.064	.244	-.020	-.061
	Information_Content	-.083	-.007	-.123	-.129	-.020	.341	.016
	Innovation	-.055	.018	-.127	-.102	-.061	.016	.424
Anti-image Correlation	Customer_Support	.936[a]	-.103	-.143	-.050	-.248	-.238	-.141
	Security	-.103	.789[a]	-.180	.171	-.671	-.021	.050
	Ease_of_Use	-.143	-.180	.868[a]	-.151	.212	-.333	-.309
	Digital_Products_or_Services	-.050	.171	-.151	.885[a]	-.210	-.362	-.257
	Transaction_and_Payment	-.248	-.671	.212	-.210	.791[a]	-.068	-.189
	Information_Content	-.238	-.021	-.333	-.362	-.068	.888[a]	.041
	Innovation	-.141	.050	-.309	-.257	-.189	.041	.908[a]

a. Measures of Sampling Adequacy(MSA)

(continue)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.865
Bartlett's Test of Sphericity	Approx. Chi-Square	768.501
	Df	21
	Sig.	.000

Communalities

	Initial	Extraction
Customer_Support	1.000	.733
Security	1.000	.573
Ease_of_Use	1.000	.633
Digital_Products_or_Services	1.000	.667
Transaction_and_Payment	1.000	.693
Information_Content	1.000	.710
Innovation	1.000	.652

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.662	66.600	66.600	4.662	66.600	66.600
2	.831	11.878	78.478			
3	.418	5.967	84.446			
4	.390	5.567	90.013			
5	.317	4.535	94.547			
6	.230	3.284	97.832			
7	.152	2.168	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
Customer_Support	.856
Security	.757
Ease_of_Use	.796
Digital_Products_or_Services	.817
Transaction_and_Payment	.833
Information_Content	.842
Innovation	.808

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Appendix 5. The Output of Discriminant and Convergent Validity Test (4 variables)

Component Matrix[a]

	Component			
	1	2	3	4
CS1	.690	-.278	-.356	-.083
CS2	.674	-.007	-.326	-.025
CS3	.763	-.197	-.043	-.146
CS4	.749	-.171	-.170	-.052
CS5	.786	-.146	-.243	-.071
CS6	.721	-.158	-.342	-.199
CS7	.704	-.188	.083	-.260
SE1	.653	-.401	.257	.275
SE2	.684	-.414	.429	.125
SE3	.644	-.398	.391	.236
EU1	.578	.395	.499	-.228
EU2	.579	.373	.338	-.397
EU3	.644	.242	-.050	-.251
EU4	.781	.262	.120	-.085
DP1	.616	.312	-.007	.434
DP2	.534	.374	.005	.379
DP3	.685	.314	-.258	.241
DP4	.672	.335	-.111	.217

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

(continue)

Rotated Component Matrix[a]

	Component			
	1	2	3	4
CS1	.777	.165	.237	.012
CS2	.646	.345	.105	.118
CS3	.631	.154	.380	.280
CS4	.659	.244	.317	.166
CS5	.726	.275	.269	.166
CS6	.792	.169	.148	.155
CS7	.552	.036	.383	.391
SE1	.295	.219	.769	.050
SE2	.266	.099	.840	.232
SE3	.220	.170	.828	.140
EU1	.029	.262	.231	.818
EU2	.193	.164	.094	.820
EU3	.461	.277	.026	.499
EU4	.384	.436	.229	.557
DP1	.161	.752	.227	.150
DP2	.100	.710	.143	.184
DP3	.423	.696	.047	.160
DP4	.328	.663	.105	.254

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 7 iterations.

Component Transformation Matrix

Component	1	2	3	4
1	.649	.465	.441	.410
2	-.303	.565	-.598	.482
3	-.609	-.158	.578	.520
4	-.342	.663	.337	-.574

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

Appendix 6. The Output of Discriminant and Convergent Validity Test (7 variables)

Component Matrix[a]

	Component				
	1	2	3	4	5
CS1	.673	-.245	-.405	-.167	.095
CS2	.663	.018	-.421	.053	.213
CS3	.727	-.157	-.022	-.310	.033
CS4	.723	-.141	-.207	-.260	.038
CS5	.763	-.056	-.173	-.345	-.055
CS6	.685	-.058	-.234	-.388	.037
CS7	.682	-.113	.150	-.319	.150
SE1	.687	-.545	.217	.213	-.143
SE2	.669	-.468	.286	.040	.147
SE3	.632	-.454	.216	.093	.064
EU1	.569	.298	.491	.044	.276
EU2	.552	.316	.361	-.143	.329
EU3	.636	.268	-.024	-.046	.240
EU4	.786	.241	.109	.017	.149
DP1	.639	.255	.066	.150	-.395
DP2	.548	.257	.041	.164	-.302
DP3	.697	.244	-.234	.119	-.202
DP4	.664	.294	-.067	.013	-.199
TP1	.643	-.231	-.119	.322	-.129
TP2	.741	-.256	-.170	.084	-.010
TP3	.687	-.545	.217	.213	-.143
IC1	.617	.140	.239	-.233	-.075
IC2	.617	.100	.124	-.160	-.404
IC3	.579	.313	.269	-.056	-.232
IC4	.796	.140	.022	-.026	-.081
IN1	.668	.175	-.098	.087	-.042
IN2	.553	.165	-.087	.438	.334
IN3	.688	.112	-.046	.292	.290
IN4	.582	.204	-.296	.303	.046

Extraction Method: Principal Component Analysis.

a. 5 components extracted.

(continue)

Rotated Component Matrix[a]

	Component				
	1	2	3	4	5
CS1	.708	.290	.095	.344	-.033
CS2	.523	.135	.128	.594	.068
CS3	.632	.343	.235	.091	.267
CS4	.680	.279	.221	.214	.142
CS5	.717	.225	.344	.144	.180
CS6	.744	.151	.228	.149	.168
CS7	.538	.336	.162	.041	.440
SE1	.196	.874	.238	.134	.068
SE2	.288	.756	.041	.116	.319
SE3	.254	.727	.087	.138	.212
EU1	.008	.187	.249	.208	.769
EU2	.190	.060	.184	.168	.749
EU3	.347	.038	.237	.401	.444
EU4	.315	.198	.384	.398	.516
DP1	.110	.191	.731	.233	.132
DP2	.074	.136	.617	.253	.130
DP3	.324	.096	.577	.452	.059
DP4	.291	.069	.591	.305	.198
TP1	.199	.530	.315	.422	-.065
TP2	.453	.494	.242	.376	.036
TP3	.196	.874	.238	.134	.068
IC1	.334	.188	.424	-.003	.436
IC2	.311	.228	.647	-.038	.162
IC3	.130	.116	.613	.059	.391
IC4	.386	.256	.506	.303	.314
IN1	.296	.160	.425	.402	.201
IN2	.032	.194	.107	.715	.287
IN3	.188	.270	.176	.630	.349
IN4	.200	.088	.324	.638	.054

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

Component Transformation Matrix

Component	1	2	3	4	5
1	.519	.447	.482	.413	.358
2	-.186	-.764	.434	.232	.373
3	-.468	.347	.102	-.472	.653
4	-.683	.298	.064	.633	-.200
5	.103	-.082	-.752	.389	.516

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

Appendix 7. The Output of Mean Analysis

Customer Support atribut 1 (CS1)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CS1

N	Valid	159
	Missing	0
Mean		3.4654
Std. Deviation		.72723

CS1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	12	7.5	7.5	7.5
	Neutral	71	44.7	44.7	52.2
	Agree	66	41.5	41.5	93.7
	Strongly Agree	10	6.3	6.3	100.0
	Total	159	100.0	100.0	

Customer Support atribut 2 (CS2)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CS2

N	Valid	159
	Missing	0
Mean		3.3585
Std. Deviation		.74019

CS2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	14	8.8	8.8	9.4
	Neutral	79	49.7	49.7	59.1
	Agree	57	35.8	35.8	95.0
	Strongly Agree	8	5.0	5.0	100.0
	Total	159	100.0	100.0	

(continue)

Customer Support atribut 3 (CS3)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CS3

N	Valid	159
	Missing	0
Mean		3.5975
Std. Deviation		.73879

CS3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	9	5.7	5.7	6.3
	Neutral	55	34.6	34.6	40.9
	Agree	82	51.6	51.6	92.5
	Strongly Agree	12	7.5	7.5	100.0
	Total	159	100.0	100.0	

Customer Support atribut 4 (CS4)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CS4

N	Valid	159
	Missing	0
Mean		3.4528
Std. Deviation		.75220

CS4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	16	10.1	10.1	10.1
	Neutral	64	40.3	40.3	50.3
	Agree	70	44.0	44.0	94.3
	Srongly Agree	9	5.7	5.7	100.0
	Total	159	100.0	100.0	

(continue)

Customer Support atribut 5 (CS5)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CS5

N	Valid	159
	Missing	0
Mean		3.4465
Std. Deviation		.78473

CS5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	17	10.7	10.7	11.3
	Neutral	60	37.7	37.7	49.1
	Agree	72	45.3	45.3	94.3
	Strongly Agree	9	5.7	5.7	100.0
	Total	159	100.0	100.0	

Customer Support atribut 6 (CS6)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CS6

N	Valid	159
	Missing	0
Mean		3.4025
Std. Deviation		.74731

CS6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	15	9.4	9.4	10.1
	Neutral	69	43.4	43.4	53.5
	Agree	67	42.1	42.1	95.6
	Strongly Agree	7	4.4	4.4	100.0
	Total	159	100.0	100.0	

(continue)

Customer Support atribut 7 (CS7)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CS7

N	Valid	159
	Missing	0
Mean		3.4591
Std. Deviation		.79350

CS7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	13	8.2	8.2	9.4
	Neutral	65	40.9	40.9	50.3
	Agree	68	42.8	42.8	93.1
	Strongly Agree	11	6.9	6.9	100.0
	Total	159	100.0	100.0	

Security atribut 1 (SE1)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

SE1

N	Valid	159
	Missing	0
Mean		3.4591
Std. Deviation		.68198

SE1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	6	3.8	3.8	4.4
	Neutral	79	49.7	49.7	54.1
	Agree	65	40.9	40.9	95.0
	Strongly Agree	8	5.0	5.0	100.0
	Total	159	100.0	100.0	

(continue)

Security atribut 2 (SE2)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

SE2

N	Valid	159
	Missing	0
Mean		3.4403
Std. Deviation		.69892

SE2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	5.0	5.0	5.0
	Neutral	84	52.8	52.8	57.9
	Agree	56	35.2	35.2	93.1
	Strongly Agree	11	6.9	6.9	100.0
	Total	159	100.0	100.0	

Security atribut 3 (SE3)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

SE3

N	Valid	159
	Missing	0
Mean		3.5346
Std. Deviation		.68233

SE3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	2	1.3	1.3	1.9
	Neutral	79	49.7	49.7	51.6
	Agree	65	40.9	40.9	92.5
	Strongly Agree	12	7.5	7.5	100.0
	Total	159	100.0	100.0	

(continue)

Ease of Use atribut 1 (EU1)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

EU1

N	Valid	159
	Missing	0
Mean		3.9937
Std. Deviation		.61105

EU1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	4	2.5	2.5	3.1
	Neutral	12	7.5	7.5	10.7
	Agree	120	75.5	75.5	86.2
	Strongly Agree	22	13.8	13.8	100.0
	Total	159	100.0	100.0	

Ease of Use atribut 2 (EU2)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

EU2

N	Valid	159
	Missing	0
Mean		4.0189
Std. Deviation		.69784

EU2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	3	1.9	1.9	3.1
	Neutral	16	10.1	10.1	13.2
	Agree	107	67.3	67.3	80.5
	Strongly Agree	31	19.5	19.5	100.0
	Total	159	100.0	100.0	

(continue)

Ease of Use atribut 3 (EU3)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

EU3

N	Valid	159
	Missing	0
Mean		3.6792
Std. Deviation		.81381

EU3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	12	7.5	7.5	8.8
	Neutral	38	23.9	23.9	32.7
	Agree	90	56.6	56.6	89.3
	Strongly Agree	17	10.7	10.7	100.0
	Total	159	100.0	100.0	

Ease of Use atribut 4 (EU4)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

EU4

N	Valid	159
	Missing	0
Mean		3.7547
Std. Deviation		.68174

EU4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	6	3.8	3.8	4.4
	Neutral	37	23.3	23.3	27.7
	Agree	102	64.2	64.2	91.8
	Strongly Agree	13	8.2	8.2	100.0
	Total	159	100.0	100.0	

(continue)

Digital Products or Services atribut 1 (DP1)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

DP1

N	Valid	159
	Missing	0
Mean		3.5849
Std. Deviation		.77379

DP1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	14	8.8	8.8	10.1
	Neutral	40	25.2	25.2	35.2
	Agree	95	59.7	59.7	95.0
	Strongly Agree	8	5.0	5.0	100.0
	Total	159	100.0	100.0	

Digital Products or Services atribut 2 (DP2)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

DP2

N	Valid	159
	Missing	0
Mean		3.6604
Std. Deviation		.70109

DP2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	6	3.8	3.8	4.4
	Neutral	51	32.1	32.1	36.5
	Agree	89	56.0	56.0	92.5
	Strongly Agree	12	7.5	7.5	100.0
	Total	159	100.0	100.0	

(continue)

Digital Products or Services atribut 3 (DP3)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

DP3

N	Valid	159
	Missing	0
Mean		3.6792
Std. Deviation		.74901

DP3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	12	7.5	7.5	8.2
	Neutral	36	22.6	22.6	30.8
	Agree	98	61.6	61.6	92.5
	Strongly Agree	12	7.5	7.5	100.0
	Total	159	100.0	100.0	

Digital Products or Services atribut 4 (DP4)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

DP4

N	Valid	159
	Missing	0
Mean		3.5157
Std. Deviation		.87768

DP4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	2.5	2.5	2.5
	Disagree	16	10.1	10.1	12.6
	Neutral	46	28.9	28.9	41.5
	Agree	80	50.3	50.3	91.8
	Strongly Agree	13	8.2	8.2	100.0
	Total	159	100.0	100.0	

(continue)

Transaction and Payment atribut 1 (TP1)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

TP1

N	Valid	159
	Missing	0
Mean		3.4277
Std. Deviation		.72443

TP1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	9	5.7	5.7	6.3
	Neutral	80	50.3	50.3	56.6
	Agree	59	37.1	37.1	93.7
	Strongly Agree	10	6.3	6.3	100.0
	Total	159	100.0	100.0	

Transaction and Payment atribut 2 (TP2)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

TP2

N	Valid	159
	Missing	0
Mean		3.4151
Std. Deviation		.72306

TP2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	12	7.5	7.5	8.2
	Neutral	73	45.9	45.9	54.1
	Agree	66	41.5	41.5	95.6
	Strongly Agree	7	4.4	4.4	100.0
	Total	159	100.0	100.0	

(continue)

Transaction and Payment atribut 3 (TP3)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

TP3

N	Valid	159
	Missing	0
Mean		3.4591
Std. Deviation		.68198

TP3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	6	3.8	3.8	4.4
	Neutral	79	49.7	49.7	54.1
	Agree	65	40.9	40.9	95.0
	Strongly Agree	8	5.0	5.0	100.0
	Total	159	100.0	100.0	

Information Content atribut 1 (IC1)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

IC1

N	Valid	159
	Missing	0
Mean		3.5409
Std. Deviation		.92601

IC1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	2.5	2.5	2.5
	Disagree	19	11.9	11.9	14.5
	Neutral	40	25.2	25.2	39.6
	Agree	79	49.7	49.7	89.3
	Strongly Agree	17	10.7	10.7	100.0
	Total	159	100.0	100.0	

(continue)

Information Content atribut 2 (IC2)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

IC2

N	Valid	159
	Missing	0
Mean		3.5472
Std. Deviation		.77703

IC2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	17	10.7	10.7	10.7
	Neutral	49	30.8	30.8	41.5
	Agree	82	51.6	51.6	93.1
	Strongly Agree	11	6.9	6.9	100.0
	Total	159	100.0	100.0	

Information Content atribut 3 (IC3)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

IC3

N	Valid	159
	Missing	0
Mean		3.5283
Std. Deviation		.80199

IC3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	15	9.4	9.4	10.7
	Neutral	49	30.8	30.8	41.5
	Agree	83	52.2	52.2	93.7
	Strongly Agree	10	6.3	6.3	100.0
	Total	159	100.0	100.0	

(continue)

Information Content atribut 4 (IC4)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

IC4

N	Valid	159
	Missing	0
Mean		3.7610
Std. Deviation		.72443

IC4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	7	4.4	4.4	5.0
	Neutral	38	23.9	23.9	28.9
	Agree	96	60.4	60.4	89.3
	Strongly Agree	17	10.7	10.7	100.0
	Total	159	100.0	100.0	

Innovation atribut 1 (IV1)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

IV1

N	Valid	159
	Missing	0
Mean		3.6101
Std. Deviation		.77877

IV1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	12	7.5	7.5	8.8
	Neutral	43	27.0	27.0	35.8
	Agree	91	57.2	57.2	93.1
	Strongly Agree	11	6.9	6.9	100.0
	Total	159	100.0	100.0	

(continue)

Innovation atribut 2 (IV2)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

IV2

N	Valid	159
	Missing	0
Mean		3.6855
Std. Deviation		.70386

IV2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	5.0	5.0	5.0
	Neutral	48	30.2	30.2	35.2
	Agree	89	56.0	56.0	91.2
	Strongly Agree	14	8.8	8.8	100.0
	Total	159	100.0	100.0	

Innovation atribut 3 (IV3)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

IV3

N	Valid	159
	Missing	0
Mean		3.7610
Std. Deviation		.64100

IV3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	4	2.5	2.5	3.1
	Neutral	38	23.9	23.9	27.0
	Agree	105	66.0	66.0	93.1
	Strongly Agree	11	6.9	6.9	100.0
	Total	159	100.0	100.0	

(continue)

Innovation atribut 4 (IV4)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

IV4

N	Valid	159
	Missing	0
Mean		3.7610
Std. Deviation		.70674

IV4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.6	.6	.6
	Disagree	7	4.4	4.4	5.0
	Neutral	36	22.6	22.6	27.7
	Agree	100	62.9	62.9	90.6
	Strongly Agree	15	9.4	9.4	100.0
	Total	159	100.0	100.0	

Appendix 8. The Output of Mean Analysis – Criterion Questions

Criterion Question atribut 1 (CQ1)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CQ1

N	Valid	159
	Missing	0
Mean		3.7547
Std. Deviation		.68174

CQ1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	1	.6	.6	.6
	Disagree	6	3.8	3.8	4.4
	Neutral	37	23.3	23.3	27.7
	Agree	102	64.2	64.2	91.8
	Strongly agree	13	8.2	8.2	100.0
	Total	159	100.0	100.0	

Criterion Question atribut 2 (CQ2)

[DataSet1] C:\Documents and Settings\PCI\Desktop\THESIS\Hasil Data SPSS 17\Data Primary Test.sav

Statistics

CQ2

N	Valid	159
	Missing	0
Mean		3.7610
Std. Deviation		.72443

CQ2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	1	.6	.6	.6
	Disagree	7	4.4	4.4	5.0
	Neutral	38	23.9	23.9	28.9
	Agree	96	60.4	60.4	89.3
	Strongly agree	17	10.7	10.7	100.0
	Total	159	100.0	100.0	