

## TABLE OF CONTENTS

APPROVAL OF THESIS.....	I
EXAMINATION COMPLETION APPROVAL.....	II
DECLARATION OF ORIGINALITY.....	III
MOTTOS.....	IV
ABSTRACT.....	V
ACKNOWLEDGEMENT.....	Vii
LIST OF TABLES.....	Xii
LIST OF FIGURES.....	Xlii
LIST OF APPENDIX.....	Xliii
INTRODUCTION.....	1
1.1 Research background.....	1
1.2 Problem statement.....	14
1.3 Research question.....	18
1.4 Research Objective.....	18
1.5 Research contribution.....	18
1.6 Structure of the thesis.....	19
CHAPTER II.....	21
Literature Review.....	21
2.1 Theoretical Basis.....	21
2.2 Relationship between variables.....	33
2.2.1 Pricing influence Customer Loyalty towards customer satisfaction.....	33
2.3 Previous Research.....	39
2.4 Framework.....	45
CHAPTER III.....	48
RESEARCH METHOD.....	48
3.1 Research design.....	48
3.2 Research Variables.....	48
3.3 Operational definition.....	49
3.4 Population and sample.....	52
3.5 Data Types and Sources.....	53
3.6 Research Instrument.....	53
3.7 Data analyze technique.....	58

B. Inner model.....	64
<b>CHAPTER IV.....</b>	<b>69</b>
DATA ANALYSIS.....	69
4.1 Description of respondent.....	70
4.2 Model evaluation.....	76
4.3 The result of Hypothesis analysis.....	85
4.4 Mediation analysis.....	90
4.5 Discussion.....	94
<b>CHAPTER V.....</b>	<b>101</b>
5.1 Conclusion.....	101
5.2 Theoretical implication.....	104
5.3 Managerial implication.....	106
5.4 Suggestions for Further Research Limitations.....	108
5.5 Future studies.....	109
<b>BIBLIOGRAPHY.....</b>	<b>110</b>
<b>APPENDIX.....</b>	<b>119</b>



**FEB UNDIP**

## LIST OF TABLES

Tabel 1.1	15
Table 2.1	41
Previous research	41
Table 3.1	54
Variables and Operational Definitions in Research	54
Table 3.2	62
Pilot Test validity	62
Table 4.1	77
Distribution of Respondent Characteristics by Gender	77
Table 4.2	78
Description of Respondent by Age	78
Table 4.3	79
Description of respondent by Occupations	79
Table 4.4	80
Description of respondent by Monthly earnings	80
Table 4.5	81
Description of time period using BRIMO	81
Table 4.7	82
Description of respondent by country of money transfer destination	82
Table 4.9	87
Cross Loading value	87
Table 4.10	89
Composite reliability value and Cronbach's Alpha	89
Table 4.11	92
Determinant coefficient value	92
Table 4.12	94
Partial influence measure	94
Table 4.13	96
result of Hypothesis testing	96
Table 4.14	98
Hypothesis Test Result	98
Table 4.15	102
Pricing sobel test	102
Table 4.16	103
Perceived usefulness sobel test	103

Table 4.17	104
Speed of transaction sobel test	104
Table 4.18	104
Features availability sobel test	104
Table 5.1	116
Theoretical Implication	116
Table 5.2	122
Managerial implication	122

### LIST OF FIGURES

Figure 1.1	4
Growth user brimo month by month (in millions)	4
Figure 1.2	6
Business process international transfer BRIMO	6
Figure 2.1	50
Research Framework	50
Figure 4.1	91
Inner model analysis	91
Figure 4.2	96
Hypotesis testing	96

### LIST OF APPENDIX

1. Kuesioner
2. Pilot tes IBM SPSS
3. Analisis PLS Smartpls