TABLE OF CONTENTS

COVER PAGE i

SKRIPSI **……..** 1

DECLARATION OF AUTHENTICITY OF FINAL PAPER AND UPLOAD

AGREEMENT …… iii

APPROVAL PAGE BY FINAL PAPER ADVISOR …….. iv

APPROVAL PAGE BY FINAL PAPER DEFENSE COMMITTEE ……. v

ABSTRACT …… vi

ABSTRAK …….. vii

PREFACE …… viii

TABLE OF CONTENTS xi

LIST OF FIGURES xvii

LIST OF TABLES xix

LIST OF APPENDICES xxii

1.1 Background of The Study..... 1

1.2 Problem Limitation 16

1.3 Problem Formulation 16

1.4 Objective of the Research 17

1.5 Benefit of the Research 18

1.5.1 Theoretical Benefit 18

1.5.2 Practical Benefit..... 18

2.1 Literature Review …… 20

2.1.1 End-User Satisfaction ……..20

2.1.2 Perceived Usefulness……22

2.1.3 Learnability……...24

2.1.4 User Guidance……...27

2.1.5 Perceived Ease of Use……...29

2.1.6 System Capability…….31

2.2 Previous Research..... 33

2.3 Hypothesis Development.....38

2.3.1 The Influence of Perceived Ease of Use on Perceived Usefulness……..……...38

2.3.2 The Influence of System Capability on Perceived Usefulness.....40

2.3.3 The Influence of User Guidance on Perceived Usefulness……..41

2.3.4 The Influence of User Guidance on Learnability…….43

2.3.5 The Influence of Perceived Usefulness on End-User Satisfaction……44

2.3.6 The Influence of Learnability on End-User Satisfaction……..48

2.4 Research Model 49

2.5 Framework of Thinking.....50

3.1 Research Design..... 52

3.2 Population and Sample..... 53

3.3 Data Collection Method.....55

3.4 Operational Variable Definition and Variable Measurement.....58

3.5 Data Analysis Method..... 61

3.5.1 Data Processing……61

3.5.2 Research Instrument Test…….61

3.5.2.1 Validity Test……. 61

3.5.2.2 Reliability Test……..62

3.5.3 Descriptive Analysis…… 62

3.5.4 Hypothesis Testing ……. 63

3.5.2.1 Classical Assumption Test…… 63

3.5.2.2 Simple Linear Regression Analysis…….. 66

3.5.2.3 Multiple Linear Regression Analysis……66

3.5.2.4 Coefficient of Correlation (R)……...68

3.5.2.5 Coefficient of Determination (R^2)……69

3.5.2.6 F-Test…… 69

3.5.2.7 T-Test……70

4.1 General View of PT. Top Remit Medan..... 71

4.2 Research Result.....72

4.2.1 Test of Research Instrument..... 72

4.2.1.1 Validity Test..... 72

4.2.1.2 Reliability Test.....76

4.2.2 Descriptive Statistic..... 76

4.2.2.1 Respondent Characteristics……..76

4.2.2.1.1 Overview of Respondents..... 77

4.2.2.1.1.1 Overview of Topremit respondents by age..... 77

4.2.2.1.1.2 Overview of Topremit respondents by gender.....78

4.2.2.2 Explanation of Respondents on Research Variables…….78

4.2.2.2.1 Analysis Descriptive Variable.....87

4.2.2.2.1.1 Respondent Description Topremit.....87

4.2.3 Result of Data Quality Testing …….. 95

4.2.3.1 Classic Assumption Regression Test 95

4.2.3.1.1 Normality Test..... 95

4.2.3.1.2 Multicollinearity Test..... 98

4.2.3.1.3 Homoscedasticity Test.....99

4.2.3.1.4 Linearity Test..... 101

4.2.4 Regression Analysis 102

4.2.4.1 Regression Equation.....102

4.2.4.1.1 Simple Linear Regression Analysis..... 102

4.2.4.1.2 Multiple Linear Regression Analysis.....103

4.2.4.1.3 Coefficient of Correlation Analysis.....106

4.2.4.1.3.1 Simple Coefficient of Correlation Analysis.....106

4.2.4.1.3.2 Multiple Coefficient of Correlation Analysis.....106

4.2.4.2 Coefficient of Determination Analysis (R^2).....107

4.2.4.3 Result of Hypothesis Testing.....108

4.2.4.3.1 Simultaneous Significance Testing (F-Test).....108

4.2.4.3.2 Partial Significance Testing (T-Test).....109

4.3 Discussion.....112

5.1 Conclusion.....132

5.1.1 Conclusion for Research Object..... 132

5.1.1.1 Conclusion for Hypothesis.....133

5.1.1.1.1 The Insignificant Influence of Perceived Ease of Use towards Perceived Usefulness 133

5.1.1.1.2 The Influence of System Capability towards Perceived Usefulness 134

5.1.1.1.3 The Influence of User Guidance towards Perceived Usefulness……135

5.1.1.1.4 The Influence of User Guidance towards Learnability.....136

5.1.1.1.5 The Insignificant Influence of Perceived Usefulness towards End-User Satisfaction.....137

5.1.1.1.6 The Influence of Learnability towards End-User Satisfaction.....138

5.1.2 Conclusion for Research Problems …….... 139

5.2 Implication.....141

5.2.1 Theoretical Implication..... 141

5.2.2 Managerial Implication 142

5.2.3 Recommendation for Further Research…….148

REFERENCES 150

APPENDIX A ..... A

APPENDIX B ..... B

APPENDIX C C

APPENDIX D ..... D

APPENDIX E ..... E

APPENDIX F ..... F

APPENDIX G ..... G

APPENDIX H ..... H

APPENDIX I I

LIST OF FIGURES

Figure 1. 1 Topremit Logo Before (2009) and After (2018)..... 2
Figure 1. 2 "The Best Money Transfer Provider in 2019" by Bank Indonesia..... 3
Figure 1. 3 Topremit's Co-Founders on Forbes Asia 30 Under 30 2021 3
Figure 1. 4 Remittance Flow to Low and Middle-income Countries 4
Figure 1. 5 Migrant Remittance Inflows Globally (US$ million) in 1980-2020e .. 5
Figure 1. 6 Review by Topremit Application User..... 8
Figure 1. 7 Review by Topremit Application User..... 9
Figure 1. 8 Review by Topremit Application User..... 10
Figure 1. 9 Review by Topremit Application User..... 11
Figure 1. 10 Topremit Application Login Page 11
Figure 1. 11 Review by Topremit Application User..... 13
Figure 1. 12 Topremit In-App Guidance Buttons and Informative Messages..... 14
Figure 2. 1 System Learnability Sub-Attributes ……..... 25
Figure 2. 2 Research model from previous research..... 33
Figure 2. 3 Previous research result 34
Figure 2. 4 Research Model 50
Figure 4. 1 Diagram of Respondents by Age ……... 73
Figure 4. 2 Diagram of Respondents by Gender..... 78
Figure 4. 3 P-Plot Scatterplot Normality Test for Perceived Usefulness of Topremit Application..... 96

Figure 4. 4 P-Plot Scatterplot Normality Test for Learnability of Topremit Application..... 97
Figure 4. 5 P-Plot Scatterplot Normality Test for End-User Satisfaction of Topremit Application..... 98
Figure 4. 6 Scatterplot Homoscedasticity Test for Perceived Usefulness of Topremit Application..... 99
Figure 4. 7 Scatterplot Homoscedasticity Test for Learnability of Topremit Application..... 100
Figure 4. 8 Scatterplot Homoscedasticity Test for End-User Satisfaction of Topremit Application..... 100
Figure 4. 9 Research Model 112

LIST OF TABLES

Table 1. 1 Topremit Competitor Analysis per March 2021 6

Table 1. 2 Online Remittance Application Comparison per 2021 7

Table 1. 3 Mini Pilot Research Result from 32 Respondents 15

Table 2. 1 Previous Researches Comparison ……... 37

Table 3. 1 Research Questionnaire Design …… 57

Table 3. 2. Definition of Operational Variable 58

Table 4. 1 Validity Test Result on End-User Satisfaction (Topremit) …….....72

Table 4. 2 Validity Test Result on Perceived Usefulness (Topremit) 72

Table 4. 3 Validity Test Result on Learnability (Topremit) 73

Table 4. 4 Validity Test Result on User Guidance (Topremit) 74

Table 4. 5 Validity Test Result on Perceived Ease of Use (Topremit) 74

Table 4. 6 Validity Test Result on System Capability (Topremit) 75

Table 4. 7 Reliability Test 76

Table 4. 8 Respondents by Age 77

Table 4. 9 Respondents by Gender 78

Table 4. 10 Assessment Degree of Each Variable 79

Table 4. 11 Respondent's Response towards End-User Satisfaction 79

Table 4. 12 Respondent's Response towards Perceived Usefulness 81

Table 4. 13 Respondent's Response towards Learnability 82

Table 4. 14 Respondent's Response towards User Guidance..... 83

Table 4. 15 Respondent's Response towards Perceived Ease of Use..... 85

Table 4. 16 Respondent's Response towards System Capability 86
Table 4. 17 Distribution of Respondents' Responses on End-User Satisfaction Variable 87
Table 4. 18 Distribution of Respondents' Responses on Perceived Usefulness Variable 89
Table 4. 19 Distribution of Respondents' Responses on Learnability Variable 90
Table 4. 20 Distribution of Respondents' Responses on User Guidance Variable 91
Table 4. 21 Distribution of Respondents' Responses on Perceived Ease of Use Variable 93
Table 4. 22 Distribution of Respondents' Responses on System Capability Variable 94
Table 4. 23 Kolmogorov Smirnov for Topremit Application 96
Table 4. 24 Tolerance Value and VIF 98
Table 4. 25 Spearman Test 101
Table 4. 26 Linearity Test Results 102
Table 4. 27 Simple Regression Testing Output 102
Table 4. 28 Multiple Regression Testing Output 103
Table 4. 29 Multiple Regression Testing Output 105
Table 4. 30 Coefficient of Determination Output 1 (R^2) 107
Table 4. 31 Coefficient of Determination Output 2 (R^2) 107
Table 4. 32 Coefficient of Determination Output 3 (R^2) 108
Table 4. 33 F-Test Output 109
Table 4. 34 T-Test Output 110

Table 4. 35 Transfez, Wise, and Topremit Comparison 118
Table 4. 36 Validity and Mean Rating of Perceived Usefulness Indicators of Topremit Application 122
Table 4. 37 Validity and Mean Rating of Learnability Indicators of Topremit Application 124
Table 4. 38 Validity and Mean Rating of User Guidance Indicators of Topremit Application 125
Table 4. 39 Validity and Mean Rating of Perceived Ease of Use Indicators of Topremit Application 127
Table 4. 40 Validity and Mean Rating of System Capability Indicators of Topremit Application 128
Table 4. 41 Validity and Mean Rating of End-User Satisfaction Indicators of Topremit Application 129
Table 5. 1 Theoretical Implication 141
Table 5. 2 Managerial Implication 147

LIST OF APPENDICES

APPENDIX A1 QUESTIONNAIRE IN ENGLISH …….. A-1

APPENDIX A2 QUESTIONNAIRE IN BAHASA INDONESIA …… A-4

APPENDIX B MINI PILOT RESEARCH RESULT ……. B-1

APPENDIX C QUESTIONNAIRE DATA TABULATION ……. C-1

APPENDIX D DESCRIPTIVE STATISTICS ……... D-1

APPENDIX E DATA QUALITY TESTING …… E-1

APPENDIX F RESEARCH MODEL TESTING ……... F-1

APPENDIX G RESEARCH HYPOTHESIS ANALYSIS …… G-1

APPENDIX H TURNITIN TEST …….. H-1

APPENDIX I COMPANY AGREEMENT LETTER ……. I-1