ABSTRAK DAN ABSTRACT

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PERAN *SATISFACTION, EFFORT EXPECTANCY, PERFOMANCE EXPECTANCY, FACILITATING CONDITIONS, HABIT*, DAN *SWITCHING BARRIERS* DALAM MEMPENGARUHI LOYALITAS PELANGGAN DOMPET DIGITAL

Due to the high market competition, customer loyalty becomes one of the biggest challenge in the digital wallet industry today. Therefore, it's important for business player to understand consumer behavior in using digital wallet, not only limited to the adoption phase, but also the post-adoption phase including customer loyalty. The purpose of this research is to explore the roles of satisfaction, performance expectancy, effort expectancy, facilitating conditions, habit, and switching barriers in influencing customer loyalty. The research model was tested using 158 valid responses from an online survey conducted in Indonesia. This research is a collective research design. The research model has been estimated using Partial Least Squares Structural Equation Modeling (PLS-SEM) method. The results indicate that habit and satisfaction have a significant positive effect on customer loyalty. Besides that, satisfaction is proved as mediator with full mediation effect for performance expectancy and effort expectancy on indirect relations to customer loyalty. For researchers, this study complements previous research and deepen the theory of consumer behavior, specifically about customer loyalty in using digital wallet as mobile payment. For practitioners, the findings of this study can draw meaningful insight about customer loyalty behavior toward digital wallet to develop effective business strategies.

Keywords: loyalty, satisfaction, performance expectancy, effort expectancy, facilitating conditions, habit, switching barriers

ABSTRAK

PERAN *SATISFACTION*, *EFFORT EXPECTANCY*, *PERFOMANCE EXPECTANCY*, *FACILITATING CONDITIONS*, *HABIT*, DAN *SWITCHING BARRIERS* DALAM MEMPENGARUHI LOYALITAS PELANGGAN DOMPET DIGITAL

Loyalitas pelanggan menjadi salah satu tantangan terbesar dalam industri dompet digital saat ini, seiring dengan tingginya kompetisi market. Oleh karena itu, penting bagi pelaku bisnis untuk memahami perilaku konsumen dalam menggunakan dompet digital, tidak hanya terbatas pada fase adopsi atau penerimaan, tetapi juga fase pasca adopsi termasuk loyalitas pelanggan. Tujuan dari penelitian ini adalah untuk mengeksplorasi faktor *performance expectancy, effort expectancy, facilitating conditions, habit, switching barriers,* dan *satisfaction* dalam pengaruhnya pada *customer loyalty*. Model penelitian diuji menggunakan 158 data valid responden dari survei *online* yang dilakukan di Indonesia. Penelitian ini merupakan penelitian dengan *collective research design*. Model penelitian dianalisis dengan menggunakan metode Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa *habit* dan *satisfaction* berpengaruh positif signifikan terhadap *cutomer loyalty*. Selain itu, *satisfaction* terbukti sebagai mediator dengan *full mediation effect* untuk *performance expectancy* dan *effort expectancy* pada hubungan tidak langsung dengan *customer loyalty*. Penelitian ini melengkapi penelitian sebelumnya dan memperdalam teori *consumer behavior*, khususnya tentang loyalitas pelanggan dalam menggunakan dompet digital sebagai pembayaran mobile. Bagi praktisi, temuan penelitian ini dapat menarik wawasan yang berarti tentang loyalitas pelanggan terhadap dompet digital dalam mengembangkan strategi bisnis yang efektif.

Kata Kunci: dompet digital, loyalitas, *satisfaction, performance expectancy, effort expectancy, facilitating conditions, habit, switching barriers*