

ABSTRAK

Penelitian ini menganalisis pengaruh *performance expectancy*, *effort expectancy*, *social influence*, *hedonic motivation*, *price value*, dan *electronic word of mouth* (eWOM) terhadap *continuance intention* melalui *customer experience* pada pengguna JConnect Mobile Bank Jatim. Penelitian menggunakan pendekatan kuantitatif dengan desain survei *cross-sectional*. Data diperoleh dari 312 responden melalui *purposive sampling* dan dianalisis menggunakan metode *Partial Least Squares-Structural Equation Modeling* dengan SmartPLS 4. Hasil penelitian menunjukkan bahwa *performance expectancy*, *effort expectancy*, *social influence*, *hedonic motivation*, dan *price value* berpengaruh positif dan signifikan terhadap *customer experience*, sedangkan eWOM tidak berpengaruh signifikan. *Customer experience*, *social influence*, dan *price value* berpengaruh positif dan signifikan terhadap *continuance intention*, sementara variabel lainnya tidak menunjukkan pengaruh langsung yang signifikan. *Customer experience* memediasi pengaruh *performance expectancy*, *hedonic motivation*, dan *price value* terhadap *continuance intention*. Temuan ini menegaskan bahwa pengalaman aktual pengguna merupakan faktor utama dalam mempertahankan penggunaan aplikasi. Oleh karena itu, peningkatan stabilitas sistem, kecepatan akses, dan keberhasilan transaksi perlu menjadi prioritas Bank Jatim.

Kata Kunci: *continuance intention*, *customer experience*, *mobile banking*, eWOM, UTAUT2.

ABSTRACT

This study examines the effects of performance expectancy, effort expectancy, social influence, hedonic motivation, price value, and electronic word of mouth (eWOM) on continuance intention through customer experience among Bank Jatim's JConnect Mobile users. A quantitative approach with a cross-sectional survey design was employed. Data were collected from 312 respondents selected through purposive sampling and analyzed using Partial Least Squares–Structural Equation Modeling with SmartPLS 4. The findings indicate that performance expectancy, effort expectancy, social influence, hedonic motivation, and price value have positive and significant effects on customer experience, whereas eWOM has no significant effect. Furthermore, customer experience, social influence, and price value positively and significantly influence continuance intention, while the other variables show no significant direct effects. Customer experience mediates the effects of performance expectancy, hedonic motivation, and price value on continuance intention. These findings confirm that users' actual experiences are central to sustaining application usage. Therefore, improving system stability, access speed, and transaction reliability should be prioritized by Bank Jatim.

Keywords: continuance intention, customer experience, mobile banking, eWOM, UTAUT2.