

## INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas layanan *chatbot* terhadap keberlanjutan penggunaan dalam layanan perbankan digital di Indonesia, dengan mempertimbangkan peran moderasi dari *perceived risk*. Objek penelitian ini adalah warga negara Indonesia berusia 18-35 tahun yang aktif menggunakan layanan *chatbot* perbankan nasional. Data diperoleh melalui survei daring dengan teknik *purposive sampling* terhadap 270 responden. Analisis data dilakukan menggunakan metode *Partial Least Squares Structural Equation Modeling* (PLS-SEM).

Hasil penelitian menunjukkan bahwa empat dari lima dimensi kualitas layanan, yaitu *understandability*, *reliability*, *assurance*, dan *interactivity*, berpengaruh positif dan signifikan terhadap *user confirmation*. Sebaliknya, *responsiveness* tidak menunjukkan pengaruh yang signifikan. Selanjutnya, *user confirmation* berpengaruh signifikan terhadap *user satisfaction*, dan *user satisfaction* berpengaruh positif terhadap *use continuance*. Di sisi lain, *perceived risk* terbukti berpengaruh negatif terhadap *user satisfaction* dan *use continuance*, serta memoderasi hubungan antara *user confirmation* terhadap *user satisfaction*, dan *user satisfaction* terhadap *use continuance*.

Temuan ini berkontribusi pada pengembangan model keberlanjutan penggunaan sistem informasi, khususnya layanan *chatbot* perbankan berbasis AI. Secara praktis, hasil studi ini dapat menjadi acuan bagi bank dalam merancang *chatbot* yang responsif, kredibel, interaktif, dan membangun rasa aman untuk meningkatkan loyalitas pengguna.

**Kata kunci:** Kualitas layanan *chatbot*, niat keberlanjutan penggunaan, perbankan, model pasca-penerimaan keberlanjutan sistem informasi, persepsi risiko.

## ABSTRACT

*This study aims to analyze the influence of chatbot service quality on use continuance in digital banking services in Indonesia, by considering the moderating role of perceived risk. The research targets Indonesian citizens aged 18–35 who actively use chatbot-based national banking services. Data were collected through an online survey using a purposive sampling technique, with a total of 270 respondents. The data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method.*

*The results indicate that four out of five service quality dimensions namely understandability, reliability, assurance, and interactivity have a significant and positive effect on user confirmation. Conversely, responsiveness does not show a significant influence. Furthermore, user confirmation significantly affects user satisfaction, and user satisfaction positively impacts use continuance. On the other hand, perceived risk was found to have a negative effect on both user satisfaction and use continuance, and also moderates the relationship between user confirmation and user satisfaction, as well as the relationship between user satisfaction and use continuance.*

*These findings contribute to the development of information system continuance models, particularly in the context of AI-based banking chatbots. Practically, the results can serve as a reference for banks in designing chatbots that are responsive, credible, interactive, and capable of fostering a sense of security to enhance user loyalty*

**Keywords:** *Chatbot service quality, continuance intention, banking, post-acceptance model of IS continuance, perceived risk*