ABSTRACT

The development of financial technology (fintech) is increasingly widespread in the current digital era and has had a significant impact on the banking industry, especially through applications such as DANA. Factors such as lifestyle, consumer behavior and financial literacy also influence the level of customer loyalty to the DANA application. This research aims to explore how the interaction between lifestyle and moderating effects such as customer behavior and financial literacy can influence customer loyalty among generation Z DANA application users.

The research method used is quantitative research. The population in this study is generation Z DANA application users with an age range of 10 – 25 years. Data analysis in this study used the Structural Equation Modeling-Partial Least Square (SEM-PLS) descriptive analysis technique. To obtain this data, this was done by distributing questionnaires and the sample results used were 120 respondents.

The results of this research show that there is a significant influence of lifestyle on customer behavior, lifestyle on financial literacy, lifestyle on customer loyalty, customer behavior on customer loyalty and financial literacy on customer loyalty. Apart from that, the results showed that customer behavior can significantly have a strong moderating effect between lifestyle on customer loyalty and financial literacy can significantly have a moderating effect that has a small influence between lifestyle on customer loyalty.

Keywords: Financial Technology, Lifestyle, Customer Loyalty, Customer Behavior, Financial Literacy.