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The Driving Factors of Passenger Loyalty on the Jabodetabek Commuter Line Train: A Theory of Planned Behavior Perspective

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Abstract: This study aims to analyze the factors that influence the loyalty of Jabodetabek Commuter Line (KRL) passengers, using the Theory of Planned Behavior (TPB) perspective. This study focuses on the influence of attitudes, social norms, perceived behavioral control, and satisfaction on the intention to be loyal to KRL. The method used in this study is quantitative, employing Structural Equation Modeling (SEM) using Smart PLS software to measure the relationships between latent variables and related indicators. The results of the study indicate that the factors influencing KRL user loyalty are social norms, including influences from family, friends, and superiors. Behavioral control also has a significant influence, particularly regarding availability, travel time, and punctuality. Although positive attitudes toward the KRL do not directly influence loyalty, positive user experiences related to service quality, such as comfort and safety, play a significant role in enhancing loyalty. User satisfaction with KRL services was also found to have a positive effect on the intention to be loyal, highlighting the importance of improving service quality in maintaining and enhancing satisfaction. This study suggests improving service quality, enhancing mode integration, and providing incentives to boost passenger loyalty, as well as strengthening social norms that support the use of public transportation. These findings contribute to transportation planning in densely populated urban areas like Jabodetabek to achieve sustainable transportation systems.

Keywords: Loyalty, Satisfaction, Behavior, Public Transport, Theory of Planned Behavior (TPB)

INTRODUCTION

The development of public transportation systems in developing countries is faced with various complex and diverse challenges (Hrelja, Khan, & Petterson, 2020; Dahim, 2021), although its role is very important in improving the quality of the environment that has been unfavorable. Financing problems that are often limited, regulatory systems that are not always effective, and weaknesses in the institutional structure, the problem of low ridership is

a crucial problem that hinders the sustainability of public transport services where the low ridership will have an impact on the sustainability of public transportation financing (Nguyen-Phuoc et al., 2021). This phenomenon reflects the failure in attracting public interest to use public transportation as an alternative to the main transportation. As a result, the potential to create an environmentally friendly and sustainable transportation system is still far from realization, while dependence on private vehicles continues to increase. The choice of the most environmentally friendly public transportation mode is public transportation based on rails. European Environmental Agency (2022) notes that there are differences in significant CO2 emission generation between road-based transportation and rail-based transportation (train). The amount of CO2 pollution issued by road -based transportation reaches 600 million tons per year, while for trains under 10 million tons per year.

Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) is a metropolitan area that has the largest commuter movement in Indonesia. According to Central Statistics Agency (2024), in 2023 there were 4,414,974 commuters who moved every day in Jabodetabek. The majority of the commuters who are moving are private vehicle users, amounting to 77.92% of the total number of commuters. The difference between private and public vehicle users is quite far, where public vehicle users are only 20.04%. This indicates that there are problems that must be identified to improve the public transport system through increasing capital share of public transportation. The mode of public transportation that has a large number of passengers is Jabodetabek KRL, PT. The Indonesian Commuter Train (KCI) noted that the volume of KRL users reached 328 million passengers per year in 2024. The high volume of passengers was a potential in increasing public transportation share. So that KRL consumer preferences are suitable to be considered in order to increase the number of users.

Although the Commuter Line train has a strategic role as a mode of transportation that is in great demand by the community, there are still a number of shortcomings from the user side. Some of them are: (1) the number of passengers who often exceed capacity so that the comfort of passengers cannot be realized optimally; (2) Obstacles often occur, both due to disturbances in facilities and infrastructure and technical problems, so that the schedule of departure and arrival is often not appropriate and the service on time cannot be provided consistently; (3) there are still railroad accidents caused by human errors or technical factors, so that the service security aspects are still not fully guaranteed; and (4) the response of commuter line officers to passenger complaints that are considered less alert, so that the level of satisfaction of commuter line users is still low. The public as a user of Commuter Line transportation services still often throw complaints and criticisms. This happens because they have high hopes for improving the quality of KRL services. Public trust in this mode of transportation is based on the assumption that KRL is the most appropriate choice, because it is considered more effective and efficient compared to other modes of transportation.

Another public transport ridership problem in Jabodetabek is closely related to the level of passenger loyalty, which is influenced by various factors such as service quality, comfort and reliability of the transportation system. Research by Efendi et al. (2024) revealed that physical discomfort, such as excessive passenger density and inadequate facilities, is the main cause of decreased passenger loyalty to public transportation. In addition, schedule irregularities and long waiting times create discomfort and reduce the level of satisfaction of public transport users (Fauziawati et al., 2022). The gap between expectations and the reality of public services also worsens the passenger experience. The integration of paratransit services such as Mikrotrans with Transjakarta Bus Rapid Transit (BRT) significantly increases the number of BRT passengers, showing that effective integration between modes of transportation can increase passenger comfort and preference for public transportation (Dharmawan, 2022). This is reinforced by findings of Munaf et al. (2020) which show that the majority of Jabodetabek residents prefer to use private vehicles because they are considered more flexible and reliable, even though the costs are higher.

The large movement of commuters in Jabodetabek will have an impact on the congestion that occurs, according to the TomTom Traffic Index, DKI Jakarta as the largest commuter destination will be ranked 90th most congested city in the world in 2024, with a congestion level of 43%. This illustrates that many people still use private vehicles, so there are still many public transport problems in Jabodetabek that need to be addressed, one of which is by increasing the loyalty of public transport users. The problem of congestion and low use of public transport is an important urgency in building user loyalty through a strategy to increase the factors that influence loyalty, so that it has the potential to encourage the sustainability of the transportation system through recommendations from loyal customers (Webb, 2010; Wahyudiarto et al., 2025).

The Theory of Planned Behavior (TPB) is a theory that has been widely researched in the field of public transportation. This theory is relevant to use in this research because it is able to explain the behavior of KRL users comprehensively through the relationship between attitudes, subjective norms, and perceived behavioral control, which directly influence intentions and actual behavior in forming their loyalty. In addition, this theory provides a measurable and systematic analytical framework for identifying psychological and social factors that influence the level of loyalty of KRL users, so that research results can be directed at effective strategies for increasing passenger retention. In the midst of the high dependence of the Jabodetabek community on mass transportation, KRL must compete with other modes such as the MRT, TransJakarta and online transportation. However, user loyalty does not only depend on rational factors such as price or distance, but also on psychological aspects, this is where TPB plays a crucial role. According to Ajzen (1991) and Silveira (2022), the three main components of the TPB, namely attitude (positive/negative perception of KRL), subjective norms (social influences such as recommendations from friends or trends), and perceived behavioral control (belief in the ease of using KRL) together predict how strong a person's intention is to remain loyal to using KRL. For example, even though KRL is often complained about because of overcrowding, users who perceive KRL as faster than congested roads (attitude), feel helped by recommendations from colleagues (subjective norms), and believe they can access KRL easily (perceived control), tend to maintain their loyalty (Lai & Chen, 2011).

This research will attempt to investigate the factors that influence the loyalty of public transport (KRL) users through the framework of the theory of planned behavior so that they can find out strategies for increasing public transport (KRL) ridership in Jabodetabek. Specifically, this study aims (1) Identifying the effect of attitudes on public transportation on the intention to behave loyal to using KRL transportation, (2) Identifying the influence of social norms of public transportation on the intention to behave loyal to using KRL transportation, (3) Identifying behavior controls felt by the intention to behave loyal using KRL transportation, and (4) Identifying the effect of the satisfaction of using public transportation on the intention of using KRL transportation.

METHOD

This research uses a quantitative approach. This research uses a non-probability sampling approach, where not all members of the population have the same chance of being selected as the sample. This approach is considered suitable in studies that have cases identifying a deep understanding of certain phenomena (Subhaktiyasa, 2024). The focus of this research is on Jabodetabek commuter line train users who have uneven characteristics and cannot be reached completely randomly, so data collection was carried out using a survey approach on individuals who met the criteria as active and passive public transport users.

In this study, there are variables studied. Socio-Economic variables are measured through demographic indicators such as age, gender, income, and vehicle ownership, which are commonly used in transportation research. Attitude variables in public transportation,

social norms refer to Theory of Planned Behavior (Ajzen, 199; Silveira, 2022), with indicators such as efficiency, environmental impact, and congestion adapted from Webb studies (2010) and Tjahyono et al. (2020). Behavioral Control variables include aspects of availability, security, and affordability, referring to research on the perception of the quality of public transport services. The Satisfaction and Loyalty variable is measured based on user expectations (Oliver, 1996), with questions that refer to the intention of sustainable use and recommendations, as applied in the Transportation Loyalty Study (Webb, 2010). All indicators and statements are prepared to capture perceptions, subjective norms, and control of KRL public transport user behavior in Jabodetabek.

The population used in this research is Jabodetabek commuter line public transport users. To determine the sample size in this study, the author used the formula (Cochran, 1977; Onyeka et al., 2015) which is recommended for quantitative studies with large or unlimited populations. This formula considers the error rate (margin of error), population proportion, and a certain level of confidence (Adhikari & Poudyal, 2023). In this study, a confidence level of 95% was used (Z = 1.96), a population proportion of 0.5 (because it is not known with certainty), and an error rate of 5%. The formula used is as follows.

$$n_0 = \frac{z^2.p.(1-p)}{e^2}$$

Based on the formula above, the amount of the respondent sample to be taken in this study is as follows:

$$n_0 = \frac{1.96^2.0.5.(1-0.5)}{0.05^2} = 384.16 \approx 385$$

The recommended minimum sample in theory is 385 respondents, but in this study the sample collected in data collection was 407, so that the sample used in this study was 407 respondents of the Jabodetabek Commuter Line Train user. 407 respondents collected have no missing values and outliers so that all can be used for analysis.

Data is collected through surveys and observations. The analysis method used in research is Structural Equation Modeling-Partial Less Squares (SEM-PLS). The use of this method is based on the ability of this model to analyze the causal relationships between latent variables simultaneously, such as attitudes, subjective norms, behavior control perceptions, and KRL user loyalty intentions, as proposed in Theory of Planned Behavior.

RESULTS AND DISCUSSION

Structural Equation Modeling is carried out by collecting data from samples that are the perpetrators of travel in Jabodetabek, with a sample of 407 samples. The variables used in the main model are variables that are latent variables, where codification is carried out to facilitate making models. The attitude variable is given the code "S", social norms are given the code "N", the behavior control is given the code "KO", satisfaction is given the code "K", and the intention or loyalty is given the code "I".

The results showed the outer model seen in Figure 1. The outer model illustrates the relationship between the latent variable (construct) and the indicator (variable manifest) that measures it. Outer Model explains how constructs are measured by the indicators.

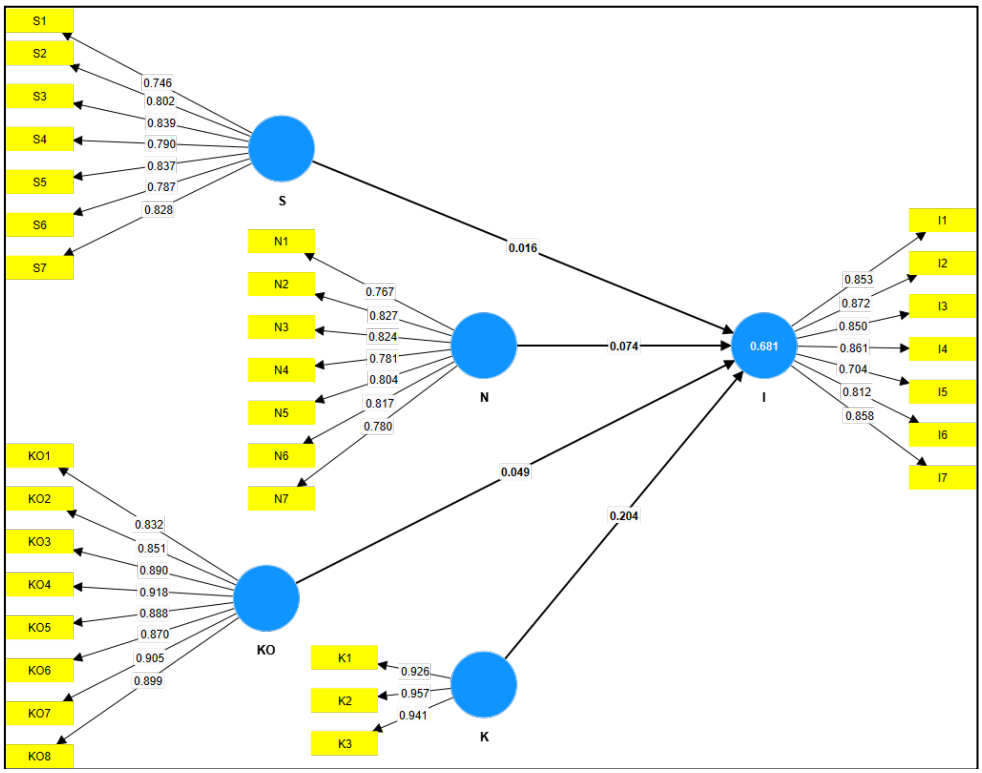

Figure 1. Outer Model

Then, the inner model is also produced (shown in Figure 2) which illustrates the relationship between latent variables in a model. This model shows the direction, strength, and influence between latent constructs represented as a causal relationship.

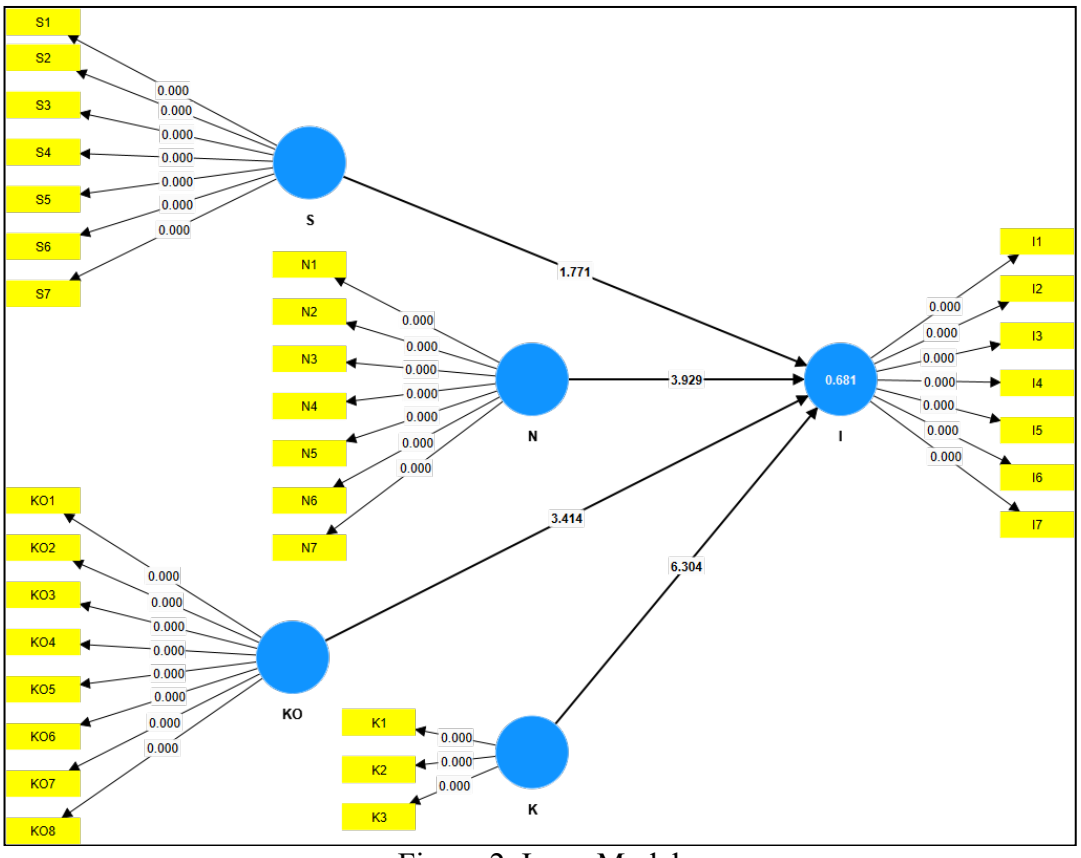

Figure 2. Inner Model

In accordance with the research objectives, hypothesis testing is carried out. The following are the provisions for testing the research hypothesis, which is related to the t test and probability test (p-value). Testing the t count (T statistics) is by comparing t arithmetic (t statistics) with critical T (1.96). The meaning of significance (T test and probability test test) is used to test whether the relationship that occurs in the sample also applies to the population. If the relationship is significant, the conclusions in the sample can be generalized for the population also that the relationship in the population is significant. Based on these provisions, the decision of the T test results is as follows:

Ho: T count <1.96, meaning there is no significant relationship between the independent variable and the dependent variable.

Ha: T count> 1.96, meaning there is a significant relationship between the independent variable and the dependent variable.

Meanwhile the significance value at the probability value (p-value) must be smaller than 5%or 0.05 with the following conditions: Ho: Accepted if the significance value (P-value)> 0.05 (5%) Ha: Rejected if the significance value (P-value) <0.05 (5%). The results of this hypothesis test can be seen in Table 1.

Table 1. Hypothesis test results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
K → I	0,247	0,245	0,056	6,304	0.000
KO → I	0,135	0,135	0,057	3,414	0.001
N → I	0,190	0,192	0,069	3,929	0.000
S → I	0,095	0,094	0,077	1,771	0.077

Based on the description of the above hypothesis testing, the summary testing the research hypothesis is as follows:

1. The attitude felt in using public transportation does not affect the intention to be loyal to use KRL transportation
2. The norms felt in using public transportation affect the intention to be loyal to use KRL transportation
3. Behavioral control in using public transportation affects the intention to be loyal to use KRL transportation
4. Satisfaction with public transportation affects the intention to be loyal to use KRL transport.

The relationship of attitudes and loyalty

The results of this study indicate that the attitude of public transportation does not significantly effect on the intention to be loyal to using public transportation can be explained through several factors.

First, focus on service quality and satisfaction. Research shows that service quality factors are more important than attitudes in influencing the loyalty of public transportation users. Attributes such as time reliability, service frequency, and comfort play a significant role in encouraging the intention of using public transportation consistently, regardless of the user's initial attitude towards the transportation. For example, despite the attitude of positive public transportation, many users are more influenced by the ease and efficiency in determining the choice of modes (Borhan et al., 2019; Van Lierop et al., 2018).

This is reinforced by Allen et al. (2020), which emphasizes that user satisfaction tends to depend on their direct experience of aspects such as travel time and comfort. Satisfaction acts as an intermediary that connects the actual experience with loyal behavior. Explain that direct experience plays a greater role in creating loyalty, reducing the impact of the initial attitude towards the mode of transportation. This study shows that even though someone has a positive attitude, they will be more affected by the quality of service felt during their trip. Van Lierop & El-Geneidy (2018) added that customers more appreciate a good travel experience than their initial attitude towards the mode of transportation. This shows that transportation operators need to prioritize improving service quality to build long-term loyalty.

Second, differences in social and cultural context. In some cases, social and cultural contexts can affect the relationship between attitudes and loyalty. For example, in Europe, Allen et al. (2020) notes that social and cultural norms that support public transportation can increase the influence of attitudes towards loyalty, but in areas where public transportation has an unfavorable image or is not adequate, positive attitudes alone are not enough to encourage their use consistently. Borhan et al. (2019) also highlighted that in developing countries, despite the attitudes of positive public transportation, limited infrastructure and services are often the main barrier to loyalty. This limitation creates a situation where users prefer other modes, such as private vehicles, even though they have a positive view of public transportation. In addition, Allen et al. (2019) states that differences in user perceptions and needs, such as preference to certain modes (buses compared to trains), can affect the relevance of attitudes towards loyalty. In this context, user experience is often a major determinant factor.

The relationship of social norms and loyalty

When compared to the relationship of the dependent variable with the attitude variable felt in using KRL transport, it can be indicated that the Jabodetabek community is more considering exogenous aspects (norms that exist in society) compared to their own juice to determine the attitude of the intention to be loyal to use KRL transport.

First, dominance of social norms. In the context of the Jabodetabek region, social norms or pressures from groups such as colleagues, families, or the wider community can encourage individuals to use public transport even though they do not have a very positive attitude towards them. Recent research shows that individual behavior is often influenced by perceptions, social values, and norms that apply in society. For example, study by Ge et al. (2020) found that social norms have a significant influence on individual decisions to use public transportation in big cities. Furthermore, in collectivist society, such as Indonesia, social norms have a more dominant role in shaping individual behavior compared to personal attitudes. This means that although someone may not have a positive attitude towards the use of public transportation, social pressure and expectations of the surrounding environment can encourage them to continue to use it. Study by Liu et al. (2019) emphasizes the importance of social norms in predicting behavior in collectivist culture. This shows that interventions that target changes in social norms can be more effective in encouraging the use of public transportation compared to efforts that only focus on changes in individual attitudes.

Second, differences in practical perceptions and personal preferences. A person may use public transportation not because they like it, but because they feel it is something that should be done in accordance with social expectations or for practical reasons such as cost efficiency. This shows that social norms can have a stronger influence than individual attitudes in determining the behavior of the use of public transportation. The Theory of Planned Behavior explains that subjective norms, which reflect social pressure, can affect individual intentions and behavior (Ajzen, 1985).

In this context, perceived norms can direct individuals to use public transport even though they have different personal preferences. For example, a person may prefer to use a private vehicle for reasons of comfort, but because of the social norms that encourage the use of public transportation, they choose to follow these norms. Studies by Thøgersen (2006) show that social norms can affect individual transportation choices.

In addition, in situations where the use of public transportation is considered as a social or environmentally friendly responsible action, individuals may feel encouraged to use it even though they do not have a positive attitude towards it. This shows that perceived norms can function as a social control mechanism that guides individual behavior in accordance with community expectations.

Third, dependence on external factors. Loyalty to KRL transportation in Jabodetabek can be further influenced by external factors such as the availability of services, efficiency, or daily needs compared to personal attitudes towards their use. Social norms can create pressure to continue to use the service, regardless of individual preferences. Research by Bamberg (2003) found that social norms and behavioral controls felt played an important role in the use of public transportation.

External factors such as time schedules, comfort, and accessibility of public transportation can influence individual decisions to continue to use the service. If public transport services meet the expected quality standards, individuals may continue to use it even though they have a neutral or even negative attitude towards it. Studies by Tyrinopoulos & Antonou (2008) show that service quality has a significant impact on the satisfaction and loyalty of public transportation users.

In addition, in the context of urbanization and high traffic jams, public transportation is often a more practical and efficient choice. In situations like this, the decision to use public transportation is more influenced by practical considerations and social norms than personal attitudes. This shows that interventions that improve the quality and availability of public transportation, and form positive social norms, can increase user loyalty.

Fourth, mismatch between attitudes and behavior. A positive attitude towards public transport is not always translated into real behavior because of other obstacles, such as comfort or previous bad experience. Conversely, social norms are better able to overcome these obstacles and encourage individuals to continue to use public transportation. For example, a person may have a positive attitude towards public transportation for environmental reasons, but if they experience inconvenience or servicelessness, they might choose not to use it. However, if there are strong social norms that encourage the use of public transportation, individuals may feel encouraged to keep using it even though there are these obstacles. Study by Goldstein et al. (2008) shows that social norms can affect pro-environmental behavior even though individuals have different attitudes.

In addition, in situations where certain behaviors are considered as social standards, individuals may adjust their behavior to avoid cognitive or social pressure. This shows that social norms can function as a mechanism that bridges the gap between attitudes and behavior, encouraging individuals to act in accordance with social expectations even though their attitudes towards these behavior are not entirely positive. This is reinforced by the study of Su et al. (2021), which found that social norms have a stronger influence on the use of public transportation than individual attitudes in cases in several major cities in Southeast Asia.

Fifth, the effect of satisfaction and direct experience. When public transportation services meet or exceed user expectations, this creates a positive experience that encourages users to remain faithful to use these services. Factors such as comfort, timeliness, cleanliness, and security are important elements that determine satisfaction. In addition, direct experience can moderate the influence of attitudes on loyalty. Users who have positive experience tend to be more tolerant of service imperfections than users who have a negative attitude and bad

experience. Research by Wang et al. (2022) shows that satisfaction plays a significant role of mediation between service quality and intention to continue to use public transportation. In other words, good direct experience can turn negative perceptions into sustainable loyalty.

In situations where social norms support the use of public transportation, bad experiences may still not fully prevent users from staying loyal, but to create long -term loyalty, positive experience is the key. The service provider strategy must focus on improving service quality to ensure that positive social norms can be combined with satisfying direct experience. Thus, loyalty can be achieved either through social pressure and through individual satisfaction.

The relationship of behavioral control and loyalty

Control personal behavior refers to the extent to which individuals feel able to control and carry out certain behaviors. In the context of loyalty to the use of public transportation, personal behavior controls include factors such as service availability, travel time, timeliness, affordability, tariffs, security, safety, and availability of information. Recent research shows that personal behavior control has a significant influence on individual intentions to faithfully use public transportation.

First, availability of public transportation. Lack of service availability can create significant obstacles, such as long waiting times or routes that do not include important goals. This obstacle can reduce the user's perception of their ability to control the trip using public transportation. Study by Wang et al. (2022) shows that broad service coverage increases user's intention to use public transportation consistently because they feel they have control over their transportation options.

When users feel that public transport services are available anytime and anywhere they need it, they are more likely to be loyal. This is important in the context of the Greater Jakarta area, where traffic congestion makes public transportation a more practical solution than private vehicles.

Second, traveling time. The travel time includes the speed of travel using public transportation compared to other modes of transportation. Research by Tyrinopoulos & Antoniou (2013) found that competitive travel time is one of the main indicators in assessing the efficiency of the transportation system. Users are more likely to be loyal if their travel time using public transportation is not too different from the travel time using private vehicles.

In the Greater Jakarta area, inefficient travel time is often caused by congestion, an unintegrated transit system, or a long waiting time at the bus stop and station. This obstacle can reduce the perception of user control, which ultimately influences their decision to continue to use public transportation. By increasing travel time efficiency, users feel that KRL transport is a reliable choice, which encourages them to use it consistently in the long run.

Third, punctuality. Timeliness is another aspect of service efficiency that includes consistency in the arrival and departure of public transportation according to schedule. Good timeliness creates trust among users that they can rely on the transportation system. Study by Allen et al. (2020) found that timeliness is one of the main factors that determine user satisfaction and loyalty. When the schedule is often not on time, users feel frustrated because they lose control over their journey. This can reduce their intention to continue to use KRL transportation.

Fourth, affordability. Affordability refers to the ease of physical access to public transport services, such as the distance of the bus stop or station to the house or workplace of the user. Research by Grotenhuis (2007) shows that the close distance between the access point of public transportation and the location of the user increases their control perception of

the trip. When the access point is too far away, users feel that they must issue additional efforts to reach the service, which can reduce comfort and loyalty.

Fifth, public transport rates. Affordable tariffs are one of the key factors that affect user loyalty to public transportation. Research by Eboli & Mazzulla (2021) shows that competitive tariffs increase the perception of value and user satisfaction. When users feel that they get services that are commensurate with costs incurred, they tend to be more loyal to use public transportation. Conversely, high tariffs or complicated tariff structures can create dissatisfaction, especially among users with low income. In Jabodetabek, many users compare the cost of public transportation with other modes of transportation, such as online motorcycle taxis or private vehicles. Unbalanced tariffs can encourage them to switch to other alternatives, reduce the level of loyalty.

Sixth, security. Safety during the trip is very important in forming user control perceptions of public transportation. Studies by Jenelius & Mattson (2021) highlights that perception of physical security, both in vehicles and in transit areas such as bus stops or stations, influences the user's decision to continue to use public transportation. Users who feel safe are more likely to be loyal.

Seventh, safetySafety includes protection from accidents during travel and operational standards of public transport vehicles. Research by Tyrinopoulos & Antoniou (2013) shows that perception of safety has a significant influence on user loyalty. Vehicles that are well maintained and competent operators provide a sense of security that encourage sustainable use. In Jabodetabek, safety is a major concern because of some public transportation, such as public transportation, sometimes does not meet adequate safety standards. This creates distrust among users, especially for long distance trips or at night. Therefore, periodic inspections and improving the quality of vehicle operations are very important.

Eight, availability of information. The availability of information about the schedule, routes, and public transport rates increases user confidence in the transportation system. The study by Grotenhuis (2007) shows that accurate and real-time information helps users plan their trips more efficiently, which increases the perception of control. Lack of inaccurate information or information can create confusion, especially for new users or tourists. In Jabodetabek, the availability of transportation applications such as MRT Jakarta or Transjakarta has begun to improve information accessibility for users. However, the integration of information between modes is still a challenge that needs to be overcome.

The relationship of satisfaction and loyalty

Satisfaction influences the intention to be loyal to use public transport because satisfaction reflects how well the needs and expectations of users are met when using the service.

First, positive experience can increase trust. The positive experience of public transport users includes aspects of comfort, accessibility, and service efficiency. When users feel their basic needs are met, such as timely schedules or adequate facilities, trust in the quality of service increases. This trust is not only a matter of consistency but also a matter of hope that similar experiences will repeat in the future. This makes users more likely to rely on the mode of transportation on an ongoing basis. The trust formed from satisfaction functions as a basis for long -term relationships between service providers and customers. According to research by Allen et al. (2019), trust is an important component in connecting service quality with customer loyalty. This involves repeated evaluations of users of service attributes, which then leads to the intention to continue to use public transportation. In addition, the trust in reducing the doubt of users in choosing other modes of transportation.

Second, positive emotions to services. Satisfaction creating positive emotions plays an important role in overall customer experience, influences how they see the service in their daily lives. Studies by Van Lierop & El-Geneidy (2018) show that positive emotions often

contribute to a good long-term view to public transportation as a transportation option. When positive emotions related to services are felt to be consistent, users begin to associate public transportation with greater personal and social benefits. They feel that using public transportation not only facilitates travel but also supports the sustainability of the environment and the welfare of the community.

Third, decreased desire to turn to private vehicles. High satisfaction makes users feel that the services they receive are sufficient, so they are not encouraged to find other alternatives. According to Chang & Yeh (2017), satisfaction functions as a major barrier in considering other options, especially when services are considered good value in terms of costs and benefits received. When users are satisfied, they tend to be less sensitive to small deficiencies or improvements in other modes of transportation. Satisfaction gives a sense of emotional ownership that makes users more tolerant of imperfections. This reduces the risk of loss of KRL transport users, because they are more likely to forgive mistakes temporarily than directly switch to private vehicles or other services.

CONCLUSION

Based on the results of the analysis and discussion in this study, several conclusions can be drawn. First, the attitude towards using public transportation does not affect the intention to be loyal to use KRL transport. Factors other than attitudes more significantly influence loyalty. A positive attitude that comes from yourself is considered not enough to encourage the loyalty of the use of KRL transportation.

Second, social norms in using public transportation affect the intention to be loyal to using KRL significantly. Social norms that are collectivist have a more dominant role in influencing one's decisions, including the intention to be loyal to use KRL transportation. The role of intervention targeting changes in social norms is greater than the role of changes in individual attitudes. Furthermore, sometimes there is a difference between personal preferences and collective preferences, individuals prefer collective preferences over individual preferences.

Third, personal behavior control influences the intention to be loyal to using public transportation significantly. Control of personal behavior includes aspects that are service or reliability of public transportation, such as: availability of services, travel time, timeliness, affordability, tariffs, security, safety, and availability of information.

Fourth, satisfaction affects the intention to be loyal to using KRL transportation significantly. The experience and positive emotions gained can affect users to be loyal to KRL transportation. Users will feel that the services obtained are sufficient and not switch to private vehicles or other services.

Based on the results of the analysis and discussion, the recommendations can be formulated as follows:

1. The quality of public transport services can be increased to increase Loyalty to KRL transport users. Quality improvement can be in the form of increasing the operational frequency of KRL transportation, providing gender disability and responsive infrastructure, increasing the timeliness of KRL transportation, the development of integration through digital platforms, and the development of technology-based safety and safety supervision systems.
2. Development of public transportation incentive policies and private vehicle disincentives. This can be done to maintain KRL transport user loyalty and divert private vehicle users. This policy can be carried out such as an inclusive public transport tariff policy based on income groups, congestion charge or electronic road pricing in zones that have high traffic jams, or optimize progressive tax policies for oil-fueled private vehicles.

3. Institutional coordination all policy makers in the Jabodetabek area are needed to harmonize the transportation plan and accommodate all the interests of policy makers in the development of KRL transportation. Coordination can be done by establishing a coordination forum (Special Agency), facilitation of communication between institutions, or alignment of transportation and spatial planning all regencies and cities in Jabodetabek.

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