Tauhidinomics: Journal of Islamic Banking and Economics, 5(2), 2025: 162–178
DOI:
Website: https://journal.uinjkt.ac.id/tauhidinomics/index
p-ISSN: 2476 – 9630, e-ISSN: 2476 - 8839

Push-Pull-Mooring Factors and Switching Intention: Evidence from BYOND by BSI Users

Ferdian Aditya Laksamana[1], Dr. Dwi Nur'aini Ihsan, MM[2], Diamantin Rohadatul Aisy, M.A[3*]

Ekonomi dan Bisnis, UIN Syarif Hidayatullah Jakarta[1,2,3]

Email: ferdian.aditya21@mhs.uinjkt.ac.id[1] , dwinuraini@uinjkt.ac.id[2], diamantinais@uinjkt.ac.id[3]

***)Corresponding Author**

Abstract

This study examines the impact of Push, Pull, and Mooring (PPM) factors on customer switching intentions in the BYOND by BSI mobile banking service. Using a quantitative approach with Partial Least Squares Structural Equation Modeling (PLS-SEM), data were collected from 150 active users in Jabodetabek region through purposive sampling. The results show that push and pull factors significantly increase switching intention, while mooring factors do not significantly moderate these relationships. Dissatisfaction with the current service and the appeal of alternative mobile banking platforms are the main drivers of switching, whereas switching costs and psychological barriers are insufficient to retain customers. These findings provide practical insights for improving service quality and customer retention strategies in Islamic digital banking.

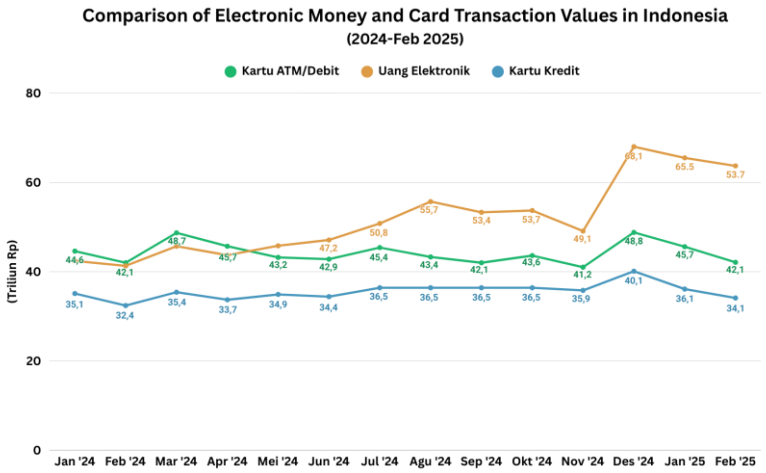
Keywords: *Push factors; pull factors; mooring factors; switching intention*

Pengutipan:
Laksamana, F. A., Ihsan, D. N., & Aisy, D. R. (2025). *Push-pull-mooring factors and switching intention: Evidence from BYOND by BSI users. Tauhidinomics: Journal of Islamic Banking and Economics.*

INTRODUCTION

The increasing digitalization in Indonesia has transformed payment habits, with electronic money becoming increasingly popular due to its convenience, mobile accessibility, and real-time transaction tracking capabilities (Ogundipe et al., 2024). Figure 1 illustrates the total transaction value, with a particular emphasis on the significant growth in electronic money. Although in 2024 the transaction value of electronic money (IDR 2,503.96 trillion) remained below that of ATM/debit cards (IDR 7,196.75 trillion), it recorded the highest annual growth of 34.62%, indicating a shift toward technology-based payments.

Figure 1 Comparison of Electronic Money and Card Transaction Values in Indonesia (January 2024–February 2025)



As the largest Muslim-majority country, Indonesia presents significant growth potential for Islamic banking, encouraging the creation of Sharia-compliant digital solutions that combine modern convenience with religious values (Nugroho, 2021). Bank Syariah Indonesia (BSI), the country's largest Islamic bank, initially launched BSI Mobile to deliver quick, accessible, and compliant services. However, challenges in service stability and security persist. In 2023, a LockBit 3.0 ransomware attack compromised customer data and disrupted services, significantly damaging customer trust and loyalty (Kompas.com, 2023; Muhajir & Pahlevi, 2024).

To address these concerns, BSI launched BYOND by BSI in November 2024. The super app quickly attracted over three million active users within two months. Nevertheless, it has faced recurring challenges such as unstable service performance, limited features, unintuitive navigation, and data security concerns (Playstore.co.id, 2025). These shortcomings have driven some users to switch to competitors such as Muamalat and BCA Syariah, which are perceived to offer more stable systems, better features, and stronger security (Karina, 2023). In Islamic banking, where trust, service quality, and Sharia compliance are critical, such dissatisfaction poses a significant threat to customer loyalty (Ahuchogu et al., 2024; Ghamry & Shamma, 2020).

The Push-Pull-Mooring (PPM) framework (Bansal et al., 2005) provides a comprehensive approach to understanding switching intentions. Push factors represent negative aspects of the current service, pull factors refer to the attractiveness of alternatives, and mooring factors involve personal, social, or psychological elements that can either inhibit or encourage switching. While prior research (Zhou, 2016; Hati et al., 2020; Xu et al., 2021) has validated the PPM model in various digital service contexts, its application in Islamic mobile banking remains limited, particularly in examining customers switching away from Islamic service providers.

This study fills this gap by applying the Push-Pull-Mooring (PPM) model to examine switching intentions among BYOND by BSI users in the Greater Jakarta area, focusing on Generation Z and Millennials who are digital natives and highly sensitive to digital service quality (Hidayati & Rahmawati, 2023). By analyzing the interplay between push factors that drive customers to seek alternatives, pull factors that attract them to other providers, and mooring factors that influence their decision to stay or switch, this research offers new insights into loyalty challenges in Indonesia's Islamic digital banking sector.

LITERATURE REVIEW

Push-Pull-Mooring (PPM) Framework

The Push Pull Mooring (PPM) framework was originally developed to explain migration decisions driven by unfavorable conditions, attractive alternatives, and restraining factors (Lee, 1966), and was later extended by Moon (1995) through the inclusion of mooring factors that reflect personal and situational constraints. The framework has since been widely applied in consumer behavior and marketing research to explain switching intentions, particularly in service and digital contexts (Bansal et al., 2005). In mobile banking, PPM captures dissatisfaction with current services as push factors, the attractiveness of alternative platforms as pull factors, and psychological or contextual barriers as mooring factors that may inhibit or facilitate switching behavior

(Hati et al., 2020). As such, PPM provides a comprehensive theoretical foundation for analyzing customer switching intentions in competitive digital financial services.

Push Factors

Push factors refer to unfavorable conditions associated with the current service that generate dissatisfaction and motivate users to consider alternative providers. Within the Push–Pull–Mooring framework, push factors emerge when perceived deficiencies in service, system, or information quality reduce user satisfaction and trust (Bansal et al., 2005). In mobile banking, such factors typically include system instability, transaction errors, poor interface usability, and inadequate customer support.

Prior studies consistently demonstrate that negative service experiences significantly increase switching intention in technology-based services (Chang et al., 2009). When system performance fails to meet user expectations, dissatisfaction intensifies and encourages users to reassess the value of the current service. Consistent with expectation confirmation theory, unmet expectations lead to negative attitudes toward the system and increase the likelihood of discontinuance or switching behavior (Bhattacherjee, 2001).

Empirical evidence from Indonesia further supports this relationship, showing that poor service and information quality are key drivers of customer switching intention in digital banking contexts (Nugraha & Syafaruddin, 2023). Accordingly, push factors are commonly operationalized through dissatisfaction with service quality, system quality, and information quality, representing the primary internal triggers of switching behavior in mobile banking services (Zhou, 2016).

Pull Factors

Pull factors refer to the perceived attractiveness of alternative services that motivate users to switch from their current provider. Unlike push factors, which arise from dissatisfaction, pull factors emphasize the superior benefits offered by competing services, such as better functionality, usability, and overall value (Cheng et al., 2019). In digital service contexts, these factors are closely related to technological advantages, innovation, and enhanced user experience.

Zhou (2016) conceptualizes pull factors as alternative attractiveness, reflecting users' evaluations of whether competing platforms offer greater benefits than the current service. When alternative mobile banking applications are perceived as more reliable, convenient, or innovative, users' switching intention is strengthened. Accordingly, this study operationalizes pull factors solely through alternative attractiveness, consistent with

prior research highlighting its central role in driving switching behavior in competitive mobile banking environments.

Mooring Factors

Mooring factors represent personal, social, and situational conditions that moderate the effects of push and pull factors on switching intention. Rather than directly triggering switching behavior, these factors influence whether users resist or proceed with switching decisions (Bansal et al., 2005). Even in the presence of dissatisfaction or attractive alternatives, strong mooring factors may reduce users' willingness to switch.

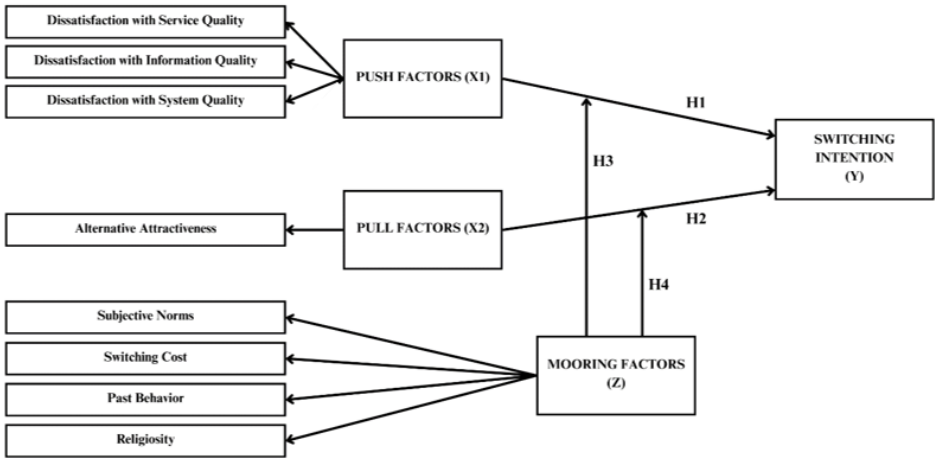
In digital banking, mooring factors are particularly relevant due to habitual usage, perceived switching costs, and emotional trust toward existing providers. Prior studies emphasize that social influence, behavioral inertia, and personal values can either constrain or facilitate switching decisions (Hati et al., 2020). Accordingly, this study operationalizes mooring factors through subjective norms, switching cost, past behavior, and religiosity, reflecting psychological, social, and value-based constraints relevant to Islamic mobile banking contexts.

Customer Switching Intention

Customer switching intention refers to a customer's deliberate intention to discontinue the use of a current service and switch to an alternative provider. It reflects a psychological evaluation of service experiences and perceived comparative benefits and serves as an important antecedent of actual switching behavior (Anton et al., 2007).

Within the Push–Pull–Mooring framework, switching intention is shaped by dissatisfaction with the current service, the attractiveness of alternatives, and moderating factors that influence decision making (Bansal et al., 2005). In mobile banking, high switching intention indicates increased risk of customer churn, particularly in highly competitive and technology-driven financial services. Switching intention in this study is measured through behavioral intention indicators capturing users' willingness to abandon the current service and adopt another platform (Firdausi & Dharmmesta, 2023).

Figure 2 Conceptual Framework



RESEARCH METHOD

Sample and Procedure

This study employs a quantitative causal design to examine the relationships among push, pull, mooring factors, and customer switching intention. The research focuses on active users of the BYOND by BSI mobile banking application in the Jabodetabek area, specifically Millennials and Generation Z, who represent digitally literate user segments.

The sample size was determined following Hair et al. (2014), with 25 measurement indicators requiring a minimum of 125 respondents. A total of 150 valid responses were collected to enhance statistical reliability. Data were obtained using non-probability sampling with quota and purposive criteria, including active use of BYOND by BSI for at least six months.

Data were collected through an online questionnaire using a five-point Likert scale, with measurement items adapted from prior studies. Descriptive analysis was conducted to profile respondents, and hypothesis testing was performed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS.

Measurement

All measurement items were adapted from prior validated studies and contextualized to Islamic mobile banking. The questionnaire comprised 25 items measuring push factors, pull factors,

mooring factors, and customer switching intention. All constructs were assessed using a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

To measure variables, the indicators are adjusted to the characteristics of the sample from previous studies.

Figure 3 Variabel Operational

Variables	Dimensions	Indicators
Push Factors Push Pull Mooring Theory of Switching Behavior (Zhou, 2016) referring to dissatisfaction with service quality, system quality, and information quality that encourages users to switch services	Dissatisfaction with Service Quality	perceived inadequacy of service performance
	Dissatisfaction with System Quality	perceived weakness in system functionality and usability
	Dissatisfaction with Information Quality	perceived inaccuracy and limited usefulness of information
Pull Factors Push Pull Mooring Theory of Switching Behavior (Zhou, 2016) referring to the attractiveness of alternative services that motivates users to switch	Alternative Attractiveness	perceived superiority of alternative mobile banking services
Mooring Factors Push Pull Mooring Theory in Islamic Banking Context (Hati et al., 2020), referring to social, psychological, and religious factors that influence switching decisions.	Subjective Norms	social influence affecting switching decisions
	Switching Cost	perceived cost and effort associated with switching
	Past Behavior	habitual reliance on current banking service
	Religiosity	influence of religious values on service loyalty
Customer Switching Intention Customer Switching Intention Framework (Firdausi & Dharmmesta, 2023), referring to the intention to discontinue the current service and switch to an alternative provider.	Switch Intention	intention to discontinue and switch services

Hypothesis

Push Factors and Customer Switching Intention

Prior studies indicate that dissatisfaction with system performance, service quality, and information quality significantly increases users' intention to switch digital services (Zhou, 2016). Negative service experiences reduce user loyalty and encourage customers to seek superior mobile banking alternatives. Therefore, the first hypothesis is proposed.

Based on these findings, Hypothesis 1 of this study is:

H1: *Push Factors have a significant effect on Customer Switching Intention*.

Pull Factors and Customer Switching Intention

Pull Factors reflect the perceived attractiveness of alternative services that motivate customers to switch, even in the absence of dissatisfaction (Bansal et al., 2005). Empirical evidence suggests that superior functional and emotional benefits offered by competing services significantly enhance switching intention (Han et al., 2010).

Based on this reasoning, the second hypothesis is formulated as follows:

H2: *Pull Factors have a significant effect on Customer Switching Intention*.

Mooring Factors between Push Factors and Customer Switching Intention

Mooring Factors represent personal and situational constraints that may influence how strongly dissatisfaction affects switching decisions. Previous studies show that comfort with existing services and other mooring elements can moderate the relationship between push factors and switching intention (Nugraha & Syafaruddin, 2023).

Based on these findings, Hypothesis 1 of this study is:

H3: *Mooring Factors moderate the relationship between Push Factors and Customer Switching Intention.*

Mooring Factors between Pull Factors and Customer Switching Intention

Similarly, mooring factors such as switching cost and personal innovativeness have been found to moderate the effect of alternative attractiveness on switching intention in digital services (Fan et al., 2021).

Based on these findings, Hypothesis 1 of this study is:

H4: *Mooring Factors moderate the relationship between Pull Factors and Customer Switching Intention.*

FINDINGS AND DISCUSSION

Data were collected from 150 respondents between June and July 2025 using a Google Form. Most respondents belonged to Generation Z and were students. In addition, the majority had been using the BYOND by BSI mobile banking application for more than six months, making them suitable for assessing user experiences in digital banking services.

Convergent Validity Test

The convergent validity test was conducted to determine the extent to which the indicators in this study accurately represent their respective constructs. This assessment was based on two key criteria: loading factor and Average Variance Extracted (AVE). According to Hair et al. (2018), an indicator is considered valid if its loading factor is ≥ 0.70, while a construct meets the convergent validity requirement if the AVE value is ≥ 0.50.

Figure 4 Model of Convergence Validity Test

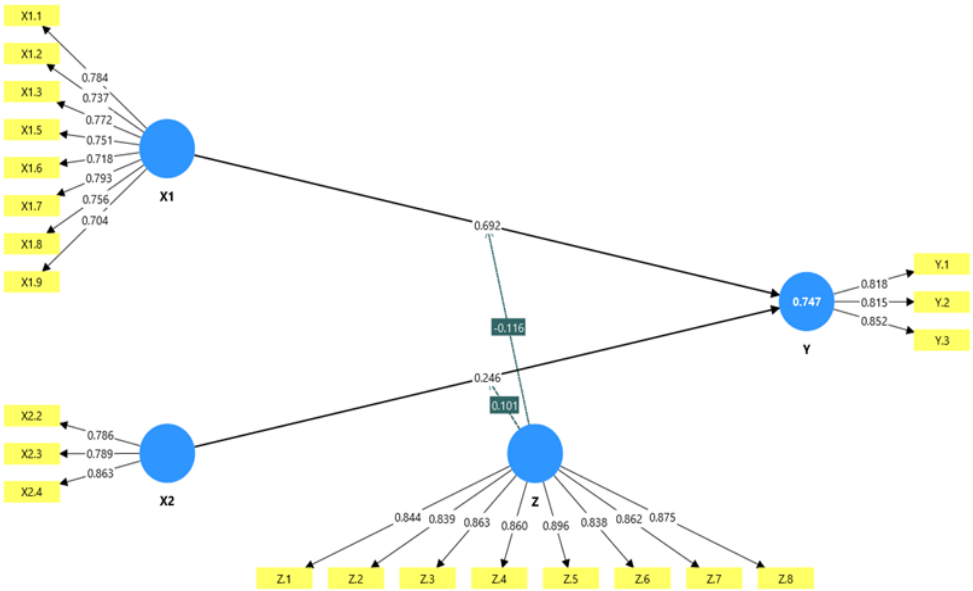


Table 2. Convergent Validity Results

Construct	*Indicator*	*Loading Factor*	*AVE*	*Remarks*
Push	X1.1	0.784	0.566	Valid
Factors (X1)	X1.2	0.737		Valid
	X1.3	0.772		Valid
	X1.4	0.751		Valid
	X1.5	0.718		Valid
	X1.6	0.793		Valid
	X1.7	0.756		Valid
	X1.8	0.704		Valid
	X1.9	0.784		Valid
Pull	X2.1	0.786	0.662	Valid
Factors (X2)	X2.2	0.789		Valid
	X2.3	0.863		Valid
Switching	Y.1	0.818	0.687	Valid
Intention (Y)	Y.2	0.815		Valid
	Y.3	0.852		Valid
Mooring	Z.1	0.844	0.739	Valid
Factors (Z)	Z.2	0.839		Valid
	Z.3	0.863		Valid
	Z.4	0.860		Valid
	Z.5	0.896		Valid

Z.6	0.838	Valid
Z.7	0.862	Valid
Z.8	0.875	Valid

As shown in Table 2, all indicators achieved loading factor values exceeding the 0.70 threshold, confirming their validity. Furthermore, all constructs recorded AVE values above 0.50, indicating that they satisfy the convergent validity criteria. Therefore, the measurement model in this study can be considered reliable and suitable for subsequent structural model analysis.

Composite Reliability Test

Reliability testing in PLS-SEM evaluates the internal consistency of measurement instruments using Cronbach's Alpha and Composite Reliability. Values above 0.70 are considered acceptable, and above 0.80 indicate high reliability (Hair et al., 2014).

Table 3. Reliability Test Results

Construct	***Cronbach's Alpha***	***Rho_a***	***Rho_c***	***Remarks***
Push Factors (X1)	0.890	0.894	0.912	Valid
Pull Factors (X2)	0.752	0.799	0.854	Valid
Mooring Factors (Z)	0.950	0.957	0.958	Valid
Switching Intention (Y)	0.772	0.772	0.868	Valid

All constructs achieved Cronbach's Alpha and composite reliability values above the 0.70 threshold, confirming strong internal consistency. Thus, the measurement model is reliable for further analysis.

R Square (R^2) Test

Table 4. R-Square Results

Construct	***R-Square***
Switching Intention (Y)	0.747

The R^2 value for **Switching Intention** is 0.747, indicating that 74.7% of the variance in switching intention is explained by Push Factors, Pull Factors, and the moderation of Mooring Factors. The remaining 25.3% is explained by other variables outside the model (Abdillah & Hartono, 2015).

Goodness of Fit (GoF) Test

Table 5. Goodness of Fit Results

Model Type	***SRMR***
Saturated Model	0.079
Estimated Model	0.079

The SRMR value of 0.079 is below the 0.08 threshold, indicating a good model fit (Hu & Bentler, 1998). This suggests that the structural model adequately represents the data and aligns with the hypothesized relationships, making it suitable for further analysis such as path coefficient and hypothesis testing.

Path Coefficient

The strength of the relationships between the latent variables was examined using path coefficients, which were estimated through the bootstrapping procedure. The significance of these relationships was assessed based on the p-values. Following the guideline by Hair et al. (2018), a p-value of less than 0.05 indicates that the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted, confirming that the relationship between the variables is statistically significant.

Table 6. Path Coefficient Results

	Original sample (O)	***P values***
Push Factors > Switching Intention	0.692	0.000
Pull Factors > Switching Intention	0.246	0.020
Mooring x Push Factors > Switching Intention	-0.116	0.172

Mooring* x *Pull Factors* > *Switching Intention	0.101	0.232

The results of the path coefficient analysis indicate that Push Factors and Pull Factors significantly influence Switching Intention, with p-values of 0.000 and 0.020, respectively. In contrast, the moderating effects of Mooring Factors on the relationships between Push Factors and Switching Intention (p = 0.172) and between Pull Factors and Switching Intention (p = 0.232) were found to be statistically insignificant.

Table 7. Structural Model Testing

P-Value	***Description***	***Hypothetical acceptance/rejection***
0.000	Push Factors have a significant influence on Switching Intention	Hypothesis 1 is accepted
0.020	Pull Factors have a significant influence on Switching Intention	Hypothesis 2 is accepted
0.172	Mooring Factors moderate the relationship between Push Factors and Switching Intention	Hypothesis 3 is rejected
0.232	Mooring Factors moderate the relationship between Pull Factors and Switching Intention	Hypothesis 4 is rejected

Based on the *path coefficient* table above, it can be seen that the findings from the testing of all the hypotheses proposed in this study are as follows:

1) Hypothesis Testing 1

H01 : Push factors (X1) do not have a significant effect on customer switching intention (Y).

Ha1 : Push factors (X1) have a significant effect on customer switching intention (Y).

Conclusion: The analysis reveals that push factors exhibit a statistically significant effect on customer switching intention, as indicated by a p-value of 0.000, which is below the 0.05 threshold.

2) Hypothesis Testing 2

H02: Pull factors (X2) do not have a significant effect on customer switching intention (Y).

Ha2: Pull factors (X2) have a significant effect on Customer Switching Intention (Y).

Conclusion: The results demonstrate that pull factors have a statistically significant influence on customer switching intention, with a p-value of 0.020. Therefore, Ha2 is accepted and H02 is rejected.

3) Hypothesis Testing 3

H03: Mooring factors (Z) do not moderate the relationship between push factors (X1) and customer switching intention (Y).

Ha3: Mooring factors (Z) moderate the relationship between push factors (X1) and customer switching intention (Y).

Conclusion: The interaction effect between Mooring Factors and Push Factors is not statistically significant, as reflected by a p-value of 0.172, which exceeds the 0.05 significance level. Consequently, H03 is accepted and Ha3 is rejected. This result indicates that Mooring Factors do not significantly alter the influence of Push Factors on Customer Switching Intention.

4) Hypothesis Testing 4

H04: Mooring factors (Z) do not moderate the relationship between pull factors (X2) and customer switching intention (Y).

Ha4: Mooring factors (Z) moderate the relationship between pull factors (X2) and customer switching intention (Y).

Conclusion: The moderating effect of Mooring Factors on the relationship between Pull Factors and Customer Switching Intention is not supported, as the p-value of 0.232 exceeds the acceptable threshold of 0.05. Thus, H04 is accepted and Ha4 is rejected. This finding suggests that Mooring Factors do not significantly condition the effect of alternative service attractiveness on customers' switching intentions.

DISCUSSION

Push Factors and Customer Switching Intention

The results demonstrate that Push Factors have a strong and significant effect on Switching Intention, with a path coefficient of 0.692 and p-value of 0.000. This indicates that dissatisfaction with service quality, system performance, and information quality is the primary driver of users' intention to switch from BYOND by BSI to alternative mobile banking services. This finding reinforces the central role of negative service experiences in shaping switching behavior.

Consistent with Zhou (2016) and Guo (2022), unmet user expectations and poor technical performance reduce satisfaction and digital trust, thereby accelerating switching intention. This effect is particularly salient among Generation Z, who dominate the sample and exhibit low tolerance for service failures and high responsiveness to negative digital experiences (Hidayati & Rahmawati, 2023). As digital natives, they are more inclined to switch services rapidly when performance standards are not met.

Pull Factors and Customer Switching Intention

Pull Factors also show a positive and significant effect on Switching Intention, although with a smaller magnitude (path coefficient = 0.246; p-value = 0.020). This suggests that the attractiveness of alternative services, such as superior features and user experience, contributes to switching decisions but plays a secondary role compared to dissatisfaction with the current service.

This finding aligns with Yunita and Munandar (2023), who found that perceived benefits and compatibility with digital lifestyles motivate Generation Z users to explore alternative platforms. However, the weaker effect of Pull Factors indicates that switching behavior is more strongly triggered by negative experiences than by positive attractions alone. Therefore, maintaining service reliability remains more critical than merely competing on features or promotions.

Mooring Factors between Push Factors and Customer Switching Intention

The results show that Mooring Factors do not significantly moderate the relationship between Push Factors and Switching Intention, as indicated by a p-value of 0.172 and a negative path coefficient of -0.116. This suggests that barriers such as switching costs, habits, and emotional attachment are insufficient to restrain users from switching when dissatisfaction with the current service is high.

This finding contrasts with Xu et al. (2021), but can be explained by the characteristics of the sample, which is dominated by Generation Z users. This cohort is characterized by high digital literacy, strong adaptability to new technologies, and a pragmatic orientation toward digital services. As switching between mobile banking applications is perceived as relatively easy and low risk, mooring-related barriers become less effective once dissatisfaction reaches a certain threshold. This result is consistent with Yoon and Lim (2021), who found that switching costs lose their influence when users experience substantial dissatisfaction.

Mooring Factors between Pull Factors and Customer Switching Intention

The interaction between Mooring Factors and Pull Factors is also found to be insignificant, with a p-value of 0.232 despite a positive path coefficient of 0.101. This indicates that psychological and social constraints, including subjective norms, past behavior, switching costs, and religiosity, do not meaningfully condition the influence of alternative attractiveness on switching intention.

This result differs from Hati et al. (2020), where mooring factors played a significant role in value-driven switching decisions, such as migration from conventional to Islamic banking. In contrast, the present study focuses on switching within the same service category, where decisions are largely pragmatic and performance oriented. Consistent with Nurlinda and Anam (2024), these findings suggest that in competitive digital environments, especially among Generation Z users, perceived efficiency and functional benefits outweigh normative pressures and habitual attachment when considering alternative services

CONCLUSION

This study examines the effects of Push, Pull, and Mooring Factors on Customer Switching Intention toward BYOND by BSI among Generation Z and Millennials in the Jabodetabek area. The findings show that Push and Pull Factors significantly influence switching intention, with dissatisfaction related to service, system, and information quality emerging as the strongest driver. In contrast, Mooring Factors, including switching costs, subjective norms, past behavior, and religiosity, do not significantly moderate the effects of either Push or Pull Factors, indicating that younger, digitally literate users tend to prioritize service performance and alternative attractiveness over psychological or situational barriers. These results underscore the importance for Islamic mobile banking providers to enhance system reliability, user experience, and competitive features, while future research is encouraged to expand the scope across regions, platforms, and methodological approaches to improve the generalizability of findings.

REFERENCE

Abdillah, W., & Hartono, J. (2015). *Partial least square (PLS) Alternatif structural equation modeling (SEM) dalam penelitian bisnis*. *Yogyakarta* (Vol. 22). Penerbit Andi. Retrieved from https://inlislite.uin-suska.ac.id/opac/detail-opac?id=13102

Ahuchogu, M. C., Sanyaolu, T. O., & Adeleke, A. G. (2024). Balancing innovation with risk management in digital banking transformation for enhanced customer satisfaction and security. *International Journal of Management & Entrepreneurship Research*, *6*(9), 3022–3049. https://doi.org/10.51594/ijmer.v6i9.1566

Anton, C., Camarero, C., & Carrero, M. (2007). The Mediating Effect of Satisfaction on Consumers' Switching Intention. *Psychology & Marketing*, *24*(6), 511–538. https://doi.org/10.1002/mar

Bansal, H. S., Taylor, S. F., & James, Y. S. (2005). "Migrating" to new service providers: Toward a unifying framework of consumers' switching behaviors. *Journal of the Academy of Marketing Science*, *33*(1), 96–115. https://doi.org/10.1177/0092070304267928

Bhattacherjee, A. (2001). An empirical analysis of the antecedents of electronic commerce service continuance. *Decision Support Systems*, *32*(2), 201–214. https://doi.org/https://doi.org/10.1016/S0167-9236(01)00111-7

Chang, H. H., Wang, Y.-H., & Yang, W.-Y. (2009). The impact of e-service quality, customer satisfaction and loyalty on e-marketing: Moderating effect of perceived value. *Total Quality Management \& Business Excellence*, *20*(4), 423–443. https://doi.org/10.1080/14783360902781923

Cheng, S., Lee, S. J., & Choi, B. (2019). An empirical investigation of users' voluntary switching intention for mobile personal cloud storage services based on the push-pull-mooring framework. *Computers in Human Behavior*, *92*(February 2018), 198–215. https://doi.org/10.1016/j.chb.2018.10.035

Fan, L., Zhang, X., Rai, L., & Du, Y. (2021). Mobile payment: The next frontier of payment systems? - an empirical study based on push-pull-mooring framework. *Journal of Theoretical and Applied Electronic Commerce Research*, *16*(2), 155–169. https://doi.org/10.4067/S0718-18762021000200111

Firdausi, A. S. M., & Dharmmesta, B. S. (2023). The Effect of Push, Pull, and Mooring Factors on Customers' Switching Intention to Green Cosmetics. *Gadjah Mada International Journal of Business*, *25*(3), 327–354. https://doi.org/10.22146/gamaijb.69863

Ghamry, S., & Shamma, H. (2020). Factors influencing customer switching behavior in Islamic banks: evidence from Kuwait. *Journal of Islamic Marketing*, *ahead-of-p*. https://doi.org/10.1108/JIMA-01-2020-0021

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2018). When to use and how to report the results of PLS-SEM. *European Business Review*, *31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Han, H., Back, K. J., & Barrett, B. (2010). A consumption emotion measurement development: A full-service restaurant setting. *Service Industries Journal*, *30*(2), 299–320. https://doi.org/10.1080/02642060802123400

Hati, S. R. H., Gayatri, G., & Indraswari, K. D. (2020). Migration (Hijra) to Islamic bank based on push–pull–mooring theory: a services marketing mix perspective. *Journal of Islamic Marketing*, *12*(8), 1637–1662. https://doi.org/10.1108/JIMA-07-2019-0157

Hidayati, N., & Rahmawati. (2023). Gen Z's Perspective: Unveiling the Impact of Emotion

and Cognitive in Shaping Customer Experience in Omnichannel Context. *International Journal of Social Science and Business*, *7*(4), 832–842. https://doi.org/10.23887/ijssb.v7i4.63942

Hu, L., & Bentler, P. M. (1998). Fit indices in covariance structure modeling: Sensitivity to underparameterized model misspecification. *Psychological Methods*, *3*(4), 424–453. https://doi.org/10.1037//1082-989x.3.4.424

Karina, D. (2023). Repotnya Nasabah Saat BSI Gangguan, Sampai Beralih Buka Rekening Bank Lain. Retrieved April 17, 2025, from https://www.kompas.tv/amp/ekonomi/405655/repotnya-nasabah-saat-bsi-gangguan-sampai-beralih-buka-rekening-bank-lain

Kim, K. (Anthony). (2021). Conceptualization and Examination of the Push-Pull-Mooring Framework in Predicting Fitness Consumer Switching Behavior. *Journal of Global Sport Management*, *9*(1), 39–61. https://doi.org/10.1080/24704067.2021.2013128

Kompas.com. (2023). Hacker Ransomware LockBit Klaim Curi 15 Juta Data BSI, Pakar: Diperkirakan sejak Libur Lebaran. Retrieved February 17, 2025, from https://www.kompas.com/tren/read/2023/05/13/134500165/hacker-ransomware-lockbit-klaim-curi-15-juta-data-bsi-pakar--diperkirakan?page=all

Lee, E. S. (1966). A Theory of Migration Everett. *Demography*, *3*(1), 47–57. Retrieved from http://links.jstor.org/sici?sici=0070-3370%281966%293%3A1%3C47%3AATOM%3E2.0.CO%3B2-B

Muhajir, A., & Pahlevi, R. (2024). Pengaruh E-Trust , E-Service Quality Dan E-Satisfaction Terhadap E-Loyality Pengguna Bsi Mobile Pada Pengadilan, *15*(1), 89–98. https://doi.org/10.20956/xxxx/xxxx

Nugraha, A. P. A., & Syafaruddin, A. (2023). Analysis Push-Pull Mooring Factors on Switching Intention Banking Customers. *International Journal of Management Science and Application*, *2*(2), 11–18. https://doi.org/10.58291/ijmsa.v2i2.124

Nugroho, E. (2021). Implementation Of Sharia-Compliance In Islamic Bank Product Innovations. *Prophetic Law Review*, *3*. https://doi.org/10.20885/PLR.vol3.iss2.art4

Nurlinda, R. A., & Anam, C. (2024). Factors Influencing Customer Switching Intentions in Online Food Delivery: A Perspective of The Push-Pull-Mooring Model. *Jurnal Manajemen Perhotelan*, *10*(1), 43–54. https://doi.org/10.9744/jmp.10.1.43-54

Ogundipe, D. O., Odejide, O. A., & Edunjobi, T. E. (2024). Agile methodologies in digital banking: Theoretical underpinnings and implications for customer satisfaction. *Open Access Research Journal of Science and Technology*, *10*(2), 021–030. https://doi.org/10.53022/oarjst.2024.10.2.0045

Playstore.co.id. (2025). No Title. Retrieved February 17, 2025, from https://play.google.com/store/search?q=BSI&c=apps&hl=id

Xu, H., Wang, J., Tai, Z., & Lin, H. C. (2021). Empirical study on the factors affecting user switching behavior of online learning platform based on push-pull-mooring theory. *Sustainability (Switzerland)*, *13*(13). https://doi.org/10.3390/su13137087

Zhou, T. (2016). Examining User Switch between Mobile Stores: A Push-Pull-Mooring Perspective Tao. *Information Resources Management Journal*, *29*(2).