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Intention of Generation-Z for Switching to Islamic Banks in Banten Province: A Push-Pull Mooring Approach

Aji Kukuh Pramudya[1]*, Fitri Zaelina[2]

[1,2] Islamic Banking Departement, Universitas Islam Negeri Sunan Kalijaga, Yogyakarta, Indonesia

*Corresponding author: ajikukuhpramudya@gmail.com

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ABSTRACT

Research Aims: The purpose of this research is to understand the interest of Generation Z in switching behavior to Islamic banks based on the Push Pull Mooring (PPM) theory.
Methodology: The method used in this research is quantitative and the population taken as a sample is Generation Z in Banten Province. The hypothesis in this research is tested using Structural Equation Modelling (SEM) and the SmartPLS 3.0 application, with a sample size of 184 respondents taken using purposive sampling method.
Research Findings: The results of the research show that the push and pull factors have a positive and significant effect on switching intention, while the mooring factors do not have an effect on switching intention.
Theoretical Contribution/Originality: The research focuses on Generation Z in Banten Province, and the findings may not be generalized to other regions or age groups. Additionally, the study relies on self-reported data, which may be subject to respondent bias.
Implication: Sharia banks must take the opportunity to develop and offer services that are more in line with religious values and can focus on developing products and services that meet sharia standards and prioritize Islamic ethical values to attract more customers.

***Keywords**: PPM, Push-Pull Mooring, Switching intention, Islamic Bank, Generation Z*

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INTRODUCTION

In the modern era, technological advancement and development are rampant, especially in the fields of communication and data technology. This has changed customer behavior in banking from offline transactions to online transactions through digital banking systems. In addition, in recent years, there has been an increasing demand for halal lifestyle products and services that comply with sharia principles, including religious learning communities, hijrah communities (Hijrah Fest), and so on (BSI, 2021). In the development of global Muslim fashion, Indonesia is among the top ten Muslim fashion product exporting countries in the world (Bank Indonesia, 2021). This shows that Muslims in Indonesia are

increasingly comfortable with their identity and want to be able to conduct their lives in accordance with their religious beliefs.

Islamic bank customers in Indonesia continue to grow every year, with rapid growth. During the period 2014 to 2018, Islamic banking managed to record a compound annual growth rate (CAGR) of 15 percent, which is higher than the national banking industry, which only achieved a CAGR of 10 percent during the same period. Currently, Islamic banks in Indonesia have around 31.89 million customers, which is equivalent to around 12 percent of the total Muslim population in Indonesia (KNKS, 2020). This makes researchers interested in sampling customers who have switched to Islamic banks with the aim of measuring the push, pull, and obstacle factors that influence customer decisions in making the switch. Thus, it is hoped that the results of this study can make a significant contribution to the Islamic banking industry by developing more effective marketing strategies to retain and attract new customers.

The Generation Z population almost fully holds the population in Banten Province. The data is one of the reasons why the researcher took the object of Generation-Z in Banten Province and targeted the sample population of Generation-Z in Banten Province, which in 2022 will be 12-27 years old, according to (Mannheim, 1952) the birth year of Generation-Z is from 1995 to 2010. We can see that the bank's approach to attracting Generation-Z customers is not only by providing products and services but also by understanding their needs, which are different from those of other generations. Banks have adapted to the needs of their customers by providing more dynamic and personalized services (BSI, 2021). Therefore, Generation Z customers will be more interested in banking at Islamic banks, especially in Banten Province.

This concept provides the push-pull mooring (PPM) method to describe the interaction between operators in three elements, namely: push factors, pull factors, and mooring factors. This study does not measure the effect of push-pull on mooring because the focus of the research is on the push, pull, and obstacle factors in the customer's decision to make an intention to switch to an Islamic bank. The influence of push-pull on mooring is a concept related to marketing theory that is different from the focus of this research. Therefore, the measurement of factors related to the influence of push pull on mooring is not included in the scope of this study. Push factors are factors that encourage a person to switch from the original service provider (conventional bank) to an alternative service provider (Islamic bank). This is a negative factor that exists with the original service provider. Some of the factors that are often found that make individuals switch to using alternative services are dissatisfaction with the services received (dissatisfaction), low quality of service provided (low quality service), and lack of trust in the services provided (low trust) (Sun et al., 2017). Dissatisfaction is a feeling of displeasure that arises due to a mismatch between consumer expectations of the quality of a product or service and the quality actually received. Consumers who feel dissatisfied with the product or service received will usually complain and tend to think about looking for other alternatives (Yoon & Lim, 2021). This study aims to measure switching intention by using push, pull, and mooring approaches for Generation-Z customers who have used Islamic bank services in Banten Province, so that they can find out what push, pull, and mooring factors make Generation-Z in Banten Province have switching intentions.

LITERATURE REVIEW

Switching Intention

Switching intention is the opposite concept to repurchase intention; this concept means that consumers have the intention to move from the currently used service facilitator to another service (Ganesh et al., 2000). Switching intention behavior is a central concept in marketing that refers to consumer migration between service providers (Keaveney & Parthasarathy, 2001). Products or services that are currently used do not fulfill consumer desires, so consumers switch to products or services that fulfill their desires. (Bansal et al., 2005) define switching intention as the degree of possibility or certainty that a customer will switch to a new service provider rather than the current service provider. Bansal et al. (2005) state that several factors that influence failure can be grouped into three categories, namely push factors, pull factors, and mooring factors. Roos et al. (2004) categorized service consumer migration into two aspects: in-migration and out-migration. In-migration is the movement of clients that takes place within the scope of similar services. On the other hand, outmigration is the movement of service consumers to substitute service facilitators outside the industry.

Push Factors

Push factors are factors that encourage customers to switch from the airline they used before (Jung *et al*., 2017). Push factors in the banking context can include customer dissatisfaction with the services or products provided by the bank, such as high transaction fees or poor service (Zhou & Lu, 2011). Bansal et al. (2005) state that push indicators, which are negative aspects of previous service experiences, can influence a person's intention to make changes. This explains that the push factor is a factor that encourages someone to switch to another service.

Pull Factors

According to Lai et al., (2012) pull factors refer to factors that encourage consumers to switch to new mobile shopping services. These factors can include better features and functions, a better user experience, wider product availability, better prices or special offers, and so on (Lee & Chung, 2009). Pull factors are positive factors that refer to the target customer as one of the main factors in attracting users to the place. Research by Lai et al., 2012) takes peer influence and alternative attractiveness as indicators of pull factors because both are considered strong factors in influencing consumer decisions to switch to new services.

Mooring Factors

According to Hsieh et al., (2012) mooring factors are factors that influence the level of customer loyalty and attachment to a particular service or product. In the context of banking services, mooring factors refer to factors that influence customers to continue using banking services from one bank and not switch to another bank. Research conducted by (Hsieh et al., 2012) took switching cost and past experience as dimensions of mooring factors because both dimensions are considered very important in influencing customer behavior in deciding to keep using the services of a particular brand or switch to another brand.

Morgan & Hunt (1994) argue that user engagement can influence the desire to continue the relationship in a more sustainable way, encouraging individuals to continue to maintain the current service.

RESEARCH METHOD

The type of research used is quantitative research. Quantitative research is research that uses direct numbers obtained from survey results or data processed using statistical analysis. (Sujarweni, 2014). Quantitative research is more systematic, planned, structured, and clear from the beginning to the end of the research and is not influenced by the circumstances in the field. However, this does not mean that qualitative research is not arranged systematically and regularly; it is just that research with a qualitative approach can change according to the circumstances in the field (Hardani et al., 2020).

This study examines the population of generation Z in Banten Province who have made the switch from conventional banks to Islamic banks. The sampling technique in this study uses non-probability sampling techniques, namely random sampling of study illustrations. This sampling procedure is suitable for infinite populations, meaning that the number of population members has not been or cannot be determined in advance, for example, based on the demographic characteristics of consumers, such as male-female, type of work, age, and so on (Supardi, 1993). The technique used in this research is purposive sampling. Purposive sampling is a sampling method that is chosen deliberately and based on certain objectives, namely respondents who were born in 1995–2010 in Banten Province and have made the switch from conventional banks to Islamic banks. In this study, the authors used quantitative research. Quantitative data is based on the analysis of respondents' answers; the results are presented in numerical form (numbers) and processed using statistical methods.

RESULTS AND DISCUSSIONS

Respondents who were successfully collected in this study totaled 200 respondents, but only 184 respondents used the data because 16 other respondents did not meet the research criteria. To get respondents, researchers distributed questionnaires through social media sites such as Instagram, WhatsApp, Twitter, and Facebook in the form of personal chats and status stories. The demographic characteristics of respondents in this study were 89 male respondents, or 48% of the total respondents. Meanwhile, female respondents totaled 95, or 52%, of the total respondents. As well as data obtained by researchers spread across Banten Province, the largest number of respondents was Lebak Regency, with 44 respondents, or 24% of the total.

Based on the data obtained from the field, it is known that respondents with a birth year of 2000 dominated the fillers of this questionnaire with 49 people, or 27%, and the majority of their jobs are students, with a percentage of 41% and a frequency of 75 people. Respondents with private employee jobs were 41 people, or 22%. Then respondents with PNS, BUMN, POLRI, or TNI jobs were 28 people, or 15%. Respondents with entrepreneurial jobs were 22 people, or 12%. Respondents gave varied answers, with the majority ranging from Rp. 1,000,000 to Rp. 2,000,000, or as many as 124 people, or 67%. Then the income

value category is < Rp 1,000,000 for as many as 21 people, or equivalently, 11%. Furthermore, the next income value category is Rp. 2,000,000–Rp. 5,000,000, with as many as 34 respondents, or 18%, and the fewest respondents with total income> Rp. 5,000,000, with as many as 5 people, or 3% of the total. The majority of Islamic banks used are BSI (BSM, BNI Syariah, and BRI Syariah), with a percentage of 52%, or 96 people.

Test Measurement Model (*Outer Model*)

There are three criteria that must be fulfilled to measure the Outer Model on Smartpls, including: convergent validity, discriminant validity, and Composite Reliability.

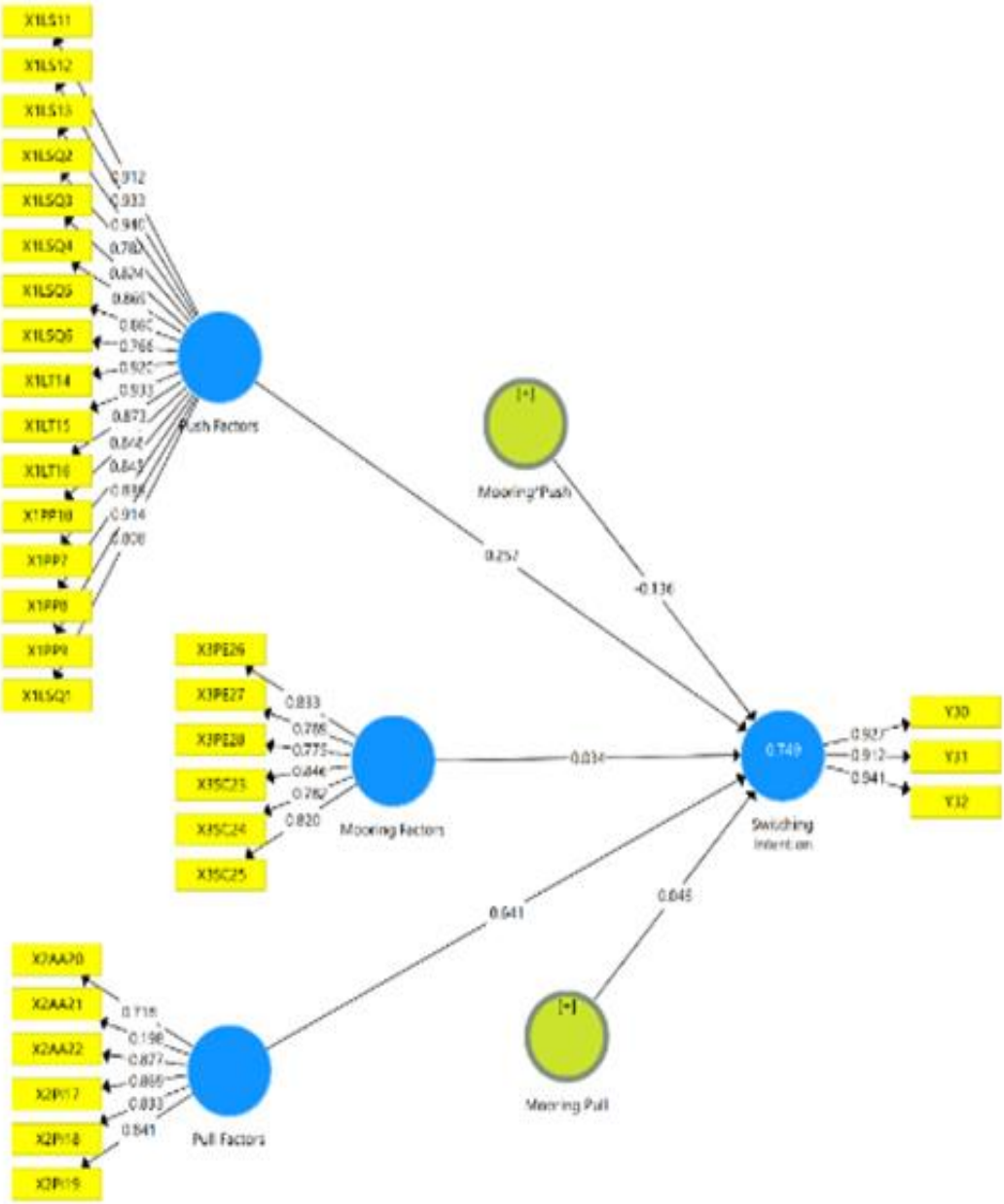

Figure 1. Outer Model

Source: SmartPLS 3, processed by 2023

Convergent Validity

Convergent validity is a measure of the extent to which each indicator correlates positively with its construct size. Convergent validity will be determined through the AVE

value, which has a value of> 0.5 and an outer loading value of> 0.7 (Joseph F. Hair et al., 2017). The following are the results of the AVE score value of each variable and the outer loading of each indicator in this study.

Table 1. AVE and Outer Loading Values

Variabel	AVE	Indikator	*Outer Loading*
Push factors (X1)	0,754	X1LS11	0,912
		X1LS12	0,933
		X1LS13	0,940
		X1LSQ1	0,808
		X1LSQ2	0,782
		X1LSQ3	0,824
		X1LSQ4	0,869
		X1LSQ5	0,860
		X1LSQ6	0,766
		X1LT14	0,920
		X1LT15	0,933
		X1LT16	0,873
		X1PP10	0,848
		X1PP7	0,845
		X1PP8	0,839
		X1PP9	0,914
Pull Factors (X2)	0,580	X2AA20	0,718
		X2AA21	0,198
		X2AA22	0,877
		X2PI17	0,869
		X2PI18	0,833
		X2PI19	0,841
Mooring factors (X3)	0,653	X3PE26	0,833
		X3PE27	0,789
		X3PE28	0,775
		X3SC23	0,846
		X3SC24	0,782
		X3SC25	0,820
Switching intention (Y)	0,858	Y30	0,927
		Y31	0,912
		Y32	0,941
*Mooring*Push* (Z1)	1,000	Z1*X1 (Moderasi)	0,986
*Mooring*Pull* (Z1)	1,000	Z1*X2 (Moderasi)	1,013

Source: data processed 2023

In the test results from outer loading, there is one indicator on pull factors, namely X2AA21, which does not meet the criteria for convergent validity because the indicator value is 0.198 and is below 0.5. Therefore, researchers made modifications by eliminating the value of indicators that did not meet the convergent validity requirements.

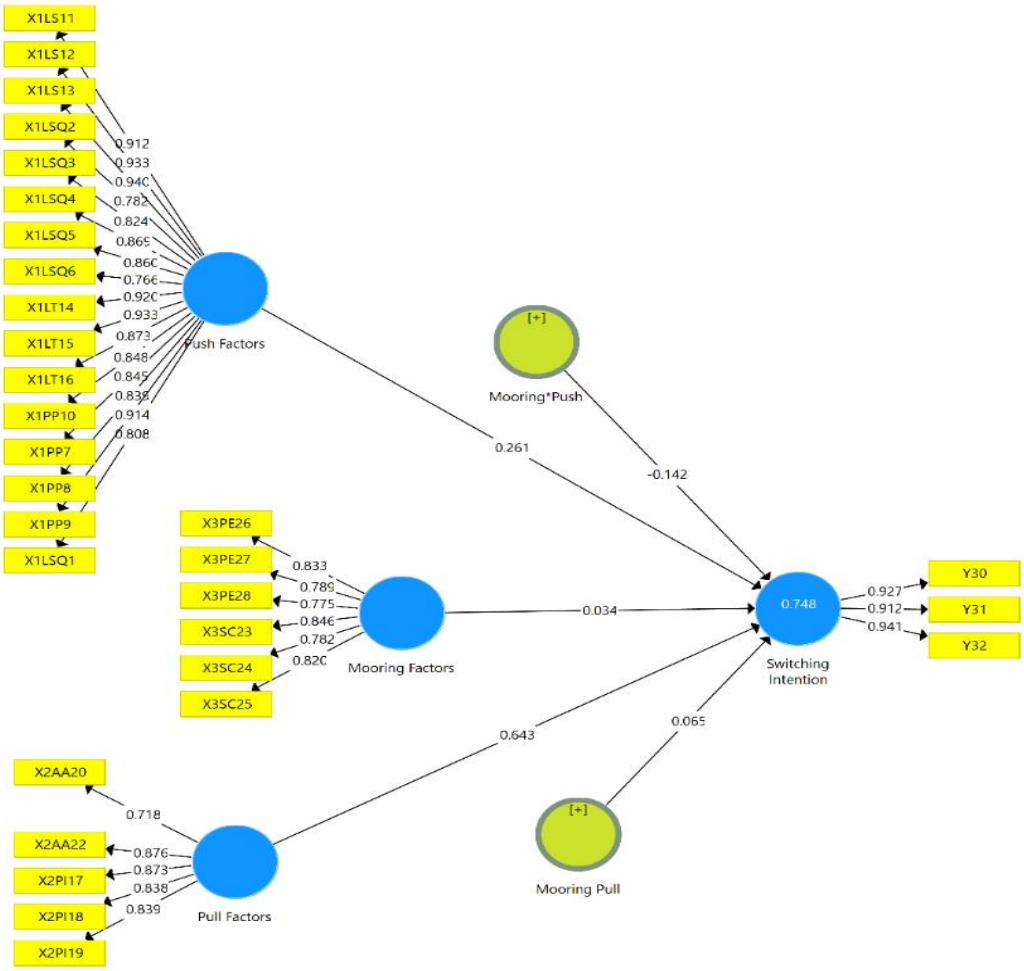

Figure 2. Outer Model Figure After Modified

Source: SmartPLS 3, processed by 2023

Table 2. Modified AVE and Outer Loading Value Table

Variable	AVE	Indicator	*Outer Loading*
Push factors (X1)	0,754	X1LS11	0,912
		X1LS12	0,933
		X1LS13	0,940
		X1LSQ1	0,808
		X1LSQ2	0,782
		X1LSQ3	0,824
		X1LSQ4	0,869
		X1LSQ5	0,860
		X1LSQ6	0,766
		X1LT14	0,920
		X1LT15	0,933
		X1LT16	0,873
		X1PP10	0,848
		X1PP7	0,845
		X1PP8	0,839
		X1PP9	0,914
Pull Factors (X2)	0,690	X2AA20	0,718
		X2AA22	0,876
		X2PI17	0,873

		X2PI18	0,838
		X2PI19	0,839
Mooring factors (X3)	0,653	X3PE26	0,833
		X3PE27	0,789
		X3PE28	0,775
		X3SC23	0,846
		X3SC24	0,782
		X3SC25	0,820
Switching intention (Y)	0,858	Y30	0,927
		Y31	0,912
		Y32	0,941
*Mooring*Push* (Z1*X1)	1,000	Z1*X1 (Moderasi)	0,986
*Mooring*Pull* (Z1*X2)	1,000	Z1*X2 (Moderasi)	1,020

Source: data processed 2023

After making the modification, according to the table above, the X2AA21 indicator value is removed, and after being modified, the correlation value between the construct and the variable has met the requirements, which is above the minimum value of 0.5. In table 4.8, it can be seen that the AVE value is> 0.5 for all variables, so each variable has met the AVE requirements.

Discriminant Validity

Discriminant validity is the level of constructs that are located from other constructs with empirical standards.

Table 3. Cross Loading

	***Push Factors* (X1)**	***Pull Factors* (X2)**	***Mooring factors* (X3)**	***Switching intention* (Y)**	**Moderasi (Z1*X1)**	**Moderasi (Z1*X2)**
X1LS11	0,912	0,608	0,465	0,647	-0,130	-0,222
X1LS12	0,933	0,615	0,456	0,644	-0,125	-0,235
X1LS13	0,940	0,640	0,492	0,676	-0,160	-0,277
X1LSQ1	0,808	0,445	0,398	0,465	0,015	-0,197
X1LSQ2	0,782	0,424	0,362	0,467	0,012	-0,130
X1LSQ3	0,824	0,432	0,381	0,459	-0,052	-0,142
X1LSQ4	0,869	0,522	0,449	0,592	-0,101	-0,197
X1LSQ5	0,860	0,472	0,399	0,554	-0,028	-0,107
X1LSQ6	0,766	0,424	0,310	0,474	0,044	-0,110
X1LT14	0,920	0,586	0,412	0,624	-0,138	-0,274
X1LT15	0,933	0,590	0,453	0,620	-0,137	-0,252
X1LT16	0,873	0,553	0,494	0,605	-0,131	-0,225
X1PP10	0,848	0,528	0,350	0,629	-0,048	-0,191
X1PP7	0,845	0,516	0,362	0,561	-0,056	-0,161
X1PP8	0,839	0,504	0,280	0,541	0,033	-0,127
X1PP9	0,914	0,613	0,434	0,658	-0,077	-0,206
X2AA20	0,412	0,718	0,380	0,556	-0,157	-0,185
X2AA22	0,505	0,876	0,418	0,701	-0,158	-0,280
X2PI17	0,574	0,873	0,498	0,747	-0,213	-0,312

X2PI18	0,588	0,838	0,504	0,768	-0,250	-0,331
X2PI19	0,458	0,839	0,431	0,662	-0,175	-0,261
X3PE26	0,382	0,424	0,833	0,442	-0,397	-0,364
X3PE27	0,326	0,338	0,789	0,352	-0,280	-0,244
X3PE28	0,338	0,380	0,775	0,346	-0,315	-0,251
X3SC23	0,424	0,480	0,846	0,512	-0,420	-0,375
X3SC24	0,386	0,457	0,782	0,430	-0,369	-0,357
X3SC25	0,404	0,504	0,820	0,496	-0,409	-0,382
Y30	0,635	0,753	0,485	0,927	-0,265	-0,257
Y31	0,552	0,751	0,475	0,912	-0,217	-0,280
Y32	0,672	0,808	0,542	0,941	-0,308	-0,323
Z1*X1	-0,085	-0,232	-0,459	-0,286	1,000	0,628
Z2*X2	-0,225	-0,335	-0,415	-0,310	0,628	1,000

Source: data processed 2023

Each indicator on each variable has a high outer loading value on the construct itself compared to other constructs in cross-loading. So based on the results of the data that has been managed by researchers, this research indicator data has a good discriminant validity value because it has met the requirements.

Table 4. Average Variance Extracted (AVE)

	***Average Variance Extracted* (AVE)**
Push Factors	0,754
Pull Factors	0,690
Mooring factors	0,653
Switching intention	0,858
Mooring*Push	1,000
Mooring*Pull	1,000

Source: data processed 2023

It can be seen that the items on the indicators of each variable have passed the discriminant validity test. This is because all the results of the indicator items for each variable have an AVE value> 0.50 or are arguably valid.

Composite Reliability

According to (Sholihin & Ratmono, 2020) the composite reliability value is considered eligible if it reaches 0.6–0.7 and the Cronbach's alpha value is> 0.7.

Table 5. Cronbach's Alpha dan Composite Reliability

	Cronbach's Alpha	***Composite Reliability***
Push Factors	0,978	0,980
Pull Factors	0,887	0,917
Mooring factors	0,894	0,918
Switching intention	0,918	0,948
Mooring*Push	1,000	1,000

Mooring*Pull	1,000	1,000

It can be noted that all items in each variable indicator have a Cronchbach alpha value> 0.6. So, all indicator items for each variable have a high level of reliability in line with the composite reliability results that have been written previously.

Structural Model Evaluation (*Inner Model*)

Then, the inner model test explains the results of the coefficient test, goodness of fit, and hypothesis testing of direct influence and influence through mediation (indirect). Therefore, the following is the inner model test in this study:

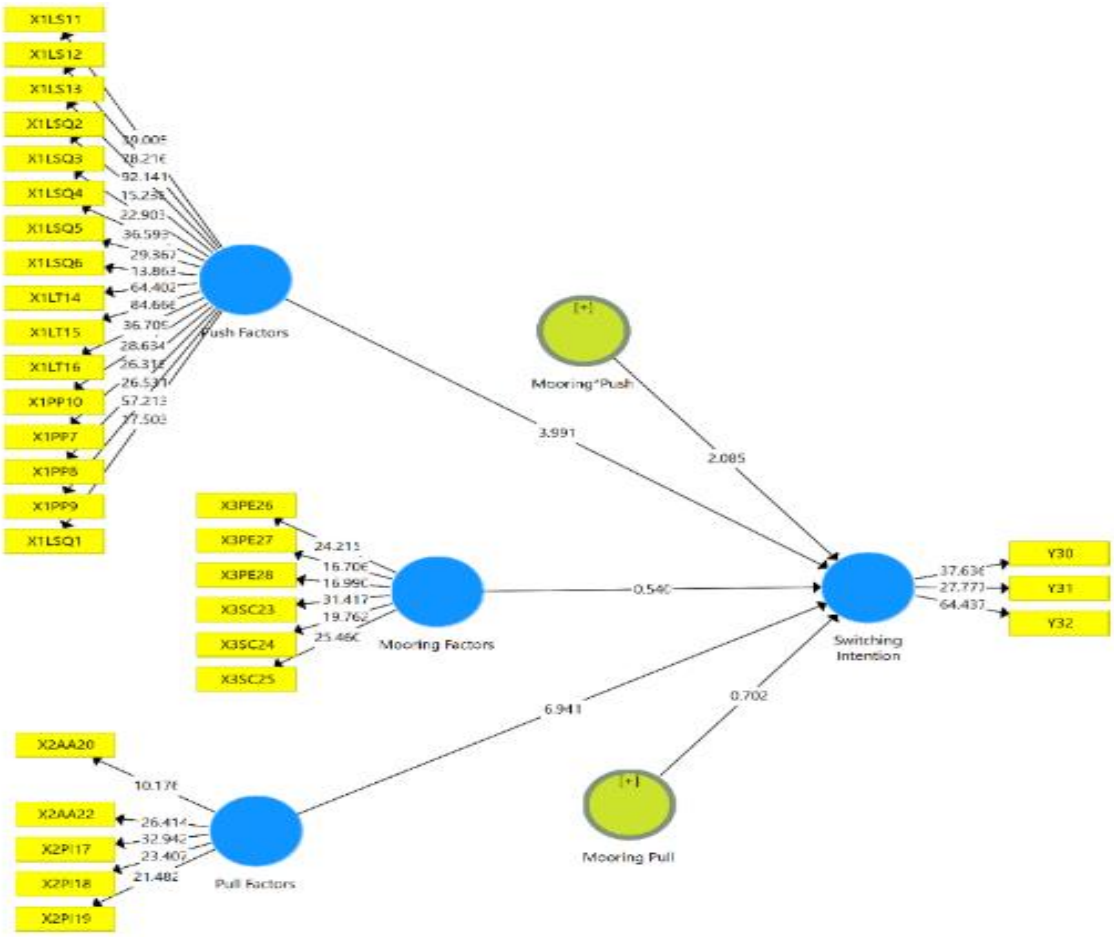

Figure 3 Inner Model result figure
Source: SmartPLS 3, processed 2023

Path Coefficient

The path coefficient test is used to determine the strength level of the effect of the independent variable on the dependent variable. In the path coefficient test, there is a standard value between -1 and +1. A path coefficient that has a relationship close to +1 means that the path coefficient has a strong positive relationship, and vice versa, if it is close to the value 0, the relationship is weak, and a value below 0 or close to -1 means that there is no relationship on the path coefficient. (Joseph F. Hair et al., 2017).

Table 6. Path Coefficient Table

	Original Sample (O)	*Sample Mean* (M)	*Standard Deviation (STDEV)*	*T Statistics* (|O/STDEV|)	*P Values*
Push Factors -> Switching Intention	0,261	0,263	0,065	3,991	**0,000**
Pull Factors -> Switching Intention	0,643	0,614	0,093	6,941	**0,000**
Mooring Factors -> Switching Intention	0,034	0,047	0,063	0,540	**0,589**
Mooring*Push -> Switching Intention	-0,142	-0,135	0,068	1,085	**0,338**
Mooring*Pull -> Switching Intention	0,065	0,048	0,092	0,702	**0,483**

Source: data processed 2023

It is possible to know that the strongest path coefficient relationship is shown by the influence of pull factors and push factors on switching intention. This shows that push-pull factors have a relationship with switching intentions. Meanwhile, the influence between Mooring factors on switching intention and moderation of Mooring Push Pull on switching intention based on the Path Coefficient test is stated to have no relationship.

Goodness of Fit

Joseph F. Hair et al., (2017) recommended the use of adjusted R-squared as a better metric than R-squared. According to them, adjusted R-squared penalizes the addition of useless or redundant independent variables to the model, thus helping to estimate a simpler and more precise model. In addition, adjusted R-squared takes into account the number of independent variables in the model, thus giving better weight to variables that are more important in explaining variations in the dependent variable.

Table 7. R-Square table

	R Square	*Adjusted R Square*
Switching intention	0,748	0,741

Source: data processed 2023

The R-Square value for the endogenous variable switching intention is 0.748, with an adjusted R-Square value of 0.741, or 74.1%. So it is concluded that switching intention can be explained and influenced by push-pull mooring by 74.1%, and the rest, namely 100% - 74.1% = 25.9%, is explained by variables outside this study. The goodness of fit value can also be seen from the Q-Square value. The higher the Q-Square value, the more fit the model is with the data, namely if the Q-Square value> 0 indicates that the model has predictive relevance, while if the Q-Square value < 0 indicates that the model lacks predictive relevance.

Table 8. Q-Square table

	SSO	**SSE**	**Q^2 (=1-SSE/SSO)**
Push Factors	2944,000	2944,000	

Pull Factors	920,000	920,000	
Mooring Factors	1104,000	1104,000	
Mooring*Push	184,000	184,000	
Mooring*Pull	184,000	184,000	
Switching Intention	552,000	223,340	0,595

The results of the table above obtained the number 0.595 as the Q-Square value.This means that the switching intention variable has predictive relevance because the Q-Square value is > 0.

DISCUSSION

The Influence of Push Factors on Generation Z's Switching Intentions Toward Islamic Banks in Banten Province

Based on the data that has been processed, it can be seen that the t-statistic value of the push factors construct on switching intention is higher than the t-table value (1.97), namely 3.991, and the p-value is smaller than 0.05, namely 0.000. So, the push factors of Generation Z to switch behavior at Islamic banks in Banten Province have a positive and significant effect on switching intention; this is in accordance with the first hypothesis (H1) in this study. Therefore, it can be said that the higher the push factors of Generation Z that influence switching intention at Islamic banks, the higher the Generation Z switching intention at Islamic banks.

Table 9. Push Factors Questionnaire Answer Detail Table

VARIABLE	QUESTION ITEM	RESPONDENT'S ANSWER				AMOUNT
		SS	S	TS	STS	
PUSH FACTORS	X1LSQ1	97	47	33	7	184
	X1LSQ2	95	44	34	11	184
	X1LSQ3	91	53	25	15	184
	X1LSQ4	99	43	30	12	184
	X1LSQ5	92	47	33	12	184
	X1LSQ6	93	47	32	12	184
	PP7	128	35	12	9	184
	PP8	125	40	12	7	184
	PP9	116	34	23	11	184
	PP10	126	39	23	9	197
	LS11	110	38	22	14	184
	LS12	112	35	26	11	184
	LS13	115	29	30	10	184
	LT14	114	31	30	9	184
	LT15	113	36	26	9	184
	LT16	111	26	35	12	184
TOTAL NUMBER		1737	624	426	170	2957
PERCENTAGE		59%	21%	14%	0%	100%

Source: data processed 2023

Thus, it can be concluded that the respondents of this study found that the conventional banks previously used provided low service quality, pricing problems, low satisfaction, and low trust, thus making the respondents of this study have push factors that influence switching intentions towards Islamic banks. This is in accordance with the reality of the field, because in Indonesia, many people feel that Islamic banks offer better services and are more in line with their religious values. The development of Islamic economics and finance in Indonesia continues to increase. Data from the Financial Services Authority (OJK) states that as of June 2022, Indonesia's Islamic finance market share was 10.41%, an increase from 10% in the previous year (Adhi004, 2022). Therefore, it could be argued that the respondents' decision to switch to an Islamic bank can be considered a reasonable choice and is in line with the trend in society and the significant growth in the number of customers and assets of Islamic banks in Indonesia.

The Influence of Pull Factors on Generation Z's Switching Intentions Toward Islamic Banks in Banten Province

Based on the data that has been processed, it can be seen that the t-statistic value of the pull factors construct on switching intention is higher than the t-table (1.97), namely 6.941, and the p-value is smaller than 0.05, namely 0.000. From these results, it can be said that pull factors have a positive and significant effect on switching intention. So, it can be said that the higher the pull factors of Generation Z towards the switching intention of Islamic banks, the higher the Generation Z switching intention towards Islamic banks.

Table 10. Pull Factors Questionnaire Answer Detail Table

VARIABLE	QUESTION ITEM	RESPONDENT'S ANSWER				AMOUNT
		SS	S	TS	STS	
PULL FACTORS	X2PI17	124	43	11	6	184
	X2PI18	126	40	11	7	184
	X2PI19	121	46	12	5	184
	X2AA20	116	45	11	12	184
	X2AA21	160	13	8	3	184
	X2AA22	122	46	9	7	184
TOTAL NUMBER		769	233	62	40	1104
PERCENTAGE		70%	21%	6%	4%	100%

Source: data processed 2023

Indicators on pull factor variables, namely peer influence (PI) and alternative attractiveness (AA), influence respondents' switching intentions from conventional banks to Islamic banks. Thus, it can be concluded that the respondents of this study have pull factors, namely peer influence (Peer Influence) and alternative attractiveness (Alternative Attractiveness), towards Islamic banks.

This statement can be linked to the reality of the field, where many customers switch to Islamic banks due to peer influence and alternative attractiveness factors. Peer influence

can be an important factor in influencing customer decisions to switch to Islamic banks. This can happen because many people get recommendations from friends or family about the advantages of Islamic banks in providing services and products that are more in accordance with sharia principles. With recommendations from the closest people, customers will trust more and feel confident enough to try Islamic banks. In addition, the attractiveness of alternatives is also an important factor influencing customer decisions to switch to Islamic banks. Islamic banks offer products and services that are different from conventional banks, such as products based on the Qur'an and Hadith. Peer influence and alternative attractiveness do have a significant influence on customer decisions. Therefore, the conclusion of the study, which states that pull factors such as peer influence and alternative attractiveness affect customers' intentions to switch to Islamic banks, can be considered consistent with the situation in the field.

The Influence of Mooring Factor on Generation Z's Switching Intentions Toward Islamic Banks in Banten Province

Based on the data that has been processed, it can be seen that the t-statistic value of the mooring factors construct on switching intention is lower than the t-table value (1.97), namely 1.337, and the p-value is greater than 0.05, namely 0.182. From these results, it can be said that mooring factors negatively have no significant effect on switching intention. So it can be said that the higher or lower the mooring factors, it does not affect Generation Z's switching intention towards Islamic banks in Banten Province.

Table 11. Mooring factors questionnaire answers table

VARIABLE	QUESTION ITEM	RESPONDENT'S ANWER				AMOUNT
		SS	S	TS	STS	
MOORING FACTORS	X3SC23	123	38	23	0	184
	X3SC24	131	35	18	0	184
	X3SC25	124	35	25	0	184
	X3PE26	128	29	27	0	184
	X3PE27	119	25	36	4	184
	X3PE28	112	30	37	5	184
TOTAL NUMBER		737	192	166	9	1104
PERCENTAGE		67%	17%	15%	1%	100%

Source: data processed 2023

After doing data processing using the SmartPLS application, the results showed that the mooring factor has negative results that are not significant to switching intention. It can be concluded, in accordance with this statement, that the mooring factors in the respondents of this study on switching intention were indicators of switching costs and past experience, that the respondents in this study were influenced by the size of the switching costs as well as the respondents' previous past experience, thus influencing the intention to switch from conventional banks to Islamic banks.

There are many choices of Islamic banks available and competing with conventional banks in attracting customers in Banten Province, so consumers have many alternatives in

choosing a bank that suits their needs. In addition, Islamic banks and conventional banks have differences in their operational principles and methods, so consumers can choose based on their preference for sharia principles. In terms of switching fees, Islamic banks generally do not impose higher fees than conventional banks in terms of switching customers or accounts. In addition, consumers' past experiences with Islamic banks may also vary, depending on the quality of service and their personal experience with the bank.

The influence of Push Factors on Switching intention with Mooring factors as a moderating variable

These results indicate that mooring factors are not proven to weaken the influence of push factors on Generation Z's switching intention towards Islamic banks. The results of this study are not in line with research conducted by Jung et al. (2017), which states that mooring factors can moderate the influence of push factors on customer intention to switch.

This statement indicates that factors related to mooring or mooring factors that keep a person loyal to their previous choice are not proven to weaken the influence of push (factors that encourage a person to make changes) on the intention to switch to Islamic banks in Generation Z in Banten Province in this study. The effectiveness of mooring factors cannot influence a person's decision to switch to another service if the push factors and pull factors in the alternative service are strong and can influence a person to switch to the previous service. Push factors such as low service quality, high pricing problems, low satisfaction, and low trust in conventional banks seem to be the more dominant factors in influencing Generation Z's intention in Banten Province to switch to Islamic banks.

The influence of Pull Factors on Switching intention with Mooring factors as a moderating variable

This statement indicates that factors related to mooring or mooring factors that keep a person loyal to their previous choice are not proven to weaken the influence of push (factors that encourage a person to make changes) on the intention to switch to Islamic banks in Generation Z in Banten Province in this study. The effectiveness of mooring factors cannot influence a person's decision to switch to another service if the push factors and pull factors in the alternative service are strong and can influence a person to switch to the previous service. Push factors such as low service quality, high pricing problems, low satisfaction, and low trust in conventional banks seem to be the more dominant factors in influencing Generation Z's intention in Banten Province to switch to Islamic banks.

CONCLUSION AND RECOMMENDATION

From the results of research conducted on 184 respondents regarding Generation Z's interest in switching behavior at Islamic banks in Banten Province: a push-pull mooring approach, it can be concluded that push factors have a positive and significant effect on switching intention. Thus, the greater the push factors of Generation Z to make switching intentions, The more Generation Z addresses the switch to Islamic banks, Pull factors have a positive and significant effect on switching intention. So, the greater the pull factors of Generation Z to make switching intentions. The higher the Generation Z interest in switching to Islamic banks, Mooring factors have a negative and insignificant effect on switching intentions. Thus, mooring factors do not affect switching intention and the higher or lower mooring factors will not affect Generation-Z's switching intention to Islamic banks in Banten

Province. Mooring factors cannot moderate push factors and switching intentions. This shows that past costs (switching costs) and past experience (past experience) do not influence the relationship between push factor variables and switching intention. Mooring factors cannot moderate pull factors and switching intentions. This shows that the pull factors of Generation Z in Banten Province in Islamic banks have no inhibitors to their switching intentions.

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