

# Switching Intention of ATM Link to Digital Transactions in Responding Himbara's Bank New Policy: PPM Framework Perspective

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## Abstract

The emergence of a policy from the Association of State-Owned Banks to charge a fee for checking balances and cash withdrawals at ATM Link per 1 June 2021 will switch their customer transaction method. The reason for this policy was to encourage the National Non-Cash Movement. This study empirically proves the possibility of switching transactions to the internet or mobile banking or using the Bank's ATM where the customer is registered. In proving the existence of such a transfer, the Push-Pull Mooring framework will be used in this study. In this study, two hundred fifty respondents included those in 5 cities in DKI, and specifically for customers who do not have internet or mobile banking. The sample selection is made using the purposive sampling method. The analysis technique of this study uses the SEM method. The study shows that the, Push effect, Pull effect, and Mooring effect, didn't impact the shift from ATM Link to mobile or web-banking. Second, the evaluation results using the high order approach type I can explain the effect of the high component model on switching intention. In like manner, the High Component Model is more suitable for evaluating things evacuating while using a PPM structure.

## Keywords

*Switching Intention, ATM Link, Push-Pull-Mooring (PPM), Mobile Banking.*

## 1. Introduction

As of now, when the computerized period covers all parts of life, remembering for business, chiefly related to the Coronavirus pandemic, it significantly influences the elements of business improvement. Thus, the business area should enhance showcasing systems identified with the pattern of advanced, versatile administrations (Heo and Kim, 2017). The State-Owned Bank changed their service and charged to use ATM Link to capture the goal, cashless. This development occurred because of the emphasis on service convenience (Adirinekso G. , Purba, Budiono, & Rajagukguk, 2020), especially in the e-business sector (Purba, Budiono, Rajagukguk, Samosir, & Adirinekso, 2020).

The quick advancement of versatile business sets up the principal interest for portable instalment (m-instalment) administrations (Dahlberg, Mallat, Ondrus, Zmijewska, 2008). Advances in versatile innovation fundamentally affect our everyday life. In particular, singular clients' instalment practices have changed. The dissemination of cell phones makes individuals appropriate for an m-instalment administration without the requirement for conventional instalment being put in the actual wallet (Oliveira, Thomas, Baptista, Campos, 2016). Dahlberg et al. (2008) characterized an m-instalment as an instalment for items, administrations, or bills by cell phones under the state of remote and short-range

correspondence advancements climate. Utilizing m-installment, clients can finish charge installments, account moves, vicinity or distant instalments, dispensing, and surprisingly electronic cash administrations [Oliveira et.al, 2016].

In that development, the Himbara Bank create a new policy as the Association of State-Owned Banks to charge a fee for checking balances and cash withdrawals at ATM Link per 1 June 2021. At the point when a client from one of HIMBARA's banks checks their equilibrium or pulls out cash at an ATM interface outside the ATM Connection where the client's bank will be charged an expense. An expense of two thousand five hundred rupiahs for each exchange and Money withdrawals are charged Rp to check the equilibrium, and five thousand rupiahs for every transaction. For instance, BNI clients check adjusts and pull out cash at ATM Connections outside of BNI Connection ATMs (Mandiri, BRI or BTN), then, at that point, BNI clients should pay seven thousand five hundred rupiahs.

One of the reasons for the issuance of this policy was to encourage the National Non-Cash Movement. Does the question arise whether State-Owned Banks customers will move to the goal to be achieved? Will the consumer agree with this policy? Will the policy encourage customers to use mobile or internet banking? What is the driving force for the customer to switch to an alternative method for the transaction, especially check cash balance and cash withdrawals? These questions need to answer, even if there is no customer movement. This understanding of switching behaviour is essential for brand managers to anticipate customer voices and develop strategies to retain customers.

We will use the pull-push-mooring (PPM) framework widely applied in various studies to answer these problems. Some of them are technology products (Wu, Vassileva, & Zhao, 2017), the aviation industry (Jung, Han, & Oh, 2017), and social network sites (Xu, Yang, Cheng, & Lim, 2014). This study examines the switching behaviour between company products. In particular, this study will examine self-switching behaviour for customers, as was done by Li (Li, 2018).

Studies identified with the shift between participation cards and vehicle applications utilizing the ppm approach, for instance, were completed by (Li, 2018) Starbucks case in Taiwan (Kuo, 2020), the change in-vehicle instalment administration stages in Taiwan, Hsieh (Hsiesh, Hsieh, Chiu, and Feng, 2012), substitution of online administrations by bloggers to informal organizations, locales. In the interim, Liu (Fan, Zhang, Rai, and Du, 2021) inspects the change in instalment techniques from web instalment to versatile instalment. (Lai, Debbarma, and Ulhas, 2012), Notices purchaser exchanging conduct towards mobile shopping. These specialists utilize a push-pull-securing structure in clarifying the removal that happens

## 1.1 Objectives and Contribution

This research attempts to empirically prove the possibility of switching transactions customers using internet banking or mobile banking or using the Bank's ATM where the customer is registered. This research is expected to contribute to the moving behaviour of a person related to transaction methods for State-Owned customers. If it is proven that there are factors that influence the change of transaction methods to achieve the goal, it will be good, and also, it means the customer adopt or agree with the policy. Studies on the product's policy for their customers for the same product have been relatively under-studied, especially in Indonesia.

## 2. Literature Review

As an overwhelming perspective in movement research (Li, 2018), Pull-Push-Getting, has perceived opposite factors that will drive in term to analyze customer lead trading has made by (Li) individuals away. Low satisfaction, quality worth, trust, obligation, and extravagant expense experiences are cases of push factors. In the meantime, various factors which attract people as pull factors. Moon, including getting factors like individual components or setting focused necessities in the PPM framework (Moon, 1995). The use of the PPM (Li, 2018), it will at present be completed to get the trading conduct between ATM Connects to Versatile or Web Banking.

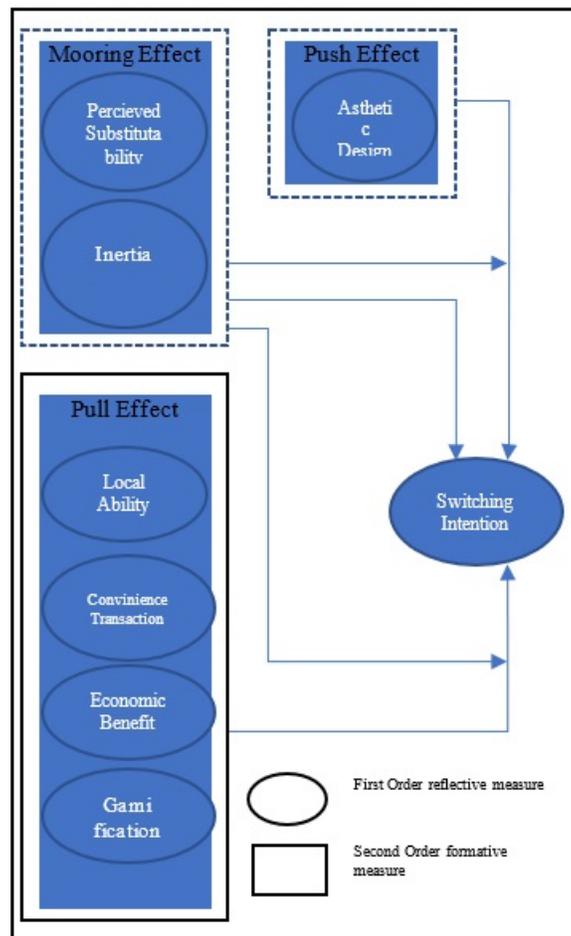
Push factors insinuate the style plan (Hyeuk, 2016) and get the markers (Li, 2018). Style is described as the feelings, thoughts, and judgment rising out of an eagerness for articulations of the human experience or the broader class of things thought about moving, stunning, or grand. It infers trendy arrangement that gives little benefit related to mental necessities (Candi and Saemundsson, 2011).

Hence, the client will survey more useful things favoured with gorgeously fulfilling from those lacking such styling. If the things have a vulnerable elegant arrangement, it will drive the customer away from using ATM Connection. Pull factors incorporate neighbourhood capacity, exchange accommodation, financial advantages, and gamification. Those force factors persuade the client to change from ATM Link to Mobile or Web Banking. Nearby capacity or handiness will catch the simplicity of getting exceptional data, open for important data, and opportune data

(Xu, Teo, Tan, and Agarwal, 2009). If clients effectively complete their buy, rush to finish the exchange, and need a brief period to make an exchange, they will be helpful for an exchange (Chang and Polonsky, 2012). From that point onward, monetary profit, lower monetary expense, spending less, and setting aside cash will mirror their financial advantages (Chang and Polonsky, 2012). Gamification in this examination embraces (Hsu, Chang, and Lee, 2013). Clients feel clear about buying and award, changing prizes, programmed warning, and their encounters retrievable.

Mooring factors are substitutability and Latency. Client exchanging is an unpredictable choice because even though draw or push factors are significant. Li characterizes securing impacts as exchanging hindrances on the grounds that these address powers that make exchanging troublesome or exorbitant (Li, 2018). Substitutability in this examination addresses the capacity of versatile or web banking to catch all capacities and comfort when they use ATM Connection. In the event that clients fulfill a similar need, yet in various structures, two items are substitutes. In the interim, Inactivity in this examination centers around utilization designs related with different administrations under a solitary brand, State Owned Bank or HIMBARA.

The research framework in this study refers to Li (Li, 2018), as shown in figure 1.



**Figure 1** The Research Framework

### 2.1. Hypothesis

At the point when the item's plan requests to the clients, they viably interface with the result and outwardly work on its experience. A superior tasteful imparts the assistance's ascribes all the more decidedly, prompting client view of expanded ease of use (Candi and Saemundsson, 2011). The visual allure of the item impacts buyer insight and conduct (Wang and Li, 2017). On the off chance that the plan of participation versatile or web banking is low, the shopper can't get the worth that makes up for downsides in usefulness. Hence the stylish plan will push exchanging aim. H1: Tasteful Plan related with ATM Connection impacts buyer exchanging goals with portable or web banking. Ye and Potter (Ye and Potter, 2011) expressed that customers consider exchanging when a substitute offers relative

benefits over the current assistance. In the event that portable or web-banking give numerous advantages for customers, it will push them to change. Locatability or value utilizing navigational administrations makes benefits for customers (Junglas and Watson, 2008).

Purchasers can get data dependent on their present area; it implies portable or web-banking will give exact data about their exchanges. Locatability of versatile or web-banking will push customer's to change from the former one. H2: Locatability impacts the exchanging expectation of clients.

In the current present day world, all purchasers need accommodation to make the exchange more functional, direct, and simple to utilize. Park and Ryoo (Park and Ryoo, 2013) additionally suggested that the potential for improved execution invigorates customers exchanging goal. We have realized that portable or web-banking additionally makes them advantage highlights than ATM Connection. At the point when shoppers feel the accommodation of doing an exchange for new administrations, they change to new ones. As Teo et al. (Teo, Tan, Ooi, Cut, and Yew, 2015) said, exchange accommodation influences clients' presentation assumptions and will impact aim. H3: exchange accommodation of versatile or web-banking impacts shoppers to switch aim.

Mobile or web-banking give some advantage to their clients. To begin with, sick perform money related worth (Venkatesh, Strap, and Xu, 2012), acquiring monetary investment funds (Hong and Cap, 2006). Second, buyers pick their decision, thinking about cost as large weighted than others (McFadden, 2001). According to those viewpoints, the H4 in this investigation is Financial Advantage impact purchaser switch goal.

The last draw factor in the PPM system is gamification (Li, 2018). As an advertising procedure, gamification adds game components to the nongame climate, item, or administrations. It resembles an additional worth (Bittner and Schipper, 2014), persuading the customer to display the ideal practices (Darejeh and Salim, 2016). The effect of gamification on shopper conduct is unequivocally found in engaging clients, speeding up buys, and holding customers. What's more, it further develops client inspiration and commitment in playing out a specific undertaking (Hofacker, de Ruyter, Lurie, Manchanda, and Donaldson, 2016), and increment client steadfastness and better client encounters (Rodrigues, Costa, and Oliveira, 2016). H5: Gamification impact shopper changing aim to portable or web-banking

Another factor that makes laborers' switch utilize different applications is the securing in the application's replacement capacity. On the off chance that the replacement level of the two applications. In the event that the ease of use, comfort, and likenesses of portable or web-banking and their applications are something very similar, this will be a securing for laborers to move. Specialist or purchaser view of substitutability influences their mentality toward brand expansion (Ganesh Pillai and Bindroo, 2014). In the event that two items or administrations are substitutable, an increment in one item or administration movement may diminish the negligible advantage got from the other (Hagedoorn and Wang, 2012). The substitutability will influence buy goal (Dennis, Jayawardhena, and Papamatthaiou, 2010). This examination recommended that apparent substitutability emphatically impacts clients' expectation to change from pay later to pay later card. H6: Saw Substitutability effect on change aim from ATM Connection.

Purchasers who as of now have a decent view of an item or administration are hesitant to search for different items or administrations. In the event that ATM Connection clients have a decent view of it, they will be reluctant to change to versatile or web banking. It may be the case that they are hesitant to change to another item since they don't break down the decision of the items (White and Yanamandram, 2004). Thusly, exchanging expectation will be adversely influenced by these dormancy purchasers. H7: Latency affects changing expectation from ATM Connect to portable or web-banking.

### 3. Methods

In this investigation, PLS-SEM was utilized as a logical strategy applied in many showcasing research. Primary Condition Demonstrating (SEM) is right now used to cover the relapse technique's shortcomings (Ghozali, 2014). SEM is an advancement of numerous condition models created from econometrics standards and joined with the getting sorted out standards of brain research and social science (Ghozali, 2014). Thus, SEM has arisen as a vital piece of scholastic, administrative examination. This current examination's pointer approach consolidates the intelligent and developmental methodologies, where the markers can reflect idle factors.

An External Model Test was done to guarantee the estimations utilized are suitable to measures (united and discriminant legitimacy and solid test). In the SEM PLS approach, an estimation meets focalized legitimacy in the event that it meets a few models.

Stacking factor boundaries  $> 0.7$ ; Normal Change Extricated (AVE) boundary  $> 0.5$ ; Commonness boundary  $> 0.5$  (Hair, Hult, Ringle, and Sarstedt, 2017). AVE esteem is higher than the connection esteem squared (Hair, Dark, Babin, and Anderson, 2014). Essentially, the discriminant legitimacy test planned as follows: AVE root boundaries

and relationship of inactive factors > possible variable affiliation. Cross stacking boundaries > 0.7 in one variable (Vinzi, 2010).

Dependability testing can utilize two strategies—first, Cronbach's alpha and composite unwavering quality. Cronbach's alpha estimates the lower furthest reaches of a build's dependability esteem, while composite unwavering quality estimates the real worth of a develop's unwavering quality. Alpha worth or composite unwavering quality is higher than 0.7, albeit the measure of 0.6 is as yet worthy (Hair, Dark, Babin, and Anderson, 2014).

Inner Model Test. These tests do to test the connection between inactive develops. There are a few primary or inward model tests. a) R Square > 0.67 (solid), 0.33 (moderate), 0.19 (powerless); b) Gauge for Way Coefficients performed by the Bootstrapping method; c) Forecast Importance (Q Square) or otherwise called Stone-Geisser's. d). Q Square if the qualities acquired are 0.02 (little), 0.15 (medium) and 0.35 (enormous) (Vinzi, 2010).

**Hypothesis testing.** To test the theory will be investigated from the P-worth of the SEM PLS test. The theory will acknowledge whether the likelihood esteem is lower than 0, with an importance level of 1-95% or 0.05. In the P-valuetest, test theories regularly use  $P < 0.05$  as opposed to  $P \leq 0.05$  (Kock and Hadaya, 2018).

#### 4. Data Collection

The accommodation inspecting strategy or convenience sampling is utilizing to pick the example. The creator reviews clients of State-Owned Bank in May 2021. The 250 examples, particularly laborers in DKI Jakarta.

An estimation of a develop, as a reflection of a marvel or reality, will be operationalized in a structure that different qualities can gauge. The functional definition clarifies the particular manners by which analysts work to operationalize builds into testable factors. Develop factors can be estimated utilizing numbers or qualities that utilization a Likert's scale. For instance, Likert scale can quantify individuals' perspectives, conclusions, and discernments about an individual or gathering of individuals about an indication or marvel (Djaali, 2008). All surveys identified with fundamental factors utilize close inquiries with a five Likert scale. The polls receive from (Li, 2018) for certain changes with respect to the distinctive exploration objects. The rundown of polls shows in the reference section.

#### 5. Results and Discussion

In this examination, we utilize a higher develop model. A few factors incorporate stylish plan, locatability, exchange accommodation, monetary advantage, gamification, substitutability, and latency included as first-request builds. In the mean time, the draw impact is conceptualized as a second-request developmental estimation build.

From table 1 it shows that the build legitimacy and dependability in the model satisfied the rules. The legitimacy and dependability esteems show the satisfaction of the prerequisites set for the develop legitimacy and unwavering quality. Notwithstanding, a few pointers like IN3, L3, L4, B1, B4, CT2, G1, G2, G5, L3, L4, SI2, SI3, SI4 dropped in light of the fact that they didn't coordinate with rules of external stacking.

Fornell-Larker and Heterotrait-monotrait (HTMT) were utilized to assess discriminant legitimacy. HTMT upsides of Push impact – tasteful plan (0,85), securing impact dormancy (0,85), and saw substitutability-securing impact (0,85) were minuscule upper the predefined limit 0.85. So the standards actually satisfied in two digits, showing the fundamental builds estimated various angles. This examination likewise tried possible multicollinearity among things on developmental builds utilizing fluctuation swelling factor VIF esteem. The worth of VIF of all markers is beneath the cut of point 3.3 (Ghozali, 2014) and (Roldan and Sanchez-Franco, 2012) with most extreme qualities 2.5.

**Table 1. Construct Validity & Reliability**

	Items	Loadings	AVE	CR	Rho A
<b>Push Effect</b>			<b>0.689</b>	<b>0.899</b>	<b>0.850</b>
Aesthetic Design	AD1	0.829	0.689	0.899	0.850
	AD2	0.820			
	AD3	0.837			
	AD4	0.863			
<b>Mooring Effect</b>			<b>0.539</b>	<b>0.882</b>	<b>0.845</b>
Percieved Subtitutability	PS1	0.736	0.643	0.900	0.861
	PS2	0.779			

	Items	Loadings	AVE	CR	Rho A
	PS3	0.754			
	PS4	0.765			
	PS5	0.780			
Inertia	IN1	0.825	0.698	0.822	0.671
	IN2	0.866			
<b>Pull Effect</b>					<b>0.881</b>
Locatability	L1	0.906			0.886
	L2	0.913			
Convenience for Transaction	CT1	0.842			0.867
	CT3	0.918			
Benefit	B2	0.893			0.768
	B3	0.919			
Gamification	G3	0.873			0.812
	G4	0.846			
Moderating Pull Effect		0.878	0.856	0.795	0.842
Moderating Push Effect		0.791	0.779	0.808	0.866
Switching Intention	SI1	0.877	0.857	0.788	0.799

Source: Authors, 2021

Table 2 shows the assessment consequences of the observational model utilizing the bootstrapping strategy. The outcomes show that prepared information support a few theories. Coming up next is a point by point clarification for every thought. There are some examination discoveries. To start with, the push impact didn't fundamentally influence the exchanging aim of metropolitan specialists. The consequences of this investigation vary from those of (Li, 2018), Hsieh (Hsiesh, Hsieh, Chiu, and Feng, 2012), or (Kuo, 2020). Second, the presence of a participation card ought to urge customers to change from the standard installment strategies. One potential explanation is as an individual from the mobile or web-banking. Third, metropolitan specialists didn't track down an alluring card, expertly planned, outwardly engaging, significant. Indeed, even all tasteful plan pointers fundamentally mirrored the push impact. The ramifications are that the stylish plan is inadmissible as a push factor or another variable ought to be viewed as a part of the push impact.

Second, the force impact, as far as financial advantage, the accommodation of the transaction, gamification, locatability, didn't influence metropolitan specialist exchanging goal. This outcome is conflicting with (Li, 2018) and (Kuo, 2020). The mobile or web-banking offered gives solace in business, yet it doesn't give monetary advantages. Laborers in metropolitan regions feel that they are not getting monetary administrations or decreasing their monetary expenses, which lessens their costs when utilizing mobile or web-banking. This outcome is fundamental for State-Owned Banks or HIMBARA in setting mobile or web-banking to show the requirement for item upgrades. Allow us to take a gander at different sources on the web, the difficulties about the straightforwardness and speed for city laborers who have become clients to make mobile or web-banking. Naturally, there is an awkward discernment. It very well may be a trigger factor why despite the fact that the item gave has more worth, it turns out to be less alluring than the ATM Link..

As we probably are aware from Table 2, despite the fact that monetary advantage, gamification, locatability, and comfort for Exchange shaped a force impact. Metropolitan specialists pull to utilize mobile or web-banking since it is not difficult to finish the transaction, all the more rapidly and brief time frame for procurement. Nonetheless, these commitments didn't eliminate metropolitan laborers who feel minimal monetary advantages like monetary profit, lower monetary expense, and invest a similar energy utilizing mobile or web-banking to contrast with ATM Link.

Gamification incorporates real warning, insights about their advancement, or status redesign are moderately something similar between utilizing mobile or web-banking and ATM Link in the past. The aloofness between the two items makes metropolitan laborers stay with the past technique to do their transaction. A similitude benefits between mobile or web-banking and ATM Link, confounded to give pull impact for a metropolitan laborer. A forward-thinking data, access data, and figured out data on time have been offered by ATM Link. Then, at that point pull

influence inconsequential exchanging goal. The overall usefulness of mobile or web-banking to make an on the web or disconnected exchange on customers will confound them to know their switching intention.

Third, latency and substitutability are the moorings for metropolitan specialists. The impact of variable dormancy on the securing impact emerges from his fulfillment with ATM Connection and utilizing it for some monetary exchanges. In the mean time, the replacement rate for portable or web-banking is generally high for utilizing ATM Connection. The substitution emerges from similar administrations gave, a similar strategy, giving distinctive fulfillment, a similar circumstance, and various instruments. Nonetheless, this securing variable isn't huge in impacting exchanging expectation, yet it is a factor that metropolitan laborers consider. It implies the capacity of a portable or web-banking can substitute with ATM Connection. This outcome doesn't uphold different investigations by (Li, 2018), (Kuo, 2020), Liu (Fan, Zhang, Rai, and Du, 2021).

Forth, the mooring effect variable, in this examination, can't be a mediator variable for the push and the force impact on exchanging expectation. It implies Latency and saw substitutability doesn't increment or abatement the effect of the push and pull impact on exchanging expectation. This outcome is not the same as the discoveries of (Li, 2018), (Kuo, 2020) which can expand the impact of the push and pull impact to exchanging expectation.

Besides, the securing impact doesn't influence changing metropolitan laborers' conduct to change from ATM Connect to portable or web-banking. In this examination, the securing impact is simply potential to be a directing variable

**Table 2. Path Coefficients**

Path Coef	Original Sample (O)	P Values
Push effect -> Aesthetic Design	1.000	0.000
<b>Push Effect -&gt; Switching Intention</b>	0.033	<b>0.300</b>
Benefit -> Pull Effect	0.335	0.000
Convenience for Transaction -> Pull Effect	0.331	0.000
Gamification -> Pull Effect	0.335	0.000
Locatability -> Pull Effect	0.210	0.000
<b>Pull Effect -&gt; Switching Intention</b>	0.026	<b>0.254</b>
Mooring Effect -> Inertia	0.700	0.000
Mooring Effect -> Perceived Substitutability	0.959	0.000
<b>Mooring Effect -&gt; Switching Intention</b>	0.048	<b>0.132</b>
Moderating Pull Effect -> Switching Intention	-0.013	<b>0.341</b>
Moderating Push Effect -> Switching Intention	0.029	<b>0.207</b>

Source: Authors. 2021

In view of the assessment results above, it can't be inferred that the variables altogether influence the change in the utilization of pay later applications to pay later cards by metropolitan laborers (Adirineksa and Assa, 2021). Consequently, the examination is proceeded at the following stage by making different evaluations utilizing the High Component Model (HCM) or frequently alluded to as the High Order Model.

There are different types of HCM, specifically Reflective – Reflective, Reflective-Formative, Formative-Formative, and Formative-Reflective (Sarstedt, Hair, Jun-Hwa, Becker, and Ringle, 2019). In this paper, we utilize an Reflective-Reflective model. The latent variable model generated from the reflective-reflective form through the estimation procedure and high order construct validation.

In the high order construct in PLS-SEM, it is important to change the calculation utilized. There are two unique sorts of assessing estimation models. For this situation, mode A. Utilizing mode A (i.e., correlation weight), the bivariate correlations between's every indicator and construct determine the indicator weights used to process the latent variable scores (Sarstedt, Hair, Jun-Hwa, Becker, and Ringle, 2019). Mode A utilized in light of the fact that it appraises the reflective shape.

**A two-stage approach.** After applying the procedures and criteria in measurement models and structural model, stage one considers all measurement models, including those of lower-order component (LOC). In this stage, repeated

indicators to identify the higher-order construct are not being evaluated. The estimation of two-stage approach describes in table 3.

Table 3 Path Coefficient Higher-Order Model

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Latent Variable 1 -> Mooring Effect	0,867	0,866	1,001	0,546
Latent Variable 1 -> Pull Effect	0,912	0,079	11,544	0,000
Latent Variable 1 -> Push Effect	0,824	0,040	20,600	0,041

Source: Authors, 2021

The estimation results in Table 3 show that 2 latent variables, pull and the push effect, significantly influence the migration of urban workers in Jakarta in using ATM Link to mobile or web-banking. It is probably because the new policy are strong enough to encourage these urban workers to switch to mobile or web-banking. The mooring effect doesn't influence the shift from ATM Connect to versatile or web-banking, on the grounds that the strategies carried out watch out for not give clients a decision to remain.

## 6. Conclusion

In light of the above conversation, it a few ends. To begin with, the straightforward SEM model assessment shows that the assessment of the push-pull-securing model applied in the new arrangement offered by HIMBARA or State-Owned Bank can demonstrate a few theories. However, the higher latent variables, to be specific Push Effect, Pull effect, and Mooring Effect, don't significantly influence the shift from ATM Link to mobile or web-banking. Second, the assessment results utilizing the high order component approach type I can clarify the impact of high order construct on product switching. Accordingly the High Component Model is more appropriate for assessing item uprooting when utilizing a PPM structure.

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