THE SUPPORTIVE FACTORS INFLUENCING CUSTOMERS' DECISION TO SWITCH FROM BNI MOBILE BANKING TO WONDR BY BNI: STUDY IN MANADO

FAKTOR-FAKTOR PENDUKUNG YANG MEMPENGARUHI KEPUTUSAN NASABAH UNTUK BERALIH DARI BNI MOBILE BANKING KE WONDR BY BNI: STUDI DI MANADO

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Abstract: This research aims to examine the factors influencing customers' decisions to switch from BNI Mobile Banking to Wondr by BNI. The study focuses on three supportive factors derived from the Push–Pull Theory: dissatisfaction, alternative attractiveness, and promotion. Unlike most previous studies that apply the full Push–Pull–Mooring (PPM) framework, this research isolates only the push and pull factors to emphasize the main drivers that directly encourage switching behavior without considering inhibiting factors such as switching cost or inertia. The data were collected through an online questionnaire distributed via Google Forms to 110 respondents who were BNI customers and had experience using both BNI Mobile Banking and Wondr by BNI. The analysis was conducted using multiple linear regression with SPSS 29. The results reveal that while alternative attractiveness and promotion have a positive and significant effect on switching behavior, dissatisfaction does not significantly influence customers' switching decisions. This indicates that users are not primarily driven by negative experiences with the old application, but rather by the attractiveness and promotional appeal of the new one.

Keywords: Switching Behavior, Dissatisfaction, Alternative Attractiveness, Promotion, Mobile Banking

Abstrak: *Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi keputusan nasabah untuk beralih dari BNI Mobile Banking ke Wondr by BNI. Studi ini berfokus pada tiga faktor pendukung yang berasal dari Teori Push–Pull, yaitu dissatisfaction (ketidakpuasan), alternative attractiveness (daya tarik alternatif), dan promotion (promosi). Berbeda dengan sebagian besar penelitian sebelumnya yang menggunakan kerangka penuh Push–Pull–Mooring (PPM), penelitian ini hanya menyoroti faktor push dan pull untuk menekankan faktor utama yang secara langsung mendorong perilaku berpindah tanpa mempertimbangkan faktor penghambat seperti biaya perpindahan atau kebiasaan pengguna. Data penelitian dikumpulkan melalui kuesioner daring yang disebarkan menggunakan Google Form kepada 110 responden yang merupakan nasabah BNI dan memiliki pengalaman menggunakan BNI Mobile Banking serta Wondr by BNI. Analisis data dilakukan menggunakan metode regresi linier berganda dengan bantuan program SPSS 29. Hasil penelitian menunjukkan bahwa alternative attractiveness dan promotion berpengaruh positif dan signifikan terhadap perilaku berpindah nasabah, sedangkan dissatisfaction tidak berpengaruh signifikan terhadap keputusan nasabah untuk berpindah. Temuan ini mengindikasikan bahwa pengguna tidak sepenuhnya terdorong oleh pengalaman negatif terhadap aplikasi lama, melainkan lebih dipengaruhi oleh daya tarik inovasi dan strategi promosi dari aplikasi baru.*

Kata Kunci: *Perilaku Berpindah, Ketidakpuasan, Daya Tarik Alternatif, Promosi, Mobile Banking*

INTRODUCTION

Research Background

The rapid advancement of information and communication technology has brought major transformation to the banking industry, especially through mobile banking innovation. Mobile banking allows customers to conduct financial transactions, such as balance checks, fund transfers, and bill payments in anytime and anywhere, using a smartphone or tablet. Mobile banking provides convenience, accessibility, and time efficiency, making it essential for customers with

fast-paced lifestyles. As mobile banking adoption continues to rise, banks in Indonesia have been actively innovating and upgrading their mobile banking applications. Not only did some banks release updated versions of their existing mobile banking apps, but several banks even launched entirely new applications to replace their previous mobile banking platforms.

Among these innovations, one notable case is the launch of Wondr by BNI as a replacement for its previous mobile banking application on July 5, 2024, during its 78th anniversary, which marked a significant shift in BNI's mobile banking strategy. However, despite the launch of new apps and enhanced features, customer behavior does not always change as expected. According to the status quo bias Theory, human naturally more likely to maintain their situation due to a preference for stability and a reluctance to face uncertainty (Samuelson & Zeckhauser, 1988). In this context, customers who have been using the previous application for a long time tend to develop a sense of comfort and trust based on consistent usage experience. Familiarity with the app's layout, transaction procedures, and workflow creates a comfort zone that strengthens resistance to change. Moreover, technology inertia further explains that habits formed by using the old system, switching costs, and uncertainty regarding the new system become major barriers to adopting technological innovations (Polites & Karahanna, 2012).

Nevertheless, despite strong user inertia, supporting factors can act as catalysts that help overcome these barriers. Supporting factors such as dissatisfaction with the old application, the attractiveness of the new innovation, and the effectiveness of promotional strategies have the potential to actively encourage switching behavior. This aligns with the Push–Pull Theory that originally conceptualized by Moon in 1995 and adapted by Bansal et al. in 2005 for service switching contexts, Push-Pull explains that individuals are "pushed" away from their current service due to negative experiences (e.g., dissatisfaction), and simultaneously "pulled" toward a new option due to its perceived benefits and appeal (e.g., innovation and promotion).

Dissatisfaction, as a key push factor, refers to users' negative perceptions of the existing service. In the context of BNI Mobile Banking, dissatisfaction can arise from issues such as slow performance, confusing navigation, bugs, or outdated features. For example, many users have expressed frustration over system lag or limitations in accessing newer financial features. When expectations are unmet consistently, users develop a growing sense of dissatisfaction that acts as a psychological "push" toward exploring better alternatives.

Alternative attractiveness, on the other hand, represents a pull factor that entices users with the perceived superiority of another option. The launch of Wondr by BNI introduced a refreshed digital banking experience with upgraded user interface, lifestyle integration, and financial tracking tools. Compared to the old BNI Mobile Banking app, Wondr appears more aligned with the needs of Gen Z and millennial users offering smoother navigation, real-time insights, and even e-wallet integration. This modern and engaging design creates a "pull" that motivates users to consider transitioning to the new app.

Promotion further strengthens the pull effect by actively influencing customer perception and action through marketing communication. BNI's promotional strategies for Wondr have included special discounts, referral bonuses, on-site activation events, and direct marketing by bank representatives encouraging customers to download and switch to Wondr. These efforts aim to reduce hesitation and create urgency by highlighting the added value of switching. Well-crafted promotions, particularly those emphasizing immediate benefits, can significantly tip customer decision-making in favor of the new platform.

In the context of Manado, digital banking adoption has also shown rapid growth in recent years, especially among young consumers who actively use smartphones for financial transactions. According to BNI regional reports and local banking observations, a large portion of Manado customers have begun shifting toward digital services for daily payments, transfers, and bill transactions. However, many users still show hesitation in switching to Wondr by BNI, even though promotional activities and socialization events have been carried out in the city. This local phenomenon makes Manado a suitable case study to explore what factors encourage or discourage customers from transitioning to Wondr within the same bank ecosystem.

Research Objectives

The objectives that can be identified based on the research problems are:

1. To examine the influence of dissatisfaction of the old app (BNI mobile banking) on the customers' switching behavior from BNI mobile banking to Wondr by BNI.
2. To examine the influence of alternative attractiveness on the customers' switching behavior from BNI mobile banking to Wondr by BNI
3. To examine the influence of promotion on the customers' switching behavior from BNI mobile banking to Wondr by BNI.
4. To examine the influence of dissatisfaction, alternative attractiveness, and promotion on the customers' switching

behavior from BNI mobile banking to Wondr by BNI.

LITERATURE REVIEW

Marketing

Marketing is a central and strategic function in every organization. It is not only about selling a product or service, but also about understanding customer needs, creating value, and maintaining long-term relationships. Kotler & Keller (2021) explain that marketing is an organizational function made up of processes that focus on creating, communicating, and delivering value to customers. It also involves managing customer relationships in ways that provide advantages not only for the company but also for its customers and partners. This shows that marketing is more than just promotion; it is about providing value that benefits both sides. In addition, marketing can be seen not only as a business activity but also as a system that links the company with the society it serves.

Switching Behaviour

Switching behavior is a key concept in service marketing and consumer behavior. According to Brassington & Pettitt (2003), consumer switching behavior refers to the tendency of customers who lack brand loyalty and frequently move between two or more brands within the same category. According to Keaveney (1995), switching behavior occurs when a customer voluntarily terminates a relationship with one product or service and moves to a competitor due to negative service experiences or more attractive alternatives.

Dissatisfaction

Dissatisfaction is a key concept in consumer behavior that refers to a negative emotional response that occurs when a product or service fails to meet customer expectations. It reflects a form of disconfirmation, where the perceived performance of a service or product is lower than what the customer had initially expected. According to Oliver (1997), dissatisfaction arises when there is a significant gap between expectations and actual experience, leading to feelings of disappointment or frustration.

Alternative Attractiveness

Alternative attractiveness refers to a customer's perception that a competing product or service presents greater value, convenience, or appeal than their current choice. It serves as a key pull factor in consumer switching behavior. Jones et al. (2000) define it as the extent to which customers perceive viable competing alternatives in the marketplace, suggesting that the more attractive these alternatives appear, the higher the likelihood of switching. This perception can influence decisions even when the current service meets basic expectations.

Promotion

Promotion is a fundamental element of the marketing mix, referring to all the activities a company uses to communicate with customers, create awareness, and encourage product adoption. According to Kotler and Keller (2021), promotion is a broad term that includes two main types of activities: (1) incentives such as discounts, coupons, and trade deals and (2) communication which involves things like advertising, public relations, social media, and personal selling.

Previous Research

Ahmed et al. (2025) examined the principal determinants influencing customer switching behaviour (CSB) in Bangladesh's mobile financial services (MFS) market, providing insights into how these factors determine switching decisions. An investigation of a survey of 405 MFS customers in Bangladesh using structural equation modeling (SEM) for hypothesis testing. The study found that a number of factors, such as excessive price, poor service quality, poor reputation, inconvenience, poor technology, dissatisfaction, and loss of loyalty, are the primary causes of CSB in Bangladeshi MFS. Furthermore, our findings also revealed a process involving several steps that consumers take before ultimately deciding to switch.

Mochlasin et al. (2023) examined the factors that affect customer satisfaction and switching behavior in the post-merger of the state-owned Islamic banks in Indonesia. Data were collected by distributing an online questionnaire to a total of 210 Muslim customers. Furthermore, the collected data were analyzed using SEM-PLS. The findings indicate that product quality can enhance customer satisfaction, and service quality can mitigate customer switching behavior. Interestingly, the Shariah compliance also has a significant effect on customer

satisfaction and switching behavior by Indonesian Muslim.

Yunita & Munandar (2023) identified the characteristics of Generation Z e-wallet customers in DKI Jakarta; analyse the effect of push-pull-mooring effects on switching intention, the moderating effect of the mooring effects on the relationship between push effects and pull effects with switching intention, and the effect of switching intention on the switching behaviour of Generation Z e-wallet customers. There were 262 respondents, using non-probability sampling with the purposive sampling method. The results of this study indicate that the push effects do not affect switching intention. Pull and mooring effects positively and significantly affect switching intention. Mooring effects positively and significantly affect switching intention and behaviour. Mooring effects cannot moderate the relationship between push and pull effects to switching intention. Switching intention has a positive and significant effect on switching behaviour.

Conceptual Framework

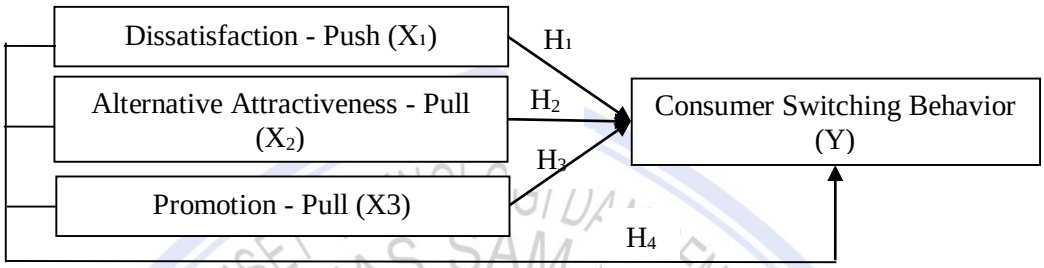

Figure 1. Conceptual Framework
Source: Literature Review

Research Hypothesis

H_1: Dissatisfaction with the BNI Mobile Banking application positively influence customers' switching behavior to Wondr by BNI.

H_2: Altenative attractiveness offered by Wondr by BNI positively influence customers' switching behavior from BNI Mobile Banking to Wondr by BNI.

H_3: Promotion positively affects customers' switching behavior from BNI Mobile Banking to Wondr by BNI.

H_4: Dissatisfaction, alternative attractiveness, and promotion positively influence customers' switching behavior from BNI Mobile Banking to Wondr by BNI.

RESEARCH METHOD

Research Approach

This study follows a quantitative research approach, which is defined as a systematic investigation of social phenomena through testing theories composed of measurable variables, using numerical data and statistical techniques to determine relationships and causality (Creswell, 2023).

Population, Sample Size and Sampling Technique

The population in this study consists of BNI customers living in Manado City who have used BNI Mobile Banking and have transitioned, or are transitioning, to Wondr by BNI. This group is relevant because they possess direct experience with both the previous and the newly introduced mobile banking platforms, making them ideal participants to study factors influencing switching behavior, such as dissatisfaction, perceived attractiveness, and promotional impact. The sample size is 100 respondents with purposive sampling and using the following criteria: currently BNI customers, have used BNI Mobile Banking in the past, and have switched to Wondr by BNI before July 17, 2025.

Type of Data and Data Source

This research use of both primary and secondary data to obtain a thorough understanding of the factors that drive switching behavior from BNI Mobile Banking to Wondr by BNI. Primary data is obtained directly from respondents through questionnaires, ensuring that the information is current and directly relevant to the research objectives. Secondary data is used to support and contextualize the primary findings. It includes information gathered

from credible sources such as published journals, previous research, books, official reports from Bank BNI and Bank Indonesia, and articles related to mobile banking trends in Indonesia.

Data Collection Method

This study employs a structured questionnaire as the primary instrument to collect data from respondents fitting the sampling criteria. According to Creswell (2023), a questionnaire is a set of written questions with a choice of responses, designed to elicit useful information from people about a topic of interest.

Operational Definition and Indicators of Research Variable

Table 1. Operational Definition and Indicators of Research Variable

Variable	Definition	Indicators
Dissatisfaction (X_1)	Dissatisfaction is defined as the respondent's negative perception of the previous BNI Mobile Banking app, particularly in terms of user experience, performance, and usefulness.	- Performance not meeting expectations - Features Poor usability - Poor user interface
Alternative Attractiveness (X_2)	Alternative attractiveness refers to customer's perception that Wondr by BNI is more appealing than the previous BNI Mobile Banking app.	- Better features - Superior user interface - Better performance
Promotion (X_3)	Promotion involves how well the promotional efforts of Wondr by BNI influenced customer awareness and decisions.	- Advertising - Sales promotion - Personal selling
Switching Behavior	Switching behavior refers to the respondent's shift from BNI Mobile Banking to Wondr by BNI.	- Decision to switch & adopt new service - Decision to increase usage frequency of new service - Decision to stop using the old service

Testing of Research Instruments

Validity and Reliability Tests

Validity is the extent to which a tool truly measures what it is supposed to measure (Sugiyono, 2019). In this study, validity is tested using Pearson product-moment correlation, which assesses the relationship between each question item and the total score of the corresponding variable.

Reliability indicates how consistent a measuring instrument is over time. An instrument can be called reliable if it produces stable results when applied under the same conditions (Sekaran & Bougie, 2016). In this research, the reliability of each variable is tested using Cronbach's Alpha.

Data Analysis Method

Test of Classical Assumptions

1. Normality Test
   This test aims to assess whether the residuals are normally distributed. A normal distribution is required to ensure the validity of the t-test and F-test. Normality is tested using the Kolmogorov-Smirnov or Shapiro-Wilk test and visually examined through histograms and normal probability plots (Ghozali, 2018).
2. Multicollinearity Test
   The multicollinearity test is used to check if the independent variables are highly correlated with each other, which can interfere with the accuracy of regression analysis. This test is evaluated using the Variance Inflation Factor (VIF) and Tolerance values. A VIF above 10 or a Tolerance value below 0.10 suggests the presence of multicollinearity (Hair et al., 2014).
3. Heteroscedasticity Test
   The heteroscedasticity test is carried out to examine whether the residuals maintain a constant variance across the values of the independent variables. In an ideal situation, the residuals should display homoscedasticity. The test can be performed using scatterplots of residuals or other statistical tests (Gujarati, 2003).

Multiple Linear Regression Analysis

Multiple linear regression analysis explains how several predictors influence a single outcome variable. According to Ghozali (2018), multiple regression is appropriate when the goal is to examine the simultaneous influence of more than one independent variable on a dependent variable.

The regression equation used is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

Y = Switching Behavior
α = Constant
$\beta_1, \beta_2, \beta_3$ = Coefficients for each independent variable
X_1 = Dissatisfaction
X_2 = Alternative Attractiveness
X_3 = Promotion
ε = Error term

Coefficient of Determination (R^2)

The coefficient of determination (R^2) shows how much of the variation in the dependent variable can be explained by the independent variables. Its value ranges between 0 and 1, where a higher R^2 means the model fits better in explaining the dependent variable.

Hypothesis Testing

T-Test (Partial Test) and F-Test (Simultaneous Test)

The t-test is used to check if each independent variable has its own effect on the dependent variable. The null hypothesis (H_0) means there is no effect, while the alternative hypothesis (H_1) means there is an effect. If the p-value is 0.05 or less, it shows that the variable has a significant impact on switching behavior (Sekaran & Bougie, 2016)

The F-test is used to find out if all the independent variables together have an effect on the dependent variable. If the p-value is 0.05 or less, it means the regression model is significant and suitable to use (Ghozali, 2018).

RESULT AND DISCUSSION

Research Result

Validity and Reliability Tests

Table 2. Validity Test Result

Variable	Indicator	Validity			Result
		r-count	r-table	Sig	
Dissatisfaction (X_1)	$X_1.1$	0.555	0.1874	<0.001	Valid
	$X_1.2$	0.591	0.1874	<0.001	Valid
	$X_1.3$	0.533	0.1874	<0.001	Valid
Alternative Attractiveness (X_2)	$X_2.1$	0.659	0.1874	<0.001	Valid
	$X_2.2$	0.677	0.1874	<0.001	Valid
	$X_2.3$	0.609	0.1874	<0.001	Valid
Promotion (X_3)	$X_3.1$	0.596	0.1874	<0.001	Valid
	$X_3.2$	0.550	0.1874	<0.001	Valid
	$X_3.3$	0.485	0.1874	<0.001	Valid
Switching Behaviour (Y)	Y.1	0.674	0.1874	<0.001	Valid
	Y.2	0.594	0.1874	<0.001	Valid
	Y.3	0.687	0.1874	<0.001	Valid

Source: Data Processed (2025)

Based on the table 2, it can be observed that all questionnaire items for each variable are valid since the calculated r-value (Pearson Correlation) exceeds the r-table value of 0.1874, and the significance level is 0.000 < 0.05. Therefore, it can be concluded that all items measuring the variables of Dissatisfaction (X_1), Alternative Attractiveness (X_2), Promotion (X_3) and Switching Behaviour (Y) are valid.

Table 3. Reliability Test Result

Cronbach's Alpha	N of Items	Status
0.823	12	Reliable

Source: Data Processed (2025)

In this study, Dissatisfaction (X_1) consisted of 3 items, Alternative Attractiveness (X_2) 3 items, Promotion (X_3) 3 items and Switching Behaviour (Y) also included 3 items. As shown in Table 3, the overall Cronbach's alpha for all 12 items exceeds 0.60, indicating that the questionnaire used to measure these variables is reliable.

Test of Classical Assumptions

Normality Test

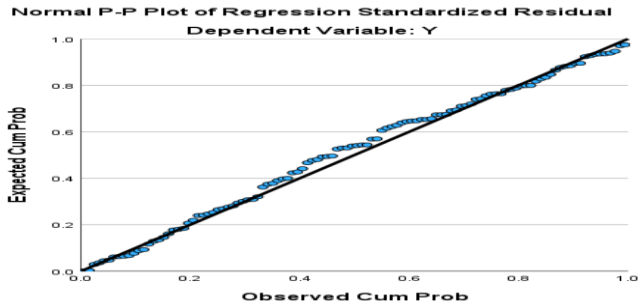

Figure 2. Normal P-Plot Graphic

Source: Data Processed (2025)

Referring to Figure 2 below, the Normal Probability Plot (P-P Plot) results indicate that the data points align closely with the diagonal line, without notable deviations. This suggests that the data follows a normal distribution.

Heteroscedasticity Test

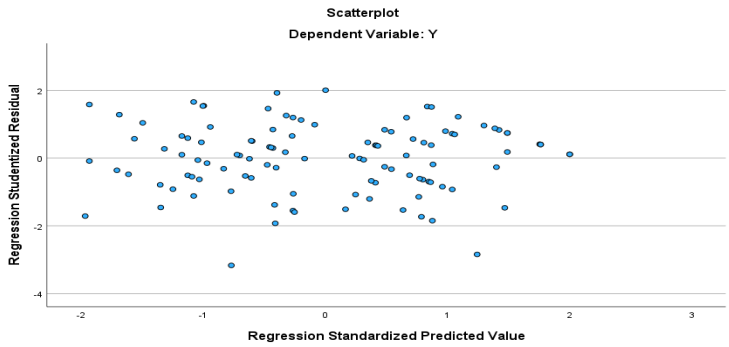

Figure 3. Scatter Plot

Source: Data Processed (2025)

As shown in Figure 3, the points are randomly dispersed and do not form any noticeable pattern, which means the data is free from heteroscedasticity and appropriate for regression analysis

Multicollinearity Test

Table 3. Multicollinearity Test Result

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.952	1.050
	X2	.613	1.632
	X3	.636	1.573

a. Dependent Variable: Y

Source: Data Processed (2025)

Based on the results of the multicollinearity test, all independent variables (X_1, X_2, X_3) have Tolerance values above 0.10 and VIF values below 10. This indicates that there are no multicollinearity problems in the model.

Multiple Linear Regression Analysis

Table 1. Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.629	1.285		.490	.625
	X1	.075	.039	.121	1.911	.059
	X2	.496	.084	.468	5.919	<,001
	X3	.390	.083	.365	4.707	<,001

a. Dependent Variable: Y

Source: Data Processed (2025)

Based on the results of the multiple linear regression test shown in the table 4, the regression equation can be formulated as follows:

$$Y= 0.629 + 0.075X1 + 0.496X2 + 0.390X3.$$

The equation above illustrates the relationship between the independent variables and switching behavior.

1. The constant value of 0.629 indicates that if all independent variables are equal to zero, the switching behavior would have a value of 0.629.
2. Dissatisfaction (X_1) has a regression coefficient of 0.075 with a significance value of 0.059, which is greater than 0.05 but less than 0.10. This means that dissatisfaction has a positive effect on switching behavior and is considered significant at the 10% significance level.
3. Alternative Attractiveness (X_2) has a regression coefficient of 0.496 with a significance value of 0.000 (< 0.05). This indicates that alternative attractiveness has a positive and significant effect on switching behavior.
4. Promotion (X_3) has a regression coefficient of 0.390 with a significance value of 0.000 (< 0.05). This means that promotion has a positive and significant effect on switching behavior.

In conclusion, Alternative Attractiveness (X_2) is identified as the most dominant factor influencing switching behavior, followed by Promotion (X_3), while Dissatisfaction (X_1) has a positive but insignificant effect. This implies that the decision of customers to switch is driven more by the perceived benefits and attractiveness of the new service, supported by promotional efforts, rather than by dissatisfaction with the old one.

Coefficient Of Determination (R^2)

Table 5. Coefficient Of Determination (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.771[a]	.595	.583	1.841

a. Predictors: (Constant), X3, X1, X2

Source: Data Processed (2025)

As shown in Table 7, the Adjusted R Square value is 0.583. This indicates that 58.3% of the variation in Switching Behavior (Y) can be explained by the three independent variables Dissatisfaction (X_1), Alternative Attractiveness (X_2), and Promotion (X_3). Meanwhile, the remaining 41.7% is influenced by other factors outside this research model that were not examined in this study such as trust, habit, switching cost, or perceived risk, which may also affect customers' decision to switch. The R value of 0.771 also shows a strong correlation between the independent variables and the dependent variable, meaning that the combination of these factors has a substantial relationship with customers' switching behavior from BNI Mobile Banking to Wondr by BNI.

Hypothesis Testing

F-Test

Table 7. F-Test Result

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	527.087	3	175.696	51.832	<,001[b]
	Residual	359.313	106	3.390		
	Total	886.400	109			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Data Processed (2025

In this study, $df_1 = 3$ and $df_2 = 110 – 3 – 1 = 106$, resulting in an F-table value of 2.69. Since the calculated F-count (51.832) is greater than the F-table (2.69), and the Sig. value (< 0.001) is smaller than 0.05, it can be concluded that the model is statistically significant. This means that the independent variables Dissatisfaction (X_1), Alternative Attractiveness (X_2), and Promotion (X_3) simultaneously have a significant effect on Switching Behavior (Y).

T-Test

Table 4 shows that:

1. Dissatisfaction (X_1): Based on the results, the t-count value of 1.911 is smaller than the t-table value of 1.659, and the Sig. value (0.059) is greater than 0.05, indicating that dissatisfaction does not have a statistically significant effect at the 5% level. However, since the Sig. value is below 0.10, dissatisfaction can still be considered significant at the 10% level. This means that while dissatisfaction shows a positive tendency toward switching behavior, its influence is relatively weak and only marginally significant.
2. Alternative Attractiveness (X_2): The t-count value is 5.919, which is greater than the t-table value of 1.659, and the Sig. value is < 0.001. This indicates that alternative attractiveness has a positive and significant effect on switching behavior. This finding shows that when customers perceive Wondr by BNI as more attractive, they are more likely to switch from the old BNI Mobile Banking app.
3. Promotion (X_3): The t-count value is 4.707, which exceeds the t-table value of 1.659, and the Sig. value is < 0.001. Therefore, promotion has a positive and significant effect on switching behavior. This means that effective promotional strategies successfully encouraged customers to switch to Wondr by BNI.

Discussion

The Influence of Dissatisfaction on Switching Behavior

The results show that dissatisfaction has a positive but relatively smaller effect on switching behavior compared to the other variables. This pattern aligns with Yunita & Munandar (2023), who found that Generation Z e-wallet users in Jakarta were not primarily driven by dissatisfaction but by curiosity and novelty-seeking tendencies. Likewise, Bansal et al. (2005) emphasize that dissatisfaction functions as a push factor that motivates consumers to leave their current service when their expectations are not met. In this study, some respondents indicated that they were unhappy with the limited features and design of the previous BNI Mobile Banking application, which contributed to their decision to try Wondr by BNI. This shows that dissatisfaction acts as an initial emotional trigger that weakens users' attachment to the old service and creates the emotional readiness to switch, even if it is not the strongest driving factor.

The Influence of Alternative Attractiveness on Switching Behavior

The findings reveal that alternative attractiveness is the most dominant and significant factor influencing switching behavior. This suggests that the more customers perceive Wondr by BNI as a better and more appealing application, the stronger their motivation to switch. Users are often drawn to new designs, innovative features, and improved transaction experiences that offer greater convenience and personalization. This aligns with the pull effect concept in the Push–Pull Theory, which states that customers are attracted to new options that promise superior value. Studies by Chan et al. (2022) found that when consumers perceive an alternative platform as more innovative and user-friendly, their likelihood of switching significantly increases. In this study, Wondr's clean interface, integrated financial tools, and performance were among the main elements that captured users' attention. In behavioral economics, attractiveness corresponds to perceived utility gains. Users compare the expected benefits of the new

application (Wondr by BNI) with the perceived costs of staying with the old one (BNI Mobile).

The Influence of Promotion on Switching Behavior

The analysis also demonstrates that promotion plays a significant role in influencing switching behavior. Promotional efforts by BNI such as social media campaigns, discounts, and direct approaches by BNI staff successfully created awareness and curiosity among customers. This increased user exposure and helped them better understand Wondr's benefits compared to the previous mobile banking application. In the context of Wondr by BNI, promotional strategies such as cashback, referral bonuses, and awareness campaigns act as external stimuli that reduce uncertainty and accelerate adoption. This is consistent with Kotler & Keller (2021), who state that effective promotions create short-term incentives and long-term attitude shifts, leading to increased trial and conversion rates. Empirical studies support this interpretation. Santika & Kurniasari (2025) confirmed that promotional intensity directly influences digital wallet brand switching. From a psychological viewpoint, promotion lowers perceived risk and switching anxiety by framing the new app as more rewarding. This finding confirms that strong promotional communication can help users transition more smoothly from old platforms to new ones.

The Influence of Dissatisfaction, Alternative Attractiveness, and Promotion on Switching Behavior

The joint significance of the model confirms that customer switching is a multidimensional process influenced by both internal and external factors. The strength of the overall model suggests that supportive factors are robust predictors even when inhibitory elements (cost, habit) are absent. In the case of Wondr by BNI, customers' migration behavior can be described as supportively driven switching: dissatisfaction primes users psychologically for change, attractiveness provides rational justification, and promotion delivers the final behavioral stimulus. This suggests that for intra-brand digital transitions, the supportive drivers (push–pull) may independently generate sufficient motivation to switch.

CONCLUSION

Conclusion

Based on the results and conclusions of this study, several conclusion as follows:

1. Dissatisfaction partially has a positive but smaller effect on switching behavior. Users who experienced problems such as slow performance, poor features, or poor usability in the previous BNI Mobile Banking application were more likely to consider switching. Although dissatisfaction serves as a trigger, it is not the main reason users switched, instead it acts as an emotional push factor that weakens attachment to the old application.
2. Alternative Attractiveness has the most dominant and significant effect on switching behavior. Users who perceive Wondr by BNI as more innovative, visually appealing, and feature-rich are more likely to make the transition. This finding shows that the attractiveness of the new service strongly motivates customers to adopt Wondr.
3. Promotion has a positive and significant effect on switching behavior. Promotional efforts such as social media campaigns, discounts, and sales visits marketing effectively raised awareness about Wondr and helped convince customers to switch. These promotional strategies played an important role in overcoming customer inertia.
4. Dissatisfaction, Alternative Attractiveness, and Promotion simultaneously have a significant influence on customers' switching behavior from BNI Mobile Banking to Wondr by BNI. This indicates that the decision to switch is not driven by a single factor but rather by the combined effect of dissatisfaction with the old system, the alternative attractiveness of the new service, and the effectiveness of promotional activities. Together, these factors encourage users to move toward using Wondr as their main mobile banking platform.

Recommendation

Based on the results and conclusions of this study, several recommendations are proposed for practical implementation and future research:

1. BNI is encouraged to improve the overall performance and user experience of the Wondr by BNI application by focusing on stability, ease of use, and innovative features. Since alternative attractiveness and promotion have the strongest influence on switching behavior, BNI should continuously highlight Wondr's unique advantages through effective marketing strategies, digital campaigns, and personalized promotions to attract and retain users.
2. Future studies are encouraged to include mooring factors such as switching cost, habit, and inertia to provide a deeper understanding of the psychological barriers influencing customer switching behavior. Additionally,

researchers may consider integrating a mediating variable like switching intention to explore how intention transforms into actual switching behavior. It is also recommended to apply Partial Least Squares Structural Equation Modeling (PLS-SEM) as a more advanced analytical technique, allowing for the testing of complex relationships and mediation effects with higher accuracy.

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