



Analysis Of Factors That Influence Generation Z'S Intention To Switch To Using Cloud Storage Services With The Push-Pull-Mooring Framework

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ABTRACT

This study focuses on analyzing Gen-Z's habits in using cloud storage services using the push-pull-mooring framework. Currently, Generation Z has widely used cloud storage services to facilitate their daily activities, supported by the many service providers offering cloud storage services with various types of services and different features. Various factors that encourage, attract, and moor (Push-Pull-Mooring) Generation Z to use cloud storage services in the form of SaaS (Software as a Service) services such as simplicity, usefulness, security, privacy, habit, and switching cost. The study was conducted using a quantitative method using purposive sampling. Data were processed using SPSS version 26. The results of the study based on data from 104 respondents are that habit has a partial effect on switching intention. Meanwhile, simplicity, usefulness, security, privacy, habit, and switching cost have a significant effect simultaneously on switching intention.

Keywords: Cloud Storage, Push Pull Mooring, Switching Intention, Switching Behavior, Gen Z

Introduction

The exchange of information is a crucial aspect of human life because it is used to trade information about a lot of things from knowledge, and updated information, to interaction with other people from near or long distances. How people carry out the information exchange has developed continually from sending letters manually and physically to posts that took too much time, phone usage was limited in one region, until the emergence of mobile phones. Currently, the information environment has entered the ICT (Information and Communication Technology) era where people already use technology to exchange information and communication in daily life. Nowadays, communication and information exchange can be done quickly in minutes or even seconds (Trilaksono et al., 2020).

Generation z are people born between the years 1997-2012 (Dimock, 2019). The characteristics of Generation Z are the fact they are fond of something simple, easy, and quick to process or supporting their daily activities from simple to complex. Various things are used by Generation Z to help and support their life such as mobile phones, computers, laptops, tablets, or other electronic devices connected to the Internet (Internet of Things) (C et al., 2022). These things that can help them to expedite communication, work, study, monitor their health condition, and even help in the house chores activities are no longer foreign and are often used daily.

Aware of people's needs to move faster and have high mobilities, some companies have an idea to facilitate this need by creating services to replace traditional storage such as flash disk, hard disk, and other devices with breakthroughs in the form of cloud storage which features various advantages compared to offline or traditional storage (Endaryono, 2021). Cloud storage is an internet-based data storage media that can be used anywhere according to user needs in the form of a collection of logic (Rini & Saputra, 2021; Sinduningrum, 2020). Cloud storage is generally more popular because of its convenience and many advantages that are being offered for anyone because the data can be stored with no limit in a certain format.

Cloud storage is part of cloud computing, where the concept was first introduced in the year of 1963 by the Defense Advanced Research Projects Agency as a computer technology development project so that it can be accessed by two or more computers at the same time. In 1969, JCR Licklider helped to develop an advanced research projects agency network (ARPANET) known as the old version of the internet. Licklider was also a computer scientist and psychologist who gave a vision that was told as an intergalactic computer network that enabled everyone on earth can access information from anywhere which was eventually known as the internet. In the 1970s, virtual search engines were created functioning like real computers with fully running operating systems. This concept was developed with the existence of the internet and became popular in the 1990s. In 1999 cloud computing became a success with good services and functions, therefore enhancing the popularity among companies. In 2006, Amazon as a retail-based company offered Amazon Web Service (AWS) which includes various services from cloud storage, and computing, to artificial intelligence. Google also developed their services like Google Documents. In 2007, Google and IBM developed a data center, including Netflix which launched a streaming service using the cloud as service media that is being offered (IDCloudHost, 2022).

Cloud storage is classified into various levels such as Infrastructure as a Service (IaaS), Platform as a Service (PaaS), and Software as a Service (SaaS). IaaS (Infrastructure as a Service) is a service given by a service provider or vendor that includes servers, routers, firewalls, and other things that require configuration and IT teams to manage it, both internal IT teams or IT teams provided by the service provider that we use. PaaS (Platform as a Service) is a service provided by a service provider for their users to use a virtual platform without the need to download the software needed to build the system, but the features that can be used are limited from what had already being given from the service provider adjusted by users' needs and demand. SaaS (Software as a Service) is the highest level provided by the vendor so that the users only need to use the web or application without having to think about the service availability or security code because those are the responsibility of the vendor to make sure that the application or web provided by them can be used by the users without having to do any changes to use it (Zbakh et al., 2019).

Currently, many companies operating in digital technology offering SaaS-based cloud storage computing services such as Amazon Drive, Amazon S3, Box, Deka Box, Dropbox, Google Drive, iCloud, Mega, Microsoft OneDrive, NextCloud, Owncloud, pCloud, Spider Oak, Sync.com, and many more (Cloudeka, 2023; Muhammad, 2023). Based on the number of companies offering SaaS-based cloud storage services, a preliminary questionnaire was conducted by researchers in September 2023 with the amount of 97,06& (99 people) from 102 respondents aged 12-26-year-old (generation z) said using cloud storage services like Canva, Dropbox, Google Drive, iCloud, Microsoft OneDrive, and other services that are included in the SaaS category.

Vendors provide free and paid services to support and simplify Generation Z's daily activities. A lot of things are considered in affecting the behavior of Generation Z to adopt in using cloud storage services by looking at the push-pull-mooring framework often used by experts to analyze various things encouraging consumers to emigrate from one service to another (Bansal, 2005). This method is used by experts to see interesting, pushing, and mooring factors shaping people who voluntarily or feel obliged to use cloud storage services as their storage media. the consumers' switching behaviors can be influenced by simplicity, usefulness, security, privacy, habit, and switching cost (Cheng et al., 2019).

Cloud storage is a breakthrough made by various companies featuring sundry advantages compared to traditional storage such as hard disks and flash disks (Endaryono, 2021). Cloud storage is also included in 3 categories in cloud computing because storage is part of computing. Cloud storage can store many kinds of data starting from pictures, videos, audios, documents, and other files that can be managed so it can be more organized and easy to access when needed. Canva, Dropbox, Google Drive, iCloud, and Microsoft OneDrive are the most used and popular cloud storage services in Indonesia.

Push-Pull-Mooring is one of the theories regarding migration. The theory of migration was first introduced by Lee (Lee, 1966), known as the Push-Pull model, and further developed by Bogue (Bogue, 1977) and Moon (Moon, 1995), by adding Mooring as a dimension, it makes Push-Pull-Mooring (PPM) often used and developed in research used across various literature to assess migration occurrences.

Push-pull-mooring is used to understand or dissect the reasons why people decide to move from one thing to another to pursue what they desire. Various factors push or pull people to migrate, and there are interventions (mooring) that influence the decision to move. (Aigbavboa et al., 2023). Push-pull-mooring is considered to evaluate why people are willing or have already moved from one thing to another.

Push is the factor that encourages, pull is the factor that attracts people, and mooring is the factor that anchors people to use cloud storage services. In this research, the evaluation of pushing factors is limited to security and privacy. Meanwhile, the factors that attract people to use cloud storage services are limited to simplicity and

usefulness. Whereas the factors that anchor the usage are limited to habit and switching costs.

Switching intention is a condition that drives users or consumers to switch from one service to another caused by various factors that drive the shift. Many factors encourage switching intentions from one service to another such as age and gender (Cheng et al., 2019; J et al., 2023; Jabeen & Hamid, 2019).

The switching intention from one service to another can be observed based on the protection given, ease of use, and familiarity perceived by users or potential users of a service, as well as the habits of individuals or communities in the environment where users reside (Murawski et al., 2021).

Switching behavior, or the habit of switching, is a phenomenon that commonly occurs when consumers tend to switch from one brand to another. Many factors drive someone to switch from one brand to another, ranging from customer dissatisfaction with one brand and poorly executed obligations by brand owners to changes in technology, and interventions from competing products (Wang et al., 2019).

An individual's habit of switching generally considers several factors such as the price offered, consumer interests, and consumer expectations towards a brand or offered product. These aspects can be categorized into repurchase behavior, where consumers feel satisfied with a service or product in terms of both price and quality (Alibhai & PKF, 2021; Aurier & Mejía, 2021).

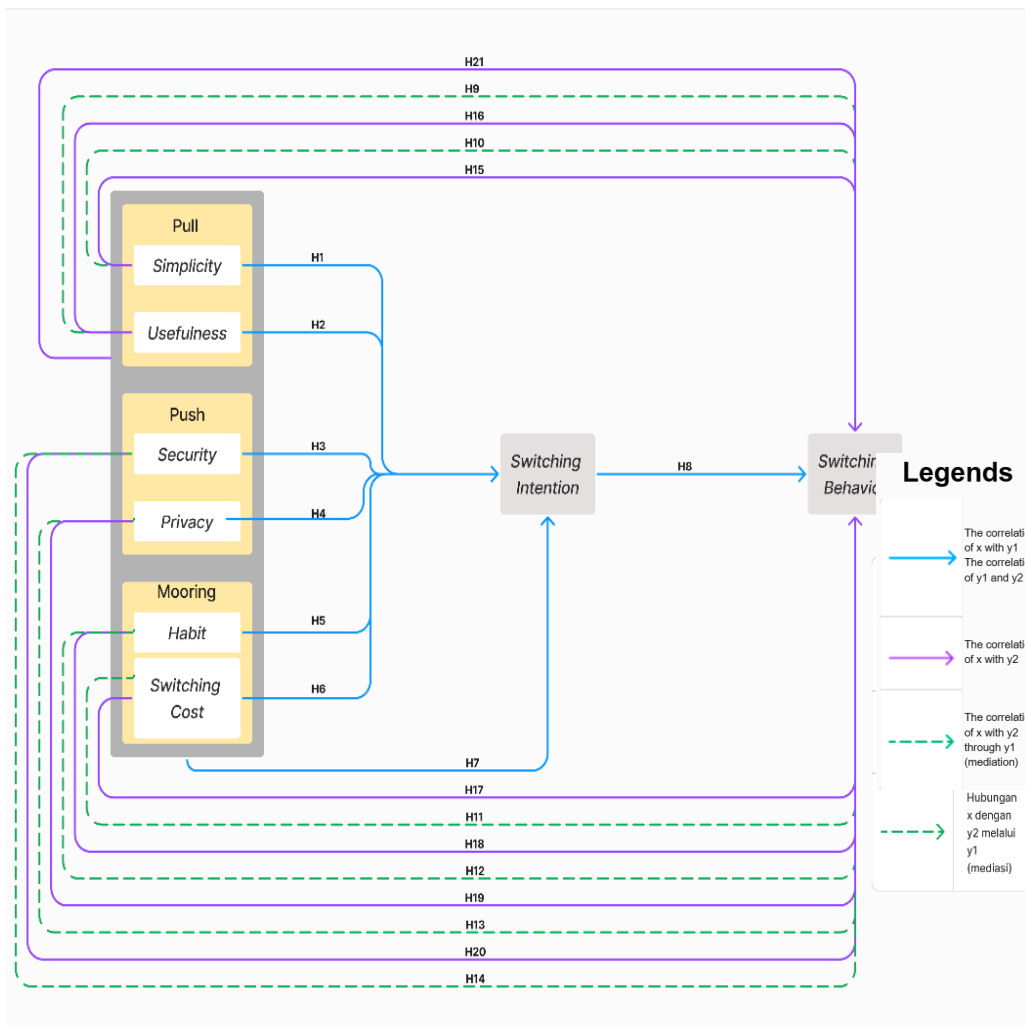
Generation Z refers to individuals born between 1997-2012. Generation Z is also known as individuals who can go beyond limits to seek information. They are familiar with technology from a young age (oldest at 10 years old), as Generation Z can access the internet or web through devices that were popular at that time and continue to evolve to this day (Dimock, 2019).

Generation Z tends to exhibit behavior that refuses to define themselves in just one way. They are good communicators, realistic, unique, unrestricted, prioritize mobility, social networks, and are categorized as digital natives or proficient in digital skills (Francis & Hoefel, 2018).

METHODS

The method used in this research is a quantitative method by distributing questionnaires to Generation Z who live in or come from Jabotabek using digital media, namely Google Form, to obtain the required data. The questionnaire distributed contains questions related to the research which will be answered by respondents in the form of agreement (Likert) on a scale of 1-4, strongly disagree (STS), disagree (TS), agree (S), strongly agree (SS) for each questions given.

Figure 1. Research Framework



H1: Simplicity influences switching intention.

Simplicity can determine how big people’s desire to switch to cloud storage services. Hypothesis 1 is based on previously conducted research by Cheng and others (Cheng et al., 2019).

H2: Usefulness influences switching intention.

The usefulness offered by service providers can make a person interested in switching from traditional storage to cloud storage service. Hypothesis 2 is based on previously conducted research by Cheng and others (Cheng et al., 2019).

H3: Security influences switching intention.

Security is formed as a system offered by the service provider to users ensuring the available data will be secured. Based on research conducted by Cheng and others (Cheng et al., 2019), security is assessed based on negative sentences by asking about the users’ feelings about the security of cloud storage services. Meanwhile, this research takes on the users’ perception of the offer and security guarantee of the service provider.

H4: Privacy influences switching intention.

Privacy is freedom over personal data and also a guarantee of personal data security offered by service providers to users to ensure that the given and collected data will be confidential and secured. based on the research conducted by Cheng and others (Cheng et al., 2019), privacy is assessed based on negative sentences by asking about users' feelings regarding privacy in cloud storage services. Meanwhile, this research takes users' views regarding the privacy offers or guarantees offered by service providers.

H5: Habit influences switching intention.

A person's habit or habit of using something continuously. Hypothesis 5 in this research is based on previous research conducted by Cheng and others (Cheng et al., 2019).

H6: Switching cost influences switching intention.

Switching cost is the cost incurred by someone to obtain a service by considering the benefits and features obtained from the service. Hypothesis 6 in this research is based on previous research conducted by Cheng and others (Cheng et al., 2019).

H7: Simplicity, usefulness, security, privacy, habit, and switching cost influence switching intention.

Simplicity, usefulness, security, privacy, habit, and switching cost following the partial testing described above, where it will be tested partially to produce hypothesis 7.

H8: Switching intention influences switching behavior.

Switching intention is the user's interest in switching from one service to another or from one thing to another. Meanwhile, switching attitudes describe how users move from one service to another. The relationship between switching intention and switching behavior can be seen in research conducted by Yunita and Munandar (Yunita & Munandar, 2023).

H9: Simplicity influences switching behavior through switching intention.

The influence of simplicity on switching behavior will be seen in switching intention. Hypothesis 9 is arranged based on the modification of previously conducted research by Cheng and others (Cheng et al., 2019) and also Yunita and Munandar (Yunita & Munandar, 2023).

H10: Usefulness influences switching behavior through switching intention.

The influence of usefulness on switching behavior will be seen through switching intention. Hypothesis 10 is based on a modification of research conducted by Cheng et al. (Cheng et al., 2019) and also Yunita and Munandar (Yunita & Munandar, 2023).

H11: Security influences switching behavior through switching intention.

The influence of security on switching behavior will be seen through switching intention. Hypothesis 11 is arranged based on the modification of research conducted by Cheng

and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H12: Privacy influences switching behavior through switching intention.

The influence of privacy on switching behavior will be seen through switching intention. Hypothesis 12 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H13: Habit influences switching behavior through switching intention.

The influence of habits on switching behavior will be seen through switching intention. Hypothesis 13 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H14: Switching cost influences switching behavior through switching intention.

The influence of switching cost on switching behavior will be seen through switching intention. Hypothesis 14 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H15: Simplicity influences switching behavior.

The influence of Simplicity will be seen directly on behavior. Hypothesis 15 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H16: Usefulness influences switching behavior.

The influence of usefulness on switching behavior will be seen directly. Hypothesis 16 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H17: Security influences switching behavior.

The influence of security on switching behavior will be seen directly. Hypothesis 17 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H18: Privacy influences switching behavior.

The influence of privacy in switching behavior will be seen directly. Hypothesis 18 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H19: Habit influences switching behavior.

The influence of habit on switching behavior will be seen directly. Hypothesis 19 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H20: Switching cost influences switching behavior.

The influence of switching cost on switching behavior will be seen directly. Hypothesis 20 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

H21: Simplicity, usefulness, security, privacy, habit, switching cost influence switching behavior.

The influence of simplicity, usefulness, security, privacy, habit, switching cost on switching behavior will be seen partially. akan dilihat pengaruhnya secara parsial terhadap switching behavior secara langsung. Hypothesis 21 is based on the modification of research conducted by Cheng and others (Cheng et al., 2019) as well as Yunita and Munandar (Yunita & Munandar, 2023).

Table 1. Conceptual and Operational Definition

Variable	Conceptual Definition	Operational Definition		
		Dimensions	Measuring Instrument	Data Scale
Simplicity	Simplicity and convenience obtained by users (Cheng et al., 2019)	Interface design	questionnaire	Likert 1-4
		User experience	questionnaire	Likert 1-4
Usefulness	The benefits obtained are in the form of effectiveness and productivity obtained (Santi & Sudiasmo, 2020)	Availability	questionnaire	Likert 1-4
		Feature	questionnaire	Likert 1-4
Security	Security is in the form of physical, individual, operational, communications, network, and information (Jamshed, 2020)	confidentiality	questionnaire	Likert 1-4
		Integrity	questionnaire	Likert 1-4
Privacy	Privacy in the digital world can be	confidentiality	questionnaire	Likert 1-4

	collected by third parties or provided voluntarily by users (Doss, 2020)	Integrity	questionnaire	Likert 1-4
Habit	Something that is done repeatedly, either consciously or unconsciously (Clear, 2018)	Surrounding environment	questionnaire	Likert 1-4
		Self	questionnaire	Likert 1-4
Switching cost	Costs that needed to be paid by users (Dawes, 2021)	Customer satisfaction	questionnaire	Likert 1-4
		Cost incurred	questionnaire	Likert 1-4
Switching intention	Intention to switch from one service to another (Murawski et al., 2021)	Convenience	questionnaire	Likert 1-4
		Surrounding environment	questionnaire	Likert 1-4
Switching behavior	Switching from one brand to another (Wang et al., 2019)	Price	questionnaire	Likert 1-4
		Customer satisfaction	questionnaire	Likert 1-4

The population used in this research are people included in the Generation Z category or are in the age range 12-26 years who live in or come from Jabotabek (Jakarta, Bogor, Tangerang and Bekasi). Based on data from the statistical center, the total population of Jabotabek in the age range 12-26 years is 6,546,766. (Central Statistics Agency, 2020, 2021b, 2021a, 2022c, 2022b; Tangerang Regency Government, 2020; South Tangerang City Government, 2022).

Table 2. Statistic Data Based On Age

City	The Total of Males and Females of Gen Z
Bekasi	595.433
Bogor	1.682.755
DKI Jakarta	2.709.258

Tangerang	1.559.320
Total di Jabotabek	6.546.766

Source:Statistical data center

Based on the population that has been determined, the sample used in this research is calculated using the Slovin method with the following calculations:

$$n = \frac{N}{1+Ne^2}$$

$$n = \frac{6.546.766}{1+6.546.766(0,1)^2}$$

$$n = \frac{6.546.766}{1+65.467,66}$$

$$n = 99,998472551599$$

n = total sample
 N = total population
 e = error limit

In this research, the tolerable error limit used in the calculation is 10%, where the decision to use an error limit of 10% is because the sample size is large or more than 100,000 people (Nalendra et al., 2021). Based on the calculation results above, the number of respondents required is rounded up to 100 people.

RESULT AND DISCUSSION

The data obtained from 104 respondents was processed using statistical methods with the help of the SPSS application to carry out validity tests, reliability tests, linear regression tests, t-tests, f- f-tests, correlation coefficient, and determinant tests, as well as path analysis & Sobel tests.

Based on the results of the questionnaire distribution that was carried out, 104 respondents were obtained with the following demographic data:

Table 3. Respondent Demographics

Demographi cs	Description	Total
Gender	Male	42
	Female	62
Domicile	Bekasi	5
	Bogor	2
	Jakarta	9

	Tangerang	88
Age	12-16	6
	17-21	74
	22-26	24
	Freelancer	2
Occupation	Teacher/Lecturer	1
	Private sector employee	24
	College students/students	75
	Writer and Designer	1
	Entrepreneur	1

VALIDITY TEST RESULTS

Table 4. Validity Test

Indikator	Pearson Correlation	Valid	variable	Pearson Correlation	Valid
Sm1	0,586	Yes	Simplicity	0,739	Ya
Sm2	0,751	Yes			
Sm3	0,736	Yes			
Sm4	0,731	Yes			
Us1	0,752	Yes	Usefulness	0,741	Ya
Us2	0,741	Yes			
Us3	0,720	Yes			
Us4	0,823	Yes			
St1	0,841	Yes	Security	0,735	Ya
St2	0,837	Yes			
St3	0,801	Yes			
St4	0,740	Yes			
Pc1	0,851	Yes	Privacy	0,732	Ya
Pc2	0,908	Yes			
Pc3	0,893	Yes			

Pc4	0,835	Yes			
Ha1	0,795	Yes			
Ha2	0,667	Yes	Habit	0,704	Ya
Ha3	0,610	Yes			
Ha4	0,701	Yes			
Sc1	0,646	Yes			
Sc2	0,626	Yes	Switching Cost	0,754	Ya
Sc3	0,744	Yes			
Sc4	0,786	Yes			
Si1	0,512	Yes			
Si2	0,545	Yes	Switching Intention	0,661	Yes
Si3	0,784	Yes			
Si4	0,818	Yes			
Sb1	0,790	Yes			
Sb2	0,833	Yes	Switching Behavior	0,676	Yes
Sb3	0,826	Yes			
Sb4	0,656	Yes			

Based on the statistical calculations using the SPSS program to see the validity of the data obtained each indicator contained in the questionnaire used is declared valid because it has a Pearson correlation value greater than 0.5. According to the tests carried out each variable is stated.

RELIABILITY TEST RESULTS

Based on calculations using the SPSS statistical program, all the data obtained was declared reliable because it has a Cronbach's alpha value of more than 0.05. the variables of usefulness, security, privacy, and switching behavior have high-reliability values because Cronbach's alpha values are in the range of 0.7-0.9, while simplicity, habit, switching cost, and switching intention have moderate reliability values because Cronbach's alpha values are within range 0.5-0.7.

Table 5. Reliability test

variable	Cronbach's Alpha
Simplicity	0,659
Usefulness	0,753
Security	0,819
Privacy	0,894

Habit	0,617
Switching Cost	0,654
Switching Intention	0,609
Switching Behavior	0,776

Based on calculations using the SPSS statistical program, all the data obtained was declared reliable because it has a Cronbach's alpha value of more than 0.05. the variables of usefulness, security, privacy, and switching behavior have high-reliability values because Cronbach's alpha values are in the range of 0.7-0.9, while simplicity, habit, switching cost, and switching intention have moderate reliability values because Cronbach's alpha values are within range 0.5-0.7.

LINEAR REGRESSION TEST

Based on Table 6, it can be seen that the tolerance value is greater than 0.1 thus it can be stated that the data does not have multicollinearity.

Table 6. Switching Intention Multicollinearity Test

Model	Collinearity Statistics	
	Toleranc e	VIF
1 (Constant)		
Total_Sm	.490	2.039
Total_Us	.536	1.867
Total_St	.252	3.965
Total_Pc	.233	4.286
Total_Ha	.595	1.680
Total_Sc	.621	1.609

a Dependent Variable: Total_Si

Based on Table 7, it can be seen that the Tolerance value is more than 0.1 so that the data does not indicate multicollinearity.

Table 7. Switching Intention-Behavior Multicollinearity Test

Model	Collinearity Statistics	
	Toleranc e	VIF
1 (Constant)		

Total_Si	0,607	1,649
a Dependent Variable: Total_Sb		

Table 8. Multikolinearitas Switching Behavior Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Total_Sm	.490	2.039
Total_Us	.536	1.867
Total_St	.252	3.965
Total_Pc	.233	4.286
Total_Ha	.595	1.680
Total_Sc	.621	1.609

a Dependent Variable: Total_Sb

It can be seen that the tolerance value is above 0.1 so that multicollinearity does not occur.

PARTIAL TEST (T TEST)

Only the independent variable habit has a significant effect on switching intention with a significance value less than 0.05, thus Ha5 is accepted, while simplicity, usefulness, security, privacy, and switching cost do not significantly affect switching intention, hence Ho1, Ho2, Ho3, Ho4, Ho6 are accepted. This can happen because the interest of each independent variable has interrelationships with each other.

Table 9. Switching Intention T-Test

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,319	1,702		0,775	0,440
	Total_Sm	-0,050	0,153	-0,037	-0,327	0,744

Total_Us	0,076	0,124	0,066	0,608	0,544
Total_St	-0,023	0,186	-0,020	0,125	0,901
Total_Pc	0,111	0,176	0,104	0,633	0,528
Total_Ha	0,609	0,119	0,526	5,127	0,000
Total_Sc	0,126	0,119	0,106	1,059	0,292

a. Dependent Variable: Total_Si

Switching intention does not significantly affect switching behavior, thus Ho8 is accepted. This may be due to the oldest members of Generation Z, who were already 10 years old when technology became easily accessible, making them accustomed to using cloud storage without necessarily having a strong interest in it.

Table 10. Switching Intention-Behavior T-Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9,108	1,078		8,452	0,000
Total_Si	0,056	0,086	0,062	0,649	0,518

a. Dependent Variable: Total_Sb

Based on Table 11, it can be seen that the significance value less than 0.05 is only for the variable switching cost, thus Ho20 is rejected and Ha20 is accepted. Meanwhile, Ho15, Ho16, Ho17, Ho18, and Ho19 are accepted due to the indirect relationship between the independent variables, except for switching cost, which determines the use of cloud storage.

Table 11. Switching Behavior T-Test

Model	Unstandardized Coefficients		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		

		B	Std. Error	Beta		
1	(Constant)	2.013	1.436		1.401	.164
	Total_Sm	.049	.129	.040	.376	.708
	Total_Us	.177	.105	.172	1.693	.094
	Total_St	.240	.157	.227	1.533	.129
	Total_Pc	-.221	.149	-.229	-1.490	.140
	Total_Ha	-.025	.100	-.024	-.246	.806
	Total_Sc	.610	.100	.575	6.093	.000

a Dependent Variable: Total_Sb

SIMULTANEOUS TEST (F TEST)

Statistical tests for the simultaneous hypothesis of simplicity, usefulness, security, privacy, habit, and switching cost significantly affecting switching intention, as indicated in Table 12. Therefore, Ho7 is rejected and Ha7 is accepted because the significance value is less than 0.05. The five independent variables in this study cannot stand individually, as each is bound to other variables to determine the decision of Generation Z to use a cloud storage service.

Table 12. Switching Intention F-Test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	171,274	6	28,546	10,485	.000
	Residual	264,072	97	2,722		b
	Total	435,346	103			

a. Dependent Variable: Total_Si

b. Predictors: (Constant), Total_Sc, Total_St, Total_Ha, Total_Us, Total_Sm, Total_Pc

Based on Table 13, it can be seen that the significance values are below 0.05, indicating that the variables simplicity, usefulness, security, privacy, habit, and switching cost significantly affect switching behavior. Therefore, Ho21 is rejected, and Ha21 is accepted, with all available independent variables influencing Generation Z to use cloud storage services.

Table 13. Switching Behavior F-Test

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	162,562	6	27,094	13,982	.000b
	Residual	187,967	97	1,938		
	Total	350,529	103			

a. Dependent Variable: Total_Sb

b. Predictors: (Constant), Total_Sc, Total_St, Total_Ha, Total_Us, Total_Sm, Total_Pc

Source: Processed SPSS data

CORRELATION COEFFICIENT AND DETERMINANT TEST

The correlation coefficient and determinant tests are used to see how much influence the independent variables contained in the research have on the dependent variable simultaneously.

Table 14. Correlation of Determinants of Switching Intention

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.627a	0,393	0,356	1,650

a. Predictors: (Constant), Total_Sc, Total_St, Total_Ha, Total_Us, Total_Sm, Total_Pc

b. Dependent Variable: Total_Si

The correlation coefficient and determinant test of the dependent variable switching intention is 0.393 or equal to 39.3% (Figure 4.9). The influence that simplicity, usefulness, security, privacy, habit, and switching cost have on switching intention while the rest is influenced by other factors. This influence is classified as moderate, so it has an insignificant influence on the t-test (Table 4.5), and 60.7% of the influence is owned by factors outside this research.

Table 15. Correlation Test of Determinants of Switching Intention-Behavior

Model Summaryb

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.335a	0,112	0,104	1,746

a. Predictors: (Constant), Total_Si

b. Dependent Variable: Total_Sb

Meanwhile, in the correlation and determination coefficient test between switching intention and switching behavior, the value is 0.112 or equivalent to 11.2%, indicating that the correlation between them falls into the low category, and 88.8% is influenced by factors outside of this study. This is influenced by Generation Z's exposure to technology from a young age, making them accustomed to using cloud storage whether or not they have an interest in using it.

Table 16. Correlation Test for Determinants of Switching Behavior

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.681a	0,464	0,431	1,392

a. Predictors: (Constant), Total_Sc, Total_St, Total_Ha, Total_Us, Total_Sm, Total_Pc

b. Dependent Variable: Total_Sb

Based on Table 16, it can be concluded that the correlation possessed by all x variables on switching behavior is 46.4%, and 63.6% originates from other factors not included in this study. The influence it holds falls into the moderate category.

SOBEL TEST

The Sobel test is carried out using the following table as the basis for the calculations carried out:

Table 17. Basic Sobel Calculations

variable	Pengaruh langsung	Std. Error
Sm-Si	-0,037	0,153
Us-Si	0,066	0,124
St-Si	-0,020	0,186
Pc-Si	0,104	0,176
Ha-Si	0,526	0,119
Sc-Si	0,106	0,119
Si-Sb	0,062	0,086

Based on the results of the Sobel test, the following results were obtained:

Table 18. Sobel Test

Path	Indirect Influence	Sobel test	
		Test statistic	p-value
Sm->Si->Sb	-0,002057377	-0,22927471	0,81865541
Us->Si->Sb	0,003661853	0,42820049	0,66850516
St->Si->Sb	-0,001098428	-0,10635046	0,9153043
Pc->Si->Sb	0,005773107	0,45700981	0,64766399
Ha->Si->Sb	0,029283569	0,71152843	0,47675684
Sc->Si->Sb	0,005917212	0,560388	0,57521481

Shows the path relationship between the independent variables to the dependent variable switching behavior through switching intention. Switching intention does not have an influence on the relationship between simplicity and switching behavior because the t-value (-0.22927471) is less than 1.98, and the p-value (0.81865541) is greater than 0.05, thus Ho9 is accepted. Switching intention does not affect the relationship between usefulness, security, privacy, habit, and switching cost with switching behavior because the t-values are less than 1.98, and the p-values are greater than 0.05, hence Ho10, Ho11, Ho12, Ho13, Ho14 are accepted. This can happen because Generation Z has made the use of cloud storage a habit, so it does not influence switching intention.

CONCLUSION

Based on the research and discussion of the data above, we conclude that:

1. Simplicity does not significantly influence switching intention because simplicity and ease of use are not always a person's top priority when using a service.
2. Usefulness does not significantly influence switching intention because usefulness needs to be balanced with simplicity and ease of use for users to decide to use a service.
3. Security does not significantly influence switching intention because when service providers only provide security guarantees without guaranteeing privacy, users are not interested in using cloud storage services.
4. Privacy does not significantly influence switching intention because when service providers only provide privacy guarantees without guaranteeing security, users are not interested in using cloud storage services.
5. Habit has a significant influence on switching intention because Generation Z has been exposed to technological advances and ease of communication from an early age. The oldest person who was 10 years old during the rapid development of technology, making Generation Z familiar with technology and its convenience from a young age.

6. Switching cost does not significantly influence switching intention because Generation Z will not be interested in using cloud storage services if the service provider does not provide equivalent benefits.
7. Simplicity, usefulness, security, privacy, habit, and switching cost significantly influence switching intention. If all x variables are combined, they will attract Generation Z to use one service offered by the vendor.
8. Switching intention does not significantly influence switching behavior. This may be due to Generation Z being exposed to technology and ease of communication from an early age, so they are accustomed to using it without having any prior interest in using it.
9. Simplicity does not significantly influence switching behavior through switching intention. This may be because Generation Z has been accustomed to technology from a young age and therefore has no interest in using it but immediately uses cloud storage services.
10. Usefulness does not significantly influence switching behavior through switching intention. This could be because Generation Z has been accustomed to technology since a young age, so they have no interest in using it, but immediately use cloud storage services.
11. Security does not significantly influence switching behavior through switching intention. This could be because Generation Z has been accustomed to technology since a young age, so they have no interest in using it, but immediately use cloud storage services.
12. Privacy does not significantly influence switching behavior through switching intention. This could be because Generation Z has been accustomed to technology since a young age, so they have no interest in using it, but instead use cloud storage services.
13. Habit does not significantly influence switching behavior through switching intention. This could be because Generation Z has been accustomed to technology since a young age, so they have no interest in using it, but instead use cloud storage services.
14. Switching cost does not significantly influence switching behavior through switching intention. This could be because Generation Z has been accustomed to technology since a young age, so they have no interest in using it, but instead use cloud storage services.

15. Simplicity does not significantly influence switching behavior. This occurs because Generation Z does not always consider simplicity when switching from one service to another.
16. Usefulness does not significantly influence switching behavior, as Generation Z is not always motivated by the utility offered to switch from one service to another.
17. Security does not significantly influence switching behavior, as Generation Z is not always motivated by the security offered to switch from one service to another.
18. Privacy does not significantly influence switching behavior, as Generation Z is not always motivated by the privacy offered to switch from one service to another.
19. Habit does not significantly influence switching behavior, as Generation Z does not always want to switch from one service to another.
20. Switching cost significantly influences switching behavior because Generation Z considers both the costs and benefits of switching from one service to another.
21. Simplicity, usefulness, security, privacy, habit, and switching cost significantly influence switching behavior. If all x variables are combined, they will encourage Generation Z to switch from one service to another.

SUGGESTION

For companies who already operating or planning to venture into the cloud storage industry, especially in the form of SaaS (Software as a Service), it's essential to recognize the interconnected factors that users consider when choosing a service. This is crucial for facilitating users' lives, particularly Generation Z users. Therefore, companies in the cloud storage sector, especially SaaS providers, should focus on the usability, convenience, privacy, and security of the services they offer. Additionally, companies need to tailor their services to align with users' habits, including their geographical location. They should also consider the costs involved and the benefits users gain from using their services. These factors can significantly influence individuals, especially Generation Z, who value high mobility and convenience. However, it's important not to overlook the type of work they do and the economic status of users. By addressing these aspects, companies can better meet the needs and preferences of their target users, ultimately enhancing user satisfaction and loyalty.

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