



Understanding Consumer Switching Intention to Digital Banks: An Empirical Test of Push-Pull-Mooring Framework

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Abstract

This study examines the factors influencing consumers' switching intention from traditional banking services to digital banks using the Push-Pull-Mooring (PPM) framework. Although the PPM framework is widely used in digital banking research, prior studies remain fragmented in their application and often rely on cross-sectional surveys that primarily measure switching intention, limiting a comprehensive understanding of switching determinants. This study analyzes primary data collected through questionnaires from 610 respondents using purposive sampling, with 71% of respondents already using digital banks. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that Pull Factors and Mooring Factors have a significant positive effect on individuals' intention to adopt digital banks, while Push Factors have no significant effect. These findings suggest that the attractiveness of digital banking services and personal considerations play important roles in encouraging digital bank adoption. Strengthening public literacy, branding, and digital security assurance is recommended to accelerate adoption.

Memahami Niat Beralih Konsumen ke Bank Digital: Uji Empiris Menggunakan Kerangka Push-Pull-Mooring

Abstrak

Penelitian ini menganalisis faktor-faktor yang memengaruhi niat perpindahan konsumen dari layanan perbankan tradisional ke bank digital menggunakan kerangka Push-Pull-Mooring (PPM). Meskipun PPM banyak digunakan dalam penelitian perbankan digital, studi sebelumnya masih menunjukkan penerapan yang terfragmentasi dan umumnya hanya mengukur niat berpindah melalui survei cross-sectional. Penelitian ini menggunakan data primer dari 610 responden yang dikumpulkan melalui kuesioner dengan metode purposive sampling, di mana 71% responden telah menggunakan bank digital. Data dianalisis menggunakan PLS-SEM. Hasil penelitian menunjukkan bahwa Pull Factors dan Mooring Factors berpengaruh positif dan signifikan terhadap niat adopsi bank digital, sedangkan Push Factors tidak berpengaruh signifikan. Temuan ini menunjukkan pentingnya daya tarik layanan dan pertimbangan personal dalam mendorong adopsi bank digital serta perlunya peningkatan literasi publik, branding, dan jaminan keamanan digital.

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INTRODUCTION

The world is currently experiencing an accelerated process of digital transformation that significantly reshapes various sectors, including financial services. Digital technologies increasingly play a crucial role in supporting the sustainability and competitiveness of both public and private organizations (Iivari et al., 2020; Hai et al., 2021). The rapid advancement of technology, expanding internet penetration, and the growing number of smartphone users have intensified pressure on organizations to adapt to digital change. In the banking industry, this transformation creates fundamental challenges for financial institutions to maintain their relevance while simultaneously developing new ecosystems capable of responding to digital disruption. In this context, understanding how consumers respond to digital financial innovations becomes increasingly important in the banking sector (Aditya & Handarkho, 2024; Marx, 2024).

Despite the growing urgency of digital transformation, many banks remain inadequately prepared to respond to these technological shifts. Previous research indicates that nearly 70 percent of banks worldwide still do not have a well-established and systematic digital strategy (Maiya, 2017). This situation reflects structural challenges faced by traditional banking institutions when adapting to rapidly evolving digital environments. At the same time, the COVID-19 pandemic accelerated changes in consumer lifestyles, as individuals increasingly relied on digital technologies to perform daily activities from home. These behavioral shifts have significantly increased the demand for digital financial services and encouraged the emergence of digital banking platforms that offer more flexible and technology-driven financial services (Romano et al., 2010; Datta & Nwankpa, 2021).

The expansion of digital banking

adoption is particularly evident in emerging digital economies such as Indonesia. According to a survey conducted by Finder.com, Indonesia ranked as the second-largest digital banking user market after Brazil in October 2021, with approximately 24.9 percent of the population using digital banking services. This number is projected to increase to 39.02 percent by 2026 (Karnadi, 2022). Digital banks are defined as banks that conduct their primary business activities through electronic channels without a physical branch network other than the head office, or through limited physical offices (OJK, 2021). Compared with conventional banking models, digital banks offer several advantages, including unlimited service availability, real-time transaction speed, flexible service delivery, lower operational costs, and broader service coverage beyond geographic boundaries (Galazova & Magomaeva, 2019; Temelkov, 2020). These advantages increasingly attract consumers to migrate toward digital banking platforms (Ngau et al., 2023; Ganguly et al., 2024).

Evidence from recent surveys further highlights the growing consumer interest in digital banking services. A survey conducted by UOB, PwC, SFA, and DailySocial.id shows that 58 percent of respondents in Indonesia prefer using digital banks, with 80 percent citing the ease and speed of opening an account as the primary reason (Karnadi, 2022). This trend indicates a growing phenomenon in which consumers migrate from traditional banking services to purely digital banking platforms. However, the rapid expansion of digital banks also raises several concerns related to financial stability and consumer protection. In order to attract customers and investors, some digital banks offer deposit interest rates that exceed the maximum rate guaranteed by the Deposit Insurance Corporation (LPS), which currently stands at 3.5 percent. LPS does not protect deposits with interest rates above

the guaranteed threshold if the bank faces liquidation risks (Sidik, 2021). Such conditions may influence consumer trust in digital banking institutions and ultimately shape their switching decisions between traditional and digital banking services (Gunawan et al., 2024; Marx, 2024).

To explain why consumers migrate between service providers, many studies adopt the Push-Pull-Mooring (PPM) framework, which conceptualizes switching behavior as the result of push factors, pull attractions, and mooring constraints (Handarkho & Harjoseputro, 2020; Gunawan et al., 2024; Marx, 2024). Although the framework has been widely applied in digital banking research, several important gaps remain.

First, the theoretical application of PPM remains fragmented. Prior studies use heterogeneous constructs to represent push, pull, and mooring factors, which limits comparability and theoretical accumulation (Marx, 2024; Yoon & Kim, 2024). Key determinants such as perceived risk and perceived utility are also inconsistently incorporated into PPM models despite their relevance in digital service switching contexts Click or tap here to enter text (Aditya et al., 2024; Nugroho & Wang, 2023; Duy Hung et al., 2024).

Second, an empirical gap persists between switching intention and actual switching behavior. Existing studies predominantly rely on cross-sectional surveys that measure intention rather than real behavioral migration (Rhoudri & Benazzou, 2023; Zhao, 2025).

Third, empirical evidence remains fragmented across contexts. Prior research often examines isolated determinants such as service quality, switching costs, or trust, while comprehensive models that integrate contextual and demographic moderators remain limited (Zhang et al., 2018; Ngau et al., 2023; Ganguly et al., 2024). Finally, methodological limitations persist, as most studies rely on cross-sectional

designs analyzed using SEM or PLS-SEM, which limits the ability to capture behavioral dynamics over time (Hair et al., 2014; Motwani et al., 2025).

Therefore, this study aims to address these gaps by extending the application of the Push-Pull-Mooring (PPM) framework to consumers switching to digital banks. While previous studies have applied PPM to examine switching intention in digital services and banking contexts (Aditya & Handarkho, 2024; Gunawan et al., 2024; Marx, 2024). The integration of key determinants within the framework remains limited and inconsistent. This study contributes to the literature by developing a more comprehensive PPM-based model that incorporates relevant determinants of digital banking switching behavior identified in prior research. Specifically, this research offers several contributions. First, it extends the theoretical application of the PPM framework by integrating key determinants highlighted in prior studies but rarely examined simultaneously within a unified model (Ngau et al., 2023; Ganguly et al., 2024). Second, it provides additional empirical evidence on consumer switching intention toward digital banks in a rapidly evolving digital financial environment. Third, this study enriches the existing literature by providing insights into the mechanisms that drive consumers to migrate from traditional banking services to digital banking platforms.

Thus, this study has 3 (three) main objectives, namely (1) to analyze the push factors for the switch to digital banking; (2) to analyze the pull factors for switching to digital banks; and (3) to analyze the mooring factors for the transition to digital banks.

Hypothesis Development

Push Factor and Switching Intention

Push factors include elements such as service quality, customer satisfaction, perceived value, and price perception (Ha-

ridasan et al., 2021), information-seeking behaviors, and the advantages gained from seeking information (Chang et al., 2017). In this research, the push factors used include dissatisfaction with quality, level of trust, emotion, and perception of cost. Consumer satisfaction or dissatisfaction with a product is a form of emotional evaluation (Xu et al., 2014). In evaluating a product, consumers will compare what they receive with what they should receive from the selected product. When the quality of the product received is poor, consumers will experience dissatisfaction (Tsiros & Mittal, 2000; Cho & Song, 2012). When consumers are dissatisfied with the performance of the services used, this will serve as a basis for comparison to seek alternative services that are perceived as better (Cho & Song, 2012). The level of consumer trust is also a strong basis for building loyalty to a service (Kim et al., 2009; Suhaily & Darmoyo, 2017). If consumers no longer have confidence in the services used, then consumers have reasons to stop using and switch to other services (Hasbullah et al., 2014).

In addition, emotional response is a determining factor in the decision to use a service (Mugge et al., 2009). Consumers will be very attached to services that can provide positive emotions when used (Mugge et al., 2009). Consumers will use the service more often and delay looking for another. But on the contrary, when consumers experience negative emotions, it is very possible to look for other forms of service that are better. Consumer efforts to find information to use a service can also generate transaction costs (Wu et al., 2014). Consumer perceptions of costs that are considered high to the detriment of consumers will encourage the desire to switch and seek services that are considered better.

H1: The Push factor has a positive and significant effect on the intention to switch to a digital bank

Pull Factor and Switching Intention

The pull factor is a positive factor of alternative services that play a strong role in influencing consumers' desire to choose to use alternative services that are considered better (Lee, 1966; Moon, 1995). Pull factors represent positive attributes offered by competing providers (Nugraha & Syafaruddin, 2023). In this study, the pull factor refers to consumers' positive perceptions of the value of a service, such as the value of product quality, ease of access, functionality, and security (Scaglione & Mendola, 2017; Liu, 2021). Services for using digital banks are related to systems and technology, so values such as ease of security access are of concern to consumers (Davis, 1989; Hsieh et al., 2012). Consumers who perceive that digital bank services have value advantages over the digital banking services currently used can switch and start using digital bank services (Hsieh et al., 2012).

H2: The Pull factor has a positive and significant effect on the intention to switch to a digital bank

Mooring Factor and Switching Intention

The mooring factor in this study emphasizes functions that strengthen consumers' desire to switch (Zhang et al., 2014; Handarkho & Harjoseputro, 2020), in this case, to use digital bank services. The mooring factors used consist of switching attitudes, switching costs, past behavior, the desire to find other variations, and digital literacy, to financial literacy. A positive attitude towards novelty and innovation can drive consumer decisions to switch to digital bank services (Perez-Castillo et al., 2020). That is, if consumers are open to new things, this will influence consumers to move and use digital banking services as something new in today's banking world. The role of the social environment, such as family and friends, can also be a strong predictor. Because the perception of the majority of people has the

power to influence the behavior of other people (Ham et al., 2015; Ojiaku et al., 2018). The good perception of digital bank services by the majority of people can also make other people interested in using digital bank services.

H3: The Mooring factor has a positive and significant effect on the intention to switch to a digital bank

Factors such as costs incurred to use digital bank services are things that consumers can consider. Costs are considered a form of sacrifice incurred by someone when switching from one service to an alternative service (Burnham et al., 2003; Jones et al., 2007; Hsieh et al., 2012). The costs in question can consist of transaction costs, time, effort, and financial risk. When consumers feel it is appropriate to switch from a product or service that was previously used to another alternative, it means that consumers do not complain about the costs that need to be incurred to switch, for example, transaction costs, emotional costs, financial risks, and others (Burnham et al., 2003).

Switching cost is recognized as a significant factor in maintaining users' relationships (Fan et al., 2020). During the process of transition, even if monetary cost is not incurred, procedural costs are inevitably involved (Chang et al., 2014). Research conducted by He & Reiner (2014) revealed that customers may continue using existing products or services when the perceived switching cost is high. Consequently, switching costs can serve as a barrier to users' switching behavior, even when they experience regret or dissatisfaction with their current application (Ye & Potter, 2011).

In addition, previous experience when switching to a new service can also influence the decision to switch further. This can happen because a person tends to recall past experiences before making a decision (Ganesh et al., 2000; Hsieh et

al., 2012). Experiences that are easy and enjoyable can be a strong incentive to use or choose a new service, such as digital banking services. It doesn't have to be related to previous experience; sometimes, some consumers deliberately look for and want to use new things because they want to explore (Uturestantix et al., 2012). Moreover, digital bank services are also being widely discussed so that they could make consumers curious and want to use them.

Digital bank services, which are currently closely related to technology, have led to consumer perceptions that their use will be easier and more sophisticated. Someone who has good digital literacy can seek and make good use of the information obtained through the use of digital technology for decision-making processes (Keskin et al., 2015). Consumers will become more familiar with using digital bank services. In addition, equipped with good financial literacy skills, consumers' decisions about using digital bank services can be felt appropriate to make it easier to manage their finances (Lusardi & Mitchell, 2007; Mändmaa, 2019; Widyastuti et al., 2020). With good financial literacy, consumers can manage their financial resources effectively to obtain financial well-being. (Lai et al., 2012; Sun et al., 2017; Guo et al., 2021). Yoon & Lim (2021) states that mooring factors such as subjective norm, variety seeking, attitude, switching cost, and technology can strengthen the intention to switch to a digital bank. Accordingly, we can postulate the following hypotheses:

H4: The Mooring factor moderates the relationship between the push factor and the intention to switch to a digital bank

H5: The Mooring factor moderates the relationship between the pull factor and the intention to switch to a digital bank.

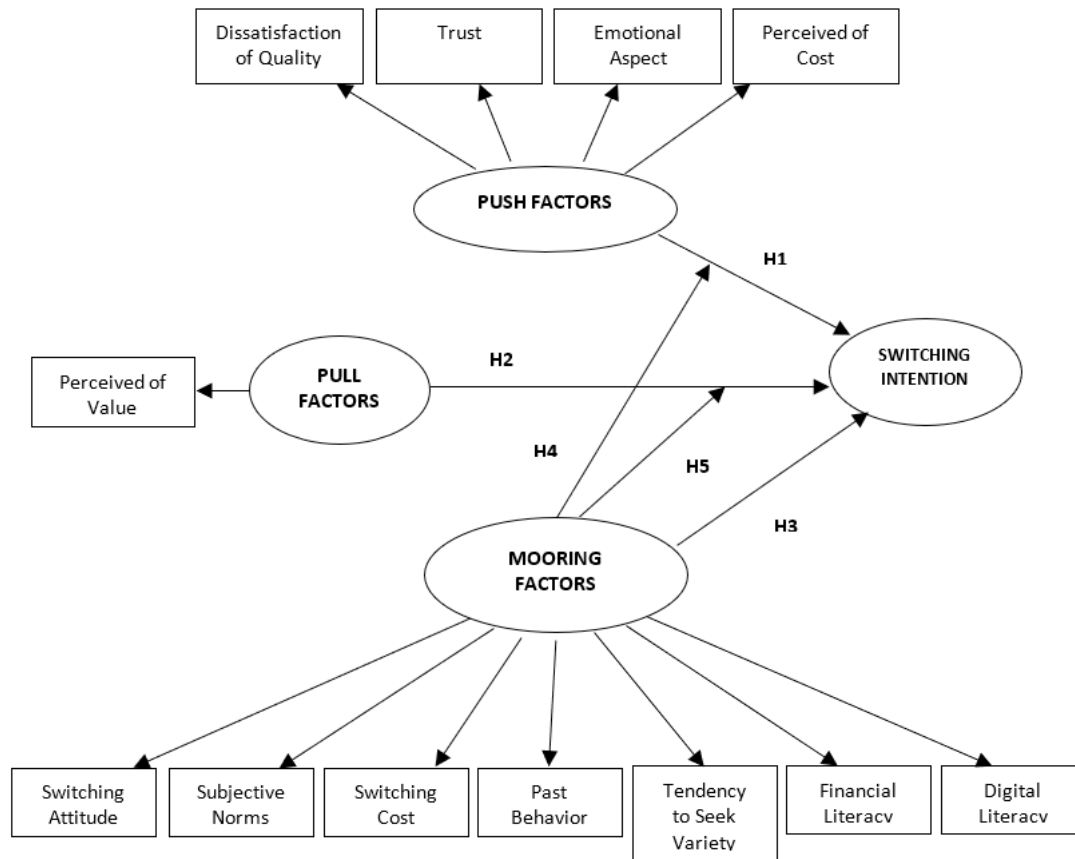


Figure 1. Conceptual Framework
Source: Modified from Mu & Lee (2021)

METHOD

Data and Sample

The design of the research is quantitative. The data collection method uses a questionnaire (self-administered survey), which consists of several parts. The first part is related to respondent data, and then related to general information about the respondent's experience using digital services. The last part of the questionnaire consists of 48 statements on push, pull, and mooring factors, as well as on the desire to switch variables. Statements related to variable use a Likert scale from 1 to 6. In addition, the sampling method used is purposive sampling, with the criteria of respondents who are financially independent and already have a digital bank account. Questionnaires were distributed both online (via chat applications, such as WhatsApp) and offline. Based on the criteria set, the sample size of this study is 610 people.

Variable Measurement

The variables used in this study were developed from the Push-Pull-Mooring framework, which is categorized into several dimensions. Push factors are associated with negative feelings, experiences, or perceptions experienced by respondents when using traditional model bank services. Push factors are reflected through 4 (four) dimensions, namely dissatisfaction with quality, trust, emotion, and perceived cost. Meanwhile, pull factors are associated with positive perceptions or experiences that attract respondents' intentions to move or adopt digital banks, which in this study is reflected through the respondents' Perceived Value. Meanwhile, Mooring Factors are associated with personal factors that may support or hinder a person's move to a digital bank.

The mooring factors in this study consist of 7 (seven) dimensions, namely Switching Attitude, Subjective Norms, Switching Cost, Past Behavior, and Ten-

dency to Seek Variety, as well as two other variables that have been adapted to the context of finance and banking, namely digital literacy and financial literacy. Thus, it is hoped that through this framework,

more targeted strategies can be formulated for developing digital banks that are ready to compete in the financial industry. Table 1 explains the definitions of each variable and the dimensions used in this study.

Table 1. Questionnaire Statement Items

Dimension	Statement	Sources
Dissatisfaction with Quality	Conformity of non-digital bank service quality with consumer expectations	(Ping, 1993; Kim et al., 2004; Kim et al., 2009)
	Conformity of the quality of bank financial services with consumer expectations	
	The hassle of taking care of administrative matters	
	The obligation to come to the bank is considered inefficient	
	Limited days and hours of operation to access bank services	
Trust	Bank services are less reliable at times	(Kim et al., 2004; Kim et al., 2009)
Emotional	There is a bad experience with direct service at the bank	(Han et al., 2011)
	There is a bad experience with mobile banking services and the like	
	Whether there is an emotional bond with the banking services used	
Perceived Cost	Differences in the cost of accessing physical bank services and digital services	(McKinney et al., 2002; Han et al., 2011)
Perceived Value	Digital banking increases time efficiency	(Calvo-Porrall & Lévy-Mangin, 2015; Perez-Castillo et al., 2020)
	Digital banking services are reliable	
	The data verification feature is effective, efficient, and easy	
	The quality of digital bank services and products	
	Advantages when using digital banks	
	Innovation in digital banking is an advantage	
	The suitability of digital banks follows the needs of society	
Switching Attitude	Digital banks will make financial activities easier	(Perez-Castillo et al., 2020)
	Likes a change for the better in a financial context	
	Liking digital banking innovation makes it easy for the community	
Subjective Norms	Liked the ease of access to digital banking services	(Hidayat et al., 2021)
	Support friends using digital banks	

	Family support using digital banks Support; work/residence environment using digital banking	
Switching Cost	Switching makes the costs incurred smaller The transition takes a relatively short time	(Han et al., 2011)
Past Behavior	Accustomed to using conventional bank services Not accustomed to using bank services digitally The insecurity of doing transactions online	(Hsieh et al., 2012)
Tendency to Seek Variety	There is an emotional bond with the bank used Be careful when trying new digital bank services The possibility of not switching to other services Prefer bank services that are commonly used	(Ping, 1993; Han et al., 2011)
Digital Literacy	Ability to use the Internet and smartphones The ability to check the background of information through searches on the Internet Ability to use various digital-based applications	(Keskin et al., 2015)
Financial Literacy	Knowledge of all bank financial institutions guaranteed by LPS Knowledge of all bank and non-bank financial institutions supervised by OJK Knowledge of the bank as a safe place to save money Knowledge of institutions that are legal and safe for applying for credit	(Widyastuti et al., 2020)
Switching Intention	Consider switching to a digital bank Likely to switch to digital banks The determination to switch to digital banking Intention to use digital banking in the future The tendency to choose digital banks in the future The desire to meet the need for financial access through digital banks	(Jones et al., 2000; Bansal et al. 2005; Calvo-Porrall & Lévy-Mangin, 2015)

Data Analysis

The collected data were processed and analyzed using Partial Least Squares-Structural Equation Model (PLS-SEM). The analysis was conducted in two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model) (Hair et al., 2014). The outer model is used to assess the validity and reliability of the constructs. Construct reliability is evaluated through composite reliability and Cronbach's alpha values. A construct is considered reliable when the composite reliability value exceeds 0.70,

while Cronbach's alpha should be greater than 0.60. In addition, construct validity is examined using the Average Variance Extracted (AVE). A construct is regarded as valid when the AVE value is higher than 0.50 (Hair et al., 2017).

Furthermore, the inner model is applied to test the research hypotheses and evaluate the goodness of fit of the structural model. The goodness of fit is assessed using the coefficient of determination (R^2). R^2 values of 0.25, 0.50, and 0.75 indicate weak, moderate, and substantial levels of explanatory power of the exogenous latent

variables on the endogenous latent variables. Hypothesis testing is then conducted, where hypotheses are supported when the p-value meets the specified significance levels of 10% ($p < 0.10$), 5% ($p < 0.05$), or 1% ($p < 0.01$) (Hair et al., 2017).

RESULT AND DISCUSSION

This section presents the empirical findings of the study. The analysis examines the determinants of consumers' switching intention from traditional banks to digital banks within the Push-Pull-Mooring (PPM) framework. The results are organized into three main parts. The first part describes the demographic characteristics of the respondents. The second part evaluates the measurement model to assess the

reliability and validity of the constructs. The final part reports the structural model results and hypothesis testing to determine the relationships among push factors, pull factors, mooring factors, and switching intention.

Table 2 presents the demographic distribution of the respondents. The total number of respondents who were collected in this study was 610, consisting of 219 males and 391 females. The respondents were dominated by 71 percent of digital bank users from various age and occupational categories. More than half of the total respondents were female, namely 391 people, or 64.1%. This distribution indicates that digital banking services attract interest from a wide range of users regardless of gender.

Table 2. Demographic of Respondents

Gender	Frequent	(%)
Male	219	35,9
Female	391	64,1
Age		
<20 years	10	1,6
20-27 years	299	49
28 – 41 years	281	46,4
42 – 57 years	19	3
≥ 57 years	1	0,1
Education		
Senior Highschool	89	14,6
Diploma/Bachelor	402	65,9
Magister	114	18,7
Doctoral	5	0,8
Occupation		
Lecturer	100	16,4
Entrepreneur	92	15,1
Government Officials	42	6,9
BUMN Employee	24	3,9
Private Employee	262	43
Others	90	14,8
Earning/Month		
IDR $\leq 2.000.000$	112	18,4
IDR 2.100.000 – 5.000.000	312	51,1
IDR 5.100.000 – 10.000.000	143	23,4
IDR $> 10.000.000$	43	7

Source: Processed Data (2025)

In terms of age category, respondents were dominated by Generation Z (49%) with a total of 299 respondents, and the Millennial Generation (46.4%) with a total of 281 respondents. This group represents the segment that is most familiar with digital technology and mobile financial services. Younger consumers tend to demonstrate higher levels of digital literacy and are generally more open to adopting new financial technologies.

Regarding education level, most respondents possess higher education backgrounds. The majority were bachelor graduates (65%). Individuals with higher education levels are more likely to understand technological innovation and financial service platforms. As a result, they may show a stronger interest in exploring digital banking alternatives.

The occupational distribution also reflects a diverse respondent base. Variations in the work of respondents were dominated by private employees (43%). This diversity indicates that digital banking adoption is not limited to a specific occupational group but has the potential to expand across different segments of society. Meanwhile, at the level of monthly income, it was dominated by people with

incomes of IDR2,000,000-IDR5,000,000/month, as much as 51%. This indicates that in various economic classes, adoption of financial technology is still needed.

Before testing the structural relationships among variables, the measurement model was evaluated to assess the reliability and validity of the constructs. The assessment includes tests of internal consistency reliability, convergent validity, and discriminant validity. Table 3 presents the results of the reliability analysis.

The values of Cronbach's alpha and composite reliability for all constructs exceed the recommended threshold of 0.60. These results indicate that the measurement items demonstrate satisfactory internal consistency. The indicators reliably measure the constructs used in the study. To ensure the validity of each indicator, the loading factor must be >0.5 . Based on these criteria, this study only uses indicators that have a factor loading above 0.5. This finding suggests that the constructs used in the study capture different conceptual dimensions. Overall, the measurement model evaluation confirms that the constructs meet the required criteria for reliability and validity.

Table 3. Instruments Testing Result

Constructs	Items	Loading Factor	Composite Reliability	R-Square	Adj. R-Square
Dissatisfaction of Quality	PS3	0.890	0.912	0.498	0.497
	PS4	0.906			
	PS5	0.844			
Trust	PS6	0.772	0.815	0.587	0.586
	PS7	0.824			
	PS8	0.826			
Emotional Aspect	PS9	0.789	0.842	0.474	0.473
	PS10	0.742			
	PS11	0.783			
Perceived Value of Cost	PS12	0.699	0.842	0.438	0.437
	PS13	0.886			
	PS14	0.809			

Switching Attitude	M1	0.901	0.935	0.693	0.692
	M2	0.930			
	M3	0.899			
Subjective Norms	M4	0.920	0.938	0.504	0.503
	M5	0.907			
	M6	0.914			
Switching Cost	M7	0.894	0.920	0.617	0.617
	M8	0.883			
	M9	0.892			
Past Behavior	M11	0.910	0.911	0.001	-0.001
	M12	0.919			
Tendency to Seek Variety	M13	0.747	0.885	0.382	0.381
	M14	0.719			
	M15	0.897			
	M16	0.875			
Financial Literacy	M20	0.806	0.875	0.514	0.514
	M21	0.835			
	M22	0.796			
	M23	0.764			
Digital Literacy	M17	0.903	0.927	0.605	0.604
	M18	0.889			
	M19	0.908	0.867		
Switching Intention	S1	0.753	0.957	0.421	0.416
	S2	0.917			
	S3	0.911			
	S4	0.903			
	S5	0.922			
	S6	0.907			

Source: Processed Data (2025)

Therefore, the analysis can proceed to the structural model evaluation. The structural model was assessed by examining the coefficient of determination (R^2) to evaluate the predictive power of the proposed model. The R^2 value for switching intention is 0.421. This value indicates that push factors, pull factors, and mooring factors jointly explain 42.1 percent of the variance in consumers' intention to switch to digital banking services. In behavioral research, this level of explanatory power can be considered moderate. The result suggests that the PPM fra-

mework provides meaningful insight into consumer switching behavior in the digital banking context.

Among the constructs in the model, switching attitude shows the highest explanatory power with an R^2 value of 0.693. This result indicates that respondents' attitudes toward switching strongly influence their behavioral intention to adopt digital banking services. In contrast, past behavior exhibits a very low explanatory power with an R^2 value of 0.001. This finding suggests that previous banking habits do not play a significant role in determi-

ning switching decisions.

The difference in explanatory power among these constructs highlights an important behavioral insight. Switching decisions in digital banking appear to be influenced more by current perceptions and attitudes toward technological innovation rather than by historical usage patterns.

This result reflects the dynamic nature of consumer behavior in digital financial services. After testing the inner model to determine the feasibility of the research model, the next step is to test the outer model to see the significance of the influence between the variables studied (see Table 4).

Table 4. Hypotheses Testing Result

Hypothesis	Path	β	p-value	Result
H1	Push $\rightarrow$ Switching Intention	0.056	0.083	Rejected
H2	Pull $\rightarrow$ Switching Intention	0.214	0.000	Supported
H3	Mooring $\rightarrow$ Switching Intention	0.285	0.000	Supported
H4	Push*Mooring $\rightarrow$ Switching Intention	-0.181	0.366	Rejected
H5	Pull*Mooring $\rightarrow$ Switching Intention	-0.127	0.168	Rejected

Note: *p-value <0,05; **p-value<0,01; ***p-value < 0,001

Source: Processed Data (2025)

The findings reveal that pull factors and mooring factors significantly influence switching intention, while push factors do not have a significant effect. First, push factors do not significantly influence switching intention ($\beta=0.056$, $p>0.05$). Hypothesis 1 is therefore rejected. This finding indicates that negative experiences with traditional banking services are not sufficient to motivate consumers to move to digital banks.

Second, pull factors show a positive and significant effect on switching intention ($\beta=0.214$, $p<0.001$). Hypothesis 2 is supported. This result indicates that the attractive attributes offered by digital banks play a key role in encouraging consumers to adopt digital banking services. Third, mooring factors show the strongest positive influence on switching intention ($\beta=0.285$, $p<0.001$). Hypothesis 3 is supported. This finding indicates that personal and contextual factors strongly shape consumers' readiness to switch to digital banking services. The moderating role of mooring factors was also tested. The results show that the interaction between push factors and mooring factors does not significantly affect switching intention

($\beta=-0.181$, $p>0.05$). Hypothesis 4 is rejected. Similarly, the interaction between pull factors and mooring factors is not significant ($\beta=-0.127$, $p>0.05$). Hypothesis 5 is also rejected. These results indicate that mooring factors function primarily as direct determinants rather than moderating variables in the switching decision process.

Discussion

This study aims to identify the factors that trigger the intention to move from traditional model banking services to digital banking through the Push-Pull-Mooring (PPM) framework. In various studies, PPM is considered to have a more robust perspective in analyzing the transfer and acceptance of technology-based services compared to commonly used technology acceptance models, such as the Technology Acceptance Model (TAM) and Technology Readiness Assessment (TRA) (Lai et al., 2012).

The Mooring effect, as the highest determinant of the intention to switch to a digital bank, indicates that a customer's move to a digital bank is largely determined by personal factors. The findings of this study are in line with other studies con-

ducted by (Lai et al., 2012; Chang et al., 2017; Handarkho & Harjoseputro, 2020; Fan et al., 2021). Among the most influential personal factors are (1) Switching attitude, namely the response to change, with a regression coefficient of 0.832; (2) Switching costs, namely perceptions of switching costs, with a regression coefficient of 0.786; (3) Digital Literacy, namely the ability to use the internet and its devices wisely, with a regression coefficient of 0.778; (4) Financial Literacy, namely one's knowledge and ability to manage finances, with a regression coefficient of 0.717; (5) Subjective Norms, namely support from the surrounding environment, with a regression coefficient of 0.710; and (6) Tendency to seek variety, namely the tendency to try new things, with a regression coefficient of 0.618. Meanwhile, past behavior is considered insignificant in reflecting the personal factors that determine a person's move to a digital bank.

Behavior or response to change (switching behavior) is the most influential dimension of the mooring factor. This indicates that the profile of respondents who are dominated by Generation Y and Generation Z has a positive attitude

and response to technological changes in a better direction. This is evidenced by more than 95% of respondents who like the changes and innovations that exist in digital banks. Thus, when a person has a positive attitude towards innovation created by a service provider, at the same time, there will be a tendency to use the service (Vickers, 2017). In addition, the low switching costs and the ease of switching to digital banks have also contributed to increasing people's intentions to switch to digital banks (Selvanathan, 2018; Hassan & Mansour, 2019; Hati et al., 2021). Interestingly, the dimensions of digital literacy and financial literacy also rank high as personal factors that influence the intention to switch to digital banks. This is reinforced by research conducted by Elhajjar (2019), which states that the higher a person's ability to operate digital and technology-based devices, the intention to adopt digital-based electronic services will also increase (Munari & Susanti, 2021). In addition, the better a person's financial literacy, the higher the intensity and need for digital services (Andreou & Anyfantaki, 2021).

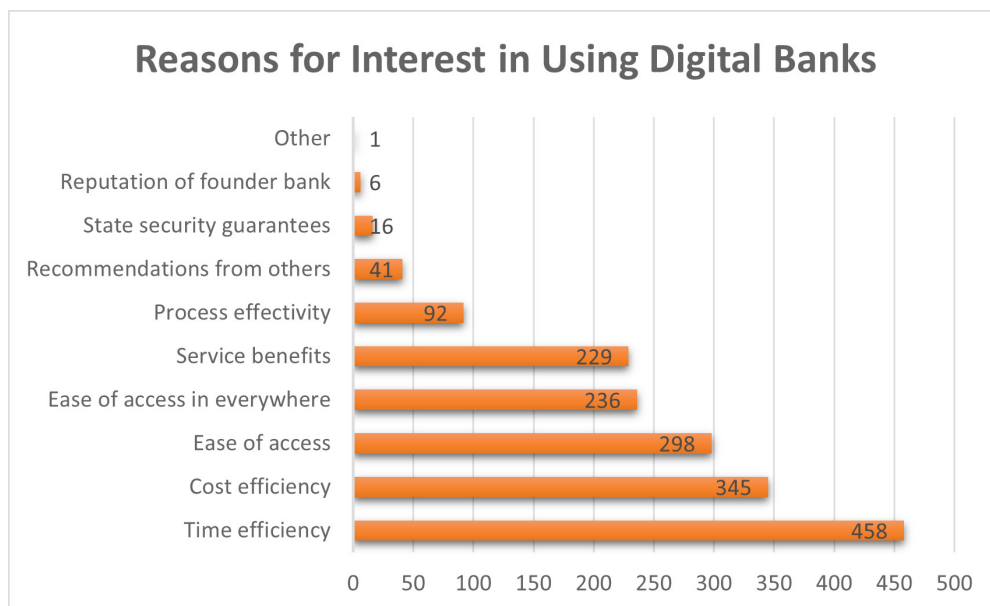


Figure 2. Reasons for Interest in Using Digital Banks
Source: Processed Data (2025)

Meanwhile, the pull effect as a determinant that also affects the intention of switching customers to digital banks indicates that customers switching to digital banks is also largely determined by the positive factors brought by digital banks. The results of this study are in line with (Hsieh et al., 2012). A person's perception of the advantages possessed by a digital bank, both in terms of process and time efficiency, features, services, and innovation, significantly influences a person's intention to use a digital bank. This statement is validated by the reasons respondents are interested in using digital banks explored in this study (See Figure 2).

Of the total respondents, 458 people were interested in using digital banking for reasons of time efficiency. 345 people are also interested because of the cost-efficiency concept of adopting digital banking. Meanwhile, 298 people were interested because of the ease of use, 236 people were interested because of the range of access, and 229 people were interested in the benefits of services provided by digital banks. Apart from that, some people are interested in digital banks because of the effectiveness of the process, other people's recommendations, the guarantee of security from the state, the reputation of the founding bank, and other things, such as promos held by digital banks. This is reinforced by Suhaily & Darmoyo (2017) and Isnitahnia et al. (2019) In their research that perceptions of convenience, quality, and cost efficiency influence the decision to purchase or use a service. In general, pull factors influence the intention and decision to switch to digital banks (Fredlina, 2015; Handarkho & Harjoseputro, 2020; Fan et al., 2021).

The data shown in Figure 2 also shows that security guarantees from the state are not the main reason for respondents' interest in using digital banks. Me-

anwhile, several other studies state that a factor that also influences a person's intention to use banking services is security guarantees from the state (Setyawan & Japariato, 2014; Lembong, 2017). Even state security guarantees are also said to have the biggest implications for using a banking product, especially for savings (Damayanti, 2016). This indicates that the majority of respondents do not consider security guarantees from the state as one of the important things that should also be considered when using a financial product. Moreover, in its development, digital banking is a banking system that is still relatively new and not as widely known as banking that exists today.

Although not yet the main reason for using digital banks, public literacy regarding security guarantees from related institutions, such as the Financial Services Authority (OJK) and the Deposit Insurance Agency (LPS), plays an important role in building someone's trust to use banking services. This statement is reinforced by research results (Lubis, 2019). The role of those institutions is becoming increasingly central in protecting digital bank customers.

Meanwhile, the results of other studies show that the push effect, as a negative factor/perception/customer experience in the current model of traditional bank services, has no significant effect on encouraging intentions to move to digital banks. The results of this study are in line with research conducted by Hati et al. (2021) and Fan et al. (2021) that low push factors for existing service providers can reduce customer intentions to switch or try other services. This is very likely to occur when service providers, which in the context of this study are currently branch-based banks, still have a highly competitive advantage from the perspective of their customers (Awan & Bukhari, 2010).

CONCLUSION AND RECOMMENDATIONS

This study examines consumers' switching intention from traditional banks to digital banks using the Push-Pull-Mooring (PPM) framework. The findings show that switching intention is primarily influenced by pull and mooring factors, whereas push factors do not significantly influence it. This result indicates that consumers are not necessarily driven by dissatisfaction with traditional banking services. Instead, they are more attracted by the advantages of digital banking, such as convenience, accessibility, and technological innovation. In addition, trust and perceived risk remain important considerations in consumers' switching decisions.

This study contributes to the literature by extending the application of the PPM framework in the context of digital banking switching behavior. The findings highlight that the adoption of digital banking is largely driven by the perceived benefits offered by digital financial services rather than dissatisfaction with traditional banking. The findings also provide practical and policy implications. Banking institutions need to strengthen digital service innovation and improve user experience in order to attract customers in the digital financial ecosystem. Traditional banks should accelerate their digital transformation strategies to remain competitive. From a policy perspective, regulators need to strengthen consumer protection, regulatory oversight, and digital financial literacy programs to increase public trust and support the sustainable development of digital banking services.

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