



Unraveling Digital Wallet Migration: A Push–Pull–Mooring Analysis of Switching Intentions among LinkAja Users

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ABSTRACT

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Understanding customer churn in digital payment platforms is essential for maintaining competitive advantage, particularly regarding how user dissatisfaction, competitor alternatives, and switching barriers influence consumer retention. This study aims to examine the relationship between application dissatisfaction and alternative attractiveness toward switching intention, while analyzing the moderating role of switching cost among LinkAja users. A quantitative approach with a causal design was applied, utilizing data collected from 250 respondents selected through purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4 software. The findings reveal that application dissatisfaction strongly drives switching intention, whereas alternative attractiveness shows no significant impact. Furthermore, switching costs weaken the effect of alternative attractiveness on switching intention, but do not moderate the dissatisfaction-switching link. Strategically, platform providers must prioritize resolving core usability issues and enhancing user experience to prevent customer migration, rather than focusing merely on competing with alternative service providers.

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INTRODUCTION

Digital transformation has reshaped how people conduct everyday financial transactions, making digital wallets increasingly important to social and economic participation. Convenient payment technologies can improve transaction efficiency and accessibility as smartphone and internet use expand (Liana & Fadli, 2024; Nazara et al., 2024). Consumers increasingly expect fast, flexible, and contactless payment options, while the Covid-19 pandemic accelerated digital-payment adoption (Arianto & Hayani, 2023; Maulia et al., 2026; Thahir & Baharun, 2026). Evidence from Bank Indonesia (2022) shows that

electronic-money transactions reached Rp37.8 trillion in August 2022, increasing 52.8% from the previous year. However, expanding choices also enable users to reconsider their providers more easily. This creates broader implications for service continuity, consumer experience, and competition. Therefore, understanding why users intend to switch digital wallets is important for providers and for understanding consumer behavior within Indonesia's rapidly developing digital economy and increasingly competitive payment ecosystem.

This study is grounded in contemporary applications of the Push–Pull–Mooring (PPM) framework to explain relationships among dissatisfaction, alternative attractiveness, switching cost, and switching intention. Application dissatisfaction is conceptualized as a negative evaluation of the incumbent service and represents a push factor that can encourage users to consider migration (Marx, 2024; Patriansyah et al., 2026; Dermawan & Yusuf, 2026). Alternative attractiveness represents perceived benefits or superiority of competing services and functions as a pull factor influencing migration considerations (Liang & Wei, 2024; Retnoningsih et al., 2026). Switching cost represents perceived barriers associated with changing services and functions as a mooring factor that can condition switching tendencies (Widodo et al., 2021; Tobias, 2024). Switching intention represents users' stated tendency to change services and provides an important behavioral indicator of potential migration. Accordingly, PPM offers an integrated framework for examining direct and moderating relationships among these constructs.

The general problem concerns consumers' increasing exposure to multiple digital-wallet platforms while maintaining expectations for reliable, useful, and competitive services. Indonesia's digital-wallet market includes GoPay, OVO, DANA, ShopeePay, and LinkAja, creating an environment in which users can compare features, promotions, and service benefits (Nurcahyo et al., 2023; Rudiana et al., 2026). Multi-homing further complicates this situation because users may simultaneously operate several platforms rather than immediately abandoning an incumbent provider. For LinkAja, this challenge is particularly relevant because its popularity and top-of-mind awareness have remained below some competitors (Valencia & Layman, 2021; Suciati et al., 2026), while competing platforms continue developing attractive value propositions (Nurcahyo et al., 2023; Suriono & Dewantoro, 2026). Consequently, users may experience dissatisfaction, recognize appealing alternatives, or remain constrained by perceived switching costs. Identifying how these conditions shape switching intention is therefore essential for understanding potential customer migration before actual switching occurs.

Previous studies provide evidence that dissatisfaction can stimulate switching intention, supporting its role as a push factor across digital-service contexts (Hulu et al., 2024; Fikriyah & Prahasti, 2026). Research has also

examined alternative attractiveness as a pull factor, showing that attractive competing services can influence migration decisions (Liang & Wei, 2024; Naimah et al., 2026). However, findings concerning alternative attractiveness remain inconsistent, with some studies identifying significant effects and others reporting limited or nonsignificant relationships (Tobias, 2024; Prahasti et al., 2026). This inconsistency is important because digital-wallet users may compare several platforms without necessarily replacing their incumbent service. Thus, existing literature explains important aspects of switching behavior but does not fully clarify whether dissatisfaction and alternative attractiveness operate similarly within a multi-homing digital-wallet environment. The present study addresses this gap by examining these relationships simultaneously among LinkAja users.

Research has additionally identified switching cost as an important condition surrounding customer migration. Switching costs may discourage movement by creating perceived financial, temporal, procedural, or effort-related barriers (Tobias, 2024; Afandi & Affan, 2026; Harianto et al., 2026). Studies have therefore examined whether switching cost changes how push and pull factors translate into switching intention (Widodo et al., 2021; Tobias, 2024). Nevertheless, evidence remains mixed, particularly in digital services where users can access alternative platforms relatively easily. Existing studies also frequently investigate different digital-service categories, while limited attention has been given to active LinkAja users who may contemplate switching without having actually migrated. This represents a meaningful research gap because latent switchers may reveal dissatisfaction and competitive pressures before customer loss becomes observable. The present research contributes by testing whether switching cost conditions the effects of application dissatisfaction and alternative attractiveness on switching intention, clarifying differentiated roles of push, pull, and mooring factors.

The state of the art of this study lies in integrating application dissatisfaction, alternative attractiveness, and switching cost within a single PPM-based model focused on active LinkAja users. Rather than treating switching as an immediate consequence of competitive alternatives, the study recognizes that digital-wallet users can evaluate multiple platforms while remaining with an incumbent. This perspective is important because switching intention can emerge before customer migration, providing an early behavioral signal of potential platform loss. The study therefore moves beyond a simple direct-effect explanation by examining whether switching cost changes relationships between antecedent factors and switching intention. Its novelty lies in investigating an asymmetric moderating possibility: switching cost may constrain alternative-driven intention differently from dissatisfaction-driven

intention. Resolving this issue can strengthen understanding of PPM mechanisms in competitive digital-wallet markets and provide a more differentiated basis for developing customer-retention strategies.

The research problem is whether application dissatisfaction and alternative attractiveness shape switching intention among active LinkAja users, and whether switching cost changes these relationships. The proposed argument is that dissatisfaction with the incumbent application should increase switching intention because negative service evaluations create pressure to consider alternatives. Conversely, alternative attractiveness may increase switching intention when competing wallets provide perceived advantages, although multi-homing may weaken this relationship because users can retain LinkAja while using competing platforms. Switching cost may function conditionally by making migration more difficult and reducing the influence of antecedent factors. By testing these relationships within one model, the study contributes empirical evidence on how push, pull, and mooring mechanisms operate among LinkAja users. The findings can provide a basis for distinguishing retention responses directed toward reducing dissatisfaction from those addressing competitive attractiveness and perceived barriers to switching within Indonesia's increasingly competitive digital-wallet environment.

RESEARCH METHODS

This study employed a quantitative causal research design to examine the relationships among application dissatisfaction, alternative attractiveness, switching cost, and switching intention among LinkAja users. A quantitative design was selected because the study aimed to empirically test hypothesized relationships among latent constructs using numerical data and statistical procedures. The causal design was appropriate for examining the proposed direct and moderating relationships within the conceptual model. The analysis used Partial Least Squares Structural Equation Modeling (PLS-SEM), which is suitable for predictive research involving latent variables and complex structural relationships (Hair & Alamer, 2022; Guenther et al., 2023). The study was conducted in Indonesia because LinkAja users are distributed across the country, allowing the research to examine switching-related perceptions among users within the Indonesian digital-payment context.

The population comprised LinkAja users residing in Indonesia who actively used LinkAja as their primary digital wallet. Purposive sampling was applied by selecting respondents according to predetermined eligibility criteria relevant to the research objectives. Participants were required to be active LinkAja users, identify LinkAja as the digital wallet they used most frequently, and have used the service for at least six months. These criteria ensured that

respondents possessed sufficient experience to evaluate dissatisfaction, alternative attractiveness, switching cost, and switching intention. The targeted sample consisted of 200–250 respondents. This range was selected to provide an adequate number of observations for quantitative analysis while exceeding the minimum requirements commonly considered in sample-size planning (Ahmed, 2024; White, 2023).

Data were collected through a structured online questionnaire designed to measure all constructs in the proposed model. Each indicator was assessed using a five-point Likert scale ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). The questionnaire was organized systematically to ensure that each item corresponded with its intended construct and that respondents could complete the instrument consistently. Attention was also given to survey quality, including clear wording, appropriate item construction, and consistency in response procedures. Such considerations are important for obtaining valid and reliable survey evidence (Hill et al., 2022; Reed et al., 2024). The online format facilitated data collection from geographically dispersed LinkAja users across Indonesia while maintaining standardized administration of the questionnaire.

Data were analyzed using PLS-SEM with SmartPLS 4. The analysis consisted of two main stages: assessment of the measurement model and assessment of the structural model. The measurement model was evaluated to establish indicator reliability, construct reliability, convergent validity, and discriminant validity before testing the proposed relationships (Hair & Alamer, 2022; Legate et al., 2024). The structural model was subsequently assessed to examine the relationships among application dissatisfaction, alternative attractiveness, switching cost, and switching intention. Moderation analysis was conducted by examining the interaction effects of switching cost with application dissatisfaction and alternative attractiveness on switching intention. This procedure enabled the study to determine whether switching cost altered the strength or direction of the proposed relationships (Ge, 2023; Sarstedt & Liu, 2024).

RESULTS AND DISCUSSION

Results

Respondent Characteristics

The characteristics of the 250 respondents are presented in Table 1. In terms of gender, 129 respondents (51.6%) were male and 121 (48.4%) were female. The largest age group was 23–27 years, comprising 147 respondents (58.8%), followed by respondents aged 28–35 years (32.8%) and 18–22 years (8.4%). Regarding occupation, private-sector employees represented the largest group (40.0%), followed by civil servants/state-owned enterprise employees (33.2%),

students (15.2%), and entrepreneurs (11.2%). One respondent (0.4%) was classified under other occupations. Regarding duration of LinkAja use, 100 respondents (40.0%) had used the application for more than two years, 80 (32.0%) for 1–2 years, and 70 (28.0%) for 6–12 months. Overall, the sample comprised respondents with varied demographic and usage characteristics.

Table 1. Characteristics of Respondents

Category	Item	Frequency	Percentage
Gender	Female	121	48.4%
	Male	129	51.6%
Total		250	100%
Age	18–22 years	21	8.4%
	23–27 years	147	58.8%
	28–35 years	82	32.8%
Total		250	100%
Occupation	Student	38	15.2%
	Private-sector employee	100	40.0%
	Entrepreneur	28	11.2%
	Civil servant/State-owned enterprise employee	83	33.2%
	Other	1	0.4%
Total		250	100%
Duration of LinkAja Use	6–12 months	70	28.0%
	1–2 years	80	32.0%
	More than 2 years	100	40.0%
Total		250	100%

Source: Researcher's data processing (2026).

Measurement Model Assessment

Convergent validity was assessed using outer loadings and Average Variance Extracted (AVE). The results in Table 2 indicate that all indicators had outer loadings above 0.70, ranging from 0.714 to 0.974. The AVE values were 0.671 for Application Dissatisfaction, 0.849 for Alternative Attractiveness, 0.826 for Switching Cost, and 0.889 for Switching Intention. These values indicate that the constructs achieved the reported convergent validity criteria.

Table 2. Outer Loadings and Average Variance Extracted (AVE)

Construct	Indicator	Outer Loading	AVE
Application Dissatisfaction	AD1	0.714	0.671
	AD2	0.793	
	AD3	0.935	
Alternative Attractiveness	AA1	0.950	0.849
	AA2	0.890	
	AA3	0.923	

Switching Cost	SC1	0.830	0.826
	SC2	0.970	
	SC3	0.920	
Switching Intention	SI1	0.965	0.889
	SI2	0.887	
	SI3	0.974	

Source: Researcher's data processing (2026).

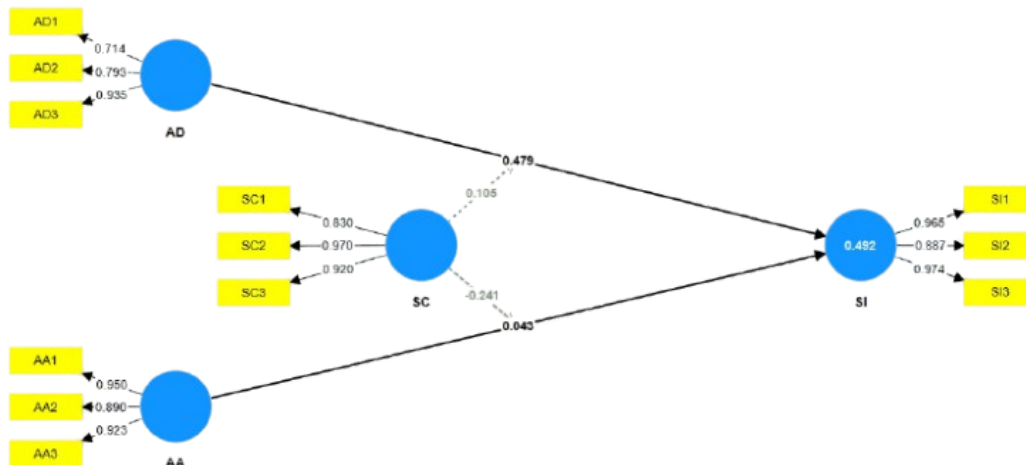


Figure 1. PLS-SEM Algorithm Model Result

The discriminant validity assessment was conducted using cross-loadings and the Fornell–Larcker criterion. As shown in Table 3, each indicator exhibited its highest loading on the construct it was intended to measure. The observed loading patterns indicate that the indicators were more strongly associated with their respective constructs than with the other constructs in the model.

Table 3. Cross Loadings

Indicator	Application Dissatisfaction	Alternative Attractiveness	Switching Cost	Switching Intention
AD1	0.714	0.321	0.339	0.472
AD2	0.793	0.703	0.275	0.275
AD3	0.935	0.641	0.398	0.631
AA1	0.649	0.950	0.274	0.408
AA2	0.533	0.890	0.255	0.336
AA3	0.687	0.923	0.368	0.541
SC1	0.290	0.211	0.830	0.095
SC2	0.420	0.342	0.970	0.393
SC3	0.364	0.303	0.920	0.137
SI1	0.625	0.507	0.252	0.965
SI2	0.624	0.348	0.371	0.887
SI3	0.630	0.506	0.255	0.974

Source: Researcher's data processing (2026).

The Fornell–Larcker results are presented in Table 4. The square roots of the AVE values, shown on the diagonal, were higher than the corresponding inter-construct correlations. Specifically, the diagonal values were 0.819 for Application Dissatisfaction, 0.922 for Alternative Attractiveness, 0.909 for Switching Cost, and 0.943 for Switching Intention. These results provide evidence that the constructs demonstrated discriminant validity according to the reported Fornell–Larcker criterion.

Table 4. Fornell–Larcker Criterion

	AD	AA	SC	SI
AD	0.819			
AA	0.688	0.922		
SC	0.414	0.335	0.909	
SI	0.664	0.482	0.311	0.943

Source: Researcher's data processing (2026).

Internal consistency reliability was evaluated using Cronbach's alpha and composite reliability (rho_c). As presented in Table 5, Cronbach's alpha values ranged from 0.747 to 0.937, while composite reliability values ranged from 0.858 to 0.960. Application Dissatisfaction recorded the lowest Cronbach's alpha (0.747) and composite reliability (0.858), whereas Switching Intention recorded the highest values (0.937 and 0.960, respectively). Together with the AVE values reported above, these results indicate that all four constructs met the reported reliability criteria.

Table 5. Composite Reliability and Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
AD	0.747	0.858	0.671
AA	0.914	0.944	0.849
SC	0.921	0.934	0.826
SI	0.937	0.960	0.889

Source: Researcher's data processing (2026).

Structural Model Assessment

The coefficient of determination (R^2) was used to assess the proportion of variance in Switching Intention explained by the structural model. As reported in Table 6, the R^2 value for Switching Intention was 0.492, with an adjusted R^2 of 0.482. Thus, the predictors included in the model collectively accounted for 49.2% of the variance in Switching Intention, while the remaining 50.8% was not explained by the variables included in the model.

Table 6. R-Square

Endogenous Construct	R-Square	R-Square Adjusted
SI	0.492	0.482

Source: Researcher's data processing (2026).

Effect sizes were assessed using f^2 to examine the contribution of individual predictors to the endogenous construct. Application Dissatisfaction had an f^2 value of 0.184, whereas Alternative Attractiveness and Switching Cost had values of 0.002 and 0.005, respectively. For the interaction terms, Switching Cost $\times$ Application Dissatisfaction produced an f^2 of 0.011, while Switching Cost $\times$ Alternative Attractiveness produced an f^2 of 0.054. These values indicate differences in the magnitude of the respective predictor contributions to Switching Intention.

Table 4.7. F-Square

Predictor	SI
AD	0.184
AA	0.002
SC	0.005
SC $\times$ AD	0.011
SC $\times$ AA	0.054

Source: Researcher's data processing (2026).

Hypothesis Testing

Hypotheses were tested using the bootstrapping procedure in PLS-SEM. Figure 2 presents the bootstrapping model, while Table 4.8 summarizes the direct and moderating effects. Application Dissatisfaction had a positive and statistically significant association with Switching Intention ($\beta = 0.479$, $t = 3.546$, $p < 0.001$). Alternative Attractiveness did not show a statistically significant association with Switching Intention ($\beta = 0.043$, $t = 0.392$, $p = 0.695$). The interaction between Switching Cost and Application Dissatisfaction was also not statistically significant ($\beta = 0.105$, $t = 0.897$, $p = 0.370$). In contrast, the interaction between Switching Cost and Alternative Attractiveness was statistically significant and negative ($\beta = -0.241$, $t = 2.021$, $p = 0.043$).

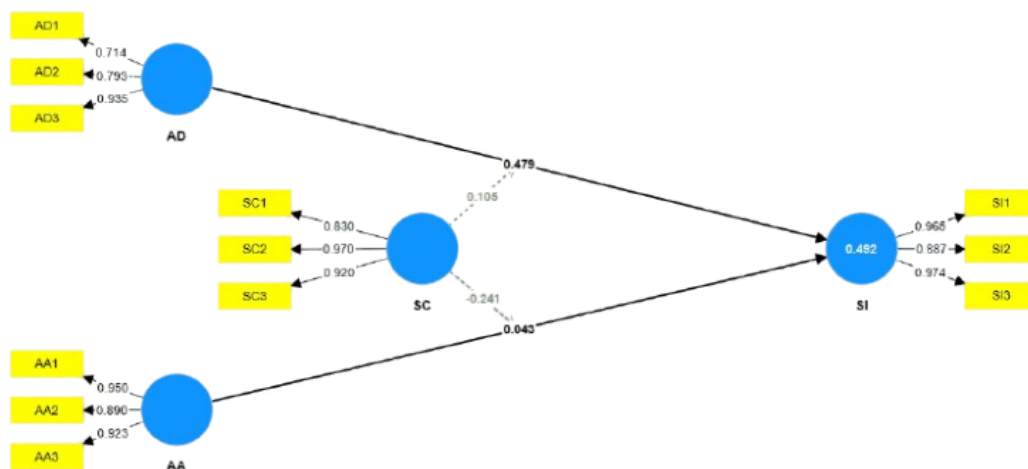


Figure 2. Bootstrapping Model Results

Table 4.8. Hypothesis Test Results

Hypothesis	Relationship / Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
H1	AD -> SI	0.487	0.515	0.132	3.692	0.000	Accepted
H2	AA -> SI	0.034	0.015	0.103	0.333	0.739	Rejected
H3	SC x AD -> SI	0.080	0.087	0.098	0.816	0.415	Rejected
H4	SC x AA -> SI	-0.236	-0.238	0.099	2.388	0.017	Accepted

The hypothesis-testing results provide four distinct statistical outcomes. The positive coefficient for Application Dissatisfaction indicates that higher dissatisfaction was associated with higher Switching Intention, and this relationship was statistically significant at $p < 0.001$. The coefficient for Alternative Attractiveness was positive but statistically nonsignificant ($p = 0.695$), indicating insufficient statistical evidence for an association with Switching Intention in the estimated model. The interaction between Switching Cost and Application Dissatisfaction was positive but nonsignificant ($p = 0.370$), indicating no statistically supported moderating effect. Conversely, the negative interaction coefficient between Switching Cost and Alternative Attractiveness was statistically significant ($p = 0.043$), indicating that the estimated relationship between Alternative Attractiveness and Switching Intention varied according to Switching Cost.

Discussion

The findings demonstrate that Application Dissatisfaction has a positive and significant effect on Switching Intention ($\beta = 0.479$, $t = 3.546$, $p < 0.001$). This finding is consistent with Zhang and Ratneswary (2021), who identified user dissatisfaction as an important determinant of switching behavior in electronic payment platforms. It also corresponds with Hulu et al. (2024), who reported switching-related effects in Indonesia's fintech sector. The present result extends these findings by showing that dissatisfaction remains behaviorally relevant among LinkAja users. Within the Push-Pull-Mooring (PPM) framework, dissatisfaction represents a push factor that encourages users to reconsider their incumbent service. The contribution of this finding lies in confirming that unfavorable evaluations of an established digital-wallet application can still generate switching intentions despite users' familiarity with the platform.

The significant relationship between Application Dissatisfaction and Switching Intention further supports the push mechanism of the PPM framework. In this study, dissatisfaction reflects users' evaluations of transaction reliability, promotional performance, and feature competitiveness. The positive coefficient indicates that increasingly unfavorable evaluations of these application attributes are associated with stronger intentions to switch. This result is consistent with Marx (2024), who emphasizes the role of negative experiences with incumbent services in consumer switching. It also complements Chien et al. (2021) and Dimas et al. (2024), who highlight the importance of service-related perceptions and user evaluations in digital financial services. The present study contributes by applying this mechanism specifically to LinkAja users, thereby providing empirical evidence that the push component remains relevant in Indonesia's competitive digital-wallet environment.

In contrast, Alternative Attractiveness does not significantly affect Switching Intention ($\beta = 0.043$, $t = 0.392$, $p = 0.695$). Although the coefficient is positive, the result indicates that perceptions of competing digital wallets are insufficient to directly explain users' switching intentions. This finding differs from Liang and Wei (2024), who identified alternative attractiveness as relevant to mobile-payment migration, and from Mohd-Any et al. (2024), who found pull factors relevant in cloud-storage switching. The difference suggests that the influence of pull factors may depend on the characteristics of the service and the behavioral context. In the LinkAja context, users may recognize competing platforms as attractive without necessarily intending to abandon their current application. Thus, this finding contributes to PPM research by demonstrating that the pull mechanism does not automatically produce switching intention.

The nonsignificant effect of Alternative Attractiveness may also be related to the possibility that users simultaneously maintain several digital-payment applications. Under such conditions, attractive alternatives can be perceived as

complementary rather than substitutive services. This interpretation is consistent with Amrul et al. (2022), who demonstrated that established usage patterns can influence switching-related behavior in digital financial services. It is also compatible with Xiaofan et al. (2024), who examined the role of habit in digital-service switching and demonstrated that established usage patterns can shape switching behavior. Therefore, the present finding should not be interpreted as indicating that alternative attractiveness is unimportant. Rather, its nonsignificant direct effect indicates that attractiveness alone may be insufficient to generate switching intention. The contribution of this finding is the identification of a contextual boundary for the pull mechanism within digital-wallet switching behavior.

Switching Cost does not significantly moderate the relationship between Application Dissatisfaction and Switching Intention ($\beta = 0.105$, $t = 0.897$, $p = 0.370$). This result differs from recent PPM research emphasizing the conditional role of mooring factors in consumer switching. For example, Liang and Wei (2024) and Mohd-Any et al. (2024) demonstrate that switching-related barriers can influence how consumers respond to migration drivers. However, the present finding indicates that dissatisfaction may generate switching intention independently of perceived switching costs. Users who experience substantial dissatisfaction may continue considering alternatives even when changing providers involves perceived effort or inconvenience. This finding provides an important refinement to the PPM framework because it suggests that the mooring effect is not necessarily uniform across different push factors. The contribution lies in distinguishing the motivational role of dissatisfaction from the conditional role of switching cost.

Conversely, Switching Cost significantly moderates the relationship between Alternative Attractiveness and Switching Intention, with a negative interaction coefficient ($\beta = -0.241$, $t = 2.021$, $p = 0.043$). This finding indicates that the positive association between attractive alternatives and switching intention becomes weaker as perceived switching costs increase. The result is consistent with Liang and Wei (2024) and Mohd-Any et al. (2024), who demonstrate that pull factors can interact with barriers in explaining switching behavior. It also supports the broader PPM perspective that mooring factors can condition the influence of migration drivers (Marx, 2024; Tobias, 2024). The distinctive contribution of the present study is that switching cost operates selectively: it constrains alternative-driven switching intention but does not significantly alter dissatisfaction-driven switching intention. This asymmetric moderation provides a more differentiated understanding of how mooring factors function within digital-wallet switching.

Taken together, the findings reveal that push, pull, and mooring mechanisms do not operate uniformly among LinkAja users. Application Dissatisfaction significantly increases Switching Intention, whereas Alternative Attractiveness has no significant direct effect. Meanwhile, Switching Cost moderates only the relationship between Alternative Attractiveness and Switching Intention. This pattern is broadly consistent with recent PPM studies showing differentiated effects across switching contexts (Monoarfa et al., 2023; Tobias, 2024; Juanjuan & Rasiah, 2025), but it also identifies a distinctive pattern within digital-wallet services. The study's novelty lies in demonstrating an asymmetric moderating mechanism in which switching costs constrain alternative-driven switching but do not significantly condition dissatisfaction-driven switching. Theoretically, this finding refines the application of PPM by highlighting the antecedent-specific role of mooring factors. Practically, it indicates that retention strategies should distinguish between dissatisfaction-driven and alternative-driven switching intentions.

CONCLUSION

The primary finding of this study reveals that application dissatisfaction is the dominant driver of switching intention among digital wallet users, whereas alternative attractiveness and switching costs play limited or conditional roles. Implication of this research indicates that platform providers must prioritize resolving core service failures and user experience issues over competing through promotional offers, especially in an interoperable QRIS ecosystem where multi-homing is prevalent. The study's key strength lies in extending the Push–Pull–Mooring framework to digital financial services by demonstrating how modern interoperability reshapes consumer churn dynamics. However, the research is limited by an R-squared explaining under half of the variance in switching intention, suggesting that future studies should incorporate variables such as trust, habit, or service quality and examine cross-platform behaviors across diverse digital payment providers.

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