Jurnal Manajemen Indonesia (Vol. 24(1), pp.293-308, 2025)
Online ISSN: 2502-3713 | Print ISSN: 1411-7835

This Journal is available in Telkom University Online Journals

Jurnal Manajemen Indonesia

Journal homepage: journals.telkomuniversity.ac.id/ijm

Does The Age Influence Intention to Switch to Sharia Banking Services: A Case Study of Islamic Bank Customers in Indonesia

A. Elvira Azis[1], B. Ratih Hurriyati[2], C. Heny Hendrayati[3], D. Hilda Monoarfa[4] and E. Muhammad Fatwa F.[5]

[1] Faculty of Business Economic, Telkom University; Faculty of Business Economic,Universitas Pendidikan Indonesia, UPI, Bandung, Indonesia
[2] Faculty of Business Economic, Universitas Pendidikan Indonesia, UPI, Bandung, Indonesia
[3] Faculty of Business Economic, Universitas Pendidikan Indonesia, UPI, Bandung, Indonesia
[4] Faculty of Business Economic, Universitas Pendidikan Indonesia, UPI, Bandung, Indonesia
[5] Management Development, Eramus University Rotterdam, EUR, Rotterdam, Netherlands

Abstract
This study examined the moderating effect of age on switching intention among Islamic bank customers in Indonesia who also hold accounts in conventional banks using the push, pull, and mooring approach. A quantitative research approach was adopted using Partial Least Squares Structural Equation Modeling (PLS-SEM) for data analysis with a sample of 324 respondents.

The findings revealed that the Push, Pull, and Mooring approach significantly affect switching intention. Specifically, dissatisfaction and regret were identified as key components of the push factor, religious motivation represented the mooring factor, and alternative attractiveness and subjective norm were central to the pull factor.

Age emerged as a critical moderating variable. The mooring factor had a significant impact on customers aged 35–45 years, while the push factor was more influential among younger customers (17–35 years) and those above 45 years. In contrast, the pull factor consistently affected switching intention across all age groups. These results provide practical insights for decision makers in planning targeted marketing strategies and contribute to the marketing management literature, particularly in the context of Islamic banking.

Keywords: Push; pull; mooring; switching intention.

Abstrak
Penelitian ini menguji pengaruh moderasi usia terhadap niat berpindah di kalangan nasabah bank syariah di Indonesia yang juga memiliki rekening di bank konvensional dengan menggunakan pendekatan push, pull, dan mooring. Pendekatan penelitian kuantitatif diadopsi dengan menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) untuk analisis data dengan sampel sebanyak 324 responden.
Temuan menunjukkan bahwa pendekatan Push, Pull, dan Mooring secara signifikan mempengaruhi switching intention. Secara khusus, ketidakpuasan dan penyesalan diidentifikasi sebagai komponen kunci dari faktor pendorong, motivasi agama mewakili faktor penambat, dan daya tarik alternatif serta norma subjektif menjadi pusat dari faktor penarik.
Usia muncul sebagai variabel moderasi yang penting. Faktor tambatan memiliki dampak yang signifikan terhadap nasabah berusia 35-45 tahun, sementara faktor pendorong lebih berpengaruh di antara nasabah yang lebih muda (17-35 tahun) dan nasabah berusia di atas 45 tahun. Sebaliknya, faktor penarik secara konsisten

Article info
Received (2024-11-28)
Revised (2024-12-20)
Accepted (2025-05-22)
Corresponding: Evira.azis@gmail.com
DOI: https://doi.org/10.25124/jmi.v24i3.8171

mempengaruhi niat berpindah di semua kelompok usia. Hasil penelitian ini memberikan wawasan praktis bagi para pengambil keputusan dalam merencanakan strategi pemasaran yang tepat sasaran dan memberikan kontribusi pada literatur manajemen pemasaran, khususnya dalam konteks perbankan syariah.

Kata kunci: Dorongan; tarikan; tambatan; niat berpindah.

I. INTRODUCTION

The Islamic banking industry represents a dynamic and growing segment with significant potential to attract Muslim customers by addressing their banking needs in compliance with Islamic beliefs (Amin et al., 2013; Hati, Wibowo, et al., 2021). A distinctive feature of Islamic banking—its emphasis on sharing risks and profits—also appeals to non-Muslim customers, encouraging them to engage with Sharia Banks (Hermanita & Hayati, 2022; Saleh et al., 2017). Despite its advantages, Islamic banking is often perceived as less established and experienced compared to conventional banking, posing a challenge in attracting Muslim and non-Muslim customers (Souiden & Rani, 2015). This perception is reflected in Indonesia's market share, where Islamic banks account for only 6% of the total banking market, base on the Indonesia Financial Services Authority (OJK).To overcome these challenges, Islamic banks must undertake significant efforts to expand their customer base and enhance the utilization of their products. Such efforts are critical to covering operational costs and achieving profitability (Bakar et al., 2017; Hajlaoui et al., 2016). While numerous studies have explored customer behavior within Islamic banking (Amin et al., 2013; Saleh et al., 2017; Souiden & Rani, 2015), much of the existing research focuses on service quality and customer satisfaction as primary determinants of customer behavior (Amin et al., 2013; Ateeq-ur-Rehman & Shabbir, 2010; Saleh et al., 2017). However, many Indonesians lack a clear understanding of Islamic banking and do not perceive significant differences between the services provide by Islamic and conventional banks (Farwitawati, 2019).

Research on switching intentions, especially switching from conventional services in conventional banks to Sharia services in Islamic banks, remains scarce (Abduh et al., 2013; Barid et al., 2021; Hati, Gayatri, et al., 2021a; Monoarfa, Al Adawiyah, et al., 2024; Riptiono et al., 2020). Switching behavior in banking is common, as customers typically seek information before deciding to switch services (Mosavi et al., 2018). Switching intention refers to a customer's desire or intention to transition from one to another (Bustami et al., 2021; Isibor & Odia, 2021). This intention can arise due to various reasons, such as dissatisfaction with services, negative brand perception, or more attractive alternatives (Faiza, 2023; Monoarfa, Al Adawiyah, et al., 2024; Zhao et al., 2023a). Moreover, trust in services is another significant factor influencing decisions to switch from conventional to Islamic banks (Barata & Napitupulu, 2019) Switching intention refers to the intention or desire of customers to move from one product to another or from one service to another (Bustami et al., 2021; Isibor & Odia, 2021).

Remains limited research on the migration of banking services (Abduh et al., 2013; Barid et al., 2021; Hati, Gayatri, et al., 2021a; Monoarfa, Al Adawiyah, et al., 2024; Riptiono et al., 2020). In the banking industry, switching behavior is common, as customers frequently seek information and evaluate alternatives before deciding to switch services (Mosavi et al., 2018). Switching intention refers to a customer's desire or inclination to transition from one product or service to another (Bustami et al., 2021; Isibor & Odia, 2021). This intention may arise due to dissatisfaction with current services, negative brand perceptions, or the availability of more attractive alternatives (Faiza, 2023; Monoarfa, Al Adawiyah, et al., 2024; Zhao et al., 2023a). Furthermore, trust in service providers significantly affects customer decisions to switch banking services (Barata & Napitupulu, 2019).

This research is explore about intention to switch in banking services through the lens of the PPM concept, which has been applied in marketing research to analyze customer transitions across various domains, such as e-grocery shopping, telelearning, and e-commerce (Bansal et al., 2005; Chen & Keng, 2019). Within the PPM concept, dissatisfaction with a product or service constitutes a push effect, while regret arises when customers recognize a mistake in their purchase decision (Boadi et al., 2017; Shahid Sameeni et al., 2022a). These factors drive customers away from their current service providers.

Research has shown that alternative attractiveness significantly affects user loyalty, as customers are more likely to switch to services perceived as more appealing. Subjective norm is a people perception of whether significant others believe they should engage in specific behaviors, also plays a critical role. Together,

attractiveness and norm represent the pull effects within the PPM concept (Widodo et al., 2019; Latimer & Martin Ginis, 2005).

Religiosity is another crucial factor in shaping attitudes and decision-making processes, particularly when selecting products or services. In a highly religious society like Indonesia, decisions often reflect religious and ideological considerations (Mathras et al., 2016; Souiden & Rani, 2015). Within the PPM framework, religiosity represents the mooring effects, anchoring customers to their values and influencing their choices (Hatmawan & Widiasmara, 2017). This study further examined switching intentions across age groups, providing valuable insights to inform future strategies aimed at promoting the growth of Islamic banking.

II. LITERATURE REVIEW

A. Push Pull Mooring (PPM) Concept

The PPM concept originated in population migration studies, proposing that migration decisions are ultimately made by individuals, even in the presence of strong push or pull factors (Moon, 1989). Over time, this framework was adapted to the field of marketing to explain customer behavior and decision-making in service selection (Bansal et al., 2005). It has since been widely applied to analyze customer transitions across various services (Albanna & Lutpika, 2023; Guo et al., 2021; Prasetya Agung Nugraha & Syafaruddin, 2023; Yu et al., 2022). The PPM concept comprises three components: push, pull, and mooring. **Push effects** are negative factors associated with the current service provider that drive customers to seek alternatives. For instance, poor service performance can prompt customers to switch (Rusdiana & LM, 2021). **Pull effects** are positive attributes of alternative service. When customers perceive an alternative as superior, they are more likely to transition (Djusmin & Dirgahayu, 2019). **Mooring effects** encompass personal and social factors that can either hinder or facilitate switching, depending on individual circumstances (Moon, 1989; Zhao et al., 2023). For example, switching costs may deter customers from changing providers, even when strong push or pull factors are present (Bansal et al., 2005). In the context of banking, the PPM framework offers valuable insights into the drivers of switching intentions from conventional to Islamic banks. These decisions are typically shaped by a combination of internal, external, and environmental factors (Albanna & Lutpika, 2023; Hati, Gayatri, et al., 2021b; Monoarfa, Adawiyah, et al., 2024).

B. Hypothesis Development

This study employed a path model to visually represent hypotheses and relationships among variables, which were subsequently analyzed using Structural Equation Modeling (SEM) (Bollen, 2002). The path model comprises two key components: the structural model, which depicts the path among constructs and the measurement model, which analyze the relationships between constructs and indicators. Developing a robust path model requires a solid understanding of both structural theory and measurement theory to ensure that the relationships between the model's elements are accurately defined (Sarstedt et al., 2017).

In this research, the PPM framework was conceptualized as a multidimensional construct, integrating several sub-constructs (Hsieh et al., 2012). The PPM model was operationalized as a second-order construct within a hierarchical structure. Specifically, measured variables were used to analyze three or more first-order factors, and the correlations among them were used to analyze the overarching second-order factor. The second-order variable captures the shared variance among the first-order factors and serves as an indirect representation of the measured variables (Mansolf & Reise, 2017; Wilson, 2010).

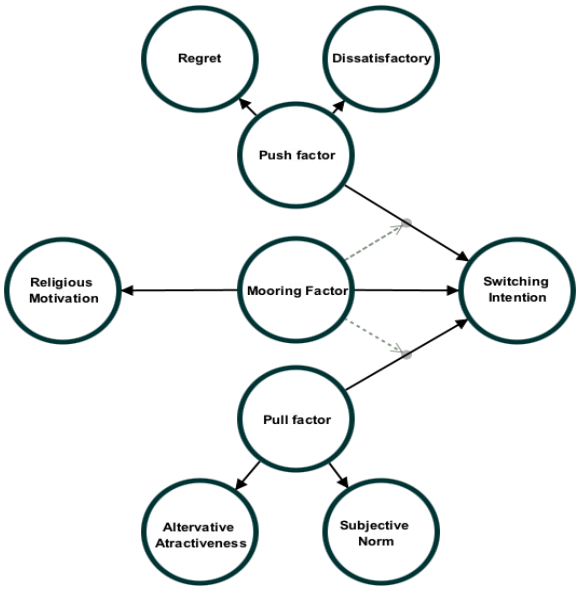

Fig. 1. Research Model (Researcher Process Result)

Figure 1 presents the research model, illustrating the relationships that affect the switching of banking services using the proposed framework. The model conceptualizes Push, Pull, and Mooring as second-order constructs, each defined by specific first-order constructs. Push is represented as a second-order construct comprising two first-order constructs: Dissatisfaction and Regret. Pull is a second-order construct encompassing two first-order constructs: Alternative Attractiveness and Subjective Norm. Mooring is modeled as a second-order construct with one first-order construct: Religious Motivation. These three second-order constructs—Push, Pull, and Mooring—directly affect Switching Intention. Furthermore, Mooring serves as a factor that mediating the relationship between the Push factor and Switching Intention, as well as between the Pull factor and Switching Intention.

1. Push Factor

Dissatisfaction (DS)

Research on migration and transitions highlights the role of satisfaction and dissatisfaction with conditions at the origin as significant determinants of decision-making (De Jong & Fawcett, 1981). Satisfaction is defined as a sense of pleasure, whereas dissatisfaction is characterized as a feeling of disappointment. Scholars widely agree that customer satisfaction or dissatisfaction is an emotional response arising from the evaluation of products, services, or consumption experiences (Oliver & Desarbo, 1988). Dissatisfaction specifically refers to the gap between the performance and the consumer's expectations (Chang et al., 2014).

Regret (R)

Customer regret arises when flaws or shortcomings in a purchase are discovered (Shahid Sameeni et al., 2022). A strong correlation exists between customer complaints and regret, particularly when issues are attributed to service neglect. Customers experiencing regret often reassess the decision-making process that led to their choice (Tzeng & Shiu, 2019). Regret acts as a push approach, compelling customers to shift from familiar products or services to alternatives (Cheng et al., 2019). Based on the explore of the push factors above, the hypothesis is proposed:

H1: Push factors will have an impact on the intention to switch banking services.

2. Mooring Factor

Religious Motivation (RM)

Religion like an ideology that significantly affects an individual's purpose (Coşgel & Minkler, 2004). Variations in ideology, levels of religious devotion, and religious behavior among individuals affect their decision-making processes (Essoo et al., 2004). From an Islamic perspective, Muslims must be implementation all of Islamic Law as a daily behavior (Suhartanto et al., 2020). A key principle of compliance in financial transactions is the prohibition of interest, uncertainty, gambling, and doubtful matters (Akther, 2015).

Base on the Theory of Reasoned Action (TRA), the positive or negative emotions experienced by an individual significantly affect their behavior or actions. Furthermore, a Muslim's intention to switch to using Islamic banking accounts can be affected by their level of religious conviction (Abdullah et al., 2016). Based on the discussion above, the following hypothesis is proposed:

H2. Mooring factors influence the intention to switch banking services.

H3. Mooring factors influence the path between push factors and intention to switch banking services.

H4. Mooring factors influence the path between pull factors and intention to switch banking services.

3. Pull Factor

Alternative Attractiveness (AA)

Marketing attractiveness is determined by the customer's perception of the satisfaction they anticipate from switching to an alternative. The introduction of a new alternative often enhances its appeal to customers (Brehm & Rozen, 1971; Chan et al., 2022). The presence of positive characteristics in the alternative significantly motivates consumers to switch services (Bansal et al., 2005). Distinctive attributes can further enhance the appeal of alternative products or services (Balasubramanian et al., 2005). Notably, alternative attractiveness has a direct effect on service-switching behavior (Kim, 2004). Previous research on switching behavior has demonstrated that alternative attractiveness plays a critical role in affecting customers' decisions to switch within the context of banking services (Anh Tram, 2021).

Subjective Norm (SN)

Subjective norm is specific behavior of a person that influenced from social environment (Latimer & Martin Ginis, 2005). In the context of marketing, a subjective norm is the beliefers that an individual’s or groups approve and support a particular behavior. Research has shown that subjective norms, along with electronic word-of-mouth (eWOM) and perceived brand credibility, have an effect on brand equity in the higher education sector (Perera et al., 2021). Based on this discussion of the pull factors above, the following hypothesis is proposed:

H5. Pull factors influencing intention to switch banking services.

Switching Intention (SI)

Switching intention refers to the likelihood of a client transitioning from their current product or service to another (Bansal et al., 2005). This intention may arise when the outcomes experienced deviate from the client's expectations. Furthermore, the satisfaction of customer and the attractiveness of alternative perception service providers serve as significant drivers that persuade customers to consider switching. Switching intention is also closely linked to a customer's desire to act, which is shaped by their prior experiences with a product or service provider (Kustijana & Boenawan, 2018).

Age

Young customers are more inclined to choose conventional banks due to factors such as ease of access, a wider range of products, and attractive digital services (Asyari et al., 2022; Dean et al., 2022). In contrast, adult customers tend to prefer Islamic banks, as these institutions align with their religious principles and provide stable financial products. Older Muslim customers are more likely to opt for Islamic banks due to their adherence to religious values and the avoidance of riba (usury). However, some older customers may still choose conventional banks out of habit (Wahyuna & Zulhamdi, 2022). Based on the above, the following is suggested:

H6. The highest age have probability more bigger than other to intention to switch banking services.

III. RESEARCH METHODOLOGY

A. Data Collection

Data were collected through spread of the questionnaire. The questionnaire were consist of three sections: demographics, scale items, and attention checks. Scale of measurement of the questionnaires were follow on a 7-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree) (Chang et al., 2014). Tools that spread the questionnaire were Google Forms and randomly disseminated to respondents across Indonesia. Participants were required to meet the eligibility criteria of being Muslim and possessing a bank account, whether Islamic or conventional. A total of 324 valid responses were collected. These were used as the primary data set for this study.

B. Variables and Items

This study examined exogenous variables, including Dissatisfaction (DS), Regret (R), Religious Motivation (RM), Alternative Attractiveness (AA), and Subjective Norm (SN), which serve as reflective variables of the Push, Pull, and Mooring constructs. The structural relationships among these constructs—Push, Pull, and Mooring—were analyzed in relation to Switching Intention (SI), which represents the endogenous variable. Additionally, Mooring acted as a mediating variable between Push–SI and Pull–SI. The framework concept in this study is illustrated in Figure 1.

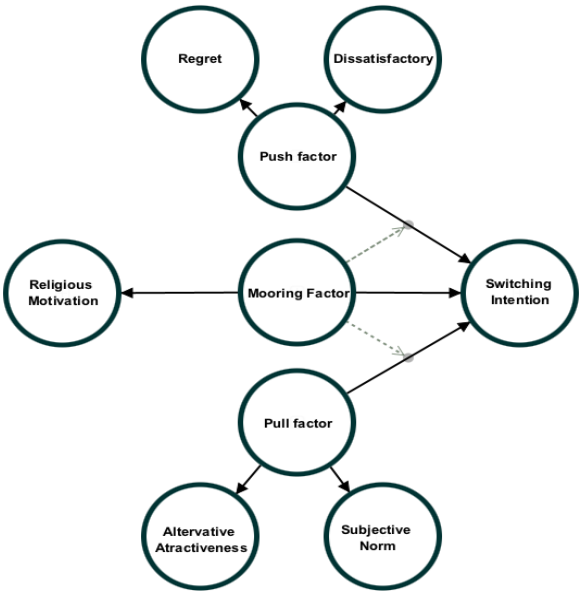

Fig. 1 Framework Concept

C. Data Analysis Approach

To analyze this research, it use Partial Least Squares Structural Equation Modeling (PLS-SEM). This method frequently employed in research due to its effectiveness in handling data with not normal distribution, not much sample, theory development contexts, and complex models (Cassel et al., 1999; Gefen et al., 2011).

The PLS-SEM analysis followed a two-step approach. The first step is evaluate the measurement model to ensure the validity and reliability of the variables DS, R, RM, AA, and SN, which are first-order constructs underpinning the second-order variables Push, Pull, and Mooring. The second step involved assessing the structural model, wherein Push, Pull, and Mooring were treated as exogenous variables influencing SI. Data analysis was conducted using SmartPLS 4.0.

IV. RESULT/FINDING

A. General Overview of Respondents

The demographic data of respondents, such as gender, education level, age, and income, are presented in Table 1 below.

Table 1. Respondents Demographic Profile

Characteristics	Items	Frequency	%
Sex	Male	211	65,12%
	Female	113	34,88%
Age	17 - 26 years old	14	4,32%
	27 - 36 years old	75	23,15%
	37 - 46 years old	125	38,58%
	47 - 56 years old	90	27,78%
	> 56 years old	20	6,17%
Last Education	High School	11	3,40%
	Diploma	18	5,56%
	Bachelor Degree	199	61,42%
	Master Degree	83	25,62%
	Doctoral	13	4,01%
Income/ month	< IDR 1 M	3	0,93%
	IDR 1 M < X < IDR 5 M	43	13,27%
	IDR 5 M < X < IDR 10 M	78	24,07%
	IDR 10 M < X < IDR 20 M	110	33,95%
	IDR 20 M < X < IDR 30 M	42	9,25%
	> IDR 30 M	48	10,57%

The respondent demographic profile revealed that 65.12% were male and 34.88% were female. In terms of age, the largest proportion of respondents fell within the 37–46 years age group, comprising 38.58%, while the smallest group, representing 4.32%, was aged between 17–26 years. Regarding education, the majority of respondents held a bachelor's degree (61.42%), while the smallest proportion (11%) had only a high school education. For income, the largest group of respondents reported earnings between IDR 10 million and IDR 20 million, accounting for 33.95%, whereas the smallest group, at 0.93%, earned less than IDR 1 million.

B. Measurement Model Testing

There are four criteria for measurement model testing to assess validity and reliability (Hair et al., 2022), namely:

1. Internal Consistency Reliability: This is evaluated using composite reliability, with an acceptable threshold of greater than 0.70. However, in cases where the study involves a novel concept or concept development, a value between 0.60 and 0.70 may also be deemed acceptable. Cronbach's alpha represents the lower

boundary of composite reliability, rho_c serves as the upper boundary, and rho_a indicates the composite reliability value between these boundaries.
2. Indicator Reliability: This is determined by examining indicator loadings, with a loading factor greater than 0.70 considered acceptable.
3. Convergent Validity: This is assessed using the Average Variance Extracted (AVE), which must have a value less than 0.50 to confirm convergent validity.
4. Discriminant Validity: This is evaluated through the Heterotrait Monotrait Ratio (HTMT) of correlations, where values should not exceed 0.90 to ensure adequate discriminant validity.

Since the model being analyzed is a higher-order model, the measurement model is addressed in two stages: the Low-Order Component (LOC) stage and the High-Order Component (HOC) stage.

1. Low Order Component (LOC) Stage

a. LOC Validity

Table 2 presents five variables representing the Push, Pull, and Mooring factors: Dissatisfaction (DS), Regret (R), Religious Motivation (RM), Alternative Attractiveness (AA), and Subjective Norm (SN). These variables were constructed from 17 indicators, all of which are deemed "valid," as their loading factors exceed the threshold of 0.7. Additionally, another variable, Switching Intention (SI), was derived from four indicators, which are also classified as "valid" due to their loading factors exceeding 0.7. Consequently, all indicators meet the validity criteria and are considered suitable for further analysis.

Table 2. Loading Factor LOC

	Variable & Indicator	Validity	
Push	*Dissatisfactory (DS)*		
	DS1	0,930	Valid
	DS2	0,917	Valid
	Regret (R)		
	R1	0,904	Valid
	R2	0,920	Valid
Pull	*Alternative Attractiveness (AA)*		
	AA1	0,872	Valid
	AA2	0,881	Valid
	AA3	0,822	Valid
	Subjective Norm (SN)		
	SN1	0,914	Valid
	SN2	0,926	Valid
Mooring	*Religion Motivation (RM)*		
	RM1	0,885	Valid
	RM2	0,888	Valid
	RM3	0,901	Valid
	RM4	0,923	Valid

RM5	0,855	Valid
RM6	0,870	Valid
RM7	0,917	Valid
RM8	0,946	Valid
Switching Intention (SI)		
SI1	0,885	Valid
SI2	0,929	Valid
SI3	0,892	Valid
SI4	0,934	Valid

b. LOC Reliability Test

In this section, the reliability of the variables Dissatisfaction (DS), Regret (R), Religious Motivation (RM), Alternative Attractiveness (AA), Subjective Norm (SN), and Switching Intention (SI) were assessed. The Cronbach's alpha values for the first-order construct variables were deemed acceptable, as presented in Table 3, with all values exceeding the threshold of 0.7. Moreover, Cronbach's alpha values fell between the rho_a and rho_c values, further confirming that these variables meet the reliability requirements (Hair et al., 2022). Additionally, a variable is considered reliable if it satisfies the criteria for Average Variance Extracted (AVE). In this study, all variables demonstrated AVE values greater than 0.5, thereby fulfilling the reliability criteria (Hair et al., 2022).

Table 3. Reliability of Research

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AA	0,821	0,825	0,894	0,737
DS	0,827	0,832	0,920	0,853
RM	0,798	0,802	0,908	0,832
R	0,966	0,966	0,971	0,807
SN	0,820	0,823	0,917	0,847
SI	0,931	0,935	0,951	0,829

c. LOC Discriminant Validity Test

Discriminant validity is a testing procedure used to confirm that a reflective construct has a stronger relationship with its indicators than with other constructs within the path model (Hair et al., 2022). In this study, discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT) of correlations, a widely utilized method in research. The results, presented in Table 4, demonstrate that none of the indicators in the path model exhibited an HTMT score exceeding the threshold of 0.9, as summarized in Table 5. Consequently, all indicators successfully passed the HTMT test, confirming adequate discriminant validity (Hair et al., 2022).

Table 4. HTMT

	AA	DS	R	RM	SN	SI
AA						
DS	0,814					
R	0,793	0,898				
RM	0,812	0,668	0,602			
SN	0,829	0,649	0,654	0,710		
SI	0,898	0,719	0,729	0,736	0,793	

Overall, the model has passed the first stage of reliability and validity testing.

2. High Order Component (HOC) Stage

a. HOC Validity

As shown in Table 5, the loading factors for the variables AA, DS, R, RM, SN, and SI are greater than 0.7, thereby meeting the established criteria.

Table 5. Loading Factor HOC

	Loading Factor
AA	0,928
DS	0,933
R	0,932
RM	1,000
SI1	0,885
SI3	0,929
SI4	0,892
SI5	0,934
SN	0,906

b. HOC Reliability

As shown in Table 6, Push, Pull, and SI have Cronbach's alpha values greater than 0.7, and the rho_a values fall between Cronbach's alpha and rho_c. Additionally, the AVE values are greater than 0.5. Therefore, all variables meet the reliability criteria.

Table 6. Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Pull	0,812	0,821	0,914	0,841
Push	0,849	0,849	0,930	0,869
SI	0,931	0,935	0,951	0,829

c. HOC Discriminant Validity

The discriminant validity test also showed values below 0.9, indicating that all variables meet the criteria for discriminant validity measurement.

Table 7. HTMT

	Mooring	Pull	Push	SI
Mooring				
Pull	0,821			
Push	0,656	0,839		
SI	0,723	0,830	0,760	

C. Model Strength

A model is considered robust when it demonstrates a high R-square value, which indicates strong predictive power for the dependent variable (Gujarati & Porter, 2009; Hill et al., 2017). R-square values are typically classified into three levels: 0.75 (substantial), 0.50 (moderate), and 0.25 (weak) (Hair et al., 2022). The R-square results of this study, as presented in Table 8, reveal an R-square value of 0.539 for Switching Intention (SI) and 0.705 for the related constructs. These results indicate that the strength of the SI model is substantial, demonstrating that the Push, Pull, and Mooring factors have a significant effect on SI.

Table 8. The Strength of Dependent Variable

	R-square	R-square adjusted
SI	0,705	0,700

D. Model Quality

The quality of the structural model is assessed using the bootstrapping method. Bootstrapping is a resampling technique that generates a larger dataset by randomly sampling the original data (Henderson, 2005). This approach enhances the robustness of the analysis by increasing the data available for examination while reducing the assumptions required for validation (Efron, 1979). The relationships between variables identified through this method are evaluated using t-values and p-values, with the criteria for significance set at $p < 0.05$ (5% significance level) and $t > 1.96$ (Fisher, 1934).

The model and the results of the bootstrapping test are depicted in Figure 2, which illustrates the path coefficients and the directional arrows representing the relationships between variables. The direct relationships are detailed in Table 9. The paths from Push, Pull, and Mooring to Switching Intention (SI), as well as the moderation path from Mooring to Pull and SI, exhibit positive coefficients with values of 0.205, 0.539, 0.220, and 0.091, respectively. Conversely, the moderation path from Mooring to Push and SI demonstrates a negative coefficient with a value of -0.065.

Table 9. Model Construct Relationships

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Mooring -> SI	0,220	0,220	0,072	3,070	0,002
Pull -> SI	0,539	0,540	0,063	8,531	0,000
Push -> SI	0,205	0,202	0,052	3,943	0,000
Mooring x Push -> SI	-0,065	-0,063	0,061	1,071	0,284
Mooring x Pull -> SI	0,091	0,087	0,065	1,405	0,160

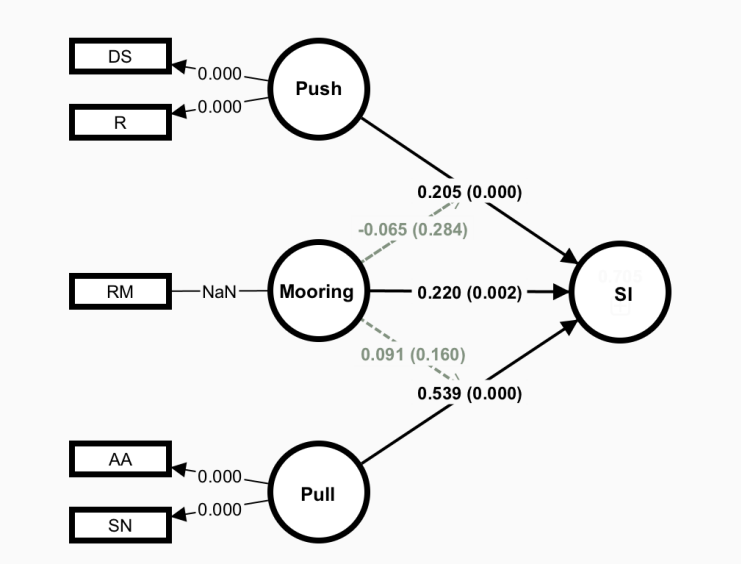

Fig. 2. Bootstrapping Test Result (Researcher Process Result)

Table 9 addresses the five hypotheses in this study as follows:

1. The path from Push to Switching Intention (SI) yielded t and p values of 3.934 and 0.000, respectively. These values meet the significance criteria, supporting H1: The willingness of customers to switch to Sharia-compliant banks is significantly influenced by the push factor.
2. The path from Mooring to SI resulted in t and p values of 3.070 and 0.002, respectively. These values also meet the significance criteria, supporting H2: the Mooring factor is significantly influencing the willingness of customers to switch to Sharia-based banks.
3. The moderation path from Mooring between Push and SI produced t and p values of 1.071 and 0.284, respectively. These values do not meet the significance criteria, indicating that H3 is not supported. Thus, the mooring factor as a moderator has no effect on the relationship between the push factor and switch intention.
4. The moderation path from Mooring between Pull and SI had t and p values of 1.405 and 0.160, respectively. These values also fail to meet the significance criteria, indicating that H4 is not supported. Therefore, the mooring factor as a moderator has no effect on the relationship between the pull factor and switch intention.
5. The path from Pull to SI showed t and p values of 8.531 and 0.000, respectively. These values meet the significance criteria, supporting H5: the Pull factor is significantly influencing the willingness of customers to switch to Sharia-based banks.

E. Model Quality Based on Age

Bootstrapping analysis was also conducted to examine the relationships between variables across different age groups. As presented in Table 10, Mooring significantly affects Switching Intention (SI) for the 35–45 years age group. However, as indicated by p-values above the 0.05 threshold, no significant relationship is observed for the 17-35 and over 45 age groups. Therefore, H6 is not supported, suggesting that increasing age does not strengthen the relationship between Mooring and SI.

This finding is further reflected in the path coefficients from Mooring to SI, with the smallest value observed for the over 45 years age group and the largest for the 35–45 years age group. Overall, based on the path coefficients, the Pull to SI path demonstrates the highest values across all age groups, followed by the Push to SI path and, lastly, the Mooring to SI path.

Table 10. Model Construct Relationships Based on Age

	Age 35 - 45 Years	**Age > 45**	**Age 17 - 35 Years**	**p-value (Age 35 - 45 Years)**	**p-value (Age > 45)**	**p-value (Age 17 - 35 Years)**
Mooring -> SI	0.248	0.185	0.215	0.018	0.118	0.107
Pull -> SI	0.467	0.503	0.495	0.000	0.000	0.000
Push -> SI	0.145	0.233	0.234	0.053	0.006	0.008

V. DISCUSSION

The Push, Pull, and Mooring (PPM) factors significantly affect Switching Intention (SI) in the transition from conventional banks to Islamic banks. This finding is in line with the study of Bansal et al. (2005), which showed that PPM factors play a critical role in the formation of SI. This effect is substantiated by the *t*- and *p*-values observed in the analysis. Specifically, the Push factor significantly affects SI, supporting hypothesis H1. Similarly, the mooring factor has a significant effect on the intention to switch from conventional banks to Islamic banks. This supports hypothesis *H2*. Furthermore, the Pull factor significantly affects SI, confirming hypothesis *H5*. The moderation paths from Mooring to Pull and SI, as well as from Mooring to Push and SI, are not significant, and thus, hypotheses H3 and H4 are not supported.

A number of studies have identified relationships between the push, pull, and mooring factors and SI in a variety of contexts and locations (Chang et al., 2014; Chen & Keng, 2019; Cheng et al., 2019; Djusmin & Dirgahayu, 2019; Hati, Gayatri, et al., 2021a; Hsieh et al., 2012; Isibor & Odia, 2021; Monoarfa, Al Adawiyah,

et al., 2024; Zhao et al., 2023a). Based on the path coefficients observed in this study, the order of effect is as follows: the Pull factor exerts the strongest effect on SI, followed by the Push factor, and finally the Mooring factor.

The Pull factor emerges as the most significant determinant of Switching Intention (SI), underscoring the importance of Alternative Attractiveness (AA) and Subjective Norm (SN) in driving customers to switch banking services. In particular, attractive programs offered by Islamic banks can serve as a powerful motivator for customers to make the switch, especially in environments where social norms remain consistent.

The Push factor can be mitigated by enhancing trust in Islamic banks. Trust can be established and strengthened by minimizing uncertainty, ensuring fair pricing, and maintaining the institution's reputation (Sahi et al., 2016). Additionally, trust can be reinforced through robust legal and formal institutional frameworks (Abdelsalam et al., 2024). To further encourage switching intention to Islamic banks, it is crucial to address and reduce customer regret and dissatisfaction (Zeithaml et al., 1990).

Attracting conventional bank customers to switch to Islamic banks can also be achieved by promoting positive Mooring effects. This may involve campaigns emphasizing the alignment of Islamic banking values with Islamic Sharia principles (Kayed & Hassan, 2011).

The findings of this study reveal that the Mooring factor significantly affects customers aged 35–45 years but does not impact customers aged 17–35 years or those over 45 years. This suggests that individuals in the 35–45 age group are more likely to switch banking services if those services fail to align with their religious beliefs. Conversely, the Push factor does not significantly affect switching intention in the 35–45 age group, indicating that disappointment and dissatisfaction are not primary drivers of banking service changes for this demographic.

This finding contrasts with previous studies, which suggested that increasing age correlates with higher levels of religiosity and stricter adherence to Islamic principles (Wahyuna & Zulhamdi, 2022).

VI. CONCLUSION AND RECOMMENDATION

The intention of bank customers to switch to Islamic banks is influenced by the push, pull and mooring factors. The Push factor is characterized by Dissatisfaction and Regret, reflecting negative experiences with conventional banking services. The Pull factor is represented by Alternative Attractiveness and Subjective Norms, highlighting the appeal and social acceptability of Islamic banking services. The Mooring factor, encapsulated by Religious Motivation, reflects the effect of customers' inherent beliefs and values on their decision-making.

Among these factors, the Pull factor emerges as the most significant driver, exerting the strongest effect on customers' decisions to switch from conventional to Islamic banking services. Additionally, age plays an important role in shaping switching intentions, as customer preferences and motivations can vary across different age groups.

ACKNOWLEDGEMENT

I would like to gratitude to my esteemed advisor Ratih Hurriati, Heny Hendrayani, Hilda Monoarfa and my collage Muhammad Fatwa F. for all the support, instruction, and encouragement I received to complete this paper.

And I would like to gratitude to my family, friends, mentors and colleagues whose encouragement kept me focused and helper me overcome numerous challenges during my research journey.

REFERENCES

Abdelsalam, O., Chantziaras, A., Joseph, N. L., & Tsileponis, N. (2024). Trust matters: A global perspective on the influence of trust on bank market risk. *Journal of International Financial Markets, Institutions and Money*, *92*. https://doi.org/10.1016/j.intfin.2024.101959

Abduh, M., Kassim, S. H., & Dahari, Z. (2013). Factors Influence Switching Behavior of Islamic Bank Customers in Malaysia. *Journal of Islamic Finance*, *2*(1), 12–19. https://doi.org/10.12816/0001113

Abdullah, S. N., Hassan, S. H., & Masron, T. A. (2016). SWITCHING INTENTION OF MUSLIM DEPOSITORS IN ISLAMIC DEPOSIT ACCOUNT. *International Journal of Economics, Management and Accounting*, *24*, 83–106. https://api.semanticscholar.org/CorpusID:156544389

Akther, M. (2015). *Munich Personal RePEc Archive Principles of Islamic Finance: Prohibition of Riba, Gharar and Maysir*.

Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing*, *31*(2), 79–97. https://doi.org/10.1108/02652321311298627

Anh Tram, N. T. (2021). Determinants Influencing Customer's Switching Behavior towards Banking Service Providers in Hanoi. *Journal of Economics, Finance And Management Studies*, *04*(06). https://doi.org/10.47191/jefms/v4-i6-14

Ateeq-ur-Rehman, & Shabbir, M. S. (2010). The relationship between religiosity and new product adoption. *Journal of Islamic Marketing*, *1*(1), 63–69. https://doi.org/10.1108/17590831011026231

Bakar, J. A., Clemes, M. D., & Bicknell, K. (2017). A comprehensive hierarchical model of retail banking. *International Journal of Bank Marketing*, *35*(4), 662–684. https://doi.org/10.1108/IJBM-03-2016-0041

Balasubramanian, S., Raghunathan, R., & Mahajan, V. (2005). Consumers in a multichannel environment: Product utility, process utility, and channel choice. *Journal of Interactive Marketing*, *19*(2), 12–30. https://doi.org/10.1002/dir.20032

Bansal, H. S., Taylor, S. F., & James, Y. S. (2005). "Migrating" to new service providers: Toward a unifying framework of consumers' switching behaviors. In *Journal of the Academy of Marketing Science* (Vol. 33, Issue 1, pp. 96–115). https://doi.org/10.1177/0092070304267928

Barata, D. D., & Napitupulu, A. F. (2019). Why We Switch from Conventional to Sharia Bank? *KnE Social Sciences*. https://doi.org/10.18502/kss.v3i26.5371

Barid, M., Siswanto, S., & Masyhuri, M. (2021). EXPLORING ISLAMIC BANKING SWITCHING INTENTION. *El Dinar*, *9*(1), 33–43. https://doi.org/10.18860/ed.v9i1.11637

Boadi, P. O., Li, G., Sai, A. A., & Antwi, P. (2017). A Critique of the Impact of Consumer Dissatisfaction. *Proceedings of the International Conference on Transformations and Innovations in Management*. https://doi.org/10.2991/ictim-17.2017.44

Bollen, K. A. (2002). Latent Variables in Psychology and the Social Sciences. *Annual Review of Psychology*, *53*(1), 605–634. https://doi.org/10.1146/annurev.psych.53.100901.135239

Brehm, J. W., & Rozen, E. (1971). Attractiveness of old alternatives when a new attractive alternative is introduced. *Journal of Personality and Social Psychology*, *20*(3), 261–266. https://doi.org/10.1037/h0031909

Bustami, E., Situngkir, S., Yacob, S., & Octavia, A. (2021). Customers' behavioral intention on mobile banking services in Indonesia. *International Journal of Research in Business and Social Science (2147- 4478)*, *10*(7), 353–362. https://doi.org/10.20525/ijrbs.v10i7.1403

Cassel, C., Hackl, P., & Westlund, A. H. (1999). Robustness of partial least-squares method for estimating latent variable quality structures. *Journal of Applied Statistics*, *26*(4), 435–446. https://doi.org/10.1080/02664769922322

Chan, S. H. G., Zhang, X. V., Wang, Y. B., & Li, Z. M. (2022). Effects of Psychological Benefits of Greenness on Airlines' Customer Experiential Satisfaction, Service Fairness, Alternative Attractiveness, and Switching Intention. *Frontiers in Psychology*, *13*. https://doi.org/10.3389/fpsyg.2022.834351

Chang, I. C., Liu, C. C., & Chen, K. (2014). The push, pull and mooring effects in virtual migration for social networking sites. *Information Systems Journal*, *24*(4), 323–346. https://doi.org/10.1111/isj.12030

Chen, Y. H., & Keng, C. J. (2019). Utilizing the Push-Pull-Mooring-Habit framework to explore users' intention to switch from offline to online real-person English learning platform. *Internet Research*, *29*(1), 167–193. https://doi.org/10.1108/IntR-09-2017-0343

Cheng, S., Lee, S. J., & Choi, B. (2019). An empirical investigation of users' voluntary switching intention for mobile personal cloud storage services based on the push-pull-mooring framework. *Computers in Human Behavior*, *92*, 198–215. https://doi.org/10.1016/j.chb.2018.10.035

Coşgel, M. M., & Minkler, L. (2004). Rationality, integrity, and religious behavior. *Journal of Socio-Economics*, *33*(3), 329–341. https://doi.org/10.1016/j.socec.2003.12.025

De Jong, G. F., & Fawcett, J. T. (1981). Motivations for Migration: An Assessment and a Value-Expectancy Research Model. In *Migration Decision Making* (pp. 13–58). Elsevier. https://doi.org/10.1016/b978-0-08-026305-2.50008-5

Djusmin, V., & Dirgahayu, R. T. (2019). Push Pull Mooring dan Pyschological Ownership terhadap Perilaku Beralih Pengguna Instant Messaging. *Indonesian Journal of Information Systems*, *2*(1), 1–12. https://doi.org/10.24002/ijis.v2i1.2013

Efron, B. (1979). Bootstrap Methods: Another Look at the Jackknife. *The Annals of Statistics*, *7*(1), 1–26. http://www.jstor.org/stable/2958830

Essoo, N., Dibb, S., & Business School, R. (2004). Religious Influences on Shopping Behaviour: An Exploratory Study. In *Journal of Marketing Management* (Vol. 20).

Faiza, K. (2023). Determinants of Consumers' Decision to Switch to Islamic Banking System: A Case Study of Oman. *Contemporary Review of the Middle East*, *10*(1), 46–61. https://doi.org/10.1177/23477989221143833

Farwitawati, R. (2019). PERSEPSI MASYARAKAT PEKANBARU TENTANG PERBANKAN SYARIAH DAN PENYEBAB MASYARAKAT TIDAK MEMILIH BANK SYARIAH. *Jurnal Daya Saing*, *5*(2), 73–87. https://doi.org/10.35446/dayasaing.v5i2.344

Fisher, R. A. (1934). *Statistical Methods for Research Worker*. Oliver & Boyd.

Gefen, D., Rigdon, E. E., & Straub, D. (2011). An update and extension to SEM guidelines for administrative and social science research. In *MIS Quarterly: Management Information Systems* (Vol. 35, Issue 2). University of Minnesota. https://doi.org/10.2307/23044042

Gujarati, D. N., & Porter, D. C. (2009). *Basic Econometrics*. McGraw Hill.

Hair, J. F., Hult, G. T. M. ., & Hult, G. T. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition*.

Hati, S. R. H., Gayatri, G., & Indraswari, K. D. (2021). Migration (Hijra) to Islamic bank based on push–pull–mooring theory: a services marketing mix perspective. *Journal of Islamic Marketing*, *12*(8), 1637–1662. https://doi.org/10.1108/JIMA-07-2019-0157

Hatmawan, A. A., & Widiasmara, A. (2017). FAKTOR –FAKTOR YANG MEMPENGARUHI NIAT PADA PERILAKU NASABAH MENABUNG DI PERBANKAN SYARIAH DENGAN AGAMA SEBAGAI VARIABEL KONTROL. *Assets: Jurnal Akuntansi Dan Pendidikan*, *5*(2), 101. https://doi.org/10.25273/jap.v5i2.1192

Henderson, A. R. (2005). The bootstrap: A technique for data-driven statistics. Using computer-intensive analyses to explore experimental data. In *Clinica Chimica Acta* (Vol. 359, Issues 1–2, pp. 1–26). https://doi.org/10.1016/j.cccn.2005.04.002

Hill, R. Carter., Griffiths, W. E. ., & Lim, G. C. . (2017). *Principles of econometrics : ECON 395 Use of Statistics in Economics, University of Calgary*. John Wiley & Sons, Inc.

Hsieh, J. K., Hsieh, Y. C., Chiu, H. C., & Feng, Y. C. (2012). Post-adoption switching behavior for online service substitutes: A perspective of the push-pull-mooring framework. *Computers in Human Behavior*, *28*(5), 1912–1920. https://doi.org/10.1016/j.chb.2012.05.010

Isibor, O. F., & Odia, E. O. (2021). Adherents' switching behavior: exploring the push-pull-mooring framework in the Christian religious market. *International Review on Public and Nonprofit Marketing*, *18*(1), 95–127. https://doi.org/10.1007/s12208-020-00261-4

Kayed, R. N., & Hassan, M. K. (2011). The global financial crisis and Islamic finance. *Thunderbird International Business Review*, *53*(5), 551–564. https://doi.org/10.1002/tie.20434

Kim, D.-I. (2004). Effects of temperature, salinity and irradiance on the growth of the harmful red tide dinoflagellate Cochlodinium polykrikoides Margalef (Dinophyceae). *Journal of Plankton Research*, *26*(1), 61–66. https://doi.org/10.1093/plankt/fbh001

Kustijana, D. H., & Boenawan, I. C. (2018). BENARKAH NIAT BERALIH DIPENGARUHI OLEH KEWAJARAN HARGA, INCONVENIENCE, DAN ATRIBUT PRODUK BARU DENGAN BIAYA BERALIH SEBAGAI MODERASI. *Jurnal Manajemen Dan Kearifan Lokal Indonesia*, *1*(2), 94. https://doi.org/10.26805/jmkli.v1i2.10

Latimer, A. E., & Martin Ginis, K. A. (2005). The importance of subjective norms for people who care what others think of them. *Psychology & Health*, *20*(1), 53–62. https://doi.org/10.1080/08870440412331300002

Mansolf, M., & Reise, S. P. (2017). When and why the second-order and bifactor models are distinguishable. *Intelligence*, *61*, 120–129. https://doi.org/10.1016/j.intell.2017.01.012

Mathras, D., Cohen, A. B., Mandel, N., & Mick, D. G. (2016). The effects of religion on consumer behavior: A conceptual framework and research agenda. In *Journal of Consumer Psychology* (Vol. 26, Issue 2, pp. 298–311). Elsevier Inc. https://doi.org/10.1016/j.jcps.2015.08.001

Monoarfa, H., Al Adawiyah, R. A., Prananta, W., Sadat, A. M., & Vakhroh, D. A. (2024). Switching intention of conventional bank customers to Sharia bank based on push-pull-mooring theory. *Journal of Islamic Marketing*, *15*(8), 2104–2121. https://doi.org/10.1108/JIMA-08-2022-0220

Moon, B. (1989). *504-Paradigms in migration research: exploring "moorings" as a schema*. Shelley and Koven.

Mosavi, S. M., Sangari, M. S., & Keramati, A. (2018). An integrative framework for customer switching behavior. *The Service Industries Journal*, *38*(15–16), 1067–1094. https://doi.org/10.1080/02642069.2018.1428955

Oliver, R. L., & Desarbo, W. S. (1988). Response Determinants in Satisfaction Judgments Downloaded from. In © *JOURNAL OF CONSUMER RESEARCH* (Vol. 14). http://jcr.oxfordjournals.org/

Perera, C. H., Nayak, R., & Nguyen, L. T. Van. (2021). The impact of subjective norms, eWOM and perceived brand credibility on brand equity: application to the higher education sector. *International Journal of Educational Management*, *35*(1), 63–74. https://doi.org/10.1108/IJEM-05-2020-0264

Riptiono, S., Suroso, A., & Irma Anggraeni, A. (2020). EXAMINING THE DETERMINANT FACTORS ON CONSUMER SWITCHING INTENTION TOWARD ISLAMIC BANK IN CENTRAL JAVA, INDONESIA. *Humanities & Social Sciences Reviews*, *8*(2), 364–372. https://doi.org/10.18510/hssr.2020.8241

Rusdiana, A., & LM, L. S. (2021). Peran Kepuasan Pelanggan Pada Hubungan Kausalitas Antara Kualitas Layanan Terhadap Niat Beralih. *Entrepreneur: Jurnal Bisnis Manajemen Dan Kewirausahaan*, *2*(2), 316–335. https://doi.org/10.31949/entrepreneur.v2i2.1165

Sahi, G. K., Sekhon, H. S., & Quareshi, T. K. (2016). Role of trusting beliefs in predicting purchase intentions. *International Journal of Retail and Distribution Management*, *44*(8), 860–880. https://doi.org/10.1108/IJRDM-10-2015-0157

Saleh, M. A., Quazi, A., Keating, B., & Gaur, S. S. (2017). Quality and image of banking services: a comparative study of conventional and Islamic banks. *International Journal of Bank Marketing*, *35*(6), 878–902. https://doi.org/10.1108/IJBM-08-2016-0111

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2017). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research* (pp. 1–40). Springer International Publishing. https://doi.org/10.1007/978-3-319-05542-8_15-1

Shahid Sameeni, M., Ahmad, W., & Filieri, R. (2022a). Brand betrayal, post-purchase regret, and consumer responses to hedonic versus utilitarian products: The moderating role of betrayal discovery mode. *Journal of Business Research*, *141*, 137–150. https://doi.org/10.1016/j.jbusres.2021.12.019

Shahid Sameeni, M., Ahmad, W., & Filieri, R. (2022b). Brand betrayal, post-purchase regret, and consumer responses to hedonic versus utilitarian products: The moderating role of betrayal discovery mode. *Journal of Business Research*, *141*, 137–150. https://doi.org/10.1016/j.jbusres.2021.12.019

Souiden, N., & Rani, M. (2015). Consumer attitudes and purchase intentions toward Islamic banks: The influence of religiosity. *International Journal of Bank Marketing*, *33*(2), 143–161. https://doi.org/10.1108/IJBM-10-2013-0115

Suhartanto, D., Dean, D., Ismail, T. A. T., & Sundari, R. (2020). Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model. *Journal of Islamic Marketing*, *11*(6), 1405–1418. https://doi.org/10.1108/JIMA-05-2019-0096

Tzeng, S. Y., & Shiu, J. Y. (2019). Regret type matters: Risk aversion and complaining in a multidimensional post-purchase regret framework. *Asia Pacific Journal of Marketing and Logistics*, *31*(5), 1466–1485. https://doi.org/10.1108/APJML-10-2018-0452

Wahyuna, S., & Zulhamdi, Z. (2022). Perbedaan Perbankan Syariah dengan Konvensional. *Al-Hiwalah : Journal Syariah Economic Law*, *1*(2), 183–196. https://doi.org/10.47766/alhiwalah.v1i2.879

Wilson, B. (2010). Using PLS to Investigate Interaction Effects Between Higher Order Branding Constructs. In *Handbook of Partial Least Squares* (pp. 621–652). Springer Berlin Heidelberg. https://doi.org/10.1007/978-3-540-32827-8_28

Zeithaml, V., Parasuraman, A. P., & Berry, L. (1990). *Delivering quality service: Balancing customer perceptions and expectations*.

Zhao, Q., Chen, C.-D., Zhou, Z., & Mao, R. (2023). Factors Influencing Consumers' Intentions to Switch to Live Commerce From Push-Pull-Mooring Perspective. *Journal of Global Information Management*, *31*(1), 1–30. https://doi.org/10.4018/JGIM.319972