



Transition Of Digital Product Purchase Preferences: A Study Of Switching Intention From Physical Stores To Digital Marketplace In Indonesia

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ABSTRACT

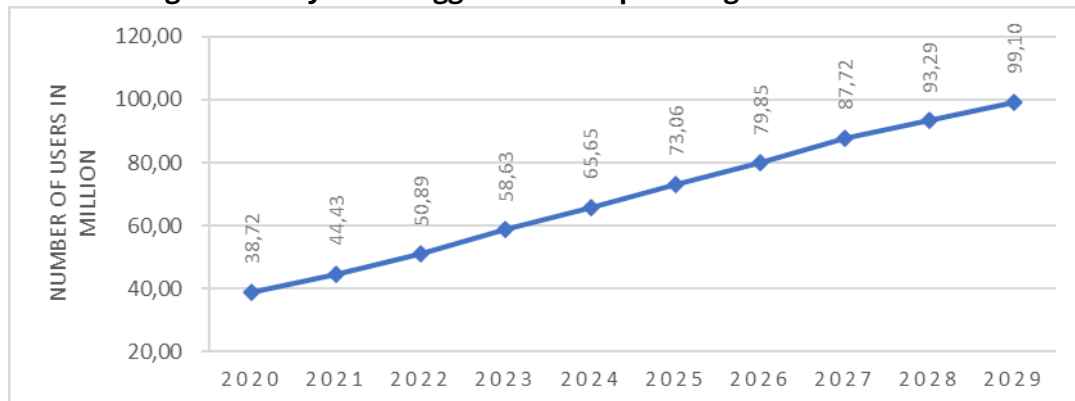
This study aims to examine the influence of push and pull factors on the switching intention in purchasing for digital products from physical stores to digital marketplaces, as well as to identify the moderating role of mooring factors in the relationship between push and pull factors and switching intention. A quantitative approach was employed, using purposive sampling and involving 179 respondents in Indonesia, analyzed through the PLS-SEM method. The results show that push factors, specifically consumer dissatisfaction, have a significant effect on switching intention. Additionally, pull factors, which include online service quality, perceived ease of use, and perceived of price, significantly influence the switching in purchasing intention. Mooring factors negatively moderate the relationship between pull factors and switching intention, thereby weakening consumers' intention to switch despite attractive alternatives. However, mooring factors do not significantly moderate the relationship between push factors and switching intention. This study provides insights into consumer behavior dynamics in the channel transition from physical stores to digital marketplaces and offers strategies that businesses can implement to enhance the adoption of online digital product purchasing.

INTRODUCTION

The rapid growth of technology has led to a shift in consumer behavior. This has resulted to the development of new interaction patterns and preferences in the process of making purchases. These changes were further accelerated by the COVID-19 pandemic, which forced social restrictions that resulted challenges for businesses (Zahara et al., 2022) and business

digitalization (Bachri et al., 2023). The presence of smartphone apps has transformed the way people live (Zahara et al., 2021), especially how people shop (Wahyuningsih et al., 2022). Digital marketplaces provide consumers with the convenience and pull of making purchases at any time and from anywhere. As a result, customers have formed a new habit, where consumers have shifted to purchasing through digital marketplaces (Wahyuningsih et al., 2022a). According to data from the Ministry of Trade's (Kemendag), COVID-19 has caused a growth in Indonesia's digital marketplace user since 2020, which has persisted until 2024. Moreover, it is projected that by 2029, there would be 99.1 million users.

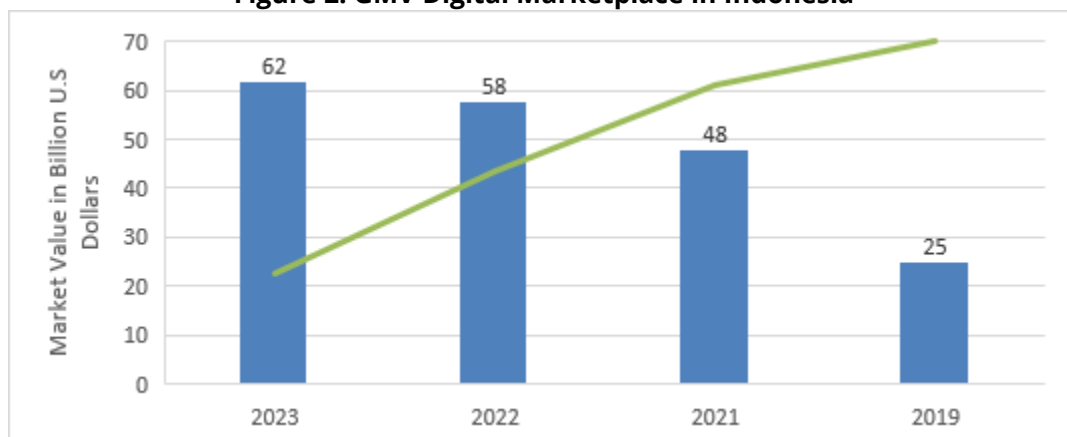
Figure 1. Proyeksi Pengguna Marketplace Digital di Indonesia



Source: Ministry of Trade of the Republic of Indonesia (2024)

Likewise, Figure 2 shows data on Indonesia's digital marketplaces' Gross Merchandise Value (GMV) demonstrating recent growth. The purchase of digital products such as mobile credit, electricity tokens, digital vouchers, and other digital services is among the categories that have also experienced growth. Even if there are more users and more people have access to digital marketplace services, this increase has been continuously slowing down every year, particularly in the post-pandemic period.

Figure 2. GMV Digital Marketplace in Indonesia



Source: Ministry of Trade of the Republic of Indonesia (2024)

Despite the increasing number of users and the GMV of digital marketplaces, many consumers still choose to purchase digital products at physical stores, leading to inconsistencies in consumer behavior regarding digital product purchases. This product has become popular in the digital economy era and has turned into a modern necessity for society due to technological advancements, as well as adaptations during and after the COVID-19 period (phenomenon)

(Knight, 2023). At first, digital products were indeed distributed in physical stores (Brennan et al., 2022). This gave consumers a sense of security and comfort when making transactions at stores, particularly since they had been familiar with this practice for a long time. Although digital products can also be purchased directly through digital marketplaces (Knight, 2023). Nevertheless, the shift from offline to digital purchases is frequently obstructed by the time and effort needed to master new applications. Consequently, many consumers cling to their established behaviors and are hesitant to adapt, despite the numerous advantages that digital marketplaces provide. To this day, a variety of physical stores (such as mobile vendors, Alfamart, and Indomaret) remain in operation and facilitate digital product transactions, highlighting that the shift to online marketplaces has not completely replaced the traditional shopping model. According to the research conducted by Sheth (2020), consumer behavior will continue to change, even after the pandemic. Online shopping is still going to be a popular habit among consumers (Sorrentino et al., 2022), but a lot of customers are also returning back to their previous habit of purchasing directly through physical stores (East, 2022). This situation creates a new obstacle for businesses because of the inconsistent and unpredictable nature of consumer buying preferences. Therefore, this study aims to explore the elements that affect shifts in consumer purchase intentions to formulate effective strategies for digital marketplaces to increase the adoption of digital product purchases on digital marketplace platforms.

Changes in consumer purchase intention (switching intention) are frequently described using the push-pull-mooring (PPM) model, which illustrates the elements that affect consumers' decisions to switch from the current service to a more beneficial alternative (Nurbaiti et al., 2023). The PPM framework is utilized in research to determine the key factors, which are classified as push, pull, or mooring factors (Yuan et al., 2021). Push factors are considered the negative impressions created by a service that drive consumers to switch, while pull factors highlight the added value of an alternative that attracts consumers to switch. Meanwhile, mooring factors act as elements that encourage consumers to maintain their preferences by creating barriers to switching (Pan et al., 2023). The PPM framework is frequently used to identify changes in consumer intentions when migrating from traditional to digital channels (Chen & Keng, 2018; Handarkho & Harjoseputro, 2020; Lu & Wung, 2021; Pan et al., 2023; Yuan et al., 2021; Yu et al., 2024). Still, no research has explicitly addressed the change in consumer preferences for digital goods, which is still inconsistent.

LITERATURE REVIEW

Digital Marketplace

A digital marketplace is an online platform that facilitates the buying and selling process between buyers and sellers (Larson & Draper, 2013). Online retailers use the platform to sell their goods directly to consumers and share revenue with the platform (Alaei et al., 2022). The digital marketplace promotes its platform to encourage both parties in the market to interact and complete transactions (Almunawar & Anshari, 2022). Promotion is carried out by highlighting the marketplace's attractive features, ranging from accessibility to competitive pricing offers. Moore, as cited in Siebel (2019) states that a competitive marketplace offers added value that attracts consumer interest, namely the time and resources invested to create differentiation.

A marketplace's features are designed to attract in as many customers as possible while functioning as essential components of the platform that help online buyers complete purchases by offering a variety of stimulating options (Ardiansyah et al., 2024). Customers may be tempted to switch from physical stores as a result of this attraction. From finding products and comparing prices to ultimately making a purchase, customers can use the platform at every stage of the buying process (Yenipazarli, 2021).

Push-Pull-Mooring Framework

Migration and changes in consumer behavior are closely linked, and the Push-Pull-Mooring (PPM) model is suggested as a way to explain this process (Lisana, 2023; Lu & Wung, 2021). This model is frequently used for explaining consumer behavior and other migration intentions (Cao et al., 2021). The push-pull factors were introduced by Ravensclaw in the 18th century in his book *Laws of Migration*. These push-pull factors are described as reactions to elements originating from the place of origin that push the migrant away and reactions to factors from the destination that attract (pull) the migrant to migrate (Brettell & James F. Hollifield, 2023). Moon (1995) on his migration research, stated that mooring factor is a bond that holds an individual, even when there are push factors encouraging them to move and pull factors attracting them to alternative options. In other words, mooring can be a factor that makes migration highly likely or even prevents it from happening (Singh & Rosengren, 2020).

Element of Push

As previously mentioned, this study uses negative aspects, specifically customer dissatisfaction, as push factors to encourage switching from the current service. This approach has also been used in numerous other types of other studies. Consumer satisfaction or dissatisfaction results from a comparison between what is expected and what is actually received after purchasing a product or service (Schiffman & Wisenblit, 2019; Wahyuningsih, 2013a). If consumers feel satisfied with their purchase, it will have a positive impact and lead to their intention to repurchase (Wahyuningsih, 2013b). On the other hand, push factors, which are unfavorable factors, will cause customers to become dissatisfied and switch from purchasing the current product (Yu et al., 2024). Anyone may end up dissatisfied, even loyal customers (Rust & Huang, 2014). This significantly raises the possibility that a customer will choose a different option. The aspect of customer dissatisfaction with digital product purchases at physical stores will be further investigated in this study.

H1. The push factor, in this case consumer dissatisfaction, positively influences the switching in purchasing intention for digital products from physical stores to digital marketplaces.

Element of Pull

The pull factor also plays an important role in influencing changes in consumer purchasing intentions. This factor represents the positive value created by alternative products or services (Yoon & Lim, 2021), in this case digital marketplace. Since service quality is essential to every step of customer interaction on the online platform, a digital service must continuously evolve in order to fulfill customer needs (Muzakir et al., 2021). The quality of online services can influence consumer satisfaction (Ponirin et al., 2015), whereas a high standard of online service quality can match or even go beyond current standards in terms of the quality of the service received (Zahara et al., 2021). Therefore, it is necessary to identify the quality of online services within a marketplace, as it is an attraction for using digital marketplaces.

The advancement of technology enables access to price comparisons, which intensifies competition (Bozhuk et al., 2019). In the process of making purchasing decisions, consumers also consider the price aspect. When the offered price is more reasonable and competitive than alternatives, it can encourage consumers to decide to buy more swiftly (Alejandro Lbn Raja et al., 2024). Thus, pricing strategies have an impact on consumer willingness, which may either encourage or discourage the possibility of a purchase decision (Adam et al., 2023). As a salesperson provides benefits equal to the price they offer (Ferdinand & Wahyuningsih, 2018), an online service typically provides price comparison services between products (Handayani et al., 2020), which can give customers a positive product price experience and make a good impression (Yasri et al., 2020). As a result, a platform's price offering frequently influences a customer's decision to make a purchase.

Ease of use is described as the consumer's experience of convenience in accessing the digital platform (Yuan et al., 2021). Customers will accept the new alternative more favorably if the use of the technology is easy to understand (Chen & Keng, 2018). Therefore, in building a digital marketplace, a system and interface that are easy for users to understand are required, allowing digital product purchases to take place.

H2. The pull factors (online service quality, perceived ease of use, and price perception) have a positive influence on the switch intention in purchasing preferences for digital products from physical stores to digital marketplaces.

Element of Mooring

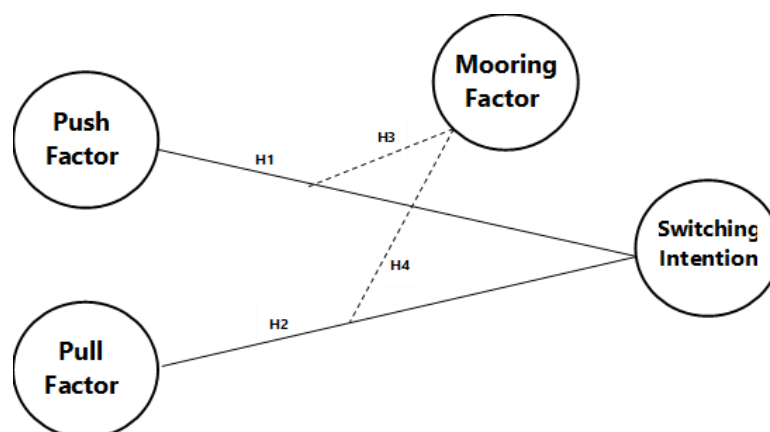
The mooring factor is the intermediary that strengthens or weakens the consumer's decision-making process to switch to a new alternative (Chen & Keng, 2018; Yu et al., 2024). Mooring originates from internal influences and the consumer's social environment, determining whether they stay or switch (Moon, 1995). This study defines mooring as a factor that originates from inside, such as switching costs and habits impacted by changes during and after the pandemic, in relation to the shift in purchasing habits of digital products. Consumers assess the benefits of a product by comparing it to the costs or sacrifices involved (Wahyuningsih et al., 2022b). Similarly, when switching, consumers tend to consider switching costs in order to reach the most beneficial decision (Cao et al., 2021). Switching costs can be defined as the financial, time, and energy expenses perceived by consumers (Ye et al., 2022). Besides switching costs, change also means adopting new habits, and what often hinders the shift in intention is the persistence of previous behavioral habits (Pan et al., 2023). An old habit can lead consumers to continue using the services they are currently using (Yuan et al., 2021). However, the influence of habits on consumer behavior begins to weaken when consumers seek efficiency, making it easier for them to switch (Lu & Wung, 2021).

H3. The Mooring factor, as a moderating variable, strengthens the relationship between the push factor and the switching intention in purchasing digital products from offline stores to digital marketplaces.

H4. The Mooring factor, as a moderating variable, strengthens the relationship between the pull factor and the switching intention in purchasing digital products from offline stores to digital marketplaces.

The research concept, which is referenced from previous literature, is illustrated in Figure 2 below:

Figure 3. Conceptual Framework



METHODS

This study collects data from participants who have purchased digital products from physical stores or a marketplace using a quantitative methodology and survey method. The minimum sample size in this study is 105, which is five times the number of observed indicators (Hair et al., 2024). A 5-point Likert scale (1 being strongly disagree and 5 being strongly agree) is used to measure 21 components, which are used to analyze 4 variables through 7 indicators (dissatisfaction, perceived price, ease of use, switching cost, habit, and switching intention). The following Table 1 lists the constructs that have been modified from a number of earlier studies:

Table 1. The Indicators of Variables and Its Sources

Variabels	Construct	Source
Push Factors	DS1: The service quality at the store when I purchase digital products is very slow.	(Pan et al., 2023; Zhou, 2016)
	DS2: The service provided by the store owner during digital product purchases feels unprofessional.	
	DS3: It takes more time to make digital product purchases at the store.	
Pull Factors	PPC1: The digital product prices offered by digital marketplaces are more affordable	(Mohamad et al., 2021)
	PPC2: The discount offers provided by digital marketplaces when purchasing digital products are beneficial to me.	
	PPC3: In my opinion, buying digital products on digital marketplaces offers satisfactory value.	
	EOU1: In my opinion, buying digital products on digital marketplaces is very fast.	(Ye et al., 2022; Yu et al., 2024)
	EOU2: I find the digital marketplace interface very easy to understand.	
	EOU3: I can easily find other types of digital products on digital marketplaces.	
	ESQ1: The marketplace provides customer service within the app (service chat) that is easy to access.	(Dey et al., 2020)
	ESQ2: The marketplace I use provides value that matches the money I spend.	
	ESQ3: I feel comfortable buying digital products on the marketplace.	
	Mooring Factors	SC1: Learning how to purchase digital products on digital marketplaces is quite complicated.
SC2: Getting used to purchasing digital products on digital marketplaces requires a lot of effort.		
SC3: I will need effort to adjust if I decide to switch from buying digital products at stores to digital marketplaces.		
HB1: I don't need to think twice to buy digital products through stores.		(Lu & Wung, 2021)
HB2: Buying digital products at stores has become a habit for me		
HB3: When I want to buy digital products, I tend to directly choose to shop at stores without much consideration.		

Switching Intention	SWI1: I plan to use digital marketplaces more in the future to buy digital products.	(Peng et al., 2016; Ye et al., 2022)
	SWI2: I will invest my time in adapting to buying digital products on digital marketplaces	
	SWI3: I plan to switch from physical stores to digital marketplaces as my primary preference for purchasing digital products.	

Note: DS= Dissatisfaction, EOU= Ease of Use, ESQ= E-Service Quality, PPC= Perceived of Price, HB= Habit, SC=Switching Cost, SWI= Switching Intention.

This study uses the Structural Equation Model (SEM) examine how a third variable acts as a moderator. SEM allows accessible to generate models and project complex relationships between independent and dependent variables (Hair et al., 2022). The moderator variable influenced the strength or direction of the relationship between two other variables (Cohen et al., 2018). The type of SEM used in this study is Partial Least Squares Path Modeling (PLS-SEM), which is designed to handle multiple regression in data with small samples, missing data, and multicollinearity (Hamid & Anwar, 2019). The data analysis in this study will be conducted using SmartPLS 4 software.

RESULTS

This study involved 179 respondents residing in Indonesia who have experience in purchasing digital products. This number was obtained from a total of 1,000 questionnaires distributed online via email. The following is the profile of the respondents in this study:

Table 2. Demographic Profile

Demography Variables	Chategory	Quantity
Gender	Women	128
	Men	51
Age Group	12-27 Years	112
	28-43 Years	34
	44-59 years	33
Current Employment Status	Entrepreneur	13
	ASN/PNS	23
	TNI/POLRI	6
	Private Sectro Employee	38
	Students	78
	Others	21
Spending on Digital Product Purchases (IDR)	< Rp 500.000	108
	Rp 500.000 - Rp 1.000.000	54
	Rp 1.000.000 - Rp 1.500.000	7
	Rp 1.50.000 - Rp 2.000.000	4
	>Rp 2.000.000	6

Table 3. Convergent Validity Test

Construct	Indicators	Outer Loading	Validity
Push	DS1	0.874	Valid
	DS2	0.912	Valid
	DS3	0.899	Valid
Pull	EOU1	0.763	Valid
	EOU2	0.737	Valid
	EOU3	0.718	Valid
	ESQ2	0.749	Valid
	ESQ3	0.767	Valid
	PPC1	0.752	Valid
	PPC2	0.740	Valid
	PPC3	0.791	Valid
Mooring	HB1	0.842	Valid
	HB2	0.893	Valid
	HB3	0.796	Valid
	SC1	0.718	Valid
	SC2	0.754	Valid
	SC3	0.788	Valid
Switching Intention	SWI1	0.857	Valid
	SWI2	0.801	Valid
	SWI3	0.829	Valid

Note: DS= Dissatisfaction, EOU= Ease of Use, ESQ= E-Service Quality, PPC= Perceived of Price, HB= Habit, SC=Switching Cost, SWI= Switching Intention.

The majority of indicators (table 3) have values above 0.7, according to the outer loading analysis, suggesting strong convergent validity. Still, the outer loading value of 0.67 for the indication ESQ1 is less than the 0.7 threshold. In order to increase the reliability and validity of the Pull (X2) construct, this indication was eliminated. The AVE value went from 0.550 to 0.566 following the removal, suggesting that the construct is more effective in explaining the latent variable.

Table 4. Reliability Analysis

	Cronbach's alpha	Composite reliability (rho_c)	Average Variance Extracted (AVE)
Push	0.891	0.914	0.641
Pull	0.892	0.912	0.566
Mooring	0.879	0.923	0.801
Switching Intention	0.773	0.868	0.688

To ensure that the indicators in this study have adequate reliability, reliability testing was conducted using several standard measures. The Cronbach's Alpha value must be greater than 0.6 to indicate good internal consistency. Besides, the Composite Reliability (CR) value should exceed 0.7 as an indication that the latent variables have high consistency in measuring the intended construct. Furthermore, the Average Variance Extracted (AVE) is expected to be over than 0.5 to ensure that the latent variable explains more than half of the variance in its indicators. Overall, all constructs meet the reliability criteria (Cronbach's Alpha > 0.6, Composite Reliability > 0.7) and convergent validity (AVE > 0.5), allowing them to be used for further analysis.

Table 5. R Square Test

	R-square	R-square adjusted
Switching Intention (Y)	0.411	0.408

The evaluation of the structural model is conducted through the Goodness of Fit test using R-Square (R^2) and Q-Square (Q^2) before hypothesis testing with path coefficients. The results of the Adjusted R-Square show that Switching Intention has an R^2 value of 0.411, with an adjusted value of 0.408, which falls into the moderate category. This means that 40.8% of the variability in Switching Intention is explained by the model, while 59.2% is influenced by other factors.

The Q-Square calculation yields a value of 0.411, indicating that the model has a fairly good predictive relevance in explaining Switching Intention. This implies that the study's variables have a fair amount of confidence in its ability to predict switching intention.

Table 6. Path Coefficient Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Result
Push (X1) -> SWI(Y)	0.161	0.163	0.073	2.207	0.027	Sig
Pull (X2) -> SWI (Y)	0.413	0.427	0.068	6.041	0.000	Sig
Mooring (Z) x Push (X1) -> SWI (Y)	0.052	0.042	0.031	1.685	0.092	Not Sig
Mooring (Z) x Pull (X2) -> SWI (Y)	-0.076	-0.067	0.029	2.655	0.008	Sig

*Sig= Significant, Not Sig= Not Significant.

The analysis results in Table 6 show that the Push variable has a significant and positive influence in encouraging individuals to perform Switching Intention from purchases at physical stores ($O = 0.161$, $P = 0.027$). Furthermore, the Pull variable has an even greater positive and significant influence on Switching Intention ($O = 0.413$, $P = 0.000$), thus Hypothesis 2 (H2) is also accepted. Therefore, both H1 and H2 are accepted.

However, in the moderation effect test, it was found that Mooring does not significantly moderate the relationship between Push and Switching Intention ($O = 0.052$, $P = 0.092$), so Hypothesis 3 (H3) is rejected. On the other hand, Mooring moderates the relationship between Pull and Switching Intention, but with a negative coefficient direction ($O = -0.076$, $P = 0.008$), thus Hypothesis 4 (H4) is also rejected.

DISCUSSION

The Influence of Push on Switching Intention from Purchasing Digital Products at Physical Stores to Digital Marketplaces

In the hypothesis regarding the influence of push factors, it was found that this factor has a positive and significant effect on switching intention. This finding indicates that the discomfort experienced by consumers when making purchases at physical stores such as slow service, poor service, and transaction times seem quite long triggers dissatisfaction and encourages individuals to consider alternatives like digital marketplaces (Pan et al., 2023; Yu et al., 2024). In

other words, unpleasant experiences during the in-store purchasing process become a driving force for consumers to switch to digital channels, which are perceived as more efficient.

The findings show that the influence of push factors is relatively smaller compared to pull factors. This indicates that consumers' motivation to switch is not only to avoid negative experiences but are also attracted by the appeal offered by digital marketplaces. Nevertheless, the findings affirm that weaknesses in conventional services remain one of the primary causes behind the rise of switching intention among today's digital consumers.

The Influence of Pull on Switching Intention from Purchasing Digital Products at Physical Stores to Digital Marketplaces

The results of the study revealed that customers are highly motivated to leave physical stores due to the attractiveness of online marketplaces. Important factors in pulling out customers include more affordable costs, easy-to-use platform interfaces, quick, responsive online services, and simple navigation (Chen & Keng, 2018; Yuan et al., 2021; Yu et al., 2024).

Digital marketplaces not only offer efficiency in transaction but also create a dynamic shopping experience that is adapted to today's consumer expectations. Consumers tend to be more open to digital innovations and consider convenience and speed when shopping. Therefore, the stronger the pull factors offered by a marketplace, the greater the tendency for consumers to switch purchasing digital product from physical stores to digital marketplace.

The Moderating Effect of Mooring on the Relationship between Push and Switching Intention in the Purchase of Digital Products from Physical Stores to Digital Marketplaces

This study revealed that the Mooring factor had no significant impact on the link between push factors and the intention to switch. This indicates that, despite developing routines or emotional attachments to physical store channels, customers are still driven to switch due to the discomfort they experience when using those services (Pan et al., 2023; Yuan et al., 2021; Yu et al., 2024). In other words, the urge to leave due to negative experiences is stronger and more urgent than the barriers that encourage consumers to stay. This demonstrates that when consumers are dissatisfied they are more likely to act wisely and look for better alternatives.

The Moderating Effect of Mooring on the Relationship between Pull and Switching Intention in the Purchase of Digital Products from Physical Stores to Digital Marketplaces

However, the research findings show that mooring negatively moderates the relationship between pull factors and switching intention. This means that the higher the switching barriers perceived by consumers, whether in the form of habits of using physical store services or the cost and effort required to switch, the weaker the influence of the digital marketplace's appeal on the intention to switch. These findings indicate that even though marketplaces offer various advantages, consumers still consider personal and structural barriers before fully transitioning. This result aligns with previous studies showing that mooring factors can act as obstacles in the switching process, especially when consumers are already attached to the habits or comfort of the existing channel (Bansal et al., 2005; Chen & Keng, 2018; Pan et al., 2023)

CONCLUSION

This study summarizes that both push and pull factors have a significant impact on consumers' intention to switch their preference in purchasing digital product from physical store transactions to digital marketplaces. The finding shows that the attraction and convenience offered by digital platforms (pull factors) have a more major influence compared to dissatisfaction with offline shopping experiences (push factors). Therefore, mooring factors such as habits and switching costs were found to moderate the relationship, particularly weakening the effect of pull factors on switching intention. This indicates that, while digital platforms offer

attractiveness such as conveniences and benefits, customers still consider both practical and psychological barriers before deciding to switch.

SUGGESTION

Although this study has been carefully designed, a few limitations remain that should be acknowledged for academic transparency. One notable limitation is the cross-sectional design, which restricts the ability to observe changes in behavior over time. Additionally, the study faced a low response rate, with only 179 usable questionnaires returned out of the 1000 distributed. This could potentially limit the representativeness of the sample.

For future research, it is recommended to consider a longitudinal design to capture behavioral trends across different time periods. Employing a mixed-methods approach could also offer a more nuanced understanding by complementing statistical analysis with qualitative insights. Expanding the demographic or regional scope of the sample and improving response rates could further enhance the reliability and generalizability of the findings.

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