

Examining Consumer Switching Behavior towards Digital Payments: A Push-Pull Mooring Perspective

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ABSTRACT

Purpose: This concept paper proposes to examine the switching behavior of consumers from cash to QR payments through the theoretical lens of the 'Push Pull Mooring' (PPM) framework. The paper proposes several predictor variables associated with push, pull and mooring factors and examine the influence of those factors on the switching intention of consumers to switch from cash to QR payments. Consumers' perceived inconvenience with cash payments and perceived risk of cash payments are examined as predictor variables associated with push factors, attractiveness of QR payments as a predictor variable associated with pull factors and switching costs and inertia are examined as predictor variables associated with mooring factors. This paper proposes a novel approach to examine the QR payment adoption in Sri Lanka by focusing on the consumer switching behavior from cash to QR payments based on the PPM framework.

Design/methodology/approach: Hypothetical deductive approach is proposed for this concept paper under the positivism research paradigm.

Findings: Not applicable as this is a concept paper. However, the paper discusses the theoretical and managerial implications.

Originality: This paper proposes the application of the PPM framework to examine the QR payment adoption in Sri Lanka. By shifting the focus from technology acceptance to behavioral switching, this study offers a novel view of the QR payment adoption in Sri Lanka.

Implications: This is a concept paper. However, the paper discusses the theoretical and managerial implications.

Keywords:

Consumer behavior,
switching behavior, digital
payments, Push Pull Mooring
(PPM) framework, QR (Quick
Response) payments

Introduction

World is moving towards cashless economies by adopting digital payments such as mobile payments, online banking, QR payments and contactless payments; however, different countries report varying adoption rates of digital payments (Balakrishnan & Shuib, 2021; Kajol et al., 2022; Senali et al., 2022; Mendis & Hewawasam, 2024). Understanding how consumers adopt digital payments has become a pressing need for governments and businesses alike as the rate of adoption among the consumers dictates how fast an economy can reap the benefits of digital payments (Kajol et al., 2022; Putrevu & Mertzanis, 2024; Mendis & Hewawasam, 2024). From an academic perspective,

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exploring the factors that lead to adoption of digital payments has been studied mainly from a technology adoption perspective and less so from a consumer behavior perspective (Handarkho & Harjoseputro, 2020). A review of extant literature confirms that a majority of the recent studies have been based on technology adoption models such as TAM and UTAUT (Kajol et al., 2022; Hewawasam et al., 2023; Martinez & McAndrews, 2023; Widayat et al., 2023; Ly & Ly, 2024; Ramayanti et al., 2024). Hence, looking at the phenomenon of digital payment adoption, specifically the QR payments adoption in Sri Lanka from different dimensions and pathways will provide further insights on this subject from both theoretical and managerial perspectives (Mendis & Hewawasam, 2024).

Number of studies which have examined the adoption of digital payments using theories such as TAM and UTAUT have considered the direct adoption of digital payments from a technology adoption perspective whereas Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB) and Push Pull Mooring (PPM) framework examine the adoption of digital payments from a behavioral perspective (Handarkho & Harjoseputro, 2020). However, there is a dearth of studies on the QR code adoption in Sri Lanka except for a study which uses UTAUT as the theoretical underpinning (Hewawasam et al., 2023) and Theory of Reasoned Action (TRA) to examine the adoption of QR payments (Mendis & Hewawasam, 2024). Hence, PPM framework has not been applied to understand the adoption of QR payments in Sri Lanka. Wang and Peters (2023) call for studies based on the PPM framework that examine digital payment adoption across countries. Therefore, this study will examine the QR payment adoption in Sri Lanka from a consumer switching behavior perspective where consumers switch from cash payments to QR payments by applying the theoretical lens of the PPM framework. Moreover, while there have been few studies based on the PPM framework to understand the switching behavior of consumers from cash to mobile payments (Hsieh, 2021; Loh et al., 2021; Lu & Wung, 2021; Wang & Peters, 2023; Yusfiarto et al., 2023), hardly any studies have specifically focused on the switching behavior of consumers from cash to QR payments. Hence, this study will add a new dimension to the existing body of knowledge on adoption of digital payments by specifically focusing on the switching behavior of consumers from cash to QR payments. Furthermore, Marx (2024) states that future studies should use inconvenience, alternative attractiveness, switching costs, switching intention, and switching behavior as a baseline model to improve comparability and enhance the predictive power of the PPM framework.

Therefore, based on the above arguments, this paper will focus on the following research questions:

1. What push, pull and mooring factors influence consumers' intention to switch from cash to QR payments?
2. Do mooring factors moderate the relationship between push and pull factors and the intention to switch from cash to QR payments?

3. Do consumers' switching intention lead to actual switching behavior?

Following this introduction, the paper is structured into four key sections. First, the literature review synthesizes existing research on consumer adoption of digital payments and elaborates on the PPM framework as the guiding framework. Next, the conceptual framework section operationalizes the PPM framework's key constructs and presents a model that examines consumers' switching behavior from cash to QR payments. Thereafter, the proposed methodology for the study is discussed, followed by the theoretical and managerial implications. Next, recommendations for future research are discussed followed by the conclusion.

Literature Review

The following literature review examines the theoretical and empirical foundations of consumer behavior, particularly within the context of financial payment systems. It begins by establishing an understanding of consumer behavior and then examines the consumer adoption and switching behavior in digital financial payment systems, highlighting the influence of technological innovations such as QR-based payments. The review further examines prominent theoretical models such as the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and the Push-Pull-Mooring (PPM) framework and how these theories are used to explain consumer adoption and migration behavior of consumers related to digital payments.

Quick Response (QR) code

A Quick Response code which is popularly known as QR code is a two-dimensional bar code invented in 1994 by a team led by Masahiro Hara of the Japanese company 'Denso Wave' (Chang et al., 2021). Initially developed to track the movement of automobile parts, utility of QR codes grew exponentially due to its fast readability and larger storage capacity compared to the traditional barcodes (Widayat et al., 2023). A QR code generally contain information for a locator, identifier or a tracker (Mendis & Hewawasam, 2024). For example, information that is normally linked to a QR code includes web addresses (pages, locations in maps, iTunes or YouTube links etc.), basic texts (alerts, SMS, e-mail, messages etc.) or numeric information (account numbers, phone numbers, coordinates etc.). Today, QR codes are used across industries for a multitude of purposes including advertising, transport, education, healthcare, hospitality and payments (de Luna et al., 2019). Use of QR codes for payments was first made popular in China where 'AliPay' and 'WeChat Pay' are two leaders in the digital payment landscape (Chang et al., 2021). Use of QR codes for payments have gained in popularity in many countries today although the adoption of QR payments by consumers vary among the countries (Balakrishnan & Shuib, 2021).

Consumer behavior

Number of authors have defined consumer behavior in similar terms. Solomon et al. (2016) define consumer behaviour as "the study of the processes involved when

individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires". According to Schiffman & Kanuk (2003), consumer behavior is what individuals display when they are "searching, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs". Similarly, Hoyer et al. (2013) define consumer behavior as the "totality of consumers' decisions with respect to the acquisition, consumption, and disposition of goods, services, time, and ideas by human decision-making units (over time)". Consumer behavior is also defined as the "study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society" (Hawkins et al., 2003). In all these definitions, an overarching theme is that consumer behavior is an end-to-end process that starts with selecting, purchasing, consuming and finally disposing a product or service. Solomon et al. (2016) notes that consumer behavior involves a multitude of processes and variables, making it a critical area of study for researchers aiming to understand how consumers think, feel, and act when selecting products or services.

Consumer behavior research initially originated from economic theories that portrayed consumers as rational decision makers focused on maximizing utility (Hands, 2009). Classical frameworks, such as the marginal utility theory, primarily considered price and product attributes as the main factors influencing consumer choices (Howard & Sheth, 1969). However, the emergence of behavioral sciences in the 20th century brought attention to the psychological and sociological aspects of consumer behavior. Solomon et al. (2016) highlighted the significance of mental processes, emotions, and social dynamics in shaping purchasing decisions. This perspective revealed that consumer choices are influenced not only by price sensitivity but also by personal values, cultural norms, and brand perceptions (MacInnis & Folkes, 2010).

Modern consumer behavior research focuses on understanding the psychological, emotional, and social aspects that influence consumption (Solomon, 2020). By examining these dimensions, researchers aim to uncover the motivations, attitudes, and behaviors that drive consumer decisions across different contexts (Kumar & Reinartz, 2016). These insights play a critical role in improving the acceptance and success of products and services (Sheth, 2021). Additionally, technological innovations, including the expansion of e-commerce, the rise of digital payment systems, the influence of social media, and the evolution of digital marketing strategies have introduced new perspectives into the study of consumer behavior (Duffett, 2017; Kotler et al., 2021). Together, these developments provide a deeper and a better understanding of how consumers engage with markets in today's dynamic environment. (Grewal et al., 2017).

Consumer behavior of the Sri Lankan consumer has also been studied from multiple perspectives. Liyanage (2005) offered a perspective on the consumer behavior of the Sri Lankan consumer emphasizing the interplay of socio-cultural forces and psychological insights. He particularly focused on the evolution of consumer behavior within specific

cultural contexts where he explored the convergence of traditional and modern influences to define the “post-modern consumer”. According to Liyanage (2005), understanding consumer behavior requires recognizing how these socio-cultural forces shape consumer preferences, values, and decision-making processes. He introduced the concept of the ‘Mod-Tradi Consumer’, highlighting how the combination of modern (‘Mod’) and traditional (‘Tradi’) forces influence consumer behavior. This framework provides insights into how consumers reconcile competing cultural influences, resulting in distinct consumer profiles. His work also delves into consumer value typologies, analysing the functional and emotional dimensions that drive purchasing decisions. This approach emphasizes the importance of tailoring marketing strategies to appeal to the diverse and evolving needs of consumers in transitional societies like Sri Lanka (Liyanage, 2005).

Consumer behavior in financial payment systems

Financial payment systems have evolved significantly over the past century, transitioning from traditional barter exchanges and commodity-based transactions to more sophisticated digital payment (Dahlberg & Öörni, 2007). Historically, cash-based transactions dominated global economies due to their tangibility, immediate settlement, and widespread acceptance (Humphrey et al., 2001). Over time, financial innovation led to the introduction of cheques, bank transfers, debit/credit cards, and contactless payments, each offering greater convenience and efficiency compared to cash. The 21st century saw the rise of digital payment systems, fuelled by the rapid adoption of mobile technology, internet penetration, and financial technology (FinTech) advancements (Oliveira et al., 2016). Digital payment methods, including mobile wallets (Apple Pay, Google Pay), contactless cards, and QR payments have transformed the way consumers choose to carry out their financial transactions. The Covid-19 pandemic further accelerated the shift toward cashless transactions, as health concerns and social distancing policies encouraged the use of contactless and digital payment solutions (Business Insights, 2024).

The rapid evolution of financial payment systems has significantly influenced consumer behavior. This shift is driven by technological advancements, changing consumer preferences, and competitive market dynamics (Dahlberg et al., 2015). Understanding consumer behavior in this context is critical in understanding consumer adoption of emerging digital payment systems such as QR based payments (Mendis & Hewawasam, 2024). Today, research on consumer behavior related to payment systems has transitioned to exploring the complexities of digital payment systems (Kajol et al., 2022). With technological advancements, behavioral and sociological factors have gained prominence in understanding consumer behavior (Handarkho & Harjoseputro, 2020). Studies of consumer behavior in adoption of digital payments are predominantly based on theories that have been developed to study how users adopt new technology (Ly & Ly, 2024). Two of the theories that have been widely used for such studies are Technology

Acceptance Model and Unified Theory of Acceptance and Use of Technology (Kajol et al., 2022).

Technology Acceptance Model (TAM) proposed by Davis (1989) uses two constructs - perceived usefulness (PU) and perceived ease of use (PEOU) to determine the intention of an individual to adopt a new technology. Perceived usefulness (PU) is defined as the degree to which an individual believes that using a particular technology will enhance his or her job performance or efficiency, while PEOU refers to the degree to which a person believes that using the technology will be free from effort (Davis, 1989). Together, these constructs shape the individual's attitude toward the technology, influencing their behavioral intention to use it, and ultimately leading to actual usage (Davis, 1989). In the context of financial payment systems, TAM has been applied to study the adoption of technologies such as digital payments, online banking, contactless payments and cryptocurrency platforms (Ooi & Tan, 2016). For instance, in mobile payments, PU reflects the benefits users perceive, such as faster transactions and enhanced convenience, while PEOU highlights the importance of user-friendly interfaces and seamless integration (Oliveira et al., 2016). While TAM's strength is seen as the simple theoretical foundation it provides to examine an individual's intention to adopt innovative technology, its strength of parsimoniousness is seen as its weakness as well (Kajol et al., 2022). Given the variables of TAM are applied within an organizational context, its application to examine a phenomenon outside an organizational setting is deemed to be limited (Lew et al., 2020). For example, trust in online platforms, a critical factor in e-commerce and digital banking, is not explicitly accounted for in the original model (Gefen et al., 2003). Furthermore, TAM's limited consideration of contextual and cultural variables has led to the development of cross-cultural studies to explore how these elements influence adoption patterns in different regions (Venkatesh & Davis, 2000).

Combining constructs from number of theories such as TAM, Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Innovation Diffusion Theory, Model of PC Utilization, Motivational Model and the Social Cognitive Theory, Venkatesh et al. (2003) developed the Unified Theory of Acceptance and Use of Technology (UTAUT) model (Martinez & McAndrews, 2023). UTAUT provides a framework for understanding the factors that influence technology acceptance and usage (Venkatesh et al., 2003). UTAUT comprises four key constructs that determine behavioral intention and technology use (Venkatesh et al., 2003). The four core constructs are performance expectancy, effort expectancy, social influence and facilitating conditions. Venkatesh et al. (2003) define performance expectation as the "degree to which an individual using the system will help him or her to attain gains in job performance." Effort expectancy is defined as the "degree of ease associated with the use of the system." Social influence is defined as the "degree to which an individual perceives that important others believe that he or she should use the new system." Facilitating conditions are defined as the "degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system." UTAUT also includes four moderating variables - gender, age, experience, and voluntariness of use which influence the relationships between the core constructs and

behavioral intention and technology usage (Venkatesh et al., 2003). UTAUT has been used to analyze technology adoption in various fields, including adoption of digital payment systems. Patil et al. (2020) examined the consumer adoption of mobile payments in India using the UTAUT model and found that performance expectancy, social influence and facilitating conditions significantly contributes towards use behavior. In a study done to examine QR payments adoption using UTAUT, researchers have found that consumers' intention to use QR payments were significantly improved by the perceived usefulness, perceived benefits and subjective norms (Chang et al., 2021).

While TAM and UTAUT models have been extensively used to study the consumer behavior in digital payment systems, one of the criticisms of such application stems from the fact that these theories only focus on consumers' direct intention to use a new technology in payment systems instead of examining consumers' switching behavior from an incumbent payment option to a new payment option (Handarkho & Harjoseputro, 2020). Furthermore, constructs of TAM and UTAUT focus on organizational performance and efficiency improvements whereas consumer behavior towards adoption of digital payments happens under social market conditions where number of factors impact the behavior of consumers (Dahlberg & Öörni, 2007). Kajol et al. (2022) states that when studying consumer behavior in digital payment systems, there are useful theories such as 'Push Pull Mooring' framework other than TAM and UTAUT that should be utilized in future research to identify the switching behavior of consumers.

Consumer switching behavior

Consumer switching behavior refers to the process by which consumers discontinue their relationship with one service provider and move to another (Njite et al., 2008). The phenomenon of switching behavior is influenced by various psychological, economic, and contextual factors, as well as specific dynamics within the industry or service context (Olsson & Gall, 2012). Early studies done on consumer switching behavior identify service quality, performance, satisfaction, and switching costs to be key determinants of switching behavior (Colgate & Lang, 2001; Cronin & Taylor, 1992; Keaveney, 1995; Keaveney & Parthasarathy, 2001)

One of the earliest studies done on consumer switching behavior is by Keaveney (1995) which explored the consumer switching behavior in service industries. In the study, pricing, inconvenience, core service failures, service encounter failures, failed responses to service failures, competitive attraction, ethical problems, and involuntary switching are identified as key factors that lead consumers to switch from an existing service provide to another. Keaveney (1995) states that service failures, negative employee interactions, and poor service recovery efforts as the three most significant factors that lead consumers to switch service providers and that consumer switching behavior is often attributed to multiple reasons and not a singular reason. In a subsequent study on consumer switching behavior in online services Keaveney & Parthasarathy (2001) explored customer switching behavior in online services. In their study, authors argue that behavioral, attitudinal, behavioral and demographic factors determine whether consumers would

continue to use an online service and those who are likely to switch. Their study finds that consumers who demonstrate switching behavior relies on interpersonal interactions such as word of mouth when basing their decisions to switch while those who choose to remain base their decisions on experiential and external sources such prior experience and advertisements. In addition, those who frequently use online services tend to remain with the incumbent online service while those who switched showed lower engagement levels. The study also found that lower income, lower education levels, and lower satisfaction were significant predictors of switching behavior.

In another study, Cronin & Taylor (1992) explore the dynamics between service quality, customer satisfaction, and purchase intentions, shedding light on how these factors influence consumer switching behavior. Their study challenges the widely accepted SERVQUAL model of Parasuraman et al. (1988) by arguing that service quality, while important, does not have as strong an impact on purchase decisions as customer satisfaction does. They assert that consumers are more likely to continue patronizing a service provider based on their level of satisfaction rather than just their perception of quality. This suggests that even if a company delivers high service quality, it may still lose customers if their overall satisfaction is not adequately addressed. Factors such as convenience, pricing, and perceived value may also play a role in influencing switching behavior, demonstrating that consumers do not always make decisions based solely on service quality. As a result, businesses seeking to reduce customer churn should focus on enhancing the overall customer experience, ensuring that their services meet or exceed expectations in a way that fosters long-term satisfaction and loyalty (Cronin & Taylor, 1992). A study conducted on consumer switching behavior related to adoption of internet banking based payments found that low service quality does not lead to customer dissatisfaction (Yoon & Lim, 2021). However, in a recent study on consumer switching behavior on digital payment adoption, it was found that service quality plays a pivotal role where digital financial service providers can create long-lasting customer connections and attain growth by providing a superior service quality which preserves customer loyalty (Ahmed et al., 2025)

When studying consumer switching behavior, Colgate & Lang (2001) examine the factors that prevent consumers from switching service providers, even after seriously considering it, within the financial services industry. In their study, relationship investment, switching costs, availability of alternatives, and service recovery are identified as the main reasons for the consumers to remain with the incumbent service provider instead of switching to a new one. Their study also finds that consumer inertia, which is referred to as "apathy" as one of the influential reasons for the consumers not to switch as they consider switching as either time consuming or offers little benefit. Additionally, concerns about potential financial or psychological risks, such as uncertainty about alternative service providers or the fear of negative financial consequences (switching costs) are also cited as reasons for consumers to remain with the incumbent.

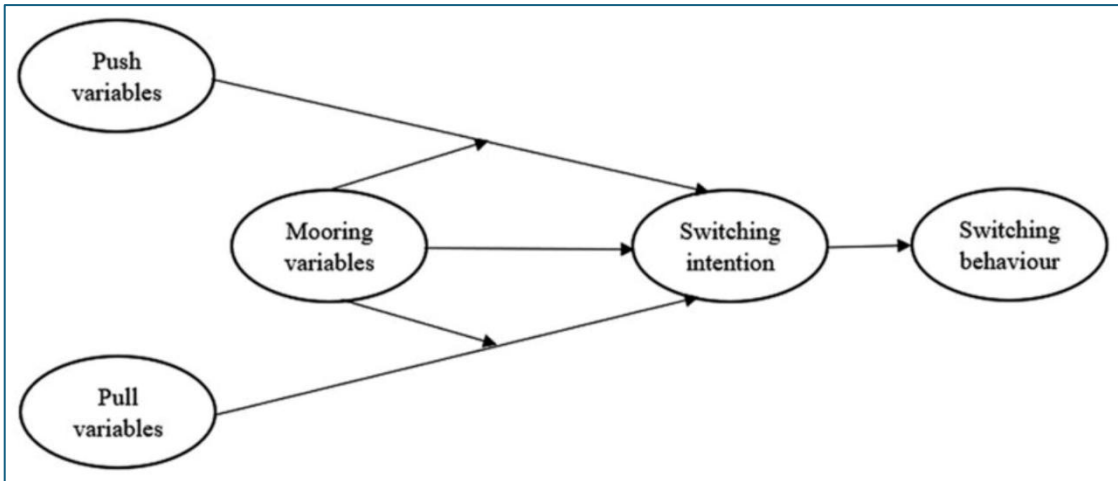
In a landmark study on consumer switching behavior, Bansal et al. (2005) proposes a framework for understanding consumer switching behavior by drawing upon the human migration theories and drawing a parallel between human migration patterns and service provider switching. Their study introduces the Push Pull Mooring (PPM) framework for understanding why consumers decide to leave one service provider in favor of another. According to the PPM model, a combination of push, pull and mooring factors determine the switching behavior of consumers. Subsequently, this framework has been applied to many other contexts such as switching from social networks, instant messaging, service applications, physical shopping to mobile shopping, online games, choice of airlines, mobile stores, conventional vehicles to green vehicles, cloud storage services, online blog services, cloud healthcare services, virtual games and digital payments (Lu & Wung, 2021).

Push Pull Mooring (PPM) framework

The key constructs of this study are based on the 'Push Pull Mooring' (PPM) framework developed by Bansal et al. (2005) which provides a model to understand consumers' switching behavior. The PPM framework is derived from migration research which studies migration of individuals from one location to another. Bansal et al. (2005) notes an interesting analogy between the migration of individuals and consumers' switching from one entity (ie product or service) to another. Specifically, the theoretical base of the PPM framework originates from a paradigm in migration research which suggests that individuals tend to migrate from one place (origin) to another (destination) due to a combination of 'push', 'pull' and 'mooring' factors. The origins of this paradigm dates back to 1960's where in his book 'Principles of Demography', Donald J. Bogue introduces the 'push-pull' framework and provides a model to understand migration by examining the negative forces driving people away from their current location (push factors) and the positive forces attracting them to a new destination (pull factors) (Bogue, 1977). Bogue's framework emphasizes the interaction between push and pull factors where migration decisions are influenced by a combination of both negative (push) factors and positive (pull) factors (Bansal et al., 2005). Research on the human migration also suggests that intervening obstacles such as social and psychological factors, and perceived costs of migration also play a crucial role in an individual's decision to migrate (Lee, 1966). Lee (1966) emphasizes that intervening obstacles can either hinder or facilitate migration. Moon (1995) introduces the concept of 'moorings' which are social, cultural, and psychological ties that bind individuals to a place and influence their decision to migrate or stay. Moon (1995) describes 'moorings' as those that keep an individual anchored to the current location or encourage the person to migrate. According to Bansal et. al (2005), push and pull factors are largely perceptions of 'place' attributes and not characteristics associated with personal or contextual attributes of an individual. For example, perceived characteristics of the 'place' of origin (ie current location) or the perceived characteristics of the 'place' of destination determines the push or pull factors respectively in relation to a migration decision. However, mooring factors tend to be more individual specific as they are more personal or contextual in nature. Bansal et al. (2005) states that

consumers' switching behaviour is also dependent on a combination of push, pull and mooring factors. Hence, a synthesis of 'push-pull' factors proposed by Bogue (1969), 'intervening obstacles' advocated by Lee (1966), and 'moorings' put forward by Moon (1995) form the core of the PPM framework (Bansal et al., 2005). Following diagram graphically illustrates the PPM framework proposed by Bansal et al. (2005).

Figure 1



Source: Bansal et al. (2005)

According to Bansal et al. (2005), in the PPM framework, push factors are the negative aspects of current product or service that drive consumers away. Pull factors represent the attractive features of an alternative product or service. Mooring factors are personal or contextual factors that either facilitate or inhibit switching behavior. Mooring factors also moderate the relationships between push and pull factors and switching intentions. Accordingly, mooring factors can weaken the effects of dissatisfaction (push factors) with the current product or service and the attractiveness of alternatives (pull factors) (Bansal et al., 2005). As per the PPM framework proposed by Bansal et al. (2005), even if a consumer is dissatisfied with their current product or service, strong social influence (subjective norms) or high switching costs may prevent the consumer from having the intention to switch to an alternative product or service. Alternatively, low switching costs and favourable attitudes toward switching can amplify the pull effects, leading to a more favourable switching intention. Mooring factors also have a direct, negative relationship with switching intention of consumers where more the consumer feels 'moored' to the existing product or service, less likely the intention of the consumer to switch (Bansal et al., 2005). While the PPM framework outlines push, pull and mooring factors that impact the switching intention, number of predictor variables are associated with these factors. Bansal et al. (2005) outlines predictor variables such as low quality, low satisfaction, low value, low trust, low commitment, high price perceptions for push factors related to service provider switching. Alternative attractiveness is given as a predictor variable for the pull factors. Unfavourable attitude towards switching, unfavourable subjective norms,

high switching costs, infrequent prior switching behavior and low variety seeking behavior are given as predictor variables for mooring factors related to service provider switching (Bansal et al., 2005).

TAM and UTAUT have been extensively used to examine consumer adoption of digital payments, but their explanatory power becomes limited when the research focus on digital payment adoption from a consumer switching behavior perspective. For example, TAM does not consider socio-behavioral complexities in financial decision-making context (Kajol et al., 2022). TAM takes a relatively neutral adoption setting and does not explicitly account for perceived risk, inconvenience, competing alternatives or prior usage habits, which are critical in the adoption of digital payments (Lew et al., 2020). Therefore, its applicability in dynamic, consumer driven contexts such as digital payments can be limited. Similar to TAM, UTAUT also remains fundamentally a technology centric model where it retains the assumption of a static adoption decision (Kajol et al., 2022). UTAUT also does not consider the consumer switching behavior where consumers transition from one payment option to another (Handarkho & Harjoseputro, 2020). While UTAUT includes social and facilitating factors, constructs of the UTAUT model are largely based on performance and efficiency aspects derived from organizational contexts (Venkatesh et al., 2003). Hence, UTAUT may not fully capture the nuances of consumer switching behavior (Dahlberg & Öörni, 2007). In contrast, PPM framework provides a more comprehensive behavioral model for understanding consumer switching behavior (Bansal et al., 2005b). PPM framework captures behavioral frictions such as inertia and resistance to change which are salient in consumer switching behavior related to digital payment options (Colgate & Lang, 2001). Furthermore, a critical distinction between these models lies in their theoretical orientation. TAM and UTAUT are predominately consumer intention-based models that explain why consumers may choose to adopt a particular technology, whereas PPM framework is a process driven model that explains why consumers switch from one alternative to another (Handarkho & Harjoseputro, 2020). This distinction is particularly relevant in the digital payment adoption context as adoption is rarely independent of prior usage behavior (Marx, 2024). For example, consumers do not merely decide to adopt QR payments. Instead, they decide whether to replace an existing payment method such as cash payments with QR payments.

Conceptual model

The conceptual framework proposed in this study is grounded in the PPM framework. However, the novelty of this conceptualization stems from developing the predictor variables related to push, pull and mooring factors that impact switching behavior of consumers when switching from cash to QR payments. The study attempts to understand whether the proposed predictor variables influence consumers to switch from cash to QR payments. Accordingly, following propositions are proposed to understand the switching behavior of consumers when switching from cash to QR payments.

Push factors (inconvenience, risk) and switching intention

In migration theory, push factors are defined as “factors that motivate people to leave an origin” (Stimson & Minnery, 1998). In a service switching context, push factors are defined as ‘expulsive forces at the origin’ that compel consumers to switch (Bansal et al., 2005). Hence, push factors of the PPM framework are the negative factors that drive consumers away from the incumbent service or product. In the context of digital payments adoption, push factors are aspects that ‘push’ consumers away from cash payments towards alternatives like QR payments.

Considering the above assertions, following proposition is proposed:

Proposition 1: The higher the perceived inconvenience and risk of cash payments, the higher the likelihood consumers will intend to switch from cash to QR payments

Pull factors (alternative attractiveness) and switching intention

In migration research, pull factors are defined as the positive factors at the destination that draw migrants to the destination (Moon, 1995). Bansal et. al (2005) define pull factors as ‘alternative attractiveness’ – positive characteristics of competing service providers. Hence, within the context of the PPM framework, pull factors refer to the positive elements that attract consumers towards a new product or a service. Number of studies that have utilized the PPM framework to investigate consumer switching behavior from traditional payment options such as cash payments to digital payments highlight the influence of pull factors (Handarkho & Harjoseputro, 2020). Existing literature supports the notion that alternative attractiveness is positively correlated with switching intention (Bansal & Taylor, 1999; Bansal et al., 2005). Therefore, this study considers alternative attractiveness of QR payments as the primary pull factor that is pulling consumers towards mobile payments such as QR payments, creating an intention among the consumer to switch from an incumbent payment option of cash payments (Loh et al., 2021). Hence, alternative attractiveness refers to the perceived appeal of QR payments as a viable substitute for cash. When consumers perceive digital payments such as QR payments to be a better option than cash payments, the likelihood of switching to QR payments increases significantly (Loh et al., 2021). QR payments offer a more streamlined transaction process with a secure, fast, and convenient means of completing transactions. This perceived alternative attractiveness enhances consumers' willingness to adopt QR payments (Loh et al., 2021). Considering the above, this study posits that alternative attractiveness will have a positive impact on consumers' switching intention from cash to QR payments.

Based on these assertions, following proposition is proposed:

Proposition 2: The higher the perceived alternative attractiveness of QR payments, the higher the likelihood consumers switching from cash to QR payments

Mooring factors (switching costs, inertia) and switching intention

In the migration literature, the concept of 'mooring factors' in the push-pull model of migration has been introduced by Moon (1995). The introduction of mooring factors as an addition to push-pull model of migration has provided a better understanding of the complexities in migration behavior. While push and pull factors relate to perceptions of potential migrants of the place variables (factors at the origin or the destination) at a macro level, mooring factors refer to situational or contextual level factors encompassing personal, social and cultural aspects of an individual which are considered to be intervening variables at a micro level that act either to encourage or discourage the decision to migrate (Bansal et al., 2005). Subsequently, Bansal et al. (2005), when drawing an analogy of migration behavior to service switching, conceptualized mooring factors in a switching context to be switching costs, societal influences (subjective norms), an individual's variety seeking tendencies, past behaviors and attitudes towards switching that either facilitate or hamper the switching intention of the consumer.

Switching costs serve as a critical barrier to switching behavior, as they increase the perceived effort, time, and resources needed to adopt a new service (Bansal et al., 2005). Switching costs relate to financial implications a consumer incurs due to switching from cash to QR payments. For example, to adopt digital payments such as QR payments, a consumer would have to invest in a smart phone, pay for broadband connectivity and may incur registration or transaction costs making QR payments. When switching costs are high, consumers are more likely to maintain their current behavior and resist switching, even if they recognize the potential benefits of an alternative. For example, even if a consumer realizes the attractiveness of QR payments, he or she may still stick to making cash payments if the perceived monetary costs needed to switch to QR payments to be significant.

Inertia which is considered as a manifestation of status quo bias (Wang et al., 2019) is defined as unwillingness of a consumer to give up the status quo when using a product or service no matter how good the alternative product or service is (Lin & Huang, 2014). According to Sun et al.(2017), inertia as a key mooring factor that negatively affects the intention of a consumer to switch from one mobile instant messaging application to another. Sun et al. (2017) further identifies affective commitment, switching costs and habits as antecedents of inertia which have a significant impact on inertia. Wang et al. (2019) also identified inertia as a mooring factor that weakens the intention of a consumer to switch between mobile payment applications while citing perceived economic value, past investments and technical self-efficacy as antecedents of inertia. Inertia is also seen as a key factor in the lack of intention to use mobile payment applications by the elderly population (Cham et al., 2022). Inertia is also cited as a mooring factor that is negatively related to switching intention when switching between standards (Lin & Huang, 2014).

Based on the above, following proposition is proposed:

Proposition 3: *The likelihood that consumers will intend to switch from cash to QR payments is lower when switching costs are higher, and inertia is high*

Mooring factors play a moderating role in the relationship between push factors and consumers' intention to switch from an incumbent service provider to a new service provider (Bansal et al., 2005). According to Bansal et al. (2005) mooring factors, such as switching costs, can significantly weaken the impact of push factors on the intention to switch. For example, when consumers perceive high switching costs, the negative effects of push factors of cash (ie risk and inconvenience) are less likely to drive consumers to adopt QR payments as consumers perceive the high monetary costs outweigh the benefits that QR payments offer. Similarly, inertia of consumers to adopt a new payment option such as QR payments weakens the negative effects of push factors of cash. Moderating effect of mooring factors is supported by the findings of (Hsieh, 2021) who used the PPM framework to examine switching intentions of consumers from cash to mobile payments. The study found that strong mooring variables, such as high switching costs and inertia reduce the strength of the relationship between push factors and switching intention. Hence, the findings suggest that even if consumers have a negative experience with an incumbent product or service (a push factor), the presence of strong mooring factors will diminish their intention to switch to a new product or service.

Based on above assertions, following proposition is proposed:

Proposition 4: *Mooring factors moderate the relationship between push factors and intention to switch from cash to QR payments.*

Mooring factors also play a significant moderating role in the relationship between pull factors and consumers' intention to switch payment methods. According to Bansal et al. (2005), mooring factors, such as high switching costs, can weaken the impact of pull factors on the intention to switch. When consumers perceive high switching costs, the positive effects of pull factors (ie alternative attractiveness) are less likely to lead to a behavioral shift. Yusfiarto et al. (2023) in their study on consumers' switching intention from cash to mobile payments found that the presence of strong mooring variables such as high switching costs can reduce the likelihood of consumers making the switch from cash to mobile payments. Their study has established that when mooring factors are strong, it creates a resistance to change, even when pull factors favour the new payment option. Similarly, Hsieh (2021) found that inertia of consumers as another mooring variable that can also weaken the relationship between pull factors and switching intention of consumers.

Based on the above, following proposition is proposed:

Proposition 5: *Mooring factors moderate the relationship between pull factors and intention to switch from cash to QR payments.*

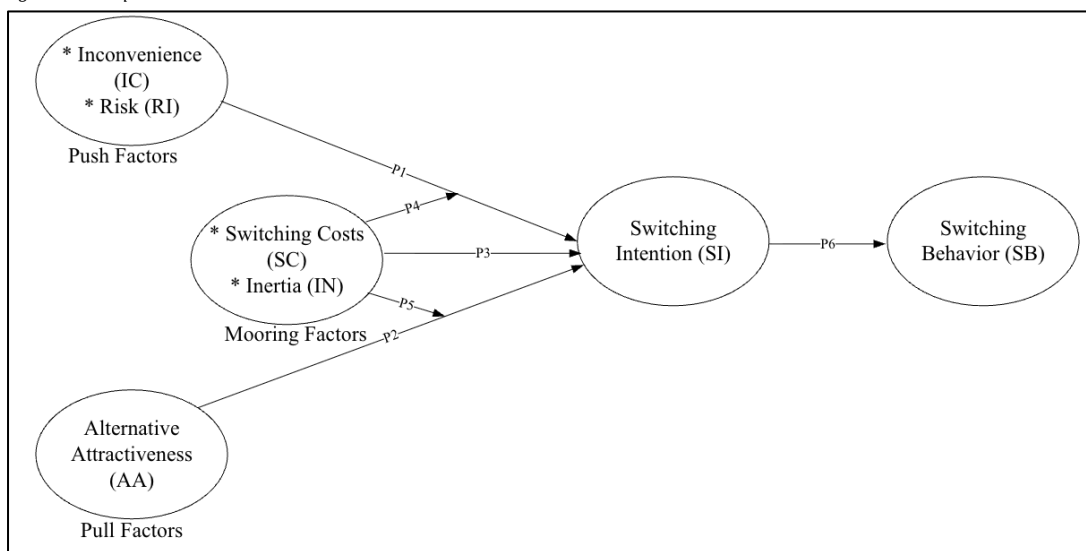
Switching intention and switching behavior

Number of studies have found a positive relationship between switching intention and switching behavior (Mesquita et al., 2023). Bansal et al. (2005) states that that push, pull and mooring factors affect switching intention directly and switching behavior indirectly. Bansal et al. (2005) further states that the link between switching intention and switching behavior has been well established in marketing and psychology literature. Furthermore, Raj et al. (2024) also asserts that relationship between behavioral intention to switch and actual switching behavior has been extensively studied, with empirical evidence demonstrating a strong correlation. Raj L. et al. (2024) contends that the relationship between switching intention and actual switching behavior indicates that individuals who express a high level of intention are more likely to translate their intentions into actions.

Based on above, following proposition is proposed:

Proposition 6: Switching Intention leads to Switching Behavior

Figure 2: Conceptual Framework



Source: Authors' own work

Methodology

Research philosophy

The study adopts positivism as the research philosophy. Positivism is widely used in studies investigating consumer behavior, as it enables researchers to establish causal relationships between variables through hypothesis testing (Hunt, 1991). Since this study focuses on measurable consumer perceptions and behavioral patterns related to switching from cash to QR payments, the positivist approach ensures systematic data collection and rigorous statistical analysis. Positivism is widely used in consumer behavior studies as it enables researchers to test hypotheses derived from existing

theories using empirical evidence (Solomon, 2020). Within a positivist paradigm, knowledge is acquired through systematic observation and statistical validation, minimizing subjective biases (Saunders et al., 2023). This approach is particularly relevant for financial and technological adoption studies, where consumer decisions can be quantified and analyzed using statistical models such as Structural Equation Modeling (SEM) (Hair et al., 2019). Moreover, by maintaining scientific rigor, the positivist approach allows the findings to be compared and validated against previous research in digital payment adoption and consumer switching behavior.

Research approach

This study adopts a deductive research approach, which involves formulating hypotheses based on existing theories and then testing these hypotheses using empirical data. The deductive approach follows a logical progression from general theories to specific observations, making it highly suitable for studies that aim to test causal relationships between variables (Saunders et al., 2023). In this research, the PPM framework serves as the theoretical foundation, guiding the development of hypotheses regarding consumer switching behavior from cash payments to QR payments. These hypotheses are then tested through quantitative data analysis, ensuring objective and systematic evaluation of consumer behavior patterns. The study employs Structural Equation Modeling (SEM) to examine the relationships between push, pull, and mooring factors and their effects on switching intention and actual switching behavior. The use of quantitative data analysis further enhances the credibility of the results, as numerical evidence minimizes subjective biases (Solomon et al., 2016). Since this research employs previously established scales for measuring push, pull, and mooring factors, a deductive approach ensures that the study is methodologically sound and consistent with prior research. By following a structured process from hypothesis testing to result interpretation, this study intends to contribute empirical evidence to the ongoing discussion on digital payment adoption and consumer switching behavior.

Research choice

This study adopts a quantitative research approach which focuses on the collection, analysis, and interpretation of numerical data to test hypotheses and establish relationships between variables (Cresswell & Cresswell, 2018). The choice of a quantitative method is aligned with the study's positivist philosophy and deductive approach, as it allows for objective measurement and statistical validation of consumer switching behavior from cash payments to QR based payments. Given that the study aims to examine the impact of push, pull, and mooring factors on consumer switching behavior, a quantitative approach provides the structured and systematic methodology required for empirical validation. The quantitative approach also facilitates comparability with previous studies on consumer switching behavior and payment system adoption. Prior research on mobile payments has widely employed quantitative methods to assess digital payment adoption behavior (Wang et al., 2019). This study follows a similar approach to ensure that its findings are aligned with and contribute to existing literature. By adopting

validated measurement scales from previous research with minor tweaks, the study ensures that data collection is standardized, reducing measurement errors and increasing the external validity of the research. Another key benefit of quantitative research is its ability to analyze large samples efficiently (Saunders et al., 2023). This study targets a sample size of 420 respondents, enabling a statistically robust analysis of consumer behavior trends. The structured nature of quantitative research ensures that data collection is replicable and scalable, making it possible to extend the findings to other contexts, regions, and populations (Saunders et al., 2023). Given the increasing global adoption of QR based payments, the study's quantitative approach provides insights that may be applicable to other emerging economies with similar financial infrastructures.

Research Strategy

This study employs a survey strategy which is deemed as the most appropriate method for data collection (Cresswell & Cresswell, 2018). Surveys are widely used in quantitative research as they allow researchers to systematically gather data from a large population and analyze patterns in consumer behavior (Saunders et al., 2023). Given this study examines consumer switching behavior from cash payments to QR payments, a survey strategy ensures that structured responses can be collected efficiently from a representative sample who have adopted QR based payment systems. The use of surveys is well established in consumer behavior research, particularly in studies examining technology adoption, financial services, and digital payment systems (Wang et al., 2019). Previous studies on mobile payment adoption and digital financial services have successfully used surveys to assess factors influencing consumer preferences, perceived risks, and adoption behavior (Handarkho & Harjoseputro, 2020). Given the structured nature of surveys, they are ideal for capturing quantitative data on consumer perceptions, attitudes, and switching intentions towards QR payments. In this study, the survey will be administered through structured questionnaires, designed to measure key constructs derived mainly from the PPM framework. The questionnaire will include validated measurement scales from previous research to assess the influence of push, pull and mooring variables on consumer switching behavior. Employing surveys for this study allows for the collection of primary data from a large number of respondents, making it possible to generalize findings to the broader population (Hair et al., 2019). Furthermore, surveys are cost effective and time efficient. This ensures that data collection can be completed within the research timeline, aligning with the cross-sectional time horizon of this study.

Time horizon

This study adopts a cross-sectional time horizon, meaning data will be collected at a single point in time rather than over an extended period. A cross-sectional design is particularly suitable for this study as it aims to analyze the current state of consumer behavior, providing a snapshot of consumer preferences and switching intentions regarding QR based payments. Given the study's focus on identifying the push, pull, and mooring factors influencing switching behavior from cash payments to QR payments, a cross-

sectional approach ensures efficiency in data collection while allowing for meaningful statistical analysis. As the objective of this study is to assess current consumer switching behavior, a one-time survey is sufficient to gather insights into the key factors affecting QR payment adoption. The cross-sectional time horizon is widely used in consumer behavior and financial technology adoption research due to its ability to collect data efficiently from a large population within a defined timeframe (Cresswell & Cresswell, 2018). This approach is particularly relevant in studying payment system adoption, as consumer attitudes and technological developments can change rapidly (Saunders et al., 2023). Several previous studies on mobile payment adoption, digital banking, and financial technology have employed cross-sectional designs to assess consumer perceptions, risks, and adoption behavior (Wang et al., 2019). By following this approach, the study can provide timely insights into the factors influencing consumer switching behavior in adopting digital payments.

Unit of analysis

The unit of analysis in this study is the individual consumer. The study seeks to understand the variables that affect the switching intention of consumers when switching from cash to QR payments. All the variables in the study are assessed from an individual level. Number of studies based on the PPM framework examining the consumer switching behavior also use individual as the unit of analysis. For example, Handarkho & Harjoseputro (2020) examine the intention to adopt mobile payments in physical payments with individual as the unit of analysis. Loh et al. (2021) explores the switching intention of consumers from cash to mobile payments with individual as the unit of analysis. Yusfiarto et al. (2023) assess the consumers' switching behavior from cash to mobile payments with individual as the unit of analysis.

Population

The population for this study comprises adult consumers in Sri Lanka (those who are over 18 years old) and those who make or can make QR payments at merchant outlets as the target population. The choice of this population aligns with previous studies on digital payment adoption. Wang et al. (2019) when examining switching behaviors among mobile payment applications, takes mobile payment application users in China as the population and active users of mobile payment applications in China who display switching behavior as the target population. Loh et al. (2021) when exploring the switching intention of consumers from cash to mobile payments in Malaysia, considered mobile phone users in Malaysia as the population and the mobile phone users in shopping malls in Klang Valley, Selangor as the target population. (Hsieh, 2021) when examining medical consumers' intention to switch from cash payments to medical mobile payments considers Taiwan consumers over 20 years old as the population and Taiwan consumers over 20 years old with experience using cash payments for medical bills as the target population.

Sample size

Conceptual framework of the current study consists of 6 independent variables and a dependent variable which total to seven free parameters. Therefore, the sample size of this study as per Hair et al. (2014) should be 35. However, Sekaran & Bougie (2018) state that if the population exceeds 10,000, the sample size should be between 200 and 1,000 respondents. Therefore, considering the conflicting views about the appropriate sample size for a study, current study would consider 500 respondents to be the sample size of the study. The researcher considers such a sample size is appropriate to enhance the reliability and validity of this study. The study adopts purposive sampling which is a non-probability sampling technique. Purposive sampling technique is used to obtain information from a specific target group as those in the specific target group are the only ones who can provide the required information, either because they are the only ones who have such information, or they confirm to a certain criteria set by the researcher (Sekaran & Bougie, 2018). In this study, the researcher sets a criterion where those who have the ability to make either cash or QR payments at merchant outlets are taken as the sample. Number of studies which have examined the consumer switching behavior have adopted similar sample and purposive sampling technique. Hsieh (2021) when interpreting medical consumers' switching behavior from cash to mobile payments, collected data from 500 respondents and used the purposive sampling technique. (Handarkho & Harjoseputro, 2020) when examining the intention to adopt mobile payments in physical stores, collected data from 459 respondents and used the purposive sampling technique. Wang et al. (2019) when investigating the switching behavior between mobile payment applications collected data from 450 respondents and used the purposive sampling technique.

Measurement scales for variables

The measurement scales which are used for this study are based on validated instruments in extant literature. These scales which are measuring the constructs comprise items that are measured on a seven-point Likert scale. In this study, switching behavior refers to the actual act of consumers using QR payments instead of cash payments at merchant outlets. Accordingly, the study adopts a multiple-item scale to measure the switching behavior. A three-item scale is used to measure the switching behavior of consumers when switching from cash to QR payments. These items measure whether an individual has switched from cash to QR payments in the recent past, frequency of using QR payments and how often QR payments are made compared to cash payments on a daily basis. The measures for the switching behavior are adapted from the study of Wang et al. (2019). In the current study, switching intention refers to a consumer's expressed willingness or likelihood to move from cash payments to QR payments. Switching intention is a conscious decision-making process rather than an impulsive or random thought. Prior studies in mobile payment adoption have emphasized that switching intention is a strong predictor of actual switching behavior (Bansal et al. (2005); Lu & Wung (2021)). Given switching intention precedes actual switching behavior, this construct is critical in evaluating the potential success of QR payment adoption. Accordingly, the study adapts

a multiple-item scale to measure the switching intention. A three-item scale is used to measure the switching intention of consumers when switching from cash to QR payments. These items measure the individual's likelihood of using QR payments in future purchases, intention to replace cash payments with QR payments, and intention to QR payments when an opportunity arises. The current study measures switching intention using a three-item scale adapted from the study of Handarkha & Harjoseputro (2020). Switching costs are the financial costs incurred by consumers when switching from cash to QR payments. Han et al. (2011) define switching costs as actual financial expenses or loss of financial benefits that consumers incur when switching between products or services. Number of studies based on PPM framework use switching costs as a mooring variable (Marx, 2024). The current study measures switching costs using a four-item scale adapted from the study of Bansal et al. (2005). Inconvenience of cash payments is measured as a push factor which is a negative attribute associated with cash that drives consumers to switch to QR payments. The current study measures inconvenience of cash payments using a three-item scale adapted from the study of Wang & Peters (2023). Risk of cash as perceived by consumers is measured as a push factor that moves consumers away from cash payments to QR payments. Perceived risk is stated as a push factor in several studies which examined consumer switching behavior based on the PPM framework (Hsieh, 2021). The current study measures risk of cash using a three-item scale adapted from the study of Hsieh (2021) where perceived risk of cash is having four antecedents, namely, financial risk of cash, psychological risk of cash, time risk of cash and performance risk of cash. Out of the four, financial risk of cash is taken as the most relevant and pertinent construct for this study. Inertia refers to the consumers' attachment to and persistence use of cash for payments even when the QR payment option is available. Inertia is seen as an externalization or manifestation of status quo bias (Sun et al., 2017; Loh et al. 2021). Inertia can be viewed as a multi-dimensional construct of affective inertia, behavioral inertia and cognitive inertia (Polites & Karahanna, 2012). This study uses an 8-item scale adapted from studies of Hsieh (2021) to measure affective, behavioral and cognitive inertia of a consumer when switching from cash to QR payments. Alternative attractiveness refers to the attractiveness of QR payments as an alternative to cash payments. Many studies conducted to examine the switching behavior of consumers using the PPM framework cites alternative attractiveness, which is the perceived positive attributes of the alternative service or product as a pull factor (Marx, 2024). The current study measures alternative attractiveness using a four-item scale adapted from the study of Loh et al. (2021).

Theoretical implications

By extending the PPM framework to examine the switching behavior of consumers when switching from cash payments to QR payments, this study makes several theoretical contributions. While adoption of QR payments have been studied from different theoretical lenses such as TAM and UTAUT, application of PPM framework to examine the

switching behavior of consumers from cash to QR payments remains underexplored. By developing new predictor variables for push, pull and mooring factors related to adoption of QR payments, this study advances the explanatory power of the PPM framework in the digital payment adoption. This study also shifts the focus from technology adoption models such as TAM and UTAUT which emphasize technical and performance-based determinants of adoption, to a more behaviourally based, consumer switching related determinants. Application of PPM framework to examine the adoption of QR payments not only look at whether the QR payments are easy to use or useful for consumers, but delves deeper into psychological, financial and contextual factors that encourage or inhibit the move from cash to QR payments. Furthermore, unlike many prior studies based on TAM and UTAUT models that equate switching intention with switching behavior, this study based on PPM framework demonstrates that switching intention and switching behavior are distinct yet related constructs. This supports arguments in behavioral research that intention alone is an incomplete predictor of action. Therefore, the study broadens the theoretical conversation in digital payment adoption by offering an alternative theoretical lens. By applying the PPM framework to examine the switching behavior of Sri Lankan consumers when moving from cash to QR payments, the study extends the PPM framework to examine the consumer behavior when adopting digital payments of an emerging economy like Sri Lanka. Therefore, findings of this study could enrich the theoretical rigour of the PPM framework when applied in a context such as an emerging economy like Sri Lanka.

Managerial implications

Findings of this study offer vital insights for FinTechs, banks and consumers who seek to accelerate the adoption of QR based digital payments. By focusing on push factors that encourage consumers to move away from cash payments, FinTechs and banks can strengthen the shift away from cash payments. Public awareness campaigns, merchant education initiatives and targeted communication strategies can be built to amplify the consumers' perceptions of limitations of cash payments and bring about a behavioral change among the consumers. Similarly, by emphasizing the virtues of QR payments, such as speed, convenience and security, FinTechs and banks can enhance the switching intention of consumers to adopt QR payments. By focussing on mooring factors that inhibit switching from cash to QR payments even when the push and pull factors are strongly aligned toward QR payment adoption, FinTechs and banks can make interventions such as reducing switching costs to help consumers to overcome perceived barriers to switch from cash to QR payments. Furthermore, habitual reliance on cash payments signifies a level of consumer inertia that prevents consumers from adopting digital payments such as QR payments. Strategies such as comprehensive awareness programs, repeated promotional campaigns and guided demonstrations at merchant outlets to make QR payments could help consumers to overcome the psychological resistance and form new digital payment habits. Overall, findings of this study would be

useful for FinTechs, banks and consumers who are struggling to promote or adopt digital payments and move away from cash payments.

Directions for future research

The conceptual framework proposed in this study provides a theoretical lens from a behavioral perspective to examine the digital payment adoption among consumers. However, it also opens several other avenues for future research.

Merchant acceptance of digital payments such as QR payments plays a crucial role in wide adoption of digital payments. Therefore, researchers can further examine this phenomenon from a merchant acceptance perspective. PPM framework can be applied to understand the switching behavior of merchants from accepting cash to QR payments as understanding merchant level push, pull and mooring factors could provide a more holistic view of this phenomenon.

Current study operationalizes push factors through inconvenience and risk of cash payments. However, there can be other push factors such as perceived inefficiency of cash payments, checkout time pressure when making cash payments, lack of records when making cash payments, and trust with cash payments that can be considered as push factors from cash to QR payments. Similarly, there can be other mooring factors other than switching costs and inertia as mooring factors are micro level factors that could vary across cultural and socioeconomic groups. Future research could expand this dimension by incorporating constructs such as habit, regret avoidance, social influence, security and privacy as mooring factors.

The rapid pace of technological innovation calls for research that integrates emerging constructs relevant to digital payments. Variables such as perceived data privacy, algorithmic trust, cybersecurity awareness, exposure to digital payment fraud and algorithmic trust may increasingly shape consumer decisions. Similarly, the role of artificial intelligence in personal financial management could play a pivotal role in consumer decisions. Examining these evolving factors will help to ensure the PPM framework remains more relevant and conceptually robust despite the technological and societal changes.

Finally, although this study focuses specifically on the QR payment adoption in Sri Lanka, the same theoretical lens can be applied across various payment technologies and geographic contexts. Researchers can examine whether the same push, pull and mooring factors apply to other forms of digital payments such as NFC (near field communication) contactless payments, mobile wallets or digital banking apps. Furthermore, comparative studies across different countries, cultures, economies with varying levels of digital literacy, infrastructure readiness, cash usage can deepen the theoretical understanding of this phenomenon.

In summary, the proposed study creates a strong foundation for future scholarly inquiry as well as highlights the complexity and multifaceted nature of switching behavior in digital payments. By extending and empirically validating this model across new contexts, incorporating new push, mooring and emerging technological variables, future research can contribute significantly to advance the theoretical robustness of the PPM framework and enrich the practical understanding of QR payment adoption in a rapidly evolving financial landscape.

Conclusion

This concept paper is intended to advance the understanding of consumer switching behavior from cash to QR-based digital payments in Sri Lanka by applying the PPM framework. While prior research has predominantly relied on technology adoption models such as TAM and UTAUT, this study argues that switching from cash to new digital payments methods such as QR payments is fundamentally a migration like behavioral process rather than acceptance of a new technology. By shifting the theoretical lens from technology adoption to switching behavior, this study introduces a more holistic and behaviourally grounded approach in explaining why consumers persist with cash or transition to QR payments. In conclusion, this concept paper contributes a theoretically robust and practically relevant foundation for examining consumer switching behavior from cash to QR payments.

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