

Competition in Business: Analysis of Factors Affecting Customers Switching Intention of Conventional Banks to Islamic Banks in Central Java

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Abstract

This study uses a combination of two theories, namely Theory Reasoned Action (TRA) and Theory Push-Pull-Mooring (PPM). This study aims to determine the effect of religious attitude, alternative attractiveness and subjective norm on customers switching intention. The research method used is quantitative. This study uses primary data distributed to respondents with purposive sampling technique. The population in this study are Islamic bank customers who have previously been customers of conventional banks in Central Java who are Muslim. The sample used is 100 respondents obtained through distributing questionnaires. This research uses multiple regression analysis technique with Smart-PLS software. The results of hypothesis testing indicate that religious attitude, alternative attractiveness and subjective norm have a positive and significant effect on customers switching intentions on Islamic bank customers. The result of the highest influence is shown by the subjective norm variable with a regression coefficient value of 0,375 with a significance value of 0,000. This means that a person's intention to perform a behavior can be built through their social environment. The greater the support from the social environment such as family, friends, neighbors and religious leaders can influence the intention of conventional customers to immediately switch to Islamic bank.

Keywords: *Customers Switching Intention; Religious Attitude; Alternative Attractiveness; Subjective Norm*

INTRODUCTION

The role of the banking industry is very large in driving the economy of a country. Banks are financial intermediary (Muhamad, 2014). As a financial intermediary institution, one of the

real roles of banks is to collect public funds that have excess funds and then distribute these funds to people who need funds in the form of purchasing goods or financing business capital through micro, small and medium enterprises. (Fahrial, 2018). In its operations, Indonesia applies two different banking systems (dual banking system), namely the interest system in conventional banking and the profit sharing system in Islamic banking. The birth of Islamic banks as an alternative solution to the problem of conflict between bank interest and usury was inaugurated after the revision of Banking Law Number 7 of 1992 into Banking Law Number 10 of 1998.

The development of the Islamic economy is an opportunity for developing countries to improve the economy of a country. Islamic banking in Indonesia is at the peak of popularity along with the majority of the people who are Muslim. According to data, to date there are around 198 Islamic banks in Indonesia consisting of 15 Sharia Commercial Banks (BUS), 19 Sharia Business Units (UUS) and 164 Sharia People's Financing Banks (BPRS). (Otoritas Jasa Keuangan, 2016). The development of the Islamic banking industry in Indonesia presents its own challenges for Islamic banking industry players so that their existence is maintained. This is because conventional banking still dominates the banking industry in Indonesia. The market share of Islamic banks in Indonesia is still relatively small even though the majority of the people are Muslim.

Table 1. The market share of Islamic banks in Indonesia

Tahun	Industrial Assets (Rp Triliun)		Market Share (%)	
	BUS, UUS, BPRS	Commercial Banks (BUK, BUS, dan BPR/S)	Islamic Bank	Conventional Bank
2012	199,71	4.360,48	4,58	95,32
2013	248,11	5.089,97	4,89	95,11
2014	278,90	4.750,51	4,85	95,15
2015	304,00	6.229,50	4,88	95,12
2016	365,60	6.859,28	5,33	94,67
2017	405,30	7.282,19	5,57	94,43
2018	489,69	8.220,68	5,96	94,04
2019	499,34	8.392,88	5,95	94,67
2020	608,90	9.347,94	6,51	93,49

Source: Islamic Banking Statistics 2020 that has been processed

Table 1 shows the market share value of the Islamic banking industry until 2020 of 6.51% of the total national banking market share. This figure is still very far when compared to the total market share of conventional banking which reached 93.49%. Market share is obtained from the comparison of total Islamic banking assets of Rp. 608.90 trillion of the total national banking assets of Rp. 9,347.94 trillion multiplied by 100% (Otoritas Jasa Keuangan, 2021). This number is not proportional to the number of Muslim communities in Indonesia. Indonesia ranks first with the largest Muslim population with Pakistan and India occupying the second and third positions. The proportion of the Muslim community in Indonesia in 2021 is 86.88% of the total population or equivalent to 236.53 million people. From this data, there are 30 provinces where the majority of the population is Muslim or more than 50% of the population is a Muslim.

Table 2. Highest Muslim Population in Indonesia

Province	Muslim Population	Population	Percentage
West Java	46,30 million people	67,59 million people	97,29%
East Java	39,85 million people	40,99 million people	97,21%
Central Java	36,21 million people	37,23 million people	97,26%

Source: Directorate General of Dukcapil 2021 which has been processed

Table 2 shows that the highest Muslim population in Indonesia is occupied by West Java Province with a Muslim population of 46.30 million people. Second, East Java Province with 39.85 million people, and the third is Central Java Province with 36.21 million people. The percentage of the total population of the Muslim community in Central Java ranks second after West Java. The total non-Muslim community in Central Java is only 1.02 million people or around 2.74%. The potential and opportunities of Islamic banking in Central Java should be very large with the domination of the Muslim population. However, from table 1.3 below, it can be seen that of the 5 provinces in Indonesia with the largest asset value of Islamic banks, Central Java Province occupies the last position with total assets of 4.37%.

Table 3. The Highest Total Assets of Islamic Banks in Indonesia

Province	Total Assets
DKI Jakarta	54,82%
West Java	8,56%
East Java	6,23%
Nanggroe Aceh	5,06%
Darussalam	
Central Java	4,37%

Source: 2021 Sharia Banking Snapshot that has been processed

The presence of conventional banks that have been around for much longer than Islamic banks has made people accustomed to using conventional bank services in transactions. Many Indonesian people are reluctant to switch from conventional banks even though the system used is the interest system. Public understanding of the existence of Islamic banks is very low, some even think that the two are the same (Widialoka et al., 2016). The prohibition of the interest system itself in Islam is clarified by the issuance of the MUI fatwa No. 1 of 2004 which states that the practice of giving flowers is included in usury nasi'ah. With the issuance of the fatwa, it can provide encouragement to the Muslim community to switch or move from conventional banking services to Islamic banks.

Islamic banks are asked to take advantage of customer migration from conventional banks through competitive marketing strategies to increase market share which is still relatively low. Through quality services with the concept of sharia, it can pay special attention to the behavior of the community to participate in advancing Islamic banking in the national or global arena. The competitive Islamic banking industry will focus on customer switching behavior. The transfer of conventional bank customers to Islamic banks is known as switching behavior. To predict the existence of switching behavior, it can be known through switching intention (Rahmah, Gunawan, & et al., 2020). According to The Theory of Reasoned Action (TRA) explains that changing behavior is based on the results of one's intentions. While intentions are caused by two reasons, namely attitudes and subjective norms (Ajzen & Fishbein, 1975). To measure the intention to switch customers to alternative services is also known as the theory of Push Pull Mooring (PPM). The Push Effect is related to the negative factors of a previous service, the Pull Effect is related to the positive factors that exist in the destination object that attracts users to switch services, while the Mooring Effect is related to the factors that hinder the decision to switch (Djusmin & Dirgahayu, 2019).

With easy access to Islamic financial information, the public should be able to obtain education regarding the products offered by Islamic banking. The difference between the conventional banking system and Islamic banking can be the main attraction for banking customers to switch behavior to Islamic banks. Based on the problems above, this research will analyze the influence of religious attitude, alternative attractiveness and subjective norm on customers switching intention of conventional banks to Islamic banks in Central Java.

LITERATURE REVIEW

The religious attitude that exists in Muslims will easily affect their behavior to move to Islamic banking institutions. Religious attitudes are behaviors that are formed and develop over time through the practice of their religion as evidence of obedience. A Muslim who has a high religious attitude will have good resilience in the face of any changes in the surrounding environment. The attitude of religiosity is an important part that can influence a person's

behavior to do and not do something. The Muslim community's concerns about the similarities between usury and bank interest are able to influence people's behavior as a material consideration for choosing the banking services they use. According to Glock and Stark, religious indicators have 5 dimensions that make a person's religiosity measurable, namely beliefs, ritual practices, experience, knowledge, and consequences (Glock & Stark, 1966).

According to The Theory of Reasoned Action (TRA), positive and negative attitudes or feelings in a person carried out by individuals have an important role for the individual to carry out a behavior or action. In accordance with research conducted by Siti Nabilah Abdullah, Siti Hasanah Hasan, and Tajul Ariffin (2016), the results of his research say that the religious level of a Muslim can affect the intention to switch to using a sharia account (Abdullah et al., 2016). In line with research by (Rum, 2015), said that religious attitudes affect customer decisions to use sharia services, religious beliefs are the main basis for making decisions in using sharia bank services. The higher the religious level of a Muslim, the greater the potential for migration. However, the results of different studies conducted by (Hasrina et al., 2021) and Rachman (2018) which says that religiosity has no effect on the intention of conventional bank customers to Islamic banks.

Alternative Attractiveness is part of the Pull Effect which is related to the positive factors of the destination object which aims to attract users to switch services. Alternative Attractiveness is oriented to the customer's perception of alternative choices from the competition in the market. Bansal et al (2005) said that the higher the level of alternative attractiveness, the higher the possibility for someone to switch (Bansal et al., 2005). The public's perception of the Islamic banking system that avoids non-halal transactions and is in accordance with sharia principles, has services, facilities, and products that are more profitable than conventional banks will be able to increase the possibility of conventional bank customers to switch to Islamic banks. However, on the contrary, if this perception does not exist, even the notion that Islamic banks and conventional banks are the same and there is no significant difference, the customer will reconsider to switch.

According to the Push Pull Mooring (PPM) theory, the Pull Effect variable, namely Alternative Attractiveness, is a positive characteristic of competing companies that can positively influence the intentions of other customers to switch services. Evidenced by research conducted by (E.Sjioen & Makaweru, 2020), stating that the attractiveness of alternatives has a positive and significant effect on user switching intentions. In line with (Matondang et al., 2019), states that pull factors by alternative attractiveness are the attractiveness of competitors making customers want to move. Based on the research results, alternative attractiveness has a positive effect on customer switching intentions. However, according to (Bimantoro, 2017), alternative attractiveness has no significant effect on customer switching intentions.

The decision of a transaction is made as a result of social interaction through the surrounding environment. External factors such as family, friends, neighbors and so on can also influence a person's intentions in carrying out a behavior or action. Subjective norms are a

person's belief in the norms, people around him and one's motivation to follow these norms. Subjective norms are perceptions of other people who are considered important by individuals who are having certain considerations to perform a certain behavior. The perception given can be in the form of advice or motivation to individuals in behaving (Ajzen, 2001). Subjective norms are a function of the expectations felt by individuals by the environment around them. So it can be concluded that an individual will tend to perform a behavior if it is motivated by an environment that approves it.

According to The Theory of Reasoned Action (TRA) says that an individual will have a desire for a certain behavior as a result of the influence of the people around him. If people who are considered important and trusted by customers have positive attitudes and views towards Islamic banks, then these customers will also switch to transacting at Islamic banks. On the other hand, if people who are considered important and trusted by customers have a negative attitude towards Islamic banks, then trusted customers will not switch to Islamic banks. In accordance with research conducted by (I. W. Y. Natawibawa et al., 2018), the results of the study say that according to the theory of reasoned action, the results of the study prove that subjective norms have a positive and significant effect on intention. Customer subjective norms can be formed from social pressure, which means that the individual will take an action as expected by the people around him who are considered important (Ramadhan, 2015). However, the results of a different study conducted by (Rahmah, Gunawan, & Bramanti, 2020) stated that subjective norms did not have a significant influence on consumer intentions to switch to Islamic banks.

RESEARCH METHODS

This research is an empirical research with quantitative methods. Sources of data in this study using primary data and secondary data. Primary data were obtained directly from Islamic bank customers who had previously been conventional bank customers. Researchers obtained primary data by distributing questionnaires as a research instrument. Answer each instrument item using a likert scale of 1-5. While the secondary data in this study were obtained from literature studies in the form of books, journals, proceedings, and websites.

The population in this study are Islamic bank customers who have previously been customers of conventional banks in Central Java who are Muslim. The sampling technique used is a purposive sampling technique, part of the non-probability sampling technique, which is a sampling technique with certain considerations (Sugiyono, 2010). The sample used is 100 respondents with the criteria that they are Muslim, residents of Central Java, become customers of Islamic Banks who have previously been customers of Conventional Banks.

The data analysis technique in this study uses multiple linear regression which is processed through the Smart-PLS version 3 software by testing the outer-model consisting of validity and reliability tests and inner-model testing consisting of coefficient of determination test and hypothesis testing of the influence of Religious Attitude. , Alternative Attractiveness

and Subjective Norm to Customers Switching Intention. The regression equation in this study is :

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon_1 \dots \dots \dots (1)$$

Explanation :

- α = Constant
- β = Regression coefficient
- X_1 = Religious Attitude
- X_2 = Subjective Norms
- X_3 = Alternative Attractiveness
- Y = Customers Switching Intention

The model above shows that the dependent variable (Y) is influenced by three independent variables, namely X_1 and X_2 and X_3 .

RESULTS AND DISCUSSION

The number of respondents in this study amounted to 100 respondents. The characteristics of the respondents in this study are :

Table 4. Characteristics of Respondents

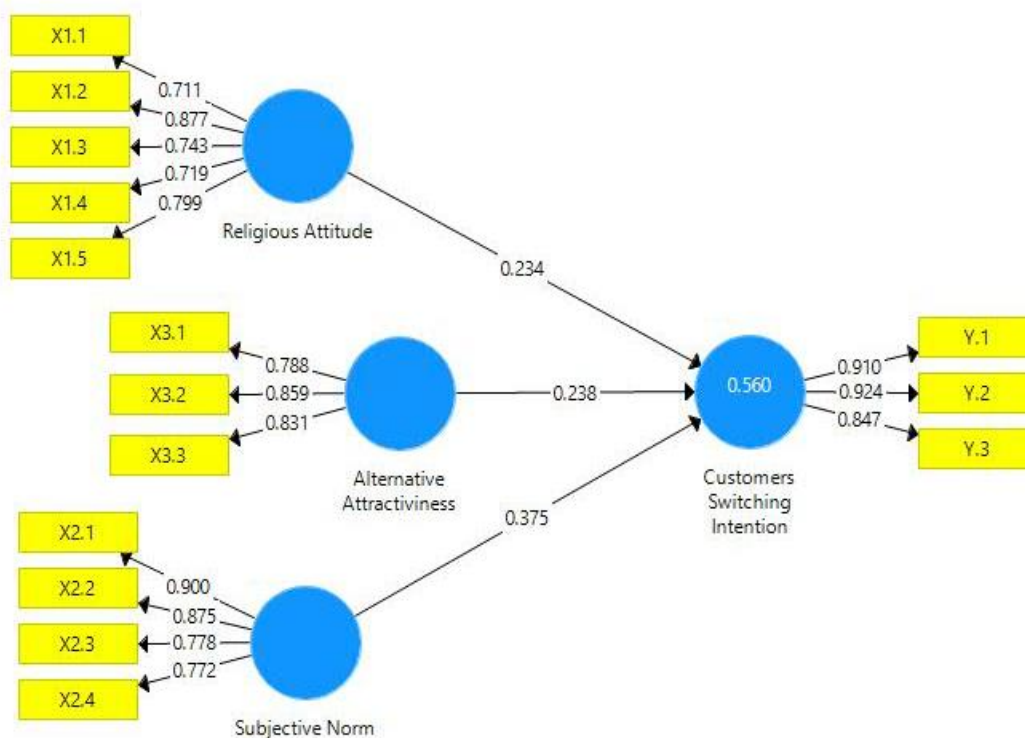
Characteristics	Respondents	Total	Percentage
Jenis Kelamin	Male	38	38%
	Female	62	62%
Age	20-30	76	76%
	31-40	11	11%
	41-50	7	7%
	51-60	6	6%
Last Education	SD/SMP	3	3%
	SMA	30	30%
	Diploma	1	1%
	Bachelor	52	52%
	S2/S3	14	14%
Profession	Student	24	24%
	PNS	12	12%
	Private sector	29	29%

employee			
	Businessman	8	8%
	Other	27	27%
Long time being a Islamic Bank Customer	< 1 Year	30	30%
	1-2 Year	24	24%
	2-3 Year	12	12%
	3-4 Year	10	10%
	> 4 Year	24	24%

Source: Primary Data that has been processed, 2021

In the Smart-PLS software, the results of the Measurement Model (Outer Model) are presented in the image after performing the PLS Algorithm. Picture of the Measurement Model (Outer Model) of this study can be seen in Figure 1 below.

Figure 1. Outer Model



Source: Primary Data that has been processed, 2021

The validity test will be measured through convergency validity and discriminant validity which can be seen from the loading value. The indicator can be said to be valid if the loading factor value is more than 0,60 or the cross loading value of each indicator must be greater than

the correlation value between indicators and other constructs. The results of the validity test in this study are as follows :

Tabel 5. Outer Loading

	Religious Attitude	Alternative Attractiveness	Subjective Norm	Customers Switching Intention
X1.1	0.711			
X1.2	0.877			
X1.3	0.743			
X1.4	0.719			
X1.5	0.799			
X2.1			0.900	
X2.2			0.875	
X2.3			0.778	
X2.4			0.772	
X3.1		0.788		
X3.2		0.859		
X3.3		0.831		
Y.1				0.910
Y.2				0.924
Y.3				0.847

Source: Primary Data that has been processed, 2021

The validity test is met if the value of the outer loadings of each indicator on the latent variable must be more than 0,6. Based on Table 5, the value of the outer loadings of each indicator on the latent variables as a whole is >0,6. So, all indicators of each variable in this study were declared valid. Valid indicators mean that all indicators in this study are appropriately used to measure each of the variables studied.

The reliability test was used to prove the accuracy, consistency, and accuracy of the instrument in measuring the construct. In the Smart-PLS software, the reliability test is seen from the Cronbach's Alpha and Composite Reliability values in construct reliability and validity. The results of the reliability test in this study are as follows :

Table 6. Reliability Test

	Cronbach's Alpha	Composite Reliability
Religious Attitude	0.832	0.88
Alternative Attractiveness	0.77	0.866
Subjective Norm	0.854	0.9

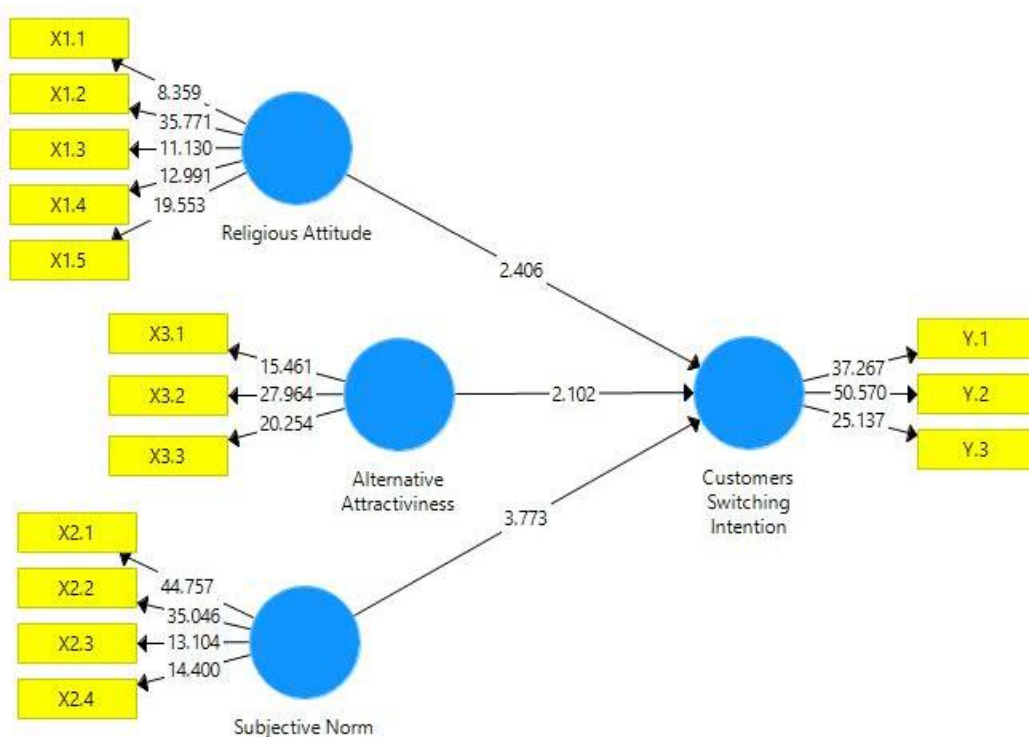
Customers Switching Intention	0.875	0.923
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Source: Primary Data that has been processed, 2021

The reliability test is met if the Cronbach's Alpha value > 0,6 and the Composite Reliability value > 0,7, Based on Table 4,10, the Cronbach's Alpha value for all construct variables > 0,6 and the Composite Reliability value for all construct variables > 0,7. So, the instrument in this study is accurate, consistent, and precise in measuring the construct or instrument in this study is declared reliable. All questions in the questionnaire related to each variable can be trusted and are able to reveal the actual conditions of employee performance in the field.

In the Smart-PLS software, the results of the Structural Model (Inner Model) are presented in the image after performing the PLS Alogarithm. The Structural Model (Inner Model) of this study can be seen in Figure 2 below.

Figure 2. Inner Model



Source: Primary Data that has been processed, 2021

The coefficient of determination test or model feasibility test (R-Square) aims to detect how far the model's ability to explain the dependent variable is. The value of the R-Square generated in this study can be seen from Table 7.

Table 7. Coefficient of Determination Test

	<i>R Square</i>	<i>R Square Adjusted</i>
<i>Customers Switching Intention</i>	0.560	0.547

Source: Primary Data that has been processed, 2021

Based on table 7, the R-Square value of the Customers Switching Intention variable is 0,560. It can be said that the structural model of the independent variable (X) on the dependent variable (Y) is stated to be moderate or moderate. This means that 0,560 or 56% of the Customers Switching Intention variable can be explained by the Religious Attitude, Alternative Attractiveness and Subjective Norm variables and the remaining 44% is influenced by other variables not examined in this study.

The partial test in this study uses two tails and can be seen from the output path coefficients on the Smart-PLS. The independent variable has a direct effect on the dependent variable if the t statistic value is > 1,96 and the significance value is <0,05.

Table 8. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Religious Attitude -> Customers Switching Intention	0.234	0.243	0.097	2.406	0.017
Alternative Attractiveness -> Customers Switching Intention	0.238	0.232	0.113	2.102	0.036
Subjective Norm -> Customers Switching Intention	0.375	0.379	0.099	3.773	0.000

Source: Primary Data that has been processed, 2021

Based on Table 8, the regression model equation of this study can be obtained as follows :

$$CSI = 0,234 (RA^{***}) + 0,238 (AA^{**}) + 0,375 (SN^{***}).....(1)$$

Based on these equations, it can be explained :

1. The Religious Attitude variable of 0,232 states that when the customer's Religious Attitude value increases one level with the assumption that the other variables are fixed, there will be an increase in Customers Switching Intention of 0,232. Religious Attitude has a positive and significant effect on Customers Switching Intention based on the t statistic value of 2,406 > 1,96 and P value of 0,017 < 0,05.
2. The Alternative Attractiveness variable of 0,238 states that when the customer's Alternative Attractiveness value increases one level with the assumption that the other variables are fixed, there will be an increase in Customers Switching Intention of 0,238. Alternative Attractiveness has a positive and significant effect on Customers Switching Intention based on the t statistic value of 2,102 > 1,96 and P value 0,036 < 0,05.
3. The Subjective Norm variable of 0,375 states that when the customer's Subjective Norm value increases one level with the assumption that the other variables are fixed, there will be an increase in Customers Switching Intention of 0,375. Subjective Norm has a positive and significant effect on Customers Switching Intention based on the t-statistical value of 3,773 > 1,96 and P value 0,000 < 0,05.

The Effect Religious Attitude On Customers Switching Intention

Religious attitude is individual behavior that is formed and develops over time through the practice of the religion he adheres to as evidence of obedience. The first hypothesis (H_{a1}) is that religious attitude has a positive and significant effect on customers switching intention in Islamic bank customers. From the multiple linear regression test, from the output of the structural model (inner-model) it is obtained that the religious attitude variable has a regression coefficient value of 0,234 with a t-statistical value of 2,406 > 1,96 and a P value of 0,017 < 0,05. The test results show that **H_{a1} is accepted**, that is, religious attitude has a positive and significant effect on customers switching intention on Islamic bank customers.

The first indicator that influences religious attitude towards customers switching intention in Islamic bank customers is the belief that Islamic bank transaction activities are in accordance with Islamic law. This means that customers have confidence that the transaction activities of Islamic banks both in terms of collection and financing are in accordance with Islamic law. This proves that the higher the level of customer trust, the higher the customer's intention to switch to Islamic banks. The second indicator is ritual practice, namely by becoming a customer of a sharia bank, the customer has carried out religious orders to transact in a halal manner. This proves that being a customer of a sharia bank is considered as part of the customer's ritual practice, the higher the customer's intention to switch to a sharia bank. The third indicator is experience, according to the experience of Islamic bank customers free from elements of *maisir*, *gharar*, *usury* and *vanity*. The higher the customer's perception in terms of experience, the higher the customer's intention to move to Islamic banks. The fourth indicator is knowledge, the

higher the customer's desire to increase knowledge about Islamic banks, the higher the customer's intention to switch to Islamic banks. And the last indicator is the consequence of the fear of usury. The higher the customer's fear of the sin of usury, the higher the customer's intention to move to Islamic banks. Fear about the doctrine of bank interest which is considered usury in the perspective of Islam is one of the reasons a Muslim wants to save and transact in Islamic banks (Santoso, 2020).

The results of this study are in accordance with the theory of Reasoned Action (TRA) which says that positive and negative attitudes or feelings in a person carried out by individuals have an important role for the individual to carry out a behavior or action. In accordance with research conducted by Siti Nabihah Abdullah, Siti Hasanah Hasan, and Tajul Ariffin (2016), the results of his research say that the religious level of a Muslim can affect the intention to switch to using a sharia deposit account (Abdullah et al., 2016). In line with research by Muh.Rum (2015), said that religious attitudes affect customer decisions to use Islamic services, religious beliefs are the main basis for making decisions in using Islamic banking services (Rum, 2015). The higher the religious attitude that exists in a Muslim, then the intention to immediately move to a sharia bank will be even greater. A devout Muslim will definitely always carry out every transaction activity or muamalah according to the guidance of his religious teachings. Muslims will be aware and positive about the existence of sharia compliance products.

The Effect Alternative Attractiveness On Customers Switching Intention

Alternative attractiveness is a series of efforts by competing companies to attract new customers. The attractiveness of alternative service providers provides a series of efforts to influence consumers to want to switch to their services. Islamic banks can make a series of efforts to attract new customers through their alternative attractiveness. The second hypothesis (Ha₂) is that alternative attractiveness has a positive and significant effect on customers switching intention of Islamic bank customers. From the multiple linear regression test, from the output of the structural model (inner-model) the alternative attractiveness variable has a regression coefficient value of 0,238 with a t-statistical value of 2,102 > 1,96 and a P value of 0,036 < 0,05. The test results show that **Ha₂ is accepted**, namely alternative attractiveness has a positive and significant effect on customers switching intention on Islamic bank customers.

The first indicator that affects the alternative attractiveness of customers switching intention in Islamic bank customers is the number of alternative products, the more and diverse the Islamic bank products, the higher the customer's intention to switch to Islamic banks. The second indicator is the level of understanding, the easier the transaction service system provided and able to provide understanding either directly or indirectly to customers, the higher the customer's intention to switch to Islamic banks. The third indicator is the level of comparison, the more the level of comparison of the level of services, facilities, and products that are more profitable, the higher the customer's intention to switch to Islamic banks.

In accordance with the theory of Push Pull Mooring (PPM) on the Pull Effect variable, namely Alternative Attractiveness is a positive characteristic of competing companies that can positively influence the intentions of other customers to switch services. It is proven by research conducted by Alya E. Sijoen, et al (2020, stating that the attractiveness of alternatives has a positive and significant effect on user switching intentions (E.Sjioen & Makaweru, 2020). In line with Tio Prima Matondang (2018), stating that the pull factor by alternative attractiveness is the attraction of competitors make customers want to switch (Matondang et al., 2019). Based on the research results, alternative attractiveness has a positive effect on customer switching intentions. The emergence of Islamic banks provides an alternative attraction for the community, especially for the Muslim community. The religious implications contained in the sharia system are a differentiator and a special attraction for Islamic banks. The higher the public perception of the Islamic banking system that avoids non-halal transactions and has more profitable services, facilities, and products compared to conventional banks, the more likely conventional bank customers are to intend to switch to Islamic bank services.

The Effect Subjective Norm On Customers Switching Intention

Subjective norm is a person's belief in the norm, the people around him and a person's motivation to follow the norm. The third hypothesis (H_{a3}) is that subjective norms have a positive and significant effect on customers switching intention on Islamic bank customers. From the multiple linear regression test, from the output of the structural model (inner-model) it is obtained that the subjective norm variable has a regression coefficient value of 0,375 with a t-statistical value of 3,773 > 1,96 and a P value of 0,000 < 0,05. The test results show that **H_{a3} is accepted**, namely subjective norm has a positive and significant effect on customers switching intention on Islamic bank customers.

The first indicator that affects the subjective norm of customers switching intention in Islamic bank customers is family support. The family has a very important role in determining one's intentions, the higher the family support, the higher the customer's intention to move to Islamic banks. The second indicator is support from friends. One of the environmental factors that influence a person's intentions is friends. The more encouragement of friends around to transact at Islamic banks, the higher the customer's intention to move to Islamic banks. The third indicator is support from neighbors. The more support from others to recommend Islamic banks as places for transactions including neighbors around customers, the higher the customer's intention to move to Islamic banks. And the last indicator is support from religious leaders. Religious leaders such as kyai, ustadz, sheikh, habib or others can provide suggestions for using Islamic banks as an alternative solution in overcoming the conflict between usury and interest when delivering da'wah. The more religious leaders who suggest using Islamic banks, the higher the customer's intention to switch to Islamic banks.

In accordance with the Theory of Reasoned Action (TRA) which says that an individual will have a desire for a certain behavior as a result of the influence of the people around him. If people who are considered important and trusted by customers have positive attitudes and

views towards Islamic banks, then these customers will also switch to transacting at Islamic banks. In line with research conducted by Wayan Yeremia Natawibawa, et al (2018), the results of the study say that according to the theory of reasoned action, the results of the study prove that subjective norms have a positive and significant effect on intention (W. Y. Natawibawa et al., 2018). This indicates that a person's intention to perform a behavior can be built through their social environment. The greater the support from the social environment such as family, friends, neighbors and religious leaders, the greater the intention of a person to immediately switch to a Islamic banks.

CONCLUSION

Based on the results of the study, it can be concluded that religious attitude has a positive and significant effect on customers' switching intention in Islamic bank customers. The higher the religious attitude that exists in a Muslim, then the intention to immediately move to a sharia bank will be even greater. A devout Muslim will definitely always carry out every transaction activity or muamalah according to the guidance of his religious teachings. Muslims will be aware and evaluate positively about the existence of sharia compliance products. Alternative attractiveness has a positive and significant effect on customers switching intention of Islamic bank customers. The emergence of Islamic banks provides an alternative attraction for the community, especially for the Muslim community. The religious implications contained in the sharia system are a differentiator and a special attraction for Islamic banks. The higher the public's perception of the Islamic banking system that avoids non-halal transactions and has more profitable services, facilities, and products compared to conventional banks, the greater the possibility of conventional bank customers to intend to switch to Islamic bank services. Subjective norm has a positive and significant effect on customers switching intention of Islamic bank customers. This indicates that a person's intention to perform a behavior can be built through their social environment. The greater the support from the social environment such as family, friends, neighbors and religious leaders, the greater the intention of a person to immediately switch to a Islamic banks.

Islamic banks need to increase market share by attracting and retaining customers through appropriate marketing strategies. One strategy that can be done is to look at indicators from subjective norms. Islamic banks need to provide services, facilities, and products that are more profitable than conventional banks in order to increase the possibility of conventional bank customers to switch to Islamic banks. For further research, research objects from other financial service institutions such as capital markets, insurance companies, pension fund companies, finance companies and pawnshops can be used. Or trading companies such as companies in the fields of food, clothing, fashion and so on to add to the diversity of new theories in the economic field.

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