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# Antecedents of Switching Intention from Conventional Bank Customers to Bank Jago Syariah

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## ABSTRACT

**Purpose:** This study aims to analyze the antecedents that influence the switching intention of conventional bank customers to Bank Jago Syariah by applying the Push-Pull-Mooring (PPM) framework.

**Design/methodology/approach:** This study applies a quantitative causal approach using the PPM framework. Data from 111 respondents were collected via questionnaire and analyzed with SEM-PLS.

**Findings:** The study reveals that push factors (customer satisfaction and religiosity) are insignificant, while pull factors (alternative attractiveness and subjective norms) significantly enhance switching intention. Inertia as a mooring factor shows a significant negative effect.

**Theoretical Contribution/Originality:** This study extends the PPM framework to digital Islamic banking and shows the significant role of inertia as a barrier, while confirming the stronger influence of pull factors compared to push factors.

**Research limitation and implication:** The study is limited to 111 respondents from Java, so broader samples are suggested. Practically, Islamic digital banks should strengthen pull factors and reduce inertia to encourage switching.

***Keywords***: *Switching Intention, Push-Pull-Mooring (PPM), Customer Satisfaction, Religiosity, Alternative Attractiveness, Subjective Norms, Inertia, Islamic Digital Banking, Bank Jago Syariah*

**JEL Classification:** G21, G41, M31, Z12

## INTRODUCTION

The development of financial technology has accelerated the transformation of the global banking industry, including the emergence of digital-based services in Islamic finance. In Indonesia, digital banking is experiencing rapid growth, supported by increasing internet penetration and mobile banking adoption. However, the Islamic banking industry still faces structural challenges. Based on data from the Financial Services Authority (OJK), the market share of Islamic banking in Indonesia was recorded at 6.59% of total national banking assets as of April 2022, showing limited penetration compared to conventional banks. This condition highlights both the opportunities and challenges for Islamic digital banks, such as Bank Jago Syariah, to expand their customer base.

Customer switching intention becomes a crucial issue in this context, as it reflects the willingness of customers to migrate from conventional banks to Islamic digital banks. Previous studies on switching behavior in banking have focused on factors such as service quality, trust, and satisfaction (Mannan et

al., 2017). Nevertheless, these studies have not fully captured the complexity of customer decisions in Islamic digital banking, particularly regarding behavioral barriers and religious considerations.

The Push-Pull-Mooring (PPM) framework offers a comprehensive approach to explain customer migration. Push factors describe the drivers that encourage customers to leave their current provider, such as dissatisfaction or unmet expectations. Pull factors emphasize the attractiveness of alternatives, including better services or social influence. Mooring factors serve as moderating elements that may inhibit or strengthen the switching process, such as inertia or cultural values. While the PPM framework has been widely applied in various industries (Bansal et al., 2005), studies examining its application in the context of Islamic digital banking remain limited.

In addition, prior findings on key variables show inconsistency. For example, some studies reported that customer satisfaction significantly influences switching behavior (Mannan et al., 2017), while others found no meaningful effect. Similarly, religiosity has been highlighted as an important determinant in Islamic financial decisions, but empirical results remain mixed, with several studies showing weak or insignificant influence. Conversely, alternative attractiveness and subjective norms are often confirmed as strong drivers of switching, while inertia has been found to negatively moderate switching intention (Polites & Karahanna, 2012), though its role in digital Islamic banking is still underexplored. These inconsistencies demonstrate a gap in the literature and underline the need for further empirical testing in the context of Islamic digital banking.

This study seeks to address these gaps by investigating the antecedents of switching intention from conventional banks to Bank Jago Syariah using the PPM framework. Specifically, it examines customer satisfaction and religiosity as push factors, alternative attractiveness and subjective norms as pull factors, and inertia as a mooring factor. By applying Structural Equation Modeling–Partial Least Squares (SEM-PLS) to data from 111 respondents, this study contributes to extending the theoretical application of the PPM framework in Islamic digital banking and provides practical insights for strategies to attract and retain customers.

## LITERATURE REVIEW

### *Customer Satisfaction*

Kotler & Keller (2006) define customer satisfaction as a person's feeling of pleasure or disappointment that arises after comparing perceived product performance with expectations. If performance meets or exceeds expectations, customers will be satisfied and more loyal. According to Hu & Liao (2011), customer satisfaction in banking can be measured through service quality, the intention to repurchase, and willingness to recommend. In the Islamic banking context, satisfaction plays a significant role in influencing switching intention because dissatisfaction with conventional banks often pushes customers to move to Islamic banks.

***Religiosity***

Religiosity is generally understood as the extent to which religious values influence an individual's attitudes and behavior. (Glock & Stark, 1965) classify religiosity into dimensions such as belief, practice, knowledge, and experience. According to (Abror et al., 2019), religiosity is a significant determinant in customer decisions to switch to Islamic financial services, as customers consider compliance with sharia principles as a key factor. This indicates that the higher a person's religiosity, the greater their intention to use Islamic banking services.

***Alternative Attractiveness***

Alternative attractiveness refers to the perception that other service providers offer better benefits compared to the current one. alternative attractiveness in Islamic banking can be seen through better service features, competitive promotions, and free administrative fees. Bansal et al., (2005) emphasize that attractive alternatives can serve as a pull factor that drives customers to switch from conventional to Islamic banks.

***Subjective Norms***

(Ajzen, 1991) in the Theory of Planned Behavior explains that subjective norms refer to social pressure perceived by individuals when deciding whether to perform a behavior. (Firdiyanti & Prasetyoningrum, 2023) found that subjective norms, such as family or peer influence, strongly affect switching intention in the banking sector. This shows that the stronger the social encouragement from the surrounding environment, the higher the possibility of customers moving to Islamic banks.

***Inertia***

According to (Polites & Karahanna, 2012), inertia is the tendency of customers to remain with their current service provider due to habit or perceived switching costs, even when better alternatives are available. In the context of Islamic banking, inertia can act as a mooring factor that hinders switching intention, as customers may feel comfortable with the systems and services of conventional banks.

***Switching Intention***

Switching intention is defined as a customer's conscious plan to move from one service provider to another (Bansal et al., 2005). According to Khan et al., (2022), switching intention in Islamic banking is influenced by social influence, awareness, religiosity, and service quality. In general, switching intention represents the customer's readiness to end their relationship with conventional banks and adopt Islamic banking services that are more aligned with their values and expectations.

## RESEARCH METHOD

This study uses a quantitative causal research method, aiming to analyze the effect of push, pull, and mooring factors on customers' switching intention from conventional banks to Bank Jago Syariah. The population in this study is customers of conventional banks in Indonesia who have the potential to switch to Islamic digital banking. The sampling technique used is non-probability purposive sampling with specific criteria to ensure that the data obtained are representative. The total number of respondents collected in this study was 111 people, with most residing in Java and the rest outside Java.

The data used in this study consist of primary and secondary data. Primary data were collected through online questionnaires distributed via Google Form, while secondary data were obtained from previous studies and supporting journals related to switching intention and Islamic banking. The questionnaire was developed based on indicators from prior research and measured using a Likert scale with two types of intervals: scale 1–5 (1 = strongly disagree to 5 = strongly agree) and scale 5–1 (5 = strongly disagree to 1 = strongly agree), depending on the construct being measured.

**Table 1. Likert Interval**

| Answers | Score |
|---|---|
| Strongly Agree | 5 |
| Agree | 4 |
| Neutral | 3 |
| Disagree | 2 |
| Strongly Disagree | 1 |

**Source: Sekaran & Bougie, (2016).**

**Table 2. Likert Interval**

| Answers | Score |
|---|---|
| Strongly Agree | 1 |
| Agree | 2 |
| Neutral | 3 |
| Disagree | 4 |
| Strongly Disagree | 5 |

**Source: Sekaran & Bougie, (2016).**

The data analysis method used in this study is Partial Least Squares – Structural Equation Modeling (PLS-SEM), which is suitable for examining complex models with multiple constructs and relatively small samples. The analysis is carried out using SmartPLS 3 software through two main stages: the measurement model (outer model) and the structural model (inner model).

The measurement model is tested to evaluate convergent validity, discriminant validity, and reliability (composite reliability and Cronbach's alpha). Meanwhile, the structural model is assessed through path coefficients, R-square values, effect size ($f^2$), and predictive relevance ($Q^2$) to determine the explanatory power of the model and to test the proposed hypotheses.

## RESULTS AND DISCUSSIONS

### *Outer Model (Measurement Model)*

The outer model test was conducted to evaluate the validity and reliability of the research instruments. Convergent validity was assessed using outer loadings and Average Variance Extracted (AVE). The results indicated that all indicators had loading values above 0.70 and AVE values greater than 0.50, confirming that each construct meets the criteria for convergent validity.

Discriminant validity was examined using the Fornell–Larcker criterion and the Heterotrait–Monotrait ratio (HTMT). The results showed that the square root of AVE for each construct was higher than its correlation with other constructs, and the HTMT values were below 0.90. These findings confirm that each construct in the study is empirically distinct from one another.

**Table 3. Validity Test**

| Variable | Item | Outer Loading | Description | AVE |
|---|---|---|---|---|
| Customer Satisfaction (X1) | X1.1 | 0,787 | Valid | 0,624 |
| | X1.2 | 0,788 | Valid | |
| | X1.3 | 0,801 | Valid | |
| | X1.4 | 0,772 | Valid | |
| | X1.5 | 0,838 | Valid | |
| | X1.6 | 0,823 | Valid | |
| | X1.7 | 0,749 | Valid | |
| | X1.8 | 0,756 | Valid | |
| Religiosity (X2) | X2.1 | 0,792 | Valid | 0,605 |
| | X2.2 | 0,770 | Valid | |
| | X2.3 | 0,831 | Valid | |
| | X2.4 | 0,779 | Valid | |
| | X2.5 | 0,736 | Valid | |
| | X2.6 | 0,754 | Valid | |
| Alternative Attractiveness (X3) | X3.1 | 0,883 | Valid | 0,832 |
| | X3.2 | 0,910 | Valid | |
| | X3.3 | 0,914 | Valid | |
| | X3.4 | 0,946 | Valid | |
| | X3.5 | 0,896 | Valid | |
| | X3.6 | 0,921 | Valid | |
| Subjective Norms (X4) | X4.1 | 0,816 | Valid | 0,673 |
| | X4.2 | 0,820 | Valid | |
| | X4.3 | 0,800 | Valid | |
| | X4.4 | 0,851 | Valid | |
| | X4.5 | 0,790 | Valid | |
| | X4.6 | 0,845 | Valid | |
| Inertia (X5) | X5.1 | 0,811 | Valid | 0,674 |
| | X5.2 | 0,840 | Valid | |
| | X5.3 | 0,895 | Valid | |
| | X5.4 | 0,888 | Valid | |
| | X5.5 | 0,832 | Valid | |
| | X5.6 | 0,782 | Valid | |
| | X5.7 | 0,783 | Valid | |
| | X5.8 | 0,783 | Valid | |

| | | | | |
|---|---|---|---|---|
| | X5.9 | 0,762 | Valid | |
| Switching Intention (Y) | Y.1 | 0,727 | Valid | 0.678 |
| | Y.2 | 0,740 | Valid | |
| | Y.3 | 0,873 | Valid | |
| | Y.4 | 0,927 | Valid | |
| | Y.5 | 0,779 | Valid | |
| | Y.6 | 0,874 | Valid | |

**Source: SmartPLS 3 Output (processed, 2025)**

Reliability testing was carried out by examining Cronbach's Alpha and Composite Reliability (CR). All constructs demonstrated Cronbach's Alpha and CR values greater than 0.70, indicating that the indicators are internally consistent and reliable in measuring their respective constructs.

**Table 4. Reliability Test**

| Variable | *Composite Reliability* | *Cronbach's Alpha* | Description |
|---|---|---|---|
| Customer Satisfaction (X1) | 8 Item | 0,915 | Reliable |
| Religiosity (X2) | 6 Item | 0,869 | Reliable |
| Alternative Attractiveness (X3) | 6 Item | 0,960 | Reliable |
| Subjective Norms (X4) | 6 Item | 0,904 | Reliable |
| Inertia (X5) | 9 Item | 0,941 | Reliable |
| Switching Intention (Y) | 6 Item | 0,905 | Reliable |

**Source: SmartPLS 3 Output (processed, 2025)**

Based on these results, the measurement model can be concluded as valid and reliable, thus providing a solid foundation for further structural model analysis.

***Inner Model (Structural Model)***

The inner model was assessed to evaluate the relationships between latent variables and the explanatory and predictive power of the proposed model. This evaluation is essential to determine whether the structural model developed in this study is capable of explaining the variance of the endogenous construct and whether the hypothesized relationships are statistically supported.

The assessment of the structural model in Partial Least Squares – Structural Equation Modeling (PLS-SEM) consists of several stages:

***Path Coefficient***

The path coefficient describes the strength and direction of the relationship between constructs. The results showed that several paths were statistically significant, indicating that the proposed hypotheses are supported.

**Table 5. Path Coefficient**

| Variable | *Nilai Path Coefficient* | Description |
|---|---|---|
| Customer Satisfaction (X1) | -0,172 | Negatif |
| Religiosity (X2) | 0,148 | Positif |
| Alternative Attractiveness (X3) | 0,211 | Positif |
| Subjective Norms (X4) | 0,284 | Positif |
| Inertia (X5) | -0,238 | Negatif |

**Source: SmartPLS 3 Output (processed, 2025)**

***Model Fit***

Model fit was assessed using the Standardized Root Mean Square Residual (SRMR). The SRMR value obtained was below 0.08, indicating that the structural model has a good fit and the estimated model represents the observed data adequately.

**Table 6. Model Fit**

| Item | *Saturated Model* | *Estimated Model* |
|---|---|---|
| SRMR | 0,083 | 0,083 |
| d_ULS | 5,967 | 5,967 |
| d_G | 4,435 | 4,435 |
| Chi-Square | 2046,892 | 2046,892 |
| NFI | 0,603 | 0,603 |

**Source: SmartPLS 3 Output (processed, 2025)**

***R-Square ($R^2$)***

The coefficient of determination ($R^2$) shows the proportion of variance in endogenous constructs explained by exogenous variables. The $R^2$ value for Switching Intention was 0.635 (Adjusted $R^2$ = 0.621), indicating a moderate explanatory power.

**Table 7. R-Square**

| Variable | R Square | R Square Adjusted |
|---|---|---|
| Switching Intention | 0,474 | 0,448 |

**Source: SmartPLS 3 Output (processed, 2025)**

***Q-Square ($Q^2$)***

The predictive relevance ($Q^2$) value was obtained through the blindfolding procedure. The $Q^2$ value for Switching Intention was greater than zero, confirming that the model has predictive relevance and can explain the endogenous construct adequately.

**Table 8. Q-Square**

| Variable | SSO | SSE | $Q^2$ (=1-SSE/SSO) |
|---|---|---|---|
| Customer Satisfaction | 888,000 | 888,000 | |
| Religiosity | 666,000 | 666,000 | |
| Alternative Attractiveness | 666,000 | 666,000 | |
| Subjective Norms | 666,000 | 666,000 | |
| Inertia | 999,000 | 999,000 | |
| Switching Intention | 666,000 | 475,963 | 0,285 |

**Source: SmartPLS 3 Output (processed, 2025)**

### *Effect Size ($f^2$)*

Effect size ($f^2$) was assessed to determine the relative impact of each exogenous variable on the endogenous construct. Based on Cohen's (1988) criteria, values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects respectively. The results showed that several constructs had medium to large effect sizes, demonstrating their substantial role in explaining Switching Intention.

**Table 9. Effect Size**

| Variable | F-*Square* |
|---|---|
| Customer Satisfaction > Switching Intention | 0,041 |
| Religiosity > Switching Intention | 0,025 |
| Alternative Attractiveness > Switching Intention | 0,039 |
| Subjective Norms > Switching Intention | 0,076 |
| Inertia > Switching Intention | 0,090 |

**Source: SmartPLS 3 Output (processed, 2025)**

### *Hypothesis Testing*

Hypothesis testing was carried out using the bootstrapping procedure in SmartPLS 3 to assess the significance of the path coefficients. The results are evaluated based on *t-statistics* (threshold > 1.96 for $\alpha = 0.05$) and *p-values* (< 0.05 indicating significance).

**Table 8. Hypothesis Testing**

| Variabel | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values |
|---|---|---|---|---|---|
| Customer Satisfaction | -0,174 | -0,188 | 0,125 | 1,387 | **0,166** |
| Religiosity | 0,147 | 0,169 | 0,098 | 1,503 | **0,133** |
| Alternative Attractiveness | 0,211 | 0,206 | 0,101 | 2,085 | **0,038** |
| Subjective Norms | 0,284 | 0,280 | 0,114 | 2,497 | **0,013** |
| Inertia | -0,239 | -0,236 | 0,093 | 2,558 | **0,011** |

**Source: SmartPLS 3 Output (processed, 2025)**

Based on the results above, four hypotheses (H2, H3, H4, and H5) are supported as their path coefficients are significant at the 5% level, while H1 (Customer Satisfaction → Switching

Intention) is not supported since the p-value exceeds 0.05. This indicates that while Religiosity, Alternative Attractiveness, Subjective Norms, and Inertia significantly influence Switching Intention, Customer Satisfaction does not have a statistically significant effect in this study.

## CONCLUSION AND RECOMMENDATION

### *The Effect of Customer Satisfaction on Switching Intention*

The results of this study indicate that customer satisfaction has a negative and insignificant effect on switching intention from conventional banks to Bank Jago Syariah, with a path coefficient of -0.172. This finding suggests that satisfaction with existing conventional bank services does not significantly prevent customers from considering Islamic digital alternatives. In other words, although conventional banks may provide services that satisfy customers, this satisfaction alone is not strong enough to reduce or encourage switching.

This finding is consistent with Bansal et al., (2005), who emphasized that switching intention is shaped by the push–pull–mooring framework, where alternative attractiveness and inertia play a more decisive role than satisfaction alone. Similarly, (Polites & Karahanna, 2012) highlighted that habitual tendencies and psychological resistance to change may reduce the effect of satisfaction on switching behavior. On the other hand, Keaveney, (1995) found that dissatisfaction is often a primary driver of switching, which contrasts with the present result, showing that satisfaction in this case does not play a central role.

One possible explanation is that Generation Z respondents, who dominate the sample, are digital natives and tend to prioritize innovation, convenience, and lifestyle compatibility over traditional service satisfaction. For this group, satisfaction with conventional banks may feel similar across providers, reducing its importance as a factor in their decision-making process.

From a managerial perspective, these results imply that Bank Jago Syariah should not rely solely on outperforming conventional banks in customer satisfaction. Instead, the bank should focus on offering distinctive advantages in digital innovation, sharia compliance, and personalized financial solutions to attract new customers.

### *The Effect of Religiosity on Switching Intention*

The findings show that religiosity has a positive but insignificant effect on switching intention, with a path coefficient of 0.148. This result implies that while religiosity plays an important role in shaping customer values and preferences, it does not directly translate into actual switching behavior toward Bank Jago Syariah.

Previous studies have shown mixed evidence regarding the role of religiosity. For example, (Usman et al., 2021) suggested that religiosity significantly influences decisions to use Islamic financial services. However, other research such as Khan et al., (2022) found that although religiosity contributes to shaping attitudes, it is often insufficient on its own to drive actual behavioral change without the support of trust, accessibility, or competitiveness of the services offered. This aligns with the present study, where religiosity is acknowledged but not decisive in encouraging switching.

A possible reason is that while many respondents may identify strongly with Islamic values, practical considerations such as ease of access, product innovation, and trust in digital systems play a stronger role in their final decision. In this sense, religiosity may serve as a background motivator, but it must be supported by other attractive features to translate into switching behavior.

For Bank Jago Syariah, this finding suggests that religiosity should be integrated with practical value propositions. Marketing strategies should emphasize not only sharia compliance but also convenience, technology, and customer-centric services that meet both spiritual and functional expectations.

***The Effect of Alternative Attractiveness on Switching Intention***

The results indicate that alternative attractiveness has a positive and significant effect on switching intention, with a path coefficient of 0.211. This finding highlights that customers are more likely to switch when they perceive Bank Jago Syariah as offering superior benefits compared to conventional banks.

This outcome supports the theoretical foundation of the push–pull–mooring framework proposed by Bansal et al., (2005), which argues that attractive alternatives strongly pull customers away from their current providers. Similarly, studies by Jones et al., (2000) and Polites & Karahanna, (2012) showed that customers are motivated to switch when alternative options provide greater perceived value, technological advantage, or financial benefits.

The significant role of alternative attractiveness in this study can be explained by the growing importance of digital financial services for Generation Z. Features such as ease of transactions, modern user interfaces, competitive fees, and integration with digital ecosystems (e.g., e-wallets and online platforms) enhance the attractiveness of Bank Jago Syariah. For digitally oriented customers, these features serve as strong incentives to reconsider their banking choices.

For managerial implications, Bank Jago Syariah must continue to strengthen its unique offerings. By improving user experience, expanding service integration, and highlighting the combination of digital convenience with sharia compliance, the bank can further enhance its attractiveness relative to conventional competitors.

***The Effect of Subjective Norms on Switching Intention***

The findings reveal that subjective norms have a positive and significant effect on switching intention, with a path coefficient of 0.284. This indicates that social influence from family, peers, or community plays an important role in shaping customers' decisions to switch to Islamic digital banking.

This result is in line with Ajzen, (1991) Theory of Planned Behavior, which emphasizes that subjective norms are key determinants of behavioral intention. Studies such as Abduh, (2014) also found that social influence significantly affects the adoption of Islamic financial products. This suggests that individuals, especially younger generations, tend to be influenced by peer groups, family, and social media communities in making financial decisions.

The strong impact of subjective norms among Generation Z respondents may be due to their higher exposure to digital communication and reliance on peer validation. Social media platforms often amplify these effects, making recommendations or social endorsements highly persuasive.

For Bank Jago Syariah, these findings underline the importance of leveraging social influence through digital marketing, influencer engagement, and community-based campaigns. Strengthening word-of-mouth strategies in both online and offline contexts could increase credibility and accelerate customer acquisition.

### *The Effect of Inertia on Switching Intention*

The results demonstrate that inertia has a negative and significant effect on switching intention, with a path coefficient of -0.238. This suggests that the stronger the inertia defined as customer resistance to change or reliance on existing habits the lower the likelihood of switching to Bank Jago Syariah.

This finding aligns with Polites & Karahanna, (2012) who identified inertia as a major barrier to switching in technology adoption contexts. Similarly, Bansal et al., (2005) argued that mooring factors such as switching costs, habits, and perceived risks play a crucial role in preventing customers from changing providers, even when attractive alternatives exist.

In this study, inertia may stem from factors such as customers' comfort with existing banking applications, concerns over the risks of digital Islamic platforms, or lack of familiarity with new services. Particularly for respondents outside major urban areas, the effort required to switch may outweigh the perceived benefits of doing so.

From a practical standpoint, this implies that Bank Jago Syariah must design strategies to reduce customer inertia. Efforts could include offering seamless onboarding processes, educational campaigns to build trust, and incentives such as fee waivers or bonus features for new customers. By minimizing perceived switching costs and reducing uncertainty, the bank can more effectively encourage transitions from conventional banks.

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