Karatay İslam İktisadı ve Finans Dergisi e-ISSN: 2822-2857 Karatay Journal of Islamic Economics and Finance
Geliş Tarihi: 09.06.2026 Kabul Tarihi: 29.07.2026
Yıl 2026 | Cilt 4 | Sayı 1 **Araştırma Makalesi/ Research Article**

KARJIEF
KARATAY JOURNAL OF ISLAMIC ECONOMICS AND FINANCE

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Determinants of Customer Switching Behavior from Conventional Banks to Islamic Banks: Analytic Network Process Approach

ABSTRACT

This study aims to analyze the priority determinants that influence customer switching behavior from conventional banks to Islamic banks in Indonesia. This study uses a quantitative approach with the Analytic Network Process (ANP) method to describe the interdependence between determinants. Data were obtained from three groups of respondents totaling 21 people through a purposive sampling technique. The results show that there are four main determinants of switching behavior: socio-demographics, situational triggers, reactional triggers, and influential triggers. The most dominant determinant is influential triggers, followed by reactional triggers, situational triggers, and socio-demographics. In the sub-factors, location of residence, education level, and religious motivation are the most important factors, while the lowest priority is asset allocation and financial fluctuations, marital status, and gender. This study provides theoretical contributions through the application of ANP in the study of Islamic banking switching behavior, as well as practical implications for the formulation of marketing strategies and increasing the competitiveness of Islamic banks.

Keywords: Switching Behavior, Islamic Banking, Analytic Network Process, Customer Decision, Bank Choice

JEL Codes: G21; D91; D81

Müşterilerin Geleneksel Bankalardan Katılım Bankalarına Geçiş Davranışını Belirleyen Faktörler: Analitik Ağ Süreci Yaklaşımı

ÖZ

Bu çalışma, Endonezya'da müşterilerin geleneksel bankalardan katılım bankalarına geçiş davranışını etkileyen öncelikli belirleyicileri analiz etmeyi amaçlamaktadır. Bu araştırma, belirleyiciler arasındaki karşılıklı bağımlılığı açıklamak amacıyla Analytic Network Process (ANP) yöntemini kullanan nicel bir yaklaşım benimsemektedir. Veriler, amaçlı örnekleme tekniği kullanılarak toplam 21 kişiden oluşan üç farklı katılımcı grubundan elde edilmiştir. Bulgular, geçiş davranışını etkileyen dört temel belirleyici olduğunu göstermektedir: sosyo-demografik faktörler, durumsal tetikleyiciler, tepkisel tetikleyiciler ve etkileyici tetikleyiciler. En baskın belirleyici etkileyici tetikleyiciler olup, bunu sırasıyla tepkisel tetikleyiciler, durumsal tetikleyiciler ve sosyo-demografik faktörler izlemektedir. Alt faktörler açısından, ikamet yeri, eğitim düzeyi ve dini motivasyon en önemli faktörler olarak öne çıkarken; varlık tahsisi ve finansal dalgalanmalar, medeni durum ve cinsiyet en düşük önceliğe sahip faktörlerdir. Bu çalışma, katılım bankacılığında geçiş davranışı literatürüne ANP yönteminin uygulanması yoluyla teorik katkı sağlamakta; ayrıca pazarlama stratejilerinin oluşturulması ve katılım bankalarının rekabet gücünün artırılması açısından pratik çıkarımlar sunmaktadır.

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Anahtar Kelimeler: Geçiş Davranışı; Katılım Bankacılığı, Analitik Ağ Süreci, Müşteri Karar Verme, Banka Seçimi
JEL Kodları: G21; D91; D81

INTRODUCTION

In the era of globalization, Islamic economics has gained widespread attention in various countries. One of the main pillars of Islamic economics development is the Islamic banking sector. In recent years, the Islamic banking sector has experienced significant growth (Saputra & Iqbal Fasa, 2022). In Indonesia, Islamic banking development can be seen from its total assets. According to OJK data, total Islamic banking assets in Indonesia reached Rp 950.30 trillion at the end of 2024. This figure shows an increase compared to the previous year, which reached Rp 892.17 trillion. In addition, this increase indicates that the public is increasingly trusting and using Islamic banking services, which can have a positive impact on increasing the market share of Islamic banking in Indonesia.

Despite this, Islamic banking's market share still lags far behind conventional banking, which currently controls more than 90% of Indonesia's banking industry assets. One of the main reasons for the low market share of Islamic banking is that Islamic banks have not been able to compete with long-established conventional banks that have adapted to society. In addition, it can also be caused by the low interest of the public in using Islamic banking services. Based on the results of the 2025 National Survey on Financial Literacy and Inclusion (SNLIK), financial literacy index increased from 65.43% in 2024 to 66.46% in 2025, and the financial inclusion index rose from 75.02% to 80.51%. However, Islamic financial literacy and inclusion levels are at much lower levels, namely 43.42% and 13.41% respectively (OJK, 2025).

Low Islamic financial literacy can affect public preferences and behavior in choosing banking services. When the public has limited understanding of Islamic financial principles and products, it can hinder the growth of Islamic financial inclusion, thus causing Islamic banking's market share to grow more slowly despite Indonesia being dominated by Muslim populations. According to data from the Directorate General of Population and Civil Registration (Ditjen Dukcapil) of the Ministry of Home Affairs, the majority of Indonesia's population is Muslim, namely around 87.13% of the total 286.69 million people in the first semester of 2025 (Nabilah, 2025).

With the existence of Islamic banking, it can provide an alternative for the public to access Islamic financial products and services. However, in practice, Islamic banking faces competition challenges, especially in attracting customers amid established conventional banking. Conventional banks have long operated, thus having long-term relationships with the public. In this condition, most of the public tends to stay with conventional banks to meet transaction needs that are considered to offer simpler terms, faster processes, and wider recognition in society. In addition, the existence of established conventional banks with wider branch networks and facilities makes them the primary choice for many customers compared to other banks, including Islamic banks (Revina, 2022). One of the main challenges faced by Islamic banks in facing business competition is increasing competitiveness through effective strategy implementation that can encourage the public to make decisions to switch to Islamic banks. With this effort, it is hoped that it can increase public interest in Islamic banking, thus expanding Islamic banking's market share in Indonesia.

This switching decision can be explained through the concept of switching behavior, which describes the decision of customers to stop or reduce the use of one service and switch to another due to evaluation of experience, changes in needs, or external influences (Bolton & Bronkhorst, 1995; Bansal et al., 2005). In the banking industry, this switching behavior is more complex because it relates to long-term customer relationships and involves aspects of trust and commitment (Gerrad & Cunningham, 2004). Garland (2002) defines switching behavior as the transfer of customers from one service provider to another. Overall, switching behavior is a switching behavior that occurs when customers leave one bank's services to choose a competitor bank that they consider more suitable for their needs.

Ngau et al. (2023) classify the factors influencing switching behavior into four main categories: socio-demographics including individual variables such as age, income, education, marital status, gender, occupation, and place of residence characteristics. Next, situational triggers related to external conditions beyond the control of service providers, including financial literacy, bank reputation, religious motivation, financial regulation, bank switching experience, financial fluctuations, and asset allocation. Reactional triggers refer to direct customer experiences in using services, such as price, service failure, satisfaction level, switching costs, product quality, financial stability, and service expectations. Finally, influential triggers related to competitive factors, such as subjective norms, perceived benefits, perceived convenience, Islamic bank product promotion, Sharia compliance, bank credibility, and product variety.

There is complexity among these factors that can influence switching behavior, requiring a basis for formulating a network model using the Analytic Network Process (ANP). Through the ANP approach, researchers can evaluate the relative importance of factors and sub-factors that play a role in customer switching behavior from conventional to Islamic banks in a more comprehensive and systematic manner. The results of this analysis are expected to provide strategic insights for the Islamic banking industry in understanding customer switching behavior, increasing retention, and formulating more effective marketing strategies to strengthen Islamic banking's position and competitiveness in Indonesia.

Based on this background, this study is directed to answer the following questions: (1) What factors and sub-factors have the most significant influence in driving customer switching behavior from conventional banks to Islamic banks, and (2) What is the priority weight of each determinant in shaping customer switching behavior decisions. With this, this study is expected to provide a deeper understanding of switching behavior as a basis for formulating competitive strategies for Islamic banking in Indonesia. The objectives of this study are to identify the factors and sub-factors influencing customer switching behavior from conventional banks to Islamic banks and to determine the priority weight of each determinant. The novelty of this study lies in the application of ANP in the context of Islamic banking switching behavior in Indonesia, integrating four main determinant groups.

LITERATURE REVIEW

There are two points that will be discussed in literature review: the basic theory and previous study

Switching Behavior

Switching behavior is generally a form of customer decision to stop using one provider's service and switch to another due to dissatisfaction or other triggering factors. Keaveney & Parthasarathy (2001) define switching behavior as a customer's decision to replace one service provider with another, which is often influenced by dissatisfaction or other factors.

Switching Path Analysis Technique (SPAT)

SPAT is a theory developed by Roos (1999) using a critical incident method to explore the process by which customers have switched service providers. Through this approach, researchers identify three determinants of switching behavior: situational triggers, reactional triggers, and influential triggers. These three determinants are then further analyzed to isolate the specific causes behind the occurrence of switching behavior (Chuang & Tai, 2016).

Analytic Network Process (ANP)

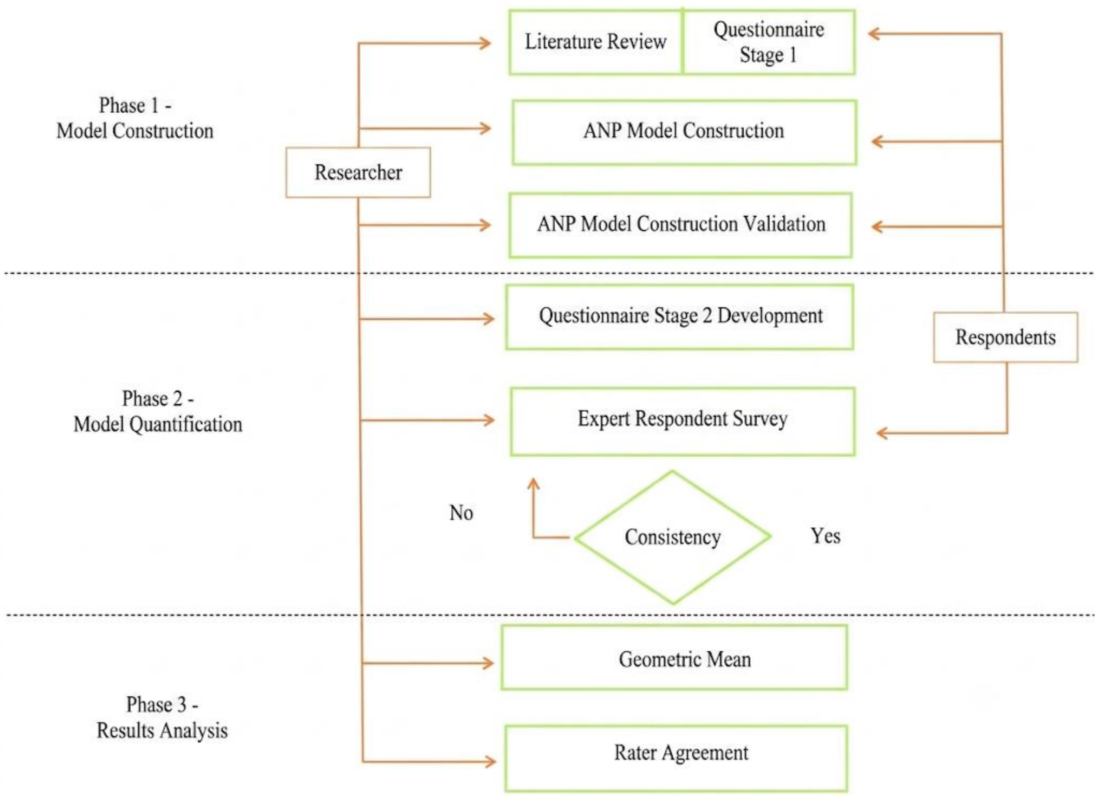
ANP is a decision-making method with mathematical theory used to measure and determine the relative priority of elements that interact in a complex network. This method is designed to handle decision problems involving dependence (dependence) and feedback (feedback), both between elements in one cluster and between clusters (Rusydiana & Abrista, 2017). According to Ascarya & Yumanita (2006), ANP is a development of the Analytic Hierarchy Process (AHP) that no longer assumes independence between elements in each level. This method was introduced by Professor Thomas Saaty, an expert researcher from Pittsburgh University.

Ahmad et al. (2024) in the journal entitled "Consumer shift behavior from conventional to Islamic banking: decision-making analysis through AHP" conducted a comprehensive analysis of the factors influencing customer switching behavior from conventional to Islamic banking for consumer financing products in Pakistan using the Analytical Hierarchy Process (AHP) method. The study found that religious factors are the most dominant determinant in influencing customer switching behavior.

Ngau et al. (2023) through a systematic literature review entitled "Why do bank customers switch? A systematic literature review" classified switching behavior factors into four main categories: socio-demographics, situational triggers, reactional triggers, and influential triggers. This classification provides a comprehensive conceptual framework for understanding various dimensions that influence customer switching behavior decisions in banking services. Based on the relevant previous studies above, the researcher makes a similar study related to customer switching from conventional banks to Islamic banks by identifying

RESEARCH METHODS

This study uses a quantitative approach with the Analytic Network Process (ANP) method. Analytic Network Process (ANP) is a mathematical theory capable of analyzing influence with an approach of assumptions to solve the form of problems. This method is used in the form of problem solving by considering the adjustment of problem complexity through decomposition synthesis accompanied by the presence of a priority scale that produces the greatest influence priority. ANP is also able to explain the model of dependence and feedback factors systematically. Decision-making in ANP applications is carried out by considering and validating empirical experiences (Nugraha Rani & Fadhilah Hasib, 2024). Respondents in this study totaled 21 people consisting of academics, Islamic banking practitioners, and customers who have switched from conventional banks to Islamic banks, with each group consisting of 7 people. Respondent selection was carried out using purposive sampling technique according to expertise and experience criteria.



According to the ANP method procedure, this study uses two stages in data collection:

a) First stage: Model construction. This phase is the initial phase used to identify and collect data including literature review for indicator identification and ANP model construction. Subsequently, validation of the ANP model construction by the researcher. In this stage, the ANP model is built based on literature review results and then confirmed to experts to ensure the suitability of the indicators used through the distribution of stage 1 questionnaires.
b) Second stage: Comparison evaluation stage initiated with questionnaire preparation. The questionnaire was then distributed to respondents to provide numerical scale assessments 1-9 used for pairwise comparison values (pairwise comparison) between indicators in each cluster Subsequently, the results of pairwise comparisons from all respondents were used as measurements of inter-expert agreement levels (Rater Agreement). Rater agreement functions to evaluate the extent to which expert respondents have aligned perceptions in providing assessments to the assessed objects. The level of agreement between respondents is measured using the Kendall Coefficient of Concordance (W). The W value ranges from $0<W\leq1$, where values closer to 1 indicate higher respondent agreement levels. The accepted agreement level indicates that differences in expert assessments are still feasible and valid.

RESULT

Based on the study results focused on analyzing differences and alignments of perspectives among respondent groups, namely academics, Islamic banking practitioners, and customers who have performed switching behavior to Islamic banks. This approach aims to provide a more comprehensive understanding of the dynamics of determinant assessments for switching behavior based on different backgrounds of knowledge and experience. After analysis, it shows that there is a relatively consistent pattern in the assessment of influential triggers factors as the dominant influence, but with emphasis on different sub-factors according to each group's perspective.

From the academic perspective, the highest priority weight was obtained on influential triggers of 0.29127 with a pattern of emphasis on dominant sub-factors such as income level of 0.18705, financial literacy of 0.17742, customer satisfaction of 0.16986, and bank credibility of 0.16584. From the practitioner perspective, the highest priority weight was obtained on influential triggers of 0.29162 with a pattern of emphasis on dominant sub-factors such as education level of 0.18392, religious motivation of 0.18200, service expectations of 0.15689, and Islamic bank product promotion of 0.15175. Meanwhile, from the customer perspective, the highest priority weight was obtained on influential triggers of 0.28657 with a pattern of emphasis on dominant sub-factors such as bank reputation of 0.19290, place of residence of 0.18883, bank credibility of 0.18607, and product quality of 0.17010.

This difference in emphasis indicates that the perspectives from each group of respondents are relatively aligned, supported by customer experiences in switching to Islamic banks, which can enrich the understanding of switching behavior phenomena. In addition, it can be used as a strong reason for the relatively low to moderate level of rater agreement or rater agreement value. Based on the analysis results, the rater agreement value or Kendall's W value in sub-factor assessments is 0.20476, and in sub-factor assessments is 0.30814. Subsequently, based on the ANP analysis results, it shows that influential triggers are the factor with the highest priority weight in influencing customer switching behavior, followed by reactional triggers, situational triggers, and socio-demographics.

Table 1: Main Factor Priorities for Switching Behavior

Sr	Factor	Weight
1	Influential Triggers	0,32868
2	Reactional Triggers	0,24300
3	Situational Triggers	0,21340
4	Socio-demographics	0,17953

Source: Processed Data (2026).

Table 2: Priority Weights of Socio-demographics Sub-Factors

Sr	Sub-Factor	Weightage
1	Place of Residence	0,18202
2	Education Level	0,18034
3	Occupation	0,16557
4	Income Level	0,15570
5	Age	0,14631
6	Marital Status	0,06568
7	Gender	0,05389

Source: Processed Data (2026).

Table 3: Priority Weights of Situational Triggers Sub-Factors

Sr	Sub-Factor	Weightage
1	Religious Motivation	0,17732
2	Bank Reputation	0,17547
3	Financial Literacy	0,14286
4	Financial Regulation	0,13049
5	Bank Switching Experience	0,12168
6	Asset Allocation	0,09904
7	Financial Fluctuations	0,09904

Source: Processed Data (2026).

Table 4: Priority Weights of Reactional Triggers Sub-Factors

Sr	Sub-Factor	Weightage

1	Place of Residence	0,15398
2	Education Level	0,14766
3	Occupation	0,14547
4	Income Level	0,14060
5	Age	0,13007
6	Marital Status	0,11984
7	Gender	0,11268

Source: Processed Data (2026).

Table 5: Priority Weights of Influential Triggers Sub-Factors

Sr	Sub-Factor	Weightage
1	Perceived Benefits	0,15537
2	Islamic Bank Product Promotion	0,15206
3	Bank Credibility	0,14712
4	Perceived Convenience	0,13552
5	Sharia Compliance	0,12453
6	Subjective Norms	0,11938
7	Product Variety	0,11927

Source: Processed Data (2026).

DISCUSSION

Viewed from the assessments based on respondent groups, variation exists among academics, Islamic banking practitioners, and switched customers, reflecting diverse knowledge and experience backgrounds. However, perceptual alignment emerges, indicating collective understanding of key switching drivers. Measured via Kendall's W, agreement is low for factors and moderate for sub-factors, suggesting consistent yet varied perceptions. Influential triggers dominate, showing external factors like reputation and promotions outweigh internal ones. This aligns with Roos and Gustafsson (2011), who linked influential triggers to passive, market-responsive behavior.

1) Socio-demographics Factor

Based on the analysis results using the Analytic Network Process (ANP) method, it shows that place of residence reflects proximity to bank branches, availability of alternative services, and differences in urban and rural area characteristics, occupying the most dominant position in influencing customer switching behavior from conventional banks to Islamic banks. Customers living in areas with more adequate banking infrastructure and more diverse financial institution options tend to have greater opportunities to evaluate and switch to alternatives considered more suitable. This study aligns with the findings of Brunetti et al. (2020), which show that individuals living in areas with low financial market competition levels are more likely to perform switching behavior, as well as de la Cuesta-González et al. (2021), which found that rural communities often face limitations in accessing banking services due to minimal infrastructure and number of bank branches.

Furthermore, education level ranks second in influencing customer switching tendencies. Here, the importance of education level reflects that customers' ability to understand, compare, and evaluate banking information becomes a key factor in the decision-making process to switch banks, as supported by (Esplin et al., 2022; Okyireh et al., 2017; Vhimisai et al., 2024). Next, occupation and income level occupy the following positions, showing that customers' occupation and income affect bank switching, such as the need for payroll accounts. This is consistent with (Clemes et al., 2010; Kathleen, 2022; Masocha & Matiza, 2017), which emphasize the role of occupation and income in switching banks.

Age occupies the next position, indicating that differences in life cycle stages can influence switching behavior due to risk tolerance and decision-making ability, as explained by (Fernández-Gutiérrez & Ashton, 2024). Conversely, marital status and gender have the lowest importance weights, indicating that these two sub-factors are relatively less dominant in influencing switching behavior tendencies compared to other demographic characteristics. The low weight of gender aligns with several studies that find its influence insignificant on bank switching behavior (Okyireh et al., 2017; Senanu & Narteh, 2023).

2) **Situational Triggers Factor**

Based on the analysis results using the Analytic Network Process (ANP) method, it shows that religious motivation is the most dominant trigger in encouraging customer switching behavior to Islamic banks. This finding affirms that the decision to switch is not solely based on economic considerations but also on the suitability of values and religious beliefs. This aligns with research Riptiono et al. (2020), which states that religiosity has a significant influence on preferences for Islamic banking.

Next, the bank reputation sub-factor ranks second, showing that the image and credibility of Islamic banks act as a trust signal for customers facing uncertainties in the switching process. Reputation functions to reduce risk perception and increase customer confidence in the quality and safety of services (Gerrard & Cunningham, 2004). Financial literacy and financial regulation are at a medium level of influence, showing that customers' ability to understand products and the policy framework regulating the banking industry can influence switching behavior tendencies, although not as strong as religious motivation and bank reputation (Mandell & Klein, 2009).

The sub-factors with the lowest influence are asset allocation and financial fluctuations. The low weight of this shows that portfolio considerations and financial fluctuation conditions are relatively unimportant in influencing customer tendencies to switch banks, with a small possibility of influencing customer tendencies to switch banks. This aligns with the perspective of customer vulnerability and loss aversion (Lusardi & Mitchell, 2011), which explains that at high levels of financial uncertainty, customers tend to avoid additional risks attached to the bank switching process. In addition, the tendency of customers to diversify accounts in several banks (Abduh et al., 2013; Brunetti et al., 2020) shows that the existence of Islamic banks is often positioned as a portfolio complement, not as the main trigger for switching fully.

3) **Reactional Triggers Factor**

Based on the analysis results using the Analytic Network Process (ANP) method, it shows that the reactional triggers sub-factors have varying levels of importance in influencing customer switching behavior from conventional banks to Islamic banks. Product quality occupies the most dominant position, showing that customer switching decisions are highly influenced by the banking product's ability to meet functional, emotional, and expected value needs (Armstrong & Kotler, 2001). In the context of Islamic banking, product quality is not only measured from performance and reliability aspects but also from Sharia compliance, contract transparency, and perceptions of justice and blessing, making it the main attraction for customers who previously used conventional banks.

Service expectations and customer satisfaction occupy the next order, showing that customer switching is often triggered by mismatches between expectations and service realization received from conventional banks. When conventional bank services fail to meet expectations, emotional bonds and customer trust weaken, thus increasing switching behavior tendencies (Bansal & Taylor, 1999).

Service failure is also an important trigger, showing that negative experiences or negative service incidents such as transaction errors, slow complaint handling, or unprofessional employee attitudes can be drivers in the decision to switch, especially in the trust-based banking industry (Colgate & Hedge, 2001; Keaveney, 1995). Conversely, switching costs have the lowest weight, showing that financial and non-financial barriers, such as administrative costs, time, and effort of switching, have a relatively lower level of influence in determining switching behavior decisions. Here, the influence of switching costs does not become the main barrier when the benefits and values felt from Islamic banks are considered greater.

4) **Influential Triggers Factor**

Based on the data analysis results using the ANP method, in the influential triggers sub-factors, it shows that perceived benefits are the most dominant sub-factor in influencing customer switching behavior. This finding affirms that the decision to switch is driven by rational evaluation of the added value obtained when switching to Islamic banks, as stated by (Diepstraten & Van Der Cruijsen, 2017; Keaveney, 1995)

Islamic bank product promotion ranks second, showing that marketing and communication activities have a strategic role in influencing switching behavior. Customers who tend to switch are generally more active in comparing offers between banks and more responsive to competitor advertisements (Szopiński, 2021). Effective promotion not only increases awareness of Islamic bank products but also forms positive perceptions and strengthens the appeal of benefits offered by Islamic banks. Furthermore, bank credibility ranks third, reflecting customer perceptions of the bank's ability, integrity, and reliability in managing funds and providing quality financial services (Hayati & Fitriani, 2023). Bank credibility functions to reduce risk perception and increase customer confidence in making switching behavior decisions (Arshad et al., 2016; Clemes et al., 2010).

Perceived convenience, Sharia compliance, and subjective norms have relatively low influence weights. The results of this study can be supported by public perceptions that Islamic banking is inherently Sharia-compliant. Because of its nature as a Sharia-compliant entity, the Sharia compliance factor is not particularly influential in switching to Islamic banking separately. This study aligns with Ahmad et al. (2024), which shows that Sharia compliance is not very influential but quite important. Finally, product variety has the lowest influence weight, showing that the diversity of Islamic bank products can influence switching behavior tendencies, although it has a relatively low influence weight compared to other factors. Product variety provides more alternatives that can be adjusted to customer needs and preferences (Peter & Olson, 2002; Thawil, 2014).

CONCLUSION

The aim of this study was to identify the determinants and their comparative importance in customer switching behavior from conventional to Islamic banks in Indonesia using the Analytic Network Process (ANP). As Indonesia is a Muslim-majority country with a growing Islamic banking sector, yet its market share remains low compared to conventional banking, analyzing factors influencing customer shifts is crucial. With Indonesia's regulatory framework supporting Sharia principles, such comprehensive studies enable policymakers and banks to devise strategies focusing on key factors to attract customers while adhering to ethical and religious norms.

The ANP method facilitated pairwise comparisons of selected determinants to assess relative importance. Overall results show influential triggers as the most important factor (weight 0.32868), followed by reactional triggers (0.24300), situational triggers (0.21340), and socio-demographics (0.17953). Sub-factors like place of residence (0.18202), education level (0.18034), and religious motivation (0.17732) rank highest. This dominance of external competitive factors aligns with prior studies emphasizing religiosity and reputation in Islamic banking shifts (Ahmad et al., 2024; Ngau et al., 2023).

Although religious motivation and Sharia compliance share similarities, the former has a higher weight (0.17732) than the latter (0.12453), due to perceptions of inherent Sharia compliance in Islamic banks, making separate compliance less decisive for switching. Product quality and perceived benefits also emerge as key, supporting value-driven choices (Riptiono et al., 2020; Diepstraten & Van Der Cruijsen, 2017). Demographic factors like gender and marital status rank lowest, consistent with studies finding minimal influence (Okyireh et al., 2017).

Recommendations for Islamic banks include launching effective awareness campaigns on Sharia-compliant products linked to well-being, coordinated with religious scholars to promote Islamic banking collectively. Banks should emphasize Sharia-recommended modes, such as partnership financing, and explore societal benefits like zakat distribution. Differentiated marketing targeting specific customer perceptions is advised.

For policymakers, create a level playing field by providing Sharia-compliant reserve instruments and avoiding additional taxes on Islamic products to address pricing concerns. Encourage governmental adoption of interest-free systems to align with constitutional principles and reduce conventional banking dominance.

This study has limitations, including the small expert sample, potentially leading to moderate rater agreement and limited generalizability beyond Indonesia. Factors are based on respondents' experiences, and religious sensitivity may influence responses. Future studies could expand to larger, diverse samples and include governmental entities for broader insights.

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