

THE CUSTOMER SWITCHING INTENTION FROM CONVENTIONAL TO ISLAMIC BANK

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ABSTRACT

Islamic and conventional banks are in direct competition with one another. Theoretically, Islamic bank should have the largest market share in a country with a high population of Muslims. However, the market shares of these banks have been insignificant in Indonesia. The research questions concern why Muslims are reluctant to switch from conventional to Islamic bank. This research aims to answer the questions using the theory of push-pull mooring. Based on the data obtained from 100 respondents, the pull and mooring factors affect customer switching intention. Therefore, an explanation of the results with recommendations for managing Islamic bank was provided.

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KEYWORDS:

Customer switching intention,
mooring effect, pull factor, push
factor. JEL Classification: G21,
M31

TO CITE THIS ARTICLE:

Gusti,O.W. Abduh D. M.(2022-23).
The Customer Switching Intention
from Conventional to Islamic Bank
, 17(6), 50-59

INTRODUCTION

Islamic bank is part of the banking industry, which mobilizes funds from and to the public through financing products and other facilities to improve living standards based on Sharia principles (Undang-Undang Republik Indonesia Nomor 21 Tahun 2008 Tentang Perbankan Syariah, 2021). It offers various services and products needed to facilitate economic and business activities. Islamic and conventional banks are in direct competition with one another and have different characteristics. Theoretically, Islamic bank possesses the largest market share in a Muslim-majority country. In 2020, the Indonesian market share in terms of assets was only around 7% (Kamadi, 2022).

The insignificant market share of this bank also occurs in some Muslim countries, except in the Middle East, which is already above 60% (Mordor, 2022). Does this certainly raise various questions, such as why Muslims are reluctant to convert their banking activities from conventional to Islamic bank? What are the factors promoting Muslims to migrate from conventional to Islamic bank? Previous research justified why Muslim customers use Islamic bank instead of conventional ones (e.g. Chowdhury et al., 2019; Christanti et al., 2017; Hassan et al., 2018), no single model gave a holistic explanation in the conducted analysis (Hati et al., 2021). Therefore, this study aims to employ the theory of push-pull mooring to understand the customers' switching behaviour. A clearer view of how customers perceive conventional and Islamic banks was presented. The study location in the greater Jakarta area is particularly advantageous since it is more representative, as the majority of banking activity occurs in this region. Therefore this study will provide a realistic recommendation to the management of Islamic bank.

LITERATURE REVIEW

Customers' Switching Intention in Brief

Switching Intention (SI) can be explained as the consumer's desire to change or replace the current service provider with a new institution (Bansal & Taylor, 1999), related to dissatisfaction with the product provided with customers' perceptions of other alternative service providers (Hsieh et al., 2012). One cause of SI is the disparity between the expected and actual services provided. Therefore, customers may migrate to the new provider for better experiences (Goh et al., 2020; Iswara & Jatra, 2017; Sánchez García & Curras-Perez, 2020). Understanding SI is fundamental because banks should develop long-term customers' relationships through excellent products and services, competitive pricing, and superb customers' communication (Kaur et al., 2012; Keaveney & Parthasarathy, 2001). Loss of customers will impact a company's expenses, as obtaining a new customer is five times more expensive than retaining an existing one (Hsieh et al., 2012; Keaveney & Parthasarathy, 2001).

Theory of Push-Pull Mooring (PPM)

The theory of PPM was based on population migration theory, which describes the human movement between two places for a certain period because of push and pulls forces (Bansal et al., 2005; Xu et al., 2021). Furthermore, Moon (1995) refined this theory of human migration by adding mooring factors. PPM is widely used to explain and predict consumer behaviour in switching from one service provider to another (Cheng et al., 2019; Liao et al., 2019). In migration theory, push factors to drive people to be unsatisfied with or unable to adapt to their former locations, pressuring them to relocate (Hou et al., 2011; Singh, 2011). In the context of SI, they are the negative internal factors that can promote a customer to leave and switch to a new service provider (Matondang et al., 2019; Rawis et al., 2022; Yoon & Lim, 2021). Pull factors in migration theory attract people to a new place of residence because of some positive characteristics of the area (Liao et al., 2019). In the context of SI, they are possessed by the alternative provider that can influence a customer to switch to another (Matondang et al., 2019; Rawis et al., 2022; Yoon & Lim, 2021).

Mooring factor refers to mediating variables for push and pull factors encourage or discourage the migration (Yoon & Lim, 2021), which consist of subjective indicators consisting of personal, social, and cultural factors that influence the decision of individual migration (Moon, 1995). Even though pull and push factors exist, these considerations may prevent or encourage customers from transferring to new service providers (Bansal et al., 2005).

Conceptual Models and Hypotheses

From the explanation above, the conceptual model used in this research is as follows:

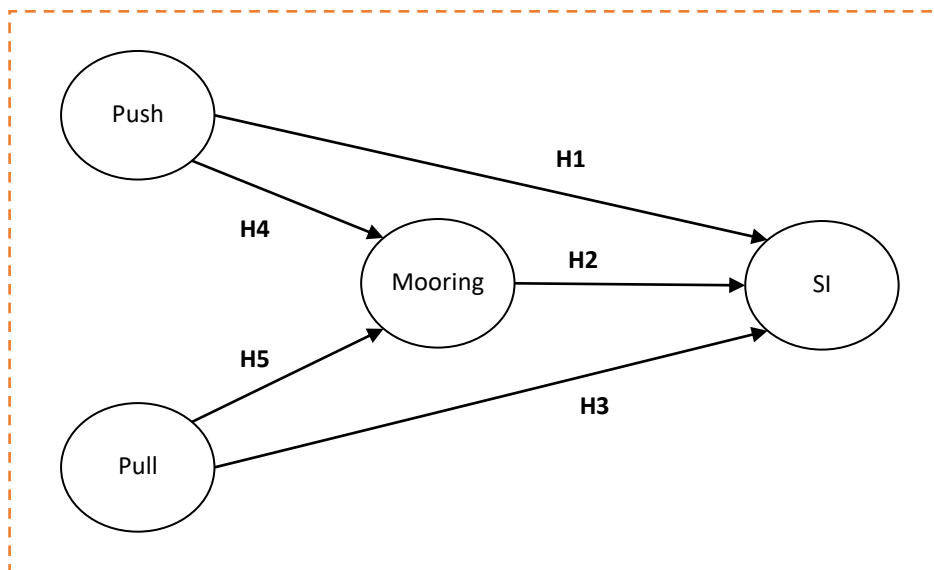


Figure 1: Conceptual Model of the Study

The hypotheses tested by using statistical techniques according to the research method are:

- H1. The push factor has a positive influence on switching intention.
- H2. The mooring factor has a positive influence on switching intention.
- H3. The pull factor has a positive influence on switching intention.
- H4. The push factor positively influences switching intention through the mooring factor.
- H5. The pull factor positively influences switching intention through the mooring factor.

RESEARCH METHODS

Population, samples, and statistical tools

The study location used was the greater Jakarta area because it represents the most significant business of Indonesian Islamic bank. Meanwhile, the population is customers who have switched from conventional to Islamic bank. The convenient sampling method is based on cost and time efficiency considerations.

This study intends to use Partial Least Square (PLS) as a statistical tool in testing the hypotheses. According to Hair et al. (2013) the sample size for PLS is minimum 10 times the structural paths number directed at a particular construct in the structural model. Therefore, it takes 100 respondents as samples, which is adequate for further analysis using PLS. At the end of the data collection period, 59% and 41% of men and women responded with an educational background of 79% have bachelor degree and 21% have master and doctoral degree. Based on occupation, private employees are 99%, and entrepreneurs are 1%.

Questionnaire Development

This study modified a questionnaire, which was originally used by Matondang et al. (2019) and Bansal et al. (2005).

To obtain the same level of understanding among the respondents, the questionnaire should be delivered in Bahasa Indonesia (Indonesian language), so the original version of questionnaire which was in English should be translated to Bahasa Indonesia (Indonesian language).

As recommended by Forsyth et al. (2007), the process of translation of the English version of the questionnaire to Bahasa Indonesia follows these procedures,

- 1) The original questionnaire is adjusted under the context of conventional and Islamic bank Industry,
- 2) The English version is translated to Bahasa Indonesia to form the questionnaire draft.

After the draft questionnaire in Bahasa Indonesia has been completed, a panel of three experts in Islamic banking and consumer behaviour evaluate its face and content validity. As suggested by Bearden et al. (1989) the evaluation procedures are:

- 1) All versions of the instrument (in English and Bahasa Indonesia) are sent to the expert panel,
- 2) The expert panel evaluated the face and content validity by assessing each of the 37 instruments using a 3-point scale (1 = Unrepresentative, 2 = Representative, and 3 = Very representative). Instruments rated 1 (Unrepresentative) by at least one expert panel member will be immediately deleted and not used in the questionnaire. After completing this step, the result showed that all 37 instruments are considered good and valid.
- 3) A pre-test of ten prospective respondents is conducted to check their understanding of the items of the questionnaire, using the Bahasa Indonesia version of the draft,
- 4) Final review and filling out the questionnaire format, using 5 (five) Likert scales, namely 1 = Strongly disagree; 2 = Disagree; 3 = Fairly agree; 4 = Agree, and 5 = Strongly agree.

The final English version of the questionnaire is shown on Table 1.

Table 1: Constructs, Indicators, and Instruments of the Study

Construct	Indicators	Instruments
1. Push factors	1.1. Quality	1.6.1. Conventional bank's attention to my needs is insufficient
		1.6.2. The conventional bank responded ineffectively to my issue
	1.2. Satisfaction	1.2.1. The response of conventional banks my complaints and problems is slow
		1.2.2. The professionalism of conventional bank's staffs is low
		1.2.3. The transaction procedure of conventional bank is hassle
		1.2.4. Conventional bank products are incomplete
	1.3. Value	1.3.1. The fairness conventional bank products is low
		1.3.2. The information transparency about product of conventional bank is bad
	1.4. Trust	1.4.1. The security in doing transaction with conventional banks is low
		1.4.2. The staff of conventional bank rarely inform me if there is problem with my transaction
	1.5. Commitment	1.5.1. Conventional bank supports my business/business occasionally
		1.5.2. Conventional bank apply favouritism in giving services
1.6. Price perception	1.6.1. The pricing of a conventional bank is expensive	
2. Pull factors	2.1. Alternative attractiveness	2.1.1. Islamic bank operation is compliance with opinion of Islamic authoritative body
		2.1.2. Islamic bank places customer as partners, not a debtor
		2.1.3. The term and condition of financing product is more fair for me as customer
		2.1.4. Loan instalments in an Islamic bank is not floating, which is more beneficial
		2.1.5. How Islamic bank resolves disputes in religious court makes me more comfortable
		2.1.6. Islamic bank has unique products that may suit me in the future (e.g., gold pawn, <i>mudharabah</i> , <i>musyarakah</i>)
		2.1.7. Islamic bank has a saving product for Hajj and

			Umrah
3. Mooring factors	3.1. Attitude	3.1.1.	I believe that management and staff of Islamic banks have skill and capability
		3.1.2.	The digital service of Islamic bank is reliable
	3.2. Subjective norms	3.2.1.	My closest family advised me to switch to an Islamic bank
		3.2.2.	I am in an environment of anti-usury, so I have to use an Islamic bank
	3.3. Switching cost	3.3.1.	Switching cost to Islamic bank is affordable
		3.3.2.	Procedure of loan/Financing take-over from conventional to Islamic bank is easy
	3.4. Variety seeking	3.4.1.	I want to have proven that Islamic bank cares more about the social environment
		3.4.2.	The compliance to Islamic law is more important for me, despite of the price is higher
		3.4.3.	The location of the nearest Islamic bank is reachable
		3.4.4.	Using an Islamic bank will fit with my lifestyle
		3.4.5.	I like to try the profit sharing product
		3.4.6.	Using Islamic bank may improve the quality of my faith
		3.4.7.	I want to contribute to the Islamic economy
4. Switching Intention	4.1. Switching intention	4.1.1.	I am looking for information about Islamic bank products
		4.1.2.	I check with people around me before interacting with Islamic bank
		4.1.3.	I prefer to save my spare money in an Islamic bank
		4.1.4.	I will use Islamic bank financing products when I need money
		4.1.5.	I am expected to have an Islamic bank account
		4.1.6.	I want to use the Islamic bank's ATM in my daily life
		4.1.7.	I prioritize using my Islamic bank account in doing daily financial transactions

RESULTS AND DISCUSSION

Result

In the PLS procedure, the model is first evaluated in terms of discriminant and convergent validity and reliability before conducting a hypothesis test. The discriminant validity ensures that a test intended to measure certain constructs is not associated with different constructs (Hair et al., 2013, p. 104). It is accepted when a construct's correlations with its indicators are higher (Hair et al., 2013, p. 105), as shown in Table 2.

Table 2: The Calculation Result of Outer Loading for the Convergent Validity Assessment

	Mooring Effect	Pull Effect	Push Effect	Switching Intention
moor1	0.873	0.415	0.034	0.289
moor10	0.893	0.468	0.126	0.376
moor11	0.858	0.461	0.028	0.373
moor12	0.932	0.445	0.118	0.489
moor13	0.925	0.453	0.115	0.422
moor2	0.761	0.386	0.067	0.170
moor3	0.847	0.362	0.091	0.189
moor4	0.851	0.320	0.159	0.217
moor5	0.820	0.305	0.164	0.152

moor6	0.683	0.335	0.101	0.288
moor7	0.671	0.227	0.082	0.164
moor8	0.840	0.353	0.152	0.448
moor9	0.746	0.328	0.151	0.181
pull1	0.414	0.929	0.001	0.413
pull2	0.534	0.923	0.059	0.331
pull3	0.411	0.925	0.046	0.480
pull4	0.431	0.922	-0.039	0.339
pull5	0.428	0.918	0.001	0.381
pull6	0.340	0.795	0.143	0.295
pull7	0.421	0.947	0.033	0.410
push1	0.155	0.007	0.823	0.107
push10	0.059	0.000	0.895	0.174
push11	0.180	0.119	0.820	0.180
push12	0.093	0.015	0.847	0.191
push13	0.183	0.083	0.900	0.157
push2	0.119	-0.011	0.766	0.109
push3	0.055	0.030	0.861	0.105
push4	-0.061	-0.004	0.552	-0.055
push5	0.095	0.009	0.916	0.093
push6	0.083	0.054	0.758	0.059
push7	0.104	-0.016	0.900	0.194
push8	0.045	0.049	0.864	0.077
push9	0.024	0.015	0.897	0.145
si1	0.375	0.422	0.187	0.951
si2	0.395	0.369	0.176	0.893
si3	0.333	0.386	0.096	0.942
si4	0.379	0.423	0.180	0.968
si5	0.396	0.403	0.171	0.960
si6	0.387	0.406	0.160	0.961
si7	0.358	0.395	0.198	0.943

Convergent validity shows the construct's relationship and indicator (Hair et al., 2013, p. 102). In this study, the outer loading limit > 0.5 and the average variance extracted (AVE) > 0.5 will be used as a threshold (Hair et al., 2013, p. 103). The result shows that all the outer loading are above 0.5 (Table 2) and AVE are above 0.5 (Table 3).

Reliability is the degree to which a measurement is consistent and stable (Hair et al., 2013, p. 116)). In PLS, it can use two methods, namely Cronbach's alpha and composite reliability. Cronbach's alpha evaluates the dependability value of a construct's lower bound, whereas composite reliability measures an actual value (Abdillah & Hartono, 2015). Composite reliability is more effective at assessing a construct's internal consistency. For this test, the value of Cronbach's alpha, rho_A and composite reliability should be greater than 0.7 (Dijkstra & Henseler, 2015; Hair et al., 2013, p. 107). In Table 3 also is shown that Cronbach's alpha, rho_A and composite reliability are more than 0.7, meaning that all constructs pass the reliability test.

Table 3: The Calculation Result of Cronbach alpha, Rho_A, Composite Reliability, and Average Variance

Extracted (AVE)

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Mooring Effect	0.962	0.993	0.965	0.684
Pull Effect	0.965	0.977	0.971	0.827
Push Effect	0.965	0.976	0.968	0.699
Switching Intention	0.980	0.981	0.983	0.894

Hypothesis test

The hypothesis was obtained by analysing the path coefficient value or the inner model, where the t-statistic value should be above 1.96 and P greater than 5% (Hair et al., 2012) . Table 5 shows the result summary of a hypothesis test.

Table 4: Summary of Hypothesis Test

	Path	Original Sample	Sample Mean	Std Deviation	T Statistics	P Value	Decision
H1	Push→SI	0.137	0.142	0.144	0.948	0.344	Rejected
H2	Mooring→SI	0.236	0.240	0.107	2.205	0.028	Accepted
H3	Pull→SI	0.310	0.304	0.123	2.526	0.012	Accepted
H4	Push→Mooring→SI	0.165	0.128	0.112	1.474	0.141	Rejected
H5	Pull→Mooring→SI	0.178	0.157	0.090	1.984	0.048	Accepted

Discussion

The data processing results showed that the push factors are insignificant in making customers migrate from conventional to Islamic bank. It represents the internal factors possessed by the previous service provider (Matondang et al., 2019). Therefore, customers have enjoyed good products and services from a conventional bank without encountering problems. This result reflects the difficulty of leaving the convenience of conventional banks' services.

It is not easy for Muslim customers who only prioritize rationality because the quality of service obtained will discourage the switch. However, this study showed the pull factor in alternative attractiveness, having a positive relationship with customer SI. The indicator of alternative attractiveness represents the distinguishing factors perceived by customers. Jones et al. (2002) argued that the positive character of the product or service would attract customers to switch.

The mooring factor significantly strengthens the switching from conventional to Islamic bank within customers. Hati et al. (2021) described that the factor could be a proxy for the strength or weakness of the Muslim customers' faith (iman).

From the observation of the effect of pull and mooring factors, the migration of customers from conventional to Islamic bank will occur due to the provision of distinctive products and services. Furthermore, this difference should be recognized objectively and subjectively by the customer. Muslim customers' faith level will strengthen the need to switch from a traditional bank to Islamic bank.

From the concept of hijrah as conducted by the Prophet Muhammad SAW emigrated from Mecca to Medina, where the goal was to leave bad things (which hindered his preaching). Customers' switching from conventional to Islamic banks can also be called hijrah (Hati et al., 2021). Conventional bank offers usury (riba) products that are not allowed in Islam (haram). Hijrah is not easy since it requires a strength level of faith from a Muslim.

CONCLUSION

This study showed that the pull factor significantly triggers customers to switch from conventional to Islamic bank. This is because they do not feel any problems with conventional bank's products and services. The result reflects the difficulty of leaving the convenience of services furnished by conventional bank.

Pull and mooring factors significantly influence customers' switching. Furthermore, pull factor is perceived by customers subjectively. Mooring factor is within customers and can be considered a representation of the strength of the Muslim faith.

Recommendation

This study confirmed that customers switch to Islamic bank because of the ability to offer products and services. These products and services are related to the characteristics of Islamic bank. Internal factors such as a person's level of faith strengthen the desire to switch from conventional bank. Therefore, Islamic bank management can use this empirical finding to design marketing and communicate creatively. This emphasizes the unique features and benefits of the

products and services provided by Islamic bank. The evolution of products and services should continue to increase customers' value and benefits.

COMPETING INTERESTS

The authors have no competing interests to declare.

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Seybold Report is a peer-reviewed open-access journal published by Seybold Publications.

HOW TO CITE THIS ARTICLE:

Gusti, O.W. Abduh D, M. (2022-23). The Customer Switching Intention from Conventional to Islamic Bank , 17(6), 50-59

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