THE SWITCHING BEHAVIOR DETERMINANTS OF SHARIA BANKING: ROLES OF GENDER AND EDUCATION

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ABSTRACT

This study aims to analyze the determinants of switching behavior of Sharia banking. The primary data of study was derived from questionnaires. Using a random sampling technique, the study employed a sample of 205 respondents. Data were analyzed using descriptive statistics, analysis of comparative and partial least square (PLS). The findings indicate that determinants of switching behavior are Sharia compliance, internet banking, and employee friendliness. Furthermore, it suggests that there are significant differences in switching behavior of sharia banking customers based on gender and education. The variable of Sharia compliance affects the switching behavior directly, and intention to switch serves as a full mediation variable. This research has managerial implications on the improvement of the Sharia banking comprehension to the higher level of education through rational approach.

INTRODUCTION

Sharia banking shows a very rapid development trend in Indonesia. The increase of the asset in 2009-2010 always hit over 30% (Karim consulting Indonesia, 2015). Sharia banking development can also be seen from the increase of the third-party funds, the number of branch offices, and so forth. Since 2009 until 2013, the growth of the third party funds ranges around 20% - 50%. The largest growth of the third party funds was found in 2011, which reached up to 50,56%. The number of Sharia banking branches also increased significantly, which hit up to 458 offices in 2005. Meanwhile, their number in 2018 had reached up to 2.460 offices (SPS, April 2018).

The development of Sharia banking in Indonesia in terms of assets, the third party funds (depositors funds), and the office network is very encouraging. However, the market share of Sharia banking stands in 5.79% compared to the total market share in 2017 (Snapshot Perbankan Syariah, 2017)., which means that the market share of conventional banking in Indonesia is still very dominant. Therefore, Sharia banks need to develop the market share by increasing their services. Policy and strategy are projected to lead the intentions of prospective customers to switch into Sharia banks. The behavior or action of the switching behavior is determined by the factors strongly associated with the characteristics of the customer and the cultural dimensions. Thus, it is necessary to dig the determining factors (determinants) of the switching behavior of Sharia banking prospective customers to obtain the effective policy.

The determinants of switching behavior of banking customers are often associated with the perceived value and customer satisfaction. Altwijry & Abduh, (2013) stated that one of the switching behaviors of customers of conventional banking is customer satisfaction. Clemes, Gan, & Zheng, (2007) also proved that satisfaction determines the intention to switch the service inquiry. The research of Subramaniam & Ramachandran, (2012) showed that the determinants of the switching behavior of customers in Malaysia cover the variables of price and quality of service.

Cultural differences and countries are also determinant factors that affect the customer switching behavior of a bank. This gap suggests to include culture in the future research of the switching behavior as suggested by Clemen to show whether it affects their decision to switch. Qiu, Lin, & Leung, (2013) showed the role of culture in determining the decision of a customer to switch the service inquiry. Cultural differences might also influence the differences the tendency of switching behavior. Cultural difference is an important factor which differs the intention and motive of action.

Difference in belief and service is also determined by the significant differences in geographical areas (Smith & Reynolds, 2002). Research by D. Zhang, Clemes, & Gan, (2010) suggest that cultural differences determine the intention to switch. Furthermore, Liu, Furrer, & Sudharshan, (2001) also showed that customers with high individualism have a strong tendency to switch. The cultural difference of people in New Zealand, China, and Malaysia from Indonesia implies different actions of consumers, in particular, the switching

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behavior of prospective customers of Sharia banks in Indonesia. The gap, which proves the considerable influence of cultural differences on the switching behavior of customer and the inconsistency of its determinants, suggests the relevance of the current research.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT
Switching Behavior
Switching behavior in the context of this research refers to a concept that describes the action of moving service from conventional banks to the Sharia ones. The word "switching" means "to do the transition or shift, and displacement", while "behavior" is the action or reaction to or against particular event. Many researches show the determinants of the switching behavior of the customer to the other services in the banking industry. Pirzada, Nawaz, Javed, & Asab, (2014) proved that the number of branch offices, the quality of the service, and the share profit is the determinant of switching behavior of the prospective customers of Sharia banks in Pakistan. Stewart, (1998) shows the determinants of switching behavior which include facilities, completeness and clarity of information, confidentiality, and service. Colgate & Hedge, (2001) identified the determinants of switching behavior related to the price, service inefficiency or neglect, and service error. Jamil & Akhter, (2016) showed the vital role of service quality on the customer switching intention.

Research about switching behavior is not only related to the switching behavior among conventional banking, but there is also research switching behavior of prospective customers of Sharia banking. Altwijry & Abduh, (2013) found out the best determinant to the switching behavior of prospective customers of Sharia banks in Saudi Arabia, which are the internet banking service, the suitability of sharia, and the hospitality of the bank frontliner. Narteh, (2013) also proves that the internet banking service is a strong factor of the customer switching behavior. Aziz & Afaq, (2018) showed the significant role of normative beliefs in the intention to use Sharia banking.

Sharia Compliance

Sharia compliance with religion is a significant factor that determines the switching behavior. Souiden & Rani, (2015) showed the crucial role of belief in customer's intention to make a transaction in the Islamic Banks in Tunisia. Some researchers suggest the important role of these variables. Kazakh, Hassan, & van Hemmen Almazor, (2018) stated that religious motives can necessarily determine the intention to use Sharia banking. Likewise, Farhat, Aslam, & Sany, (2019) showed the important role of Sharia compliance with behavior intention. Even though Ayyub, Xuhui, Asif, & Ayyub, (2019) showed that subjective norms do not influence behavior intention of the customers of either Sharia or non-Sharia bank. Ltifi, Hikkerova, Aliouat, & Gharbi, (2016) demonstrated that Shariah compliance is an important factor to choose Islamic banking in Tunisia. Research of Ullah & Lee, (2012) proved the vital role of Islamic norms in determining the choice of customer upon Sharia banks in Pakistan. It also suggests a difference in the orientation of banking customers in Pakistan. The customers of conventional banking prioritize service, while those of Islamic banks prioritize Sharia compliance. Shome, Jabeen, & Rajaguru, (2018) showed

that the factor of shariah compliance also becomes the determinant of a customer in choosing an Islamic bank in the UAE. Shome et al., (2018) showed the principles of Islam, which reflect that the compliance of Sharia with financial products and services affects on the intention to choose Islamic banks. Furthermore, (Altwijry & Abduh, 2013) suggests that the best determinants of the prospective customers to switch into Sharia bank is internet banking service, the hospitality of the bank frontliner, the Sharia compliance. The study of the previous researches suggests that Sharia compliance is an important factor that encourages customers of Islamic banks in Indonesia, and it becomes a determinant of switching behavior. Thus, this research proposes the following hypothesis:

    H1.   Sharia compliance has a directly effects on customer switching behavior.

Internet Banking

The ease and technology fundamentally affect the switching behavior. Altwijry & Abduh, (2013) showed that one of the best determinants of switching behavior of Sharia banking prospective customers is internet banking service. Ayyub et al., (2019) affirm that the ease of technology is the main predictor of the behavior intentions of Sharia and non-Sharia banking customers in Pakistan. Thus, this research offers the following hypothesis:

    H2:   The ease of internet banking technology has a directly affects on customer switching behavior.

Hospitality

The quality factor of the banking services is an important factor which determines the switching behavior. D. Zhang et al., (2010) urged that the quality of banking services gives a significant positive effect on the customer switching behavior. The result of this study also suggests that customers who have higher income have a greater potential of switching behavior. One of the service qualities refers to the friendly attitude of the employees (D. Zhang et al., 2010). Hospitality is the determinant of switching behavior. Altwijry & Abduh, (2013) explain that the best determinants of the switching behavior of prospective customers of Sharia banks are internet banking and the hospitality of the bank frontliner. Apart from that, Bansal, Taylor, & St. James, (2005) suggested that the quality of the service significantly affects the intentions to switch. Such argumentation leads to the following hypotheses:

    H3.   The friendly attitude of the employees has a directly affects on switching behavior.

Satisfaction

Satisfaction is an important determinant which determines the customer switching behavior. Every financial services and banking institution must strive to improve the quality of service to attract the customers. Keaveney, (1995) stated that a satisfaction factor affects a customer to perform the switching behavior. Subramaniam & Ramachandran, (2012) explains that every bank in Malaysia, both Sharia and conventional ones, offer their best service as the main motive to achieve the customer satisfaction. Athanassopoulos, (2000) also argued that the variable of customer satisfaction effects the customer switching behavior. Abduh, Kassim, & Dahari, (2012) affirm that the dimensions of

customer satisfaction is a determinant of the *switching behavior* of the prospective customers of Sharia banks in Indonesia. Clemes et al., (2007) also suggested a customer satisfaction to be a determinant of intention to switch of banking customers. Zhang, Lee, Cheung, & Chen, (2009) also stated that customer satisfaction determines the intention to switch. Han, Kim, & Hyun, (2011) demonstrate that customer satisfaction gives a significant negative effect on the intention to switch. Furthermore, Vyas & Raitani, (2014) showed that the quality of service affects the switching behavior of customers in India. Meanwhile, Jamil & Akhter, (2016) implied that quality service plays an important role in behavior intention to switch. These studies lead to the following hypotheses:

  H4. Customer satisfaction has a directly effects on the customer switching behavior.

Intention to Switch

Religious awareness is an important factor that affects the intention to use Islamic banks. Kaakeh, Hassan, & van Hemmen Almazor, (2018) explains that the attitude, motive, and religious consciousness fundamentally affect the intention to use Sharia banks. The findings are also demonstrated by several other researchers (Sabirzyanov, 2016; Erol & El-Bdour, 1989). In addition to the awareness of religion, profit also drives their intention to use Sharia banks. Bansal et al., (2005) indicated that the intention to switch the service affects the switching behavior. Although there have been some researches related to the intention-to-switch of customers of conventional banking (Stewart, 1998; Colgate & Hedge, 2001; Clemes et al., 2007), and the switching behavior of Sharia bank (Altwijry and Abduh, 2013; Abduh, Kassim, and Dahari, 2013; Pirzadae*t al.,* 2014), cultural differences affects differences in intention to switch. Qiu, Lin, and Leung (2013) suggest the fundamental role of culture in the behavior to *switch* the service. Thus, cultural differences might also affect on the different tendency of the customer *switching behavior*. Ching-Liu, Furrer, and Sudharshan (2001) also show that customers with individualism culture have a strong tendency to switching behavior. The study of the previous research leads to the following hypothesis:

  H5. Intention to switch has significant effect on customer switching behavior as mediator variable of.

RESEARCH METHODS

This research employs the paradigm of positivistic research to explain and to predict the determinants of switching behavior of Sharia banking customer. Furthermore, the research uses a quantitative approach. The approach is to test the relationship between variables, determine the causality of variables, generalizations, and predictions. The population of the study are *santri* of Islamic boarding (*pesantren*) which are customer of Sharia banking. *Santri* enrolled at some universities located in the city of Malang, East Java, Indonesia. They have different levels of educational attainment, there are derived from senior high school, undergraduate, and post graduate. Nevertheless, they live in *pesantren* as *santri* as well. The primary data of study was obtained by questionnaires. Using a random sampling technique, the study employed a sample of 205 respondents. The representative sample of 100-200 people is an

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adequate number for a quantitative study (Hair et al., 1998). They were asked to the respond to a survey on switching behavior determinants of Sharia banking customer. Response were analyzed using descriptive statistics, analysis of variance and partial least square (PLS).

RESULTS AND DISCUSSION

The table of characteristics of respondents in term of ethnic group classifies the respondents into Javanese and non-Javanese group. A group of Javanese reaches up to 90%. The group of male also dominates the respondents, which is 88%. Meanwhile, the group of female respondents is only 12%. Most of them, 53%, are college students while 41% of them study in high school. The remaining 6% are diploma and master students. This research was conducted at schools with varying levels of education. Some boarding schools provide high school education. Moreover, there are boarding schools which only provide elementary level.

Table 1. Participants demographics

Characterisctics	Variable Characteristics	Number	%
Gender	Male	180	88
	Female	25	12
Ethnic group	Javanese ethnic	185	90
	Non javanese ethnic	20	10
Education	Senior High School	85	41
	Diploma	6	3
	Undergraduate degree	108	53
	Master	6	3
Parent's Income	Less than 1 million (IDR)	48	23
	1 million – 2 million (IDR)	81	40
	More than 2 milllion – 4 million (IDR	45	22
	More than 4 million (IDR)	31	15

The fact that boarding schools (pesantren) provide a different level of education drives the santri to have a unique culture. Usually, the boarding schools of university students (pesantren mahasiswa) are developed around university or college.   Nevertheless, they have the same orientation, which is immersing Islamic values in students. One of them is related to the way they behave among society, i.e. the behavior of social communication, transaction, and trading.

Cultural differences determine the difference in the behavior of switching into the other financial provider. Qiu et al., (2013) and Liu et al., (2001) find out that cultural differences determine customer behavior of switching into conventional banking. Furthermore, Liu et al., (2001) shows that a group of people who have a strong individual culture have higher tendency to switch into another service provider. It also infers that people who have a less individual culture tend to be more consistent and less-easily switch.

Table 2: Applying ethnic group and biographical characteristics to test the decision to switch

Independent	β	Wald	Significance level	-2 Log likelihood	Nagelkerke R Square
Ethnic group	1.108 *	3.948	0.047		
Gender	1.171 *	5.321	0.021		
Education	-0.596 *	6.524	0.011	177.798	0.180
Parent's Income	0.160	0.712	0.399		

** $p < 0.01$

* $p < 0.05$

The results of the analysis in table 2 show a beta coefficient of -0.596 with a significance level of 0.011. These results indicate the higher the level of education, the less willingness to switch services. Parent's income variable does not determine the behavior of service shifts in Islamic banking. The -2LogL value in the model before entering its independent variable (202,362) as a maximum likelihood test such as the F test in the linear regression, is lower than the -2LogL value after entering the independent variable (177,798). Difference in value of -2LogL before entering the variable and after that is 24,564 (202,362-177,798). When compared with the value of $\chi 2$ on the value of degree of freedom (df) 5 (204-199), a value of 12.84 is obtained. Therefore, this value is statistically significant. R2 (Negelkerke R Square) value of 18%. However, based on the Hosmer and Lemeshow's test model shows a value of 16,612 with a significance level of 0.034, it is recommended to enter the interaction variables between one variable with another variable.

Table 3 describes the comparative test of switching behavior based on the respondents' biographical characteristics. The comparative test aims to analyze the differences in the customer behavior of switching based on ethnicity, gender, educational background, and income of the parents. The results of the analysis show that differences in the intention to switch into other providers are found by gender and level of education. Female respondents have a higher average (0.48) to switch into the Islamic banks compared to the male ones (0.16).
Differences is also found in the level of education. Most respondents with secondary education level choose to switch into Sharia banks. On the other hand, the higher the education level, the lower the intention to switch into Sharia banks. Although ethnicity affects the switching behavior of customers, there is no difference of both Javanese and non-Javanese students. The difference income of parents also does not affirm the intention to move to other service providers.

Table 3. Comparative analysis of switching behavior based on ethnic group and biographical characteristics

Characterisctics	Variable Characteristics	Mean	SD	F-Value	Significance level
Ethnic group	Javanese ethnic	0.18	0.38	-1.51	0.143
	Non javanese ethnic	0.35	0.48		
Gender	Male	0.16	0.36	-3.07	0.005**
	Female	0.48	0.51		
Education	Senior High School	0.33	0.47	6.147	0.001**
	Diploma	0.00	0.00		
	Undergraduate degree	0.10	0.30		
	Master	0.17	0.40		
Parent's Income	Less than 1 million (IDR)	0.17	0.37	0.357	0.784
	1 million – 2 million (IDR)	0.19	0.39		
	More than 2 milllion – 4 million (IDR	0.20	0.40		
	More than 4 million (IDR)	0.26	0.44		

** p < 0.01
* p < 0.05

Table 4 and 5 show the results of the outer model examination. The results of this testing model show how far every indicator can explain the latent variables. Convergent validity, discriminant validity, and composite reliability are helpful within a reflective testing model. Table 5 shows that the value of composite reliability is more than 0.70. Therefore, the reliability formulating a latent variable is perceived good. The validity of the construct of a latent variable is indicated by the value of convergent and discriminant validity. The value of AVE (Average Variance Extracted) shows the values of convergent validity. AVE is also used for evaluating convergent validity. The criteria must be above 0.5 (Fornell & Larcker, 1981). The results of the analysis show that the value of AVE of every latent variable is more than 0.50. Based on the results, these criteria are achieved.

Table 4. Reliability and convergent validity

Latent variable	Mean	S.D	Loading
Switching behavior (composite reliability=1; AVE=1)	0.19	0.40	1
Intention (composite reliability=0.859; AVE=0.754)			
ni1	4.52	1.57	0.868
ni2	4.10	1.84	0.868
Sharia compliance (composite reliability=0.870; AVE=0.770)			
sya1	3.71	1.81	0.878
sya2	4.15	1.57	0.878
Internet banking (composite reliability=0.937; AVE=0.833)			
eb1	4.58	1.60	0.900
eb2	4.75	1.61	0.936
eb3	4.57	1.49	0.900
Hospitality (composite reliability=0.957; AVE=0.917)			
ra1	4.75	1.50	0.958
ra2	4.68	1.60	0.958
Satisfaction (composite reliability=0.915; AVE=0.843)			
pu1	4.75	1.41	0.918
pu2	4.61	1.46	0.918

The validity value of variable construct can also be acknowledged from the value of the discriminant validity. Discriminant validity shows the correlation value between cross loading of the latent variables the other latent variables. It is determined by the value comparison of the square root of AVE with the correlation of the other variables. If the construct of the square root of AVE is larger compared with that of other variables, it is valid. The value of the square root of AVE in table 5 is provided in diagonal rows.

The analysis in table 5 shows that the variable construct is valid because the value of the square root of AVE of each construct of latent variables is large compared with the construct of the other latent variables. Table 5 also shows that the variable intention to switch possess positive correlation with switching behavior. Furthermore, the variable of Sharia compliance have a positive correlation with switching behavior even though they have an insignificant correlation. The variable of switching behavior has a significant negative correlation with the variable of internet banking (r= -0.468; $p < 0.01$); Hospitality (r= -0.548; $p < 0.01$), and satisfaction (r= -0.309; $p < 0.01$). This relationship shows that when an internet banking service decreases, the switching behavior increases. Likewise, hospitality and satisfaction also shows the opposite relationship. The lower the hospitality and customer satisfaction, the more switching behavior will occur.

Table 5. Discriminant validity

	Latent variable	1	2	3	4	5	6
1	Switching behavior	1.000					
2	Intention to switch	0.018	0.868				
3	Sharia compliance	-0.023	0.639**	0.878			
4	Internet banking	-0.468**	0.350**	0.319**	0.913		
5	Hospitality	-0.548**	0.330**	0.325**	0.741**	0.958	
6	Satisfaction	-0.309**	0.539**	0.467**	0.624**	0.703**	0.918

Square roots of average variances extracted (AVE's) shown on diagonal
** $p < 0.01$
* $p < 0.05$

Table 6 shows the results of model fit indicators. Model fit indicators cover the Average Path Coefficient (APC), Average R Square (ARS), and Average Variance Inflation Factor (AVIF). Kock, (2012) states that the three indicators of model fit are crucial to determine model fit in the analysis of Partial Least Square. The results of the analysis in table 5 show that all three indicators meet the criteria of model fit. The value of APC and ARS meet the criteria of model fit if the probability value of the second indicator of the model fit is significant (Sholihin & Ratmono, 2013). Whereas, the value of the AVIF has also met the condition, for the value is less than 5. Meanwhile, the value of R^2 is an inner model test. The results of the analysis suggest that the model of the current study is moderate   because the value of R^2 hits 0.33-0.67. This model has fulfilled the specified criteria. R^2 is a coefficient of determination that shows a percentage of variance in exogenous constructs that can affect endogenous construct variance (Sholihin & Ratmono, 2013). The higher R^2 value indicates a good model. coefficient of determination values only exist for endogenous constructs.

Table 6. Result of fit indices of structural model

Model panel	R^2		APC	ARS	AVIF
	R^2 to SB	R^2 to IS			
Direct effect model	0.347	-	0.252**	0.347**	2.192
Full model	0.366	0.489	0.216**	0.427**	2.154

** $p < 0.01$
* $p < 0.05$
AVIF good if < 5

Table 7 is the result of PLS analysis. It includes the test of the direct influence by attaching the mediating variable. The test of the direct influence aims to examine the direct influence of 4 latent variables, Sharia compliance, internet banking, hospitality, and satisfaction, to the switching behavior. Whereas, the test of the influence in the current research covers all latent variables including the mediation one.

Table 7. PLS result

Latent variable	Path coefficient and probability value		
	Direct effect	Full model	Total effect
Sharia compliance $\rightarrow$ switching behavior (SB)	0.160 (0.006)**	0.065 (0.175)	-
Internet banking $\rightarrow$ switching behavior (SB)	-0.192 (0.033)*	-0.204* (0.023)	-
Hospitality $\rightarrow$ switching behavior (SB)	-0.540 (0.001)**	-0.514** (0.001)	-
Satisfaction $\rightarrow$ switching behavior (SB)	0.115 (0.148)	0.045 (0.342)	-
Sharia compliance $\rightarrow$ intention to switch (IS)	-	0.499** (0.001)	-
Internet banking $\rightarrow$ intention to switch (IS)	-	0.080 (0.189)	-
Hospitality $\rightarrow$ intention to switch (IS)	-	0.047 (0.312)	-
Satisfaction $\rightarrow$ intention to switch (IS)	-	0.293** (0.003)	-
Intention to switch (IS) $\rightarrow$ switching behavior (SB)	-	0.194** (0.006)	-
Sharia compliance $\rightarrow$ IS $\rightarrow$ WS	-	-	0.162** (0.006)
Internet banking $\rightarrow$ IS $\rightarrow$ WS	-	-	-0.189* (0.030)
Hospitality $\rightarrow$ IS $\rightarrow$ WS	-	-	-0.505** (0.001)
Satisfaction $\rightarrow$ IS $\rightarrow$ WS	-	-	0.102 (0.181)

** $p < 0.01$
* $p < 0.05$

The results of the analysis of the direct effect shows that the variable of Sharia compliance has a significant positive impact on switching behavior (coefficient = 0.160; $p < 0.01$). The compliance increase in the Islamic values of banking products can increase the intention to the switching behavior. The results of the analysis of the direct effect also suggest that the facilities of internet banking have a significant negative effect on the switching behavior of Sharia banking customers (coefficient = -0.192; $p < 0.05$). The current study is in line with the research of Shome, Jabeen, & Rajaguru, (2018) that the important role of the customer expectations related to the compliance of the bank's operations with Islamic principles can encourage them to open an account in Sharia banks.

Internet banking service that can minimize the customer's intention to switch into the other banks (switching behavior). Today, the internet banking service is a competitive advantage of banking and financial services. The inclusive information systems and technology in Indonesia let the banking customers interested in the internet service that is adequate. The variable of friendliness have a significant negative effect to switching behavior (coefficient = -0.540; $p < 0.01$). An increasing attitude of friendliness can escalate the switching behavior. Banking institutions promote a good service. One of them is a

friendly attitude. Meanwhile, satisfaction variables do not influence the switching behavior (coefficient = 0.115; $p > 0.05$).

The results of the analysis with the mediating variable of Intention to Switch (IS) in the analysis of the full model in table 7 show that Sharia compliance do not influence the switching behavior (coefficient = 0.065; $p > 0.05$). Nevertheless, it has a significant positive effect on the intention to switch (coefficient = 0.499; $p < 0.01$). The variable of intention to switch also has a significant positive effect on the switching behavior (coefficient = 0.194; $p < 0.01$). The results of the above analysis suggest that the variable intention to switch functions as a full mediation. It means that Sharia compliance may change the switching behavior through the variable intention to switch. The value of the total effect variables of Sharia compliance to the switching behavior through the intention to switch is 0.162 with a probability value of 0.006. Therefore, sharia compliance affects the switching behavior indirectly through the variable of intention to switch—the intention to switch functions as the full mediation.

The results of the analysis of the full model also shows that the internet banking service has a significant negative effect on switching behavior (coefficient = -0.204; $p < 0.05$). The better the service of internet banking in the previous institutions (conventional banking), the less the action of switching behavior. This is an indication that the factor of internet banking service attracts the loyal customer in the conventional bank. On the other hand, the variable of internet banking service does not affect the intention to switch (coefficient = 0.080; $p > 0.05$). The total value of the effect of Internet banking service to switching behavior through the intention to switch is (-0.189), which is lower than a direct influence on the direct effect model (-0.192). Therefore, internet banking service does not affect the switching behavior through the variable of intention to switch. Therefore, the intention to switch is not the mediating variable of the effect of internet banking on switching behavior.

Table 7 shows the full model test, which suggests that friendliness has a significant negative effect on the switching behavior (coefficient = -0.514; $p < 0.01$). Meanwhile, it does not affect the mediating variable intention to switch (coefficient = 0.047; $p > 0.05$). A friendly service provider can reduce the customer's intention to switch into others. Therefore, test on the variables of the effect of friendliness on the switching behavior shows that the variable intention to switch is not the mediator. Latent variable of satisfaction does not affect the switching behavior "SB" (coefficient = 0.045; $p > 0.342$). However, service satisfaction has a significant positive effect on the intention to switch. It is also shown that IS positively affects the SB (coefficient = 0.194; $p < 0.01$). Therefore, IS plays as a full mediating variable related to the effect of satisfaction to SB. Service provider can increase the satisfaction of the customers to minimize their switching behavior.

Lujja, Mohammed, & Hassan, (2018) Muslim consumers of Sharia banking in the decision to become customers is driven by the profitability and religiosity motive. This research was conducted in Uganda. The research samples are employees, practitioners, and academics both Muslims and non-Muslims. This study involves respondents from the students of boarding school.

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CONCLUSION

The results suggest that ethnicity or culture can affect the customers' switching behavior. Level of education has a significant negative effect on switching behavior. The higher the level of education, the less the switching behavior. The results of the comparative test show that non-Javanese have higher intention to switch compared to the Javanese one. The variable of Sharia compliance affects the switching behavior directly. Variable intention to switch serves as the full mediation.

The results of the data analysis suggest that; 1) the important factors that determine the switching behavior are Sharia compliance, internet banking, and employee friendliness, 2) a segment that can hinder the switching behavior is the fact that the customers are more and more rational, 3) the difference of ethnicity influences the switching behavior, 4) apart from the ethnic groups, educational background also affects the switching behavior, 5) the variable of intention to switch plays as a full mediator on the determinant of Sharia compliance to the switching behavior, 6) the strategy developed by Sharia banking related to switching behavior is maintaining the loyalty of the customers who have a high school level of education.

This research has managerial implications on the improvement of the Sharia banking comprehension to the higher level of education through rational approach. Because, customers who have higher levels of education have a lower switching behavior. Further research is expected to include the variable of price, the number of offices, and other rational-based services to dig more-detailed determinants of switching behavior. For further research we recommend including a review of cultural or ethnic differences in switching behavior research

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