The Influence of Religiosity Perception Gap, Banking Religiosity Gap,Financial and Shariah Literacy, and Financial Technology on Switching Behavior

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ABSTRACT

The purpose of this study is to analyze the religiosity perception gap, banking religiosity gap, financial literacy, shariah literacy and financial technology on switching behavior to Islamic banking. The study was conducted on Makassar City, involving respondents from Islamic banking customers, conventional banking customers and Islamic banking employees. Research data collection was carried out through an online questionnaire. This study utilizes 3 analysis tools, which are logistic regression analysis, independent sample t-test, and ANOVA analysis. There are 3 findings in this study. First, the result demonstrate a negative effect of religiosity perception towards switching behavior, while financial literacy, shariah literacy and financial technology demonstrate a positive and significant effect towards switching behavior. Second, the results also showed a significant difference of perception between Shariah banking customers and conventional banking customers towards financial literacy and shariah literacy, while the opposite occured to religiosity perception and financial technology. Third, the study revealed that the perception of 2 banking customer groups (shariah and conventional) towards banking religiosity is not different, but when compared to the group of Islamic banking employees, a lage gap was discovered.

INTRODUCTION

Switching behavior is a common concept in a variety of industries, including the service industry. The Islamic banking sector as a pillar of the Islamic financial system has received attention from both Muslim and non-Muslim citizens since the Muamalat Mank as the first Islamic bank in Indonesia was established in 1991. As a result, currently not only sharia banks contribute in competition, because conventional banks offer sharia products and services as well.

Conventional banks were established earlier than Sharia Banks in Indonesia and have facilities that are widespread in Indonesia. In the Big Indonesian Dictionary, Conventional means "according to what has become a habit". From the above understanding it can be concluded that Conventional Banks are banks that carry out their business activities by applying the interest method which has become the habit of banks in the past in making profits.

While Sharia Banks are banks that follow the Islamic economic system. Islamic Economics according to Fazlurrahman in Farida in Marimin (2015), "Islamic economics is built on or at least colored by the principles of religiosity, world-oriented and the hereafter". Sharia principles according to Law Number 21 of 2008 are the principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of Sharia.

According to Lee (2011) sharia bank customers highly value Shariah compliance in their banks and also notes that uncompliance with Sharia principles causes customers to be dissatisfied. Another interesting finding is that if a Sharia bank is involved in violation of Shariah values, customers tend to move. Nevertheless, these findings reveal that adherence to the Sharia is not the only toll a k measuring customer satisfaction for Islamic banks. They also expect their bank convenient, technologically advanced and provide security on their capital.

With the increasing competition in the banking environment, it is very important for Islamic banking to continue to improve their

services and increase the number of customers while maintaining existing customers. Islamic banking must be able to know the factors that cause customers to move from or to Islamic banking, one of which is an understanding of the differences between Islamic banking and conventional banking.

This is in line with the results of research by Mourad et al (2015) who conducted in-depth interviews with parties from Islamic banks and customers in Egypt. It can be concluded from this research that there is a failure in the marketing of Islamic banks because consumers are not fully aware of the main differences between conventional banks and Islamic banks. Consumers find sharia banks attractive, but there is no clear information to educate consumers. Based on this study also, it is known that the degree of religiosity has a significant linear relationship with attitudes towards Islamic banks. Thus, by measuring the level of religiosity of consumer behavior, Islamic banks can predict consumer attitudes towards banks and thus their intentions and behavior in the future .

In terms of assets, the contribution of Islamic banking continues to increase from 2015 to 2019 and shows a positive trend. Until October 2019, total Sharia Banking assets were 4% of total banking assets in Indonesia. With the largest Muslim population in the world, many see the opportunity to grow Islamic finance in Indonesia as possible faster than conventional banking. However, this optimism must still be compared with the actual data of the two banks.

Table 1 - Development of Conventional Commercial Bank Assets and Sharia Commercial Banks Based on Business Activities

Group	2015	2016	2017	2018	2019 (okt)
Buku 1	131,016	100,103	64,894	71,280	62,985
Buku 2	810,899	844,755	841,732	823,832	915,605
Buku 3	2,245,451	2,410,757	2,463,537	2,741,984	2,600,602
Buku 4	2,728,358	3,120,003	3,729,446	4,114,559	4,431,904
Sub Total	**5,915,724**	**6,475,618**	**7,099,609**	**7,751,655**	**8,011,096**
Buku 1 Syariah	23,592	15,968	16,999	15,896	17,075
Buku 2 Syariah	119,031	159,374	183,177	202,212	212,133
Buku 3 Syariah	70,799	78,839	87,850	98,583	104,582
Sub Total	**213,422**	**254,181**	**288,026**	**316,691**	**333,790**
Total	**6,129,146**	**6,729,799**	**7,387,634**	**8,068,346**	**8,344,887**
% Asset BUS	**3.48**	**3.78**	**3.90**	**3.92**	**4.00**

The growth of sharia business entities also occurred, parallel with the increase in assets in the table above.

Table 2 - Number of Conventional Commercial Banks and Sharia Commercial Banks Based on Total Asset Grouping

Group	2015	2016	2017	2018	2019 (okt)
Buku 1	34	25	18	18	13
Buku 2	46	50	52	51	52
Buku 3	68	24	5	27	25
Buku 4	4	4	0	5	6
Sub Total	**106**	**103**	**75**	**101**	**96**
Buku 1 Syariah	5	3	3	4	4
Buku 2 Syariah	6	9	8	9	9
Buku 3 Syariah	1	1	0	1	1
Sub Total	**12**	**13**	**11**	**14**	**14**
Total	**118**	**116**	**86**	**115**	**110**
% Jumlah BUS	**10.17**	**11.21**	**12.80**	**12.17**	**12.73**

The fundamental thing that distinguishes between Islamic banking and conventional banking is the return and distribution of benefits provided to customers. Islamic banks use profit sharing (mudharabah), not interest as a tool to obtain profits or charge interest on loans because interest is forbidden usury.

Another fundamental thing is the objectives of Islamic banking and conventional banking. Conventional banking was established to gain the maximum material benefit, while Islamic banking was established to provide material and spiritual welfare obtained by conducting halal collection, management and distribution of halal funds.

Both of these are part of the concept of Maqashid Sharia which aims to provide benefits for all people, in the world and in the hereafter. This benefit can be achieved if humans carry out His commands and distance themselves from His prohibitions. The prohibition to lend or collect using interest (usury) as well as the prohibition to invest in businesses categorized as haram is found in the verses of the Qur'an, one of which is in Surah Al-Baqarah verse 275 which means:

"The people who eat usury cannot stand but rather like the founding of a person who is possessed by Satan because he is crazy. That is because they say that buying and selling is the same as usury. Though Allah has justified the sale and purchase and forbid usury. Whoever gets a warning from his Lord, then he stops, then what he has obtained previously belongs to him and his affairs (it's up to) to God. Whoever repeats, they are the inhabitants of hell, they are eternal in it".

According to Antonio in Muslimin (2018) the number of Islamic financial institutions is currently an encouragement of adherents of religious teachings to manage material or assets in accordance with established religious rules. Islamic banking is associated with more religious choices, especially for Muslims because of the emotional emotional ties and the religious attachment so that all parties try their best according to religious teachings in order to obtain benefit and blessing.

Religiosity plays a role in switching behavior, found in Hati's research (2016) through the 2016 iB Research Fellowship Program

held by OJK to analyze the factors that influence switching cost behavior of conventional banking customers towards Islamic banking. The results of qualitative research indicate that the variable of religiosity affects the switching behavior of customers. Whereas from quantitative research, it is obtained that the variables that influence switching behavior are the level of education, religious affiliation, and religiosity.

The same thing was also found by Soma et al (2017) in his research on the employees of PT Telekomunikasi Indonesia, which aims to test the religiosity of the decision to use Islamic banking products. The findings of this study reveal that the dimension of religiosity affects the understanding of the concept of Islamic banking and also affects the criteria for bank selection.

Apart from a number of studies that have shown a positive influence between religiosity and switching behavior, there is not much literature on the influence of perception gap, namely the difference in perception between sharia banking customers and conventional banking customers. Therefore, further research is still needed to find out the differences in the perception of the two groups of customers which are expected to explain the development of Islamic banking which although showing a positive trend but has not increased significantly.

Related to the perception of banking religiosity, a study by Widigdo (2016) to analyze the implementation of sharia values in sharia banks operating in Indonesia, found that in general there were differences in the application of sharia values among sharia banks. Also found different perceptions between sharia bank employees and customers in terms of applying sharia values. Because there is still very little literature on banking religiosity, so the background of researchers is to further reveal aspects of banking religiosity seen from the perceptions of sharia banking customers, conventional banking customers and sharia bank employees.

The next variables in this study are financial literacy, sharia literacy and financial technology. In the midst of increasingly rapid digital development, the three variables are related to one another but the relationship to switching behavior is unknown .

Based on the National Financial Literacy and Inclusion Survey released by the FSA, Indonesia's financial literacy and inclusion index for the period 2013-2016 has increased. Financial literacy index from 21.84% to 29.66%. While the financial inclusion index from 59.74% to 67.82%.

Figure 1 – Financial Literacy Index 2013 – 2016 (Source : OJK)
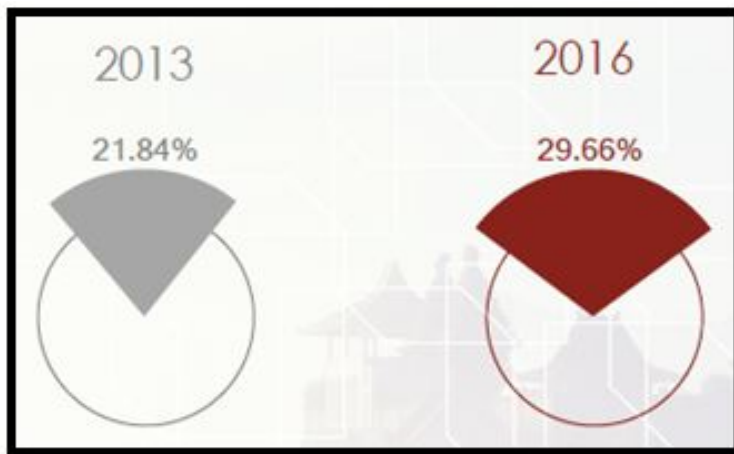
In 2016, the FSA conducted the first survey to measure the level of literacy and Islamic financial inclusion. Islamic financial literacy index of 8.11%. While the Islamic financial inclusion index was 11.06%. These two numbers are certainly far lower than the results of a 2013 survey of Indonesia's financial literacy and inclusion of 21.84% and 29.66% respectively. When it is broken down, the financial literacy index is in the banking sector, followed by insurance, pawnshops, institutions, capital markets and pension funds.

Figure 2 – Shariah Inclusion & Literacy Index 2016 (Source : OJK)
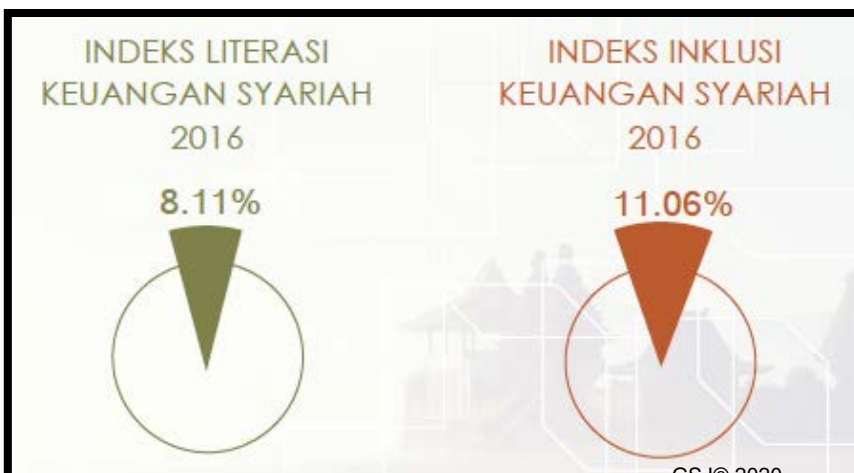
In a previous study conducted by Sardiana et al (2016), it was found that Islamic financial literacy (Sharia Financial Literacy) had a significant effect on the use of Islamic financial services. In further testing, the indicators of knowledge significantly to the Islamic financial services usage preferences. While indicators of competence and confidence do not affect the preference for the use of Islamic financial services.

Research on literacy was also carried out by Wajhi et al (2016) who investigated the influence of various factors on different dimensions of financial literacy. The findings show that financial knowledge, financial behavior and financial attitude significantly influence financial literacy.

In Indonesia, technology is the main driver of business transformation, as was the survey of PWC in the Indonesia Banking Survey 2018. In the 2017 survey, 84% of bankers surveyed were likely to invest in technology transformation in the next 18 months. The priority for technology continues in 2018 by showing that Technology is still in the first place, followed by Changing Customer Needs, Competition, Operational Excellence, Risk Management and Regulation

Figure 3 - Drivers of Business Transformation (Banking)
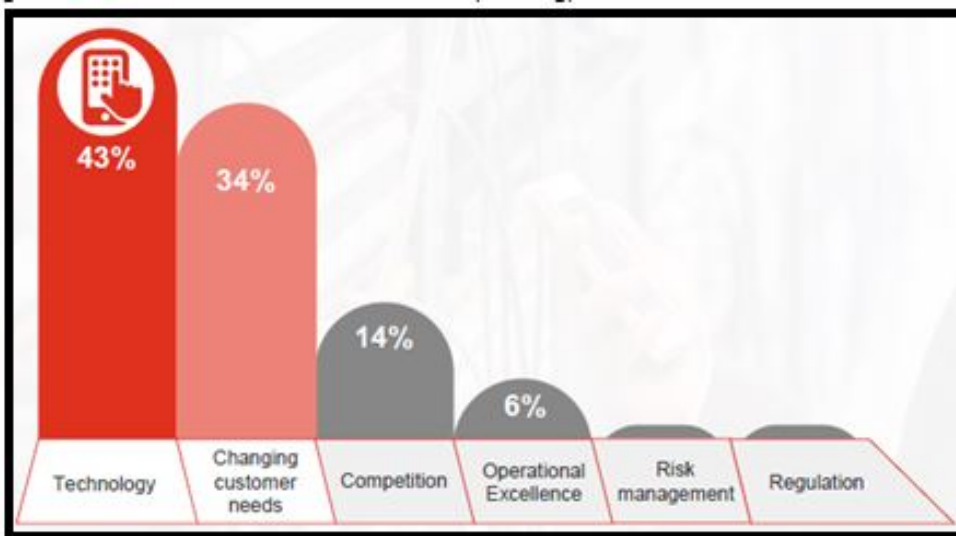
Changes in the way transactions are also seen have changed significantly since 2015. Cellular and internet have taken over the position of the top channel for customer transactions. Transactions in the office traditionally no longer dominate the transactional landscape as it did 3 years ago. In fact, ATM transactions are approaching the traditional branch level. Migration to mobile and internet is not new. But the pace of change in Indonesia is important to note. The change is the fastest among the larger BUKU 3 & 4 banks. In a survey last year, 53% of bankers estimated that more than one quarter of their transactions were via cellphones and the Internet. The number is now up to 75%. The shift between small banks occurred but was slower (42% to 52%).

Figure 4 - Shifting Financial Technology Trends
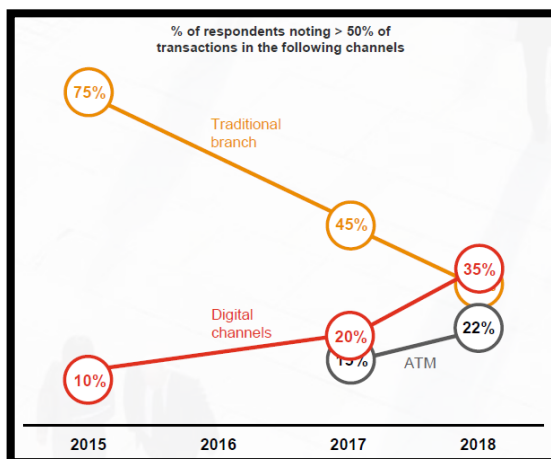
The research was conducted in the city of Makassar, South Sulawesi province, involving respondents from 3 groups, namely sharia banking customers, conventional banking customers and sharia bank employees. The purpose of this study were (1) to examine and determine the effect of the perception gap between religiosity customers' switching behavior, (2) to test and determine the effect of the perception gap between religiosity of Islamic banking to the switching behavior, (3) to test and determine the effect of financial literacy and sharia to switching behavior, and (4) to test and determine the effect of financial technology to the switching behavior.

Methods

This study aimed to test the hypothesis that explains the influence the perception of religiosity, religiosity banking, financial literacy, technology literacy and financial sharia towards switching behavior. Data collected through questionnaires, so approaching used in this study is a quantitative research approach. The test is done by using SPSS, namely data quality test and descriptive statistical analysis for all items and groups of respondents. In addition, logit regression analysis to determine the relationship between each independent variable with the dependent variable. Then the analysis of two sample t-test to determine differences in the perception of each independent variable on the dependent variable between the 2 groups of customers, while the analysis of one-way ANOVA to determine the differences in the perception of the whole group of respondents which are customers of Islamic banking, customers of conventional banking and Islamic banking employees regarding banking religiosity

Literature Review

A review of theories and concepts is an attempt to find a basis for the factors that influence switching behavior so that the research formulation and objectives can be directed. This chapter will explain the basic theories that support the factors that influence switching behavior, namely the Maqashid Syariah concept and the Technology of Acceptance Model (TAM)

MAQASHID SYARIAH

The concept of Maqashid Sharia used in this study was put forward by Imam Al-Syathibi in his book entitled Al-Muwafaqat. Maqashid literally means the purpose of law. Maqashid, from the word qashada means purpose. Whereas in terminology, maqashid means the meanings and wisdoms and the like that God wants in each of the Shari'a, both general and specific, to ensure the benefit of His servants in the world and the hereafter. So that the essence of Maqashid Sharia is benefit, where maslahah means bringing benefit and avoiding mudharat / danger.

Zatadini (2018) explained that Syatibi did not explain the definition of sharia maqashid in his book, but immediately explained the detailed contents of sharia maqashid from its division. Syatibi divides maqashid into 2, namely qashdu al-syari ' (God's purpose) and qashdu al-Mukallaf (the purpose of Mukallaf). Then he divided the qashdu shari ' into 4 types, namely: qashdu al-syari' fi wadh'i al-syari'ah; qashdu al-syari 'fi wadh'i al-syari'ah li al-ifham; qashdu al-syari 'fi wadh'i al-syari'ah li al-taklif bi muqtadhaha; and qashdu al-shari 'fi dukhuli al-mukallaf throne ahkami al-shari'ah. While the qashdu al-Mukallaf section , Syatibi did not mention the kinds.

Specifically for qashdu al-syari 'fi wadh'i al-syari'ah (the purpose of God to put sharia), it is divided into 3 degrees in sequence from human needs, namely: dharuriyyah (primary), hajjiyyah (secondary) and tahsiniyyah (tertiary). Maqashid or Maslahat Dharuriyyat is something that must exist in order to realize the benefit of religion and the world. If this does not exist, it will cause damage and even loss of life and life (Kasdi, 2014)

Zaki (2015) said that in terms of the importance of maintenance, the maslahah that are part of the sharia maqasid are divided into 3 levels, namely:

1. Primary level (daruriyat)

That is something that really needs to be maintained or cared for, if not or neglected will lead to no or meaningless life. Kuwait Finance House (KFH) categorizes the 5 elements included in it, namely:

a. Protection of Faith or religion (din)
b. Life Protection (nafs)
c. Lineage Protection (nasl)
d. Intellectual Protection ('aql)
e. Property Protection (mall)
2. Secondary level (hajiyat)

That is a need to maintain it, but if not maintained does not lead to the destruction of life, but only cause difficulties or deficiencies in carrying out it. Example : communication tools, healthy food, and transportation

3. Tertiary Level (tahsiniyat)

That is something that should be done to take advantage and should be left to avoid harm. Example: branded clothes, luxury cars, luxury lodging, etc.

The way to safeguard these five things can be taken in 2 ways, namely:

1. In terms of being (min nahiyyati al-wujud) that is by maintaining and maintaining things that can perpetuate its existence
2. In terms of none (min nahiyyati al-'adam) that is by preventing things that cause its absence
a. In terms of al-wujud : prayer, zakat, eating, drinking, seeking knowledge, getting married, buying and selling and seeking fortune
b. In terms of al-'adam : jihad, punishment for apostates, had for drinkers of khamr as well as adulterers and usury

TECHNOLOGY OF ACCEPTANCE MODEL (TAM)

The Technology Acceptance Model (TAM) is a model introduced by Fred Davis in 1986 with his dissertation entitled "A Technology Acceptance Model for Empirically Testing New End-User Information Systems: Theory and Results" at Sloan School of Management, Massachusetts Institute of Technology. This dissertation was subsequently published in a scientific work entitled" Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology " in 1989

In the Davis model, the user's acceptance of information technology is determined by cognitive processes and aims to maximize

the usefulness of the technology itself. There are 2 main variables in TAM, namely: perceived usefulness and perceived ease of use .

The perceived usefulness is "the degree to which a person believes that using a particular system would be free of effort". This definition illustrates the level of consumer confidence that the use of IT will be useful, improving consumer performance. Indicators usefulness are: job easier, useful, increased productivity, encourage effectiveness and improve the performance.

Perceived ease of use is "the degree to which a person believes that using a particular system would be free of effort". This definition illustrates the level of consumer confidence that the use of IT can be understood easily. Indicators of ease of use are: easy to learn, easy to use, clear and understandable, and increase consumer skills. So, if IT services are perceived as easy to use, they will support the acceptance of IT financial institutions

There are 3 other variables in TAM by Davis, namely: attitude toward use , behavioral intention and actual use. In this study, actual use was not used by researchers because it included the frequency and duration of system use. The variables that researchers will use the remaining 2, namely attitude toward use , are defined as attitudes towards the use of systems in the form of acceptance or rejection as an impact when someone uses IT. As well as behavioral intention , is defined as the behavioral tendency to continue to use an IT.

Hypothesis

H1 a : The perception of religiosity of sharia banking customers has a positive effect on switching behavior

H 1b : There is a difference between the perception of religious bank customers' religiosity and conventional bank customers

H 2a : The perception of Islamic banking religiosity has a positive effect on switching behavior

H2b: There is a difference in perception between sharia bank customers, conventional bank customers and bank employees on the level of Islamic banking religiosity

H3a: Financial literacy and sharia literacy have a positive effect on switching behavior

H3b: There are differences in financial literacy and sharia literacy between sharia bank customers and conventional bank customers

H4a: Financial technology has a positive effect on switching behavior

H4b: There are differences in perception of financial technology between Islamic bank customers and conventional bank customers

Methodology

This study aimed to test the hypothesis that explains the influence the perception of religiosity, religiosity banking, financial literacy, technology literacy and financial sharia towards switching behavior. Data collected through questionnaires, so approaching used in this study is a quantitative research approach. The test is done by using SPSS, namely data quality test and descriptive statistical analysis for all items and groups of respondents. In addition, logit regression analysis to determine the relationship between each independent variable with the dependent variable. Then the analysis of two sample t-test to determine differences in the perception of each independent variable on the dependent variable between the 2 groups of customers, while the analysis of one-way ANOVA to determine the differences in the perception of the whole group of respondents which are customers of Islamic banking, customers of conventional banking and Islamic banking employees regarding banking religiosity

Result

VALIDITY TEST

Variables	Correlation	Conclusion
Religiosity Perception	0.834	Valid
Financial Literacy	0.581	Valid
Shariah Literacy	0.741	Valid
Financial Technology	0.794	Valid

RELIABILITY TEST

Variables	N of Items	Cronbach's Alpha	Conclusion
Religiosity Perception	10	0.946	Reliable
Financial Literacy	10	0.777	Reliable
Shariah Literacy	10	0.905	Reliable
Financial Technology	8	0.915	Reliable

DESCRIPTIVE STATISTIC (CUSTOMER OF ISLAMIC BANK)

Variables	Minimum	Maximum	Mean	Std. Deviation
Religiosity Perception	1.00	5.00	4.70	0.712
Financial Literacy	1.90	5.00	3.81	0.697
Shariah Literacy	2.20	5.00	4.23	0.688
Financial Technology	2.50	5.00	4.21	0.673

Banking Religiosity	2.06	5.00	3.80	0.800

DESCRIPTIVE STATISTIC (CUSTOMER OF CONVENTIONAL BANK)

Variables	Mini-mum	Maxi-mum	Mean	Std. Dev-iation
Religiosity Perception	1.20	5.00	4.68	0.471
Financial Literacy	2.10	5.00	3.99	0.593
Shariah Literacy	2.00	5.00	3.90	0.648
Financial Technology	1.75	5.00	4.32	0.621
Banking Religiosity	1.71	5.00	3.79	0.731

DESCRIPTIVE STATISTIC (EMPLOYEE OF ISLAMIC BANK)

Variables	Mini-mum	Maxi-mum	Mean	Std. Dev-iation
Banking Religiosity	1.00	5.00	4.53	0.753

A. LOGISTIC REGRESSION ANALYSIS
1) Goodness of Fit

Step	-2 Log Likelihood	Cox & Snell R Square	Negelkerke R Square
1	362.818ᵃ	.084	.134

Step	Chi-square	df	Sig.
1	10.047	8	.262

Observed		Predicted		
		Switching Be-havior		Percen-tage Correct
		0	1	
Step 1	Switching Behavior 0	324	7	97.9
	1	72	6	7.7
	Overall Percentage			80.7

2) Overall Model Fit

-2LL start (Block Number = 0)	398.570
-2LL end (Block Number = 1)	362.818

		Chi Square	df	Sig.
Step 1	Step	35.752	4	.000
	Block	35.752	4	.000
	Model	35.752	4	.000

3) Significance Test

	Variabel	Wald	df	Sig.
Step 1	Religiosity Perception	.017	1	.896
	Financial Li-teracy	5.398	1	.020
	Shariah Li-teracy	24.495	1	.000
	Financial Technology	6.664	1	.010
	Constant	1.476	1	.224

B.   TWO SAMPLE INDEPENDENT T-TEST

1)   Normality Test

Group		Shapiro-Wilk		
		Statistic	df	Sig.
Religiusitas Perbankan	Customer of Conventional Bank	0.955	331	0.000
	Customer of Shariah Bank	0.928	78	0.000
	Employee of Shariah Bank	0.585	150	0.000

2)   Homogenity Test

Levene Statistic	df1	df2	Sig.
7.164	2	556	0.001

3)   Two Sample Independent t-Test of Religiosity Perception between customer of shariah and conventional bank

Group	Difference			t	df	Sig (2 tailed)
	N	Mean	Std. Deviation			
PR_NBK	331	4.68	0.471	-0.266	93.484	.791
PR_NBS	78	4.70	0.712			

4)   Two Sample Independent t-Test of Financial Literacy between customer of shariah and conventional bank

Group	Difference			t	df	Sig (2 tailed)
	N	Mean	Std. Deviation			
LK_NBK	331	3.99	0.593	2.066	104.858	.041
LK_NBS	78	3.81	0.697			

5)   Two Sample Independent t-Test of Shariah Literacy between customer of shariah and conventional bank

Group	Difference			t	df	Sig (2 tailed)
	N	Mean	Std. Deviation			
LS_NBK	331	3.90	0.648	-3.784	111.427	.000
LS_NBS	78	4.23	0.688			

6)   Two Sample Independent t-Test of Financial Technology between customer of shariah and conventional bank

Group	Difference			t	df	Sig (2 tailed)
	N	Mean	Std. Deviation			
TK_NBK	331	4.32	0.621	1.383	109.941	.169
TK_NBS	78	4.21	0.674			

C.   ONE WAY ANOVA ANALYSIS

1)   Multicolinearity Test

	Collinearity Statistics	
Variabel	Tolerance	VIF
Religiosity Perception	.763	1.311
Financial Literacy	.729	1.371
Shariah Literacy	.734	1.362
Financial Technology	.666	1.502

2)   Heteroscedasticity Test

Variabel	Sig.
Religiosity Perception	.322
Financial Literacy	.000
Shariah Literacy	.000
Financial Technology	.000

3) One Way ANOVA Descriptive Test

Kelompok Responden	N	Mean	Std. Devia-tion	Minimum	Maximum
Customer of Conventional Bank	331	3.79	0.731	1.71	5.00
Customer of Shariah Bank	78	3.80	0.800	2.06	5.00
Karyawan Bank Syariah	150	4.52	0.753	1.00	5.00

4) One Way ANOVA Test

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups Within Groups Total	58.839 309.866 368.705	2 566 568	29.420 0.557	52.78 8	.000

5) Post Hoc Test

I	J	Mean Difference (I-J)	Sig.
Customer of Conventional Bank	Customer of Shariah Bank	-0.013	.989
	Employee of Shariah Bank	-0.735*	.000
Customer of Shariah Bank	Customer of Conventional Bank	0.131	.989
	Employee of Shariah Bank	-0.721*	.000
Employee of Shariah Bank	Customer of Conventional Bank	0.735*	.000
	Customer of Shariah Bank	0.721*	.000

1. The results of the Logit Regression analysis provide evidence that the perception of religiosity cannot motivate customers to choose Islamic banking. Therefore H1 a is not accepted, which means observance of religion and rituals is not a factor that is the basis for customers to make decisions to move to Islamic banking.

2. The results of the independent t-test different test analysis found no significant differences in perception of religiosity between sharia bank customers and conventional bank customers. Therefore H1b is not accepted because all two customer groups have relatively similar perceptions of religiosity and therefore decision - making for moving (switching behavior) is not based on perceptions of religiosity

3. The perception of banking religiosity cannot motivate customers to choose Islamic banking. Therefore H2a is not accepted because based on the results of statistical tests in this study, the perception variable of banking religiosity does not affect the switching behavior of customers to Islamic banking.

4. The results of the Anova test analysis found no differences in the perception of banking religiosity of sharia bank customers and conventional bank customers, because the perceptions of the two groups were relatively similar, so H2b was not accepted

5. The results of the Logit Regression analysis provide evidence that financial literacy and sharia literacy can motivate customers to choose sharia banking. Therefore H3a is accepted, because sharia literacy has the highest significance to influence switching behavior to sharia banking, as well as financial literacy even though the effect is not as high as sharia literacy

6. Different test analysis independent t-test was found differences in the value of financial literacy and literacy among customers sharia Islamic banks and conventional bank customers. Therefore H3b is accepted because there is an average difference between the two groups of customers so that the test results support the results of the hypothesis test in this study

7. The results of the Logit Regression analysis provide evidence that perceptions of financial technology can motivate customers to choose Islamic banking. Therefore H4a is accepted because financial technology has the significance to influence the decision to switch (switching behavior) to Islamic banking which indicates that financial technology is one of the fundamental needs for customers

8. The results of the independent t-test different test analysis found no significant differences in the perception of religiosity between sharia bank customers and conventional bank customers. Therefore, H4b is not accepted, which means that decision making for moving (switching behavior) is not based on perceptions of financial technology

Conclusion

1. Gap perception of religiosity has a significant negative influence on switching behavior. This is concluded from the 2 findings in this research. The first finding is that there is no difference in perception of religiosity between Islamic bank customers and conventional bank customer banks. While the second finding is that the perception of religiosity has a negative effect on switching behavior. This does not meet the expectations contained in the Maqashid Sharia theory, stating that benefit can be realized if preserved by 5 elements known as al-kulliyat al-khamsah, namely guarding against religion (din), guarding of the soul (nafs), guarding of intellectuality ('aql), guarding of the offspring (nasl), and guarding over property (mal)

2. The perception gap of sharia banking religiosity has a negative and significant influence on switching behavior. This is concluded from the 2 findings in this study. The first finding is that there are differences in perceptions between groups of customers and groups of bank employees. The perception of banking religiosity of bank employees tends to be very high in value, while the perception of banking religiosity of the two customer groups is relatively the same. This explains that customer perceptions regarding the level of banking religiosity have not completely come out of the shadows of conventional banks. Religiosity will probably continue to be associated with Islamic banking because the basic concept they offer is Islamic principles, but customers tend to assume that the concept offered by Islamic banking is no different from the concept offered by conventional banking

3. Financial literacy and sharia literacy have a positive and significant influence on switching behavior. This is concluded from the 2 findings in this study. The first finding is that there are differences in financial literacy and sharia literacy between sharia bank customers and conventional bank customers. The second finding is that financial literacy and Islamic literacy have a positive and significant effect. Sharia literacy has the most influence among other variables in influencing customers to conduct switching behavior. This is possible because Shariah literacy is not related to routine activities in practicing worship, but the conscious use of reason in understanding the values, commands and prohibitions set by God.

4. Financial technology has a positive and significant influence on switching behavior. However, please note that there is no difference in perception of financial technology between Islamic bank customers and conventional bank customers. This can indicate that financial technology is not a major factor in customer decision making related to switching to Islamic banks, but as a supporting factor in the convenience of transactions

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