





















## 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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