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The Effect of Push, Pull, and Mooring Factors on Customers' Switching Intention From Conventional Banks to Islamic Banks in Semarang City

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A B S T R A C T

The growth of Islamic banking assets in Indonesia has continued to increase, yet its market share remains far behind that of conventional banks. The rise in public sharia financial literacy has also not been matched by a proportional increase in sharia financial inclusion, making customers' switching intention toward Islamic banks an important issue to examine. This study aims to analyze the effect of Push, Pull, and Mooring factors on the switching intention of conventional bank customers toward Islamic banks in Semarang City using the Push-Pull-Mooring theory approach. A quantitative method was employed with primary data from 110 conventional bank customer respondents in Semarang City, selected through purposive sampling, and analyzed using Structural Equation Modeling Partial Least Square (SEM-PLS) with SmartPLS 4. The results show that the Push factor has a positive but not significant effect on switching intention, while the Pull and Mooring factors each have a positive and significant effect. These findings indicate that the attractiveness of Islamic banks and mooring factors such as sharia financial literacy, switching costs, and religiosity play a greater role in shaping switching intention than dissatisfaction with conventional banks. This study offers strategic implications for Islamic banks to strengthen their image, sharia financial education, and the ease of the customer switching process

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INTRODUCTION

The global Islamic finance industry has experienced rapid growth, with asset value reaching USD 6 trillion and projected to continue rising (ICD-LSEG, 2025). Indonesia ranks 6th in the world in the Islamic finance sector with a score of 135.9, supported by having the largest Muslim population in the world (SGIE, 2025). The total assets of the national sharia financial industry, covering banking, capital markets, and insurance, reached IDR 2,821 trillion by the end of 2024 (KNEKS, 2024), while national Islamic banking assets grew from IDR 608.9 trillion in 2020 to IDR 980.3 trillion in 2024 (OJK, 2024).

Nevertheless, this growth has not been followed by a significant increase in market share. The market share of Islamic banking only rose from 6.51% in 2020 to 7.72% in 2024, far behind conventional banks, which control 92.28% of national banking assets (OJK, 2024). This gap is also reflected in the sharia financial literacy and inclusion indices: literacy increased sharply from 9.14% in 2022 to 39.11% in 2024, while inclusion only rose from 12.12% to 13.14% over the same period (OJK, 2024). This stark gap between literacy and inclusion indicates that the public's growing understanding of sharia principles has not been fully matched by a willingness to actually switch to using these services.

This phenomenon places the concept of switching intention as an important issue to examine. Switching intention refers to a customer's intention to discontinue their relationship with a current service provider, either partially or entirely, and move to an alternative provider (Bansal et al., 2005; Mustapa, 2021). In the banking context, the decision to switch banks involves complex considerations of trust, habit, and financial aspects, making it essential to understand the driving factors before actual switching behavior occurs.

One relevant theoretical framework for explaining customer switching phenomena is the Push-Pull-Mooring (PPM) Theory, which was initially developed in migration literature and later adapted to explain consumer switching behavior (Bansal et al., 2005; Indarwati et al., 2025). Push factors are negative aspects of the current service provider that drive customers to switch, such as low service quality, satisfaction, and price perception. Pull factors are the positive attractions offered by alternative providers, such as product attractiveness and subjective norms from the social environment. Mooring factors are inhibiting or reinforcing factors that also influence the switching decision, such as sharia financial literacy, switching costs, and religiosity.

Previous studies show mixed results regarding the influence of these three factors. Oktavina and Ansori (2024), Pramudya and Zaelina (2023), and Habibullah and Canggih (2025) found that the push factor significantly affects switching intention, while Ichsan et al. (2025) and Matondang et al. (2020) found the opposite. Similarly, for the mooring factor, most studies such as Suwandi and Sobari (2023), Farhan et al. (2024), Azis et al. (2025), and Habibullah and Canggih (2025) show a significant effect, whereas Cut Delsie et al. (2021) found no significant effect. This research gap is one of the main motivations for the present study.

Based on the above, this study aims to analyze the effect of push, pull, and mooring factors on the switching intention of conventional bank customers toward Islamic banks, with a study on the community of Semarang City. This study is expected to contribute theoretically to the development of switching intention research in the context of Indonesian Islamic banking, as well as provide practical input for Islamic bank management in formulating effective marketing strategies to increase market share.

LITERATURE RIVIEW

The Theory of Planned Behavior (TPB) explains that a person's behavioral intention is influenced by their attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). This theory underlies the understanding of how individual intentions, including the intention to switch financial services, are formed through a rational evaluation process of a given behavior.

Switching intention is defined as the certainty that a customer will switch from the current service provider to a new one, either partially or entirely (Bansal et al., 2005; Mappatompo et al., 2023). Switching intention lies at the pre-behavioral stage, representing a strong intention prior to actual switching behavior, and reflects the customer's evaluation of dissatisfaction, perceived service quality, price perception, and the attractiveness of alternative providers. This concept can be more comprehensively understood through the Push-Pull-Mooring (PPM) Theory.

The Push-Pull-Mooring Theory was originally developed in migration literature to explain individuals' movement between regions, and was later adapted to the context of consumer behavior due to the similar logic of moving from one status to another (Bansal et al., 2005; Indarwati et al., 2025; Tangke et al., 2025). The push factor is a negative aspect of the experience with the previous service provider that drives switching intention, measured through service quality, satisfaction, and price perception (Bansal et al., 2005; Cut Delsie et al., 2021; Habibullah & Canggih, 2025). The pull factor is the positive attractiveness of an alternative provider, measured through alternative attractiveness and subjective norms (Bansal et al., 2005; Azis et al., 2025; Ichsan et al., 2025). The mooring factor is an inhibiting or reinforcing factor which, in the context of Islamic banking, is measured through sharia financial literacy, switching costs, and religiosity (Farhan et al., 2024; Sadat et al., 2025; Cut Delsie et al., 2021).

Several previous studies serve as the main references for this research. Oktavina and Ansori (2024) found that the push, pull, and mooring factors all significantly affect the switching intention of conventional bank customers toward Islamic banks, although the direction of the mooring effect was negative. Pramudya and Zaelina (2023), in a study of Generation Z in Banten Province using a SEM-PLS approach, also found a significant effect of push and pull factors. Habibullah and Canggih (2025), in a study of Islamic economics students in Surabaya, found that push, pull, and mooring all had a significant and positive effect on switching intention. Meanwhile, Ichsan et al. (2025) and Matondang et al. (2020) found that the push factor had a positive but not significant effect, while

Cut Delsie et al. (2021) found that the mooring factor had no significant effect on customer switching behavior.

The relationship between the push factor and switching intention is explained through dissatisfaction with the service quality, cost, or value obtained from conventional banks (Bansal et al., 2005; Qurniawati et al., 2022). Such dissatisfaction encourages customers to consider alternative providers. Based on this, the first hypothesis is formulated:
H1: The push factor has a positive and significant effect on the switching intention of conventional bank customers toward Islamic banks.

The pull factor relates to the alternative attractiveness possessed by Islamic banks, such as a halal image and conformity with sharia principles (Cut Delsie et al., 2021; Firdiyanti et al., 2022; Sadat et al., 2025). The stronger the attractiveness perceived by customers, the greater the likelihood that they intend to switch. Based on this, the second hypothesis is formulated:
H2: The pull factor has a positive and significant effect on the switching intention of conventional bank customers toward Islamic banks.

Mooring factors such as religiosity, sharia financial literacy, and switching costs also play a role in customers' switching decisions (Suwandi & Sobari, 2023; Farhan et al., 2024; Azis et al., 2025; Habibullah & Canggih, 2025). Based on this, the third hypothesis is formulated:
H3: The mooring factor has a positive and significant effect on the switching intention of conventional bank customers toward Islamic banks.

These three hypotheses are depicted in the theoretical framework shown in Figure 1, which illustrates the direct effect of the push, pull, and mooring factors on customers' switching intention.

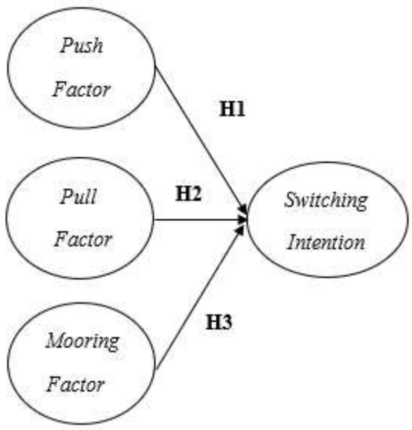

Figure 1. Theoretical Framework
Source: Bansal et al. (2005), developed for this study

METHODOLOGY

Sampling

This study employs a quantitative causal approach. The population consists of conventional bank customers in Semarang City. The sample was determined using purposive sampling with the following criteria: (1) respondents are conventional bank customers or Islamic bank customers who previously used a conventional bank, (2) are at least 17 years old, and (3) reside in Semarang City. The sample size was determined based on the guideline of Hair et al. (in Sulistyorini, 2017), namely 5-10 times the number of indicators, resulting in a minimum sample of 110 respondents. Of the 130 questionnaires collected via Google Forms, 110 met the criteria and were used in the analysis.

Data Collection

Primary data were collected using a closed-ended questionnaire with a 1-5 Likert scale, distributed online via Google Forms over a period of one month. Secondary data were obtained through a literature review of journals, books, and official reports from relevant institutions, such as OJK, KNEKS, and the Islamic Finance Development Report.

Measures

The research variables consist of three exogenous variables: push (X1), measured through service quality, satisfaction, and price perception (Cut Delsie et al., 2021; Habibullah & Canggih, 2025); pull (X2), measured through alternative attractiveness and subjective norms (Bansal et al., 2005; Azis et al., 2025; Ichsan et al., 2025); and mooring (X3), measured through sharia financial literacy, switching costs, and religiosity (Farhan et al., 2024; Sadat et al., 2025; Cut Delsie et al., 2021). The endogenous variable is switching intention (Y), measured through the desire to switch, consideration of switching, and intention to switch (Mohan & Kinslin, 2022; Mappatompo et al., 2023).

Data were analyzed using Structural Equation Modeling Partial Least Square (SEM-PLS) with the aid of SmartPLS 4. The measurement model (outer model) was evaluated through convergent validity (loading factor > 0.7 and AVE > 0.5), discriminant validity (the Fornell-Larcker criterion and cross loading), and reliability (Cronbach's Alpha and Composite Reliability > 0.7) (Ghozali & Kusumadewi, 2023). The structural model (inner model) was evaluated through R-Square and Q-Square values, while hypothesis testing was conducted using the bootstrapping technique with the criteria of a t-statistic > 1.96 and a p-value < 0.05 at a 95% confidence level.

RESULT

Respondent Characteristics

Of the 110 respondents, the majority were female (58%) compared to male (42%). By age, the majority of respondents were in the 17-26 age range (62%), followed by 27-36 years (24%), 37-46 years (11%), and above 47 years (3%). By education, respondents were dominated by senior high school graduates (50%), followed by diploma/bachelor's degree holders (32%), diploma (16%), and master's/doctoral degree holders (2%). By occupation, the majority of respondents were students (32%), followed by private employees (25%), entrepreneurs (15%), state-owned enterprise employees (11%), civil servants (10%), homemakers (5%), and others (2%). By income, the majority of respondents earned IDR 1,000,000-5,000,000 per month (42%).

Measurement Model (Outer Model) Evaluation

The convergent validity test results show that all indicators have outer loading values above 0.7, ranging from 0.738 to 0.955 (Table 1), and all variables have AVE values above 0.5 (Table 2): push (0.712), pull (0.799), mooring (0.696), and switching intention (0.781). These results indicate that all indicators and variables meet the convergent validity requirements.

Table 1. Outer Loading

Indicator	Push (X1)	Pull (X2)	Mooring (X3)	Switching Intention (Y)
X1.1	0.853	-	-	-
X1.2	0.849	-	-	-
X1.3	0.829	-	-	-
X2.1	-	0.904	-	-
X2.2	-	0.884	-	-
X3.1	-	-	0.821	-
X3.2	-	-	0.842	-
X3.3	-	-	0.840	-
Y1	-	-	-	0.955
Y2	-	-	-	0.738
Y3	-	-	-	0.941

Source: Primary data processed (2026)

Table 2. Average Variance Extracted (AVE) Values

Variable	Average Variance Extracted (AVE)
Push (X1)	0.712
Pull (X2)	0.799
Mooring (X3)	0.696
Switching Intention (Y)	0.781

Source: Primary data processed (2026)

The discriminant validity test based on the Fornell-Larcker criterion shows that the square root of the AVE for each variable is greater than its correlation with other variables, which is further confirmed by the cross-loading values of each indicator being higher on its own variable than on other variables. Thus, the model's discriminant validity is confirmed.

The reliability test results show that all variables have Cronbach's Alpha values above 0.6 and Composite Reliability above 0.7 (Table 3): push (α = 0.800; CR = 0.881), pull (α = 0.749; CR = 0.888), mooring (α = 0.804; CR = 0.873), and switching intention (α = 0.858; CR = 0.913), indicating that all variables are reliable.

Table 3. Cronbach's Alpha and Composite Reliability Values

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)
Push (X1)	0.800	0.811	0.881
Pull (X2)	0.749	0.753	0.888
Mooring (X3)	0.804	0.885	0.873
Switching Intention (Y)	0.858	0.917	0.913

Source: Primary Data Processed With Smartpls 4 (2026)

Structural Model (Inner Model) Evaluation

The R-Square value for the switching intention variable is 0.588, indicating that the push, pull, and mooring variables jointly explain 58.8% of the variation in switching intention, while the remaining 41.2% is explained by other variables outside this research model. The Q-Square value of 0.555 (> 0) indicates that the research model has good predictive relevance.

Hypothesis Testing

The results of hypothesis testing using the bootstrapping technique are shown in Table 4. The push factor has a positive but not significant effect on switching intention (β = 0.071; t = 0.924; p = 0.178), so H1 is rejected. The pull factor has a positive and significant effect on switching intention (β = 0.501; t = 4.640; p = 0.000), so H2 is accepted. The mooring factor has a positive and significant effect on switching intention (β = 0.297; t = 3.464; p = 0.000), so H3 is accepted.

Table 4. Hypothesis Testing Results

Hypothesis	Original Sample (O)	T Statistics	P Values	Decision
H1: Push (X1) → Switching Intention (Y)	0.071	0.924	0.178	Rejected
H2: Pull (X2) → Switching Intention (Y)	0.501	4.640	0.000	Accepted
H3: Mooring (X3) → Switching Intention (Y)	0.297	3.464	0.000	Accepted

Source: Primary data processed (2026)

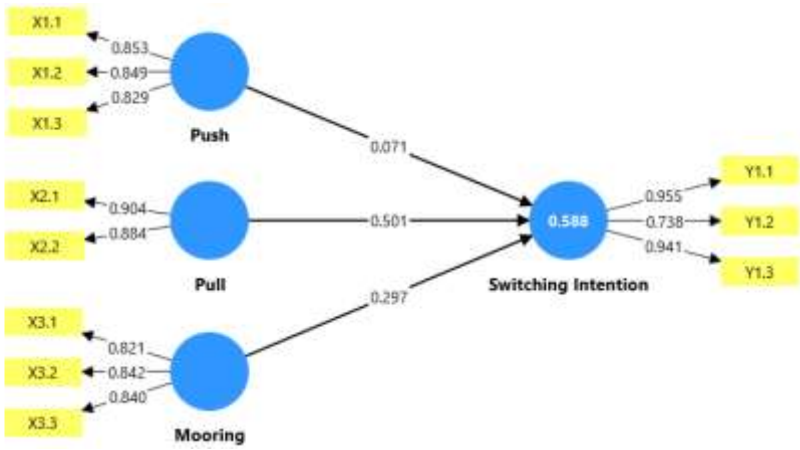

Figure 2. SEM-PLS Path Diagram

Source: Primary data processed with SmartPLS 4 (2026)

DISCUSSION

The results show that the push factor has a positive but not significant effect on the switching intention of conventional bank customers toward Islamic banks (β = 0.071; t = 0.924; p = 0.178), so H1 is rejected. This finding does not fully align with the push-pull-mooring logic underlying Bansal et al. (2005), which posits that dissatisfaction with the current service provider should be a primary driver of switching intention; in this case, dissatisfaction with conventional banks does not appear strong enough to push customers toward Islamic banks. The finding is consistent with Matondang et al. (2020), but contradicts Oktavina and Ansori (2024), Azis et al. (2025), and Habibullah and Canggih (2025), who found the push factor to have a significant effect. This condition indicates that customers still consider conventional bank services relatively capable of meeting their transactional needs, supported by a wider branch and ATM network and ease of access to digital services (Andriani et al., 2025); long-term habitual use of conventional banks also makes customers feel comfortable, so cost and service-quality aspects are not a major consideration for switching. The implication is that Islamic banks cannot rely on the weaknesses of conventional banks as a driving force for switching, but instead need to build their own competitive advantages by strengthening their image as safe, transparent, and trustworthy institutions.

Conversely, the pull factor demonstrates a positive and significant effect on switching intention ($\beta = 0.501$; $t = 4.640$; $p = 0.000$), so H2 is accepted. This result supports the pull dimension of the Push-Pull-Mooring Theory (Bansal et al., 2005), which holds that the stronger the attractiveness perceived in an alternative provider, the greater a customer's intention to switch toward it, and is in line with Oktavina and Ansori (2024), Azis et al. (2025), and Habibullah and Canggih (2025), who likewise found a significant effect of the pull factor. The subjective norm indicator shows the highest loading factor (0.904), indicating that encouragement from close social circles, such as family and friends, plays an important role in shaping switching intention, consistent with customers' tendency to trust information from personally known sources more, while a positive perception of the suitability of Islamic bank products and services to customer needs further strengthens this attractiveness. This suggests that Islamic banks' marketing efforts are more effective when they leverage community networks and public figures rather than relying solely on formal advertising.

The mooring factor is also proven to have a positive and significant effect on switching intention ($\beta = 0.297$; $t = 3.464$; $p = 0.000$), so H3 is accepted, consistent with the mooring dimension of the Push-Pull-Mooring Theory, in which inhibiting or reinforcing factors such as sharia financial literacy, switching costs, and religiosity strengthen or weaken a customer's switching decision (Bansal et al., 2005). The finding supports Habibullah and Canggih (2025), Azis et al. (2025), and Firdiyanti et al. (2022), but contradicts Cut Delsie et al. (2021), who found no significant effect of the mooring factor. The switching cost indicator shows the highest loading factor (0.842), indicating that considerations of cost, time, and administrative processes remain sensitive issues for customers even when they already possess adequate sharia financial literacy and religiosity; thus, the mooring factor in this study does not always act as a reinforcing factor but can also serve as an inhibiting factor for customer switching, underscoring the need for Islamic banks to simplify the switching process and provide assistance services to customers.

CONCLUSIONS AND RECOMMENDATIONS

This study set out to examine the effect of push, pull, and mooring factors on the switching intention of conventional bank customers toward Islamic banks in Semarang City. Three main conclusions can be drawn from the analysis. First, the push factor, reflecting dissatisfaction with service quality, satisfaction, and price perception of conventional banks, has a positive but statistically not significant effect on switching intention. Second, the pull factor has a positive and significant effect and emerges as the strongest predictor, with subjective norms from family and close social circles carrying the greatest weight. Third, the mooring factor also has a positive and significant effect with switching cost as its most influential indicator, showing that this factor can act as both a reinforcing and an inhibiting condition depending on how easy or costly the switching process is perceived to be.

These conclusions confirm that, in the context of conventional-to-Islamic bank switching in Indonesia, the attractiveness of the alternative provider and the mooring conditions surrounding the switching decision play a greater role in shaping customers' intention than dissatisfaction with their current bank. This nuances the original push-pull-mooring logic developed in the migration literature (Bansal et al., 2005), where push factors are typically assumed to be a primary driver of movement: in the Islamic banking context of this study, customers appear to move toward Islamic banks mainly because they are drawn to them and because the switching conditions allow it, rather than because they are pushed away by conventional banks. This finding contributes empirical evidence to the growing body of literature applying the PPM framework to Islamic financial services in Indonesia, and adds a niche case study from Semarang City to a research stream that has so far concentrated on other regions and demographic segments.

Practically, Islamic bank practitioners, marketing and business development strategies should prioritize strengthening the bank's alternative attractiveness rather than campaigns that merely highlight the weaknesses of conventional banks: this includes reinforcing the image of Islamic banks as safe, transparent, and sharia-compliant institutions, and optimizing community networks, religious leaders, and public figures as channels of positive word-of-mouth, given the dominant role of subjective norms in this study. Islamic banks are also advised to reduce the perceived cost of switching by simplifying account-transfer procedures, providing dedicated assistance services for prospective switchers, and pairing these efforts with ongoing sharia financial literacy programs so that customers' existing knowledge and religiosity can be more fully converted into actual switching behavior. In addition, Islamic banks need to simplify the switching process and provide assistance services to reduce the perceived high cost of switching, as well as align marketing communications with religiosity values relevant to customers.

FURTHER STUDY

This study has several limitations. First, the variables used only cover some of the factors that may influence switching intention, leaving 41.2% of the variation unexplained by this research model. Second, some respondents may have had limited understanding of the questionnaire items, which could affect the accuracy of their answers, given that the questionnaire was completed independently without direct assistance from the researcher. Third, the research object, limited to the Semarang City area, means that the results of this study cannot yet represent the characteristics of conventional bank customers nationally. Future research is encouraged to involve direct assistance to respondents, expand the geographical scope of the study, and incorporate additional variables such as perceived value, trust, and commitment to the previous bank to further enrich the understanding of switching intention in the context of Islamic banking, so that the results obtained are more representative.

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