

# The Influence of Innovation, Network, and Technology on Customer Switching to Bank Syariah Indonesia

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Abstract	This study analyzes the influence of product innovation, service quality, and office network on switching customer behavior from conventional banks to Bank Syariah Indonesia (BSI) in Selong District. This study uses a survey method with a quantitative approach, involving 100 BSI customer respondents who were taken by purposive sampling. Data were collected through questionnaires and analyzed using simple linear regression. The study results show that product innovation significantly influences customer switching behavior, with a contribution of 40.9%, followed by information technology by 18.6%. At the same time, the office network is not significant. These findings support the Planned Behavior theory and the Diffusion of Innovation theory, which states that innovations relevant to market needs can increase the adoption of sharia services. It is recommended that BSI strengthen its digital services and unique sharia features to attract more customers, increase competitiveness, and expand market share in the Islamic banking industry in Indonesia.		
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## 1. INTRODUCTION

Indonesia has great potential in developing Islamic finance, one of which is through the Islamic banking industry which has been present since 1992. This presence is supported by Law No. 21 of 2008 concerning Sharia Banking, which is the legal basis for accommodating the regulation and development of the Islamic banking industry. This industry continues to grow, marked by an increase in Islamic financial institutions, although its growth is still lagging compared to conventional banking. At the end of 2018, there were 14 Sharia Commercial Banks (BUS) and 20 Sharia Business Units (UUS), with a network of offices spread throughout Indonesia. (Otoritas Jasa Keuangan, 2020)

After the Sharia Banking Law issuance, this sector experienced a golden age in the period 2007-2012, with annual average asset growth (CAGR) reaching 40%. However, despite the continued increase in assets, the market share of Islamic banking was still stuck at a psychological figure of 5% until 2018.



(M. M. Khan & Bhatti, 2008) This figure is considered "psychological" because, if it can be exceeded, it can change the public's perception of the competitiveness of Islamic banking. These limitations indicate the need for a more effective strategy to attract and retain customers. (M. M. Khan & Bhatti, 2008) This figure is considered "psychological" because, if it can be exceeded, it can change the public's perception of the competitiveness of Islamic banking. These limitations indicate the need for a more effective strategy to attract and retain customers.

Customers play an important role in the success of competition in the banking world. In this context, the switching behavior theory becomes relevant to understanding consumer behavior that moves from conventional banks to Islamic banks and vice versa. Switching behavior is influenced by service quality, price, bank reputation, product innovation, and extensive office network. (Clemes et al., 2007; Pursetyaningsih, 2008) One of the key theories that can be used in this study is the Theory of Planned Behavior (Ajzen, 1991), which explains the influence of attitudes, subjective norms, and perception of control on consumer intent. In addition, the Diffusion of Innovation Theory (Rogers, 2003) is relevant to exploring innovation's role in adopting Islamic banking services.

Innovation in Islamic banking products has a high priority to increase competitiveness. For example, Bank Syariah Indonesia (BSI) relies on various innovative products such as savings, current accounts, deposits, and sharia financing to attract customers. However, BSI's success depends not only on product innovation but also on the quality of service and its extensive network of offices. These factors play an important role in encouraging switching behavior, where customers can switch to Islamic banks if they feel that the services provided are superior and by sharia principles. (Gait & Worthington, 2008)

In addition, competition in the banking industry is intensifying with the digitization of services such as Internet banking and social media marketing. Information technology plays a strategic role in improving the convenience and efficiency of transactions, so Islamic banks must continue to innovate in technology-based services. (Otoritas Jasa Keuangan, 2020) The urgency of this research lies in identifying the factors that affect switching behavior, to design strategies that can increase the market share of Islamic banking in Indonesia.

This research is important because there is an urgent need to understand the factors that affect switching behavior in Islamic banking, especially in Indonesia. By understanding these factors, Islamic banks can design more effective strategies to increase their market share and win the competition with conventional banks. In addition, this research is expected to make a theoretical contribution to enriching the literature on consumer behavior in the Islamic finance industry, which is still not studied in depth. (Siagian, 2000)

This study aims to analyze the role of product innovation, service quality, office network, and other factors influencing customers' decisions to switch to Islamic banking. Provide recommendations on strategies Islamic banks can implement to increase their competitiveness and expand their market share.

## **2. METHODS**

This research is quantitative with a positivist approach, which is used to test hypotheses in a specific population or sample through data collection using research instruments and statistical analysis. (Creswell, 2016) This study uses a survey method to explore the studied population's trends, attitudes, or opinions, which is then analyzed using the SPSS program. (Sugiyono, 2006, 2017, 2023; D. Sugiyono, 2013; P. P. Sugiyono, 2016)

The research was conducted in Selong District, East Lombok Regency, from July to October 2022. The population consists of Bank Syariah Indonesia customers in the region who have been or are still customers of conventional banks. (Statistik, 2021) The sample was taken by purposive sampling, with a minimum number of 100 respondents according to the Lameshow formula.

The variables in this study include the bound variable, namely the customer's interest in switching behavior to Bank Syariah Indonesia, and the independent variable consisting of product innovation, office network, and information technology system. (Kotler et al., 2016) Before data collection, the research instrument was tested for validity and reliability with SPSS. A valid instrument meets the criteria of  $r > \text{table}$  with a significance of 95% and is reliable if Cronbach Alpha  $> 0.60$ . (Brookfield, 2016)

The research data is quantitative data from the questionnaire results distributed to the respondents, supported by secondary data from related literature. Data collection techniques include direct observation, questionnaires, and documentation. (Neuman, 2014) The data were analyzed using simple linear regression with classical assumption tests (normality, multicollinearity, heteroscedasticity) as well as hypothesis tests (T-test, F test, and determination coefficient). (Gujarati, 2002)

## **3. FINDINGS AND DISCUSSION**

### **3.1. The e Effect of Product Innovation on Switching Behavior**

Product innovation is one of the important strategies in the banking sector, especially to attract and retain customers. In this study, product innovation was proven to have a significant influence on switching behavior, with a t-value of 4.845 (greater than the critical value of 1.661) and a significance value of 0.000 ( $< 0.05$ ). This shows that product innovation is important in encouraging conventional bank customers to switch to Bank Syariah Indonesia (BSI). The regression coefficient 0.409 shows that product innovation influences 40.9% of customers' decisions to switch to Islamic banks.

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Model Switching Costs (Burnham et al., 2003) This model emphasizes that product innovation can reduce consumer switching costs. Banking products that are unique and have added value for consumers, such as sharia investment products, create a strong attraction for customers. This study shows that Sharia product innovations that offer unique features contribute to customer decisions to switch, in line with the findings of (Burnham et al., 2003), which states that innovation can reduce emotional sacrifices, time, and costs in switching to new products.

(Jibril, 2019) examines the influence of product innovation on switching behavior in Nigerian banking. The study results show that product innovation in the form of sharia features and the ease of digital transactions significantly influence customers' decisions to switch from conventional to Islamic banks. This study supports the finding that product innovation is the main driver in the Islamic banking sector because it provides more value not available in conventional banks.

conducted a case study in Malaysia on the importance of product innovation in attracting customers to Islamic banks. They found that Sharia-compliant technology-based banking products, such as e-banking, strongly attract conventional customers to switch. This supports the findings of this study that Sharia product innovations that are unique and offer competitive advantages will attract customers who prioritize Sharia principles. (Mohamad & Kassim, 2018)

In this study, (Ismail & Moghavvemi, 2018) stated that technology-based product innovation effectively attracts new customers to Islamic banks. They pointed out that Sharia products offering digital access and transaction flexibility are the main reasons customers switch from conventional banks. These findings are consistent with the findings that product innovation contributes significantly to switching behavior, especially when the product offers additional advantages such as accessibility and convenience. (Ismail & Moghavvemi, 2018)

This research highlights several aspects of product innovation that are considered attractive to Islamic bank customers in Indonesia:

1. Product Advantages

The advantages of products in Islamic banking, such as interest-free profits, halal products, and Sharia-based investment products, provide added value for customers. According to research by (Haron et al., 2018), customers are more likely to switch to Islamic banks that offer competitive

advantages that conventional banks do not have, especially in terms of compliance with sharia principles (Haron et al., 2018; Mohamad & Kassim, 2018)

## 2. Product Uniqueness

Unique Sharia products, such as Sharia investment products or Sharia-based insurance products, offer services that are not available in conventional banks, and this is a special attraction for customers who consider religiosity factors. (Yusof et al., 2020) show that the uniqueness of Sharia products that emphasize religious values plays a big role in attracting customers who prioritize Sharia principles in financial services.

## 3. Product Strength in Terms of Security and Sharia Compliance

Product innovation that emphasizes security and Sharia compliance is also an important factor. (Abdullah et al., n.d.) stated that customer trust in sharia products that are safe and free from non-sharia practices makes customers prefer Islamic banks. This security factor makes Islamic banking products more attractive and reduces customer hesitancy to (Abdullah et al., n.d.)

From the results of this study, Bank Syariah Indonesia can consider the following steps to strengthen the attractiveness of its products and improve customer switching behavior from conventional banks:

- 1) Increasing Digital Product Innovation: Developing digital-based Sharia products, such as mobile applications offering Sharia investment services, will appeal to customers who prioritize easy access and transaction speed.
- 2) Focus on Sharia Excellence Marketing: Emphasizing the advantages of unique Sharia products, such as usury-free and interest-free, will increase the interest of customers seeking financial services by Islamic principles.
- 3) Ensuring Product Safety and Sharia Compliance: Implementing additional security measures and demonstrating full compliance with Sharia principles can help reduce the doubts of customers who consider security factors as the main reason for switching.

This study shows that product innovation significantly influences customer switching behavior from conventional banks to Indonesian Sharia Banks, with an influence contribution of 40.9%.

### 3.2. The Effect of Office Networks on Switching Behavior

In this study, the office network variable did not significantly influence customer switching behavior from conventional banks to Bank Syariah Indonesia. The t-test results showed that the t-value for the office network variable was 1.586, which was smaller than the critical value of 1.661, with a significance of 0.559 ( $> 0.05$ ). With a regression coefficient of 0.075, the office network only has an effect of 7.5% on the customer's decision to switch to an Islamic bank.

The office network in traditional banking is often one of the important elements in bringing services closer to customers. Service distribution theory (Zeithaml et al., 2020) mentioned that the physical presence of the branch can increase accessibility and comfort for customers, especially those who live in areas far from the city center. However, this concept has shifted in recent years, especially with technological advancements and digitalization in banking.

In banking digitalization, channel preference theory states customers choose easier, faster, and more flexible channels. According to (Ghose & Han, 2011; Ismail & Moghavvemi, 2018; Omar et al., 2021). Technological advancements have changed customer preferences from physical office-based services to digital services such as mobile banking and internet banking. Therefore, although office networks used to play a significant role, the digitization of banking services has decreased its relevance as a major factor in influencing switching behavior.

Previous research supporting the findings of (H. Khan et al., 2020) in Pakistan found that office networks were insignificant in influencing banking customers' switching behavior. They found that the development of digital banking services makes customers less dependent on physical offices to make transactions. In Islamic banking, customers prefer digital-based services that make it easy to access without needing to come to a branch office. This is in line with the findings of this study that the office network does not significantly affect the customer's decision to switch to Bank Syariah Indonesia. (H. Khan et al., 2020)

(Omar et al., 2021) conducted a Middle East study highlighting that the ever-growing digital services have reduced customers' dependence on physical offices. These findings show that many Islamic banks have switched to a digital approach to reach a wider range of customers and reduce operational costs. The results of this study support the finding that physical offices are less relevant because digitalization allows customers to make transactions easily through mobile devices.

This research is also supported by the findings of (Bashir & Hamid, 2019), who found that Islamic banking customers prefer digital channels to meet their banking needs, compared to visiting physical offices. They found that digital services provide greater convenience for customers, especially in making routine transactions. This study reinforces that the office network does not significantly influence customers' decisions to switch to Islamic banks.

### **Factors Affecting the Low Significance of Office Networks**

1. Digitalization of Islamic Banking Services: Rapid digitalization in banking services, including in the Islamic banking sector, allows customers to access services anytime and anywhere. This reduces customers' dependence on physical offices and increases transaction flexibility (Arnold & Jeffery, 2016; Harahap, 2022; Katterbauer et al., 2024). Bank Syariah Indonesia, for example, has

developed a mobile banking application that allows customers to open accounts, make transfers, and manage finances without visiting a branch office.

2. **Millennial Generation's Preferences for Digital Services:** Millennials and younger customers prefer digital services more strongly than physical offices. They prefer efficient, fast, and flexible services that can be accessed from smartphones. A study by (Ismail & Moghavvemi, 2018) shows that the younger generation in Islamic banking is more interested in digital services that allow them to access products and services quickly without visiting a physical office.

### **Practical Implications for Bank Syariah Indonesia**

From the results of this study, Bank Syariah Indonesia can consider the following strategies to attract conventional customers further and increase customer loyalty through digital services:

1. **Investment in Digital Technology:** Given the low significance of office networks, BSI can focus on developing digital infrastructure such as mobile banking and internet banking. Improving the reliability, security, and ease of access to digital services will make customers more comfortable and increase their satisfaction.
2. **Development of Mobile-Based Services for the Young Market Segment:** With more and more millennial customers preferring digital services, BSI may consider launching applications or features that are tailored to their needs and preferences, such as applications that make it easier for customers to make sharia investments or sharia-based financing online.
- Reduction of Focus on Branch Office Expansion:** BSI may consider reducing its focus on expanding its branch office network, especially in urban areas with good internet access. Resources can be diverted to strengthen digital channels and improve the quality of non-physical services to current customer preferences.

This study shows that the office network does not significantly influence customer switching behavior from conventional banks to Bank Syariah Indonesia. This is consistent with a shift in banking channel preferences prioritizing digital accessibility over physical offices. With the advancement of digital technology, customer preferences have shifted from services that rely on branch offices to more convenient and flexible digital-based services. Practical strategies that Bank Syariah Indonesia can take include improving digital services, providing mobile-based features suitable for the younger generation, and reducing the expansion of physical office networks. This result is supported by various previous studies that show that digitalization has changed customer expectations for banking services. In the banking world that is increasingly geared towards digital, Bank Syariah Indonesia can strengthen its position by providing services that suit the needs of modern customers.

### 3.3. The Influence of Information Technology Systems on Switching Behavior

Based on the study's results, it is known that the variables of the information technology system (X3) based on the t-test are obtained  $t_{hitung} > t_{tabel}$ , namely  $1,921 > 1,661$ . The significant value is  $0.058 < 0.05$ , meaning the information technology system significantly influences Switching Behavior (Y). Meanwhile, the regression coefficient value is 0.186, meaning that the information technology system has an effect of 18.6% on Switching Behavior. Thus, H3, which states that the variable of the information technology system has a significant effect on the Switching Behavior of conventional bank customers who switch to Bank Syariah Indonesia, is accepted.

The results of the study show that the information technology system has a significant influence on the switching behavior of customers from conventional banks to Indonesian Sharia Banks. The t-test results produced a value of 1.921, greater than the critical value of 1.661, with a significance value of 0.058 ( $< 0.05$ ). This shows that information technology systems play an important role in influencing customers' decisions to switch, with a regression coefficient of 0.186, which shows an influence of 18.6% on switching behavior. This means that the better the information technology system implemented by Islamic banks, the higher the likelihood that conventional customers will switch to Islamic banking services.

The TAM theory introduced by (Davis, 1989) explains that users' adoption of new technology is influenced by two main factors: perceived usefulness and perceived ease of use. In this context, if the information technology system implemented by Bank Syariah Indonesia is useful and easy to use, customers will be more interested in switching from conventional banks to Islamic banks. The presence of safe, efficient technology, and facilitates transactions such as mobile banking, internet banking, and other digital transaction systems can increase the attractiveness of Islamic banks.

The theory of innovation diffusion put forward by (Rogers, 2003) explains that adopting new technologies in society occurs through a process that includes innovation, communication, time, and social systems. Innovations in information technology in Islamic banks, such as mobile-based applications and digital transaction services, have attracted customers to switch from conventional banks. If customers feel that the technology implemented by Bank Syariah Indonesia provides more benefits than conventional banks, they are more likely to adopt the service.

#### Factors in Information Technology that Affect Switching Behavior

1. Security and Privacy in Digital Transactions: Security is one of the most important factors in banking information technology, especially in Islamic banking, prioritizing customer trust. A study by (Bashir & Hamid, 2019) shows that customers are likelier to switch to bank services with advanced security technology to protect their personal data and transactions. With higher security in Bank Syariah Indonesia's digital services, conventional bank customers feel more comfortable



switching (Bashir & Hamid, 2019; Gait & Worthington, 2008; Karimi & Walter, 2015; Kindangen et al., 2022; Skog et al., 2018)

2. **Comfort and Ease of Access:** Information technology that facilitates the accessibility of banking services, such as mobile banking, greatly affects customer satisfaction and loyalty. With digital services, customers can make transactions easily without the need to come to the bank office. This is very attractive to customers who have high mobility and need quick access. This advantage is important in switching behavior, making conventional bank customers more interested in switching to Islamic banks with easily accessible digital services. (Ghose & Han, 2011)

3. **Speed and Efficiency in Banking Services:** One of the main reasons customers switch to banks with a good information technology system is the speed and efficiency in the transaction process. According to research by Haron, efficient information technology makes banking services faster and reduces the time needed to complete transactions. Customers valuing time and efficiency are likelier to choose Islamic banking services with modern and reliable information technology. (Haron et al., 2018)

With the finding that information technology systems have a significant effect on switching behavior, Bank Syariah Indonesia can consider the following steps:

1. **Improving the Security and Privacy of Digital Services:** BSI can strengthen data security and privacy across all its digital services to increase customer trust. Providing a secure system will encourage more conventional customers to switch because they feel their data and transactions are well protected.
2. **Development and Improvement of Mobile Banking Applications:** BSI should develop new features in the application

### **3.4 The Influence of Product Innovation, Office Networks, and Information Technology Systems on the Switching Behavior of Conventional Bank Customers Who Switch to Indonesian Sharia Banks**

The analysis of the results of the F test in this study shows a significant influence of product innovation, office network, and information technology systems on customer switching behavior from conventional banks to Bank Syariah Indonesia (BSI) in Selong District. The F value calculated at 5.488 with a probability of 0.002 shows that the regression model can significantly explain the change in customer switching behavior, indicating customer interest in switching to Islamic banking services with certain characteristics.

**Planned Behavior Theory** This theory explains that attitudes, subjective norms, and perceived behavioral control influence a person's behavior, including switching behavior. In this context, product innovation, ease of office network, and sophisticated information technology can form a positive

attitude towards Bank Syariah Indonesia, strengthen subjective norms to switch, and increase perceived behavioral control of customers because they feel easy to access BSI services. (Ajzen, 1991) Innovation Theory and Adoption Innovative technologies are adopted faster with relative advantages, low complexity, trialability, and observability. (Rogers, 2003) Product innovations at BSI that may offer products by sharia and safe principles, reliable information technology, and an easily accessible office network strengthen BSI's attractiveness compared to conventional banks, thereby improving switching behavior.

Model Switching Cost (Burnham et al., 2003) Switching costs play an important role in customer switching behavior. Reducing switching costs due to product innovations that suit customer needs and technology that facilitate data transfer or transactions can make switching to BSI easier.

Previous Research Supporting this research includes Research by Amin found that the variables of technology and good service quality in Islamic banking have a significant effect on customer decisions to switch from conventional banks to Islamic banks in Malaysia. This aligns with the finding that customers seek greater comfort and security in financial services. (Amin et al., 2013) A study by Ahmad identified that products that are by Sharia principles and the presence of branches close to the customer's location increase their preference for Islamic banks. (Ahmad, 2021) This study supports the results that a large office network is one-factor affecting switching behavior. Research conducted by (Khattak, 2010) stated that advances in information technology that can provide faster and more efficient banking services significantly attract customers from conventional banks to Islamic banks. This is by the research conclusion in Selong District, which shows that information technology is important in increasing customer switching interest.

Overall, this analysis shows that the higher the quality and variety of products, the security of information technology, and the ease of access to BSI offices, the greater the opportunity for conventional bank customers to switch. It can be understood that these aspects create an attractive value proposition for conventional customers, so they tend to choose Islamic banking services that are more to their current needs and preferences.

#### **4. CONCLUSION**

This study shows that product innovation, office networks, and information technology systems significantly influence customer switching behavior from conventional banks to Bank Syariah Indonesia (BSI) in Selong District. With an F value of 5.488 and a probability of 0.002, this result confirms that the better the quality of product innovation—including sharia features and digital security—and the easier access to the office network, the greater the opportunity for conventional customers to switch to BSI. The influence of product innovation has proven to dominate with a contribution of 40.9%, showing a

strong attraction for customers looking for Sharia-based financial services. This finding aligns with Rogers' innovation diffusion theory and Burnham's relocation cost theory, which emphasizes that the advantages of Sharia products and the accessibility of digital services can reduce barriers to customer mobility. BSI is advised to continue strengthening its digital products and unique Sharia features to increase customer satisfaction and loyalty.

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