



Determinants of Switching Intention from Islamic to Conventional Banks Among Indonesian Muslim Customers: Perceived Security, Customer Satisfaction, Social Presence, Herd Behaviour, and Perceived Price in a Cybersecurity Breach Context

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Article Info	Abstract
Keywords: Islamic banking; perceived herd behaviour; perceived price; perceived security; social influence; social presence; switching intention. Article history: Received: 2024-04-22 Revised: 2024-11-08 Accepted: 2025-02-09	This study investigates the effects of customer satisfaction, perceived herd behaviour, perceived security, perceived price, switching cost, and social presence on customers' intention to migrate from Islamic to conventional banks following a cybersecurity breach affecting an Islamic bank in Indonesia. Data were collected from 211 Muslim customers of Islamic banking institutions in Indonesia and analysed using Structural Equation Modelling via SmartPLS. Findings reveal that perceived security and customer satisfaction constitute the most influential determinants of switching intention, whereas perceived herd behaviour, perceived price, social presence, and switching cost exert comparatively lesser effects. The study's novelty lies in its simultaneous integration of perceived herd behaviour, social presence, and customer satisfaction within a unified framework, thereby offering a comprehensive understanding of switching intention in the aftermath of a cybersecurity breach, a context that has received limited empirical attention in Indonesian Islamic banking literature. Limitations include a restricted sample size and geographically specific sampling frame, which constrain the generalisability of findings. Islamic banks are advised to prioritise strengthening their cybersecurity infrastructure and consistently delivering high-quality financial services to sustain customer loyalty and mitigate switching risks in the face of digital security threats. <i>This is an open-access article under the CC BY-NC license.</i>



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1. INTRODUCTION

Islamic financial services continue to represent the primary banking choice for the Muslim community in Indonesia (Andespa et al., 2024). A prominent illustration of the government's commitment to strengthening the Islamic financial ecosystem is the merger policy that consolidated three state-owned Islamic banks, namely BNI Syariah, Mandiri Syariah, and BRI Syariah, into Indonesia's largest Islamic banking institution, Bank Syariah Indonesia, formally established on 1 February 2021 (Azizah, 2021). The expansion of Islamic banking has generally been received positively by the Muslim community, although a segment of the population continues to harbour negative perceptions of Islamic banks (Sunaryo, 2018). Such negative perceptions can generate customer switching intentions, particularly when a hacking incident compromises the IT infrastructure of an Islamic bank, under which circumstances perceived security concerns may exert a substantial influence on customers' switching intentions.

Several prior studies have examined the factors driving switching intention within the Indonesian Islamic banking sector (Azizah, 2021; Indra & Nurdin, 2023). Earlier research has explored a range of determinants, including trust, corporate image, service quality, customer satisfaction, and religious norms (Arshad et al., 2016; Ghamry & Shamma, 2020; Mostafa & Ibrahim, 2020). The distinctiveness of the present study derives from its simultaneous integration of multiple theoretical constructs, enabling a thorough exploration of switching intention behaviour within the framework of social influence theory. Lin et al. (2020) drew on social influence theory to characterise herd behaviour as a mechanism shaping decision-making processes. This study further examines the role of social presence, conceptualised as the degree to which an online application enables users to perceive the presence of others (Fulk et al., 1987), as a direct predictor of switching intention. The empirical model tested in this study therefore incorporates perceived security, customer satisfaction, perceived price, switching cost, perceived herd behaviour, and social presence as determinants of switching intention from Islamic to conventional banks.

The empirical focus of this study centers on the viral bank hacking incident that occurred in May 2023 at Bank Syariah Indonesia, the largest Islamic bank in the country (Fitriani et al., 2023). The incident attracted widespread media attention and generated considerable public concern, rendering it a valuable and instructive real-world illustration of how cybersecurity breaches can shape customer perceptions and behavioural responses. Adopting the social influence theory framework, the research seeks to identify the factors, including perceived price, perceived security, perceived herd behaviour, and customer satisfaction, that influence customers' intention to switch from Islamic banks to conventional banks in the context of a bank hacking event. Perceived security denotes the level of safety that individuals perceive when conducting online banking transactions (Xu et al., 2024a), whereas perceived herd behaviour refers to individuals' perception of how the observable actions of others influence their own decision-making processes (Huang et al., 2022). Social influence and social presence are treated as mediating constructs within this framework. The study holds significance for its capacity to integrate social influence and social presence concepts to yield a comprehensive understanding of switching intention behaviour, thereby addressing a gap in the extant literature and generating practical insights for improving customer retention strategies in the banking industry.

The structure of this paper proceeds from an introduction to the research problem and objectives, followed by a literature review identifying existing scholarly contributions and key gaps. The methodology section details the research design and data collection procedures, followed by the analysis and discussion of the empirical findings. The paper concludes with a discussion of theoretical and practical implications, study limitations, and recommendations for future research.

2. LITERATURE REVIEW

2.1. Switching Intention

Switching intention refers to the likelihood that a consumer will transition from one brand, product, service, or method to an alternative (Tseng et al., 2024; Widiastuti et al., 2024). The act of switching to an alternative option inherently involves switching costs, defined as the expenditures incurred by a consumer as a consequence of changing suppliers or products (Lipowska et al., 2024). Switching intention can be shaped by perceived intrusiveness, alternative attractiveness (Tsai, 2023), service performance, customer satisfaction, and switching barriers (Oanh & Tho, 2024). It is most commonly analyzed within the Push-Pull-Mooring (PPM) theoretical framework, which examines the push, pull, and mooring factors that drive switching behaviour (Kushwah et al., 2024; Liang & Wei, 2024). To date, the PPM framework has been applied across diverse sectors, including beauty products (Nugroho & Wang, 2023), religious consumer markets (Isibor & Odia, 2021), internet banking (Yoon & Lim, 2021), the airline industry (Krishnan & Raghuram, 2024), online learning (Annamalai, 2024; Chang, 2024), online shopping (Duy Hung et al., 2024; Sridevi & Ajith, 2024), and the banking industry more broadly (Mohd Thas Thaker et al., 2024; Monoarfa et al., 2024).

Examining switching behaviour through the lens of social influence theory provides a distinctive and illuminating perspective on the phenomenon. In the domain of consumer behaviour, encompassing both consumer intentions and decisions, social influence has been shown to exert a considerable impact on shaping consumers' choices (Kelman, 2017; Yang et al., 2021; Farivar & Wang, 2022). Social influence theory explains how individuals' thoughts, emotions, and actions are shaped by the actual, perceived, or implied presence of others (Goldsmith & Goldsmith, 2011; Forsyth, 2012). In the consumer behaviour context, social influence, as manifested through peer influence and influencer marketing, plays a pivotal role in shaping consumer attitudes and intentions (Yang et al., 2021; Bhukya & Paul, 2023), including switching intentions (Koo, 2025).

2.2. Perceived Security, Customer Satisfaction, and Switching Intention

Perceived security refers to the degree of safety that consumers perceive when making purchases on e-commerce platforms or conducting mobile payment transactions (Xu et al., 2024). It is broadly defined as online consumers' perception of the extent to which they are protected from security-related risks (Dogra & Adil, 2024), as well as the anticipated security threats associated with mobile wallet use (Lim et al., 2024). Perceived security is positively influenced by social influence, risk perception, social norms (Almaiah et al., 2022), and personality traits such as conscientiousness (Naga et al., 2024).

The conceptualisation of perceived security has been operationalized across multiple dimensions, including service, platform, network, and device security (Lim et al., 2019; Qatawneh et al., 2024). Alternative frameworks have decomposed perceived security control into five dimensions encompassing authentication, non-repudiation, confidentiality, privacy security, and data reliability (Suh & Han, 2003; Gunawan et al., 2024), while others have identified personal information security and property security as its constituent components (Su et al., 2024). Research consistently identifies perceived security as a primary determinant of consumer satisfaction with mobile banking applications, and it has been confirmed as a relevant factor in the Indonesian mobile banking context (Aprilia & Amalia, 2022; Panjaitan et al., 2024).

Existing scholarship also indicates that perceived security influences customers' switching intentions, with customers who perceive lower security in their current banks being more inclined to migrate to alternative banking services (Wiranatakusuma & Latief, 2024), although Tantriana et al. (2024) reported divergent findings. Customers' security perceptions can further shape their transactional behaviour, as demonstrated by Fachrudin et al. (2025), who found that Indonesian customers who perceive their personal information as insecure during online

transactions are less likely to engage in future digital transactions. On the basis of this evidence, the following hypotheses are proposed.

H1: Perceived security positively influences customer satisfaction in the use of an Islamic bank.

H2: Perceived security negatively influences the intention to switch from an Islamic bank to a conventional bank.

H3: Perceived security influences the intention to switch from an Islamic bank to a conventional bank through the mediating role of customer satisfaction.

2.3. Perceived Price, Switching Cost, and Switching Intention

Consumer-perceived value encompasses multiple dimensions, including emotional, social, quality, and price-related aspects (Sweeney & Soutar, 2001; Islam et al., 2024). Perceived price refers to the amount that customers are prepared to pay, which reflects their perception of the value embedded in a product or service (Sharif et al., 2024). In numerous studies, perceived price has been identified as a push factor that drives switching intention (Handayani et al., 2020; An et al., 2024). Customers who perceive high transaction costs are more likely to switch to alternative mobile payment services that offer comparatively lower perceived prices (Xu et al., 2024b).

Switching cost has been identified as a moderating variable in the relationship between perceived price and switching intention. Customers who perceive high switching costs are less inclined to switch, even when alternative services appear to offer lower prices, as documented in the context of food delivery services (Nurlinda & Anam, 2024). In the banking sector, perceived price influences perceived value (Npueng et al., 2024), and price has been established as an antecedent of switching intention (Senanu & Narteh, 2023). Correa et al. (2021) additionally demonstrated that perceived price affects switching costs, and switching costs in turn affect switching intention. On the basis of this evidence, the following hypotheses are proposed.

H4: Perceived price positively influences switching cost in transitioning from an Islamic bank to a conventional bank.

H5: Perceived price influences the intention to switch from an Islamic bank to a conventional bank.

H6: Perceived price influences the intention to switch from an Islamic bank to a conventional bank through the mediating role of switching cost.

2.4. Customer Satisfaction, Switching Cost, and Switching Intention

Customer satisfaction refers to the degree to which products and services meet or surpass consumers' expectations (Mozumder et al., 2024), and encompasses the overall level of contentment that customers experience when engaging with a service provider (Aldossary et al., 2024). Customer dissatisfaction has been shown to increase the probability of switching to alternative service providers (Maier et al., 2024). Wang and Xiao (2022) found that consumer satisfaction is inversely associated with switching intention, while also reporting that satisfaction does not always exert a statistically significant effect on switching behaviour.

Consumer satisfaction has been operationalized across five dimensions encompassing overall satisfaction, customer preferences, customer loyalty, consumer recommendations, and priority choice (Adhikari et al., 2025). Aleksic et al. (2024) proposed a three-dimensional framework consisting of satisfaction with quality, satisfaction with value for money, and the fulfilment of customer expectations. Several studies confirm that customer satisfaction can function as a determinant of switching behaviour in Indonesian Islamic banking (Mochlasin et al., 2023; Monoarfa et al., 2024). Satisfaction and switching costs have both been shown to contribute directly to customer loyalty, with satisfaction exerting the more dominant influence (Ha et al., 2023), and customer satisfaction has also been found to mediate the relationship between service

performance and switching intention (Shanka et al., 2024). On the basis of this evidence, the following hypotheses are proposed.

H7: Customer satisfaction influences switching costs associated with moving from an Islamic bank to a conventional bank.

H8: Customer satisfaction negatively influences the intention to switch from an Islamic bank to a conventional bank.

H9: Customer satisfaction influences the intention to switch from an Islamic bank to a conventional bank through the mediating role of switching cost.

2.5. Switching Cost and Switching Intention

Switching costs are the costs borne by consumers as a consequence of changing suppliers or products (Lipowska et al., 2024), referring to the expenditures incurred when transitioning from one product or service to another (Ha et al., 2023). Mofokeng (2025) defined switching costs as one-time expenditures that customers incur upon migrating from one provider to another. Switching cost constitutes one of the factors that can moderate the relationship between satisfaction and alternative attractiveness in influencing switching behaviour (Monoarfa et al., 2023). In marketing research, switching costs function as a moderating variable in determining resistance to behavioural change (Lipowska et al., 2024), although they also exert a direct effect on behaviour (Fan et al., 2021).

Switching costs have been classified into three categories encompassing procedural, economic, and interpersonal costs (Ali et al., 2024), and have been decomposed into six dimensions consisting of performance costs, uncertainty costs, pre-switching search and evaluation costs, post-switching behavioural and cognitive costs, installation costs, and irrecoverable sunk costs (Jones et al., 2002). Switching costs can function as a moderating factor between the determinants that push and attract switching behaviour (Isibor & Odia, 2021; Kang et al., 2021). In the Indonesian banking context, switching costs can substantially affect switching intention (Al-Banna & Berakon, 2024), and a negative correlation between switching costs and switching intention has been consistently documented (Ribeiro et al., 2023), with higher switching costs associated with a reduced likelihood of consumer migration to alternative products. On the basis of this evidence, the following hypothesis is proposed.

H10: Switching costs negatively influence the intention to switch from an Islamic bank to a conventional bank.

2.6. Social Presence and Switching Intention

Social presence refers to the degree to which an individual feels connected to others within a particular context, such as an online community or social network (Kreijns et al., 2024). Social presence can be shaped by a variety of factors, including hedonic and utilitarian motivations (Dinh & Park, 2024), interpersonal rapport (Lee et al., 2024), mimicry, animation, and non-human elements (Yan et al., 2024), among others. Social presence has been shown to exert a substantial influence on user behaviour, including switching intention (Cheng, 2024).

Social presence has been conceptualised as a unidimensional construct relating to the subjective features of a communication medium (Van der Stap et al., 2024). Other researchers have argued that the social presence dimension encompasses the sub-dimensions of telepresence and self-presence (Jiang & Chen, 2024), while alternative operationalisations include social space, attitude, and social comfort, as well as proximity to others and awareness of others (Kreijns et al., 2022). Lin and Lee (2024) proposed a three-dimensional conceptualisation of social presence for online communities, incorporating awareness, emotional social presence, and intellectual social presence. Research conducted within the Indonesian context has confirmed that social presence

influences switching intention (Handarkho et al., 2023), and within the PPM framework, social presence has been identified as having the strongest effect on switching intention, functioning as a mooring factor (Chen & Keng, 2019; Handarkho et al., 2023; Mai & Nguyen, 2023). On the basis of this evidence, the following hypothesis is proposed.

H11: Social presence influences the intention to switch from an Islamic bank to a conventional bank.

2.7. Perceived Herd Behaviour and Switching Intention

Perceived herd behaviour denotes the influence that the observable actions of other individuals exert on a person's decision-making process and behavioural outcomes (Handarkho, 2020b; Erjavec & Manfreda, 2022). Herd behaviour refers to the collective behaviour of group members who act in concert without coordinated leadership (Handarkho, 2020a; Huang et al., 2022). For example, if a substantial number of customers switch to an alternative provider, this may generate a perceived herd dynamic that influences other customers to follow suit. Perceived herd behaviour has been identified as a factor influencing both behavioural intentions (Sarabi & Jafari, 2025) and actual behaviour (Nugroho & Wang, 2023; Ahn, 2025).

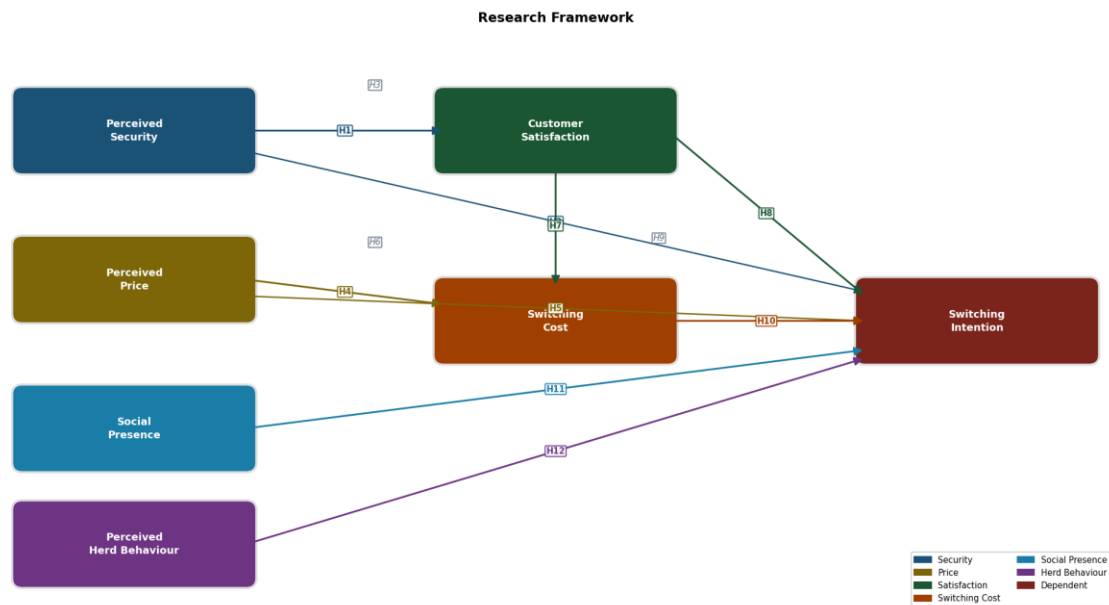
Social media platforms can amplify perceived herd behaviour by facilitating individuals' capacity to observe and replicate the actions of others within their social networks. Zhang et al. (2024a) found that social media use has become the most prevalent daily digital activity and can trigger herd behaviour among users. Under conditions of uncertainty, herd behaviour manifests as the tendency to copy others' actions (Vedadi & Greer, 2021). Perceived herd behaviour can be shaped by information adoption (Pham et al., 2023), information credibility (Kim et al., 2024), and perceptions of information quality and usefulness (Ali & Amir, 2024). Zhang et al. (2024b) further demonstrated that risk perception influences herd behaviour, which can additionally operate indirectly through heightened anxiety. Perceived herd behaviour has been shown to affect switching intentions among Indonesian consumers by shaping their decision-making processes (Handarkho, 2024). On the basis of this evidence, the following hypothesis is proposed.

H12: Perceived herd behaviour positively influences the intention to switch from an Islamic bank to a conventional bank.

2.8. Bank Hacking Incidents in Indonesia and Customer Behaviour

Despite the growing literature on switching intention in the banking sector, studies that specifically examine the impact of cybersecurity breaches on customer behaviour, particularly within Indonesian Islamic banks, remain notably limited. Bank hacking incidents have emerged as an increasingly critical issue in Indonesia, with cyberattacks targeting financial institutions rising in both frequency and sophistication (Bhakti et al., 2024). According to the Financial Services Authority of Indonesia (Otoritas Jasa Keuangan, OJK) (2024), Indonesia suffered 361 million cyberattacks in 2023, with the financial sector representing the most heavily targeted industry relative to other sectors. Despite this intensifying threat environment, a substantial gap persists in the literature regarding the effects of perceived security breaches, particularly in the context of bank hacking incidents (Muchran et al., 2023). This study addresses the gap by investigating these specific factors and their influence on switching intention, thereby contributing novel insights to the scholarship on customer behaviour in the banking sector. The study employs social influence theory to examine how factors such as perceived security, satisfaction, and social presence affect customers' switching intentions in the context of cybersecurity breaches (Nurjanah & Hariyanto, 2024).

Figure 2.1. Research Framework



Source: Authors' own

3. METHODOLOGY

3.1. Survey Instrument and Measures

The online survey was administered among the Muslim community in the immediate aftermath of the Bank Syariah Indonesia cybersecurity incident of 8 May 2023, with data collection conducted during May and June 2023 to ensure that all respondents had direct knowledge of the breach at the time of completing the instrument. An awareness-screening item was included at the outset of the questionnaire, confirming that the respondent was aware of the Bank Syariah Indonesia incident before proceeding; only responses from breach-aware participants were retained in the analysis. Questionnaires were distributed across Jakarta, Bekasi, Bogor, and Tangerang through social media platforms including Facebook and WhatsApp. The questionnaire indicators and items were developed on the basis of measurement instruments drawn from prior scholarly literature.

Three items each were employed to measure perceived security, following Lim et al. (2019). Items for perceived price, switching cost, social presence, and switching intention were adapted from Chen and Keng (2019), while items for perceived herd behaviour were drawn from Lee and Hong (2016) and Handarkho (2020b). Three items were used to measure customer satisfaction, adapted from Fang et al. (2011). All items were evaluated using a six-point Likert scale ranging from one (strongly disagree) to six (strongly agree). To address the potential for common method bias (CMB) arising from a single-source self-report design, Harman's single-factor test was conducted on the full item pool. The result indicated that a single factor accounted for 28.3 percent of the total variance, well below the commonly applied 50 percent threshold (Podsakoff et al., 2003), suggesting that CMB does not constitute a serious threat to the validity of the findings. A total of 211 valid responses were obtained, including respondents from the Muslim community in Jakarta and surrounding urban areas.

Table 3.1. Measurement Items

Variable	Code	Item	Sources
Perceived Security	SEC1	When using the Islamic bank's mobile banking application, the platform is perceived as secure.	Lim et al. (2019)
	SEC2	When using the Islamic bank's mobile banking application, the operating system is considered reliable and secure.	
	SEC3	The Islamic bank's mobile banking application platform undergoes regular maintenance and updates to ensure its reliability.	
Perceived Price	PRC1	The cost of services provided by conventional banks in Indonesia is lower than that of Islamic banks.	Chen & Keng (2019)
	PRC2	The cost of services provided by conventional banks in Indonesia is reasonable.	
	PRC3	The cost of services provided by conventional banks in Indonesia is affordable.	
Satisfaction	SAT1	In most ways, the services provided by my current Islamic bank align with my expectations.	Fang et al. (2011)
	SAT2	The security and reliability of my current Islamic bank's services meet my needs well.	
	SAT3	I am satisfied with the overall services provided by my current Islamic bank.	
Switching Cost	SWC1	Switching from an Islamic bank to a conventional bank would require a significant investment of time and financial resources.	Chen & Keng (2019)
	SWC2	Considerable effort is necessary to switch from an Islamic bank to a conventional bank.	
	SWC3	The process of switching from an Islamic bank to a conventional bank is perceived as complex.	
Social Presence	SOC1	By using Islamic banking services, I perceive a sense of communal solidarity.	Chen & Keng (2019)
	SOC2	By using Islamic banking services, I perceive interpersonal warmth.	
	SOC3	By using Islamic banking services, I perceive social interaction.	
Perceived Herd Behaviour	HERD1	My decision to switch banks is influenced by the number of customers who transition from Islamic banks to conventional banks following a bank hacking incident.	Lee & Hong (2016); Handarkho (2020b)
	HERD2	If I observe that many of my acquaintances switch from an Islamic bank to a conventional bank after a bank hacking incident, I may feel more inclined to do the same.	
	HERD3	The more prevalent it becomes for individuals to switch from Islamic banks to conventional banks following a bank hack, the more appealing it may seem for me to follow suit.	
Switching Intention	SW1	In the near future, I will consider switching from an Islamic bank to a conventional bank.	Chen & Keng (2019)
	SW2	In the near future, I will recommend that others switch from an Islamic bank to a conventional bank.	
	SW3	In the near future, I may possibly switch from an Islamic bank to a conventional bank.	

Source: Authors' own

3.2. Descriptive Statistics for Demographics

The 211 participants represented a diverse range of demographic characteristics spanning gender, generational cohort, educational attainment, employment status, and customer relationship with Islamic banks. In terms of gender, 79 respondents were male (37.4 percent) and 132 were female (62.6 percent). The generational distribution comprised six baby boomers (2.8

percent), 63 from Generation X (29.9 percent), 32 from Generation Y (15.2 percent), and 110 from Generation Z (52.1 percent), the latter incorporating all respondents born between 1997 and 2012 as a single unified cohort. Regarding educational attainment, three respondents held less than a high school qualification (1.4 percent), 42 had completed high school education (19.9 percent), 23 held a diploma (10.9 percent), 139 held a bachelor's degree (65.9 percent), and four possessed a master's degree (1.9 percent). In terms of employment status, 88 respondents were unemployed (41.7 percent), 74 were employed (35.1 percent), 46 were entrepreneurs (21.8 percent), and three were retired (1.4 percent). The elevated proportion of unemployed respondents is consistent with the inclusion of university students in the sample, and this characteristic should be considered when interpreting findings for constructs such as switching cost and perceived price, which may be evaluated differently by students relative to full-time banking customers.

4. FINDINGS

4.1. Reliability and Validity of the Measures

Table 4.1. Construct Reliability and Validity

Variables	Cronbach's Alpha (α)	rho_A	Composite Reliability (CR)	Average Variance Extracted (AVE)
Perceived Herd Behaviour	0.850	0.929	0.903	0.757
Perceived Price	0.917	0.931	0.945	0.850
Perceived Security	0.889	0.891	0.931	0.817
Satisfaction	0.909	0.915	0.943	0.846
Social Presence	0.926	0.997	0.952	0.868
Switching Cost	0.820	0.837	0.893	0.736
Switching Intention	0.925	0.930	0.953	0.870

Source: Authors' own

The assessment of construct reliability and validity is presented in Table 4.1. Cronbach's alpha values range from 0.820 to 0.926, classified as ranging from good to excellent reliability (Tavakol & Dennick, 2011). The rho_A statistic, which balances Cronbach's alpha and composite reliability as an internal consistency measure, yields values ranging from 0.837 to 0.997, all exceeding the accepted threshold of 0.70 (Hair et al., 2021). Composite reliability values range from 0.893 to 0.953, likewise indicating good to excellent reliability. The Average Variance Extracted (AVE) ranges from 0.736 to 0.870, within the range considered acceptable to good for convergent validity.

The results of the Fornell-Larcker discriminant validity analysis are presented in Table 4.2. All diagonal values (square roots of AVE) exceed the off-diagonal inter-construct correlation coefficients, confirming that the constructs are empirically distinct (Chetwynd, 2022). In accordance with contemporary PLS-SEM reporting standards (Hair et al., 2021), discriminant validity was additionally assessed using the Heterotrait-Monotrait (HTMT) ratio criterion, which offers superior sensitivity in detecting potential discriminant validity failures. The HTMT results, presented in Table 4.3, confirm that all HTMT ratios fall well below the conservative threshold of 0.85, with the highest ratio being 0.742 (Social Presence and Perceived Price). These results collectively confirm that all constructs are empirically distinct and that the measurement instruments are both valid and reliable.

Table 4.2. Discriminant Validity

	Perceived Herd Behaviour	Perceived Price	Perceived Security	Satisfaction	Social Presence	Switching Cost	Switching Intention
Perceived Herd Behaviour	0.870						
Perceived Price	0.147	0.922					
Perceived Security	0.098	0.560	0.904				
Satisfaction	0.116	0.505	0.495	0.920			
Social Presence	0.193	0.632	0.521	0.494	0.931		
Switching Cost	0.299	0.285	0.148	0.158	0.276	0.858	
Switching Intention	0.164	-0.144	-0.251	-0.286	-0.243	-0.057	0.933

Source: Authors' own

Table 4.3. Heterotrait-Monotrait (HTMT) Ratio Matrix

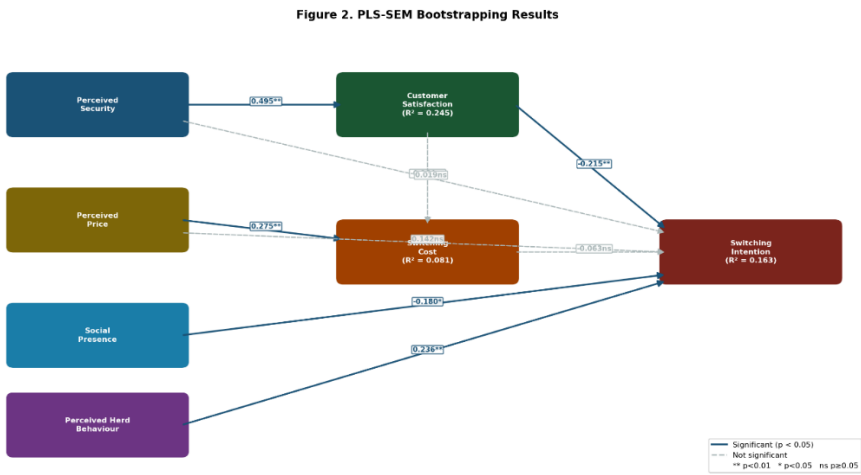
Construct	HERD	PRC	SEC	SAT	SOC	SWC	SW
Perceived Herd Behaviour (HERD)	—						
Perceived Price (PRC)	0.182	—					
Perceived Security (SEC)	0.122	0.664	—				
Satisfaction (SAT)	0.143	0.609	0.598	—			
Social Presence (SOC)	0.235	0.742	0.628	0.596	—		
Switching Cost (SWC)	0.356	0.342	0.178	0.190	0.332	—	
Switching Intention (SW)	0.200	0.173	0.303	0.345	0.293	0.072	—

Note: All HTMT ratios are below the conservative 0.85 threshold. Highest ratio = 0.742 (Social Presence – Perceived Price). Discriminant validity is confirmed for all construct pairs. Source: Authors' own.

4.2. Results of Hypotheses Testing

The strength and direction of relationships among the variables, specifically perceived herd behaviour (HERD), perceived price (PRC), perceived security (SEC), customer satisfaction (SAT), social presence (SOC), switching cost (SWC), and switching intention (SW), are represented by the path coefficients estimated through SmartPLS bootstrapping analysis.

Figure 4.1. PLS-SEM Bootstrapping Results



Source: Authors' own

Table 4.4. Path Coefficients

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
Perceived Herd Behaviour → Switching Intention	0.236	0.243	0.084	2.808	0.005
Perceived Price → Switching Cost	0.275	0.286	0.062	4.416	0.000
Perceived Price → Switching Intention	0.142	0.144	0.086	1.652	0.099
Perceived Security → Satisfaction	0.495	0.497	0.075	6.604	0.000
Perceived Security → Switching Intention	-0.144	-0.137	0.082	1.760	0.079
Satisfaction → Switching Cost	0.019	0.021	0.078	0.245	0.807
Satisfaction → Switching Intention	-0.215	-0.216	0.080	2.693	0.007
Social Presence → Switching Intention	-0.180	-0.192	0.081	2.214	0.027
Switching Cost → Switching Intention	-0.063	-0.057	0.081	0.781	0.435

Source: Authors' own

The path coefficient for perceived herd behaviour to switching intention is 0.236 (T-statistic = 2.808, $p = 0.005$, $f^2 = 0.039$), indicating a statistically significant small positive effect, thereby supporting H12. The coefficient for perceived price to switching cost is 0.275 ($p < 0.001$, $f^2 = 0.085$), supporting H4 with a small to medium effect. The coefficient for perceived price to switching intention is 0.142 ($p = 0.099$, $f^2 = 0.024$), which does not attain statistical significance at the conventional five-percent level; H5 is therefore not supported. The coefficient for perceived security to satisfaction is 0.495 ($p < 0.001$, $f^2 = 0.325$), reflecting a large and statistically significant positive effect, supporting H1. The direct effect of perceived security on switching intention is -0.144 ($p = 0.079$, $f^2 = 0.026$), which likewise does not reach statistical significance at the five-percent threshold; H2 is therefore not supported at the conventional significance level. Satisfaction exerts a statistically significant negative effect on switching intention (-0.215, $p = 0.007$, $f^2 = 0.073$), supporting H8. Social presence exerts a statistically significant negative effect on switching intention (-0.180, $p = 0.027$, $f^2 = 0.052$), supporting H11. The paths from switching cost to switching intention (-0.063, $p = 0.435$, $f^2 = 0.005$) and from satisfaction to switching cost (0.019, $p = 0.807$, $f^2 = 0.003$) are statistically non-significant, yielding non-support for H10 and H7, respectively. Effect sizes are interpreted following Cohen's (1988) benchmarks of $f^2 = 0.02$ (small), 0.15 (medium), and 0.35 (large). The effect size for perceived security on satisfaction is large, while all other significant effects are small, indicating that perceived security and satisfaction are the theoretically most consequential predictors in the model. A summary of effect sizes for all direct paths is provided in Table 4.6.

Table 4.5. Specific Indirect Effects

	Original Sample	Standard Deviation	T Statistics	P Values
Perceived Security → Satisfaction → Switching Intention	-0.106	0.047	2.276	0.023
Perceived Price → Switching Cost → Switching Intention	-0.017	0.024	0.718	0.473
Satisfaction → Switching Cost → Switching Intention	-0.001	0.007	0.164	0.870

Source: Authors' own

Table 4.6. Effect Sizes (Cohen's f^2) for Direct Paths

Direct Path	Cohen's f^2	Interpretation
Perceived Security → Customer Satisfaction	0.325	Large
Customer Satisfaction → Switching Intention	0.073	Small
Social Presence → Switching Intention	0.052	Small
Perceived Herd Behaviour → Switching Intention	0.039	Small

Direct Path	Cohen's f^2	Interpretation
Perceived Price → Switching Cost	0.085	Small
Perceived Security → Switching Intention	0.026	Small
Perceived Price → Switching Intention	0.024	Small
Switching Cost → Switching Intention	0.005	Negligible
Customer Satisfaction → Switching Cost	0.003	Negligible

Note: f^2 thresholds follow Cohen (1988) — small: 0.02; medium: 0.15; large: 0.35. Paths with $f^2 < 0.02$ are considered negligible. Source: Authors' own.

Table 4.5 presents the specific indirect effects. The indirect pathway from perceived security through customer satisfaction to switching intention yields a path coefficient of -0.106 (T-statistic 2.276, p-value 0.023), confirming the statistical significance of this mediated relationship and thereby supporting H3. Negative path coefficients were also observed for the pathways from perceived price through switching cost to switching intention (-0.017, p-value 0.473) and from satisfaction through switching cost to switching intention (-0.001, p-value 0.870); however, neither of these indirect effects attained statistical significance, yielding non-support for H6 and H9, respectively.

5. DISCUSSION

The most theoretically consequential finding of this study concerns the pivotal role of perceived security in shaping both customer satisfaction and switching intention within the Islamic banking context. The large effect size for the perceived security to satisfaction path ($f^2 = 0.325$) confirms that security perceptions constitute the single most influential antecedent of satisfaction in this model. This finding is theoretically grounded in the expectation-disconfirmation paradigm, whereby customers continuously evaluate whether perceived service delivery meets or exceeds prior expectations (Fang et al., 2011); a cybersecurity breach that compromises the digital integrity of a banking institution constitutes a profound disconfirmation event that systematically erodes satisfaction (Maier et al., 2024). The indirect effect of perceived security on switching intention, mediated by satisfaction (coefficient = -0.106, $p = 0.023$), corroborates the mediating function of satisfaction in the security-switching relationship and is consistent with Aprilia and Amalia (2022), who demonstrated analogous mediating dynamics in Indonesian mobile wallet contexts. The direct effect of perceived security on switching intention did not achieve statistical significance at the five-percent threshold ($p = 0.079$), suggesting that the primary mechanism through which security perceptions shape switching behaviour operates indirectly through satisfaction rather than directly. This pattern implies that the cognitive evaluation of perceived security is first translated into affective satisfaction before being expressed behaviourally as switching intention, underscoring the centrality of satisfaction as a mediating buffer between institutional security cues and customer behavioural responses.

The direct negative effect of customer satisfaction on switching intention (beta = -0.215, $p = 0.007$, $f^2 = 0.073$) confirms satisfaction as a significant and reliable predictor of reduced switching behaviour, consistent with well-established findings across the banking and financial services literature (Wang & Xiao, 2022; Ha et al., 2023). This finding carries particular theoretical significance in the Islamic banking context, where satisfaction encompasses not only functional service quality dimensions but also the perceived alignment of the institution's practices with the customer's religious and ethical values (Ghamry & Shamma, 2020; Mostafa & Ibrahim, 2020). The small to medium effect size ($f^2 = 0.073$) suggests that while satisfaction is a meaningful predictor, it operates within a complex multi-causal framework in which no single construct dominates. This is consistent with the broader behavioural switching literature, which characterises

switching intention as an emergent outcome of multiple interacting push, pull, and mooring forces (Kushwah et al., 2024). The present finding extends this understanding by demonstrating that, in the specific context of a cybersecurity breach affecting an Islamic bank, satisfaction retains its significant negative relationship with switching intention, supporting the view that customers who are satisfied with their bank are substantially less likely to switch even when exposed to security-threatening events. This highlights the protective function of satisfaction as a form of affective inertia that buffers customers against switching impulses, consistent with the mooring role assigned to satisfaction within the PPM framework (Chen & Keng, 2019). Practically, this underscores the importance of proactive satisfaction management as a defensive strategy, particularly during and immediately following cybersecurity incidents, since satisfied customers are substantially more likely to extend trust to the institution through its recovery response.

The finding that perceived price does not exert a statistically significant direct effect on switching intention ($\beta = 0.142$, $p = 0.099$, $f^2 = 0.024$) aligns with the prior finding of Hijrah Hati et al. (2020), who demonstrated that price-related factors exert the weakest influence on switching behaviour among Indonesian Islamic bank customers. The negligible effect size further confirms that price considerations are subordinate to security and satisfaction as drivers of switching decisions in this context. One theoretically plausible account of this non-significance relates to the role of religiosity in shaping Islamic bank customers' decision-making calculus. Prior research consistently demonstrates that religiosity exerts a stronger influence on Muslim consumers' banking choices than utilitarian price comparisons, as the commitment to Shariah-compliant financial arrangements constitutes a religiously motivated constraint that may override economic rationality (Aruan & Wirdania, 2020; Junaidi, 2021). Under this framework, switching to a conventional bank may be perceived as fundamentally incompatible with religious identity, rendering price differences relatively ineffective as switching triggers. However, since religiosity was not measured as a construct in the present study, this mechanism cannot be empirically tested from the available data and represents a theoretical proposition warranting formal investigation in future research. The associated finding that perceived price exerts a significant positive effect on switching cost ($\beta = 0.275$, $p < 0.001$, $f^2 = 0.085$) indicates that while price differences do shape customers' perceptions of the costs associated with switching, this cost awareness does not translate into a significant behavioural switching intention. This dissociation implies that Islamic bank customers engage in a multi-stage evaluation in which the financial dimensions of the switching decision are ultimately subordinated to non-monetary factors such as institutional trust, religious values, and security perceptions.

The significant positive effect of perceived herd behaviour on switching intention ($\beta = 0.236$, $p = 0.005$, $f^2 = 0.039$) provides empirical support for social influence theory's core proposition that individuals' behavioural intentions are substantially shaped by their perceptions of others' actions, particularly in contexts of heightened uncertainty (Lin et al., 2020; Yang et al., 2021). In the context of the Bank Syariah Indonesia cybersecurity breach, the perceived migration of other customers to conventional banks constitutes a powerful social signal that legitimises switching as a rational behavioural response, thereby reducing the psychological costs associated with departing from the Islamic banking sector. This finding is consistent with Handarkho (2024) and Wiranatakusuma and Latief (2024), and extends the herd behaviour literature by demonstrating that this social contagion dynamic operates specifically within the context of a faith-based financial institution under security stress. The significant negative effect of social presence on switching intention ($\beta = -0.180$, $p = 0.027$, $f^2 = 0.052$) reveals an important countervailing social dynamic: the communal solidarity, interpersonal warmth, and sense of social interaction generated through Islamic banking services function as a mooring force that actively inhibits switching, consistent with Mai and Nguyen (2023) and Chen and Keng (2019). This finding suggests that the social-relational dimension of Islamic banking membership creates affective barriers to switching that are distinct from and complementary to the satisfaction-based barriers

identified elsewhere in the model. Taken together, the findings for perceived herd behaviour and social presence demonstrate the dual-directional influence of social dynamics on switching intention: social contagion from peers switching away from Islamic banks amplifies switching impulses (positive herd effect), while the social embeddedness of Islamic banking community membership attenuates them (negative social presence effect). The net direction of switching intention will therefore depend on the relative salience of these competing social forces in a given crisis context.

The non-significant direct effect of switching cost on switching intention ($\beta = -0.063$, $p = 0.435$, $f^2 = 0.005$) represents a departure from the established expectation that switching costs function as a structural mooring force inhibiting switching behaviour (Lipowska et al., 2024). This finding can be theoretically explained within the context of the cybersecurity breach. When a high-profile security incident generates acute security anxiety, the heightened push force of perceived insecurity may be sufficiently powerful to neutralise the restraining effect of switching costs, rendering customers relatively indifferent to the procedural and financial costs of transitioning when their personal data security is perceived to be at risk. This interpretation is consistent with Maier et al. (2024), who proposed that shock events can override the moderating function of structural inertia constructs in switching dynamics. The non-significant effect of satisfaction on switching cost ($\beta = 0.019$, $p = 0.807$) additionally indicates that, in this context, customers' overall satisfaction with the bank does not influence their perceptions of the effort and expense associated with switching. These null findings collectively illuminate an important boundary condition for the switching cost construct: its inhibitory function on switching intention may be attenuated or eliminated in crisis contexts where security concerns are salient, underscoring the need for future research to examine contextual moderators of the switching cost-intention relationship within Islamic banking settings.

Taken as a whole, the findings of this study advance the theoretical understanding of Islamic bank customer switching behaviour along several substantive dimensions. First, they demonstrate that social influence theory provides a productive and integrative framework for explaining switching intention dynamics in Islamic banking, extending prior applications of this theoretical perspective (Yang et al., 2021; Bhukya & Paul, 2023) to the specific institutional context of faith-based financial services under cybersecurity stress. Second, the results reveal a hierarchical structure in the determinants of switching intention: security perceptions and customer satisfaction constitute the dominant causal pathways (effect sizes large and small respectively), social influence dynamics (herd behaviour and social presence) play secondary but statistically significant roles (both small effect sizes), while price and switching cost yield non-significant effects. This hierarchy implies that Islamic banks should conceptualise customer retention not primarily as a function of competitive pricing or structural lock-in, but as a function of institutional credibility (perceived security) and affective service quality (satisfaction). Third, the confirmation of H3 (indirect effect of perceived security through satisfaction to switching intention) contributes a novel empirical test of this mediation pathway in the Indonesian Islamic banking context, highlighting that the security-switching relationship is not a simple direct link but is channelled through customers' affective evaluation of the overall banking relationship. Fourth, the countervailing effects of perceived herd behaviour and social presence demonstrate the co-existence of centrifugal social forces (driving customers away from Islamic banks) and centripetal social forces (anchoring customers through community embeddedness) in the switching dynamics of Islamic bank customers following a cybersecurity incident. This bidirectional social dynamic has important implications for crisis communication strategy: Islamic banks should actively amplify their community identity and social solidarity narratives during breach events to counteract herd-driven switching impulses, while simultaneously prioritising transparent and rapid security restoration communications to address the dominant security-satisfaction pathway.

6. CONCLUSION

6.1. Theoretical Implications

This study makes significant theoretical contributions to the understanding of factors influencing customers' switching intention in the context of Islamic banks in Indonesia. The research highlights the crucial roles of perceived herd behaviour, social presence, and customer satisfaction in predicting customers' intentions to migrate from Islamic banks to conventional banking institutions. The strong negative relationship between perceived security and switching intention, operating both directly and indirectly through customer satisfaction, underscores that customers accord primacy to security as a critical criterion when deliberating whether to switch from an Islamic bank to a conventional bank. This finding implies that factors such as adherence to Shariah principles, Islamic values, and high-quality customer service are vital for ensuring customer satisfaction and institutional loyalty.

The study additionally demonstrates that constructs including perceived herd behaviour, perceived price, social presence, and switching cost exhibit relatively weaker relationships with switching intention in the Islamic banking context. While these constructs display positive associations to some degree, they do not achieve consistent statistical significance, implying that their impact on customers' decision-making processes is less pronounced relative to the dominant roles of perceived security and customer satisfaction.

6.2. Practical Implications

The study's findings carry several important implications for the Islamic banking industry in Indonesia. Islamic banks should accord priority to enhancing their perceived security posture by investing in robust cybersecurity infrastructure, communicating security protocols clearly and proactively to customers, and taking pre-emptive measures to address potential vulnerabilities before breaches occur. Concurrently, sustained efforts should be directed toward improving customer satisfaction by providing high-quality, personalised financial services and maintaining effective communication channels, as a satisfied customer base has been shown to be considerably less likely to switch, even in the aftermath of a security breach.

6.3. Limitations and Future Research Directions

This study is subject to several limitations. First, the research was conducted within a geographically specific Muslim community concentrated in Jakarta and adjacent urban areas, which constrains the generalisability of the results to the broader population of Islamic bank customers in Indonesia or comparable international contexts. Second, the sample includes a substantial proportion of university students, as suggested by the 41.7 percent unemployed category, who may evaluate constructs such as switching cost and perceived price differently from employed banking customers; future research should target more occupationally heterogeneous samples. Third, while Harman's single-factor test suggests that common method bias does not constitute a serious concern in the present data, the single-source self-report design remains a structural limitation, and future studies would benefit from procedural CMB remedies such as temporal separation or multi-informant designs. Fourth, the cross-sectional design captures perceptions at a single point in time; longitudinal designs would yield deeper insights into the dynamic evolution of switching intention following cybersecurity incidents. Fifth, religiosity, a potentially important moderating variable in the Islamic banking context, was not included as a measured construct; its inclusion in future studies would strengthen the explanatory power of the model and contextualise the observed price insensitivity. Sixth, the sample size of 211, while adequate for PLS-SEM estimation, limits statistical power for detecting smaller effects; future research should target larger samples to improve precision and robustness.

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