The Moderating Role of Merger on the Switching Intention to Use Islamic Bank: The Case of Indonesia

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Abstract
Objective –Since February 2021, the government decided to merge 3 Islamic banks to increase Islamic bank markets. This policy raises pros and cons in society. This research analyses the mediating role of mergers on the switching intention to use Islamic banks.

Design/Methodology –This research is a quantitative study using the Structural Equation Model Partial Least Square (SEM-PLS). A total of 108 respondents' data were analyzed. The data was collected through an online survey utilizing social media which was shared directly with respondents in the city of Surabaya. The respondents' criteria were selected using purposive sampling techniques.

Results –The moderating effects showed that the merger was a poor moderator of the reality between attitude, subjective norms, and perceived behavioral control on the switching intention to use Islamic banks. However, the direct effects showed a significant relationship between mergers and switching intention. Besides, this study shows that attitude, subjective norm, and perceived behavioral control have a significant influence on switching intention. Subjective norm is the most dominant factor.

Research limitation/implication – This study uses limited variables and was carried out shortly after the merger of Islamic banks. However, this study provides a comprehensive analysis related to the relationship between mergers and switching intention. The implications of this research urge the government as a policymaker to do its best to increase public awareness of Islamic banks. Islamic bank managers must conduct massive socialization by utilizing various existing technologies and media to reach all levels of society to use Islamic banking services.

Contribution – This study emphasizes the significance influence of subjective norm and switching intention. Thus, the government and Islamic banks must intensify socialization of Islamic bank to encourage Islamic bank users.

Novelty/Originality –This study complements the literature by analysing the impact of Islamic bank mergers with switching intention to use Islamic banks as far as the authors' knowledge of merger research is still limited to analysing the performance of Islamic banks after the merger.

Keywords: Islamic bank, switching intention, merger, theory of planned behaviour, moderation effect

1. Introduction

Banking practices have facilitated investments, savings, and transactions for the general public. Customers are placed at minimal risk, while banking ensures high security (Hati et al., 2021). Conventional banking was the sole institution initially implementing an interest-based system in Indonesia. The government's implementation of a profit-sharing system in 1983 was intended to bolster and enhance the efficacy of the banking sector in its support of the economy. The limited application of Islamic banking at Bait at-Tamwil Salman ITB Bandung thus prompted the decision to establish an Islamic bank. This endeavour flourished until 1991 when an Islamic bank was formally established; it commenced operations in 1992.

To further fortify Islamic banking, the Indonesian government amended Law No. 7 of 1992 to become Law No. 10 of 1998, which states unequivocally that the country employs a dual banking system. Following that, in 2008, Law No. 21 of 2008 Concerning Islamic Banking was promulgated by the government, establishing the legal framework that underpins the advancement of Islamic banking (Nurul Muyasaroh, 2022). The increasing proliferation of Islamic institutions indicates that the community has embraced Islamic banking. In 2015, the conventional banking sector comprised 22 Sharia Units and 12 Islamic Banks. This circumstance illustrates the continued growth of Islamic banking.

With a CAR ratio of 25.71% and an FDR ranging from 80% to 90%, Islamic banking performed remarkably well amidst the COVID-19 pandemic, according to available data (Indonesia Central Bank, 2021). As a result of the COVID-19 pandemic, Islamic banking has significantly contributed to the nation's economic recovery by expanding its market share via increased funding and services. However, expanding Islamic banking's consumer base and market share is challenging. Based on the numbers, Islamic banks still hold a 5% piece of the market. This value is negligible compared to nations with lesser economies of scale (Indonesia Central Bank, 2021). This condition may arise due to various factors (Indonesia Central Bank, 2021). Frist, such factor is the inadequate capital and assets held by Islamic banks, which restrict the range of services and funding available. This is especially true when the bank intends to expand its operations into the corporate sector, institutional financing, or government financing involving substantial funds. Second, inadequate knowledge regarding Islamic banks; according to the data, the literacy rate about Islamic banking is a mere 11%. Third, Finest rivalry among financial institutions.

The roadmap for the advancement of Islamic banking, formulated by the Financial Services Authority (OJK) on behalf of the government, comprises the subsequent policies as mentioned in the National Committee for Islamic Finance (KNKS, 2019). The proposed strategies include the following: (1) enhancing stakeholder integration; (2) expanding capital and business scale; (3) augmenting financing by enhancing the funding structure; (4) enhancing service quality; (5) enhancing human resources and IT quality; (6) enhancing public literacy; and (7) harmonizing policies and oversight. In addition, to expedite the growth of Islamic banking, the government consented to consolidating Islamic banks based on various factors (Tyas & Rusydiana, 2021).

The merger of Islamic banks was formally initiated in February 2021 to bolster the operational scope of Islamic banking and enhance its international competitiveness. *BRI Syariah*, *Bank Syariah Mandiri (BSM)*, and *BNI Syariah* are the merged Islamic institutions. Enhancing institutional capabilities will augment the capability of Islamic banking to serve the demands of the Islamic economy through the expansion of Islamic financing distribution. Romadhon and Sutantri (2021) enumerate several favourable consequences associated with Islamic bank mergers, such as providing additional funds for public education regarding Islamic banking, expanding the operational network of Islamic banks, and facilitating access to Islamic banking services. Furthermore, the consolidation of Islamic financial institutions in Indonesia engenders a favourable outlook on the stock market and the economy as a whole (Burhanuddin & Amran, 2021).

However, a need for prior research examines the influence of Islamic bank mergers on the propensity of individuals to patronize Islamic banks. The existing body of research on Islamic bank mergers is confined to studying the effects of such transactions on performance (Mohammad Yusuf & Reza Nurul Ichsan, 2021) the development of micro, small, and medium enterprises (Ramadan, 2021), and the overall economy of the host country (Hidayani, 2021). Subsequently, it is intriguing and critical to ascertain how Islamic bank mergers affect the intention to utilize Islamic banks. Furthermore, assessing the impact of Islamic bank mergers on the inclination to transition from conventional banks is essential.

Previous research has conducted several studies examining the intention to utilize Islamic institutions in Indonesia. Riptiono et al. (2020) and Abduh et al. (2012) discussed the intent to transfer to Islamic banks in Indonesia in a prior study, however, their research was limited to the regional level and was conducted before the consolidation of Islamic banks. Farah (2017) conducted previous research examining the influence of mergers on the intention of Spanish and British consumers to transition to Islamic banks. The findings of the study indicate that mergers do not significantly impact individuals' inclination to transfer to Islamic banks.

Based on these circumstances, it can be confirmed that this study has differences from previous studies, where previous research was still limited to analysing aspects of post-merger Islamic bank performance, but it is still rare to find those who focus on analysing the role of merger mediation on the intention to switch to using post-merger Islamic banks. While previous research has discussed the intention of moving customers to Islamic banks carried out at the regional level before the merger, it has not been carried out nationally after the merger. On the other hand, previous studies examining the impact of mergers on consumer intentions to switch to Islamic banks have been conducted in Spain and the UK using data collection methods using semi-structured interviews. Unlike this study, it was conducted in Indonesia shortly after the merger with a data collection method through surveys using the distribution of online questionnaires. Therefore, this research is important to complement previous research with a focus on analysing the impact of Islamic bank mergers on the intention to switch to using Islamic banks.

This study aims to examine the intention to utilize Islamic banks in Indonesia after the merger, as discussed earlier. The findings of this study have important contributions for many reasons; This research can initially determine the effect of mergers on the intention to use Islamic banks. Furthermore, the findings of this research can be applied to the formulation of various approaches aimed at retaining and expanding Islamic bank customers by identifying important factors that influence intentions. Furthermore, this research also contributes to the existing literature on Islamic bank mergers in Indonesia by expanding on previous research.

The structure of this investigation is as follows. The relationship between variables and the theory underlying this research is discussed in the second section. In the third segment, the employed methods and data are described. The results and discussion are discussed in detail in the fifth and fourth sections. The study's conclusions are subsequently elaborated upon in the fifth section.

2. Literature Review

2.1 Customer Switching Intention

Switching behaviour transpires when a client transitions from one product or service to another. According to Garland (2002), customer transferring is the act of a client abandoning one service provider in favours of another. Multiple studies in the past have investigated switching behaviours in a variety of academic disciplines. In their research, Ghamry and Shamma (2020) examine the impact of various factors, including reputation, price, Sharia compliance, switching costs, technology level, knowledge, trust, satisfaction, and service quality, on the intention of Kuwaitis to transition to Islamic banking services. In Pakistan, Mohsan (2011) investigated the impact of consumer loyalty and satisfaction on the adoption of banking services. Han and Hyun (2013) investigated the effect of service performance, customer satisfaction, and switching barriers on the intention to transfer in the hotel industry.

It is critical to research switching intentions to identify the determinants of whether an individual will transition to a service or remain loyal to it. In the realm of Islamic banking, it is critical to comprehend the essential elements that can entice potential clients to utilize Islamic banking services and sustain clients' interest in doing so on an ongoing basis. Examining the inclination to transition to Islamic banking significantly influences the formulation strategies required to acquire and retain clients. One of the strategies the Indonesian government and banks implemented to enhance the performance of Islamic banking and increase its global competitiveness was the consolidation of three state-owned Islamic banks under the administration of Bank Syariah Indonesia (BSI). The implementation of performance-enhancing strategies within the institution will have an impact on how consumers utilize Islamic banking services. This research employs several variables to investigate the factors that influence individuals' intention to transition to Islamic banking following the merger.

2.2 Hypothesis Development and Research Model

This study model is based on the thought of Planned Behaviour (TPB). Ajzen (1991) developed the idea of planned behaviour, which explains how people plan to act. According to TPB theory, people don't just work out of the blue; their actions are guided by their attitudes, subjective standards, and how much control they think they have over their actions (Pitchay et al., 2020b). The TPB expands upon the Theory of Reasoned Action (TRA). TPB added perceived behavioural control to the previous theory to determine if someone will do something without any outside impact (Pitchay et al., 2020b).

2.3 Attitude

A person's attitude is how they judge good and bad behaviour (Ajzen, 2011). A lot of past research has used attitude as a factor that affects purpose. Alzadjal et al. (2021) look at what makes people in Oman want to use Islamic banks and find that attitude is a big part of it. Amin et al. (2011) looked at people's plans to use Islamic banks in Malaysia, and Janah et al. (2020) looked at people's plans to use Islamic banks in Indonesia. Both groups came to the same conclusions.

Ghamry and Shamma (2020) examine the impact of staff attitude on the intention to transfer to Islamic banks in Kuwait, with the intent of switching. They conclude that there is no correlation between the two variables. On the other hand, research on different areas shows the opposite. Researchers Ghamry and Shamma (2020) looked into what made customers want to switch brands of unhealthy foods and found that it greatly affected their mood. Because of this, the study's theories are the following:

H1. Attitude significantly influence the people switching intention to use Islamic Bank.

2.4 Attitude and Religiosity

Other influences, such as religion, often play a role in shaping an individual's attitude. The attitude an individual has towards their religious faith can be influenced by the regulations and prohibitions of that religion, as religiosity signifies that person's religious convictions (Suhartanto et al., 2018) Based on Surah Al-Baqarah lines 278–280, Islam does not allow interest to be charged on loans. Conventional banking incorporates the practice of usury. Because of this, many studies have looked into how religion affects a person's decision to use Islamic banks. Alzadjal et al. (2021) looked into how religion affects attitude and found that it is not a good moderator. In the behavioural aspect, this finding is inversely proportional Junaidi (2021), which means that religiosity greatly affects how customers feel about using Islamic banks. Earlier research on different topics, like the desire to use halal cosmetics and goods, also discovered that religion has a big effect on plans to switch (Mukhtar & Butt, 2012; Sobari et al., 2022). So, this is the study hypothesis:

H2. Religiosity influence the attitude on the switching intention to use Islamic Bank.

2.5 Attitude and Knowledge

Knowledge is the information or experience that someone has (Widyanto & Sitohang, 2022). How decisions are made is affected by how much someone knows. If a Muslim knows that food is halal, he will eat it, but if he knows that food is haram, he will not eat it. The amount of knowledge has information about the pros and cons of a choice. Because of this, understanding is a key factor that should be tested in banking. Several studies have already looked at how knowledge affects goals. Widyanto and Sitohang (2022) discovered that knowing about halal products greatly impacts people's plans to use halal cosmetics. Widyanto and Sitohang (2022) discovered that knowledge positively impacts people's plans to donate cash waqf. Moreover, Widyanto and Sitohang (2022) discovered that knowledge greatly impacts how millennials feel about saving money through Islamic banks. The research hypothesis is derived from this:

H3. Knowledge influences the attitude on the switching intention to use Islamic Bank.

2.6 Subjective Norms

Subjective norms are what people do or do not do based on their social surroundings. Subjective standards and the pressure from powerful people to act have been studied before (Ajzen, 2011; A. B. Allah Pitchay et al., 2020). Much research has already been done on the link between subjective norms and intention. The subjective norm is the impact of the immediate environment, which includes family, friends, and community leaders (Aji et al., 2020). Aji et al. (2020) found that subjective values greatly impact people's plans to use e-money. There are relevant studies by Resty and Hidayat (2021), which show that subjective norms have a big impact on the millennial generation's desire to use Islamic banking services; Resty and Hidayat (2021), which look at the desire to pay zakat; and Al-Swidi et al. (2014), which look at the desire to eat organic food. For this study, the theories are based on this explanation:

H4. Subjective norms significantly influence the intention to switch using Islamic banking.

2.7 Perceived Behavioural Control (PBC)

According to (Ajzen, 2011), perceived behavioural control (PBC) is how easy or hard someone thinks something is for them based on past events and the behavioural control they use to get past problems. People's plans to use or not use Islamic banking services can be affected by PBC, which is one of the factors in this study. It is essential to look at how apparent ease and difficulty affect someone's decision to switch to Islamic banking services, especially now that Islamic banks have merged. Alzadjal et al. (2021) say that PBC greatly impacted people's plans to use Islamic bank services in Oman. Allah Pitchay et al. (2020b) show the findings that matter about people in Malaysia who want to use Islamic banking services. So, this is what the study hypothesis is:

H5. Perceived of Behavioural Control has a significant influence on the intention to switch using Islamic banking.

2.8 Merger of Islamic Bank in Indonesia

Recently, many policymakers have taken the decision to merge banks, especially in developing countries, with the aim of stabilizing the financial system in the banking sector (Al-Binali, 2023). Merger can be interpreted as a merger between two or more banks in which there is a new entity that combines the two (Nor et al., 2023). Bank mergers can cause both positive and negative responses from the public and can have different impacts (Mochlasin et al., 2023). To improve Islamic banking, the Indonesian government has put in place a strategy for Islamic banks to merge (KNKS, 2019). Also, the main reason for Islamic banks merging is to make them more competitive on a global scale by increasing the size of their assets (Romadhon & Sutantri, 2021). Because of this, the merger of Islamic banks was a big deal that had good and bad effects on the people. Some think that merging Islamic banks will strengthen their stock and help them gain a more significant market share (KNKS, 2019). Others believe that the merger of Islamic banks will cause new problems. For example, they think that bank employees will be fired because of policies meant to make the banks more efficient, which could make more people unemployed. They also believe that policy changes and changes in work culture after the merger will make it harder for customers to get good service. However, the planned merger of Islamic banks is seen as one of the things that makes people more aware of and interested in Islamic banks. This is because of all the news coverage and community group talks in response to the government's plan to merge Islamic banks. After the merger, the Islamic bank has been rebranded as Bank Syariah Indonesia (BSI). The author must find any study examining how mergers affect customers' plans to use Islamic banks. Because of this, it is essential to look into how acquisitions affect people's plans to use Islamic banking services. The researcher uses the merger as a moderating variable that changes attitude, subjective norm, and PBC toward moving intention to use Islamic Bank so that they can look at the effect of the merger in more detail. Therefore, the study puts forward the following hypotheses:

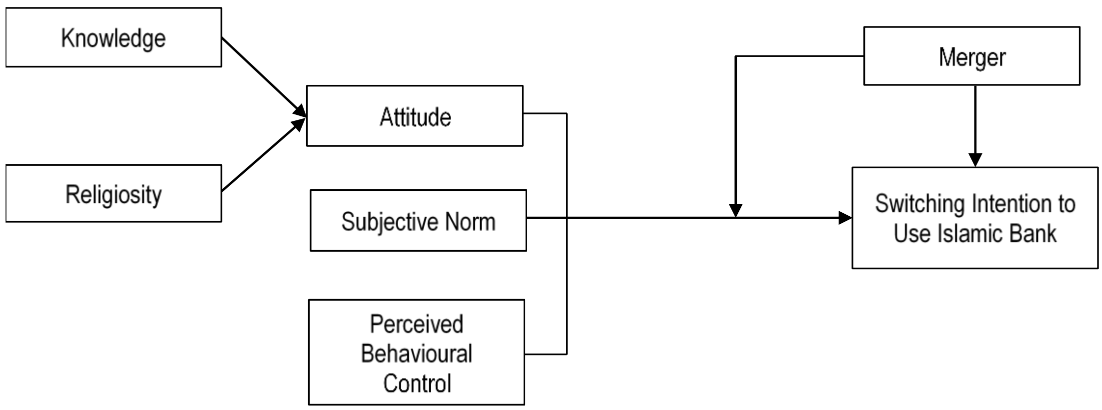
H6. Merger have direct influence on the switching intention to use Islamic banking.

H7. Attitude significantly influence the intention to switch using Islamic banking with mergers as a moderating variable.

H8. Subjective norms significantly influence the intention to switch using Islamic banking with mergers as a moderating variable.

H9. Perception of Behavioural Control has a significant influence on the intention to switch using Islamic banking with mergers as a moderating variable.

Figure 1. Conceptual framework model



3. Methodology

The Partial Least Square Structural Equation Model (SEM) method is used for this quantitative study. SEM-PLS is most appropriate to be used in quantitative research because of the complexity of models and formative measurement approaches and can also be applied in processing sample data that has a small size and abnormal data (Hair et al., 2017). SEM-PLS is increasingly in demand by researchers in the field of social sciences because it is considered a method that has high standards and is more comprehensive and very appropriate to be used to conduct data analysis and assessment of sophisticated predictive models to produce more detailed findings

(Magno et al., 2022). method has been used by previous studies such as examining the intention of religious leaders to use Islamic banks (Janah et al., 2020), Muslim intention to switch from using cash payments to m-payments-based payments (Yusfiarto et al., 2023), Assessing factors that can encourage the intention to switch to using halal cosmetic products (Wisudanto et al., 2023), Assessing customer satisfaction and customer transfer behaviour at Islamic banks (Mochlasin et al., 2023).

SEM-PLS is the most appropriate method used in this study to find out comprehensively whether customers want to switch to Islamic banking services after the merger, to produce accurate and detailed findings. The information was gathered through an online survey that was shared in person and on social media in the city of Surabaya. The online questionnaire was picked because it was easy to use and would give the information quickly. On top of that, online surveys are the best choice because people are socially distant during the COVID-19 pandemic. Following the selection process, only 108 of the 163 respondents who submitted their responses met the research criteria.

The sampling method in this study uses purposive sampling techniques, where only respondents who have certain criteria are taken as samples as needed in this study. Purposive sampling is the most practical and efficient method when used correctly in selecting respondents and can even be more efficient when compared to random sampling (Tongco, 2007). A sample size of 108 is adequate for applying the SEM method for analysis. There has yet to be a consensus in SEM concerning the minimum and maximum sample sizes. Hair et al. (2013) stated that a minimum sample size of 100–200 is recommended for SEM analysis. The purpose of validity tests is to generate measurable and valid assessments. This study performed two validity assessments. The initial test utilized data from 60 respondents, and the concluding test incorporated data from 108 respondents. The questionnaire items are valid and reliable, as the SEM results indicate that the Composite Reliability (CR) value exceeds 0.7 and the average variance extract (AVE) value surpasses 0.5. The survey consists of two sections: demographic inquiries and a declaration of intent to transition to utilizing Sharia Bank services.

Respondent criteria were selected using the technique of purposive sampling to generate precise and accurate data. The selection criteria for participants are (1) Muslim consumers of conventional banking services and (2) clients who utilize both conventional banking services and Sharia banking. This survey aims to ascertain the inclination of individuals who have previously utilized Sharia banking services and those who have yet to adopt this method to transition to it. Participants were requested to provide an initial response to a screening inquiry regarding their intention to transition to Islamic banking following the merger of Islamic banks.

The Foundation of the Theoretical Framework is the Theory of Planned Behaviour (TPB). The variables utilized are attitudes, subjective norms, and perceived behavioural control (PBC). Additional variables were incorporated to ascertain the determinants that impact customers' inclination to transition to Sharia banking services, such as knowledge, affiliations, and religiosity. In addition, the dependent variable is turnover intention. Every variable is evaluated utilizing a Likert scale ranging from 1 to 5. Number 1 indicates strong disagreement, whereas number 5 indicates firm agreement.

4. Results and Discussion

4.1 Result

As explained earlier, the purpose of this study was to determine the factors that influence the intention to switch to using Islamic banks after the merger. The data was analyzed by SEM-PLS and processed by SmartPLS version 3.2.9. This study involved 108 respondents, both users and non-users of Islamic banks. This is done to find out whether non-users have the intention to switch to using Islamic banks and the intention to use only Islamic banks for users.

The table 1 shows the demographics of the respondents in this survey in terms of gender, age, environment, education, and customer type. The sample set has 58 (53%) male respondents and 50 (47%) female respondents. The participants' ages ranged from 20 to over 55. In terms of education, 25% of respondents were in their senior year of high school, 58 percent have a bachelor's degree, 15% have a master's degree, and 2% have a PhD.

Table 1.
Demographic Characteristic of Respondents

Characteristic	Frequency	Percentage
Gender		
Male	58	53%
Female	50	47%
Age		
20-25	32	29%
25-30	26	24%
30-35	22	20%
35-40	14	12%
40-45	11	10%
45-50	9	8.3%
50-55	4	3.7%
55-60	0	
Environment		
Village	20	18%
City	63	58%
Suburbs	25	24%
Education		
Elementary school	0	
Junior school	0	
Senior high school	27	25%
Diploma	0	
Bachelor	63	58%
Master	20	15%
Doctor	2	2%
Occupation		
Teacher/Lecture	22	20%
Private employee	48	42%
Studentdi	17	14%
Housewife	10	9%
Professional	7	6%
Zakat consultant	8	7%
Assistant of Lecture	3	2%
Type Customer		
Non-user Islamic Bank (only conventional bank)	52	48%
User (Conventional and Islamic Bank)	56	52%

In term of occupational, 42% of respondent mostly working in private employee. The second highest occupation group was for lecture (20%), 14% for student, 9% for housewife, 6% for professional, 7% for zakat consultant, and 2% for assistant of lecture. Giving this profiling, this study confirm that the survey covered various social status.

4.1.1 *Measurement*

According to Hair et al. (2013), the analysis was reliability and validity examination of each construct/indicator, as described in the table 2. Cronbach's alpha ranges from 0.7 to 1, while the indicator's reliability ranges from 0.8 to 1. Because it has a value greater than 0.7, the indicator is reliable (Fornell, C., and Larcker, 2016). The measurement result of the path model is shown on the Figure 2.

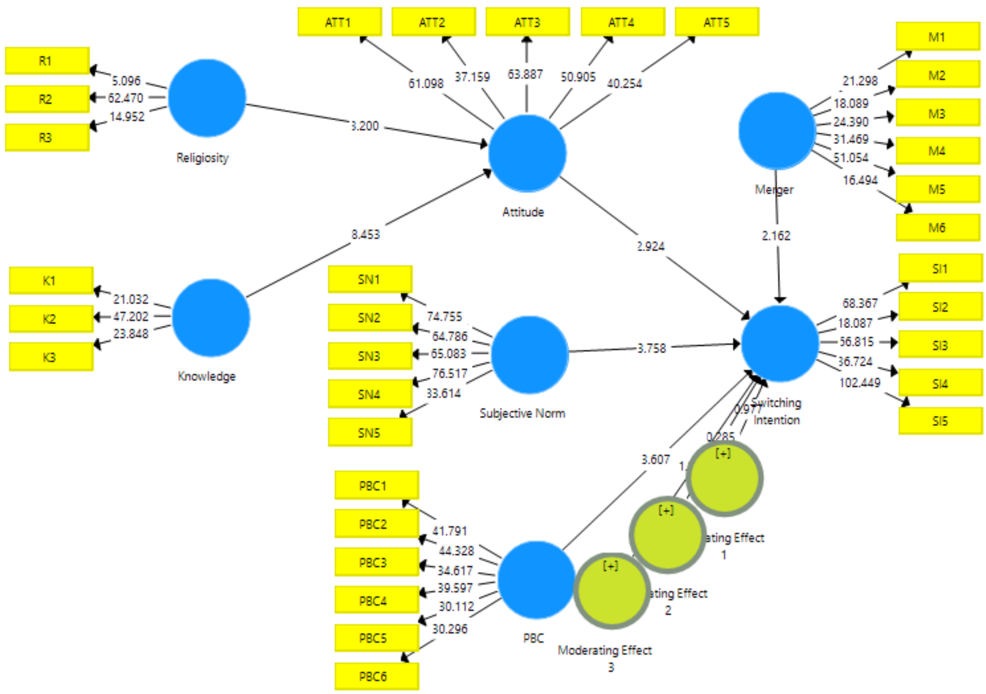


Figure 2.
Path Model

The validity test presented in the table 2 reveals that the Average Variance Extracted (AVE) for each construct is more than 0.5 (Hair et al. 2013). That is, each indicator is correct. The outer loading of goods, also known as dependability, meets the criteria as well because it is greater than 0.7.

Table 2.
Report for Every Construct in the Model

Constructs	Code	Loading	Composite Reliability	AVE	Cronbach's alpha
Knowledge	K1 K2 K3	0.83 0.913 0.807	0.887	0.724	0.809
Religiosity	R1 R2 R3	0.694 0.939 0.84	0.868	0.689	0.770
Merger	M1 M2 M3 M4 M5 M6	0.836 0.798 0.863 0.875 0.921 0.783	0.938	0.718	0.921
Attitude	ATT1 ATT2 ATT3 ATT4 ATT5	0.93 0.919 0.942 0.932 0.921	0.969	0.863	0.960
Subjective Norm	SN1 SN2 SN3 SN4	0.956 0.945 0.949 0.954	0.979	0.902	0.973

	SN5	0.946			
Perceived Behavioral Control	PBC1	0.891	0.962	0.807	0.952
	PBC2	0.894			
	PBC3	0.891			
	PBC4	0.916			
	PBC5	0.897			
	PBC6	0.899			
ATT x Merger	-	1.051	1.000	1.000	1.000
SN x Merger	-	1.002	1.000	1.000	1.000
PBC x Merger	-	0.994	1.000	1.000	1.000
Switching intention	SI1	0.933	0.962	0.836	0.951
	SI2	0.839			
	SI3	0.941			
	SI4	0.897			
	SI5	0.957			

4.1.2 Direct Effects

This study employs three variables from the TPB to determine the direct effect on switching intention to Islamic banks. Knowledge, religiosity, and merger were introduced as additional variables to further investigate the major factor in switching intention. The findings of the data analysis are provided in the table 3. The relationship between knowledge and attitude is accepted with a significance of at p 0.001, with this the hypothesis is accepted. The association between religiosity and is accepted with a significance of p 0.014. With this, the theory is accepted. The association between merger and attitude was accepted with a p value of 0.000, and the relationship between merger and switching intention was accepted with a p value of 0.031.

Table 3.
Hypothesis Result for Direct Effects

Relationship	Sample Mean	Standard Deviation	T Statistics	P Values	Result
Knowledge -> Attitude	0.346	0.092	3.698	0.000	Supported
Merger -> Attitude	0.399	0.087	4.591	0.000	Supported
Religiousity -> Attitude	0.219	0.091	2.462	0.014	Supported
Merger -> Switching	-0.144	0.066	2.169	0.031	Supported
Attitude -> Switching	0.372	0.133	2.714	0.007	Supported
PBC -> Switching	0.403	0.124	3.379	0.001	Supported
Subjective norm -> Switching	0.314	0.078	3.971	0.000	Supported

According to empirical research, attitude, SN, and PBC all have a significant impact on switching intention in Islamic banks. In other words, attitude, SN, and PBC all have a significant impact on someone's decision to switch from conventional to Islamic banking. The findings show that Subjective Norm, with a significance value of p 0.000, is a dominant factor that influences to switch to using Islamic banks, followed by PBC (p 0.001) and attitude (p 0.007).

4.1.3 Moderating Effect

The table summarizes the findings of the moderating effect of Islamic bank mergers on switching intentions to use Islamic bank services. According to previous findings, attitude, subjective norm, and PBC all have a significant influence on someone's decision to switch from conventional to Islamic banks. When the direct effect of merger on switching intention is tested, the merger shows a significant relationship on switching intention. The interaction effect is further tested in order to explain the outcome of merger moderation effects.

Relationship	Sample Mean	Standard Deviation	T Statistics	P Values	Result
Merger -> Switching	-0.144	0.066	2.169	0.031	Supported
Merger x ATT -> Switching	0.083	0.116	0.926	0.355	Not Supported
Merger x PBC -> Switching	-0.107	0.127	1.033	0.302	Not Supported
Merger x SN -> Switching	0.019	0.097	0.272	0.785	Not Supported

Table 4. Hypothesis Result of the Moderating Role of Merger

The findings show that the merger has a positive effect on switching intentions to use Islamic banking services, with a significance level of p 0.031. However, when the merger is used as a moderating variable, the results show that the merger does not strongly encourage people to use Islamic bank services. This is supported by the moderating effect results, which show a negative relationship with p values greater than 0.05. As a result, "merger" can be considered a poor moderator because it had no effect on the relationship of attitude, SN, and PBC on the intention to switch to Islamic banks.

4.2 *Discussion*

Several earlier studies (Pitchay et al., 2020; Alzadjal et al., 2021; Barid et al., 2021; Ganesan et al., 2020) used TPB as a theoretical framework to look at what makes someone choose to use an Islamic bank. As with other studies (Albaity & Rahman, 2019; Alzadjal et al., 2021; Amin, Rahim Abdul Rahman, et al., 2011; Barid et al., 2021; Janah et al., 2020; Lajuni et al., 2017; Oladapo et al., 2019; Reni & Ahmad, 2016), this one found a solid and positive link between attitude and the intention to switch to Islamic banks. This test indicates that an individual's disposition dictates whether or not they intend to transfer to an Islamic bank. This study investigates whether religiosity and knowledge influence attitudes that may indirectly promote the adoption of Islamic banking alternatives. According to the findings, religion, and knowledge are significant determinants of an individual's inclination to transfer or remain. Consistent with previous research, which discovered that religiosity and knowledge positively influenced attitude, this finding supports this notion.

It was found that subjective norms are positively and significantly linked to the desire to use Islamic banks' services. It agrees with other studies (Pitchay et al., 2020; Alzadjal et al., 2021; Amin, Rahim Abdul Rahman, et al., 2011; Barid et al., 2021; Janah et al., 2020). The most crucial thing in this study is subjective standards. People with much power, like family, close friends, and influential people, can persuade someone to switch from traditional to Islamic banks. The environment sends much support and knowledge about Islamic banking, making someone want to switch.

The results for perceived behavioural control show the same: it has a positive and significant relationship with the intention to switch to Islamic banks. This is in line with what other research has found (Alzadjal et al., 2021; Ayyub et al., 2020; Barid et al., 2021; Janah et al., 2020; Shith et al., 2021; Wardana et al., 2021). Because they have the money, time, and knowledge, each person can decide if moving from traditional banks to Islamic banks is a good idea.

Along the same lines, the merger was suggested to examine how attitude, SN, and PBC affect people's plans to switch to Islamic banks. In Indonesia, the government chose in February 2021 to combine three Islamic banks that the government-owned into one Islamic bank. This new bank is called Bank Syariah Indonesia (BSI). This situation makes the community's pros and cons more evident. Some people want Islamic banks to join together, while others do not. The main goal of the merger is to make Islamic banks more competitive by giving them a more significant market share (Tyas & Rusydiana, 2021). Still, most research on mergers looks at how well Islamic banks do (Mohammad Yusuf & Reza Nurul Ichsan, 2021) and how efficient they are (Tyas & Rusydiana, 2021). However, customers are affected by Islamic bank mergers because of changes in structure, more significant market shares, and other things. So, this study looks into how mergers affect people's plans to use and switch to Islamic banks.

A straight relationship between mergers and switching intention is tested to make the analysis more solid. The results show a positive and significant relationship at p 0.031. This shows that mergers can make someone switch from traditional banks to Islamic banks since people know that mergers make Islamic banks better at what they do. However, when the balancing effect is used, some exciting things happen. It was not shown that union and attitude, SN, and PBC had a moderating effect. These results show that mergers affect people's plans to switch banks, but more is needed to make them use and switch from traditional banks (Abduh et al., 2012; Ghamry & Shamma, 2020). There are several reasons why this might happen. First, this study looks at people who use and do not use Islamic banks. It shows that people not using Islamic banks still need to learn more about deals. Second, past studies have shown that performance and satisfaction affect the intention to switch. Further research by Farah (2017) backs up the results of this study and shows that the merger is not a reason for people to switch banks. Farah (2017) also says that PBC and consumers' cultural views and values affect their switching decisions.

According to this study, the merger is a poor moderator of the intention to use Islamic banking services. However, the merger has a direct effect on switching intention. This result implies that the decision to merge Islamic banks was correct, even if the effect is not strong enough to entice people to use Islamic bank services. As an economic leader, the government must socialize to increase public literacy about Islamic banking services. Collaboration with various stakeholder groups is required to ensure adequate socialization. This is relevant to the research findings, which show that subjective norm is the most influential factor. As a result, the government has increased its efforts to increase public awareness of Islamic banks. Islamic banks must also socialize by utilizing various existing technologies and media to reach all levels of society to use Islamic banking services. Academics also play an important role in socializing Islamic banking services at and outside the university. Now, more than 30 universities/colleges have held Islamic economics lectures. Thus, improving literacy through academics is very important to do. The Islamic bank merger aims to strengthen capital and expand financing to increase market share. Therefore, the government must work with Islamic banks to finance projects in government institutions.

5. Conclusion

The Theory of Planned Behavior (TPB) is extended in this study by including knowledge, religiosity, and merger. More importantly, the moderating effect was used to investigate the impact of mergers on switching intentions in general. The results show a high switching intention to use an Islamic bank with a positive and significant relationship between the variables used. Subjective norms are the most powerful motivator for someone to use Islamic banks or switch from conventional banks to Islamic banks. As a result, the government and Islamic banks must work hard to socialize Islamic banks in order to persuade people to use them as their financial service providers.

Although there is a positive and significant relationship between mergers and switching intentions, mergers do not strongly encourage people to abandon conventional banks in favor of Islamic banks. The insignificant moderating effect of merger and TPB on switching intention demonstrates this result. This result could be attributed to the merger's recent duration and the limited characteristics of the respondents in this study. This study demonstrates that TPB can explain switching intentions in the context of post-merger Islamic banks. Further research can take into account the characteristics and demographics of respondents, as well as other variables, in the case of Islamic bank mergers, and test the robustness of research findings.

This study has limitations, namely the variables used in this study are still minimal and the time of this study was carried out shortly after the merger of Islamic banks by policymakers. This can open opportunities for future research to conduct similar research by adding control variables and other variables and carried out at different times so that it is possible to produce research findings that are different from this study. In addition, future research needs to consider the characteristics and demographics of respondents that can encourage and solidify customer intentions in the case of mergers to switch to using Islamic bank services and then validate the robustness of the findings. The conclusion of this study provides recommendations to the government to make every effort to increase public awareness of Islamic banks. Islamic bank managers must conduct massive socialization by utilizing various existing technologies and media to reach all levels of society to use Islamic banking services.

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Appendix1.
Items of Variable

Variable	Construct	Supporting Literature
Knowledge	I have sufficient knowledge about Islamic banking	(Albaity & Rahman, 2019)
	I know the difference between conventional banking and Islamic banking	(Albaity & Rahman, 2019)
	I know that there is usury activity in conventional banking	(Albaity & Rahman, 2019)
Religiosity	I believe that all activities must be carried out because of Allah	(Alzadjal et al., 2021; Amin, et al., 2011)
	Islamic banking is run with sharia principles	(Alzadjal et al., 2021; Amin, et al., 2011)
	Islamic banking is free from usury	(Alzadjal et al., 2021; Amin, et al., 2011)
Merger	I think/feel that access to Islamic bank services will be easier after the merger	Authors
	I have sufficient knowledge regarding Islamic banking services after the merger	Authors
	I think that the merger of Islamic banks will improve the performance of Islamic banks better	(Yusuf & Ichsan, 2021)
	I think that the performance of Islamic bank employees will be better after the merger	(Yusuf & Ichsan, 2021)
	I feel that the merger of Islamic banks is a good idea	Authors
	In my opinion, the merger of Islamic banks makes it easier to access digital platforms, such as m-banking because they are merged into one	Authors
Attitude	Choosing Islamic banking is a good idea	(Albaity & Rahman, 2019; Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020)
	Choosing Islamic banking is very beneficial	(Albaity & Rahman, 2019; Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020)
	I think that switching to Islamic banking is a wise move	(Albaity & Rahman, 2019; Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020)
	I think that using Islamic banking after the merger is a good idea	(Albaity & Rahman, 2019; Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020)
	I think that choosing to use an Islamic bank over a conventional bank has a good effect	(Albaity & Rahman, 2019; Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020)
	Using Islamic banking services is something I want	(Albaity & Rahman, 2019; Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020)
Subjective Norm	Important people in my life suggest using Islamic banking services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	Most people I know agree if I use Islamic bank services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	Most influential people in my life encourage me to use Islamic banking services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	Important people in my environment use Islamic banking services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)

	People advise me to use Islamic banking services instead of conventional banking services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
Perceived behavioral Control	I can make decisions independently to use Islamic bank services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	I have the ability to switch to using Islamic banking	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	I have full awareness to use Islamic bank	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	I have the financial ability to use Islamic banking services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	I have the financial ability to switch to using Islamic bank services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	I have time to use Islamic bank services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
	I have time to switch to using Islamic bank services	(Amin, Rahim Abdul Rahman, et al., 2011; Janah et al., 2020; Madahi & Sukati, 2016)
Switching Intention	I plan to use Islamic banking services in the near future	(Albaity & Rahman, 2019)
	I plan in the near future to switch and focus on using only Islamic banking services	(Riptiono et al., 2020)
	I am interested in using Islamic bank services	(Albaity & Rahman, 2019)
	I am more interested in using Islamic bank services than conventional banks	(Riptiono et al., 2020)
	I intend to use Islamic banking services in the future	(Albaity & Rahman, 2019)