“Examining the impact of religiosity and environmental concern on switching behavior of Islamic digital-only bank users”

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ARTICLE INFO	Azhar Alam, Diajeng Dewi Mashitoh, Afief El Ashfahany, Fauziah Hassan and Mohd Yousuf Javed (2025). Examining the impact of religiosity and environmental concern on switching behavior of Islamic digital-only bank users. *Banks and Bank Systems*, *20*(1), 109-121. doi:10.21511/bbs.20(1).2025.10
DOI	http://dx.doi.org/10.21511/bbs.20(1).2025.10
RELEASED ON	Thursday, 27 February 2025
RECEIVED ON	Saturday, 26 October 2024
ACCEPTED ON	Saturday, 01 February 2025

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JOURNAL	"Banks and Bank Systems"
ISSN PRINT	1816-7403
ISSN ONLINE	1991-7074
PUBLISHER	LLC “Consulting Publishing Company “Business Perspectives”
FOUNDER	LLC “Consulting Publishing Company “Business Perspectives”

NUMBER OF REFERENCES	NUMBER OF FIGURES	NUMBER OF TABLES
58	1	4

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BUSINESS PERSPECTIVES

LLC "CPC "Business Perspectives"
Hryhorii Skovoroda lane, 10,
Sumy, 40022, Ukraine

www.businessperspectives.org

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EXAMINING THE IMPACT OF RELIGIOSITY AND ENVIRONMENTAL CONCERN ON SWITCHING BEHAVIOR OF ISLAMIC DIGITAL-ONLY BANK USERS

Abstract

In light of the fast expansion of digital banking, it is of the utmost importance to know the causes driving the acceptance of Islamic digital-only banks, particularly in Indonesia, which has a considerable Muslim population. This study examines the influence of religiosity and environmental concern on switching behavior towards Islamic digital-only banks in Indonesia. This study conducts an exploratory examination of how religiosity and environmental concerns influence switching behavior towards Islamic digital-only banks. Data from a survey involving 99 respondents in Indonesia were examined utilizing structural equation modeling with partial least squares (SEM-PLS). The study's findings show that environmental concern significantly influences switching behavior to Islamic digital-only banks, with a path coefficient of 0.259 ($p < 0.01$). Religiosity also positively affects switching behavior, though with a weaker effect (path coefficient 0.175, $p < 0.05$). Environmental concern emerged as a stronger predictor of switching intentions compared to religiosity. The model explains 13.6% of the variance in switching behavior ($R^2 = 0.136$). These findings reveal that environmental considerations and religiosity play a role in shaping switching intentions towards Islamic digital-only banks, with environmental factors having a more pronounced effect. To promote adoption, Islamic digital-only banks should emphasize their environmental benefits and sustainability initiatives in addition to Sharia compliance.

Keywords digital-only bank, environmental concern, fintech, Indonesia, Islamic banks, religiosity, sustainability, switching behavior

JEL Classification G21, Q56, Z12

Received on: 26th of October, 2024
Accepted on: 1st of February, 2025
Published on: 27th of February, 2025

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Conflict of interest statement:
Author(s) reported no conflict of interest

INTRODUCTION

The rapid digitalization of financial services has led to the emergence of digital-only banks, presenting both opportunities and challenges for the Islamic banking sector, particularly in Indonesia with its sizeable Muslim population (Janahi & Almubarak, 2017; Mbama & Ezepue, 2018). As Islamic digital-only banks gain traction, understanding the factors that drive customer adoption becomes crucial for their success and competitiveness in the evolving financial landscape (Sha & Mohammed, 2017; Windasari et al., 2022).

The convergence of religious values, environmental concerns, and digital innovation in banking presents a unique context for exploring consumer behavior. While previous studies have examined various aspects of Islamic banking adoption (Bangsawan, 2017; Hassan & Nosheen, 2020; Muhari & Jumani, 2024; Putri & Dharma, 2016), there remains a gap in understanding of how religious and environmental factors mainly affect the transition to Islamic digital-only banking.

This study addresses a critical gap in understanding Islamic digital banking sector consumer behavior. By understanding the relative importance of religious values and environmental considerations in driving switching behavior, Islamic digital-only bank institutions can better align their services and marketing approaches with customer priorities. This study enhances existing information about the convergence of religiosity, sustainability, and digital finance, providing significant insights for policymakers, financial institutions, and scholars within the swiftly changing Islamic digital-only bank domain.

1. LITERATURE REVIEW

With the shift in industrial growth towards digital technologies, various activities have also shifted to digital technologies and adapted to existing developments. To maintain competitiveness, every bank, including Islamic banks, must adapt (Janahi & Almubarak, 2017). Most financial institutions use digital technology to satisfy the ever-changing requirements of their customers (Mbama & Ezepue, 2018). Banking-related services have evolved into increasingly sophisticated applications only available in digital banks, also called digital banking (Windasari et al., 2022). In contrast to other banking services based on technology, digital banks do not have any physical branch offices independently. Because of this, they provide a wide range of services, including virtual credit cards, flexible savings and investment options, and several other options (Sha & Mohammed, 2017). Islamic Digital Only Banks and the digital banking sector in Indonesia are specifically discussed as significant markets that play a significant role.

Given that Islam is the second-largest religion globally in 2023, many Muslim-majority countries have large unbanked populations, thus presenting a potential market for digital Islamic banks (Bangsawan, 2017; Hassan & Nosheen, 2020; Muhari & Jumani, 2024; Putri & Dharma, 2016). The transition from conventional to digital is one of the changes in human behavior. Three determining factors cause a person's behavior change: the first is the negative factor of the original influence, the second factor is influenced by the positive factor of the new destination, and the third factor is their social environment (Moon, 1995). In human behavior theory, it is explained that changes in a person's behavior are influenced by driving factors such as lousy sentiment towards a previous product or something that can affect the society of the customer circle (Basrowi & Ronaldo, 2019). The competitive Islamic banking business emphasizes client mobility and switching behavior, which occurs when traditional bank clients switch to Islamic banks (Setioputri et al., 2019).

Digital-only banks offer efficiency and reduce costs, including in Islamic banks. Using digital finance technology in Islamic finance institutions could reduce the cost of transporting customers to the bank office, reducing the time customers spend queuing and making it easier for customers to transact anywhere and anytime (Akhter et al., 2023). Moreover, customer turnover behavior is not determined by something beyond their control (Wei et al., 2021). Involuntary switching influences consumer behavior in the banking sector when customers transition from non-digital to digital transactions due to the greater appeal and lower cost of digital options. Particularly among the younger age, their surroundings significantly shape mobility patterns, including peers and family (Wei et al., 2021).

Switching behavior is the behavior of consumers to switch services that are being used and switch to other services to obtain satisfaction. Switching behavior may be predicted by using switching intention or switching intention. Lutpika and Al-Banna (2022) analyzed factors affecting customer switching behavior in digital banking and indicated that alternative attractiveness, responses to service failures, and motivating factors favorably impact the desire to transition to digital-only banks.

Competition attractiveness is the consumer's view of the market's competitive options. Consumers will be more likely to switch if competitors can provide far different and difficult-to-match offers. So, when there is much competition or a slight difference among the various alternatives available, consumers may transfer providers while being content with their prior service. As competitors of conventional banks, Islamic banks need a strong attraction to divert consumers to move. Hartono

http://dx.doi.org/10.21511/bbs.20(1).2025.10

and Wahyono (2018) explained that consumer loyalty will decrease with many alternative service options with a level of understanding, a level of difference, and more than 65 diverse products. Calais et al. (2010) showed that saving consumers time and effort while purchasing and consuming products can improve the perception of online transaction quality and consumer satisfaction. Duarte et al. (2018) stated that the rise in digital-only banks can potentially add to the perceived value. These findings mean that the better the level of comfort experienced, the higher the level of pleasure experienced by the consumer.

Switching behavior is the behavior of consumers to switch services that are being used and switch to other services to obtain satisfaction. The impact of environmental factors on switching behavior in digital-only banks is associated with consumer awareness and concern regarding the effects of human actions on climate and the environment. Environmental concern is a multifaceted phenomenon, including cognition, perception, anxiety, and sensitivity about environmental difficulties, along with beliefs and attitudes toward preventing and managing environmental challenges to enhance environmental quality. Prior studies have shown environmental concern as a significant factor motivating individuals to adopt more ecologically sustainable behaviors.

Digital banking is transforming banks' marketing management approaches. Thus, Islamic digital-only banks must grasp how it affects client happiness. Previous studies have examined the association between customer satisfaction, banking sector electronic service quality, and e-banking client adoption (Ilesanmi et al., 2014). This paper's quality-of-service principles should not include digital banking as a separate component. Digital banking is a service and a new feature that banks must add to their offerings.

Islamic teaching teaches universal values, such as respecting and appreciating others and protecting the environment (Romlah & Rusdi, 2023). A caliph has to protect the ummah and preserve nature (ecosystem) so that the caliph and the ummah must unite and love each other to carry out life following Islamic sharia and survival (Mardliyah et al., 2019). The task of human beings as caliphs is to protect nature and its ecosystem with unity and mutual respect to live a life according to the teachings of Islam for mutual survival (Suwarma et al., 2023). Protecting the natural environment is the obligation of all people who are in a position as caliphs on earth (Naldi et al., 2023). Every human being on this earth must manage natural resources and the environment based on environmental ethics for sustainable welfare. Moreover, God has prepared an excellent reward for the prosperous people of the Earth (Pratama & Nurmandi, 2020).

Modern society with excessive consumption patterns and a lack of awareness of its negative impact on the environment further exacerbates this situation. Contemporary environmental issues include climate change, air, water, and soil pollution, loss of biodiversity, unsustainable resource utilization, and unsustainable development. These conditions can lead to habitat destruction, biodiversity loss, and climate change, which is increasingly worrying (UNICEF, 2023).

Islamic teachings have much potential in providing solutions to overcome environmental crises. However, this contribution has not been utilized optimally in a complex modern society. Islamic religious education is rich in values and principles that support nature conservation. In addition, Islamic religious education also has an important role in shaping individual morals and ethics, as well as teaching universal values such as respecting others and protecting the environment (Romlah & Rusdi, 2023). Islam plays an important role in teaching eco-friendly and supporting eco-friendly financial products. Through the promotion of environmentally conscious practices, religion may positively influence the advancement of sustainable goods and mitigate adverse environmental effects (San & Heng, 2013).

Khan et al. (2024a) found that adopting green banking practices can significantly enhance the reputation of Islamic banks while promoting positive environmental outcomes in Muslim societies. Khan et al. (2024a) showed that environmental awareness significantly moderates the relationship between employee work practices, consumer behavior, and bank reputation.

The religious attitude possessed by Muslims can easily influence their behavior to switch to Islamic

banking institutions. Research conducted by Abou-Youssef et al. (2015) demonstrated that religion affects customers' choices to utilize sharia services, with religious convictions serving as the primary foundation for these decisions.

In line with these findings, it is stated that religiosity can fully mediate the variables of customer dissatisfaction, prices, and Islamic branding in transferring customers from conventional banks to Sharia banks (Pamungkas, 2023). Conversely, Hasrina et al. (2021) showed in a separate study that religion did not influence conventional clients to transition to Islamic banking. Firdiyanti et al. (2022) found that religion positively but not significantly affects switching intentions because customers prefer reasonable profitability. Customers' goals in choosing Islamic banks tend to be based on profit motives rather than religious motives, so the dynamics of customer intentions to switch to Islamic banks still need further research (Lada et al., 2009).

Other external factors that can influence a person to move or switch are other alternatives that are considered more attractive. Higher alternative appeal increases the possibility of switching, according to Bansal et al. (2005). Islamic financial information should be easily accessible to educate the public about Islamic banking products. The contrast between conventional and Islamic banking may entice people to switch. A study by Djusmin and Dirgahayu (2019) stated that alternative attractiveness and subjective norms affect switch intention. Individuals are motivated to transfer providers by alternate appeal and subjective criteria, as stated by Setioputri et al. (2019). Nonetheless, as per Firdiyanti et al. (2022), the attractiveness of other options does not significantly impact customers' intention to transfer providers.

Religiosity can be interpreted as an obligation that must be fulfilled by a person and a rule that must be obeyed, which aims to connect individuals or groups with fellow humans, nature, and God (Rosyidah & Lestari, 2013). Religious attitudes are individual behaviors built and evolved by the religious activities that individuals adhere to as proof of obedience. Muslim people's concerns about the similarity between riba and bank interest can affect their behavior when considering banking services (Rahmawati, 2016).

Anggraeni (2019) examined the influence of religiosity and price on consumer movement behavior and found that religious factors, such as religiosity, can influence consumer movement behavior. Conversion of consumers from conventional to Islamic banks is difficult for regular banks because of customers' behavior. Another study stated that Islamic bank customers can return to becoming conventional bank customers if they find non-sharia activities in it (Pamungkas, 2023).

A Muslim's intention to utilize a Sharia deposit account might be influenced by the level of religiosity that the Muslim possesses (Abdullah et al., 2016; Imam et al., 2024). Whether or not a consumer chooses to employ Sharia services is influenced by their religious beliefs. Religious convictions are the primary foundation for decision-making when utilizing Islamic bank services (Rum, 2015). A person's intention to instantly switch to an Islamic bank is proportional to the degree to which they consider themselves religiously inclined. Religion is believed to be a solution to create a better, fairer, more prosperous, and sustainable global life and civilization (Norvadewi & Zaroni, 2020). Sharia is revealed to be implemented following its maqashid so that a just life can be upheld and social welfare can be realized (Iskandar & Aqbar, 2019).

Service quality is a determining criterion that affects customers' decisions when choosing a bank. Nevertheless, Islamic banking is a special segment where religious beliefs may preclude banking marketing regulations. Religion is regarded as the paramount criterion in the choice of banks, as stated by Astuti (2000). While the evidence does not entirely dispel the assertion that Islamic banking embodies Islamic ideals, it has been contradicted by prior research, which indicates that the religious convictions of their customers do not exclusively determine the selection of Islamic banks. Therefore, Islamic digital-only banks must be diligent in addressing the demands or reacting to the requirements and desires of their clients, as this significantly influences their sense of quality. However, the perception of quality is greatly influenced by the demographic characteristics of customers (Sha & Mohammed, 2017). Creating a genuine and distinct method of measuring service quality is even more vital to handling this issue.

http://dx.doi.org/10.21511/bbs.20(1).2025.10

Environmental concerns can be considered one of the mooring factors influencing switching behavior towards digital-only banks. Mooring factors are personal, societal, or psychological elements that might help or impede the switching process. Environmental concern fits this definition as a personal value that may impact a customer's decision to switch to a digital-only bank. Saif et al. (2022) investigated the variables influencing the desire to embrace digital-only banks in Malaysia, using environmental concern as a variable. Ali et al. (2020) investigated the effect of environmentally sustainable practices among Islamic bankers and identified a substantial positive correlation with the advancement of green banking.

Limited studies examine religiosity and environmental considerations as factors in switching behavior for Islamic digital-only banks. The results of this investigation may give important insights into customer behavior in the evolving landscape of Islamic digital-only banks. The findings can assist Islamic banks that exclusively operate digitally in developing more effective tactics to attract and retain customers in an increasingly competitive market.

Previous research has extensively examined various aspects of Islamic banking adoption, focusing on factors such as religious beliefs, service quality, and technological advancements (Bangsawan, 2017; Hassan & Nosheen, 2020; Muhari & Jumani, 2024; Putri & Dharma, 2016). The emergence of Islamic digital-only banks presents a unique context that merits further investigation, as it combines religious principles with technological innovation. Studies have shown that religiosity plays a significant role in influencing customer intentions to switch from conventional to Islamic banks (Farah, 2017; Saleh et al., 2017). However, the extent of this influence varies, with some research indicating that religious factors may not be the sole determinant of banking choices (Firdiyanti et al., 2022; Hasrina et al., 2021). Environmental concerns have also emerged as an important factor in banking decisions (Khan et al., 2024a). The adoption of green banking practices can significantly enhance the reputation of Islamic banks while promoting positive environmental outcomes in Muslim societies (Khan et al., 2024a).

In contrast to previous studies that have examined religiosity and environmental concerns separately in the context of banking behavior, this paper seeks to examine the combined influence of these factors on switching behavior towards Islamic digital-only banks. By integrating these elements, it seeks a more comprehensive understanding of the drivers behind adopting Islamic digital banking services in an increasingly environmentally conscious world.

This study aims to investigate the influence of religiosity and environmental concerns on consumers' propensity to migrate to Islamic digital-only banks. In this study, based on the literature reviewed, the following hypotheses are put forward:

H1: Religiosity has a significant positive effect on the switching behavior to use Islamic digital-only banks.

H2: Environmental concern has a significant positive effect on the switching behavior to use Islamic digital-only banks.

2. METHOD

This study utilized Structural Equation Modeling with Partial Least Squares (SEM-PLS) to investigate the impact of religiosity and environmental considerations on switching behavior toward Islamic digital-only banks. SEM-PLS is well-suited for this study since it allows for the simultaneous analysis of complex relationships between multiple latent variables (Hair & Alamer, 2022), which aligns with the study's objective of investigating the interplay between religious beliefs, environmental attitudes, and consumer switching behavior in the context of Islamic digital-only bank. In situations when the sample sizes are smaller, and the data are not normally distributed, this SEM-PLS approach is advantageous (Jhantasana, 2023; Kock & Hadaya, 2018), making it appropriate for exploratory research in emerging fields such as Islamic digital-only banks (Khan et al., 2024b). The method of sampling that was applied in this investigation was known as purposive sampling, which is a non-probability sampling strategy. This approach was chosen to ensure that respondents meet specific criteria relevant to the research ob-

jectives. The primary criterion for inclusion in the study was that participants must have an account with an Islamic digital-only bank. This criterion ensures that respondents have direct experience with the services being investigated, thereby providing more relevant and informed responses. According to SEM-PLS analysis guidelines, the sample size should be 10 times the number of pathways aimed toward a construct in the structural model.

The study's respondents consisted of 99 individuals who already held accounts with Islamic digital-only banks, ensuring their direct experience with the services under investigation. These participants were selected through purposive sampling, a non-probability sampling technique, with specific criteria to ensure relevance to the research objectives. The primary criterion for inclusion was that participants must have an active account with an Islamic digital-only bank. This sampling approach aligns with the study's focus on understanding the behavior of actual users of these banking services. The sample size of 99 respondents is appropriate for the SEM-PLS method employed in this study. It exceeds the minimum required sample size based on the commonly used rule of thumb in PLS-SEM, which suggests a sample size of at least 10 times the largest number of indicators for any construct in the model. In this case, with the largest construct having 4 indicators, the minimum required sample would be 40. By collecting data from 99 respondents, this study achieved a more representative sample, enhancing the reliability and generalizability of the findings within the context of Islamic digital-only bank users.

As detailed in Table 1, the study's demographic analysis reveals 99 participants, with a gender distribution of 54.55% female (54 participants) and 45.45% male (45 participants), indicating a slight female majority. The age distribution is predominantly young, with 82.83% (82 participants) aged 20-25 years, while only 10.10% (10 participants) are in the 26-30 years category and 7.07% (7 participants) in the 31-35 years group. Geographically, the participants are primarily from urban areas, comprising 63.64% (63 participants), compared to 36.36% (36 participants) from rural locations.

Table 1. Demographics of respondents

Source: Processed by authors.

Gender Classification	Counts	Percentage
Male	45	45.45%
Female	54	54.55%
Age Groups	**Counts**	**Percentage**
20-25 years	82	82.83%
26-30 years	10	10.10%
31-35 years	7	7.07%
Location	**Counts**	**Percentage**
Urban	63	63.64%
Rural	36	36.36%

The study model shown in Figure 1 demonstrates the interconnections among Environmental Concern (EC), Religiosity (R), and Switching Behavior (SB) toward using an Islamic digital-only bank. The arrows in the model represent these hypothesized relationships, indicating the direction of influence from Environmental Concern and Religiosity to Switching Behavior. This study model aims to understand the elements that people use to transition to Islamic digital-only banking, focusing on the roles of environmental concern and religiosity in shaping this behavior.

Source: Processed by authors.

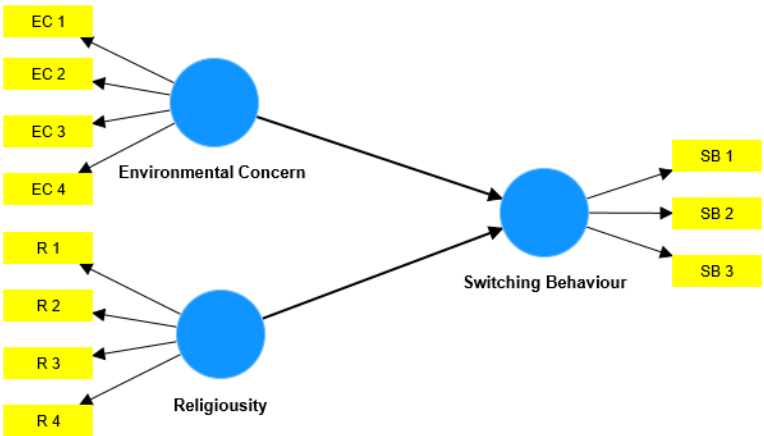

Figure 1. Research model

http://dx.doi.org/10.21511/bbs.20(1).2025.10

The analysis begins with screening data for missing values and outliers. The measurement model is evaluated using tests that determine its validity and reliability. Cronbach's alpha and composite reliability are the methods that are utilized to assess dependability and values above 0.7 are considered acceptable. Convergent validity (using Average Variance Extracted, AVE > 0.5) and discriminant validity (using the Fornell-Larcker criteria) are the two methods that are utilized to investigate validity. After the reliability and validity of the measurement model have been established, the structural model is scrutinized for its effectiveness. This analysis involves assessing the path coefficients and their significance levels (using bootstrapping). These comprehensive analyses ensure the robustness of the findings. In the context of Islamic digital-only banks, it is important to offer a strong framework for evaluating the linkages between switching behavior, environmental factors, and religious beliefs.

3. RESULTS

The findings of the validity and reliability tests for the constructs utilized in the research are presented in Table 2. These constructs include Environmental Concern (EC), Religiosity (R), and Switching Behavior (SB). The table includes each construct's factor loadings, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha. The Environmental Concern construct shows factor loadings ranging from 0.538 to 0.852, with an AVE of 0.519, CR of 0.808, and Cronbach's Alpha of 0.691, indicating moderate reliability and validity. The Religiosity construct exhibits strong psychometric properties, with factor loadings between 0.691 and 0.894, an AVE of 0.612, CR of 0.862, and Cronbach's Alpha of 0.812, suggesting good reliability and validity. Similarly, the Switching Behavior construct demonstrates satisfactory reliability and validity, with factor loadings from 0.729 to 0.845, an AVE of 0.615, a CR of 0.827, and Cronbach's Alpha of 0.697. These results confirm that the measurement model is robust, supporting the constructs' use in the study.

The results of the Fornell-Larcker Criterion test, which is employed to evaluate the discriminant validity of the Structural Equation Modeling - Partial Least Squares (SEM-PLS) model, are summarized in Table 3. In this test, the square root of the Average Variance Extracted (AVE) for each construct is compared with its correlations with other constructs. The table shows three primary constructs: Environmental Concern, Religiosity, and Switching Behavior. The diagonal values (0.721, 0.782, and 0.784) indicate the square roots of

Table 2. Validity and reliability test

Source: Processed by authors.

Indicators	Code	Environmental Considerations Indicators/ Dimensions	Factor Loading	AVE	CR	Cronbach Alpha
Environmental Concern	EC 1	I am concerned that traditional banks can negatively impact the environment with heavy paper use and electricity consumption through an extensive network of branches	0.538	0.519	0.808	0.691
	EC 2	I am aware of the green initiatives and digital-only banking services and products	0.706			
	EC 3	Digital-only banks take the necessary steps to carry out green initiatives	0.852		–	
	EC 4	Digital banks' utilization of eco-friendly products and services is a crucial method for environmental protection	0.750			
Religiosity	R 1	All of my approaches in life are based on religious values	0.894	0.612	0.862	0.812
	R 2	Religious values are critical in my daily activities	0.736			
	R 3	Religion is critical in my life	0.691		–	
	R 4	I regularly worship	0.792			
Switching Behavior	SB 1	I have made efforts to switch from traditional banks to digital banks	0.729	0.615	0.827	0.697
	SB 2	I will continue to use digital-only banking	0.845			
	SB 3	I have transitioned from a conventional bank to a digital bank by having a digital bank account	0.774		–	

Note: FL = factor loading; CR = composite reliability; AVE = average variance extracted; α = Cronbach's alpha.

the average variance extracted for each construct, whereas the off-diagonal values demonstrate the correlations between the constructs. Because the diagonal values are more significant than the off-diagonal values in their corresponding rows and columns, it may be concluded that the discriminant validity is satisfactory. This result means that each construct is distinct from the others and measures a unique concept. The correlations between constructs are moderate, with the highest being 0.369 between Environmental Concern and Religiosity, suggesting that while there are relationships between the constructs, they are not so high as to indicate redundancy. Based on the findings of the Fornell-Larcker Criterion test, it can be concluded that the discriminant validity of the measurement model is supported, hence bolstering the reliability and validity of the constructs utilized in the study.

Table 3. Fornell-Larcker criterion test as discriminant validity

Source: Processed by authors.

Variables	EC	R	SB
Environmental Concern	0.721	–	–
Religiosity	0.369	0.782	–
Switching Behavior	0.323	0.271	0.784

Note: EC = Environmental Concern, SB = Switching Behavior, R = Religiosity.

Table 4 illustrates the relationships between environmental concern (EC), religiosity (R), and switching behavior (SB). Two hypotheses were tested, both accepted based on the statistical analysis. The first hypothesis (*H1*) posited a relationship between environmental concern and switching behavior. This relationship was statistically significant, with a path coefficient of 0.259 and a t-statistic of 3.055. The p-value of 0.002 indicates a highly significant result, as it is well below the conventional threshold of 0.05. Considering these findings, it appears that environmental consciousness exerts a significant and favorable impact on switching behaviors.

Similarly, the second hypothesis (*H2*) examined the relationship between religiosity and switching behavior. The analysis revealed a significant association with a slightly weaker effect than environmental concern. The path coefficient for this relationship was 0.175, with a t-statistic of 2.015. The p-value of 0.044, while higher than that of *H1*, still falls below the 0.05 threshold, indicating statistical significance.

The more decisive influence of environmental concern (path coefficient = 0.259) compared to religiosity (path coefficient = 0.175) suggests that eco-friendly initiatives and sustainability practices may attract customers to Islamic digital-only banks more than religious factors alone. This finding aligns with the growing global trend of environmentally conscious consumerism and indicates that Islamic digital-only banks should emphasize their green credentials to appeal to environmentally aware customers. While religiosity shows a significant positive effect on switching behavior, its relatively weaker influence compared to environmental concern suggests that religious factors, while important, may not be the primary motivator for customers to switch to Islamic digital-only banks. This finding challenges the conventional wisdom that religious considerations are the dominant factor in Islamic banking adoption. The need for Islamic banks to diversify their value propositions beyond strict adherence to Islamic law is brought to light by this.

4. DISCUSSION

Switching Behavior (SB) is the subject of the first hypothesis in this investigation, which investigates whether Environmental Concern (EC) significantly impacts SB. The analysis results show that the path coefficient between EC and SB is 0.259, with a T-statistic value of 3.055 and a P-value of 0.002. The findings indicate a strong positive association between EC and SB, which

Table 4. Hypothesis testing

Source: Processed by authors.

Hypothesis	Relationship	Path Coefficient	T statistics	P Values	Conclusion
H1	EC → SB	0.259	3.055	0.002	Accepted
H2	R → SB	0.175	2.015	0.044	Accepted

Note: EC = Environmental Concern, SB = Switching Behavior, R = Religiosity.

http://dx.doi.org/10.21511/bbs.20(1).2025.10

is a positive correlation. It means that the higher a person's environmental concern, the more likely they will switch to more environmentally friendly behaviors.

This study strengthens or supports other studies that show that environmental concern significantly influences various forms of pro-environmental behavior. A study by Hopwood et al. (2021) demonstrated that heightened environmental concern was linked to changes in personality traits, including increased neuroticism and a receptivity to experience. These findings explain that individuals who care more about the environment tend to experience personality changes that can encourage them to adopt more environmentally friendly behaviors. The main factors that affect environmental concern are the perception of environmental problems and environmental responsibility (Minelgaitė & Liobikienė, 2021). Several studies support the finding that environmental concerns can drive significant behavioral change.

A study by Waskito and Wahyono (2017) shows that people who care deeply about environmental issues are more likely to buy eco-friendly products. This finding supports that environmental concerns can influence purchasing decisions and overall consumer behavior. A systematic review by Gifford and Nilsson (2014) shows that successful interventions in improving pro-environmental behavior involve increased environmental awareness and responsibility. This finding shows that environmental concern is key to driving sustainable behavior change. Research by Wang et al. (2021) found that environmental concerns, especially those of a biospherical nature, are related to the intention to switch to electric scooters. This finding shows that environmental concerns can influence the decision to adopt more environmentally friendly technologies.

The second hypothesis in this analysis shows that the correlation between the R and SB variables is 0.175. This correlation shows a relationship between the two variables, but the relationship is not very strong. The coefficient of determination (R^2) of 0.015 indicates that only about 1.5% of the variation in SB can be explained by the R variable. A standard deviation (SD) of 0.044 indicates that the variation in SB is relatively tiny.

This study strengthens or supports various other studies that make a theoretical contribution to understanding how the R variable affects SB. In practice, companies can use these results to increase environmental awareness and develop more environmentally friendly marketing strategies, thereby increasing consumer satisfaction and loyalty.

A study by Karimi et al. (2022) found that religion can affect pro-environmental behavior via subjective norms and perceived behavioral control. In this context, more religious individuals tend to have stronger subjective norms to support pro-environmental behavior and feel more capable of doing so because of their religious beliefs and values. In addition, a study by Felix and Braunsberger (2016) demonstrates that innate religious inclination positively affects the acquisition of eco-friendly items. However, it does not necessarily improve overall pro-environmental attitudes. This finding suggests that religiosity can influence behavior through complex and not always direct mechanisms.

Other research by Wojcik (2023) indicates that the correlation between religiosity and pro-environmental sentiments may differ according to religious denomination and the significance of individual religiosity. The study found that individuals who were highly religious and active in religious practices tended to have more positive pro-environmental attitudes. However, the effects were minimal and highly dependent on social and cultural contexts. These findings support the results of the second hypothesis that religiosity significantly influences switching behavior. However, it has a negligible influence over other factors, such as environmental concerns.

The findings suggest that Islamic digital-only banks should develop marketing strategies emphasizing their environmental initiatives and adherence to Islamic principles. However, the more substantial influence of environmental concerns indicates that eco-friendly features and sustainability practices should be at the forefront of their marketing efforts. The significant influence of environmental concerns on switching behavior suggests that Islamic digital-only banks may potentially attract environmentally conscious customers beyond their traditional Muslim customer base. This study opens up possibilities for market expansion and increased competitiveness in the broader digital banking sector.

CONCLUSION

This study examined the influence of religiosity and environmental concern on switching behavior towards Islamic digital-only banks in Indonesia. The study aimed to address a critical gap in understanding consumer behavior in the Islamic digital banking sector by investigating the relative impact of religious values and environmental considerations. The findings reveal that both factors significantly impact switching behavior, with environmental concern emerging as a stronger predictor than religiosity. Environmental concern demonstrated a path coefficient of 0.259 ($p < 0.01$) on switching behavior, while religiosity showed a path coefficient of 0.175 ($p < 0.05$). These results indicate that while religiosity influences clients' decisions to move to Islamic digital-only banks, environmental factors have a more pronounced effect. The study's outcomes have important implications for Islamic digital-only banks' strategies and operations. To attract and retain customers in an increasingly eco-conscious market, these institutions should prioritize their environmental initiatives and sustainability practices in their marketing strategies while maintaining adherence to Islamic principles. This study provides valuable insights for policymakers, financial institutions, and scholars navigating the rapidly evolving landscape of Islamic digital-only banking. Future research could explore additional factors influencing switching behavior and investigate how these findings apply in different cultural and economic contexts.

AUTHOR CONTRIBUTIONS

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