

DAFTAR PUSTAKA

- Abdullah, Nabihah, S., & Masron, T. A. (2016). Switching Intention of Muslim Depositors. *International Journal of Economics, Management and Accounting*, 24(1), 83–106.
- Ajzen, Icek Hill, R. J., & Fishbein, M. (1977). Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. *Contemporary Sociology*, 6(2), 244. <https://doi.org/10.2307/2065853>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50 (2), 179–211. [https://doi.org/https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/https://doi.org/10.1016/0749-5978(91)90020-T)
- Ajzen, I. (2002). Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior. *Journal of Applied Social Psychology*, 32(4), 665–683. <https://doi.org/10.1111/j.1559-1816.2002.tb00236.x>
- Al-Mashraie, M., Chung, S. H., & Jeon, H. W. (2020). Customer switching behavior analysis in the telecommunication industry via push-pull-mooring framework: A machine learning approach. *Computers and Industrial Engineering*, 144(April), 106476. <https://doi.org/10.1016/j.cie.2020.106476>
- Alya E. Sjoen, & Ingrid Febriyanty Makaweru. (2020). Jurnal Among Makarti Vol.13 No.2 – Tahun 2020 I 68. *Jurnal Among Makarti*, 13(2), 68–77.
- Anita, D. (2019). Urgensi Akad Dalam Transaksi Bisnis Islam. *Madani Syari'ah*, 2(2), 65–78. <https://stai-binamadani.e-journal.id/Madanisyariah/article/view/140/112>
- Ansya Auladina. (2019). Pengaruh Behavior Control Perception, Subjective Norms, Dan Tax Fairness Perception Terhadap Taxpayers Compliance dengan Taxpayers Intention Sebagai Variabel Intervening. In *Duke Law Journal* (Vol. 1, Issue 1).
- Ardini, L. (2020). Market Share Bank Umum Syariah di Indonesia: Analisis Efisiensi Bank, Aksesibilitas Bank dan Dana Pihak Ketiga. *Universitas Pendidikan Indonesia*.
- Arshad, T., Zahra, R., & Draz, U. (2016). Dampak Kepuasan Pelanggan terhadap Citra, Kepercayaan, Loyalitas dan Perilaku Perpindahan Nasabah di Perbankan Konvensional dan Syariah: Bukti dari Pakistan. *Sekolah Tinggi Perdagangan Hailey, Universitas Punjab, Lahore*, 1(3), 154–165.
- Bansal, H. S., Taylor, S. F., & James, Y. S. (2005). “Migrating” to new service providers: Toward a unifying framework of consumers’ switching behaviors. *Journal of the Academy of Marketing Science*, 33(1), 96–115. <https://doi.org/10.1177/0092070304267928>

- Bukhori, B. (2006). Kesehatan Mental Mahasiswa Ditinjau dari Religiusitas dan Kebermaknaan Hidup. *Psikologika: Jurnal Pemikiran Dan Penelitian Psikologi*, 12(22). <https://doi.org/10.20885/psikologika.vol12.iss22.art2>
- Calvo-Porrall, C., Faiña-Medín, A., & Nieto-Mengotti, M. (2017). Satisfaction and switching intention in mobile services: Comparing lock-in and free contracts in the Spanish market. *Telematics and Informatics*, 34(5), 717–729. <https://doi.org/10.1016/j.tele.2016.08.022>
- Chuang, Y. F., & Tai, Y. F. (2016). Research on customer switching behavior in the service industry. *Management Research Review*, 39(8), 925–939. <https://doi.org/10.1108/MRR-01-2015-0022>
- CNBC. (2023). *Impresif! BSI Cetak Laba Bersih Rp4,26 T Sepanjang Tahun 2022*. CNBC Indonesia. <https://www.cnbcindonesia.com/syariah/20230202002324-29-410222/impresif-bsi-cetak-laba-bersih-rp426-t-sepanjang-tahun-2022>
- Darsono, Darwis, A., Sakti, A., Suryanti, E. T., & Astiyah, S. (2017). Memberdayakan Keuangan Mikro Syariah Indonesia: Peluang Dan Tantangan Ke Depan (Muhammad S). *Jakarta: Takzia Publishing*.
- Databooks. (2021). *RISSC: Populasi Muslim Indonesia Terbesar di Dunia*. Databooks. <https://databoks.katadata.co.id/datapublish/2021/11/03/rissc-populasi-muslim-indonesia-terbesar-di-dunia>
- Dicky Satria Mulya Darmawan, & Sutarto Wijono. (2022). JIBK UNDIKSHA Konsep Diri dengan Impulsive Buying Produk Pakaian pada Mahasiswa. *Jurnal Ilmiah Bimbingan Konseling Undiksha*, 13(3), pp XX-XX. <https://doi.org/10.23887/jibk.v13i3>
- Firdiyanti, S. I., Abdillah, M., Prasetyoningrum, A. K., & Fuadi, N. F. Z. (2022). Competition in Business: Analysis of Factors Affecting Customers Switching Intention of Conventional Banks To Islamic Banks in Central Java. *Jurnal Alwatzikhoebillah: Kajian Islam, Pendidikan, Ekonomi, Humaniora*, 8(2), 274–290. <https://doi.org/10.37567/alwatzikhoebillah.v8i2.1992>
- Ghasrodashti, K. (2018). Explaining Brand Switching Behavior Using Pull–Push–Mooring Theory and the Theory of Reasoned Action. *Journal of Brand Management*. *Theory of Reasoned Action. Journal of Brand Management*, 25(4), 293–304.
- Guo, X., Zhang, X., & Sun, Y. (2016). The privacy-personalization paradox in mHealth services acceptance of different age groups. *Electronic Commerce Research and Applications*, 16, 55–65. <https://doi.org/10.1016/j.elerap.2015.11.001>
- Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2017). *A primer on partial least squares*

structural equation modeling (PLS-SEM).

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When To Use and How to Report The Results of PLS-SEM. In *European Business Review* (Vol. 31, Issue 1, pp. 2–24). *Emerald Group Publishing Ltd*, 31(1), 2–24.

Hartono, K. (2018). The Influence of Satisfaction, Variety Seeking, and Alternative Attractiveness To Switching Behaviour Through Switching Intentions. *Management Analysis Journal*, 7(3), 363–373. <http://maj.unnes.ac.id>

Haryanto, J. O., & Chairy, C. (2007). Model baru dalam migrasi pelanggan. *Journal of Economics and Business*, 13(1), 45–56.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A New Criterion For Assessing Discriminant Validity In Variance-Based Structural Equation Modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135. <https://doi.org/10.1007/s11747-014-0403-8>

Hidayat, A., Ishak, A., Zalzal, G. G., & Ekasasi, S. R. (2020). *Predictor of Switching Intention on Healthy Food Business: Theory of Planned Behavioral Approach*. *Icbeem 2019*, 57–64. <https://doi.org/10.5220/0009961300570064>

Hsu, J. S. C. (2014). Understanding the role of satisfaction in the formation of perceived switching value. *Decision Support Systems*, 59(1), 152–162. <https://doi.org/10.1016/j.dss.2013.11.003>

Infobanknews.com. (2017). *BI Target Pangsa Pasar Perbankan Syariah Sentuh 20%*. Infobanknews.Com. <https://infobanknews.com/bi-target-pangsa-pasar-perbankan-syariah-sentuh-20/>

kantorbank.id. (2023). *Alamat Bank BSI Semarang*. Kantorbank.Id. <https://kantorbank.id/alamat-bank/bank-bsi/semarang/>

La Pade, A., & Wahyu Prayoga, J. (2023). Subjective Norms Are Not Important for Millennials in Determining Their Interest in Technology: TAM and TPB Models Examines. *JESI (Jurnal Ekonomi Syariah Indonesia)*, 12(2), 143. [https://doi.org/10.21927/10.21927/jesi.2022.12\(2\).162-181](https://doi.org/10.21927/10.21927/jesi.2022.12(2).162-181)

Lotfizadeh, F. (2013). *Religion and Family Structure: Two Factors Affecting on Consumer Decision Making Styles in Iran*. 3(2), 107–119.

Mannan, M., Mohiuddin, M. F., Chowdhury, N., & Sarker, P. (2017). Customer satisfaction, switching intentions, perceived switching costs, and perceived alternative attractiveness in Bangladesh mobile telecommunications market. *South Asian Journal of Business Studies*, 6(2), 142–160. <https://doi.org/10.1108/SAJBS-06-2016-0049>

Maskur, A., Tjahjaningsih, E., & Saeroji, A. (2015). Pengaruh Norma Subjektif

- Dan Kontrol Perilaku Yang Dipersepsikan Terhadap Niat Pinjam KUR Mikro (Studi Pada Nasabah BRI di Pati). *Proceeding SENDI_U*, 1–15. <https://www.unisbank.ac.id/ojs/index.php/sendu/article/view/3278>
- Matondang, T. P., Industri, D. T., Teknik, F., & Diponegoro, U. (2019). *Abstrak*.
- Medcom.id. (2023). *Gen Z Jadi Generasi Paling Banyak Pakai Jasa Keuangan Syariah*. Medcom.Id.
- Mukorobin, A., Wahono, B., & Khalikussabir. (2020). e-Jurnal Riset Manajemen Prodi Manajemen Pengaruh Religiusitas, Norma Subjektif, Dan Perceived Behavioral Control Terhadap Niat Beli Makanan Berlabel Halal (Studi Pada Mahasiswa FEB Universitas Islam Malang Angkatan 2016). *Jurnal Riset Manajemen*, 9(17), 20. <http://riset.unisma.ac.id/index.php/jrm/article/view/8298/6838>
- Nasrullah, R. (2017). Blogger Dan Digital Word of Mouth: Getok Tular Digital Ala Blogger Dalam Komunikasi Pemasaran Di Media Sosial. *Jurnal Sosioteknologi*, 16(1), 1–16. <https://doi.org/10.5614/sostek.itbj.2017.16.1.1>
- Natawibawa, I. W. Y., Irianto, G., & Roekhudin, R. (2018). Theory of Reasoned Action sebagai Prediktor Whistleblowing Intention Pengelola Keuangan di Institusi Pendidikan. *Jurnal Ilmiah Administrasi Publik*, 4(4), 310–319. <https://doi.org/10.21776/ub.jiap.2018.004.04.5>
- OJK. (2020). *Laporan Perkembangan Keuangan Syariah Indonesia 2020*. Otoritas Jasa Keuangan.
- OJK. (2021). Snapshot Perbankan Syariah September 2021. *Www.Ojk.Go.Id*, 1–6.
- Otoritas Jasa Keuangan. (2022). Laporan Perkembangan Keuangan Syariah Indonesia. *Ojk.Go.Id, July*, 1–23. <https://ojk.go.id/id/kanal/syariah/data-dan-statistik/laporan-perkembangan-keuangan-syariah-indonesia/Documents/LAPORAN PERKEMBANGAN KEUANGAN SYARIAH INDONESIA 2022.pdf>
- Papalapu, J. N. B. (2015). the Impact of Push, Pull, and Mooring To Customer Switching Behavior (Case Study on Customer Indovision in Manado). *Jurnal Berkala Ilmiah Efisiensi*, 15(4), 458–469.
- Pasi, I. R. (2017). Pengaruh Pengetahuan Dan Sikap Terhadap Perilaku Masyarakat Pada Bank Syariah. *Jurnal Al-Qasd*, 1(2), 4. <http://e-journal.potensi-utama.ac.id/ojs/index.php/AL-QASD/article/view/509/779>
- Rachman, R. (2018). *Pengaruh Religiosity, Attractiveness..., Raihan Rachman, MKPS-IBS, 2018*.
- Rama, A. (2017). An Exploration of Customers' Switching Behaviorin Islamic

- Banking Industry. *Journal of Islamic Monetary Economics and Finance*. [https://doi.org/2\(2\), 251–286](https://doi.org/2(2), 251–286). <https://doi.org/10.21098/jimf>
- Ramadan, M. R. (2021). Merger Bank Syariah dan Pengembangan UMKM di Indonesia. *Jurnal Syntax Transformation*, 2(6), 1–13.
- Ramadhan, A. H., & Hermanto, S. B. (2015). Analisis Perilaku Nasabah Terhadap Minat Berinvestasi Deposito. *Jurnal Ilmu & Riset Akuntansi*, Vol. 4 No.(7), 2–19.
- Reuters, T. (2017). *Outpacing The Mainstream: State of the Global Islamic Economy Report*.
- Riptiono, S. (2021). the Role of Affective Attitude As a Mediator Between Religiosity and Purchase Intention on Islamic Bank. *Islamic Economics, Finance, and Banking Review*, 1(1), 1–9. <https://doi.org/10.12928/iefbr.v1i1.4739>
- Rum, M. (2015). Keputusan Penggunaan Layanan Bank Syariah Berdasarkan Religiusitas Profesionalisme. *Jurnal Ekonomika*, 4(10), 1–42. <https://www.researchgate.net/publication/313521892>
- Santoso, F. S. (2020). Motivasi Keagamaan Konsumen Muslim Dalam Penggunaan Bank Syariah. *Nuansa Akademik: Jurnal Pembangunan Masyarakat*, 5(2), 103–116. <https://doi.org/10.47200/jnajpm.v5i2.577>
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2020). Handbook of Market Research. In *Handbook of Market Research* (Issue July). <https://doi.org/10.1007/978-3-319-05542-8>
- Satria, E. (2019). Pengaruh Kualitas Pelayanan dan Kepuasan Nasabah Terhadap Switching Intention pada Nasabah Bank Panin Kota Sungai Penuh Periode Tahun 2016. *J-MAS (Jurnal Manajemen Dan Sains)*, 4(1), 131. <https://doi.org/10.33087/jmas.v4i1.80>
- Selviasari, R., Antasari, D. W., & Qowi, M. (2023). *Pengaruh Attitude , Subjective Norm Dan Perceived Behavioral Control Terhadap Minat Umkm Dalam Penyusunan Laporan Keuangan*. 7, 2996–3005.
- Setioputri, M. R., Gunawan, J., & Bramanti, G. W. (2019). Identifikasi Faktor-Faktor yang Mempengaruhi Switching Intention dalam Memprediksi Switching Behavior Nasabah Bank Konvensional yang Beralih ke Bank Syariah. *Jurnal Sains Dan Seni ITS*, 9(2). <https://doi.org/10.12962/j23373520.v9i2.55067>
- Sugiyono, P. D. (2018). *Metode penelitian kuatintatif, kualitatif dan R & D/Sugiyono (Ke-15)*. Bandung: Alfabeta.

- Sun, Y., Liu, D., Chen, S., Wu, X., Shen, X. L., & Zhang, X. (2017). Understanding Users' Switching Behavior of Mobile Instant Messaging Applications: An Empirical Study From The Perspective of Push-Pull-Mooring Framework. *Computers in Human Behavior*, 75, 737–738.
- Suparno L., & Rusdiana, A. (2020). Peran Kepuasan Pelanggan Pada Hubungan Kausalitas Antara Kualitas Layanan Terhadap Niat Beralih (Studi Pada Pengunjung Hotel Fitra Majalengka). *Jurnal Bisnis Manajemen Dan Kewirausahaan*, 1, 1–14. <https://ejournal.unma.ac.id/index.php/entrepreneur/article/view/883/551>
- Suryadi, B., & Hayat, B. (2021). *Religiusitas_Cover_setengah isi Buku_Daftar Pustaka* (Issue 40).
- Usman, H., Widowati Kusumo Projo, N., Yuni Wulansari, I., & Fadilla, T. (2021). The Impact of Life Satisfaction, Quality Consciousness, and Religiosity on Customer Switching Intention to Halal Cosmetic*. *Asian Journal of Business Environment*, 11(3), 5–19. <https://doi.org/10.13106/ajbe.2021.vol11.no3.5>
- Uttami, N. K. R. L., Rahyuda, I. K., & I Made Wardana. (2014). *Memediasi Pengaruh Kualitas Pelayanan Terhadap Loyalitas Pelanggan Pada Hotel Melati Di Kawasan*. 9, 520–532.
- Widyatmoyo. (2010). Perilaku Beralih Merek Dalam Pembelian Kartu Seluler Prabayar. *Jbti*, 1(2), 261–285.
- Windy Widialoka, A. R. H. (2016). Analysis of Compliance of Islamic Funds of Any Third Party on Islamic Banks in Indonesia. *Prosiding Hukum Ekonomi Syariah*, 2(2), 672–678. http://karyailmiah.unisba.ac.id/index.php/hukum_ekonomi_syariah/article/view/3490
- Yoon, C., & Lim, D. (2021). Customers' Intentions to Switch to Internet-Only Banks: Perspective of the Push-Pull-Mooring model. *Sustainability (Switzerland)*, 13(14), 1–20. <https://doi.org/10.3390/su13148062>
- Yu, C. S., Chantatub, W., & Mendi, B. (2017). Factors for user intention to switch browsers: A cross-national survey. *International Journal of Electronic Commerce Studies*, 8(2), 146–172. <https://doi.org/10.7903/ijecs.1522>
- Yunita, E., & Munandar, J. M. (2023). The Influence of Push-Pull-Mooring Effects on E-Wallet Customer Switching in Generation Z in DKI Jakarta. *The South East Asian Journal of Management*, 17(1), 1–27. <https://doi.org/10.21002/seam.v17i1.1177>
- Zafar, R., Altaf, M., Bagram, M. M. M., & Hussain, H. (2012). Religiosity, as determinant of turnover intention: an exploratory study. *Journal of Commerce*,

4(4), 1-8.
http://search.proquest.com/docview/1683080403?accountid=13042%5Cnhttp://oxfordsfx.hosted.exlibrisgroup.com/oxford?url_ver=Z39.88-2004&rft_val_fmt=info:ofi/fmt:kev:mtx:journal&genre=article&sid=ProQ:ProQ%3Aibsshell&atitle=Religiosity%2C+as+determinant+of+