

## **ABSTRACT**

*This research analyzes the Switching Behavior of Muslim customers from conventional banks to Islamic banks. The analysis was carried out because Islamic banking in Indonesia has potential market share which is high considering that the majority of Indonesia's population is Muslim. The growth of Islamic banking business over the last six years has been higher than conventional banks but this has not been followed by growth market share in Islamic banks. This research uses variables Customer Satisfaction, Alternative Attractiveness, Subjective Norm, and Religiosity to Switching Behavior through Switching Intention with a theoretical approach push, pull, and mooring. This research uses a quantitative analysis approach with the SEM analysis method (Structural Equation Modelling). The sampling technique used in this research is purposive sampling by taking a sample of 110 respondents from Bank Syariah Indonesia customers in Semarang City. The research instrument uses a questionnaire via a platform google form and analyzed using Smart-PLS 3.2.9.*

*The research results show Customer Satisfaction and Subjective Norm has no effect on Switching Intention to customers of Bank Syariah Indonesia, Semarang City. Alternative Attractiveness and Religiosity positive and significant effect on Switching Intention to customers of Bank Syariah Indonesia, Semarang City. Switching Intention positive influence on Switching Behavior. Customer Satisfaction and Subjective Norm has no effect on Switching Behavior through Switching Intention to customers of Bank Syariah Indonesia, Semarang City. Alternative Attractiveness and Religiosity positive and significant effect on Switching Behavior through Switching Intention to customers of Bank Syariah Indonesia, Semarang City. With these findings, it is hoped that Islamic banks can formulate appropriate marketing strategies to be able to compete closely with conventional banks.*

**Keywords:** *Customer Satisfaction, Alternative Attractiveness, Subjective Norms, Religiosity, Switching Intention, Switching Behavior.*