

DETERMINANTS OF CUSTOMER'S SWITCHING INTENTION BASED ON EXPERIENCE AND SHARIA VALUE CONGRUITY

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Abstract. This study aims to examine the factors that influence the customer's switching intention, which are influenced by customer satisfaction and customer loyalty based on customer experience and congruity of sharia values. The sample size of 195 Sharia banks customers in Surakarta was taken using convenient sampling method. The research analysis used hierarchical regression with customer satisfaction as the independent variable, customer's switching intention as the dependent variable and customer loyalty as a mediator variable. Besides that, it also uses customer experience and congruity to sharia values as a moderator variable. Validity test, reliability test and classic assumption test have been carried out and the results meet the criteria according to the specified standards. The results of the research analysis show that customer satisfaction has a positive and significant effect on customer loyalty and has a negative effect on the customer's switching intention and customer loyalty has a negative effect on customer's switching intention. Customer loyalty partially mediates the effect of customer satisfaction on customer's switching intention. However, the customer experience and congruity sharia value does not strengthen or weaken the influence of customer satisfaction on customer loyalty and on customer's switching intention and does not strengthen or weaken the influence of customer loyalty on customer's switching intention. The theoretical and practical implications of the results of research that are considered relevant and need to be discussed can be used as orientation and direction for future research.

Keywords: customer satisfaction, customer loyalty, customer's switching intention, experience, congruity of sharia values

Abstrak. Penelitian ini bertujuan untuk menguji faktor-faktor yang memengaruhi niat pelanggan beralih, yang dipengaruhi oleh kepuasan pelanggan dan kesetiaan pelanggan berdasarkan pengalaman dan kesesuaian nilai syariah. Penelitian ini dilakukan melalui survei secara konvenien terhadap 195 pelanggan bank syariah di Surakarta yang bersedia mengisi kuesioner yang telah dipersiapkan sebelumnya. Analisis penelitian menggunakan regresi hirarkis dengan kepuasan pelanggan sebagai variabel dependen, niat beralih pelanggan sebagai variabel dependen dan kesetiaan pelanggan sebagai variabel mediator. Disamping itu juga menggunakan pengalaman pelanggan dan kesesuaian nilai sharia sebagai variabel moderator. Uji validitas, uji reliabilitas dan uji asumsi klasik telah dilakukan dan hasilnya memenuhi kriteria sesuai standar yang ditentukan. Hasil analisis penelitian menunjukkan secara berturut-turut bahwa kepuasan pelanggan berpengaruh positif dan signifikan pada kesetiaan pelanggan dan berpengaruh negatif pada niat berpindah sedang kesetiaan pelanggan berpengaruh negatif pada niat berpindah. Kesetiaan pelanggan memediasi secara parsial terhadap pengaruh kepuasan pelanggan pada niat berpindah. Namun pengalaman dan kesesuaian nilai syariah pelanggan masing-masing tidak memperkuat atau memperlemah terhadap pengaruh kepuasan pelanggan pada kesetiaan pelanggan dan pada niat berpindah serta tidak memperkuat atau memperlemah pengaruh kesetiaan pelanggan pada niat berpindah. Implikasi teoritis dan praktis hasil penelitian yang dinilai relevan dan perlu didiskusikan dapat dijadikan sebagai orientasi dan arah penelitian dimasa mendatang.

Kata kunci : kepuasan pelanggan, kesetiaan pelanggan, niat berpindah pelanggan, pengalaman, kesesuaian nilai syariah

INTRODUCTION

Chiu *et al.*, (2005) stated that the behavior of switching intention into field of study both theoretically and empirically especially in the marketing function, for example to test influence the occurrence of test any potential factors that influence the intention and behavior of customers to switch to other products or service providers. Some researchers, for example Leverin and Liljander (2006) explain that customer satisfaction becomes a key determinant of the quality of marketing networks between product providers and customers to build customer loyalty including anticipating the possibility of customers switching intention. The theme of customer satisfaction and customer loyalty in Islamic banks is increasingly interesting to study as said by Ismah *et al.*, (2009); Golmohammadi and Jahandideh (2010) and Abduh (2011). In the banking industry according to Han and Back (2007) that building customer loyalty is a strategic decision, which can anticipate the possibility of customer's switching intention.

Sirdeshmukh *et al.*, (2002) explained that if a customer gets satisfaction in using the product and / or service needed, this means that he has obtained the expected values and benefits as the basis for the realization of customer loyalty. Whereas Anderson and Mittal (2000) stated that customer loyalty is the company's main asset in ensuring the sustainability of the company's development in an increasingly competitive business environment. This is in accordance with the opinion of Beerli *et al.*, (2004) which states that between customer loyalty and customer switching intention is the opposite. If customer loyalty is high then customer's switching intention is low and vice versa. Jung and Yoon (2012) states that customer satisfaction and customer loyalty in parallel are factors that can prevent the customer's switching intention. on the other hand, there are a number of research results that examine the effect of customer satisfaction on customer loyalty and the influence of customer loyalty on customer switching intention, as stated by Kotler and Gertner (2002). Lee and Murphy (2005) and Liu *et al.*, (2011) states that customers who have loyalty, it is not easy to switch to another product or company. Eakuru and Mat (2008) and Ibrahim and Najjar (2008) explain that customer's switching intention as a tool to measure of customer loyalty levels. Wisskirchen *et al.*, (2006) suggested that in the dynamics of managing business growth and profitability of banking companies it needs to be based on optimal service management strategies in order to maintain the loyalty of existing customers and attract new customers.

The novelty of this research is that this research was conducted in Islamic banking about the effect of customer satisfaction on customer loyalty and customer switching intention according to Novianti *et al.*, (2018); Ismah *et al.*, (2009); Hossain and Leo (2009), Golmohammadi and Jahandideh (2010) and Abduh (2011) are still need to be improved. In addition, among the results of the research that has been conducted, there are still inconsistencies, for example about the influence of customer satisfaction on customer loyalty in the opinion of Wibowo (2014), which does not significantly influence. Arshad *et al.*, (2016) concluded that customer satisfaction and customer loyalty did not negatively affect on the customer's switching intention in Islamic banks. Garlland (2002) and Durukan *et al.*, (2011) concluded that customer satisfaction and customer's switching intention have a positive correlation. This also contradicts the opposite opinion, for example, the opinion of Chi *et al.*, (2008); Kordnaej *et al.*, (2015); Hashim and Latifah (2010); Dahivale (2017); Almosawi (2012) which explains the negative influence between customer satisfaction on customer's switching intention. The research that is mostly done is to examine the effect of each satisfaction on customer loyalty and on the customer's switching intention. It is rare to examine the effect of customer loyalty on the customer's switching intention. Kordnaej *et al.*, (2015), one of the

researchers who looked at the effect of customer loyalty on customer's switching intention and the results showed a negative influence and this study inspired to see the mediating role of customer loyalty on the effect of customer satisfaction on customer switching intention. Besides that, it is also seen the role of moderating customer experience in transactions and also the moderating role of congruity sharia values, to be seen whether it strengthens or weakens the influence between research variables. Whether customers who have more experience will have different transaction behavior with less experienced customers. Harris and Reynolds (2003) states that there is a relationship between service marketing and customer experience where all service business transactions are experience-based. In terms of suitability of customer value is also relevant to be seen by referring, among others, the opinion of Sirdeshmukh *et al.*, (2002) which states that the higher, the congruity of the perceived value will be able to encourage increased customer loyalty.

The problem statement of the research is formulated whether customer satisfaction effect on customer loyalty and switching intention based on customer's experience and the sharia value congruety. Therefore the aim of this research is to examine the effect of customer satisfaction on customer loyalty and customer's switching intention and the effect of customer loyalty on switching behavior. In this study, it will also examine the possibility mediating role of customer loyalty, on the effect of customer satisfaction on customer's switching intention and whether customer experience and syariah value congruety moderate the effect of research variables on each other.

LITERATURE REVIEW

Customer Satisfaction. According to Santouridis and Trivellas (2010) customer satisfaction is the feeling of the customer relating whether the product and or service needed is in accordance with the standards or above the expected standard. Chiguvu (2016) stated that customer satisfaction is an evaluation process to what extent the goods and services needed are as expected.

Fecikova (2004) states that customer satisfaction is very important as a prerequisite for the actualize of a variety of positive influences for the company, including increasing customer loyalty and reducing customer intention to switch to other companies or products. Hong and Cho (2011) explains that customer satisfaction means creating and maintaining long-term relationships with customers. Many factors that influence customer satisfaction, as stated by Choudhury (2014). are influenced by service quality, trust, perceived price and product variation with the consequence of creating customer loyalty and avoiding customer switching intention.

Customer satisfaction according to Qi *et al.*, (2012) reflect of the comparison between expectations and performance experienced after purchasing goods and or services. Zhilin and Peterson (2004) state that customer satisfaction is generated by all accumulative customer experiences that provide better results and this has an impact on customer loyalty. However, Arshad *et al.*, (2016) state that customer satisfaction does not always build an image and therefore it does not always affect loyalty and or customer switching intention, but should be more oriented to the ability to create and maintain a good relationship between the company and its customers.

Customer loyalty. Reichheld and Detrick (2003) explains that loyalty is a procedure of creating and maintaining a mutual benefit between customers and service providers in the long run. Li *et al.*, (2012) explained that customer loyalty is an instrument to fulfill and maintain mutual relations that are mutually beneficial in terms of meaningful business activities between companies / service providers and customers. According to Edward and Sahadev (2011) explain that customer loyalty indicates that the customer has a psychological relationship to a product and company. Lee (2010) emphasized the need for every business person to look for extra efforts to strengthen customer loyalty in order to hold the best customers who have been mastered and also to attract potential customers.

Deng *et al.*, (2010) explained that realizing and maintaining customer loyalty can be a product and company publication media from negative image of the company. The same opinion was also expressed by Boshoff and Plessis (2009) and Cheng *et al.*, (2011) who reminded that maintaining existing customer loyalty is more efficient than finding new customers. According to Fecikova (2004) customer loyalty is one of the main functions of customer satisfaction and contributes to achieving company profitability. Consuegra *et al.*, (2007), and Hoq and Amin (2010) state that customer satisfaction is a very important factor in increasing customer loyalty.

Customer`s Switching Intention. Oyeniyi and Abiodun (2010) explained that intention to switch is the intention of the customer to use another product or company, because there are factors of dissatisfaction or other causes in using certain goods and services. Matthews and Murray (2007) states that the factors that encourage customer switching intention are service quality, price, convenience, and customer satisfaction. Whereas according to Grace and O`Cass (2003) there is still little research conducted in the customer`s switching intention in a banking company. He explained that the customer switching intention as a intention of a bank customer stopped the transaction and took the initiative to establish a transaction relationship with another bank, which according to Jung and Yoon (2012) was partly due to customer dissatisfaction and disloyalty.

Ganesh *et al.*, (2000) emphasize that competitor behavior is not the main cause of customer`s switching intention, but because of the inability of companies to meet customer satisfaction. Whereas Abduh *et al.*, (2013) using logistic regression, the results of research conducted indicate that the religious values of sharia bank customers including those who are also still transacting with non-sharia banks was significant factors to influence their switching intention.

Kotler and Gertner (2002) state that loyal customers generally do not intend to switch to other products or companies. Furthermore it was said that between customer loyalty and intention to switch is a reciprocal concept. Lee and Murphy (2005) claim that customer loyalty is rooted in customer satisfaction has a high dependency and tends to not be easy to switch to other products or companies.

Customer Satisfaction and Customer Loyalty. Bontis *et al.*, (2007) and Yavas *et al.*, (2004) examined the effect of customer satisfaction on customer loyalty in the banking industry in North America and the results were positive. In this study, customer satisfaction is a key predictor in building customer loyalty and is a decisive element in building long-term marketing relationship between customers and companies. Sasongko (2014) with 200 respondents from Nokia Jakarta cellphone users, concluded that customer satisfaction had an effect on customer loyalty. Meanwhile Leninkumar (2017) in a study of 210 customers of the commercial bank at North Srilangka provincial, who stated that customer satisfaction is a critical variable and an important determinant that greatly affects customer loyalty. Consuegra *et al.* (2007) concluded that customer satisfaction has a positive influence on customer loyalty.

Consuegra *et al.*, (2007) and Wong and Zhou (2006) concluded that customer satisfaction has a positive influence on customer loyalty. Whereas Mohsan *et al.*, (2011) using respondents account holders and visitors to banks in Pakistan concluded that there was a positive correlation between customer satisfaction and customer loyalty that according to Yanamandram and White, (2006) it should be remembered that under certain conditions satisfied or very satisfied customers are not necessarily loyal, on the other hand dissatisfied customers may not necessarily change their switching intention to other companies, because the influencing factors are complex and relatively subjective. Ayuni (2017) concludes that visiting intentions and behaviors that reflect customer loyalty as behaviors that arise after a transaction are significantly affected by customer satisfaction (shopper) and the significance of value when shopping again.

Fecikova (2004) explains that customer loyalty is not only influenced by customer satisfaction, but customer loyalty is difficult to maintain without customer satisfaction. Amina *et al.*, (2011) with 440 respondents of sharia banking service users in Malaysia showed an influence of customer satisfaction on customer loyalty. Therefore, the following hypotheses are formulated:

Hypothesis 1. Customer satisfaction has a positive effect on customer loyalty

Customer Satisfaction and Customer`s Switching Intention. Almassawi (2012) describes the results of his research, showing that customer satisfaction has a negative effect on the customer`s switching intention. This is in line with the findings of Chi *et al.*, (2008) which reminded that a company must be able to meet customer satisfaction in using goods and or services, to anticipate customer`s switching intention. Furthermore it was said that, the possibility of more serious customer`s switching intention, to be anticipated in service companies, such as banking and health / insurance services

Ganesh *et al.*, (2000) and Keaveney and Parthasarathy (2001) state that the behavior of repurchasing and switching intention directly affects the results of the valuation based on transaction experience after making a purchase. Howorth *et al.*, (2003) found that dissatisfaction with providers of products and or services is an important key related to the possibility of customer`s switching intention to other banks. Walsh *et al.*, (2006) concluded that there was an effect of customer satisfaction on customer`s switching intention to other brands. Amina *et al.*, (2011) with 440 respondents of sharia banking service users in Malaysia showed a negative influence on customer satisfaction on customer switching intention.

Clemes *et al.*, (2007) which examined the banking industry in New Zealand with 1960 respondents, explained the influence of service quality and customer satisfaction on customer`s switching intention to other products and or banks. Kordnaeij *et al.*, (2015) also explained the negative influence of customer satisfaction on customer`s switching intention. Almassawi (2012) and similar opinion with Chi *et al.*, (2008) explain the results of research on the negative influence of customer satisfaction on customer`s switching intention. Almassawi (2012) and Chi *et al.*, (2008) explain the results of their research, about the negative influence of customer satisfaction on customer`s switching intention. Therefore, the following hypotheses are formulated:

Hypothesis 2. Customer satisfaction has a negative effect on customer switching intention

Customer Loyalty and Customer`s Switching Intention. Kordnaeij *et al.*, (2015) concludes in the results of his research, that customer loyalty negatively affects Customer`s Switching Intention. Afzal *et al.*, (2013) also explained the results of his research, that there was a negative effect of product brand loyalty on the customer`s switching intention. Jung and Yoon (2012) state that customer loyalty is an effective dimension that must be realized to prevent the customer`s switching intention.

Meanwhile Haque *et al.*, (2009) explained that customer loyalty can be a controller of customer`s switching intention and will be able to guarantee a company has a competitive advantage in maintaining its existence. Wangenheim and Bayon (2004) state that the occurrence of a positive image of the company as a manifestation of customer loyalty will have an important influence to prevent customer`s switching intention to other companies. Therefore, the following hypotheses are formulated:

Hypothesis 3. Customer loyalty has a negative effect on the customer`s switching intention

The Role of Mediating Customer Loyalty and Moderation of Customer Experience and Congruity of Shariah Value. In this study, customer loyalty is hypothesized to mediate the effect of customer satisfaction on the customer switching intention. There are several studies that inspire

the proposed hypothesis, for example, Kordnaeij *et al.*, (2015); Arshad *et al.*, (2016); Afzal (2013); Jung and Yoon (2012); Haque *et al.*, (2009) and Wangenhiem and Bayon (2004) state that the occurrence of a positive image as a manifestation of the occurrence of customer loyalty will have an important effect to prevent customer's switching intention to other companies. While a number of studies that have been conducted only see the direct effect of customer satisfaction on customer loyalty and on customer's switching intention. This means inspiring to do research with the mediating role of customer loyalty. Therefore, the following hypotheses are formulated:

Hypothesis 4: Customer loyalty mediates the effect of customer satisfaction on customer's switching intention.

Other factors that influence the relationship of satisfaction, customer loyalty and customer's switching intention are customer experiences, according to Verhoef *et al.*, (2009), which states that the experience of evaluating the congruity of product and service quality in finding satisfaction and forming loyalty and decreasing customer's switching intention. Furthermore, it was stated that this experience would affect future experience, in the form of loyal behavior, intention to repurchase, reduce the desire to customer's switching intention and recommend to other parties and provide feedback to the company for the continuation of positive reciprocal relations. Kim *et al.*, (2011) stated that business activities must progress dynamically beyond the dynamics of developing goods and services to create an unforgettable experience for each customer.. Therefore, the following hypotheses are formulated:

Hypothesis 5: Customer experience moderates the effect of customer satisfaction on customer loyalty; customer satisfaction on customer's switching intention and customer loyalty on the customer's switching intention

Besides that, for service providers, it is also interested in adjusting to the customer value which in this study is sharia value. Congruity of customer value will be a guide for customers in determine the attitude, intention, and in behaving in using the goods and or services needed. According to Marimuthu *et al.*, (2010) and also Gerrard and Cunningham (2004) the value system of Islamic banks is regulated according to the guidelines of Islamic law, especially the prohibition of usury. Nurhayati and Sukesti (2016) stated that religious values moderate the influence of customer satisfaction on customer loyalty, while Rahi and Ghani (2016) explain the role of moderating value on customer loyalty. Therefore, the following hypotheses are formulated:

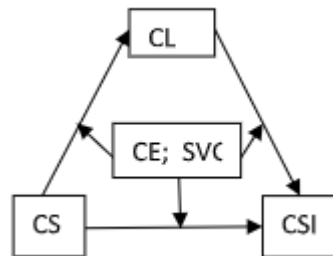
Hypothesis 6: Congruity of syariah values moderates the effect of customer satisfaction on customer loyalty; customer satisfaction on customer's switching intention and customer loyalty on customer's switching intention

METHOD

The sample size of 195 Sharia banks customers in Surakarta was taken using convenient sampling method. The respondents were willing to fulfill the questionnaire by using the 5 likert scale. The measurement of research variables based on reference that is referred by Mohsan *et al.*, (2011): customer satisfaction (e.g. I am satisfied with products and services offered by my bank), customer loyalty (e.g. I shall continue to do more business with my bank) and customer's switching intention (e.g. I would like to switch to another bank that offers better profit) while the customer experience is measured from the experience to find information and the experience to syariah banks services (in the year) and congruity of sharia value are divided into yes or no. The research analysis used hierarchical regression with customer satisfaction as the independent variable, intention to switch as the dependent variable and customer loyalty as a mediator variable. Besides that, it also uses customer

experience and congrueity to sharia values as a moderator variable. Test validity uses with the help of *IBM SPSS Statistics 21*, and the result shows that the all item of three variables are on average of 0.696-0.894, this means valid. While all of CA are reliable because they are above minimum limit that is required which is 0.6. Multicollinearity test independent variables have a VIF value <10 or tolerance > 0.1; Test the normality of residual normality plot points following a diagonal straight line; and the Heteroscedasticity test of the plot points spread randomly both above and below the value of 0 on the Y axis.

The research model can be seen in Figure 1



Note: CS = Customer Satisfaction; CL = Customer Loyalty; CSI=Customer Switching Intention ; CE= Customer Experience ; SVC = Sharia Value Congruity

Figure 1. Estimation Results Relationships between Variables

RESULTS AND DISCUSSION

Demography characteristic of 195 respondents, it can be explained descriptively that the major gender is female (57.9%); bachelor background education (49.2%); entrepreneur; and private employees (54%); conventional banking customer members (59.0%); congrueity of sharia value (59.5%); average of customer experience is 2.72 years. For more details, see Table 1

Table 1. Respondents ' Profile

Gender (%)	
Female: 57.9	Male: 42.10
Age (years)	
Max: 55	Min: 22
Customer experience (%)	
<6 months: 6.2	>1-2 years: 34.4
6 months - 1 year: 22.6	>2-5 years: 36.8
Educational Status (%)	
high school (20.5)	Baccalaureate (28.3);
bachelor (49.2)	Others (2)
congruity of sharia value (%)	
Yes (59.5)	No (40.5)
conventional banking customer members (0%);	
Yes (59)	No (41)
Profession (%)	
entrepreneur (25)	government employees (16)
private employees (29)	Housewife (8)
College(7)	Salespeople (9)
Retired (4)	Others (2)

Source. Primary Data Processed

Based on the Table 2, it can be explained that the result of estimation of the effect of customer satisfaction on customer loyalty regression coefficient of 0.408 (positive) and probability value (p) = 0.000. Because $p < 0.05$ this means is significant. So there is a positive influence and significant the customer satisfaction on customer loyalty. The result of estimation of the effect of customer satisfaction on customer switching intention by regression coefficient of 0.260 (negative) and p value of 0.011. Because $p < 0.05$, so there is a negative influence and significant the customer satisfaction on customer's intention. The result of the estimation of the influence of customer loyalty on customer's switching intention by regression coefficient 0.210 (negative) and p value of 0.031. Because $p < 0.05$, so there is a negative and significant influence of customer loyalty on customer's switching intention.

The results of total effect and direct effect estimation for hypothesis 4 (H4) testing based on criteria are presented in Table 2

Table 2. Estimation Results of Total Coefficient and Direct Effect

Coefficient	Path of relationship	Estimated	p	Significance
1	b CS → CL (direct effect)	0.408	0.000	Significant
2	b CL → CSI (direct effect)	-0.210	0.031	Significant
3	b CS → CSI (direct effect)	-0.260	0.011	Significant
3	b CS → CSI (total effect)	-0.346	0.000	Significant

The result of the first regression analysis in Table 2 shows that customer satisfaction has significant effect on customer loyalty ($p < 0.05$) with regression coefficient (b_1) = 0.408 (positive). The second regression result in Table 2, found that CS influences ($p < 0.05$) on CSI (total effect) with regression coefficient (b_3) = 0.346 (negative). The third regression result in Table 2, found that customer satisfaction had significant effect on customer's switching intention after controlling customer loyalty variable ($p < 0.05$) with regression coefficient (b_2) = 0.210 (negative).

Furthermore, there is found direct effect b'_3 of 0.260 (negative) which is smaller (in absolute price) than $b_3 = 0,346$ (negative). The influence of the independent variable of customer satisfaction on the dependent variable of customer's switching intention decreased, but remained significant ($p < 0.05$), after controlling the mediator customer loyalty variable, this means supported the mediational hypothesis. So customer loyalty is a mediator relationship between customer satisfaction and customer switching intention. In other words, the effect of customer satisfaction on the customer switching intention is mediated by customer loyalty

The result of indirect effect estimation using PROCESS macros is presented in Table 3.

Table 3. Estimated Indirect Effect

Hip.	Mediation Path	Coef.	95% CI		Significance
			Lower	Upper	
4	CS → CL → CSI	-0.086	-0.180	-0.013	Significant

Based on Table 3, it is known that the result of indirect effect estimation from customer satisfaction on customer switching intention through loyalty mediator is 0.086 (negative). The indirect effect lies between 0.180 (negative) and 0.013 (negative) at 95% confidence interval. Since zero is not contained in the 95% confidence intervals, it can be concluded that the indirect effect is

significant at the 0.05 level. So Customer loyalty is the mediator of the relationship between customer satisfaction and customer switching intention. In other words, the effect of customer satisfaction on customer's switching intention mediated by customer loyalty (there is partial mediation). Customer satisfaction has a negative and significant influence, either directly or indirectly through customer loyalty, to customer switching intention

The estimation results of R^2 (R^2 change) changes based on the hierarchical regression for hypothesis 5 and 6 testing are presented on Table 4 and Table 5.

Table 4. Estimation Results of R^2 change Hierarchical Regression

step	Regressor	R^2	R^2_{change}	F_{change}	P (F_{change})
	CS	0.153	–	–	–
	CS, C, CSV	0.162	0.009	0.982	0.376
	CS, CE, CSV, CS*CE, CS*CSV	0.165	0.004	0.428	0.652

Dependent Variable: Customer Loyalty

Table 5. Estimation Results R^2 change Hierarchical Regression

step	Regressor	R^2	R^2_{change}	F_{change}	P (F_{change})
	CS, CL	0.097	–	–	–
	CS, CL, CE, CSV	0.114	0.017	1.827	0.164
	CS, CL CE, CSV, CS*CE, CS*CSV, CL*CE, CS*CSV	0.148	0.034	1.847	0.122

Dependent Variable: Customer Switching Intention

Based on Table 4 and Table 5, it is known that: First, the interaction between customer satisfaction with interactions CE and CSV only add about 0.4% of the variation or changes in customer loyalty, which is able to be explained. Tests of significance increase in R^2 obtained $p = 0.652$. Since $p > 0.652$, this means that the addition of the interaction was not significant in the model. So, CE and CSV does not moderate influence customer satisfaction on customer loyalty. Influence of customer satisfaction on customer loyalty does not depend on CE and CSV Second, the interaction between customer satisfaction with CE, customer satisfaction interactions with CSV, the interaction between customer loyalty with CE, customer loyalty and interaction with the CSV, only add 3.4% variation or changes in intention to switch which is able to be explained. Tests of significance increase in obtained $p = 0.122$. Since $p > 0.652$, This means that the addition of the interaction was not significant in the model. So the CE and CSV does not moderate the effect of customer satisfaction on customer switching intention and the effect of customer loyalty on the customer switching intention. Influence of customer satisfaction on the customer switching intention and influence customer loyalty on customer's switching intention, does not depend on on the CE and CSV.

DISCUSSION

Hypothesis 1. There is a positive influence on customer satisfaction on customer loyalty in accordance with Matthews nad Murray (2007); Jung and Yoon (2012); Leninkumar (2017); Mohsan *et al.*, (2011); Bontis *et al.*, (2007), Sasongko (2014); Ayuni (2017); and Novianti *et al.*, (2018) but not in accordance with Bloemer *et al.* (2003); Arshad *et al.*, (2016) and Wibowo (2014). Sharia bank customers' satisfaction in Surakarta offers relatively superior facilities and the convenience of service processes that are relatively the same as conventional banks with easily accessible locations and better product diversity

Hypothesis 2. The negative influence of customer satisfaction on customer switching intention is in accordance with Chi *et al.*, (2008) Kordnaej *et al.*, (2015), Hashim and Latifah (2010), Dahival (2017); Almossawi (2012); Jung and Yoon (2012); Mohsan *et al.*, (2011 but not in accordance with the results of the research of Durukan *et al.*, (2011) and Arshad *et al.*, (2016). These results indicate that the customer's switching intention can be compensated with evidence of service quality superiority in addition to practical considerations plus the feeling of calm because the expected Islamic label has baraka value

Hypothesis 3. The negative influence of customer loyalty on customer's switching in accordance with the results of the study by Kordnaej *et al.*, (2015); Wangenheim and Bayon (2004); Afzal *et al.*, (2013); Jung and Yoon (2012) but not in accordance with the research of Arshad *et al.*, (2016). The results of this study indicate that customer loyalty is not only due to service satisfaction factors, but also because sharia values make a customer not financially calculative oriented

Hypothesis 4. Customer loyalty partially mediates the effect of customer satisfaction on the intention to switch subscriptions according to the inspiration of the results of research by Kordnaej *et al.*, (2015). This means that between increasing customer loyalty and preventing or decreasing the likelihood of customer intention to switch customers need to walk together, because customer satisfaction alone does not necessarily guarantee that customers do not intention to switch as stated by Durukan *et al.*, (2011) and Arshad *et al.*, (2016), but certain levels of loyalty will be ensured which will be realized in reduced customer's switching intention.

Hypotheses 5 and 6 are not proven. Experience as a customer does not strengthen and does not weaken the influence of the three research variables, namely between customer satisfaction on customer loyalty and on customer switching intention and between loyalty to customer switching intention. This means that the transaction experience factor between customers and sharia banking service activities has not been interpreted as an opportunity to actualize a continuous quality improvement process in order to realize a long-term partnership between Islamic banking service providers and customers. customer experience needs to be managed systematically as a basis for making decisions in meeting customer satisfaction, caring for customer loyalty and avoiding or minimizing the possibility of customer switching

The same thing is that the congruity of sharia value does not strengthen and does not weaken the influence of the three research variables, the influence of customer satisfaction on loyalty and on the influence of customer loyalty on customer's switching intentions. For customers who transact with Islamic banks based on consideration of sharia values with those based on non-sharia values are the same. This is due to the fact that the majority of Muslim customers still lack confidence in the quality of conformity with Islamic values with the practices carried out in Islamic banks. The proof is the market share of sharia banks in the structure of the nasional banking industry according to the OJK roadmap from 1917 to 2019, only 5% in the country where 88% of the population is Muslim. This fact is also reinforced by the opinion of Nurhayati and Fatmasaris (2016) which states that sharia bank customers also expect more complete and modern types and quantities of products and services offered to be even better than conventional banks.

CONCLUSION

The Conclusion The results of this study show that: First, Customer satisfaction significantly positive effect on customer loyalty and a negative effect on customer's switching intentions significantly. Meanwhile customer loyalty has a significant negative effect on the customer switching intention. Second, customer loyalty partially mediates the effect of customer satisfaction on customer switching intention. Third, The congruity of the sharia values does not moderate the influence of

customer satisfaction on customer loyalty and customer's switching intention and does not moderate the influence of customer loyalty on customer's switching intention .

Managers and employees of syari`a banks in Surakarta, should always strive to improve the quality of customer satisfaction by anticipating various indicators, whether they are direct influence on customer loyalty and to the customer's intention to switch or indirectly through the mediating variable customer loyalty to lower the customer's intention to switch to another bank. Customer satisfaction should be oriented to maintain and increase customer loyalty and prevent negative attitudes so that customers do not think moreover intend to switch to another bank. The existence of a partial mediating role of customer loyalty on the influence of customer satisfaction on the customer's intention to switch to another bank indicates the importance of understanding and fulfillment of the interaction effect is determined by the ability to maintain and improve customer satisfaction index seriously.

In terms of sharia values, most of the Indonesian Muslims to date, including many leaders of the ummah, still question the quality of the congruity of Islamic values from Islamic banks. many Islamic figures who argue that Islamic bank products and services seem to be the same as conventional banks, even with service quality, physical appearance, dedication and professionalism of human resources, and easy access and marketing networks that must be admitted are still lower than conventional banks. Most Muslims are especially at the grassroots level who lack or do not understand the concept of products and services as well as Islamic bank institutions. Besides that there is intense competition from conventional banks in offering products and services, which should be followed by Islamic banks, while emphasizing the superiority of Islamic values. The presence of Islamic banks is relatively new, which is still in the level of education and socialization, compared to conventional banks that have made people including those who are active Muslims who often make customers addicted to transacting with various attractiveness and the comfort of products and services offered. Islamic banks actually have extraordinary appeal not only for Muslim customers but also non-Muslims in terms of conceptualizing justice between banks and customers. Islamic bank actors and activists, both leaders and employees, must understand banking fiqh mu`amalah. Acculturation of Islamic values still has to be emitted by further enhancing the superiority of products and services that make an unforgettable experience because of a touch of world and hereafter interests. If this is tried to start and improve its quality continuously, it is not impossible that the attractiveness of Islamic banks will become increasingly universal. The Indonesian government and banks need to have political will more seriously and continuously, through various regulations that give authority freely and responsibly as practiced by conventional banks. Besides that Islamic banks must consider customer experience not only become important but also necessary to be managed strategically besides demonstrating the unique appeal of the need for conformity of sharia values to knit the presence of inner and outer experiences in interacting and dealing with Islamic bank

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