



The Influence of Digital Resilience and Service Quality on Switching Intention of Bank Syariah Indonesia (BSI) Customers in Aceh with Subjective Norm as a Mediating Variable

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ABSTRACT

Introduction: This study examines the influence of digital resilience and service quality on the switching intention of customers at Bank Syariah Indonesia (BSI) in Aceh, with subjective norm as a mediating variable. The purpose is to understand both the direct and indirect effects of these variables in shaping customer loyalty within the context of Islamic banking.

Methods: This quantitative research employs Structural Equation Modeling (SEM) using SmartPLS 4.0 to analyze data collected from 100 respondents.

Results: Based on the hypothesis test results obtained through the bootstrapping procedure, all paths between constructs in this research model show statistical significance at the 5% significance level. This is indicated by T-statistic values ≥ 1.65 and p-values ≤ 0.05 .

Conclusion and suggestion: These findings suggest that technological performance and service delivery alone are not sufficient; social perceptions and community norms also play a vital role in customer retention. Therefore, to reduce the intention for switching, BSI must integrate digital excellence with strategies that build and sustain positive public perception and social support. This study emphasizes the need for a balanced approach between technical capability and socio-cultural engagement in Islamic banking services.

Keyword: Digital Resilience, Islamic Banking, Service Quality, Subjective Norm, Switching Intention.

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A. INTRODUCTION

Digital transformation in the banking sector is an inevitability that cannot be avoided (Kaur et al., 2021; Ariwibowo et al., 2019). Islamic banking institutions, including Bank Syariah Indonesia (BSI), as financial entities grounded in Islamic values, are also required to continuously innovate in providing technology-based services to meet the increasingly dynamic expectations of their customers (Aslikhah & Zuhriyah, 2022). In the context of Aceh Province, the only province in Indonesia that implements a fully Islamic financial system (Yunus et al., 2023), Bank Syariah Indonesia (BSI) serves not merely as an ordinary financial institution, but plays a highly strategic and multidimensional role (Wardah & Syahrizal, 2024). Through the implementation of the Qanun on Islamic Financial Institutions (Qanun LKS) No. 11 of 2018, Aceh has mandated that all financial institution activities including banking,

financing, and insurance must be based on sharia principles (Syamsuri et al., 2021). This policy positions Aceh as a national laboratory for Islamic economics, where the practice of Islamic finance is not merely an alternative choice, but has become a normative and systemic regulation that binds all individuals and institutions in the region (Farma & Umuri, 2024).

Within this framework, the presence of Bank Syariah Indonesia (BSI) the largest Islamic bank in Indonesia resulting from the merger of three state-owned Islamic banks (Bank Syariah Mandiri, BNI Syariah, and BRI Syariah) (Amri et al., 2023), carries high public expectations, particularly from the people of Aceh. The public not only demands professional and modern financial services, but also expects BSI to take a leading role in upholding Islamic economic values comprehensively (Suib & Pradana, 2023). Bank Syariah Indonesia (BSI) is expected to be an institution that is not only financially strong, but also committed to the principles of maqashid sharia, serving the community with justice, transparency, and integrity.

However, in recent years, an alarming trend has emerged namely, the phenomenon of customer switching intention, wherein customers have been migrating from BSI to other banks (Sari & Aji, 2023), whether conventional or other Islamic banks. This phenomenon was exacerbated by a major disruption in BSI's digital services in 2023 (Maulana et al., 2024), which recurred in 2025, triggering panic and disappointment among customers (Hukum, 2025). These disruptions opened up public discourse about BSI's digital resilience in dealing with technological crises and its reliance on digital systems that may not yet be fully reliable.

In this regard, digital resilience has become a critical concept. Digital resilience is not only about the ability of technology to remain functional during disruptions, but also involves the organization's capacity (in this case, BSI) to adapt, recover, and proactively manage digital risks in order to maintain service quality (OJK, 2019). When a bank lacks digital resilience, customer trust and comfort tend to erode (Simatupang et al., 2024), prompting customers to consider switching to institutions perceived as more stable and responsive to their digital needs.

In addition to digital resilience, service quality is also a crucial factor in building customer loyalty and satisfaction (Umatin et al., 2024). Service quality refers to the level of excellence in service provided by a company to its customers, which can meet or even exceed customer expectations (Raza, 2020). In the context of Islamic banking, service quality is not only measured by the speed or ease of transactions, but also by the integrity of sharia-compliant services, clarity of contracts (akad), transparency of information (Mu'ah & Masram, 2021), the friendliness of bank staff, and the comfort customers experience in conducting transactions in accordance with sharia principles (Apriyani et al., 2023). When service quality declines such as long queues, transaction delays, or unresponsive customer service there is a greater tendency for switching intention, particularly when customers begin comparing BSI's services with those of other banks (Widy Tri Sianuria et al., 2023).

Nevertheless, customer behavior in switching banks is not solely influenced by objective factors. Subjective norms social influences from an individual's surrounding environment, also play a significant role (Asnuri et al., 2024). A subjective norm is the social pressure or encouragement a person perceives from their surroundings, such as family, friends, community leaders, or peer groups, that influences their decision to remain loyal or switch banks (Lasut et al., 2022). In the context of Acehnese society, which is known for its religiosity and strong social cohesion (Yusmalinda et al., 2023), subjective norm becomes a psychosocial

factor that cannot be overlooked. A customer may remain with BSI not solely because of satisfaction with its services, but due to social encouragement or a sense of moral obligation to support the national Islamic bank as a symbol of the Muslim community's economic identity.

Previous studies have examined these constructs. For example, Aini & Mujanah (2025) found that resilience had a positive and significant effect on bank employee performance, suggesting that highly resilient employees foster customer trust. Antonio & Kurniawan (2024) also supported this finding, highlighting the positive impact of resilience on employee performance. Furthermore, Feng Li et al (2021) demonstrated that service quality significantly affects customer satisfaction in using banking services. Customer satisfaction, in turn, is a key factor in maintaining a bank's competitive advantage and reducing the likelihood of customer switching intention.

However, findings on the relationship between service quality and switching intention have been inconsistent. For example, Chairani et al (2024) reported a positive and significant effect of service quality on switching intention, while Putri (2024) found no significant relationship between service quality and switching intention. Similarly, Widy Tri Sianuria et al (2023) found that subjective norms significantly influenced customer switching intention, whereas Rahmah et al (2020) concluded that subjective norms had no significant effect on switching intention in the banking sector, despite other supporting evidence such as that of Lasut et al (2022), who found that subjective norms positively influenced sustainable behavioral intentions.

Based on the review of previous studies, this research is considered important and feasible to conduct due to the presence of a research gap in terms of context, variables, and empirical findings. Prior studies, such as those by Aini & Mujanah (2025) and Antonio & Kurniawan (2024), primarily focused on the influence of resilience on employee performance, rather than directly examining its effect on customer switching intention. However, in the context of service digitalization, digital resilience is not only crucial for employees, but also significantly impacts customer perceptions and behavior, particularly in response to the evolving landscape of Islamic banking services. On the other hand, empirical findings regarding service quality have shown varying results. While studies by Feng Li et al (2021) and Chairani et al (2024) found that service quality significantly affects customer satisfaction and switching intention, Putri (2024) found no significant effect of service quality on customers' switching intentions. This inconsistency highlights an empirical gap that requires further investigation.

Moreover, the role of subjective norm as a mediating variable in switching intention has not been extensively studied in the context of Islamic banking, especially in Aceh, which has a unique implementation of the Islamic economic system. Several studies, such as Widy Tri Sianuria et al (2023) and Lasut et al (2022), found that subjective norms have a significant influence on switching intention. In contrast, Rahmah et al (2020) reported that subjective norms do not significantly affect switching intention in the banking sector. These contradictory findings further emphasize the existence of an empirical gap and open up opportunities to re-examine the mediating role of subjective norms, particularly in the relationship between digital resilience, service quality, and switching intention. Therefore, this research is highly relevant as it seeks to address existing theoretical and empirical gaps while contributing to the development of consumer behavior literature in the Islamic banking sector in the digital era.

This research uses the Switching Intention Model, proposed by Susan M. Keaveney in 1995, is one of the key models used to understand the reasons behind consumer switching intention, particularly in the service sector. Keaveney developed this model based on qualitative research involving customers who had switched service providers and identified eight major factors that drive such behavior. These factors include service failures, non-competitive pricing, inconvenience in accessing services, influence from competitors, unethical or unpleasant employee behavior, service recovery failures, interpersonal influences (such as recommendations from friends or family), and other unexpected factors (Trisanty et al., 2023).

In the context of this research, digital resilience and service quality are seen as critical service dimensions that, if perceived negatively by customers, may lead to dissatisfaction and ultimately switching behavior reflecting elements of service failure and inconvenience as outlined in Keaveney's framework. Additionally, the inclusion of subjective norm as a mediating variable aligns with the model's emphasis on interpersonal influence, recognizing that social pressure and peer recommendations play a significant role in shaping consumer decisions. By incorporating these elements, the study adapts and extends the Switching Intention Model to address contemporary challenges and dynamics in the digital banking environment.

Based on the research background, this study is conducted with the following objectives: 1) To examine the effect of digital resilience on switching intention among BSI customers in Aceh; 2) To examine the effect of service quality on switching intention among BSI customers in Aceh; 3) To examine the effect of digital resilience on subjective norm among BSI customers in Aceh; 4) To examine the effect of service quality on subjective norm among BSI customers in Aceh; 5) To examine the effect of subjective norm on switching intention among BSI customers in Aceh; 6) To determine whether subjective norm mediates the effect of digital resilience on switching intention among BSI customers in Aceh; 7) To determine whether subjective norm mediates the effect of service quality on switching intention among BSI customers in Aceh.

B. THEORETICAL STUDY

1. Switching Intention

Switching intention refers to a customer's conscious and deliberate plan or inclination to change from one service provider to another, even if the actual switch has not yet occurred. It is a psychological state that precedes actual switching intention, influenced by various factors such as dissatisfaction, perceived service quality, trust, pricing, convenience, or external influences like social pressure and marketing communication (Lubis & Rokan, 2021).

In Islamic perspective, switching intention particularly in the context of financial services is not inherently prohibited, as Islam recognizes the right of individuals to choose services that best align with their needs, values, and well-being. However, such decisions should be made ethically and with consideration of Islamic principles such as *maslahah* (public interest), justice, and *amanah* (trust). If a customer decides to switch from one Islamic financial institution to another due to lack of service quality, unethical behavior, or failure to uphold Shariah compliance, such action may be justified as a form of seeking better alignment with Islamic values. Moreover, Islam encourages competition that fosters improvement in services,

transparency, and accountability, as long as it does not involve harmful elements such as *gharar* (uncertainty), usury, or *ghasb* (unlawful possession). Therefore, switching intention in the Islamic context is acceptable when it is driven by the pursuit of better ethical, service, or Shariah-compliant standards, and not merely by material or superficial gains (Sianuria et al., 2023). According to Jumadi (2021), the indicators of switching intention include:

a. Quality

The attributes and characteristics of a product or service that determine its ability to meet specified needs, such as ease of use, service delivery, safety, and other functional aspects.

b. Satisfaction

The customer's evaluation of a product or service based on whether it meets or exceeds their needs and expectations.

c. Trust

A set of specific beliefs regarding the integrity (honesty and ability to keep promises), benevolence (concern and motivation to act in the interest of the trustor), competence (the ability of the trusted party to meet the expectations), and predictability (consistency in behavior of the trusted party).

2. Digital Resilience

Digital resilience is a key element of an organization's ability to prepare for disruptions and adapt to changes, with a focus on responding to cyber incidents or events. According to (OJK, 2019), Digital Europe defines digital resilience as the ability to utilize digital technology to prevent and respond to crises such as pandemics, natural disasters, and cyberattacks, while maintaining the security and financial integrity of the organization.

In Islam, resilience is a highly valued trait, closely aligned with the concepts of *sabr* (patience), *tawakkul* (trust in Allah), and *istiqamah* (steadfastness). Resilience reflects a believer's ability to remain firm, patient, and optimistic in the face of trials and hardships, while continuing to strive for righteousness and improvement. The Qur'an and Hadith emphasize the importance of perseverance and reliance on Allah during difficulties. For instance, the Qur'an states, "Indeed, Allah is with those who are patient" (QS. Al-Baqarah: 153), highlighting that enduring challenges with faith and determination is a form of spiritual strength (Choiroh & Kamal, 2024). In the modern context, digital resilience such as adapting to technological changes or recovering from digital disruptions can also be seen as part of the broader Islamic encouragement to seek knowledge, maintain integrity, and respond wisely to challenges. Thus, resilience in Islam is not only about enduring hardship but also about growing through it while upholding moral and ethical values.

The indicators of digital resilience are generally categorized into two main aspects (OJK, 2019):

- a. Resilience to Business Dynamics: Refers to a bank's ability to withstand the dynamic nature of the digital era in order to remain relevant in the market. This includes:
 - technology adoption: The speed at which the bank adopts emerging technologies and organizational change: The bank's adaptability and capacity for transformation in response to current conditions.
- b. Business Competitiveness: The development of competitive advantages that enable the bank to remain competitive in the industry. Resilience to Disruptions: Refers to the bank's ability to withstand both external and internal disruptions that may interfere with

operational processes, such as cyberattacks. This includes: risk management, operational resilience and business continuity management.

3. Service Quality

Service quality refers to the degree of excellence perceived by customers in fulfilling their needs and expectations. It reflects how well a service is delivered and how effectively it creates customer satisfaction. In the service industry such as banking service quality plays a crucial role in influencing customer loyalty and decision-making (Indahingwati, 2019).

Service means providing assistance or help to those in need. This action reflects commendable behavior. Although every religion encourages a spirit of service in individuals, Islam places special emphasis on this attitude. In Islam, the foundation of the spirit of service is doing *ihsan* (acts of kindness and excellence) toward others. The Qur'an commands humans to do good to others just as Allah has done good to them. In Surah Al-Qashash, verse 77, Allah says (Widad et al., 2020):

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

"And seek, through that which Allah has given you, the home of the Hereafter; but do not forget your share of the worldly life. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters." (Q.S. Al-Qashash [28]: 77)

According to Parasuraman, Zeithaml, and Berry, service quality can be measured using the SERVQUAL model, which includes five core dimensions (Mumtaza & Millanyani, 2023):

- a. Tangibles: Physical facilities, equipment, and the appearance of personnel.
- b. Reliability: The ability to perform the promised service dependably and accurately.
- c. Responsiveness: Willingness and readiness to help customers and provide prompt service.
- d. Assurance: Knowledge, courtesy, and ability of employees to instill trust and confidence.
- e. Empathy: Personalized attention and care for individual customer needs.

4. Subjective Norm

Subjective norm is an individual's perception of social pressure to perform or not perform a particular behavior. It is one of the core components of the Theory of Planned Behavior, developed by Icek Ajzen in 1991. Subjective norm reflects the extent to which individuals believe that important people in their lives, such as family, friends, coworkers, or respected figures expect them to behave in a certain way (Amrita, 2023).

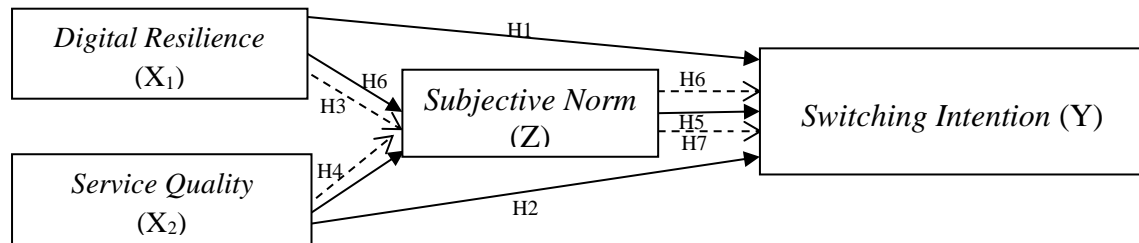
In Islam, the concept of subjective norm can be understood as the influence exerted by friends, companions, family members, or the surrounding community on an individual's behavior and decisions. This reflects the significance of *ukhuwah Islamiyah*, which refers to the bond of brotherhood among fellow Muslims. The strength of this social connection plays a vital role in shaping attitudes, reinforcing moral values, and guiding individual actions within the framework of Islamic teachings (Vilapike et al., 2023). The indicators of subjective norm include (Dewi & Giantari, 2023):

- a. Normative Belief: The individual's belief about the views of others regarding a certain behavior.

- b. **Motivation to Comply:** The extent to which an individual is motivated to adhere to or comply with these views. If someone highly values the opinions of people around them and perceives encouragement to perform a particular action, they are more likely to comply with that behavior as a form of social conformity.

5. Research Hypotheses

Below is the structural model representing the relationship among variables:



Source: Processed by the researcher (2025)

Figure 1. Research Model

Based on the identified research problems, the following hypotheses are proposed as preliminary conclusions:

a. The Influence of Digital Resilience on Switching Intention

Digital resilience reflects a bank's ability to maintain reliable and secure digital services. When digital systems are unstable or vulnerable, customers may lose trust and consider switching to more technologically robust institutions. Rahmadiani (2023) found that stable and secure digital platforms are crucial for customer satisfaction in electronic banking, implying that deficiencies in digital resilience can increase switching intentions.

H1: Digital resilience has an effect on the switching intention of customers at Bank Syariah Indonesia (BSI) in Aceh.

b. The Influence of Service Quality on Switching Intention

Service quality encompasses various aspects, including responsiveness, reliability, and empathy. Poor service quality can lead to customer dissatisfaction and a higher likelihood of switching. Zakiy & Haryanto (2021) demonstrated that low service quality directly impacts customer loyalty, thereby increasing turnover intentions.

H2: Service quality has an effect on the switching intention of customers at Bank Syariah Indonesia (BSI) in Aceh.

c. The Influence of Digital Resilience on Subjective Norm

Digital resilience can influence subjective norms by shaping the perceptions of peers and social circles regarding a bank's technological competence. Farhan et al (2024) found that subjective norms significantly affect attitudes and intentions toward using digital banking services, suggesting that a bank's digital resilience can indirectly shape customer behavior through social influence.

H3: Digital resilience has an effect on the subjective norm of customers at Bank Syariah Indonesia (BSI) in Aceh.

d. The Influence of Service Quality on Subjective Norm

High service quality can enhance a bank's reputation, influencing the expectations and opinions of customers' social networks. Harijanto & Herdinata (2024) observed that subjective

norms play a significant role in customers' decisions, indicating that perceived service quality can affect social pressures and norms.

H4: Service quality has an effect on the subjective norm of customers at Bank Syariah Indonesia (BSI) in Aceh.

e. The Influence of Subjective Norm on Switching Intention

Subjective norms, or the perceived social pressure to perform or not perform a behavior, can directly influence switching intentions. Monoarfa et al (2024) emphasized that subjective norms are pivotal in shaping intentions to use digital banking services. However, Monoarfa et al (2024) noted that the impact of subjective norms on switching intentions may vary depending on the context and demographic factors.

H5: Subjective norm has an effect on the switching intention of customers at Bank Syariah Indonesia (BSI) in Aceh.

f. subjective norms as a mediating variable on switching intentions

Subjective norm refers to an individual's perception of social pressure from people who are important to them, such as family, friends, or peers regarding whether they should engage in a particular behavior (Zikri & Septrizola, 2025). In the context of banking, this means that if someone's social circle expresses dissatisfaction with a certain bank or actively encourages switching to another bank, the individual is more likely to consider changing banks as well. These social influences can strongly shape customer attitudes and intentions, especially in cultures where community opinions are highly valued. As such, even if a customer is personally neutral or only mildly dissatisfied, the collective opinions and behaviors of those around them can trigger the intention to switch banking services. This highlights the powerful role that societal and interpersonal expectations play in shaping individual decision making.

H6: Digital resilience influences the switching intention of customers at Bank Syariah Indonesia (BSI) in Aceh through the mediation of subjective norm.

H7: Service quality influences the switching intention of customers at Bank Syariah Indonesia (BSI) in Aceh through the mediation of subjective norm.

C. METHODOLOGY

The type of research used is quantitative, meaning that the study is conducted by explaining, describing, and outlining the research in numerical form (Nadirah, 2022). This study utilizes primary data, which refers to data sources that directly provide information to the data collection process (Jaya, 2020). The primary data in this study were obtained through the distribution of questionnaires to customers of Bank Syariah Indonesia (BSI) in the Aceh Province. In this study, the data collection technique used is questionnaire distribution, which is a research instrument consisting of a series of systematically arranged questions presented to respondents in order to obtain relevant quantitative data (Ardiansyah et al., 2023).

The population in this study consists of BSI customers in Aceh Province who have used mobile banking, totaling 542,161 customers (Sabrina, 2024). The sampling method used in this research is probability sampling, which is a technique where every element in the population has an equal chance (probability) of being selected as a sample member (Hutauruk et al., 2022). The sample size was determined using the Simple Random Sampling (SRS) method, a sampling technique where each individual in the population has an equal chance of being

selected. The number of samples in this study was calculated using the Slovin formula (Nadirah, 2022), with a margin of error of 10%, resulting in a total of 100 respondents.

In this study, to examine the relationship between independent and dependent variables, Structural Equation Modeling (SEM) is employed. This study employs the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method because this approach is suitable for testing complex models involving latent variables and mediating relationships, as applied in this research. SEM is a multivariate statistical technique used to analyze causal relationships among variables comprehensively and simultaneously. It consists of two main components: the structural model, which describes the relationships between latent constructs (independent and dependent), and the measurement model, which explains the relationships between indicators and the constructs being measured. This research adopts the Partial Least Square (PLS) approach, a statistical method effective in handling a large number of variables even in the presence of multicollinearity, and it does not require the assumption of data normality. PLS is also flexible with various types of data scales (categorical, ordinal, interval, ratio), can be applied to relatively small sample sizes (30–100), and allows for both probability and non-probability sampling techniques. This method supports only recursive models (one-way causal relationships) and is suitable for complex models involving many constructs and indicators (Syarir, 2020).

The evaluation of the measurement model (outer model) aims to assess the relationship between indicators and latent constructs through validity and reliability testing. Convergent validity indicates that indicators within the same construct should be highly correlated, with a loading factor value of ≥ 0.50 (Syarir, 2020). Discriminant validity ensures that indicators accurately measure their intended constructs, using tests such as cross loading (≥ 0.7), the Fornell-Larcker Criterion (the square root of AVE should be greater than the correlation between constructs), and the HTMT ratio (value < 0.9). Reliability testing assesses the consistency of indicators, with outer loading values of ≥ 0.7 , and Cronbach's Alpha and Composite Reliability values of ≥ 0.7 as the reliability thresholds (Syarir, 2020).

The structural model (inner model) is evaluated using the coefficient of determination (R^2) to assess the model's predictive power, where $R^2 \geq 0.67$ indicates a strong model, ≥ 0.33 a moderate model, and ≥ 0.19 a weak model. Finally, hypothesis testing is conducted using the bootstrapping resampling technique by comparing the t-statistic value to the t-table at confidence levels of 90%, 95%, or 99%. If the t-statistic \geq t-table, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted; conversely, if the t-statistic $<$ t-table, H_0 is accepted and H_a is rejected (Syarir, 2020).

This study examines the mediating effect using a two-step approach, namely the direct effect model and the indirect effect model, also known as the triangle PLS-SEM model. The procedure for testing the mediation hypothesis involves two stages: first, testing the direct relationship between the independent variable (X) and the dependent variable (Y) through path c; second, simultaneously estimating the indirect effect using the triangle PLS-SEM model, which includes the paths $X \rightarrow Y$ (path c), $X \rightarrow Z$ (path a), and $Z \rightarrow Y$ (path b).

D. RESULT

1. Outer Loading Factor Results

The evaluation of the measurement model, also known as the outer model, refers to the assessment of the relationship between construct variables (indicators) and their latent variables (independent and dependent variables). Several types of measurement model evaluations are conducted, including:

a. Convergent Validity Test Results

One of the evaluations in the outer loading factor is the convergent validity test, which is determined based on the principle that the indicators of a construct should be highly correlated. A loading factor value of 0.50 or higher is considered to have sufficient validity to explain the latent construct (Syarir, 2020). The outer loading values in this study can be seen in the following table.

Table 1. Convergent Validity Test

	Digital Resilience	Service Quality	Subjective Norm	Switching Intention
X1.1	0.756			
X1.2	0.852			
X1.3	0.763			
X1.4	0.629			
X1.5	0.838			
X2.1		0.754		
X2.2		0.858		
X2.3		0.864		
X2.4		0.787		
X2.5		0.857		
Y1.1				0.810
Y1.2				0.855
Y1.3				0.884
Z1.1			0.689	
Z1.2			0.932	
Z1.3			0.845	

Source: Smart PLS 4.0 Output, 2025

Based on the results of the convergent validity test as indicated by the outer loading values for each construct indicator, all indicators in this study demonstrate adequate convergent validity. Referring to the criteria proposed by Syarir (2020), an indicator is considered valid if it has a loading factor value of ≥ 0.50 . For the Digital Resilience construct, the loading factor values range from 0.629 to 0.852, indicating that all indicators (X1.1 to X1.5) meet the criteria for convergent validity. The same applies to the Service Quality construct, with indicator loading factors ranging from 0.754 to 0.864 (X2.1 to X2.5). Meanwhile, the Subjective Norm construct also shows valid results, with loading factor values between 0.689 and 0.932. The Switching intention construct records strong loading factor values, ranging from 0.810 to 0.884. Therefore, it can be concluded that all indicators for each variable in this research model have fulfilled the requirements for convergent validity, which means that each indicator is adequately able to explain the latent construct it represents.

b. Discriminant Validity Test Results

In SmartPLS, one of the discriminant validity tests is conducted using the cross-loading values. The expected cross-loading value is greater than 0.7 (Syarir, 2020). The results of the cross-loading values are presented as follows:

Table 2. Cross Loading Values

	Digital Resilience	Service Quality	Subjective Norm	Switching Intention
X1.1	0.756	0.396	0.018	0.316
X1.2	0.852	0.473	0.134	0.443
X1.3	0.763	0.468	0.096	0.405
X1.4	0.629	0.237	0.077	0.292
X1.5	0.838	0.397	0.297	0.546
X2.1	0.348	0.754	0.389	0.510
X2.2	0.525	0.858	0.375	0.629
X2.3	0.378	0.864	0.454	0.625
X2.4	0.402	0.787	0.459	0.621
X2.5	0.472	0.857	0.367	0.622
Y1.1	0.364	0.483	0.880	0.810
Y1.2	0.430	0.726	0.819	0.855
Y1.3	0.578	0.649	0.773	0.884
Z1.1	-0.004	0.227	0.689	0.771
Z1.2	0.180	0.438	0.932	0.723
Z1.3	0.231	0.505	0.845	0.761

Source: Smart PLS 4.0 Output, 2025

Based on Table 2, it can be seen that the correlation value of each indicator with its respective construct is higher than its correlation with other constructs. In addition, the cross-loading values for each construct indicator have met the recommended criteria, namely a value of 0.70 or higher. Therefore, these results indicate that the data obtained have good discriminant validity, which means that each construct is clearly distinguishable from other constructs.

Furthermore, discriminant validity can also be assessed using another method, namely the Fornell-Larcker Criterion, which involves comparing the square root of the Average Variance Extracted (AVE) of each construct with the correlations between that construct and other constructs in the model. If the square root of the AVE for each construct is greater than the correlations between that construct and others in the model, then the model is said to have good discriminant validity (Syarir, 2020). The results of the Fornell-Larcker Criterion are as follows:

Table 3. Fornell-Larcker Criterion

	Digital Resilience	Service Quality	Subjective Norm	Switching Intention
Digital Resilience	0.772			
Service Quality	0.516	0.825		
Subjective Norm	0.190	0.497	0.828	
Switching intention	0.542	0.732	0.692	0.850

Source: Smart PLS 4.0 Output, 2025

Based on Table 3, it is known that the square root of the AVE for each construct is greater than the correlations between constructs in the model. Therefore, it can be concluded that the model possesses good discriminant validity.

Lastly, discriminant validity can also be examined using the Heterotrait-Monotrait Ratio (HTMT), which is a method based on the multitrait-multimethod matrix approach. The HTMT value should be less than 0.9 to confirm discriminant validity between two reflective constructs (Syarir, 2020). The results of the HTMT analysis are presented as follows:

Table 4. *Heterotrait-Monotrait Ratio (HTMT)*

	Heterotrait-monotrait ratio (HTMT)
Service Quality <-> Digital Resilience	0.595
Subjective Norm <-> Digital Resilience	0.226
Subjective Norm <-> Service Quality	0.568
Switching intention <-> Digital Resilience	0.626
Switching intention <-> Service Quality	0.862
Switching intention <-> Subjective Norm	0.844

Source: Smart PLS 4.0 Output, 2025

Based on Table 4, it is found that all HTMT values are below 0.9, thus it can be concluded that discriminant validity is achieved between the reflective constructs.

c. Reliability Test Results

The reliability test aims to assess whether the indicators of a latent variable are reliable, which is done by evaluating the outer loading values of each indicator. The outer loading value must be greater than 0.7, indicating that the construct can explain more than 50% of the variance in its indicators. In other words, the reliability test in this study uses Cronbach's Alpha and Composite Reliability, with a recommended minimum threshold of 0.7. If all values of Cronbach's Alpha and Composite Reliability exceed 0.7, it can be stated that the variables in the study demonstrate consistency in measurement (Syarir, 2020). The results of the reliability test are presented as follows:

Table 5. *Reliability Test*

	Cronbach's alpha	Composite reliability (rho_c)
Digital Resilience	0.832	0.879
Service Quality	0.882	0.914
Subjective Norm	0.774	0.866
Switching intention	0.807	0.886

Source: Smart PLS 4.0 Output, 2025

Based on the reliability test results, all variables in this study exhibit strong internal consistency. Using Cronbach's Alpha and Composite Reliability, with a minimum threshold of 0.7 (Syarir, 2020), each construct meets the required standards. Digital Resilience ($\alpha = 0.832$, CR = 0.879), Service Quality ($\alpha = 0.882$, CR = 0.914), Subjective Norm ($\alpha = 0.774$, CR = 0.866), and Switching intention ($\alpha = 0.807$, CR = 0.886) all show reliable and consistent measurement. These findings confirm that the instruments used are stable and dependable across all constructs.

2. Structural Model Test Results (Inner Model)

a. R-Square Value (Coefficient of Determination)

The inner model is used to evaluate the presence of multicollinearity among constructs and the predictive ability of the model. One way to assess the model's predictive capability is by using the coefficient of determination (R^2). The R^2 coefficient is used to assess how well the endogenous constructs can be explained by the exogenous constructs. Ideally, the value of R^2 ranges from 0 to 1. An R^2 value of 0.75 indicates a strong model, 0.50 indicates a moderate

model, and 0.25 indicates a weak model. Meanwhile, Chin provides criteria with $R^2 = 0.67$ as strong, $R^2 = 0.33$ as moderate, and $R^2 = 0.19$ as weak. The higher the R^2 value, the better the predictive quality of the research model (Syarir, 2020). The results of the R-square test are presented as follows:

Table 6. Coefficient of Determination Results

	R-square	R-square adjusted
Subjective Norm	0.253	0.237
Switching intention	0.730	0.721

Source: Smart PLS 4.0 Output, 2025

Based on the R-square results, the exogenous variables explain 25.3% of the variation in Subjective Norm, which falls into the weak category according to Chin's criteria, yet still indicates a meaningful relationship. For Switching intention, the R-square value of 0.730 reflects a strong model, showing that 73% of its variation is explained by Digital Resilience, Service Quality, and Subjective Norm as a mediator. This demonstrates high predictive power and suggests the structural model effectively explains the switching intention of Bank Syariah Indonesia customers in Aceh.

b. Effect Size (F-square) Results

F-square is calculated to measure the significance of changes in the R-square value when a particular construct is removed from the model, in order to evaluate whether the removed construct has a substantive impact on the endogenous construct. The general rule of thumb for assessing F-square values is as follows: a value of 0.02 indicates a small effect, 0.15 indicates a medium effect, and 0.35 indicates a large effect. Meanwhile, if the F-square value is less than 0.02, the variable is considered to have no significant effect (Syarir, 2020). The results of the F-square test are presented in the following table:

Table 7. F-Square Test Results

	Subjective Norm	Switching intention
Digital Resilience	0.208	0.191
Service Quality	0.290	0.282
Subjective Norm		0.583

Source: Smart PLS 4.0 Output, 2025

The F-square test results show the relative influence of each construct on the endogenous variables in the model. According to the interpretation guidelines by Syarir (2020), an F-square value of 0.02 indicates a small effect, 0.15 a medium effect, and 0.35 or more indicates a large effect. For the Subjective Norm variable, the Digital Resilience construct has an F-square value of 0.208, and Service Quality is 0.290. Both fall into the medium effect category, indicating that both Digital Resilience and Service Quality make substantial contributions to the formation of customers' subjective norms.

Meanwhile, for the Switching intention variable, Digital Resilience has an F-square value of 0.191 and Service Quality 0.282, both in the medium effect category as well. This indicates that these two exogenous variables significantly influence the changes in customer switching intention. Furthermore, the F-square value of Subjective Norm on Switching intention is 0.583, which falls into the large effect category. This means that subjective norm plays a very significant role in influencing the switching intention tendency of Bank Syariah Indonesia customers in Aceh.

c. Hypothesis Testing

The next test assesses the significance of hypothesized relationships between constructs or the effects among variables through a bootstrapping procedure. This process generates a T-statistic value used to assess the significance of these relationships. At a 5% significance level, a T-statistic value of 1.65 or higher is considered significant.

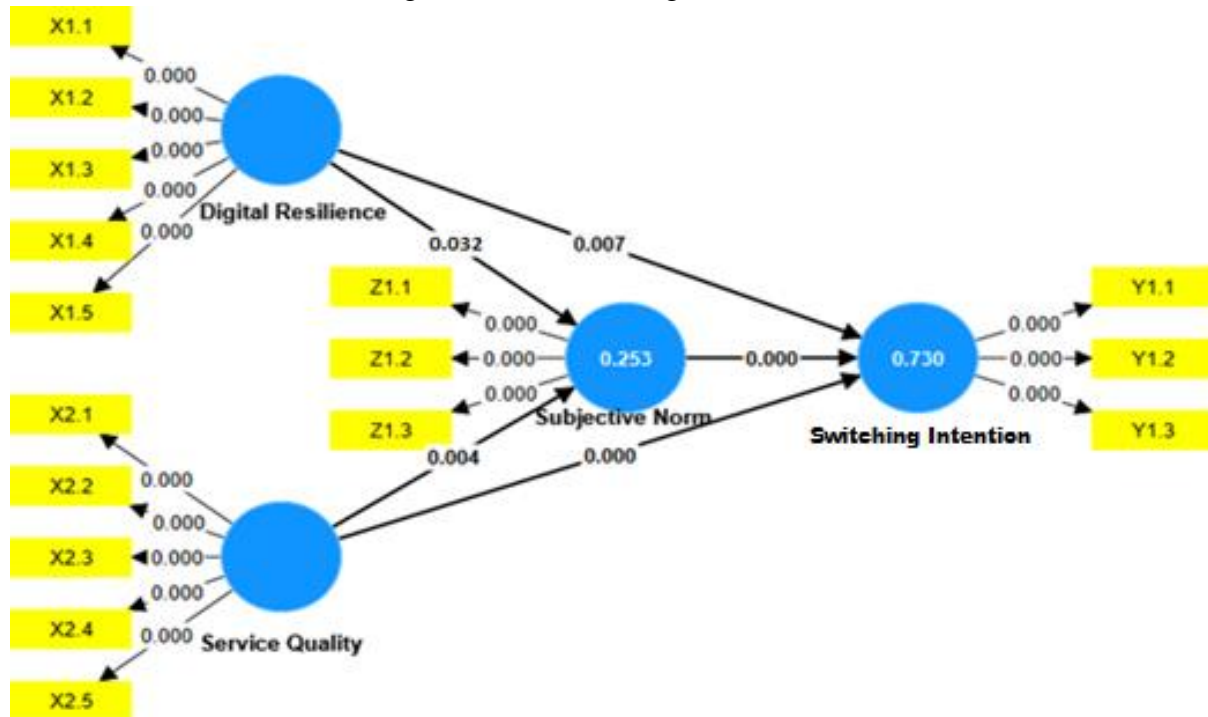


Figure 2. Research Construct Relationship Model Using Bootstrapping Method

Table 8. Hypothesis Testing Results

	T statistics (O/STDEV)	P values
Digital Resilience -> Subjective Norm	2.466	0.032
Digital Resilience -> Switching intention	-2.695	0.007
Service Quality -> Subjective Norm	2.864	0.004
Service Quality -> Switching intention	-3.565	0.000
Subjective Norm -> Switching intention	6.158	0.000
Digital Resilience -> Subjective Norm -> Switching intention	-2.489	0.024
Service Quality -> Subjective Norm -> Switching intention	-2.522	0.012

Source: Smart PLS 4.0 Output, 2025

Based on the hypothesis test results in Table 8 obtained through the bootstrapping procedure, all paths between constructs in this research model show statistical significance at the 5% significance level. This is indicated by T-statistic values ≥ 1.65 and p-values ≤ 0.05 . The following are explanations for each relationship:

- 1) A T-statistic of $2.466 \geq 1.65$ and p-value of $0.032 \leq 0.05$ indicate that digital resilience has a positive and significant effect on subjective norm. This means the higher the digital resilience of Bank Syariah Indonesia (BSI), the higher the subjective norm formed.
- 2) A T-statistic of $-2.695 \geq 1.65$ and p-value of $0.007 \leq 0.05$ show that digital resilience has a negative and significant effect on switching intention. This means if BSI has good digital capabilities, the intention for switching decreases.

- 3) A T-statistic of $2.864 \geq 1.65$ and p-value of $0.004 \leq 0.05$ indicate that service quality positively contributes to forming a positive subjective norm. The better the service quality of BSI, the stronger the subjective norm formed.
- 4) A T-statistic of $-3.565 \geq 1.65$ and p-value of $0.000 \leq 0.05$ show that service quality has a negative and significant effect on switching intention. Good service reduces the intention for customer switching.
- 5) The highest T-statistic value, $6.158 \geq 1.65$ with a p-value of $0.000 \leq 0.05$, shows that subjective norm has the strongest influence on switching intention. This confirms that social pressure or encouragement plays a major role in shaping customers' decisions to stay or switch services.
- 6) A T-statistic of $-2.489 \geq 1.65$ and p-value of $0.024 \leq 0.05$ indicates that subjective norm significantly mediates the indirect effect between digital resilience and switching intention. Although digital resilience has a direct effect, its impact becomes stronger when mediated by subjective norm.
- 7) A T-statistic of $-2.522 \geq 1.65$ and p-value of $0.012 \leq 0.05$ indicates that subjective norm also significantly mediates the effect of service quality on switching intention. This means service quality can strengthen switching intentions when supported by social norms.

E. DISCUSSION

1. The Influence of Digital Resilience on the Switching Intention of Bank Syariah Indonesia (BSI) Customers in Aceh

The findings of this study indicate that digital resilience has a significant influence on the switching intention of Bank Syariah Indonesia (BSI) customers in Aceh, with a T-statistic value of -2.695 and a p-value of 0.007 . This result implies that the higher the level of digital resilience possessed by BSI, the lower the tendency of customers to switch to other banks. In other words, digital resilience has a negative and significant effect on switching intention, meaning that when a bank's digital system is capable of responding promptly to disruptions, resilient in facing cybersecurity risks, and able to recover its services quickly, customer trust and comfort are maintained, thereby reducing the intention for switching.

These results support the theory proposed by the Financial Services Authority (OJK, 2019), which defines digital resilience as an organization's ability to continue operating optimally amidst disruptions, both internal and external, including cyberattacks, system failures, or digital disasters. Digital resilience encompasses aspects such as operational resilience, risk management, technological transformation capability, and business continuity management. In the context of Bank Syariah Indonesia, which experienced major digital system disruptions in 2023 and 2025 (Maulana et al., 2024; Hukum, 2025), this study's findings are highly relevant as they confirm that low digital resilience can be a major factor prompting customers to switch to banks that are perceived to be more technologically stable.

Furthermore, this finding aligns with the Switching intention Model developed by Keaveney (1995), which identifies service failures including digital system disruptions as one of the primary triggers for switching intention in service sectors. In Islamic banking services, system failures not only affect transaction comfort and efficiency but also tarnish the institution's image, which is expected to uphold Islamic principles comprehensively. Therefore, if BSI fails to build a robust and adaptive digital system, it may generate negative perceptions and erode customer loyalty, especially for those who rely heavily on digital services such as mobile banking.

This research also corroborates earlier findings by Simatupang et al. (2024), which revealed a positive correlation between digital resilience and customer loyalty in financial institutions. When a bank is capable of managing digital crises swiftly and professionally, customers feel secure and are likely to remain loyal even in the face of temporary disruptions. Conversely, when digital disruptions are poorly managed, frustration, panic, and loss of trust may arise, eventually leading to decisions to switch to other banks.

In the context of Aceh a region that fully implements a sharia-based financial system under Qanun LKS No. 11 of 2018 (Syamsuri et al., 2021), public expectations of BSI go beyond conventional service delivery. They also include the alignment of services with Islamic principles and professional technological support. Therefore, digital resilience is a strategic factor that cannot be overlooked, especially as most banking services have shifted to digital platforms such as mobile and internet banking. If these platforms are unstable, the issue not only disrupts transaction convenience but also impacts the spiritual and social trust of the community toward Islamic banking.

From an Islamic perspective, digital resilience reflects the values of *amanah* (trustworthiness) and *maslahah* (public benefit), which are essential in managing people's wealth (Laili & Umami, 2024). A bank's ability to provide stable, secure, and responsive digital services ensures trust and reliability, key principles in Islamic ethics. The Prophet Muhammad (peace be upon him) praised honest and trustworthy business conduct, emphasizing that integrity in financial dealings is a moral duty (Efendi et al., 2024). In a region like Aceh, where Islamic law governs financial practices, digital resilience is not only a technical need but also a reflection of religious responsibility to protect customer interests and uphold sharia-compliant service quality.

2. The Influence of Service Quality on the Switching Intention of Bank Syariah Indonesia (BSI) Customers in Aceh

The study findings also reveal that service quality has a negative and significant effect on the switching intention of Bank Syariah Indonesia (BSI) customers in Aceh, with a T-statistic value of -3.565 and a p-value of 0.000, far below the 0.05 significance threshold. This finding strongly suggests that the better the quality of services provided by BSI, the lower the likelihood that customers will switch to other banks. In other words, service quality is a crucial factor in maintaining customer loyalty and preventing switching intention.

In the context of Islamic banking, service quality includes not only technical aspects such as transaction speed and ease of access but also the integrity of Islamic values, staff friendliness, clarity of contract information, and comfort in conducting transactions according to Islamic principles (Apriyani et al., 2023). In Aceh, where Islamic values and a comprehensive sharia financial system are upheld through Qanun LKS No. 11 of 2018, public expectations toward Islamic banks like BSI are particularly high (Syamsuri et al., 2021). Consequently, when service quality does not align with these expectations such as long queues, unresponsive staff, or lack of information transparency customer trust may decline, prompting them to consider switching to other financial institutions that are perceived as more professional.

These findings support the Switching intention Model by Keaveney (1995), which identifies service failure as one of the key factors driving customers to switch service providers. In the case of BSI, even though its Islamic values are a unique selling point, inconsistent or

unsatisfactory service delivery can still lead to switching intention, particularly if customers find better service experiences elsewhere.

This conclusion is further reinforced by previous studies, such as the one conducted by Widy Tri Sianuria et al. (2023), which found that poor service quality is directly proportional to an increase in customer intention to switch banks. In today's digital banking landscape, service quality is not only evaluated through in-branch interactions but also through the accessibility of mobile banking applications, speed in resolving customer issues, and staff's ability to provide accurate and friendly information. When these aspects are lacking, customer trust in BSI may be undermined, opening opportunities for competitors to attract dissatisfied customers.

From an Islamic viewpoint, service quality is not merely a matter of technical performance but a reflection of ethical responsibility and spiritual values. In Islam, serving others with excellence (*ihsan*) is a moral obligation, particularly in financial services where trust (*amanah*) and justice (*'adl*) are paramount. The Qur'an encourages doing good to others as Allah has done good to us (Q.S. Al-Qashash: 77), highlighting that good service is part of one's religious duty. In the case of Islamic banking, poor service such as lack of responsiveness or transparency can be seen as neglecting this obligation (Widad et al., 2020). In Aceh, where banking is expected to operate in line with sharia, delivering high-quality service is essential not only for customer satisfaction but also for upholding Islamic values. Thus, improving service quality in BSI is not just a business strategy; it is a commitment to fulfilling Islamic ethical standards in serving the community.

3. The Influence of Digital Resilience on the Subjective Norm of Bank Syariah Indonesia (BSI) Customers in Aceh

The findings of this study demonstrate that digital resilience has a positive and significant influence on the subjective norm of Bank Syariah Indonesia (BSI) customers in Aceh, as indicated by a T-statistic value of 2.466 and a p-value of 0.032, which is below the 0.05 significance threshold. This result provides strong evidence that the greater the level of digital resilience possessed by BSI, the stronger the social pressure felt by customers from their surrounding environment to continue supporting and utilizing BSI's services. In other words, BSI's success in building a resilient and responsive digital system helps reinforce the public's positive perception of the institution's existence and credibility within the social community.

In this context, digital resilience encompasses not only the bank's technical capabilities to respond to and recover from digital disruptions, but also reflects the institution's commitment and readiness to serve customers sustainably and professionally in the digital era (OJK, 2019). This includes adopting the latest technologies, withstanding disruptions such as cyberattacks or system failures, as well as managing risks and ensuring business continuity. When customers and their social environment observe that BSI operates a reliable digital system, especially in light of major service disruptions that occurred in 2023 and 2025 (Maulana et al., 2024; Hukum, 2025) collective trust in the bank is not only restored but further strengthened. This is the foundation of the subjective norm, referring to social pressures that emerge from the belief that influential individuals such as family, community leaders, and religious figures support the continued use of BSI's services.

This finding aligns with the Theory of Planned Behavior (Ajzen, 1991), which posits that subjective norm is one of the primary determinants of behavioral intention. A subjective norm

develops when individuals believe that people who matter to them expect them to behave in a certain way. In this case, when the social environment evaluates BSI's digital resilience positively, social encouragement or pressure arises for individuals to maintain their loyalty to BSI. This is especially relevant in the Acehnese context, a region known for its religiosity, collectivism, and strong social solidarity (Yusmalinda et al., 2023).

This study also reinforces the findings of Simatupang et al. (2024), which emphasize that public trust in a bank's digital system significantly influences social perceptions and attitudes toward financial institutions. A bank that provides stable and efficient digital services is likely to build a positive reputation among the public (Risnia & Solekah, 2023). This reputation becomes a topic of social discussion and forms a collective judgment that leads people in a customer's environment to either recommend or maintain their commitment to that bank. Thus, digital resilience not only influences individual perceptions but also shapes collective opinion within the community.

Furthermore, the role of digital resilience in shaping subjective norm is closely linked to the symbolic and ideological values embedded in BSI as an institution. As a result of a national merger and a representation of Indonesia's Islamic financial system, BSI is not merely a commercial entity but a symbol of commitment to Islamic economics. Therefore, when BSI demonstrates strong digital resilience, it builds not only functional trust but also reinforces the moral and social support of the Acehnese people, who view the bank as part of their collective identity and as a vehicle for advancing the Islamic economic movement.

From an Islamic perspective, the influence of digital resilience on subjective norm reflects the broader principle of *maslahah* (public good) and *ukhuwah Islamiyah* (Islamic brotherhood). In Islam, institutions are expected to operate with integrity, transparency, and consistency, particularly in fulfilling their responsibilities to the community (Choiroh & Kamal, 2024). When Bank Syariah Indonesia (BSI) displays strong digital resilience ensuring reliable, secure, and continuous service it not only meets customers' practical needs but also upholds ethical and communal values. This reliability reinforces trust not just on an individual level but within the collective consciousness of the community.

In Aceh, where Islamic norms are deeply embedded in daily life (Ismail, 2022), public perception is strongly influenced by the visible integrity and capability of institutions that represent Islamic values. A digitally resilient BSI aligns with the Islamic duty to uphold *amanah* (trustworthiness) and *ihsan* (excellence in service), prompting positive social reinforcement among peers, family, and religious leaders. As these community figures endorse and trust BSI, customers feel a sense of moral and social encouragement to remain loyal, aligning personal behavior with the collective expectation of supporting institutions that reflect Islamic principles.

4. The Influence of Service Quality on the Subjective Norm of Bank Syariah Indonesia (BSI) Customers in Aceh

The study also reveals that service quality has a positive and significant influence on the subjective norm of BSI customers in Aceh, as indicated by a T-statistic value of 2.864 and a p-value of 0.004, which is below the 0.05 threshold. This finding indicates that the higher the service quality delivered by BSI, the stronger the subjective norm or social pressure experienced by customers from their social environment to continue using BSI's services. In

other words, the community's positive perception of BSI's service quality fosters a collective opinion that supports and sustains customer loyalty toward the institution.

In the Acehese context, as the only province in Indonesia implementing a fully sharia-compliant financial system under Qanun LKS No. 11 of 2018, public trust in Islamic financial institutions holds high strategic and symbolic value. In this framework, service quality is not only assessed based on speed and efficiency but also on BSI's commitment to upholding Islamic principles, the clarity of contract information, staff hospitality, and professionalism in addressing customer needs. When customers feel satisfied with the services provided, social trust is nurtured, leading to the creation of supportive social pressures that promote continued use of BSI as a representative institution of the Islamic financial system.

This finding is consistent with the subjective norm component of the Theory of Planned Behavior (Ajzen, 1991), which explains that individuals are more likely to engage in a behavior if they perceive that important people around them expect them to do so. In this case, good service quality encourages the public to view using BSI as the appropriate and commendable choice, and this perception is then shared socially with others. Hence, BSI's service quality not only fosters individual satisfaction but also lays the foundation for the formation of collective support through social norms.

This result also reinforces findings from Lasut et al. (2022) and Dewi & Giantari (2023), which state that perceptions of service quality influence both normative belief (beliefs about what others think one should do) and motivation to comply (willingness to adhere to those beliefs). When services are deemed satisfactory, customers are more likely to recommend them to others, which indirectly strengthens the subjective norm. In Aceh's religious and communal society, the opinions and recommendations of community leaders, family members, and local groups play a significant role in shaping financial behavior, including decisions related to the use and continued support of Islamic banking services.

Moreover, this finding demonstrates that service quality is a critical instrument for building social trust in Islamic financial institutions. When BSI's service is perceived positively by customers, it not only enhances loyalty but also generates favorable public opinion that spreads within the community. Conversely, if the services are perceived as inadequate, not only is customer trust eroded, but public confidence in BSI's credibility is also likely to be questioned. Under such circumstances, the subjective norm may transform into a negative pressure that encourages customers to switch to alternative financial institutions.

From an Islamic perspective, the positive influence of service quality on subjective norm reflects the values of *ihsan* (excellence) and *amanah* (trustworthiness) in serving the community. In Islam, providing quality service is not only a professional obligation but also a spiritual duty, as it directly contributes to public welfare and fosters mutual trust among believers (Widad et al., 2020). When Bank Syariah Indonesia (BSI) consistently upholds high service standards aligned with Islamic principles such as transparency, fairness, and kindness it earns the confidence of both individual customers and the wider community.

5. The Influence of Subjective Norm on the Switching Intention of Bank Syariah Indonesia (BSI) Customers in Aceh

The findings of this study reveal that subjective norm has a highly significant influence on the switching intention of Bank Syariah Indonesia (BSI) customers in Aceh, as indicated by a T-statistic value of 6.158 and a p-value of 0.000. This statistically robust relationship

indicates that the greater the social pressure or encouragement received by customers from their surrounding environment such as family, friends, religious leaders, or community groups the higher the likelihood that they will switch from BSI to another bank, whether it be another Islamic bank or a conventional one.

This finding highlights the critical role that subjective norm plays in shaping financial behavior, particularly within the Acehese society, which places a strong emphasis on collectivist values, religiosity, and social solidarity. This is consistent with the Theory of Planned Behavior (Ajzen, 1991), which posits that subjective norm is a key determinant of behavioral intention, especially when a decision involves actions deemed important by one's social environment. In this context, decisions to switch banks are not solely based on rational assessments of service quality or digital systems but are also influenced by the opinions and attitudes of significant others.

For instance, if a customer receives negative feedback from family members or community peers regarding BSI's services or recurring digital disruptions, the social pressure to conform and switch to another bank becomes more compelling. In a communal society like Aceh, individual decisions are deeply affected by collective norms, and one person's behavior can trigger a domino effect within the group. This is reflected in the indicators of subjective norm used in the study, namely normative belief (belief in others' opinions) and motivation to comply (motivation to follow those opinions), both of which significantly affect switching intention.

These findings are in line with prior research by Lasut et al. (2022) and Dewi & Giantari (2023), which identified subjective norm as a crucial factor influencing switching decisions in financial services, particularly in socially and religiously close-knit communities. This is further supported by Yusmalinda et al. (2023), who found that in Aceh, financial decisions are shaped not only by economic rationality but also by social, religious, and moral values upheld by one's environment.

From an Islamic perspective, the significant influence of subjective norm on switching intention underscores the vital role of *maslahah* (public interest) and social influence in decision-making. In Islam, individual choices are often viewed within the context of communal welfare and shared values. When family, religious leaders, or the wider community express concern or dissatisfaction with an institution's performance (Vilapike et al., 2023), such as Bank Syariah Indonesia (BSI) their opinions can serve as moral guidance for others, especially in a region like Aceh where Islamic norms and community solidarity are highly influential.

This finding aligns with the Qur'anic principle of *al-amr bil ma'ruf wa nahi anil munkar* (enjoining good and forbidding wrong), where individuals are encouraged to advise one another in matters of right conduct (Kartini & Rizha, 2021). If a bank is perceived to deviate from expected service standards or fails to uphold Islamic values in practice, community members may feel compelled to advise others to switch to institutions that better represent *amanah* (trust) and *ihsan* (excellence). Thus, subjective norms in Islamic contexts are not merely social pressures they reflect collective ethical and spiritual concerns that shape financial behavior in pursuit of both worldly benefit and spiritual accountability.

6. The Influence of Digital Resilience on the Switching Intention of Bank Syariah Indonesia (BSI) Customers in Aceh Mediated by Subjective Norm

This study also finds that the influence of digital resilience on the switching intention of BSI customers in Aceh is significantly mediated by subjective norm. Based on hypothesis testing through the bootstrapping method, a T-statistic of -2.489 and a p-value of 0.024 were obtained, indicating that subjective norm statistically mediates the relationship between digital resilience and switching intention. This suggests that while digital resilience directly contributes to reducing the likelihood of customer switching, its impact becomes stronger and more meaningful when filtered through the social norms present in the customer's environment.

In this case, BSI's digital resilience does not merely function as a technical safeguard against system failures but also contributes to shaping a positive collective perception within the community. When BSI demonstrates robust digital infrastructure, rapid recovery from disruptions, and consistent service continuity, it enhances public confidence in the bank's capabilities and credibility as a national Islamic bank. This trust then spreads through social interaction both within families and communities as well as across social media forming a subjective norm that encourages individuals to remain loyal to BSI's services. This illustrates the mediating role of subjective norm in the relationship.

Within the framework of the Theory of Planned Behavior (Ajzen, 1991), this scenario represents how social influence serves as a bridge between personal beliefs about system quality and actual behavior whether to stay or switch. When the public perceives BSI's digital system as reliable and aligned with Islamic values, a strong social encouragement emerges to maintain loyalty to the bank, even under challenging circumstances. In such cases, the subjective norm acts as a form of social barrier that restrains switching intentions, as such actions may be seen as disloyal to the community or as neglecting the religious identity that BSI symbolizes.

This interpretation aligns with the findings of Simatupang et al. (2024), who argued that a bank's successful management of digital crises not only shapes individual perceptions but also creates a social ripple effect a diffusion of trust across social networks that strengthens collective loyalty. In essence, strong digital resilience not only enhances the bank's functional image but also reinforces social narratives that support long-term customer relationships with the financial institution.

Furthermore, this mediating model resonates with the Switching intention Model proposed by Keaveney (1995), which lists interpersonal influences as a significant factor in consumer switching. In this context, even if an individual customer experiences frustration due to digital service disruptions, they are likely to reconsider switching if they receive social reinforcement that promotes patience, trust, and optimism in the bank's ability to improve. Thus, subjective norm functions as a moderating force that mitigates the adverse effects of weak digital resilience and preserves customer loyalty in the long term.

7. The Influence of Service Quality on the Switching Intention of Bank Syariah Indonesia (BSI) Customers in Aceh Mediated by Subjective Norm

The results of this study reveal that subjective norm significantly mediates the influence of service quality on the switching intention of Bank Syariah Indonesia (BSI) customers in Aceh. This is evidenced by a T-statistic value of -2.522 and a p-value of 0.012, which is below the 0.05 significance threshold. These findings indicate that although service quality has a

direct effect on customers' switching intention, this influence becomes stronger and more meaningful when mediated by social norms or subjective norm.

In this context, high-quality service not only shapes individual perceptions but also creates a broader social effect within the customer's environment. When customers are satisfied with BSI's services such as the friendliness of staff, clarity of contract information, swift transaction processing, and overall professionalism they are more likely to share these positive experiences with their family, friends, and communities. Conversely, if the service quality is perceived as poor, dissatisfaction or complaints are also likely to spread socially, both through direct communication and online platforms. This social transmission generates collective perceptions that influence whether individuals remain loyal to BSI or consider switching to another bank.

According to the Theory of Planned Behavior (Ajzen, 1991), subjective norm is a critical determinant of an individual's behavioral intention, particularly when the decision is influenced by others' opinions and expectations. In Aceh, where strong communal and religious ties shape decision-making, the views of religious leaders, elders, and community groups significantly affect customer behavior. Therefore, a positive public perception of BSI's service quality generates social pressure to remain loyal, while a negative perception can lead to collective encouragement to switch.

These findings are consistent with previous research by Lasut et al. (2022) and Dewi & Giantari (2023), which confirmed that perceptions of service quality directly impact the formation of subjective norm. When customers feel well-served, they are likely to recommend the service to others, thereby reinforcing loyalty through social influence. On the contrary, poor service may lead to negative narratives that spread socially and increase the pressure to leave.

This mediating role of subjective norm also aligns with Keaveney's (1995) Switching Intention Model, which highlights service failures and interpersonal influences as two primary drivers of switching intention. In this study, these factors do not act independently but are interrelated through the mediating effect of subjective norm. When service delivery is lacking, interpersonal influences such as comments, reviews, or social recommendations amplify the likelihood of switching. Conversely, good service strengthens public opinion and reduces the risk of switching by reinforcing trust and satisfaction collectively.

F. CONCLUSION

This study confirms that all seven hypotheses are statistically significant at the 95% confidence level ($p\text{-value} \leq 0.05$). Digital resilience and service quality both negatively affect switching intention, while positively influencing subjective norm. Subjective norm itself has the strongest impact on switching intention, emphasizing the role of social influence. Furthermore, it significantly mediates the effects of both digital resilience and service quality on switching intention. In sum, digital resilience, service quality, and subjective norm all play crucial direct and indirect roles in reducing customer switching at BSI Aceh, underscoring the need for banks to combine technological reliability with strong social trust to maintain customer loyalty.

Theoretically, this study contributes by enriching the Switching Intention Model developed by Keaveney (1995), particularly within the context of Islamic banking in regions

with strict Islamic financial systems such as Aceh. The findings show that non-conventional factors like digital resilience and subjective norm play important roles in encouraging or deterring customers' switching intentions elements that were not explicitly addressed in Keaveney's original model. By integrating digital resilience as a form of technological robustness and subjective norm as a form of social pressure into the customer switching behavior framework, this study expands the scope of the Switching Intention theory, adapting it to the digital era and religiously nuanced communities. This opens opportunities for developing a more contextual and relevant switching behavior model aligned with the current dynamics of financial service industries.

However, this study is not without limitations. The research was geographically limited to the province of Aceh and only involved customers of Bank Syariah Indonesia (BSI), which may restrict the generalizability of the findings to other regions or Islamic banks in Indonesia. In addition, the cross-sectional design of the study prevents it from capturing changes in customer perception over time, particularly in response to evolving digital infrastructure or social influence. For future research, it is recommended to expand the scope to include other Islamic banks and diverse geographic areas to enhance external validity. Longitudinal studies would also be beneficial in tracking how digital resilience and service quality influence switching behavior over time. Furthermore, incorporating qualitative methods such as interviews could enrich understanding of the deeper social and religious factors that shape subjective norms and financial decisions within Islamic communities.

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