
ANALYSIS OF THE DETERMINANTS OF MUSLIM CAREER WOMEN'S BEHAVIOR IN CHOOSING BANKING PRODUCTS: THE THEORY OF PLANNED BEHAVIOR AND BEHAVIORAL BIAS APPROACH

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Abstract

This study aims to reveal the preferences of Muslim career women in selecting banking products, particularly the reasons for choosing conventional banks over Islamic banks. The focus is directed toward identifying the factors of attitude, subjective norms, and perceived behavioral control as explained in the Theory of Planned Behavior (TPB), along with an analysis of consumption values based on the Consumer Value Theory (CVT). The research employs a qualitative approach with a phenomenological study design. Informants were selected using purposive sampling, involving 10 Muslim career women from various formal and non-formal sectors who actively use banking products. Data were collected through in-depth interviews and analyzed using thematic analysis. The findings indicate that, although religious awareness regarding interest-free principles is relatively high, the decision to choose conventional banks is driven by functional values such as superior digital services, extensive branch networks, fast administrative processes, and product flexibility. Emotional and social values also play a role, particularly psychological comfort due to habitual use and workplace influence. The main barriers to switching to Islamic banks include limited facilities, concerns over additional costs, and the perception of a complicated migration process. This research contributes to enriching the literature on Muslim women's consumer behavior by integrating TPB and CVT in the context of banking in Indonesia. The practical implications suggest that Islamic banks need to enhance the quality of their digital services, offer seamless migration processes, and design marketing messages that are relevant to professional needs.

Keywords : Muslim Career Women; Islamic Banks; Conventional Banks; Theory Of Planned Behavior; Consumer Value Theory

INTRODUCTION

Islamic banking in Indonesia has experienced significant development over the past two decades, both in terms of regulatory frameworks, the number of institutions, and the diversity of products. However, the market share of Islamic banking remains below 10 percent of the total national banking industry (Muhammad Masruron & Nurul Aulia Adinda Safitri, 2025). This condition indicates that the penetration of Islamic banking has not yet reached an optimal level, despite Indonesia being the country with the largest Muslim population in the world. One potential segment that remains underexplored is Muslim career women, who generally possess relatively high levels of financial literacy and complex banking service needs (Amaroh & Istianah, 2020). Understanding the preferences and financial behavior of this segment is therefore crucial for the expansion strategies of Islamic banking.



An interesting phenomenon that has emerged is that the majority of Muslim professional women continue to use conventional banking services despite having awareness of Islamic financial principles. Frequently cited reasons include ease of access, the extensive network of branch offices and Automated Teller Machines (ATMs), the quality of digital banking services, as well as the perception that conventional banking products are more practical and responsive to professional needs (Alsaifi, 2024). This phenomenon raises the question of why religiosity does not always serve as the primary determining factor in decisions to choose banking products.

Several previous studies have examined the factors influencing Muslim consumers' preferences toward Islamic banking products. A study by Rahmadanty and Kurniawati (2016) on members of the Hijabers community in Surabaya found that attitude toward behavior and perceived behavioral control significantly influenced the intention to use Islamic savings products, whereas subjective norms did not have a significant effect (Rahmadanty & Kurniawati, 2016). A study by Putri Nuraini et al. (2024) involving Madrasah Aliyah teachers in Pekanbaru demonstrated that attitude, subjective norms, and perceived behavioral control had a positive effect on the intention to use Islamic banking products, with these variables explaining 55.2 percent of the variance in behavioral intention (Putri, Kurniawan, & Nuraini, 2024). Temuan tersebut menegaskan relevansi *Theory of Planned Behavior* (TPB) dalam menjelaskan niat penggunaan produk keuangan berbasis syariah.

Nevertheless, the majority of previous studies have employed quantitative approaches and focused on the general population or specific communities. Research that specifically examines Muslim professional women in the context of banking preferences remains limited, particularly studies adopting qualitative approaches capable of exploring lived experiences and subjective meanings. In this context, the Theory of Planned Behavior (TPB) is employed as the primary theoretical framework to analyze the relationship between attitudes, subjective norms, and perceived behavioral control in banking product selection decisions. To enrich the analysis, this study also draws on Consumer Value Theory as a complementary framework to understand the functional, emotional, social, epistemic, and conditional value dimensions that shape customer preferences (Tanrikulu, 2021).

The integration of the Theory of Planned Behavior (TPB) and Consumer Value Theory in this study is expected to provide a more comprehensive understanding of the motivations and barriers faced by Muslim professional women in choosing conventional banks over Islamic banks (Yeo, Lim, & Yii, 2024). This approach enables the simultaneous identification of rational and emotional factors, as well as the ways in which the interaction between these two types of factors influences financial decision-making. The findings are expected not only to extend the application of the Theory of Planned Behavior to the context of Islamic banking among Muslim professional women, but also

to provide a theoretical contribution by integrating consumer value concepts into models of financial behavior.

The novelty of this study lies in its focus on a specific market segment, the use of a phenomenological approach as an in-depth qualitative method, and the integration of the Theory of Planned Behavior with Consumer Value Theory. From a practical perspective, the findings are expected to serve as a foundation for developing marketing strategies, product innovation, and improving the quality of Islamic banking services that are more aligned with the needs of Muslim professional women. From a theoretical standpoint, this study offers a new analytical model that incorporates consumer value dimensions within the TPB framework, which may be applied to similar studies in the field of financial services marketing.

METHODS

This study employs a qualitative approach with a phenomenological design aimed at gaining an in-depth understanding of the subjective experiences of Muslim professional women in selecting banking products, particularly their reasons for continuing to use conventional banking services despite being aware of the existence of Islamic banks. The phenomenological approach is chosen because it is relevant for exploring the perceptions, motivations, and values underlying personal and contextual decision-making processes (Nurohman & Muafiah, 2021).

This study was conducted in Tulungagung Regency, one of the regions in East Java Province that has experienced considerable economic development and is predominantly inhabited by a Muslim population. Based on data from the Central Bureau of Statistics (BPS) and regional demographic records, the population of Tulungagung is estimated to exceed 1.1 million, with the majority identifying as Muslim (BPS Tulungagung, 2025). Therefore, Tulungagung represents an appropriate setting for exploring the banking preferences of Muslim professional women. The study was carried out over the period from January to July 2025, encompassing the stages of preparation, data collection, and analysis, thereby allowing sufficient time to obtain a comprehensive understanding of the research phenomenon.

The research subjects consist of Muslim women who work as professionals or employees in both formal and informal sectors, have experience using conventional banking services, and are aware of Islamic banking products. Informants were selected using purposive sampling to ensure alignment with the predetermined criteria. The number of informants was planned to range from 8 to 12 participants, adjusted until data saturation was achieved. If necessary, snowball sampling was employed to recruit additional informants who met the research criteria.

The research data were obtained from two primary sources. Primary data were collected through in-depth interviews and non-participant observation of informants' interactions with banking services. Secondary data were derived from official

publications of the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and Bank Indonesia (BI), annual banking reports, as well as relevant previous research articles.

Data collection was conducted through semi-structured interviews using an interview guide developed based on the frameworks of the Theory of Planned Behavior (TPB) and Consumer Value Theory (Yeo et al., 2024). The interview guide encompassed the dimensions of attitude toward behavior, subjective norms, perceived behavioral control, as well as functional, emotional, social, epistemic, and conditional values. The interview process was audio-recorded with the informants' consent and subsequently transcribed verbatim. Observations were conducted to document actual behaviors and the contextual aspects of respondents' interactions with banking products, while documentation was used to complement the interview data, including brochures, promotional materials, and industry reports.

Data analysis was conducted using a phenomenological method referring to the steps developed by Colaizzi. The process began with reading the entire interview transcripts to gain an overall understanding of the context, followed by identifying significant statements, clustering these statements into major themes, and constructing a comprehensive description of the essence of the informants' experiences. Validation of the findings was carried out through member checking, whereby the interpreted results were returned to the informants to ensure accuracy and congruence of meaning (Sutantri, Putri, & Ismiyati, 2022).

Data trustworthiness was ensured through several strategies. Source triangulation was applied by comparing information obtained from multiple informants with diverse backgrounds (Carter, Bryant-Lukosius, DiCenso, Blythe, & Neville, 2014). Member checking was employed to ensure the alignment between the researcher's interpretations and the informants' perspectives, while peer debriefing was conducted to obtain feedback from fellow researchers and to reduce potential subjective bias (Abdul Kadir & Schütze, 2022).

Ethical considerations were a key concern in this study. Each informant was provided with a comprehensive explanation of the research objectives, procedures, and potential benefits, and was asked to give informed consent prior to the interview process. Informants' identities were kept confidential, and all data were used solely for academic purposes.

FINDINGS AND DISCUSSION

Profiles of Informants

This study involved ten Muslim professional women working in both formal and informal sectors, including banking, higher education, private companies, micro, small and medium enterprises (MSMEs), and the creative industry. All informants resided in Tulungagung Regency, East Java, and were between 22 and 37 years of age. The majority held at least a diploma (D3) degree and had more than five years of work experience. All

informants had used conventional banking services for over three years, while most also possessed basic knowledge of Islamic banking products, although not all had previously utilized such services.

Table. 1 Profiles of Research Informants

Informant Code	Age	Occupation	Education Level	Length of Conventional Banking Usage	Knowledge of Islamic Banking
IF-01	28	Lecturer	S2 (Master's Degree)	9 years	Good
IF-02	28	Teacher	S1 (Bachelor's Degree)	9 years	Good
IF-03	37	Furniture Entrepreneur	SMK (Vocational High School)	7 years	Moderate
IF-04	26	Interior Designer	D3 (Diploma)	4 years	Moderate
IF-05	31	<i>Real Estate Marketer</i>	S1 (Bachelor's Degree)	8 years	Good
IF-06	25	Private Sector Employee	SMA (Senior High School)	5 years	Moderate
IF-07	28	Cooperative Employee	S1 (Bachelor's Degree)	10 years	Low
IF-08	27	Civil Servant (Nurse)	D3 (Diploma)	3 years	Low
IF-09	25	Contract Staff at the Public Works and Spatial Planning Office	S1 (Bachelor's Degree)	5 years	Moderate
IF-10	28	MSME Owner	SMK (Vocational High School)	5 years	Moderate

The majority of informants held more than one conventional bank account, commonly to separate salary accounts from savings or investment accounts. Some informants reported having Islamic bank accounts; however, these accounts were rarely used.

Attitudes toward Conventional Banks

The analysis indicates that positive attitudes toward conventional banks constitute a primary factor influencing usage decisions, even though informants are aware of alternative services offered by Islamic banks. These positive attitudes are shaped by a combination of perceived service quality, ease of access, and the speed of

technological services provided by conventional banks (Afifah & Kurniawati, 2021). Informant IF-05, a *real estate marketer*, stated: " *For me, what matters most is the convenience and speed of transactions. Conventional banks offer stable mobile applications, extensive ATM networks, and fast credit approval processes. These features are highly supportive of my fast-paced work.*"

This statement indicates that operational efficiency is a more dominant consideration than compliance with Sharia principles. This finding is consistent with the study by Dhia, Utami, and Afifah (2024) which emphasizes that service speed and banking infrastructure networks significantly influence the preferences of professional customers (Dhia, Utami, & Afifah, 2024).

In addition, some informants perceived conventional banks as being more innovative in product development. Informant IF-03, a furniture entrepreneur, stated: " *Conventional banks are quick to introduce new features such as integration with e-wallets and QRIS. In my view, Islamic banks are somewhat slower in adapting to technological developments.*"

These positive attitudes are not only related to functional aspects but also to brand image. Several informants mentioned that conventional banks have more established reputations and provide a greater sense of security. Informant IF-06, a private sector employee, explained: " *The strong brand reputation of conventional banks makes me feel more confident. I do not want to take risks with banks that I perceive as not yet stable in terms of service quality and management.*"

These findings reinforce the first element of the Theory of Planned Behavior, which posits that attitudes toward behavior significantly influence both intention and actual behavior (Kasri, Ahsan, Widiatmoko, & Hati, 2023). In this context, positive attitudes toward conventional banking services perceived as more modern, faster, and more stable shape the preferences of Muslim professional women.

Subjective Norms

Subjective norms in the context of this study refer to Muslim professional women's perceptions of social pressure or encouragement from their surrounding environment that influence their decision to continue using conventional banks. Analysis of the interview data indicates that these normative influences originate from two primary sources: the professional environment and the family.

Within the professional environment, the majority of informants stated that the institutions where they work maintain exclusive partnerships with conventional banks. As a result, the use of conventional banking services becomes not merely a personal choice but an administrative necessity. Informant IF-08, a civil servant nurse at dr. Iskak Regional Public Hospital in Tulungagung, stated: " *The hospital where I work uses only one conventional bank Bank Jatim for its payroll system. So, whether I like it or not, I have to use it, and eventually I also take advantage of other products such as savings accounts and credit cards.*"

Normative pressure also emerges from colleagues, who frequently share recommendations related to facilities or promotional programs offered by conventional banks. Informant IF-07, a cooperative employee, explained: *"My colleagues often talk about credit card promotions for shopping or cashback offers. It feels like a waste not to take part, especially since I frequently shop for my family's needs."*

In addition, family influence particularly from spouses and parents also plays a significant role. Several informants acknowledged that the use of conventional banks has become a family habit. Informant IF-02, a private Madrasah Ibtidaiyah teacher, explained: *"Since childhood, my parents have always used conventional banks. So when I started working, I simply followed the same practice. I am aware of Islamic banks, but there has never been encouragement from my family to switch."*

These findings reinforce the concept of subjective norms within the Theory of Planned Behavior, which posits that individual behavior is strongly influenced by perceptions of the expectations of significant others. Previous research by Sehabudin (2023) similarly demonstrates that among Muslim professionals, attachment to workplace social networks and family ties often outweighs ideological motivations to shift toward Islamic banking services (Sehabudin, 2023).

Interestingly, several informants admitted that although they possess knowledge of Sharia principles, prevailing norms within the workplace constitute the greatest barrier to migrating to Islamic banks. This indicates that their financial decisions are not entirely autonomous but are situated within a framework of social adaptation.

From the perspective of Consumer Value Theory, these subjective norms are closely related to social value, whereby satisfaction is derived not only from the functional benefits of banking services but also from a sense of belonging and alignment with professional and family communities that predominantly use conventional banks (Abror, Patrisia, Engriani, Idris, & Dastgir, 2022).

Perceived Behavioral Control

Perceived behavioral control refers to the extent to which Muslim professional women perceive having control or ease in selecting and using banking products (Ninglasari, 2021). Based on the interview findings, this factor encompasses the availability of physical facilities, technological convenience, and the flexibility of administrative processes. The majority of informants revealed that conventional banks offer broader service networks, including both physical branches and ATM facilities, compared to Islamic banks. Informant IF-10, an MSME owner, stated: *"Conventional bank ATMs are available on almost every corner of the city. Even when I travel out of town for work-related matters, access remains easy. Islamic banks, to my knowledge, rarely have networks of this scale."*

Beyond physical networks, the ease of using digital services also emerged as an important consideration. Several informants perceived mobile banking applications of conventional banks to be more advanced and stable. Informant IF-04, an interior

designer, explained: " *Conventional banking applications are highly user-friendly, and I rarely experience errors. When I tried Islamic banking applications, the features were less comprehensive and maintenance occurred frequently.*"

The flexibility of administrative processes was also identified as a decisive factor. Informant IF-09, a contract staff member at the Tulungagung Regency Public Works and Spatial Planning Office (PUPR), stated: " *The application process for credit cards or personal loans at conventional banks is very fast—funds are usually disbursed within three days. At Islamic banks, the process tends to take longer and involves more requirements.*"

These findings are consistent with the Theory of Planned Behavior framework, which posits that perceptions of operational ease or constraints significantly influence both behavioral intentions and actual behavior. The fewer barriers individuals perceive, the higher the likelihood that they will choose and continue using a particular service (Ninglasari, 2021). In this context, conventional banks gain a competitive advantage due to more positive perceptions of behavioral control among Muslim career women, particularly in terms of accessibility, technological convenience, and administrative flexibility.

From the perspective of Consumer Value Theory, perceived behavioral control is closely associated with functional value, which refers to the ability of a product or service to fulfill consumers' needs effectively and efficiently (Zhang, Zheng, & Zhu, 2024). This value is considered crucial for professional groups characterized by high mobility and limited time availability. The following table presents a summary of perceived behavioral control as expressed by the informants:

Table 2. Perceived Behavioral Control of the Informants

Aspects of Behavioral Control	Conventional Banks	Islamic Banks	Impact on Preferences
ATM & Branch Network	Very extensive	Limited	Enhances convenience and sense of security
Digital Services	Comprehensive and stable	Limited, frequent system disruptions	Strengthens customer loyalty
Processing Speed	Fast, simple procedures	Relatively slow, stricter requirements	Reduces intention to migrate

These findings underscore that ease of access and service efficiency play a crucial role in shaping banking preferences, even outweighing religious considerations. This is consistent with the study by Sosik, Nur Zaida, and Zulmiati (2022), which found that perceived behavioral control has a significant influence on banking service usage decisions among urban professional segments in Indonesia (Sodik, Nur Zaida, & Zulmiati, 2022).

Functional Value

Functional value refers to the extent to which a product or service provides practical benefits that meet users' needs (Zhang et al., 2024). In the context of this study, functional value emerges as one of the dominant reasons why Muslim career women continue to use conventional banks. The interview results indicate that most informants perceive the products and services of conventional banks to be more varied and flexible compared to those of Islamic banks. IF-03, a furniture entrepreneur, stated: *"Products in conventional banks are comprehensive, ranging from savings and deposits to loans and investment facilities. Everything can be accessed within one bank, so I do not need to go to multiple institutions."*

In addition to product completeness, fast and responsive service features are also considered crucial. IF-05, a real estate marketer, explained: *"When there is a problem, customer service at conventional banks usually responds quickly. Once I submitted a complaint about a transfer issue, and it was resolved on the same day."* Several informants also highlighted the ease of access to financing facilities, which they perceive as more flexible in conventional banks. IF-07, a cooperative employee, mentioned: *"In conventional banks, I can obtain credit with a long tenor and competitive interest rates. In Islamic banks, the margins are sometimes higher and the procedures are more complicated."*

This functional value is closely related to perceived behavioral control within the Theory of Planned Behavior. When users feel that the services offered can meet their needs quickly, comprehensively, and efficiently, their intention to continue using those services becomes stronger. From the perspective of Consumer Value Theory, functional value represents the core of consumers' rational considerations. Career women with high mobility and limited time tend to prioritize practical and time-efficient solutions. The study by Hasibuan and Wahyuni (2020) supports these findings, demonstrating that functional value has a significant influence on banking product selection decisions, even among Muslim customers (Hasibuan & Wahyuni, 2020). A summary of the findings related to functional value is presented in the following table:

Table 3. Functional Value of Banking Services

Functional Value Dimensions	Conventional Banks	Islamic Banks	Impact on Preference
Product Completeness	Very comprehensive	Limited	Enhances customer loyalty
Service Speed	Fast and responsive	Relatively slow	Strengthens positive perceptions

Financing Flexibility	High	Low	Sustains long-term usage
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These findings indicate that although religious motivation exists, rational preferences based on functional value often become the determining factor. This implies that as long as Islamic banks are unable to offer functional value that is equal to or superior to that of conventional banks, customer migration from conventional to Islamic banking will remain slow.

Social Value

Social value refers to the perceived benefits derived from social interaction and status recognition associated with the use of a particular product or service (Annisa Husnul Latifah & Hapsari Setyowardhani, 2021). In this study, social value encompasses how Muslim career women perceive image, prestige, and social acceptance when using certain banking services. The majority of informants acknowledged that the use of conventional banks is often associated with professionalism and financial stability. IF-01, a lecturer at a private university, stated: *"Many of my colleagues use large conventional banks. When I use the same bank, it becomes easier to build trust and project a professional image."*

In addition, the workplace environment significantly influences preferences. IF-06, a private-sector employee, explained: *"At my office, all salary accounts are with conventional banks. If I were different, it would complicate administrative matters and I might be perceived as less flexible."* Several informants also mentioned the ease of building business social networks through the use of conventional banks. IF-10, an MSME owner, noted: *"When attending business events or gatherings, sponsors or partners are often conventional banks. Having an account there feels more 'aligned' with the business ecosystem."*

This social value is closely related to the concept of subjective norms in the Theory of Planned Behavior, where social pressure and environmental expectations influence individual behavior. From the perspective of Consumer Value Theory, social value represents a form of satisfaction derived from recognition and acceptance within one's social environment (Iman, Santoso, & Kurniawan, 2021).

A study by *andespa, et.al (2023)* also found that perceptions of social status associated with the use of certain banking services can enhance customer loyalty, particularly among urban professionals. In this case, despite the presence of religious motivations to use Islamic banks, social pressure and the professional image associated with conventional banks tend to be more dominant (Andespa, Yeni, Fernando, & Sari, 2023). The following table summarizes the informants' perceptions of social value.

Table 4. Informants' Perceptions of Social Value

Social Value Dimensions	Conventional Banks	Islamic Banks	Impact on Preferences
Professional Image	High, associated with credibility	Less recognized in professional segments	Strengthens positive perception
Workplace Alignment	High	Low	Reduces potential migration
Business Networking	Extensive, often sponsoring events	Limited	Maintains engagement

These findings indicate that social value is not merely a complementary factor but a strategic element influencing the banking decisions of Muslim career women. As long as Islamic banks are unable to manage their social image among professionals, the preference gap will persist.

Religious Value

Religious value represents the extent to which individuals adhere to religious principles and teachings in decision-making, including in the selection of banking products (Majid, 2021). In the context of this study, religious value should ideally serve as a strong motivator for Muslim career women to choose Islamic banks; however, in reality, this factor is often overshadowed by functional and social considerations.

Some informants acknowledged their understanding of the prohibition of interest (riba) and the importance of conducting transactions according to Sharia principles. However, this awareness does not always translate into actual behavior. IF-02, a teacher, stated: *"I know that riba is forbidden, but honestly, my need for fast and flexible services is sometimes more urgent."*

IF-03, a furniture entrepreneur, described the dilemma she faces: *"In principle, I want to support Islamic banks, but many client business transactions require conventional banking facilities. So I am compelled to maintain an account there."*

Some informants even reported attempting to compromise their religious values by choosing conventional banking products perceived as "low-interest." IF-05, a real estate marketer, added: *"If I have to use a conventional bank, I choose savings accounts with low interest, so the sense of guilt is minimized."*

This phenomenon indicates that religious value often does not serve as the primary determining factor, especially when it conflicts with efficiency and convenience. From the perspective of the Theory of Planned Behavior, this reflects a gap between a positive attitude toward Islamic banks and weak perceived behavioral control due to service limitations. From the perspective of Consumer Value Theory, religious value

should provide high intrinsic satisfaction. However, if consumers perceive that their practical and social needs are not met, this religious satisfaction becomes less relevant in their final decision-making (Abror et al., 2022). These findings align with the study by Ninglasari (2021), which revealed that despite a high level of religiosity, the actual usage of Islamic banks remains low if it is not accompanied by adequate functional appeal (Ninglasari, 2021). A summary of the informants' perceptions of religious value is presented in the following table.

Table 5. Informants' Perceptions of Religious Value

Religious Value Dimensions	Conventional Banks	Islamic Banks	Impact on Preferences
Sharia Compliance	Low	High	Increases loyalty among devout segments
Moral Sense of Security	Low	High	Potentially acts as a motivating factor
Consistency with Principles	Inconsistent	Consistent	Still insufficient to outweigh practical considerations

These findings emphasize that religious value will only become a dominant factor if it is integrated with competitive functional and social advantages. Islamic banks need to package their religiosity narrative with services that are relevant to professional needs, thereby transforming awareness into actual behavior.

Barriers to Switching to Islamic Banks

Switching barriers are factors that hinder customers from moving from one service provider to another, even if they are aware of or have the intention to switch (Monoarfa, Sumarwan, Suroso, & Wulandari, 2023). In the context of this study, these barriers encompass practical, psychological, and structural aspects encountered by Muslim career women when considering a switch from conventional banks to Islamic banks.

Many informants mentioned administrative and technical barriers as the primary factors. IF-09, an honorary staff member at the Public Works and Spatial Planning Office (PUPR), revealed: *"My salary is paid through a conventional bank. If I want to switch to an Islamic bank, I would have to process account changes with HR and vendors, and the process is lengthy."* In addition, cost-related barriers and uncertainty of benefits were also noted. IF-04, an interior designer, stated: *"I am concerned that switching to an Islamic bank might incur additional fees, especially if ATMs are limited."*

Psychological barriers also emerged, such as comfort and habitual use of conventional banking systems. IF-01, a university lecturer, explained: " *I have been using a conventional bank for eight years; all my data and transaction history are there. Switching would be cumbersome, and I might lose track of my records.*" From the perspective of the Theory of Planned Behavior, these barriers affect perceived behavioral control, whereby even if attitudes and subjective norms may support the use of Islamic banks, perceptions of technical difficulties and switching costs can reduce behavioral intention (Ninglasari, 2021). From the perspective of the Theory of Planned Behavior, these barriers affect perceived behavioral control, whereby even if attitudes and subjective norms may support the use of Islamic banks, perceptions of technical difficulties and switching costs can reduce behavioral intentions (Tanrikulu, 2021).

These findings are consistent with the study by *Karim dan Dani (2020)*, which showed that perceptions of the difficulty of the switching process and the limited physical facilities of Islamic banks significantly contribute to the low migration rate of customers from conventional banks. The following table summarizes the switching barriers identified in this study (Karim & Dani, 2020).

Table 6. Banking Switching Barriers

Type of Barrier	Examples from Informants	Impact on Switching
Administrative & Technical	Salary account changes, HR bureaucratic processes	Reduces intention to switch
Financial	Concerns about additional fees, limited ATM network	Strengthens loyalty to conventional banks
Psychological & Habitual	Comfort, long transaction history	Creates resistance to change

These findings indicate that Islamic banks cannot rely solely on religious value or service promotions; they also need to address the technical and emotional barriers perceived by customers. Offering a migration process that is fast, low-cost, and secure could be key to reducing this resistance.

Strategies for Islamic Banks to Enhance Appeal among Muslim Career Women

Based on the research findings, the banking decisions of Muslim career women are influenced by a combination of functional, social, emotional, and religious factors, with significant switching barriers. Therefore, strategies for Islamic banks need to be holistic, integrating Sharia values with improved service quality, product innovation, and emotionally relevant approaches for this segment. One key strategy is the enhancement

of digital service quality. The majority of informants stated that access to mobile and internet banking is a priority. IF-10, an MSME owner, remarked: "*If an Islamic bank has an application as practical and fast as a conventional bank, I would have no objection to switching.*"

Investing in secure, fast, and user-friendly digital banking technology will reduce the perception of technical barriers and enhance the functional value of Islamic banks (Riza, 2021).

The second strategy is strengthening a professional and inclusive image. Many career women prefer banks that understand their work rhythm. IF-04, an interior designer, explained: "*Sometimes I only have 5 to 10 minutes at the bank. If an Islamic bank can serve me quickly, that is a major added value.*"

This suggests that adjustments in operating hours, priority service facilities, and appointment-based services can serve as differentiators. Third, Islamic banks can implement easy and fee-free migration programs. Based on the barriers identified earlier, a fast and simple switching process, including assistance with salary account or auto-debit changes, can directly reduce resistance. Fourth, communicating religious value in a contextual manner. Financial guidance messages should not be delivered merely in normative terms but must be linked to modern needs. For example, emphasizing that Sharia products are not only interest-free but also offer competitive investment features. This strategy aligns with Consumer Value Theory, which highlights the importance of providing both intrinsic satisfaction and practical benefits.

Fifth, building a professional Muslim women community as a platform for networking and financial education. IF-03, a furniture entrepreneur, stated: "*If there is a community of Islamic bank users sharing information and business opportunities, it would be more appealing.*" This approach not only strengthens social value but also fosters long-term loyalty. A summary of these strategies is presented in the following table:

Table 7. Competitive Strategy Solutions for Islamic Banks

Key Strategy	Implementation Focus	Potential Impact
Enhancement of Digital Services	Fast, secure, and user-friendly mobile banking	Increases functional value

Professional & Inclusive Image	Quick service, priority service, flexible hours	Enhances emotional value
Easy & Fee-Free Migration	Administrative assistance, fast process	Reduces technical barriers
Contextual Religious Communication	Interest-free messaging + investment benefits	Strengthens religious and functional value
Professional Muslim Women Community	Networking, financial education	Increases loyalty

This analysis indicates that the success of Islamic banks in attracting the segment of Muslim career women heavily depends on their ability to combine the strength of religiosity with modern service innovations. Strategies that are responsive to professional lifestyles can bridge the gap between awareness and actual behavior in using Sharia-compliant services.

CONCLUSION

This study reveals that the banking preferences of Muslim career women are influenced not only by religious factors but also by complex functional, emotional, and social considerations. Despite a relatively high awareness of Sharia principles, many informants continue to use conventional banks due to superior digital services, extensive physical networks, flexibility, and administrative convenience.

Within the framework of the Theory of Planned Behavior, these decisions are shaped by a combination of positive attitudes toward conventional banking services, subjective norms from the workplace environment, and low perceived behavioral control over switching to Islamic banks. From the perspective of Consumer Value Theory, these preferences reflect an evaluation that the functional value and convenience offered by conventional banks currently surpass those of Islamic banks.

Significant switching barriers include complicated administrative procedures, cost concerns, limited facilities, and emotional attachment to long-used banks. To address these challenges, Islamic banks need to implement strategies that not only emphasize interest-free services but also enhance digital service quality, strengthen professional image, simplify the migration process, and build professional Muslim women communities as loyalty networks.

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