

# Uncovering Sustainability Intentions and Motivations of Islamic Banking Customers in Indonesia: A Study of Single-Dual Customers

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## ABSTRACT

Despite Islamic banking's resilience and growth in Indonesia, its adoption remains low. This study explores the continuance intentions of single (Islamic-only) and dual (Islamic and conventional) banking customers, examining their motivations and challenges. A literature review was conducted, analyzing academic studies, industry reports, and financial data on Islamic and conventional banking in Indonesia. The analysis compares the continuance intentions of single and dual customers, identifying key motivational differences. The study also evaluates challenges, such as low public awareness of Islamic banking principles, and assesses strategic recommendations for improving customer retention. The findings reveal that single customers have higher continuance intentions due to intrinsic religiosity and alignment with Islamic values, whereas dual customers show lower loyalty, influenced by transactional benefits. A major barrier to adoption is the lack of customer education on Islamic banking's operational differences from conventional banking. The study recommends enhancing public awareness, reinforcing Sharia-compliant branding, and leveraging Islamic banking's competitive advantages. Based on result, low adoption stems from limited public understanding of Islamic banking's principles and advantages. To boost growth, Islamic banks should enhance Sharia-compliant branding, improve transparency, and promote their ethical banking model. Future empirical studies should validate these findings.



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## 1. INTRODUCTION

The mid-1970s may be regarded as the onset of initiatives aimed at instituting a banking framework devoid of interest. In nations with predominantly Muslim populations, interest-free banking institutions were assimilated into the financial architecture and emerged as a crucial alternative to conventional banking practices (Pala et al., 2023). Conversely, it is well-documented that conventional banking institutions struggled to navigate financial difficulties during both the global financial crisis of 2007/2008 and the subsequent COVID-19 pandemic. In contrast, Islamic banking was able to survive, grow, and achieve profitability during the financial crisis. During the COVID-19 pandemic, in Indonesia, a predominantly Muslim country, Islamic banking outperformed conventional banking in terms of asset growth, financing, and deposit protection certificates (DPK). Islamic banking asset growth in 2021 was 13.94% (yoy), compared to 9.86% (yoy) for conventional banking. Islamic banking deposit growth of 15.30% (yoy) was also stable and remained higher than conventional banking growth of 11.93% (yoy) (OJK, 2021). Similarly, Islamic banking financing increased by 6.90% (yoy) compared to 5.11% (yoy) for conventional banking. This relatively high growth, coupled with a steadily increasing market share, demonstrates the growing public trust in Islamic banking services, particularly during the pandemic (OJK, 2021). The reason Islamic banks were able to survive the global financial crisis is because all financial systems had to stand out, and neither service providers nor consumers were harmed (Marsasi & Barqiah, 2023).

Islamic banking is more resilient to financial crises than conventional banking and has experienced growth and profitability during these crises. Customers of Islamic banks are different from those of conventional banks in that they are driven by the need for banking services and goods and follow Islamic law or religious precepts, such as abstaining from gambling, usury, and ambiguity (Kartika et al., 2020). The Islamic financial industry, particularly Islamic banks, has characteristics that must comply with Islamic law, such as the prohibition of engaging in interest-based activities (riba) and ambiguous activities (gharar), as well as the prohibition of gambling and earning money without exerting effort (maisir), as well as the financing of certain activities that are considered forbidden (haram). In accordance with Sharia principles, Islamic institutions are not required to pay interest on customer deposits. Islamic banks only distribute a portion of their profits according to the profit-sharing ratio of Islamic banking. Islamic institutions undoubtedly bear the negative impact of this through their profit-sharing system (Hidayat et al., 2015).

However, Islamic banking is still less popular than conventional banking, even though in a Muslim-majority country like Indonesia, where the majority of Muslims are not necessarily using Islamic banking, some consumers already use Islamic banking, while others use conventional banking. Some customers use Islamic banking but prefer to borrow from conventional banks over Islamic banks. The motivations of Islamic banking consumers vary. Some are influenced by their environment and choose Islamic banks, while others use them solely to fulfill their duties. Furthermore, some individuals view Islamic banking as a temporary necessity and use it until their needs are met, after which they discontinue use of Islamic banking. It is important for Islamic banks to increase customer continuance intentions and understand their motivations for using Islamic banking to increase their competitive advantage and market share.

Consumers who use Islamic banking have diverse motivations, both intrinsic and extrinsic. Several studies have been conducted to examine the role of religious motivation in the use of Islamic banking (Johan et al., 2020; Junaidi et al., 2022, 2023). It is important to note that religious motivation can manifest in both intrinsic and extrinsic forms. The authors provide definitions for individuals with extrinsic and intrinsic religious drives, as follows: "They characterize extrinsically motivated individuals as those who use their religion, while intrinsically motivated individuals are described as those who embody their religion in their daily lives." (Allport & Ross, 1967a). However, there are other motivations for using Islamic banks, especially to gain profits from profit-sharing efforts, which are included in utilitarian motivations (Hati et al., 2020; Nugraheni & Widayani, 2021). Some consumers lack motivation for Islamic banks but continue to use them even though they are not a priority, leading them to resort to conventional banks. This is because most consumers who interact with Islamic banks have a positive perception of these institutions. However, some consumers still don't understand the operational mechanisms and differences between Islamic banks and conventional banks, leading to hesitation in allocating and utilizing their funds. (Belwal & Al Maqbali, 2019). As a result, many consumers use Islamic banks for services such as loans, savings, and other end products (Belwal & Al Maqbali, 2019).

Developing and maintaining consumer sustainability intentions is a challenging task, particularly for Islamic banks. Islamic banks constantly compete with conventional banks, whose success depends on the consumer's continued intentions, in order to maintain their existence and expansion (Muflih, 2021). Because conventional banks employ different business strategies, loyalty models developed for these banks, particularly those that use interest rates as a proxy for value, are not suitable for explaining loyalty

in Islamic banking, where profit and loss sharing is fundamental. Therefore, a study is needed to examine the formation of customer continuance intentions in Islamic banking (Mohd Thas Thaker et al., 2019). Many factors such as satisfaction, self-well-being, and ideal self-image can influence customers' continuance intentions in Islamic banking..

Single customers refer to those who only use Islamic banking, while dual customers are individuals who have used Islamic banking but are also involved in conventional banking. Single consumers have higher continuance intentions towards Islamic banking because they feel satisfied and trust in Islamic banks. Another motivation held by single consumers is intrinsic value, which is a manifestation of their faith and adherence to Islamic rules. Meanwhile, dual customers have different levels of continuance intentions than single consumers, so they do not prioritize Islamic banking because their motivations for Islamic banking are different. Dual customers may have both intrinsic and extrinsic motivations. Extrinsic motivation: these consumers seek benefits and advantages from using Islamic banks and may use religiosity for their own business. Therefore, this study emphasizes the need for Islamic banks to understand consumer motivations and improve customer continuance intentions, especially among single-dual customers.

## **2. LITERATURE REVIEW**

### **Islamic Banking**

The existing literature has not yet discussed the determination of the legal status of sharia contracts in Islamic law, so the literature on the function and importance of sharia contracts in Islamic banking needs to be reviewed briefly (Saeed et al., 2022). In this review, we will further explain its legal status. Islamic banking is banking whose activities must comply with sharia principles. The inability to engage in activities based on self-interest (riba) and ambiguous activities (gharar), as well as the prohibition of gambling and seeking money without effort (maisir), as well as certain funding activities that are illicit (haram), are among the characteristics of Islamic banking. The Institute of Islamic Banking and Insurance (IIBI) argues that Islamic banking has the same purposes as conventional banking, but functions according to sharia laws known as Fiqh al-Muamalat (Islamic norms of transactions). Sharia law and its practical application via the growth of the Islamic economy must be adhered to in order for Islamic banking operations to be carried out in line with the principle (Islamic Banking | Islamic-Banking.Com, nd). Islamic banking makes use of a profit-sharing ratio in order to create profits, while simultaneously preserving two of the most essential aspects of Islamic banking, namely the prohibition of interest and the facilitation of risk sharing

between lenders and borrower. Risk sharing entails lenders and borrowers splitting the earnings and losses of an investment project based on a preset ratio. In this situation, both parties enter into a financial transaction in partnership (J. Li, 2022).

Indonesia ranked third in the "Most Developed Countries in Islamic Finance 2022" category, indicating that Indonesia is one of the more advanced countries in the Islamic finance industry, although it still ranks below Malaysia and Saudi Arabia. In the "Financial Performance Indicator 2022," Indonesia is not specifically mentioned, while other countries such as Malaysia, Saudi Arabia, and Iran occupy the top positions. In the "Top Countries by Islamic Finance Assets 2021" category, Indonesia is not in the top five, with countries such as Iran, Saudi Arabia, and Malaysia dominating this sector (ICD, 2022). This illustrates the challenges Indonesia still faces in increasing its assets and overall Islamic financial development.

Table 1 shows that numerous studies have been conducted on Islamic banking. However, not all of them examine consumer intentions; some researchers examine aspects of finance, human resources, operations, marketing, and so on. This demonstrates that Islamic banking has attracted considerable attention from researchers and remains a topic of debate.

**Table 1. Number of Islamic bank articles in several publishers from 2020 – 2025**

<b>Publisher</b>	<b>Number of Articles</b>	<b>Source</b>
<b>Emerald</b>	6576	<a href="https://www.emerald.com/insight/">https://www.emerald.com/insight/</a>
<b>ScienceDirect</b>	3401	<a href="https://www.sciencedirect.com">https://www.sciencedirect.com</a>
<b>Wiley Online Library</b>	7495	<a href="https://onlinelibrary.wiley.com">https://onlinelibrary.wiley.com</a>
<b>Google Scholar</b>	17500	<a href="https://scholar.google.co.uk">https://scholar.google.co.uk</a>

### **Exploring Consumer Sustainability Intentions: Gaining Insights into Factors Contributing to Islamic Banking Consumers' Sustainability Intentions**

Continuance Intention (CI) serves as a metric for assessing the performance of a product or service, wherein customers determine their willingness to persist in its usage based on their post-experience evaluation (Y. Li et al., 2025). Long-term client relationships are economically profitable. Given the expense of seeking new consumers, obtaining a new client might cost up to five times more than keeping an existing one, emphasising the need of continuity (Bhattacharjee, 2001). In Islamic banking, sustainability intentions can be influenced by many things, such as motivation, satisfaction, self-well-being, and the ideal Muslim self-image.

Customer motivation is crucial in influencing sustainability intentions. It is explained that the drive to use or acquire a product is not only related to market dynamics and anticipation of a product's prospective value, but also encompasses individual motivational factors (Griffiths et al., 2024). In the context of Islamic banking, customer motivation is a crucial factor influencing their intention to continue using the service. For example, the incentive to use Islamic banking products is influenced not only by market factors or the product's potential value, but also by individual motivations, such as belief in Islamic principles, the need for transactions that comply with Islamic law, and the desire to maintain financial integrity.

Satisfaction is also a significant factor in influencing consumer continuance intentions, it is explained that satisfied customers of a sharia bank are more likely to remain customers, recommend the sharia bank to others, and increase their transactions with the sharia bank (Fusva et al., 2020). Another factor is consumer well-being, where when consumers have their psychological needs met, this improves their well-being, which leads to consumer behavior that intends to continue in the future (Kim & Kim, 2020). In the context of Islamic banking, when customers feel that their psychological needs, such as security, fairness, and peace of mind, are met through transactions that comply with Islamic principles, this can improve their overall well-being. By achieving this well-being, customers become more loyal and tend to commit to continuing their transactions with Islamic banking in the long term.

The final factor is the ideal self-image, where when consumers feel that their personality matches the personality of a brand, then there is a big possibility that consumers will return to that brand (Yang et al., 2022). In the context of Islamic banking, the self-image of Islamic banking customers is that of Muslims, and as Muslims, customers should use banking products that comply with Islamic law.

Table 2 provides a more detailed overview of the number of articles discussing consumer continuance intentions in using Islamic banking. However, not all studies use continuance intention as the dependent variable, as some studies only touch on or link continuance intention to Islamic banks.

**Table 2. Number of Islamic bank articles in several publishers from 2020 – 2025**

<b>Publisher</b>	<b>Number of Articles</b>	<b>Source</b>
Emerald	573	<a href="https://www.emerald.com/insight/">https://www.emerald.com/insight/</a>
ScienceDirect	104	<a href="https://www.sciencedirect.com">https://www.sciencedirect.com</a>
Wiley Online Library	16827	<a href="https://onlinelibrary.wiley.com">https://onlinelibrary.wiley.com</a>
Google Scholar	21800	<a href="https://scholar.google.co.uk">https://scholar.google.co.uk</a>



## **Motivation Analysis: Investigating Motivations Influencing Consumer Choices of Islamic Banking**

Motivation is a 'constructed' psychological concept that describes the mechanisms individuals and groups use to select and maintain particular behaviors (McInerney, 2019). As is known, motivation can vary, but in the existing literature, motivation is categorized as either intrinsic or extrinsic. Extrinsically motivated individuals tend to use religion for their own ends, whereas extrinsic values are always instrumental and beneficial (Allport & Ross, 1967b). People with this orientation may find religion useful in a variety of ways, including as a source of security, companionship, distraction, social standing, and self-justification. The beliefs held are usually deeply held or selectively shaped to accommodate more basic needs (Allport & Ross, 1967b). In Islamic banking, consumers seek benefits by using utilitarian motivations, such as the availability of functional attributes in Islamic banking products that encourage consumers' continued intentions (Barqiah & Marsasi, 2022). It is argued that extrinsically religious individuals place equal emphasis on the value-expressive and socially adaptive functions of a product (Çavuşoğlu et al., 2021). Rather, an individual's capacity to adhere to the pillars of Islam reflects their intrinsic Muslim values (Shahid et al., 2022). Individuals with significant intrinsic religiosity tend to live their daily lives based on their beliefs (Arli et al., 2020). Therefore, customers who consider themselves fundamentally religious will be conscious of what their peers, family, and coworkers think about their purchases (Mortimer et al., 2020). Motivations can also influence consumers' sustainability intentions, including religious motives and goals related to Islamic banking (Moosa, 2022; Suhartanto et al., 2020).

### **3. METHODS**

The primary objective of this study is to examine recent scholarly work related to consumer motivation and loyalty in Islamic banking, with a particular focus on single and multiple customers. The research methodology employed in this study is based on a "literature review" approach, which involves synthesizing previous research findings using article selection criteria. Therefore, this study utilizes current literature sources.

### **4. RESULTS AND DISCUSSION**

This study examines the continuance intentions and motivations of Islamic banking customers in Indonesia, particularly single and multiple customers. The results indicate that Islamic banking is more resilient during financial crises than conventional banking, as seen in the 2007/2008 crisis and the COVID-19 pandemic. Financial Services Authority (OJK) data (2021) recorded

higher growth in assets, financing, and deposits in Islamic banking. However, despite these advantages, Islamic banking remains less popular in Indonesia, where the majority of the population is Muslim. This raises questions about the factors influencing public preference for Islamic banking.

Customer motivation plays a significant role in shaping continuance intentions. Single customers who exclusively use Islamic banks tend to have higher loyalty due to intrinsic motivations such as adherence to Islamic principles and service satisfaction. Conversely, dual customers who also use conventional banks are more influenced by extrinsic motivations such as financial gain or social pressure, resulting in lower loyalty. This finding reinforces Allport & Ross's (1967) theory of intrinsic and extrinsic religiosity and emphasizes the importance of psychological factors in financial decisions.

The main challenge facing Islamic banking is the public's lack of understanding of its operational mechanisms and differences from conventional banks. To address this, more intensive educational efforts are needed regarding the principles and benefits of Islamic banking. Islamic banks also need to strengthen customers' ideal self-image as devout Muslims by aligning their services with Islamic values. Marketing strategies that highlight competitive advantages, such as resilience during crises and fair transaction systems, can provide additional appeal.

This study has several limitations because it is based on a literature review. Further empirical research is needed to quantitatively test the relationship between motivation and continuance intention. Suggestions for future research include expanding the scope of the study to other Muslim countries or exploring the influence of demographic factors such as age, education, and income level. With a deeper understanding of the dynamics of customer motivation, Islamic banks can develop more effective strategies to increase loyalty and market share.

## 5. CONCLUSION

This study explores the sustainability intentions and motivations of Islamic banking customers in Indonesia, focusing on single customers (those who exclusively use Islamic banks) and dual customers (those who use both Islamic and conventional banks). The findings highlight that Islamic banking demonstrates greater resilience during financial crises, such as the 2007/2008 global financial crisis and the COVID-19 pandemic, outperforming conventional banking in terms of asset growth, financing, and deposit protection. Despite these advantages, Islamic banking remains less popular in Indonesia, a predominantly Muslim country, due to a lack of public



understanding of its operational mechanisms and differences from conventional banking.

The study identifies distinct motivations between single and dual customers. Single customers exhibit higher continuance intentions, driven by intrinsic motivations such as Sharia compliance, service satisfaction, and religious identity. In contrast, dual customers are more influenced by extrinsic motivations, including financial gain and social pressure, leading to lower loyalty toward Islamic banking. These findings align with Allport & Ross's (1967) theory of intrinsic-extrinsic religiosity, emphasizing the role of psychological factors in financial decision-making.

To enhance the competitiveness and market share of Islamic banking, the study recommends several strategies: (1) Increase public awareness and understanding of Islamic banking principles and their benefits, (2) Strengthen the Sharia-compliant image of Islamic banks by ensuring services adhere to Islamic principles, (3) Highlight unique benefits such as crisis resilience and fair transaction systems in marketing strategies.

The study acknowledges limitations due to its literature review-based methodology and calls for further empirical research to quantitatively examine the relationship between motivation and continuance intention. Future studies could explore demographic factors or expand the research to other Muslim-majority countries. By addressing these gaps, Islamic banks can better tailor their strategies to foster customer loyalty and sustain growth in a competitive financial landscape.

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